



The truth about marriage and money

CESI Debt Solutions: Survey Results from June 30, 2010

Sample Profile Requirements: Married men and women with credit cards

Do you spend any money that your spouse does not know about?

16.5%	Yes, frequently.
36.5%	Yes, sometimes.
27.5%	Rarely.
19.5%	Never.

Do you have a bank account your spouse does not know about?

15%	Yes
85%	No

Do you have credit cards (i.e. store credit cards, major credit cards, etc) your spouse does not know about?

18.5%	Yes
81.5%	No

If YES: What are your reasons for not telling your spouse about all of your credit cards? Check all that apply to you.

19.9%	I am concerned that it will end our relationship.
43%	I am avoiding an argument.
46%	I am currently paying it off the credit cards and he/she doesn't need to know.
11%	I am planning to tell my spouse about the credit cards, I'm just not ready.
27%	I will never tell my spouse about all of my credit cards.
27%	We keep separate finances.

If YES: How concerned are you that your spouse will seek separation/divorce if he/she learns of about the credit cards or debt you owe on them?

22%	Very concerned
16%	Somewhat concerned
6%	Not concerned at all.



What types of purchases you have made in the last year that your spouse does not know about? Check all that apply.

34.5%	Clothing and accessories
19.5%	Beauty/Personal Care Items
9.5%	Music/mp3/CD's
2.5%	Antiques
5%	Furniture & Home Décor
13%	Alcohol
2.5%	Illegal drugs
9%	Entertainment (i.e. movies, theatre, concerts, sporting events, etc)
2.5%	Dating Websites
24%	Food/Dining
2%	Vacations
16.5%	Gifts
7.5%	Subscriptions to websites/magazines
5%	Gambling
7.5%	Vehicle-Related expenses
6%	Medicines/Prescriptions
8.5%	Childcare / Items for my children
7%	Other:

How often do you check your credit report?

20%	More than once a year
30.5%	Once a year
24.5%	Less than once a year
25%	Never

Do you know your spouse's credit score?

41%	Yes
59%	No

How often do you and your spouse argue over finances?

2.5%	Daily
11%	Several times a week
13.5%	A few times a month
39%	A few times a year
34%	Never



How long have you been married:

14.5%	0 – 2 years
27%	3-10 years
19%	10-20 years
8.5%	More than 20 years
1%	I am currently separated.

How many times have you been married:

73.5%	1
17%	2
6.5%	3
3%	4 or more

Select your age:

16.5%	18-29
33%	30-45
39%	46-65
23%	Older than 65

Select your ethnicity:

79%	Caucasian
6%	Hispanic
8%	African American
3%	Asian American
.5%	Native American
4%	Other

Select your gender:

48%	Male
52%	Female