

Table 13.46-- HOUSEHOLD DEBT PER CAPITA FOR EACH OF THE 50 STATES, THE DISTRICT OF COLUMBIA, PUERTO RICO, AND THE UNITED STATES AVERAGE: 2020

[For 2020 fourth quarter. Data subject to sampling variation. Population for per capita calculations are those ages 18 years and older and with credit file with Equifax.]

State	Rank 1/	Total 2/	Auto loan	Credit card	Mortgage	Student loan
U. S. average 3/	(X)	52,500	4,960	2,970	36,170	5,580
Dist. of Columbia	1	90,220	3,280	3,680	67,370	13,600
Colorado	2	76,340	4,910	3,350	58,590	6,310
Hawaii	3	74,550	3,790	3,680	57,580	3,700
California	4	73,350	4,710	3,230	58,060	4,640
Maryland	5	72,670	5,510	3,600	53,100	6,910
Washington	6	69,630	4,450	3,140	54,130	4,410
Massachusetts	7	67,010	3,920	3,190	50,230	6,190
Virginia	8	66,530	4,990	3,500	48,830	6,190
Utah	9	65,360	5,480	2,780	49,530	4,270
Alaska	10	60,400	5,050	3,900	44,390	4,030
Connecticut	11	59,720	3,820	3,480	42,960	6,270
New Jersey	12	59,470	4,220	3,590	42,200	6,320
Oregon	13	58,310	4,070	2,750	42,990	5,890
New Hampshire	14	57,780	5,640	3,210	39,170	5,960
Nevada	15	57,130	5,450	3,220	41,590	4,490
Delaware	16	56,430	5,180	3,110	39,270	6,380
Minnesota	17	56,390	4,320	2,910	40,160	6,300
Arizona	18	56,250	5,480	3,030	40,000	5,410
Idaho	19	53,030	4,900	2,640	37,110	4,890
Rhode Island	20	51,880	4,030	3,040	36,030	5,500
Georgia	21	51,140	5,750	3,110	31,930	7,610
New York	22	51,030	3,820	3,410	34,660	6,160
Florida	23	49,100	5,580	3,340	31,980	5,140
North Carolina	24	48,480	5,360	2,810	31,620	5,550
Montana	25	48,380	4,580	2,740	33,350	4,720
Illinois	26	47,610	4,430	2,960	31,890	6,050
Wyoming	27	47,400	5,470	2,800	33,060	3,540
South Carolina	28	46,950	5,130	2,730	29,810	6,070
Texas	29	46,840	7,000	3,080	29,200	5,160
Vermont	30	46,690	5,390	2,750	29,700	6,190
North Dakota	31	45,710	5,670	2,970	29,740	4,590
Maine	32	44,840	4,890	2,610	28,650	5,540

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State	Rank 1/	Total 2/	Auto loan	Credit card	Mortgage	Student loan
South Dakota	33	44,210	4,780	2,640	28,140	5,260
Tennessee	34	44,080	4,950	2,460	28,210	5,210
Pennsylvania	35	43,690	4,380	2,890	26,740	6,520
Wisconsin	36	42,540	4,130	2,450	28,640	5,020
Nebraska	37	42,350	4,410	2,680	27,640	5,270
New Mexico	38	41,800	5,790	2,510	26,950	4,150
Missouri	39	41,470	4,560	2,500	26,400	5,480
Iowa	40	41,400	4,740	2,370	26,590	5,290
Michigan	41	41,110	4,150	2,520	25,960	6,030
Louisiana	42	40,820	6,150	2,430	23,570	5,780
Indiana	43	40,770	4,630	2,410	25,720	5,310
Ohio	44	39,960	4,710	2,570	23,690	6,400
Kansas	45	39,480	4,280	2,610	24,930	5,590
Alabama	46	39,140	5,330	2,330	23,060	5,280
Kentucky	47	36,270	4,270	2,230	21,740	5,170
Arkansas	48	35,180	5,760	2,300	20,010	4,650
Oklahoma	49	35,130	5,130	2,450	20,890	4,630
Mississippi	50	34,060	5,460	2,080	17,040	6,060
West Virginia	51	31,000	5,410	2,210	16,400	4,400
Puerto Rico	(X)	(NA)	(X)	(NA)	(X)	(NA)

NA Not available.

X Not applicable.

1/ Rank of 1 is assigned to the highest total per capita household debt.

2/ Includes components not shown separately.

Source: Federal Reserve Bank of New York, "State Level Household Debt Statistics 2003-2020"

(March 2021) <https://www.newyorkfed.org/medialibrary/Interactives/householdcredit/data/xls/area_report_by_year.xlsx> accessed June 18, 2021; and calculations by Hawaii State Department of Business, Economic Development & Tourism.