

# Lending Times

## ***Relationship Troubles This Valentine's Day? You May Want to Check Your Credit Score***

**Lending Times**

By Allen Taylor – February 13, 2017

If you're having relationship troubles this Valentine's Day, you may want to check your credit score. Nonprime Americans are 45 percent more likely to be divorced, according to new research by Elevate's Center for the New Middle Class, a research institution that examines the everyday effects of being nonprime in America.

"This latest research raises an interesting question about cause and effect. Are people getting divorced because stressful finances put pressure on relationships, or are people becoming nonprime because divorce has negative financial consequences?" said Jonathan Walker, executive director of Elevate's Center for the New Middle Class. "Regardless of the cause, it's clear that financial pressures are greater in nonprime couples, and that people experiencing financial difficulties are more likely to be nonprime." The study also found that 1 in 5 married nonprime Americans feel they have little control over the things that happen to them in general, and more than 50 percent run out of money every 2-3 months or more often.

Additional key findings about married nonprime people include:

- 4 out of 5 say they cannot regularly save money
- They are 2x more likely to carry a credit card balance
- They are 2x as likely to have lost a job in the prior 5 years
- They are 1.4x as likely to have had their pay or work hours reduced in the prior 5 years
- They are almost 3x more likely to worry over their monthly expenses
- They are 1.5x more likely to admit that their finances cause significant stress

In nonprime households, uncertainty compounds with marriage rather than dissipates. In fact, married nonprimes are much less likely to feel they have control in their lives compared to prime people and even when compared to their single nonprime counterparts.

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