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educational systems and a heavy dependence on government aid.

Jun. 12, 2019



Having a good credit score is a sign of good financial health. We all know that reducing your debt, and not spending beyond what you can afford can help increase your credit score. But, here's a surprise: *good credit scores are not evenly distributed across the U.S.*

As a general rule, *the average credit score is higher in northern states than the average credit score in southern states.*

The editors at **FitSmallBusiness.com**, the digital business publication, wanted to

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You'll find the entire report at the FitSmallBusiness website, using `/best-worst-states-for-credit-scores/` after the .com URL.

### **THE BEST AND WORST STATES FOR CREDIT SCORES FOR 2019**

**FitSmallBusiness** editors used these weighted baseline metrics to factor into their analysis:

- **Cost of Living** (10 percent)
- **Median Household Income** (10 percent)
- **Quality of public education** (10 percent)
- **Percent of residents with a bachelor's degree** (10 percent)
- **Unemployment rates** (10 percent)
- **Average debt per person** (10 percent)
- **Bankruptcies per 100,000 residents** (10 percent)
- **Median age of residents** (10 percent)
- **State spending on public assistance** (10 percent)
- **Marital status** (10 percent)

“None of this means that any individual northerner is more credit worthy than any individual southerner,” says **Sarah Wright-Killinger**, Managing Editor, **FitSmallBusiness**. She added: “But, it is interesting to see how credit scores and location correlate.”

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