Regional Household Debt and Credit Snapshot

2015
QUARTER 4

BRIDGEPORT-STAMFORD-NORWALK METRO AREA

The New York Fed's Regional Household Debt and Credit Snapshots provide an overview of trends in borrowing and indebtedness at the state and local level. This snapshot includes data about mortgages, student loans, credit cards, auto loans, home equity lines of credit (HELOC) and delinquencies in the Bridgeport-Stamford-Norwalk Metro Area.

Who's included?
Individuals with a credit file and a social security number*.

What information is reported?
Consumer debt and delinquency information. Borrowing that is not reported to a credit bureau (such as loans from family or friends or non-traditional credit providers like payday lenders) is not captured.

What time period is covered?
Data are as of Q4 2015. There is additional time trend information for select indicators.

Data source: NY Fed Consumer Credit Panel (CCP), a representative sample of detailed Equifax credit reports.

Measuring debt: Borrowers are individuals with a positive balance, by loan type. We distinguish between the following types of loans: mortgage accounts, revolving home equity lines of credit (HELOC), auto loans, credit cards, and student loans.

Measuring delinquency: A borrower is considered seriously delinquent if they have at least some debt that is 90 or more days late, by loan type. Overall Consumer Distress includes consumer finance, retail, and other loans, though we do not break these out separately.

DEBT

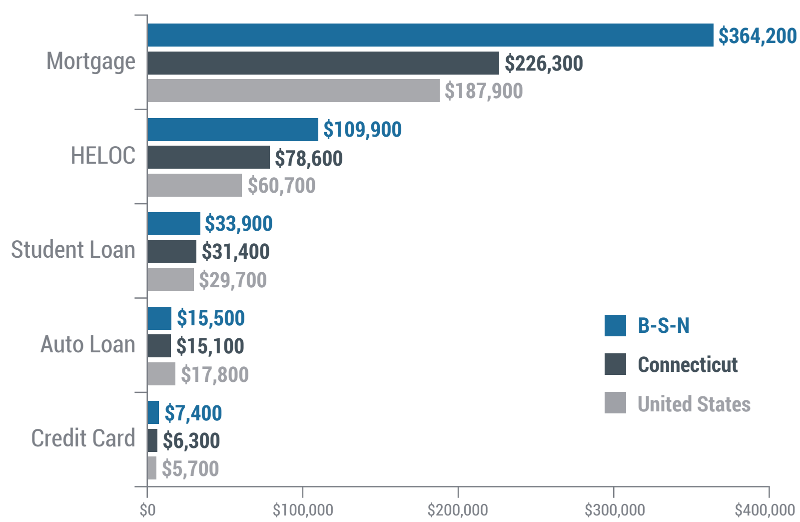
Borrower Rates by Loan Type

What percent of consumers* had a mortgage, HELOC, student loan, auto loan, or credit card in Q4 2015?

Q4 2015	Bridgeport-Stamford-Norwalk	Connecticut	United States
Mortgage	29.0%	28.3%	26.0%
HELOC	9.2%	7.5%	5.0%
Student Loan	16.4%	18.0%	16.7%
Auto Loan	27.8%	28.1%	30.4%
Credit Card	61.6%	58.5%	53.7%

Average Borrower Balance

Of borrowers with each loan type, what was the average balance in Q4 2015?



Counties: Fairfield

*Consumers are individuals with a credit report and a social security number. The share of population with a credit report and a social security number may vary by geography.

Source: NY Fed Consumer Credit Panel, a representative sample of Equifax credit reports.

DELINQUENCY

PAST DUE

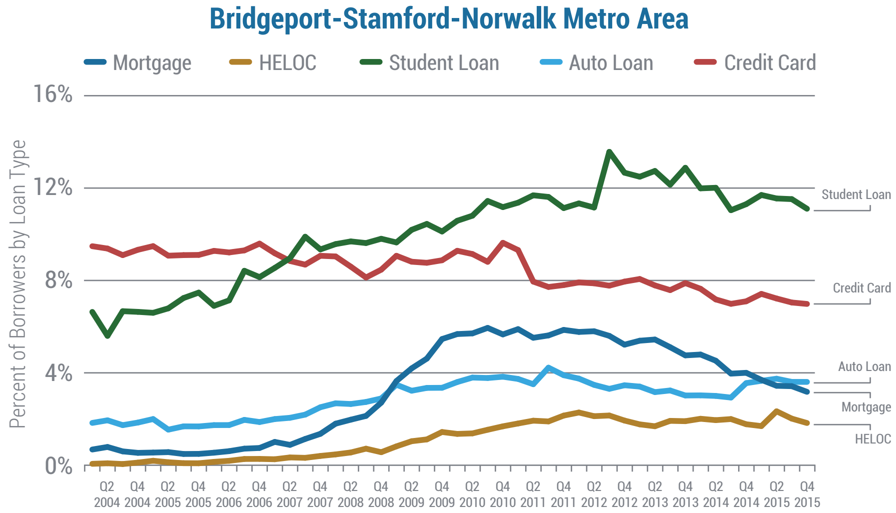
Overall Consumer Distress

What percent of consumers* were 90 or more days late on any loan type in Q4 2015 and/or had a third party collections balance within the last 12 months?

Bridgeport-Stamford-Norwalk	12.9%
Connecticut	14.7%
United States	19.6%

Percent of Borrowers Seriously Delinquent by Loan Type

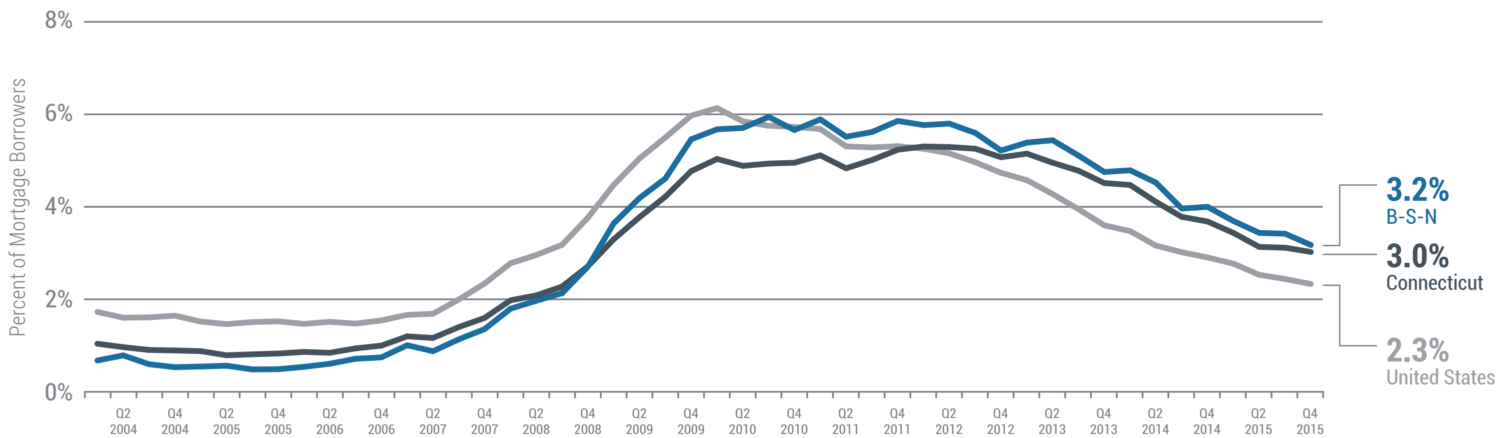
Of borrowers with each loan type, what percent were 90+ days late on their payment?



Q4 2015	B-S-N	CT	US
Mortgage	3.2%	3.0%	2.3%
HELOC	1.8%	1.4%	1.5%
Student Loan	11.1%	12.9%	16.2%
Auto Loan	3.6%	4.2%	6.7%
Credit Card	7.0%	7.5%	8.3%

Seriously Delinquent Mortgage Borrowers

What percent of mortgage borrowers were 90+ days late on their mortgage?



*Consumers are individuals with a credit report and a social security number. The share of population with a credit report and a social security number may vary by geography.

Source: NY Fed Consumer Credit Panel, a representative sample of Equifax credit reports.