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.