




2023 Valentine's Day Survey

Key findings




1. Many Americans may be missing an important opportunity to have conversations with their partners around shared financial priorities.

-  Only **44%** of adults said they share financial priorities with their partner and make money decisions together.
-  Older generations revealed they are more likely to share financial priorities with their partner: Baby Boomers (**60%**), GenXers (**45%**), Millennials (**32%**) and GenZers (**30%**).






2. Yet many Americans trust their partners when it comes to finances.

-  **56%** of adults said they are on the same page as their partner all/some of the time when making money decisions. This may indicate that respondents are connecting on one-off financial decisions more frequently and are aligned with their partners, but could be missing a broader conversation around important financial priorities.





3. Americans cite inflation, credit card debt, budgeting and lack of savings as the biggest financial obstacles right now.

-  **35%** of adults said not saving enough is currently one of the largest financial barriers for themselves and their partner.
-  **27%** of adults said that external factors, like inflation, job loss or a health condition, are among the largest financial barriers for themselves and their partner.
-  **22%** of adults said credit card debt and budgeting are among the largest financial barriers for themselves and their partner.

4. Men view themselves more favorably than women when it comes to managing finances. Of those participating in the survey:

-  **38%** of men in a relationship tend to think they are better at **saving for the future**, including retirement, than their partners. Only **28%** of women report thinking they are better.
-  **32%** of men in a relationship tend to think they are better at **compromising on a budget** than their partners. Only **25%** of women report thinking they are better.
-  **37%** of men in a relationship tend to think they are better at **controlling spending** than their partners. Only **29%** of women report thinking they are better.
-  **37%** of men in a relationship tend to think they are better at **managing expenses** than their partners. Only **32%** of women report thinking they are better.
-  **29%** of men in a relationship tend to think they are better at **being transparent** about personal finances than their partners. Only **23%** of women report thinking they are better.

5. Approximately a quarter of Americans see value in implementing financial best practices with their partners to help improve communication around money.

-  **27%** of adults said **developing a financial strategy** would help.
-  **26%** of adults said creating a **shared budget** would help.
-  **26%** of adults said regularly **reviewing financial accounts** would help.
-  **23%** of adults said having a **conversation about their values** would help.

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*Methodology

This poll was conducted in January 2023 among a national sample of 1,500 adults in order to measure financial priorities and decisions consumers are making with their partners. The interviews were conducted online and the data were weighted to approximate a target sample of adults based on gender, education, age, race, and region. Results from the full survey have a margin of error of plus or minus 2 percentage points.

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