



Less than one in three couples have completely joint finances

- One in five couples (20%) keep their finances completely separate
- Most common approach to managing money is both joint and separate finances (47%)
- Women increasingly taking control of both household finances and investments yet feel worried about trusting financial advisers

New research from M&G* has found that fewer than a third of couples with investable assets of £150k+ or anticipate receiving £300k+ inheritance (29%) have completely joint finances. The most common approach to managing money in couples is to have both joint and separate finances (47%), but one in five (20%) keep their money completely separately, with no shared bank accounts or investments.

The findings, from [M&G's The Untapped Potential of Women's Wealth](#) report found women are increasingly taking control of finances and over half who are in a relationship manage the day to day spending (57%) and investments (50%) in their households. While women have greater ownership over finances, there seems to be a perception that financial advice is still skewed towards men, which may explain why trust is one of the greatest barriers for female investors seeking support.

Nearly half (47%¹) of women with investable assets worry about being able to trust the people managing their investments and a third (33%¹) worry they would be criticised about past financial decisions if they sought advice. When considering a relationship with a financial adviser, 92%² of women would be more likely to work with someone who listens to and understands their need and 87%² want an adviser to give them the confidence to make investment choices, suggesting there is an opportunity for advisers able to empower women.

Women (43%¹) are also much more concerned than men (31%¹) that they do not have time to actively manage their investments while also juggling careers, families and other responsibilities. As a result, one of the main appeals for women considering working with an adviser is that they will be able to save them time (76%²). Value for money is also key and the majority of women (92%²) would be more likely to work with an adviser if they could prove their fees provide value.

Ross Liston, CEO of Advice, M&G said: "Our research suggests that most couples choose not to fully merge their finances. This approach requires strong communication about money, shared aspirations and most importantly, trust that both partners are working towards the same goals

"Trust is also fundamental when seeking financial advice. Our report reinforces how much investors – particularly women – value advisers who not only understand their ambitions but also provide the guidance and confidence they need to make informed decisions.

"Great advisers do more than offer financial expertise; they build relationships, empower clients, and help them achieve their long-term financial goals with clarity and certainty."



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For the full report, please click [here](#)

Notes to Editors:

*The research quoted in this press release resulted from a survey of 1,002 people. The survey was conducted by Censuswide on behalf of M&G Wealth, which surveyed the following groups between the 31st January and the 11th February 2025. 235 non-advised men, aged 26 and over, with £150,000 or more in investable assets or who expect to receive an inheritance of £300,000 or more.

- 243 non-advised women, aged 26 and over, £150,000 or more in investable assets or who expect to receive an inheritance of £300,000 or more.
- 267 advised men, aged 26 or over, £150,000 or more investable assets or who expect to receive an inheritance of £300,000 or more.
- 257 advised women, aged 26 or over, £150,000 or more investable assets or who expect to receive an inheritance of £300,000 or more.

Censuswide abides by and employs members of the Market Research Society and follows the MRS code of conduct and ESOMAR principles. Censuswide is also a member of the British Polling Council.

¹ 'Worries me a lot' and 'Worries me somewhat' responses combined

² 'Very important' and 'Somewhat important' responses combined

About M&G plc

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