

Cities Where People Are The Most Delinquent On Debt

Being delinquent on debt payments can cause a lot of harm to your credit score, and late payments will remain on your credit report for seven years. People who are delinquent on any debt should try to get current as quickly as possible in order to minimize credit score damage and avoid other consequences like additional late fees, closed accounts, or lawsuits.

People in some cities will have a much harder time catching up on delinquent debt payments than others, though. To highlight the places where people are having the biggest issues paying their bills, WalletHub analyzed proprietary user data from Q4 2025 for the 100 largest cities. In this ranking, WalletHub considered both the percentage of individual tradelines that were delinquent, as well as the percentages of residents' total loan balances that were delinquent.

"Being delinquent on debt can significantly damage a person's credit score and make it more difficult to get a credit card, rent apartments, or buy cars and homes in the future. People who miss a loan payment should try to get current as quickly as possible. The good news is that for many types of debt, borrowers have at least 30 days before delinquency gets reported to the credit bureaus. That allows people a little leeway to get the funds together and avoid credit score damage, though the issuer will still likely charge a late fee."

Chip Lupo, WalletHub Analyst

Cities Where People Are More Delinquent

City	Score
1. Detroit, MI	100.00
2. Newark, NJ	91.89

3. Greensboro, NC	80.24
4. Baton Rouge, LA	77.79
5. Philadelphia, PA	75.25
6. San Bernardino, CA	73.20
7. Memphis, TN	72.56
8. Laredo, TX	72.52
9. Baltimore, MD	71.36
10. Toledo, OH	69.14
11. Garland, TX	68.11
12. Birmingham, AL	67.75
13. El Paso, TX	65.83
14. Stockton, CA	64.43
15. New Orleans, LA	64.07
16. Norfolk, VA	63.47
17. North Las Vegas, NV	63.41
18. Arlington, TX	63.15
19. Cleveland, OH	62.31
20. Lubbock, TX	61.07
65. Chicago, IL	38.69

Cities Where People Are The Least Delinquent

81. Des Moines, IA	32.25
82. Anaheim, CA	31.46
83. Plano, TX	30.81
84. Denver, CO	30.43
85. New York, NY	27.34
86. Miami, FL	24.21
87. Portland, OR	23.61
88. Boise, ID	22.24
89. Reno, NV	21.62
90. Austin, TX	21.40
91. San Diego, CA	20.49
92. Madison, WI	19.13

King Crossword — Answers

Solution time: 26 mins.

S	T	R	A	P	R	A	G	S	T	E	
A	B	U	T	S	A	C	O	L	E	T	
P	A	S	T	A	M	A	D	R	U	S	H
H	A	L	V	E	S	O	S	S	A		
R	A	J	M	A	A	W	U	H	A	N	
F	L	O	P	N	U	K	E	S			
D	E	B	A	T	E	I	B	E	R	I	A
R	E	S	O	D	S	U	D	S			
S	T	I	L	T	R	D	S	S	O	L	
P	E	H	O	S	C	O	I	C	H		
I	N	A	R	U	S	H	A	I	O	L	
N	O	N	A	N	I	I	F	O	R		
S	H	I	L	S	D	D	E	F	O	E	

93. Honolulu, HI	13.29
94. San Jose, CA	12.60
95. St. Louis, MO	10.18
96. Seattle, WA	7.29
97. Fremont, CA	7.00
98. Boston, MA	6.98
99. Scottsdale, AZ	5.41
100. San Francisco, CA	5.17

Annual Midland FFA Labor Auction Is A Big Success

The Midland FFA Chapter extends its heartfelt gratitude to all who contributed to the success of this year's Labor Auction. We sincerely appreciate the support of our FFA Leaders, Miss Bo and Mr. B, our dedicated FFA parents, the staff at Midland High School, as well as all bidders and attendees who participated in the auction.

We would like to offer special recognition to Tara Desmond from the Illinois Corn Marketing Board for her generous donation of a basket; to Dave Brown for his remarkable contribution of an antique tractor; to Joyce and Kenny Poignant for their gracious hospitality; and to Jeff Bond and Louis Grimes for their exemplary auctioneering. Thank you all for making this event a resounding success!

WE ARE ONLINE

If you would like to subscribe to the online edition, or the print edition of the Lacon Home Journal, or Toluca Star Herald, simply log on to: www.laconhomejournal.com subscribe.

MARSHALL COUNTY DEMOCRATS

Meeting & Town Hall
Thurs. April 16th 6:00pm
 Lacon Area Community Center
 405 N. Washington St.
 Lacon, IL 61540

16th Congressional Candidate
PAUL NOLLEY
 will join via Zoom.

marshall.co.il.democrats@gmail.com
 MARSHALL COUNTY ILLINOIS DEMOCRATS
 Sponsored and paid for by the Marshall County Democratic Committee.
 This is NOT a fundraising event!

Eleanor Bussell Memorial Scholarship



A Scholarship established by the late Eleanor Bussell is available to a High School Senior who is a resident of Marshall County and will be pursuing a degree in History or Education. This Scholarship will be in the amount of \$2,200.00. Applications will be available at local high schools and at the First National Bank of Lacon. Applications must be received by Monday April 20, 2026.

FUNDRAISER **Truck N For A Cause** **FUNDRAISER**

Paint Party!

MONDAY
6:00-8:00PM
20
APRIL
20TH

SPINS SLOTS & TAVERN
220 S. CHESTNUT ST.
WENONA, IL

\$35 11x14 Wrapped Canvas

\$40 24" Wooden Surfboard

Register and pay with card : <https://beth-hanlon.square.site>
 To use PayPal, Venmo, cash or check message Beth (309)258-4525

The Joy Of Easter

*Crown him the Lord of life,
 Who triumphed o'er the grave,
 And rose victorious in the strife
 For these he came to save;
 His glories now we sing
 Who died and rose on high,
 Who died eternal life to bring,
 And lives that death may die.*

- Matthew Bridges, 1851

As we celebrate Easter, we're reminded of Christ's death, burial and glorious resurrection. We wish you a joyful Easter.

Hometown Banking
 WITH YOUR NEIGHBORS AND FRIENDS

The Bank will close at noon
Good Friday, April 3rd

First National Bank Of Lacon
 "An Independent Full Service Bank"
 Since 1864

Lacon, IL 61540 - (309) 246-2415
 Visit Our Website: www.fnblacon.com

FDIC

CRACKS IN THE BASEMENT?

WE CAN HELP WITH THAT!

ACCULEVEL
 FOUNDATION EXPERTS

CALL 888-385-0163

WE CAN HELP WITH

- BASEMENT WATERPROOFING
- FOUNDATION REPAIR
- SUMP PUMP INSTALLATION
- HOME INSPECTIONS
- CRAWL SPACE ENCAPSULATION
- CONCRETE LEVELING

BEFORE AFTER **BEFORE AFTER**

EASY FINANCING OPTIONS AVAILABLE!

CALL TODAY TO SCHEDULE A FREE ESTIMATE!