

What is your State of Credit?

Experian's State of Credit Map (www.livecreditsmart.com) highlights the American cities with the highest and lowest average credit scores.



Rank in 2012	Rank in 2011	City	State	Avg. Credit Score 2012	% Change from 2011	Avg. Debt 2012	% Change from 2011	Avg. # of Late Payments 2012	% Change from 2011	Average % Credit Available 2012	% Change from 2011	Average # of Open Credit Cards 2012	% Change from 2011
2012 U.S. Averages				750	0.07%	24,890	1.40%	0.45	-2.0%	70.51	-0.93%	1.96	6.93%
1	2	MINNEAPOLIS	MN	787	0.09%	24,768	-0.91%	0.25	-3.55%	73.24	-0.28%	2.16	3.54%
2	3	MADISON	WI	786	0.07%	24,396	3.54%	0.23	-16.28%	75.47	-0.57%	1.98	9.42%
3	1	WAUSAU	WI	785	-0.48%	22,096	-1.55%	0.27	1.18%	75.42	-2.79%	1.72	0.83%
4	9	SIOUX FALLS	SD	784	0.84%	24,836	4.54%	0.21	-14.79%	74.83	-1.34%	2.00	2.06%
5	4	CEDAR RAPIDS	IA	783	0.26%	23,881	1.06%	0.28	-17.60%	76.16	-0.54%	1.87	3.06%
6	5	SAN FRANCISCO	CA	783	0.28%	23,888	-0.36%	0.27	-11.12%	72.93	0.14%	2.26	10.84%
7	6	GREEN BAY	WI	781	0.15%	23,622	5.88%	0.33	-3.58%	75.58	-1.13%	1.86	5.28%
8	10	LA CROSSE	WI	779	0.32%	21,113	5.34%	0.30	0.76%	76.53	1.28%	1.91	4.08%
9	7	BOSTON	MA	778	-0.11%	24,802	1.78%	0.26	-12.90%	72.73	-0.58%	2.26	5.52%
10	17	DULUTH	MN	777	0.53%	22,668	-2.56%	0.24	-0.06%	72.48	-0.46%	1.91	2.33%
11	8	PEORIA	IL	777	-0.18%	26,082	0.03%	0.28	-7.68%	75.39	-1.50%	1.92	3.62%
12	12	FARGO	ND	776	0.07%	24,851	7.56%	0.34	6.57%	75.69	-0.97%	2.05	2.83%
13	13	SEATTLE	WA	776	0.00%	26,722	0.01%	0.33	-4.54%	68.59	-1.12%	2.03	8.86%
14	14	LINCOLN	NE	774	-0.01%	22,998	1.23%	0.24	-7.46%	76.35	-1.86%	1.96	2.75%
15	21	SANTA BARBARA	CA	773	0.33%	24,445	3.64%	0.29	-16.43%	71.04	0.02%	2.07	6.85%
16	11	HARRISBURG	PA	773	-0.47%	26,099	5.08%	0.45	7.20%	72.44	-1.64%	1.99	6.33%
17	20	BURLINGTON	VT	772	0.09%	24,958	1.96%	0.30	-1.56%	72.39	-1.29%	1.95	5.46%
18	19	PORTLAND	ME	772	0.00%	23,217	2.55%	0.33	-5.51%	72.44	-0.60%	1.96	6.77%
19	15	HARTFORD	CT	771	-0.29%	24,375	3.68%	0.35	-4.48%	72.21	-1.33%	2.13	5.49%
20	23	HONOLULU	HI	771	0.16%	24,475	2.18%	0.25	-27.73%	68.89	-0.74%	2.24	10.12%
21	22	ALTOONA	PA	770	0.04%	24,357	5.66%	0.35	2.54%	74.68	-2.01%	1.91	5.33%
22	18	PITTSBURGH	PA	770	-0.37%	26,318	3.41%	0.44	10.67%	73.83	-1.55%	2.13	5.45%
23	16	DES MOINES	IA	770	-0.44%	24,884	2.91%	0.33	-12.32%	74.85	-1.64%	1.83	2.87%
24	27	OMAHA	NE	769	0.22%	24,859	4.51%	0.33	-8.92%	73.09	-1.09%	1.99	4.87%
25	30	EUGENE	OR	768	0.32%	24,842	7.33%	0.33	-12.32%	72.06	-1.53%	1.92	13.18%

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26	31	DENVER	CO	767	0.20%	26,775	0.19%	0.42	-4.61%	70.24	-0.35%	2.18	11.25%
27	25	PORTLAND	OR	767	-0.17%	24,955	0.79%	0.37	-0.09%	70.69	-1.42%	2.00	7.87%
28	29	WASHINGTON	DC	767	0.06%	26,555	2.53%	0.41	3.22%	69.79	-0.74%	2.14	9.60%
29	26	ROCHESTER	NY	766	-0.17%	25,093	0.20%	0.37	2.63%	71.40	-2.10%	2.26	4.85%
30	33	MILWAUKEE	WI	766	0.15%	24,789	1.66%	0.45	-4.96%	74.03	-0.83%	2.03	4.25%
31	28	ALBANY	NY	766	-0.11%	24,854	4.67%	0.35	-5.00%	71.44	-2.20%	2.13	6.22%
32	24	DAVENPORT	IA	764	-0.56%	24,166	2.93%	0.35	3.91%	74.21	-3.62%	1.85	4.24%
33	36	CINCINNATI	OH	764	0.08%	26,270	5.93%	0.39	-4.43%	72.03	-0.52%	2.07	8.67%
34	42	MEDFORD	OR	764	0.52%	25,917	3.49%	0.35	-15.52%	71.83	-0.42%	1.97	8.03%
35	32	SPOKANE	WA	763	-0.25%	24,078	1.43%	0.35	0.53%	71.13	-0.64%	1.95	7.37%
36	34	PROVIDENCE	RI	762	-0.18%	24,313	0.35%	0.33	-5.64%	70.89	-1.69%	2.13	5.80%
37	38	ROCKFORD	IL	762	0.17%	23,599	4.35%	0.42	2.75%	73.31	-2.62%	1.90	6.80%
38	37	NEW YORK	NY	762	-0.02%	24,761	1.34%	0.33	-4.05%	71.47	-0.89%	2.39	7.23%
39	43	SALT LAKE CITY	UT	761	0.24%	23,628	0.87%	0.39	3.02%	70.12	-0.42%	2.04	10.86%
40	52	SPRINGFIELD	MA	761	0.41%	22,151	3.03%	0.33	-11.28%	72.63	-1.56%	2.09	6.63%
41	41	CHICAGO	IL	761	0.08%	24,982	0.68%	0.41	-8.38%	71.08	-0.62%	2.14	8.38%
42	40	PHILADELPHIA	PA	760	0.05%	25,512	1.49%	0.39	-0.46%	71.39	-1.20%	2.10	7.32%
43	51	BUFFALO	NY	759	0.13%	23,602	-0.16%	0.36	-16.38%	73.03	-0.74%	2.10	2.11%
44	39	CLEVELAND	OH	759	-0.15%	25,301	1.06%	0.46	0.59%	72.25	-0.25%	2.08	6.39%
45	45	MONTEREY	CA	759	-0.01%	22,546	1.90%	0.37	-15.24%	69.73	-0.53%	1.91	7.70%
46	44	KANSAS CITY	MO	759	-0.09%	26,194	3.14%	0.42	-2.35%	72.78	-1.09%	1.95	6.03%
47	35	TOPEKA	KS	759	-0.66%	25,035	2.87%	0.40	10.84%	72.84	-2.81%	1.84	4.77%
48	49	SCRANTON	PA	758	-0.08%	24,278	1.31%	0.38	-2.33%	72.31	-1.44%	1.97	4.89%
49	50	ST. LOUIS	MO	758	-0.08%	25,368	3.21%	0.43	-2.44%	72.18	-1.25%	2.01	6.29%
50	48	BALTIMORE	MD	758	-0.14%	27,030	5.12%	0.45	6.90%	69.27	-0.62%	2.11	9.27%
51	46	YAKIMA	WA	757	-0.22%	25,589	2.49%	0.36	9.85%	70.72	-2.98%	1.92	6.83%
52	55	EVANSVILLE	IN	757	0.19%	23,001	3.30%	0.42	6.73%	74.16	-0.22%	1.68	6.14%
53	47	COLORADO SPRINGS	CO	757	-0.30%	25,562	-0.61%	0.45	1.44%	71.02	-1.02%	1.96	6.14%
54	54	SYRACUSE	NY	756	0.10%	24,088	1.81%	0.37	-10.55%	72.46	-2.07%	1.98	5.05%
55	62	WEST PALM BEACH	FL	756	0.45%	23,954	2.13%	0.46	-8.77%	71.29	-0.85%	2.07	9.76%
56	69	FT. MYERS	FL	756	0.76%	24,376	1.22%	0.45	-21.41%	72.51	-1.47%	1.97	8.46%
57	57	CHAMPAIGN	IL	756	0.20%	23,557	0.75%	0.44	5.87%	72.92	-0.39%	1.79	2.92%
58	61	SAN DIEGO	CA	755	0.33%	24,705	3.36%	0.39	-0.26%	68.26	-0.55%	2.02	7.81%
59	53	TRAVERSE CITY	MI	755	-0.10%	23,393	-2.28%	0.36	-7.93%	71.63	-4.87%	1.73	5.89%
60	58	BOISE	ID	755	0.16%	23,183	-3.60%	0.65	20.42%	69.96	0.48%	2.06	8.19%

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61	66	LANSING	MI	754	0.46%	23,832	3.10%	0.45	-25.24%	69.77	-1.75%	1.93	9.81%
62	64	ROANOKE	VA	754	0.27%	23,727	1.30%	0.46	8.58%	71.95	-0.82%	1.77	4.43%
63	59	SOUTH BEND	IN	754	0.05%	22,493	5.96%	0.42	-1.43%	72.42	-0.66%	1.66	8.75%
64	56	CHICO	CA	753	-0.20%	23,983	-3.13%	0.39	-0.81%	70.00	-0.43%	1.76	3.13%
65	67	SALISBURY	MD	753	0.28%	23,445	-4.03%	0.37	-27.26%	69.34	-1.26%	1.93	5.73%
66	63	GRAND RAPIDS	MI	752	-0.07%	22,670	1.17%	0.47	-1.20%	73.08	-0.56%	1.75	4.48%
67	72	WICHITA	KS	752	0.38%	24,627	1.04%	0.43	2.02%	74.14	-0.55%	1.74	2.42%
68	70	COLUMBUS	OH	752	0.20%	24,350	-0.97%	0.46	-10.00%	69.75	-0.65%	1.92	9.63%
69	74	TUCSON	AZ	751	0.43%	25,788	6.50%	0.44	-1.32%	70.05	-0.75%	1.95	8.42%
70	65	YOUNGSTOWN	OH	751	-0.02%	24,158	2.75%	0.44	-12.68%	72.14	-2.01%	1.91	5.04%
71	71	RICHMOND	VA	751	0.15%	25,076	4.08%	0.49	-1.86%	69.68	-1.68%	1.91	5.56%
72	68	TOLEDO	OH	751	0.07%	26,079	2.80%	0.46	4.79%	69.49	-1.52%	1.86	5.14%
73	60	DAYTON	OH	751	-0.32%	22,801	-1.09%	0.47	9.42%	71.30	-1.80%	1.84	8.06%
74	76	FT. WAYNE	IN	750	0.32%	24,154	3.36%	0.43	-4.28%	72.69	1.50%	1.82	3.87%
75	79	SACRAMENTO	CA	748	0.41%	24,713	1.59%	0.40	-12.39%	68.16	-0.38%	1.85	8.99%
76	75	GREENSBORO	NC	747	-0.13%	23,762	-0.88%	0.48	-0.31%	69.98	-1.64%	1.77	3.85%
77	73	LOUISVILLE	KY	746	-0.25%	24,283	0.82%	0.53	0.07%	70.40	-0.51%	1.75	9.63%
78	78	WILMINGTON	NC	746	0.18%	24,275	-1.82%	0.61	-3.92%	68.94	-0.31%	1.90	6.22%
79	84	AUSTIN	TX	746	0.44%	25,980	4.11%	0.45	-7.04%	70.33	-2.45%	2.12	10.88%
80	91	RENO	NV	746	0.72%	27,320	6.17%	0.56	3.16%	68.86	-0.63%	1.95	8.48%
81	83	HUNTSVILLE	AL	745	0.30%	23,385	0.44%	0.49	-0.79%	70.69	-0.60%	1.58	5.24%
82	87	SPRINGFIELD	MO	744	0.48%	23,733	4.71%	0.49	-9.83%	72.16	-1.30%	1.70	2.76%
83	77	FLINT	MI	744	-0.32%	22,608	-2.06%	0.52	-1.84%	69.39	-3.24%	1.76	3.92%
84	80	KNOXVILLE	TN	744	0.10%	23,638	4.06%	0.45	-20.76%	72.47	-0.69%	1.60	3.50%
85	82	RALEIGH	NC	744	0.15%	25,729	-1.77%	0.50	2.19%	68.72	-1.27%	1.86	4.87%
86	81	DETROIT	MI	742	-0.11%	24,741	-1.34%	0.50	-6.99%	70.17	-0.90%	1.96	7.97%
87	88	GREENVILLE	SC	742	0.25%	23,767	-1.32%	0.48	-14.22%	71.61	-0.89%	1.73	5.42%
88	86	PALM SPRINGS	CA	742	0.05%	21,836	-4.88%	0.45	-1.80%	73.04	3.44%	1.92	9.32%
89	92	TAMPA	FL	742	0.21%	25,454	0.31%	0.61	1.75%	70.44	-1.10%	1.89	7.49%
90	90	NASHVILLE	TN	740	-0.02%	24,401	1.82%	0.52	4.72%	68.32	-1.87%	1.63	6.03%
91	85	INDIANAPOLIS	IN	740	-0.19%	24,945	3.01%	0.51	1.52%	69.92	-1.58%	1.76	6.03%
92	95	TRI-CITIES, TN-VA	TN	740	0.21%	23,450	2.71%	0.48	-25.00%	72.94	-0.24%	1.56	4.68%
93	96	LOS ANGELES	CA	739	0.23%	23,104	-0.17%	0.40	-9.03%	68.74	-0.05%	2.05	6.71%
94	93	CHARLOTTE	NC	739	0.04%	25,136	2.61%	0.67	-10.02%	68.94	-1.84%	1.73	5.90%
95	89	NORFOLK	VA	738	-0.28%	26,289	1.11%	0.53	5.23%	65.28	-0.76%	1.89	6.34%

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96	101	PHOENIX	AZ	737	0.60%	25,287	1.32%	0.51	-2.86%	68.52	-0.21%	1.88	10.87%
97	98	ORLANDO	FL	737	0.36%	24,960	0.85%	0.60	-1.91%	68.16	-1.74%	1.90	7.91%
98	97	MOBILE	AL	736	-0.07%	24,963	0.18%	0.55	-1.71%	67.92	-0.89%	1.69	5.40%
99	100	FT. SMITH	AR	736	0.37%	24,383	1.25%	0.61	9.74%	71.59	-0.94%	1.62	5.16%
100	94	LEXINGTON	KY	735	-0.44%	24,328	2.91%	0.54	10.10%	71.44	-1.75%	1.67	5.76%
101	110	GREENVILLE	NC	734	0.61%	25,300	0.49%	0.55	-7.52%	69.04	-1.35%	1.72	3.38%
102	99	OKLAHOMA CITY	OK	733	-0.15%	26,011	2.78%	0.60	7.62%	71.20	-1.11%	1.73	7.41%
103	104	PADUCAH	KY	732	0.05%	23,130	5.76%	0.56	2.89%	73.37	-0.89%	1.60	5.71%
104	107	BIRMINGHAM	AL	731	0.09%	26,188	3.71%	0.52	0.53%	67.57	-0.53%	1.57	5.60%
105	106	CHARLESTON	SC	731	0.05%	25,342	-4.14%	0.53	1.12%	66.34	0.19%	1.83	6.08%
106	105	NEW ORLEANS	LA	731	0.01%	24,724	-0.02%	0.52	-6.95%	69.75	-0.76%	1.75	7.69%
107	108	CHATTANOOGA	TN	731	0.06%	24,440	6.35%	0.69	9.53%	69.65	-3.48%	1.55	2.72%
108	102	TULSA	OK	730	-0.28%	26,295	2.81%	0.57	1.98%	71.54	-1.53%	1.62	6.71%
109	103	CHARLESTON	WV	729	-0.34%	23,602	-0.50%	0.58	2.45%	71.98	-0.19%	1.55	5.23%
110	113	JACKSONVILLE	FL	729	0.24%	26,055	2.39%	0.65	1.61%	66.36	-0.34%	1.72	7.00%
111	112	ALBUQUERQUE	NM	729	0.06%	26,060	-1.80%	0.50	10.08%	67.91	-1.85%	1.77	7.45%
112	119	WICHITA FALLS	TX	728	0.78%	24,774	3.08%	0.49	-5.55%	67.88	-3.31%	1.67	10.38%
113	114	ATLANTA	GA	727	0.02%	25,733	2.60%	0.50	-4.74%	66.41	-0.85%	1.86	7.24%
114	118	DALLAS	TX	727	0.72%	26,661	1.40%	0.66	8.25%	69.34	-0.97%	1.98	8.27%
115	115	LITTLE ROCK	AR	727	-0.04%	26,915	0.81%	0.45	-8.94%	69.69	-2.71%	1.69	4.90%
116	111	BATON ROUGE	LA	726	-0.35%	25,928	2.02%	0.64	7.94%	69.53	-2.43%	1.64	7.00%
117	109	LAFAYETTE	LA	725	-0.66%	24,118	5.07%	0.63	13.24%	72.40	-4.48%	1.62	3.66%
118	117	HOUSTON	TX	724	-0.03%	26,242	3.25%	0.53	2.63%	69.35	-1.59%	2.01	9.58%
119	116	AMARILLO	TX	723	-0.32%	23,741	0.06%	0.55	9.85%	70.78	-0.08%	1.75	5.67%
120	120	COLUMBUS	GA	721	-0.04%	27,309	-2.27%	0.54	-0.41%	65.01	-0.13%	1.59	6.80%
121	123	TALLAHASSEE	FL	720	0.19%	24,889	3.15%	0.64	10.91%	66.28	-0.32%	1.52	2.57%
122	122	MIAMI	FL	720	0.12%	23,931	-0.41%	0.51	-13.35%	65.80	-1.08%	1.94	5.69%
123	121	FRESNO	CA	719	-0.14%	22,341	-5.59%	0.53	-1.93%	66.35	-1.34%	1.61	3.62%
124	125	SAN ANTONIO	TX	718	0.29%	26,229	1.01%	0.63	3.10%	66.12	-0.76%	1.80	9.74%
125	129	COLUMBIA	SC	717	0.48%	26,189	7.34%	0.58	-6.11%	67.37	-0.94%	1.61	7.55%
126	126	BEAUMONT	TX	717	0.10%	25,068	-0.84%	0.55	3.74%	70.20	-3.24%	1.62	9.99%
127	137	BAKERSFIELD	CA	717	1.07%	25,383	-1.24%	0.49	-27.79%	64.43	-1.22%	1.59	10.12%
128	131	MONTGOMERY	AL	716	0.56%	24,968	-0.34%	0.60	1.59%	67.35	-1.64%	1.50	4.25%
129	135	TYLER	TX	715	0.81%	25,908	-0.54%	0.62	5.01%	70.54	-0.13%	1.56	1.43%
130	130	WACO	TX	715	0.22%	27,007	0.01%	0.57	4.31%	67.36	-1.18%	1.69	5.15%

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131	136	LAS VEGAS	NV	714	0.71%	24,911	-0.26%	0.68	3.59%	65.60	0.25%	1.84	8.56%
132	124	COLUMBUS	MS	714	-0.38%	23,728	4.13%	0.72	10.01%	72.85	-2.79%	1.34	3.55%
133	128	MACON	GA	713	-0.24%	23,065	-3.08%	0.64	15.65%	70.94	-1.44%	1.55	4.37%
134	127	SAVANNAH	GA	713	-0.46%	25,054	-2.02%	0.66	13.49%	65.88	-0.34%	1.65	3.68%
135	133	MEMPHIS	TN	711	0.06%	24,550	1.86%	0.57	-1.09%	67.53	-2.16%	1.54	6.77%
136	132	MYRTLE BEACH	SC	710	-0.22%	23,181	5.71%	0.66	-8.91%	69.66	-1.10%	1.51	3.13%
137	134	EL PASO	TX	710	-0.05%	23,696	0.24%	0.53	0.61%	65.90	-2.96%	1.68	8.56%
138	138	AUGUSTA	GA	710	0.11%	26,074	-0.50%	0.61	-2.07%	66.55	-0.13%	1.60	8.55%
139	140	MONROE	LA	709	0.37%	24,740	3.96%	0.59	-1.47%	70.25	-1.85%	1.37	5.52%
140	139	SHREVEPORT	LA	708	0.23%	24,203	2.46%	0.63	4.50%	69.97	-2.33%	1.44	6.95%
141	141	CORPUS CHRISTI	TX	706	0.55%	24,704	1.68%	0.90	31.49%	70.29	0.82%	1.54	6.14%
142	142	JACKSON	MS	702	0.16%	26,414	3.13%	0.73	6.46%	65.76	-3.22%	1.36	3.00%
143	143	HARLINGEN	TX	688	0.27%	24,171	-3.74%	0.61	5.19%	66.71	-2.23%	1.44	6.05%