

Average credit card debt statistics



by [Jeff Herman](#)

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Summary

Our team has compiled statistics on total U.S. credit card debt over the years, average credit card debt per cardholder and much more

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Americans' revolving debt, the bulk of which is credit card balances, hit \$1.0645 trillion¹ in April 2019, according to the Federal Reserve. Revolving debt clocked in at over \$1 trillion for the [first time since the Great Recession](#) in September 2017.

What is the average credit card debt? Average credit card debt depends on how you measure it. The average credit card debt is:

- **\$1,154** per card that doesn't carry a balance
- **\$1,760** per account, U.S. adults with a credit report and Social Security number³
- **\$1,901** average balance on store credit cards.²
- **\$4,192** per person, U.S. resident adults⁴
- **\$5,554** per cardholder, excluding unused cards and store cards⁵
- **\$5,673** per U.S. adult with a credit card⁴
- **\$6,506** average balance on credit cards at the end of 2018, according to Experian. That is up 2.4 percent, from \$6,354 at the end of 2017.²

The amount of average credit card debt has been steadily increasing, after dipping in the wake of the Great Recession. Balances have been creeping up since then at a national level, though some states have seen decreases.

Average credit card debt

CardMatch™

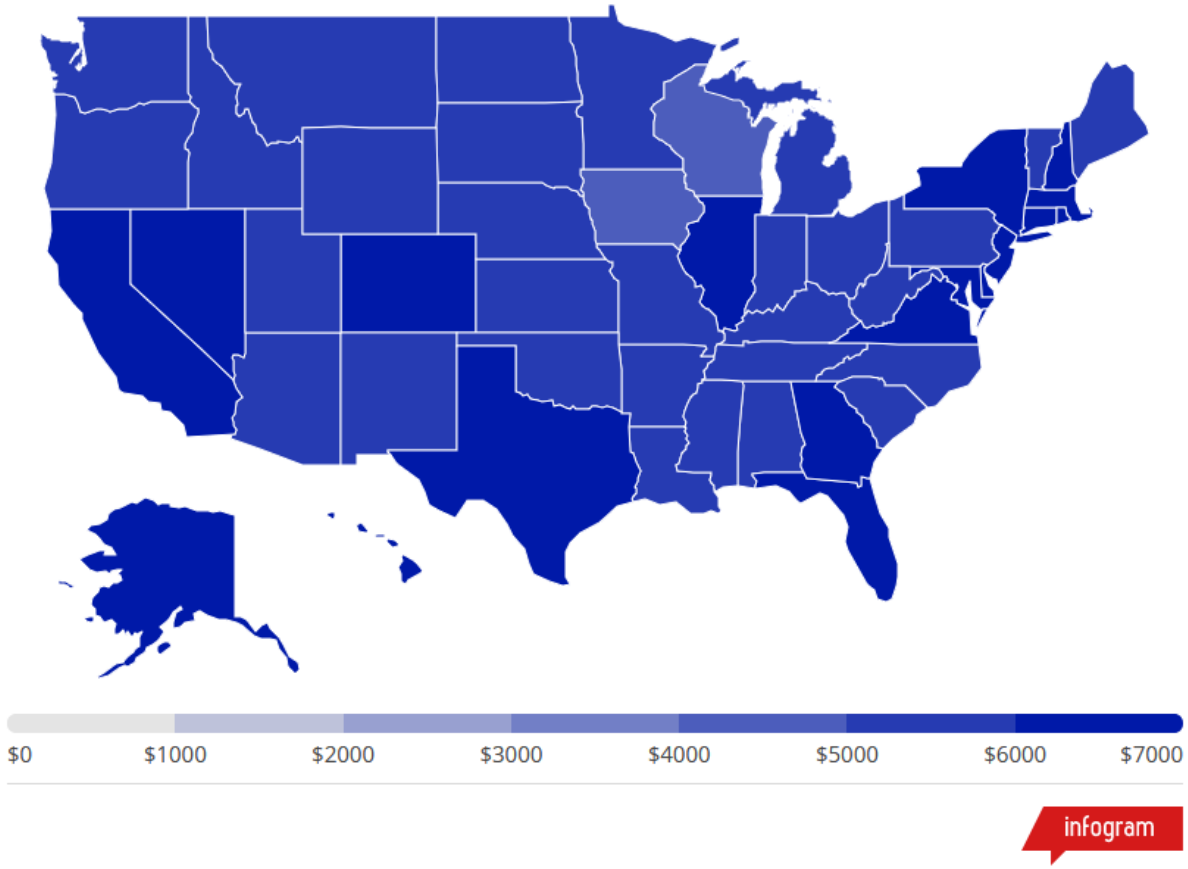
Card Category

Card Issuer

Credit Range

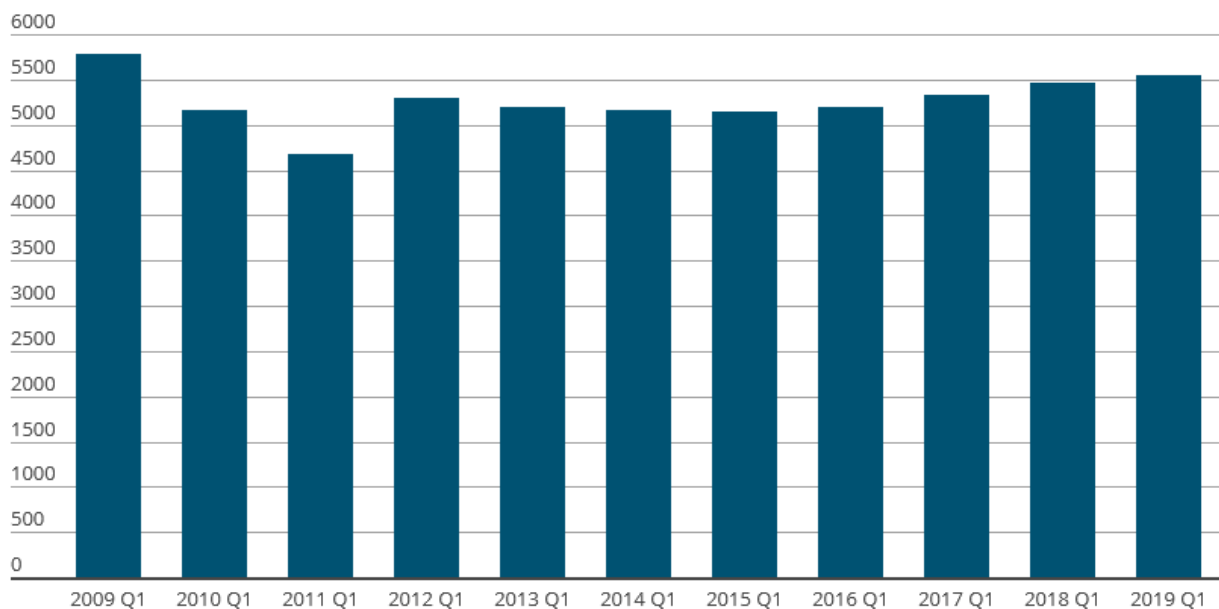
Resources

2019, Experian found. Hover over each state to see the average credit card balance.



The average credit card debt per borrower also has been rising in recent years to \$5,554 in the first quarter of 2019, according to TransUnion statistics.

Credit card average debt per borrower



Source: TransUnion Industry Insights reports

creditcards.com

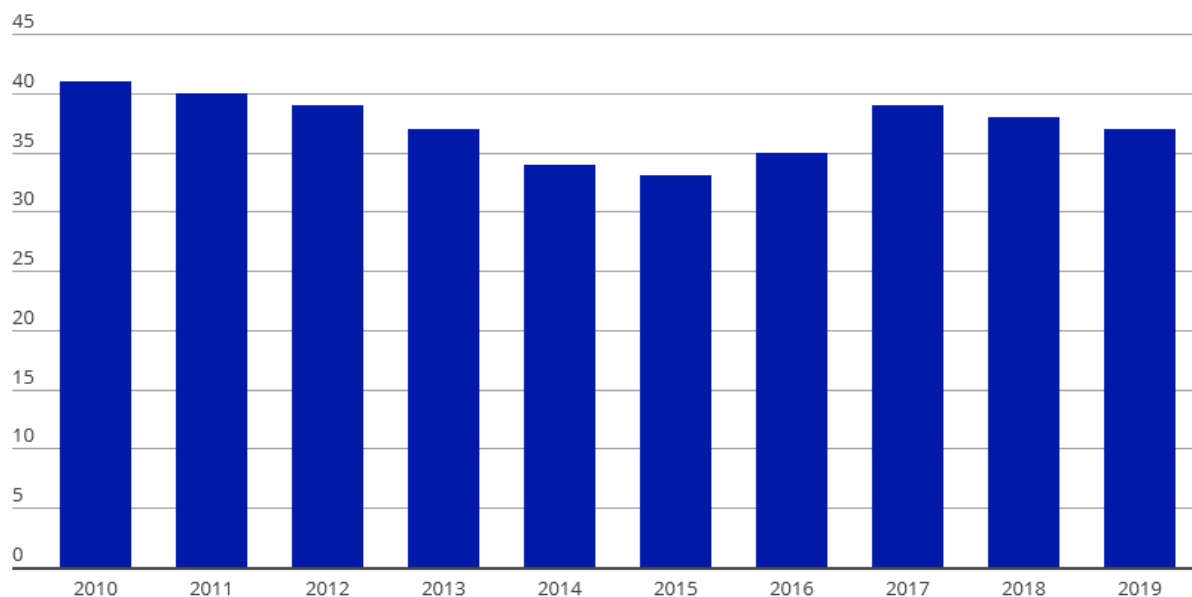
Transactors versus revolvers

Card issuers divide the world into two groups: “transactors” who use their cards for purchases and pay off the balances each month; and “revolvers” who carry balances on their cards, paying interest charges month to month.

To pure transactors, the balances on their cards aren’t really debts at all, since any purchases will be paid off before interest charges are applied.

The percentage of U.S. households revolving credit card debt from month to month has been level at about 37 percent in 2019, from 38 percent in 2018, after steadily falling from 41 percent since 2010, according to the National Foundation for Credit Counseling.

Percentage of households revolving credit card debt



Source: The National Foundation for Credit Counseling's annual Financial Literacy Surveys

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Credit card delinquency rates trending up again

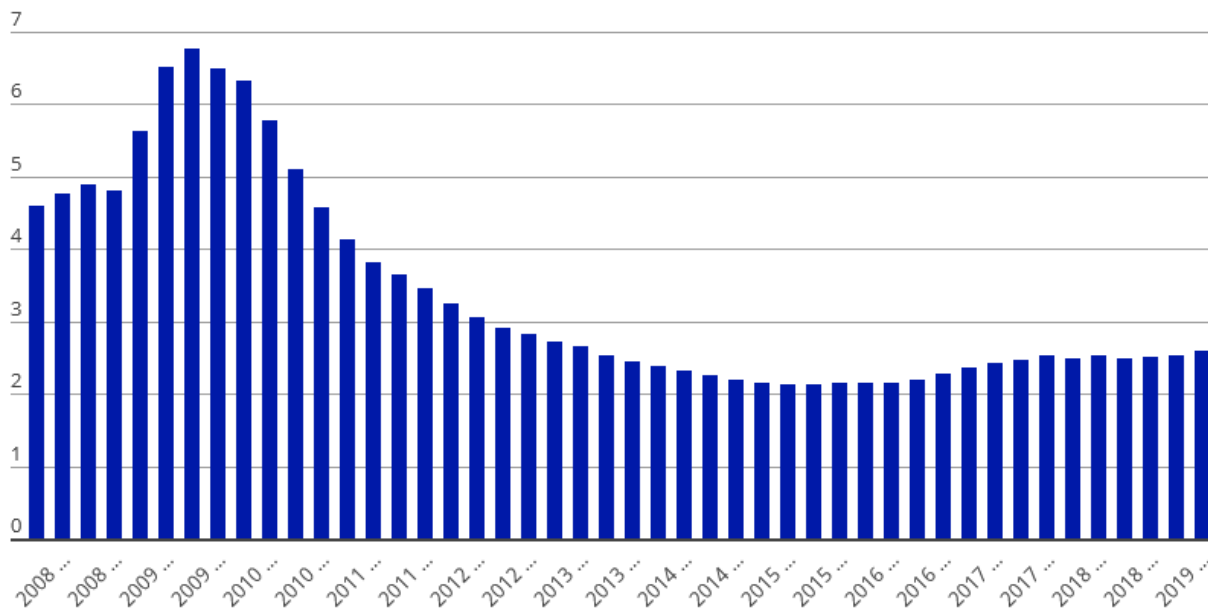
Credit card delinquency rates track the percentage of Americans who are late in paying their bills, and as such, often are a harbinger or rising credit card debt.

Recently, credit card delinquencies of 30 days or more, as tracked by the Federal Reserve, have been increasing after falling for years. Delinquencies ballooned in the wake of the Great Recession, which started at the end of 2007, then began tapering off.

Credit card delinquency rates, like average card debt, vary. Some sources consider a credit card account to be delinquent if it is past due by 30, 60 or 90 days.

Credit card delinquency rates

Credit card delinquency rates rose steadily during the Great Recession, then gradually fell off. Now they are ticking up again.



* The Federal Reserve considers a credit card account delinquent if it is past due 30 days or more.

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How to get out of credit card debt

If you are late paying your credit card bills and struggling in a quicksand of debt, there are ways to erase all of that red ink.

One option: [Balance transfer credit cards](#), with a 0 percent interest introductory period usually for a year or more, can give you breathing room to whittle away at your credit card debt until it's gone before the higher interest rate kicks in.

For other ways out of your credit card debt, please see: [8 things you must know about credit card debt](#).

Sources

1. [Federal Reserve's G.19 report on consumer credit for April 2019](#)
2. [Experian's State of Credit 2018](#)
3. [Federal Reserve Bank of New York, Household Debt and Credit Report](#), first quarter 2019
4. [Federal Reserve's G.19 report on consumer credit for April 2019 \(CreditCards.com story on report\)](#) and U.S. Census population estimate 2018
5. [TransUnion Consumer Credit Origination, Balance & Delinquency Trends: Q1 2019 report](#)

See related: [Credit card statistics](#), [Credit card delinquency statistics](#)

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[Jeff Herman](#) is a former CreditCards.com managing editor.