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.