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80 percent of spouses lie about spending

Secret spenders have hidden credit cards, bank accounts and debts

By Chris Friedrich

Nearly 20 percent of spouses have a secret credit card, according to survey results by CESI Debt Solutions, a nonprofit debt management company.

The majority of those spouses who carry a secret credit card don't tell their spouse about the card either to avoid an argument or because they want to pay it down before the big reveal.

In one fashion or another, 80 percent of spouses hide purchases, credit cards and bank accounts, according to the CESI Debt Solutions [survey](#) of more than 200 consumers to test their "financial infidelity."

Some of the secret spending is so serious that 38 percent of married couples surveyed stated in a press release that they were "concerned the revelation of their secret spending would result in their spouse seeking divorce or separation if he or she were to find out."

Survey respondents who indicated they had been spending money without their partner's knowledge typically purchased:

- Clothing and accessories: 34.5 percent of respondents.
- Food and dining: 24 percent.
- Beauty and personal care items: 19.5 percent.
- Gifts: 16.5.
- Alcohol: 13 percent.

Some of the least prevalent items to hide were antiques, dating website subscriptions and illegal drugs.

Also, according to the survey, 59 percent of consumers did not know their spouse's credit score, and only 30.5 percent of all respondents checked their credit reports once a year.

While credit reports are gauged individually, and one spouse's credit score cannot directly affect the other's, if considering a joint purchase such as a house or car, knowing your spouse's credit score can help determine how good an interest rate you'll get.

See related: [Don't say 'I do' to bad credit](#), [When family members use 'secret' credit cards](#), [How to cope when spouse's secret debts come to light](#)

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Updated: 12-08-2010

National Average	14.63%
Low Interest	11.91%
Cash Back	12.48%
Balance Transfer	12.73%
Business	12.91%
Student	13.96%
Airline	14.24%
Reward	14.29%
Instant Approval	15.99%
Bad Credit	24.64%

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