



STUDENT  
BORROWER  
PROTECTION  
CENTER

### Why Borrowers Matter, State by State

State	# of borrowers	Total student debt (\$bn)	Average student debt	# of older borrowers	# of rural borrowers	# of borrowers delinquent or in default
Alaska	66,000	\$2.17	\$32,907.69	5,232	29,384	11,088
Alabama	599,700	\$21.45	\$35,773.24	43,536	137,005	115,742
Arkansas	370,300	\$10.99	\$29,689.61	23,616	161,871	75,912
Arizona	837,800	\$29.56	\$35,277.03	65,040	37,529	154,993
California	3,819,700	\$147.17	\$38,530.01	317,472	86,204	508,020
Colorado	743,900	\$28.60	\$38,443.76	56,160	102,595	102,658
Connecticut	471,000	\$18.88	\$40,086.04	50,928	31,034	57,933
District of Columbia	116,000	\$7.49	\$64,594.16	7,728	-	17,748
Delaware	119,000	\$5.05	\$42,414.51	15,120	-	17,850
Florida	2,460,400	\$93.81	\$38,128.99	208,320	70,574	337,075
Georgia	1,552,100	\$64.22	\$41,373.51	99,216	257,255	284,034
Hawaii	118,900	\$4.24	\$35,631.83	10,464	30,439	18,073
Iowa	427,600	\$13.85	\$32,385.11	38,880	221,657	58,154
Idaho	209,500	\$7.13	\$34,033.44	13,200	71,933	31,425
Illinois	1,588,600	\$63.07	\$39,700.84	150,336	186,506	206,518
Indiana	883,400	\$29.21	\$33,065.67	72,960	224,938	151,061
Kansas	373,200	\$12.97	\$34,763.05	25,776	148,030	56,353
Kentucky	578,000	\$18.47	\$31,956.61	30,864	276,090	113,288
Louisiana	614,700	\$21.30	\$34,651.01	36,432	106,604	121,096
Massachusetts	871,600	\$35.87	\$41,159.40	105,360	15,385	96,748
Maryland	805,600	\$35.44	\$43,997.04	79,824	17,673	115,201
Maine	179,500	\$6.54	\$36,438.61	20,928	91,416	24,412
Michigan	1,389,500	\$50.27	\$36,179.32	121,920	289,870	237,605
Minnesota	775,300	\$29.07	\$37,491.64	71,568	215,967	85,283
Missouri	808,800	\$27.60	\$34,123.67	61,440	214,905	148,010
Mississippi	421,100	\$14.39	\$34,177.13	27,312	272,325	98,537



STUDENT  
BORROWER  
PROTECTION  
CENTER

### Why Borrowers Matter, State by State

State	# of borrowers	Total student debt (\$bn)	Average student debt	# of older borrowers	# of rural borrowers	# of borrowers delinquent or in default
Montana	120,600	\$4.09	\$33,922.91	12,528	103,294	16,281
North Carolina	1,223,600	\$46.80	\$38,250.75	87,360	281,925	201,894
North Dakota	83,100	\$3.35	\$40,314.80	8,880	60,060	8,726
Nebraska	240,300	\$7.92	\$32,961.06	19,632	103,606	28,115
New Hampshire	184,500	\$7.11	\$38,511.98	23,616	92,291	20,295
New Jersey	1,143,800	\$47.91	\$41,889.32	130,752	-	141,831
New Mexico	220,300	\$6.89	\$31,277.25	19,824	78,720	46,263
Nevada	324,700	\$10.79	\$33,220.78	24,336	26,732	64,615
New York	2,388,400	\$98.95	\$41,429.34	260,352	251,811	279,443
Ohio	1,751,500	\$63.53	\$36,274.09	151,920	410,669	310,016
Oklahoma	463,900	\$14.70	\$31,690.77	33,360	176,432	99,739
Oregon	530,700	\$20.68	\$38,962.09	44,208	88,506	85,443
Pennsylvania	1,756,500	\$70.93	\$40,380.98	201,744	264,575	242,397
Rhode Island	136,600	\$5.10	\$37,319.79	16,704	-	17,895
South Carolina	685,900	\$26.09	\$38,033.94	52,416	123,467	131,007
South Dakota	111,000	\$3.59	\$32,370.77	10,992	83,224	12,432
Tennessee	818,600	\$29.73	\$36,319.35	52,080	172,780	157,990
Texas	3,381,500	\$113.83	\$33,663.77	222,144	365,219	564,711
Utah	292,400	\$10.15	\$34,714.96	16,176	33,794	37,135
Virginia	1,038,800	\$43.50	\$41,872.78	83,040	129,923	141,277
Vermont	74,800	\$3.19	\$42,648.87	10,896	72,248	7,256
Washington	767,300	\$27.42	\$35,739.51	68,544	91,400	98,214
Wisconsin	710,100	\$23.94	\$33,720.14	58,272	221,445	90,183
West Virginia	218,900	\$6.54	\$29,875.26	17,136	101,856	44,656
Wyoming	51,900	\$1.74	\$33,460.27	4,512	49,464	6,799

Sources: Federal Reserve Bank of New York (2020), United States Department of Education (2020), Federal Reserve Bank of Philadelphia (2019), Consumer Financial Protection Bureau (2017), United States Department of Agriculture, United States Department of Health and Human Services, United States Census Bureau.