

Top Dating Dealbreakers for High-Net-Worth Singles in 2025

Insights from Luxy's 2025 Industry Survey of HNWIs



Luxy Selective Dating

Industry Report

September 2025

Executive Summary

This report presents exclusive insights into the dating landscape for Luxy's elite user base, drawing on a comprehensive survey of verified HNWIs from North America and Western Europe. Our findings reveal surprising trends in online dating and relationship expectations of today's high achievers. We uncover the top dealbreakers that make or break relationships among the 1%, shedding light on the hidden dynamics of elite dating.

The top dealbreakers for HNWIs include lack of family values, emotional immaturity and incompatibility of lifestyles.

These results reflect the priorities and characteristics of successful individuals. They mirror the complexity of their lives and the importance of a supportive partner.

In addition, the biggest red flags when dating online are AI-generated messages or photos and inconsistencies in profile information.

When shifting from dating to long-term relationship, dealbreakers for the "top 1%" emerge in a strong trend: Honesty (92%) reigns supreme as the ultimate dealbreaker, surpassing even intelligence (90%) and a strong career (85%). Interestingly, while financial irresponsibility (55%) matters, it ranks lower than character traits.

About Luxy

Luxy's members are high-net-worth individuals (HNWIs) who value quality connections and share a commitment to personal growth. Luxy is the elite dating app, connecting selective singles looking for meaningful, long-term relationships. The Luxy app is an exclusive platform with a strict verification processes to ensure user authenticity and an elevated dating experience designed to facilitate genuine connections.

Visit onluxy.com and contact us at press@onluxy.com.

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Why Red Flags and Dealbreakers are important for dating

Dealbreakers and red flags are crucial aspects of navigating online dating. Dealbreakers represent fundamental incompatibilities such as in values, behaviors, or characteristics that are non-negotiable for a long-term relationship. These are not simply preferences but they involve core beliefs and needs of a person that can lead to significant unhappiness and relationship failure if not met. A strong desire to have children in the future might be a dealbreaker for someone who cannot picture of having kids ever. Another example can be a significant difference in desired lifestyle preferences such as standards of living, free time allocation or the importance of a professional career.

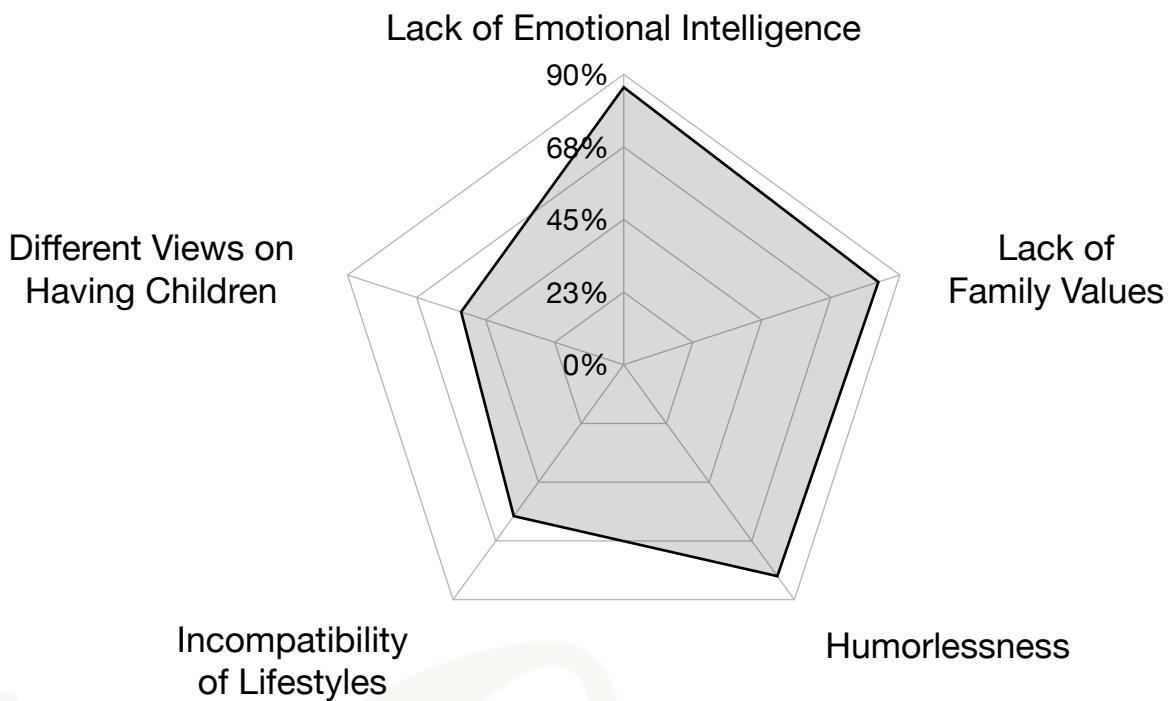
Red flags on the other hand, are warning signs that indicate potential problems or unhealthy patterns within a relationship. These might be smaller issues than dealbreakers, but they signal potential future difficulties or relationship failure. Red flags might include controlling behavior, consistent dishonesty, disrespect towards others, or a lack of emotional availability.

Ignoring red flags or attempting to compromise on a dealbreaker can have severe consequences. It can lead to prolonged unhappiness, wasted time and emotional energy invested in an ultimately incompatible relationship, and even potential harm in cases involving abusive behavior. The longer one stays in such a situation, the more difficult it becomes to leave.

For successful singles on Luxy who are already highly selective in their choices, recognizing and acting on dealbreakers and red flags is critical. The time and resources of Luxy users are limited, and investing them in a relationship doomed to fail represents a significant cost.

Top 5 Dealbreakers for HNWI when dating in 2025:

Luxy's 2025 survey of high-net-worth individuals (HNWIs) reveals the top five dealbreakers influencing their dating lives: lack of emotional intelligence (86%), lack of family values (83%), humorless (81%), incompatibility of lifestyles (58%), and differing views on having children (53%).



1. Lack of Emotional Intelligence (86%):

86% of Luxy's HNWIs highlight the paramount importance of emotional maturity and self-awareness in relationships. It's not surprising that this is the top 1 dealbreaker since demanding careers and busy lives naturally create the necessity of partners who offer emotional stability, understanding and support, not additional stress. Unlike broader dating trends that prioritize only looks and physical appearances, the “top 1%” immediately looks for people who can understand and navigate complex emotions, communicate effectively, and manage conflict constructively when dating. Empathy,

perspective-taking, and emotional regulation are crucial for building a strong, lasting partnership within this high-end demographic.

2. Lack of Family Values (83%):

83 percent of successful singles regard the lack of family values, manners and upbringing as a dealbreaker. This finding underscores the importance of shared values regarding family and long-term life goals. Many HNWIs come from established family backgrounds and put great importance in their private life, the well-being of their family including parents, children or family aspirations. Successful singles valuing their families encompasses shows they greatly value their family, traditions, and the overall role of family in their life.

This result contrasts with broader societal trends showing increasing individualism and less importance of families to decisions. Luxy's HNWIs seem to be more conservative than the society average and prioritize a strong family foundation.

3. Humorlessness (81%):

A lack of humor, a humor mismatch or not being of easygoing nature, proved to be the third significant relationship dealbreaker at 81%. Shared comedic sensibilities and the ability to enjoy each other's conversations are highly valued, contributing to relationship satisfaction and compatibility for HNWIs. Shared laughter fosters connection, increases relationship satisfaction, and signals positive personality traits like creativity and resilience. The inability to connect on a humorous level may indicate a lack of deeper compatibility or shared worldview, a problem existing across all demographics.

4. Incompatibility of Lifestyles (58%):

HNWIs lead busy lives involving travel, social events, and professional commitments. A partner incompatible with this lifestyle creates friction. This includes travel preferences, social habits, daily routines, and work-life balance. The outcome that 58% of Luxy's successful singles cite an

incompatibility of their lifestyles as dealbreaker reveals a desire for a partner who is able to accept their commitments, is spontaneous and has their own activities that make a fulfilling life. This requirement differs from general dating trends that couples prioritize shared hobbies. HNWIs are looking for partners who support their work-life balance.

5. Different Views on Having Children (53%):

The decision whether to have children is crucial. While the percentage for this dealbreaker is lower than on others, it still comes as fifth most important one and indicates that it is an important factor for many HNWIs. This result aligns with general dating trends that emphasize an alignment on major life choices. A shared vision for the future, including family planning, is always a vital consideration.

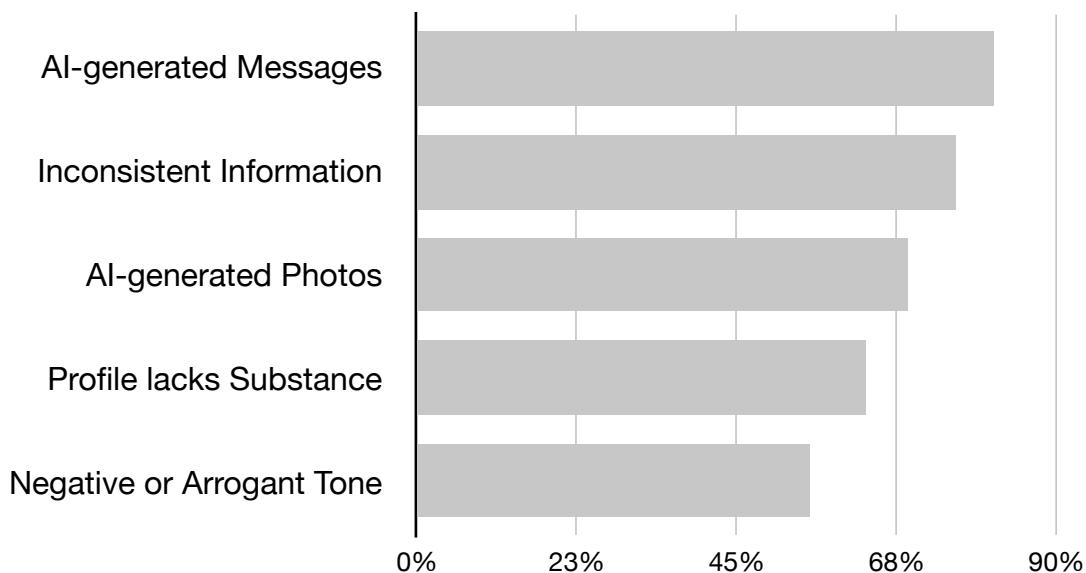
These results show that the top 1% earners are prioritizing authenticity and genuine connection in their dating lives, a strong contrast from the superficiality sometimes associated with mainstream online dating trends. This focus on deeper compatibility, encompassing shared values and lifestyle alignment, reflects a desired search for meaningful, long-term relationships for which Luxy specifically has been created.

Biggest Red Flags in Online Dating Profiles for Elite HNWI 2025:

In 2025, online dating is a complex interplay of opportunity and precaution for many HNWIs. In the latest survey, Luxy reveals that while the “top 1%” demographic embraces the convenience of online platforms, they’re acutely aware of the potential pitfalls. Instead of a simple list, sophisticated individuals aren’t easily fooled by carefully crafted online personas. The sheer volume of AI-generated content, messages, profile bios and photos

stands out as the biggest group of concerns when interacting on dating platforms, reflecting desire for genuine human connection.

The top red flags in online dating profiles for HNWIs when interacting online in 2025 are: AI-generated messages, inconsistent information in profiles or messages, AI-generated photos, profiles lacking substance, and a negative or arrogant tone when communicating.



The top red flag with 81% are signs of AI-generated messages for HNWIs. Successful people unlikely tolerate impersonal communication but value authenticity in all aspects of their lives. Time is a precious commodity for people on Luxy and investing it in someone who is not capable of holding a conversation seems unacceptable. This shows the preference for real interaction with humans in contrast to recent online dating trends where automated messages are getting more and more common. Business sooner or later need to discuss the broader societal concern about the erosion of genuine interaction in the digital age.

Inconsistent information (76%) ranks second, highlighting the importance of integrity and trustworthiness. The “top 1%”, accustomed to high standards in their professional dealings, expects the same level of honesty and

transparency in their personal lives. Inconsistencies being a major dealbreaker, signaling issues with reliability, honesty and trust, all factors relationships are built on.

Following, the use of AI-generated photos (69%) underscores the desire of meeting authentic people with high self-esteem. Presenting yourself with overly enhanced images or in fake settings is not only dishonest but also reflects a lack of self-confidence. That so many individuals have cited AI-generated pictures as a dealbreaker mirrors their character of valuing honesty and genuine self-representation.

Profiles lacking substance (63%) also stand out, reflecting a preference online for the capability of meaningful self-representation. Superficial profiles, filled with generic statements and lacking personality, are seen as a waste of time and a sign of lack of capabilities. While on other dating platforms the tolerance for less detailed profiles might be higher, HNWIs carefully select people with whom they want to interact and expect a higher level of well-crafted communication and effort.

Elite individuals value respectful interaction. A negative or arrogant tone has been cited by 55% as a red flag when interacting online. While negativity is unfortunately common online, HNWIs hold themselves and others to a higher standard, especially when looking for a potential partner.

The results reveal individuals acutely aware of the potential for manipulation when dating online. Red flags highlight not only a preference for authenticity but a sophisticated understanding of the subtle cues that indicate inauthenticity. Luxy will continue to prioritize transparency and genuine connections reflected in the design of the apps and its features.

Top Dealbreakers for HNWIs in a long-term relationship:

The final scenario of this survey reveal dealbreakers in the character of individuals when pursuing a long-term relationship.

Findings show a strong prioritization of Luxy's HNWIs in the character and compatibility over superficial factors. Dishonesty emerged as the absolute dealbreaker, with a staggering 92% of respondents citing it as a reason to end a relationship if unfixed. This isn't surprising: trust forms the foundation of any successful partnership, and the "top 1%", whose lives often involve complex financial and social dealings, a lack of integrity is simply unacceptable.

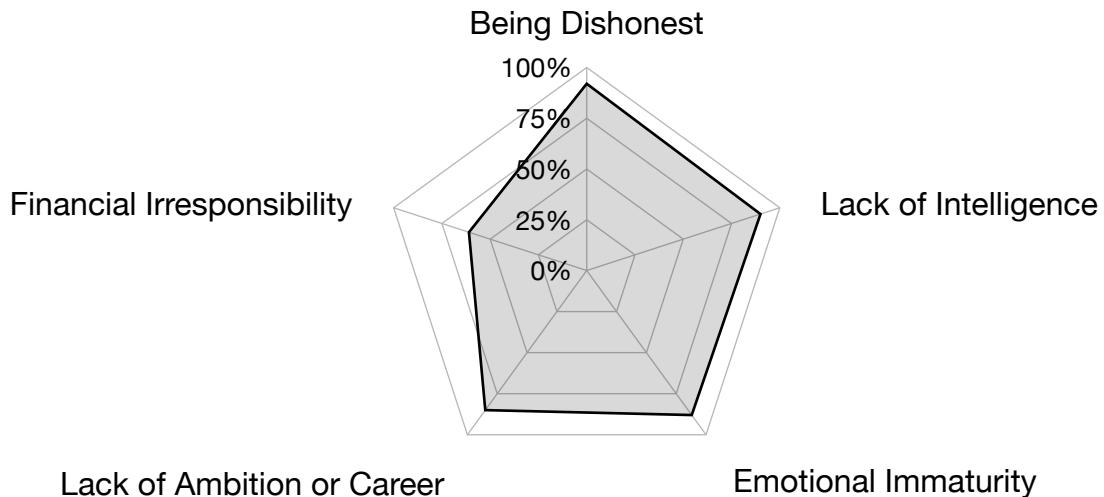
Closely trailing dishonesty, a lack of intelligence (90%) and emotional immaturity (88%) highlight the importance of intellectual stimulation and emotional maturity. These characteristics are not about having a high IQ score, they represent a desire for partners who can engage in meaningful conversations, navigate complex emotions with grace, and contribute to a stimulating and supportive relationship. A partner who shares a similar intellectual and emotional level is crucial.

Further emphasizing the importance of shared life goals, a lack of ambition or career (85%) emerged as another significant dealbreaker. This suggests that the "top 1%" values partners who are self-motivated, driven, have their own aspirations and goals in life. This implies the desire for a partner who is financially independent and contributes to the relationship with their own accomplishments and ambitions.

Finally, financial irresponsibility holds significant weight. Mentioned only with 55% of the survey participants, it's much dominant than other dealbreakers. It shows that the partner search for HNWIs is not about wealth and other characteristics are much more important. However, a partner who

understands and respects their own financial situation, and manages their own finances responsibly, is material for long-term compatibility.

These top Dealbreakers for HNWI in long-term partnership reveal that for HNWIs on Luxy, long-term relationship success hinges on a foundation of trust, intellectual compatibility, shared life goals, and less financial factors.



Conclusion

The dealbreakers of HNWIs when dating offline, online or when in a long-term relationship give crucial insights into the dating preferences of the world's top earners in 2025. Prioritizing soft factors such as emotional intelligence as demonstrated in communication or strong family values, Luxy will continue to optimize its platform to cultivate singles' personality traits and will introduce features in the future to better showcase a person's characteristics and personality traits.

The dating industry needs to adapt to this shift, focusing on fostering deeper connections and facilitating intelligent communication to help singles find what they are looking for. This could involve incorporating personality

assessments, online coaching, or offering resources on emotional intelligence and communication skills.

The overwhelming rejection of AI-driven communication and image manipulation suggests a need for increased transparency and efforts to prioritize authentic profiles. Luxy will continue to invest in technologies to identify AI-generated content and prioritize features that encourage genuine human interaction. Already filtering out profiles not matching to the Luxy community during the 24h review process or profiles showing signs for AI manipulation, Luxy wants to promote additional features that emphasize authentic communication, video dating or connecting based on alternative methods other than images, to discourage the use of AI-generated content.

These results show that the “top 1%” are craving for a more human-centered dating experience, fostering genuine connections rather than relying on visual appeals only. The long-term success of dating apps may depend on their ability to address these concerns and restore trust in the authenticity of online interactions.

Methodology & More

The findings of this industry report are based on surveys conducted by the dating platform Luxy in September and October 2025. Luxy polled over 1135 HNWIs meeting the following criteria: Being top earners on Luxy, have verified their profile successfully and/ or have verified their identity or income. Employing a simple random sampling method, each HNWIs in North America and Western Europe had an equal chance of selection.

For more information, contact us at press@onluxy.com or visit onluxy.com.