THE FACE OF SMALL BUSINESS

SMALL BUSINESS OWNERS OUTSHINE CONSUMERS IN CREDIT MANAGEMENT

NEW STUDY HIGHLIGHTS CREDIT AND DEMOGRAPHIC DIFFERENCES OF THE AVERAGE CONSUMER AND SMALL BUSINESS OWNER

DEMOGRAPHICS

- **AVERAGE AGE**
  - Business Owner: 56.3
  - Consumer: 52.2

- **GENDER**
  - Business Owner: 64%
    - Male: 64%
    - Female: 36%
  - Consumer: 52%
    - Male: 51%
    - Female: 49%

- **HOMEDOWNSHIP**
  - Business Owner: 68%
  - Consumer: 53%

CREDIT ATTRIBUTES

- **AVERAGE CREDIT SCORE**
  - Business Owners: 713
  - Consumers: 721

- **AVERAGE MORTGAGE BALANCE**
  - Business Owners: $91,600
  - Consumers: $70,400

- **# OF OPEN TRADES**
  - Business Owners: 4.26
  - Consumers: 4.35

- **AVERAGE MONTHLY PAYMENT OF TRADES**
  - Business Owners: $20,462
  - Consumers: $20,320

- **AVERAGE CREDIT LIMIT**
  - Business Owners: $56,100
  - Consumers: $26,900