

Hidden Debt and Undisclosed Assets Increasingly Discovered in Relationship Investigations, Toronto Firm Reports

Investigators link rising household debt to an increase in financial misrepresentation in romantic relationships.

TORONTO, ONTARIO, CANADA, April 29, 2026 /EINPresswire.com/ -- As household debt levels in Canada continue to rise, private investigators in Toronto are reporting a corresponding increase in cases involving hidden debt and undisclosed assets in romantic relationships.



According to Statistics Canada, Canadian household debt now stands at 176.7% of disposable income, meaning Canadians owe \$1.77 for every dollar they earn. Debt has grown faster than income for four consecutive quarters. Investigators say this broader financial pressure is increasingly being reflected in relationship investigations, where undisclosed credit card debt, personal loans, financial dependency, and hidden assets such as savings, property, or business interests are becoming more common.

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*Mitchell Dubros, Founder,
Investigation Hotline*

“In many situations, individuals present themselves as financially stable, but that’s not always the full picture,” said Mitchell Dubros, lead investigator and founder of [Investigation Hotline](#). “The issue is not always deliberate deception, but a lack of transparency that becomes significant once finances are shared or long-term commitments are made.”

These issues are rarely identified early. In many cases, financial discrepancies come to light only after couples begin living together, sharing expenses,

or entering into marriage, at which point the impact can be both financial and legal. Disputes involving hidden liabilities or assets are also increasingly being identified during separation and divorce proceedings.

“Early warning signs are often subtle,” Dubros added. “Inconsistencies around employment, vague explanations about financial obligations, or reluctance to discuss basic financial details are things we see repeatedly. They don’t always stand out at the time, but they tend to become more significant later on.”

While the scale of these cases can vary, financial misrepresentation in relationships is not limited to high-net-worth individuals. The amounts involved may differ, but the consequences can be significant at any income level, particularly when financial commitments are made based on incomplete or inaccurate information.

Private investigators say that in situations where financial concerns persist or inconsistencies remain unresolved, seeking clarity early can help individuals make informed decisions and avoid more complex issues later.

Investigation Hotline is a Toronto-based private investigation firm specializing in relationship investigations, [asset identification](#) and integrity checks, business investigations, background checks, and bug and camera detection services. The firm has served clients across the Greater Toronto Area for over 30 years. Additional insights on topics such as financial misrepresentation in relationships are discussed on [The Investigation Hotline Podcast](#), featuring conversations with lead investigator Mitchell Dubros.

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