

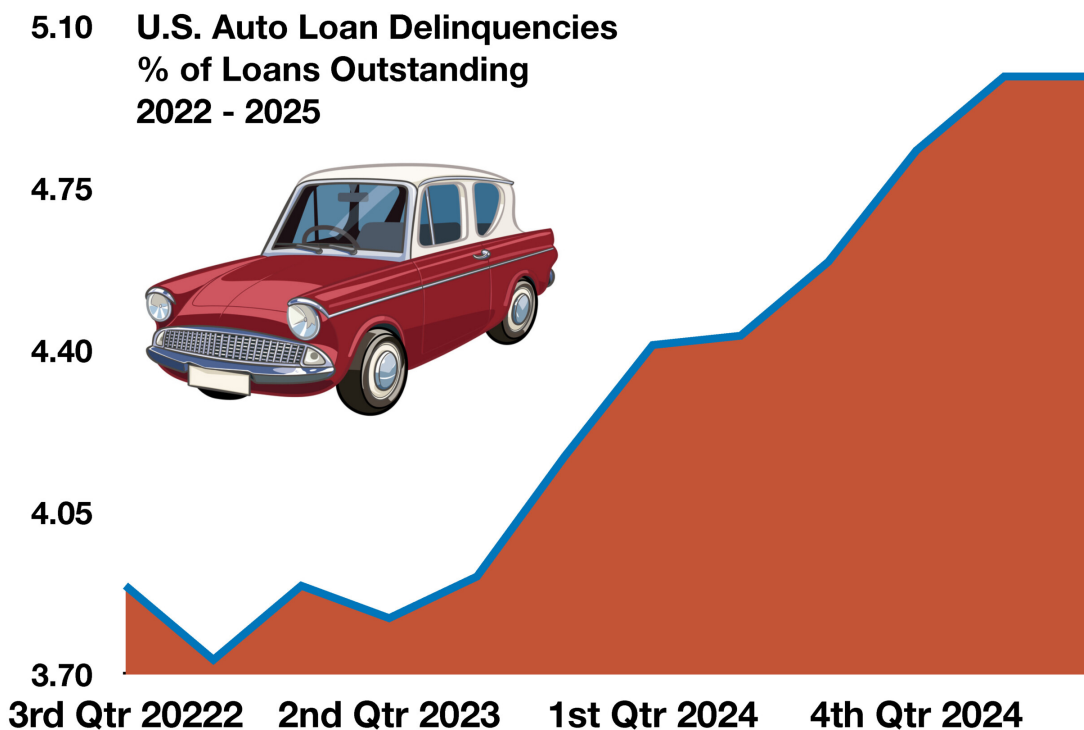
Consumers Falling Behind On Loan Payments - Consumer Finances

Financial duress among consumers nationwide is starting to appear in certain sectors and casting doubt on the endurance of consumers in coming months. An increase in delinquencies on various consumer loans including auto loans and credit cards, are starting to divulge how strained some consumers have become.

Elevated interest rates and expensive automobiles have laden consumers with large monthly payments. The average monthly payment for a new vehicle auto loan is \$749 and \$529 for used vehicles according to Federal Reserve economic data. As credit card balances have been increasing so have delinquencies, with a growing number of consumers falling behind on payments.

Credit availability has expanded over the past few years as non-traditional private finance companies and lenders, rather than banks, have been lending in markets that for years were dominated by banks. Exposure to delinquencies and defaults has been slowly shifting from banks to non-traditional lenders.

Sources: Federal Reserve Bank of St. Louis



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