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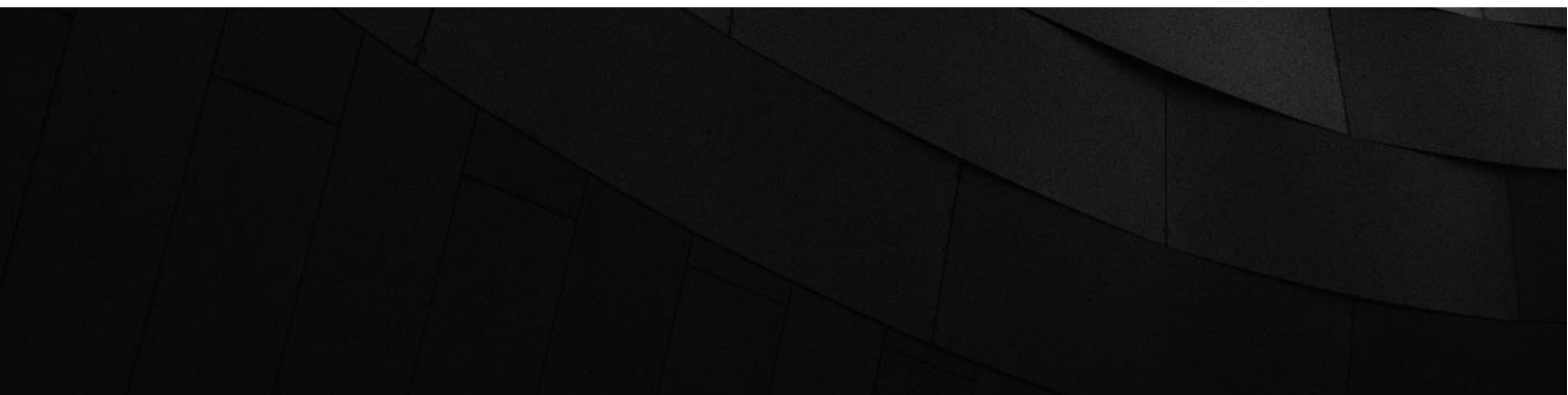
COST OF LOVE

AUGUST 2018

KEY FINDINGS

Marriage is still the greater sign of commitment, but Aussies would rather prepare for the future

- Most Aussies think marriage is still a greater sign of commitment than having a joint mortgage; however, the majority would rather spend their joint savings on purchasing a property together than on a wedding.
- Almost all Aussies believe money spent on a big wedding would be better spent on either purchasing a property or other financial investments, while many also think big weddings are overrated and a waste of money.
- Almost all Aussies think the average cost of a wedding is too high, leading them to feel that keeping the costs of their wedding is important.
- Popular wedding 'hacks' for married Aussies and those who are planning to marry include having a small wedding (with less than 50 guests), thorough planning and research, utilising a non-traditional venue and buying the wedding dress or suit off the rack.

Is all the wedding planning worth the stress?

- The vast majority of Aussies think people get married for themselves instead of for their families' sake, even though some married Aussies say their parents and their partner's parents had semblance of control over their wedding guest list.
- Sticking to the budget, not being able to invite everyone they wanted to and managing the parents and families are the most stressful parts of planning a wedding for married Aussies, as well as for those planning to marry.

The pressure to have an 'Insta-perfect' wedding adds unnecessary costs and stress

- Most Aussies believe the pressure to have an 'Insta-perfect' wedding increases the cost and puts unnecessary stress on couples.
- Some married Aussies say they felt pressured to lose weight before their wedding along with their partner and members of their bridal party.
- Although only a small proportion say they had physical health concerns resulting from wedding planning, some suffered stress from all the planning.
- However, despite all the costs and stress, after all is said and done, close to half would not change if they could do their wedding all over again.

Destination weddings could become a hit

- Although only a minority of married Aussies had a destination wedding, the majority of those planning to marry are considering this, with a preference for an Australian location.
- Most Aussies would consider paying for flights, accommodation and meals and other expenses to attend a destination wedding.
- Many Aussies think it is unfair for the couple to still expect gifts from their guests if they are having a destination wedding; however, only a handful think the couple should foot their travel expenses.
- The most popular events for a single wedding are an engagement party, a hens or bucks party and a wedding day function.

Aussies are partaking in cross-culture weddings and even virtual weddings

- Close to half of Aussies have attended a cross-culture wedding, with some of them saying they found it to be more enjoyable than a same-culture one.
- Many Aussies would consider tuning into a wedding via Skype or a live stream if they are unable to attend in-person. Some married Aussies would have liked this option in their wedding and some of those planning to marry are considering this option.

Important note:

For consistency, respondents are segmented by:

Married – refer to respondents who are married as per question *Which of the following best describes your current relationship status?*

Planning to marry – refer to respondents who are: In a serious relationship, Engaged, In a de facto relationship AND plan to get married to their partner

Not planning to marry – refer to respondents who are: In a serious relationship, Engaged, In a de facto relationship AND do not plan to get married to their partner

Other relationship status – refer to respondents who are: Single (not currently dating), Casually dating, Separated/divorced/widowed

MAIN FINDINGS

COST OF A WEDDING

- Almost all respondents think the average cost of a wedding is too high, leading them to feel that keeping the costs of a wedding is important.
- Popular wedding 'hacks' for married respondents and those who are planning to marry include having a small wedding (with less than 50 guests), thorough planning and research, utilising a non-traditional venue and buying the wedding dress or suit off the rack.
- For those who had or are planning to have a small wedding, sharing the occasion with close family and friends and having it is cheaper are the primary reasons given.
- Most married respondents made do without a videographer during their wedding, while those who are planning to marry would primarily cut down the number of their entourage to keep costs down.
- Furthermore, many married respondents split the cost of their wedding with their partners, while most of those planning to marry would do the same.
- Home and contents, health and life insurance are the most popular types of insurance married and planning to marry respondents have purchased or considered purchasing in the lead up to their wedding, as well as after the wedding.
- Most respondents think marriage is still a greater sign of commitment than having a joint mortgage. However, the majority would rather spend their joint savings on purchasing a property together than on a wedding.
- Almost all respondents believe money spent on a big wedding would be better spent on either purchasing a property or other financial investments, while many also think big weddings are overrated and a waste of money.

What do you think the average cost of a wedding in Australia is in 2018?

$24,660
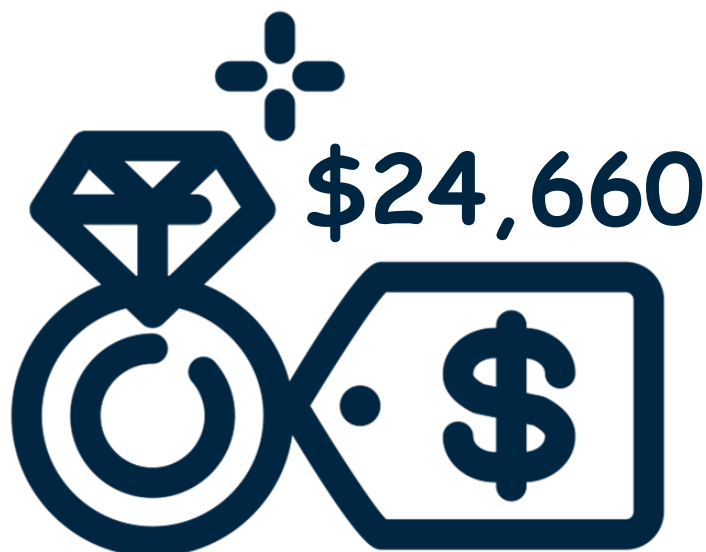
Source: CoreData Cost of Love Survey (August 2018)
Question: What do you think the average cost of a wedding in Australia is in 2018?

Do you think the average cost of a wedding in Australia is reasonable or too high?

Reasonable
9.3%
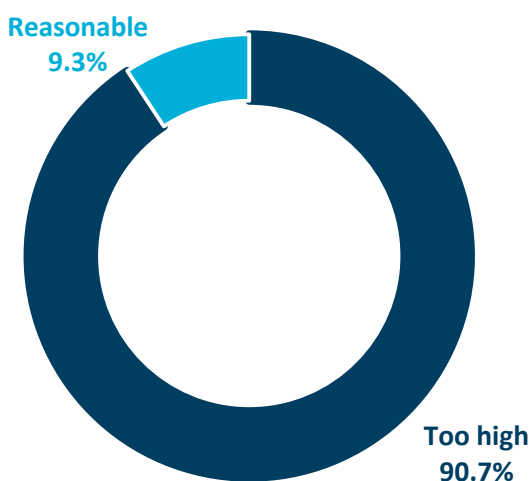
Too high
90.7%

Source: CoreData Cost of Love Survey (August 2018)
Question: Do you think the average cost of a wedding in Australia is reasonable or too high?

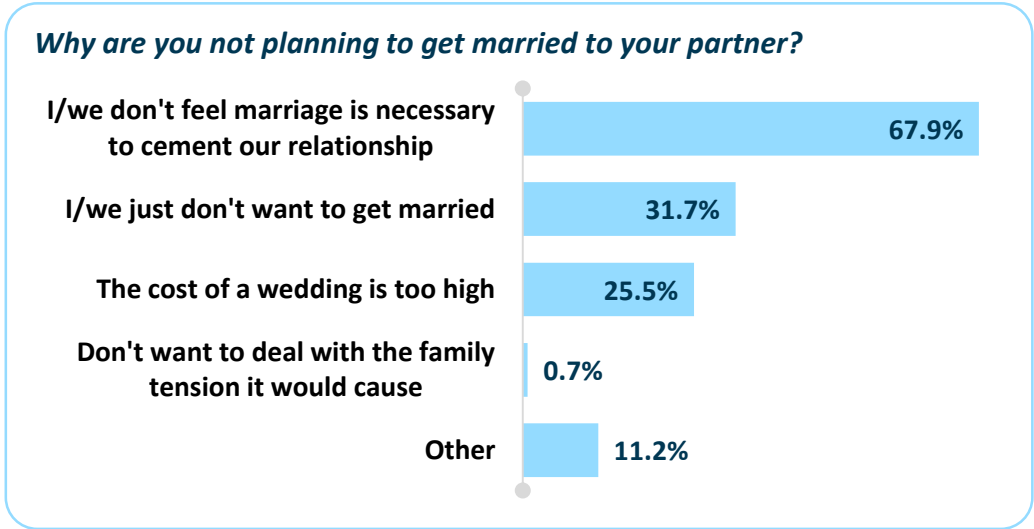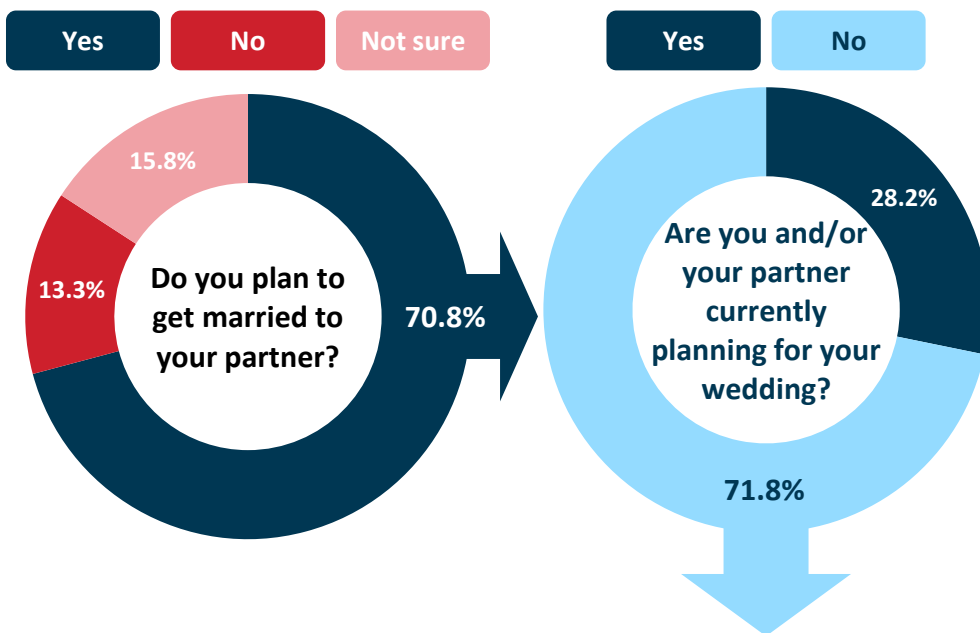Respondents think the average cost of a wedding in Australia in 2018 is $24,660. The overwhelming majority (90.7%) of respondents think the average cost of a wedding in Australia is too high, while the remaining portion say it is reasonable (9.3%).

Do you plan to get married to your partner? Are you and/or your partner currently planning for your wedding? Why are you not planning to get married to your partner?

| Yes | No | Not sure | | Yes | No |

15.8%

13.3%

Do you plan to get married to your partner?

70.8%

Are you and/or your partner currently planning for your wedding?

28.2%

71.8%

Why are you not planning to get married to your partner?

I/we don't feel marriage is necessary to cement our relationship — **67.9%**

I/we just don't want to get married — **31.7%**

The cost of a wedding is too high — **25.5%**

Don't want to deal with the family tension it would cause — **0.7%**

Other — **11.2%**

Source: CoreData Cost of Love Survey (August 2018)
Question: Do you plan to get married to your partner? Are you and/or your partner currently planning for your wedding? Why are you not planning to get married to your partner?

Among respondents who are in a serious or in a de facto relationship or engaged, seven in 10 (70.8%) say they are planning to get married to their partner (would be referred from here on as *Planning to marry respondents*). The remaining portion say they have no plans to get married to their partner (29.1%).

For planning to marry respondents, close to three in 10 (28.2%) are currently planning for their wedding.

For respondents not planning to marry, two-thirds (67.9%) say they do not feel that marriage is necessary to cement their relationship while close to a third (31.7%) just do not want to get married.

Was/would keeping costs down an important consideration for your wedding? Which of the following wedding 'hacks' did you use/consider to keep the cost of your wedding down? Why did/would you choose to have a small wedding?

Married

Was keeping costs down an important consideration for your wedding?

No, not really	Yes, to some extent	Yes, to a large extent
9.5%	39.2%	51.3%

Which of the following wedding 'hacks' did you use to keep the cost of your wedding down?

	% Yes
Thorough planning and research	41.5%
Having a small wedding	43.7%
Having the wedding in a non-traditional venue	30.8%
Bought dress / suit off the rack instead of getting it tailored or specially made	35.4%
Taking advantage of special deals/offers from suppliers/vendors	15.6%
Not getting married during the peak season	13.6%
Making own cake	24.8%
Not using a catering company to provide food / drinks	23.7%

*Top 8 answers only
**Multiple answers allowed

Why did you choose to have a small wedding?

	% Yes
I/we only wanted to share the occasion with close family and friends	66.7%
It was cheaper	56.8%
To make it a more intimate and personal celebration	51.4%
It was easier to organise	51.7%
It was less stressful to organise	43.9%
It was less wasteful	31.4%
Other	5.6%

*Multiple answers allowed

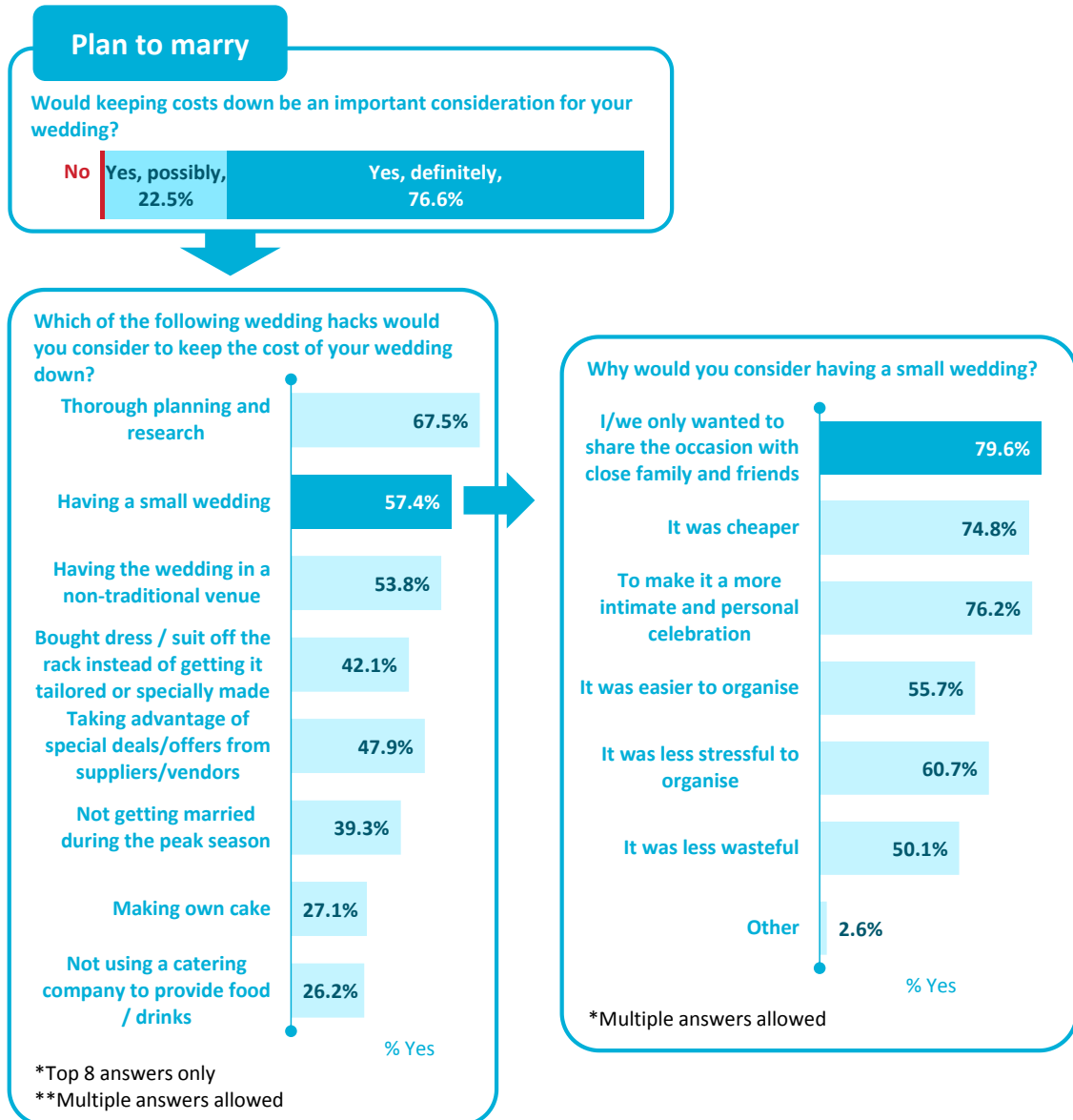*Source: CoreData Cost of Love Survey (August 2018)*
Question: Was keeping costs down an important consideration for your wedding? Which of the following wedding 'hacks' did you use to keep the cost of your wedding down? Why did you choose to have a small wedding?

The overwhelming majority of married respondents say keeping costs down was an important consideration for their wedding (90.5%). This sentiment is largely shared by planning to marry respondents who definitely or possibly want to keep costs down for their wedding (99.1%).

Among married respondents who say keeping costs down was important for their wedding, more than two in five say they had a small wedding with less than 50 guests (43.7%) and had thorough planning and research (41.5%). Other wedding 'hacks' cited by married respondents include buying the dress or suit off the rack instead of getting them specially made (35.4%), having their wedding in a non-traditional venue (30.8%), and making their own cake (24.8%).

For married respondents who chose to have a small wedding, two-thirds (66.7%) say they only wanted to share the occasion with close family and friends. More than half also say it was cheaper (56.8%) and easier to organise (51.7%).

Plan to marry

Would keeping costs down be an important consideration for your wedding?

No	Yes, possibly, 22.5%	Yes, definitely, 76.6%

Which of the following wedding hacks would you consider to keep the cost of your wedding down?

	% Yes
Thorough planning and research	67.5%
Having a small wedding	57.4%
Having the wedding in a non-traditional venue	53.8%
Bought dress / suit off the rack instead of getting it tailored or specially made	42.1%
Taking advantage of special deals/offers from suppliers/vendors	47.9%
Not getting married during the peak season	39.3%
Making own cake	27.1%
Not using a catering company to provide food / drinks	26.2%

*Top 8 answers only
**Multiple answers allowed

Why would you consider having a small wedding?

	% Yes
I/we only wanted to share the occasion with close family and friends	79.6%
It was cheaper	74.8%
To make it a more intimate and personal celebration	76.2%
It was easier to organise	55.7%
It was less stressful to organise	60.7%
It was less wasteful	50.1%
Other	2.6%

*Multiple answers allowed

Source: CoreData Cost of Love Survey (August 2018)
Question: Would keeping costs down be an important consideration for your wedding? Which of the following wedding hacks would you consider to keep the cost of your wedding down? Why would you consider having a small wedding?

For planning to marry respondents who say keeping costs down would be important for their wedding, two-thirds (67.5%) say they plan to do this by thorough planning and research, while close to three-fifths say they plan to have small wedding (57.4%). Other wedding 'hacks' planning to marry respondents would consider include having the wedding in a non-traditional venue (53.8%), taking advantage of special deals/offers from suppliers/vendors (47.9%) and buying the wedding dress or suit off the rack (42.1%).

Similar to the married respondents who had small weddings, the large majority of planning to marry respondents would only want to share the occasion with close family and friends (79.6%) and would

want it to be a more intimate and personal celebration (76.2%). They also think having a small wedding would be cheaper (74.8%).

What elements did you cut down on/make do without to keep the cost of your wedding down? Did you regret cutting down on/making do without the above to keep the cost of your wedding down?

What elements did you cut down on/make do without to keep the cost of your wedding down?

Element	% Yes
Videographer	57.6%
Decorations	48.4%
Entertainment	47.5%
Make up	37.6%
Invitations/programs	36.0%
Photographer	35.7%
Wedding dress/suit	34.3%
Wedding cake	33.1%
Drinks catering	32.4%
Flowers	32.3%
Food catering	29.1%
None of the above	10.9%

% Yes

Did you regret cutting down on/making do without the above to keep the cost of your wedding down?

- 3.3%
- 10.5%
- 86.1%

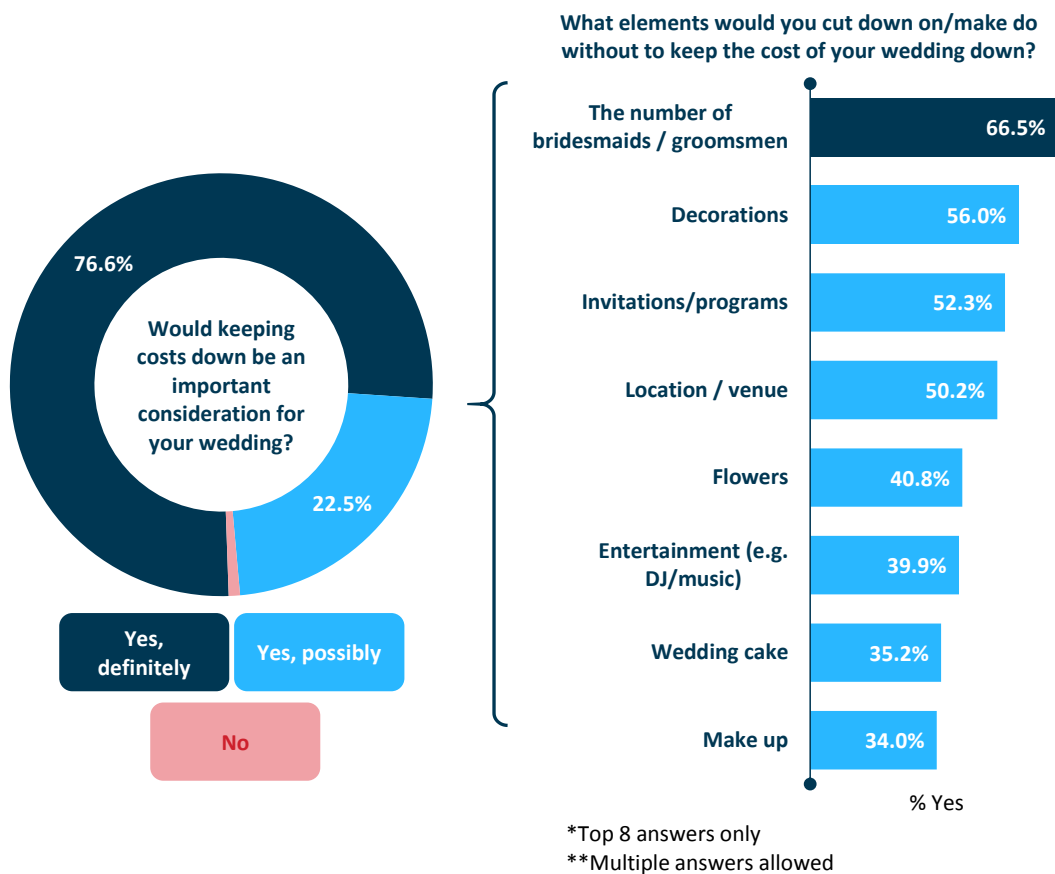| Yes, to a large extent	Yes, to some extent	No, not really
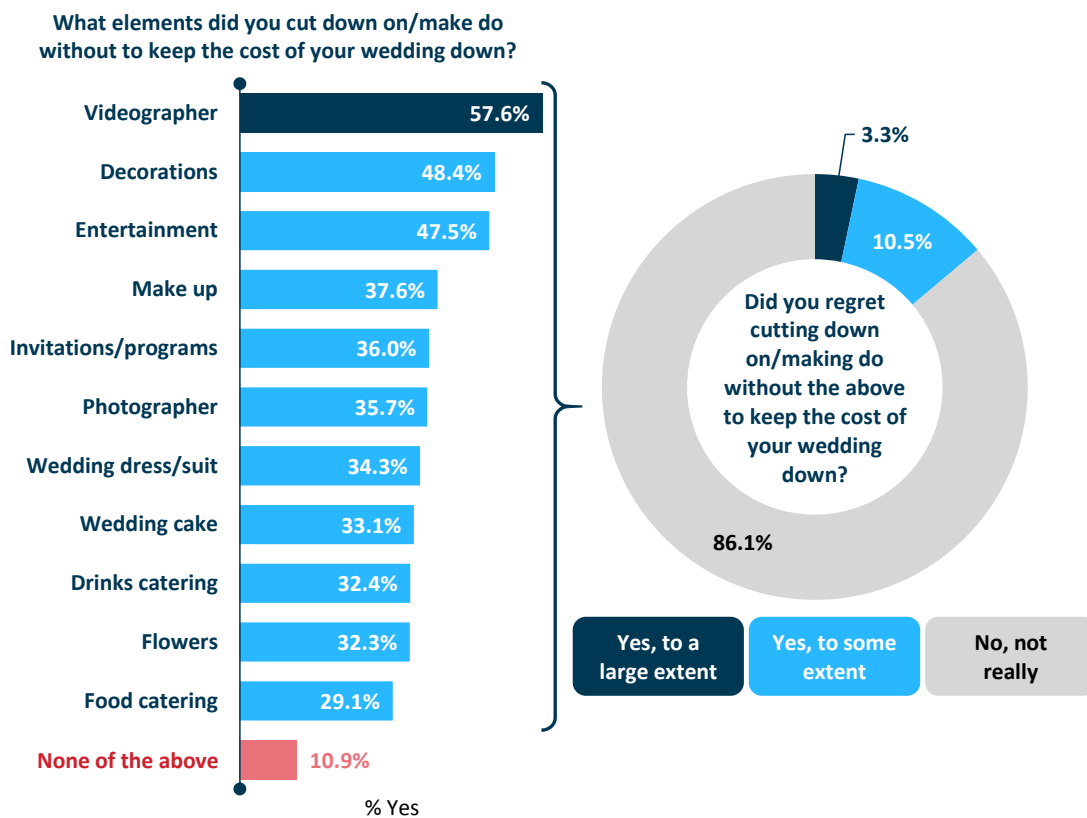
*Multiple answers allowed

Source: CoreData Cost of Love Survey (August 2018)
Question: What elements did you cut down on/make do without to keep the cost of your wedding down? Did you regret cutting down on/making do without the above to keep the cost of your wedding down?

Among married respondents, close to three in five (57.6%) say they had their wedding without a videographer as a way to keep the costs down. Other elements they cut down costs on or made do without include the decorations (48.4%) and entertainment (47.5%).

For those who have had to cut at least one element from their wedding, only 13.9% say they regret doing this.

Would keeping costs down be an important consideration for your wedding? What elements would you cut down on/make do without to keep the cost of your wedding down?

What elements would you cut down on/make do without to keep the cost of your wedding down?

Would keeping costs down be an important consideration for your wedding?

76.6%

22.5%

Yes, definitely	Yes, possibly

No

The number of bridesmaids / groomsmen — **66.5%**

Decorations — **56.0%**

Invitations/programs — **52.3%**

Location / venue — **50.2%**

Flowers — **40.8%**

Entertainment (e.g. DJ/music) — **39.9%**

Wedding cake — **35.2%**

Make up — **34.0%**

% Yes

*Top 8 answers only
**Multiple answers allowed

Source: CoreData Cost of Love Survey (August 2018)
Question: Would keeping costs down be an important consideration for your wedding? What elements would you cut down on/make do without to keep the cost of your wedding down?

For planning to marry respondents who say keeping costs down would be important for their wedding, two-thirds (66.5%) would cut down the number of bridesmaids or groomsmen. They also plan to save on decorations (56.0%), invitations and programs (52.3%) and the location or venue (50.2%).
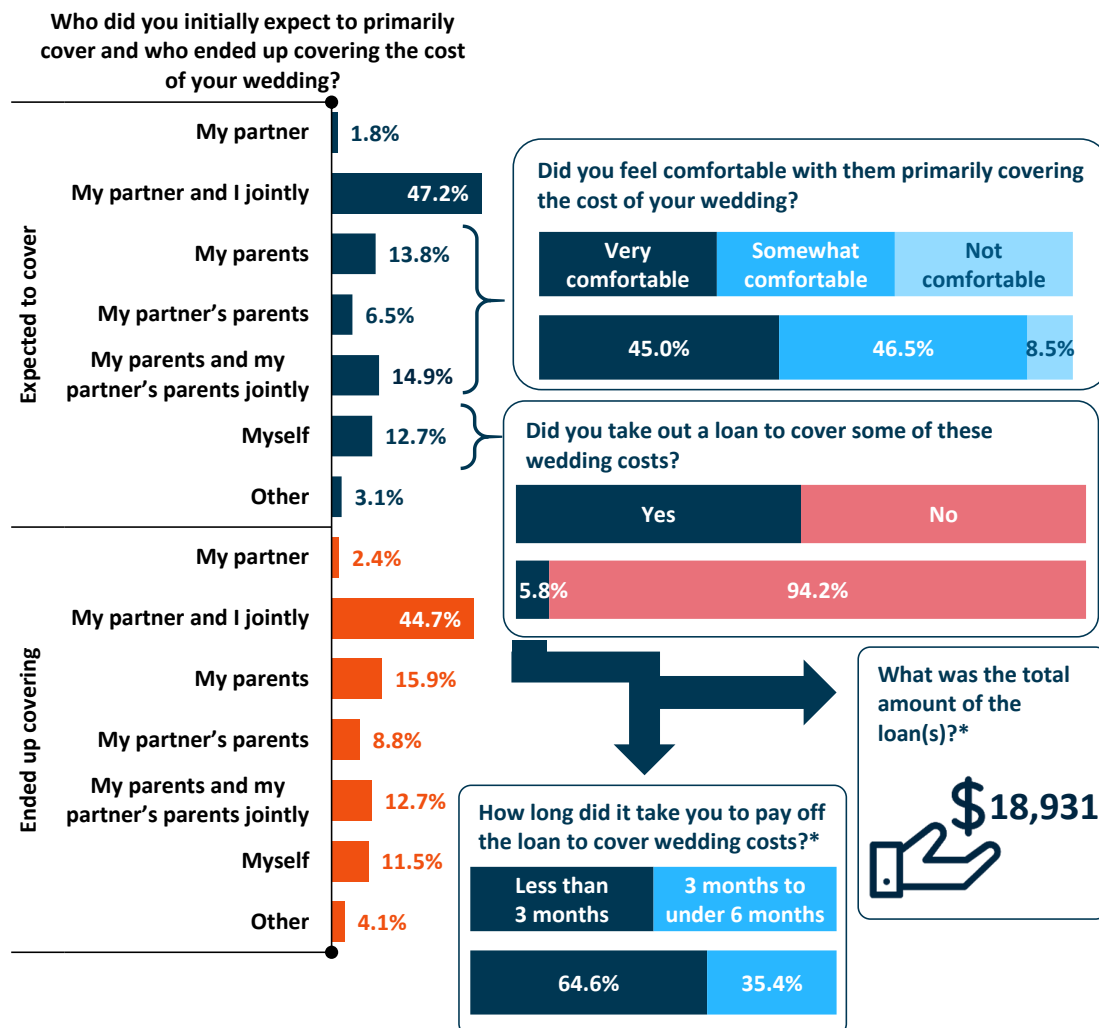
Did your wedding end up costing less or more than budgeted? Approximately how much was set aside for your wedding budget? Approximately how much was the actual cost of your wedding?

Did your wedding end up costing less or more than budgeted?

Don't know/don't remember	As budgeted	Less than budgeted	More than budgeted
16.3%	61.7%	9.3%	12.7%

Approximately how much was set aside for your wedding budget?

$9,543

Approximately how much was the actual cost of your wedding? (less than budgeted)

$5,913

Approximately how much was set aside for your wedding budget? (more than budgeted)

$20,072
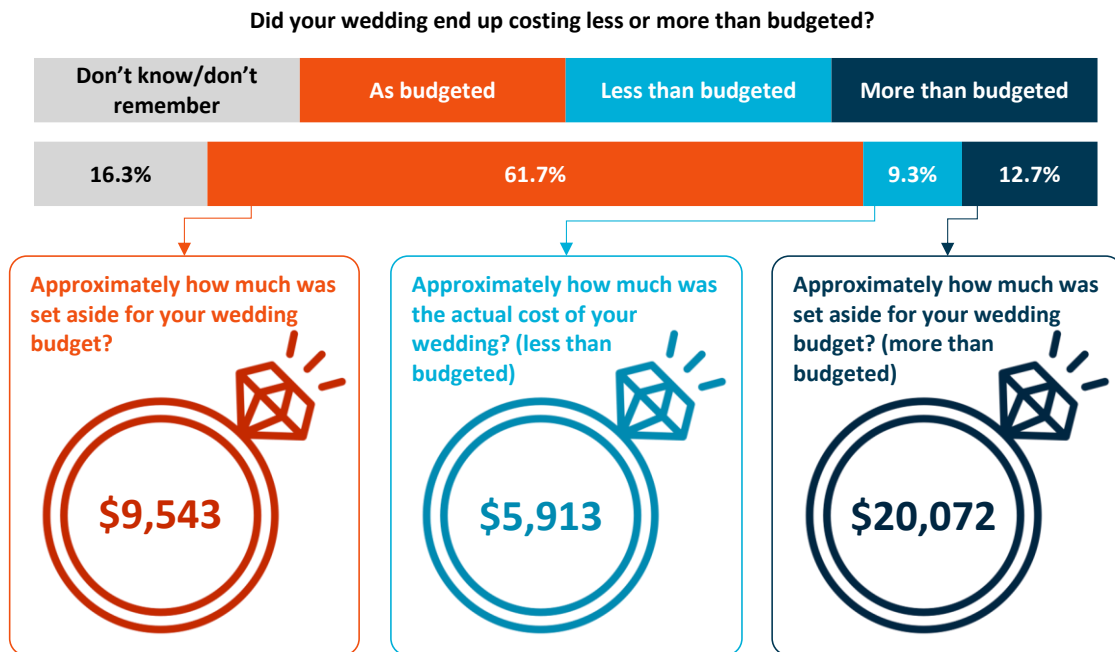
Source: CoreData Cost of Love Survey (August 2018)
Question: Did your wedding end up costing less or more than budgeted? Approximately how much was set aside for your wedding budget? Approximately how much was the actual cost of your wedding?

Although the majority of married respondents say their wedding ended up costing as budgeted, one in eight (12.7%) say it was more and less than one in 10 (9.3%) say it was less than budgeted. One in six (16.3%) say they cannot remember or do not know if their wedding ended up less or more than budgeted.

For married respondents who remembered how much their wedding cost, they say they set aside an average amount of $9,543.

For married respondents who say their wedding ended up costing less or more than budgeted, the average actual cost they report is $13,986. For those who say they went over the budget, the average amount they had to fork over is an extra $20,072. For those who spent less than budgeted, the average amount of savings is $5,913.

Who did you initially expect to primarily cover the cost of your wedding? Who ended up primarily covering the cost of your wedding? Did you take out a loan to cover some of these wedding costs? What was the total amount of the loan(s)? How long did it take you to pay off the loan to cover wedding costs? Did you feel comfortable with them primarily covering the cost of your wedding?

Who did you initially expect to primarily cover and who ended up covering the cost of your wedding?

Expected to cover:
- My partner — 1.8%
- My partner and I jointly — 47.2%
- My parents — 13.8%
- My partner's parents — 6.5%
- My parents and my partner's parents jointly — 14.9%
- Myself — 12.7%
- Other — 3.1%

Ended up covering:
- My partner — 2.4%
- My partner and I jointly — 44.7%
- My parents — 15.9%
- My partner's parents — 8.8%
- My parents and my partner's parents jointly — 12.7%
- Myself — 11.5%
- Other — 4.1%

Did you feel comfortable with them primarily covering the cost of your wedding?

Very comfortable	Somewhat comfortable	Not comfortable
45.0%	46.5%	8.5%

Did you take out a loan to cover some of these wedding costs?

Yes	No
5.8%	94.2%

How long did it take you to pay off the loan to cover wedding costs?*

Less than 3 months	3 months to under 6 months
64.6%	35.4%

What was the total amount of the loan(s)?*

$18,931

*Results are indicative only due to low N's

Source: CoreData Cost of Love Survey (August 2018)
Question: Who did you initially expect to primarily cover the cost of your wedding? Who ended up primarily covering the cost of your wedding? Did you take out a loan to cover some of these wedding costs? What was the total amount of the loan(s)? How long did it take you to pay off the loan to cover wedding costs? Did you feel comfortable with them primarily covering the cost of your wedding?
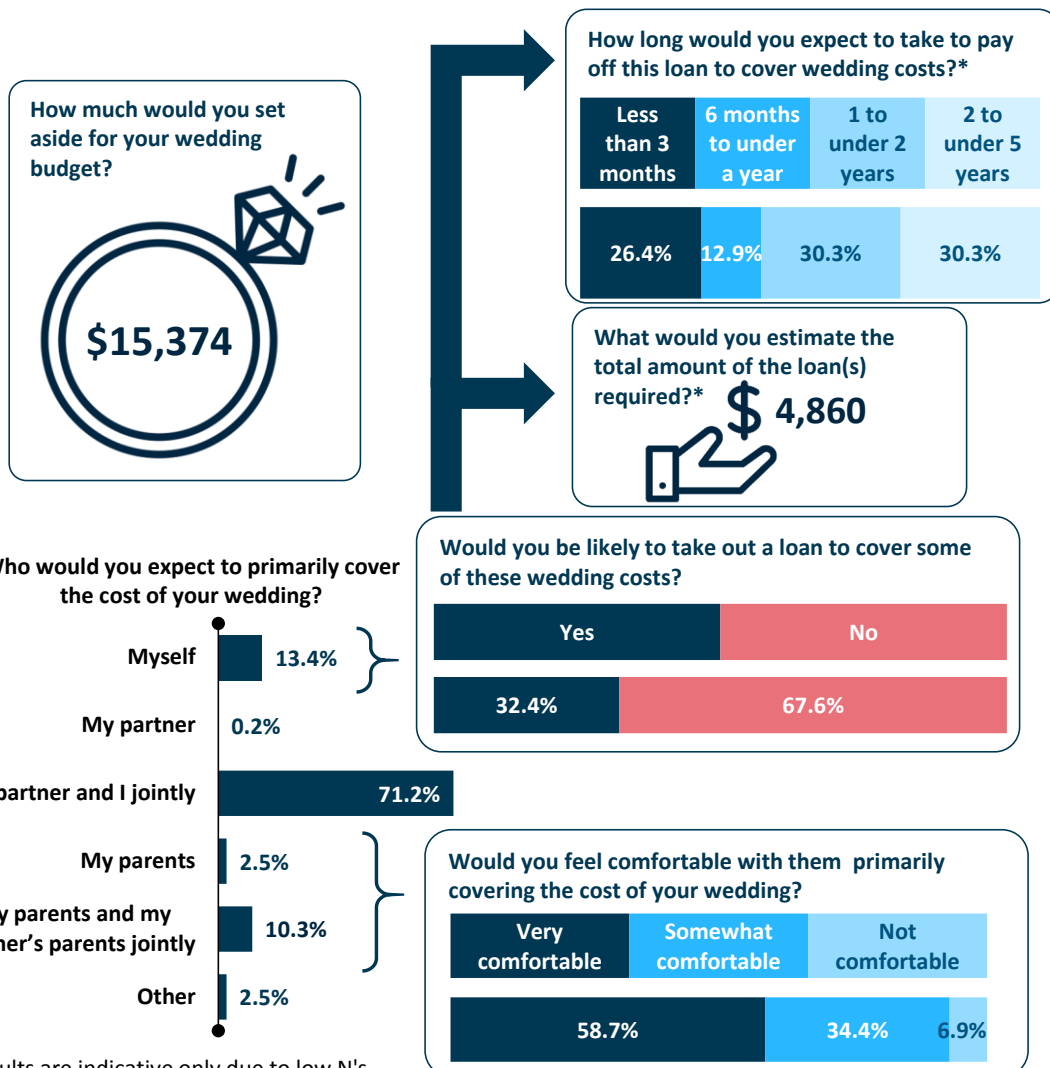
Close to half (47.2%) of married respondents say they initially expected to cover the wedding cost jointly with their partner and a similar proportion say they ended up primarily covering the cost jointly with their partner (44.7%).

One in seven say they initially expected their parents (13.8%) or their parents and their partners' parents jointly to cover the wedding cost which similar proportions report that ended up happening (15.9% and 12.7% respectively). One in eight (12.7%) say they initially expected to pay for the wedding themselves and a similar proportion doing just that (11.5%).

Among the married respondents who ended up primarily covering the wedding cost themselves, only 5.8% took out a loan to cover some (if not all) of the cost with an average amount of $18,931. It also had taken them under 6 months to pay off the loan.

Among the married respondents whose parents or their partner's parents or both ended up primarily covering the wedding cost, the overwhelming majority say they felt comfortable having their parents cover the costs (91.5%).

How much would you set aside for your wedding budget? Who would you expect to primarily cover the cost of your wedding? Would you be likely to take out a loan to cover some of these wedding costs? What would you estimate the total amount of the loan(s) required? How long would you expect to take to pay off this loan to cover wedding costs? Would you feel comfortable with them primarily covering the cost of your wedding?
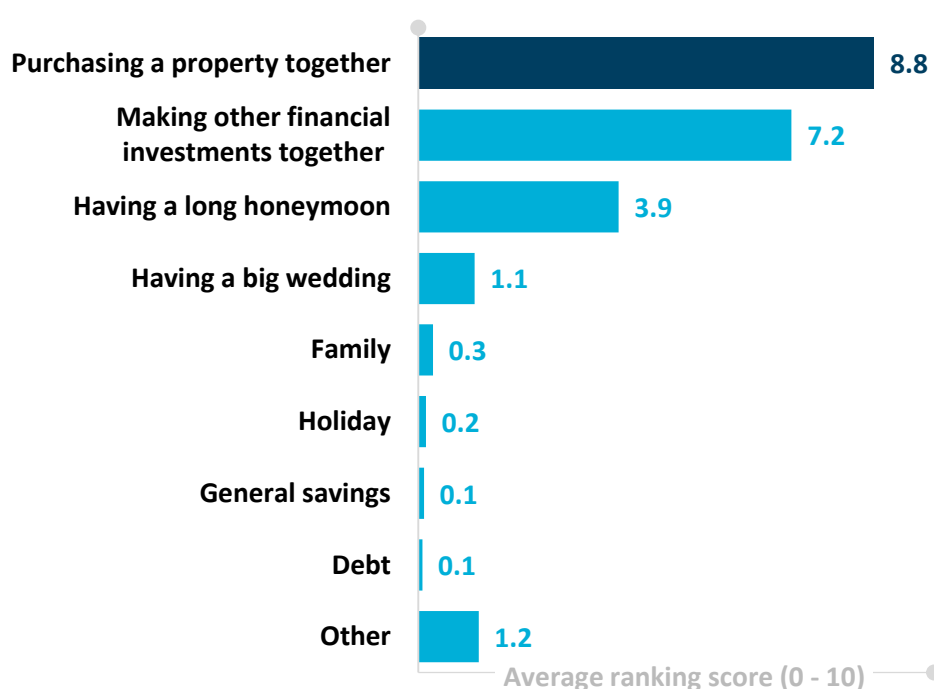
How much would you set aside for your wedding budget?

$15,374

How long would you expect to take to pay off this loan to cover wedding costs?*

Less than 3 months	6 months to under a year	1 to under 2 years	2 to under 5 years
26.4%	12.9%	30.3%	30.3%

What would you estimate the total amount of the loan(s) required?* $ 4,860

Would you be likely to take out a loan to cover some of these wedding costs?

Yes	No
32.4%	67.6%

Who would you expect to primarily cover the cost of your wedding?

Myself	13.4%
My partner	0.2%
My partner and I jointly	71.2%
My parents	2.5%
My parents and my partner's parents jointly	10.3%
Other	2.5%

Would you feel comfortable with them primarily covering the cost of your wedding?

Very comfortable	Somewhat comfortable	Not comfortable
58.7%	34.4%	6.9%

*Results are indicative only due to low N's

Source: CoreData Cost of Love Survey (August 2018)
Question: How much would you set aside for your wedding budget? Who would you expect to primarily cover the cost of your wedding? Would you be likely to take out a loan to cover some of these wedding costs? What would you estimate the total amount of the loan(s) required? How long would you expect to take to pay off this loan to cover wedding costs? Would you feel comfortable with them primarily covering the cost of your wedding?

Among planning to marry respondents, the average amount they would set aside for their wedding budget is $15,374.

Seven in 10 (71.2%) say they expect to primarily cover the cost of their wedding along with their partner jointly, while similar proportions expect to cover it themselves (13.4%) or their parents and their partner's parents jointly (10.3%).

Among the minority who expect to primarily cover the wedding cost themselves, close to a third (32.4%) say they are likely to take out a loan to cover the cost with the majority thinking it would take them to a year to under 5 years to pay the loan off. The average amount they would require is $4,860.

Among planning to marry respondents whose parents or their partner's parents or both they expect to cover the wedding cost, the overwhelming majority say they feel comfortable having their parents cover the upcoming costs (93.1%).

Generally speaking, how important would putting money towards the following be?

Category	Average ranking score (0 - 10)
Purchasing a property together	8.8
Making other financial investments together	7.2
Having a long honeymoon	3.9
Having a big wedding	1.1
Family	0.3
Holiday	0.2
General savings	0.1
Debt	0.1
Other	1.2

Source: CoreData Cost of Love Survey (August 2018)
Question: Generally speaking, how important would putting money towards the following be?

Respondents rank 'purchasing a property together' as the most important thing they want to be putting money aside for, with an average ranking score of 8.8 out of 10. This is followed by 'making other financial investments' (7.2) and 'having a long honeymoon' (3.9).
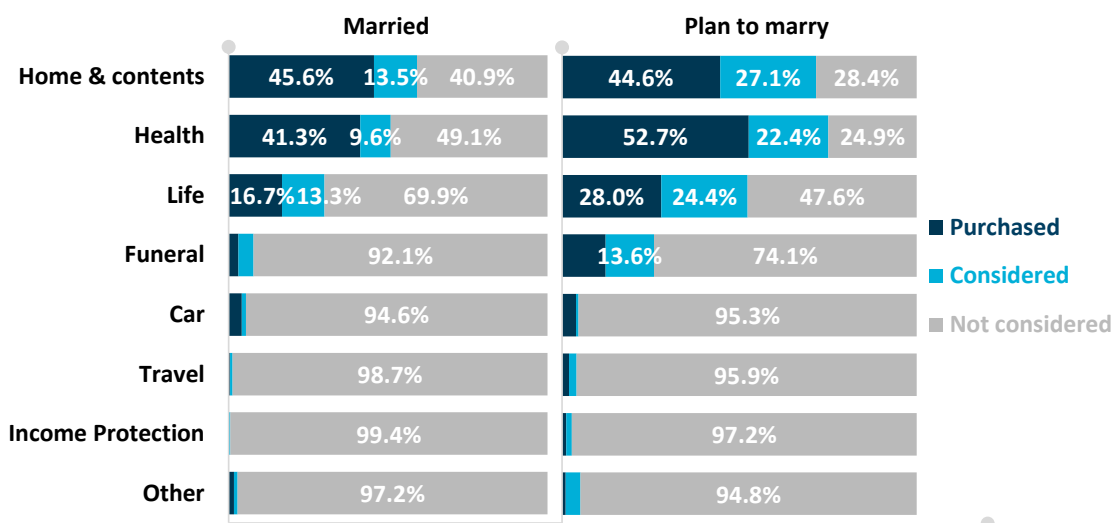
If you had to choose which of the following would you rather use more of your joint savings on? Why would you rather use more of your joint savings on purchasing a property together?

If you had to choose which of the following would you rather use more of your joint savings on?

The large majority of respondent (79.3%) would rather use more of their joint savings towards purchasing property together than a wedding (4.5%), while the remainder do not have joint savings (16.3%).

Among those who would rather purchase property together, close to seven in 10 (69.7%) say this is to set them up for the long-term, while almost three-fifths (58.7%) say the property would provide them with financial security.

What insurances did you/would you consider purchasing in the lead up to your wedding?

	Married			Plan to marry		
	Purchased	Considered	Not considered	Purchased	Considered	Not considered
Home & contents	45.6%	13.5%	40.9%	44.6%	27.1%	28.4%
Health	41.3%	9.6%	49.1%	52.7%	22.4%	24.9%
Life	16.7%	13.3%	69.9%	28.0%	24.4%	47.6%
Funeral			92.1%	13.6%		74.1%
Car			94.6%			95.3%
Travel			98.7%			95.9%
Income Protection			99.4%			97.2%
Other			97.2%			94.8%

Source: CoreData Cost of Love Survey (August 2018)
Question: What insurances did you/would you consider purchasing in the lead up to your wedding?

What insurances did you/would you consider purchasing after your wedding?
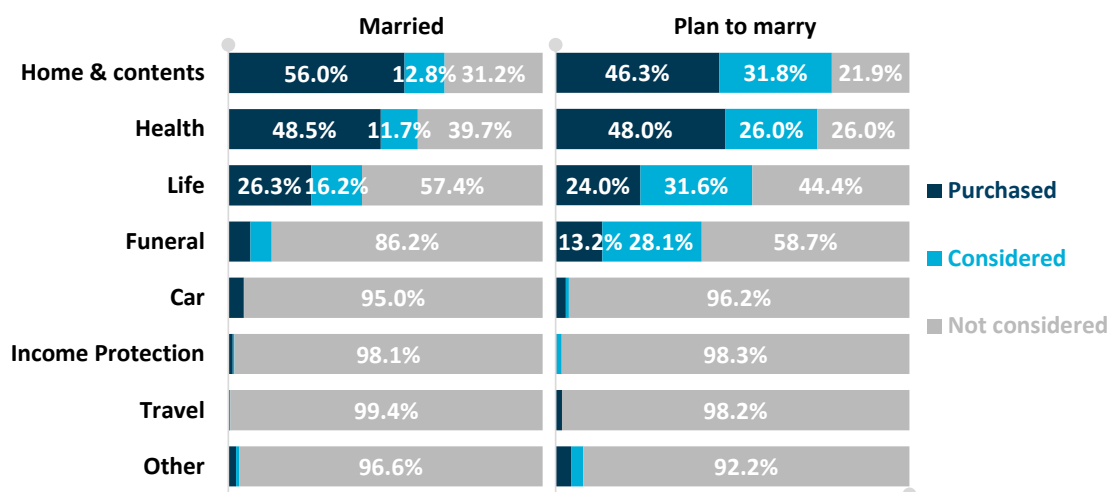
	Married			Plan to marry		
	Purchased	Considered	Not considered	Purchased	Considered	Not considered
Home & contents	56.0%	12.8%	31.2%	46.3%	31.8%	21.9%
Health	48.5%	11.7%	39.7%	48.0%	26.0%	26.0%
Life	26.3%	16.2%	57.4%	24.0%	31.6%	44.4%
Funeral			86.2%	13.2%	28.1%	58.7%
Car			95.0%			96.2%
Income Protection			98.1%			98.3%
Travel			99.4%			98.2%
Other			96.6%			92.2%

Source: CoreData Cost of Love Survey (August 2018)
Question: What insurances did you/would you consider purchasing after your wedding?

Among married respondents, home and contents insurance (59.1%), health insurance (50.9%) and life insurance (30.0%) are the top types of insurance they either purchased or considered to purchase in the lead up to their wedding.

Similarly, health insurance (75.1%), home and contents insurance (71.7%) and life insurance (52.4%) are the top types of insurance planning to marry respondents have already purchased or are considering to purchase in the lead up to their wedding.

These figures increase when both cohorts are asked which types of insurance they have purchased or would consider purchasing after their wedding. For married respondents, home and contents (68.8%), health (60.2%) and life (42.5%) lead the way. This is similar for planning to marry

respondents (78.1%, 74.0% and 55.6% respectively), only that funeral insurance is also a must for them (41.3%).
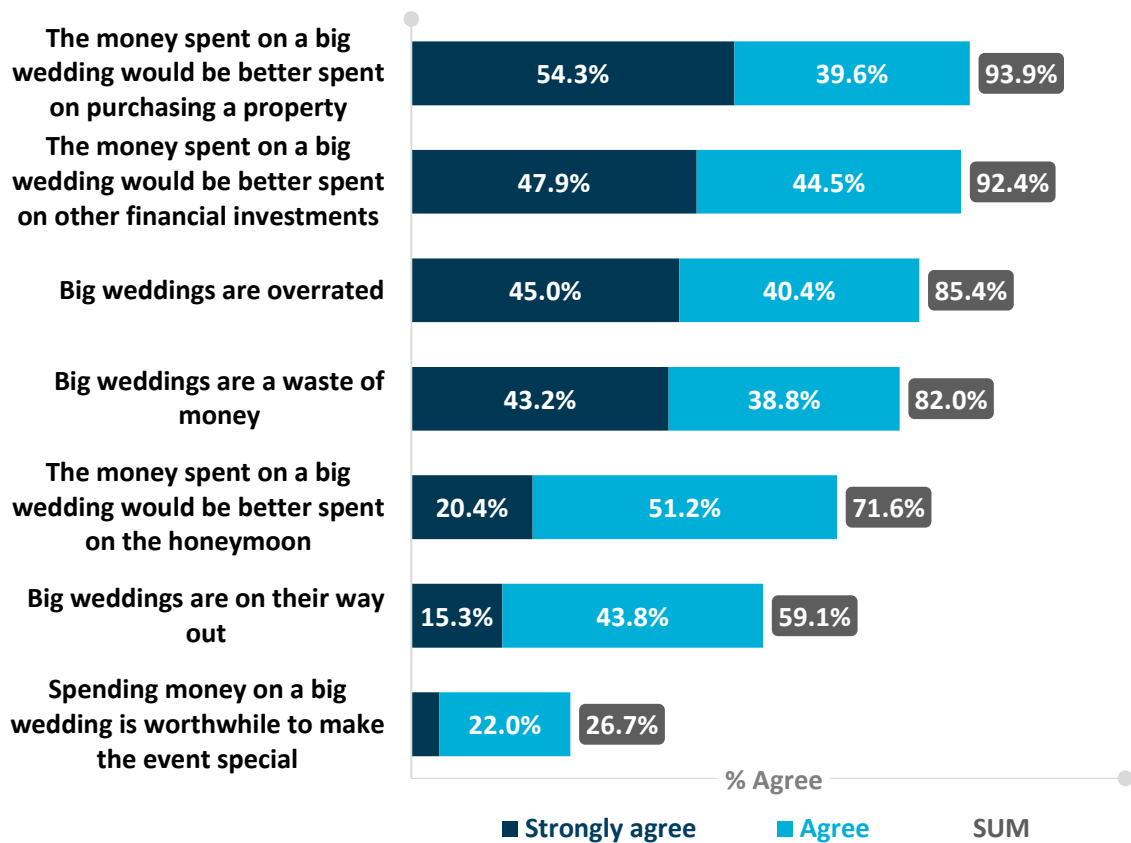
Which of the following is the greater sign of commitment?
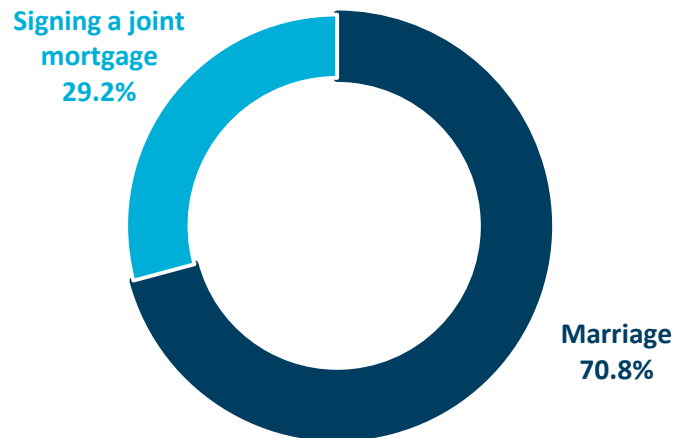
Source: CoreData Cost of Love Survey (August 2018)
Question: Which of the following is the greater sign of commitment?

The large majority (70.8%) of respondents declare marriage as the greater sign of commitment, while close to three in 10 (29.2%) say it is signing a joint mortgage. Unsurprisingly, married respondents are more likely to say that marriage is a greater sign of commitment compared to those who are planning to marry (85.2% vs. 70.9%).

How much do you agree with the following statements?

Statement	Strongly agree	Agree	SUM
The money spent on a big wedding would be better spent on purchasing a property	54.3%	39.6%	93.9%
The money spent on a big wedding would be better spent on other financial investments	47.9%	44.5%	92.4%
Big weddings are overrated	45.0%	40.4%	85.4%
Big weddings are a waste of money	43.2%	38.8%	82.0%
The money spent on a big wedding would be better spent on the honeymoon	20.4%	51.2%	71.6%
Big weddings are on their way out	15.3%	43.8%	59.1%
Spending money on a big wedding is worthwhile to make the event special		22.0%	26.7%

% Agree

■ Strongly agree   ■ Agree   SUM

Source: CoreData Cost of Love Survey (August 2018)
Question: How much do you agree with the following statements?

Nearly all respondents believe that the money spent on a big wedding would be better spent on purchasing a property (93.9%) and on other financial investments (92.4%), while seven in 10 (71.6%) think it is better spent on the honeymoon. Many also think big weddings are overrated (85.4%), a waste of money (82.0%) and to a lesser extent, on their way out (59.1%).

However, more than a quarter (26.7%) still believe spending money on a big wedding is worthwhile to make the event special.

PLANNING FOR A WEDDING

- The vast majority of respondents think people get married for themselves instead of for their families' sake, even though some married respondents say their parents and their partner's parents had semblance of control over their wedding guest list.
- Most respondents think that cultural backgrounds should be incorporated into weddings and these are done adequately nowadays, although nearly all believe that the couple's happiness is a more important consideration than culture.
- Only a few married respondents describe their marriage as cross-cultural, though a larger proportion say they have incorporated their personal and their partner's cultural backgrounds as a main consideration in their wedding.
- Although only a minority of married respondents had destination weddings, the majority of those planning to marry are considering this with a preference for an Australian location.
- Only a few married respondents say they looked to social media for inspiration for their wedding as well as chose certain elements based on how they would look the pictures.
- For those who are planning to marry, most would look to social media for inspiration and likely to choose certain elements like decorations and venue based on how they look in pictures.
- Sticking to the budget, not being able to invite everyone they wanted to and managing the parents and families are the most stressful parts of planning a wedding for married respondents, as well as for those planning to marry.

Generally speaking, do you feel people get married for their families' sake or for themselves?
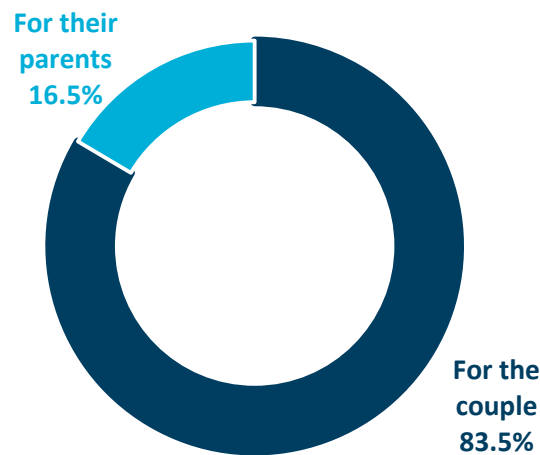
Source: CoreData Cost of Love Survey (August 2018)
Question: Generally speaking, do you feel people get married for their families' sake or for themselves?

The vast majority (83.5%) of respondents say people get married for themselves, while the remaining proportion believe weddings are for the benefit of the couple's parents or families (16.5%).
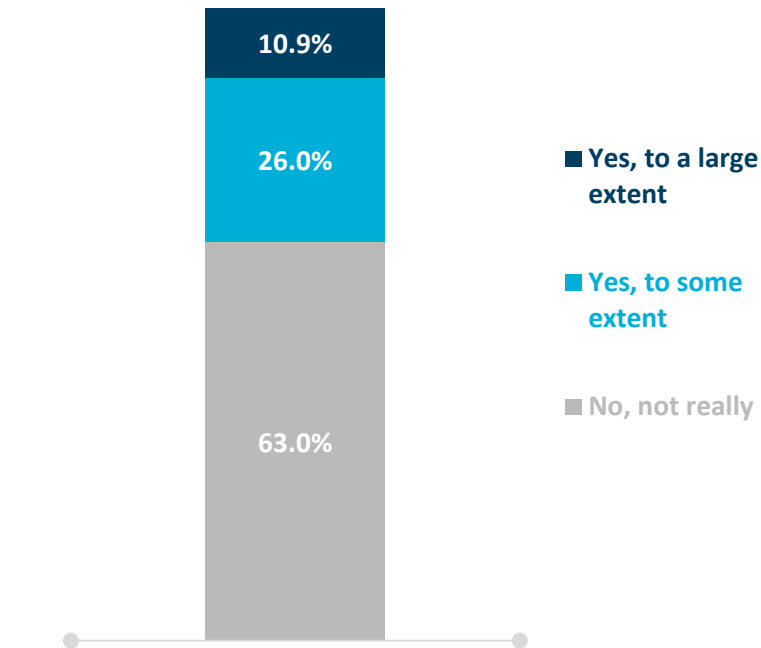
How much control did your parents and your partner's parents have over your wedding guest list? How much control would you expect your parents and your partner's parents to have over your wedding guest list?

■ Married   ■ Plan to marry
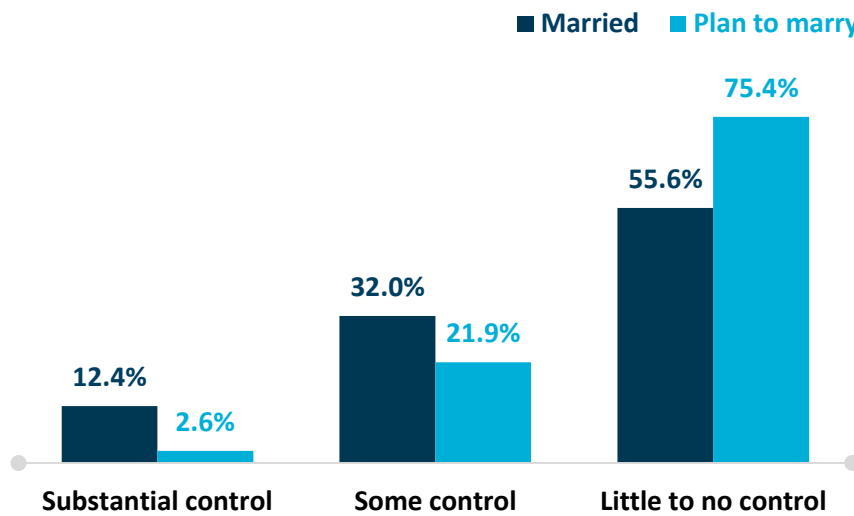
Source: CoreData Cost of Love Survey (August 2018)
Question: How much control did your parents and your partner's parents have over your wedding guest list? How much control would you expect your parents and your partner's parents to have over your wedding guest list?

More than two in five (44.4%) married respondents say their parents and their partner's parents had at least some control over their wedding guest list, while the rest say otherwise (55.6%). For planning to marry respondents, close to a quarter (24.5%) expect their parents or their partner's partners to have at least some control over their wedding guest list while the large majority say they (parents) would have little to no control (75.4%).

Did you feel pressure from your parents and your partner's parents to invite distant relatives or connections?

10.9%

26.0%

63.0%

■ **Yes, to a large extent**

■ **Yes, to some extent**

■ **No, not really**

Source: CoreData Cost of Love Survey (August 2018)
Question: Did you feel pressure from your parents and your partner's parents to invite distant relatives or connections?

Close to two-fifths (36.9%) of married respondents say they felt pressure from their parents and partner's parents to invite distant relatives or connections.

If there were disagreements on who should or shouldn't be on your wedding guest list, who had the final say? If there were disagreements on who should or shouldn't be on your wedding guest list, who would you expect to have the final say?
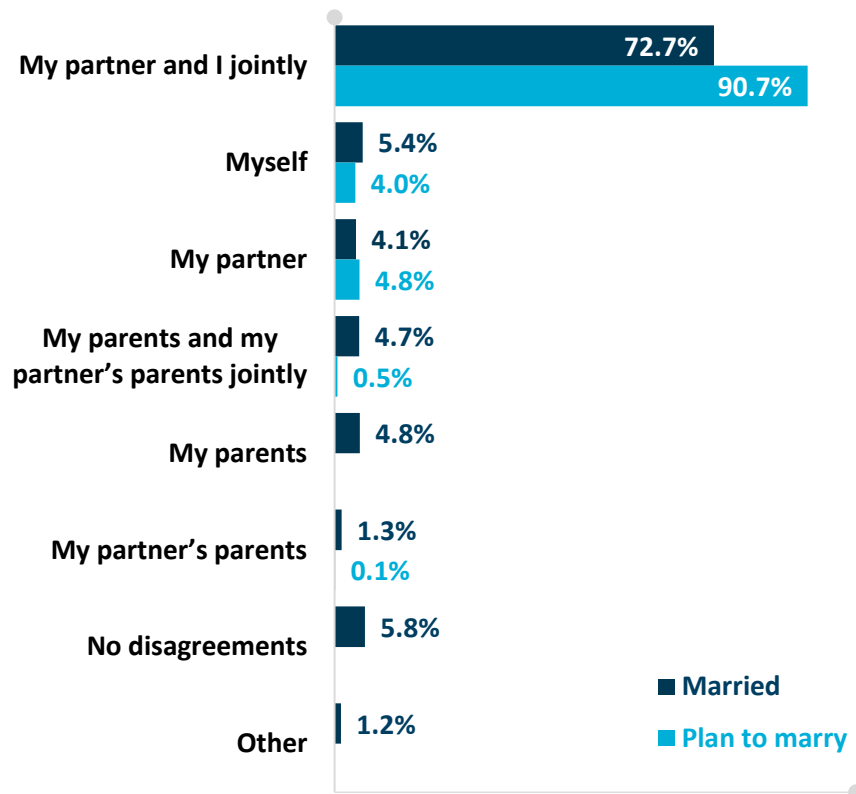
Source: CoreData Cost of Love Survey (August 2018)
Question: If there were disagreements on who should or shouldn't be on your wedding guest list, who had or would you expect to have the final say?

The large majority (72.7%) of married respondents say it was them and their partner who jointly had the final say on disagreements on the wedding guest list. This figure increases significantly for planning to marry respondents, with nine in 10 (90.7%) expecting them and their partner to jointly decide on such disagreements.

How much do you agree with the following statements?
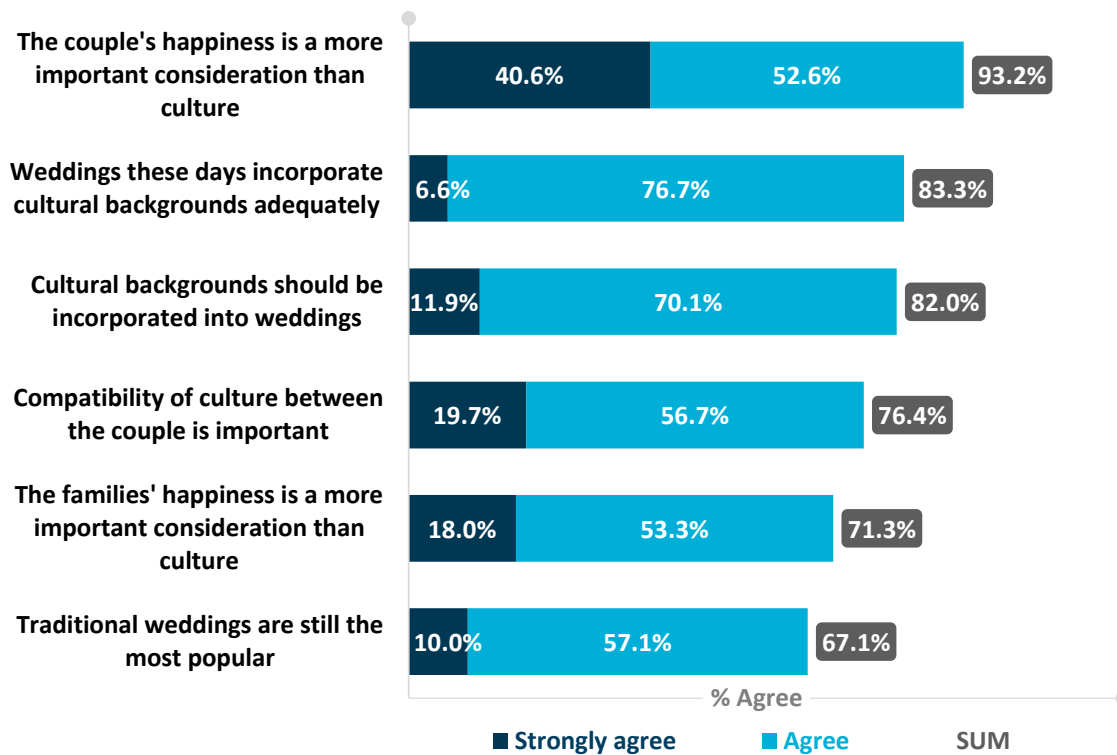
Statement	Strongly agree	Agree	SUM
The couple's happiness is a more important consideration than culture	40.6%	52.6%	93.2%
Weddings these days incorporate cultural backgrounds adequately	6.6%	76.7%	83.3%
Cultural backgrounds should be incorporated into weddings	11.9%	70.1%	82.0%
Compatibility of culture between the couple is important	19.7%	56.7%	76.4%
The families' happiness is a more important consideration than culture	18.0%	53.3%	71.3%
Traditional weddings are still the most popular	10.0%	57.1%	67.1%

Source: CoreData Cost of Love Survey (August 2018)
Question: How much do you agree with the following statements?

Almost all respondents (93.2%) believe that the couple's happiness is a more important consideration than culture and to a much lesser extent that the families' happiness is more important to be considered than culture. On the other hand, similar proportions also think that cultural backgrounds should be incorporated into weddings (82.0%) and these are done adequately nowadays (83.3%).

To a lesser degree, most respondents believe that compatibility of culture between the couple is important (76.4%) and that traditional weddings are still the most popular (67.1%).

Which of the following best describes your marriage? Which of the following would best describe your marriage?
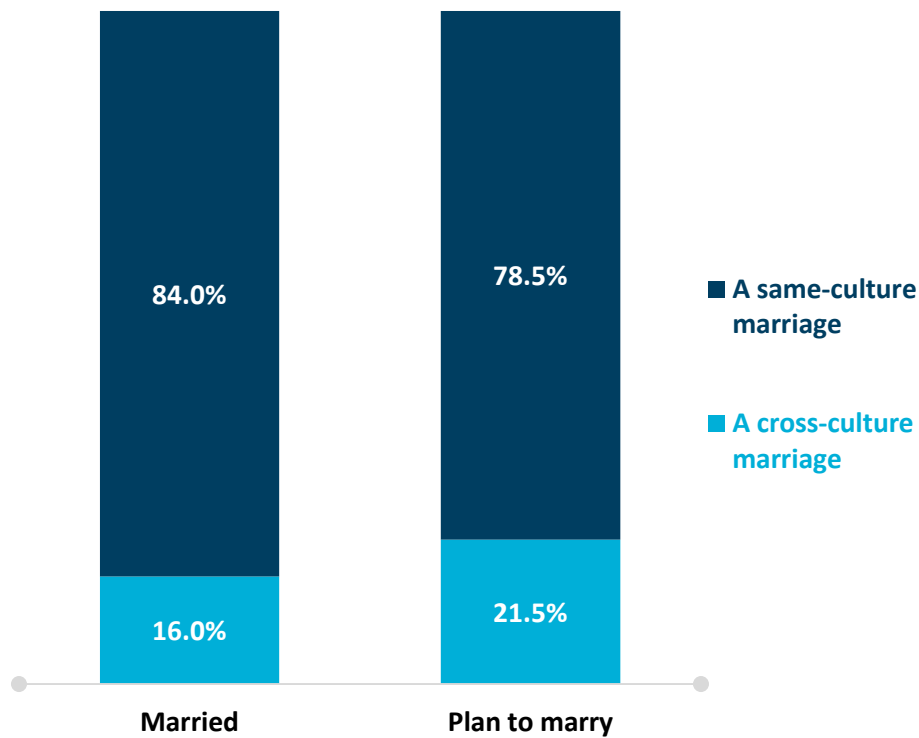
Source: CoreData Cost of Love Survey (August 2018)
Question: Which of the following best describes your marriage? Which of the following would best describe your marriage?

The vast majority (84.0%) of married respondents describe their marriage as same-culture, while the remainder say theirs is a cross-cultural one. Among planning to marry respondents, more than three-quarters (78.5%) say their future marriage would be a same-culture one, as opposed to 21.5% who would be entering into a cross-cultural one.

Did your wedding incorporate the following as a main consideration …? Would your wedding incorporate the following as a main consideration …?
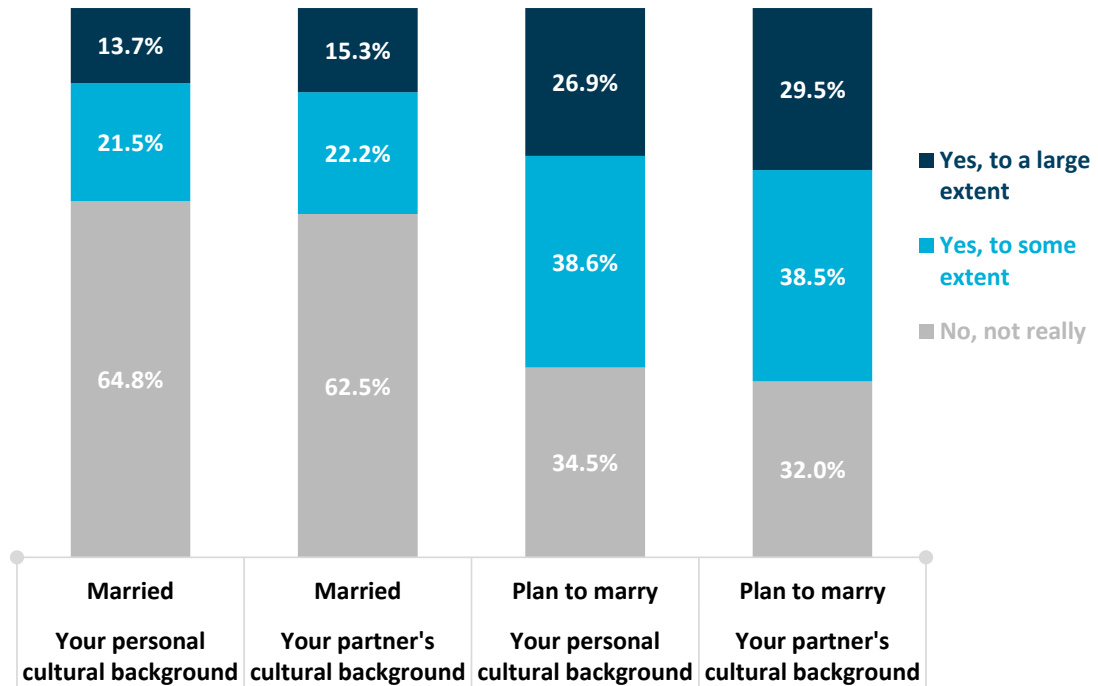
Source: CoreData Cost of Love Survey (August 2018)
Question: Did your wedding incorporate the following as a main consideration …? Would your wedding incorporate the following as a main consideration …?

More than a third of married respondents say they have incorporated their personal (35.2%) and their partner's (37.5%) cultural backgrounds as a main consideration in their wedding.

These figures rise for planning to marry respondents, with close to two-thirds saying they would definitely or possibly incorporate their personal (65.5%) and their partner's cultural backgrounds (68.0%) as a main consideration in their wedding.

Was your wedding a destination wedding (a wedding held in a location away from home, typically in a holiday destination)? Where did you have your destination wedding? Why did you have a destination wedding?
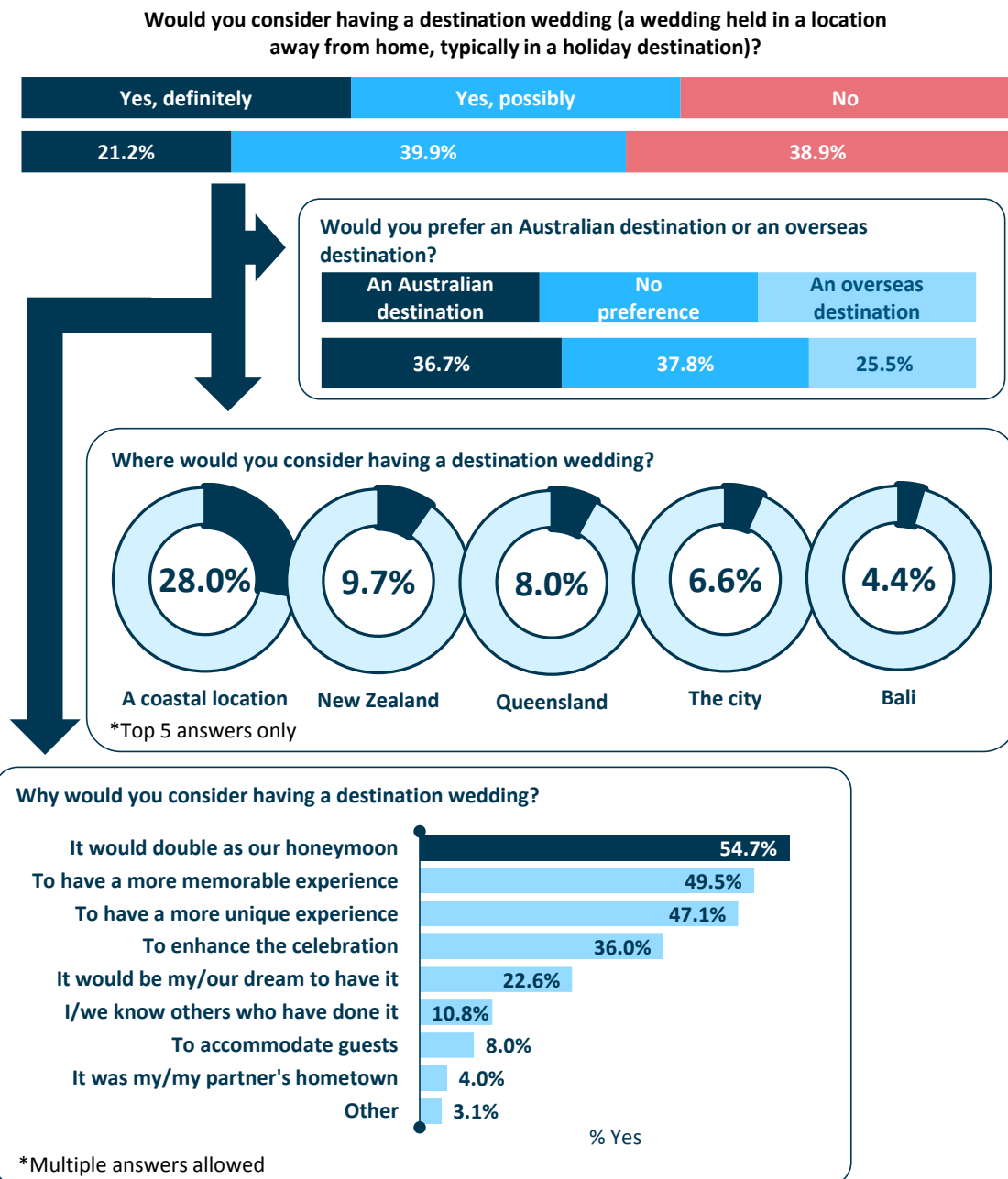
Was your wedding a destination wedding (a wedding held in a location away from home, typically in a holiday destination)?

Yes	No
11.7%	88.3%

Where did you have your destination wedding?

12.0%	10.8%	6.9%	3.7%	3.5%
Gold Coast	New Zealand	Noosa	Fiji	Philippines

*Top 5 answers only

Why did you have a destination wedding?

Reason	% Yes
To enhance the celebration	43.4%
To have a more unique experience	42.8%
To have a more memorable experience	38.0%
It doubled as our honeymoon	22.7%
It was my/our dream to have it	20.7%
It was my/my partner's hometown	20.3%
To accommodate guests	4.7%
I/we knew others who had done it	1.7%
Other	6.9%

*Multiple answers allowed

Source: CoreData Cost of Love Survey (August 2018)
Question: Was your wedding a destination wedding (a wedding held in a location away from home, typically in a holiday destination)? Where did you have your destination wedding? Why did you have a destination wedding?

Only one in nine (11.7%) married respondents say they had a destination wedding, while the remaining portion say they did not (88.3%).

For married respondents who had a destination wedding, Gold Coast, Noosa and New Zealand are just some of the locations they have cited. Enhancing the celebration (43.4%), having a more unique (42.8%) and memorable (38.0%) experience are the top reasons married respondents listed as to why they decided on a destination wedding.

Would you consider having a destination wedding (a wedding held in a location away from home, typically in a holiday destination)? Would you prefer an Australian destination or an overseas destination? Where would you consider having a destination wedding? Why would you consider having a destination wedding?

Would you consider having a destination wedding (a wedding held in a location away from home, typically in a holiday destination)?

Yes, definitely	Yes, possibly	No
21.2%	39.9%	38.9%

Would you prefer an Australian destination or an overseas destination?

An Australian destination	No preference	An overseas destination
36.7%	37.8%	25.5%

Where would you consider having a destination wedding?

28.0%	9.7%	8.0%	6.6%	4.4%
A coastal location	New Zealand	Queensland	The city	Bali

*Top 5 answers only

Why would you consider having a destination wedding?

	% Yes
It would double as our honeymoon	54.7%
To have a more memorable experience	49.5%
To have a more unique experience	47.1%
To enhance the celebration	36.0%
It would be my/our dream to have it	22.6%
I/we know others who have done it	10.8%
To accommodate guests	8.0%
It was my/my partner's hometown	4.0%
Other	3.1%

*Multiple answers allowed

Source: CoreData Cost of Love Survey (August 2018)
Question: Would you consider having a destination wedding (a wedding held in a location away from home, typically in a holiday destination)? Would you prefer an Australian destination or an overseas destination? Where would you consider having a destination wedding? Why would you consider having a destination wedding?

More than three in five (61.1%) respondents who are planning to marry would consider having a destination wedding, with a preference for an Australian location as opposed to an overseas destination (36.7% and 25.5% respectively). A coastal location, New Zealand and Queensland are just some of the locations planning to marry respondents would consider.

Practicality is the main reason to consider a destination wedding, with more than half (54.7%) saying the occasion would double as their honeymoon. Similar to the married respondents, they also want to have a more memorable (49.5%) and unique (47.1%) experience for their wedding.

Did you look to social media for inspiration for your wedding? Did you end up incorporating any of the social media inspiration into your wedding?
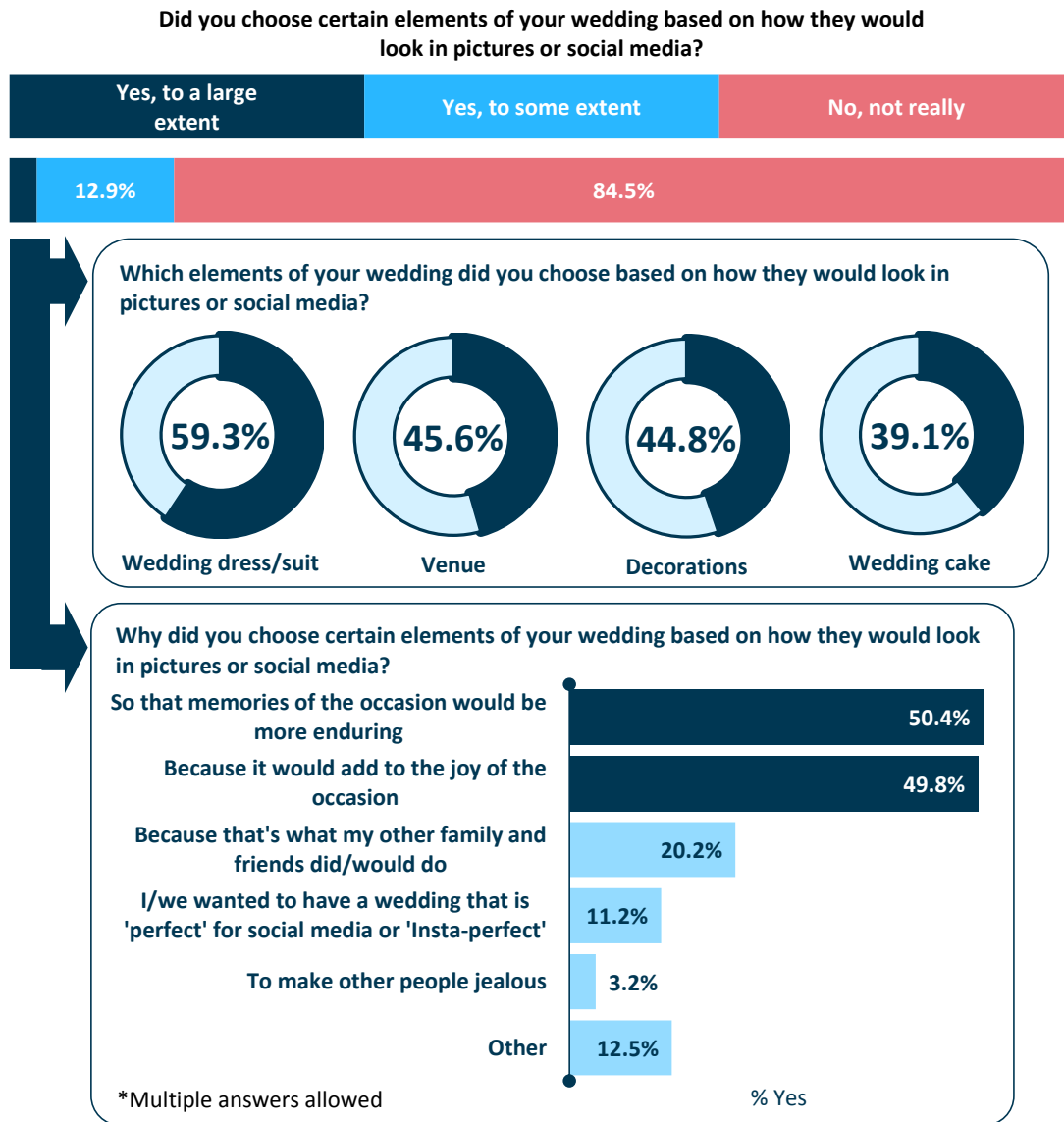

Yes   No

Did you look to social media for inspiration for your wedding?

87.7%   12.3%

Did you end up incorporating any of the social media inspiration into your wedding?

20.1%   18.6%

61.4%

Yes, to a large extent   Yes, to some extent   No, not really
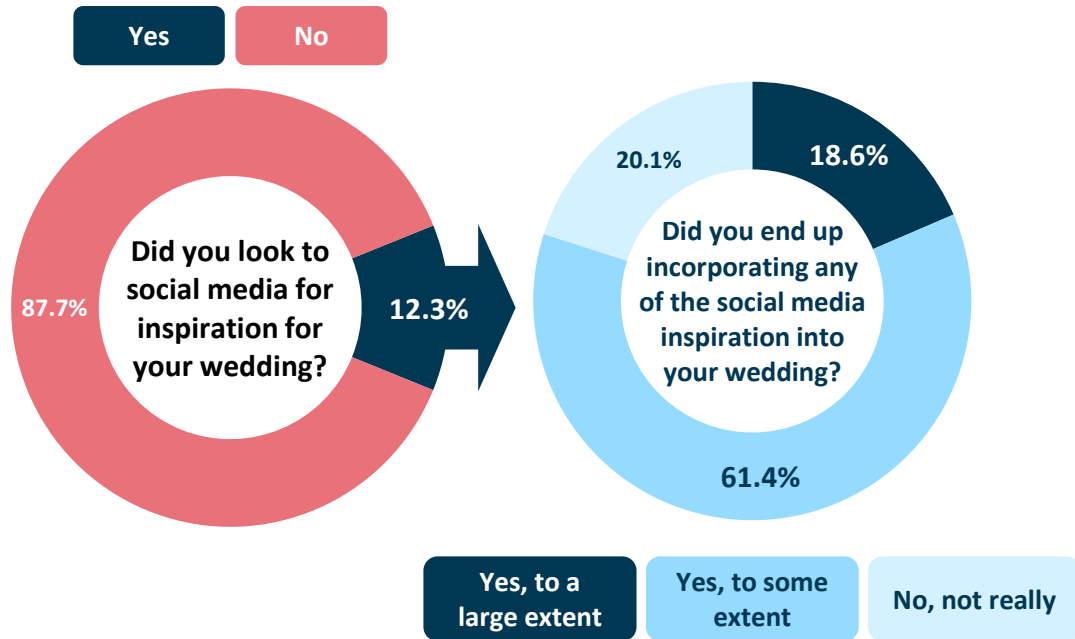
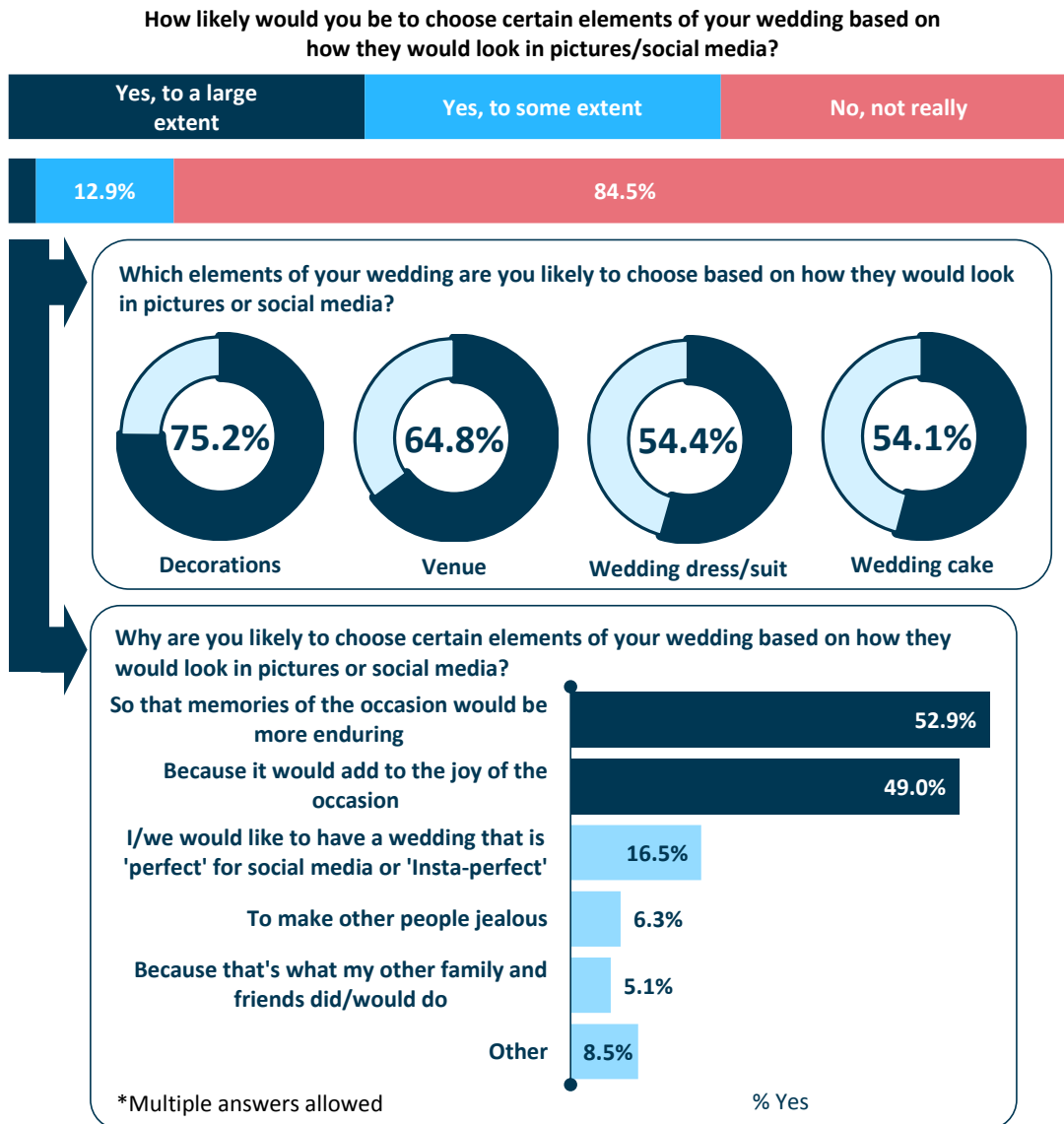*Source: CoreData Cost of Love Survey (August 2018)*
Question: Did you look to social media for inspiration for your wedding? Did you end up incorporating any of the social media inspiration into your wedding?

Only one in eight (12.3%) married respondents say they looked to social media for inspiration for their wedding, with the vast majority of these respondents ending up incorporating some of the social media inspiration into their wedding (80.0%).

Did you choose certain elements of your wedding based on how they would look in pictures or social media? Which elements of your wedding did you choose based on how they would look in pictures or social media? Why did you choose certain elements of your wedding based on how they would look in pictures or social media?

Did you choose certain elements of your wedding based on how they would look in pictures or social media?

Yes, to a large extent	Yes, to some extent	No, not really

	12.9%	84.5%

Which elements of your wedding did you choose based on how they would look in pictures or social media?

59.3%	45.6%	44.8%	39.1%
Wedding dress/suit	Venue	Decorations	Wedding cake

Why did you choose certain elements of your wedding based on how they would look in pictures or social media?

	% Yes
So that memories of the occasion would be more enduring	50.4%
Because it would add to the joy of the occasion	49.8%
Because that's what my other family and friends did/would do	20.2%
I/we wanted to have a wedding that is 'perfect' for social media or 'Insta-perfect'	11.2%
To make other people jealous	3.2%
Other	12.5%

*Multiple answers allowed

Source: CoreData Cost of Love Survey (August 2018)
*Question: Did you choose certain elements of your wedding based on how they would look in pictures or social media? Which elements of your wedding did you choose based on how they would look in pictures or social media? Why did you choose certain elements of your wedding based on how they would look in pictures or social media?*

Close to one in six (15.5%) married respondents say they chose certain elements of their wedding based on how they would look in pictures or social media, citing the wedding dress or suit as the top element (59.3%), followed by the venue (45.6%) and decorations (44.8%). They say they chose these elements so that memories of the wedding would be more enduring (50.4%) and to add to the joy of the occasion (49.8%).

Would you look to social media for inspiration for your wedding? How likely would you be to incorporate any of the inspiration found via social media into your wedding?
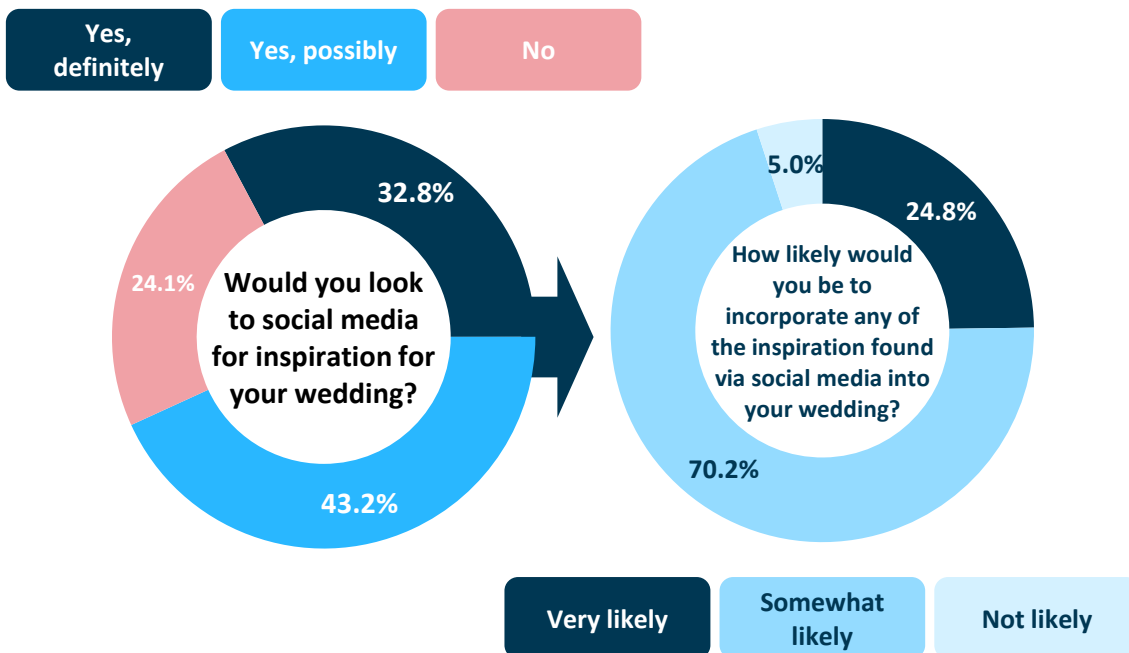
Source: CoreData Cost of Love Survey (August 2018)
Question: Would you look to social media for inspiration for your wedding? How likely would you be to incorporate any of the inspiration found via social media into your wedding?

For planning to marry respondents, three in four (76.0%) say they would look to social media for inspiration for their wedding, with the overwhelming majority of these (95.0%) likely to incorporate the inspiration they would find into their wedding.

How likely would you be to choose certain elements of your wedding based on how they would look in pictures/social media? Which elements of your wedding are you likely to choose based on how they would look in pictures or social media? Why are you likely to choose certain elements of your wedding based on how they would look in pictures or social media?

How likely would you be to choose certain elements of your wedding based on how they would look in pictures/social media?

Yes, to a large extent	Yes, to some extent	No, not really

	12.9%	84.5%

Which elements of your wedding are you likely to choose based on how they would look in pictures or social media?

75.2%	64.8%	54.4%	54.1%
Decorations	Venue	Wedding dress/suit	Wedding cake

Why are you likely to choose certain elements of your wedding based on how they would look in pictures or social media?

	% Yes
So that memories of the occasion would be more enduring	52.9%
Because it would add to the joy of the occasion	49.0%
I/we would like to have a wedding that is 'perfect' for social media or 'Insta-perfect'	16.5%
To make other people jealous	6.3%
Because that's what my other family and friends did/would do	5.1%
Other	8.5%

*Multiple answers allowed

Source: CoreData Cost of Love Survey (August 2018)
Question: How likely would you be to choose certain elements of your wedding based on how they would look in pictures/social media? Which elements of your wedding are you likely to choose based on how they would look in pictures or social media? Why are you likely to choose certain elements of your wedding based on how they would look in pictures or social media?

More than half (54.7%) of planning to marry respondents say they are likely to choose certain elements of their wedding based on how they would look in pictures or social media. Preference of elements differs with the married respondents, with decorations emerging as the top element they would choose based on photos or social media (75.2%), followed by the venue (64.8%) and the wedding dress or suit (54.4%).

However in terms of why they would choose this elements, planning to marry respondents share similar sentiments with the married ones citing choosing these elements would make the memories of the wedding more enduring (52.9%) and would add to the joy of the occasion (49.0%).

Would you have a professional photographer(s) and/or videographer(s) for your wedding? What would be the key considerations for you in choosing a photographer(s) and/or videographer(s) for your wedding?

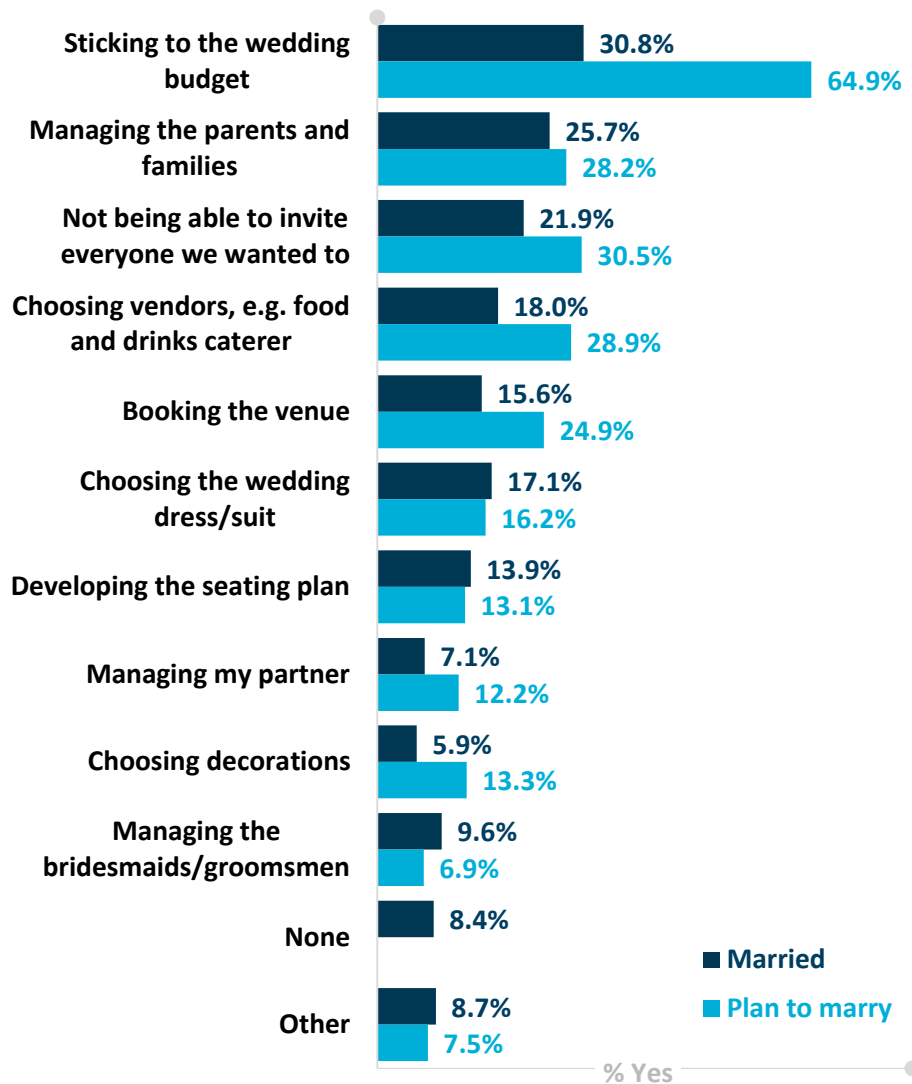| Yes, definitely	Yes, possibly	No
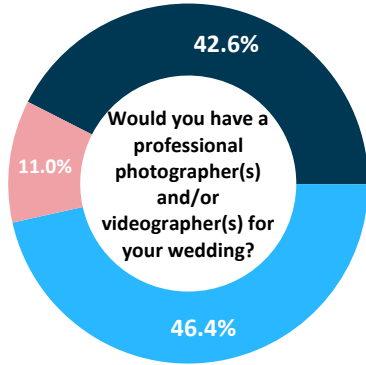
What would be the key considerations for you in choosing a photographer(s) and/or videographer(s) for your wedding?

Would you have a professional photographer(s) and/or videographer(s) for your wedding?

- 42.6%
- 11.0%
- 46.4%

Consideration	% Yes
Cost	77.7%
Recommendations/referrals from family and/or friends	56.8%
Reviews	53.1%
Their online portfolio	50.9%
Availability	44.1%
Equipment (drones, etc.)	16.9%
Their social media presence	4.6%
Other	1.6%

% Yes
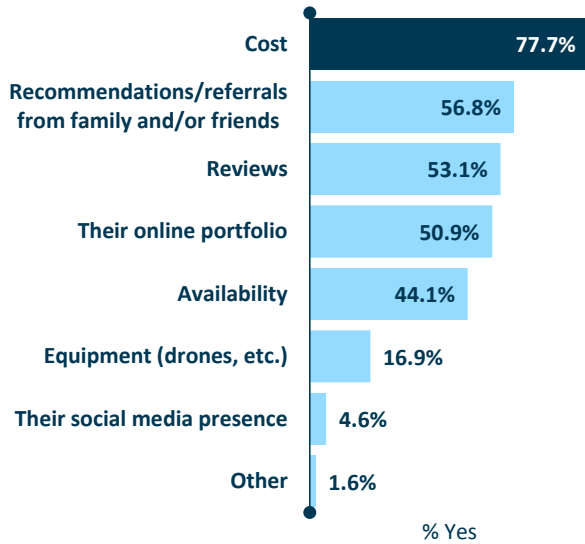
*Multiple answers allowed

Source: CoreData Cost of Love Survey (August 2018)
Question: Would you have a professional photographer(s) and/or videographer(s) for your wedding? What would be the key considerations for you in choosing a photographer(s) and/or videographer(s) for your wedding?

The vast majority (89.0%) of those who are planning to marry say they would definitely or possibly have professional photographers and/or videographers for their wedding, pointing to cost (77.7%), referrals from family and friends (56.8%) and reviews (53.1%) as key considerations for choosing one.

Overall, what were the most stressful parts of planning your wedding? Overall, what do you think would be the most stressful parts of planning your wedding?

Category	Married	Plan to marry
Sticking to the wedding budget	30.8%	64.9%
Managing the parents and families	25.7%	28.2%
Not being able to invite everyone we wanted to	21.9%	30.5%
Choosing vendors, e.g. food and drinks caterer	18.0%	28.9%
Booking the venue	15.6%	24.9%
Choosing the wedding dress/suit	17.1%	16.2%
Developing the seating plan	13.9%	13.1%
Managing my partner	7.1%	12.2%
Choosing decorations	5.9%	13.3%
Managing the bridesmaids/groomsmen	9.6%	6.9%
None	8.4%	
Other	8.7%	7.5%

% Yes

*Multiple answers allowed
Source: CoreData Cost of Love Survey (August 2018)
Question: Overall, what were the most stressful parts of planning your wedding?
Overall, what do you think would be the most stressful parts of planning your wedding?

For married respondents, three in 10 (30.8%) say sticking to the budget was the most stressful part of planning their wedding. They also found managing the parents and families (25.7%), not being able to invite everyone they wanted to (21.9%) and choosing vendors or suppliers (18.0%) as also stressful bits to the planning stage of their wedding.

These sentiments are largely shared by planning to marry respondents, with almost two-thirds (64.9%) say they expect to find sticking to the budget as the most stressful part of wedding planning. They also foresee not being able to invite everyone they want (30.5%), choosing vendors or suppliers (28.9%) and managing their parents and families as stressful parts of planning their wedding (28.2%).

THE IMPACT OF PLANNING FOR A WEDDING

- Most respondents believe the pressure to have an 'Insta-perfect' wedding increases the cost and puts unnecessary stress on couples. However, only a minority of married respondents say they felt this kind of pressure.
- Some married respondents say they felt pressured to lose weight before their wedding along with their partner and members of their bridal party.
- Although only a minor portion say they had physical health concerns resulting from wedding planning, some married respondents suffered stress from all the planning and put a strain mainly on themselves and their partners.
- After all is said and done, close to half would not change if they could do their wedding all over again and more than a third would change a few little things.

How much do you agree with the following statements?
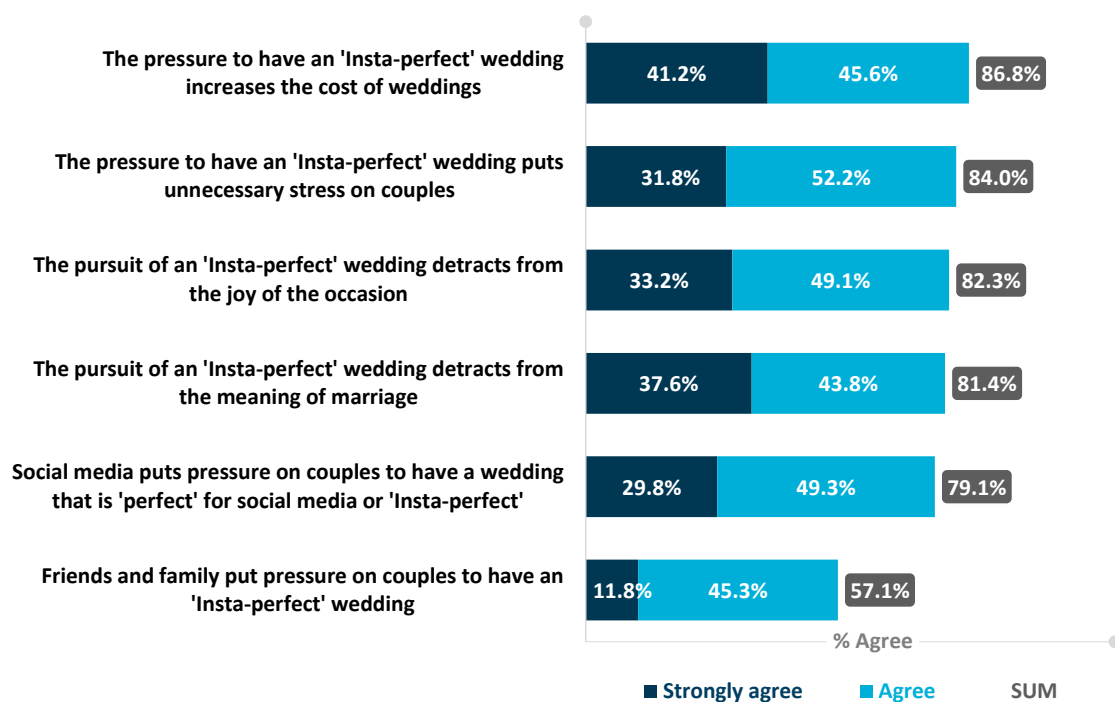
Source: CoreData Cost of Love Survey (August 2018)
Question: How much do you agree with the following statements?

The vast majority of respondents believe the pressure to have an 'Insta-perfect' wedding increases the cost (86.8%) and puts unnecessary stress on couples (84.0%). They also say that the pursuit of an 'Insta-perfect' wedding detracts from the joy of the occasion (82.3%) and from the meaning of marriage (81.4%).

Most respondents also believe social media (79.1%), and to a lesser degree friends and family (57.1%), put pressure on couples to have a wedding that is 'perfect' for social media.

Did you feel pressured to have a wedding that is 'perfect' for social media or 'Insta-perfect'?
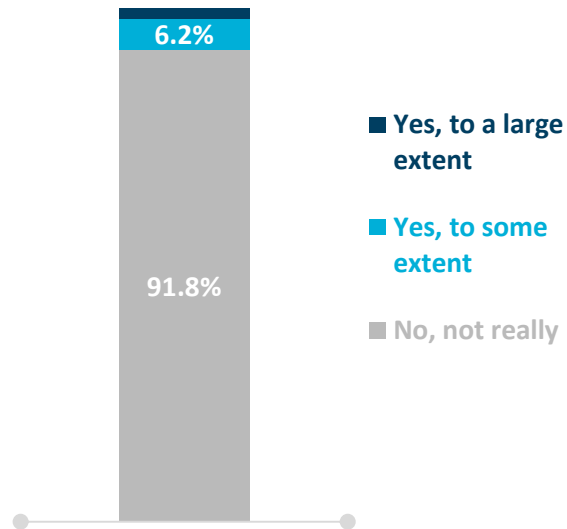
6.2%

91.8%

■ **Yes, to a large extent**

■ **Yes, to some extent**

■ **No, not really**

Source: CoreData Cost of Love Survey (August 2018)
Question: Did you feel pressured to have a wedding that is 'perfect' for social media or 'Insta-perfect'?

Only a minor portion (8.2%) of married respondents say they felt pressured to have an 'Insta-perfect' wedding.

Did you feel pressured to lose weight before your wedding? Did your partner feel pressured to lose weight before your wedding?

- **Yes, to a large extent**

- **Yes, to some extent**

- No, not really
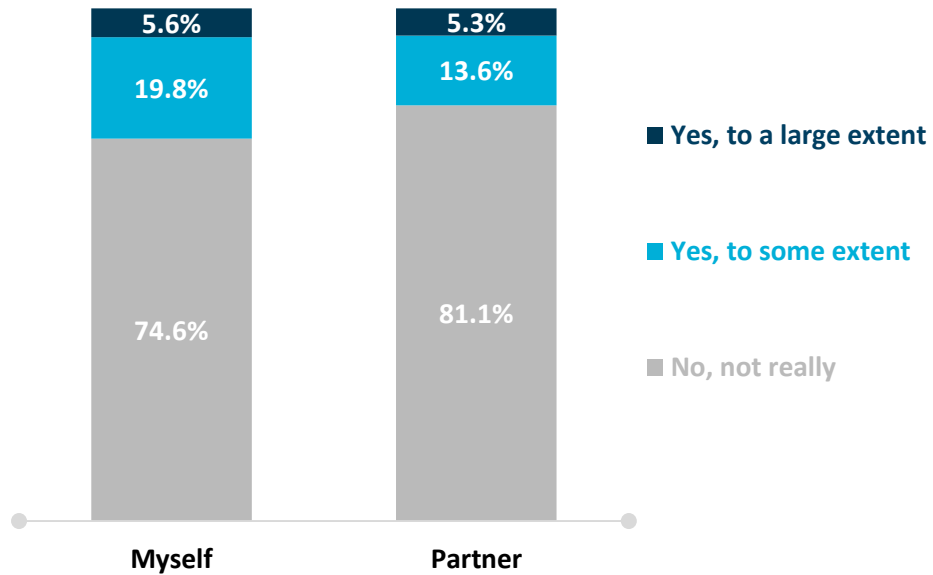
Source: CoreData Cost of Love Survey (August 2018)
Question: Did you feel pressured to lose weight before your wedding? Did your partner feel pressured to lose weight before your wedding?

A quarter (25.4%) of married respondents say they felt pressured to lose weight before their wedding, while close to one in five (18.9%) say their partner felt the same pressure.

Did members of the bridal party feel pressured to lose weight before your wedding? Where did this pressure come from?

Did members of the bridal party feel pressured to lose weight before your wedding?

Yes, to a large extent — **2.1%**

Yes, to some extent — **6.1%**

No, not really — **65.1%**

Don't know — **26.7%**

Where did this pressure come from?*

Society in general — **47.2%**

Family — **19.8%**

Friends — **21.0%**

The wedding couple — **11.9%**

* Results are indicative only due to low N's
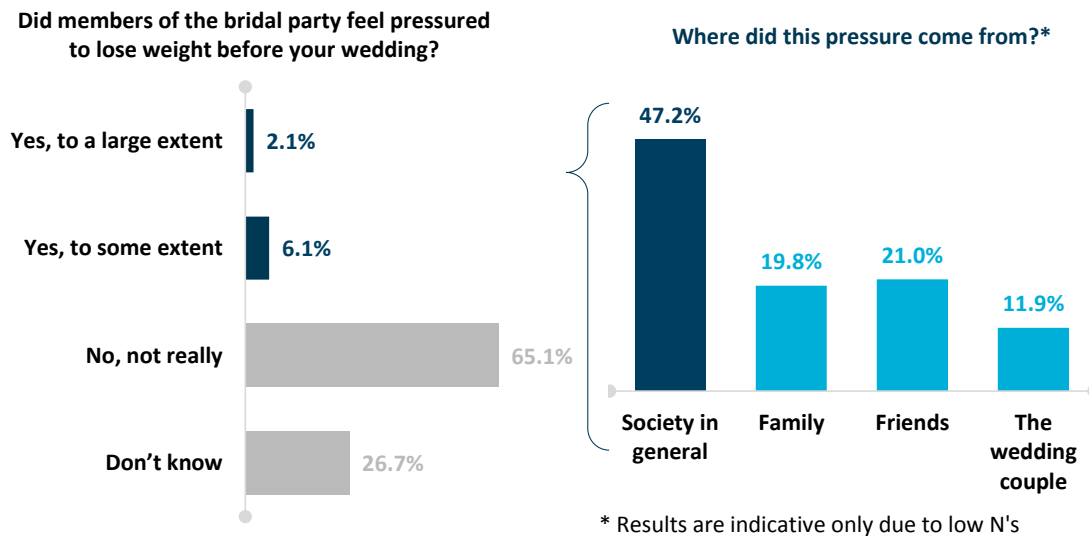
Source: CoreData Cost of Love Survey (August 2018)
Question: Did members of the bridal party feel pressured to lose weight before your wedding? Where did this pressure come from?

Only a minor portion (8.2%) say the members of their bridal felt pressured to lose weight before the wedding and citing society in general (47.2%) as the primary source of this pressure. More than a quarter (26.7%) say they do not know if the bridal party members felt pressured.

Did you feel you suffered from the following as a result of planning your wedding? What physical health concerns did you feel you had as a result of planning your wedding?

Did you feel you suffered from the following as a result of planning your wedding?
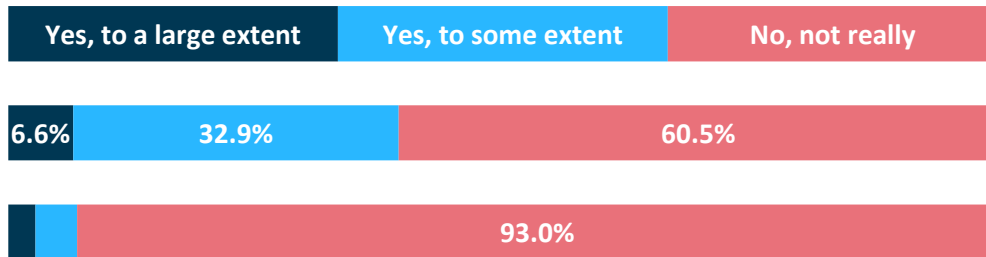
Yes, to a large extent	Yes, to some extent	No, not really

6.6%	32.9%	60.5%

		93.0%

What physical health concerns did you feel you had as a result of planning your wedding?

Stress	25.4%
Headache	14.8%
Exhaustion	13.6%

% Yes
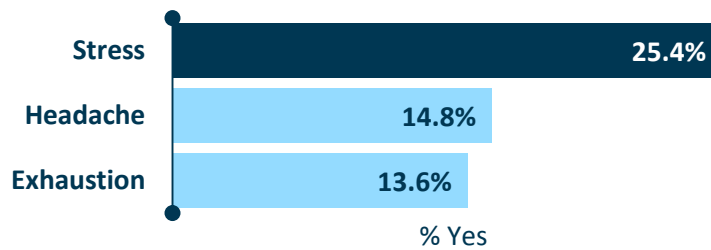
*Results are indicative only due to low N's
**Top 3 answers only
***Multiple answers allowed

Source: CoreData Cost of Love Survey (August 2018)
Question: Did you feel you suffered from the following as a result of planning your wedding? What physical health concerns did you feel you had as a result of planning your wedding?

Only a small proportion of respondents say they had physical health concerns resulting from wedding planning, citing stress, headaches and exhaustion as some of these physical manifestations. Close to two in five (39.5%) married respondents say they suffered stress as a result of planning their wedding.

Did planning your wedding put a strain on …?
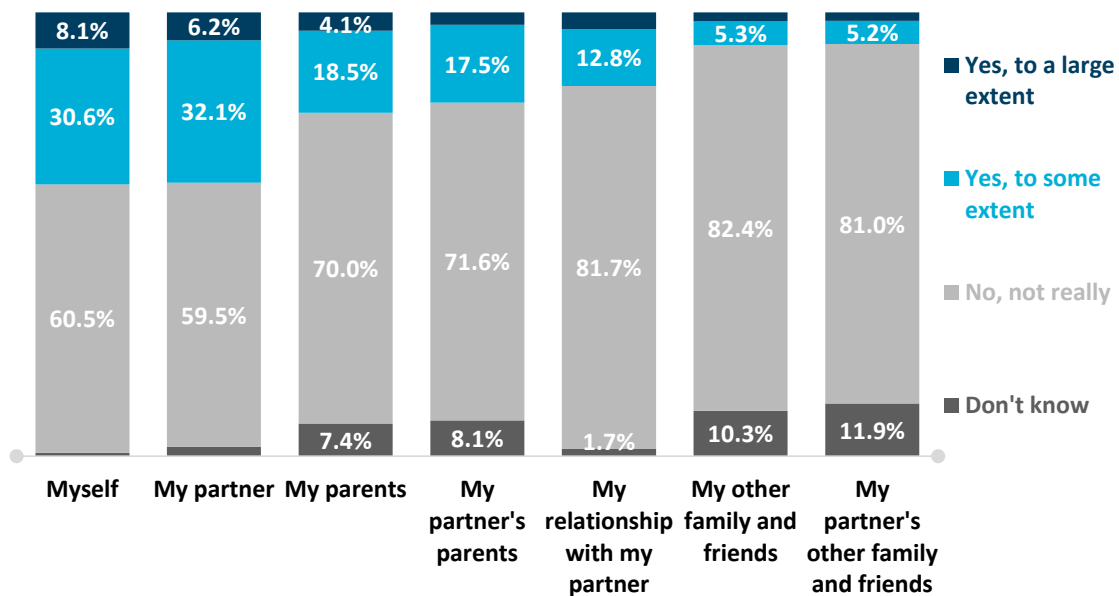
Source: CoreData Cost of Love Survey (August 2018)
Question: Did planning your wedding put a strain on …?

For married respondents, planning their wedding put a strain mainly on themselves (38.7%), their partner (38.3%), their parents (22.6%) and their partner's parents (20.3%).

All said and done, if you could do your wedding all over again, would you do it the exactly same way? Why do you feel this way?

All said and done, if you could do your wedding all over again, would you do it the exactly same way?

Wouldn't change a thing	Would change a few little or big things	Would not even get married again
47.3%	44.0%	8.7%

Why do you feel this way?

Wedding was perfect	79.0%
Not costy	4.5%
Simple wedding	4.3%

Why do you feel this way?

Guest list	15.5%
Professional photographer	14.7%
Short budget	7.6%

Why do you feel this way?*

Guest list	23.4%
Waste of money	22.1%
Save money	18.9%
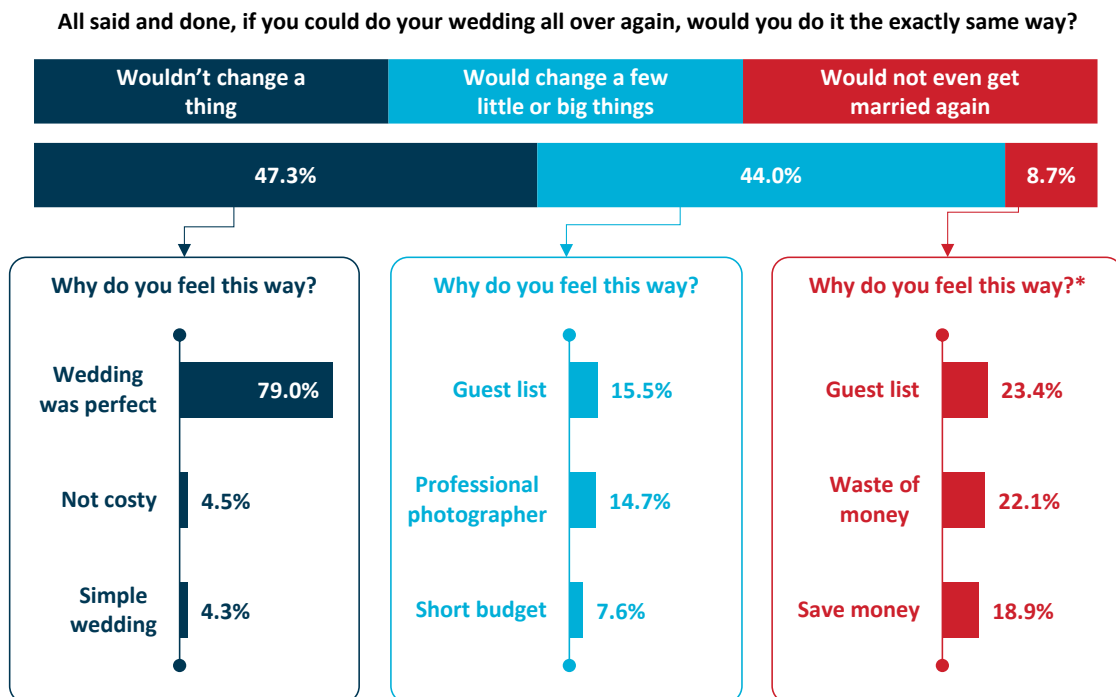
Source: CoreData Cost of Love Survey (August 2018)
Question: All said and done, if you could do your wedding all over again, would you do it the exactly same way? Why do you feel this way?

Although close to half (47.3%) of married respondents say they would not change a thing if they could do their wedding all over again, more than two in five (44.0%) admit they would change some things, while close to one in 10 (8.7%) admit they would not even get married again.

Would not change a thing

"It was perfect! It was a celebration with family and friends. Everyone had a good time, with good food and good company." (Female, 29 years old, NSW)

"It was such a fun day, and incorporated elements of both of us whilst still fitting what our family and friends would enjoy. Hosting a party, even a wedding is more about the guests than the couple. If they all have a good time, you tend to, too." (Female, 35 years old, WA)

"It went as planned and everyone enjoyed themselves. The wedding took place in a lovely garden and the reception was in our favourite restaurant." (Male, 67 years old, VIC)

"It was the happiest day of my life. We were actually the very last people to leave the venue; we were enjoying it so much." (Male, 78 years old, SA)

Would change things (a few little or big things)

"By and large, we achieved what we wanted - a big, joyful celebration with as many family and friends as we could afford to invite. The day was relaxed and memorable, the venue a perfect setting for the vibe we were going for, the joy genuine. I would change a few things to better keep to the schedule on the day, other than that, it was great." (Female, 33 years old, WA)

"Because we were keeping costs down we didn't hire our photographer for long enough. I would have also liked to have a few more key people and I would have done things differently with catering." (Female, 40 years old, VIC)

"Wedding held in church but it is no longer important to us, no kids allowed caused some problems so I would invite kids." (Male, 68 years old, SA)

"It was perfect the first time around and it would still be perfect again, even with the years since the wedding and the love would still be present, with one difference, I think. I would be here instead of overseas helping and providing support in the planning stages." (Male, 58 years old, SA)

Would not even get married again

"We spent a lot of money. Looking back I would have used the money to travel instead." (Female, 38 years old, QLD)

"Going through problems with my husband, makes me wish I didn't get married in the first place." (Female, 68 years old, ACT)

"Waste of money." (Male, 52 years old, NSW)

"Especially in Australia it's so expensive even to just go downtown and register or whatever they call it. Too expensive. Then the city has no parking and is a mess. I've been married before, and it cost like $30 or something like that in Florida. It's mainly for the womenfolk who are still brainwashed about "marriage" and "weddings". It's just a legal contract today and I guess a moral contract for Christians which I am not. I can live by the tenants without the paperwork though. Plus, there's no room for my culture in this society yet, which is racially based, so a "white wedding" would get TV attention and probably violently attacked." (Male, 49 years old, SA)

How much do you agree with the following statements?
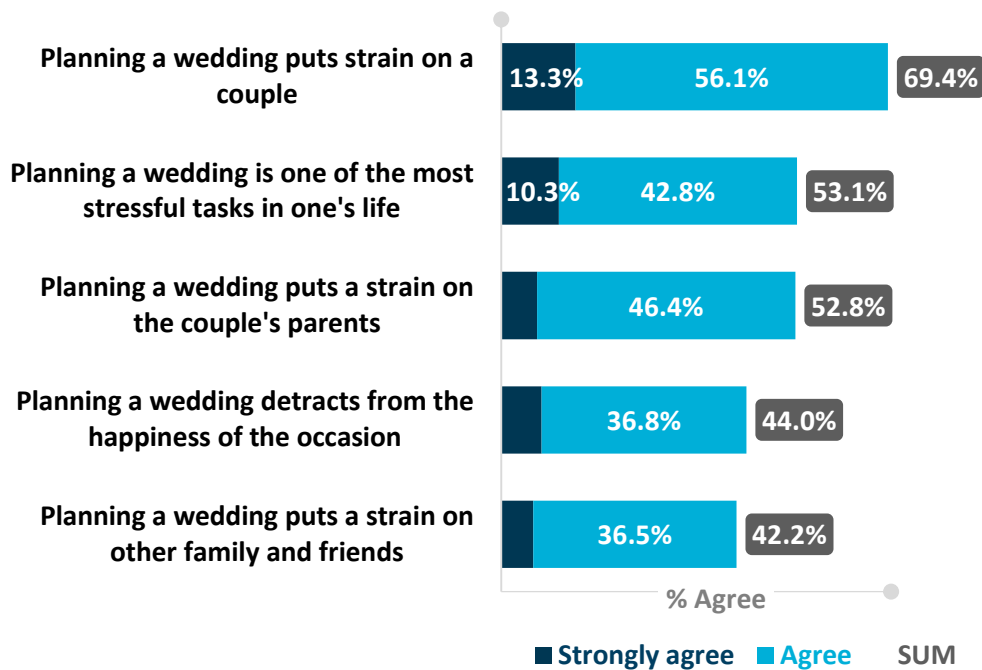
Planning a wedding puts strain on a couple — 13.3% / 56.1% / 69.4%

Planning a wedding is one of the most stressful tasks in one's life — 10.3% / 42.8% / 53.1%

Planning a wedding puts a strain on the couple's parents — 46.4% / 52.8%

Planning a wedding detracts from the happiness of the occasion — 36.8% / 44.0%

Planning a wedding puts a strain on other family and friends — 36.5% / 42.2%

% Agree

■ **Strongly agree** ■ **Agree** SUM

Source: CoreData Cost of Love Survey (August 2018)
Question: How much do you agree with the following statements?

Most respondents feel planning a wedding puts a strain on a couple (69.4%) and to a lesser extent on the couple's parents (52.8%) and on other family and friends (42.2%). More than half of respondents believe wedding planning is one of the most stressful tasks in one's life (53.1%) and also detracts from the happiness of the occasion (44.0%).

Do you think you would have a phone-free wedding ceremony? From your perspective, how important would it be to have a phone-free wedding ceremony? Why do you think you would have a phone-free wedding ceremony?

Do you think you would have a phone-free wedding ceremony?

Yes, 65.3%

From your perspective, how important would it be to have a phone-free wedding ceremony?

Very important	Somewhat important	Not important
26.7%	56.7%	16.6%

Why do you think you would have a phone-free wedding ceremony?

	% Yes
I/we wouldn't want the occasion to be ruined by phones	71.4%
I/we would want the guests to focus on us instead of their phones	64.8%
I/we would want the guests to be respectful	53.4%
I/we wouldn't want photos to be published before I/we get a chance to share them	31.8%

*Multiple answers allowed

Source: CoreData Cost of Love Survey (August 2018)
Question: Do you think you would have a phone-free wedding ceremony? From your perspective, how important would it be to have a phone-free wedding ceremony? Why do you think you would have a phone-free wedding ceremony?

For planning to marry respondents, almost two-thirds (65.3%) say they definitely or possibly would have phone-free wedding ceremony and of these, the vast majority (83.4%) feel it is important to them. Similar to married respondents who had phone-free wedding ceremonies, more than seven in 10 (71.4%) would not want the occasion to be ruined by phones. They also would want their guests to focus on them the couple instead of their phones (64.8%) and to be respectful (53.4%).

Did you use drone technology to better capture your wedding day? Would you like to have used drone technology to better capture your wedding day? Assuming you had access to it, would you use drone technology to better capture your wedding day?

Married

Did you use drone technology to better capture your wedding day?

Yes, 2.6%

Would you like to have used drone technology to better capture your wedding day?*

2.6%

16.4%

81.0%

| Yes, definitely | Yes, possibly | No |

*Results are indicative only due to low N's

Plan to marry

Assuming you had access to it, would you use drone technology to better capture your wedding day?

Yes, definitely	Yes, possibly	No
14.4%	50.2%	35.4%
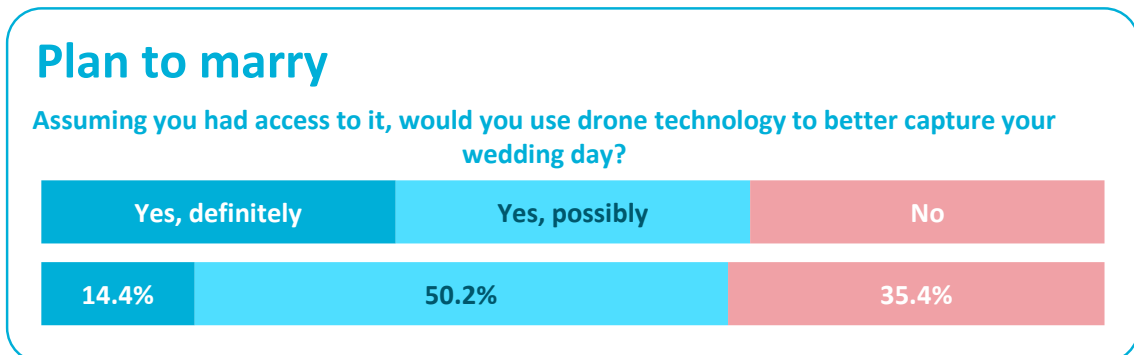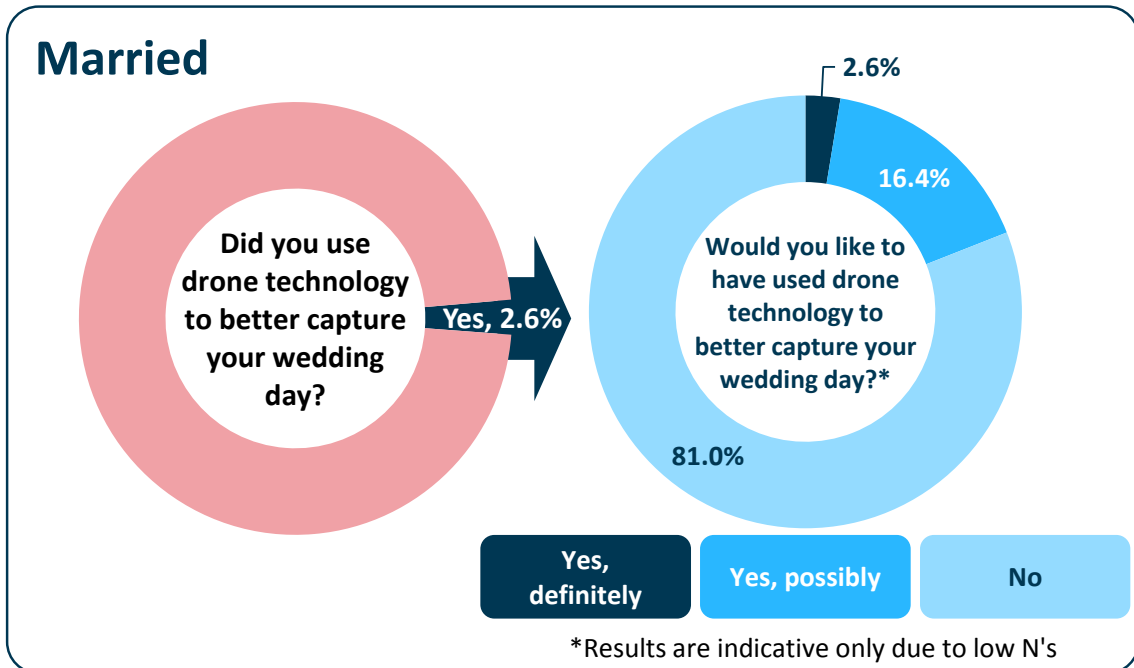
Source: CoreData Cost of Love Survey (August 2018)
Question: Did you use drone technology to better capture your wedding day? Would you like to have used drone technology to better capture your wedding day? Assuming you had access to it, would you use drone technology to better capture your wedding day?

The overwhelming majority (97.4%) of married respondents did not use drone technology to capture their wedding day and of these, close to one in five (19.0%) would like to have used drone technology to better capture the occasion.
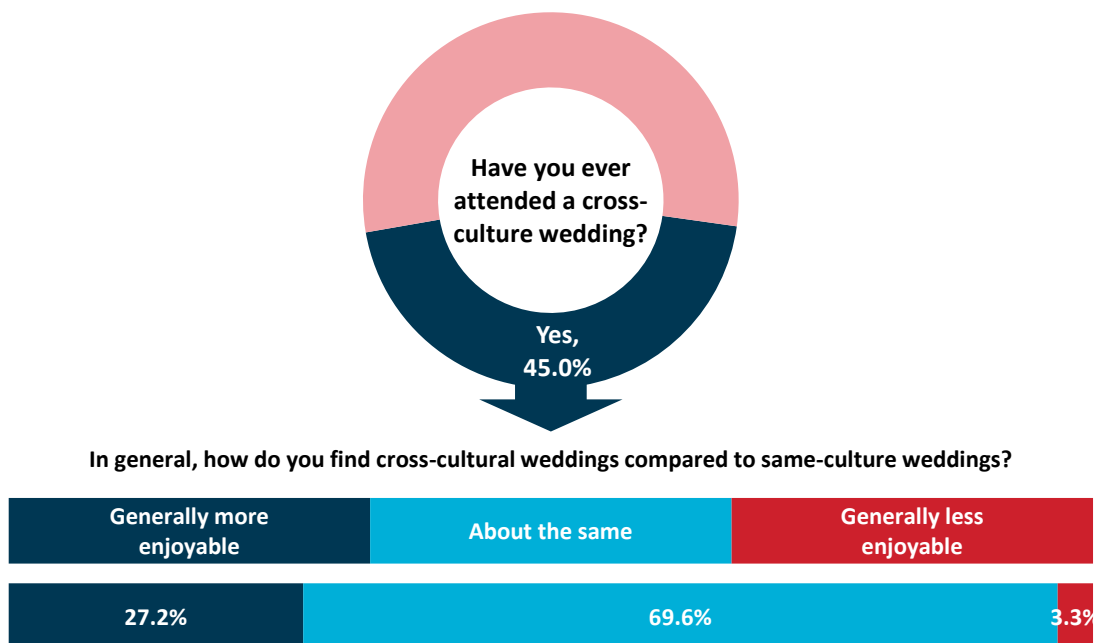
Assuming they had access to it, close to two-thirds (64.6%) of those planning to marry would use drone technology to better capture their wedding day.

ATTENDING A WEDDING

- Close to half of respondents have attended a cross-culture wedding, with some of them saying they found it more enjoyable than a same-culture one.
- A quarter of respondents have been in a situation where they were unable to attend a wedding in-person after they originally planned to, with a few thinking their relationship with the couple changed.
- There is also a similar story for married respondents who have had wedding guests unable to make it to their wedding day
- Many respondents would consider tuning into a wedding via Skype or a live stream if they are unable to attend in-person. Some married respondents would have liked this option in their wedding and some of those planning to marry are considering this option.

Have you ever attended a cross-culture wedding? In general, how do you find cross-cultural weddings compared to same-culture weddings?


Have you ever attended a cross-culture wedding?

Yes, 45.0%

In general, how do you find cross-cultural weddings compared to same-culture weddings?

Generally more enjoyable	About the same	Generally less enjoyable
27.2%	69.6%	3.3%

Source: CoreData Cost of Love Survey (August 2018)
Question: Have you ever attended a cross-culture wedding? In general, how do you find cross-cultural weddings compared to same-culture weddings?

Close to half (45.0%) of respondents have attended a cross-culture wedding and although the majority find it about the same compared to same-culture weddings, more than a quarter (27.2%) say they found cross-cultural weddings generally more enjoyable.

Have you ever been asked to switch off your mobile during the wedding ceremony?
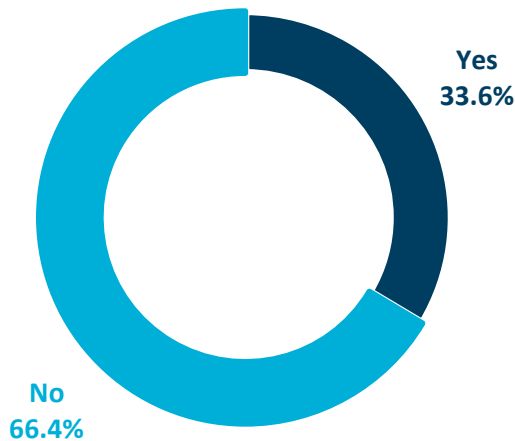
Yes 33.6%

No 66.4%

Source: CoreData Cost of Love Survey (August 2018)
Question: Have you ever been asked to switch off your mobile during the wedding ceremony?

A third of respondents say they have been asked to switch off their mobile phones during a wedding ceremony (33.6%).
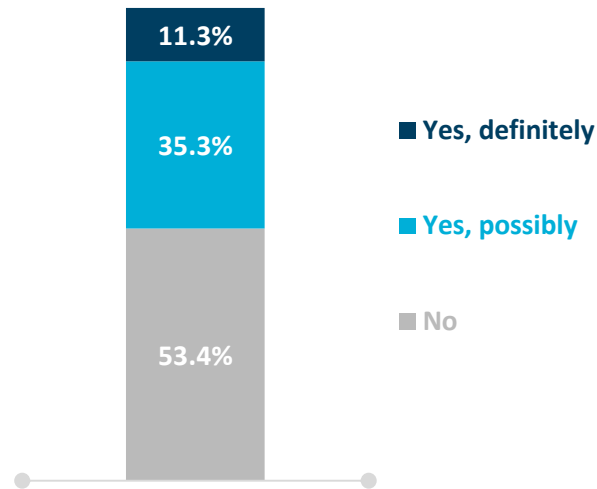
Have you ever been unable to attend a wedding in-person after you originally planned to? Did your relationship with the couple change after the wedding when you were unable to attend?

Have you ever been unable to attend a wedding in-person after you originally planned to?

Yes, 25.8%

Did your relationship with the couple change after the wedding when you were unable to attend?

6.2%
16.5%
77.3%

| Yes, to a large extent | Yes, to some extent | No, not really |
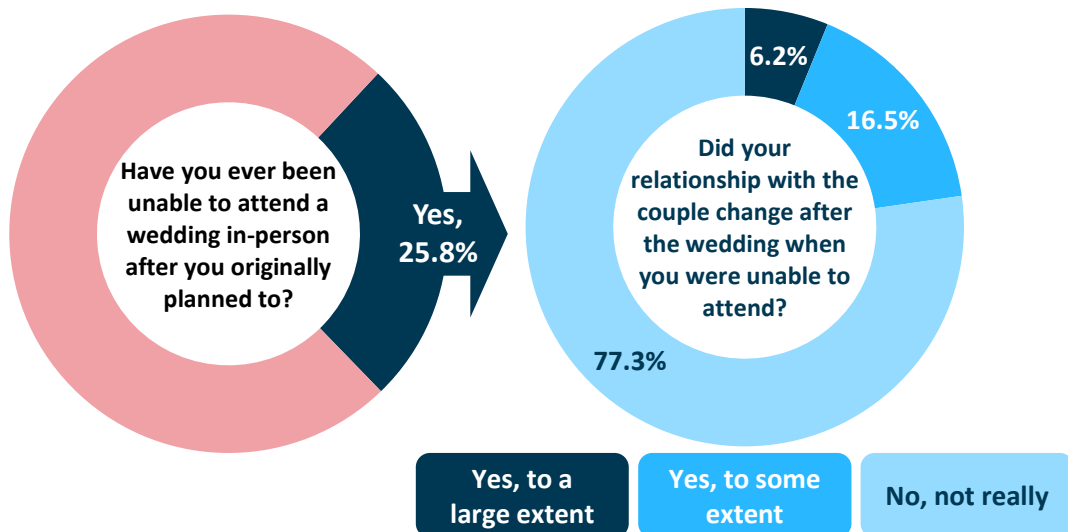
Source: CoreData Cost of Love Survey (August 2018)
Question: Have you ever been unable to attend a wedding in-person after you originally planned to? Did your relationship with the couple change after the wedding when you were unable to attend?

A quarter of respondents (25.8%) say they were unable to attend a wedding in-person after they originally planned to and of these, close to one in four (22.7%) believe their relationship with the couple changed after the wedding when they were unable to attend.
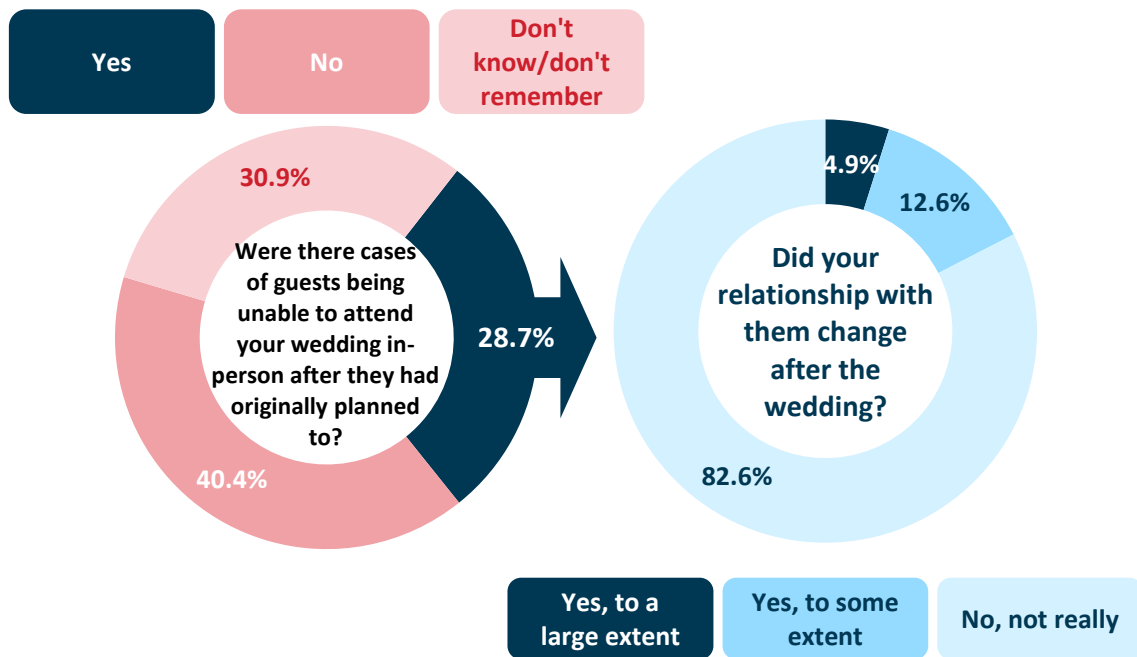
Would you consider tuning into a wedding via Skype/live stream if you were unable to attend in-person on the day?

11.3%

35.3%

53.4%

- ■ **Yes, definitely**
- ■ **Yes, possibly**
- ■ No

Source: CoreData Cost of Love Survey (August 2018)
Question: Would you consider tuning into a wedding via Skype/live stream if you were unable to attend in-person on the day?

Close to half (46.6%) of respondents say they would consider tuning into a wedding via Skype or a live stream if they were unable to attend in-person on the day.

Were there cases of guests being unable to attend your wedding in-person after they had originally planned to? Did your relationship with them change after the wedding?
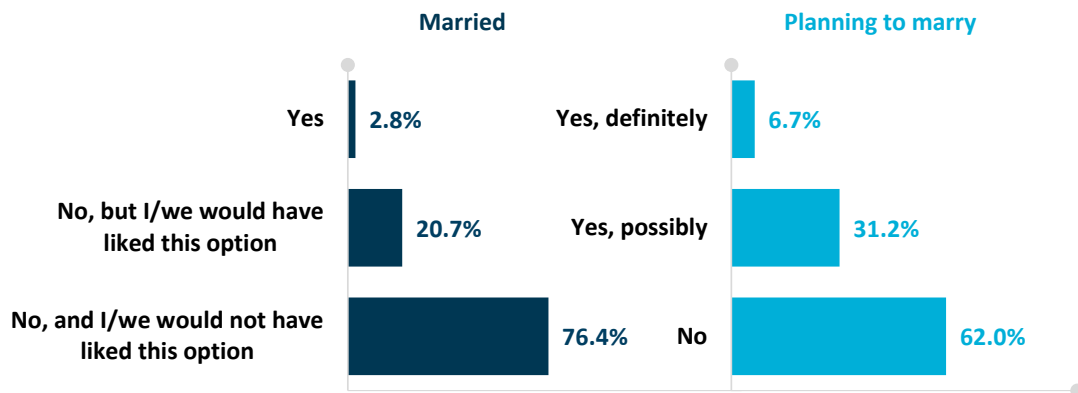
Close to three in ten (28.7%) married respondents say there were cases of guests being unable to attend their wedding in-person after they had originally planned to and of these, more than one in six (17.5%) say their relationship with those guests changed after the wedding.

Did you provide an option for guests to attend your wedding via Skype/live stream if they were unable to attend in-person on the day? Would you provide an option for guests to attend your wedding via Skype/live stream if they were unable to attend in-person on the day?

	Married		**Planning to marry**	
Yes	2.8%	Yes, definitely	6.7%	
No, but I/we would have liked this option	20.7%	Yes, possibly	31.2%	
No, and I/we would not have liked this option	76.4%	No	62.0%	

Source: CoreData Cost of Love Survey (August 2018)
Question: Did you provide an option for guests to attend your wedding via Skype/live stream if they were unable to attend in-person on the day? Would you provide an option for guests to attend your wedding via Skype/live stream if they were unable to attend in-person on the day?
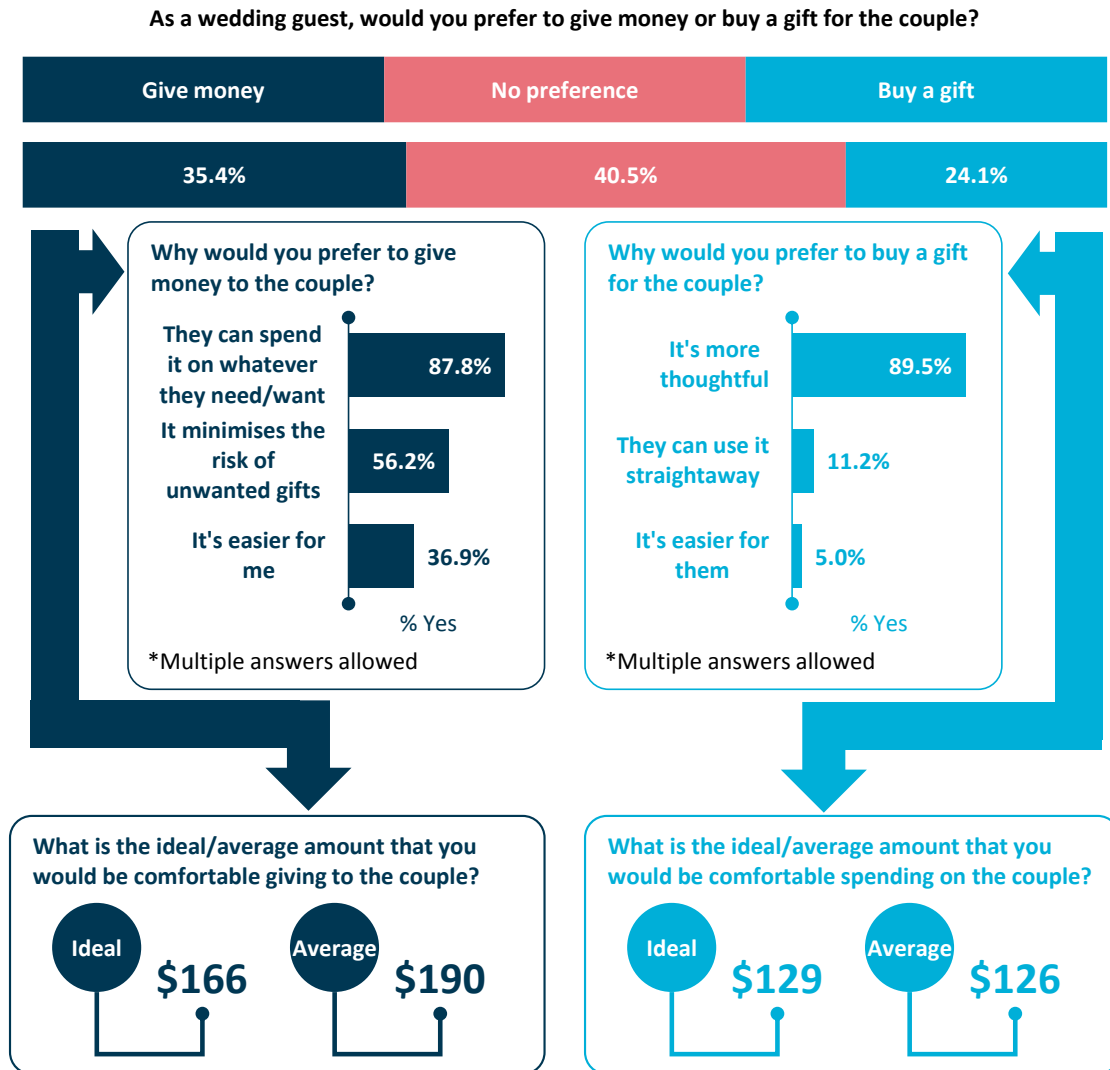
For married respondents, only a very small portion have provided an option for guests to attend their wedding via Skype or live stream if they were unable to in-person and a further one in five (20.7%) say they did not provide this but would have liked the option.

For those planning to marry, close to two in five (37.9%) are considering providing their wedding guests to attend the ceremony via Skype or live stream if unable to attend in-person.

GIFTING

- Respondents generally prefer to give money to the couple as wedding guests, with the average ideal amount respondents are comfortable giving is $166 and the average amount they would give is $190.
- Of those who prefer to buy gifts for the couple as wedding guests, the average ideal amount respondents are comfortable spending on the couple is $129 and the average amount they would spend is $126.
- Money is also generally preferred by married respondents and those planning to marry.

As a wedding guest, would you prefer to give money or buy a gift for the couple? Why would you prefer to give money to the couple? What is the ideal amount that you would be comfortable giving to the couple? What is the average amount that you would give to the couple? Why would you prefer to buy a gift for the couple? What is the ideal amount that you would be comfortable spending on the couple? What is the average amount that you would spend on the couple?
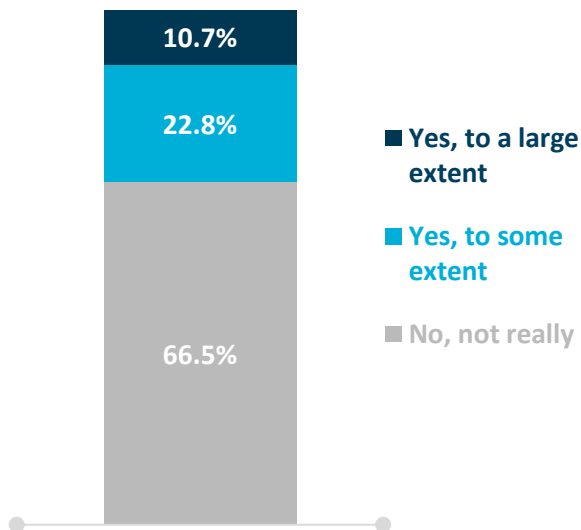
As a wedding guest, would you prefer to give money or buy a gift for the couple?

Give money	No preference	Buy a gift
35.4%	40.5%	24.1%

Why would you prefer to give money to the couple?

	% Yes
They can spend it on whatever they need/want	87.8%
It minimises the risk of unwanted gifts	56.2%
It's easier for me	36.9%

*Multiple answers allowed

Why would you prefer to buy a gift for the couple?

	% Yes
It's more thoughtful	89.5%
They can use it straightaway	11.2%
It's easier for them	5.0%

*Multiple answers allowed

What is the ideal/average amount that you would be comfortable giving to the couple?

Ideal **$166**   Average **$190**

What is the ideal/average amount that you would be comfortable spending on the couple?

Ideal **$129**   Average **$126**

Source: CoreData Cost of Love Survey (August 2018)
Question: As a wedding guest, would you prefer to give money or buy a gift for the couple? Why would you prefer to give money to the couple? What is the ideal/average amount that you would be comfortable giving to the couple? Why would you prefer to buy a gift for the couple? What is the ideal/average amount that you would be comfortable spending on the couple?

As wedding guests, two in five (40.5%) respondents may not have any preference over what to give to a couple as a gift but more than a third (35.4%) prefer to give money while close to one in four (24.1%) prefer buying a gift for the couple.

Among those who prefer to give money, the vast majority (87.8%) say it is so that the couple can spend it on whatever they need or want. They also say it minimises the risk of unwanted gifts (56.2%) and easier for them as guests (36.9%). The average ideal amount respondents are comfortable giving is $166 and the average amount they would give is $190.

Among those who prefer to buy a gift, close to nine in 10 (89.5%) think it is more thoughtful this way. The average ideal amount respondents are comfortable spending on the couple is $129 and the average amount they would spend is $126.

As a wedding guest, would you feel pressured if you were asked by the wedding party to give them money as a gift?

10.7%

22.8%

66.5%

■ **Yes, to a large extent**

■ **Yes, to some extent**

■ **No, not really**

Source: CoreData Cost of Love Survey (August 2018)
Question: As a wedding guest, would you feel pressured if you were asked by the wedding party to give them money as a gift?

A third (33.5%) of respondents say they would feel pressured if they were asked by the wedding party to give them money as a gift.

Did you prefer receiving money or a gift from your wedding guests? Would you prefer to receive money or a gift from your wedding guests?

Married **Planning to marry**
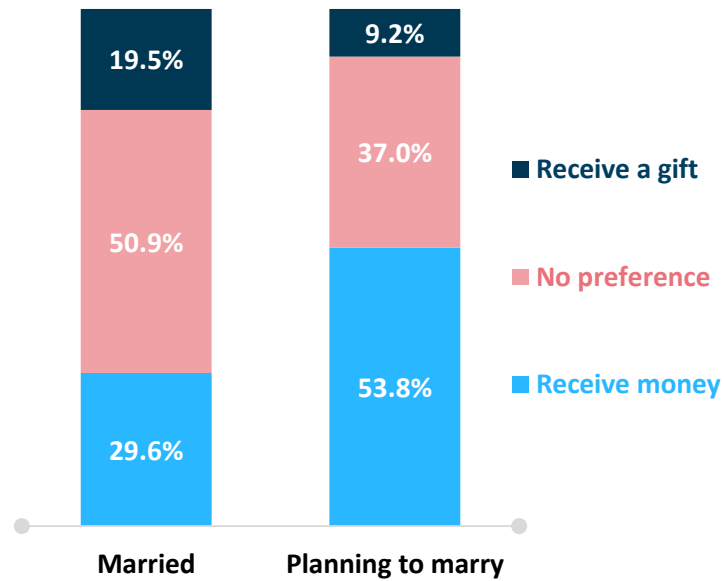
Source: CoreData Cost of Love Survey (August 2018)
Question: Did you prefer receiving money or a gift from your wedding guests? Would you prefer to receive money or a gift from your wedding guests?

Although half (50.9%) of married respondents say they did not have a preference either way, close to three in 10 (29.6%) say they preferred receiving money while one in five (19.5%) preferred receiving gifts.

For those planning to marry, more than half (53.8%) say they would prefer to receive money from their wedding guests, while less than one in 10 (9.2%) say they would like to receive gifts.

ATTENDING A DESTINATION WEDDING

- Most respondents would consider paying for flights, accommodation and meals and other expenses to attend a destination wedding.
- Of those who have attended, they spent an average amount of $1,049 for flights, $684 for accommodation and $568 for meals and other expenses.
- Many respondents think it is unfair for the couple to still expect gifts from their guests if they are having a destination wedding; however, only a handful think the couple should foot their travel expenses.
- The most popular events respondents have attended for a single wedding are an engagement party, a hens or bucks party and a wedding day function.

Would you consider paying for the following to attend a destination wedding (a wedding held in a location away from home, typically in a holiday destination) as a guest? What is the ideal amount that you would be comfortable spending on the following to attend a destination wedding as a guest?

Would you consider paying for <u>flights</u> to attend a destination wedding as a guest?

Yes, definitely	Yes, possibly	No
27.3%	39.5%	33.2%

What is the ideal amount that you would be comfortable spending on <u>flights</u> to attend a destination wedding as a guest?

$895

Would you consider paying for <u>accommodation</u> to attend a destination wedding as a guest?

Yes, definitely	Yes, possibly	No
28.1%	40.7%	31.3%

What is the ideal amount that you would be comfortable spending on <u>accommodation</u> to attend a destination wedding as a guest?

$694

Would you consider paying for <u>meals and other expenses</u> to attend a destination wedding as a guest?

Yes, definitely	Yes, possibly	No
24.7%	42.0%	33.4%

What is the ideal amount that you would be comfortable spending on <u>meals and other expenses</u> to attend a destination wedding as a guest?

$495
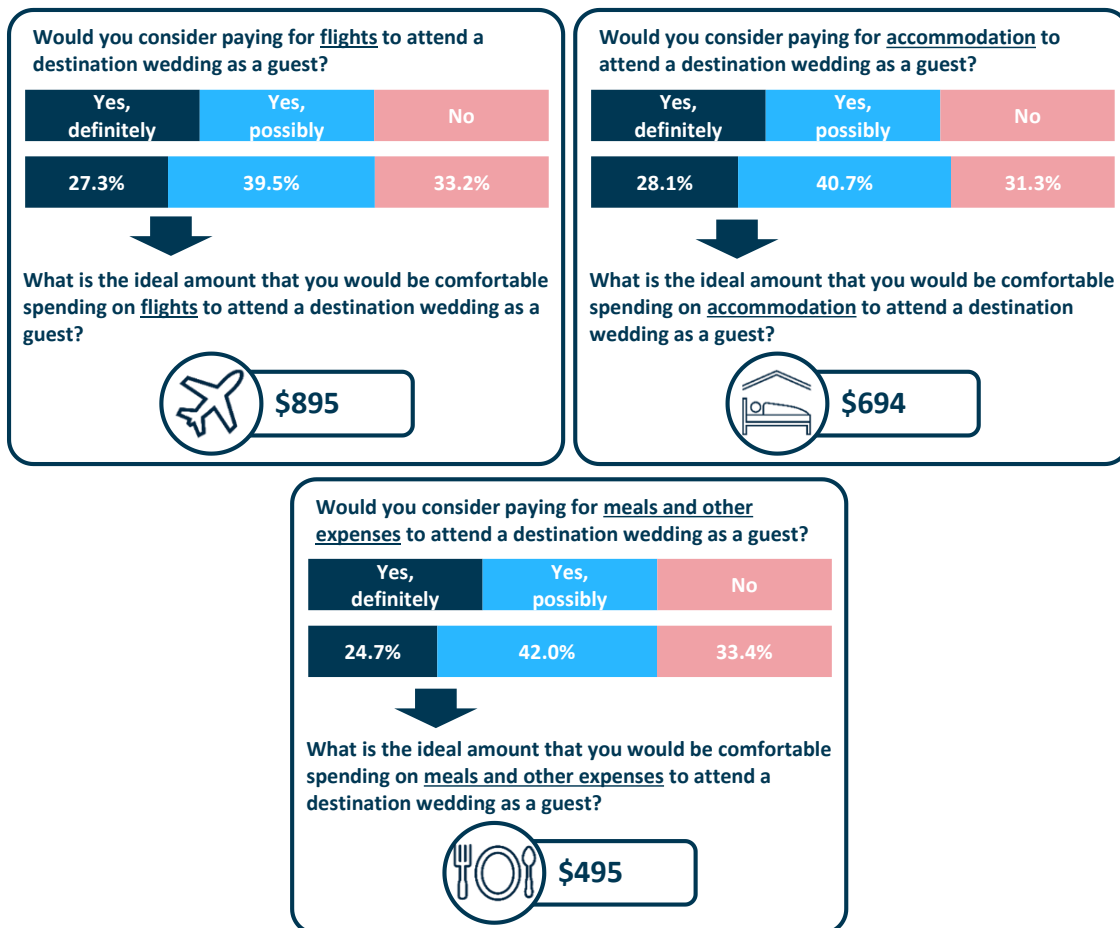
Source: CoreData Cost of Love Survey (August 2018)
Question: Would you consider paying for the following to attend a destination wedding (a wedding held in a location away from home, typically in a holiday destination) as a guest? What is the ideal amount that you would be comfortable spending on the following to attend a destination wedding as a guest?
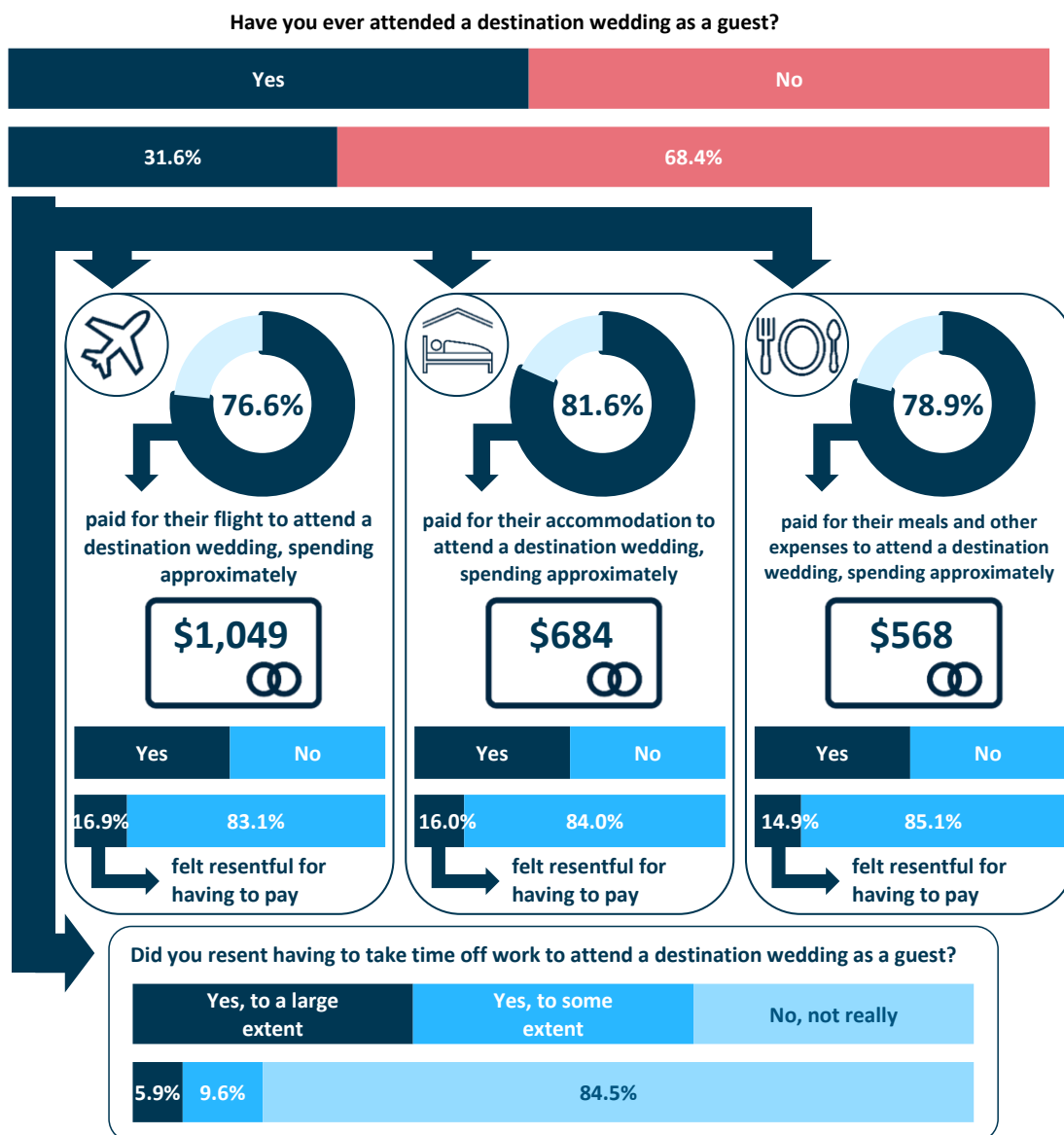
The majority of respondents say they would consider paying for flights (66.8%), accommodation (68.8%) and meals and other expenses (66.7%) to attend a destination wedding as guests.

Among those willing to consider, the average amount they would be comfortable spending for flights is $895, $694 for accommodation and $495 for meals and other expenses.

Have you ever attended a destination wedding as a guest? Have you ever paid for the following to attend a destination wedding as a guest? Thinking about the last time it happened, approximately how much did you spend on the following to attend a destination wedding as a guest? Did you feel resentful towards having to pay for the following to attend a destination wedding as a guest? Did you resent having to take time off work to attend a destination wedding as a guest?

Have you ever attended a destination wedding as a guest?

Yes	No
31.6%	**68.4%**

76.6% paid for their flight to attend a destination wedding, spending approximately **$1,049**

Yes	No
16.9%	83.1%

felt resentful for having to pay

81.6% paid for their accommodation to attend a destination wedding, spending approximately **$684**

Yes	No
16.0%	84.0%

felt resentful for having to pay

78.9% paid for their meals and other expenses to attend a destination wedding, spending approximately **$568**

Yes	No
14.9%	85.1%

felt resentful for having to pay

Did you resent having to take time off work to attend a destination wedding as a guest?

Yes, to a large extent	Yes, to some extent	No, not really
5.9%	9.6%	84.5%

Source: CoreData Cost of Love Survey (August 2018)
Question: Have you ever attended a destination wedding as a guest? Have you ever paid for the following to attend a destination wedding as a guest? Thinking about the last time it happened, approximately how much did you spend on the following to attend a destination wedding as a guest? Did you feel resentful towards having to pay for the following to attend a destination wedding as a guest? Did you resent having to take time off work to attend a destination wedding as a guest?

Close to a third of respondents say they have attended a destination wedding as guests (31.6%). Of these, the large majority have paid for their flights (76.6%), accommodation (81.6%) and meals and other expenses (78.9%).

When asked to think about the last time they attended a destination wedding, respondents say they spent an average amount of $1,049 for flights, $684 for accommodation and $568 for meals and other expenses.

Similar proportions also say they felt resentful towards having to pay flights (16.9%), accommodation (16.0%) and meals and other expenses (14.9%) to attend the destination wedding. A similar portion of the cohort also say they felt resentful having to take time off work to attend (15.5%).

If attending a destination wedding do you think it is unfair if the couple still expects a gift?

24.7% — **Yes, to a large extent**

45.4% — **Yes, to some extent**

29.9% — **No, not really**
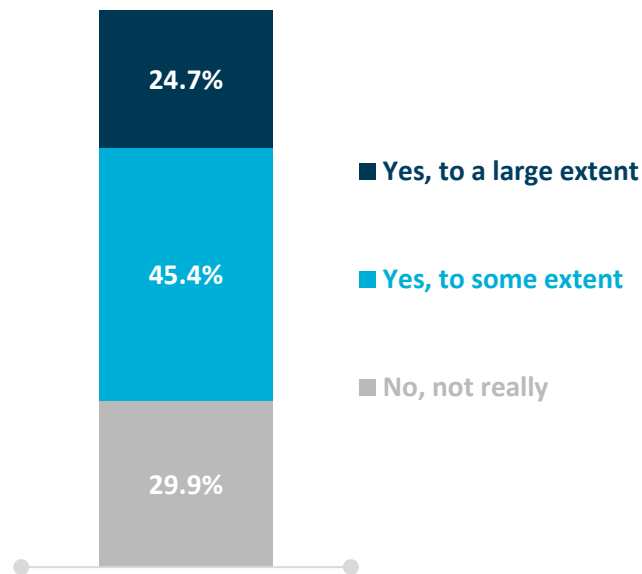
Source: CoreData Cost of Love Survey (August 2018)
Question: If attending a destination wedding do you think it is unfair if the couple still expects a gift?
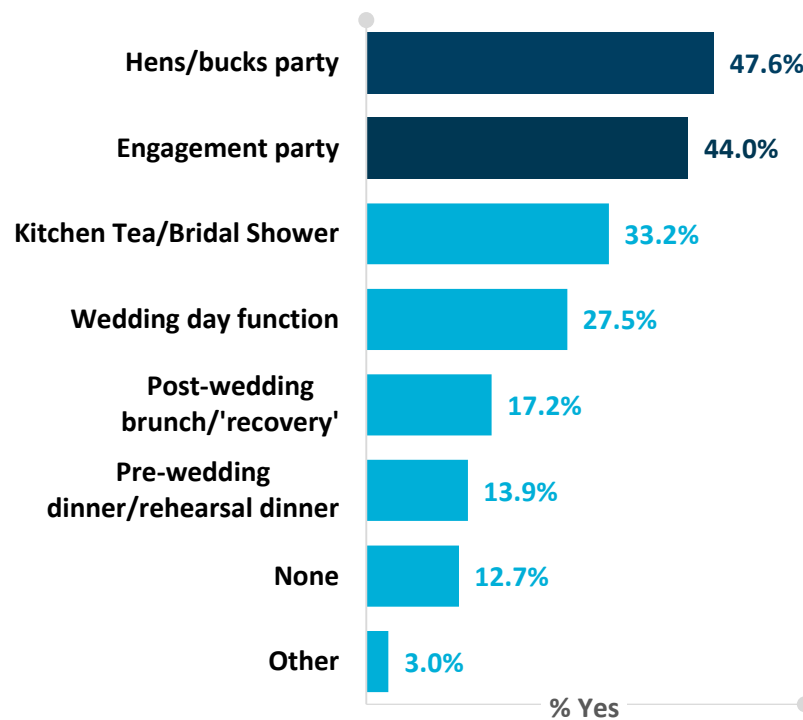
If attending a destination wedding do you think the couple should have to foot the bill for your travel expenses?

5.1% — **Yes, to a large extent**

19.9% — **Yes, to some extent**

74.9% — **No, not really**
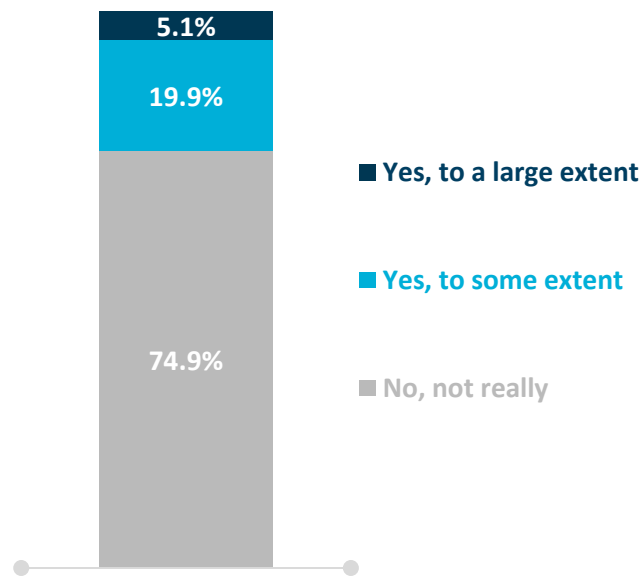
Source: CoreData Cost of Love Survey (August 2018)
Question: If attending a destination wedding do you think the couple should have to foot the bill for your travel expenses?

Seven in 10 (70.1%) respondents think it is unfair for the couple to still expect a gift from their guests if they are having a destination wedding. However, a quarter (25.0%) say the couple should foot the bill for their travel expenses as destination wedding guests.

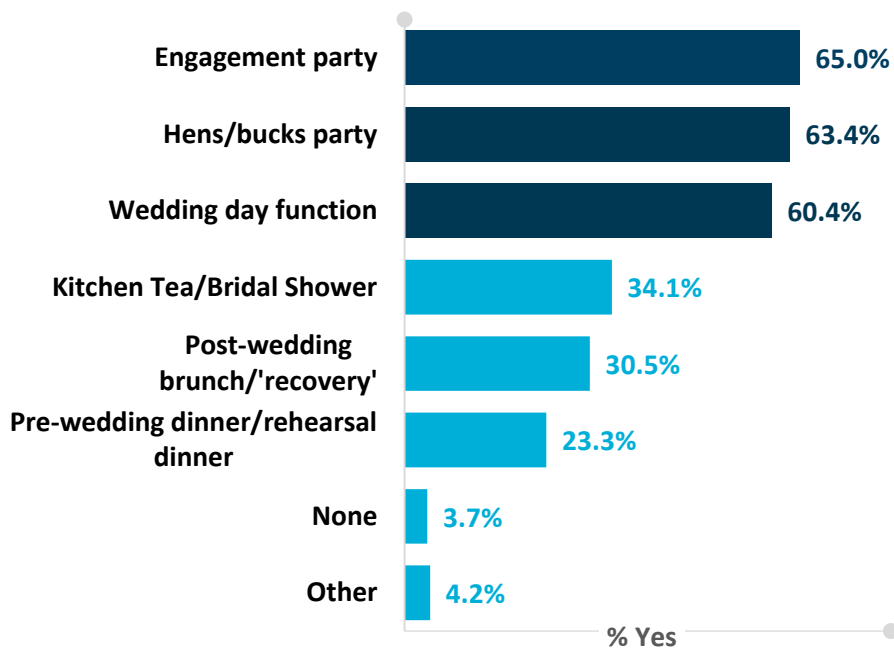How many of the following pre-wedding events did you have for your wedding?

Hens/bucks party	47.6%
Engagement party	44.0%
Kitchen Tea/Bridal Shower	33.2%
Wedding day function	27.5%
Post-wedding brunch/'recovery'	17.2%
Pre-wedding dinner/rehearsal dinner	13.9%
None	12.7%
Other	3.0%

% Yes

Source: CoreData Cost of Love Survey (August 2018)
Question: How many of the following pre-wedding events did you have for your wedding?

Among married respondents, similar proportions say they had a hens or bucks party (47.6%) and an engagement party (44.0%) as their pre-wedding events. Some also say they had a bridal shower or kitchen tea (33.2%) and a wedding day function (27.5%). However, one in eight (12.7%) married respondents say they had none of the pre-wedding events listed.

How many of the following have you attended for a single wedding?

	% Yes
Engagement party	65.0%
Hens/bucks party	63.4%
Wedding day function	60.4%
Kitchen Tea/Bridal Shower	34.1%
Post-wedding brunch/'recovery'	30.5%
Pre-wedding dinner/rehearsal dinner	23.3%
None	3.7%
Other	4.2%

Source: CoreData Cost of Love Survey (August 2018)
Question: How many of the following have you attended for a single wedding?

Have you ever turned down going to a pre-wedding function because of the cost?

Yes
20.5%

No
79.5%
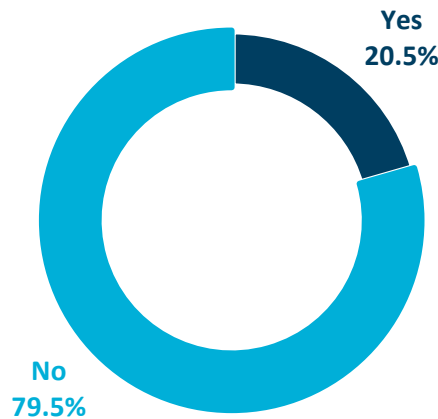
Source: CoreData Cost of Love Survey (August 2018)
Question: Have you ever turned down going to a pre-wedding function because of the cost?

The most popular events respondents have attended for a single wedding are an engagement party (65.0%), a hens or bucks party (63.4%) and a wedding day function (60.4%).

One in five (20.5%) respondents say they have turned down going to a pre-wedding function because of the cost.

Have you ever been to a destination hens / bucks party? How much did you spend in total to attend the destination hens / bucks party? Did you resent the cost or time off?

Have you ever been to a destination hens / bucks party?

Yes, 14.9%

How much did you spend in total to attend the destination hens / bucks party?

$513

Did you resent the cost or time off?

Yes, to a large extent	Yes, to some extent	No, not really
6.0%	13.5%	80.5%
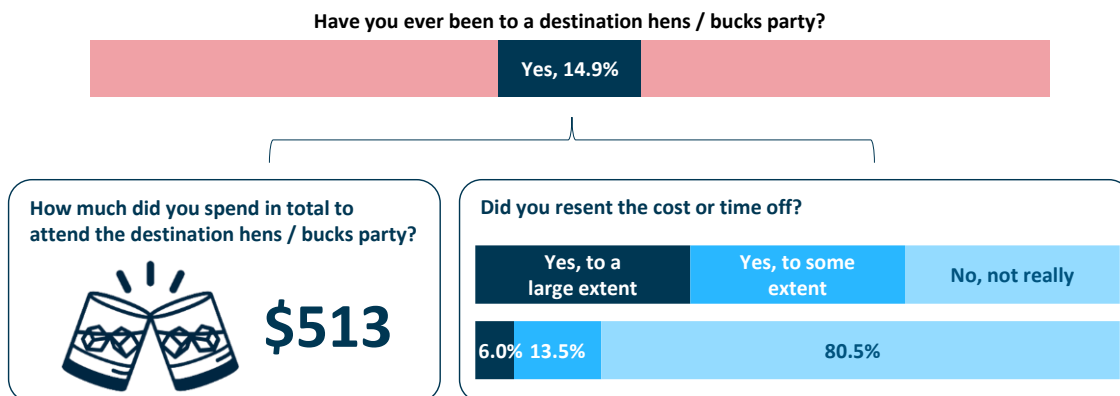
Source: CoreData Cost of Love Survey (August 2018)
Question: Have you ever been to a destination hens / bucks party? How much did you spend in total to attend the destination hens / bucks party? Did you resent the cost or time off?

One in seven (14.9%) respondents say they have been to a destination hens or bucks party, spending an average of $513 to attend it. Among those who have attended one, close to one in five (19.5%) say they resented the cost or time off they took to attend it.

DEMOGRAPHICS

Gender	
	Percent
Female	52.2%
Male	47.8%
Total	**100.0%**

Relationship Status	
	Percent
Married	54.9%
Plan to marry	19.4%
Does not plan to marry	8.0%
Other relationship status	17.7%
Total	**100.0%**

Source: CoreData Cost of Love Survey (August 2018)
Question: How long have you been with your partner (in years)?

Age Group	
	Percent
29 years old & below	21.0%
30 - 39 years old	17.1%
40 - 49 years old	17.8%
50 - 59 years old	16.6%
60 years old & above	27.5%
Total	100.0%

Age Generation	
	Percent
Generation Y (37 years old & below)	35.1%
Generation X (38 - 52 years old)	26.4%
Baby Boomers (53 - 72 years old)	31.4%
Pre-Boomers (73 years old and above)	7.1%
Total	100.0%

State	
	Percent
ACT	2.2%
NSW	20.7%
NT	0.3%
QLD	22.5%
SA	13.4%
TAS	4.7%
VIC	18.7%
WA	17.6%
Total	100.0%

Area	
	Percent
The capital city of my state/territory	59.5%
A regional centre	26.8%
A rural area	13.7%
Total	100.0%

Education	
	Percent
Primary	0.6%
Part of high school	8.9%
Completed high school	18.7%
Diploma or certificate qualification	29.9%
Degree qualification	29.5%
Postgraduate qualification	12.5%
Total	**100.0%**

Employment	
	Percent
Self-employed	8.3%
Employed-full time	35.1%
Employed-part time	13.5%
Engaged mainly in home duties	6.7%
Retired	22.8%
Not employed at present	5.6%
Student	5.4%
Other	2.6%
Total	**100.0%**

Living Arrangement	
	Percent
Living alone (never had children)	7.6%
Living with flatmate(s) (never had children)	6.3%
Living with parents/siblings (never had children)	5.8%
Living with partner only (never had children)	20.9%
Living with your children (under 18 years) at home	19.5%
Living with your children (over 18 years) at home	5.5%
Living with your children (both over and under 18 years) at	2.8%
Children have all left home	27.6%
Other	4.1%
Total	**100.0%**

Personal Income	Percent
$20,000 or less	26.9%
$20,001 to $30,000	14.5%
$30,001 to $40,000	10.4%
$40,001 to $50,000	7.1%
$50,001 to $60,000	8.1%
$60,001 to $70,000	7.6%
$70,001 to $80,000	6.1%
$80,001 to $90,000	4.1%
$90,001 to $100,000	4.3%
$100,001 to $125,000	4.7%
$125,001 to $150,000	2.9%
$150,001 to $200,000	2.6%
More than $200,000	0.9%
Total	**100.0%**

Household Income	Percent
$50,000 or less	30.4%
$50,001 to $75,000	22.6%
$75,001 to $100,000	13.9%
$100,001 to $125,000	9.3%
$125,001 to $150,000	8.2%
$150,001 to $200,000	7.9%
$200,001 to $250,000	4.7%
$250,001 to $350,000	2.1%
$350,001 or more	0.8%
Total	**100.0%**

Investment Portfolio	
	Percent
I have no investments	40.3%
$50,000 or less	19.2%
$50,001 to $150,000	10.4%
$150,001 to $250,000	6.3%
$250,001 to $350,000	5.2%
$350,001 to $450,000	3.9%
$450,001 to $550,000	4.7%
$550,001 to $650,000	3.2%
$650,001 to $750,000	1.4%
$750,001 to $1 million	1.9%
More than $1 million to $3 million	2.4%
More than $3 million to $5 million	0.6%
More than $5 million	0.4%
Total	100.0%

Wealth Segment	
	Percent
Mass Market	58.8%
Mass Affluent	30.1%
Core Affluent	8.3%
HNW	2.8%
Total	100.0%

ABOUT COREDATA

CoreData Research is a global specialist financial services research and strategy consultancy. CoreData Research understands the boundaries of research are limitless and with a thirst for new research capabilities and driven by client demand; the group has expanded over the past few years into the Americas, Africa, Asia, and Europe.

CoreData Group has operations in Australia, the United Kingdom, the United States of America, Brazil, Singapore, South Africa and the Philippines. The group's expansion means CoreData Research has the capabilities and expertise to conduct syndicated and bespoke research projects on six different continents, while still maintaining the high level of technical insight and professionalism our repeat clients demand.

With a primary focus on financial services CoreData Research provides clients with both bespoke and syndicated research services through a variety of data collection strategies and methodologies, along with consulting and research database hosting and outsourcing services.

CoreData Research provides both business-to-business and business to- consumer research, while the group's offering includes market intelligence, guidance on strategic positioning, methods for developing new business, advice on operational marketing and other consulting services.

The team is a complimentary blend of experienced financial services, research, marketing and media professionals, who together combine their years of industry experience with primary research to bring perspective to existing market conditions and evolving trends.

CoreData Research has developed a number of syndicated benchmark proprietary indexes across a broad range of business areas within the financial services industry.

- Experts in financial services research
- Deep understanding of industry issues and business trends
- In-house proprietary industry benchmark data
- Industry leading research methodologies
- Rolling benchmarks

The team understands the demand and service aspects of the financial services market. It is continuously in the market through a mixture of constant researching, polling and mystery shopping and provides in-depth research at low cost and rapid execution. The group builds a picture of a client's market from hard data which allows them to make efficient decisions which will have the biggest impact for the least spend.

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