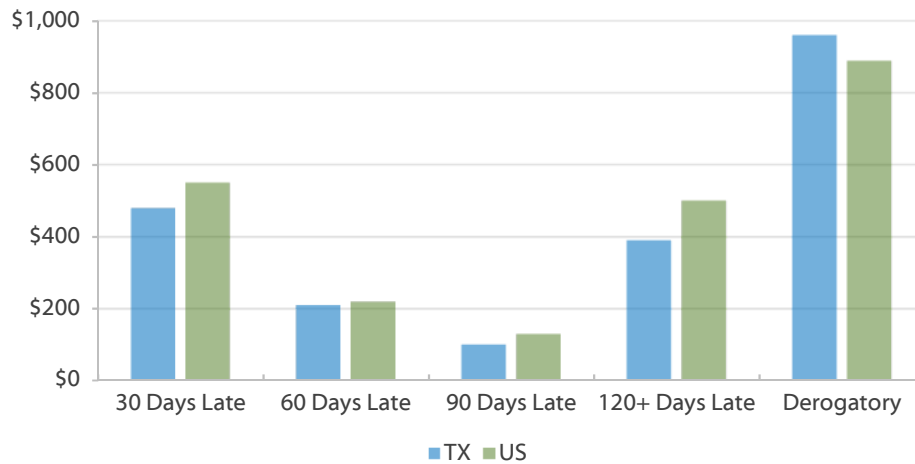
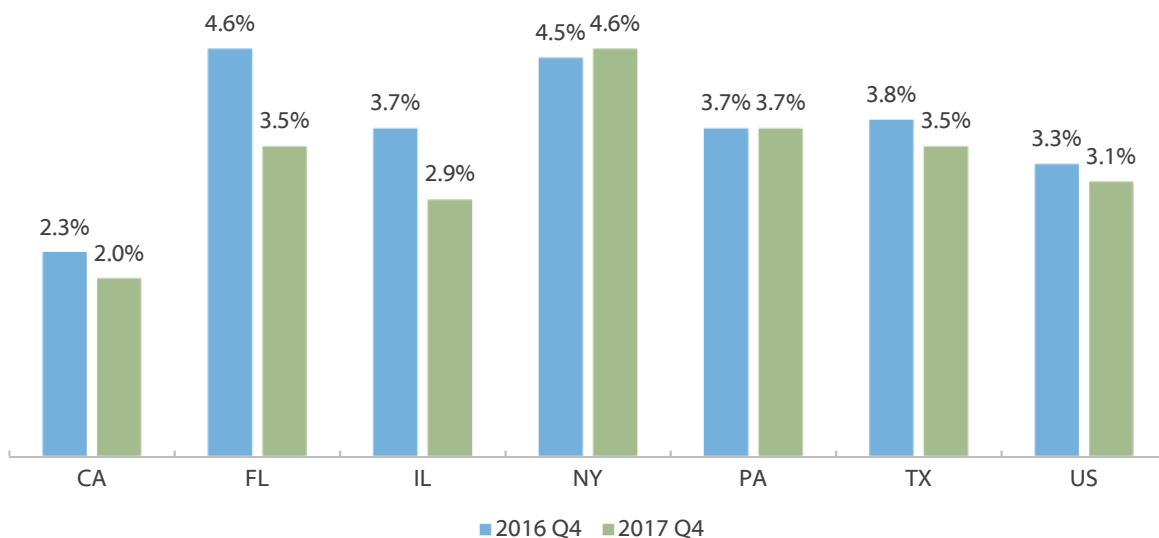


Texas Has Similar Rates of Delinquency on Household Debt Compared to the Nation

**Delinquency Status of Debt per Capita by State
2017 Q4**



**Percentage of Balance 90+ Days Late by State
2016 and 2017**



The amounts of debt in each stage of delinquency were not very different when comparing Texas and the US. Overall in the US and in most of the six largest states, the percentage of the debt balance that is severely delinquent – that is, 90 or more days late – had decreased by the end of 2017 compared to the end of 2016. Texas tied for the third lowest percentage of severely delinquent borrowers among the six largest states, but still higher than the overall US percentage.

Note: The Derogatory delinquency status includes a person with any level of delinquency combined with repossession, charge off to bad debt, or foreclosure.

Source: Federal Reserve Bank of New York, The Center for Microeconomic Data, Data & Reports, 2017 Q4 (<https://www.newyorkfed.org/microeconomics/data.html>).

