Charts of Consumer Credit Conditions

Seriously Delinquent Student Loans by State

Seriously Delinquent Loans in Texas by Risk Score

Seriously Delinquent Loans by State

Seriously Delinquent Loans in Texas by Loan Type

Texas Consumer Loan Delinquencies by Delinquency Status

Composition of Debt Balance Per Capita by State, June 2015 and 2016


NOTE: Equifax Risk Scores fall into the following categories: prime, 680 and above; near-prime, 620–679; subprime, 619 and below.

NOTE: Severely derogatory includes those loans with reports of a repossession, charge-off to bad debt or foreclosure, at any number of days past due.

