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Men Are Less Rational Than Women When Financing Their Dream Weddings, Survey Says

By [Amy Xie](#)

NEW YORK ([MainStreet](#)) — Sam Dillinger, 37, an auto technician based in West Palm Beach, Fla., is having an argument with his fiancée about the budget for their wedding next November.

Dillinger hopes to spend more money for his dream wedding; initially, he planned a \$27,000 outdoor service and reception in front of their family and friends on their wedding day. "We both dream of having a beach wedding in the [Florida] Keys," says Dillinger. Yet his price-conscious fiancée, Charlene Levy, 34, is concerned [this elaborate to-do](#) would cost too much.

"I'm only paying for the reasonable things," says Levy. "It doesn't make sense to me to be charged so much [on a wedding]. It's just outrageous to me."

There is something of a counterintuitive Mars-Venus dynamic at play when it comes to paying for weddings; researchers have noticed there is a significant wedding budget gap between the sexes, with men more willing to pay up and even incur debt to make their dreams come true, according to [Lexington Law](#), a credit repair provider.

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Conducted by the market research firm *Harris Poll* on behalf of Lexington Law this April, the survey interviewed over 2,000 adults ages 18 and older through the Internet. The results showed that despite the fact that only 4% of participants would or did go into debt to pay for that meaningful single day, among those willing to take the financial burden, the number of men was nearly twice as many as the number of women.

"Men tend to carry more [credit card debt](#) and [higher mortgages](#) while having a significantly higher rate of late payments," says Kevin Maher, community outreach coordinator at DebtHelper.com. By contrast, women tend to be in charge of budgets and day-to-day spending in married households.

"This suggests that women are more in tune with where the household money is going in general and are more willing to ask for help when they see things are getting out of hand," he said.

Women are commonly seen as "bridezillas" who dream of having a fairytale wedding, at all costs. But that portrayal may be misleading when it comes to making the transactions.

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Men have higher expectations for their weddings, because according to Dr. Peter Noel Murray, principal of a consumer psychology practice based in New York City, Millennials are shifting away from values of money and power toward love and friendship.

"Thus the Millennial male places a high value on the celebration of that love," he said. "The wedding event provides a showcase for other characteristics, which have been identified as heightened for this [younger] generation." In this sense, according to him, the wedding becomes an expression of the man's "personal brand" — a statement of who he is while at the same time honoring and communicating his love.

But it's also understandable that Millennials who live in the age of social media are always seeking for attention and bliss from the public and hoping to capture their lifetime moments like wedding ceremonies by presenting something memorable for themselves.

Reality Check Meets the Wedding Bill

Dillinger told *MainStreet* that since Levy and he are looking forward to enjoying a longer honeymoon in Hawaii after the ceremony, he has downsized his "dream wedding" to a more reasonable \$10,000 to \$12,000 price tag. Still, the range is too high to satisfy the soon-to-be Mrs. Dillinger.

Lexington Law data indicated that the average cost that Americans are willing to pay for their weddings is \$7,600, while in reality they tend to spend more on things, such as wedding planners, bakeries, dress shops, bands and travel agents. Additionally, "a small wedding can still mean an expensive 'proposal' if there is a very nice ring involved," says Maher. That has made the average wedding cost in reality tends to be about \$30,000, according to wedding content publisher *The Knot*. And when all of these expenses exceed the couple's payment capabilities in cash, the bride and groom are most likely going to incur credit card debt.

"Anything you can do to avoid debt is probably worth doing," Maher said. "Debt and financial issues have been more likely to ruin the marriage than not having the dream wedding soon enough."

Money itself doesn't jeopardize the relationship, yet mistrust does. So how should couples manage their daily expenses and future saving in a long-term relationship without fighting with each other? What are the good practice that would be helpful for couples to save fortune and maintain romance simultaneously?

"Transparency is very important for good communication when there are people with opposite behaviors — like those who are either spending or saving dominant," says relationship expert April Masini, also the founder of [AskApril.com](#). "When there's a lack of trust, or any inkling that someone is hiding something from the other, communication becomes fraught and bleeds into other arenas of the relationship, creating derivative problems."

That said, understand your marriage terrain before deciding to keep a secret or reveal a money decision you're about to make.

The second vital element is accepting the differences between each other, according to Masini. "Accepting the difference allows you to raise or lower the bar in joint endeavors," she said. "You wouldn't expect a cat to bark, so don't expect a saver to splurge." That would require couples to agree on an amount of money that can be spent without either spouse having to consult the other one.

Also, being open-minded with each other is essential.

"You have more, you have less, you spend it, you save it, you lose it, you gain it — but you don't die from it," Masini said. "So once you

take the burden off the topic, you can open your mind to doing things differently than you have in the past."

Levy told *MainStreet* that Dillinger and she may go for a cheaper venue that is a ten-minute walk to the beach as a compromise. Even though they haven't yet settled the exact amount they would spend on their big day, the couple has planned to move to Hawaii after getting married. Dillinger told *MainStreet* he agrees with his bride-to-be on saving more for their honeymoon and potentially buying property.

"She is right," he said. "That's a better thing to do." And with that he learned the first important lesson in marriage.

-Written by Amy Xie for *MainStreet*

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