



Research has found that while savers don't have a big leg up over spenders in attractiveness, the advantage kicks in over the long term.

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Who makes a more attractive mate: savers or spenders?

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In the world of dating, there is one common assumption: That a fancy car, a pricey dress, and a willingness to splurge are all things that will help you impress and snare your ideal partner.

“You would think that spending would be more attractive, because things like flashy watches or purses are so visible,” says Jenny Olson, a PhD candidate at the University of Michigan’s Ross School of Business and co-author of the working paper, “A Penny Saved is a Partner Earned: The Romantic Appeal of Savers.”

“Those things can also be perceived as wasteful and lacking in self-control,” says Olson. “And self-control is a very desirable quality in a potential mate.”

In fact, when Olson ran an experiment where participants had to evaluate dating profiles, savers were deemed the better catches. On a scale of 1-7, savers ranked roughly at 5 in terms of attractiveness, while spenders lagged behind at 4.

That jibes with similar findings elsewhere. New York Times money columnist Ron Lieber once asked the dating site eHarmony to dig through its 30 million matches made in July, 2010, and found that users who labelled themselves as savers rather than spenders were contacted 25 per cent more by potential mates.

So what is behind the allure of the sexy saver?

Allison Markin thinks she knows the answer. The wine-industry marketer from Penticton, B.C., has been dating a fine fellow for about nine months now.

He is a successful entrepreneur who has sold multiple businesses, and does not have to worry about money anymore. His inclination is still to save it – and that suits her just fine.

“I don’t think anybody wants to be with someone who might blow through all their cash,” says Markin, 41. “You don’t have to constantly be worrying, ‘What happens if they spent all their money?’ So I would agree that savers are more attractive, when it comes to future planning.”

And that is the critical distinction. Indeed, Olson’s research has found that in the short term, savers do not have a big leg up over spenders in attractiveness. It is over the long term that the advantage really kicks in.

“If you are talking about a short-term fling, it does not really matter what your partner’s spending habits are,” says Olson. “But over the long term, it becomes a question of self-control: Can your potential partner take care of themselves and inhibit their bad impulses, in terms of money, of diet, of exercise? Those things matter.”

Incidentally, the proof in the pudding is Olson herself. Her husband is a definite saver, she says.

“It is natural selection at play in choosing a mate,” says Dr. Brad Klontz, co-author of *Mind Over Money* and a financial psychologist in Kauai, Hawaii. “Saving behaviors hint at the potential to create a more financially secure household unit. With that comes significant benefits to one’s offspring and overall quality of life.

“Apparently, to our animal brain, which is focused on optimizing the chances of offspring survival and success, saving is sexy.”

One caveat: Many people have to come to suspect this. And so they fudge the truth on their public profiles, making it difficult for daters to figure out what is true and what is not.

When Olson asked respondents to a private questionnaire whether they were savers or spenders, the split was an even 50/50. But when she asked those people to set up dating profiles, knowing the information would be public, a much higher percentage of people suddenly claimed they were savers.

“People have an intuition that saving is an attractive thing,” she says. “Be careful that your potential partner might be lying about their financial attitudes – just like they might be lying about their height or weight.”

Of course, do not go too far in the direction of saving, and become a maddening penny-pincher.

While a general propensity for saving is an appealing thing to potential partners, being a tightwad definitely is not.

That is why Markin, the wine-industry marketer, would be okay if her partner surprised her with a trip to California's Napa Valley (hint, hint). "I like him to mix it up," she admits. "I do like that he is a saver. But the romantic side of me wishes he would splurge on me – just a little bit."

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