

**Table 13.46-- HOUSEHOLD DEBT DELINQUENCY PER CAPITA FOR
HAWAII AND THE UNITED STATES AVERAGE: 1999 TO 2024**

[Fourth quarter of the year indicated. Data subject to sampling variation. Percent of category debt balance 90+ days delinquent. Population for per capita calculations are those ages 18 years and older and with credit file with Equifax]

Year	Auto loan delinquency	Credit card delinquency	Mortgage delinquency	Student loan delinquency
Hawaii				
1999	1.87	5.87	2.13	5.51
2000	2.34	5.50	1.52	8.27
2001	1.96	6.44	1.17	15.18
2002	1.82	7.83	0.75	8.08
2003	1.90	7.67	0.58	4.64
2004	2.08	7.44	0.42	6.32
2005	1.74	7.23	0.30	6.88
2006	1.53	7.63	0.67	6.78
2007	2.26	7.78	1.38	7.80
2008	2.97	7.87	3.34	7.36
2009	3.93	10.47	7.24	10.67
2010	4.39	11.78	6.67	12.89
2011	3.77	10.29	6.07	7.96
2012	3.69	9.63	5.66	11.17
2013	2.53	8.77	4.47	11.53
2014	2.42	6.34	3.39	11.03
2015	2.64	6.97	2.78	9.59
2016	2.68	6.02	1.57	9.98
2017	3.34	6.20	1.30	9.93
2018	3.71	6.24	1.09	9.15
2019	4.09	7.17	0.71	14.29
2020	4.08	8.40	0.54	10.81
2021	3.19	7.27	0.38	8.46
2022	2.88	6.48	0.44	0.91
2023	5.24	8.31	0.55	0.99
2024	3.24	9.37	0.53	0.31

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Year	Auto loan delinquency	Credit card delinquency	Mortgage delinquency	Student loan delinquency
U. S. average 1/				
1999	2.17	6.03	0.93	(NA)
2000	2.17	5.97	0.96	(NA)
2001	2.26	7.30	1.18	(NA)
2002	2.28	8.93	1.21	(NA)
2003	2.21	9.17	1.14	6.23
2004	2.47	9.02	1.04	6.35
2005	2.13	8.41	0.94	6.58
2006	2.56	9.58	1.28	7.13
2007	3.08	9.30	2.89	7.50
2008	3.92	9.84	5.40	7.82
2009	4.83	12.83	8.66	8.65
2010	5.24	13.31	7.89	9.11
2011	4.78	11.29	6.85	8.45
2012	3.97	10.57	5.57	11.73
2013	3.45	9.61	3.97	11.49
2014	3.48	7.35	3.03	11.30
2015	3.32	7.61	2.15	11.50
2016	3.75	7.23	1.53	11.15
2017	4.03	7.51	1.22	10.97
2018	4.41	7.58	1.04	11.43
2019	4.87	8.12	0.96	11.08
2020	4.76	9.24	0.56	6.46
2021	4.04	8.22	0.42	5.00
2022	3.81	7.53	0.46	0.88
2023	4.20	9.66	0.58	0.66
2024	4.80	11.24	0.71	0.53

NA Not available.

1/ Data excluded Puerto Rico beginning 2018 and excluded other U.S. Territories such as Guam and the U.S. Virgin Islands, as well as certain other areas for the entire time series.

Source: Federal Reserve Bank of New York, "State Level Household Debt Statistics 1999-2016" (May 2017) accessed June 13, 2017; and *Ibid.* 2003-2024 (April 2025)

<https://www.newyorkfed.org/medialibrary/Interactives/householdcredit/data/xls/area_report_by_year.xlsx> accessed July 14, 2025.