

***Showing Your Commitment***

Fifty participants (25 couples, 41.0% of the sample) had had a commitment, marriage, civil or other ceremony to commemorate their relationship; 72 participants (36 couples, 59.0%) had not. Eighty-two participants (67.2% of the sample), whether they had a ceremony to commemorate their relationship or not, had exchanged some symbol of the relationship, whether it was a ring or other symbolic item (see Table 1).

**Table 1. Indicia of Relationship Commemoration.**

<u>Frequency Distributions</u>		
Descriptor	Frequency	Percentage
Indicia of Relationship Commemoration (N=122)		
Participants who had a commitment, marriage, civil or other ceremony to commemorate their relationships	50	41.0
Participants who had no ceremony to commemorate their relationships	72	59.0
Participants who exchanged a symbol(s) of their relationships	82	67.2

The majority of the sample (99 participants, 81.1%) began to consider themselves part of a committed couple in fewer than two years of meeting one another. More than half of the sample (74 participants, 60.7% of 122) began to consider themselves part of a committed couple in less than one year (see Table 2).

**Table 2. Frequencies of when participants began to feel part of a committed couple.**

<u>Frequency Distributions</u>		
Descriptor	Frequency	Percentage
When Participants Began to Feel Part of a Committed Couple (N=122)		
In less than one year of meeting one another	74	60.7
At or after one year, but in fewer than two years of meeting one another	25	20.5
At or after two years, but fewer than three years of meeting one another	12	9.8
At three years or more of meeting one another	11	9.0

As a group, you made numerous financial decisions that supported the cohesion of your relationships. Ninety-four participants (77.0% of the sample) owned their shared homes together in both names; 109 participants (89.3% of the sample) had wills, and of those 109 participants, all but one had named his partner a beneficiary; 103 participants (84.4% of the sample) had retirement benefits such as a 401K or 403B plan, and of those 103 participants, 96 had named their partners beneficiaries of the retirement plans; life insurance policies were held by 89 participants (73.0% of the sample) of whom 86 had named their partners beneficiaries.

Notwithstanding these interdependent financial arrangements, you maintained several indicia of financial autonomy with 63 participants (51.6% of the sample) not having a joint checking account; 73 participants (59.8%) each maintaining a separate savings account in his own name; and 77 participants (63.1%) each maintaining a separate personal checking account from which he alone could write checks. Regarding the spending of money, participants overwhelmingly did not discuss how much money each one should have for personal spending: 93 individual participants (76.2%) indicated that he and his partner did not discuss how much he should spend; and 96 individual participants (78.7%) indicated that he and his partner did not discuss how much his partner should spend.