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.

Experian℠

Rank in 2011	Rank in 2010	City	State	Avg. Credit Score 2011	% Change from 2010	Avg. Debt 2011	% Change from 2010	Avg. # of Late Payments 2011	% Change from 2010	Average % Credit Available	% Change from 2010	Average # of Open Credit Cards 2011	% Change from 2010
2011 U.S. National Averages				**749**	**0.1%**	**24,542**	**-1.0%**	**0.45**	**-9.2%**	**71.17**	**0.1%**	**1.83**	**.9%**
1	N/A	Wausau	WI	789	N/A	22,439	N/A	0.27	N/A	77.52	N/A	1.71	N/A
2	1	Minneapolis	MN	787	0.0%	24,994	-0.2%	0.26	-14.7%	73.45	-0.3%	2.08	0.9%
3	2	Madison	WI	785	0.0%	23,533	-4.8%	0.27	-13.9%	75.90	0.6%	1.79	-0.8%
4	3	Cedar Rapids	IA	781	0.0%	23,628	-3.9%	0.32	8.1%	76.57	-0.3%	1.82	0.3%
5	5	San Francisco	CA	781	0.1%	23,973	-1.9%	0.30	-17.0%	72.83	0.5%	2.02	3.1%
6	4	Green Bay	WI	780	-0.1%	22,233	-4.1%	0.34	-9.5%	76.43	-0.2%	1.76	-1.1%
7	6	Boston	MA	779	0.0%	24,360	-1.1%	0.30	-11.0%	73.15	-0.5%	2.13	2.9%
8	7	Peoria	IL	778	0.1%	26,075	3.2%	0.30	-9.8%	76.52	0.1%	1.85	0.9%
9	10	Sioux Falls	SD	778	0.2%	23,710	-0.8%	0.24	-20.7%	75.84	0.0%	1.96	0.0%
10	8	La Crosse	WI	777	-0.1%	19,985	-1.0%	0.30	-12.9%	75.56	-0.1%	1.84	0.3%
11	11	Harrisburg	PA	776	0.0%	24,773	0.5%	0.41	-3.8%	73.63	-1.1%	1.86	1.6%
12	18	Fargo	ND	776	0.6%	22,973	-3.8%	0.32	-17.6%	76.42	0.3%	1.99	0.9%
13	9	Seattle	WA	776	-0.1%	26,720	0.4%	0.34	-9.1%	69.36	-0.8%	1.85	1.1%
14	12	Lincoln	NE	774	0.1%	22,715	4.1%	0.25	-10.0%	77.76	-0.4%	1.91	0.3%
15	13	Hartford	CT	774	0.0%	23,479	-2.4%	0.37	1.1%	73.17	-0.2%	2.01	2.5%
16	17	Des Moines	IA	773	0.3%	24,161	-0.9%	0.37	-5.1%	76.07	0.3%	1.78	-0.4%
17	14	Duluth	MN	773	0.0%	23,250	-0.1%	0.24	-17.3%	72.81	0.2%	1.87	-1.5%
18	15	Pittsburgh	PA	773	0.1%	25,420	-0.1%	0.39	-8.9%	74.97	-0.9%	2.01	1.5%
19	16	Portland	ME	772	0.0%	22,625	-2.2%	0.34	-7.3%	72.87	0.3%	1.83	1.3%
20	20	Burlington	VT	772	0.2%	24,469	2.9%	0.30	2.0%	73.33	0.2%	1.84	1.5%
21	19	Santa Barbara	CA	771	0.0%	23,554	-7.4%	0.34	-15.1%	71.03	1.4%	1.92	1.0%

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22	22	Altoona	PA	770	0.2%	22,979	3.1%	0.34	-8.9%	76.18	-0.3%	1.80	1.8%
23	25	Honolulu	HI	769	0.4%	23,942	-0.6%	0.32	-6.8%	69.40	-1.1%	2.01	4.9%
24	24	Davenport	IA	769	0.2%	23,458	-0.6%	0.34	-9.8%	76.90	1.3%	1.77	-0.9%
25	23	Portland	OR	768	0.1%	24,757	-5.4%	0.37	-13.3%	71.69	1.2%	1.84	1.0%
26	27	Rochester	NY	767	0.1%	25,043	2.1%	0.37	-8.1%	72.89	1.6%	2.15	1.6%
27	32	Omaha	NE	767	0.3%	23,739	-0.9%	0.36	-10.8%	73.89	0.2%	1.89	-1.6%
28	28	Albany	NY	767	0.2%	23,694	-1.0%	0.37	-9.7%	73.01	0.0%	2.00	1.8%
29	26	Washington	DC	766	0.0%	25,882	0.4%	0.40	-10.7%	70.31	0.2%	1.93	0.3%
30	31	Eugene	OR	766	0.2%	23,020	-0.1%	0.37	-18.1%	73.17	-1.3%	1.67	2.0%
31	29	Denver	CO	766	0.1%	26,724	0.9%	0.44	-12.7%	70.48	0.3%	1.93	-0.5%
32	30	Spokane	WA	765	0.1%	23,734	-1.2%	0.35	-10.4%	71.59	-0.7%	1.81	1.1%
33	21	Milwaukee	WI	765	-0.6%	24,377	-1.4%	0.47	0.9%	74.64	-0.4%	1.94	0.8%
34	33	Providence	RI	764	-0.1%	24,228	2.4%	0.35	-10.8%	72.09	-0.4%	2.00	1.2%
35	36	Topeka	KS	764	0.3%	24,316	-0.3%	0.36	-9.2%	74.88	-0.8%	1.76	-1.1%
36	34	Cincinnati	OH	763	0.1%	24,711	-4.6%	0.41	-7.8%	72.40	-0.2%	1.89	2.3%
37	35	New York	NY	762	0.0%	24,430	-0.2%	0.35	-8.7%	72.11	0.0%	2.21	2.1%
38	43	Rockford	IL	761	0.2%	22,571	1.1%	0.41	-11.1%	75.23	0.2%	1.77	-0.5%
39	40	Cleveland	OH	760	0.0%	25,033	1.7%	0.46	-6.9%	72.43	-0.1%	1.94	2.4%
40	38	Philadelphia	PA	760	-0.1%	25,132	-1.8%	0.39	-11.0%	72.25	-0.5%	1.95	2.0%
41	45	Chicago	IL	760	0.2%	24,811	-0.3%	0.44	-14.3%	71.53	0.5%	1.96	0.8%
42	39	Medford	OR	760	-0.1%	25,013	-6.2%	0.40	-5.8%	72.13	-1.3%	1.81	-1.9%
43	46	Salt Lake City	UT	760	0.2%	23,422	-4.2%	0.38	-23.7%	70.42	0.4%	1.82	-0.1%
44	47	Kansas City	MO	760	0.2%	25,370	-0.9%	0.43	-1.2%	73.57	0.3%	1.83	1.3%
45	41	Monterey	CA	759	-0.1%	22,117	0.3%	0.43	-8.5%	70.10	1.3%	1.77	2.1%
46	53	Yakima	WA	759	0.4%	24,951	2.4%	0.32	-17.1%	72.83	0.2%	1.79	4.7%
47	48	Colorado Springs	CO	759	0.1%	25,718	2.7%	0.44	-12.8%	71.74	2.6%	1.84	-1.6%
48	44	Baltimore	MD	759	0.0%	25,645	-1.2%	0.42	-8.5%	69.69	-0.5%	1.92	2.1%
49	42	Scranton	PA	759	-0.1%	23,960	2.4%	0.39	-4.7%	73.35	-1.2%	1.88	0.2%
50	51	St. Louis	MO	758	0.2%	24,553	-2.4%	0.44	-8.7%	73.09	0.7%	1.88	2.2%
51	49	Buffalo	NY	758	0.1%	23,639	1.3%	0.41	-11.2%	73.58	-0.5%	2.06	0.9%
52	37	Springfield	MA	758	-0.4%	21,481	-2.4%	0.37	3.1%	73.76	-1.4%	1.95	2.5%

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53	50	Traverse City	MI	756	-0.2%	23,927	2.4%	0.39	-4.0%	75.12	0.9%	1.63	-0.7%
54	55	Syracuse	NY	755	0.1%	23,652	1.9%	0.41	-1.1%	73.95	0.9%	1.88	1.9%
55	52	Evansville	IN	755	-0.1%	22,243	-0.6%	0.39	-3.7%	74.32	-0.8%	1.58	1.3%
56	54	Chico	CA	754	0.0%	24,734	4.8%	0.40	-27.5%	70.30	0.8%	1.70	-0.2%
57	59	Champaign	IL	754	0.2%	23,381	-2.0%	0.42	-12.6%	73.20	-0.3%	1.74	0.2%
58	56	Boise	ID	754	0.0%	24,018	-0.7%	0.52	-15.3%	69.63	1.5%	1.90	2.3%
59	66	South Bend	IN	753	0.4%	21,153	-8.6%	0.43	-12.7%	72.90	0.9%	1.51	-1.4%
60	62	Dayton	OH	753	0.3%	23,050	-0.2%	0.43	-8.7%	72.59	0.6%	1.69	1.6%
61	65	San Diego	CA	753	0.3%	23,874	-0.9%	0.39	-17.3%	68.63	1.4%	1.86	0.5%
62	58	West Palm Beach	FL	753	-0.1%	23,443	-2.4%	0.50	-13.8%	71.90	0.1%	1.87	-0.1%
63	57	Grand Rapids	MI	753	-0.1%	22,404	-0.4%	0.48	-16.8%	73.49	0.8%	1.67	1.2%
64	61	Roanoke	VA	752	0.1%	23,419	-3.8%	0.42	-8.5%	72.54	0.4%	1.69	-0.4%
65	72	Youngstown	OH	751	0.3%	23,493	1.4%	0.50	-19.9%	73.59	0.7%	1.82	-0.6%
66	64	Lansing	MI	750	0.0%	23,093	-3.8%	0.56	-12.0%	70.99	0.6%	1.74	-2.1%
67	60	Salisbury	MD	750	-0.1%	24,391	-0.7%	0.47	-3.2%	70.21	0.3%	1.82	-2.8%
68	69	Toledo	OH	750	0.0%	25,348	1.6%	0.43	-22.8%	70.55	-1.2%	1.77	2.0%
69	63	Ft. Myers	FL	750	-0.1%	24,079	-0.1%	0.55	-11.5%	73.57	2.1%	1.80	-3.6%
70	68	Columbus	OH	750	0.0%	24,585	-2.6%	0.50	-13.2%	70.20	0.0%	1.74	0.5%
71	70	Richmond	VA	750	0.0%	24,053	-3.9%	0.50	-6.1%	70.85	1.1%	1.80	-0.3%
72	67	Wichita	KS	749	-0.1%	24,371	-3.7%	0.42	-8.6%	74.55	-0.1%	1.69	0.0%
73	74	Louisville	KY	748	0.1%	24,083	2.3%	0.53	1.1%	70.76	-0.6%	1.58	0.9%
74	76	Tucson	AZ	748	0.4%	24,112	-4.6%	0.45	-15.0%	70.58	1.5%	1.79	-1.8%
75	71	Greensboro	NC	748	-0.1%	23,971	-5.6%	0.49	-6.0%	71.13	1.3%	1.70	-2.2%
76	73	Ft. Wayne	IN	747	-0.2%	23,342	-2.4%	0.45	-11.0%	71.59	-2.6%	1.75	1.3%
77	75	Flint	MI	747	0.1%	23,075	-2.3%	0.53	-11.7%	71.64	-0.6%	1.69	-0.5%
78	80	Wilmington	NC	745	0.1%	24,716	-0.3%	0.63	11.0%	69.15	0.9%	1.78	1.3%
79	79	Sacramento	CA	745	0.0%	24,320	-2.0%	0.45	-17.1%	68.42	0.2%	1.69	1.1%
80	78	Knoxville	TN	743	-0.1%	22,678	-4.8%	0.54	7.9%	72.97	-0.2%	1.55	-0.4%
81	77	Detroit	MI	743	-0.2%	25,073	0.6%	0.53	-12.9%	70.81	-0.9%	1.80	0.6%
82	83	Raleigh	NC	743	0.1%	26,184	0.2%	0.49	-9.9%	69.60	0.5%	1.77	-1.0%
83	81	Huntsville	AL	743	0.0%	23,281	-6.9%	0.50	-9.2%	71.11	-1.5%	1.50	-0.6%

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84	89	Austin	TX	742	0.3%	24,911	-1.3%	0.48	-10.9%	72.05	1.0%	1.89	-1.4%
85	87	Indianapolis	IN	741	0.2%	24,194	-1.1%	0.51	-14.9%	71.02	0.4%	1.66	1.0%
86	92	Palm Springs	CA	741	0.3%	22,901	-6.6%	0.46	-23.7%	70.52	-0.4%	1.74	0.9%
87	86	Springfield	MO	741	0.0%	22,616	-4.1%	0.54	-13.4%	73.10	0.0%	1.65	-1.2%
88	90	Greenville	SC	740	0.0%	24,080	0.4%	0.55	3.6%	72.25	-0.2%	1.63	-1.4%
89	84	Norfolk	VA	740	-0.1%	25,997	-1.8%	0.50	-4.2%	65.78	-0.9%	1.77	0.3%
90	91	Nashville	TN	740	0.2%	23,958	-0.8%	0.49	-9.8%	69.60	-1.9%	1.53	1.2%
91	82	Reno	NV	740	-0.3%	25,634	-0.2%	0.54	-14.5%	69.29	0.9%	1.79	-0.8%
92	88	Tampa	FL	740	0.0%	25,376	-1.1%	0.60	-9.3%	71.22	0.8%	1.75	-1.5%
93	85	Charlotte	NC	739	-0.2%	24,480	-2.6%	0.74	15.3%	70.21	0.2%	1.63	-2.8%
94	94	Lexington	KY	739	0.1%	23,620	2.1%	0.49	-4.1%	72.69	-1.1%	1.57	2.2%
95	93	Tri-Cities, TN-VA	TN	738	-0.1%	22,814	-5.1%	0.60	-10.2%	73.12	-0.6%	1.48	-0.6%
96	95	Los Angeles	CA	738	0.1%	23,145	-3.6%	0.44	-18.1%	68.78	0.7%	1.91	1.1%
97	96	Mobile	AL	737	0.2%	24,919	-1.4%	0.56	-6.4%	68.53	0.7%	1.60	-1.5%
98	97	Orlando	FL	734	0.0%	24,747	-1.9%	0.61	-6.8%	69.35	0.6%	1.75	-1.5%
99	98	Oklahoma City	OK	734	0.1%	25,287	0.5%	0.55	-17.1%	71.99	-0.6%	1.60	-1.6%
100	99	Ft. Smith	AR	733	0.0%	24,077	-4.0%	0.55	7.8%	72.26	2.6%	1.54	-0.8%
101	102	Phoenix	AZ	733	0.1%	24,952	-4.7%	0.52	-21.7%	68.67	1.1%	1.67	-2.7%
102	100	Tulsa	OK	732	-0.1%	25,558	0.4%	0.56	0.8%	72.63	0.6%	1.51	-0.6%
103	107	Charleston	WV	732	0.4%	23,719	-1.1%	0.57	4.5%	72.12	-0.4%	1.47	0.6%
104	104	Paducah	KY	731	0.2%	21,798	-8.6%	0.54	-2.6%	74.03	1.2%	1.50	1.8%
105	106	New Orleans	LA	731	0.2%	24,729	2.0%	0.55	0.6%	70.28	1.1%	1.62	0.4%
106	108	Charleston	SC	731	0.2%	26,391	-0.8%	0.53	-9.6%	66.21	0.2%	1.72	0.9%
107	105	Birmingham	AL	731	0.1%	25,218	-0.5%	0.52	-7.2%	67.93	-2.1%	1.48	0.4%
108	103	Chattanooga	TN	730	-0.1%	22,887	-1.0%	0.62	-6.2%	72.07	0.0%	1.50	-0.5%
109	110	Lafayette	LA	730	0.3%	22,895	-3.1%	0.55	-3.0%	75.64	-0.5%	1.56	2.6%
110	101	Greenville	NC	730	-0.3%	25,177	-1.2%	0.59	-10.8%	69.97	0.2%	1.66	0.8%
111	115	Baton Rouge	LA	729	0.6%	25,403	0.5%	0.59	-8.6%	71.22	0.3%	1.53	-1.0%
112	111	Albuquerque	NM	728	0.1%	26,528	-2.1%	0.45	-12.7%	69.17	0.0%	1.64	1.2%
113	112	Jacksonville	FL	727	0.1%	25,433	-1.8%	0.64	-11.1%	66.59	0.3%	1.60	-2.0%
114	109	Atlanta	GA	727	-0.1%	25,063	-4.1%	0.53	-4.9%	66.97	-0.2%	1.72	0.2%

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115	113	Little Rock	AR	727	0.3%	26,698	3.2%	0.49	-4.2%	71.57	0.2%	1.60	1.2%
116	114	Amarillo	TX	726	0.2%	23,726	-3.1%	0.50	-6.7%	70.84	-0.6%	1.65	-4.6%
117	116	Houston	TX	724	0.2%	25,389	-2.0%	0.52	-13.6%	70.45	0.6%	1.82	-0.4%
118	122	Dallas	TX	722	0.5%	26,289	-0.8%	0.60	-11.8%	70.02	0.1%	1.81	0.6%
119	117	Wichita Falls	TX	722	0.1%	24,012	5.1%	0.52	-7.3%	70.13	1.2%	1.49	-2.9%
120	118	Columbus	GA	721	0.1%	27,928	4.9%	0.54	-3.6%	65.09	-2.2%	1.49	2.5%
121	119	Fresno	CA	721	0.2%	23,590	-1.7%	0.54	-13.7%	67.24	1.4%	1.55	-2.0%
122	120	Miami	FL	719	0.0%	24,030	-1.2%	0.58	-15.6%	66.51	0.0%	1.83	-0.2%
123	121	Tallahassee	FL	719	0.0%	24,104	-5.8%	0.57	-5.8%	66.49	0.7%	1.48	-0.5%
124	129	Columbus	MS	717	0.5%	22,749	-2.3%	0.65	0.1%	74.88	0.9%	1.29	2.8%
125	127	San Antonio	TX	716	0.3%	25,964	0.2%	0.61	-4.6%	66.63	0.1%	1.63	-1.0%
126	124	Beaumont	TX	716	0.1%	25,277	-0.2%	0.53	0.6%	72.47	1.9%	1.46	1.6%
127	125	Savannah	GA	716	0.1%	25,561	-4.7%	0.57	-8.6%	66.10	0.9%	1.59	0.0%
128	126	Macon	GA	715	0.1%	23,775	2.8%	0.54	-5.9%	71.96	0.9%	1.48	-2.0%
129	123	Columbia	SC	714	-0.2%	24,267	-2.6%	0.61	-1.9%	68.01	-0.5%	1.49	-4.0%
130	130	Waco	TX	713	0.4%	27,004	0.7%	0.54	-14.5%	68.15	-1.8%	1.60	-0.5%
131	128	Montgomery	AL	712	-0.2%	25,053	-0.4%	0.59	-10.7%	68.45	-0.2%	1.44	-2.2%
132	134	Myrtle Beach	SC	711	0.4%	21,857	-7.6%	0.72	0.3%	70.43	-0.5%	1.46	-2.0%
133	131	Memphis	TN	711	0.1%	24,093	-1.6%	0.58	-2.4%	68.99	-0.3%	1.44	0.4%
134	138	El Paso	TX	710	0.5%	23,639	-1.3%	0.53	-12.6%	67.85	0.0%	1.54	-1.9%
135	133	Tyler	TX	710	0.1%	26,048	-2.3%	0.59	-3.3%	70.64	0.7%	1.54	-2.2%
136	136	Las Vegas	NV	709	0.3%	24,975	-6.4%	0.66	-12.0%	65.44	0.9%	1.68	-2.1%
137	135	Bakersfield	CA	709	0.1%	25,697	-2.3%	0.62	-19.4%	65.22	0.3%	1.43	-3.5%
138	132	Augusta	GA	709	0.0%	26,204	-2.2%	0.62	-6.0%	66.64	-0.6%	1.46	-0.1%
139	139	Shreveport	LA	706	0.8%	23,607	-1.3%	0.60	-12.4%	71.61	2.1%	1.34	-2.5%
140	137	Monroe	LA	706	0.0%	23,760	-5.5%	0.60	0.7%	71.55	1.7%	1.30	-0.3%
141	140	Corpus Christi	TX	702	0.3%	24,289	0.1%	0.61	-14.4%	69.72	0.0%	1.45	3.2%
142	141	Jackson	MS	701	0.3%	25,588	0.6%	0.68	-4.3%	67.87	1.4%	1.32	0.3%
143	142	Harlingen	TX	686	0.4%	25,074	6.8%	0.58	-19.3%	68.20	0.8%	1.35	-3.4%