

# Savings, happiness and relationships

Is it true that money can't buy happiness? The ING International Survey Savings 2018, which asked 15,000 people across Europe, the USA and Australia how they think about their savings, reveals a link between good money skills and happy couple relationships.

**53%**  
fully or largely combine finances

53% of Europeans in a couple say they fully or largely combine their finances - rising to a high of 71% in Romania.

55% of Europeans who say they're happy and in a couple combine their finances; just 46% are unhappy.

**55%**  
of the happy join forces on money

**75%**  
agree regular finance meeting is useful

75% of couples in Europe agree a regular finance meeting is useful - and 69% say it's helpful for their relationship.

72% of couples in Europe with joint finances feel close to their partner; just 45% with separate money say the same.

**72%**  
with joint finances feel close to partner

