



**Overall, what feelings did you associate with money while growing up?**

Base: Total

	Banner 4					
					Millennials	
	Total	Millennials	Gen X	Boomers	Male	Female
	B	C	D	E	F	
<b>Unweighted Base</b>	<b>1509</b>	<b>490</b>	<b>442</b>	<b>509</b>	<b>241</b>	<b>249</b>
<b>Weighted Base</b>	<b>1509</b>	<b>488</b>	<b>446</b>	<b>507</b>	<b>237</b>	<b>251</b>
<b>Money caused a lot of arguments and tension in our family</b>	193	99	58	25	51	48
	13%	20%	13%	5%	22%	19%
		CD	D			
<b>My parent(s) were always really worried about money, so I was too</b>	344	146	90	90	74	72
	23%	30%	20%	18%	31%	29%
		CD				

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D - E/F - G/H - I/J

Overlap formulae used. \* small base

Meridian Wealth Management Study

Maru/Blue July 27-August 1 2021

**How did feelings that you associated with money while growing up influence your attitude and behaviour towards personal money management today?**

Base: Total

	Banner 4					
					Millennials	
	Total	Millennials	Gen X	Boomers	Male	Female
	B	C	D	E	F	
<b>Unweighted Base</b>	<b>1509</b>	<b>490</b>	<b>442</b>	<b>509</b>	<b>241</b>	<b>249</b>
<b>Weighted Base</b>	<b>1509</b>	<b>488</b>	<b>446</b>	<b>507</b>	<b>237</b>	<b>251</b>
<b>I learned how to save money and plan for the future</b>	792	271	213	276	132	139
	52%	56%	48%	54%	56%	56%
		C		C		
<b>I still feel a little worried and anxious about money</b>	640	250	212	138	117	133
	42%	51%	48%	27%	49%	53%
		D	D			

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D - E/F - G/H - I/J

Overlap formulae used. \* small base

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Thinking back, how knowledgeable about finances and managing money were you when you were ready to leave home?

Base: Total

	Banner 4					
					Millennials	
	Total	Millennials	Gen X	Boomers	Male	Female
		B	C	D	E	F
<b>Unweighted Base</b>	<b>1509</b>	<b>490</b>	<b>442</b>	<b>509</b>	<b>241</b>	<b>249</b>
<b>Weighted Base</b>	<b>1509</b>	<b>488</b>	<b>446</b>	<b>507</b>	<b>237</b>	<b>251</b>
<b>TOP 2 BOX (NET)</b>	1127	387	322	366	191	196
	75%	79%	72%	72%	80%	78%
		<b>CD</b>				
<b>Very knowledgeable</b>	250	103	59	76	55	48
	17%	21%	13%	15%	23%	19%
		<b>CD</b>				
<b>Somewhat knowledgeable</b>	877	284	263	290	135	148
	58%	58%	59%	57%	57%	59%
<b>Not knowledgeable</b>	382	101	124	142	46	54
	25%	21%	28%	28%	20%	22%
			<b>B</b>	<b>B</b>		

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D - E/F - G/H - I/J

Overlap formulae used. \* small base

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Maru/Blue July 27-August 1 2021

Now, our next few questions will focus on money management and relationships. When it comes to relationships, when do you think partners should have the 'money talk'?

Base: Total

	Banner 4					
					Millennials	
	Total	Millennials	Gen X	Boomers	Male	Female
		B	C	D	E	F
<b>Unweighted Base</b>	<b>1509</b>	<b>490</b>	<b>442</b>	<b>509</b>	<b>241</b>	<b>249</b>
<b>Weighted Base</b>	<b>1509</b>	<b>488</b>	<b>446</b>	<b>507</b>	<b>237</b>	<b>251</b>
<b>During the early stages of dating</b>	429	145	140	130	58	87
	28%	30%	31%	26%	24%	35%
						<b>E</b>
<b>Once they have been dating for at least one year</b>	471	196	133	114	92	104
	31%	40%	30%	22%	39%	41%
		<b>CD</b>	<b>D</b>			
<b>Once they are engaged and prior to getting married</b>	452	88	124	222	51	37
	30%	18%	28%	44%	22%	15%
			<b>B</b>	<b>ABC</b>		
<b>Once they have gotten married</b>	70	25	22	20	16	9
	5%	5%	5%	4%	7%	4%
<b>Never - Each partner should manage his/her own finances</b>	88	34	27	22	20	14
	6%	7%	6%	4%	8%	6%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D - E/F - G/H - I/J

Overlap formulae used. \* small base

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Maru/Blue July 27-August 1 2021

**When it comes to personal finances, what information do you think partners should know about each other prior to committing?**

Base: Total

	Banner 4					
					Millennials	
	Total	Millennials	Gen X	Boomers	Male	Female
		B	C	D	E	F
<b>Unweighted Base</b>	<b>1509</b>	<b>490</b>	<b>442</b>	<b>509</b>	<b>241</b>	<b>249</b>
<b>Weighted Base</b>	<b>1509</b>	<b>488</b>	<b>446</b>	<b>507</b>	<b>237</b>	<b>251</b>
<b>Disclosing any financial obligations - e.g., student loans, credit card debt, alimony, etc.</b>	1171	353	362	416	162	190
	78%	72%	81%	82%	68%	76%
		A	AB	AB		

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - E/F - G/H - I/J

Overlap formulae used. \* small base

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**And, who do you think should have responsibility for managing finances in a relationship?**

Base: Total

	Banner 4					
					Millennials	
	Total	Millennials	Gen X	Boomers	Male	Female
		B	C	D	E	F
<b>Unweighted Base</b>	<b>1509</b>	<b>490</b>	<b>442</b>	<b>509</b>	<b>241</b>	<b>249</b>
<b>Weighted Base</b>	<b>1509</b>	<b>488</b>	<b>446</b>	<b>507</b>	<b>237</b>	<b>251</b>
<b>Both partners as equals</b>	1107	372	334	350	169	203
	73%	76%	75%	69%	71%	81%
		D	D			E
<b>Both partners provide input but one partner takes on a greater role with managing finances</b>	376	110	106	146	64	46
	25%	23%	24%	29%	27%	18%
				B	F	
<b>One partner takes on responsibility for managing the finances</b>	26	6	6	12	4	2
	2%	1%	1%	2%	2%	1%

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - E/F - G/H - I/J

Overlap formulae used. \* small base

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Maru/Blue July 27-August 1 2021

**Do you wish that your partner was more involved with managing your joint finances?**

Base: RELATIONSHIP (CODE 3-4) IN Q1

	Banner 4					
					Millennials	
	Total	Millennials	Gen X	Boomers	Male	Female
		B	C	D	E	F
<b>Unweighted Base</b>	<b>853</b>	<b>228</b>	<b>288</b>	<b>327</b>	<b>101</b>	<b>127</b>
<b>Weighted Base</b>	<b>854</b>	<b>228</b>	<b>291</b>	<b>325</b>	<b>99</b>	<b>128</b>
<b>Yes</b>	248	85	86	75	44	40
	29%	37%	29%	23%	45%	31%
		D			F	
<b>No</b>	606	143	205	251	55	88
	71%	63%	71%	77%	55%	69%
				B		E

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - E/F - G/H - I/J

Overlap formulae used. \*\* very small base (under 30) ineligible for sig testing

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Maru/Blue July 27-August 1 2021

**How would you like him/her to get more involved?**

Base: Yes In Q16

	Banner 4					
					Millennials	
	Total	Millennials	Gen X	Boomers	Male	Female
		B	C	D	E	F
<b>Unweighted Base</b>	<b>248</b>	<b>85</b>	<b>85</b>	<b>75</b>	<b>45</b>	<b>40</b>
<b>Weighted Base</b>	<b>248</b>	<b>85*</b>	<b>86*</b>	<b>75*</b>	<b>44*</b>	<b>40*</b>
<b>Go to meetings with our advisor/planner</b>	43	26	10	7	14	12
	17%	30%	12%	9%	31%	30%
		CD				
<b>Become more knowledgeable about finances in general</b>	162	58	56	47	31	27
	65%	68%	65%	63%	69%	68%
<b>Discuss financial goals and investments together more often</b>	132	51	48	31	26	25
	53%	60%	56%	41%	58%	62%
		D				
<b>Other</b>	18	1	9	8	0	1
	7%	1%	11%	11%	-	2%
			B	B		

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - E/F - G/H - I/J

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Maru/Blue July 27-August 1 2021

**Do you currently use a financial advisor/planner?**

Base: Total

	Banner 4					
					Millennials	
	Total	Millennials	Gen X	Boomers	Male	Female
		B	C	D	E	F
<b>Unweighted Base</b>	<b>1509</b>	<b>490</b>	<b>442</b>	<b>509</b>	<b>241</b>	<b>249</b>
<b>Weighted Base</b>	<b>1509</b>	<b>488</b>	<b>446</b>	<b>507</b>	<b>237</b>	<b>251</b>
<b>Yes</b>	599	133	170	280	75	58
	40%	27%	38%	55%	31%	23%
			<b>AB</b>	<b>ABC</b>	<b>F</b>	
<b>No</b>	910	355	277	227	162	192
	60%	73%	62%	45%	69%	77%
		<b>CD</b>	<b>D</b>			<b>E</b>

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - E/F - G/H - I/J

Overlap formulae used. \* small base

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Maru/Blue July 27-August 1 2021

**Why don't you use a financial advisor/planner?**

Base: No In Q18

	Banner 4					
					Millennials	
	Total	Millennials	Gen X	Boomers	Male	Female
		B	C	D	E	F
<b>Unweighted Base</b>	<b>910</b>	<b>356</b>	<b>274</b>	<b>228</b>	<b>165</b>	<b>191</b>
<b>Weighted Base</b>	<b>910</b>	<b>355</b>	<b>277</b>	<b>227</b>	<b>162</b>	<b>192</b>
<b>I prefer to manage my own money</b>	536	196	156	158	97	99
	59%	55%	56%	70%	60%	51%
				<b>ABC</b>		
<b>I don't think that I have enough money to do so</b>	343	130	111	78	55	75
	38%	37%	40%	34%	34%	39%
<b>I'm worried about the cost of a financial advisor/planner</b>	231	111	74	30	52	58
	25%	31%	27%	13%	32%	30%
		<b>D</b>	<b>D</b>			
<b>I don't really understand what a financial advisor/planner does</b>	129	70	34	12	25	45
	14%	20%	12%	5%	15%	24%
		<b>CD</b>	<b>D</b>			<b>E</b>

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - E/F - G/H - I/J

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Maru/Blue July 27-August 1 2021

On a scale from 1 to 5 where 1 is very low and 5 is very high, how would you rate your own level of financial knowledge or knowledge?

Base: Total

	Banner 4					
					Millennials	
	Total	Millennials	Gen X	Boomers	Male	Female
	B	C	D	E	F	
<b>Unweighted Base</b>	<b>1509</b>	<b>490</b>	<b>442</b>	<b>509</b>	<b>241</b>	<b>249</b>
<b>Weighted Base</b>	<b>1509</b>	<b>488</b>	<b>446</b>	<b>507</b>	<b>237</b>	<b>251</b>
<b>TOP 2 BOX (NET)</b>	711	201	195	296	111	90
	47%	41%	44%	58%	47%	36%
			<b>A</b>	<b>ABC</b>	<b>F</b>	
<b>(5) 5 - Very High</b>	141	39	32	63	24	15
	9%	8%	7%	12%	10%	6%
			<b>BC</b>			
<b>(4) 4</b>	570	162	162	233	87	75
	38%	33%	36%	46%	37%	30%
		<b>A</b>	<b>A</b>	<b>ABC</b>		
<b>(3) 3</b>	643	221	211	180	97	124
	43%	45%	47%	35%	41%	49%
		<b>D</b>	<b>D</b>			
<b>BOTTOM 2 BOX (NET)</b>	155	66	40	32	29	37
	10%	13%	9%	6%	12%	15%
		<b>CD</b>				
<b>(2) 2</b>	122	51	29	29	22	29
	8%	10%	7%	6%	9%	12%
		<b>CD</b>				
<b>(1) 1-Very Low</b>	33	15	11	3	7	8
	2%	3%	2%	1%	3%	3%
		<b>D</b>	<b>D</b>			
<b>MEAN</b>	3.4	3.3	3.4	3.6	3.4	3.2
		<b>A</b>	<b>A</b>	<b>ABC</b>	<b>F</b>	
<b>MEDIAN</b>	3.0	3.0	3.0	4.0	3.0	3.0

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - E/F - G/H - I/J

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Maru/Blue July 27-August 1 2021

What factors have contributed to you providing a personal financial knowledge rating of [INSERT ANSWER FROM Q21] ?

Base: Code 1, 2 In Q21

	Banner 4					
					Millennials	
	Total	Millennials	Gen X	Boomers	Male	Female
	B	C	D	E	F	
<b>Unweighted Base</b>	<b>155</b>	<b>66</b>	<b>40</b>	<b>32</b>	<b>29</b>	<b>37</b>
<b>Weighted Base</b>	<b>155</b>	<b>66*</b>	<b>40*</b>	<b>32*</b>	<b>29**</b>	<b>37*</b>
<b>I find thinking about money stressful and overwhelming</b>	77	36	23	9	12	24
	50%	55%	57%	28%	41%	65%
		<b>D</b>	<b>D</b>			

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - E/F - G/H - I/J

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Maru/Blue July 27-August 1 2021

**Did you have the money talk with your partner prior to getting married/moving in together?**

Base: (CODE 3-7) IN Q1

	Banner 4				Millenials	
	Total	Millennials	Gen X	Boomers	Male	Female
		B	C	D	E	F
<b>Unweighted Base</b>	<b>1051</b>	<b>245</b>	<b>334</b>	<b>462</b>	<b>106</b>	<b>139</b>
<b>Weighted Base</b>	<b>1053</b>	<b>245</b>	<b>338</b>	<b>461</b>	<b>104</b>	<b>140</b>
<b>Yes</b>	705	190	243	265	79	111
	67%	78%	72%	58%	75%	79%
		<b>D</b>	<b>D</b>			
<b>No</b>	348	55	95	195	26	29
	33%	22%	28%	42%	25%	21%
				<b>BC</b>		

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - E/F - G/H - I/J  
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