

May 2011 - Newlyweds and Finance - Polled of 1,916 married adults

		Total		Gender		Age					Race				Income					Married Prior 2007 or After		Kids at Home		Worked with Financial Planner			What Role You Play In Financial Decisions				
		Adults	Male	Female	18-29	30-39	40-49	50-64	65+	White	Black	Hispanic	Other	Under \$20K	\$20K-\$40K	\$40K-\$60K	\$60K-\$75K	\$75K-\$100K	\$100K+	Prior to 2007	After 2007	Yes	No	Yes	No	Not sure	Alone make decisions	Share decision making	Influence on decisions	Not involved in decisions	Not sure
As Married Couple How Have You Managed Finances?	Completely joint	70.8%	68.4%	73.1%	71.5%	70.7%	69.8%	69.4%	74.5%	76.5%	31.3%	66.0%	61.8%	76.1%	68.7%	73.1%	74.8%	60.6%	79.3%	73.2%	56.4%	71.7%	70.1%	74.5%	69.2%	50.2%	62.8%	74.7%	48.7%	36.6%	22.9%
	Completely separate	8.1%	8.4%	7.8%	14.2%	8.6%	8.8%	5.5%	6.9%	5.8%	32.7%	4.8%	2.0%	11.5%	11.2%	6.3%	3.9%	11.2%	5.6%	6.7%	15.4%	6.1%	8.1%	4.3%	10.6%	2.8%	13.7%	6.0%	21.5%	28.2%	25.9%
	Partially joint	19.8%	21.5%	18.2%	14.3%	19.3%	19.3%	23.8%	17.4%	17.1%	29.1%	29.2%	33.3%	9.3%	17.0%	20.5%	21.2%	27.5%	14.8%	19.3%	23.2%	19.0%	20.8%	20.5%	19.6%	22.5%	18.7%	27.4%	27.0%	3.2%	
	Not sure	1.2%	1.7%	0.8%	0.0%	1.3%	2.0%	1.3%	1.2%	0.5%	6.9%	0.0%	2.9%	3.1%	3.0%	0.0%	0.1%	0.7%	0.3%	0.9%	5.0%	1.3%	1.2%	0.7%	0.6%	31.8%	1.1%	0.6%	2.4%	8.2%	47.9%
How Difficult Was Transition From Handling Finances Alone to Together?	Very difficult	6.6%	5.9%	7.4%	19.0%	7.3%	5.8%	3.9%	3.9%	5.2%	18.7%	2.4%	11.7%	22.4%	8.8%	3.0%	2.1%	7.4%	3.1%	5.0%	14.8%	9.7%	4.0%	4.5%	8.2%	1.5%	14.4%	4.7%	18.2%	11.3%	0.0%
	Somewhat difficult	19.5%	21.9%	17.1%	16.6%	24.0%	17.7%	18.7%	12.5%	16.0%	29.8%	45.7%	24.8%	16.4%	25.4%	17.7%	10.5%	24.3%	15.1%	19.0%	23.0%	21.5%	17.8%	15.4%	22.5%	8.3%	23.5%	18.5%	20.5%	22.7%	8.8%
	Not very difficult	47.9%	48.1%	47.8%	52.4%	43.4%	49.4%	48.6%	54.5%	51.8%	36.0%	25.3%	35.4%	39.4%	43.3%	50.2%	50.9%	47.0%	54.3%	50.0%	37.8%	47.7%	48.1%	51.5%	45.1%	67.1%	31.6%	51.5%	34.2%	50.8%	65.7%
	Not at all difficult	24.2%	22.3%	26.1%	9.5%	25.3%	23.8%	27.7%	25.4%	25.5%	14.2%	22.7%	24.9%	19.2%	19.5%	27.4%	35.0%	20.8%	27.2%	24.5%	21.6%	20.4%	27.6%	27.7%	22.4%	7.3%	28.9%	23.9%	23.5%	4.3%	9.9%
	Not sure	1.7%	1.8%	1.6%	2.4%	0.0%	3.4%	2.1%	3.7%	1.5%	1.2%	3.8%	3.3%	2.7%	3.0%	1.1%	1.5%	0.4%	0.4%	1.5%	2.7%	0.7%	2.6%	0.8%	1.8%	1.6%	1.3%	3.5%	10.9%	15.6%	
Did You Discuss How You Would Manage Your Joint Finances Before Marriage?	Yes	51.0%	50.0%	52.0%	38.1%	62.7%	53.4%	47.3%	34.9%	51.5%	50.4%	67.9%	27.3%	47.4%	36.8%	46.9%	55.3%	62.4%	57.3%	49.2%	65.8%	56.7%	46.0%	54.9%	48.3%	52.7%	43.2%	52.7%	37.8%	10.3%	61.9%
	No	41.5%	40.3%	42.6%	50.0%	33.3%	38.4%	44.4%	53.5%	40.8%	40.9%	30.3%	64.1%	42.8%	55.1%	43.8%	42.2%	32.2%	36.5%	43.2%	28.3%	37.3%	45.2%	38.5%	44.3%	22.3%	50.5%	40.3%	47.9%	73.9%	24.3%
	Not sure	7.5%	9.7%	5.4%	11.9%	4.0%	8.2%	8.3%	11.5%	7.7%	8.7%	1.8%	8.7%	9.9%	8.1%	9.3%	2.5%	5.4%	6.2%	7.7%	5.9%	6.0%	8.8%	6.6%	7.5%	25.0%	6.3%	7.0%	14.3%	15.7%	13.8%
How Honest Were You With Spouse About Finances Before You Were Married?	Very honest	86.3%	84.7%	87.8%	83.4%	82.1%	88.0%	91.7%	87.0%	90.6%	65.6%	69.5%	76.5%	86.7%	79.1%	84.3%	86.8%	86.1%	95.4%	88.3%	78.5%	85.7%	86.8%	92.4%	82.3%	85.9%	79.0%	88.9%	75.8%	44.2%	62.6%
	Somewhat honest	10.5%	12.5%	8.5%	9.5%	15.3%	9.6%	6.2%	8.1%	7.0%	21.7%	30.5%	20.4%	9.3%	14.5%	11.6%	12.5%	12.7%	2.5%	9.4%	15.6%	11.2%	9.8%	5.6%	13.8%	5.5%	15.0%	9.6%	7.3%	33.0%	6.8%
	Not very honest	1.9%	1.6%	2.2%	7.1%	2.0%	1.0%	0.8%	0.8%	1.1%	10.3%	0.0%	1.3%	3.3%	5.7%	0.8%	0.1%	0.2%	1.7%	1.0%	5.3%	2.5%	1.4%	0.5%	2.8%	2.5%	4.5%	0.6%	15.3%	7.6%	0.0%
	Not at all honest	0.3%	0.1%	0.6%	0.0%	0.7%	0.4%	0.0%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.1%	1.5%	0.1%	0.0%	0.1%	0.4%	0.0%	0.1%	0.6%	0.8%	0.1%	0.6%	0.2%	0.3%	0.2%	2.7%	0.0%
	Not sure	1.0%	1.0%	1.0%	0.0%	0.0%	1.0%	1.3%	3.7%	0.8%	2.4%	1.8%	1.8%	0.7%	0.6%	0.6%	0.9%	0.4%	0.4%	1.0%	0.7%	0.5%	1.4%	0.8%	1.0%	1.3%	1.3%	0.6%	1.4%	12.5%	10.4%
Has Recent Economic Downturn Put a Strain on Your Marriage?	Yes	30.9%	30.9%	30.9%	42.8%	38.0%	33.2%	24.9%	13.3%	30.2%	30.3%	49.1%	24.1%	60.8%	43.0%	33.3%	17.6%	18.5%	19.5%	28.3%	45.4%	38.8%	23.9%	23.8%	34.9%	34.3%	44.3%	26.8%	52.0%	17.9%	54.4%
	No	60.9%	60.5%	61.4%	45.3%	54.0%	59.2%	67.2%	80.0%	62.6%	59.3%	48.5%	52.4%	32.8%	48.3%	57.0%	80.0%	72.8%	73.4%	64.1%	41.0%	52.2%	68.7%	67.3%	58.2%	34.3%	46.1%	65.7%	45.0%	35.2%	27.0%
	Not sure	8.2%	8.6%	7.8%	11.9%	8.0%	7.6%	7.9%	6.8%	7.2%	10.4%	2.3%	23.5%	6.4%	8.7%	9.6%	2.5%	8.8%	7.1%	7.6%	13.7%	9.0%	7.4%	8.9%	6.9%	31.4%	9.6%	7.4%	3.1%	46.9%	18.6%