

Top U.S. Cities Struggle with Rising Credit Card Delinquency Rates in 2025

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— Categories: Finance



Credit card delinquency, or how late a payment is made, is a key factor impacting consumers' credit scores. When credit card payments become overdue, credit card companies report these delays to credit bureaus. The longer a payment is late, the more it can harm a consumer's credit score.

Understanding which cities have the highest rates of credit card delinquency can help consumers and financial experts better understand the economic challenges facing

different areas. To explore this, WalletHub compared the 100 largest U.S. cities, analyzing data on consumer credit card delinquency rates for the first quarters of 2024 and 2025.

What Is Credit Card Delinquency?

Credit card delinquency is measured by the days a payment is late. For example, a payment 30 days late is considered less severe than one 90 days late. Once payments pass certain time thresholds, credit card companies must report these late payments to credit bureaus, such as Equifax, Experian, and TransUnion. This reporting negatively affects the consumer's credit score, influencing future borrowing ability, loan terms, and rental applications.

The WalletHub Study

WalletHub's analysis focused on the delinquency rates reported by the 100 largest cities in the United States, where sufficient data were available. The study compared the first quarter of 2024 with the same period in 2025 to identify trends and changes in credit card payment behaviors.

The results showed that some cities struggle with high delinquency rates, indicating financial stress among their residents. While the study does not reveal specific reasons for these delinquency rates, common factors can include rising living costs, job instability, and other economic pressures.

Why This Matters

Credit card delinquency is not just a number; it reflects consumers' financial health in different cities. High delinquency rates suggest that more people are having difficulty managing their credit card payments on time, which can lead to larger debt problems and lower credit scores.

For lenders and policymakers, understanding these trends helps them design better financial products and support systems to assist consumers facing economic hardships. For individuals, staying informed about these trends can encourage better money management and timely payment habits.

Looking Ahead

As the economy evolves, so will credit behaviors. Continuous monitoring of credit card delinquency rates across cities provides valuable insight into communities' financial well-being. Consumers are encouraged to keep up with their payments to protect their credit scores and overall financial health.