

Parents of the bride are still getting stuck with the majority of wedding costs

By **Julie Halpert**

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When Denise McGonigal's four daughters were young, she recalls a friend of her husband, Joe, shaking his head and saying: "Oh, buddy, you are never going to be able to retire."

Between 2008 and 2012, the McGonigals funded three weddings, spending between \$20,000 to \$30,000 (adjusted for inflation) for each, hosting between 200 to 300 guests each time. The youngest waited until 2016 to tie the knot. The McGonigals, residents of Indianapolis, always expected to pay for their daughters' weddings. "It was our gift to them. We loved planning every one," Denise said. She emphasized that the grooms' families were generous in other ways, covering lavish rehearsal dinners and the honeymoons. With their wedding expenses behind them, Denise, who worked in pastoral ministry and Joe, an attorney for the Justice Department, promptly retired the year their youngest got married, when they were both 63.

Parents of daughters, beware: The age-old tradition of the brides' parents funding the wedding is still very much alive. According to the [2017 Newlywed Report](#) — the largest survey of 2016 weddings, conducted by WeddingWire — parents of both the bride and groom paid for 67 percent of the total wedding cost: of that number, parents of the bride

groom paid for 67 percent of the total wedding cost, of that number, parents of the bride paid 43 percent, while parents of the groom paid only 24 percent. Generally, the couple themselves picked up the rest of the tab.

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The practice of the bride's family covering wedding costs is a centuries-old tradition which functioned as the equivalent of a dowry — a gift to the groom's family for the expense of taking on a dependent woman. "It's a direct descendant of the idea that women are depending on men and don't support themselves, so a woman's family should make one last big investment," said Stephanie Coontz, author of "Marriage, a History" and director of research at the Council on Contemporary Families at the University of Texas at Austin. Even though times have changed, and women and men typically come to marriage with similar earning power. And yet, the bride's parents are still paying the equivalent of that dowry, Coontz said. "It's particularly ironic today, because many younger women actually have more potential earning power than their hubbies, being more highly educated," she added. But she said many women still hold the old-fashioned notion that marriage should be the high point of their life, represented by a special day, and brides' parents buy into the idea that their job is to make that special day possible.

The groom's family typically pays for the rehearsal dinner and the bar tab at the wedding reception. That's a trend that Gloria Boyden, director of education for the Association of Bridal Consultants, and owner of Events by Design in Carmel, Ind., has seen. And, she says, as a practical measure, this system works well; having the brides' family in charge allows them to be in control, minimizing disagreement.

Having a groom's family pay for half or all of the wedding is extremely unusual, especially in the South. Elie Cantrell, who's a professional proposal-planner with [the Yes Girls](#) in Dallas, has only heard of one wedding where the groom's family paid the entire bill. When Cantrell got married in April, 2016, her parents paid \$50,000 for her wedding at a ranch — the same amount they paid for her older sister's wedding. "It was assumed my parents would pay," she said. As someone who helps those proposing marriage pop the question, she said, almost all those proposals are made by men. "When it comes to weddings, people are still very traditional," she said.

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Though parents of more than one marrying daughter face a greater financial burden, many are happily footing the bill for multiple weddings. Jim Palmer, who lives in Rochester Hills, Mich., is the parent of three daughters ages 31, 29 and 27; he's paid for all their weddings. Locations have ranged from a yacht club in Northern Michigan to a historic

landmark in downtown Detroit, where his youngest will celebrate in September. A retired chief executive of an ad agency, Palmer said he and his wife “were excited about throwing this, witnessing this day and bringing our friends and families together and celebrating.” He estimated that each wedding cost roughly \$100,000.

So how and when do parents start saving up for their daughters’ weddings? Kathryn Hauer, a financial planner in Aiken, S.C., said it can’t hurt to set up a savings account at your local bank that is earmarked for wedding expenses, and to put extra money in it when your child is in high school or getting serious in a relationship. “Even if you only have a small amount in there when that wedding rolls around, it will be better than nothing,” she said. She said most financial planners don’t recommend taking out personal loans or home equity loans to help pay for weddings, though many parents of brides do this. A lower-rate personal loan if you qualify is often a better choice than maxing out credit cards, she said.

Mitchell Kraus, Financial Planner at Capital Intelligence Associates in Santa Monica, Calif., said the clients most interested in saving for weddings are the parents of daughters. “The more I see us approach an equitable society, this aspect never seems to change. I can count dozens of clients that have paid or expect to pay for their daughters’ weddings and none who are saving or plan to save nearly as much or anything for their sons.”

Still, some are trying to change this long-held tradition of the bride's family footing the majority of the bill. When it came time for Lisa Garber's daughter to be married in Michigan, Garber initiated a discussion with the groom's family about how much they wanted to contribute. His parents agreed to pay a portion of the event, which was held in February. When her second daughter got engaged on New Year's Eve in 2016, she gave the groom a head's up that she would have a discussion with his parents about how much they would be contributing for the wedding this June; that family has also agreed to pay for a portion. Realizing this broke with tradition, "I was prepared to get nothing, so I was thrilled," Garber said. Her daughters were required to cover the cost of the band. There was precedent in Garber's family for more equitable sharing of costs; her mother-in-law paid for half of her wedding. She says that if her son, now 20, gets married, she wants to offer to pay for half of the wedding. But her husband joked that she may want to rethink that plan. "What if he ends up marrying someone who throws a \$200,000 wedding?" he

said.

There are, of course, major exceptions to the brides' family paying. "In general, the choice engaged couples and their families make is impacted by a range of facts, including the age of the couple and the financial status of the parties involved," said Angela L. Thompson, a sociology professor at Texas Christian University. She said parents are unlikely to pay for second weddings, for example. Boyden says it's not unusual for a groom's family to foot the bill if the brides' family can't afford to do so, while older couples often pay for their wedding themselves. That's also the case for 74 percent of same-sex couples, according to a 2016 survey by gayweddinginstitute.com. Bernadette Smith, the group's founder, says that's because only half the couples have the emotional support of their parents, and many same-sex couples marry when they're older and are in a better position to pay for the wedding.

Coontz hopes the tradition of brides' families paying for weddings will someday fade away. "That strikes me as something that really needs rethinking as a practical basis in today's society," she said.

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Still, as Palmer approaches walking his last daughter down the aisle, he has no regrets. “I had this opportunity to do this really great thing that is valued by my daughters and my wife,” he said. “We will enjoy this moment in time.”

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