



Like 120k

HOME NEWS INVESTING PERSONAL FINANCE MY MONEY REAL ESTATE CAREERS AUTOS TAXES saving & budgeting credit & debt loans retirement insurance taxes your money

GET QUOTE DJIA 12,883.95 +5.75 +0.04% NASDAQ 2,915.86 +11.78 +0.41% S&P 1,349.96 +2.91 +0.22%

Scottrade: Open an A U.S. markets closed

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

[View more MSN videos](#)



[Valentine's Day gift ideas](#)



RECENT ARTICLES ON FAMILY & MONEY

- The high cost of finding love
- What readers want Obama to say
- Is eating out cheaper than cooking?
- 10 money questions for your mate
- Fun things for when you're broke

TOOLS



How much will grow? Play with the fact the size of your s

- How much should I save for college?
- Am I saving enough for retirement?
- Try the 50-30-20 budget
- Average U.S. savings by age, income
- More

LIZ WESTON DONNA FREEDMAN

- Arbitrate your life away
- How to haggle over medical bills
- Why Suze's card won't help you
- Wipe out your student loan debt
- 10 money questions for your mate

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.

Single page

Continued: Looking good isn't cheap

1 2 3 4 Next >

RELATED ARTICLES

Survive a disaster -- in your condo - 1 - emergency kit - MSN Money

Video: Family money, saving & spending; family wealth tips - MSN ...

Even rich families don't talk money- MSN Money

How to avoid fights over Mom's stuff - 1 - settling an estate ...

Your wedding vs. the royal wedding - 1 - William & Kate - MSN Money

Budgeting and savings: Tips and planner advice to save money - MSN ...

VIDEO ON MSN MONEY

DATA PROVIDERS

Copyright © 2012 Microsoft. All rights reserved.

Quotes are real-time for NASDAQ, NYSE and AMEX. See delay times for other exchanges.

Fundamental company data and historical chart data provided by Thomson Reuters (click for restrictions). Real-time quotes provided by BATS Exchange. Real-time index quotes and delayed quotes supplied by Interactive Data Real-Time Services. Fund summary, fund performance and dividend data provided by Morningstar Inc. Analyst recommendations provided by Zacks Investment Research. StockScouter data provided by Verus Analytics. IPO data provided by Hoover's Inc. Index membership data provided by SIX Telekurs.

Japanese stock price data provided by Nomura Research Institute Ltd.; quotes delayed 20 minutes. Canadian fund data provided by CANNEX Financial Exchanges Ltd.

4 places to get free tax help

Does \$100 billion sound like a lot for taxes? It's Americans owe every year -- it's what we pay returns filed. But 70% of Americans shouldn't anything.

Payroll tax cut extension stalls

Is your home office deductible?

Election-year tax reform? Dream on

Big tax cheats: Small businesses

MORE FROM BING

What is the secret to saving money?

How much of my pay should I save?

I want to retire at 50. How much do I need?

How can I budget to save money?

How is a credit union different from a bank?

Should an adult have an allowance?

MUST-SEE ON MSN



BING TRAVEL Where in the world...

Cars cops fear

20 tech game changers in black history

Bold predictions for the next NFL season