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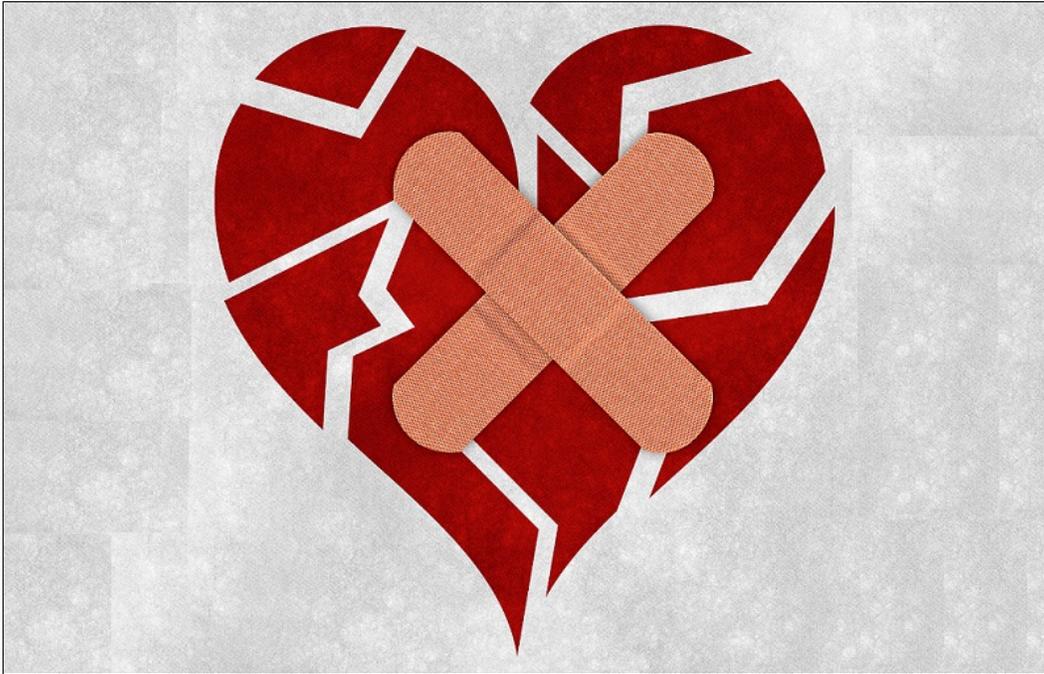
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/ By Christina Lavingia (<http://www.gobankingrates.com/author/christinal/>) / February 9, 2015



Valentine's Day has a knack of putting pressure on relationships and finances (<http://www.gobankingrates.com/personal-finance/>). What's an appropriate gift at this point in your relationship? What's an acceptable amount to spend? Who's covering the Valentine's Day dinner bill?

Even once the Valentine's Day chocolates have been eaten, the flowers wilted, finances play an inextricable role in relationships. This isn't surprising, given that 72 percent of Americans reported feeling stressed about money (<http://www.gobankingrates.com/personal-finance/study-finds-64americans-stress-money/>) in the last month, according to a new American Psychological Association survey.

Furthermore, the same survey found that 31 percent of adults with partners said money is causing the most conflict and stress to their relationship. If we can't escape money as a stressor in our own lives, how can we keep it from encroaching on our relationships — especially when joint finances are involved?

For many, money fears (<http://www.gobankingrates.com/personal-finance/people-afraid-going-broke-dying/>) take precedence over death, as GOBankingRates recently found, and finances can open up a whole new realm of stress when a romantic partner is involved. And it's not just fear but trust that's at stake when matters of the wallet are hidden in a relationship.

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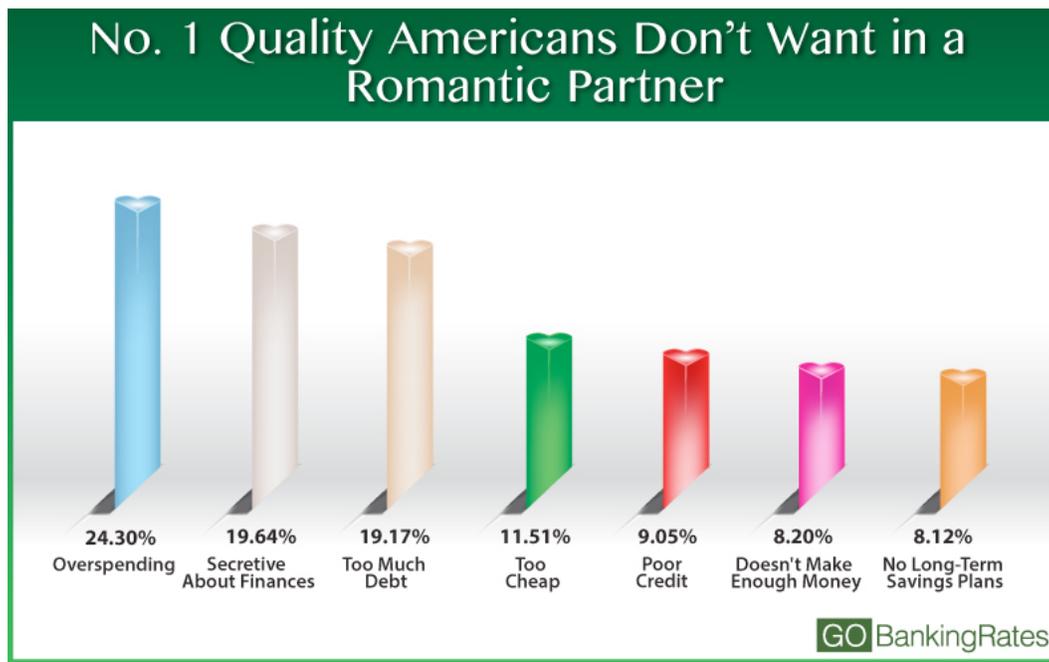
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What Is the No. 1 Financial Quality Americans Don't Want in a Romantic Partner?

GOBankingRates conducted a Google Consumer Survey asking respondents to name the No. 1 financial quality they don't want in a romantic partner. Overspending took the top slot, at 24.3%, followed closely by being secretive about finances (19.64%) and having too much debt (19.17%).

The other results: too cheap (11.51%), poor credit (9.05%), doesn't make enough money (8.20%) and no long-term savings plans (8.12%).

See a breakdown of our findings here >> (<http://www.gobankingrates.com/personal-finance/pollamericans-biggest-financial-dealbreakers-relationships/>)



The Gender Divide Is Once Again Reinforced

The age-old stereotype that women are the spenders while men are cagey about their finances was somewhat reinforced. GOBankingRates' survey found that male respondents were roughly 42 percent more likely to select "overspending" than women; in contrast, women were around 20.2 percent more likely to choose "secretive about finances" as the No. 1 financial quality they dislike. Women were also 11.1 percent more likely to choose "too much debt" and 45.4 percent more likely to select "doesn't make enough money."

Age Lends a Different Perspective

Respondents age 45 to 54 — young boomers — were more likely than other age brackets to select "too much debt," with 25.3 percent of them doing so. This is fitting, given this demographic is nearing retirement and focusing on shoring up their savings. There was also a strong connection between age and respondents selecting "secretive about finances," with older respondents prioritizing honesty about money.

Young millennials — respondents between 18 and 24 — were more likely to cite a partner not making enough money as a concern, which is understandable as those in this age range tend to make less than older Americans with more work experience.

Some of these options might appear more superficial, while others (like too much debt and poor credit) are hard circumstances to change quickly. However, the two options with the highest response rates, overspending and being secretive about finances, could easily be solved through open communication.

So aren't people up-front about finances in relationships?

Related: The Most Effective Budgeting Tip for Unmarried Couples (<http://www.gobankingrates.com/personal-finance/how-unmarried-couples-can-split-bills-build-savings-accounts/>)

Why Are People Deceptive About Money in Relationships?

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It might boil down to desirability; some want to showcase only positive qualities to a prospective partner, and this might take priority over honesty. Additionally, because money is tied to security, there is a need to establish you're financially stable before entering a relationship that could lead to marriage.

Early on in a relationship, however, it's easy enough and understandable not to talk about finances.

"For many people, finances are very personal and private," said Coupons.com (<http://www.coupons.com/>) Savings Expert Jeanette Pavini. "It's one of those 'off-limits' topics for the most part. People feel guarded and rightfully hesitant to just release a lot of their personal financial relationship. It takes a while to build trust in a new relationship and finances are one of the last things people open up about."

According to relationship expert and author April Masini (<http://www.askapril.com/>), modern dating revolves around the meticulous process of selecting the ideal romantic partner, and that's why money is a factor early on.

"We live in an era where there are so many people to date, that we look for filters to size them up quickly," Masini said. "Money is a filter that's easier to figure out than character in many cases. Low income, high debt — these are usually associated with less desirable people. So if someone is poor or doesn't make a lot of money, or has debt, they tend to cover it up, keep it quiet and even lie about it — to get the girl (or the guy).

"People want to be wanted for who they are, not what they earn or owe, so they tend to keep finances quiet in order to find out if someone really cares about them. This tends to happen more with wealthy people who don't want to be taken for their money, so they pretend not to have any until they feel that they're loved for their true self, not their bank roll."

Related: [How to Keep Your Relationship Free of Financial Infidelity](http://www.gobankingrates.com/personal-finance/valentines-day-financial-fidelity-commitment/) (<http://www.gobankingrates.com/personal-finance/valentines-day-financial-fidelity-commitment/>)

Findings show that financial prowess is actually a universally attractive quality. A recent Citi study found that 78 percent of Americans value being good with money over physical attractiveness in a committed relationship.

Early on in a relationship, there's more of an opportunity for partners to exaggerate or obscure their financial qualities. The problem is, these misperceptions can lead to big issues down the road.

"At the beginning of the relationship, money issues are simple. It's 'Who pays for dinner?' But down the road it could be, 'How do we pay for our child's college?'" Pavini said. "When you hide aspects of your finances or avoid talking about them all together, a partner is left to assume. A partner may assume that their significant other is in a good financial situation because they've never told them otherwise."

"How are you going to have a solid relationship if you're keeping secrets from each other?" said Joan Barnard, a resident dating expert and blog editor at Zoosk. "Secrets — regardless of what they're about — create distance and inhibit true intimacy."

Even if you're in a position where you're hiding your finances from a significant other, there might be a silver lining ahead. Citi found that 82 percent of respondents have changed their financial habits since entering their relationships and more often for the better; 60 percent became more careful about frivolous spending and 50 percent decided to focus on long-term finances.

"Before you enter into a marriage or move in with one another, it is important to have those important (and maybe tough) conversations about finances," Pavini said. "Make sure you are on the same page, share goals and have a game plan for dealing with finances. The reality is, a lot of partnerships or marriages end in part because of financial issues.

"So when you're ready to make that big leap of faith and move in together or get married, make sure you are open, honest and comfortable with your partner's attitudes toward finances. Even if you don't directly share a bank account (<http://www.gobankingrates.com/personal-finance/joint-bank-account-secret-happy-marriage/>), you're sharing a life together and financial issues will inevitably come up along the way."

Methodology:

GOBankingRates surveyed 1,210 respondents using Google Consumer Surveys from Jan. 20, 2015 to Jan. 21, 2015. Respondents were weighted by age and region to account for national averages.

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