

Table 13.45-- HOUSEHOLD DEBT PER CAPITA FOR EACH OF THE 50 STATES, THE DISTRICT OF COLUMBIA, AND THE UNITED STATES AVERAGE: 2021

[For 2021 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/	Btw. 19-20	55,480	5,210	3,060	38,830	5,640
Dist. of Columbia	1	98,940	3,620	4,040	75,280	12,440
Colorado	2	82,100	5,090	3,480	64,060	6,310
California	3	78,320	4,940	3,330	62,840	4,710
Hawaii	4	77,410	3,970	3,750	60,600	3,770
Washington	5	75,470	4,620	3,250	59,810	4,380
Maryland	6	75,460	5,700	3,690	55,730	7,070
Utah	7	71,900	5,710	2,870	55,520	4,350
Massachusetts	8	69,930	4,020	3,310	53,010	6,300
Virginia	9	69,870	5,210	3,560	52,120	6,120
Alaska	10	63,920	5,350	4,070	47,390	3,990
New Jersey	11	62,350	4,500	3,700	44,900	6,330
Oregon	12	61,760	4,300	2,800	46,080	5,880
Connecticut	13	61,520	4,050	3,610	44,660	6,340
Nevada	14	61,150	5,710	3,350	45,110	4,760
Arizona	15	60,090	5,780	3,060	43,540	5,480
New Hampshire	16	60,020	5,860	3,240	41,370	5,860
Minnesota	17	59,160	4,440	3,000	42,840	6,400
Delaware	18	58,280	5,440	3,180	40,870	6,240
Idaho	19	58,090	5,190	2,620	41,550	4,990
Rhode Island	20	54,500	4,330	3,090	38,370	5,660
Georgia	21	53,900	6,080	3,210	34,200	7,700
New York	22	53,620	4,080	3,520	37,060	6,180
Florida	23	52,240	5,980	3,450	34,630	5,280
Montana	24	51,790	4,740	2,840	36,390	4,720
North Carolina	25	51,130	5,600	2,880	33,980	5,670
Wyoming	26	50,580	5,480	2,930	35,920	3,670
Texas	27	49,720	7,270	3,190	31,510	5,330
South Carolina	28	49,630	5,420	2,810	32,110	6,110
Illinois	29	49,480	4,630	3,060	33,570	6,110
Vermont	30	48,760	5,620	2,830	31,670	6,030
North Dakota	31	48,250	5,800	2,990	31,050	5,670
South Dakota	32	47,410	4,950	2,640	30,830	5,350

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AVERAGE: 2021 -- Con.**

State	Rank 1/	Total 2/	Auto loan	Credit card	Mortgage	Student loan
Tennessee	33	46,900	5,230	2,540	30,620	5,330
Maine	34	46,780	5,180	2,600	30,460	5,520
Pennsylvania	35	45,580	4,650	2,960	28,350	6,450
Nebraska	36	44,750	4,620	2,730	29,800	5,280
Wisconsin	37	44,470	4,300	2,510	30,300	5,030
Missouri	38	43,310	4,740	2,570	27,970	5,570
Louisiana	39	43,190	6,510	2,520	25,390	5,890
Iowa	40	43,120	4,920	2,450	28,040	5,290
Michigan	41	43,030	4,410	2,600	27,490	6,070
New Mexico	42	42,930	5,320	2,540	28,590	4,180
Indiana	43	42,470	4,910	2,430	27,090	5,290
Ohio	44	41,740	4,940	2,620	25,240	6,390
Kansas	45	41,380	4,430	2,700	26,650	5,660
Alabama	46	41,220	5,550	2,370	24,810	5,450
Kentucky	47	37,890	4,530	2,290	23,010	5,200
Oklahoma	48	37,620	5,900	2,530	22,220	4,710
Arkansas	49	37,000	5,990	2,380	21,400	4,850
Mississippi	50	35,800	5,780	2,150	18,310	6,110
West Virginia	51	32,080	5,640	2,250	17,350	4,460

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

2/ Includes components not shown separately.

3/ Data include Puerto Rico but exclude other U.S. Territories such as Guam and the U.S. Virgin Islands, as well as certain other areas.

Source: Federal Reserve Bank of New York, "State Level Household Debt Statistics 2003-2021" (February 2022) <https://www.newyorkfed.org/medialibrary/Interactives/householdcredit/data/xls/area_report_by_year.xlsx> accessed March 14, 2022; and calculations by Hawaii State Department of Business, Economic Development & Tourism.