

# ALASKA

## CREDIT CARD DEBT BY THE NUMBERS

# 443,000

## RESIDENTS WITH CREDIT CARD DEBT

# \$2,140

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +48%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 144,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 32%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$14,170

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 20%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# ALABAMA

## CREDIT CARD DEBT BY THE NUMBERS

# 2.9 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$1,740

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +46%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 1 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 35%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$10,680

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 28%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# ARKANSAS

## CREDIT CARD DEBT BY THE NUMBERS

# 1.7 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$1,650

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +51%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 589,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 34%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$10,300

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 27%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# ARIZONA

## CREDIT CARD DEBT BY THE NUMBERS

# 5 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$2,010

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +37%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 1.5 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 30%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$12,610

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 26%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# CALIFORNIA

## CREDIT CARD DEBT BY THE NUMBERS

# 28.1 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$1,970

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +39%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 7.9 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 28%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$13,640

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 25%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# COLORADO

## CREDIT CARD DEBT BY THE NUMBERS

# 4.3 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$2,370

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +24%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 1.2 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 27%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$13,650

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 26%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# CONNECTICUT

## CREDIT CARD DEBT BY THE NUMBERS

# 2.7 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$2,440

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +39%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 761,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 28%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$13,750

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 23%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# DISTRICT OF COLUMBIA

## CREDIT CARD DEBT BY THE NUMBERS

# 441,000

## RESIDENTS WITH CREDIT CARD DEBT

# \$2,710

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +31%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 118,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 27%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$15,010

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 20%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# DELAWARE

## CREDIT CARD DEBT BY THE NUMBERS

# 746,000

## RESIDENTS WITH CREDIT CARD DEBT

# \$1,970

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +27%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 222,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 30%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$12,880

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 26%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# FLORIDA

## CREDIT CARD DEBT BY THE NUMBERS

# 17.2 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$2,090

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +43%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 5.6 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 32%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$12,910

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 25%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# GEORGIA

## CREDIT CARD DEBT BY THE NUMBERS

# 7 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$1,810

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +37%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 2.4 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 35%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$12,430

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 27%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# HAWAII

## CREDIT CARD DEBT BY THE NUMBERS

# 984,000

## RESIDENTS WITH CREDIT CARD DEBT

# \$2,530

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +14%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 266,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 27%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$15,790

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 23%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# IOWA

## CREDIT CARD DEBT BY THE NUMBERS

# 2.1 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$1,900

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +45%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 546,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 26%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$11,360

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 25%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# IDAHO

## CREDIT CARD DEBT BY THE NUMBERS

# 1.3 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$2,020

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +41%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 364,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 27%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$12,450

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 26%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# ILLINOIS

## CREDIT CARD DEBT BY THE NUMBERS

# 8.7 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$1,880

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +29%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 2.4 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 28%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$12,620

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 24%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# INDIANA

## CREDIT CARD DEBT BY THE NUMBERS

# 4.3 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$1,720

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +32%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 1.3 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 30%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$10,620

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 25%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# KANSAS

## CREDIT CARD DEBT BY THE NUMBERS

# 1.8 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$1,910

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +42%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 507,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 28%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$11,350

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 23%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# KENTUCKY

## CREDIT CARD DEBT BY THE NUMBERS

# 2.6 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$1,660

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +35%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 823,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 31%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$10,000

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 27%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# LOUISIANA

## CREDIT CARD DEBT BY THE NUMBERS

# 2.5 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$1,410

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +29%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 895,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 35%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$11,070

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 25%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# MASSACHUSETTS

## CREDIT CARD DEBT BY THE NUMBERS

# 5.2 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$2,810

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +40%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 1.3 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 25%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$13,360

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 20%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# MARYLAND

## CREDIT CARD DEBT BY THE NUMBERS

# 4.3 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$1,990

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +35%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 1.4 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 32%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$13,710

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 25%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# MAINE

## CREDIT CARD DEBT BY THE NUMBERS

# 1 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$2,160

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +57%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 273,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 27%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$11,780

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 24%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# MICHIGAN

## CREDIT CARD DEBT BY THE NUMBERS

# 6.7 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$1,840

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +30%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 1.9 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 29%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$11,240

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 24%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# MINNESOTA

## CREDIT CARD DEBT BY THE NUMBERS

# 4 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$2,320

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +22%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 950,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 24%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$12,880

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 24%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# MISSOURI

## CREDIT CARD DEBT BY THE NUMBERS

# 4 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$1,770

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +34%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 1.1 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 28%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$11,760

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 26%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# MISSISSIPPI

## CREDIT CARD DEBT BY THE NUMBERS

# 1.5 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$1,280

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +39%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 575,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 38%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$9,600

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 27%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# MONTANA

## CREDIT CARD DEBT BY THE NUMBERS

# 749,000

## RESIDENTS WITH CREDIT CARD DEBT

### \$2,030

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +41%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 194,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 26%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$12,920

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 23%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# NORTH CAROLINA

## CREDIT CARD DEBT BY THE NUMBERS

# 7.1 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$1,990

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +35%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 2.2 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 31%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$11,620

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 28%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# NORTH DAKOTA

## CREDIT CARD DEBT BY THE NUMBERS

# 521,000

## RESIDENTS WITH CREDIT CARD DEBT

### \$2,480

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +33%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 139,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 27%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$12,370

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 25%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# NEBRASKA

## CREDIT CARD DEBT BY THE NUMBERS

# 1.3 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$2,010

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +43%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 339,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 26%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$11,930

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 26%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# NEW HAMPSHIRE

## CREDIT CARD DEBT BY THE NUMBERS

# 1.1 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$2,850

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +47%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 268,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 25%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$13,740

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 25%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# NEW JERSEY

## CREDIT CARD DEBT BY THE NUMBERS

# 7 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$2,170

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +33%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 1.9 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 28%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$14,160

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 23%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# NEW MEXICO

## CREDIT CARD DEBT BY THE NUMBERS

# 1.3 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$1,640

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +40%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 420,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 33%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$10,490

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 26%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# NEVADA

## CREDIT CARD DEBT BY THE NUMBERS

# 2.2 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$1,930

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +34%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 763,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 34%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$12,630

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 27%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# NEW YORK

## CREDIT CARD DEBT BY THE NUMBERS

# 13.9 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$2,150

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +40%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 4 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 29%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$13,120

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 21%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# OHIO

## CREDIT CARD DEBT BY THE NUMBERS

# 7.7 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$1,920

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +37%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 2.2 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 29%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$11,190

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 26%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# OKLAHOMA

## CREDIT CARD DEBT BY THE NUMBERS

# 2.3 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$1,600

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +35%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 752,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 33%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$10,870

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 25%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# OREGON

## CREDIT CARD DEBT BY THE NUMBERS

# 3 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$1,920

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +33%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 796,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 27%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$12,930

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 24%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# PENNSYLVANIA

## CREDIT CARD DEBT BY THE NUMBERS

# 8.7 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$2,010

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +38%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 2.4 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 28%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$12,230

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 27%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# RHODE ISLAND

## CREDIT CARD DEBT BY THE NUMBERS

# 772,000

## RESIDENTS WITH CREDIT CARD DEBT

# \$2,010

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +46%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 218,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 28%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$12,530

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 25%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# SOUTH CAROLINA

## CREDIT CARD DEBT BY THE NUMBERS

# 3.5 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$1,830

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +44%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 1.1 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 32%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$11,750

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 29%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# SOUTH DAKOTA

## CREDIT CARD DEBT BY THE NUMBERS

# 582,000

## RESIDENTS WITH CREDIT CARD DEBT

# \$2,440

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +47%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 150,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 26%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$12,230

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 24%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# TENNESSEE

## CREDIT CARD DEBT BY THE NUMBERS

# 4.4 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$1,860

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +42%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 1.4 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 31%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$11,720

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 26%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# TEXAS

## CREDIT CARD DEBT BY THE NUMBERS

# 19.2 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$1,810

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +36%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 6.6 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 34%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$12,250

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 27%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# UTAH

## CREDIT CARD DEBT BY THE NUMBERS

# 2.4 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$2,260

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +30%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 662,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 28%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$11,940

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 26%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# VIRGINIA

## CREDIT CARD DEBT BY THE NUMBERS

# 6.1 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$2,160

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +38%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 1.8 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 29%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$14,130

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 27%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# VERMONT

## CREDIT CARD DEBT BY THE NUMBERS

# 458,000

## RESIDENTS WITH CREDIT CARD DEBT

# \$2,110

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +37%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 116,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 25%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$11,830

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 24%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# WASHINGTON

## CREDIT CARD DEBT BY THE NUMBERS

# 5.7 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

# \$2,120

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +33%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 1.5 MILLION

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 26%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$14,130

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 24%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# WISCONSIN

## CREDIT CARD DEBT BY THE NUMBERS

# 4.1 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$1,960

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +29%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 982,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 24%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$11,630

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 24%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# WEST VIRGINIA

## CREDIT CARD DEBT BY THE NUMBERS

# 1.1 MILLION

## RESIDENTS WITH CREDIT CARD DEBT

### \$1,440

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

### +44%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

### 359,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

### 34%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

### \$10,250

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

### 29%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.

# WYOMING

## CREDIT CARD DEBT BY THE NUMBERS

# 386,000

## RESIDENTS WITH CREDIT CARD DEBT

# \$2,190

AVG. MONTHLY CREDIT CARD  
PAYMENT (ALL BORROWERS)

# +56%

INCREASE IN MONTHLY CREDIT  
CARD PAYMENTS SINCE 2018

# 117,000

DEBT-STRESSED BORROWERS  
(USING >30% OF CREDIT LIMIT)

# 30%

OF CREDIT CARD BORROWERS  
ARE DEBT-STRESSED

# \$12,480

AVG. CREDIT CARD BALANCE FOR  
DEBT-STRESSED BORROWERS

# 23%

OF DEBT-STRESSED BORROWERS  
MAKE ONLY THE MIN. PAYMENT

Source: Protect Borrowers and The Century Foundation analysis of Univ. of California Consumer Credit Panel (UC-CCP) data.