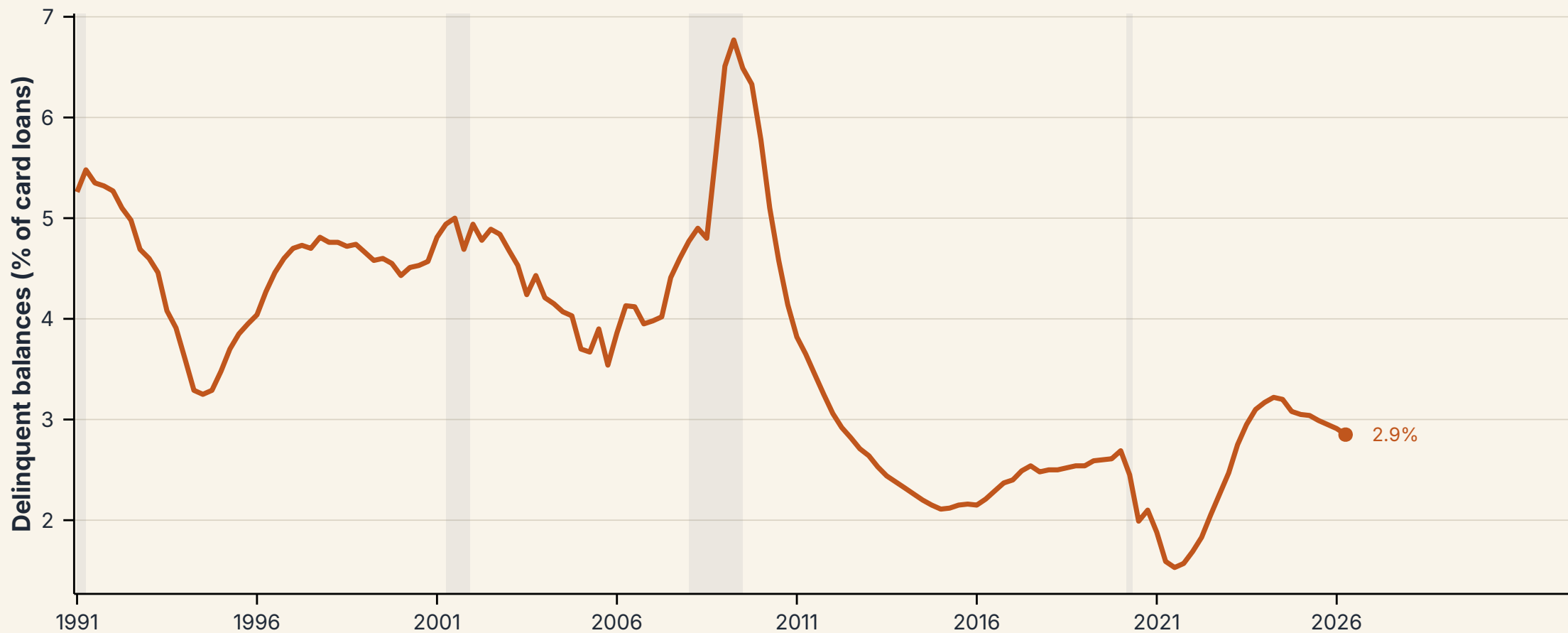


Where Household Stress Shows First: Card Delinquencies

Latest: Q2 2026



Notes: Delinquency rate on credit-card loans at all commercial banks, seasonally adjusted, quarterly. Delinquent = 30 days or more past due, as a share of card balances outstanding. Shaded bars: NBER recessions.

Source: Federal Reserve via FRED (DRCCLACBS). Retrieved 29 Aug 2026.

Chart by Mokhtar Tabari · vizdelta.com