

## Joint bank accounts: Are you committed?

Do you share a bank account with your partner or prefer to keep money separate? A new study reveals why households pool their assets and whether it makes sense to do so



Couples manage their finances in ways that are as unique and individual as they are. But when it comes to sharing money, some consistent themes stand out.

In a recent [Think Forward Initiative research study](#), Tallinn University's Dr. Merike Kukk and Tilburg University's Professor Fred van Raaij examined why some households prefer to merge their finances while others choose to keep money separate. Several studies in the past have investigated income pooling and daily spending, but less is known about the pooling of savings and loans.

By analysing ING anonymised customer data, the authors of the study discovered that a few key factors make a difference: age, income level and children. The findings also show that households actually *need* both separate and joint accounts to cover their complex financial requirements.

Click [here](#) to read some of the key points.