Summary
Average consumer debt in Wyoming increased moderately to about $17,000 in the fourth quarter, but remained almost $2,800 below an early 2009 peak (chart 1). Consumer debt was higher than the Tenth District average, but was just under the U.S. average (chart 2). Revolving debt also saw a modest increase. In general, credit delinquencies were lower than those in the nation as a whole, except in bank cards, where Wyoming delinquencies were significantly higher (chart 3). Mortgage delinquencies were relatively low throughout the state (chart 4 and map).

Theme: Student Loans. Average student loan debt carried by those with any student loan debt in Wyoming was about $15,800 in the fourth quarter, which was considerably less that the averages in the Tenth District and the nation as a whole (chart 5). In-state tuition and fees at four-year public colleges in Wyoming is the lowest in the Tenth District and may partly explain low debt levels in the state. The student loan delinquency rate was 10.7 percent in Wyoming, which fell under both the U.S. and Tenth District delinquency rates (chart 6).
Chart 3: Average Consumer Delinquency Rates

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: 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 Student Loan Debt (for those with outstanding student loans)

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