

3 clues your spouse is lying about finances

By Daniel Workman

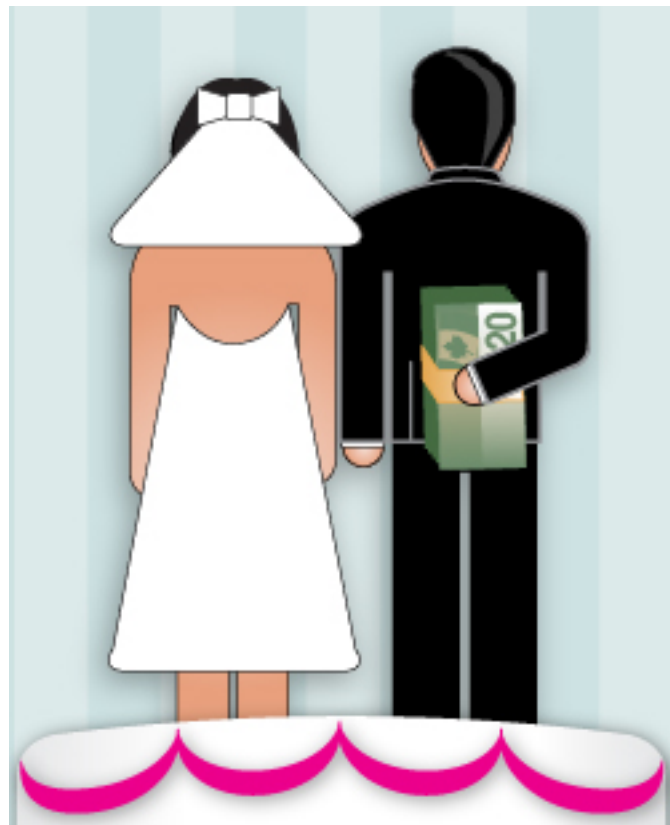
A white lie between significant others is common -- saying you're not feeling well to avoid a night out with your husband's coworkers or telling your wife you never heard her say her parents wanted to have lunch will likely not make or break a relationship. But if your partner is covering up a big financial problem, it could be dangerous. However, there are some tell-tale signs you can look for to determine if your spouse is being dishonest.

Of course, one or two quirky actions by themselves do not definitively prove someone is lying. After all, we're human and spontaneous behaviour can arise from a myriad of underlying causes and daily stresses.

"It's when you see a cluster of red flags ... that's your signal your significant other isn't being honest about money matters," says Maryann Karinch, a lie-detection specialist who works with the U.S. Department of Homeland Security and author of *Nothing But The Truth*. Lying about money matters includes acts of omission like when one partner hides a shopping addiction, she says.

Case in point: 25 years ago, **Judith Cane** experienced a traumatic wakeup call after not disclosing a lingering debt to her spouse. The Canes received a message from a 52 Division sergeant stating the police had issued a warrant against Judith for unpaid parking tickets totaling over \$1,000. If she didn't settle the fines immediately, officers would be sent to bring her in. The horrified couple promptly visited the police station and arranged payment.

"I learned my lesson about never again hiding financial information from my husband," says Cane who is now an Ottawa-based money coach helping clients avoid similar mistakes.



Nevertheless, lying about money issues is common. A 2015 BDO Canada Limited poll reports 51 per cent of Canadians are not fully truthful about their financial situation, with over a third saying their reasoning was to protect loved ones from fretting.

Here are some things to look for if you suspect your loved one isn't being completely truthful about finances:

1. Cover-ups at home

Cain says to watch for signs of overspending, such as new purchases showing up in your home. Often these items tend to be smaller things that are easy to overlook, such as a small kitchen appliance, new clothes or decor.

If you notice something new pop up, try asking your partner if it's a recent acquisition. If she says, "No, we've had that forever," or another similar, seemingly-casual remark each time, be skeptical, Cane says.

A reluctance or refusal to open bills in your presence, or an insistence to be the only person to check the mail are other home-front signs of hidden money problems.

2. Stress-indicative body language, speech

According to Karinch, everyone has their own baseline ways of behaving when they're relaxed, such as sitting or gesturing in a particular manner. Once you recognize your partner's relaxed body language, you can better detect lying, as lying is stressful, and his mannerisms will change.

For instance, Karinch says she gestures a lot when she talks if she is comfortable, so if she is sitting with her hands still in her lap, it's a giveaway. Other bodily signs of lying include the person blinking rapidly, pointing his feet toward an exit, placing a barrier between herself and you or the person asking questions.

Karinch says each gender makes distinct gestures, known as "adapters," to soothe themselves when telling an outright lie, exaggerating or not fully disclosing the facts.

Adapters associated with women are generally "itty bitty" movements, Karinch says, such as rubbing fingertips together, playing with earrings or a necklace, straightening clothes slightly, brushing off lint or fiddling with a pen or paperclip. Typically, men are bolder in their deceptive gestures, wringing their hands or rubbing their necks or legs more aggressively. A deceptive male might also abruptly grasp a desk or table.

Speech irregularities are also a red flag. Karinch says vocal signals associated with lying include throwing in "Ums," "Ahs" and other verbal fillers or raising voice pitch. Your spouse's voice may even tighten when he or she is being untruthful.

This may be more difficult to discern, as adults tend to not recognize tension leaking through another person's vocal patterns because we are supposed to be polite and pay attention to what people are saying. In contrast, kids pick up on voice stress quickly. Karinch says if you put a four-year-old in a room with someone who is talking nervously, they'll ask "What's wrong with that person?"

3. Too much detail

Chad Viminitz, a certified financial planner with RTR Advisory Group in Edmonton, says to watch out for when your partner spins long, complex stories that justify overspending on luxury items or excessive travel. He says a deceitful person often embellishes their tales and overstates the "great deals" they snapped up.

"Listen to your gut. If you think it sounds too good to be true, it probably is," says Viminitz.

Karinch recommends asking yes or no questions until you receive a direct answer. If your spouse tries to shift the focus of a money conversation with unrelated information, then you should ask yourself why they're being evasive. She cautions not to be overly aggressive in pursuing any suspicions of dishonesty, but instead maintain a rapport and treat the other person with respect while you're asking sensitive questions.