



He makes \$150,000 a year, she makes \$75,000: Is it 'unreasonable' to split costs 50/50?

Experts weigh in on how to cope with shared expenses when couples make different amounts of money

By Catey Hill | June 28, 2019

Love and money don't always mix.

That's something a recent Reddit thread entitled "How do you split expenses with your significant other when you make more money than them?" clearly showed. The guy posting the question says he makes \$150,000 a year, while his girlfriend of four years makes \$75,000, but they're having disagreements about how to split the bills after she moved into his co-op apartment with him.

After some back and forth, they decided that he pays \$1,000 a month towards the mortgage, maintenance, insurance and utilities, while she pays \$685. But they are now in an argument about AC, laundry, and toiletries expenses — he pays for them all now but is asking her to split them. "She feels that she should not have to pay for this because I make more money than her and because she still has student loans to pay and because she has to commute into the city while I stay home and work from home," he writes.

Then he asks fellow Redditors whether he is "being unreasonable asking her to contribute to toiletries, laundry, and AC?" and whether it is "my duty as her boyfriend to do more to help subsidize her monthly expenses while she pays down her student loans? Or is a 60/40 split like we are doing now a good compromise?"

No doubt, others have faced a similar situation, so we asked experts: How do you split the bills when the members of the couple make very different amounts of money?

Certified financial planner John Bodnar, founder of Bodnar Financial Advisors in Florham Park, N.J., says that "there is no right or wrong way" to do this, "only the way that works for you both." He adds: Some couples are more comfortable splitting it 50-50, and others decide paying bills based on a percentage of income is fair. You figure this all out, he says, by having "a respectful, two-sided discussion" about how to handle your expenses.

But for certified financial planner Mitchell C. Hockenbury of 1440 Financial Partners in Kansas City, Mo., the answer depends on whether you're married or not. In a married couple, "it doesn't matter what percentage is made by either spouse, as a couple you should pool the income, then dissect where the money will be spent," he says. "If you are committed, put all your cards on the table and share the information freely. You are sharing your bodies, you are sharing kids....share your money!"

But if it's a more casual relationship, Hockenbury says it should "be a 50/50 split on common expenses" like rent and utilities. He adds: "Do not to pay for the debt of the other person." The reason: "They aren't committed to each other (if they were, I'd defer to Beyonce, "...put a ring on it")."

A number of commenters on Reddit said they'd practiced the 50-50 rule, with one writing: "Before my husband and I got married we lived together for 4 years. He made 2x my salary. He's an accountant I'm a High School teacher. We split everything 50/50. Rent, utilities, groceries, toilet paper, etc." Another noted that "we follow the same practice, 50/50 across the board ... we buy gifts for each other occasionally and fund our own hobbies, but otherwise it's not even a question."

Some experts note that the 50/50 rule doesn't always work though: "If one spouse makes significantly more than the other, but their expenses are fairly comparable, the split should be closer to 50/50. If the spouse who makes more, is also spending much more than the other, a 50/50 split doesn't make sense," says Joe Anderson, an investment advisor representative with SHP Financial in Plymouth, MA. "It's important to find a balance between how much each spouse spends and how much they contribute to the household. If their income levels are very different, it is typically not realistic to expect a 50/50 split when it comes to bills."

No matter what you decide, Anderson says it all starts with a review of current bills. "Couples should start the process of splitting bills by reviewing monthly household expenses. Weekly or monthly budgeting is the best way to get an accurate portrayal of what a couple actually spends," he says.