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## ***Recession Ignites Financial Discord among U.S. Couples, with Money Causing More Arguments than In-Laws, Chores, or Sex***

### ***Additionally, One in Ten Have Ended a Relationship because of Finances***

**New York, NY** – Many U.S. couples are finding that the worldwide financial crisis is affecting their relationships at home, according to PayPal's third annual "Can't Buy Me Love" international survey, conducted by Ipsos Public Affairs. In fact, 43 percent of U.S. couples, and almost a third of all couples surveyed, say the recession has caused them to argue more often, primarily about finances and household chores.

According to the survey, this may be the result of a shift in the power dynamic between partners, since, about one in 10 couples report the role of primary breadwinner has changed over the past six months, often due to job losses or salary decreases. The research, conducted by Ipsos Public Affairs, examines topics around love and money in Australia, Canada, Italy, Mexico, the Netherlands, the United Kingdom and the United States.

*These are some of the findings of an Ipsos poll conducted December 9-19th, 2008. For the survey, 7,000 adults were interviewed online via email invitations to online panelists. The total sample includes 1,000 respondents in each of Australia, Canada, Mexico, Italy, the Netherlands, the United Kingdom and the United States. Country specific quotas were utilized to ensure the age and gender distribution of the sample was representative of the general public.*

Attitudes around finances vary across countries. Couples in the Netherlands tend to avoid discussions about money, and likewise are less likely to report having finance-related arguments. On the contrary, couples in the U.S. and Mexico are the most likely to openly discuss their finances and report the highest instances of household arguments related to money.

In addition to arguing, 10 percent of couples surveyed say they have ended a relationship due at least in part to financial issues. The United States and Mexico ranked the highest at 14 percent, the Netherlands the lowest at 5 percent. Respondents also differed greatly in the amount of debt they currently hold. In Mexico, only 15 percent of respondents claimed no debt, while roughly a quarter of U.S. and Australian respondents and over half of Italian respondents (51 percent) report being debt-free.

Around the world, well over half of all couples are keeping separate bank accounts. In the 2008 online population survey, 71 percent of UK respondents and about half of Americans (46 percent) reported having separate accounts from their partners. This year, those numbers are even higher: 80 percent of those in the UK and 57 percent of Americans report having separate accounts. Moreover, more couples in the U.S. are hiding purchases from their partners: this year about 23 percent reported doing so, versus 18 percent in 2008. For the second year in a row, clothing is by far the most likely purchase that women will hide from their partners, according to the survey.

### **St. Valentine Still Smiling**

Despite the financial turmoil, many still plan to give gifts for Valentine's Day. In the United States, 70 percent of respondents who are in a relationship give gifts to their significant others. Mexico, however, tops Valentine's gift giving, with 79 percent of respondents planning to buy



something for their loved ones this year. Around the world, Valentine's Day cards remain the number one purchase, followed closely by dinner dates. In the UK and the Netherlands, romantic getaways are popular. Across countries, men are more likely than women to give gifts on Valentine's Day.

**Other Global Findings:**

- American couples typically bring the largest levels of debt into relationships (51 percent) while seven in ten coupled respondents in Italy and the Netherlands report that neither they nor their partner were in debt at the start of the relationship.
- Money is the number one cause of arguments among U.S. couples (31 percent) followed by household chores (28 percent), in-laws (22 percent) and sex (15 percent).
- Financial issues are also most troublesome in Australia and Mexico, where more than 30 percent of couples have money issues. In contrast, finances are least troublesome among couples in the Netherlands and the UK, where less than 20 percent of couples frequently argue about money.

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