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2/7/2012 7:08 PM ET | By Donna Freedman, MSN Money

The high cost of finding love

Seeking a mate doesn't come cheap, as singles in the dating scene well know. And once you tie the knot, the high expenditures continue. Here's a breakdown of all the costs.



Love does more than lift the heart -- it may also raise your net worth. Marriage usually means two incomes but just one housing payment, pooled resources for financial goals and fewer nights on the town.

But, oh, the cost of getting to couplehood. Dating services alone set U.S. residents back \$928 million in 2007, according to the U.S. Census Bureau.

Maybe you'll meet your mate the old-fashioned (and cheap) way -- at a church social, in the produce section or during a volunteer project. Those who aren't that lucky may resort to blind dates, the singles scene or those dating services.

How much does it cost to get from singlehood to marriage? Maybe not much (see "church social," above). Maybe up to

\$146,000 over five years, based on some numbers I ran.

That's money that you might otherwise spend on:

- A nice down payment or maybe the outright purchase of a home.
- Time off to have a baby, get a graduate degree or backpack around the world.
- Investments that could turn into as much as \$352,110 after 20 years, assuming a 6% annual return and a 25% tax bracket. (This figure also assumes waiting until you have the entire \$146,000 in hand before investing it.)



Donna Freedman

Or picture those expenditures as the best investment you'll ever make. Love is grand, remember?

Read on for how I arrived at those somewhat tongue-in-cheek amounts. Location and personal priorities will affect total costs, obviously. If you're a broke grad student who shops at thrift stores, cooks stir-fry for your date and takes him or her to free campus events, you're not spending much on romance.

But if you're a young professional in an expensive area and feel you must wear the latest fashions or drive a hot car to get noticed, love is going to be a lot more expensive.

It's up to you to decide how much you're willing to shell out to become one-half of a couple. Fair warning: If you project a pricey, high-maintenance image, you're likely to wind up with an expensive partner.

Finding Mr. or Ms. Right

Happy hours, hot new restaurants, popular clubs -- you've got to go where the singles are, right? Singles probably aren't adding up the costs, certified financial planner Scott Halliwell says.

"They just get caught up in the lifestyle. It ends up, over the course of a year, being thousands of dollars," says Halliwell, who works for USAA in San Antonio.

Some singles sign up with dating services at the same time to improve their chances. Expect to pay \$20 to \$60 per month. You can cut initial costs through cash-back shopping; sites such as Mr. Rebates, Extrabux.com and FatWallet.com offer rebates of 30% or more on dating services.

Dates that don't wreck your budget

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SMART TAXES SMART SPENDING

Personalized matchmakers will sharply hone your quest for love. You might pay \$75 an hour, but you could pay a lot more. Suzanna Matthews, aka "the Date Maven," charges \$3,500 a month for her work with Midwestern clients. Another matchmaker she knows gets as much as \$10,000 a month to focus exclusively on one person.



Both in-person and online services require great photographs. No, a webcam snapshot won't cut it. Be prepared to spend as much as \$250 for a professional shoot, says April Masini, the author of "Think and Date Like a Man."

"A good photo will get you interest. A less-than-flattering photo will land you home alone," says Masini, who also writes the Ask April advice site.

Potential annual costs: restaurants, average of \$1,927 for men and \$1,289 for women; alcohol, average of \$518 for men and \$234 for women; dating services, \$40 to \$120 for memberships at two websites (assuming one month's worth of introductions keep you dating all year); matchmakers, \$750 for 10 hours a year (excluding the higher-end matchmakers). **Total:** up to \$3,565, including \$250 for a one-time photo expense.

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