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SURVEY QUESTIONS:

Talker Research team members are members of the Market Research Society (MRS) and the European Society for Opinion and Marketing Research (ESOMAR).

Talker Research is also part of the Transparency Initiative through the American Association for Public Opinion Research (AAPOR) — to view the complete methodology as part of this initiative, please visit the Talker Research Process and Methodology page.

For more information on the survey or any additional questions, please contact: questions@talkerresearch.com

PROJECT NAME: LOVE AND MONEY

SAMPLE: 2,000 respondents, with 250 in NYC, Boston, Miami, Philadelphia, Charlotte, and Washington, D.C., with 500 general population respondents. Minimum of 250 Gen Z respondents across the total sample

SPLITS: Age, gender and region

Survey Questions:

Screener Questions:

1. What is your gender? [SINGLE SELECT, MAINTAIN ORDER]

1. Male
2. Female
3. Non-Binary
4. Other
5. Prefer not to say

KEEP NON-BINARY/OTHER/PNTS IN TOTAL, REMOVE FROM GENDER SPLIT

QSEX. HIDDEN GENDER RECODE

1. Male

2. Female

If D1=1, QSEX=Male

If D1=2, QSEX=Female

D2. What is your age in years?

[NUMERICAL OPEN-END; RANGE 0-99]

[TERMINATE IF UNDER 18]

D2a. Please select the year in which you were born.

[Dropdown list of years from 2008 to 1927]

[TERMINATE if age and birth year do not align +/- 1 year]

QAGE: HIDDEN AGE RECODE BY GENERATION

IF D2a=1997-2008, QAGE=Generation Z

IF D2a=1981-1996, QAGE=Millennials

IF D2a=1965-1980, QAGE=Generation X

IF D2a=1946-1964, QAGE=Baby Boomers

IF D2a=1927-1945, QAGE=Silent Generation

D3. Which state do you live in?

[DROP DOWN OF 50 U.S. STATES AND "I DO NOT LIVE IN A U.S. STATE".

TERMINATE IF OUTSIDE THE U.S.]

QRGN5: HIDDEN REGION RECODE

1. Northeast

2. Southeast
3. Southwest
4. Midwest
5. West

QUOTA 250 FOR BOSTON, NYC, MIAMI, CHARLOTTE, PHILADELPHIA AND WASHINGTON, D.C.
QUOTA - 500 GENERNAL POPULATION

[SHOW IF D3 = MA, NY, FL, NC, PA, & D.C.] D4. Do you currently live in one of the following cities? [Select one]

- Boston, MA
- New York City, NY
- Miami, FL
- Charlotte, NC
- Philadelphia, PA
- Washington, D.C.
- None of the above

SQ1. Which of the following best describes your current relationship status? [select one]

a. Single
b. Dating / In a casual relationship
c. In a serious relationship

d. Engaged
e. Married
f. Divorced / Separated / Widowed
g. None of the above

SQ2.

Which of the following best describes your current living situation? [Select one]

a. Living independently
b. Living with a romantic partner/spouse
c. Living with parents or family members
d. Living independently but receiving financial support from family
e. Living in a multigenerational household
f. Other [Specify]

SQ3.

Do you currently have any children under the age of 18, aging parents, or other family members you financially support? [Select all that apply]

01 Children under 18
02 Adult children
03 Aging parents or relatives
04 Other family members
05 None of the above

Survey Questions

1. How frequently are you scared or embarrassed to openly discuss your finances with your partner? [Select one]

A. Always
B. Often
C. Sometimes
D. Rarely
E. Never
F. N/A: I don't have a partner

2. [HIDE IF Q1 = N/A] How often do financial disagreements create stress in your relationships? [Select one]

A. Very often
B. Often
C. Occasionally
D. Rarely
E. Never

3. Who, if anyone, has visibility into your day-to-day finances, such as checking account balances, savings

accounts or spending activity? [Select all that apply] [RANDOMIZE, ANCHOR LAST 1]

A. Spouse or partner [HIDE IF Q1 = N/A]
B. Children
C. Other family members
D. Financial advisor/accountant
E. Close friends
F. No one besides me
G. N/A: I have no visibility on my day-to-day finances

4. [GRID] How stressful are conversations about money with...? [Select one for each]

A. **Family**
B. **Friends**
C. **Romantic partners [HIDE IF Q1 = N/A]**

[GRID BY:]

a. Very stressful
b. Somewhat stressful
c. Not very stressful
d. Not at all stressful

5. Which of the following best describes your experience with financial secrecy in relationships? [Select all that apply] [RANDOMIZE, ANCHOR LAST 2]

A. I have hidden a purchase or financial decision from a spouse, partner, or family member

B. Someone close to me has hidden a purchase or financial decision from me
C. I have never hidden a purchase or financial decision from a spouse, partner or family member and no one has ever done so with me [EXCLUSIVE]
D. Prefer not to say [EXCLUSIVE]

6. What are your biggest financial secrets (we won't tell anyone)? [Select up to 2] [RANDOMIZE, ANCHOR LAST 2]

A. Significant credit card debt
B. Unpaid student loans
C. Gambling hobby
D. Bad credit score
E. Bankruptcy
F. Child support payments/alimony
G. A bank account that my partner doesn't know about
H. Other (specify)
I. NA: I don't keep financial secrets [EXCLUSIVE]

7. [GRID] How frequently do you feel pressure to appear more financially successful than you actually are... [Select one for each]

A. In your personal life
B. On social media
    a. Always
    b. Often

c. Sometimes
d. Rarely
e. Never
f. Prefer not to say
g. N/A: I don't use social media [ONLY SHOW WITH Q7.b]

8. How do you typically manage credit cards within your household or relationship? [Select one]

A. All credit cards are shared
B. We have separate cards but discuss spending openly
C. We mostly keep spending separate
D. We have a shared card for certain expenses, but also keep separate cards
E. I do not share financial information about credit cards
F. N/A: I do not share finances with another person

9. What is your biggest concern when sharing finances with another person? [Select up to 2] [RANDOMIZE, ANCHOR LAST 1]

A. Overspending
B. Differences in financial habits
C. Loss of independence
D. Credit score impact

E. Privacy concerns
F. Conflict about priorities
G. Being judged for my financial situation
H. N/A: I do not have concerns about sharing finances [EXCLUSIVE]

10. At what point in a romantic relationship do you believe couples should combine finances, if at all? [Select one]

A. While seriously dating
B. Immediately after moving in together
C. After engagement
D. After marriage
E. After having children
F. Only after reaching a certain financial milestone
G. Never, couples should always keep their finances separate
H. Not sure

11. Which of the following best reflects your view when pursuing a serious relationship? [Select one]

A. It is very important that a partner be financially stable and able to help support our household if needed
B. Financial stability is important, but I do not expect a partner to help support me financially

C. Financial stability is a consideration, but not a major factor
D. A partner's financial situation is not an important consideration
E. Not sure

12. Would someone's debt or financial habits impact your willingness to pursue a serious relationship with them? [Select one]

A. Yes
B. No
C. Not sure

13. Would you consider signing a prenuptial agreement before marriage? [Select one]

A. Yes, absolutely
B. Yes, depending on the financial situation
C. Only if requested by my partner
D. Only if I earned significantly more money than my partner
E. No, I would not consider a prenuptial agreement
F. I did sign a prenuptial agreement before marriage

14. What financial assistance have you ever received from family members or someone close to you? [Select all that apply] [RANDOMIZE, ANCHOR LAST 2]

A. Down payment on a home
B. Rent or mortgage payments
C. Car purchase or lease
D. Credit card or debt payments
E. Student loans
F. Everyday expenses or bills
G. Emergency financial support
H. Caregiving or support for aging parents or relatives
I. Other major purchases or expenses
J. N/A: I have never received financial assistance from family members or someone close to me [EXCLUSIVE]

15. [HIDE IF Q14 = N/A] How much financial support have you received from family members since becoming financially independent/employed? [Select one]

A. Less than $1,000
B. $1,000-$4,999
C. $5,000-$9,999
D. $10,000-$24,999
E. $25,000-$49,999
F. $50,000 or more
G. Not sure/prefer not to say

16. What financial assistance have you ever provided to family members or someone close to you? [Select all that apply] [RANDOMIZE, ANCHOR LAST 2]

A. Down payment on a home
B. Rent or mortgage payments
C. Car purchase or lease
D. Credit card or debt payments
E. Student loans or education expenses
F. Everyday expenses or household bills
G. Emergency financial support
H. Caregiving or support for aging parents or relatives
I. Other major purchases or expenses
J. I have not provided financial assistance for any of these [EXCLUSIVE]

17. In your opinion, is it more or less socially acceptable today for adults to rely on financial support from family than it was for previous generations? [Select one]

A. Much more socially acceptable
B. Somewhat more socially acceptable
C. Neither more nor less socially acceptable
D. Somewhat less socially acceptable
E. Much less socially acceptable

18. Who do you most rely on for financial advice or guidance? [Select up to 3] [RANDOMIZE, ANCHOR LAST 2]

A. Spouse or partner
B. Parents or family members
C. Friends or peers
D. Financial advisor/professional
E. Social media or online influencers
F. I mostly make financial decisions on my own
G. Other (please specify)
H. I mostly make financial decisions on my own [EXCLUSIVE]
I. No one in particular [EXCLUSIVE]

19. Are you currently providing financial support for both children and aging parents or older family members ("sandwich generation")? [Select one]

A. Yes
B. No
C. Prefer not to say

20. [SHOW IF Q19 = YES] How much of a financial burden is it for you to care for both children and aging parents or older family members? [Select one]

A. A significant burden
B. A moderate burden
C. Not much of a burden

D. No burden at all
E. Prefer not to say

21. How confident are you in your household's ability to handle an unexpected financial emergency today? [Select one]

A. Very confident
B. Somewhat confident
C. Not very confident
D. Not at all confident

22. If you were faced with an unexpected $500 expense today, which of the following best describes how you would handle it? [Select one] [RANDOMIZE, ANCHOR LAST 1]

A. I could cover it easily without impacting my finances
B. I could cover it, but it would put a strain on my finances
C. I would need to rely on savings, and it would set me back financially
D. I would need to use credit or take on debt
E. I would not be able to cover it on my own
F. Not sure

23. What financial goals or major purchases are you currently saving for? [Select all that apply] [RANDOMIZE, ANCHOR LAST 2]

A. Emergency/rainy day fund
B. Retirement
C. Buying a home
D. Paying off debt
E. Children's education
F. Travel or vacation
G. Engagement Ring
H. Wedding
I. Starting or growing a family
J. Buying a car
K. Starting a business
L. Caring for aging parents or family members
M. Major home renovations or improvements
N. Other (please specify)
O. N/A: I am not currently saving for any specific goal [EXCLUSIVE]

24. Which of the following best describes your current ability to save money in today's economy? [Select one] [RANDOMIZE, ANCHOR LAST 1]

A. I am comfortably able to save for future goals
B. I am saving, but less than I would like
C. I am mostly focused on covering monthly expenses

D. I have had to pause saving due to higher costs and inflation
E. I am going into debt or using savings to keep up financially
F. Not sure/prefer not to say

25. What major life milestones, if any, have you delayed due to your current financial situation? [Select all that apply] [RANDOMIZE, ANCHOR LAST 2]

A. Buying a home
B. Getting married
C. Having children or growing my family
D. Moving out on my own
E. Changing jobs or careers
F. Saving for retirement
G. Paying off debt
H. Buying a car
I. Travel
J. Major personal goals
K. Other (please specify)
L. N/A: I have not delayed any major life milestones [EXCLUSIVE]

26. Which of the following would most improve your financial confidence today? [Select one] [RANDOMIZE, ANCHOR LAST 1]

A. More savings or emergency funds
B. Better communication about money with my partner/family
C. Higher income
D. Less debt
E. Better financial education/tools
F. Greater economic stability
G. Professional financial guidance
H. Not sure