# **Methodology**

Harris Poll fielded the study on behalf of the National Endowment for Financial Education from January 23-25, 2018, via its QuickQuerySM online omnibus service, interviewing 2,145 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**

62% of U.S. adults have ever combined finances in a current/past relationship, while 38% have not.

**Key Findings – Financial Deceptions-Self**

Among those who have ever combined finances, two in five (41%) have committed a listed financial deception

* Over a third (37%) hid a purchase/bank account/statement/bill/cash from a partner/spouse
* 21% hid cash from a spouse/partner
* 20% hid a minor purchase from a spouse/partner
* 12% hid a statement/bill from a spouse/partner
* 6% hid a bank account from a spouse/partner
* 5% hid a major purchase from a spouse/partner
* Nearly one in five (18%) lied about finances/debt from earned to a partner/spouse
* 13% lied to spouse/partner about something related to finances
* 7% 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…

* Over a third (36%) said they believe some aspects of their finances should remain private, even from their spouse/partner
* A quarter (26%) said they had discussed finances with their spouse/partner, and they knew they would disapprove
* Almost one in five (18%) were embarrassed/fearful about their finances and didn’t want their spouse/partner to find out
* 16% said that while they hadn’t discussed finances with their spouse/partner, they feared they would disapprove.
* 32% said they did so for some other reason, while 1% declined to answer

**Key Findings – Financial Deceptions-Spouse**

Among those who have ever combined finances, two in five (40%) said a spouse/partner committed a listed financial deception

* A third (34%) said a spouse/partner hid a purchase/bank account/statement/bill/cash from them
* 16% said a spouse/partner hid a minor purchase from them
* 15% said a spouse/partner hid cash from them
* 11% said a spouse/partner hid a major purchase from them
* 10% said a spouse/partner hid a statement/bill from them
* 6% said a spouse/partner hid a bank account from them
* One in five (23%) said a spouse/partner lied to them about finances/debt from earned
* 15% said a spouse/partner lied to them about something related to finances
* 12% said a spouse/partner lied to them about the amount of debt they owe(d)
* 7% 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 two in five (44%) said it caused an argument
* Over a third (35%) said it caused less trust in the relationship
* 13% said it ultimately resulted in divorce, or it led to separation of finances
* 10% said it led to a separation as a couple
* 9% indicated it cause them to become closer/grow together
* 6% felt it caused less privacy in the relationship
* 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 (65%) said that financial deception is an issue in their current relationship, and among those…
* Over half (53%) have resolved to change how they and their spouse/partner manage finances
* Over a quarter (28%) have resolved to communicate more openly about finances
* 19% have resolved to create a shared budget
* 12% have resolved to keep separate accounts
* 7% have resolved to do something else related to finances
* 47% have not resolved to change how they and their spouse/partner manage finances
* 13% think they probably should, even though they haven’t
* 34% don’t see a need

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