

Credit Card Delinquency Rate (90+ days)

Changes since the end of the recession

Variable	January-June 2010	January-June 2014	Change (%)	Implied change in delinquency rate (%)
Delinquency rate (%)	12.50	8.49	-38.7	
(1) Accounts per cardholder in delinquency (No.)	2.70	1.70	-48.6	-48.6
(2) Accounts per cardholder (No.)	2.30	2.47	7.0	-7.0
(3) Cardholders in delinquency (%)	10.80	8.20	-27.2	-27.2
(4) Debt per account in delinquency	\$2,424	\$2,867	16.8	16.8
(5) Debt per account	\$2,499	\$1,900	-27.4	27.4

SOURCE: Federal Reserve Bank of New York Consumer Credit Panel/Equifax.