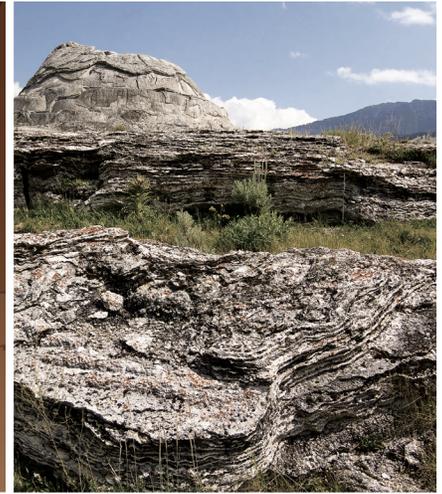


Consumer Credit Report Wyoming



3rd QUARTER 2011

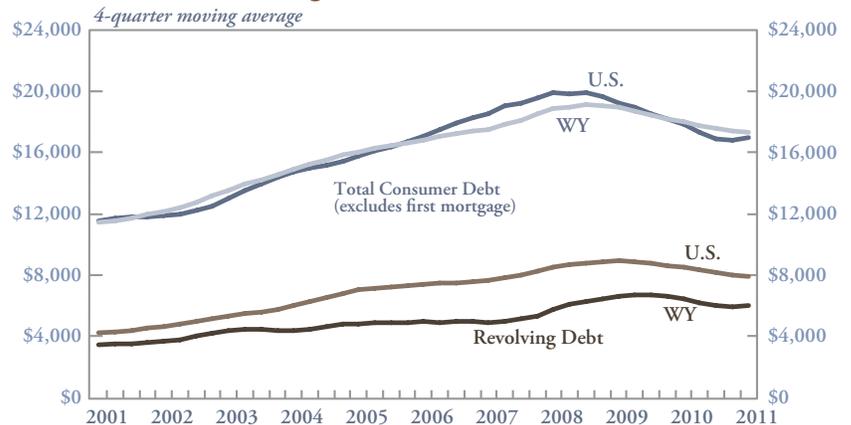
FEDERAL RESERVE BANK of KANSAS CITY

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 Wyoming, 12.0 percent of disposable income is required to cover the minimum payments due on debt, such as mortgages, credit cards, and auto loans. Wyoming consumers are notably less debt-burdened than consumers in the Tenth District as a whole (12.5 percent) and nationally (13.2 percent). Wyoming debt service burden in the third quarter was substantially lower than the burden in 2006 (14.2 percent), despite an increase in levels of debt over the period from about \$52,600 to about \$63,700. The reason is lower interest rates. Should interest rates rise appreciably from their current historically low rates, debt service may become a more significant burden for Wyoming households. For more information, see the Tenth District Consumer Credit Report.

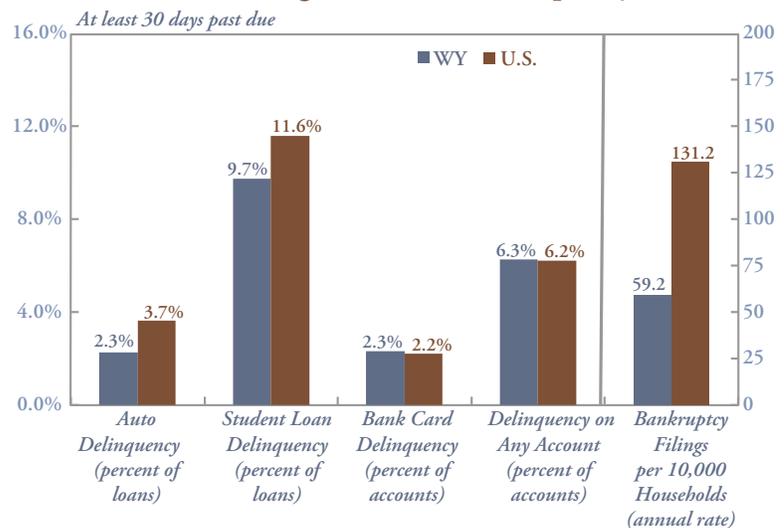
Chart 1: Average Debt Per Consumer



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

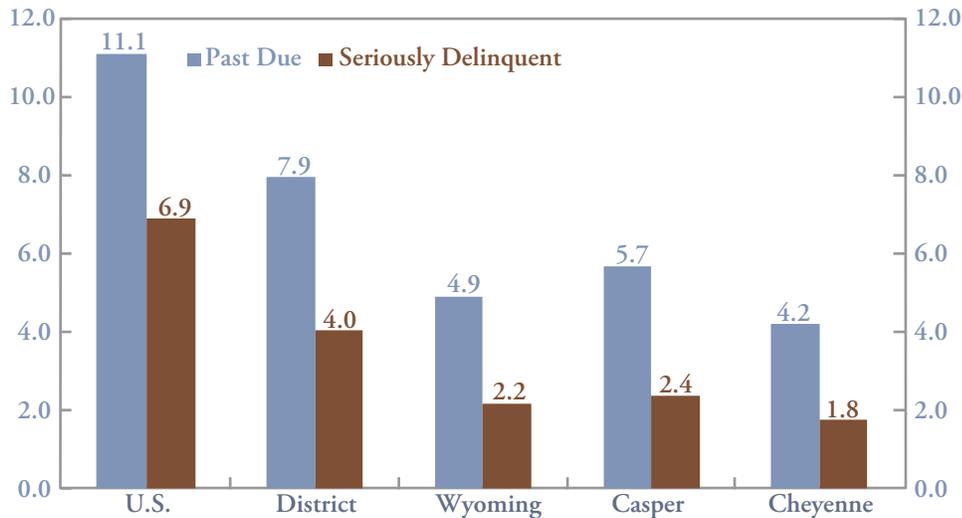


Source: Federal Reserve Bank of New York Consumer Credit Panel / Equifax and the Administrative Office of the U.S. Courts

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.

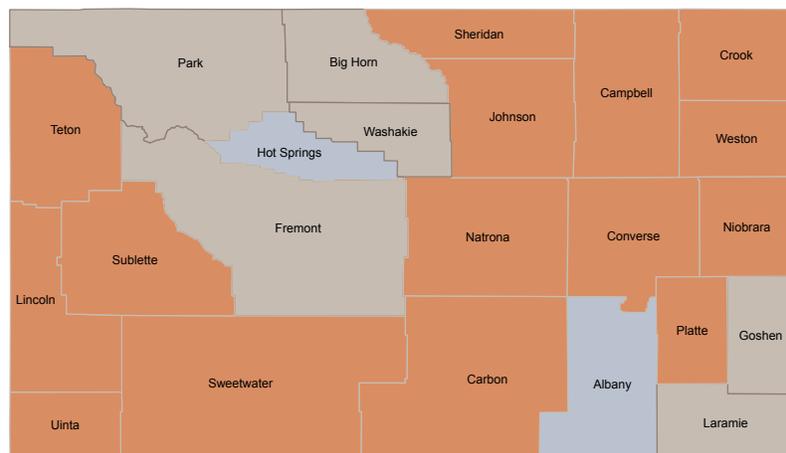


Chart 3: Mortgage Delinquencies

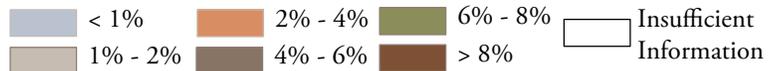


Source: Lender Processing Services, Inc.
 Notes: The figures represent the share of outstanding mortgages. Past due represents mortgages that are 30 or more days delinquent, including those in foreclosure. Serious delinquencies represent mortgages that are 90 or more days past due or in some stage of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

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.

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.