



42% of Americans Say a Person's Credit Score Affects Romantic Interest

Women Are Nearly 3 Times as Likely to Feel This Way

NEW YORK – May 10, 2017 – 42% of Americans say that knowing someone's credit score would have an impact on their interest in dating them, according to a new study from Bankrate.com. Of those respondents, 13% say that credit score has a major impact; while 29% said it would be a minor influence on their decision to date a person. Women were nearly three times as likely to consider credit score a major influence on a potential partner compared to men (20% vs. 7%). To view the survey results go to:

<http://www.bankrate.com/personal-finance/credit/money-pulse-0517/>

Older Millennials (ages 27-36), are the most likely to be concerned about credit scores when it comes to relationships. However, most of them consider credit score to have only a minor impact on their decision (45%). Younger Millennials (ages 18-26) are most likely to say it has no impact at all (55%).

Deciding when to divulge your personal finances to a potential partner can be tricky. The majority of respondents are mixed between waiting until after dating a few months (37%) or once a couple is engaged (37%). These two timelines were most often chosen by older millennials (45%). Interestingly, 19% of Americans think credit scores are never an important factor in a relationship.

"It's probably not a great idea to ask for someone's financial history on the first date," said Mike Cetera, credit card analyst at Bankrate.com. "However, it's better to know if a potential partner has a history of bad financial decisions before the relationship goes too far, especially if you plan on making large purchases together or sharing bank accounts."

This is notable considering that sharing accounts still seems to be the preferred banking practice among couples. 77% of married and partnered respondents say they have at least some joint bank accounts. Americans with income levels over \$75K were most likely to give this response. Younger millennials and those making less than \$30K are most likely to opt for separate accounts, 37% and 35% respectively.

Princeton Survey Research Associates International obtained telephone interviews with a nationally representative sample of 1,000 adults living in the continental United States. Interviews were conducted by landline (500) and cell phone (500, including 322 without a landline phone) in English and Spanish by Princeton Data Source from April 20-23, 2017. Statistical results are weighted to correct known demographic discrepancies. The margin of sampling error for the complete set of weighted data is plus or minus 3.8 percentage points.

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