

Simplii Financial

Talk Money to Me: Financial compatibility is the new love language and Canadians are speaking it fluently

Simplii Financial finds most couples make a great team when it comes to their money

TORONTO – February 9, 2026 – This Valentine’s Day, love is in the air, and so is financial harmony. A new poll from Simplii Financial shows that Canadian couples are far more aligned than you might expect when it comes to the tricky topic of money. In fact, Canadians might just be entering their “power couple” era.

According to the poll, **96 per cent of Canadian couples agree on the importance of being on the same page financially, with 81 per cent saying they feel financially compatible and 79 per cent reporting that they make a great team when it comes to managing their money.** Cupid’s arrow? Please. The real spark is shared financial goals.

And it’s not just compatibility, communication is thriving too. Most couples chat about money regularly, with three quarters (75 per cent) speaking weekly or a few times a month, and nearly 4 in 5 (79 per cent) reporting they’re satisfied with the frequency of these conversations. Even though nearly half of Canadians (44 per cent) admit that money conversations can be difficult for them, the poll shows that most couples still maintain consistent communication habits that support financial stability and mutual confidence.

Simplii’s poll also reveals that financial values are quietly shaping dating expectations. Canadians are paying attention to whether their partner has solid financial habits, shared goals, and a sense of security about the future. 88 per cent of Canadians say shared financial goals are important, 49 per cent are using financial status in dating decisions, and 74 per cent emphasize the importance of a financially secure partner.

“It’s easy to think winning someone’s heart takes big gestures or splashy nights out,” said Atanaska Novakova, EVP and Head, Simplii Financial. “But these findings show that what truly keeps couples connected is teamwork, communication, and feeling aligned on financial priorities.”

Other highlights from the poll depict relationship dynamics where trust, teamwork, and a dash of pragmatism are evident. Notably, 51 per cent of individuals report maintaining consistent patterns of financial responsibility during dates. In some relationships, 56 per cent indicate that one partner takes on the primary role in handling finances, underscoring a tendency towards independence. Furthermore, 57 per cent believe they are better at managing personal finances than their partners, which speaks to confidence in their financial abilities and reassures the strength of their partnerships.

Financial green-flags for prospective partners:

- Has an emergency fund—indicates financial preparedness and reduced stress around unexpected expenses.
- Talks openly about money—willing to discuss budgets, goals, debt, and financial expectations.
- Sets short and long-term financial goals—has a plan for the future and takes steps toward it.
- Aligns spending with values—whether prioritizing travel, health, sustainability, or family, their financial choices reflect what matters to them.
- Knows the easy ways to save—uses no-fee banking options and avoids unnecessary fees.

About the Study

The findings are from an Ipsos poll conducted between January 22 to 26, 2026, on behalf of Simplii Financial. For this survey, a sample of 1,500 Canadians aged 18+ were interviewed online. The sample was sourced from the Ipsos panel. The poll is accurate to within ± 3.1 percentage points, 19 times out of 20, had all Canadians been polled. The credibility interval will be wider among subsets of the population.

About Simplii

Simplii Financial provides direct banking services to more than 2 million Canadians with 24/7 access to online, mobile, and telephone banking with no monthly fees. Simplii clients can also access one of the largest national ATM networks through CIBC. For more information about Simplii Financial, please visit www.simplii.com or follow @SimpliiFin on social media.

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