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National Survey Reveals Truth about Marriage and Credit Cards

More than 80% of spouses make secret purchases for clothes, luxury items

Raleigh, NC – July, 2010 – There's a dirty little secret many spouses keep from each other and it doesn't involve what you might suspect.

A recent survey of more than 200 Americans, commissioned by the national nonprofit organization, CESI Debt Solutions, found that **80% of married couples spend money their spouse does not know about and almost 18.5% of those married people have credit cards their spouse does not know about. In addition, 38% of married couples are concerned the revelation of their secret spending would result in their spouse seeking divorce/separation if he or she were to find out about their financial infidelity.**

The survey also reveals what spouses are buying in secret:

- 34.5% clothing and accessories
- 24% food/dining
- 19.5% beauty/personal care items
- 16.5% gifts
- 13% alcohol
- 9% entertainment
- 9.5% music/cd/mp3
- 8.5% childcare/items for children

When asked why the spending was kept secret, more than 60% responded it was to avoid problems at home.

- 19.9% concern it would end the relationship
- 43% avoid an argument
- 46% currently paying off the debt and he/she doesn't need to know
- 11% planning to tell spouse, but not ready yet
- 27% will never tell spouse about my spending.

Victoria's Story

Victoria Browne* is 65 and happily married for XX years, but she was also buying things for herself, her children and her friends without telling her husband. It added up, and when the debt reached \$17,000 she knew she had to do something.

"I never meant to run up that big a bill," said Browne. "I kept saying I would pay it off, but I just never did, and soon it got out of hand. By then I was embarrassed, ashamed, and I didn't tell my husband because I knew it would cause problems."

Browne contacted CESI Debt Solutions, a nonprofit organization that sent her what she called an "AA program for people with credit card debt." CESI helped her pay off her debt and sent her through education courses to learn to live without credit cards. Three months later, she felt confident enough to talk to her husband about the situation.

"We argued, but it helped that I had taken charge of the problem as was paying off the debt," admits Browne. "Afterwards I felt better because I was no longer hiding this secret. We're actually much closer now because we're honest with each other."

A New Level of Counseling

CESI's debt counselors say Browne's situation and the survey results aren't surprising.

"We sometimes know more about a couple's financial situation than those in the relationship," said [counselor name]. "Most people are too scared to talk about their financial problems with their loved ones, and they feel it is safe to talk to us. We'll spend hours counseling clients about how to pay off their debts as well as develop better money management practices with their spouse. Sometimes they have harbored these secrets for a long time, and they tell us first, before going to their spouse. We always encourage honesty and open communication. There can't be money and debt secrets in happy marriages."

For more information about CESI Debt Solutions, please visit: <http://www.cesidebtsolutions.org>

**name changed at client's request*

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About CESI Debt Solutions:

CESI Debt Solutions is a not-for-profit organization for consumers who want financial freedom. CESI offers a complete life cycle of services: debt management, housing counseling, credit counseling, financial education and pre-bankruptcy counseling. Since its inception in 1998, CESI has helped hundreds of thousands of consumers nationwide improve their money management skills as well as credit and debt responsibilities. For more information, please visit www.cesidebtsolutions.org.