Figure 1.

TOTAL HOUSEHOLD DEBT BALANCE
(trillion dollars)

Source: New York Fed Credit Panel.

Figure 2.

COMPOSITION OF HOUSEHOLD DEBT: MORTGAGES
(as a percent of total debt balance)

Source: New York Fed Credit Panel.
Figure 3.
COMPOSITION OF HOUSEHOLD DEBT: NON-MORTGAGE
(as a percent of total debt balance)

Source: New York Fed Credit Panel.

Figure 4.
DEBT BALANCE PER CAPITA*
(thousand dollars)

* Per-capita figures correspond with the population of individuals who have a credit report
Source: New York Fed Credit Panel.
Figure 5.
NUMBER OF ACCOUNTS: CREDIT CARDS
(million dollars)

Source: New York Fed Credit Panel.

Figure 6.
NUMBER OF ACCOUNTS BY LOAN TYPE EXCLUDING CREDIT CARDS
(millions)

* Number of borrowers.
Source: New York Fed Credit Panel.
Figure 7. MORTGAGE ORIGINATIONS BY CREDIT SCORE*
(as a percent of total mortgage originations)

Credit Score
- 620 (3.6)
- 620-759 (32.8)
- 760 (63.6)

* Credit score is Equifax Riskscore 3.0.
Source: New York Fed Credit Panel.

Figure 8. CREDIT SCORE AT ORIGINATION: MORTGAGES
(millions)

Source: New York Fed Credit Panel.
Figure 9.

AUTO LOAN ORIGINATIONS BY CREDIT SCORE
(as a percent of total auto loan originations)

Credit Score
- 620 (19.5)
- 620-759 (45.8)
- 760 (34.7)

Source: New York Fed Credit Panel.

Figure 10.

CREDIT SCORE AT ORIGINATION: AUTO LOANS
(millions)

- Median (715.0)
- 10th Percentile (572.0)
- 25th Percentile (641.0)

Source: New York Fed Credit Panel.
Figure 11.

CREDIT LIMIT & BALANCE FOR CREDIT CARDS
(trillions)

Q4
Credit Card Limit (3.9)
Credit Card Balance (0.9)

Source: New York Fed Credit Panel.

Figure 12.

CREDIT LIMIT & BALANCE FOR HOME EQUITY REVOLVING
(trillions)

Q4
Home Equity Revolving Limit (0.9)
Home Equity Revolving Balance (0.4)

Source: New York Fed Credit Panel.
Figure 13.

TOTAL BALANCE BY DELINQUENCY STATUS

(percent)

- Current (95.3)
- 30-60 Days Late (1.6)
- 90-120+ Days Late (3.1)

Source: New York Fed Credit Panel.

Figure 14.

PERCENT OF BALANCE 90+ DAYS DELINQUENT BY LOAN TYPE

(percent of balance)

- Mortgages (1.1)
- HELOC (0.8)
- Auto Loans (4.9)
- Credit Card (8.4)
- Student Loans (11.1)

Source: New York Fed Credit Panel.
Figure 15.

NUMBER OF CONSUMERS WITH NEW FORECLOSURES & BANKRUPTCIES
(Thousands)

- Foreclosure (71.4)
- Bankruptcy (201.8)

Source: New York Fed Credit Panel.

Figure 16.

PROPORTION OF CONSUMERS WITH THIRD PARTY COLLECTION
(Percent)

Source: New York Fed Credit Panel.
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