

# 2026 Planning & Progress

Love, Money, & Relationships

# Background & Methodology

---

## **Background**

The 2026 Planning & Progress Study, a research series from Northwestern Mutual, explores US adults' attitudes and behaviors toward money, financial decision-making, and the broader issues impacting people's long-term financial security.

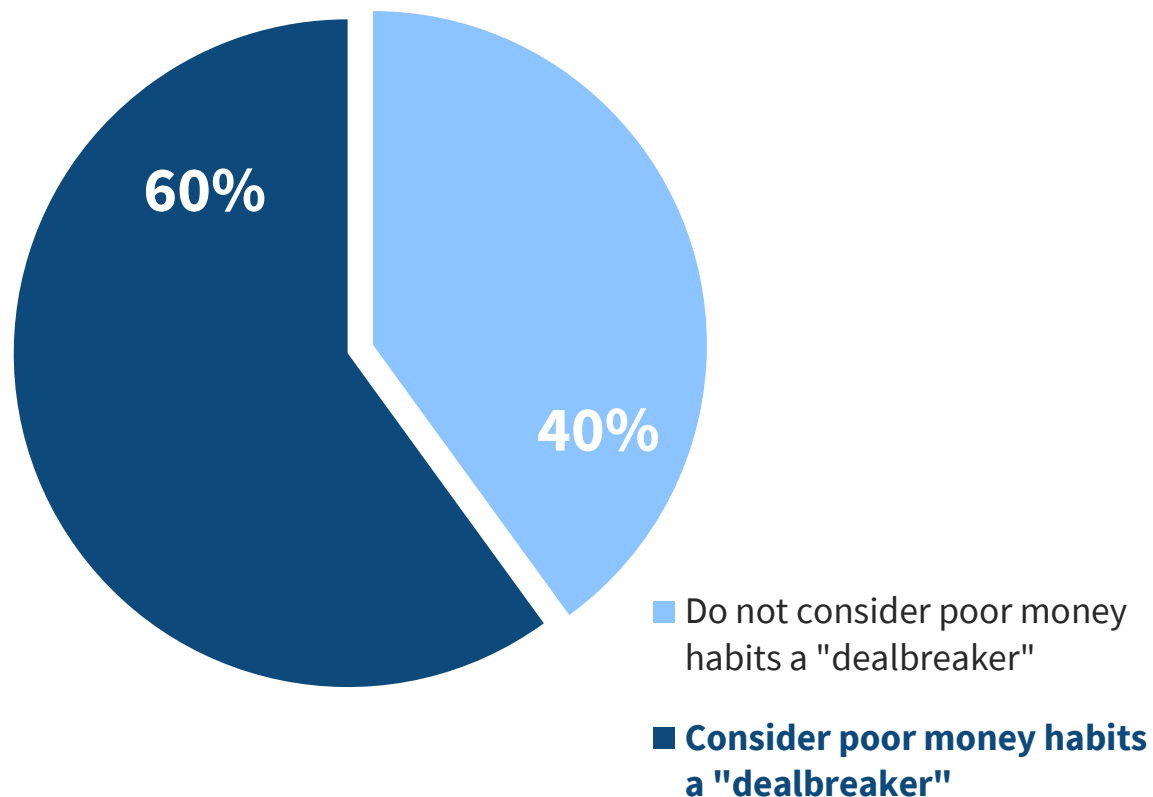
## **Methodology**

The Harris Poll conducted a total of 4,375 online interviews among the general U.S. adult (18+) population between January 5<sup>th</sup> and January 21<sup>st</sup>, 2026. Included in this overall total is a sample of 816 High-Net-Worth individuals (those with total household investable assets, excluding pensions, retirement plans and property, greater than \$1,000,000).

Data for the general U.S. population (including the High Net Worth oversample) were weighted to Census targets for education, age, gender, race/ethnicity, region and household income. A full methodology is available.

# Six in 10 Americans (60%) say poor money habits are “a dealbreaker” in a new relationship.

% of Americans who consider poor money habits a “dealbreaker” in a new relationship



# Americans point to excessive gambling and risk taking as the #1 financial red flag in a relationship.

**Which of the following financial behaviors do you consider the biggest red flags in a relationship? *Select up to three.***

|                                           | U.S. Adults |
|-------------------------------------------|-------------|
| Excessive gambling / risk-taking          | 49 %        |
| Hiding / lying about purchases            | 47 %        |
| High credit card debt                     | 41 %        |
| Frequent impulse spending                 | 32 %        |
| Expecting a partner to pay for everything | 28 %        |
| Living paycheck-to-paycheck               | 23 %        |
| Lack of savings                           | 19 %        |

The results come at a time when interest in prediction markets and sports betting is substantial – especially among younger generations.

**High-Risk/Speculative Assets**  
*Currently Invested in or Considering in 2026*

|                                     | U.S. Adults | Gen Z | Millennials | Gen X | Boomers+ |
|-------------------------------------|-------------|-------|-------------|-------|----------|
| Sports betting / prediction markets | 17%         | 32%   | 24%         | 10%   | 3%       |

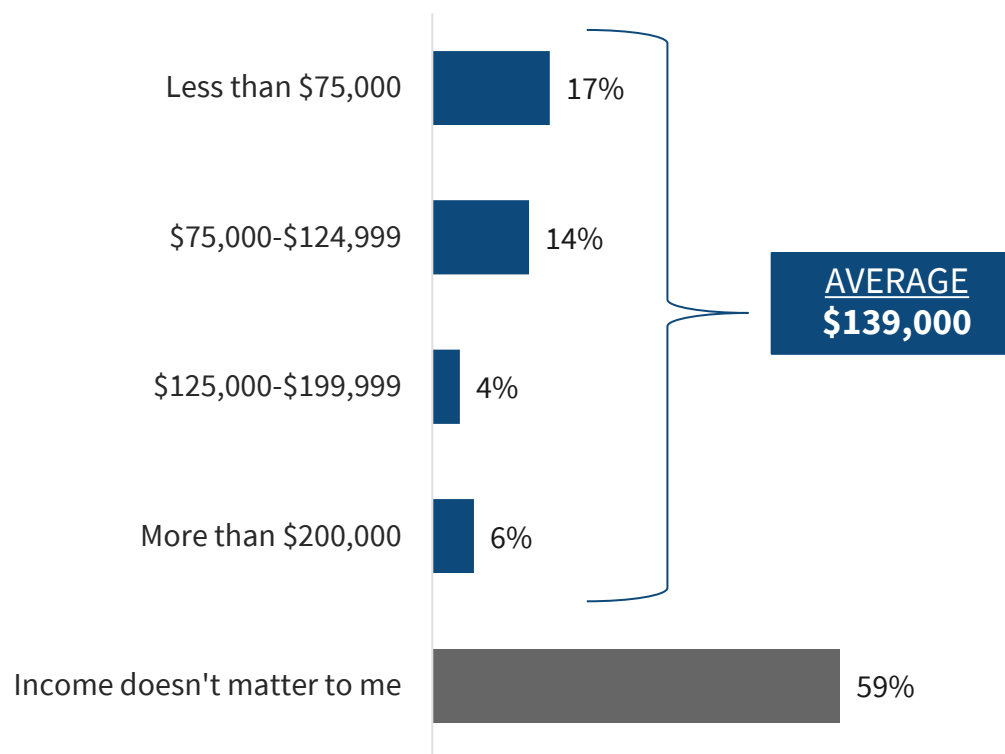
Across generations, a driving factor behind why some people are taking greater risks with these investments is because they feel financially behind.

Percentage of those who are already invested in or considering high-risk/speculative investments and say they are doing so because they feel financially behind and believe these assets will help them reach financial goals more effectively than traditional methods

| U.S. Adults | Gen Z | Millennials | Gen X | Boomers+ |
|-------------|-------|-------------|-------|----------|
| 73%         | 80%   | 75%         | 66%   | 51%      |

# Among singles who say income is important, the average ideal partner income is \$139,000 per year.

## Ideal income for a future life partner (Among singles who say income is important)



Expectations vary significantly by gender: women hope their partner earns \$172,000, which is 70% higher than men’s expectations of \$101,000.

---

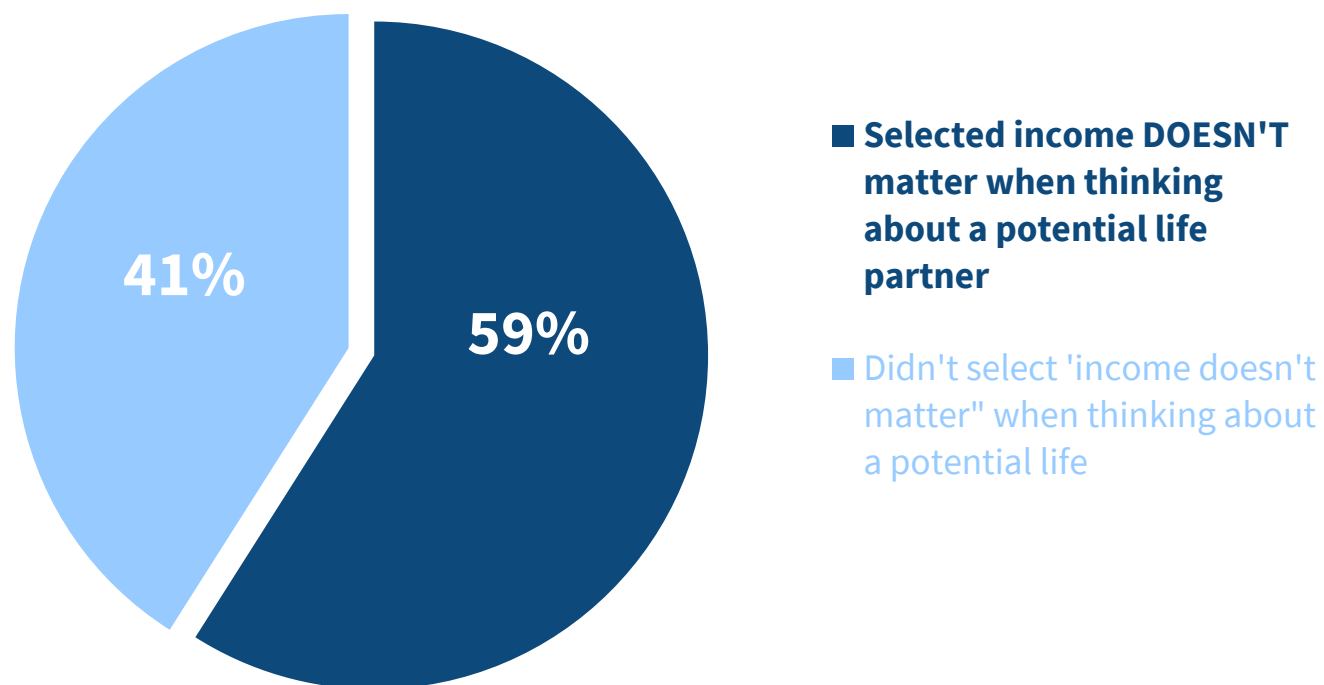
When thinking about a potential life partner, how much would they ideally  
(and realistically) make in a year?

*(Among singles who say income is important)*

| U.S. Adults | Women  | Men    | Gen Z  | Millennials | Gen X  | Boomers+ |
|-------------|--------|--------|--------|-------------|--------|----------|
| \$139K      | \$172K | \$101K | \$135K | \$160K      | \$123K | \$125K   |

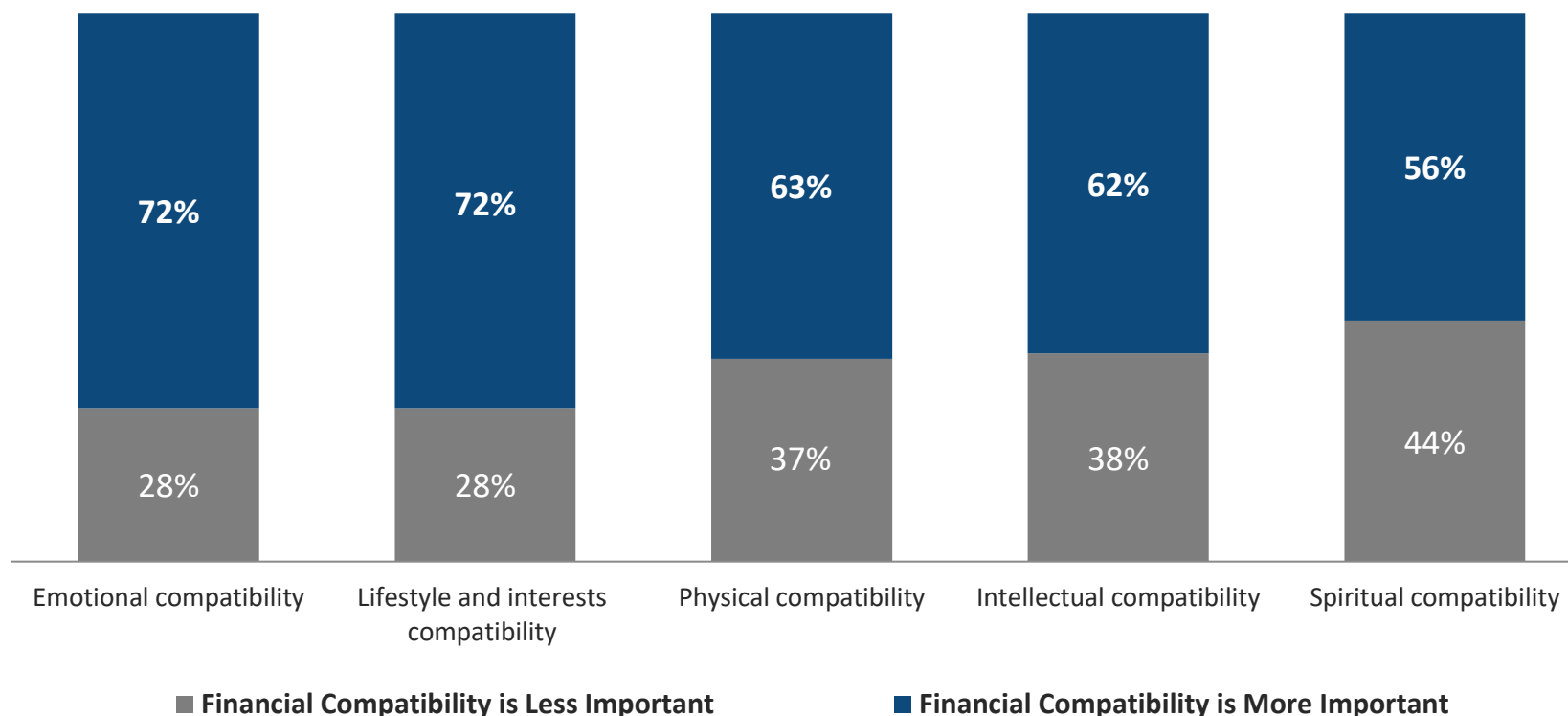
# The silver lining for singles who don't earn six-figure salaries: 59% of singles don't believe a partner's income is important.

% who say income doesn't matter when thinking about a potential life partner  
(Among singles)



# A majority of individuals in serious relationships say financial compatibility is more important than emotional chemistry, physical attraction, or shared interests.

Financial Compatibility vs. Other Relationship Factors



BASE: MARRIED/LIVING WITH PARTNER (n=2,606)

Q2323. Do you think that financial compatibility is more or less important than the following for maintaining healthy, successful long-term relationships?

# The belief that financial compatibility is more important than emotional chemistry, physical attraction, or shared interests is remarkably stable both across gender and generations.

Do you think that financial compatibility (i.e., couples having in common the way they view and manage money/finances) is more important than the following for maintaining healthy, successful long-term relationships?

*(Among people who are married or living together)*

| % Financial Compatibility is More Important than... | U.S. Adults | Men  | Women | Gen Z | Millennials | Gen X | Boomers+ |
|-----------------------------------------------------|-------------|------|-------|-------|-------------|-------|----------|
| Emotional compatibility                             | 72 %        | 73 % | 72 %  | 74 %  | 71 %        | 72 %  | 74 %     |
| Lifestyle and interests compatibility               | 72 %        | 72 % | 72 %  | 68 %  | 70 %        | 74 %  | 73 %     |
| Physical compatibility                              | 63 %        | 65 % | 60 %  | 68 %  | 64 %        | 64 %  | 58 %     |
| Intellectual compatibility                          | 62 %        | 62 % | 62 %  | 64 %  | 65 %        | 64 %  | 57 %     |
| Spiritual compatibility                             | 56 %        | 55 % | 58 %  | 62 %  | 59 %        | 58 %  | 50 %     |

Among Gen Z couples, 41% say money arguments are putting a serious strain on their relationships. These dollar-and-cent disagreements tend to fade over time – with just 12% of Boomers+ indicating strain.

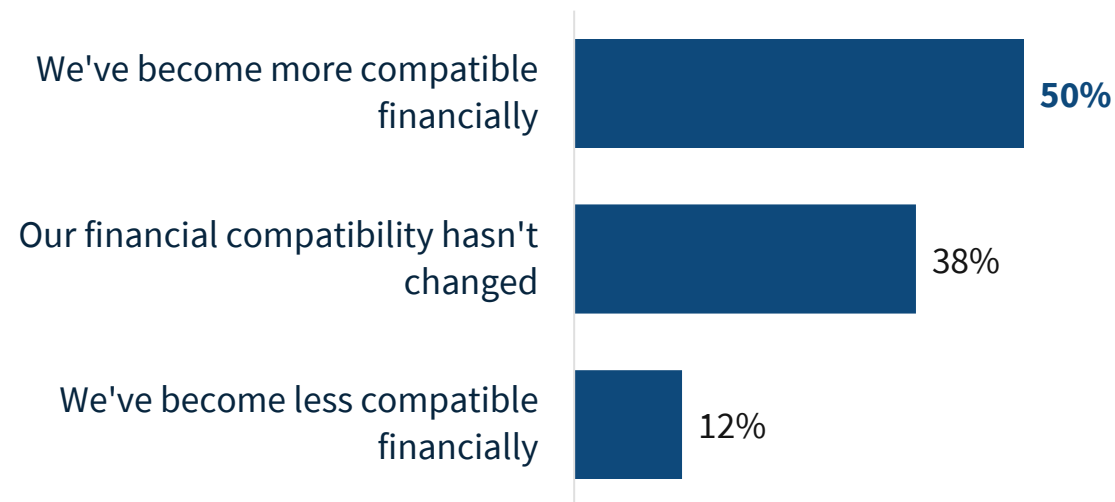
**% Reporting That Finances Seriously Strain Their Relationship**

*(Among people who are married or living together)*

| U.S. Adults | Gen Z | Millennials | Gen X | Boomers+ |
|-------------|-------|-------------|-------|----------|
| 26%         | 41%   | 33%         | 25%   | 12%      |

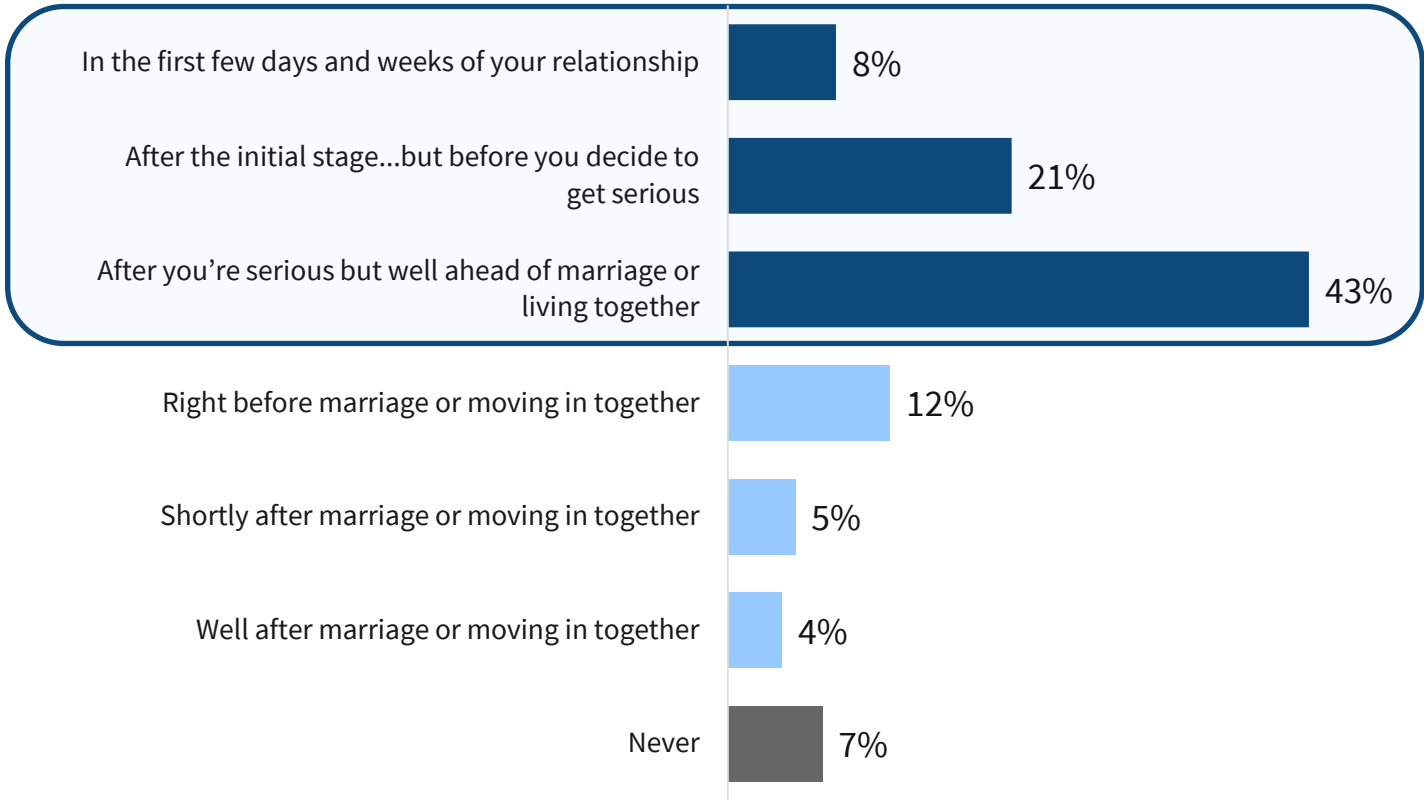
# Half (50%) of serious couples in America say their financial compatibility has improved, compared to just 12% who say it has worsened.

## Financial compatibility from beginning of marriage/domestic partnership to now *Among Those Married/Living with Partner for More Than 5 Years*



# Nearly three-quarters (72%) of Americans believe couples should discuss finances well before getting married or moving in together.

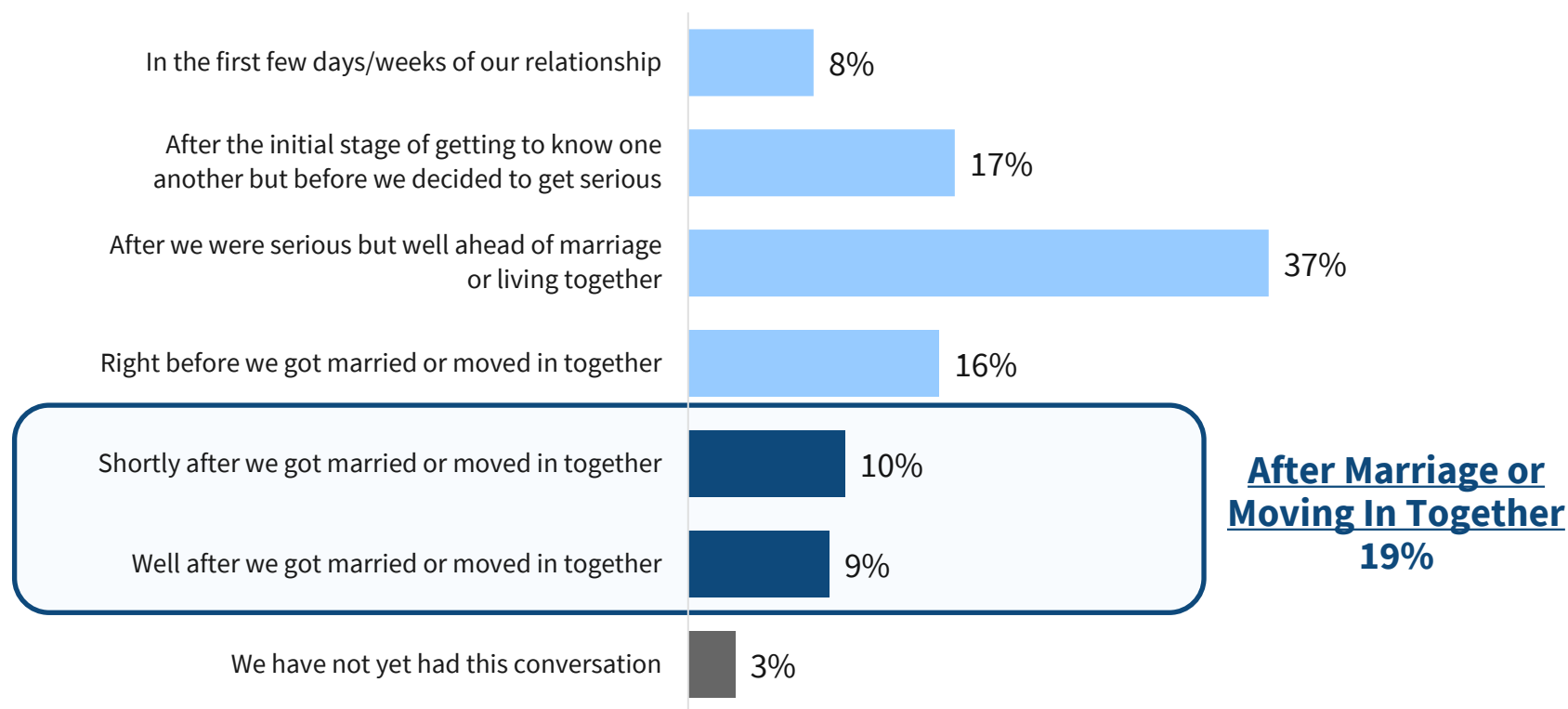
When do you think it's the right time to have an honest conversation about your finances and long-term financial goals?



**Well Ahead of Marriage  
or Living Together**  
72%

However, nearly 1 in 5 (19%) married or cohabitating couples admit they delayed these crucial conversations until after those major life milestones.

**When did you have your first honest conversation with your spouse/partner about your finances and long-term financial goals?**



# Younger couples are more likely to have a serious talk about money before getting married than those in older generations.

**When did you have your first honest conversation with your spouse/partner about your finances and long-term financial goals?**

*(Among people who are married or living together)*

|                                                                                             | U.S. Adults | Gen Z | Millennials | Gen X | Boomers+ |
|---------------------------------------------------------------------------------------------|-------------|-------|-------------|-------|----------|
| In the first few days and weeks of our relationship                                         | 8 %         | 10 %  | 11 %        | 6 %   | 6 %      |
| After the initial stage of getting to know one another but before we decided to get serious | 17 %        | 16 %  | 20 %        | 17 %  | 12 %     |
| After we were serious but well ahead of marriage or living together                         | 37 %        | 38 %  | 38 %        | 38 %  | 34 %     |
| Right before we got married or moved in together                                            | 16 %        | 23 %  | 16 %        | 15 %  | 13 %     |
| Shortly after we got married or moved in together                                           | 10 %        | 7 %   | 7 %         | 10 %  | 14 %     |
| Well after we got married or moved in together                                              | 9 %         | 4 %   | 5 %         | 9 %   | 16 %     |
| We have not yet had this conversation                                                       | 3 %         | 2 %   | 3 %         | 5 %   | 5 %      |