

Table 13.47-- HOUSEHOLD DEBT PER CAPITA FOR EACH OF THE 50 STATES, THE DISTRICT OF COLUMBIA, AND THE UNITED STATES AVERAGE: 2023

[For 2023 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	60,690	5,640	3,950	42,670	5,620
Dist. of Columbia	1	104,190	3,750	5,190	79,730	12,900
Colorado	2	90,760	5,550	4,480	70,790	6,240
California	3	85,050	5,430	4,450	67,840	4,680
Hawaii	4	82,860	4,210	4,770	63,620	4,070
Washington	5	82,130	5,020	4,240	64,750	4,310
Maryland	6	80,660	6,020	4,720	59,810	7,110
Utah	7	80,240	6,090	3,850	61,620	4,230
Virginia	8	75,140	5,570	4,390	56,080	6,190
Massachusetts	9	74,780	4,280	4,300	56,840	6,340
Alaska	10	68,780	5,860	4,980	50,750	4,250
Nevada	11	68,040	6,190	4,490	50,270	4,640
New Jersey	12	67,700	5,050	4,750	48,690	6,550
Arizona	13	67,270	6,120	4,040	49,230	5,290
Oregon	14	66,430	4,470	3,670	49,840	5,740
Idaho	15	65,480	5,580	3,510	47,280	4,790
Connecticut	16	64,950	4,300	4,540	47,130	6,460
New Hampshire	17	64,640	6,160	4,140	44,570	5,950
Delaware	18	62,870	5,680	4,120	44,300	6,330
Minnesota	19	62,680	4,700	3,740	45,500	6,250
Rhode Island	20	59,750	4,700	4,070	42,080	5,650
Georgia	21	59,370	6,510	4,180	38,380	7,560
Florida	22	58,390	6,560	4,540	39,080	5,220
New York	23	57,730	4,430	4,470	40,130	6,160
North Carolina	24	57,650	6,000	3,720	38,930	5,710
Montana	25	57,070	4,940	3,550	40,430	4,550
Texas	26	56,560	7,810	4,200	36,690	5,350
South Carolina	27	55,610	5,830	3,600	36,770	6,250
Wyoming	28	53,400	5,150	3,620	38,070	3,820
Tennessee	29	53,270	5,700	3,280	35,560	5,320
Illinois	30	52,780	4,880	3,910	36,030	6,050
Vermont	31	51,200	5,970	3,510	33,120	6,090
North Dakota	32	51,190	6,180	3,700	33,200	5,290

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AVERAGE: 2023 -- Con.**

State	Rank 1/	Total 2/	Auto loan	Credit card	Mortgage	Student loan
Maine	33	51,010	5,640	3,370	33,100	5,510
South Dakota	34	49,610	5,240	3,260	32,220	5,160
Pennsylvania	35	48,760	4,850	3,720	30,670	6,570
Nebraska	36	47,980	4,930	3,380	32,300	5,030
Wisconsin	37	47,480	4,570	3,130	32,310	4,890
New Mexico	38	47,140	6,550	3,230	30,760	4,100
Missouri	39	47,000	4,990	3,270	30,840	5,500
Indiana	40	46,870	5,250	3,140	30,480	5,110
Louisiana	41	46,660	6,860	3,300	27,730	5,980
Michigan	42	46,500	5,010	3,360	29,670	6,020
Iowa	43	46,130	5,130	3,060	30,420	5,140
Alabama	44	46,110	6,130	3,060	28,170	5,490
Ohio	45	44,870	5,330	3,290	27,440	6,210
Kansas	46	44,280	4,820	3,360	28,690	5,540
Kentucky	47	41,170	4,860	2,880	25,270	5,330
Oklahoma	48	40,990	6,130	3,200	24,730	4,720
Arkansas	49	40,580	6,150	3,040	24,000	4,940
Mississippi	50	39,510	6,280	2,780	20,750	6,330
West Virginia	51	35,430	6,070	2,880	19,610	4,500

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

2/ Includes components not shown separately.

3/ Data excluded Puerto Rico beginning 2018 and excluded other U.S. Territories such as Guam and the U.S. Virgin Islands, as well as certain other areas for the entire time series.

Source: Federal Reserve Bank of New York, "State Level Household Debt Statistics 2003-2022" (March 2023) <https://www.newyorkfed.org/medialibrary/Interactives/householdcredit/data/xls/area_report_by_year.xlsx> accessed March 15, 2024; and calculations by Hawaii State Department of Business, Economic Development & Tourism.