

Dual-Income, No-Kid Couples: Planners Call For High-Growth Portfolio

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Earlier, a wedding invitation would be followed by a baby shower invitation. This is not true for all couples now.

Effortlessly seeping into India from the West, this trend of dual income, no kids or DINK is gaining significant traction among young couples.

This is an intentional choice for some couples as they focus on their careers and goals first, according to Vishal Dhawan, chief executive

officer of Plan Ahead Wealth Advisors.

This lifestyle offers a unique financial flexibility, enabling individuals to pursue ambitious career paths, including taking sabbaticals or career breaks, explains Dhawan as this freedom also often contributes to their decision not to have children.

This flexibility also comes with its own need for financial hedging. Dhawan emphasises on the need for DINK couples to prioritise both insurance and emergency fund.

"Most of these couples want to travel as well and the funds required on that front is higher for them," Dhawan notes. He also said that some of the DINK couples are drawn also to the financial independence, retire early or FIRE movement. This is essentially optimising wealth creating and exiting the workforce sooner.

For DINK couples looking to optimise their financial growth, Nisreen Mamaji, founder of MoneyWorks, offers a detailed portfolio recommendation.

Her strategy leans heavily into equity, suggesting a "70% allocation into equity, 10% into hybrid funds, 15% into debt funds and 5% into international funds".

This aggressive stance on equity is backed by the couple's higher risk appetite and longer investment horizon. This is also paired with the absence of immediate child-related expenses.

Zooming into the equity allocation, Mamaji provides specific recommendations as she advises "20% funds to be allocated to flexicap funds from PPFAS and HDFC." A larger "25% allocation to large and mid-caps from Mirae and Canara Robeco from balanced growth".

To further capture opportunities in dynamic segments, Mamaji recommends a "15% allocation for mid-caps", suggesting schemes from Kotak and HDFC. As a tactical allocation, she also introduces an "optional investment of 10% funds into ICICI Innovation fund or an SBI Consumption fund", allowing some investment into sectoral and thematic plays.

Finally, Mamaji calls for the inclusion of "balanced advantage funds along with debt funds", providing a crucial layer of stability and risk management in the overall portfolio.