# **Methodology**

Harris Poll fielded the study on behalf of the National Endowment for Financial Education from January 19-21, 2016, via its QuickQuerySM online omnibus service, interviewing 2,057 U.S. adults aged 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 Combined Finances**

66% of U.S. adults have ever combined finances in a current/past relationship, while 34% have not.

**Key Findings – Financial Deceptions-Self**

Among those who have ever combined finances, two in five (42%) have committed a listed financial deception:

* Over a third (39%) hid a purchase/bank account/statement/bill/cash from a partner/spouse
* 22% hid either a minor purchase and 20% hid cash from a spouse/partner
* 12% hid a statement/bill from a spouse/partner
* 6% hid a bank account from a spouse/partner
* 7% hid a major purchase from a spouse/partner
* Over one 1 in ten (16%) lied about finances/debt from earned to a partner/spouse
* 11% lied to spouse/partner about something related to finances
* 8% lied to spouse/partner about the amount of debt their owe(d)
* 5% lied to spouse/partner about how much money they earn(ed)

**Key Findings – Reasons Committed Listed Financial Deceptions**

Among those who ever committed listed financial deceptions in current/past relationships:

* Nearly a third (32%) said they believe some aspects of their finances should remain private, even from their spouse/partner
* Three in ten (30%) said they had discussed finances with their spouse/partner, and they knew they would disapprove
* A quarter (25%) were embarrassed/fearful about their finances and didn’t want their spouse/partner to find out
* 15% said that while they hadn’t discussed finances with their spouse/partner, they feared they would disapprove
* 29% said they did so for some other reason, while 2% declined to answer

**Key Findings – Financial Deceptions-Spouse**

Among those who have ever combined finances, two in five (42%) said a spouse/partner committed a listed financial deception:

* Over a third (37%) said a spouse/partner hid a purchase/bank account/statement/bill/cash from them
* 21% said a spouse/partner hid a minor purchase from them
* 19% said a spouse/partner hid cash from them
* 12% said a spouse/partner hid a statement/bill from them
* 11% said a spouse/partner hid a major purchase from them
* 7% said a spouse/partner hid a bank account from them
* One in five (22%) said a spouse/partner lied to them about finances/debt from earned
* 16% said a spouse/partner lied to them about something related to finances
* 11% said a spouse/partner lied to them about the amount of debt they owe(d)
* 8% said a spouse/partner lied to them about how much money they earn(ed)

**Key Findings – Effects of Financial Deception**

Among those who have committed financial deception and/or their partner/spouse committed financial deception:

* Three quarters (75%) said the financial deceptions affected current/past relationships in some way
* Over a third (38%) said it caused an argument
* Over a quarter (28%) said it caused less trust in the relationship
* 12% said it ultimately resulted in divorce, while 13% said it led to a separation as a couple
* 11% indicated it cause them to become closer/grow together
* 10% felt it caused less privacy in the relationship
* 9% said it led to a separation of finances
* 3% said it had some other effect
* One quarter (25%) said it had no effect on the relationship

**Key Findings – New Year’s Resolution As a Result Of Financial Deception**

Among those who have committed financial deception and/or their partner/spouse committed financial deception:

* Two thirds (67%) said that financial deception is in an issue in their current relationship, and among those:
* Over half (54%) have resolved to change how they and their spouse/partner manage finances
* Over a quarter (29%) have resolved to communicate more openly about finances
* 17% have resolved to create a shared budget
* 11% have resolved to keep separate accounts
* 12% have resolved to do something else related to finances
* 46% have not resolved to change how they and their spouse/partner manage finances
* 11% think they probably should, even though they haven’t
* 35% don’t see a need

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