

# Financial Infidelity Survey

Prepared For:

NEFE

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**KEY FINDINGS**

 **Ever Combined Finances**

61% of U.S. adults have ever combined finances in a current/past relationship, while 39% have not.

**Financial Deceptions-Self**

Among those who have ever combined finances in a current/past relationship, about two in five Americans (43%) have committed a listed financial deception in a current/past relationship

* Over a third (39%) hid a purchase/bank account/statement/bill/cash from a partner/spouse
* 19% hid cash from a spouse/partner
* 18% hid a minor purchase from a spouse/partner
* 13% hid a statement/bill from a spouse/partner
* 11% hid a bank account from a spouse/partner
* 9% hid a major purchase from a spouse/partner
* About one in five (21%) lied about finances/debt/money earned to a partner/spouse
* 12% lied to spouse/partner about something related to finances
* 10% lied to spouse/partner about how much money they earn(ed)
* 10% lied to spouse/partner about the amount of debt their owe(d)

**Reasons Committed Listed Financial Deceptions**

Among those who ever combined finances in a current/past relationship and committed listed financial deceptions in current/past relationships…

* About two in five (38%) said they believe some aspects of their finances should remain private, even from their spouse/partner
* A third (34%) said they had discussed finances with their spouse/partner, and they knew they would disapprove
* A third (33%) were embarrassed/fearful about their finances and didn’t want their spouse/partner to find out
* 27% said that while they hadn’t discussed finances with their spouse/partner, they feared they would disapprove
* 8% said they did so for some other reason, while 4% declined to answer

**Financial Deceptions-Spouse/Partner**

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

* Over a third (36%) said a spouse/partner hid a purchase/bank account/statement/bill/cash from them
* 15% said a spouse/partner hid a major purchase from them
* 14% said a spouse/partner hid a minor purchase from them
* 14% said a spouse/partner hid a statement/bill from them
* 14% said a spouse/partner hid cash from them
* 11% said a spouse/partner hid a bank account from them
* Almost a quarter (24%) said a spouse/partner lied to them about finances/debt/money earned
* 13% 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)
* 9% said a spouse/partner lied to them about how much money they earn(ed)

**Effects Of Financial Deception**

Among those who ever combined finances in a current/past relationship and who have committed financial deception and/or their partner/spouse committed financial deception…

* Over four in five (85%) said the financial deceptions affected current/past relationships in some way
* Two in five (42%) said it caused an argument
* A third (32%) said it caused less trust in the relationship
* 20% felt it caused less privacy in the relationship
* 19% indicated it caused them to become closer/grow together
* 16% said it led to the separation of combined finances
* 16% said it caused them to proactively communicate
* 16% said it ultimately resulted in divorce
* 13% said it led to a separation as a couple
* 0% said it had some other effect
* 15% said it had no effect on the relationship

**Changes Made Due To Financial Deception**

Among those who ever combined finances in a current/past relationship and who have committed financial deception and/or their partner/spouse committed financial deception…

* Four in five (81%) said that financial deception is an issue in their current relationship, and among those…
* Nearly two thirds (64%) have resolved to change how they and their spouse/partner manage finances
* A third (34%) have resolved to communicate more openly about finances
* 27% have resolved to create a shared budget
* 21% have resolved to keep separate accounts
* 15% have resolved to do something else related to finances
* 18% have not resolved to change how they and their spouse/partner manage finances
* 7% think they probably should, even though they haven’t
* 11% don’t see a need

**Ever Kept Secret/Lied To/Deceived Current Spouse/Partner About Something Other Than Finances**

Among those who ever combined finances in a current/past relationship, 30% have ever kept a significant secret from, lied to, or deceived their current partner or spouse about something other than finances**.**

**FULL METHODOLOGY**

This survey was conducted online within the United States by The Harris Poll on behalf of NEFE between June 28-30, 2020 among 2,073 adults ages 18+.

Results were weighted for age within gender, region, race/ethnicity, income, and education where necessary to align them with their actual proportions in the population. Propensity score weighting was also used to adjust for respondents’ propensity to be online.

All sample surveys and polls, whether or not they use probability sampling, are subject to multiple sources of error which are most often not possible to quantify or estimate, including sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments. Therefore, Harris Poll avoids the words “margin of error” as they are misleading. All that can be calculated are different possible sampling errors with different probabilities for pure, unweighted, random samples with 100% response rates. These are only theoretical because no published polls come close to this ideal.

Respondents for this survey were selected from among those who have agreed to participate in online surveys. The data have been weighted to reflect the composition of the adult population. Because the sample is based on those who agreed to participate in our panel, no estimates of theoretical sampling error can be calculated.

**A Note about Reading the Report**

The percentage of respondents has been included for each item.

* + An asterisk (\*) signifies a value of less than one-half percent.
	+ A dash represents a value of zero.
	+ Percentages may not always add up to 100% because of computer rounding or the acceptance of multiple responses.

**About The Harris Poll**

The Harris Poll is one of the longest running surveys in the U.S. tracking public opinion, motivations and social sentiment since 1963 that is now part of Harris Insights & Analytics, a global consulting and market research firm that delivers social intelligence for transformational times. We work with clients in three primary areas; building twenty-first-century corporate reputation, crafting brand strategy and performance tracking, and earning organic media through public relations research. Our mission is to provide insights and advisory to help leaders make the best decisions possible. To learn more, please visit www.theharrispoll.com