Summary
The Federal Reserve Bank of Kansas City’s quarterly Consumer Credit Report provides a snapshot of the economic health of Wyoming and its citizens.

Overall consumer debt in Wyoming declined slightly in the second quarter of 2011, consistent with national trends. Mortgage delinquencies were significantly below the average nationally and for the Tenth District, which includes Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming.

The average debt per consumer in Wyoming was about $18,000 in the second quarter, down significantly from 2009 but considerably higher than in 2001. Revolving debt was $7,000. Nationally, the figures were $17,000 and $7,700, respectively.

About 3.2 percent of bank cards were delinquent, compared to 1.8 percent nationally. Nearly 17 percent of student loans were delinquent (12.3 percent for U.S.) while just over one percent of auto loans were past due (3.4 percent for U.S.). About 61 of every 10,000 households filed for bankruptcy.

2.4 percent of mortgages in Wyoming were seriously delinquent, which is defined as 90 or more days past due or in foreclosure, compared with 6.9 percent nationally and 4 percent across the Tenth District.
Map: Serious Delinquency Rates by County

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

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.