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Study Reveals a Credit Score of 504 and Below Is a Red Flag for Singles

A new survey by financial media company MarketBeat asked 1,500 singles which financial red flags would immediately turn them off from a potential partner.

SD, UNITED STATES, April 10, 2026 /EINPresswire.com/ -- Love may be blind, but it definitely checks the numbers. Currently, many singles are weighing up not just romantic chemistry, but financial compatibility. In a climate of high inflation and stretched budgets, money matters now sit front-and-center in the dating world - and some states are far pickier than others.

> “Money doesn’t replace romance, but it absolutely shapes it. What this study shows is that singles aren’t necessarily looking for wealth – they want stability.”
> *Matt Paulson, Founder of MarketBeat*

A new survey by financial media company MarketBeat asked 1,500 singles which financial red flags would immediately turn them off from a potential partner, including credit score. If people could see a credit score upfront, what number would make them walk away?

Nationally, the “absolutely not” line lands at a credit score of 504 and below. But state attitudes vary dramatically.

The two Dakotas - North Dakota and South Dakota - top the list for the toughest standards, expecting a partner to have at least 600 and 591, respectively. With strong borrowing habits and low delinquency rates, daters there may simply assume that “responsible money management” is the norm - and anything less is a red flag.

Meanwhile, high-maintenance New York singles draw the line at 575. The high cost of living forces residents to be hyper-aware of financial discipline. When rent, groceries, and fuel all cost more, a partner’s spending habits become a practical - not just emotional - concern. New Yorkers also skew tech-savvy, so credit scores, crypto habits, and risky investments may be more front-of-mind.

At the other end, laid-back West Virginia daters are happy with anything above 472, suggesting they value everything but the algorithm.

What Makes Singles Walk Away - and What Keeps Them Interested

The survey found the biggest financial red flags when dating are:

- Excessive day-trading or risky investments - 10%
- Living paycheck-to-paycheck with no intention to budget - 19%
- Large hidden debts - 21%
- Constantly borrowing money from friends or family - 27%
- Frequent crypto-gambling - 8%
- Chasing get-rich-quick schemes - 15%

Discovering significant undisclosed debt - how would singles react?

Most people don't bolt instantly, but they definitely don't like surprises. Around 11% say hidden debt is an immediate deal-breaker, while the majority - 63% - would at least want to understand the reason before deciding. Another 11% see it as a major concern but not enough to end things outright, and 15% say it wouldn't bother them at all.

A few behaviors actually boost romantic appeal:

- Regular monthly savings - 28%
- Keeps an emergency fund - 30%
- Clear retirement plan - 17%
- Pays off credit cards fully each month - 26%

Expected transparency once dating becomes serious

Here's how open singles want their partners to be when things turn real:

- Full transparency about income, savings, debts - 41%
- Transparency about spending habits only - 31%
- Transparency about debts only - 16%
- Minimal transparency - 3%
- No expectations – 9%
- Worst financial habits in a partner
- Maxing out credit cards - 25%
- Impulsive, high-risk investments - 25%
- Never saving for retirement - 18%
- Borrowing money from friends/family often - 10%
- No budgeting or tracking spending - 22%

The financial mismatches most likely to spark tension

- One partner saves, the other spends - 45%

- One invests heavily, the other is risk-averse - 19%
- One wants long-term planning, the other lives day-to-day - 29%
- Large income gap - 6%

And when it comes to long-term planning, singles have clear expectations: 44% say discovering someone in their 30s or 40s has no retirement plan is a major red flag, while 24% see it as a mild concern, and 32% say it's not an issue at all.

And when asked whether "financial incompatibility" is a valid reason to break up, the answer was overwhelmingly yes - 67% agreed it is, compared with 33% who said it isn't.

"Money doesn't replace romance, but it absolutely shapes it," says Matt Paulson, Founder of MarketBeat. "What this study shows is that singles aren't necessarily looking for wealth – they want stability. In an unpredictable economy, financial responsibility is becoming as attractive as good conversation, shared values, or chemistry."

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