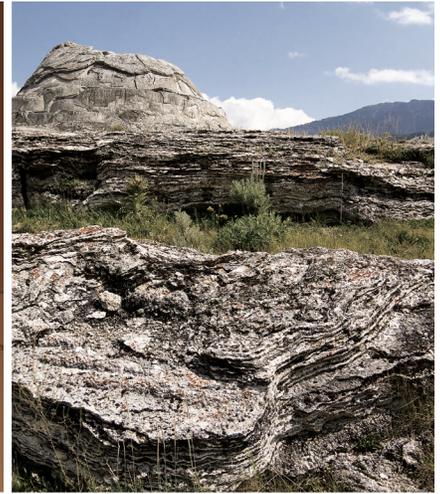


Consumer Credit Report Wyoming



2nd QUARTER 2012

FEDERAL RESERVE BANK of KANSAS CITY

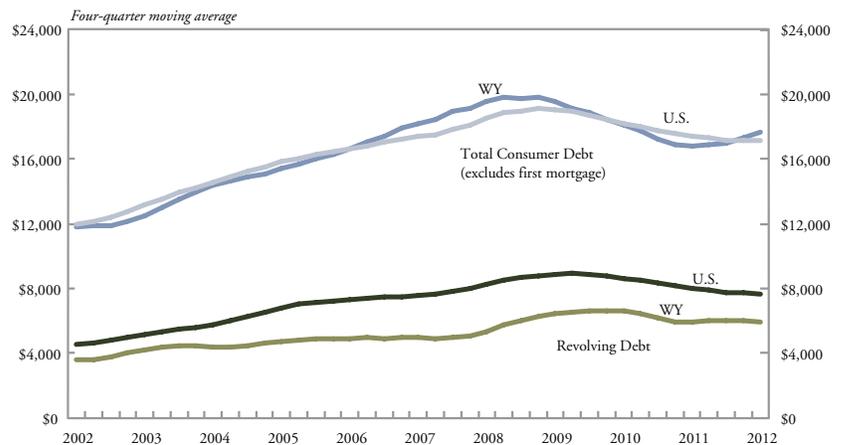
Summary

Wyoming's average consumer debt rose substantially in the second quarter by \$370 to \$17,690 per consumer, including joint debt; this was higher than both the District and national averages (Charts 1 and 2). Revolving debt stood at \$5,900 (Chart 1). Consumer delinquency rates were lower than the national average, except for bank cards, where the rate was on par with the national average (Chart 3). Wyoming's mortgage delinquency rates were well below national and District averages (Chart 4), though the Casper metro area and Niobrara County had moderately higher rates than other areas of the state (see Map on page 3).

In This Issue: A Look at Bankruptcy

Wyoming's bankruptcy filing rate has been consistently much lower than the U.S. average. It has followed the same pattern, however, rising steeply in the lead-up to bankruptcy reform, in late 2005, and then falling sharply afterwards (Chart 5). Since early 2006, the gap between the average rate nationwide and the relatively lower rate in Wyoming has widened, a pattern that may partly reflect the relative strength of the state's economy over the period. The trend in bankruptcies has tracked that of average consumer debt, with steady increases peaking in 2009. Wyoming's annual bankruptcy rate of 51 per 10,000 households over the last four quarters was the lowest in the District (Chart 6).

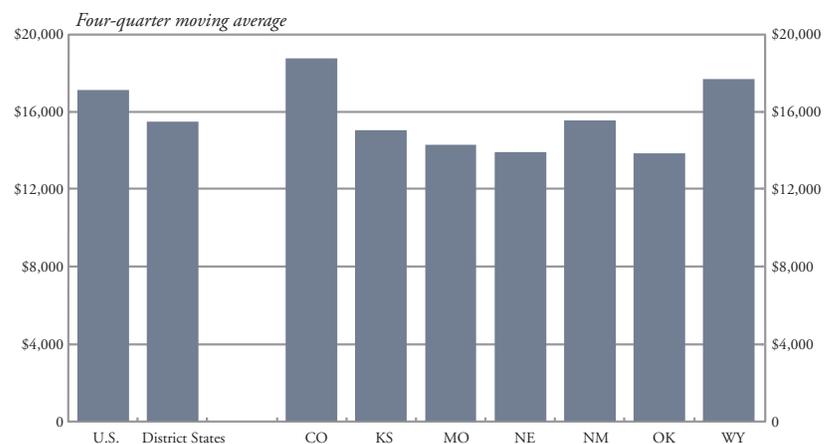
Chart 1: Average Debt* Per Consumer



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

*Excludes first mortgage. 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



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

*Excludes first mortgage. A first mortgage represents the primary note on the home and typically is not used to purchase consumer goods.

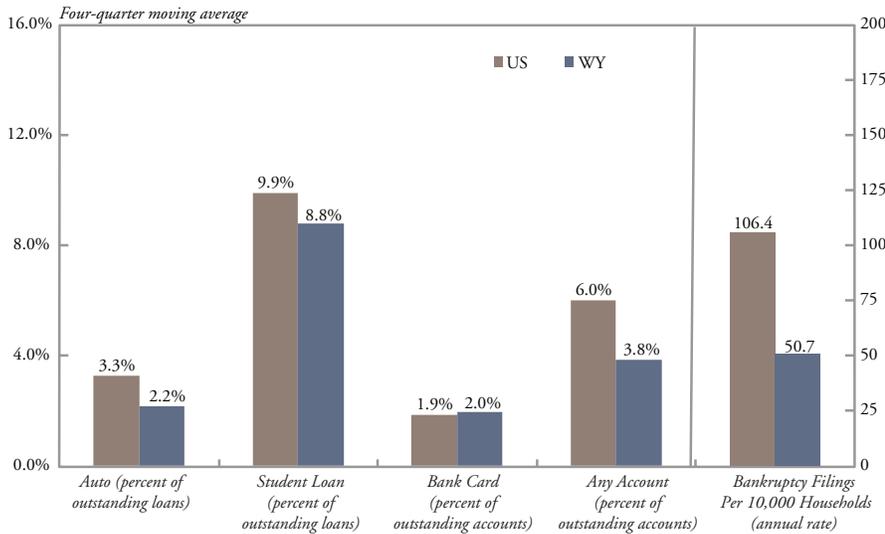
CONSUMER CREDIT REPORT *Wyoming*



2nd QUARTER 2012

FEDERAL RESERVE BANK of KANSAS CITY - TENTH DISTRICT

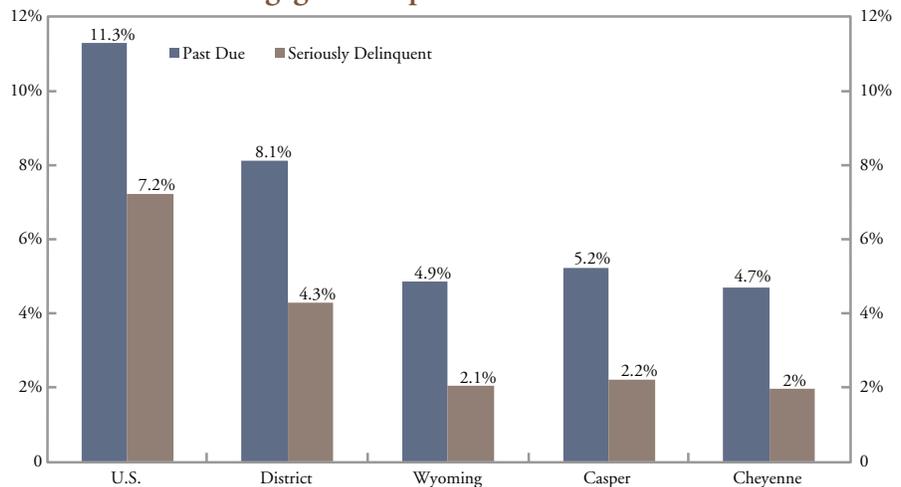
Chart 3: Average Consumer Delinquency Rates*



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

* At least 30 days past due. "Any Account" includes accounts not otherwise reported in the chart, such as first mortgages. The second quarter bankruptcy filing rate utilizes an updated estimate of households.

Chart 4: Mortgage Delinquencies

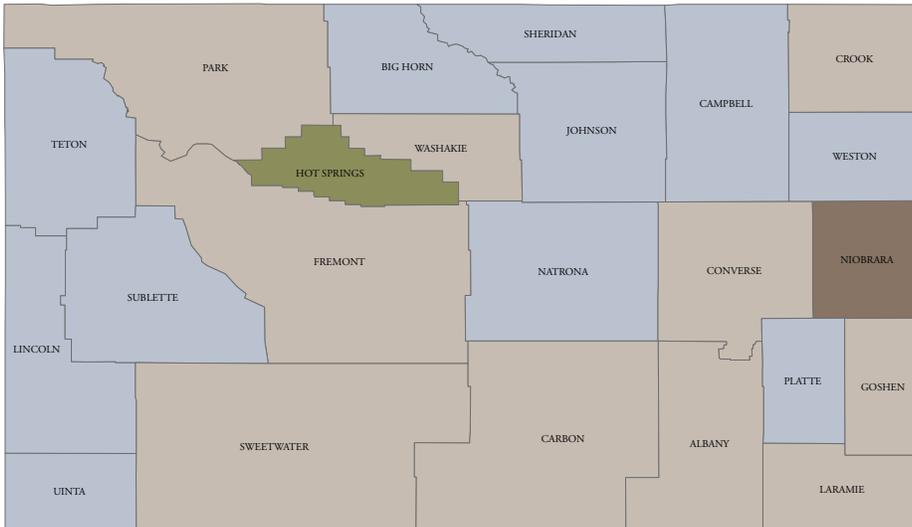


Source: Lender Processing Services Inc.

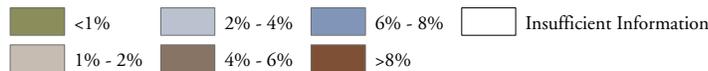
Notes: The figures represent the share of outstanding mortgages. Past due represents mortgages that are 30 or more days delinquent, including those in foreclosure. Serious delinquencies represent mortgages that are 90 or more days past due or in some stage of the foreclosure process.



Map: Serious Delinquency Rates by County



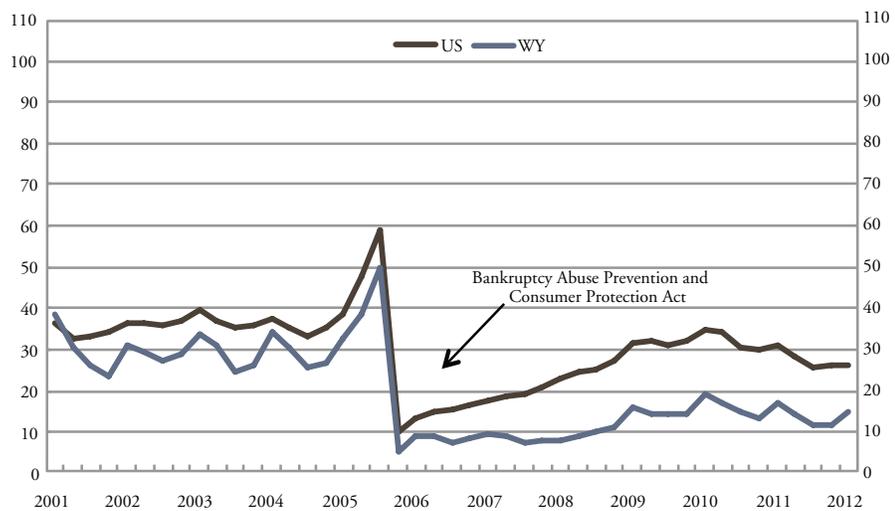
Legend



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.

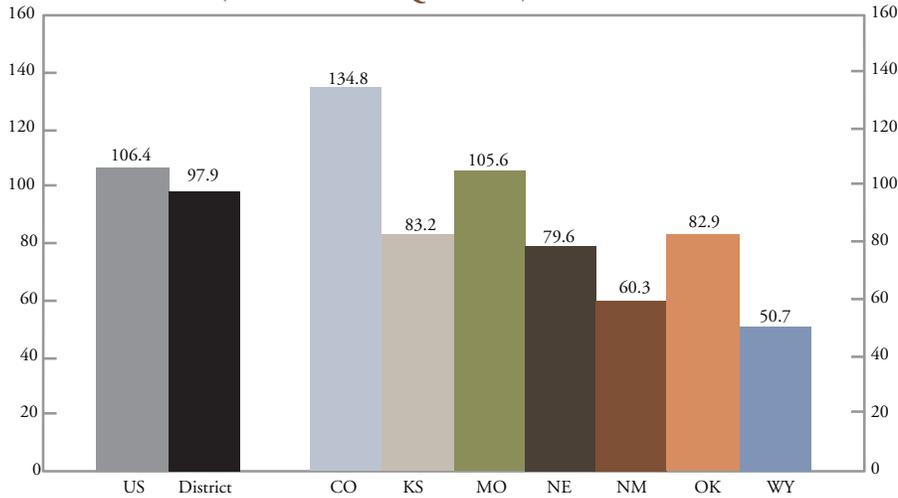
Chart 5: Nonbusiness Bankruptcy Filings Per 10,000 Households (Quarterly)



Source: Administrative Office of the U.S. Courts.



Chart 6: Annual Nonbusiness Bankruptcy Filings Per 10,000 Households (Latest Four Quarters)



Source: Administrative office of the U.S. Courts.

The Consumer Credit Report series is published quarterly by the Federal Reserve Bank of Kansas City to provide a summary of consumer credit standing in each state of the Tenth District, which comprises 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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