Unpacking FICO® Score Insights

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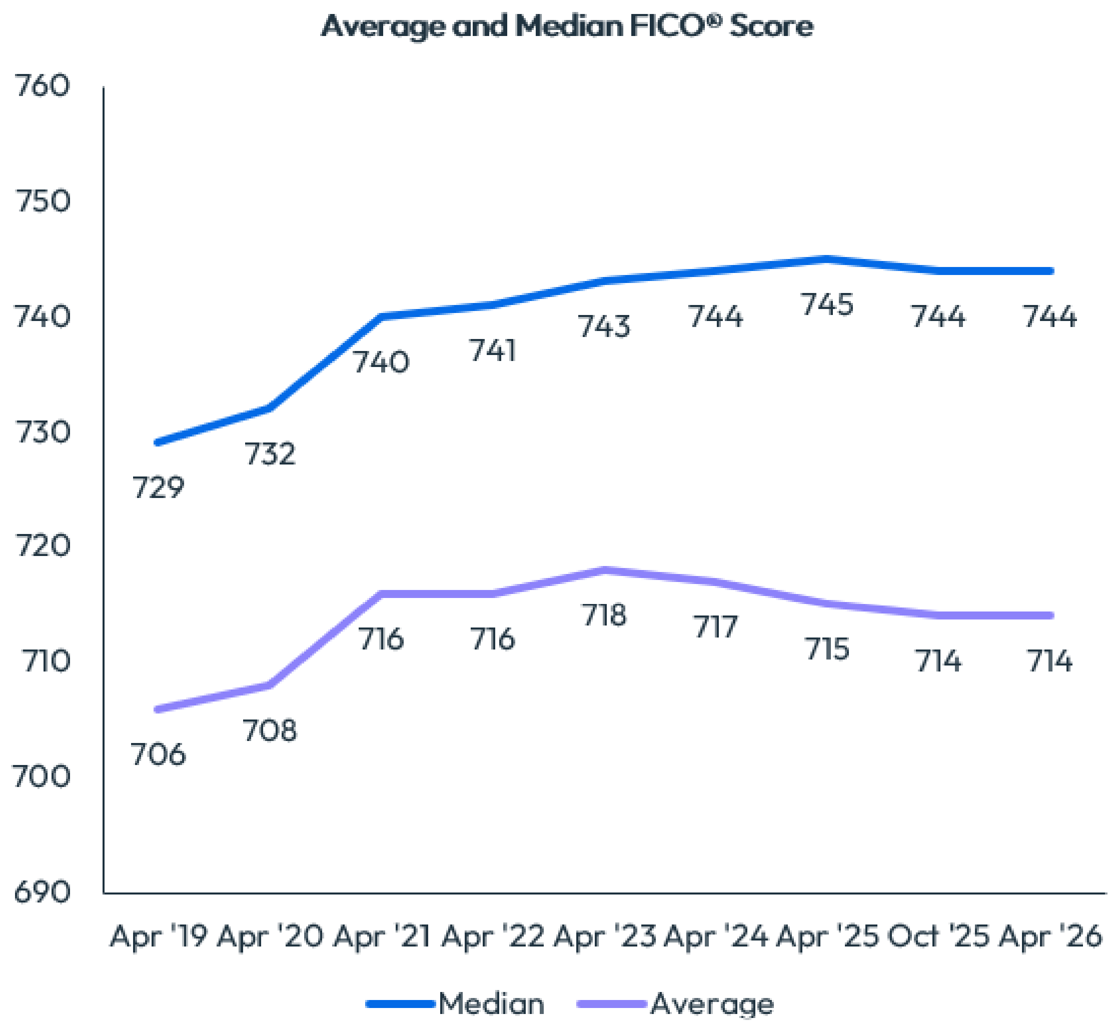
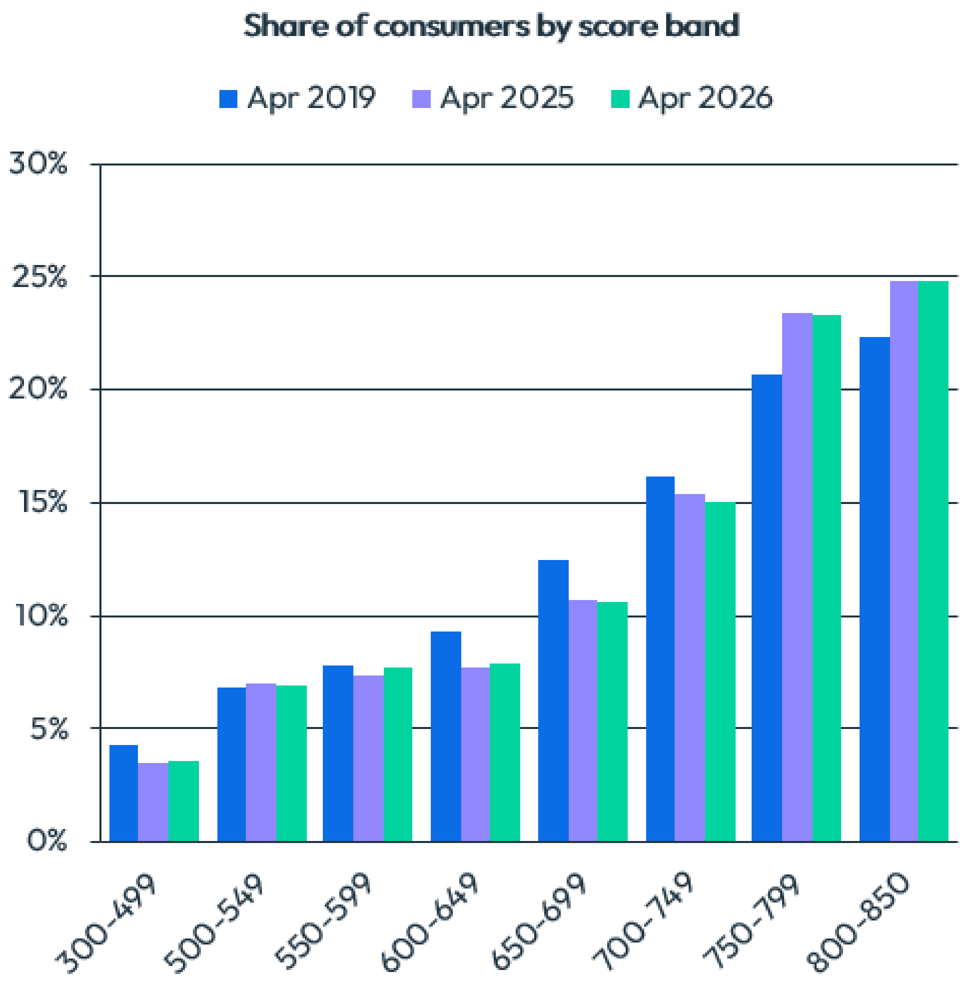
The national FICO® Score remains steady at 714





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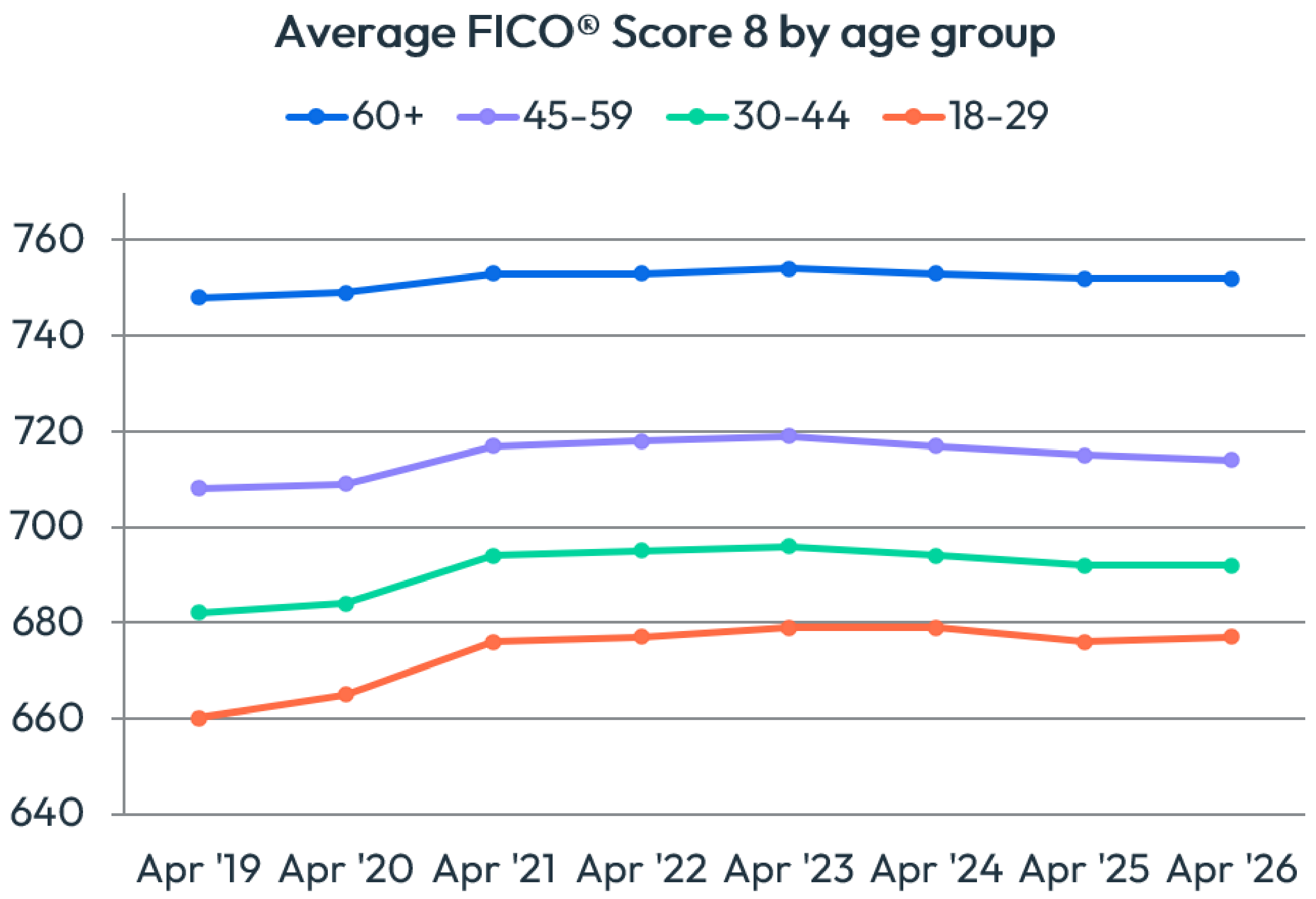
Average score shows generational differences



60+ **~flat**

holding near 752 for seven years

Gen X (45-59) **+6 pts**

since April 2019; largest decline of any generation since the April 2023 peak

Millennials (30-44) **+10 pts**

since April 2019; +1 since Oct 2025

Gen Z (18-29) **+17 pts**

since April 2019; +1 since Oct 2025

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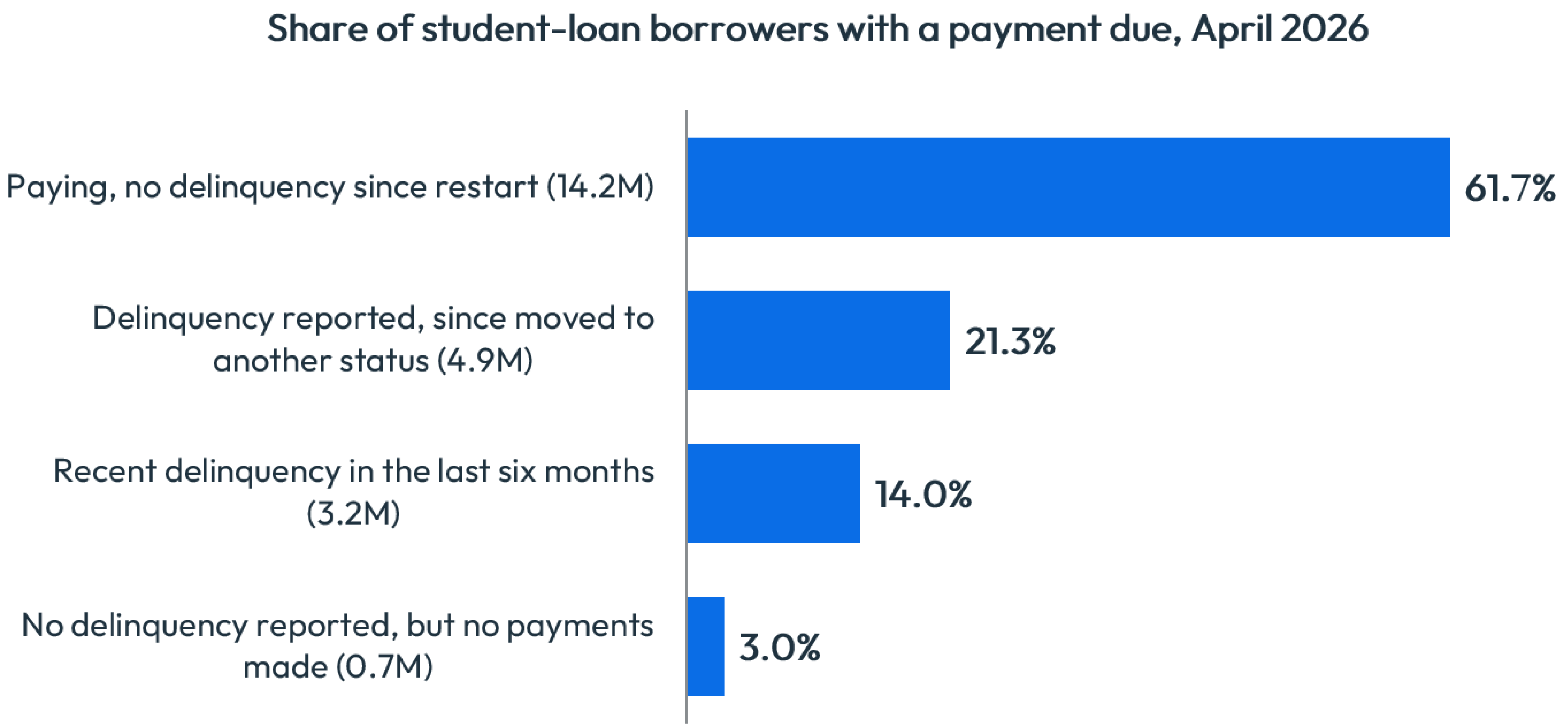
Student-loan borrowers show diverging paths



Consumers are adapting through trade-offs and outside support

89%
took at least one step to improve their financial health

43%
changed purchasing habits to spend less

38%
paid off credit card debt

23%
increased their income

37%
rely on ongoing financial support from others

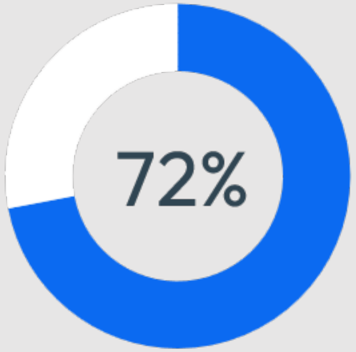
29%
opened a new card or loan for a financial cushion

20%
paid less than the minimum or skipped a payment

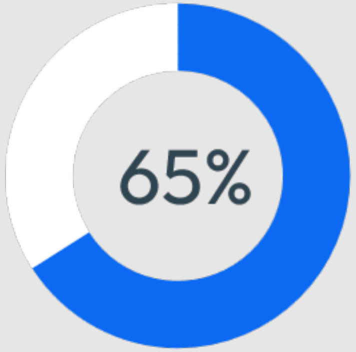
30%
used cards to cover medical expenses

Source: FICO® Consumer Credit Study, fielded online by The Harris Poll July 20–22, 2026 among 2,078 U.S. adults.

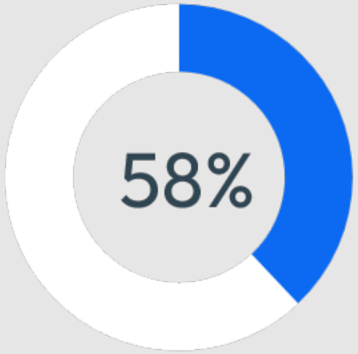
Engaged With Credit, But Myths Persist



are incorrect or unsure whether carrying a small card balance helps their score



are incorrect or unsure whether income is directly factored into a score



are incorrect or unsure whether shopping for interest rates lowers a score

89% took a step to improve their financial health · 72% check their score multiple times a year · 84% call it a priority for 2027

Source: FICO Consumer Credit survey conducted online by The Harris Poll, February 2-4, 202 among 2,059 U.S. adults 18+.

FICO® SCORE

FICO® Score Credit Insights: Trends and Intelligence for the Credit Economy

or visit

fico.com/en/fico-score-credit-insights