

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

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.

*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.