The Cost of Singledom: New Ally Bank Survey Reveals Singles Embracing Financial Independence

Single, Solvent and Surprisingly Satisfied: 51% Enjoy Money Freedom, 42% Feel Confident About Achieving Financial Goals

CHARLOTTE, N.C., Feb. 10, 2026 /PRNewswire/ -- Being single today is often framed as a financial disadvantage — defined by higher costs, fewer safety nets and the pressure of managing money solo. While those realities can be deeply felt, Ally Bank's newest report, *The Cost of Singledom*, reveals a more nuanced picture shaped by intentionality, values and unique emotional benefits. In fact, 40% of single respondents say they have other priorities right now that are more important than being in a relationship, and over half (51%) report that being single gives them the freedom to manage their money exactly as they want.

While a significant 61% of singles cover all their expenses — from rent and utilities to everyday costs—entirely on their own, only one-third (33%) perceive this as a "singles tax." This suggests that for many, solo financial responsibility is empowering, offering greater autonomy, freedom, control and peace of mind. Consequently, the perceived burden of a "singles tax" may often be overstated.

"The narrative that singles are financially disadvantaged is being rewritten," saidLindsay Sacknoff, president, consumer banking at Ally. "Our survey illustrates that many are not 'just single,' but single, solvent and surprisingly satisfied. This refreshing data underscores the importance of not only aligning financial goals with values, but ensuring those values guide your spending, saving and investing decisions, regardless of whether you're single or partnered."

According to the survey, nearly seven in 10 singles (68%) generally feel content with their single status, despite 75% admitting to worrying about money at least several times a year. This data also highlights a distinct gender dynamic: single women report higher contentment with being single, yet they also experience greater financial anxiety than single men. This disparity reflects the intricate balance many women navigate between emotional fulfillment and financial responsibility.

The findings further emphasize that while independence is valued, it does not automatically translate to financial ease. Even though a considerable 70% of singles believe they are performing as well as, or even better than, their peers financially, managing money without a partner often demands careful attention, thorough planning and resilience. In fact, when evaluating their personal finances, singles are more likely than their coupled counterparts to report feelings of anxiety (34% vs 29%), overwhelm (30% vs 26%) and worry (29% vs 26%), reflecting the emotional weight of managing money alone.

"Your financial future is driven by your money behaviors, not your relationship status," emphasizedJack Howard, head of money wellness at Ally. "Being partnered doesn't eliminate financial stress, just as being single doesn't grant a free pass for unchecked spending. Each status simply introduces a different set of financial considerations. What truly matters, whether you're single or sharing a life with someone, is making decisions that reflect what you genuinely value. Through deliberate, steady actions, you can ease your financial anxiety and build confidence, creating lasting money wellness on your own terms."

A summary of the findings is below. Click **here** for the full report.

The "Single's Tax": A Reality Check

- Just one-third (33%) of singles say they've experienced a "single's tax" — the extra financial burden singles absorb — with single women slightly more likely to report it than single men (35% vs. 30%).
- Gen Z is the least likely generation to say they feel financially disadvantaged by being single (24%), compared to millennials (32%), Gen X (41%) and boomers (38%).

Choosing Me: Women Are More Content Being Single Than Men

- About one-third of single women (32%) report feeling content in their relationship status daily, compared to just 21% of single men.
- Beyond that, 31% of overall single women say they enjoy being single more than being in a relationship, compared to 26% of all single men.
- Nearly seven in 10 of all single respondents (68%) say they generally feel content being single, with nearly two-thirds of all singles (65%) saying they are not dating.
    - Almost four in 10 singles (37%) say they've been single for 10 years or more.
- At the same time, contentment does not necessarily mean financial ease.
    - 42% of singles say they feel confident about achieving their financial goals, compared to 48% of those in relationships.

Same Status, Different Stress: The Gender Gap in Financial Anxiety

- Nearly one-quarter of single women (23%) say they worry about money daily, compared to 17% of single men.
- 23% of single women also worry daily about their long-term financial security, compared to 15% of single men.
- When it comes to the emotions surrounding their personal finances, women are more likely than men to report feeling:
    - Overwhelmed (35% vs. 20%)
    - Anxious (38% vs. 24%)
    - Worried (33% vs. 21%)
    - Frustrated (30% vs. 21%)
- Overall men are more likely than women to report positive emotions around money, including confidence (31%), feeling in control (32%), optimism (35%) and satisfaction (27%).

Singles are Embracing Financial Independence

- 40% of singles say they have other priorities right now that are more important than being in a relationship.
    - Single women are more likely than single men to share this sentiment (44% vs. 35%).
- More than half of all single respondents (51%) say being single gives them the freedom to manage their money the way they want.
- 42% of singles say they spend less overall than someone in a relationship, compared to 30% of coupled respondents.
- Singles are more likely to prioritize shorter-term, individual growth goals such as increasing income (39%) or saving for their own education (10%). This contrasts with coupled respondents, who are more likely to prioritize longer-term, family-oriented goals like saving for retirement (54%), children's education (26%) and investments (37%).
- More than one-third of singles (34%) say they feel confident they will be able to build long-term wealth as a single person.

Whether you're navigating life solo or sharing finances with someone else — aligning your spending with your personal values can help you make confident, guilt-free money decisions. That's why Ally introduced **Money Roots™**, a free financial wellness program to help people uncover how their money mindset impacts their spending, saving and investing decisions — and vice versa. The program offers four free, one-hour workshops for customers and non-customers alike. For more information on how Ally is meeting people where they are to improve money habits and financial futures for all, visit **ally.com/moneyroots**.

Press Kit: Full survey data from *The Cost of Singledom* report is available **here**.

Survey Methodology details available upon request.

About Ally Financial
Ally Financial Inc. (NYSE: ALLY) is a financial services company with the nation's largest all-digital bank and an industry-leading auto financing business, driven by a mission to "Do It Right" and be a relentless ally for customers and communities. The company serves customers with deposits and securities brokerage and investment advisory services as well as auto financing and insurance offerings. The company also includes a seasoned corporate finance business that offers capital for equity sponsors and middle-market companies. For more information, please visit **www.ally.com**.

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