

## The Student Debt Crisis for Rural Borrowers

STATE	PERCENT OF BORROWERS IN RURAL AREAS	NUMBER OF RURAL BORROWERS	RURAL BORROWER DELINQUENCY RATE	NUMBER OF DELINQUENT RURAL BORROWERS
Alabama	23%	138,025	22%	29,951
Alaska	38%	27,326	13%	3,634
Arizona	4%	35,956	26%	9,241
Arkansas	43%	157,536	20%	31,822
California	2%	82,337	16%	12,845
Colorado	12%	97,502	15%	14,625
Delaware	6%	30,619	9%	2,786
Florida	3%	67,812	22%	15,190
Georgia	16%	252,949	21%	52,361
Hawaii	21%	27,311	14%	3,878
Idaho	32%	69,870	14%	9,502
Illinois	10%	178,946	13%	22,905



STATE	PERCENT OF BORROWERS IN RURAL AREAS	NUMBER OF RURAL BORROWERS	RURAL BORROWER DELINQUENCY RATE	NUMBER OF DELINQUENT RURAL BORROWERS
Indiana	23%	214,704	17%	36,285
Iowa	46%	210,465	14%	29,675
Kansas	37%	145,226	15%	22,365
Kentucky	47%	271,924	21%	56,560
Louisiana	17%	107,358	22%	23,726
Maine	43%	88,988	14%	12,725
Maryland	2%	17,062	13%	2,184
Massachusetts	1%	15,099	12%	1,842
Michigan	19%	279,171	15%	41,317
Minnesota	23%	205,038	11%	23,374
Mississippi	65%	268,292	24%	64,927
Missouri	25%	205,161	20%	41,443
Montana	75%	98,582	13%	12,520



STATE	PERCENT OF BORROWERS IN RURAL AREAS	NUMBER OF RURAL BORROWERS	RURAL BORROWER DELINQUENCY RATE	NUMBER OF DELINQUENT RURAL BORROWERS
Nebraska	38%	101,562	12%	12,492
Nevada	8%	25,615	16%	4,175
New Hampshire	39%	88,579	12%	10,452
New Mexico	34%	74,870	23%	16,846
New York	9%	243,981	11%	27,814
North Carolina	21%	280,747	20%	55,869
North Dakota	52%	59,464	11%	6,363
Ohio	22%	397,764	17%	66,427
Oklahoma	37%	171,909	21%	35,241
Oregon	15%	84,303	18%	15,259
Pennsylvania	13%	258,648	14%	36,469
South Carolina	17%	123,549	24%	30,022
South Dakota	61%	81,334	11%	8,784

STATE	PERCENT OF BORROWERS IN RURAL AREAS	NUMBER OF RURAL BORROWERS	RURAL BORROWER DELINQUENCY RATE	NUMBER OF DELINQUENT RURAL BORROWERS
Tennessee	20%	167,211	20%	33,108
Texas	10%	359,286	20%	71,139
Utah	10%	32,150	13%	4,115
Vermont	76%	70,052	11%	7,566
Virginia	11%	129,504	16%	20,462
Washington	10%	84,824	14%	11,960
West Virginia	46%	98,875	21%	20,764
Wisconsin	27%	213,808	12%	24,802
Wyoming	84%	46,507	13%	6,185
<b>NATIONWIDE</b>	<b>15%</b>	<b>6,487,801</b>	<b>17%</b>	<b>1,103,997</b>

SBPC calculations based on [county-level population estimates](#) from the U.S. Census Bureau, [county-level rural/urban designations](#) from the U.S. Department of Agriculture, and [state-level student debt statistics](#) for rural borrowers from the Federal Reserve Bank of Philadelphia.

Note that some states are excluded due to data limitations.