

# Consumer Credit Report Kansas



1st QUARTER 2012

FEDERAL RESERVE BANK of KANSAS CITY

## Summary

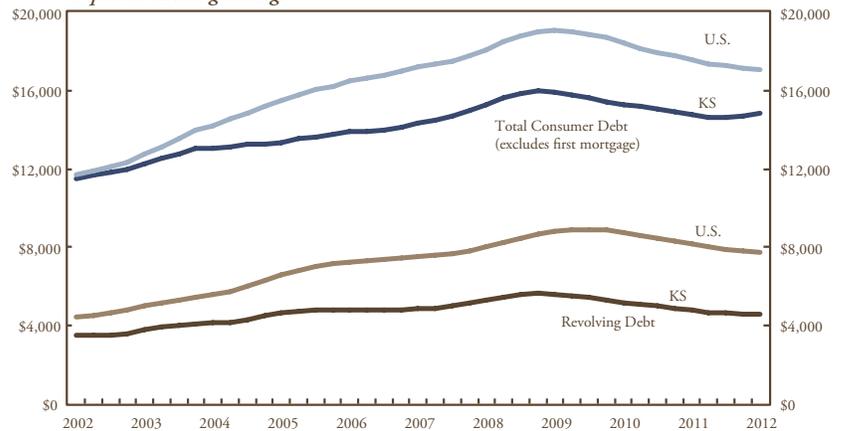
Total consumer debt in Kansas changed little in the first quarter, remaining at about \$14,800 per consumer (chart 1). However, revolving debt declined significantly from \$4,800 to \$4,600. Consumer debt in Kansas remained well below national and District averages (chart 2). Consumer delinquency and bankruptcy rates were largely lower than national rates, with the exception of bank cards and student loans, which were on par with national rates (chart 3). Mortgage delinquencies in Kansas were considerably lower than national rates, but some areas within the Topeka and Kansas City metro areas displayed higher mortgage delinquency rates, as did a few smaller communities, such as Ellsworth and Greensburg (chart 4 and map).

### Theme: Credit Score

Kansas' average risk score, which is equivalent to a standard credit score, was 709 in the first quarter, modestly higher than both the District and national averages (chart 5). The risk score for the average Kansan has been consistently higher than that of the average U.S. consumer over the last decade (chart 6). This pattern likely reflects Kansas' relatively low credit delinquency rates. Similar to the nation, Kansans improved their risk scores in the early part of the last decade, but the scores leveled off in 2009 and early 2010. The average risk score has been steadily increasing again since 2010.

Chart 1: Average Debt per Consumer (excludes first mortgage)

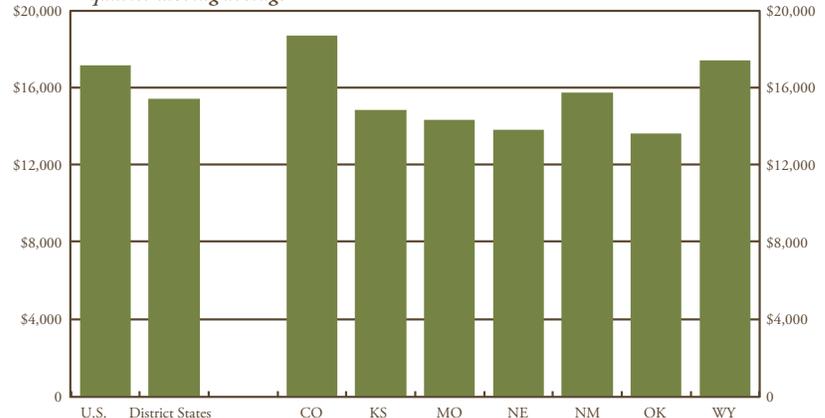
4-quarter moving average



Source: Federal Reserve Bank of New York Consumer Credit Panel/Equifax  
 Note: A first mortgage represents the primary note on the home and typically is not used to purchase consumer goods.

Chart 2: Average Debt Per Consumer (excludes first mortgage)

4-quarter moving average

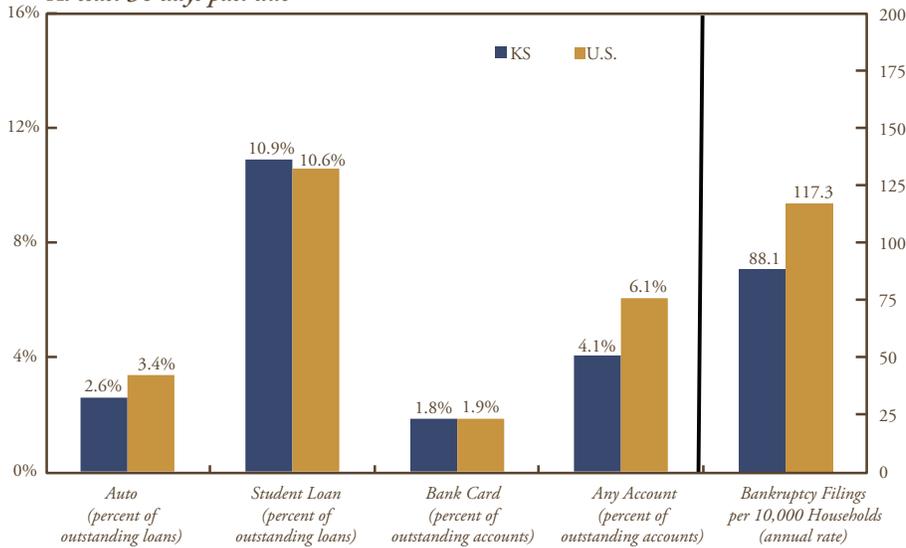


Source: Federal Reserve Bank of New York Consumer Credit Panel/Equifax  
 Note: A first mortgage represents the primary note on the home and typically is not used to purchase consumer goods.



## Chart 3: Average Consumer Delinquency Rates

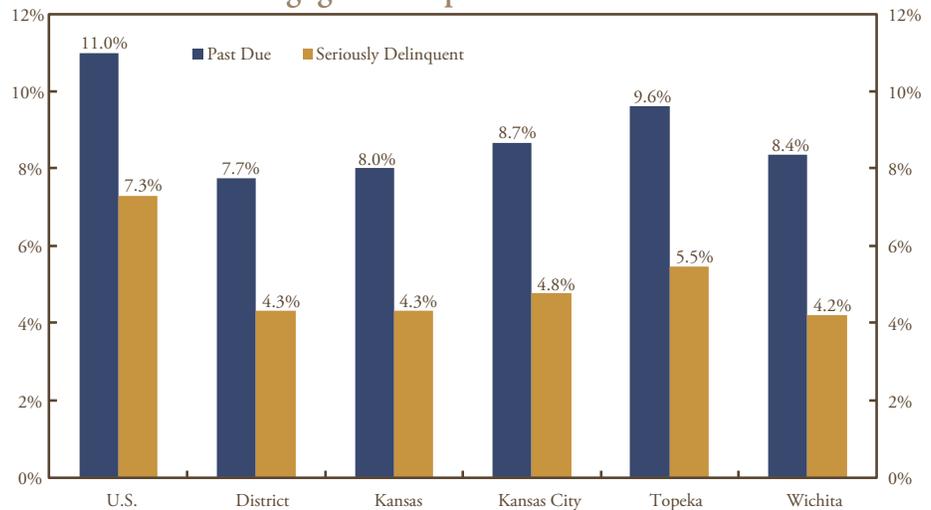
At least 30 days past due



Source: Federal Reserve Bank of New York Consumer Credit Panel/Equifax and the Administrative Office of the U.S. Courts

Note: "Any Account" includes accounts not otherwise reported in the chart, such as first mortgages.

## Chart 4: Mortgage Delinquencies

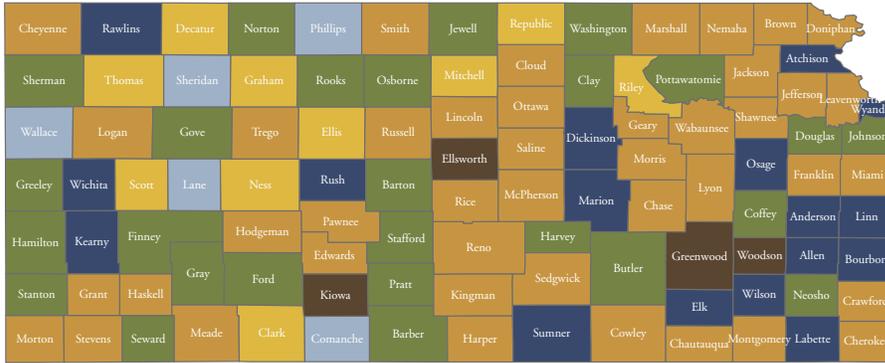


Source: Lender Processing Services, Inc.

Notes: The figures represent the share of outstanding mortgages. Past due represents mortgages that are 30 or more days delinquent, including those in foreclosure. Serious delinquencies represent mortgages that are 90 or more days past due or in some stage of the foreclosure process.



## Map: Serious Delinquency Rates by County



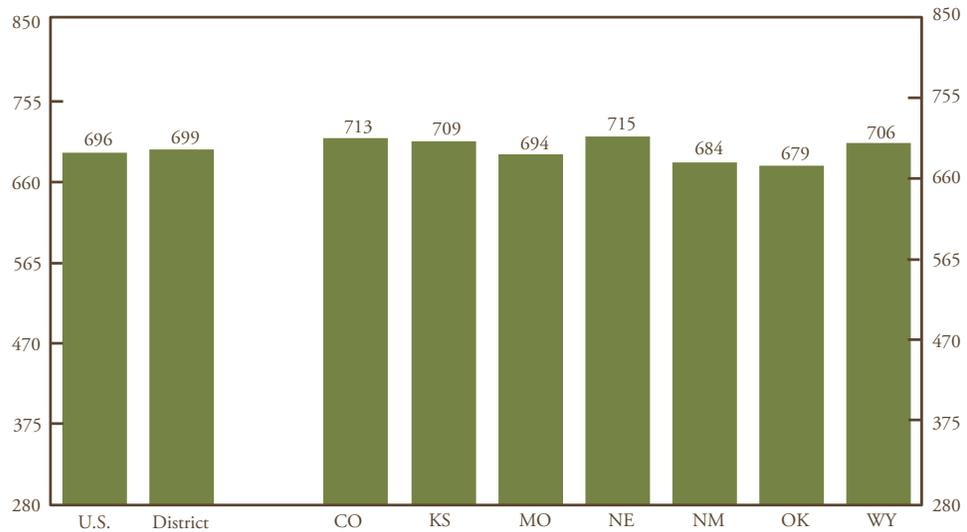
### Legend



Source: Lender Processing Services, Inc.

Note: Serious delinquencies represent mortgages that are 90 or more days past due or in some stage of the foreclosure process.

## Chart 5: Average Risk Score

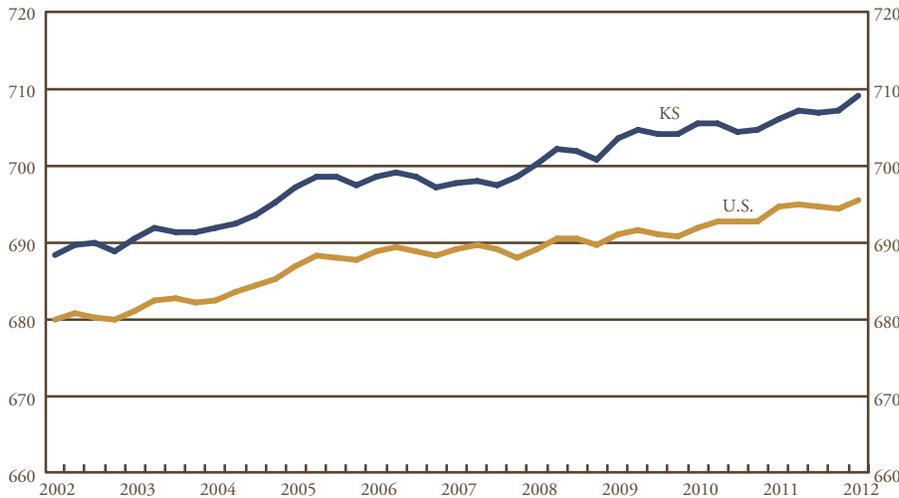


Source: Federal Reserve Bank of New York Consumer Credit Panel/Equifax

Note: The Risk Score is equivalent to a standard credit score.



*Chart 6: Average Risk Score*



Source: Federal Reserve Bank of New York Consumer Credit Panel/Equifax  
 Note: The Risk Score is equivalent to a standard credit score.

## Notes

The Consumer Credit Report series is published quarterly by the Federal Reserve Bank of Kansas City to provide a summary view of consumer credit standing in each Tenth District state, which encompasses Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming. For questions or comments, contact Kelly Edmiston, senior economist, at [kelly.edmiston@kc.frb.org](mailto:kelly.edmiston@kc.frb.org).

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