

GENERAL COMPARISON	Traditional families 	Multi-generational families 	Single-parent families 	Same-sex couple families 	Blended families 	Older parents with young children families 	Boomerang families
Age	Mean age: 44.7 26% are 50+	Mean age: 46.2 32% are 50+	Mean age: 45.9 30% are 50+	Mean age: 50.2 55% are 50+	Mean age: 47.2 37% are 50+	Mean age: 43.5 8% are 50+	Mean age: 54.8 80% are 50+
Percent married	100%	68%	—	74%	87%	100%	97%
Full-time members of household	100% have a spouse	69% have a spouse or significant other	—	100% have a spouse or significant other	100% have a spouse or significant other	100% have a spouse or significant other	100% have a spouse or significant other
	100% have their own child	96% have their own child	100% have their own child	18% have their own child	85% have their own child	100% have their own child	92% have their own child
	0% have a stepchild	10% have a stepchild	—	4% have a stepchild	33% have a stepchild	3% have a stepchild	11% have a stepchild
	0% live with extended family	100% live with extended family	—	5% live with extended family	20% live with extended family	6% live with extended family	25% live with extended family
Mean number of children	2.1	2.5	1.8	2.1	3.3	2.6	2.8
Age of children	Runs the gamut	Runs the gamut	Tweens/teens (9-17)	Adults (21+)	Teens/adults (13-21+)	Young children (0-8)	Adults (21+)
Ethnicity	75% White	73% White	79% White	88% White	81% White	83% White	89% White
	12% Hispanic	11% Hispanic	5% Hispanic	7% Hispanic	8% Hispanic	7% Hispanic	4% Hispanic
	5% African American	8% African American	12% African American	2% African American	8% African American	4% African American	4% African American
Percentage with college degree	65%	50%	66%	62%	41%	65%	42%
Employment status	81% employed	74% employed	94% employed	75% employed	76% employed	74% employed	67% employed
	16% homemaker	12% homemaker	3% homemaker	5% homemaker	16% homemaker	23% homemaker	13% homemaker
	2% retired	7% retired	1% retired	15% retired	5% retired	1% retired	15% retired
Family dynamics ¹	Hierarchical	Codependent with other family	Close	Cooperative	Focused on individual needs	Collaborative	Traditional
	Collaborative	Stressed	Supportive	Collaborative	Codependent	Traditional	View adult children as friends
	Structured		Hierarchical	Close		Hierarchical	
Financial stability ¹	Focused and prepared	Struggling and overwhelmed	Struggling yet optimistic	Well-off	Struggling and discouraged	Comfortable and prepared	Comfortable yet unprepared
Financial expertise	Higher than modern family	Low/average	Highest	High	Low	High/average	Lowest
Causes a great deal of financial stress	Getting out of debt 27%	Getting out of debt 37%	Retirement/college at same time 33%	Future \$ needs 24%	Getting out of debt 33%	Children's education costs 28%	Future \$ needs 29%
	Future \$ needs 27%	Future \$ needs 33%	Future \$ needs 31%	Getting out of debt 21%	Future \$ needs 32%	Getting out of debt 28%	Getting out of debt 27%
Mean household income	\$112,700	\$99,200	\$83,900	\$113,700	\$93,600	\$102,800	\$100,100
Mean household savings/investable assets	\$264,300	\$180,900	\$171,300	\$281,200	\$158,600	\$200,000	\$204,700

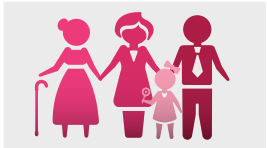
LoveFamilyMoney®

Meaningful conversations for today's families

For many people, talking about money can be uncomfortable. But discussing today's families' financial challenges and opportunities can be eye-opening – and valuable. That's one of the reasons Allianz commissioned the 2014 LoveFamilyMoney study. In addition to traditional families, the study identified six unique family types and explored their financial concerns.



Traditional families consist of adults ages 35-65 married to someone of the opposite sex, with at least one child under 21 living in the household.



Multi-generational families consist of three or more generations living in the same household, including children and a parent and/or grandparent.



Single-parent families consist of one unmarried adult with at least one child under 18 living in the household the majority of the time, and no other adults in the household.



Same-sex couple families consist of married or unmarried couples living together with a member of the same gender. Our study considers same-sex couples a family regardless of whether they have children.



Blended families consist of parents who are married or living together with someone of the opposite sex, and who live with a child and/or stepchild from a previous relationship in the household.



Older parents with young children families consist of a family where one parent is older than 40 and there is at least one child under age five in the household.



Boomerang families consist of adults ages 40-65 who are married or living with someone of the opposite sex, with at least one adult child (ages 21-35) who left home and then returned to live with his or her parents.

Do you see yourself in any of these family types?

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

This document was accurate at the time of release and reflects the responses and interpretation of findings for that period in time. For more information on this and other studies, please visit our website at www.allianzlife.com or www.allianzlife.com/new-york.

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ABOUT THE STUDY

Over the past 40 years, shifting demographics and profound attitudinal changes have helped redefine the concept of "family" for many Americans. To understand how this evolving family structure is changing Americans' relationship with money and financial planning, Allianz commissioned the 2014 **LoveFamilyMoney** study.

First, we explored the topic through qualitative research fielded by *NowWhat*. Using the qualitative insights we uncovered, we then partnered with *The Futures Company* to develop and field a 110-question, 30-minute quantitative online survey of 4,500 respondents with a minimum annual household income of \$50,000 per year.

To learn more about The Allianz **LoveFamilyMoney** Study, please contact your Allianz financial professional, or visit us online at www.lovefamilymoney.com.

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