THE GREAT CREDIT DIVIDE

MEN VS. WOMEN

When comparing men and women, who is better at managing their debt?		
AVERAGE CREDIT SCORE* Womens' credit scores are one point higher than the mens' scores.**	674	675
AVERAGE DEBT Men carry more debt than women nationally with 4.3% more debt than women.	\$26,227	\$25,095
CREDIT UTILIZATION Men are using more of their available credit than women.	31%	30%
LATE MORTGAGE PAYMENTS Men have a higher incidence of late mortgage payments by 7.0 percent.***	5.7 %	5.3%
MORTGAGE LOAN AMOUNTS Men carry 4.9 percent higher mortgage loan debt than women.	\$187,245	\$178,140
*VantageScore Range: 300-850 **Average debt was calculated for this study including all credit cards, auto loans and personal loans. ***The percentage of consumers with mortgage delinquencies of 60 days past due.	Where do men hold the most individual mortgage loans? South Carolina has the highest at 21%, which is 33% higher than women in South Carolina.	Where do women hold the most individual mortgage loans? Washington D.C. has the highest at 27%, which is 33% higher than men in Washington D.C.

