

The Great Credit Divide

Experian's Great Credit Divide study highlights the financial differences between men and women.



	Credit Scores			Average Debt			Revolving Utilization (%)		
	Men	Women	% Difference	Men	Women	% Difference	Men	Women	% Difference
US	674	675	0.15%	\$ 26,227	\$ 25,095	-4.32%	31	30	-2.04%
Metropolitan Statistical Area									
ALBANY-SCHENECTADY-TROY	690	690	0.00%	\$ 25,437	\$ 24,515	-3.63%	28	30	7.53%
ALBUQUERQUE-SANTA FE	653	648	-0.77%	\$ 28,528	\$ 25,911	-9.17%	33	33	0.20%
AMARILLO	650	649	-0.15%	\$ 25,947	\$ 21,658	-16.53%	32	31	-0.53%
ATLANTA	656	652	-0.61%	\$ 26,848	\$ 26,433	-1.55%	34	34	-0.24%
AUGUSTA	646	631	-2.32%	\$ 27,531	\$ 24,780	-9.99%	33	36	7.34%
AUSTIN	673	666	-1.04%	\$ 26,205	\$ 26,257	0.20%	29	31	6.08%
BAKERSFIELD	644	639	-0.78%	\$ 26,856	\$ 25,951	-3.37%	38	36	-5.12%
BALTIMORE	684	681	-0.44%	\$ 28,006	\$ 27,951	-0.19%	32	32	0.55%
BATON ROUGE	662	646	-2.42%	\$ 27,911	\$ 23,620	-15.37%	33	32	-3.45%
BEAUMONT-PORT ARTHUR	648	648	0.00%	\$ 29,376	\$ 26,204	-10.80%	33	32	-4.82%
BIRMINGHAM (ANN AND TUSC)	662	650	-1.81%	\$ 27,205	\$ 27,096	-0.40%	34	35	2.99%
BOISE	667	687	3.00%	\$ 25,895	\$ 24,004	-7.31%	31	30	-5.69%
BOSTON (MANCHESTER)	700	704	0.57%	\$ 26,149	\$ 24,721	-5.46%	28	28	-1.06%
BUFFALO	679	686	1.03%	\$ 23,389	\$ 23,658	1.15%	29	27	-5.61%
BURLINGTON-PLATTSBURGH	684	696	1.75%	\$ 24,741	\$ 26,180	5.82%	31	28	-9.16%
CEDAR RAPIDS-WTRLO-IWC-DUB	696	709	1.87%	\$ 26,663	\$ 24,372	-8.59%	26	25	-2.24%
CHAMPAIGN-SPRNGFLD-DECATUR	670	684	2.09%	\$ 23,951	\$ 23,128	-3.44%	28	28	-1.36%
CHARLESTON, SC	658	662	0.61%	\$ 25,377	\$ 25,844	1.84%	35	35	1.43%
CHARLESTON-HUNTINGTON	653	653	0.00%	\$ 25,184	\$ 24,153	-4.10%	31	30	-1.35%

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Metropolitan Statistical Area									
CHARLOTTE	665	665	0.00%	\$ 26,850	\$ 25,377	-5.49%	32	32	-0.18%
CHATTANOOGA	657	653	-0.61%	\$ 25,886	\$ 23,602	-8.82%	30	33	7.45%
CHICAGO	683	683	0.00%	\$ 25,945	\$ 25,408	-2.07%	30	30	0.56%
CHICO-REDDING	672	683	1.64%	\$ 23,755	\$ 25,868	8.89%	29	28	-5.12%
CINCINNATI	685	689	0.58%	\$ 27,711	\$ 27,004	-2.55%	28	29	4.39%
CLEVELAND-AKRON (CANTON)	684	682	-0.29%	\$ 26,156	\$ 25,086	-4.09%	28	28	-1.29%
COLORADO SPRINGS-PUEBLO	681	679	-0.29%	\$ 25,989	\$ 27,039	4.04%	29	32	9.76%
COLUMBIA, SC	655	633	-3.36%	\$ 26,403	\$ 26,395	-0.03%	33	35	7.04%
COLUMBUS, GA	650	642	-1.23%	\$ 34,585	\$ 26,009	-24.80%	36	32	-11.70%
COLUMBUS, OH	678	675	-0.44%	\$ 25,054	\$ 25,275	0.88%	30	31	3.46%
COLUMBUS-TUPELO-WEST POINT	643	640	-0.47%	\$ 25,898	\$ 22,666	-12.48%	27	27	0.74%
CORPUS CHRISTI	642	631	-1.71%	\$ 25,767	\$ 24,778	-3.84%	33	32	-2.32%
DALLAS-FT. WORTH	654	650	-0.61%	\$ 27,895	\$ 26,868	-3.68%	32	33	0.55%
DAVENPORT-R.ISLAND-MOLINE	683	692	1.32%	\$ 27,044	\$ 24,734	-8.54%	28	26	-7.04%
DAYTON	676	673	-0.44%	\$ 25,337	\$ 22,280	-12.06%	29	30	1.13%
DENVER	690	691	0.14%	\$ 28,984	\$ 27,119	-6.44%	31	31	1.04%
DES MOINES-AMES	692	690	-0.29%	\$ 26,367	\$ 27,250	3.35%	26	27	2.35%
DETROIT	665	672	1.05%	\$ 26,327	\$ 23,444	-10.95%	31	30	-3.76%
DULUTH-SUPERIOR	690	705	2.17%	\$ 23,117	\$ 26,048	12.68%	31	26	-15.14%
EL PASO	634	638	0.63%	\$ 25,875	\$ 24,995	-3.40%	37	37	-0.63%
EUGENE	687	690	0.44%	\$ 28,410	\$ 24,705	-13.04%	28	29	3.40%
EVANSVILLE	683	674	-1.32%	\$ 25,181	\$ 23,264	-7.61%	28	29	0.82%
FARGO-VALLEY CITY	696	698	0.29%	\$ 27,092	\$ 24,807	-8.43%	28	24	-15.10%
FLINT-SAGINAW-BAY CITY	670	665	-0.75%	\$ 23,472	\$ 22,834	-2.72%	31	31	0.65%
FLORENCE-MYRTLE BEACH	644	631	-2.02%	\$ 22,374	\$ 23,794	6.35%	30	33	10.50%
FRESNO-VISALIA	648	643	-0.77%	\$ 23,815	\$ 21,950	-7.83%	34	33	-1.66%
FT. MYERS-NAPLES	676	688	1.78%	\$ 25,447	\$ 21,995	-13.56%	30	28	-7.18%

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Metropolitan Statistical Area									
FT. SMITH-FAY-SPRNGDL-RGRS	662	656	-0.91%	\$ 26,602	\$ 23,668	-11.03%	28	30	6.05%
FT. WAYNE	675	672	-0.44%	\$ 27,113	\$ 22,954	-15.34%	29	27	-5.76%
GRAND RAPIDS-KALMZOO-B.CRK	676	676	0.00%	\$ 24,440	\$ 23,560	-3.60%	30	27	-10.31%
GREEN BAY-APPLETON	697	708	1.58%	\$ 23,095	\$ 24,026	4.03%	27	25	-7.77%
GREENSBORO-H.POINT-W.SALEM	671	671	0.00%	\$ 24,699	\$ 23,537	-4.70%	31	31	-0.71%
GREENVILLE-N.BERN-WASHNGTN	662	655	-1.06%	\$ 27,008	\$ 23,010	-14.80%	33	34	3.22%
GREENVLL-SPART-ASHEVLL-AND	668	663	-0.75%	\$ 25,419	\$ 23,941	-5.81%	30	29	-2.47%
HARLINGEN-WSLCO-BRNSVL-MCA	619	616	-0.48%	\$ 24,669	\$ 24,186	-1.96%	33	37	11.49%
HARRISBURG-LNCSTR-LEB-YORK	691	702	1.59%	\$ 25,858	\$ 26,735	3.39%	31	27	-10.97%
HARTFORD - NEW HAVEN	692	693	0.14%	\$ 25,808	\$ 23,382	-9.40%	31	28	-8.20%
HONOLULU	691	702	1.59%	\$ 24,513	\$ 25,428	3.73%	32	31	-3.94%
HOUSTON	652	648	-0.61%	\$ 27,642	\$ 26,541	-3.98%	32	32	0.83%
HUNTSVILLE-DECATUR (FLOR)	669	666	-0.45%	\$ 21,711	\$ 26,737	23.15%	32	31	-3.64%
INDIANAPOLIS	664	664	0.00%	\$ 25,971	\$ 24,800	-4.51%	31	30	-3.80%
JACKSON, MS	642	621	-3.27%	\$ 27,862	\$ 25,496	-8.49%	34	36	7.50%
JACKSONVILLE	653	655	0.31%	\$ 26,534	\$ 27,018	1.82%	35	33	-6.46%
JOHNSTOWN-ALTOONA	697	691	-0.86%	\$ 25,040	\$ 24,557	-1.93%	27	25	-7.06%
KANSAS CITY	680	682	0.29%	\$ 27,898	\$ 26,635	-4.53%	29	27	-7.71%
KNOXVILLE	665	667	0.30%	\$ 25,637	\$ 22,952	-10.47%	29	30	1.65%
LA CROSSE-EAU CLAIRE	692	711	2.75%	\$ 23,338	\$ 24,953	6.92%	26	23	-13.24%
LAFAYETTE, LA	649	646	-0.46%	\$ 27,566	\$ 23,745	-13.86%	31	27	-12.51%
LANSING	683	669	-2.05%	\$ 25,878	\$ 24,635	-4.80%	32	31	-3.41%
LAS VEGAS	639	645	0.94%	\$ 26,378	\$ 26,193	-0.70%	37	33	-10.47%
LEXINGTON	663	662	-0.15%	\$ 25,510	\$ 24,173	-5.24%	28	32	10.97%

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Metropolitan Statistical Area									
LINCOLN - HASTINGS-KRNY	692	705	1.88%	\$ 23,983	\$ 23,975	-0.04%	27	23	-14.94%
LITTLE ROCK-PINE BLUFF	653	655	0.31%	\$ 28,634	\$ 28,263	-1.29%	32	30	-4.91%
LOS ANGELES	661	665	0.61%	\$ 24,139	\$ 23,523	-2.55%	32	32	-1.36%
LOUISVILLE	673	668	-0.74%	\$ 25,600	\$ 24,131	-5.74%	32	31	-1.74%
MACON	643	634	-1.40%	\$ 27,715	\$ 22,268	-19.65%	31	35	13.22%
MADISON	705	705	0.00%	\$ 25,492	\$ 25,669	0.69%	26	26	2.39%
MEDFORD-KLAMATH FALLS	676	690	2.07%	\$ 27,565	\$ 22,614	-17.96%	29	28	-5.96%
MEMPHIS	644	633	-1.71%	\$ 26,444	\$ 24,730	-6.48%	32	33	3.52%
MIAMI-FT. LAUDERDALE	648	650	0.31%	\$ 25,456	\$ 23,780	-6.59%	34	33	-1.80%
MILWAUKEE	690	690	0.00%	\$ 26,128	\$ 24,568	-5.97%	26	27	1.17%
MINNEAPOLIS-ST. PAUL	707	711	0.57%	\$ 26,199	\$ 24,765	-5.47%	29	27	-7.30%
MOBILE-PENSACOLA (FT WALT)	662	659	-0.45%	\$ 26,142	\$ 23,136	-11.50%	31	34	9.56%
MONROE-EL DORADO	640	632	-1.25%	\$ 26,313	\$ 22,822	-13.27%	31	31	-1.52%
MONTEREY-SALINAS	681	687	0.88%	\$ 23,191	\$ 23,015	-0.76%	29	32	10.98%
MONTGOMERY (SELMA)	640	641	0.16%	\$ 27,434	\$ 25,092	-8.53%	35	32	-7.71%
NASHVILLE	667	665	-0.30%	\$ 26,647	\$ 24,877	-6.64%	33	31	-5.23%
NEW ORLEANS	656	662	0.91%	\$ 25,841	\$ 24,650	-4.61%	33	31	-5.85%
NEW YORK	685	686	0.15%	\$ 25,768	\$ 24,578	-4.62%	29	29	-2.18%
NORFOLK-PORTSMTH-NEWPT NWS	663	666	0.45%	\$ 27,917	\$ 25,760	-7.73%	36	35	-1.25%
OKLAHOMA CITY	663	655	-1.21%	\$ 28,226	\$ 26,495	-6.13%	30	30	-2.43%
OMAHA	692	692	0.00%	\$ 25,754	\$ 25,651	-0.40%	29	27	-5.16%
ORLANDO-DAYTONA BCH-MELBRN	662	665	0.45%	\$ 25,543	\$ 25,053	-1.92%	33	31	-5.88%
PADUCAH-C.GIRD-HARBG-MT VN	655	656	0.15%	\$ 25,507	\$ 21,857	-14.31%	26	27	4.92%
PALM SPRINGS	669	665	-0.60%	\$ 25,137	\$ 21,247	-15.47%	29	26	-10.70%
PEORIA-BLOOMINGTON	696	703	1.01%	\$ 27,511	\$ 24,215	-11.98%	27	23	-14.00%
PHILADELPHIA	684	684	0.00%	\$ 26,495	\$ 25,555	-3.55%	30	29	-5.00%
PHOENIX	662	664	0.30%	\$ 27,436	\$ 25,734	-6.20%	33	32	-0.63%

PITTSBURGH	694	692	-0.29%	\$ 27,629	\$ 26,544	-3.93%	27	27	-1.50%
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Metropolitan Statistical Area									
PORTLAND, OR	686	696	1.46%	\$ 24,333	\$ 26,460	8.74%	30	29	-5.12%
PORTLAND-AUBURN	695	695	0.00%	\$ 23,183	\$ 24,235	4.54%	30	28	-7.48%
PROVIDENCE-NEW BEDFORD	684	690	0.88%	\$ 25,687	\$ 23,550	-8.32%	31	28	-8.49%
RALEIGH-DURHAM (FAYETVILLE)	671	665	-0.89%	\$ 27,190	\$ 26,759	-1.58%	32	32	0.18%
RENO	664	671	1.05%	\$ 26,680	\$ 28,633	7.32%	30	31	2.88%
RICHMOND-PETERSBURG	679	675	-0.59%	\$ 27,952	\$ 25,771	-7.80%	31	31	0.01%
ROANOKE-LYNCHBURG	684	669	-2.19%	\$ 23,765	\$ 24,509	3.13%	27	31	15.36%
ROCHESTER, NY	689	687	-0.29%	\$ 26,330	\$ 24,593	-6.60%	30	29	-2.29%
ROCKFORD	693	685	-1.15%	\$ 24,286	\$ 25,129	3.47%	24	29	20.12%
SACRAMENTO-STOKTON- MODESTO	674	675	0.15%	\$ 25,892	\$ 23,629	-8.74%	32	32	1.63%
SALISBURY	682	680	-0.29%	\$ 24,980	\$ 23,556	-5.70%	32	30	-6.71%
SALT LAKE CITY	683	689	0.88%	\$ 25,033	\$ 24,069	-3.85%	32	30	-6.79%
SAN ANTONIO	648	643	-0.77%	\$ 28,170	\$ 26,213	-6.95%	35	36	2.73%
SAN DIEGO	677	679	0.30%	\$ 25,541	\$ 25,515	-0.10%	32	32	-0.61%
SAN FRANCISCO-OAK-SAN JOSE	702	709	1.00%	\$ 25,173	\$ 24,698	-1.89%	28	28	-0.57%
SANTABARBARA-SANMAR- SANLUOB	693	701	1.15%	\$ 20,906	\$ 26,664	27.54%	32	29	-7.95%
SAVANNAH	642	639	-0.47%	\$ 28,078	\$ 24,353	-13.26%	33	36	7.82%
SEATTLE-TACOMA	697	698	0.14%	\$ 27,976	\$ 26,652	-4.74%	32	31	-2.37%
SHREVEPORT	640	636	-0.63%	\$ 24,660	\$ 25,670	4.10%	32	30	-4.31%
SIOUX FALLS(MITCHELL)	702	709	1.00%	\$ 24,113	\$ 26,484	9.83%	25	25	1.39%
SOUTH BEND-ELKHART	684	683	-0.15%	\$ 22,546	\$ 24,546	8.87%	26	29	10.32%
SPOKANE	684	687	0.44%	\$ 25,549	\$ 26,171	2.43%	30	27	-9.14%
SPRINGFIELD, MO	671	671	0.00%	\$ 25,795	\$ 23,797	-7.74%	30	28	-7.76%
SPRINGFIELD-HOLYOKE	684	691	1.02%	\$ 25,287	\$ 22,552	-10.81%	30	27	-8.88%
ST. LOUIS	684	680	-0.58%	\$ 26,602	\$ 25,017	-5.96%	29	27	-5.22%
SYRACUSE	683	675	-1.17%	\$ 26,162	\$ 25,645	-1.98%	29	28	-3.25%

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Metropolitan Statistical Area									
TALLAHASSEE-THOMASVILLE	642	654	1.87%	\$ 25,040	\$ 24,804	-0.94%	34	34	0.09%
TAMPA-ST. PETE (SARASOTA)	664	670	0.90%	\$ 27,060	\$ 24,983	-7.68%	32	30	-4.35%
TOLEDO	674	677	0.45%	\$ 27,831	\$ 25,491	-8.41%	33	29	-11.25%
TOPEKA	668	686	2.69%	\$ 25,726	\$ 26,330	2.35%	29	27	-8.43%
TRAVERSE CITY-CADILLAC	678	677	-0.15%	\$ 27,561	\$ 21,769	-21.01%	30	31	2.42%
TRI-CITIES, TN-VA	661	669	1.21%	\$ 25,117	\$ 24,187	-3.70%	32	28	-11.72%
TUCSON (SIERRA VISTA)	672	677	0.74%	\$ 26,177	\$ 25,118	-4.04%	32	30	-8.15%
TULSA	654	655	0.15%	\$ 28,908	\$ 24,811	-14.17%	30	28	-6.78%
TYLER-LONGVIEW(LFKN- NCGD)	639	648	1.41%	\$ 25,408	\$ 27,537	8.38%	32	29	-9.05%
WACO-TEMPLE-BRYAN	643	641	-0.31%	\$ 26,958	\$ 26,283	-2.51%	34	32	-7.05%
WASHINGTON, DC (HAGRSTWN)	691	690	-0.14%	\$ 28,065	\$ 27,049	-3.62%	30	30	-0.31%
WAUSAU-RHINELANDER	703	704	0.14%	\$ 22,665	\$ 22,548	-0.51%	29	22	-24.65%
WEST PALM BEACH-FT. PIERCE	681	682	0.15%	\$ 25,184	\$ 23,768	-5.62%	30	29	-2.07%
WICHITA FALLS - LAWTON	664	652	-1.81%	\$ 27,896	\$ 21,773	-21.95%	33	33	-1.57%
WICHITA-HUTCHINSON PLUS	676	678	0.30%	\$ 26,007	\$ 25,655	-1.35%	28	26	-5.93%
WILKES BARRE-SCRANTON	676	682	0.89%	\$ 25,857	\$ 25,917	0.23%	30	28	-8.87%
WILMINGTON	674	663	-1.63%	\$ 27,249	\$ 24,161	-11.33%	29	31	8.00%
YAKIMA-PASCO-RCHLND- KNNWCK	681	677	-0.59%	\$ 26,234	\$ 25,206	-3.92%	28	31	9.66%
YOUNGSTOWN	672	676	0.60%	\$ 25,201	\$ 24,332	-3.45%	30	27	-11.20%

The analysis is based on a statistically relevant, sampling of depersonalized data of Experian's consumer credit database from December 2012. Gender information was obtained from Experian Marketing Services.