



Survey Data as of: 3/2/2020

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Think back over the last few years. When you or your spouse have interacted around money, have any of these feelings or dynamics existed for one or both of you?

Actual fighting / significant arguing / raised voices or sharp tones

Survey:	Dynata	SSI	Young Families
Yes, definitely	15%	18%	19%
Yes, somewhat	29%	31%	30%
No	56%	51%	51%
Total	100%	100%	100%
Answered:	1027	210	155
Skipped:	3	1	0

Do you ever have the feeling of “Why even try to develop a budget /work on our budget?” If so, why? *Because we’ll just start arguing or get upset; it is better to keep the peace*

Survey	Decision Analyst
Yes, definitely	12%
Yes, somewhat	21%
No	67%
Total	100%
Answered:	425
Skipped:	1

Although a common belief is that couples “fight” about money, there are many different ways that money tension or disagreements might play out, other than actual fighting. Think back over the last few years. When you or your spouse have interacted around money, have any of these feelings or dynamics existed for one or both of you?

Points of Tension (Young Families Survey)	YES, DEFINITELY	YES, SOMEWHAT	NO
a) Disappointment/discontent because one person had an expectation that wasn't met. (For example: "You should just know that I needed that" "You should just know that we can't spend that way." "I don't like asking for more money; you should know I need more.")	18%	43%	39%
b) Not feeling cared for ("You're not aware of me /not attentive" "I don't feel prioritized.")	13%	34%	54%
c) Not talking about money /avoidance	15%	41%	43%
d) Hiding receipts or purchases (Because someone doesn't want to feel judged; to avoid fights)	10%	23%	67%
e) Feeling defensive / offended ("I'm not wrong." "I shouldn't have to explain myself." "You're not my mom.")	11%	24%	65%
f) Anxiety /stress/weight/worry	25%	52%	23%
g) Fear about losing control	15%	32%	53%
h) Frustration/irritation/annoyance ("Why don't you see things the way I see things?")	18%	46%	35%
i) Exhaustion ("How many times do we have to have the same conversation?")	27%	31%	42%
j) Resignation ("Fine, have it your way. I give up.")	15%	29%	55%
k) Entrenchment (Digging in. Escalation. Repetition of the message. "Fine, if you're digging in your heels, I'll dig in my heels, too.")	8%	21%	72%
l) Retaliatory spending ("You went out for dinner, so I get lunch out."; "You hurt me--so I buy something.")	9%	21%	69%

Continued -

-continued- Points of Tension (Young Families Survey)	YES, DEFINITELY	YES, SOMEWHAT	NO
m) Unpaid bills, because you weren't communicating/ were avoiding talking about it	11%	10%	79%
n) Actual fighting / significant arguing / raised voices or sharp tones	19%	30%	51%
o) Resentment / Anger ("Why do I have to be on a budget when we have plenty of money?" "Why won't he/she realize how tight things are?")	17%	27%	56%
p) Martyrdom ("I'll sacrifice, even if you won't – or because you won't.")	12%	30%	59%
q) Checking out / ignorance about the situation ("I honestly don't care" "Do what you want to do")	13%	37%	50%
r) Doing money separately /excluding yourself/ excluding one party	6%	24%	70%
s) Blaming the other person OR feeling shame or embarrassment yourself ("They /I shouldn't have bought it.")	16%	31%	53%
t) Pride – One person doesn't want to admit they were wrong	14%	27%	59%
u) Mismatch of impulsive tendency ('I want to grab that') vs planning tendency ('but we didn't plan for that'). (Impulsive person might think "you're no fun". Planner thinks 'Well, I have mastery over MY impulses!')	15%	42%	43%
v) Superiority / Derision OR feeling judged/condescended to ("You don't live in the real world" "I know how to handle money better" "I'm not wasteful like you" "(eyeroll) Everything isn't a crisis, we don't really need this right now.")	13%	26%	61%
w) Not on the same page /disagree/ two different sets of goals or values (Example: One spouse thinks 'it's just right to save and be strict' the other thinks 'it's just right to have the flexibility to buy lots of small purchases as we need them.'')	16%	45%	39%
x) Misalignment / lack of clarity on goals – Stating "We can't afford it" when actually it is: "we may have the money, but we don't have a line item"	19%	40%	41%

Answered: 155 Skipped: 0 Survey: Young Families

Although a common belief is that couples “fight” about money, there are many different ways that money tension or disagreements might play out, other than actual fighting. Think back over the last few years. When you or your spouse have interacted around money, have any of these feelings or dynamics existed for one or both of you?

Points of Tension (Dynata Survey)	YES, DEFINITELY	YES, SOMEWHAT	NO	TOTAL
a) Disappointment/discontent because one person had an expectation that wasn't met. (Example “You should just know that I needed that” “You should just know that we can't spend that way.” “I don't like asking for more money; you should know I need more.”)	21%	36%	43%	100%
b) Not feeling cared for (“You're not aware of me /not attentive” “I don't feel prioritized.”)	19%	31%	50%	100%
c) Not talking about money /avoidance	13%	33%	54%	100%
d) Hiding receipts or purchases (Because someone doesn't want to feel judged; to avoid fights)	10%	20%	70%	100%
e) Feeling defensive (“I'm not wrong.” “I shouldn't have to explain myself”, “You're not my mom.”)	13%	29%	58%	100%
f) Anxiety/stress/worry	24%	44%	32%	100%
g) Fear about losing control	11%	28%	61%	100%
h) Frustration/irritation/annoyance (“Why don't you see things the way I see things?”)	19%	43%	38%	100%
i) Exhaustion (“How many times do we have to have the same conversation?”)	21%	34%	44%	100%
j) Resignation (“Fine, have it your way. I give up.”)	14%	31%	55%	100%
k) Entrenchment (Digging in. Escalation. Repetition of the message. “Fine, if you're digging in your heels, I'll dig in my heels too.”)	7%	27%	66%	100%

Continued-

-continued -	Points of Tension (Dynata Survey)	YES, DEFINITELY	YES, SOMEWHAT	NO	TOTAL
l)	Retaliatory spending ("You went out for dinner, so I get lunch out."; "You hurt me--so I buy something.")	5%	15%	81%	100%
m)	Unpaid bills, because you weren't communicating/ were avoiding	5%	15%	80%	100%
n)	Silent treatment/withdrawal	13%	28%	59%	100
o)	Actual fighting / significant arguing / raised voices or sharp tones	15%	29%	56%	100%
p)	Resentment / Anger ("Why do I have to be on a budget when we have plenty of money?" "Why won't he/she realize how tight things are?")	14%	26%	60%	100%
q)	Martyrdom ("I'll sacrifice, even if you won't - or because you won't.")	13%	26%	62%	100%
r)	Ignoring agreements/decisions (e.g. Continuing to go out for lunch every day, even after promising to bring lunch instead)	7%	21%	72%	100%
s)	Checking out / ignorance about the situation ("I honestly don't care" "Do what you want to do")	10%	30%	60%	100%
t)	Doing money separately /excluding yourself/ excluding one party	7%	23%	69%	100%
u)	Blaming the other person OR shame or embarrassment yourself ("They /I shouldn't have bought it")	10%	25%	65%	100%
v)	Pride - One person doesn't want to admit they were wrong	15%	33%	52%	100%
w)	Mismatch of impulsive tendency ('I want to grab that') vs planning tendency ('but we didn't plan for that'). (Impulsive person might think "you're no fun". Planner thinks 'Well, I have mastery over MY impulses!')	11%	32%	57%	100%
x)	Superiority / Derision OR feeling judged/condescended to ("You don't live in the real world" "I know how to handle money better" "I'm not wasteful like you" "(eye roll) Everything isn't a crisis, we don't really need this right now.")	12%	26%	62%	100%
y)	Not on the same page /disagree/ two different sets of goals or values (Example: One spouse thinks 'it's just right to save and be strict' the other thinks 'it's just right to have the flexibility to buy lots of small purchases as we need them.'')	14%	40%	45%	100%
z)	Misalignment / lack of clarity on goals - Stating "We can't afford it" when actually it is: "we may have the money, but we don't have a line item"	11%	38%	51%	100%

Answered: 1030 Skipped: 0 Survey: Dynata

Although a common belief is that couples “fight” about money, there are many different ways that money tension or disagreements might play out, other than actual fighting. Think back over the last few years. When you or your spouse have interacted around money, have any of these feelings or dynamics existed for one or both of you? *

Answered "Yes, definitely" or "Yes, somewhat" ANY of the Points of Tension (POTs) choices	92%
Answered "Yes Definitely" to ANY of the POTs	51%
Answered "Yes, somewhat" to ANY of the POTs	91%
Answered "No" to all Points of Tension Questions	8%
Total:	100%

Answered: 1030 Skipped: 0 Survey: Dynata

Of the 56% “non-fighters” (those respondents that answered “No” when asked, ‘Think back over the last few years. When you or your spouse have interacted around money, have any of these feelings or dynamics existed for one or both of you? Actual fighting / significant arguing / raised voices or sharp tones ‘), their responses to the other Points of Tension * choices were as follows:

Indicated Points of Tension:	<u>% of "Non-fighters"</u>
Answered "Yes, definitely" or "Yes, somewhat" to at least 1 Points of Tension choice	85%
Also answered "No" to all Points of Tensions (POT) choices:	14%
Answered either "No" / "Skipped" to All Points of Tension choices	<u>1%</u>
Total Claim No Actual Fighting	100%

Answered: 576 (“no” actual fighting) Skipped All: 0 Survey: Dynata

Put yourself in this scenario. You and your partner are looking to buy a new refrigerator, and there is some tension about it. You agree on the make, but—as often happens—one of you strongly wants to buy only the basic model and spend no more money, while the other strongly wants the pricier “bells and whistles” model for more convenience and benefit. If you had to choose, how do you (privately, secretly) feel about your partner’s approach versus yours? Would you say:

I just tend to feel that my partner's thinking is wrong in these situations—he/she just isn't evaluating it properly.	14%
I tend to feel my partner isn't evaluating these situations properly, but in the end it is just a difference of opinion.	50%
My partner likely is evaluating the situation properly. Although I may still want what I want, my partner is probably right.	37%
Total	100%

	Yes, I usually have that feeling	Yes, I sometimes have that feeling	No, I rarely or never have that feeling	Total
In situations like the previous scenario, do you ever subconsciously feel, “I just don't see the value in what they see as so important.”	10%	53%	37%	100%
In situations like the previous scenario, do you ever feel this way? “My partner isn't adequately thinking of all the important factors. If they would just look at it with an unbiased view, they would probably agree with me.”	14%	53%	33%	100%

Answered: 1030 Skipped: 0 Survey: Dynata

Do you ever have this feeling in your marriage? “My spouse wishes I worked fewer hours, so I could be more engaged with him/her and the family—but I feel like I have no choice but to work those hours in order to provide for the family!”

	Male	Female	Male Group Adjusted	Female Group Adjusted
Yes, I definitely feel that way at times	20%	17%	25%	20%
Yes, I somewhat feel that way at times	39%	24%	40%	20%
No, I don't feel that way; I work longer hours because I want to (or because I actually don't want to be with the family)	9%	6%	8%	2%
This doesn't apply to me (Because my spouse doesn't wish I was home more and/or because I'm already working fewer hours).	32%	53%	27%	59%
Total	100%	100%	100%	100%
Answered	346		118	82
Skipped	80			

*Adjusted to include only those men/women who are working, married, and under the age of 55 with children at home.
Survey: Decision Analyst

Some people feel a compulsion to provide for their family financially, while other people feel other responsibilities more strongly. Suppose your wife earned enough to support your family's lifestyle. Would you still feel a compulsion to provide for your family?

	Males
Yes (Males)	77%
No (Males)	<u>23%</u>
Total	100%

Answered (Males): 215 Skipped (Males): 0 Survey: Decision Analyst

Under what circumstances do you think about your responsibility to provide for your family?

Response Choices:	All	Group: Male Savers w/children	Group: Male Spenders w/children	Group: Female Savers w/children	Group: Female Spenders w/children	Group: Married Women with children; spouse earns more/most of income
It's occasionally in my mind as a practical matter, such as when it is time to pay bills.	13%	7%	4%	15%	13%	17%
Mostly when one of us is unemployed or we are facing financial challenges	9%	2%	8%	9%	7%	8%
Never	<u>8%</u>	<u>7%</u>	<u>4%</u>	<u>11%</u>	<u>13%</u>	<u>12%</u>
Subtotal of "I don't think about it" responses:	29%	16%	16%	35%	33%	37%
It's often in the back of my mind; for me, providing isn't just a practical matter at bill time.	18%	11%	24%	15%	20%	21%
It's something I'm conscious of most of the time, because providing isn't just a practical matter at bill time; the need and desire to provide is part of who I am.	53%	73%	60%	51%	47%	42%

Answered: 211 Men/Women with children; Spenders/Savers: 154 Skipped: 0
 Answered: 52 Married women with children whose spouse earns more or most of income Skipped: 0
 Survey: SSI

Put yourself in this scenario: Your husband/significant other has a very well-paying job that requires a lot of hours and emotional attention away from home. You enjoy a comfortable lifestyle and all the enrichment opportunities for the kids that come with it, and the feeling of a secure financial future. But you and the children also often do feel distant from your husband/significant other, and when you two are together there is discord at times. Now suppose that your husband/significant other was offered a different job that he'd enjoy, that would allow much more time with family—but it would also mean a substantial pay cut, less of a sense of financial security, and some lifestyle adjustments for your family. Which best describes your likely feelings in this scenario?

I'd prefer he consider the new job despite the lower income; it's more important to have him around and emotionally close—both for me and the kids	62%
I'm totally neutral; I have no opinion	14%
I'd prefer he continue with the current job. It's a tough balance, but the high salary allows us to meet lots of other priorities.	24%
Total	100%

Answered (females): 211 Skipped (females): 0 Survey: Decision Analyst

Many people have insecurities or ways they wish they were different. Imagine you could somehow have one physical or emotional factor that would make you feel better about yourself. Of the list below, which ONE item would you choose?

	Male % Total	Female % Total	Male % Adjusted*	Female % Adjusted*
a) To be seen as someone who gets things done well	19%	13%	23%	16%
b) To be seen as someone who is respected	18%	7%	22%	8%
c) To feel special and "worth something"	9%	23%	11%	27%
d) To feel and be seen as attractive (beautiful, handsome, physically appealing)	4%	12%	5%	14%
e) To know that I have a lot of money in the bank	18%	17%	22%	20%
f) To know that people love me and like me.	13%	12%	16%	15%
g) None of these; I do not have insecurities and thus do not need to feel better about myself	18%	16%		
Total	100%	100%	100%	100%

Answered: 426 Skipped: 0 *Adjusted to remove "None of these; I do not have insecurities and thus do not need to feel better about myself"
Survey: Decision Analyst

Most people do have insecurities or doubts, and we look for ways to feel better about ourselves. We are investigating whether people DO actually end up spending money on things (or thinking about money-related things) that will help them feel better. (For example, buying something new ("Retail therapy"), reminding yourself that you worked hard to get a good credit score or bank balance, thinking about the great vacation you provided for your family, having Pinterest-worthy décor, owning a nicer car or clothes than your peers, training to be seen as an expert at a sport or other activity, going out to eat to get some focused time with your spouse.) Now that we have explained that more thoroughly: Does this concept apply to you?

I may have never thought about it that way, but I realize I do think about financial-related things, or spend money on certain things, to feel better.	28%
Yes, I probably do this, although I cannot think of specific examples right now.	31%
No, I do look for ways to feel better about myself, but I don't spend money on or think about those things.	34%
No, because I do not have insecurities or doubts.	7%
Total	100%

Answered: 426 Skipped: 0 Survey: Decision Analyst

Male Spenders/Savers and Female Spender Savers were categorized based on their responses to: When I have had a hard week, sometimes it just makes me feel better about myself to go shopping for something new—even if it’s at a consignment store or I don’t buy much. (“Retail therapy”) were further categorized by male/female and spender/saver responses.

	Females / Spenders	Females / Savers	Males / Spenders	Males / Savers
Yes Definitely	32%	14%	16%	8%
Yes, Somewhat	37%	31%	25%	22%
No	30%	54%	59%	71%
Total	99%	99%	100%	101%
* Due to rounding, some totals do not total 100%				
Answered: 1030 Skipped: 0				
Survey: Dynata				

Do you have a personal bank or credit card account that your partner cannot access?

Answered: 1030 Skipped: 0 Survey: Dynata

No. My partner can access all of my accounts	53%
Yes. I have one or more accounts that my partner cannot access.	47%
Total	100%

There are many reasons why couples might use different bank/credit card accounts at times. Which of the following statements are true for you and your partner?

	Very True	Somewhat True	Not True	Marrieds Only Very True	Marrieds Only Somewhat True	Marrieds Only Not True
a) Having some separate accounts is just more convenient for us.	56%	35%	10%			
b) We have separate accounts so we can each spend a certain amount of money on discretionary things without having to check in with the other person (Discretionary spending is your spending on items that are not absolutely necessary.)	37%	33%	30%			
c) We're not yet at a place in our relationship or financial health where we should have fully merged accounts.	18%	16%	66%	10%	14%	76%
d) My paycheck goes into my bank account and my spouse's paycheck goes into his/her bank account; it just makes sense to keep them separate	51%	21%	28%			
e) When we try to discuss money, things get awkward and tense or we end up having conflict: having separate accounts helps to avoid all that. *	16%	26%	58%	15%	26%	60%
f) We have separate accounts so one spouse is not obligated to repay the other person's debt.	21%	24%	55%	15%	23%	62%

* This statistic is for all surveyed with separate bank accounts. Thriving in Love & Money references it as "married with separate bank accounts."
 Answered: 556 Skipped: 474 Survey: Dynata

Other than for surprise purchases like a birthday present, do you ever try to avoid your partner seeing your discretionary purchases? (For example, by pulling the Amazon package inside before he/she gets home, or by bringing in a shopping bag when they won't be around?)

Answer Choices	All responses	Married Only
Yes, I do that often	9%	9%
Yes, I do that sometimes	27%	28%
No, I never do that	61%	59%
This doesn't apply to me, because I never make purchases	4%	4%
Total	101%	100%

*Does not equal 100% due to rounding

Answered: 1030 Skipped: 0 Survey: Dynata

Each respondent's answers were tabulated to determine the number of responses that indicated a lack of oneness.

Married Survey Responses

% showing no "lack of oneness" indicators:	5%
% showing 1 "lack of oneness" indicator:	6%
% showing 2 "lack of oneness" indicators:	9%
% showing 3+ "lack of oneness" indicators:	80%
Total:	100%

Answered: 836 (married) Skipped: Survey: Dynata

Suppose there is an emotional issue that affects your family or your job. If you had to choose, how do you most instinctively want to process it?

	Men	Women
I want to talk about it with someone close to me; that helps me think it through and process my thoughts and feelings.	31%	45%
I want to think it through internally; I usually need to do that to figure out what I am thinking and feeling. Once that's done, I feel like I can talk about it.	69%	55%
	100%	100%

Answered: 426. Skipped: 0 Survey: Decision Analyst

(Women) Sometimes a woman will share some things with her husband that she's concerned about, like "My boss really embarrassed me in front of the team today" or "My sister is upset with me about what I said." If you share things like that with your husband, what are you looking for?

	Total	*Adjusted
I am looking for input and analysis on how I can solve the problem	9%	9%
I am looking for my husband to just listen to how I am feeling	40%	41%
I am looking for him to listen to how I am feeling, and then I'd like his help solving the problem.	42%	44%
I never share things like that anymore, because he would analyze it/solve it instead of listening to how I am feeling.	6%	6%
I never share things like that.	3%	
Total	100%	100%

Answered (females): 211 Skipped (females): 0 *Adjusted to excludes "I never share things like that" responses. Survey: Decision Analyst

As you go about day-to-day spending decisions, do you consciously think that most spending decisions involve a trade-off?

Not really. I tend to evaluate whether we want or need something on a case-by-case basis.	62%
Yes. I have in mind that if I pay for one thing now, there will be less money for something else later.	38%
Total:	100%

People have all sorts of thoughts and feelings around money—some of which may be under the surface and not stated out loud. Whether or not you think you “should” feel a certain way, which of the following statements describe how you do candidly feel?

		Yes, definitely	Yes, somewhat	No	Total
a)	My expectations for handling money are directly related to my feelings about how my parents handled money, or my experiences growing up.	26%	43%	31%	100%
b)	When I have had a hard week, sometimes it just makes me feel better about myself to go shopping for something new – even if it’s at a consignment store or I don’t buy much. (“Retail therapy”)	16%	28%	56%	100%
c)	If my spouse/partner spends money to buy something or do something for themselves, I feel like I should be able to spend a similar amount of money for me.	11%	28%	60%	100%
d)	I feel that I know more than my partner about managing money for our long-term happiness and well-being. (*“Yes” responses total 64% with rounding.)	36%	27%	36%	100%
e)	I feel that I am better than my partner at managing money to enjoy the present.	32%	29%	38%	100%
f)	My partner makes significantly more than I do, and I feel like I should defer to them when they have strong opinions on financial matters.	11%	20%	70%	100%
g)	I make significantly more than my partner, and I feel like they should respect that, when I have strong opinions on financial matters.	12%	18%	69%	100%
h)	When there is a limited financial opportunity (such as very discounted airfares to a place we wanted to go, or a great sale on something we need), I have the feeling of wanting to grab it so we don’t miss it. (Whether or not I do anything about it, I do have that feeling.)	34%	45%	21%	100%
i)	When there is that limited financial opportunity (such as the discounted airfare or the great sale), I usually do try to grab it.	22%	48%	30%	100%

How We Talk About Money - Original Responses	% Of Responses ORIGINAL
We talk about money whenever we need to, without any difficulty.	57%
We talk about money whenever we need to, but it can be awkward, difficult, or stir up negative emotions.	29%
We probably avoid talking about it at times (don't talk about money as often as we need to), because it can be awkward, difficult, or stir up negative emotions.	12%
We don't talk about money as often as we need to, but for completely different reasons. [Please state here, main reasons you don't talk about it as often as you need to:	1.7%
TOTAL	100%

Answered: 1030 Skipped: 0 Survey: Dynata

There are many reasons why someone might find talking about money difficult at times. Which of the following statements accurately describe how you candidly feel?

		Yes, definitely	Yes, somewhat	No	Total
a)	I'm too busy – it is easier to just deal with it on my own at times, rather than talking about it.	11%	33%	55%	100%
b)	I sort of feel like: it's my money, why should I have to explain myself?	117%	25%	63%	100%
c)	I feel that the person who contributes a lot should be able to have more say in how “their” money is spent.	12%	28%	60%	100%
d)	Candidly, I just want to be able to handle money the way I want to handle money.	23%	43%	33%	100%
e)	Sometimes, I feel like my spouse/partner doesn't care about something financial that is important to me. (For example, something I want to spend money on; how I want to save money; a process for handling financial conversations, etc...)	18%	33%	49%	100%
f)	Sometimes, I may get upset with a money decision my spouse makes – but it is because I see it as part of a pattern, not because that one particular decision bothered me that much.	20%	34%	46%	100%
g)	I actually like having conversations about money	20%	36%	44%	100%
h)	My spouse actually likes having conversations about money	15%	32%	52%	100%

Responses of sole breadwinners (those who indicated that “I earn most of the income; my spouse earns little or nothing financially”) to:

	Yes, Definitely	Yes, Somewhat	No	Total
I feel that the person who contributes a lot should be able to have more say in how “their” money is spent.	16.5%	31.1%	52.4%	100.0%
I make significantly more than my partner, and I feel like they should respect that, when I have strong opinions on financial matters.	31.5%	39.4%	29.1%	100.0%

Answered (sole bread winners): 165 Skipped: 0 Survey: Dynata

Every couple is different in how and whether they communicate about money. Which sentence most closely describes you?

How We Talk About Money	% as responded	Post Adjustment*	% change
We talk about money whenever we need to, without any difficulty.	57%	23%	[-60%}
We talk about money whenever we need to, but it can be awkward, difficult, or stir up negative emotions.	29%	32%	
We probably avoid talking about it at times (don't talk about money as often as we need to), because it can be awkward, difficult, or stir up negative emotions.	12%	45%	
We don't talk about money as often as we need to, but for completely different reasons. [Please state here, main reasons you don't talk about it as often as you need to:	2%	0.5%	
Total	100%	100%	

*Adjustment:

If respondent answered "We talk about money whenever we need to, without any difficulty", their response was adjusted to "We probably avoid talking about it at times (don't talk about money as often as we need to), because it can be awkward, difficult, or stir up negative emotions."

- if they responded "Very True" or "Somewhat True" to the following question:

There are many reasons why couples might use different bank/credit card accounts at times. Which of the following statements are true for you and your partner?

- When we try to discuss money, things get awkward and tense or we end up having conflict: having separate accounts helps to avoid all that.

OR if they responded as "Yes, definitely" or "Yes, somewhat" to any of the following question choices:

Although a common belief is that couples "fight" about money, there are many different ways that money tension or disagreements might play out, other than actual fighting. Think back over the last few years. When you or your spouse have interacted around money, have any of these feelings or dynamics existed for one or both of you?

- Not talking about money /avoidance
- Hiding receipts or purchases (Because someone doesn't want to feel judged; to avoid fights)
- Resignation ("Fine, have it your way. I give up.")
- Unpaid bills, because you weren't communicating/ were avoiding
- Checking out / ignorance about the situation ("I honestly don't care" "Do what you want to do")
- Doing money separately /excluding yourself/ excluding one party

Answered: 1030 Skipped: 0 Survey: Dynata

Do you and your partner have an official (written-down) joint budget for your household that you try to stick to?

	%
Yes, we do have an official joint budget	19%
We do have a general idea of our budget, but it is not written down	34%
We do have a budget but we don't really stick to it	9%
We don't really have a joint budget	<u>39%</u>
Total	100

Answered: 1030 Skipped: 0 Survey: Dynata

Do you ever have the feeling of “Why even try to develop a budget / work on our budget?” If so, why?

	Yes, Definitely	Yes, Somewhat	No, not really	Total
a) Because one or both of us won't stick with it	16%	37%	46%	100%
b) Because it is a lot of work and we're so busy / we just haven't gotten to it	9%	27%	65%	100%
c) Because my partner won't understand why I want certain things in the budget, so having no budget is better for me right now	9%	24%	67%	100%
d) Because we won't be able to come to an agreement	11%	23%	66%	100%
e) Because we'll just start arguing or get upset; it is better to keep the peace	12%	21%	66%	100%
f) Because one or both of us really doesn't understand budgeting and feels inadequate, and thus avoids the conversation.	6%	22%	72%	100%
g) Because one or both of us thinks we understand budgeting much better than the other, which causes issues (for example, one spouse feels their opinion isn't valued, there's a tussle for control, etc.)	11%	28%	60%	100%
h) Because I just don't want to—and under the surface, It's probably because of one of the feelings discussed in this survey	7%	26%	68%	100%
i) Because my partner just doesn't want to—and under the surface, It's probably because of one of the feelings discussed in this survey	9%	23%	68%	100%
j) We actually like working on budgets, and don't avoid it. (“Yes” responses are 56% before rounding)	23%	34%	44%	100%

Respondent grouping for those who answered "Yes, Definitely", "Yes, Somewhat", combination of only "Yes, Definitely/ Yes, Somewhat" and "No, not really" to all indicated choices:	Yes, Definitely (only)	Yes, Somewhat (only)	Combination of responses	No, not really (only)	Total
76% do not want a budget (Responses for a-i above):	2%	41%	33%	24%	100%
62% do not want a budget because it's too hard (Responses for a-b above):	12%	40%	10%	38%	100%
51% do not want a budget because they will argue, not agree, or other (Responses for c-e above)	7%	31%	13%	49%	100%
48% think that they or their partner were much better or worse at budgeting (Responses for f-g above)	3%	10%	35%	52%	100%

Adjustment for those respondents who answered “Yes, Definitely” or “Yes, Somewhat” for choice (j) “We actually like working on budgets, and don’t avoid it” above when those same respondents answered “Yes, Definitely” or “Yes, Somewhat” to the any of the other choices (a) through (i) above.

	Survey Response	% of other Yes responses	% Adjusted
Yes, Definitely	22.50%	40%	-20%
Yes, Somewhat	33.60%	60%	-46%
Total "Yes" Responses:	56.10%	100%	-65%

Answered: 426 Skipped: 0 Survey: Decision Analyst

Do you and your spouse/partner have an agreed-upon amount of money set aside each month that you can spend in any way you want without having to check in with each other?

	Dynata	SSI
Yes, we definitely do that	21%	25%
Yes, we try to do that, when we can.	26%	23%
No, that isn't something we do.	53%	52%
Total	100%	100%

Are you, personally, generally happy in your marriage these days, and enjoying being married?

	Dynata	SSI
Yes!	52%	44%
Yes, most of the time	29%	37%
It depends- sometimes yes, sometimes no.	14%	15%
Not really	4%	1%
No! I am really unhappy.	2%	2%
Total	100%	100%

Cross-tabulation to identify the impact of having an agreed upon amount of money that each can spend with those who are happiest in their marriage:

Are you, personally, generally happy in your marriage these days, and enjoying being married?	Do you and your spouse/partner have an agreed-upon amount of money set aside each month that you can spend in any way you want without having to check in with each other?			Variance "Yes, definitely" To "No"	Survey
	Yes, we definitely do that.	Yes, we try to do that, when we can.	No, that isn't something we do.		
Yes!	61%	51%	48%	27%	Dynata
Yes!	64%	43%	35%	82%	SSI

Answered: 1030 Skipped: 0 Survey: Dynata
 Answered: 211 Skipped: 0 Survey: SSI

In the previous questions we focused on tension and negative feelings that might be triggered in our interactions around money. But now consider the reverse question: Are there ways that money has drawn you and your spouse or partner closer together? (For example, perhaps having to talk about money has helped you communicate better in general, or navigating money difficulties has given you the ability to support each other, etc.)

Yes, definitely	26%
Yes, somewhat	27%
Probably, but I can't think of specific examples	25%
No, not really	18%
Definitely not	<u>4%</u>
Total	100%

Answered: 1030 Skipped: 0 Survey: Dynata

If you had to choose, do you consider yourself more of a saver-type person or more of a spender-type person?

I'm more of a saver	66%
I'm more of a spender	34%
Total	100%

Answered: 1030 Skipped: 0 Survey: Dynata

	Dynata	Decision Analyst	SSI	
What is your gender?				
Male	50%	50%		46%
Female	50%	50%		54%
Answered	1030	426		211
Skipped	0	0		0
What is your age? *				
25-34	23%	23%	18 -29	19%
35-44	30%	29%	30-39	22%
45-54	26%	24%	40-49	24%
55-64	20%	23%	50-59	22%
*Based on survey criteria, only 25-64 year-olds surveyed for Dynata and Decision Analyst surveys.			60-69	12%
Answered	1030	426		209
Skipped	0	0		2

Please describe your race/ethnicity.	Dynata	Decision Analyst	SSI
Asian or Pacific Islander	7%	5%	7%
Black or African American	14%	17%	14%
Hispanic or Latino/a	15%	11%	14%
White or Caucasian	57%	63%	57%
Multi-ethnic, non-Caucasian	3%	4%	4%
Other ethnic background	3%	1%	5%
Answered	1030	426	211
Skipped	0	0	0

What is your current marital / romantic status? *	Dynata	Decision Analyst	SSI
Living with romantic partner (not engaged or married)	13%	11%	13%
Engaged; living with romantic partner	6%	3%	6%
Married, first time	64%	69%	66%
Married, not first time	17%	18%	16%
* Based on survey criteria, only married or cohabiting couples surveyed.			
Answered	1030	426	211
Skipped	0	0	0

Do you partner with those of the opposite sex or the same sex?	Dynata	SSI
Opposite	94%	91%
Same	4%	6%
Both	1%	2%
Prefer not to answer	1%	0%
Answered	1030	210
Skipped	0	1

How many years have you been married to/living with your current spouse/partner?	Dynata	Decision Analyst
Less than 1	2%	1%
1-5	20%	11%
6-10	22%	20%
11-15	15%	22%
16-25	23%	28%
26-40	15%	15%
41+	1%	2%
Answered	1030	426
Skipped	0	0

	How many children under the age of 21, do you and your partner have in total, including any in a blended family, that live with you much of the time?		How many children do you and your spouse have in total, including any in a blended family, that live with you most of the time?
Number of Children	Dynata	Decision Analyst	SSI
0	27%	21%	27%
1	23%	24%	21%
2	26%	31%	24%
3+	19%	21%	20%
We have children, but they are all over the age of 21 and/or do not regularly live with us	5%	4%	8%
Answered	1030	426	210
Skipped	0	0	1

Which statement most closely describes how household income is earned?	Dynata	Decision Analyst	SSI
Both earn income, I make more	25%	29%	22%
Both earn income, my spouse makes more	27%	23%	26%
Both earn about the same income	11%	12%	14%
I earn most of the income; my spouse earns little or nothing financially	16%	17%	12%
My spouse earns most of the income; I earn little or nothing financially	21%	19%	26%
Answered	1030	426	210
Skipped	0	0	1

Do you have student loan, credit card, or other consumer debt to manage?	Dynata %
Yes, we both do	44%
Yes, I do but my partner does not	11%
Yes, my partner does, but I do not	6%
No, neither of us do	<u>38%</u>
Total	100%

Answered: 1030 Skipped: 0 Survey: Dynata

Survey Information:

The survey data for *Thriving in Love & Money* was collected through three nationally representative surveys:

- Conducted in partnership with SSI (acquired by Dynata)
- Conducted in partnership with Decision Analyst
- Conducted in partnership with Dynata
- Additionally, one special purpose survey, noted as the Young Families Survey, was conducted of young married couples.
- These professional surveys were designed with the guidance of Chuck Cowan of Analytic Focus (www.analyticfocus.com), the former chief of survey design at the U.S. Census Bureau. The nationally representative surveys were designed to deliver a random, representative, national sample of men and women in committed relationships (married, engaged and co-habiting, or long-term cohabiting) who were between the ages of 18-69 (SSI survey) and 25-64 (Decision Analyst and Dynata surveys).

If you are a print publication or media representative, and would like to arrange to receive more detail on the methodology of the survey, the demographics of the responders, or cross-tabulation data, please contact the Shaunti Feldhahn's Executive Assistant at 770.883.3965