

# FEDERAL RESERVE BANK of NEW YORK *Serving the Second District and the Nation*

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## Regional Indicators of Consumer Debt

Consumer Debt

Delinquencies

About the Data

### Non-Housing Consumer Debt

View by state, debt type, and age



CREDIT  
CARDS



AUTO  
LOANS



STUDENT  
LOANS



OTHER\*



AGE

(Select a state)

NEW YORK



NEW JERSEY



CONNECTICUT



\* includes retail cards and consumer finance loans

Values should not be aggregated across debt or age categories. The median balance of all non-housing debt is not equal to the sum of the median balances of credit cards, auto loans, student loans, and other loans.

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Select state, debt type and age group to view data.

NY

NJ

CT

NON-HOUSING DEBT

AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING LOANS\*



18-34



35-49



50-64



65+

## All Non-Housing Debt in New York

BORROWERS 18+

AS OF MARCH 2013

75%  
of age group



13% 90+ Days Delinquent



81% Credit Score Above 620

Median Balance  
\$8,450

Source: FRBNY Consumer Credit Panel / Equifax

\* includes retail cards and consumer finance loans

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NY

NJ

CT

NON-HOUSING DEBT

AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-  
HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### 1+ Credit Cards in New York

BORROWERS 18+

AS OF MARCH 2013

64%  
of age group



9%  
90+ Days  
Delinquent



85%  
Credit Score  
Above 620

Median  
Balance  
**\$2,100**

Median  
Utilization Rate  
**20%**

Source: FRBNY Consumer Credit Panel / Equifax

\* includes retail cards and consumer finance loans

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NJ

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NON-HOUSING DEBT

AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### 1 Credit Card in New York

BORROWERS 18+

AS OF MARCH 2013

18%  
of age group



14% 90+ Days  
Delinquent



78% Credit Score  
Above 620

Median  
Balance

\$800

Median  
Utilization Rate

39%

Source: FRBNY Consumer Credit Panel / Equifax

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AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### 2+ Credit Cards in New York

BORROWERS 18+

AS OF MARCH 2013

45%  
of age group



6% 90+ Days  
Delinquent



88% Credit Score  
Above 620

Median  
Balance  
**\$2,900**

Median  
Utilization Rate  
**16%**

Source: FRBNY Consumer Credit Panel / Equifax

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NON-HOUSING DEBT

AGE (18+)

[ALL](#)[ALL](#)

CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING LOANS\*



18-34



35-49



50-64



65+

### Auto Loans in New York

BORROWERS 18+

AS OF MARCH 2013

23%  
of age group



4%  
90+ Days  
Delinquent



80%  
Credit Score  
Above 620

Median  
Balance  
**\$11,700**

Source: FRBNY Consumer Credit Panel / Equifax

\* includes retail cards and consumer finance loans

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NON-HOUSING DEBT

AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-  
HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### Student Loans in New York

BORROWERS 18+

AS OF MARCH 2013

16%  
of age group



13% 90+ Days  
Delinquent



66% Credit Score  
Above 620

Median  
Balance

\$17,450

Source: FRBNY Consumer Credit Panel / Equifax

\* includes retail cards and consumer finance loans

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NJ

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NON-HOUSING DEBT

AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### Other Non-Housing Loans\* in New York

BORROWERS 18+

AS OF MARCH 2013

48%  
of age group



6% 90+ Days  
Delinquent



84% Credit Score  
Above 620

Median  
Balance

\$850

Source: FRBNY Consumer Credit Panel / Equifax

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AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### All Non-Housing Debt in New Jersey

BORROWERS 18+

AS OF MARCH 2013

81%  
of age group



12% 90+ Days  
Delinquent



81% Credit Score  
Above 620

Median  
Balance  
\$8,800

Source: FRBNY Consumer Credit Panel / Equifax

\* includes retail cards and consumer finance loans

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NJ

CT

NON-HOUSING DEBT

AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### 1+ Credit Cards in New Jersey

BORROWERS 18+

AS OF MARCH 2013

69%  
of age group



8%  
90+ Days  
Delinquent



85%  
Credit Score  
Above 620

Median  
Balance  
\$2,150

Median  
Utilization Rate  
18%

Source: FRBNY Consumer Credit Panel / Equifax

\* includes retail cards and consumer finance loans

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NON-HOUSING DEBT

AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### 1 Credit Card in New Jersey

BORROWERS 18+

AS OF MARCH 2013

20%  
of age group



13% 90+ Days  
Delinquent



78% Credit Score  
Above 620

Median  
Balance  
\$800

Median  
Utilization Rate  
34%

Source: FRBNY Consumer Credit Panel / Equifax

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NON-HOUSING DEBT

AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### 2+ Credit Cards in New Jersey

BORROWERS 18+

AS OF MARCH 2013

49%  
of age group



6%  
90+ Days  
Delinquent



88%  
Credit Score  
Above 620

Median  
Balance  
**\$3,000**

Median  
Utilization Rate  
**15%**

Source: FRBNY Consumer Credit Panel / Equifax

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## About the Data

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NY

NJ

CT

NON-HOUSING DEBT

AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### Student Loans in New Jersey

BORROWERS 18+

AS OF MARCH 2013

17%  
of age group



13% 90+ Days  
Delinquent



65% Credit Score  
Above 620

Median  
Balance

\$17,650

Source: FRBNY Consumer Credit Panel / Equifax

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NY

NJ

CT

NON-HOUSING DEBT

AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### Other Non-Housing Loans\* in New Jersey

BORROWERS 18+

AS OF MARCH 2013

55%  
of age group



5%  
90+ Days  
Delinquent



86%  
Credit Score  
Above 620

Median  
Balance  
\$700

Source: FRBNY Consumer Credit Panel / Equifax

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NY

NJ

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NON-HOUSING DEBT

AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### All Non-Housing Debt in Connecticut

BORROWERS 18+

AS OF MARCH 2013

80%  
of age group



12% 90+ Days  
Delinquent



82% Credit Score  
Above 620

Median  
Balance

\$8,600

Source: FRBNY Consumer Credit Panel / Equifax

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NY

NJ

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NON-HOUSING DEBT

AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### 1+ Credit Cards in Connecticut

BORROWERS 18+

AS OF MARCH 2013

67%  
of age group



8%  
90+ Days  
Delinquent



86%  
Credit Score  
Above 620

Median  
Balance  
**\$2,200**

Median  
Utilization Rate  
**18%**

Source: FRBNY Consumer Credit Panel / Equifax

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NY

NJ

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NON-HOUSING DEBT

AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-  
HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### 1 Credit Card in Connecticut

BORROWERS 18+

AS OF MARCH 2013

21%  
of age group



12% 90+ Days  
Delinquent



80% Credit Score  
Above 620

Median  
Balance  
**\$850**

Median  
Utilization Rate  
**29%**

Source: FRBNY Consumer Credit Panel / Equifax

\* includes retail cards and consumer finance loans

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NJ

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NON-HOUSING DEBT

AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### 2+ Credit Cards in Connecticut

BORROWERS 18+

AS OF MARCH 2013

46%  
of age group



6%  
90+ Days  
Delinquent



89%  
Credit Score  
Above 620

Median  
Balance  
**\$3,150**

Median  
Utilization Rate  
**15%**

Source: FRBNY Consumer Credit Panel / Equifax

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AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### Auto Loans in Connecticut

BORROWERS 18+

AS OF MARCH 2013

26%  
of age group



4% 90+ Days  
Delinquent



80% Credit Score  
Above 620

Median  
Balance  
\$11,800

Source: FRBNY Consumer Credit Panel / Equifax

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AGE (18+)

ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING  
LOANS\*



18-34



35-49



50-64



65+

### Student Loans in Connecticut

BORROWERS 18+

AS OF MARCH 2013

17%  
of age group



14% 90+ Days  
Delinquent



66% Credit Score  
Above 620

Median  
Balance

\$17,400

Source: FRBNY Consumer Credit Panel / Equifax

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ALL

ALL



CREDIT CARDS



AUTO LOANS



STUDENT LOANS



OTHER NON-HOUSING LOANS\*



18-34



35-49



50-64



65+

## Other Non-Housing Loans\* in Connecticut

BORROWERS 18+

AS OF MARCH 2013

53%  
of age group



5%  
90+ Days Delinquent



86%  
Credit Score Above 620

Median Balance  
\$700

Source: FRBNY Consumer Credit Panel / Equifax

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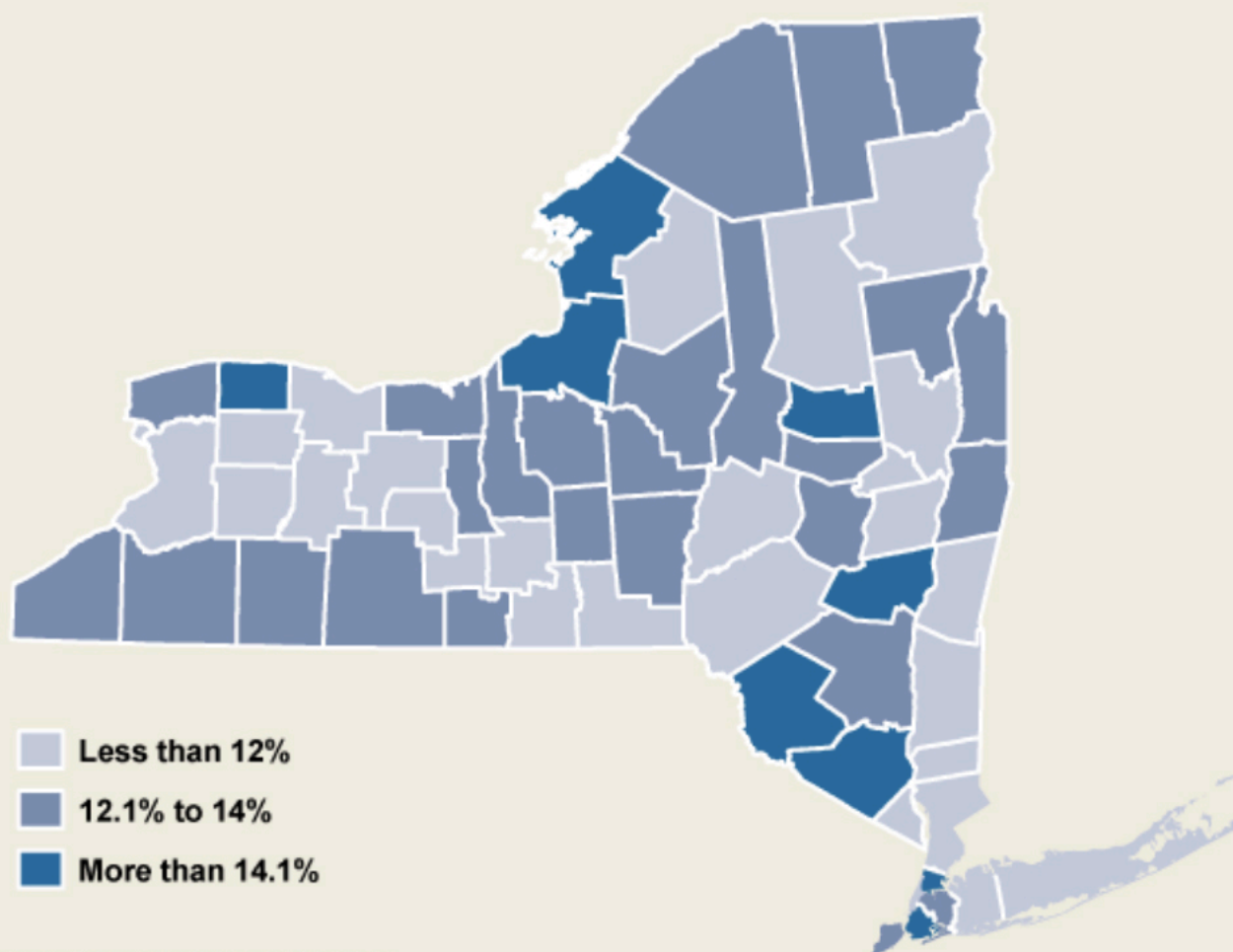
### Seriously Delinquent Non-Housing Debt

AS OF MARCH 2013

NY

NJ

CT



Percent of borrowers  
90+ days delinquent on  
non-housing debt

STATE RATE:

13%

Source: FRBNY Consumer Credit Panel / Equifax

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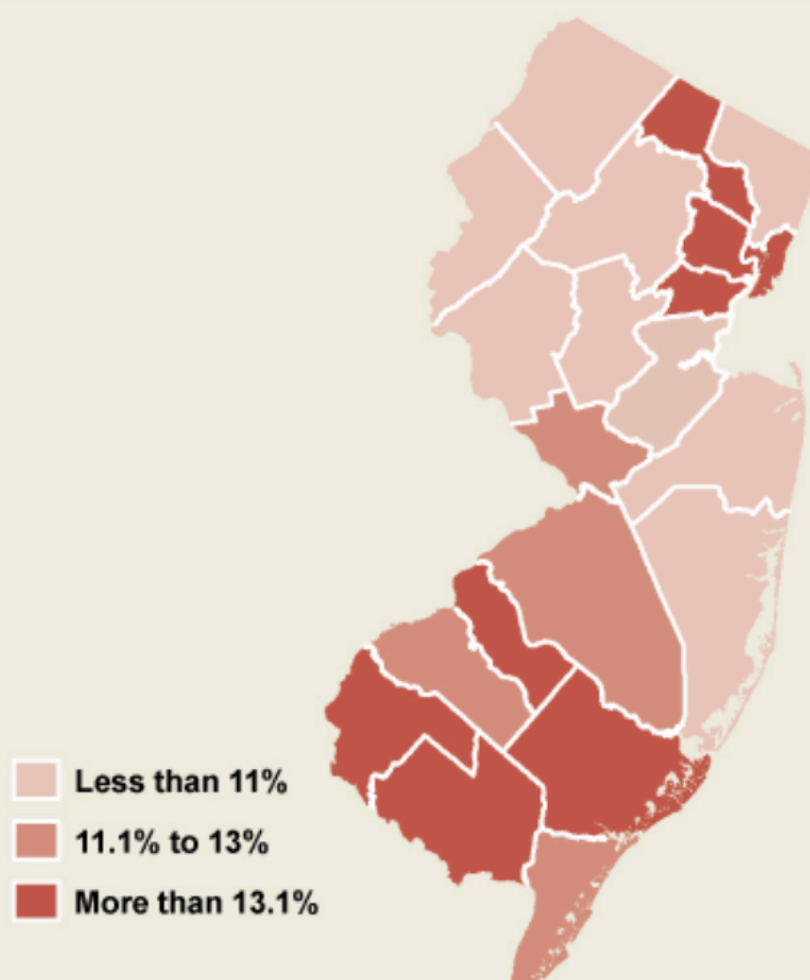
### Seriously Delinquent Non-Housing Debt

AS OF MARCH 2013

NY

NJ

CT



Percent of borrowers  
90+ days delinquent on  
non-housing debt

STATE RATE:

12%

Source: FRBNY Consumer Credit Panel / Equifax



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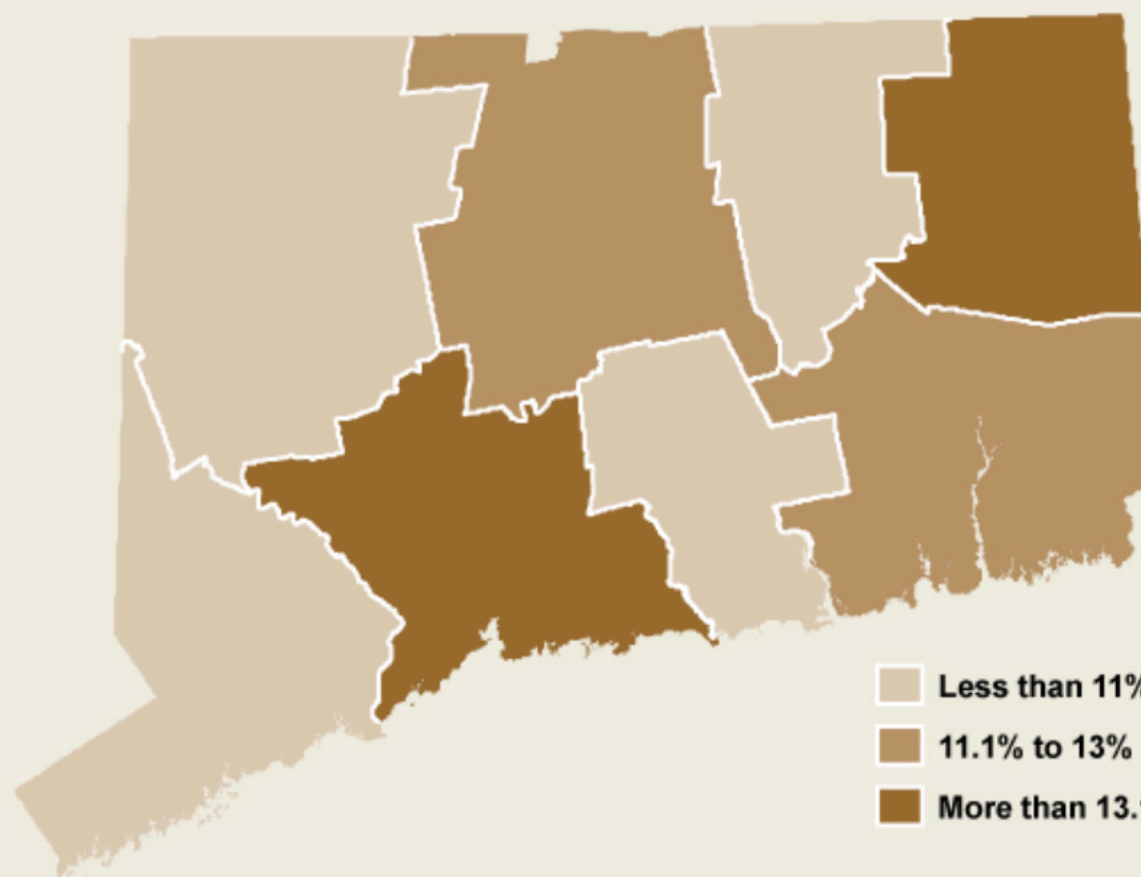
### Seriously Delinquent Non-Housing Debt

AS OF MARCH 2013

NY

NJ

CT



Percent of borrowers  
90+ days delinquent on  
non-housing debt

STATE RATE:

12%

- Less than 11%
- 11.1% to 13%
- More than 13.1%

Source: FRBNY Consumer Credit Panel / Equifax

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## Regional Indicators of Consumer Debt

Consumer Debt

Delinquencies

About the Data

The FRBNY Consumer Credit Panel consists of detailed Equifax credit-report data for a unique longitudinal quarterly panel of individuals and households from 1999 to 2012. The panel is a nationally representative sample of all individuals with a social security number and an Equifax credit report. The analysis represents a 5% random sample of these individuals as of March 2013. For more information on the FRBNY/Equifax Consumer Credit Panel, see [link](#). Population data are from the U.S. Census Bureau's American Community Survey, 2011 one year estimates.

The median balance is calculated for borrowers with balances greater than \$0 (About 12 percent of credit card borrowers in NY, NJ, and CT had a zero credit card balance as of March 2013). The median credit utilization rate is calculated for borrowers with a balance greater than \$0 and a credit utilization rate of less than 100 percent (calculated as the borrower's total balance divided by total limit, for all credit cards held by the borrower). Because borrower balance and borrower utilization rate have two distinct distributions, median balance and median credit utilization cannot be interpreted jointly. Credit score is the Equifax Risk Score 3.0.