Borrower Regret: Where People Say They Would Not Do It Again

We asked borrowers a plain question: would you take this loan again? The answer depends heavily on the state.

44
states in the sample

11937
borrowers surveyed

47.3
average share who regret the loan, %

23.0
spread between states, points

Delaware
most expensive state

Oregon
lowest-regret state

The numbers

States with at least 30 respondents. The 15 with the highest share of regret.

State	Code	Respondents	Would do it again, %	Would NOT do it again, %	Fell into rollovers, %
Delaware	DE	33	24.7	59.2	37.0
Hawaii	HI	35	40.9	56.4	44.6
Oklahoma	OK	249	33.7	53.9	51.4
Alaska	AK	34	38.0	52.7	45.5
Louisiana	LA	247	32.4	52.4	49.0
Arizona	AZ	165	29.1	52.3	53.7
Kansas	KS	119	35.3	51.9	50.6
Maryland	MD	48	42.8	51.1	29.5
Indiana	IN	399	36.2	50.6	51.2
Alabama	AL	247	34.5	50.5	51.4
Georgia	GA	121	33.8	50.2	46.0
Nebraska	NE	81	32.9	50.1	49.8
Idaho	ID	104	33.5	49.7	54.3
Missouri	MO	382	34.8	49.6	47.9
Michigan	MI	551	35.6	49.2	48.5

How we counted

• Only states with at least 30 respondents are included — below that the share swings on noise.

• «Would not do it again» is the borrower’s own answer, not our judgement.

Data updated 2026-07-31. Full dataset in CSV at https://sbloan.net/research/borrower-regret-map/data.csv

How to cite

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