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## U.S. Credit Conditions

The Federal Reserve considers the record rate of mortgage delinquencies, foreclosures and their impacts on communities an urgent problem. The New York Fed uses its expertise and knowledge to provide detailed data on U.S. credit conditions to the public to establish a body of factual data for use in forming policy decisions and developing mortgage foreclosure mitigation efforts.

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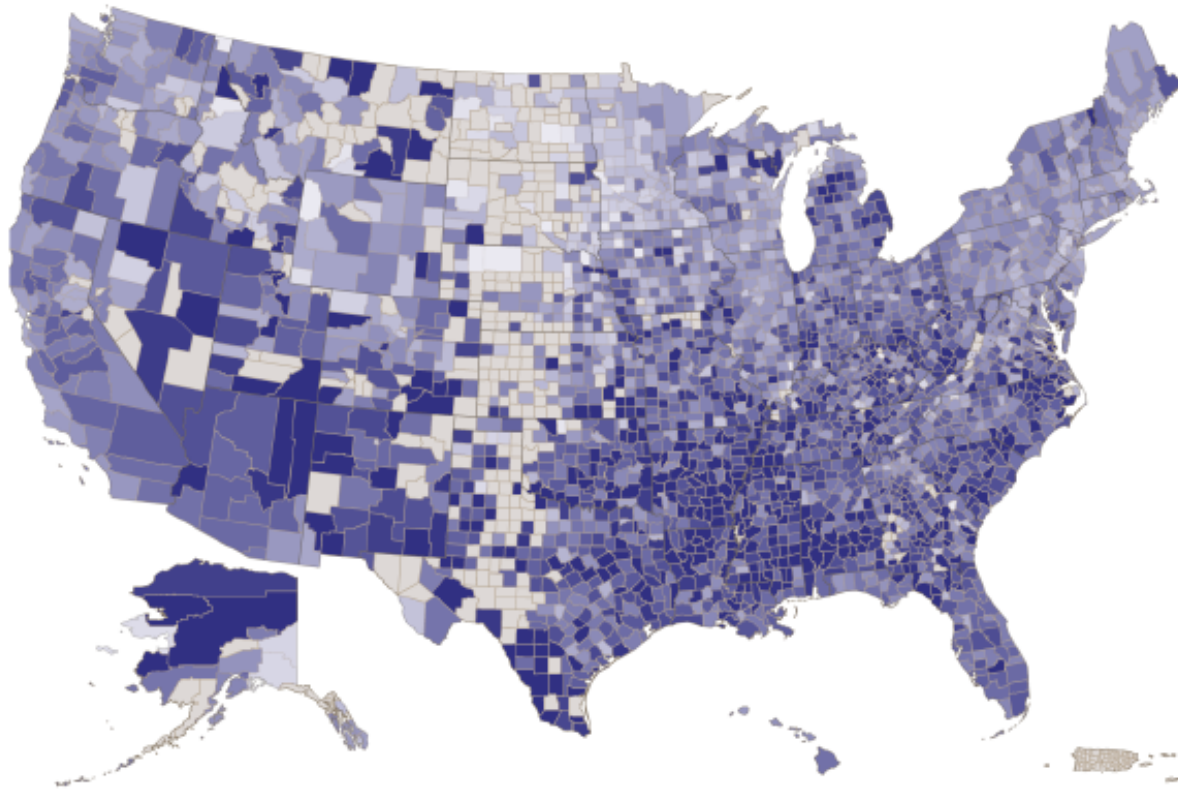
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### Student Loan Delinquency Rate 90+ Days

Current (2009Q3)     Year Over Year

 Zoom out

Click to slide out ▼



Darker shading indicates higher percentage.  
Data for the smallest 10 percent of the counties by population have been removed and the counties are shaded grey because small population statistics are prone to extreme values and erratic fluctuations.

**Student loan delinquency rate 90+ days** is defined as the number of active student loans 90 or more days delinquent (including bankruptcy and charge-offs from the past 12 months) as a percent of the total number of active student loans. *Note that bankruptcies are included in the student loan delinquency measures as student loan debt usually cannot be expunged through bankruptcy proceedings.*

**Source:** Credit reporting agency, TransUnion, LLC and its Trend Data database.

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