Credit Risk Information

The data collected on credit is for the state of Texas, there are 27,155 observations with 18 variables, the data is categorized by sex, education level, marital status and other variables.

The analysis of the data shows that the sample is composed of 60.52% of female and 39.48% of male, the highest level of debt was recorded in December with an amount of $22,675,075.00, that divorced women are the most indebted with an amount of $51,938,550.00 and that single men are the least indebted with an amount of $115,075.00, and that people tend to lend money for educational reasons, this category has a debt of $51,938,550 and the category with the lowest level of debt is Home Improvement with an amount of $30,084,125.00. 77.96% of the debts are fully paid against a rate of 22.04% charged-off.