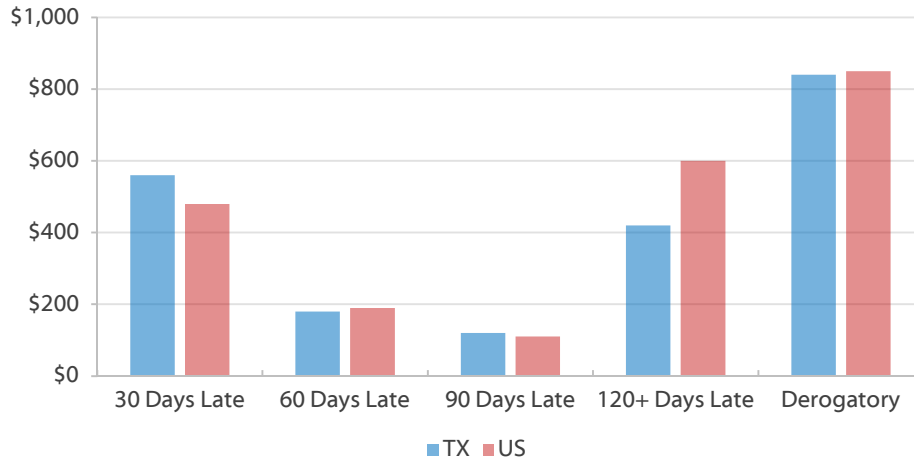
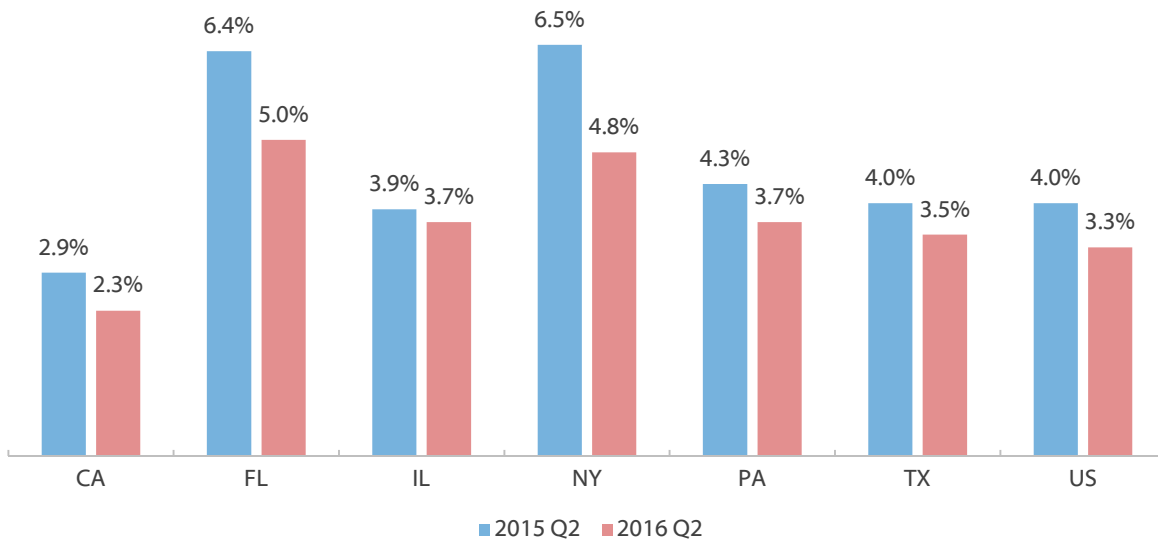


# Texas Has Similar Rates of Delinquency on Household Debt Compared to the Nation

**Delinquency Status of Debt per Capita by State  
2016 Q2**



**Percentage of Balance 90+ Days Late by State  
2015 and 2016**



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 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 the second quarter of 2016 compared to the end of the second quarter of 2015. Texas had the second 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, 2016 Q2 (<https://www.newyorkfed.org/microeconomics/data.html>).

