# AMERICA'S 51TRILLION

Americans' collective credit card bill surpassed \$1 trillion for the first time in 02 2023.

\$1.03T CREDIT CARD BALANCE 02.2023\$800B The average household credit card balance is \$10,170. SCOOR After the 2008 financial crisis, the delinquency rate on credit card loans peaked at 6.7%. \$400B \$200B The average credit card charges around 21% interest rate on overdue payments. nearly five percentage points higher than in 2022. \$0



2005





2015



2020



2010

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