

The one number that's eerily good at predicting your success in love

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When people are looking for a significant other, they often try to find someone whose values, education, earnings, hobbies and even height match their own. But new research suggests there's one promising measure for finding a committed partner that most daters overlook -- credit scores.

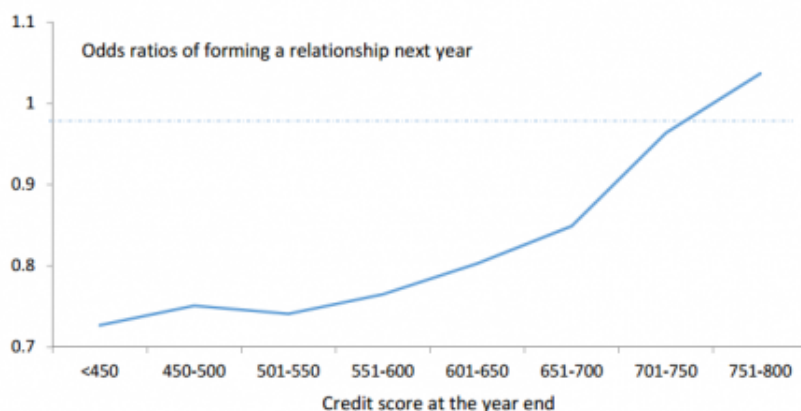
A credit score is a number that is supposed to reflect the risk of lending money to someone, based mostly on their past history of borrowing, repaying and defaulting on debt. Banks have long used credit scores to evaluate customers, but these days

potential employers, landlords, insurance companies, cellphone companies and many other businesses do, too.

[A new working paper from the Federal Reserve Board](#) that looks at what role credit scores play in committed relationships suggests that daters might want to start using the metric as well. The researchers found that credit scores -- or whatever personal qualities credit scores might represent -- actually play a pretty big role in whether people form and stay in committed relationships. People with higher credit scores are more likely to form committed relationships and marriages and then stay in them. In addition, how well matched the couple's credit scores are initially is a good predictor of whether they stay together in the long term.

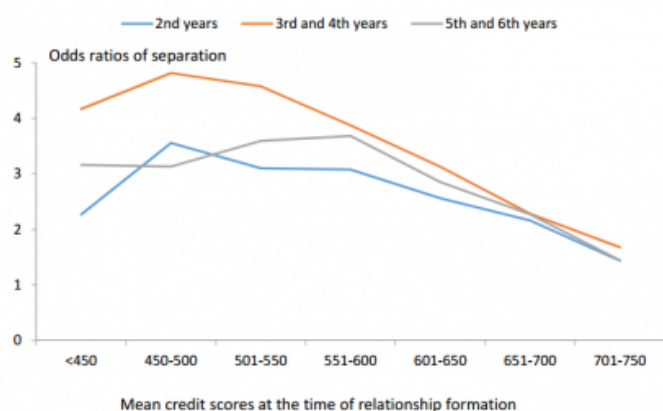
The paper analyzed a large proprietary data set of 12 million randomly selected U.S. consumers from the credit reporting agency Equifax over a period of about 15 years. Researchers used an algorithm to find a swathe of committed couples, including some who live together and are not legally married.

They found that people with higher (i.e. better) credit scores are more likely to form a committed relationship, as the chart below shows. This was true even after controlling for other differences between partners, like education level, race or income.



The researchers also found that having higher credit scores when they started the relationship meant that couples were less likely to separate over the next few years, as the chart below shows. In fact, for every extra 100 points in the couple's average credit score when beginning the relationship, their odds of splitting in the second year fell by around 30 percent.

Credit Scores and Committed Relationships, Jane Dokko, Geng Li and Jessica Hayes



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The research also shows that it's not just the level of the credit score that is important, but the difference between the couple's respective scores. Specifically, the closer the two parties' credit scores are to each other, the more likely they were to stay together in the long run.

Couples in general are more likely than two randomly selected people to have similar credit scores. Over time, the credit scores of couples actually tend to converge, the study found, from about 55 points to about 22 points over the first four years of the relationship. But if the gap between the individual credit scores was

wider at the beginning of their relationship, the couple was more likely to break up as time went on, the researchers found.

There are a few potential reasons for all these findings. For one thing, credit scores can provide a practical obstacle for couples. Because credit agencies often use the lower score of the two, being with someone else with a lower credit score can limit the kind of house, car or lifestyle a person can have.

For another thing, low or significantly different credit scores can signal that a couple faces financial stress, a common obstacle to staying in a relationship. [Numerous studies have shown](#) that lower-income people in the U.S. have lower marriage rates and higher-divorce rates than those with higher incomes. They could also be a sign of financial trouble to come. Since credit scores reflect a person's potential to default, low scores could signal that one partner is more likely to lead the couple into debt or default.

Finally, the researchers believe that credit scores might reflect something deeper about a significant other's personal qualities and relationship skills. "We argue that one such skill could be an individual's general trustworthiness and commitment to non-debt obligations," the researchers write, using language that would make [a great Valentine's Day card from an economist](#).

While they may not seem very romantic, credit scores are a bizarrely good indicator of whether a couple will find lasting love. However, there are a couple of practical issues to using a credit score to evaluate a potential mate.

For one, credit scores aren't public, so you'll have to trust your potential partner to reveal that information, if they even know what their own credit score is. Second -- and this seems to be [a problem for heterosexual women in many arenas](#) -- women actually perform better than men on this measure. [A survey by Experian in 2013](#), for example, showed that men have 4.3 percent more debt than women, have 4.9 percent larger mortgages, and have a higher incidence of late mortgage payments by 7 percent.

Men's earnings tend to be larger than women's, so that might explain why men have more debt in general. But that's no excuse for paying your bills late.

You might also like:

[A new book answers why it's so hard for educated women to find dates](#)



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