

# 1 in 8 divorces is caused by student loans

[Jessica Dickler](#) 3:14 PM ET Fri, 22 Sept 2017 | 00:39



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When it comes to student loan debt, "for richer, for poorer" doesn't quite cut it.

In general, finances are the leading cause of [stress in a relationship](#), according to a study by SunTrust Bank, but student debt takes a particularly hard toll on a marriage.

More than a third of borrowers said college loans and other money factors contributed to their divorce, according to a recent report from Student Loan Hero, a website for managing education debt.

In fact, 13 percent of divorcees blame student loans specifically for ending their relationship, the report found. Student Loan Hero surveyed more than 800 divorced adults in June.

Not only can [student loan debt](#), which now stands at an all-time [high of \\$1.5 trillion](#), be a relationship killer, it's also harder to avoid than ever before.

The average outstanding balance is currently \$34,144, up 62 percent over the last decade, according to a report by Experian. In addition, the percentage of [borrowers who owe \\$50,000 or more](#) has tripled over the same time period, according to a separate report by the Consumer Financial Protection Bureau.

Committing to someone with that kind of student debt "feels very unfair," said Jacqueline Newman, the managing partner of Berkman Bottger Newman & Rodd in New York.

"Student loans can really hold you back," she said. For couples just starting out, that burden is having an impact on their lifestyle and ability to buy a home or have children, she added.

Newman advises couples to consider a prenuptial agreement specifying that any money put toward that debt during a marriage would be credited back off the top of the marital assets.

(Prenups, which typically safeguard individual assets such as retirement accounts, real estate and investments, can also cover one partner's student loan or credit-card debt.)

That way, the person who is helping pay down the other person's debt would be reimbursed in the case of a split.

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