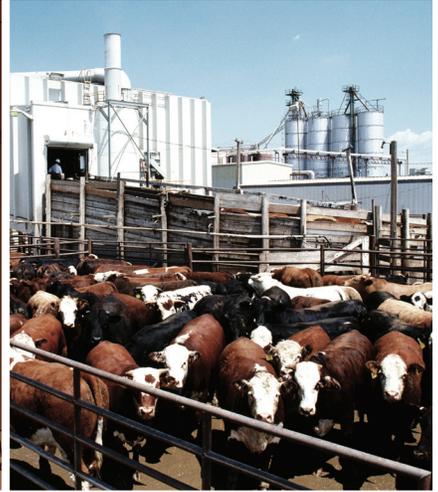


Consumer Credit Report Nebraska



3rd QUARTER 2011

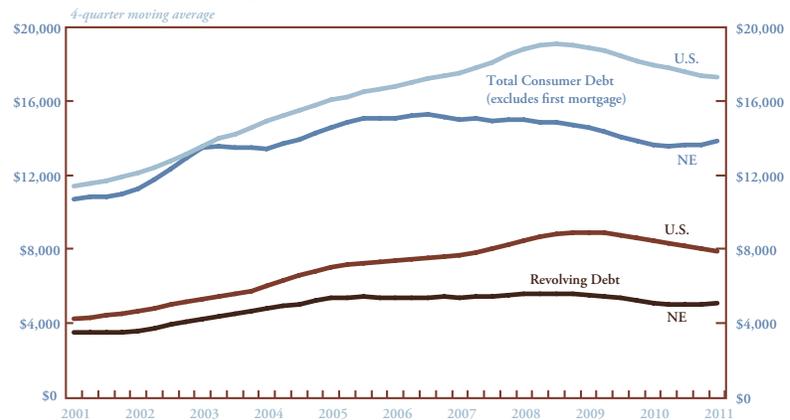
FEDERAL RESERVE BANK of KANSAS CITY

Debt Burden

The capacity to pay back debt is a critical gauge of consumer credit conditions. On a short-term basis, this capacity is best measured by the minimum monthly payments due on debts as a share of monthly household income.

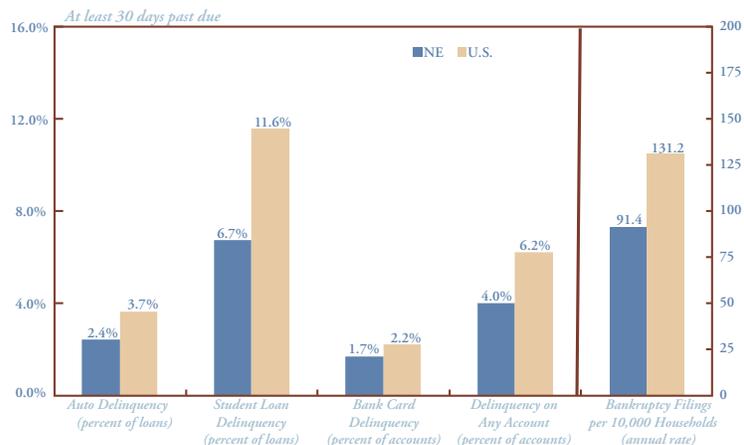
In Nebraska, 12.0 percent of monthly household income is required to cover the minimum payments due on debt, such as mortgages, credit cards, and auto loans. Nebraska households are significantly less debt-burdened than the average household elsewhere in the Tenth District (12.5 percent) or U.S. (13.2 percent). The debt service burden in Nebraska fell substantially over the last several years (from 13.3 percent in 2006), despite an increase in levels of debt over the period from about \$51,800 to about \$56,000. The reason is lower interest rates. Should interest rates rise appreciably from their current historically low rates, debt service will likely become a much greater burden for Nebraska households. For more information, see the Tenth District Consumer Credit Report.

Chart 1: Average Debt per Consumer



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.

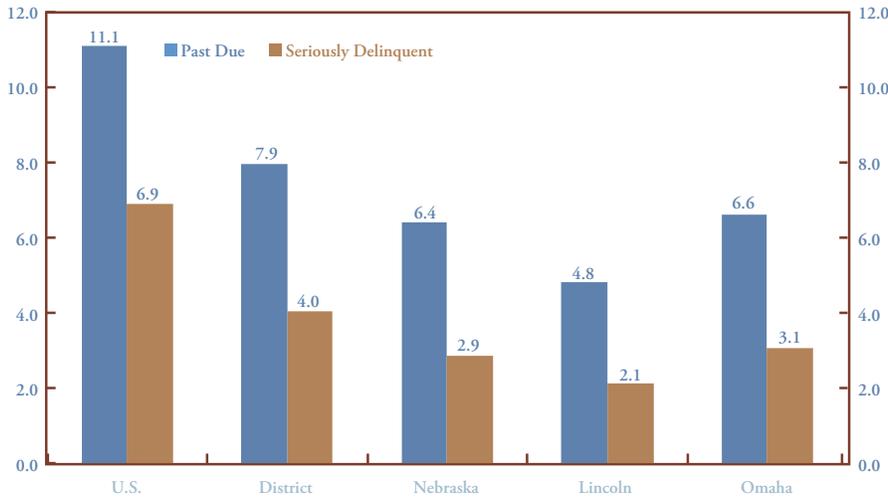
Chart 2: Average Consumer Delinquency Rates



Sources: Federal Reserve Bank of New York Consumer Credit Panel/Equifax and the Administrative Office of the U.S. Courts
 Note: Due to changes in the way variables were reported and a larger sample, delinquency figures are not comparable to those from the second quarter. Any Account" includes accounts not otherwise reported in the chart.



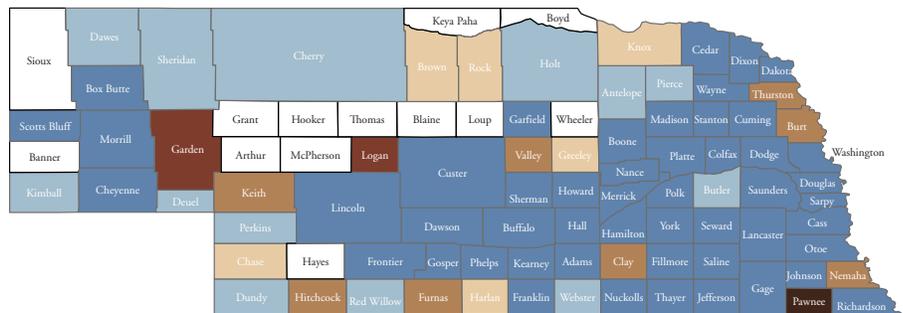
Chart 3: Mortgage Delinquencies



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.

Chart 4: Serious Delinquency Rates by County



Legend

- < 1%
- 4% - 6%
- Insufficient Information
- 1% - 2%
- 6% - 8%
- 2% - 4%
- > 8%

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.

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. For questions or comments, contact Kelly Edmiston, senior economist, at kelly.edmiston@kc.frb.org.