



# Same-Sex Couple Families

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. N=543

<b>Gender</b>	42% female   58% male
<b>Age</b>	50 years old (average)   33% are 40-49 years old   41% are 50-59 years old
<b>Children</b>	29% have children of their own   9% have stepchildren 36% of those with children/stepchildren have 1 child/stepchild 42% have 2 children/stepchildren   23% have 3+ children/stepchildren
<b>Ages of children</b>	32% 13-17 years   14% 18-20 years   51% 21+ years
<b>Family in household</b>	18% live full-time with their own children   4% live with stepchildren 5% live with extended family
<b>Race</b>	88% Non-Hispanic white   7% Hispanic   2% Non-Hispanic Black
<b>Marital history</b>	74% currently married (70% in first marriage) 4% separated/widowed/divorced
<b>Employment</b>	75% employed (63% employed full-time) 80% of spouses/significant others are employed (69% employed full-time) 15% are retired Expect to retire: 26% before age 65   41% age 65-69   20% age 70+   13% never
<b>Education</b>	30% some college/VoTech or AA degree 62% college degree (27% BA/BS degree, 27% graduate/postgraduate degree)
<b>Income</b>	\$113,700 average annual household income before taxes (72% earn \$75,000+)
<b>Savings</b>	\$281,100 average household savings and investable assets \$276,200 average retirement savings (21% with \$500,000 or more) 32% could last one year or more if the main breadwinner(s) lost source of income
<b>Debt</b>	\$25,020 average debt (not including mortgage) 13% more than half of monthly pre-tax income going to debt payments (including mortgage) 59% are comfortable with the amount of household debt
<b>Financial products</b>	59% own life insurance   40% have a pension   14% own an annuity
<b>Financial advisor</b>	48% have ever used a financial advisor   31% currently have a financial advisor

## 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 Allianz **LoveFamilyMoney** Study, 2014.