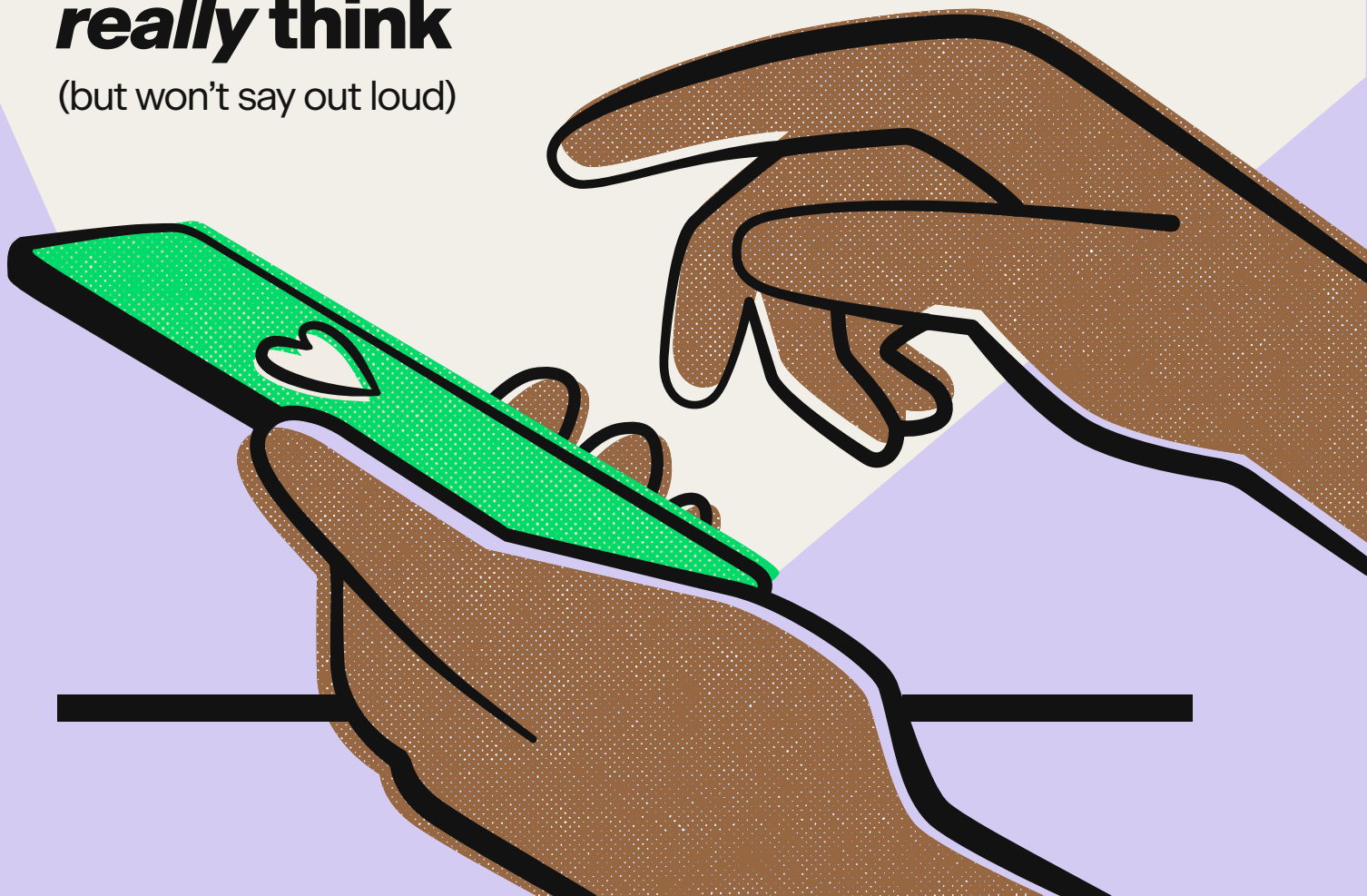


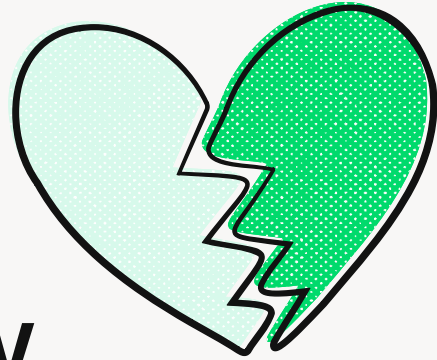
Debt & Dating

RESEARCH REPORT

**What daters
really think**

(but won't say out loud)





Debt is the new dating dealbreaker

Why some daters now filter partners by financial baggage, and what it takes to find love

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Methodology

The Debt & Dating research project was designed and managed by Earnest to gain a deeper understanding of the relationship between finances (specifically debt) and modern dating dynamics.

The research was conducted using aggregated and anonymized survey data collected by Prolific and hosted via Qualtrics. The sample of this research was collected in October and November 2025. It consists of 1,102 Americans across a range of gender, age cohort, household income (HHI), and debt status. All data is anonymized and aggregated. Participants were compensated for their time.

Full methodology and raw data tables are available in the appendix.

Have any questions
on this report?

Contact jenny.twomey@earnest.com
Sr Manager, Communications



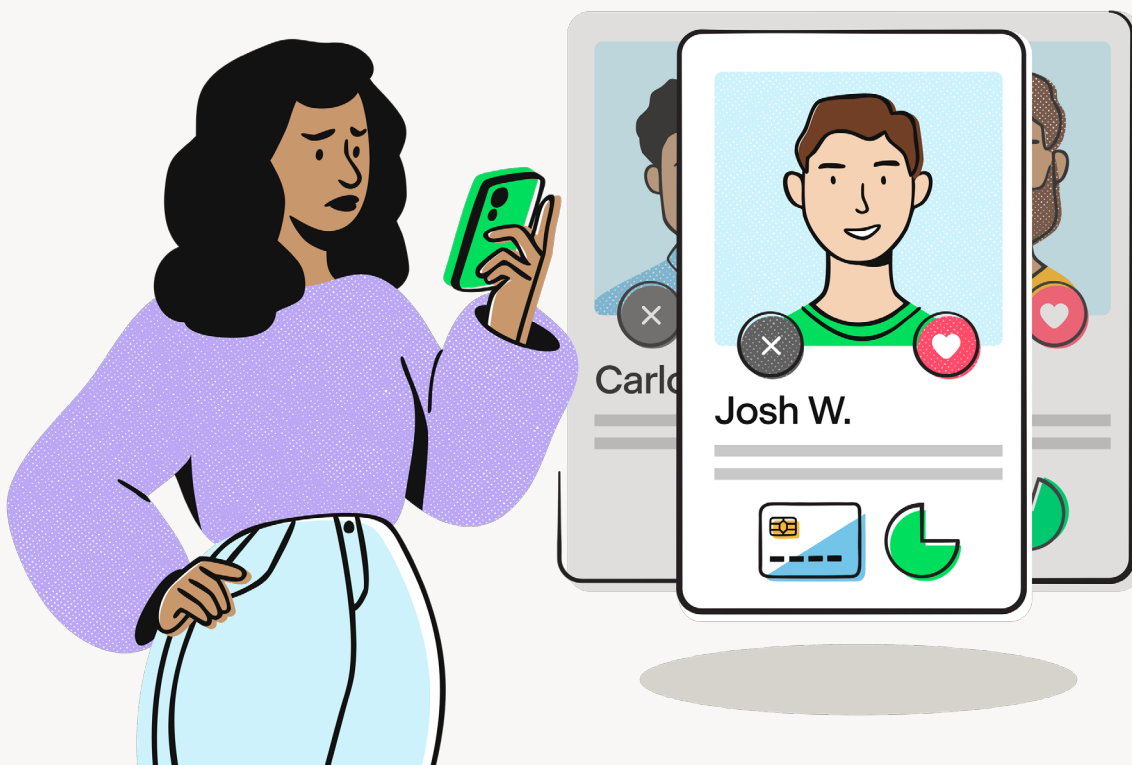
Foreword

In today's world, debt isn't just a financial reality—it's a dating filter.

55% of surveyed Americans* say some form of debt would be a dealbreaker in a romantic relationship. Yet at the same time, debt, especially student loan debt, has become so common that many daters assume it's simply part of modern life. This contradiction sits at the center of today's relationships: **we've normalized having debt, but we still struggle to talk about it.**

Based on Earnest's proprietary survey of 1,102 U.S. adults and in-depth qualitative interviews, this report explores how debt shapes attraction, trust, and long-term commitment. The findings reveal a clear hierarchy of debt acceptability, a widespread reluctance to discuss finances early in relationships, and a powerful shift in what daters value most—not debt-free partners, but financially responsible ones.

In a dating landscape shaped by economic pressure and delayed milestones, financial behavior has become the strongest relationship signal of all.



Key takeaways

Different debt, different acceptance



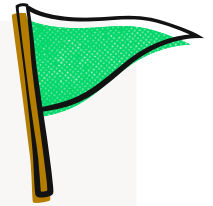
Daters will tolerate \$55,000 in student loan debt from a partner, but only \$12,000 in credit card debt—that's a 4.6x difference.

We'll talk politics before we talk money

More people are comfortable discussing politics on a first date than debt (22% vs 25%)—your voting record is less intimidating than your credit card statement.



Debt is forgivable—if there's a plan



61% of daters say actively paying down debt makes it acceptable. That matters more than earning a high income (43%) or having a strong credit score (14%).

The waiting game

61% wait until they're exclusive to discuss debt. And if you have high debt? You're 3x more likely to wait until you move in together to discuss it.



Debt is a dating dealbreaker, just not the way you might think

More than half of Americans surveyed say debt can end a relationship

For all the talk about “love conquering all,” debt still has the power to stop a relationship before it starts.

55% of surveyed Americans say at least one type of debt would be a dealbreaker when dating. But that headline number hides an important truth: not all debt carries the same stigma.

Daters don't judge debt equally, they rank it from 'acceptable' to 'red flag.'



The debt dealbreaker hierarchy

55%

of daters say at least one type of debt would be a **dealbreaker**

Payday loan debt stands out as the clearest red flag, with 41% of respondents saying they would not date someone carrying it. Credit card debt and personal loans follow behind, while student loan debt is the least likely to derail attraction.

The takeaway is clear: Americans increasingly distinguish between “investment debt” and “behavioral debt”



Student loans are often viewed as a necessary tradeoff for education and future earning power. High-interest, revolving debt is more likely to be interpreted as a warning sign about spending habits.

“If someone told me they had \$100,000 in credit card debt, that would be a much bigger red flag than the same amount in student loans.”

— Female, 27, \$150–\$175k



This distinction makes sense, since not all debt functions the same way. Some debt is tied to long-term earning potential, while other types are more often associated with short-term cash flow stress and high interest compounding.

The \$55,000 question: How much debt is “too much”?

Daters draw a line, and it’s lower than you think

Even when debt isn’t an immediate dealbreaker, it still has limits.

On average, respondents reported being comfortable with a partner carrying up to \$55,000 in student loan debt. That tolerance drops sharply for other debt types. Credit card debt becomes uncomfortable around \$12,000, and payday loans barely clear \$7,000.

But remember, an “acceptable” amount of debt is never universal. What matters more than the numbers is how that debt fits into someone’s income, interest rate, and repayment timeline. The same balance can signal very different levels of risk depending on context.



These thresholds reveal something deeper than numbers: **daters aren’t just evaluating balances—they’re evaluating control.** High student loan balances may be accepted, but unmanaged consumer debt raises questions about financial decision-making and future stability.

**Up to \$55k in student
loan debt is accepted**



VS



**Only \$12k for
credit cards**

The silence problem: Why we'd rather talk politics than debt

Debt is avoided during dating conversations

Despite how much debt influences dating decisions, most people delay talking about it for as long as possible.

61% of respondents say they don't discuss debt until after becoming exclusive. Only 1% bring it up on the first date.

Sooo... what's your FICO? 😊

we're not even ✨ official ✨ yet

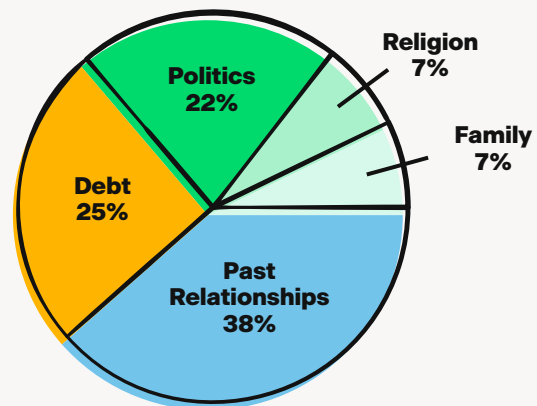
"I don't bring up finances until I can see a future with someone. Once I know I'm dating with marriage in mind, that's when the real money conversations start."

— Male, 35, \$175–\$200k



When asked which topics feel most uncomfortable to discuss early on, debt ranked **second only to past relationships**—beating out politics, religion, and family.

Most avoided first date topics



That's where things don't quite line up: **debt is widely expected, yet rarely discussed.** Many daters rely on indirect signals—spending habits, lifestyle choices, or assumptions—to fill in the gaps instead of having explicit conversations.

Avoiding the money conversation doesn't eliminate risk—it simply delays alignment. When financial expectations aren't discussed early, couples are more likely to discover misalignment later, when decisions and consequences are shared.

Who's supposed to bring it up, anyway?

The responsibility gap

Nearly half of respondents (47%) believe they are personally responsible for initiating conversations about debt. Another 38% believe the responsibility falls on the partner who appears to have the most debt.

Gender differences emerge here.

Men report being more willing to initiate money conversations, while women are more likely to feel that the person with more debt should disclose first.

“In past relationships, I was usually the one to bring it up because I felt a responsibility to disclose my own financial situation.”

— Female, 42, \$60–\$80k



This dynamic suggests that financial transparency isn't just awkward, it's emotionally loaded: shaped by power, perception, and fear of judgement.

Money conversations work best when they're framed as shared planning, not confessions or disclosures. The goal isn't to “admit” debt, but to understand how two people approach financial decisions together.

Who brings up debt first?



53.7%
Male



40.4%
Female



The repayment green flag

Debt is forgivable— if there's a plan

While debt can raise eyebrows, financial responsibility builds trust.

When asked what would make them overlook a partner's debt, the most common answer was clear: **61% say they're willing to overlook debt if their partner is actively paying it down.**

A clear repayment plan, financial transparency, and consistent progress matters more than the total amount owed. In other words, **behavior beats balance size.**

In modern dating, the strongest green flag isn't being debt-free. It's having direction.

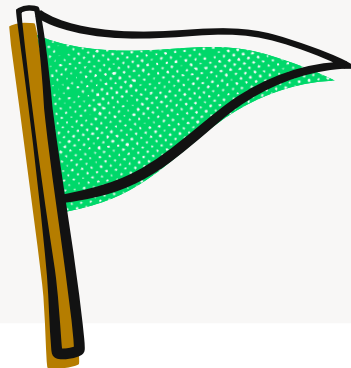
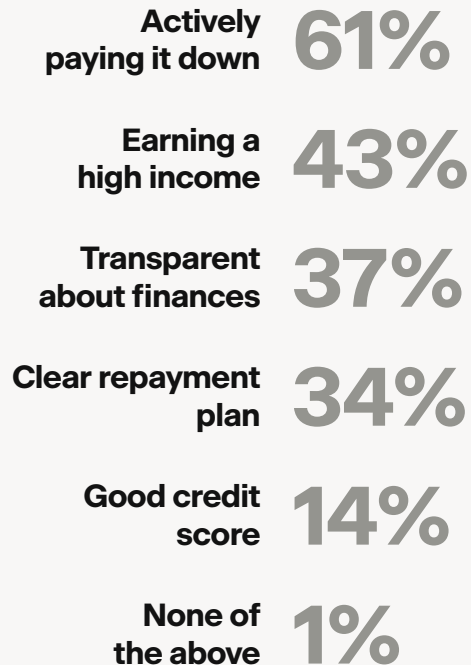
"Direction" doesn't mean eliminating debt overnight. It means understanding interest, having a repayment strategy, and making consistent payments over time.

"Mistakes don't bother me if someone's working to fix them. The issue is when someone keeps repeating the same financial habits."

— Female, 27, \$150–\$175k



What daters say makes debt more acceptable



When debt delays the next step

Debt becomes a milestone blocker

Debt doesn't just affect attraction. It affects timelines.

Nearly one-quarter of respondents (23%) say they would hesitate to move in with a partner who has \$20,000 – \$49,000 in non-mortgage debt. At the same time, 15% say no amount of debt would delay cohabitation.

Interestingly, people with higher incomes and lower personal debt tend to draw firmer lines, while those carrying more debt themselves are more flexible, suggesting that real life experiences change how we judge things.

Financially, moving in together represents a shift from individual liability to shared responsibility. It can be the first moment where debt stops feeling personal and starts feeling joint, which helps explain why it becomes a decision point, not just a detail.

Debt delays next steps

1 in 4

would hesitate to move in with a partner who has \$20k–\$49k in non-mortgage debt



Love, stress, and money fights

For most couples, financial tension is inevitable

In many relationships, money tension isn't some dramatic breaking point. It's the background noise. The thing that sneaks into otherwise good relationships because money touches everything—stability, independence, plans for the future.

“Most of our arguments come from finances—not anything dramatic, but it’s the topic that brings the most stress into our conversations.”

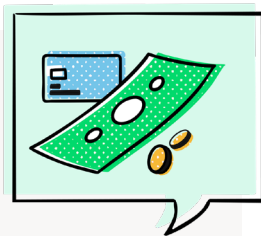
— Female, 27, \$150–\$175k



Debt might be more normalized in dating today, but that doesn't mean it's emotionally neutral.

60%

of relationships experienced **tension** during financial chats



Even when people are understanding on paper, money still has a way of feeling personal.

What people are arguing about isn't usually one big purchase or a single bad decision. It's the everyday stuff like how one person spends, how the other saves, and what feels “responsible” when money is tight.

The most common friction points include:

- Different spending habits
- Stress about making ends meet
- Clashing priorities around saving

None of this is especially surprising. Dating and building a life together is already complicated. Add a high-cost economy and widespread debt into the mix, and some level of money stress is almost unavoidable.

The key thing: these tensions don't mean something is wrong with the relationship. They usually mean two people are still learning how the other thinks about money. What matters most isn't avoiding conflict altogether. It's whether couples can talk about finances as a shared reality, not a personal failure.



Conclusion

Debt no longer carries the same stigma it once did, but silence still does. Our research shows that most people expect debt to be part of modern relationships. What they struggle with isn't the presence of debt, but the uncertainty around it. Which debts signal long-term stability? When should money enter the conversation? And what does "responsible" really look like in practice?

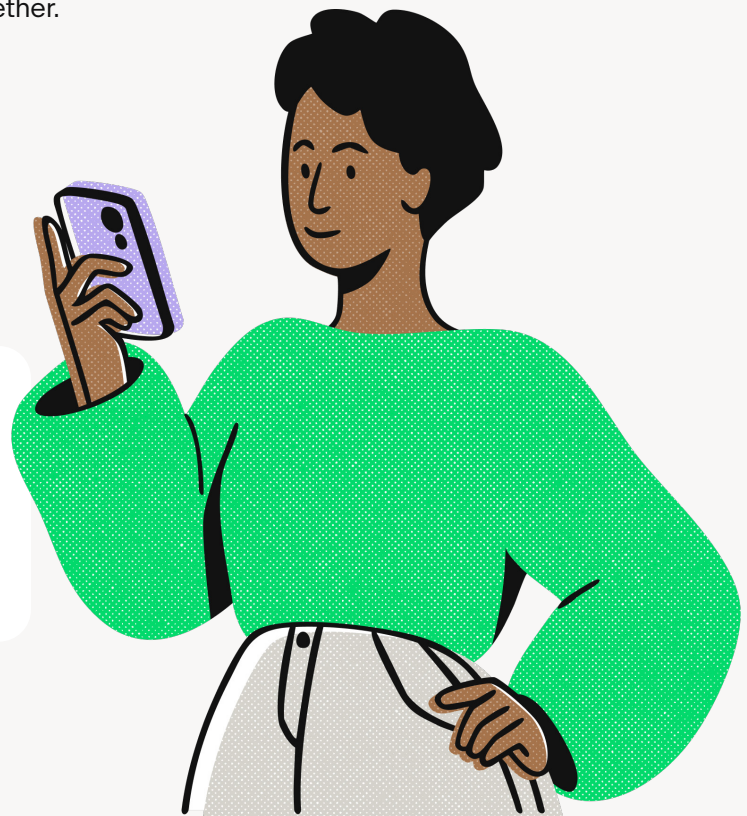
The answers are consistent across the data. Daters are far more forgiving of debt that comes with **intent, transparency, and progress**. Student loans are widely accepted. Active repayment is seen as a green flag. And partners who can explain their plan earn more trust than those who avoid the topic altogether.

At Earnest, we believe debt should be something people can manage with confidence—not something that quietly shapes their relationships from the sidelines. Financial clarity can create room for better conversations, healthier expectations, and shared momentum toward the future.

Because today, the strongest relationships aren't built on perfect balance sheets. They're built on honesty, direction, and the ability to move forward together.

Have any questions
on this report?

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Disclosures

Disclaimer: The opinions expressed by the interview subjects are not necessarily those of Earnest. This report provides personal finance educational information, and it is not intended to provide legal, financial, or tax advice.

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Appendix

Appendix

Survey Questions

Q5. Which types of debt would you consider dealbreakers (i.e. you would not date someone with this type of debt?) Please select all that apply.

Debt Dealbreakers	Count	%
No specific type of debt would be considered a dealbreaker	492	45%
Payday loan debt	444	41%
Personal loan debt	183	17%
Credit card debt	157	14%
Medical debt	107	10%
Student loan debt	74	7%
Auto loan debt	50	5%

Note: No stat sig segmentation found by age, gender, HHI, and debt amount.

Q6. For the following debt categories that are not dealbreakers, please input the maximum amount of debt you would be comfortable with a partner having.

Debt Dealbreakers	Average	Median
Student loan debt	\$54,625	\$30,000
Medical debt	\$31,860	\$10,000
Auto loan debt	\$25,477	\$20,000
Personal loan debt	\$14,632	\$5,000
Credit card debt	\$11,837	\$5,000
Payday loan debt	\$7,093	\$1,000

Note: No stat sig segmentation found by age, gender, HHI, and debt amount.

Q7. How soon do you discuss your debt when dating?

Debt Discussions	Count	%
On the first date	6	1%
Within a few dates	209	20%
After becoming exclusive	633	61%
Once moving in together	154	15%
Once engaged	32	3%

Q7. How soon do you discuss your debt when dating?

Debt Discussions	Low Debt	Medium Debt	High Debt	Highest Debt
On the first date	0.6%	0.9%	0%	0%
Within a few dates	22.1%	16.9%	19.3%	11.4%
After becoming exclusive	61.3%	66.2%	55.3%	50%
Once moving in together	13.4%	13.8%	22.8%	22.7%
Once engaged	2.6%	2.7%	2.6%	15.9%

Note: CI=95%

Q8. Who do you feel is responsible for initiating the conversation around debt?

Initiator	Count	%
Myself	487	47%
The person seemingly with the <u>most</u> debt	392	38%
My partner/significant other	101	10%
A specific gender	10	1%
The person seemingly with the <u>least</u> debt	41	4%

Q8. Who do you feel is responsible for initiating the conversation around debt?

Initiator	Gen Z	Millennial	Gen X
Myself	25.0%	45.60%	50.70%
The person seemingly with the <u>most</u> debt	39.30%	40.8%	34.3%
My partner/significant other	21.4%	9.50%	9.60%
A specific gender	7.1%	0.90%	0.70%
The person seemingly with the <u>least</u> debt	7.10%	3.20%	4.70%

Note: CI=95%

Q8. Who do you feel is responsible for initiating the conversation around debt?

Initiator	Male	Female
Myself	53.7%	40.4%
The person seemingly with the <u>most</u> debt	31.2%	41.7%
My partner/significant other	7.6%	12.5%
A specific gender	1.00%	1.00%
The person seemingly with the <u>least</u> debt	3.60%	4.40%

Note: CI=95%

Q9. Which of the following words best describes how you feel about having those conversations about debt with partners? Please select up to two.

Feelings About Debt Conversations	Count	%
Necessary	687	67%
Awkward	387	38%
Stressful	343	33%

Note: List includes 11 adjectives total, with the top-three listed above.
 No stat sig segmentation found by age, gender, HHI, and debt amount.

Q10. How much non-mortgage debt would cause you to delay or prevent moving in together?

Debt Thresholds	Count	%
Less than \$5,000	18	2%
\$5,000 to \$19,999	95	9%
\$20,000 to \$49,999	235	23%
\$50,000 to \$99,999	247	24%
More than \$100,000	166	16%
I'm not sure	118	11%
I wouldn't delay moving in together due to debt	151	15%

Q10. How much non-mortgage debt would cause you to delay or prevent moving in together?

Debt Thresholds	Low Income	Medium Income	High Income	Highest Income
Less than \$5,000	3.8%	1.70%	0.70%	0.00%
\$5,000 to \$19,999	12.9%	8.60%	7.40%	7.50%
\$20,000 to \$49,999	21.60%	24.20%	21.10%	25.40%
\$50,000 to \$99,999	17.8%	26.50%	29.4%	20.10%
More than \$100,000	11.5%	15.20%	20.4%	18.70%
I'm not sure	13.90%	9.60%	9.40%	14.90%
I wouldn't delay moving in together due to debt	18.5%	14.20%	11.70%	13.40%

Note: CI=95%

Q10. How much non-mortgage debt would cause you to delay or prevent moving in together?

Debt Thresholds	Low Debt	Medium Debt	High Debt	Highest Debt
Less than \$5,000	2.5%	0.40%	0.90%	0.00%
\$5,000 to \$19,999	2.2%	5.4%	3.5%	0.0%
\$20,000 to \$49,999	26.8%	19.70%	11.4%	9.3%
\$50,000 to \$99,999	23.80%	28.70%	21.10%	9.3%
More than \$100,000	12.5%	18.40%	25.4%	34.9%
I'm not sure	9.8%	10.80%	18.4%	20.9%
I wouldn't delay moving in together due to debt	12.5%	16.60%	19.30%	25.6%

Note: CI=95%

Q11. If a partner's debt is a concern, what would make you overlook it?
Please select up to two options.

What Makes Debt More Acceptable	Count	%
They are actively paying it down	624	61%
They earn a high income	442	43%
They're transparent about their finances	376	37%
They have a clear repayment plan	349	34%
They have a good credit score	144	14%
None of the above	14	1%

Note: No stat sig segmentation found by age, gender, HHI, and debt amount.

Q12. How financially transparent are you with your current or most recent partner?

Financial Transparency	Count	%
Bottom-2 Box	79	7%
Top-2 Box	772	75%
Average	4.04 out of 5	

Q12. How financially transparent are you with your current or most recent partner?

Financial Transparency	Low Income	Medium Income	High Income	Highest Income
Bottom-2 Box	14.5%	8.90%	7.30%	4.1%
Top-2 Box	85.5%	91.10%	92.70%	95.9%

Note: CI=95%

Q13. Have finances and/or debt ever caused tension in your relationship(s)?

Financial Tension	Count	%
Yes	614	60%
No	353	34%
Unsure	59	6%

Q13. Have finances and/or debt ever caused tension in your relationship(s)?

Financial Tension	Gen Z	Millennial	Gen X
Yes	35.7%	56.3%	66.2%
No	57.1%	36.80%	29.8%
Unsure	7.10%	6.90%	4.0%

Note: CI=95%

Q14. How have finances and or debt caused tension in your relationship(s)?
Please select all that apply.

Financial Tension	Count	%
Differences in spending habits	355	58%
Stress about making ends meet or paying bills	354	58%
Disagreement about saving priorities	264	43%
Different attitudes towards borrowing or credit use	210	34%
One partner hiding or avoiding financial discussions	204	33%
One partner having significantly more debt than the other	177	29%
One partner making significantly more/less than the other	165	27%
Feeling judged or unsupported by a partner about finances	155	25%
Feeling embarrassed or ashamed about debt	150	24%
None of the above	3	0%

Note: No stat sig segmentation found by age, gender, HHI, and debt amount.

Q15. How would you describe your approach to discussing money in relationships?

Approach to Money Conversations	Count	%
Never discuss it	19	2%
Avoidant and/or uncomfortable	94	9%
Cautious but honest	485	47%
Open and proactive	426	42%

Q15. How would you describe your approach to discussing money in relationships?

Approach to Money Conversations	Low Income	Medium Income	High Income	Highest Income
Never discuss it	3.8%	2.30%	0.0%	0.70%
Avoidant and/or uncomfortable	9.80%	7.30%	11.00%	8.20%
Cautious but honest	48.40%	49.30%	48.20%	38.8%
Open and proactive	38.00%	41.10%	40.80%	52.2%

Note: CI=95%

Q16. Which of the following topics would you be least comfortable discussing on an early date?

Least Comfortable Topics	Count	%
Past Relationships	391	38%
Debt and/or student loans	261	25%
Politics	228	22%
Religion	72	7%
Family	72	7%

Q16. Which of the following topics would you be least comfortable discussing on an early date?

Least Comfortable Topics	Male	Female
Past Relationships	20.7%	29.8%
Debt and/or student loans	7.60%	6.60%
Politics	24.70%	19.70%
Religion	6.20%	8.20%
Family	41.00%	35.80%

Q17. Does having debt make you feel less confident or “undateable?”

Dating Confidence	Count	%
No	468	46%
Somewhat/Depends	444	43%
Yes	112	11%

Note: No stat sig segmentation found by age, gender, HHI, and debt amount.

Appendix

Survey Demographics

Relationship Status	Count	%
Single	267	24%
In a relationship/exclusive	219	20%
Engaged	26	2%
Married	494	45%
Separated	13	1%
Divorced/Widowed	83	8%

Types of Debt Held	Count	%	Account with the Highest Amount (%)
Federal and/or private student loans	348	32%	24%
Credit card debt	897	82%	38%
HELOC(s)	49	4%	3%
Personal Loan(s)	420	38%	9%
Auto loan(s)	313	29%	19%
Medical debt	220	20%	5%
Buy now, pay later (BNPL)	243	22%	2%

Total Amount of Non-Mortgage Debt	Count	%
Less than \$5,000	304	28%
\$5,000 to \$19,999	388	35%
\$20,000 to \$49,999	237	22%
\$50,000 to \$99,999	119	11%
More than \$100,000	47	4%

Age	Count	%
Gen Z	28	3%
Younger Millennial	253	25%
Older Millennial	315	31%
Gen X	237	23%
Older Gen X	189	18%

Gender	Count	%
Male	503	49%
Female	503	49%
Non-binary / third gender	14	1%
Prefer not to say	2	0%

Sexual Orientation	Count	%
Straight or heterosexual	852	83%
Gay or lesbian	39	4%
Bisexual	105	10%
Other	19	2%
Prefer not to say	7	1%

2024 Household Income (HHI)	Count	%
\$0 to \$19,999	64	6%
\$20,000 to \$49,999	223	22%
\$50,000 to \$89,999	302	30%
\$90,000 to \$129,999	208	20%
\$130,000 to \$149,999	91	9%
\$150,000 or more	134	13%

Highest Level of Education	Count	%
12th grade or less	4	0%
High school graduate or equivalent (e.g. GED)	105	10%
Some college credit, no degree	152	15%
Trade/technical/vocational training	36	4%
Associate degree	102	10%
Bachelor's degree	422	41%
Master's degree	159	16%
Doctorate or professional degree (e.g. PhD, MD, JD)	42	4%

Have any questions on this report?

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