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percent) to delay buying a home, with millennials leading the pack at 42 percent.

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More than one-third of U.S. consumers (34 percent) report living from paycheck-to-paycheck as their top barrier to meeting financial goals, according to the fourth annual Love and Money Survey by [TD Bank](#).

The survey, which polled 1,749 U.S. individuals across age groups and relationship status (i.e., married, divorced, in a relationship) showed that financial stress causes nearly 1 in 5 couples of all ages (19 percent) to delay buying a home, with millennials leading the pack at 42 percent.

Money talks, silence walks

The majority of respondents in committed relationships – 60 percent – report talking about money with their significant others at least once a week. Millennials are the most transparent, with 97 percent saying they discuss finances at least once a month, compared with 88 percent of couples across age groups.

Demonstrating the correlation between financial communication and relationship prosperity, one-third of married couples admitted to arguing about money at least once a month, versus 44 percent of divorced couples who had money-related arguments monthly while married.

Here's the silver lining: 42 percent of divorcees report improved financial well-being after divorce, split evenly among men and women (42 percent and 43 percent).

“Having a conversation about money early on is important,” said Jason Thacker, Head of Consumer Deposits and Payments at TD Bank. “Every relationship is different – different goals, challenges and steps needed to take in order to get where

you want to be. That's why being open, honest and understanding each other's

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Nonetheless, 55 percent of respondents have never met with a financial advisor with their partners. And less than 1 in 3 couples (30 percent) meet with a financial advisor on an annual basis.

Money matters in dating and mating

Romancing on the web is on the rise, with 16 percent of respondents saying they met their partners on an online dating site – up 2 percent since last year. Among this group, more than a quarter (27 percent) discussed money before meeting their online match in person.

Despite new ways of connecting, when it comes to dating, traditional roles continue:

- 84 percent of committed men said they picked up the bill on the first date
- 63 percent of committed men say they pay for all meals and drinks
- 49 percent of committed men say they primarily manage all the bill paying
- Fewer than 1 in 3 couples (32 percent) split bills on a regular basis, with 28 percent of millennials saying they're comfortable having their partners foot the bills

That said, today's couples increasingly share financial assets and responsibilities:

- 55 percent of couples combine their money, up 4 percent since last year
- 70 percent of couples share decisions around large-scale purchases
- 61 percent of women report being the primary decision-makers for everyday purchases

“The financial foundation of your life and the goals you've set for yourself and your relationship are so important,” said Jane Greer, Ph.D., a nationally-renowned relationship expert, psychotherapist and author of [What About Me? Stop Selfishness from Ruining Your Relationship](#). “Couples need to decide what their objectives are

and each person's role in achieving them. The ability to work toward those goals as a

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