



Marriage & Money Survey

Attitudes towards money, marriage and retirement



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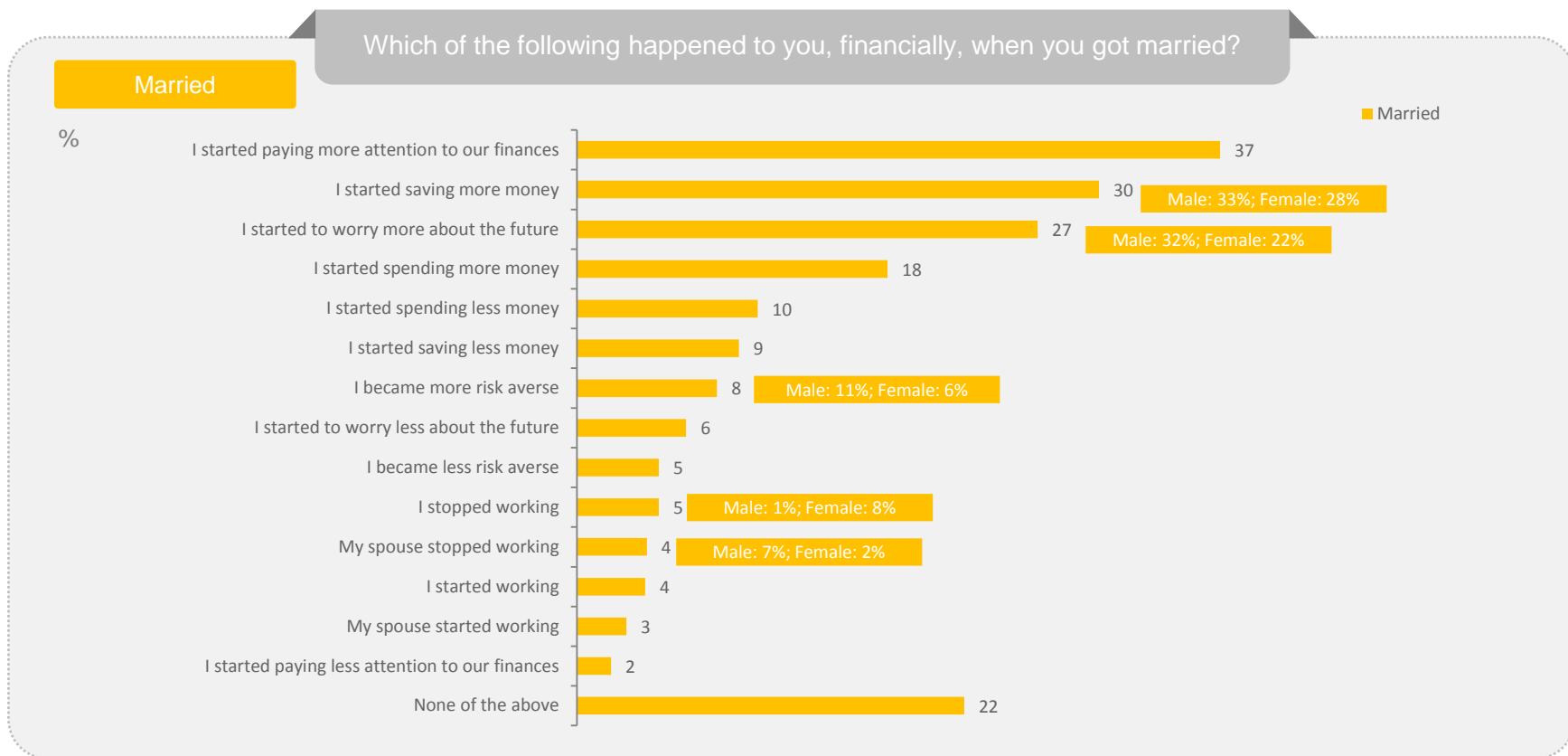
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Married Life

Almost 4 in 10 (37%) Married Americans report paying more attention to their finances as a result of getting married

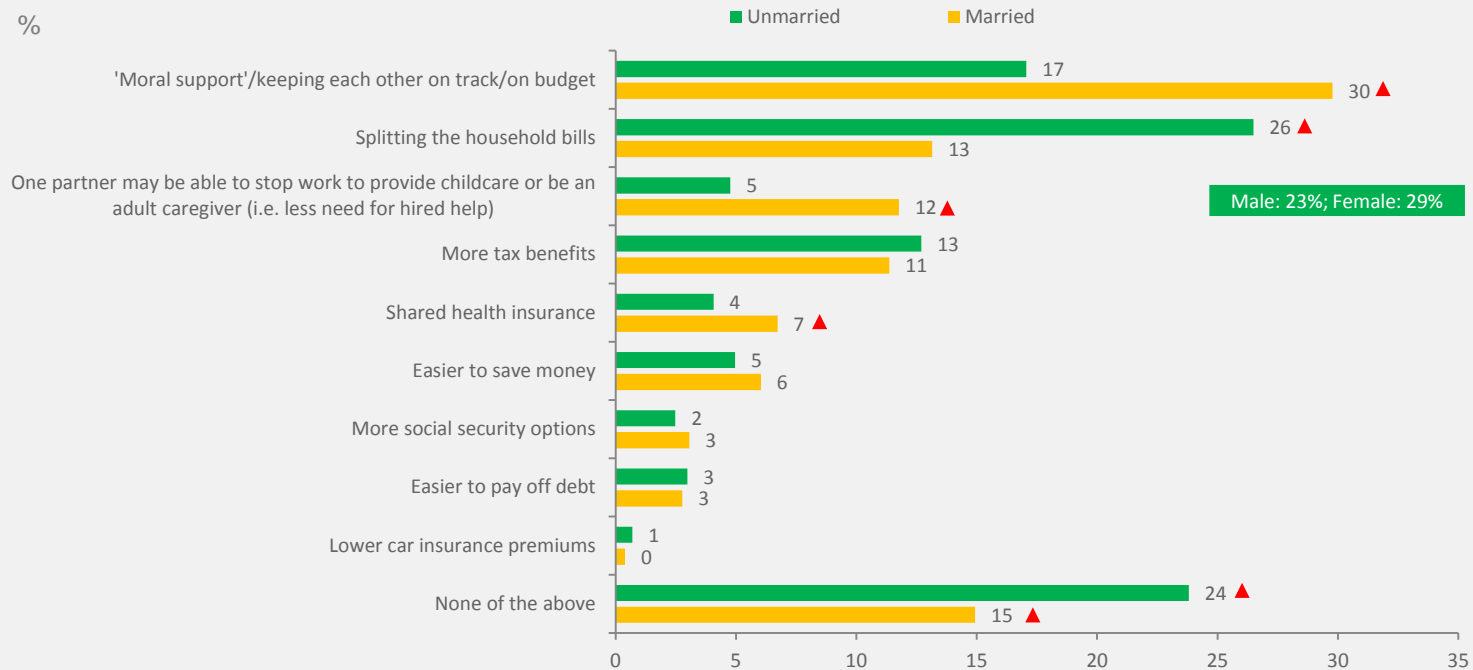
- Three in 10 Married Americans report starting to save more money (30%) and worry more about the future (27%) – in both cases, men are more likely than women to agree with each statement



Q215. Base: All Married n=1,011; Married Males (n=471), Married Females (n=540)

Three in 10 Married Americans say that the moral support that keeps each other on track is the biggest financial benefit of getting married

And which of the following do you think is the single biggest financial benefit to getting married?



Q205. Base: All Married n=1,011; All Unmarried n=1,008; Unmarried Males (n=389), Unmarried Females (n=619)

Arrows indicate a significant difference between Married and Unmarried at 95% confidence



Financial Habits

Four in ten (44%) of Married Americans have argued about money in the past year

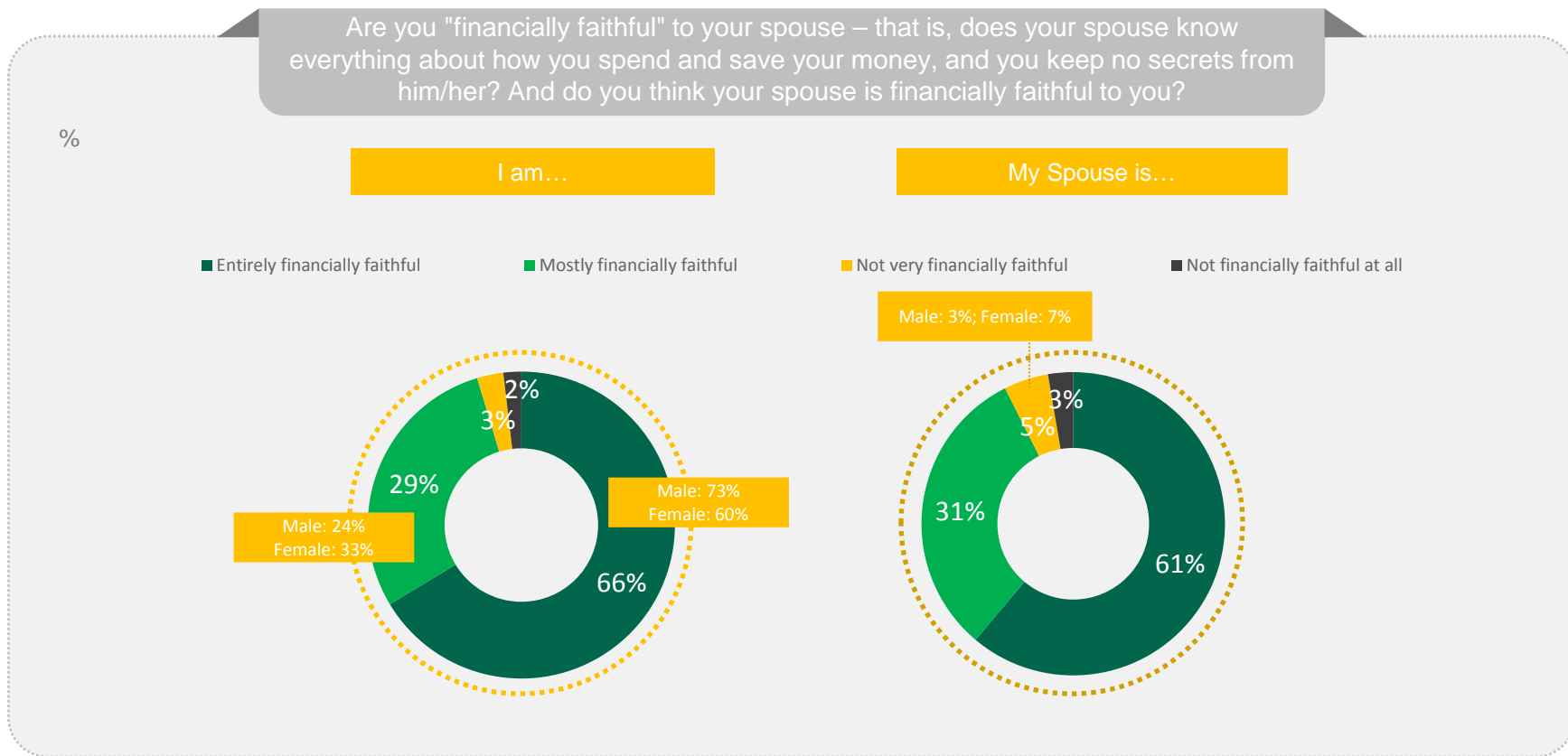
- On average, Married Americans have argued with their spouse about money four times in the past year.



Q250. Base: All Married n=1,011

Two-thirds of (66%) Married Americans are “financially faithful” to their spouses and 6 in 10 (61%) believe their spouse is equally financially faithful to them

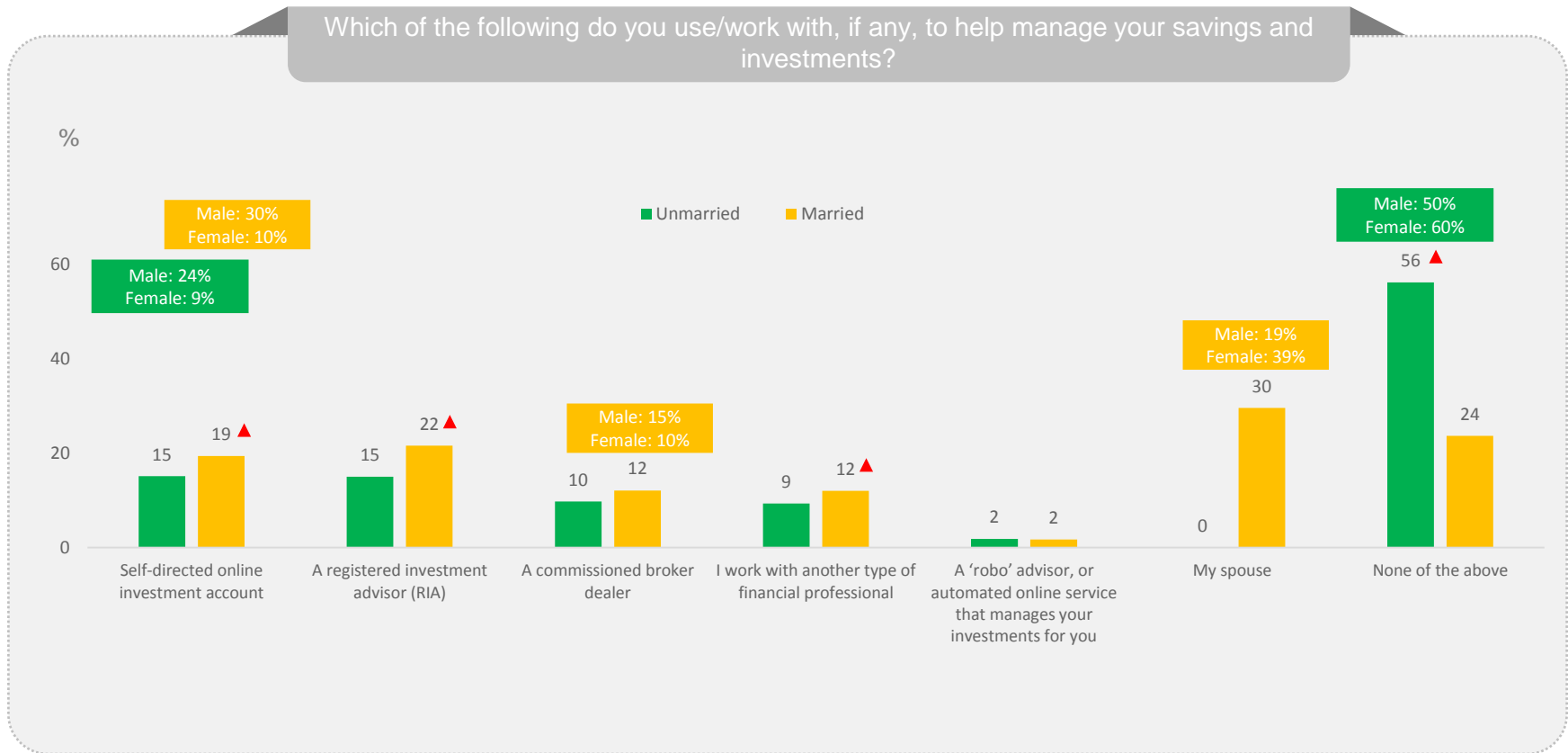
- Married men are more likely than women to say they are entirely financially faithful to their spouse (73%, 60%). Women are more likely than men to state they are mostly financially faithful to their spouse (33%, 24%)



Q260/Q261. Base: All Married n=1,011; Married Males (n=471), Married Females (n=540)

Three in 10 (30%) Married Americans rely on their spouse to help manage their savings and investments

- Almost 1 in 5 (19%) Married Americans uses a self-directed online investment account compared to 1 in 6 (15%) Unmarried Americans
- Over 1 in 5 (22%) Married Americans consults an RIA, while only 1 in 6 (15%) Unmarried Americans does the same



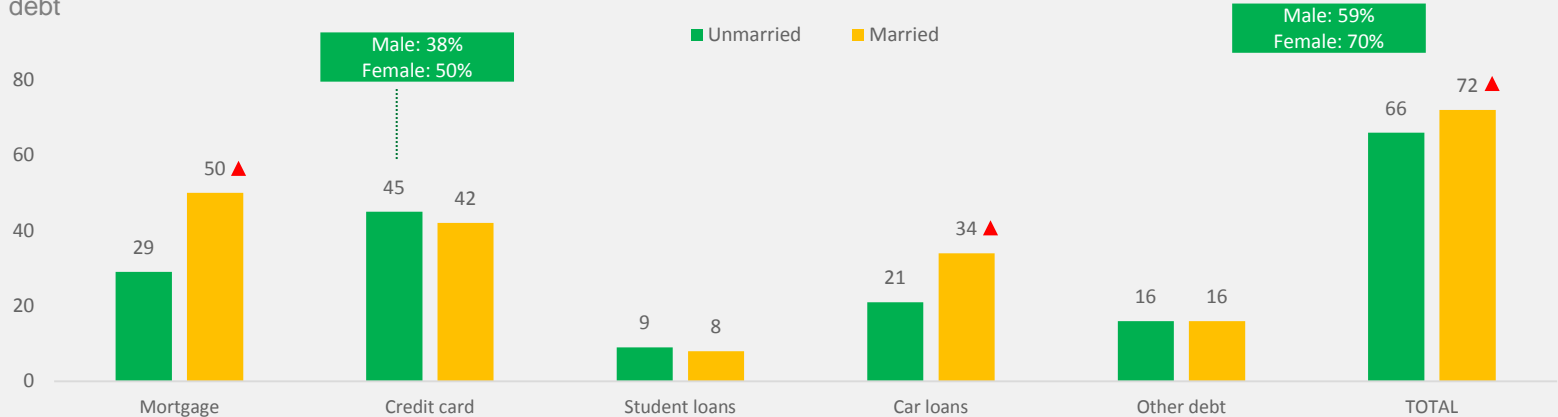
Q110. Base: All Married n=1,011; All Unmarried n=1,008; Married Males (n=471), Married Females (n=540); Unmarried Males (n=389), Unmarried Females (n=619)
 Arrows indicate a significant difference between Married and Unmarried at 95% confidence

Married Americans are more likely than Unmarried Americans to hold mortgage debt (50% vs. 29%) and car loan debt (34% vs. 21%)

- On average, including those with \$0 debt, Married Americans hold over twice the debt of Unmarried Americans (\$86,870, \$40,480 respectively)

How much debt do you have, currently, in each of the following categories?

% with debt



Average debt (nearest \$10)

	Unmarried	Married	Unmarried	Married	Unmarried	Married	Unmarried	Married	Unmarried	Married	Unmarried	Married
Of those with debt	\$106,990	\$145,240	\$6,500	\$9,320	\$30,640	\$35,090	\$11,440	\$15,810	\$7,110	\$13,670	\$61,580	\$120,630

Q130. Base: All Married n=1,011; All Unmarried n=1,008; Unmarried Males (n=389), Unmarried Females (n=619)

Arrows indicate a significant difference between Married and Unmarried at 95% confidence



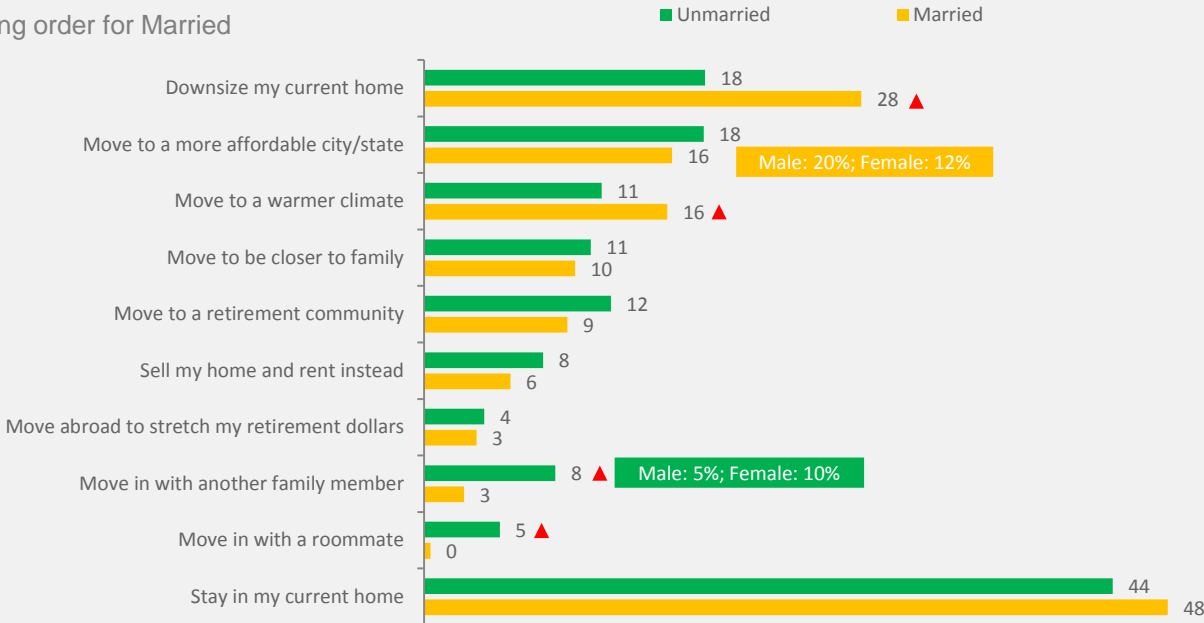
Retiring Together

Three in 10 (28%) Married Americans have downsized, or expect to downsize, their home during retirement

- Two in 10 (18%) Unmarried Americans have downsized, or expect to downsize their homes and another 2 in 10 (18%) have moved, or plan to move, to a more affordable city/state

Which of the following has happened, or do you expect to happen, during your retirement?

% in descending order for Married

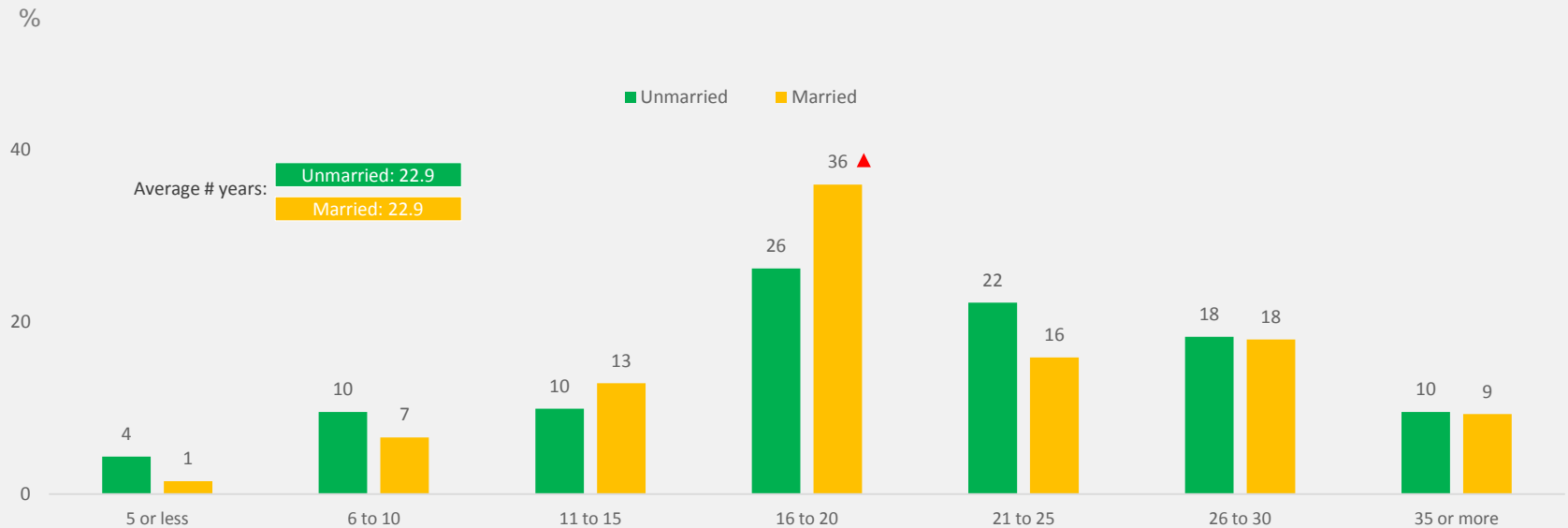


Q375. Base: All Married n=1,011; All Unmarried n=1,008; Married Males (n=471), Married Females (n=540); Single (n=496), Unmarried Males (n=389), Unmarried Females (n=619)
 Arrows indicate a significant difference between Married and Unmarried at 95% confidence

Americans expect to live almost 23 years, on average, after having fully retired

- One in 10 Married Americans (9%) and Unmarried Americans (10%) expect to live 35 years or more after full retirement

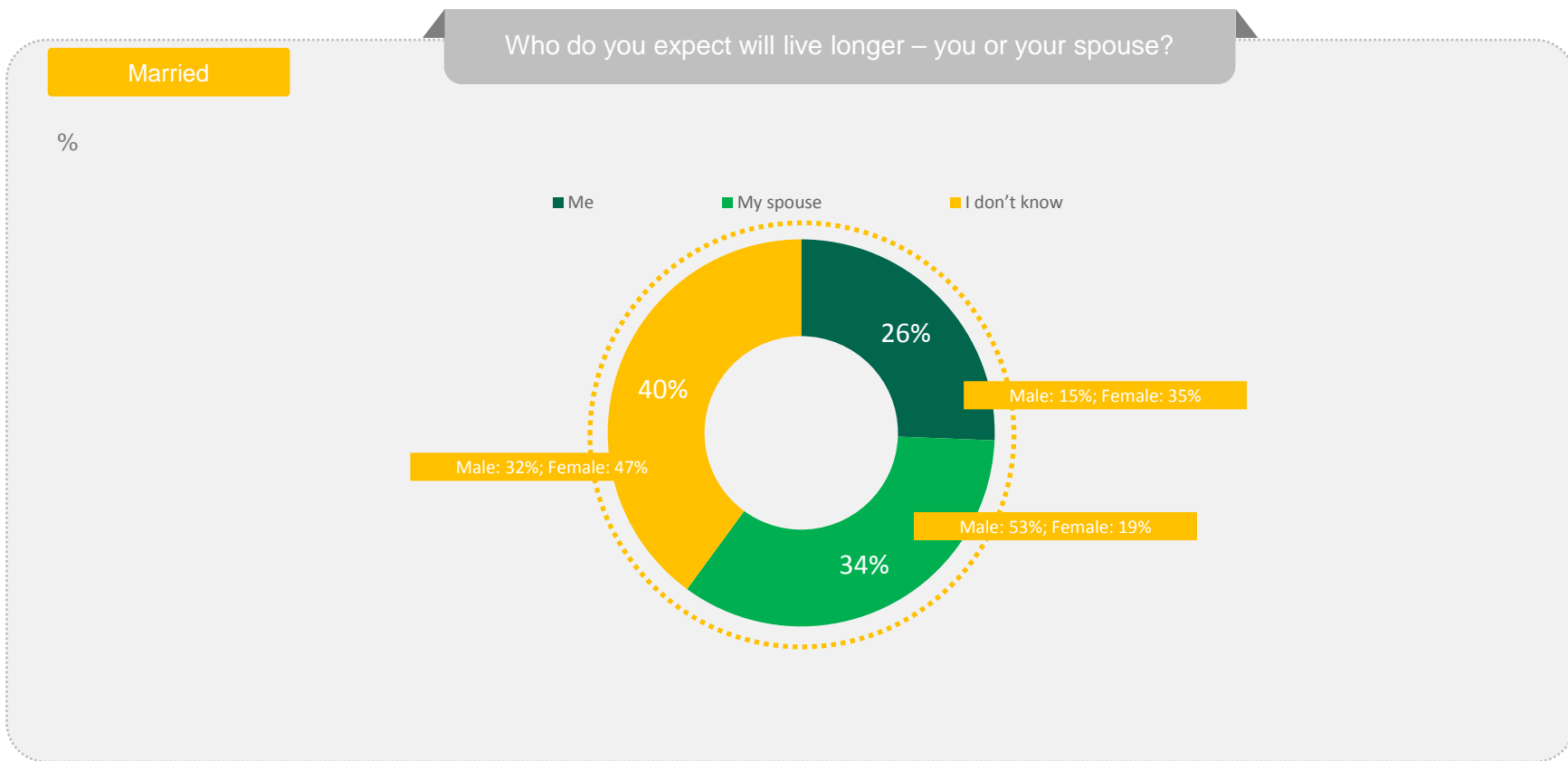
For how many years do you expect to live after you fully retire?



Q316. Base: All who expect to fully retire, Married n=252; All Unmarried n=334
 Arrows indicate a significant difference between Married and Unmarried at 95% confidence

About a third (34%) of Married Americans expect their spouse will outlive them

- Married men are more likely than married women to expect that their spouse will outlive them (53%, 18%)



Q240. Base: All Married n=1,011; Married Males (n=471), Married Females (n=540)

Two in 10 (20%) Married Americans say leaving an inheritance is a priority, while a third (34%) state it is not at all a priority

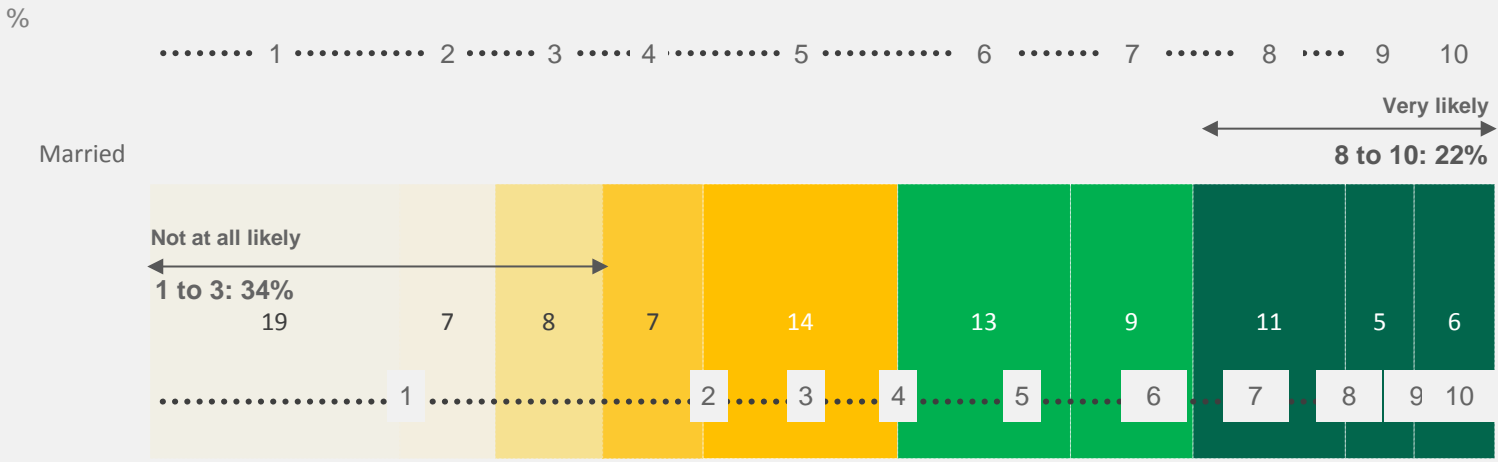


Q380. Base: All, Married n=1,011; All Unmarried n=1,008
 Arrows indicate a significant difference between Married and Unmarried at 95% confidence

A Quarter of Married Americans plan to spend money on themselves during retirement rather than save it for their kids' inheritance

- About 1 in 10 (14%) Unmarried Americans plan on spending their retirement money rather than saving it for an inheritance

Some retired parents with adult children consider themselves as the “SKI” set (which stands for ‘spending the kids’ inheritance’) who spend their money on luxury or long-distance trips, property and/or motor vehicles instead of saving it for their kids’ inheritance. How likely are you to do this in your retirement?



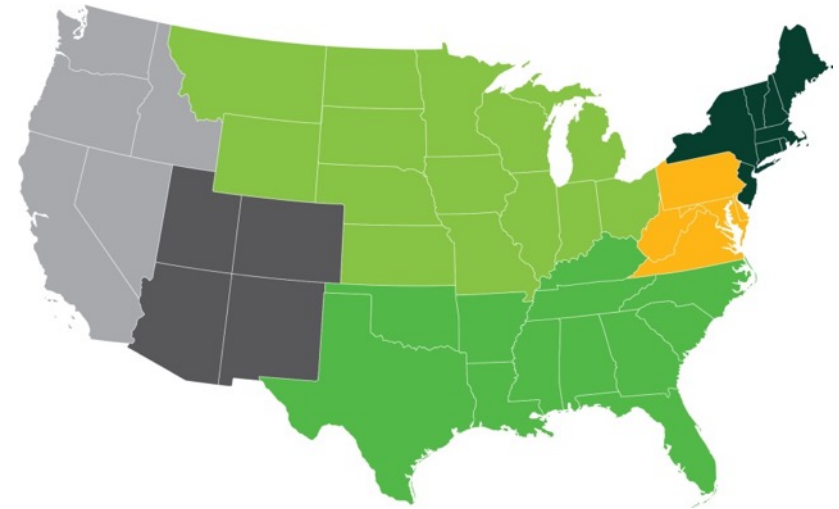
Q379. Base: All with children, Married n=802; All Unmarried n=477; Unmarried
 Arrows indicate a significant difference between Married and Unmarried at 95% confidence



Appendix

Research Method

<p>WHO</p> <p>2,019 Americans aged 37 or older (half Married and half Unmarried)</p>	<p>WHAT</p> <p>Online Survey</p>	<p>WHEN</p> <p>August 11 to 15, 2017</p>
<p>Average time to complete survey: 20 minutes</p>	<p>41% Gen X 49% Boomers 10% Silent Gen.</p>	<p>CONDUCTED BY</p> <p>Head Solutions Group on behalf of TD Ameritrade Holding Corporation¹</p>



Unmarried Americans includes Americans who are Single, never married (n=496)

Throughout this report, ▲ arrows indicate a significant difference between Married and Unmarried Americans. Yellow callouts show significant differences within Married Americans and green callouts show significant differences within Unmarried Americans.

West	Southwest	South
17%	10%	26%
Mid-Atlantic	New England	Midwest
18%	6%	23%

This survey was conducted by Head Solutions Group on behalf of TD Ameritrade Holding Corporation¹

The statistical margin of error for the total sample of N=2,019 American adults within the target group is +/- 2.19%.² This means that in 19 out of 20 cases, survey results will differ by no more than 2.19 percentage points in either direction from what would have been obtained by the opinions of all target group members in the U.S. Sample was drawn from major regions in proportion to the U.S. Census

¹ Head Solutions Group (U.S.) Inc. and TD Ameritrade Holding Corporation are separate, unaffiliated companies and are not responsible for each other's products and services

² Assumes survey participants are the same as non participants

Note: Percentages may not add up to 100 due to rounding.