



May, 2024

Economic Perspectives Video

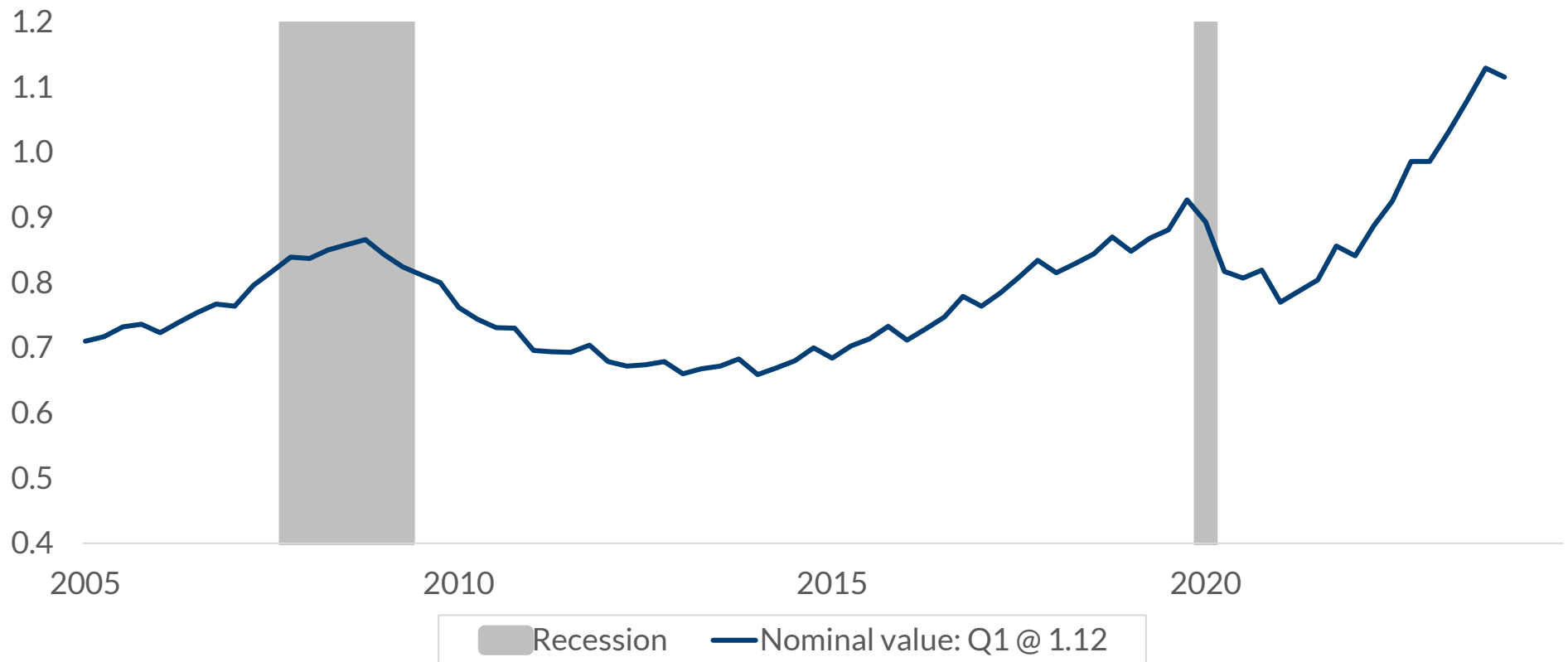
Consumer Debt

Paul Single, Managing Director & Senior Economist



Household Debt & Credit

Credit Card Balance: Nominal & Inflation Adjusted
 \$, trillions, not seasonally adjusted

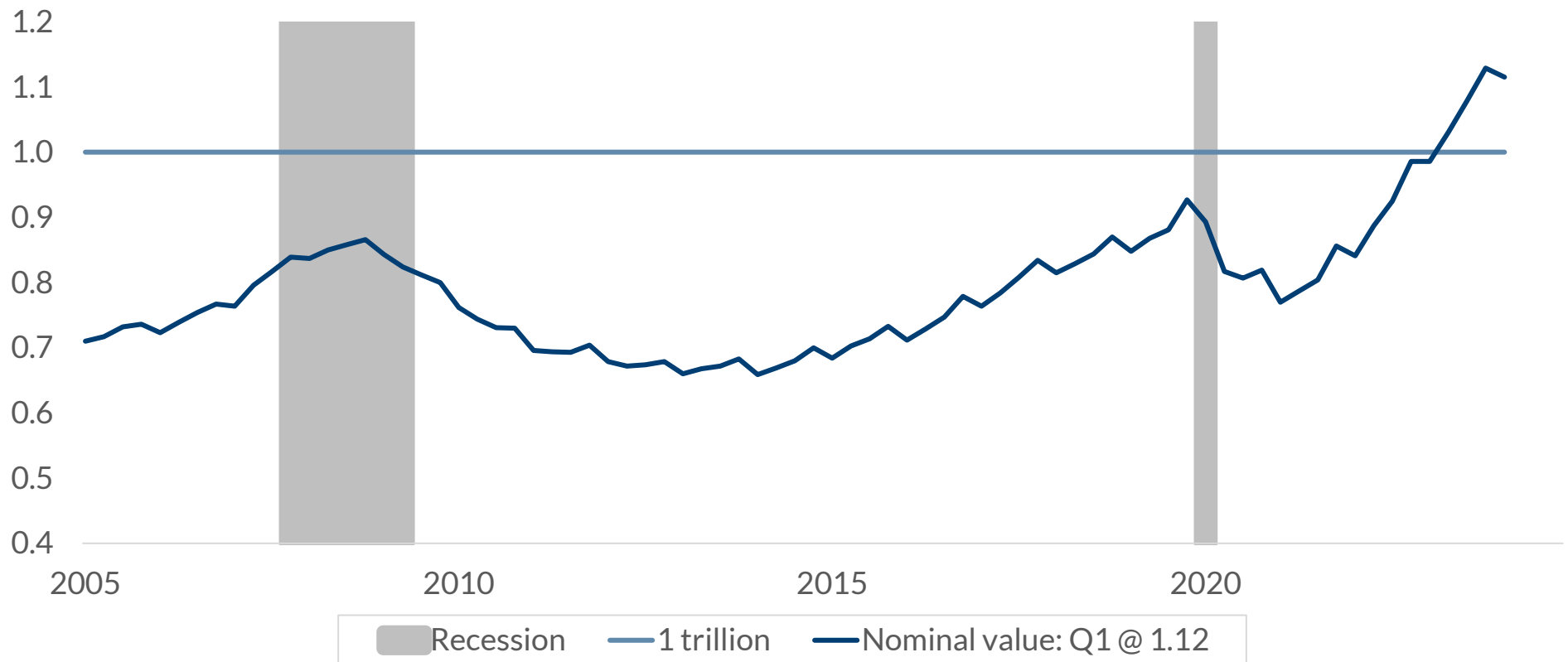


Data current as of May 22, 2024, Inflation adjusted by the Consumer Price Index
 Source: Federal Reserve Bank of New York, Bureau of Labor Statistics
 Information is subject to change and is not a guarantee of future results.



Household Debt & Credit

Credit Card Balance: Nominal & Inflation Adjusted
 \$, trillions, not seasonally adjusted

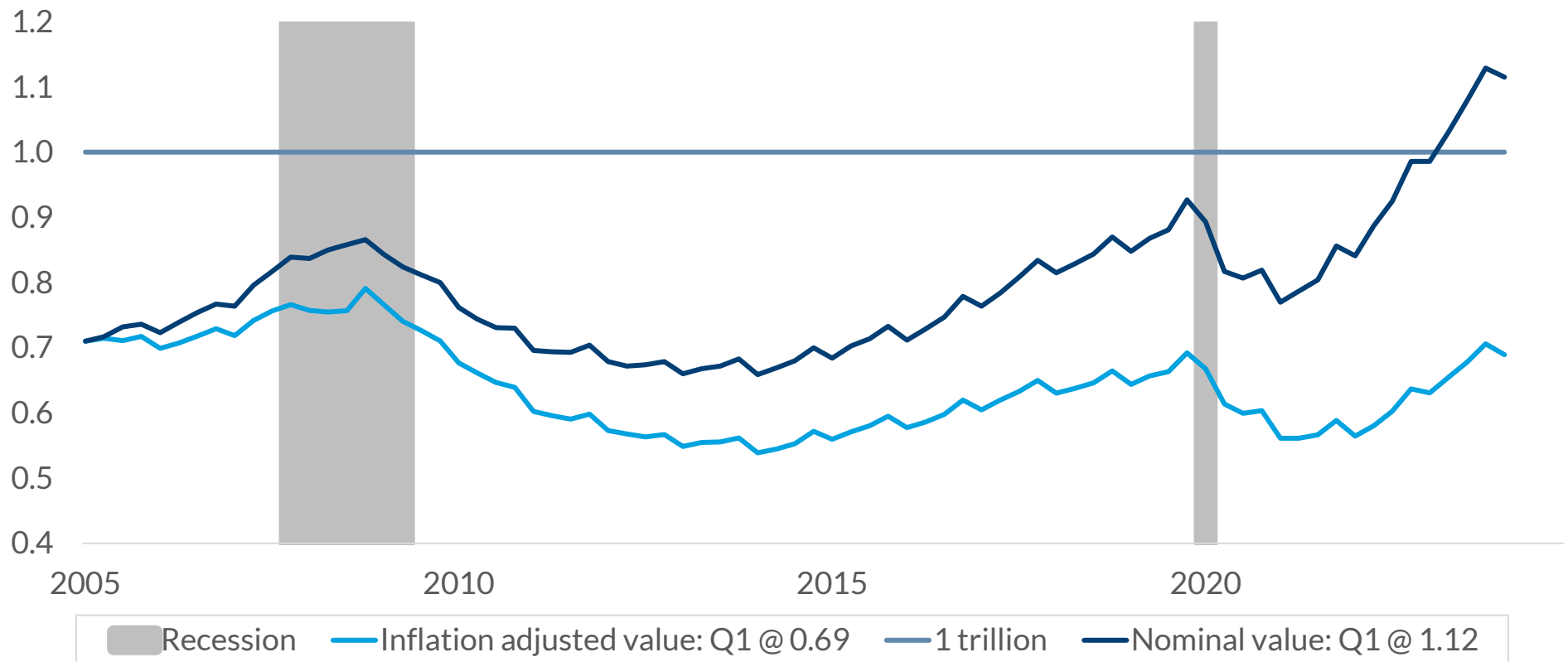


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Household Debt & Credit

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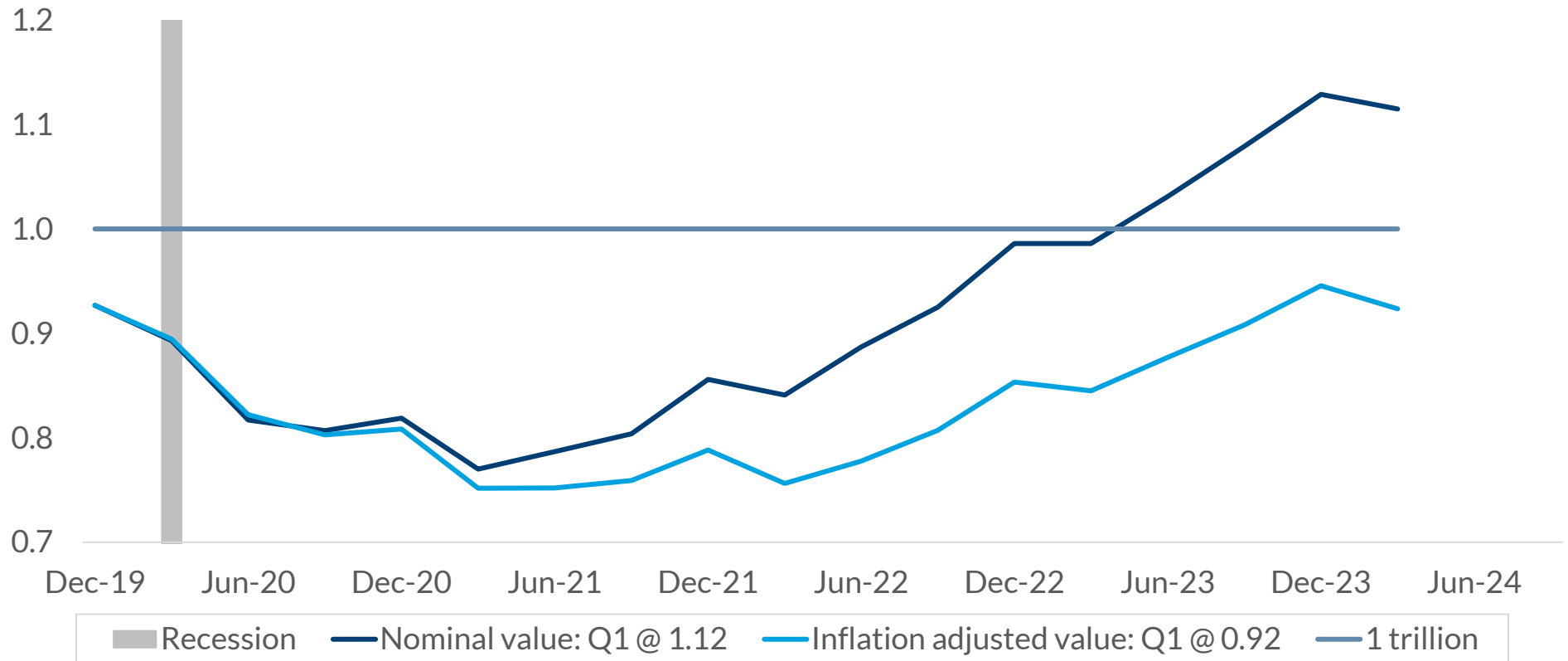


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Household Debt & Credit

Credit Card Balance: Nominal & Inflation Adjusted
\$, trillions, not seasonally adjusted

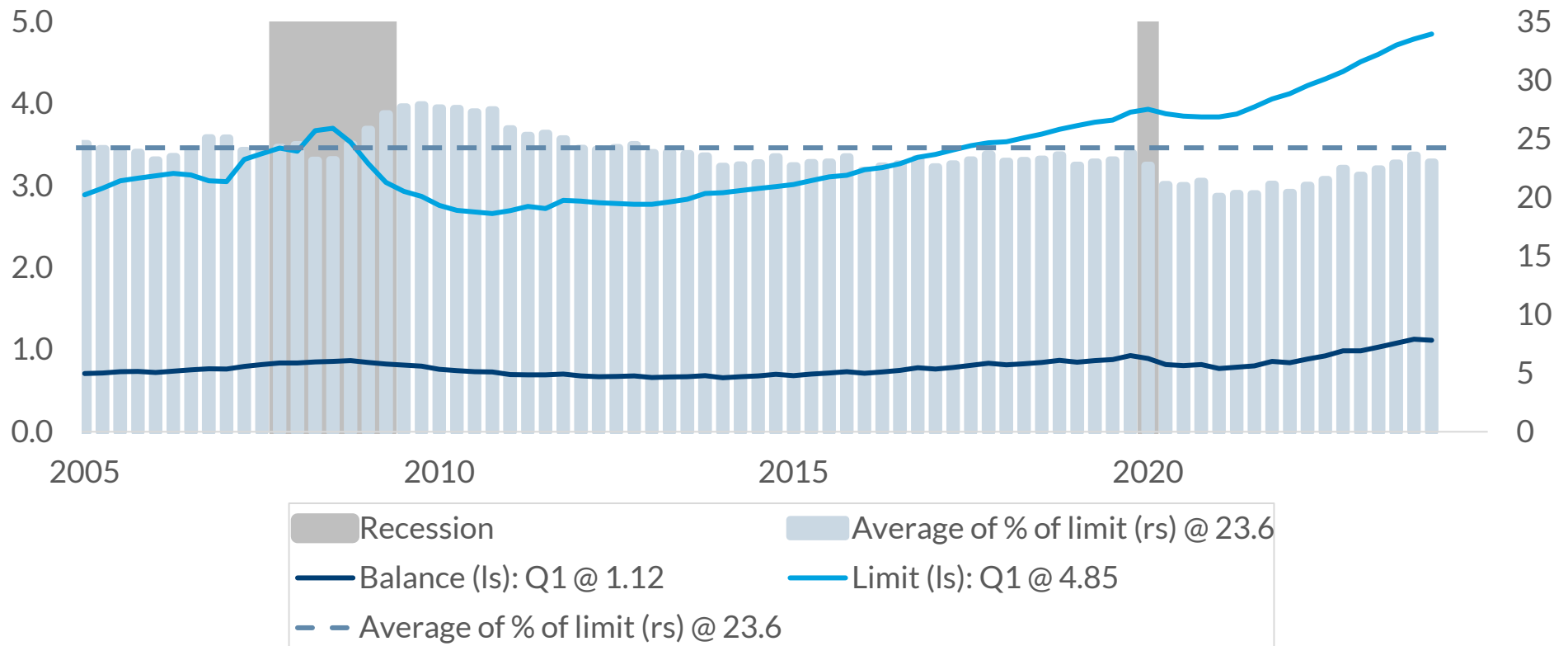


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Household Debt & Credit

Credit Card Debt: Balance as a Percent of Limit
\$ trillion, %, not seasonally adjusted

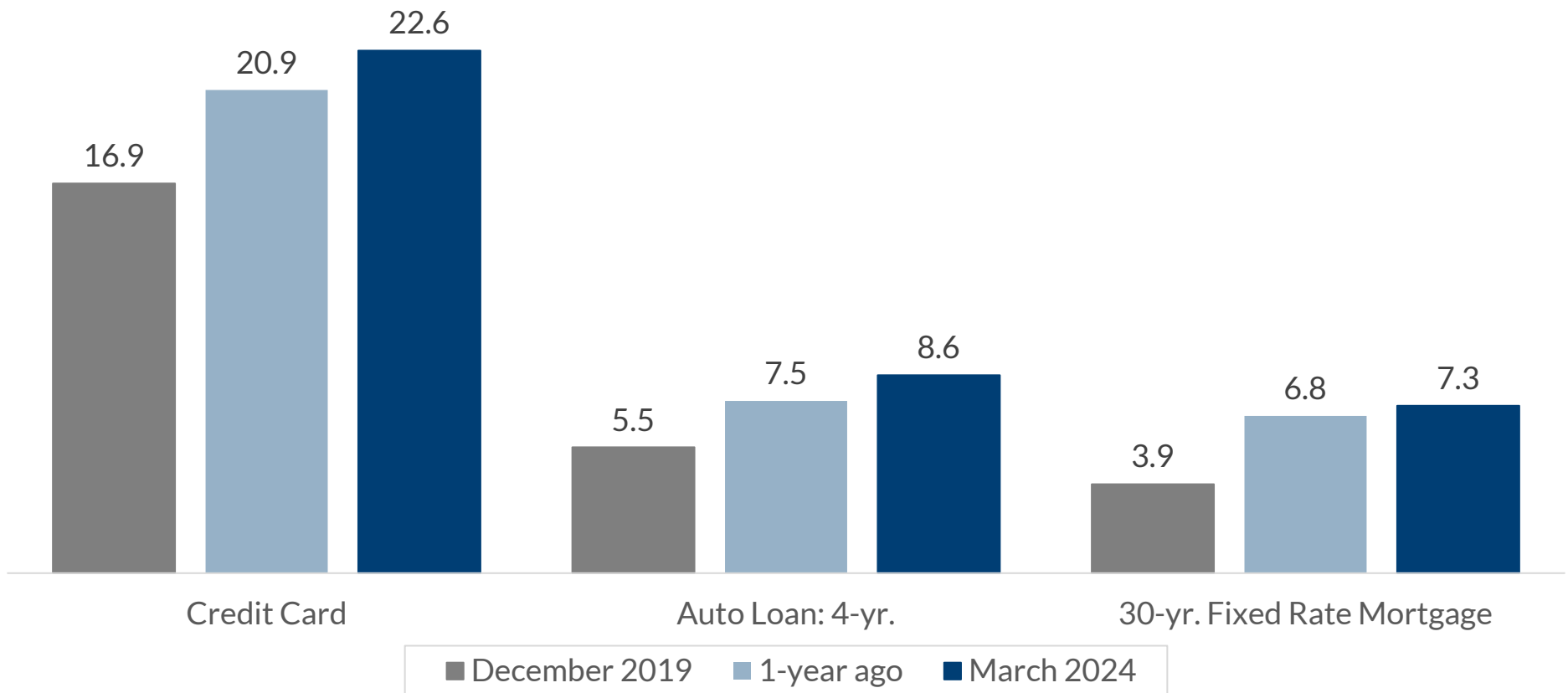


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Household Debt & Credit

Consumer Loans: Interest Rates (%)

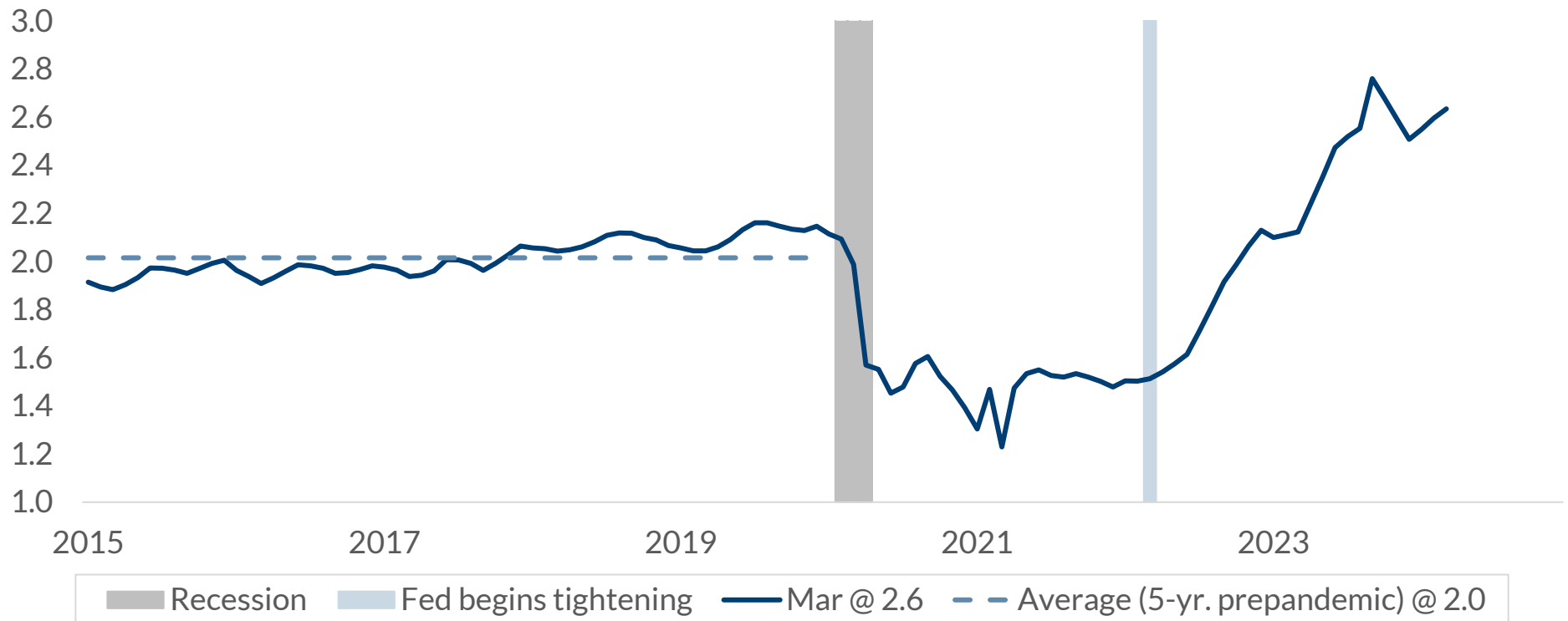


Data current as of May 22, 2024
 Source: Federal Reserve Bank, Bankrate.com
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Household Debt & Credit

Non Mortgage Interest Payments
as a Percent of Disposable Personal Income
%, seasonally adjusted

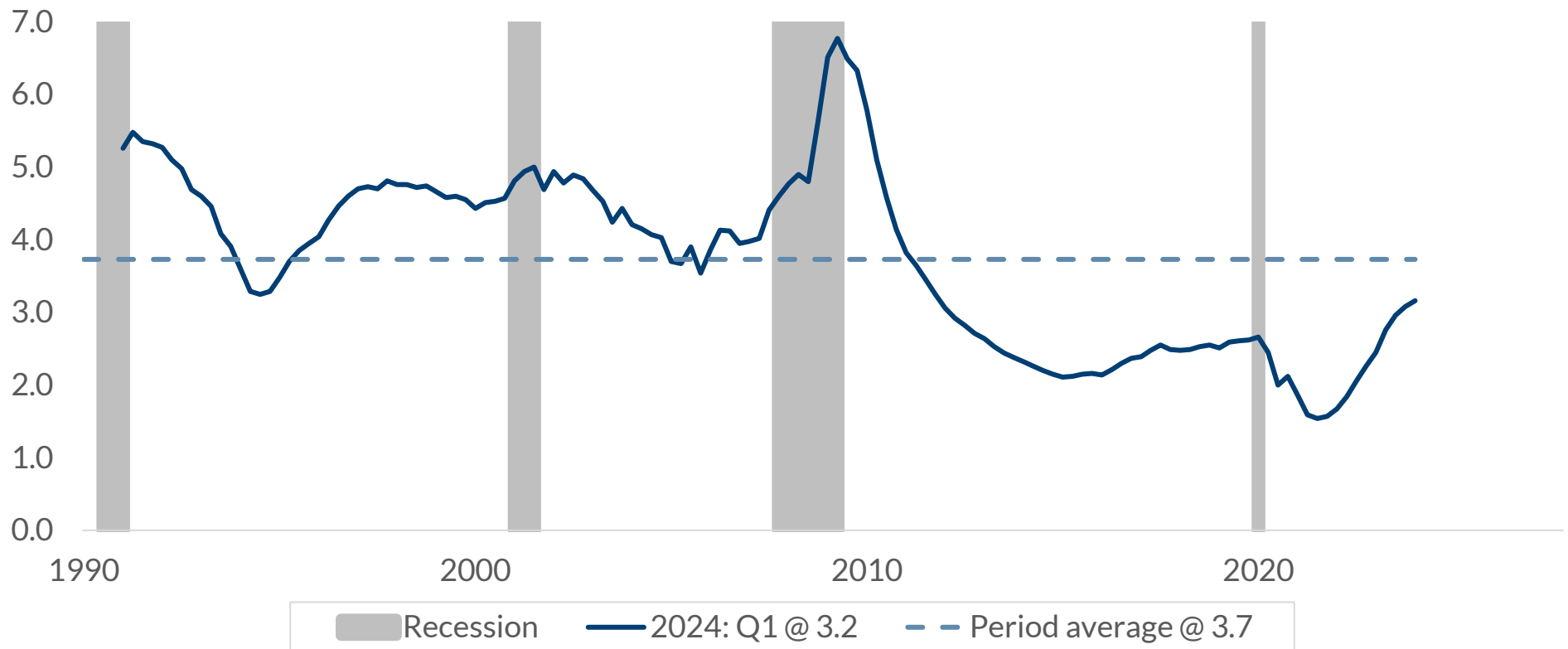


Data current as of May 22, 2024
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Household Debt & Credit

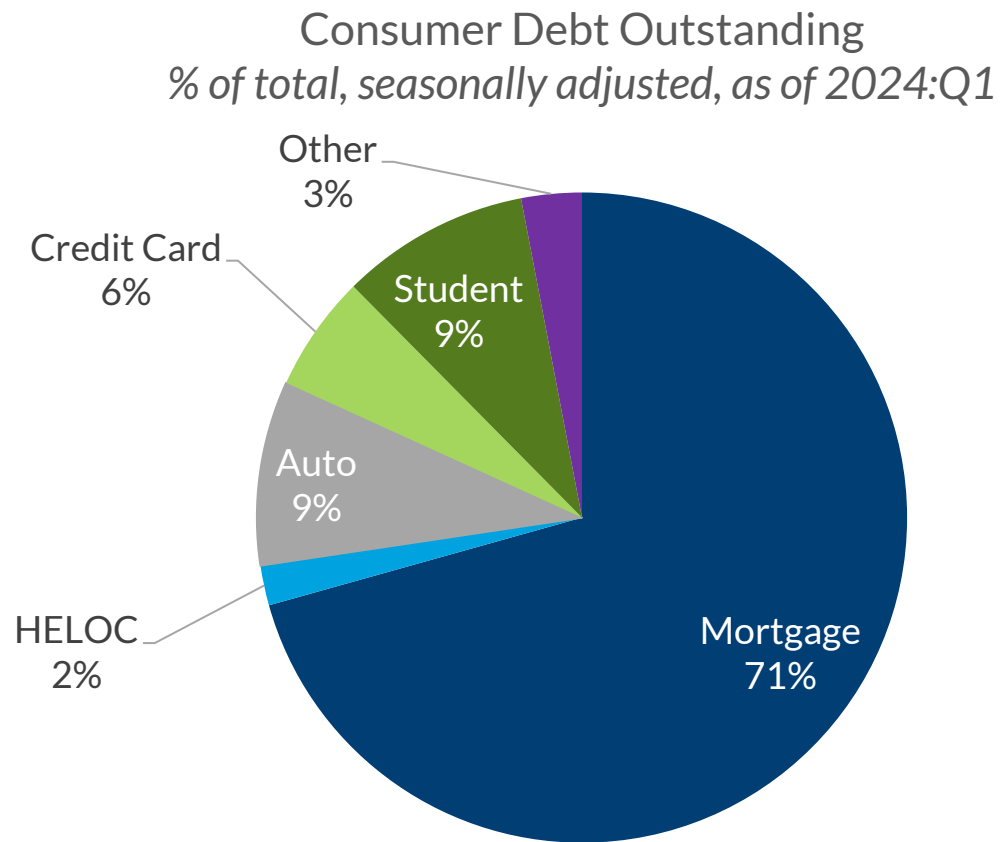
Delinquency Rates for Credit Card Loans
%, seasonally adjusted



Data current as of May 22, 2024
 Source: Federal Reserve Bank
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Household Debt & Credit

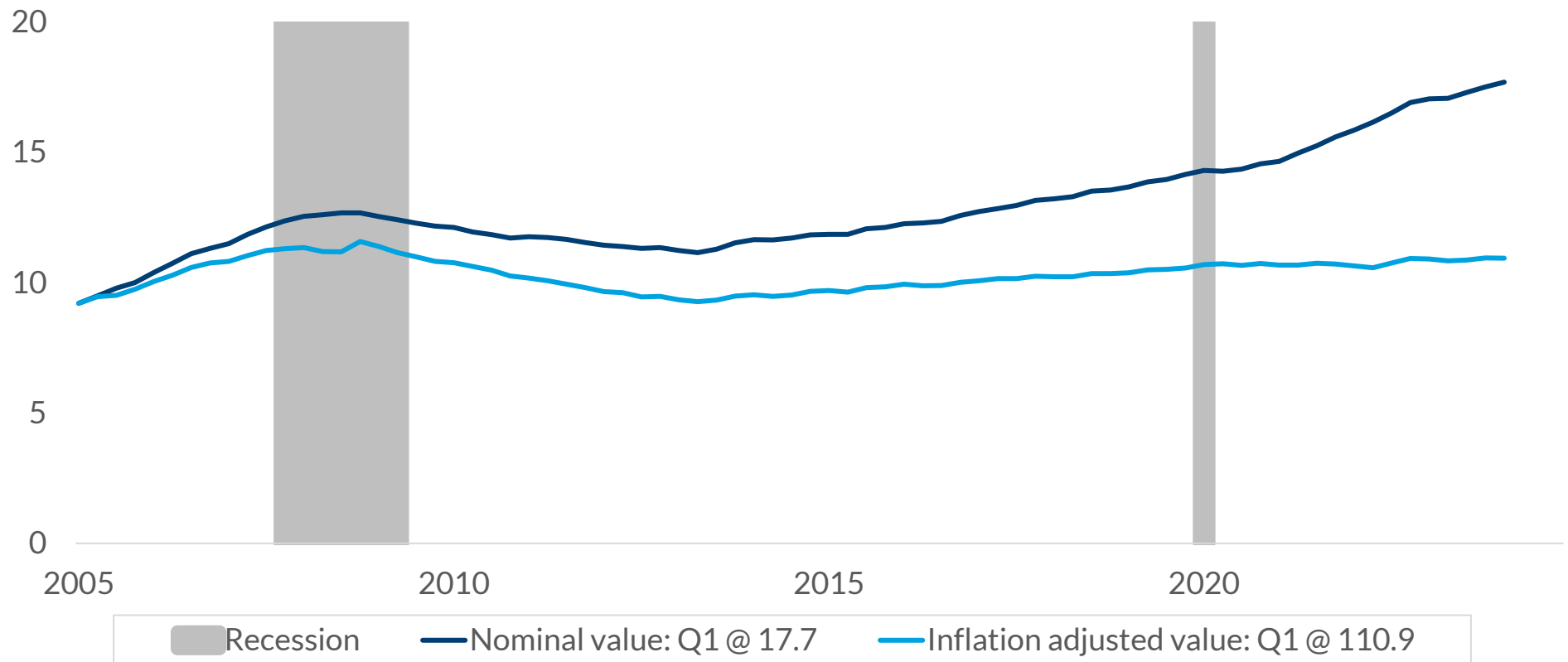


Data current as of May 22, 2024, Inflation adjusted value by the Consumer Price Index
 Source: Federal Reserve Bank of New York Credit Panel, Equifax
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Household Debt & Credit

Consumer Debt Outstanding
\$ trillions, not seasonally adjusted

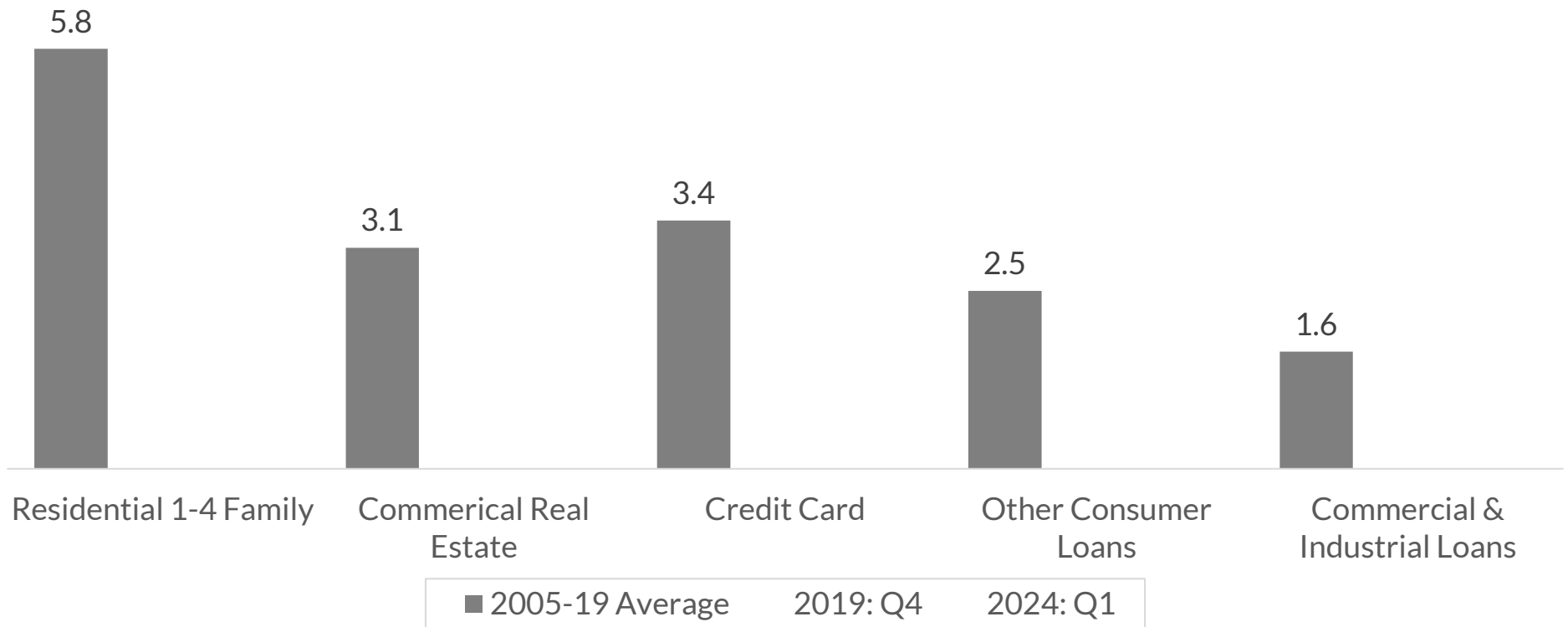


Data current as of May 22, 2024, Inflation adjusted value by the Consumer Price Index
 Source: Federal Reserve Bank of New York Credit Panel, Equifax
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Household Debt & Credit

Delinquency Rates
%, *seasonally adjusted*



Data current as of May 22, 2024

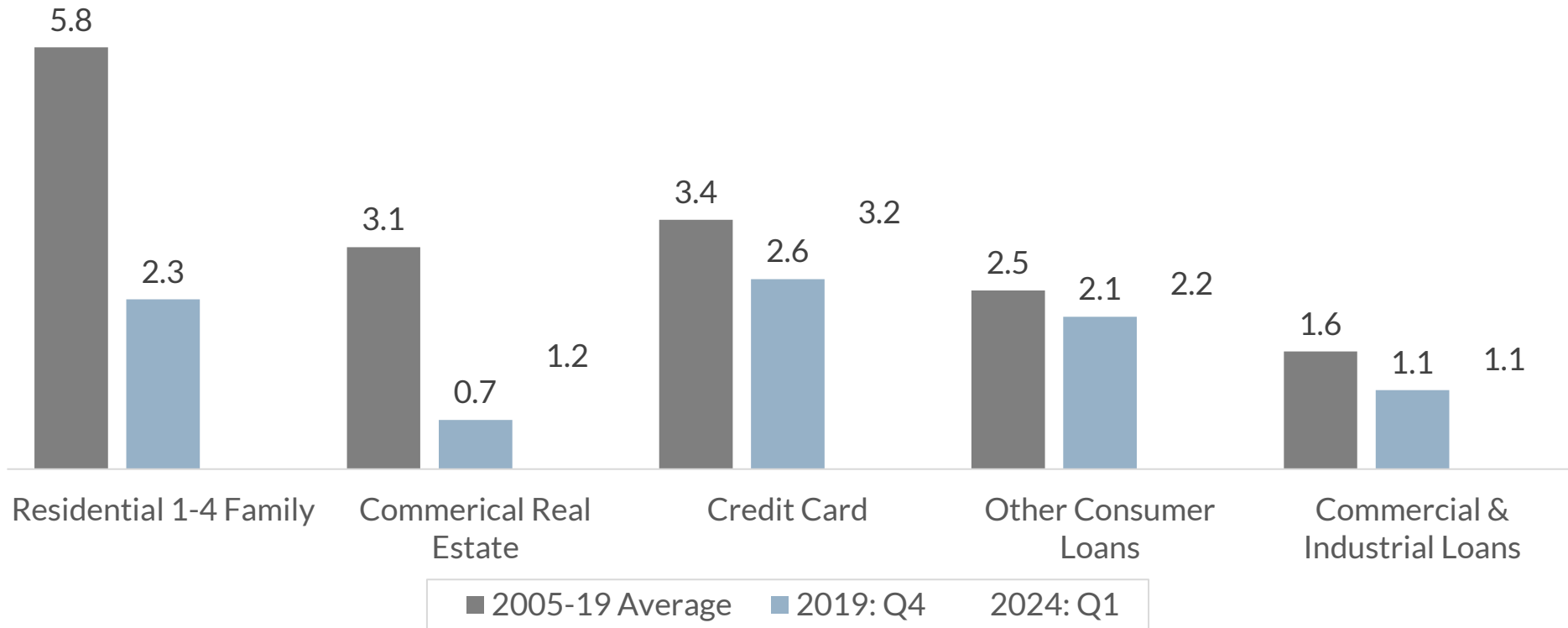
Source: Federal Reserve Bank

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Household Debt & Credit

Delinquency Rates
%, *seasonally adjusted*



Data current as of May 22, 2024

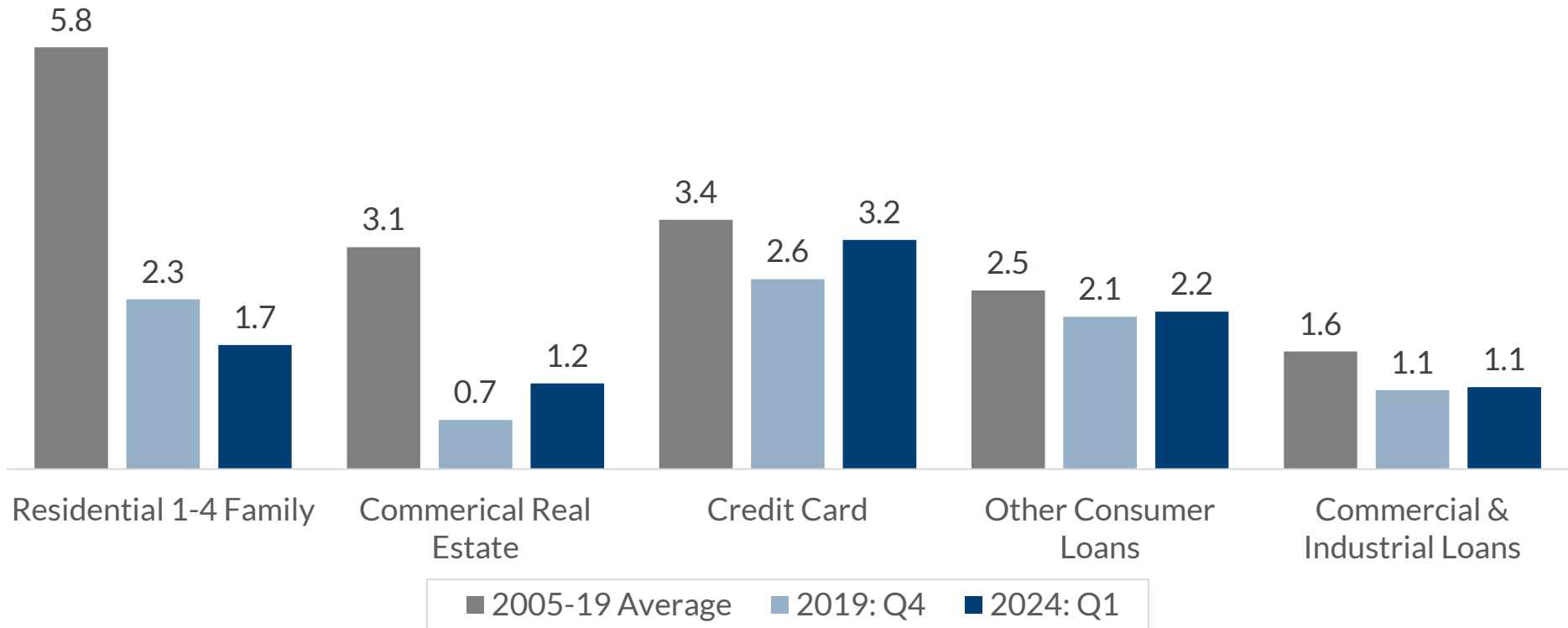
Source: Federal Reserve Bank

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Household Debt & Credit

Delinquency Rates
%, *seasonally adjusted*



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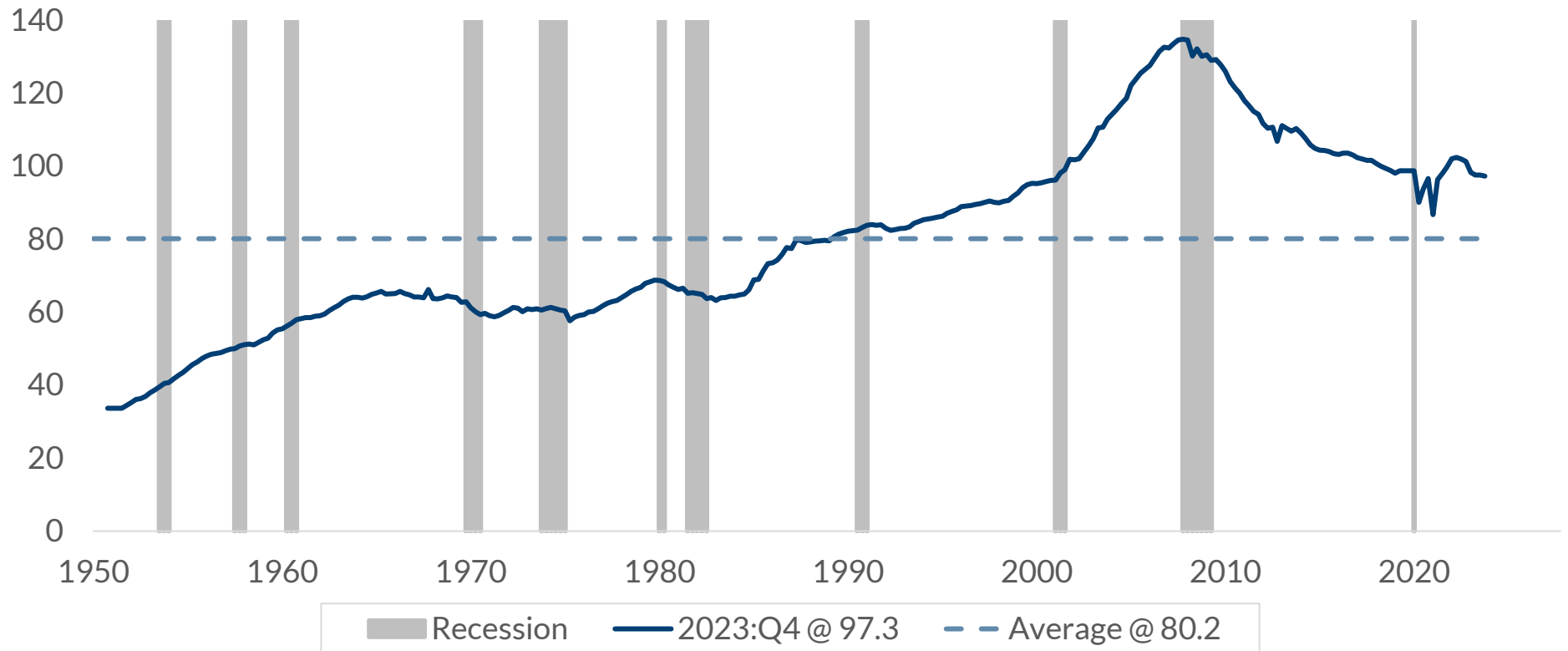
Source: Federal Reserve Bank

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Household Debt & Credit

Household Debt to Disposable Income Ratio
 %, seasonally adjusted annual rate

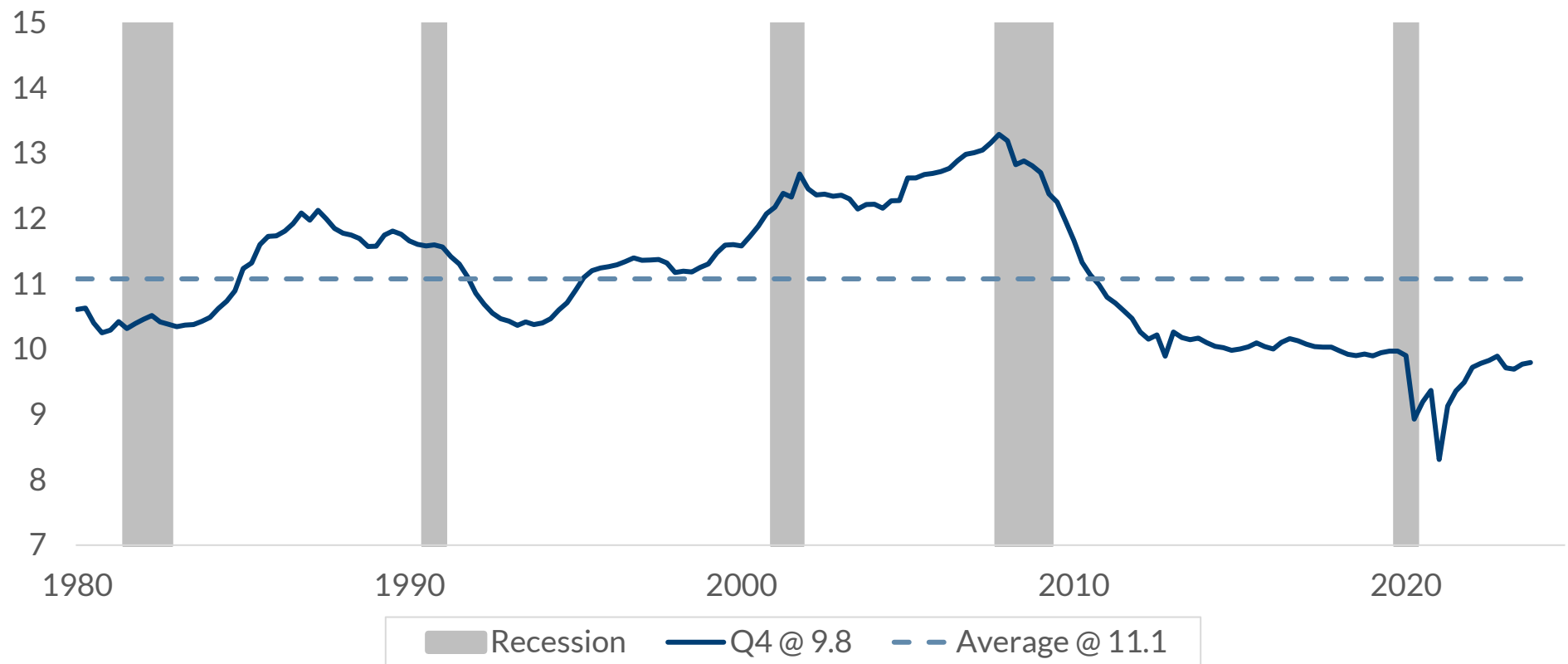


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Household Debt & Credit

Household Debt Service Ratio
total required household debt payments to total disposable income

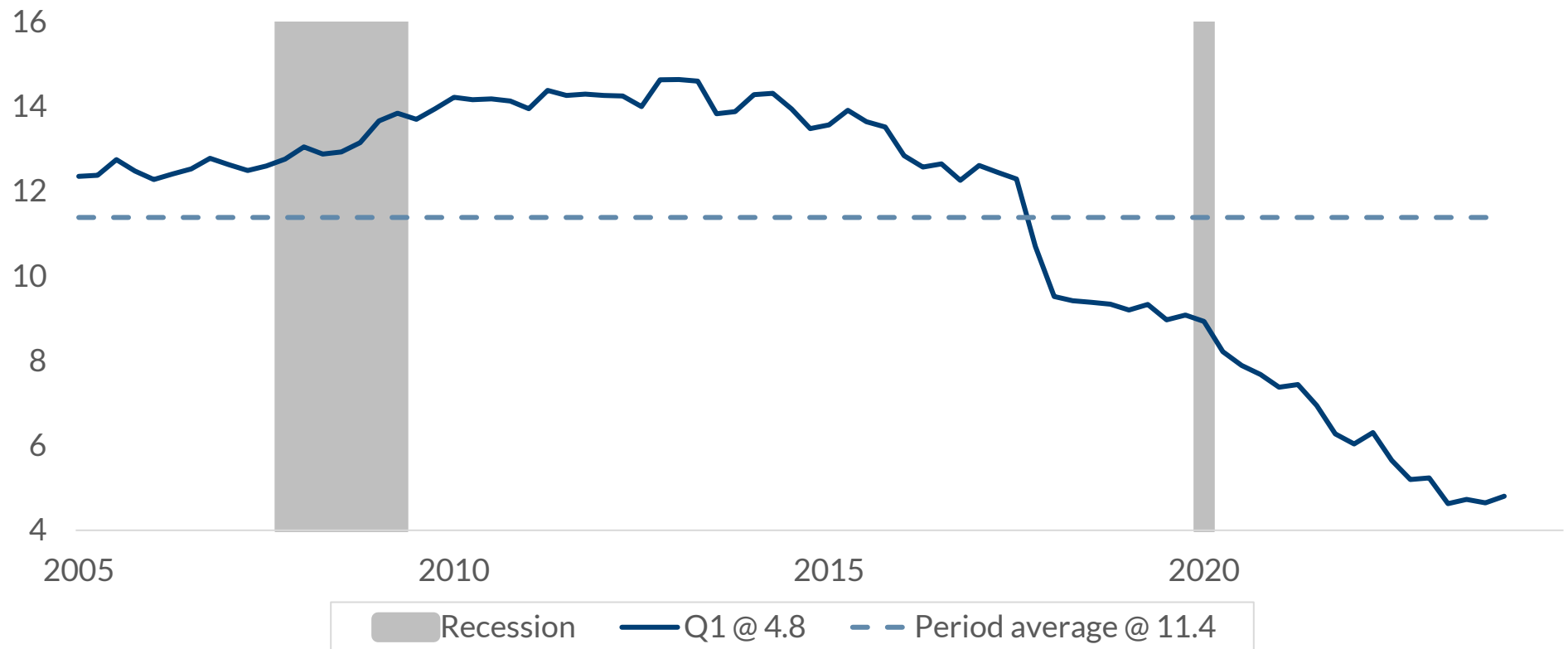


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Household Debt & Credit

Third Party Collections Proportion with Consumers with Collection
%, not seasonally adjusted



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