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 Mid-Hudson Valley.

**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.

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

<table>
<thead>
<tr>
<th>Q4 2015</th>
<th>Mid-Hudson Valley</th>
<th>New York</th>
<th>United States</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage</td>
<td>28.5%</td>
<td>21.4%</td>
<td>26.0%</td>
</tr>
<tr>
<td>HELOC</td>
<td>7.9%</td>
<td>5.7%</td>
<td>5.0%</td>
</tr>
<tr>
<td>Student Loan</td>
<td>18.4%</td>
<td>17.9%</td>
<td>16.7%</td>
</tr>
<tr>
<td>Auto Loan</td>
<td>34.0%</td>
<td>26.5%</td>
<td>30.4%</td>
</tr>
<tr>
<td>Credit Card</td>
<td>60.1%</td>
<td>59.8%</td>
<td>53.7%</td>
</tr>
</tbody>
</table>

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

- **Mortgage**: $184,000 (Mid-Hudson Valley), $187,900 (New York), $221,000 (United States)
- **HELOC**: $65,100 (Mid-Hudson Valley), $74,800 (New York), $60,700 (United States)
- **Student Loan**: $30,200 (Mid-Hudson Valley), $32,200 (New York), $29,700 (United States)
- **Auto Loan**: $15,700 (Mid-Hudson Valley), $15,500 (New York), $17,800 (United States)
- **Credit Card**: $6,600 (Mid-Hudson Valley), $5,900 (New York), $5,700 (United States)

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*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.
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?

Percent of Borrowers Seriously Delinquent by Loan Type
Of borrowers with each loan type, what percent were 90+ days late on their payment?

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.