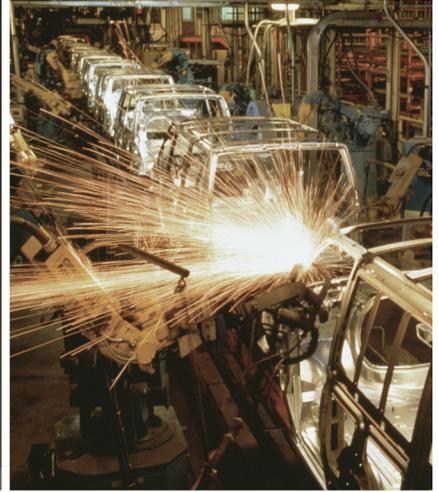


Consumer Credit Report Missouri



1ST QUARTER 2012

FEDERAL RESERVE BANK of KANSAS CITY

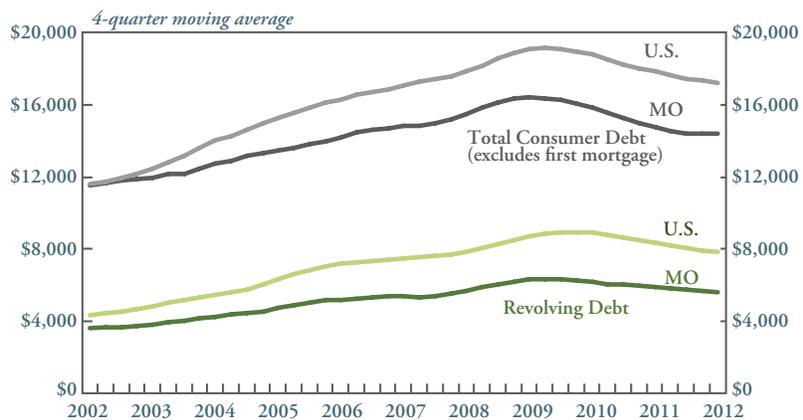
Summary

Total consumer debt in Missouri was little changed in the first quarter, declining by about \$50 per consumer to roughly \$14,300 (chart 1). Revolving debt was also flat at about \$5,600. When compared to the U.S. and the District, consumer debt remained below average (chart 2). Delinquencies on auto loans and student loans in Missouri were relatively higher than national averages, while the mortgage delinquency rate, though higher than the District average, was lower than the national rate (charts 3 and 4). Mortgage delinquency rates remained high in many counties in the rural northwest and in the St. Louis metro area (map).

Theme: Credit Score

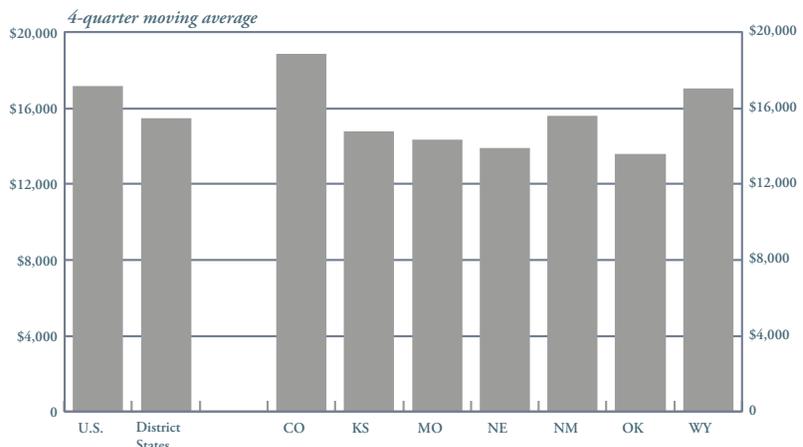
Missouri consumers' average risk score, which is equivalent to a standard credit score, was 694 in the first quarter (chart 5). This score was roughly equal to average scores in the District and the U.S. Although relatively low debt levels and bankruptcy rates lead to favorable risk scores, higher delinquency rates on some credit alternatives likely tempered scores. The trend in risk scores in Missouri has followed the U.S. trend fairly closely over the last decade, rising consistently except for the period around the recent recession, when scores stayed relatively flat (chart 6).

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



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.

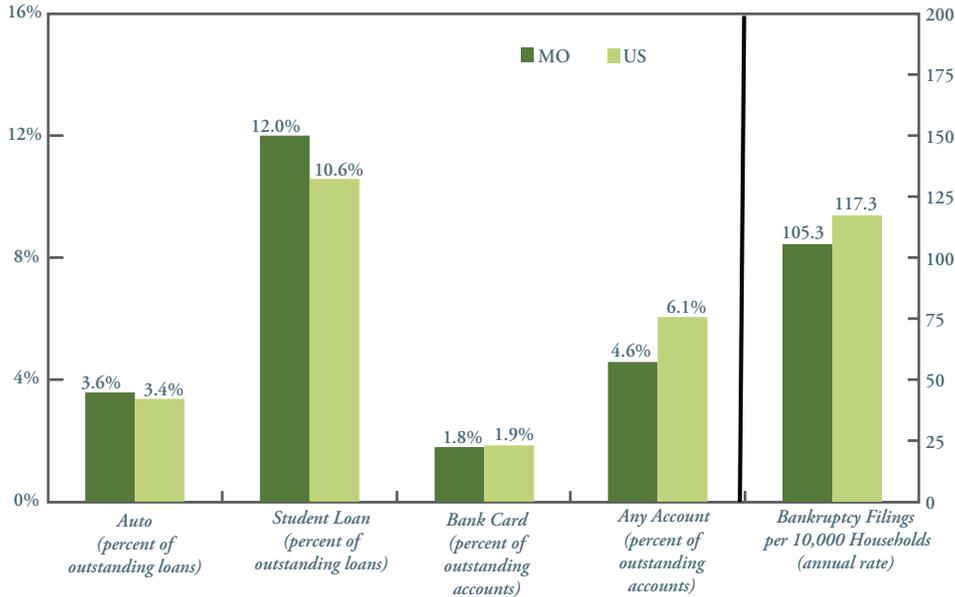
Chart 2: Average Debt Per Consumer (excludes first mortgage)



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.



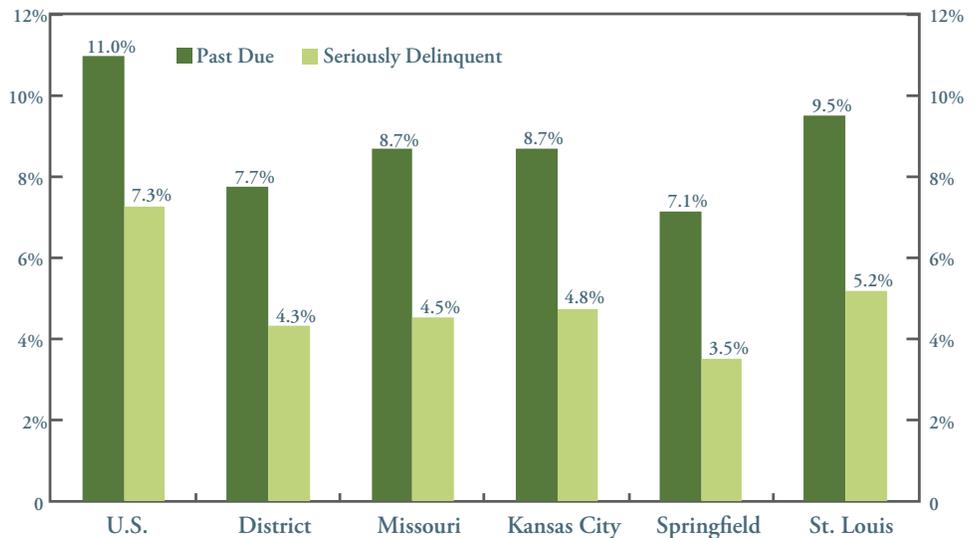
Chart 3: Average Consumer Delinquency Rates



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

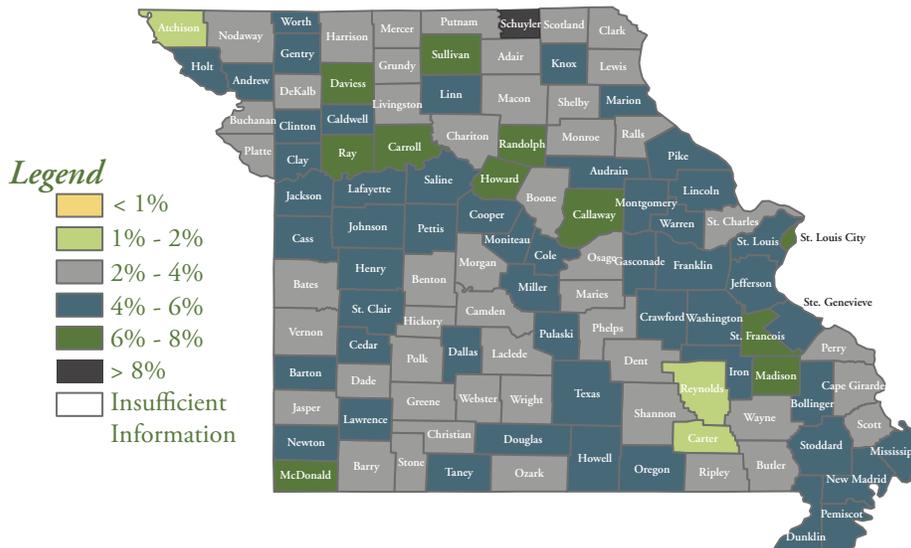


Source: Lender Processing Services, Inc.

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.



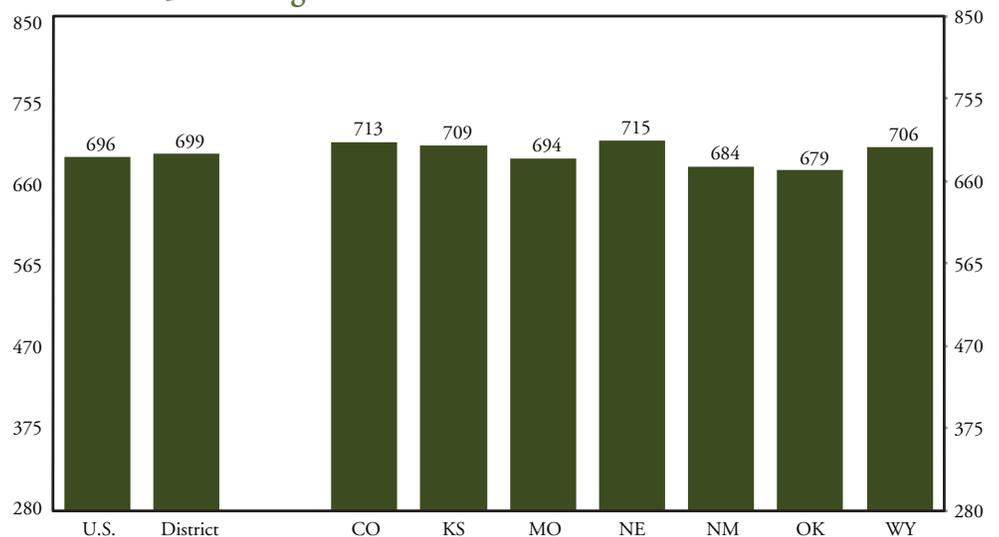
Map: Serious Delinquency Rates by County



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.

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