Chart 1: Non-mortgage balances

Source: New York Fed Consumer Credit Panel / Equifax
Chart 2: Percent Change in Public Institution Net Tuition per Pupil

Bottom third of States in growth of state funding per pupil

All other states

Source: State Higher Education Officers
Chart 3: Average Tuition at For-Profits Is Higher Than at Comparable Publics

Source: Integrated Postsecondary Education Data System (IPEDS).
Note: Chart depicts average tuition and fees of largest program for <2 year institutions, and average in-state tuition for 2-year institutions.
Chart 4: For-Profit Enrollees More Likely to Take Out Student Loans to Finance Education

Source: National Student Loan Data System (NSLDS)
Chart 5: 90+ Day Delinquency Rates

Proportion of Total Borrowers 90+ Days Delinquent

- **2004**
- **2008**
- **2012**

Proportion of Borrowers in Repayment 90+ Days Delinquent

- **2004**
- **2008**
- **2012**

Source: New York Fed Consumer Credit Panel / Equifax
Chart 6: Quarterly transition rate of borrowers in repayment from current to delinquent

Source: New York Fed Consumer Credit Panel / Equifax
Chart 7: Proportion with Home-Secured Debt at Age 30

Source: FRBNY Consumer Credit Panel/Equifax