Methodology
Harris Poll fielded the study on behalf of the National Endowment for Financial Education from March 12-14, 2014, via its QuickQuerySM online omnibus service, interviewing 2,022 U.S. adults aged 18+, of whom 441 were parents of kids under 18. Data were weighted using propensity score weighting to be representative of the total U.S. adult population on the basis of region, age within gender, education, household income, race/ethnicity, and propensity to be online. No estimates of theoretical sampling error can be calculated; a full methodology is available.

Key Findings – Ever Talked To Children About Money
84% of U.S. adults who are parents of kids under the age of 18 have ever talked to them about money, while 16% have never done so.

- Over three in five (62%) said they talked to their children about money within the last week.
  - 16% talked about money that day
  - 46% talked about money within the past 2-7 days
- 12% said they spoke to their children about money within the past 8-14 days
- 10% said they spoke to their children about money more than 2 weeks ago

Key Findings – How Topic Of Money Came Up When Most Recently Talked About Money
Among parents of kids under 18 who have ever talked to them about money…

- The majority (56%) said it was the children who asked them something related to money
- A quarter (26%) said that they first brought up the subject of money to their children
- Thankfully, only 9% said that the topic of money came up during an argument related to money
- 9% said the topic of money came up some other way

Key Findings – Main Frustration Over Children’s Spending Decisions
Among those who are parents of children under 18, 68% say their children are old enough to make at least some spending decisions.

Among them, 84% feel frustrated over their children’s spending decisions…

- 33% said their main frustration is that they are wasting money
  - Moms (39%) are more likely to feel this way than dads (24%)
- Over a quarter (27%) said it’s because they feel they should be saving money
- 9% say their main frustration stems from the fact that they are spending just for status
  - Dads (18%) are much more likely to feel this way than moms (3%)
• 4% said their frustration comes from the belief that they should be paying back debt
• 2% says their main frustration is that they are buying forbidden items
• 9% said their frustration is over something else

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