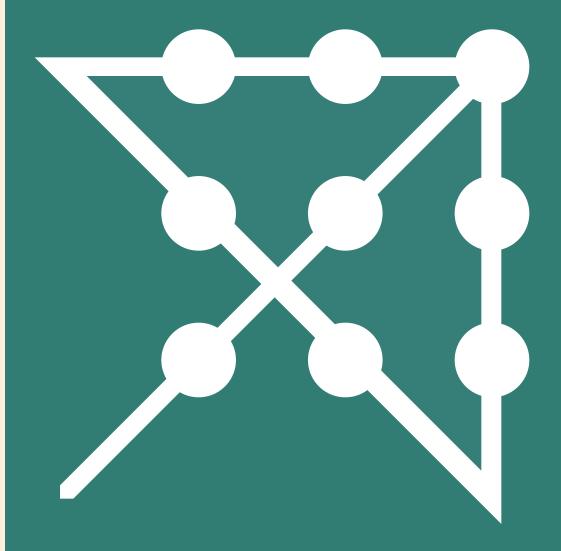
Money & Credit: FRB-NY Household Debt & Credit Report

Yardeni Research, Inc.

November 7, 2023

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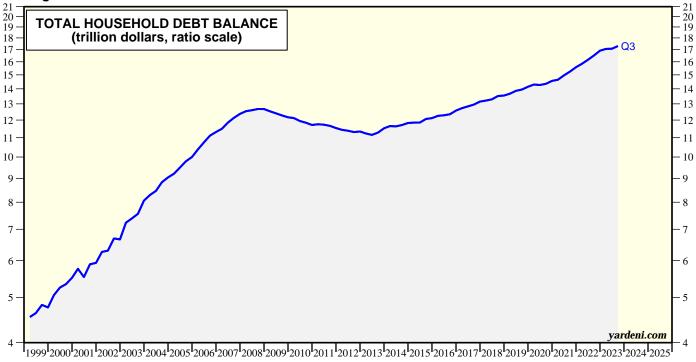
thinking outside the box

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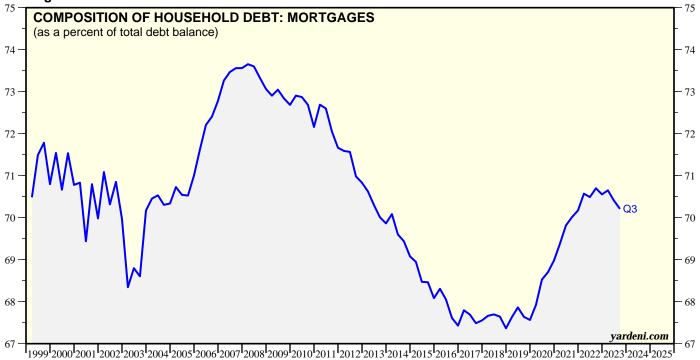
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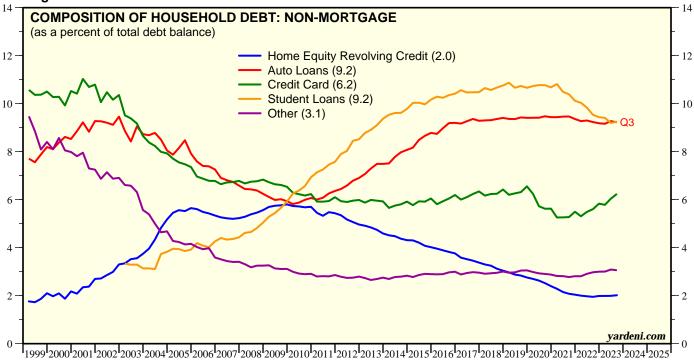


Source: New York Fed Credit Panel.

Figure 2.

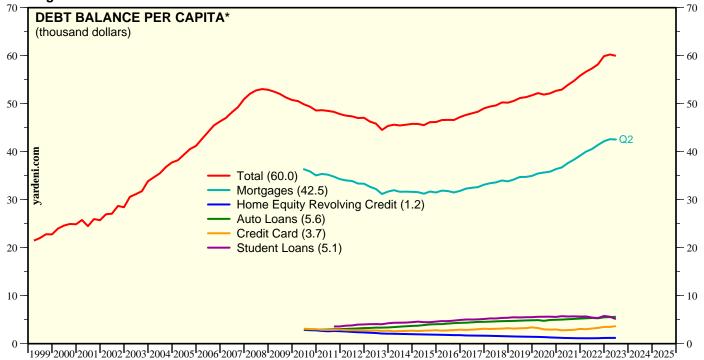






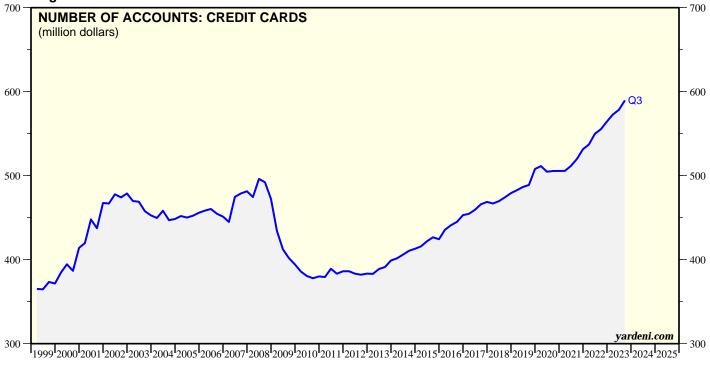
Source: New York Fed Credit Panel.

Figure 4.



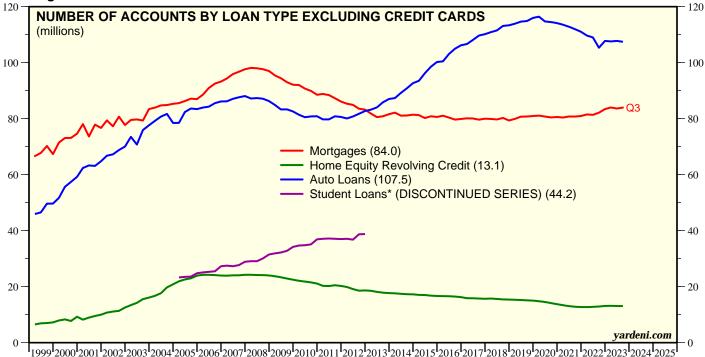
* Per-capita figures correspond with the population of individuals who have a credit report Source: New York Fed Credit Panel.



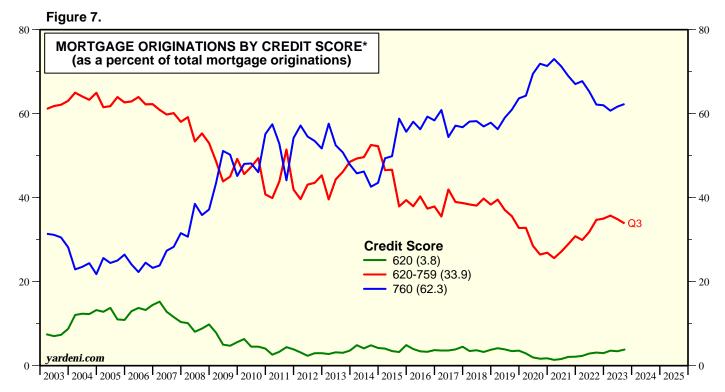


Source: New York Fed Credit Panel.

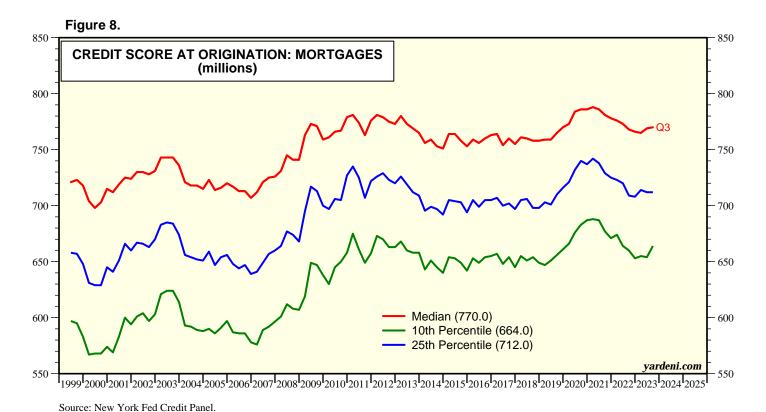
Figure 6.



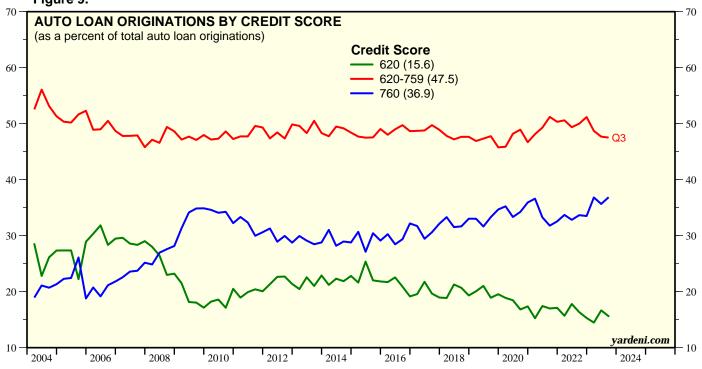
* Number of borrowers. Source: New York Fed Credit Panel.



* Credit score is Equifax Riskscore 3.0. Source: New York Fed Credit Panel.



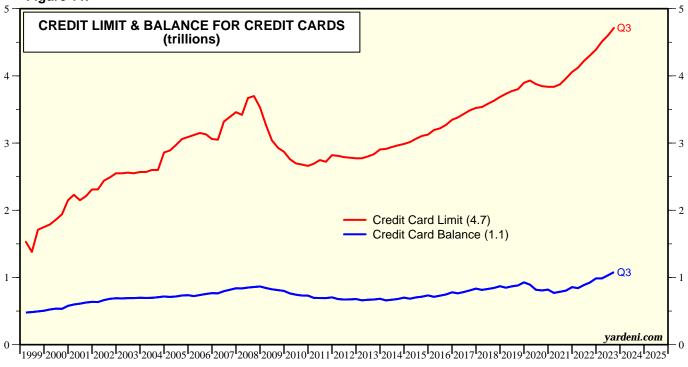




Source: New York Fed Credit Panel.

Figure 10. 750 750 **CREDIT SCORE AT ORIGINATION: AUTO LOANS** (millions) 700 700 650 650 600 600 550 550 Median (719.0) 10th Percentile (581.0) 25th Percentile (648.0) yardeni.com 500 1999|2000|2001|2002|2003|2004|2005|2006|2007|2008|2009|2010|2011|2012|2013|2014|2015|2016|2017|2018|2019|2020|2021|2022|2023|2024|2025|





Source: New York Fed Credit Panel.

Figure 12.

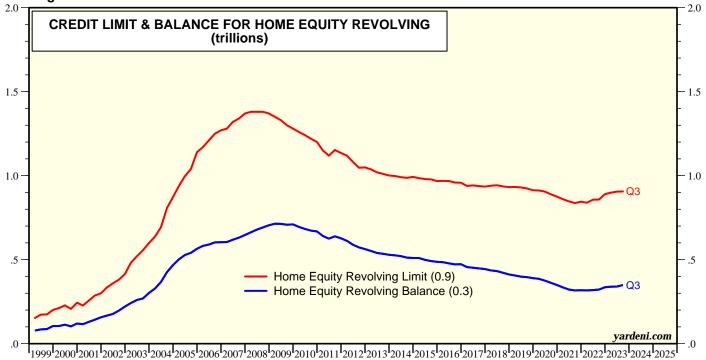
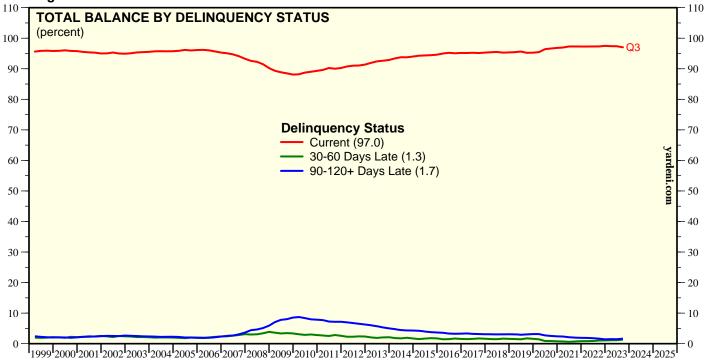


Figure 13.



Source: New York Fed Credit Panel.

Figure 14.

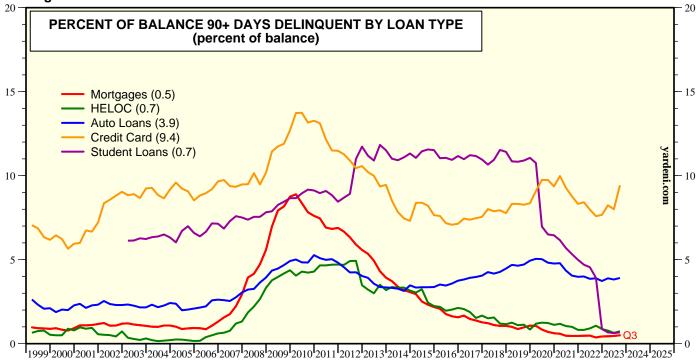
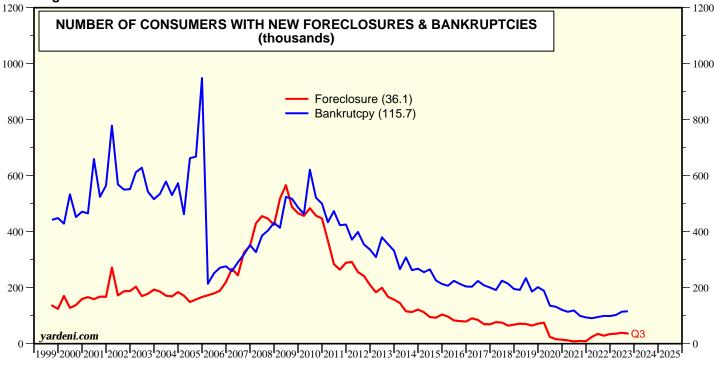
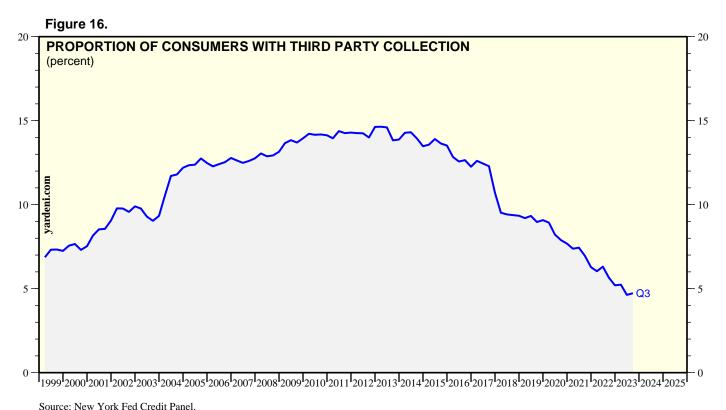


Figure 15.

NUMBER OF CONSUMERS WITH NEW FORECLOSURES & BANKRUPTCH





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