



## LendingTree Study: Places Where People Pay Their Bills On Time

August 7, 2018

**LendingTree's latest study finds residents of Provo, Utah, San Francisco and Sacramento, Calif. are most likely to pay their bills on time**

CHARLOTTE, N.C., Aug. 7, 2018 /PRNewswire/ -- [LendingTree®](#), the nation's leading online loan marketplace, today released a [study](#) on where people are most likely to pay their bills on time.



Late bill payments can stay on a credit report for up to seven years and make it more difficult to qualify for new financing. Even so, many people struggle to meet their monthly bill obligations.

LendingTree researchers pulled anonymized TransUnion-based credit reports of a sample of the more than 9 million My LendingTree users from the first quarter of 2018 and ranked the largest 100 metros by the percentage of residents with at least one account overdue on their credit report. The higher the ranking, the greater the likelihood that the city's residents are paying their bills on time.

### Key takeaways:

- About 95 percent of borrowers in the 100 metros reviewed are paying their bills on time.
- On average, people have six past late payments on their credit report.
- Provo, Utah tops of the ranking with fewer than 6 percent of its residents having a delinquent account.
- San Francisco and Sacramento, Calif., follow close behind, ranking second and third, respectively.
- People who live west of the Rockies are the most likely to repay their credit card debt on time, taking up nine of the top 10 spots, and 16 of the top 25 spots.
- Winston-Salem, N.C. has the highest rate of people with a delinquent account. About 9.53 percent of Winston-Salem residents have at least one delinquent account on their credit reports.

### Where Americans pay their bills on time

California dominates the ranking by snagging four of the top 10 spots. Washington comes in second with Seattle and Spokane tying for fourth.

San Jose, No. 7 in the ranking, has the highest percentage of people current on their bills — 96.8 percent. San Jose borrowers also have the fewest late payments on their credit ratings, averaged at 4.6 times.

Milwaukee is the only city east of the Rocky Mountains that made the top 10. Nearly 6.6 percent of its residents have had late payments.

The 10 Places Where People Pay Their Bills On-Time					
Rank	Metro	% Who Have Had at Least One Delinquent Account	% Who Are Current on Their Bills	Average Number of Late Payments in a Person's History	Average Number of 90 Day Late Payments in a Person's History
1	Provo, Utah	5.97%	96.2%	5.6	2.4
2	San Francisco	6.07%	96.5%	5.1	2.3
3	Sacramento, Calif.	6.16%	96.0%	5.0	2.2
4	Seattle	6.35%	96.6%	5.2	2.1
4	Spokane, Wash.	6.35%	96.0%	5.4	2.4
6	Portland, Ore.	6.40%	96.4%	5.6	2.7
7	San Jose, Calif.	6.42%	96.8%	4.6	1.8
8	Milwaukee	6.59%	94.2%	6.3	3.0
9	Los Angeles	6.75%	95.8%	5.2	2.2
10	Phoenix	6.78%	95.9%	5.4	2.5

Source: LendingTree analysis of anonymized My LendingTree user credit report data, Q1 2018.

## Where Americans don't pay their bills on time

In contrast, people in the Northeast and the South are most likely to be late on bill payments.

Scranton, Pa., New Haven, Conn. and Augusta, Ga. are second to last and tie for third to last place, respectively, in terms of late payments. About 9.52 percent residents in Scranton, Pa. have not always made on-time payments, while New Haven and Augusta each have 9.4 percent of people with late payment marks in their credit histories.

People in Jackson, Miss. who have fallen behind their bills have an average of 8 late payment marks on their credit reports, the highest number among all cities reviewed in the study.

Nationally, the lower the city ranked, the greater the percentage of residents in those places who have had late payments marked on their credit ratings.

The 10 Places Where People Don't Pay Their Bills On-Time					
Rank	Metro	% Who Have Had at Least One Delinquent Account	% Who Are Current on Their Bills	Average Number of Late Payments in a Person's History	Average Number of 90 Day Late Payments in a Person's History
100	Winston-Salem, N.C.	9.53%	94.3%	5.7	2.1
99	Scranton, Pa.	9.52%	94.9%	7.0	2.6
97	New Haven, Conn.	9.40%	94.9%	7.4	3.2
97	Augusta, Ga.	9.40%	93.9%	6.6	2.3
96	Little Rock, Ark.	9.09%	93.9%	6.3	2.5
95	Jackson, Miss.	9.08%	92.1%	7.9	3.1
94	Worcester, Mass.	9.04%	94.9%	7.1	2.6
93	Columbia, S.C.	9.02%	92.9%	7.0	2.9
91	Albany, N.Y.	8.92%	95.2%	6.2	2.3
91	Youngstown, Pa.	8.92%	94.3%	5.8	2.6

Source: LendingTree analysis of anonymized My LendingTree user credit report data, Q1 2018.

"An important step to raising and maintaining a healthy credit score is making on-time payments," said Kali McFadden, senior research analyst at LendingTree. "Since on-time payments account for 35 percent of your FICO score, they can make or break your credit rating. Your credit score will improve after you can show a record of on-time payments, even if you don't pay your debt in full. Utilization is the second-most important factor in determining your credit score, so it's also important to keep debt balances low. Ideally, you never want to carry more than 30 percent of your total available debt limit."

For the full report, visit <https://www.lendingtree.com/finance/where-people-pay-their-bills-on-time/>.

Places Where People Pay Their Bills On-Time		
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3	Sacramento, Calif.	6.16%
4	Seattle	6.35%
4	Spokane, Wash.	6.35%
6	Portland, Ore.	6.40%
7	San Jose, Calif.	6.42%
8	Milwaukee	6.59%
9	Los Angeles	6.75%
10	Phoenix	6.78%
11	Orlando, Fla.	6.89%
12	Melbourne, Fla.	6.90%
13	Denver	6.93%
14	Salt Lake City	6.98%
15	Oklahoma City	7.01%
16	Austin, Texas	7.02%
17	San Diego	7.08%
18	Colorado Springs, Colo.	7.09%
19	Detroit	7.20%
20	Oxnard, Calif.	7.21%
21	Sarasota, Fla.	7.23%
22	Greenville, S.C.	7.29%
23	Dallas	7.30%
23	Riverside, Calif.	7.30%
25	Las Vegas	7.34%
26	Knoxville, Tenn.	7.39%
27	Madison, Wis.	7.43%
28	Bakersfield, Calif.	7.47%
28	Chicago	7.47%
30	Fresno, Calif.	7.50%

31	Albuquerque, N.M.	7.53%
32	Raleigh, N.C.	7.55%
33	Louisville, Ky.	7.56%
34	Miami	7.58%
35	Cincinnati	7.59%
35	Jacksonville, Fla.	7.59%
37	Tampa, Fla.	7.63%
38	Indianapolis	7.64%
39	Tulsa, Okla.	7.65%
40	Nashville, Tenn.	7.69%
41	Fort Myers, Fla.	7.70%
42	Akron, Ohio	7.71%
42	Harrisburg, Pa.	7.71%
44	Grand Rapids, Mich.	7.73%
45	Tucson, Ariz.	7.80%
46	Kansas City, Mo.	7.82%
47	Minneapolis	7.85%
48	Atlanta	7.88%
49	Buffalo, N.Y.	7.92%
50	Toledo, Ohio	7.98%
50	Cleveland	7.98%
50	Charlotte, N.C.	7.98%
53	Omaha, Neb.	8.01%
54	Charleston, S.C.	8.02%
55	Ogden, Utah	8.04%
56	Chattanooga, Tenn.	8.05%
56	Columbus, Ohio	8.05%
58	Des Moines, Iowa	8.08%
59	Houston	8.11%
60	Dayton, Ohio	8.12%
60	St. Louis	8.12%
62	Pittsburgh	8.13%
63	Daytona Beach, Fla.	8.14%
63	Allentown, Pa.	8.14%
65	Wichita, Kan.	8.15%
66	Honolulu	8.16%
67	Bridgeport, Conn.	8.18%
68	Lakeland-Winter Haven, Fla.	8.24%
69	Boise, Idaho	8.27%
69	McAllen, Texas	8.27%
71	Baton Rouge, La.	8.28%
72	Springfield, Mass.	8.33%
72	Memphis, Tenn.	8.33%
74	Virginia Beach, Va.	8.34%
74	Providence, R.I.	8.34%
76	El Paso, Texas	8.37%
77	Stockton, Calif.	8.38%
78	Washington	8.40%
78	San Antonio	8.40%
80	New York	8.44%
81	Rochester, N.Y.	8.49%
82	Birmingham, Ala.	8.50%
83	Greensboro, N.C.	8.51%
84	Boston	8.55%
85	Syracuse, N.Y.	8.61%
86	Hartford, Conn.	8.62%
87	Richmond, Va.	8.68%
88	Philadelphia	8.73%
89	Baltimore	8.86%
90	New Orleans	8.90%
91	Albany, N.Y.	8.92%
91	Youngstown, Pa.	8.92%
93	Columbia, S.C.	9.02%
94	Worcester, Mass.	9.04%
95	Jackson, Miss.	9.08%
96	Little Rock, Ark.	9.09%

97	New Haven, Conn.	9.40%
97	Augusta, Ga.	9.40%
99	Scranton, Pa.	9.52%
100	Winston-Salem, N.C.	9.53%
Source: LendingTree analysis of anonymized My LendingTree user credit report data, Q1 2018.		

#### Methodology

Anonymized My LendingTree user credit report data from TransUnion for the first quarter of 2018 was aggregated by metropolitan statistical area (MSA) to calculate the percentage of people with at least one delinquent account in their credit report and the metro was ranked on that basis. There are over nine million users of My LendingTree. Additional calculations are the percentage of people who have no late payments on all of their open accounts; the average number of late payments in the histories of people in each MSA; and the average number of payments 90 days late in histories of people in each MSA.

#### About LendingTree

LendingTree (NASDAQ: [TREE](#)) is the nation's leading online marketplace that connects consumers with the choices they need to be confident in their financial decisions. LendingTree empowers consumers to shop for financial services the same way they would shop for airline tickets or hotel stays, comparing multiple offers from a nationwide network of over 500 partners in one simple search, and can choose the option that best fits their financial needs. Services include mortgage loans, mortgage refinances, auto loans, personal loans, business loans, student refinances, credit cards and more. Through the [My LendingTree](#) platform, consumers receive free credit scores, credit monitoring and recommendations to improve credit health. My LendingTree proactively compares consumers' credit accounts against offers on our network, and notifies consumers when there is an opportunity to save money. In short, LendingTree's purpose is to help simplify financial decisions for life's meaningful moments through choice, education and support. LendingTree, LLC is a subsidiary of LendingTree, Inc. For more information, go to [www.lendingtree.com](http://www.lendingtree.com), dial 800-555-TREE, like our Facebook page and/or follow us on Twitter @LendingTree.

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