

# US Economic Indicators: Consumer Credit

Yardeni Research, Inc.

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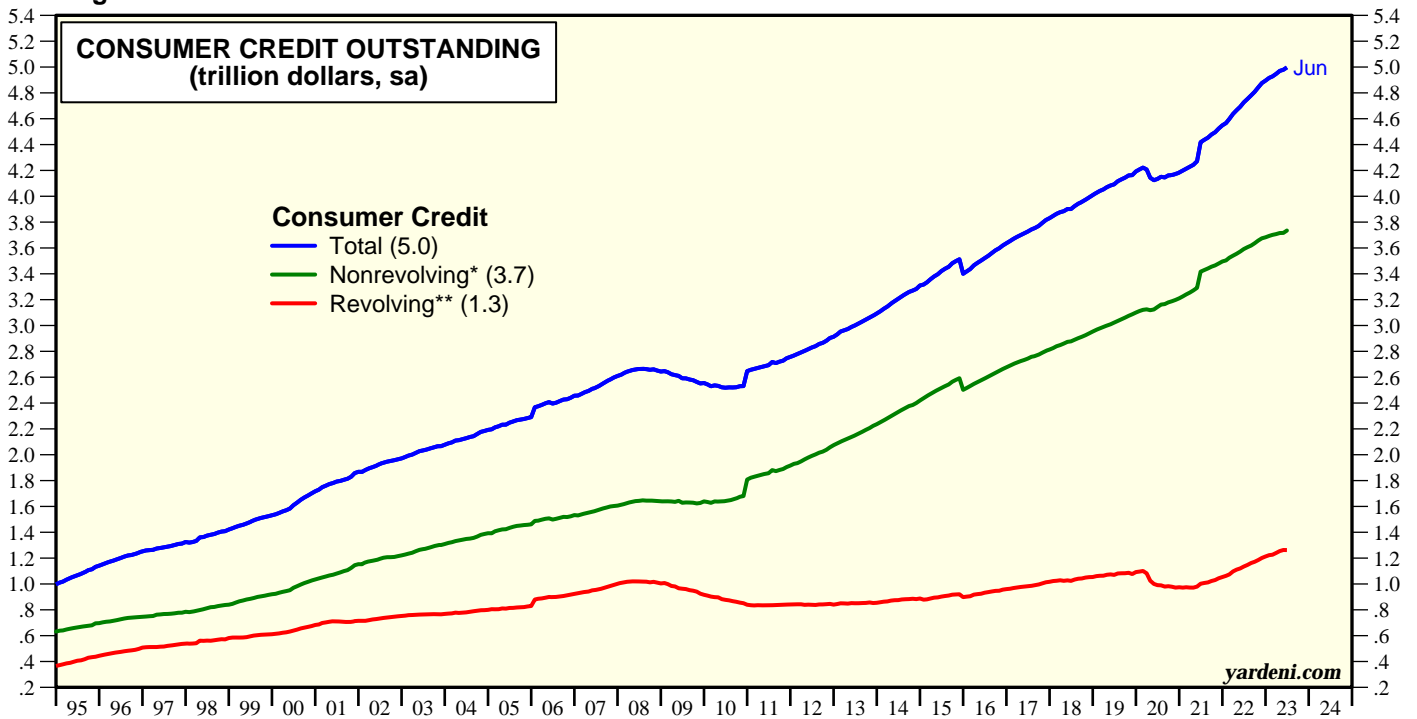
*thinking outside the box*

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Figure 1.

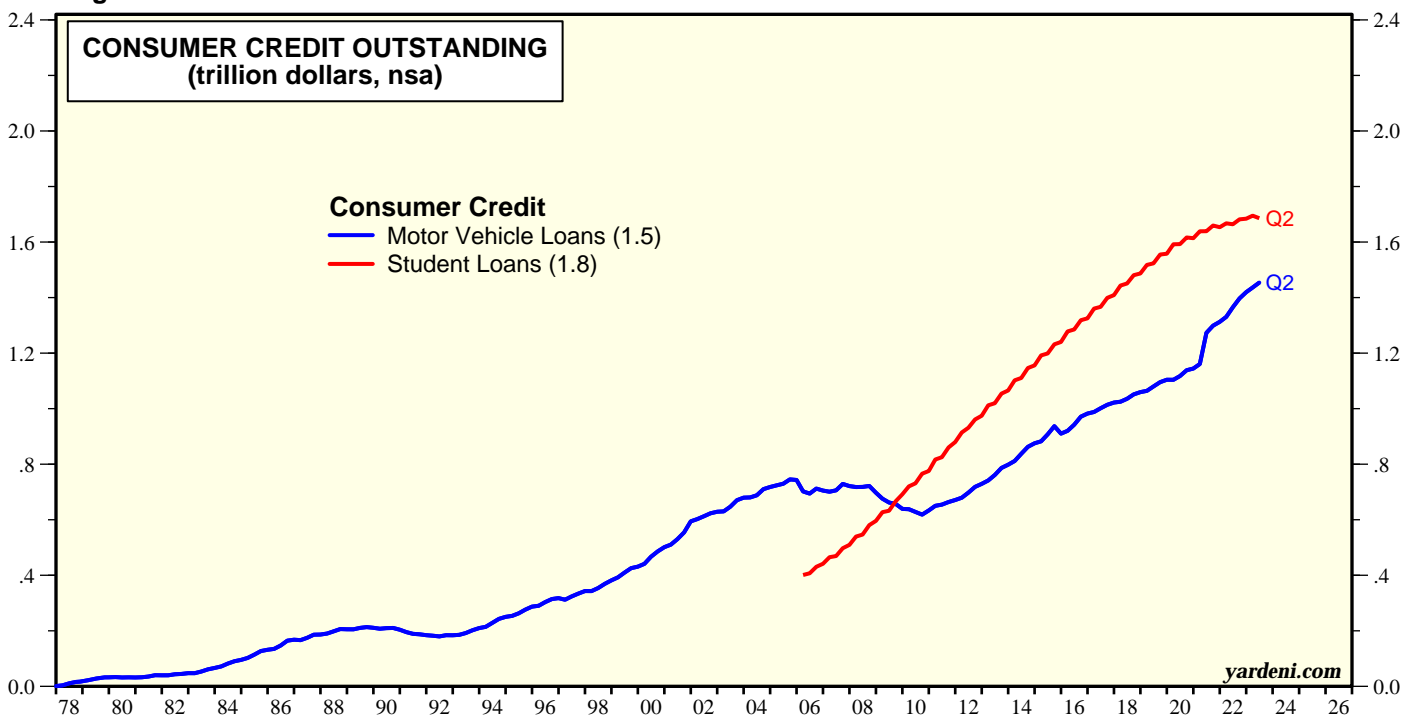


\* Nonrevolving credit includes auto and student loans.

\*\* Credit cards.

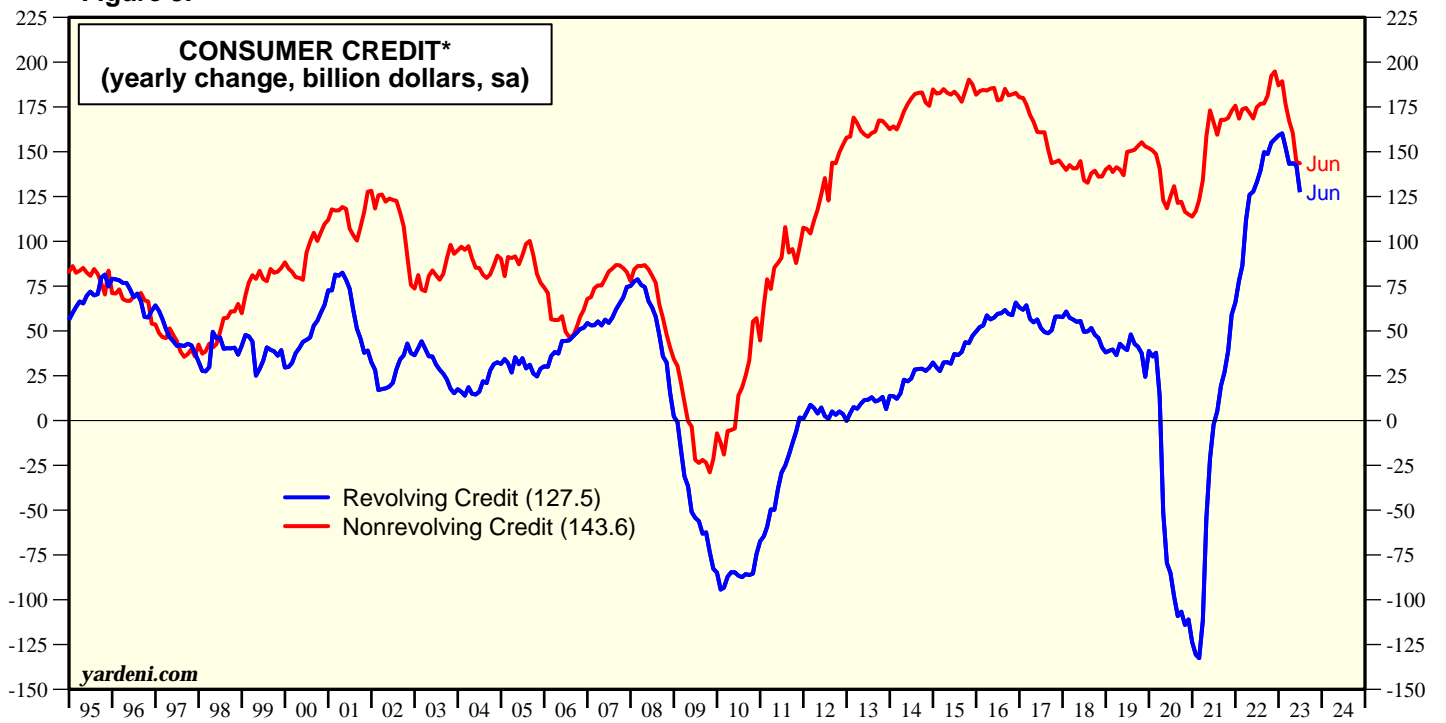
Source: Federal Reserve Board.

Figure 2.



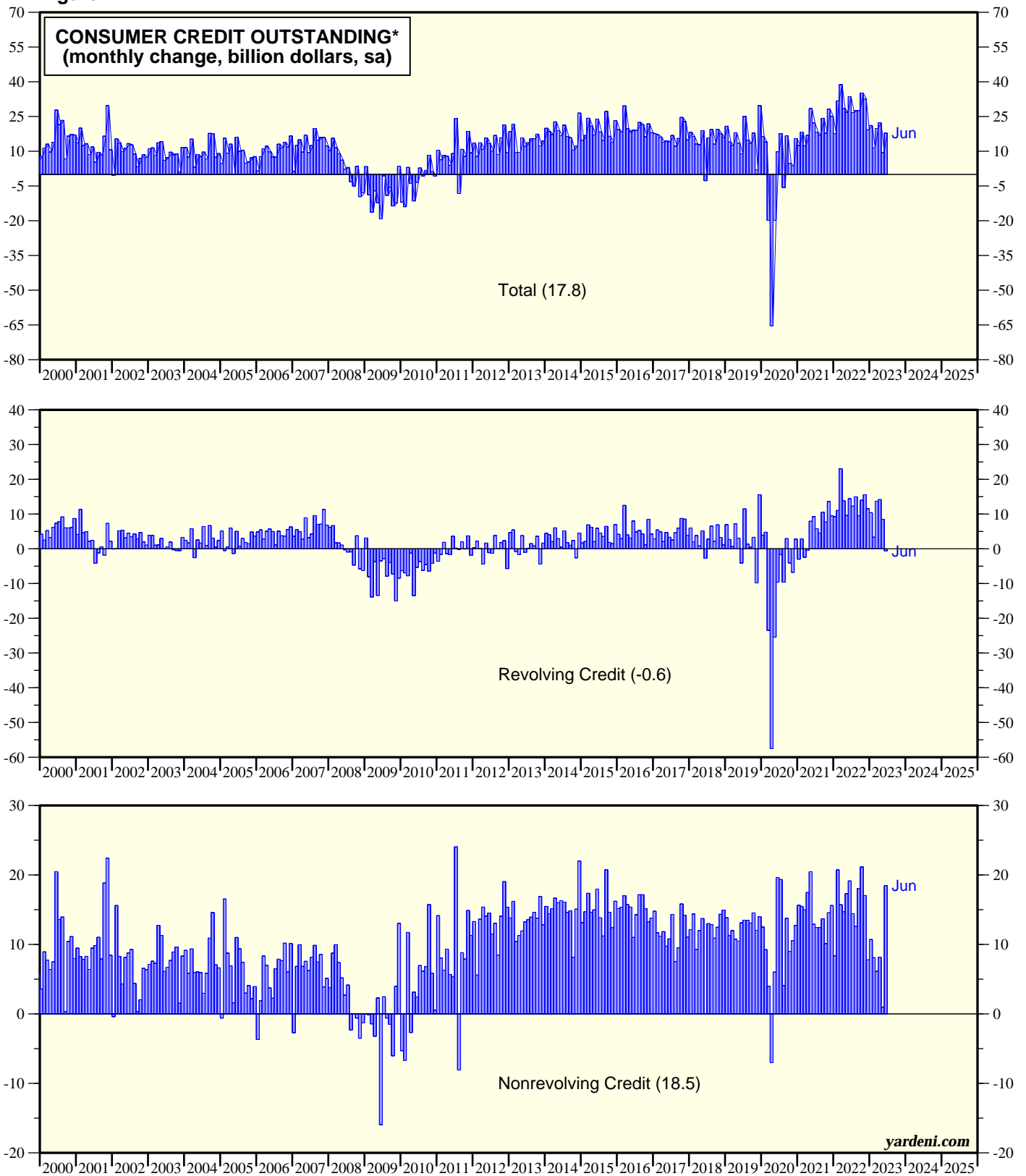
Source: Federal Reserve Board.

Figure 3.



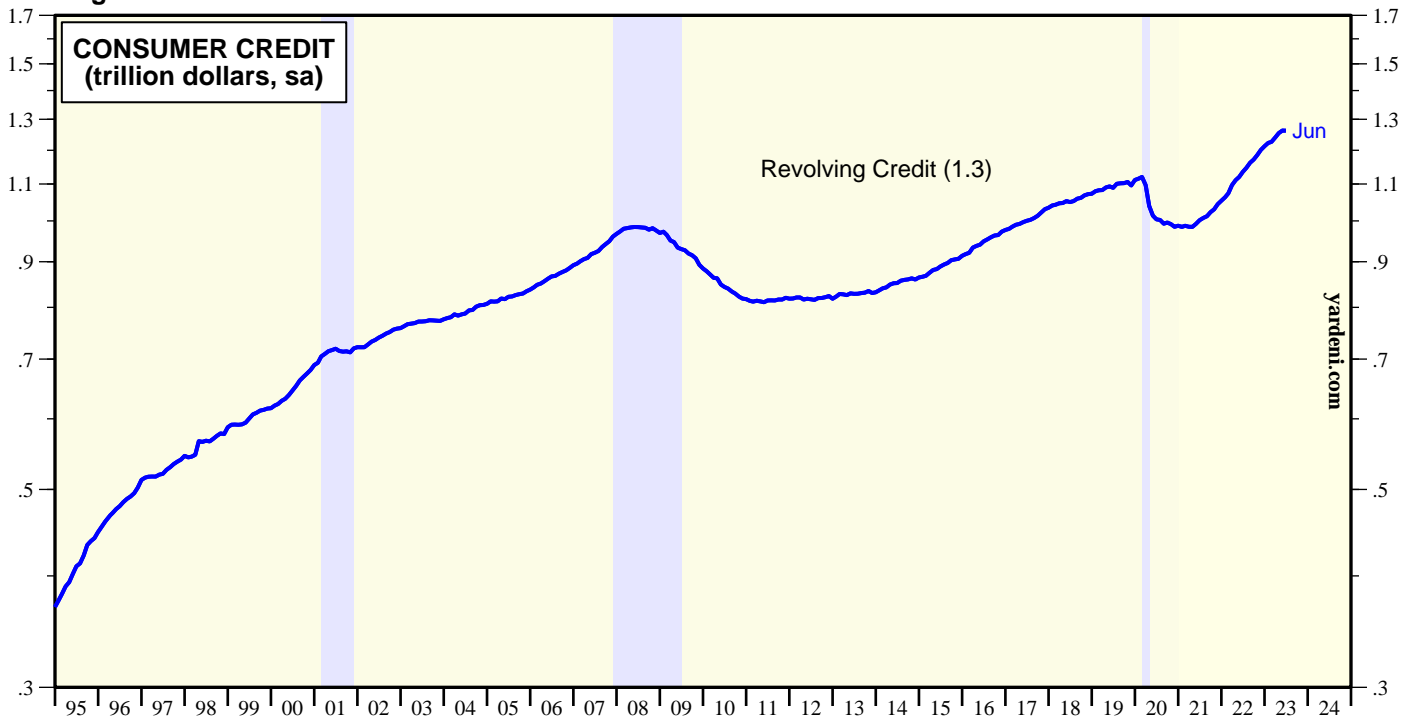
\* Break-adjusted level series are calculated by Haver Analytics using the level data and the break-adjusted percent changes reported by the FRB. Source: Federal Reserve Board and Bureau of Economic Analysis.

**Figure 4.**



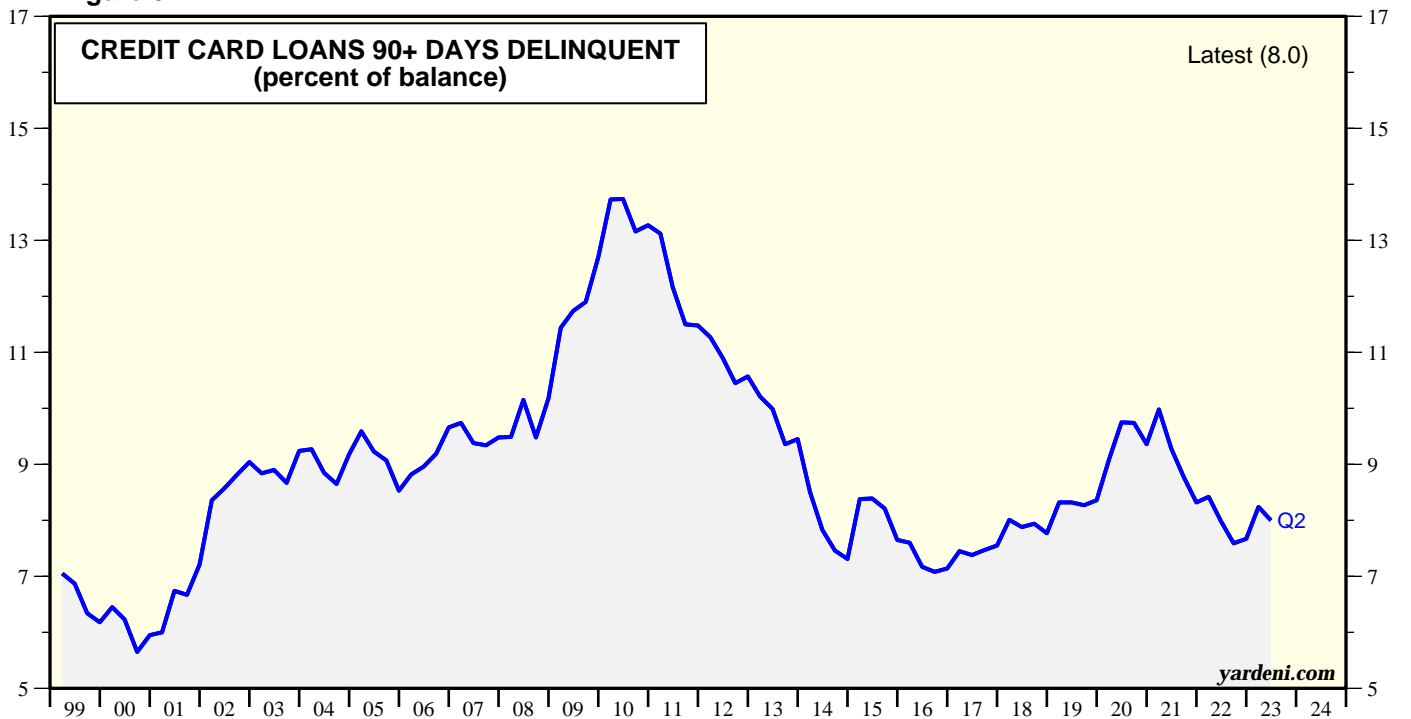
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**Figure 5.**



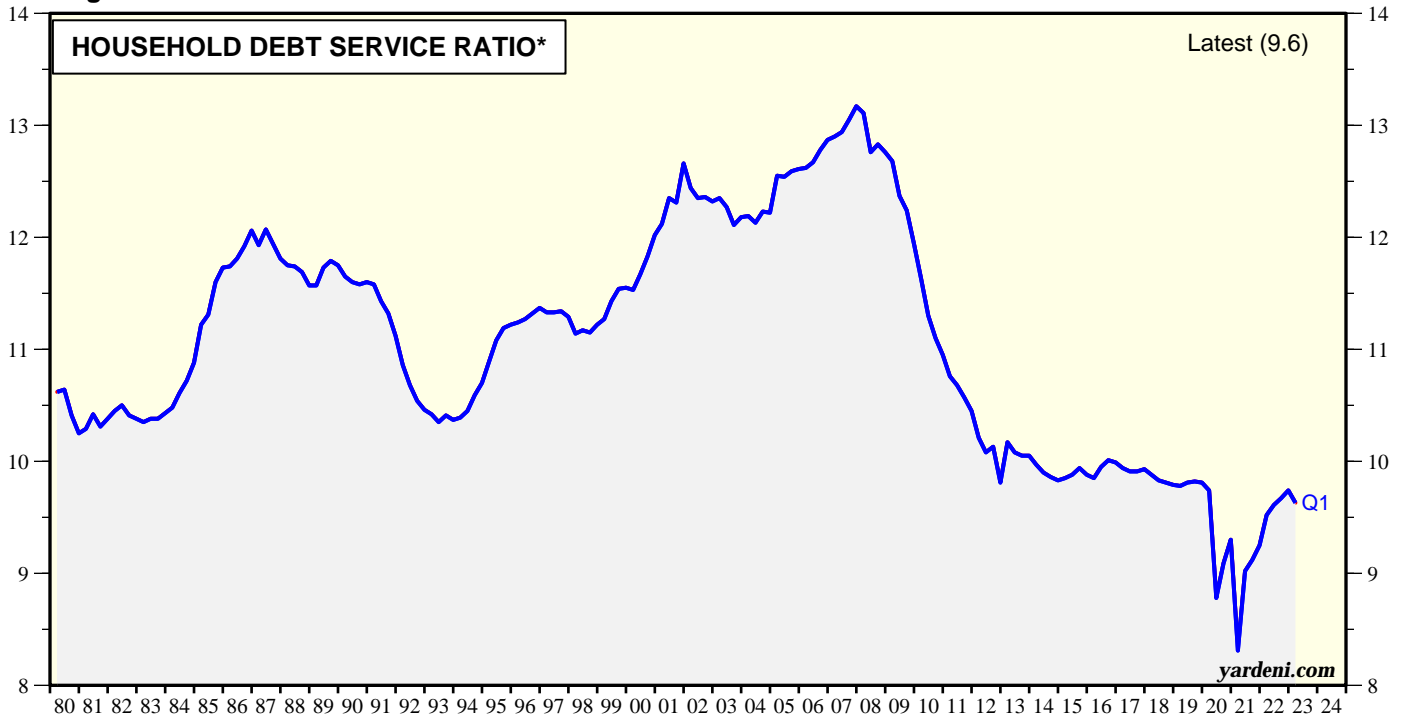
\* Break-adjusted level series are calculated by Haver Analytics using the level data and the break-adjusted percent changes reported by the FRB.  
 Note: Shaded areas are recessions according to the National Bureau of Economic Research.  
 Source: Federal Reserve Board.

**Figure 6.**



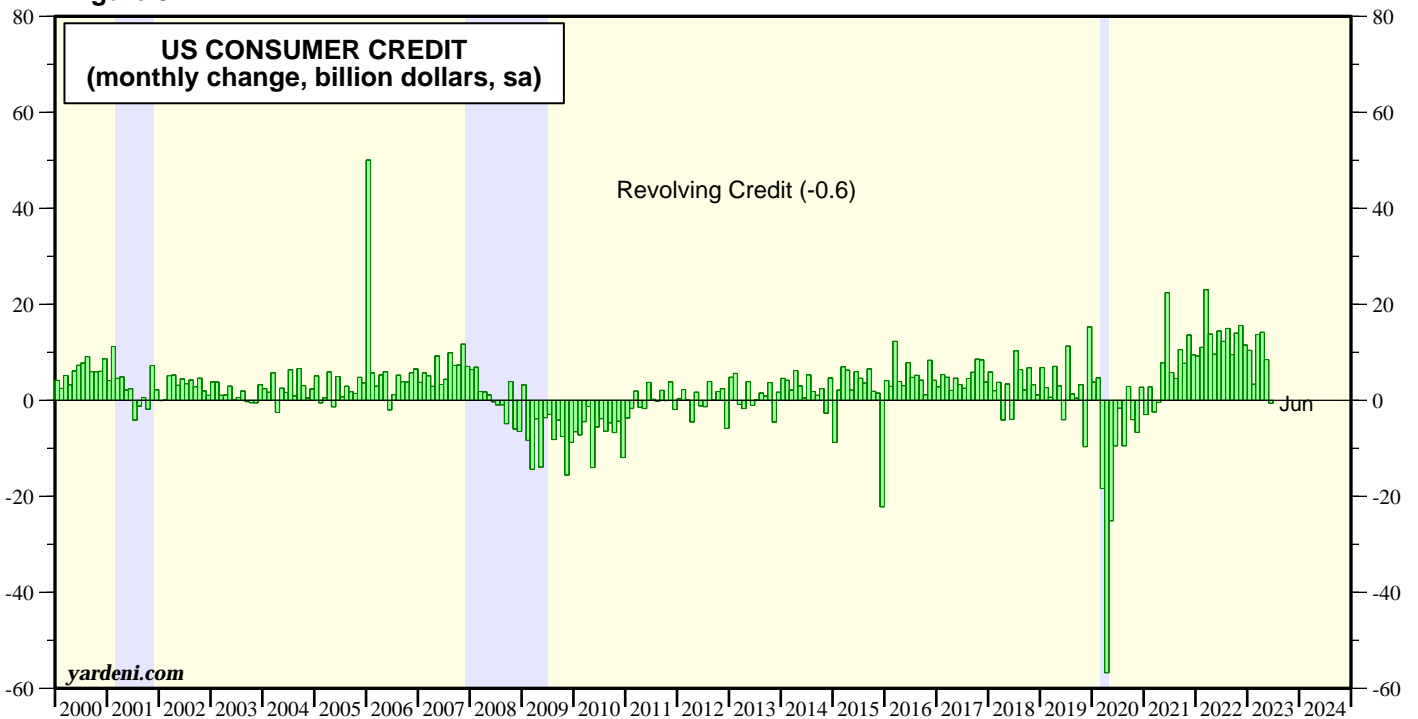
Source: New York Fed Credit Panel.

**Figure 7.**



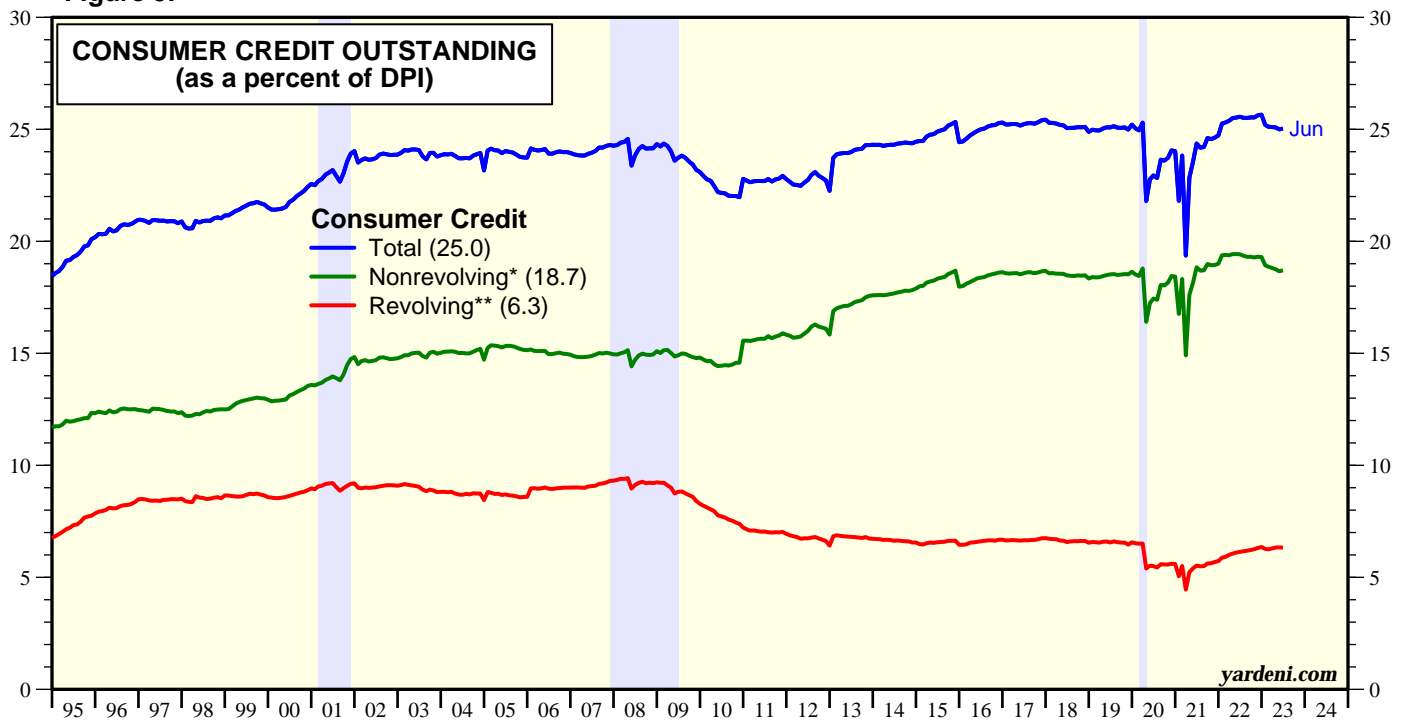
\* Ratio of debt service payments to disposable personal income.  
Source: Federal Reserve Board.

**Figure 8.**



Note: Shaded areas are recessions according to the National Bureau of Economic Research.  
Source: Board of Governors of the Federal Reserve System.

**Figure 9.**



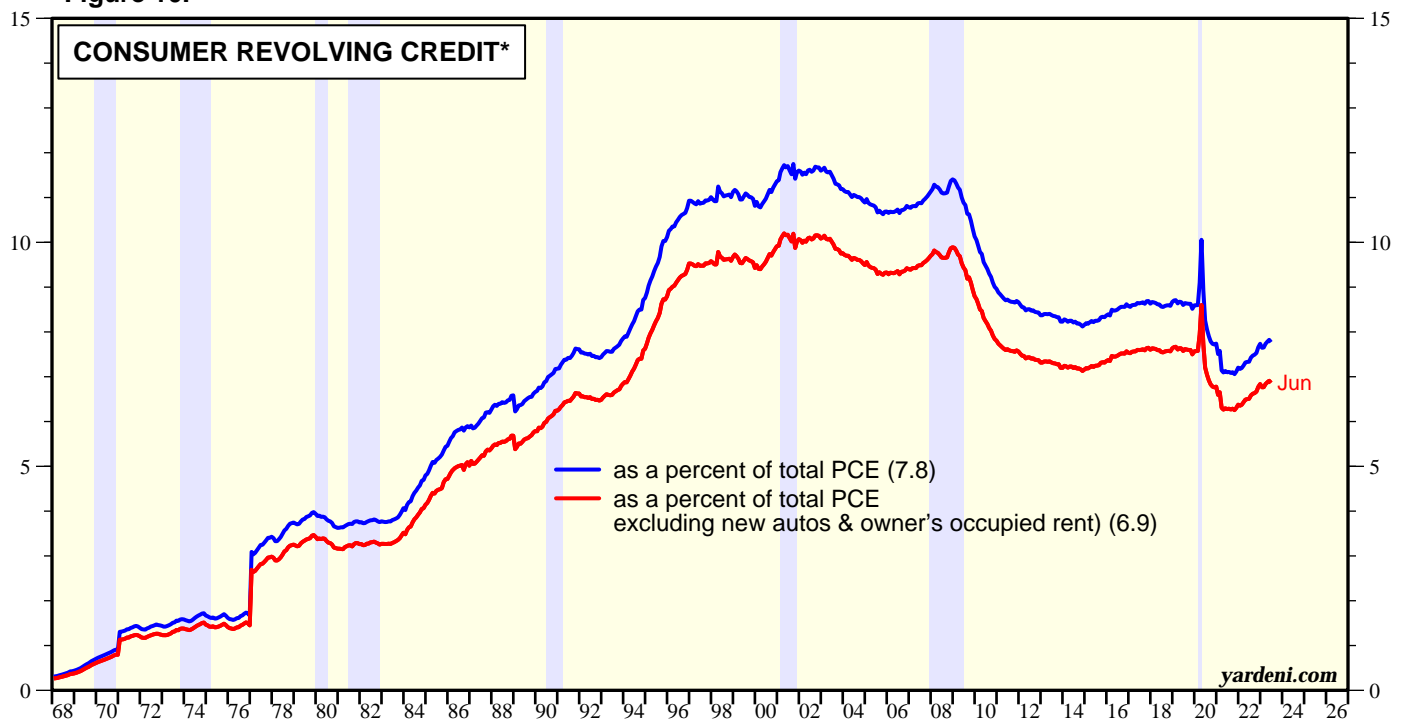
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Source: Federal Reserve Board.

**Figure 10.**



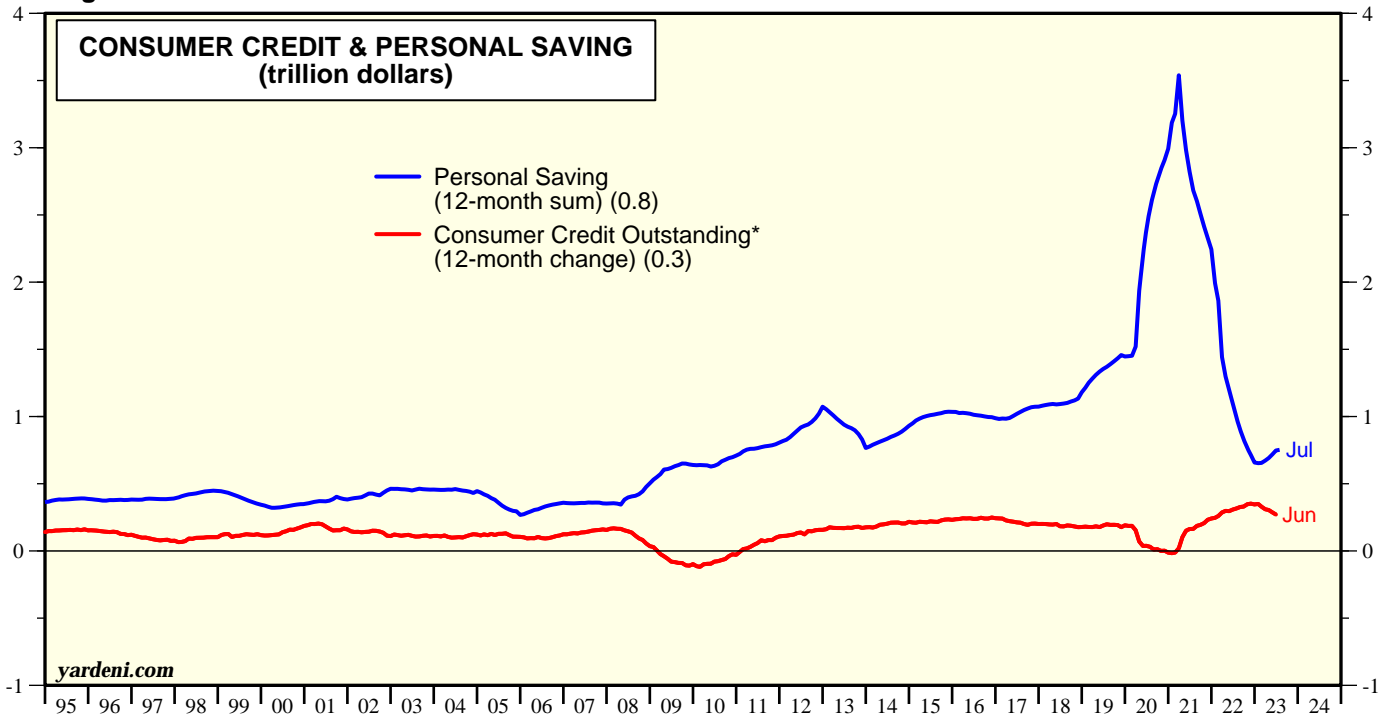
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Note: Shaded areas are recessions according to the National Bureau of Economic Research.

Source: Board of Governors of the Federal Reserve System.

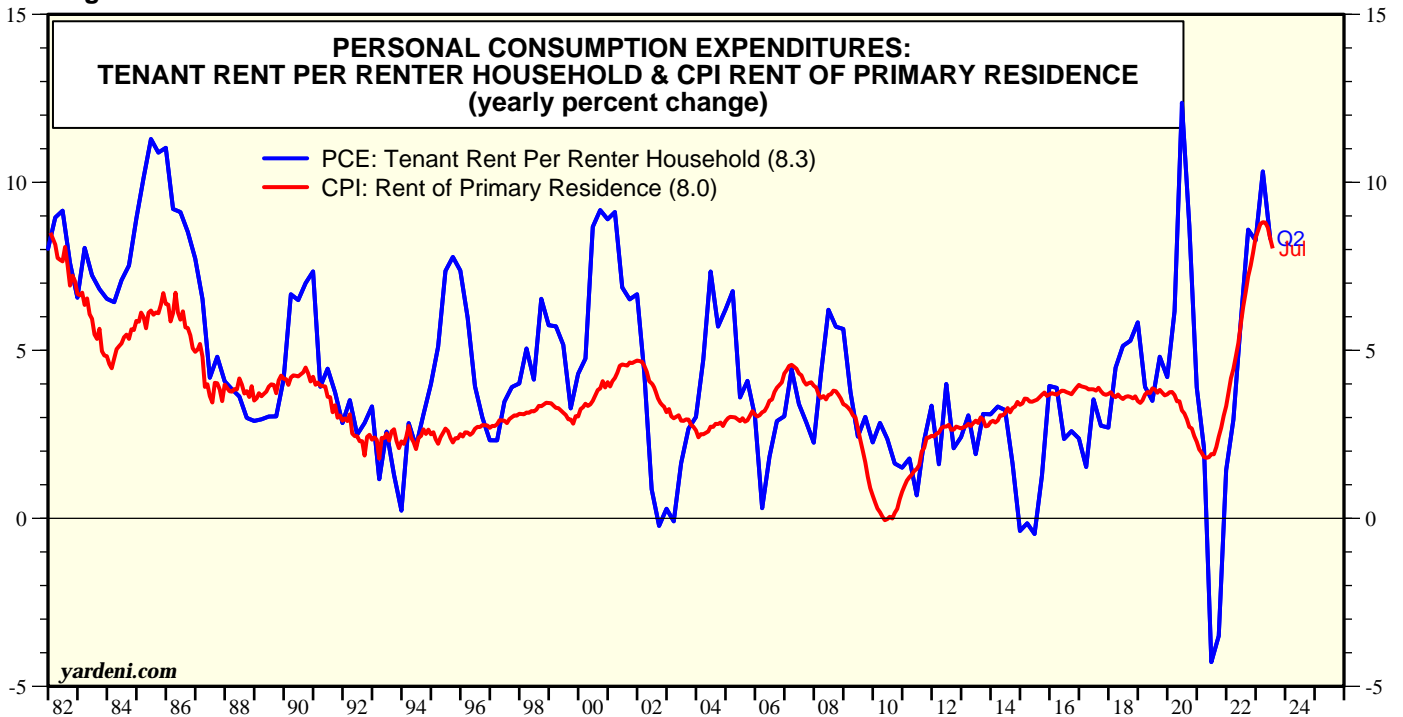


Figure 11.



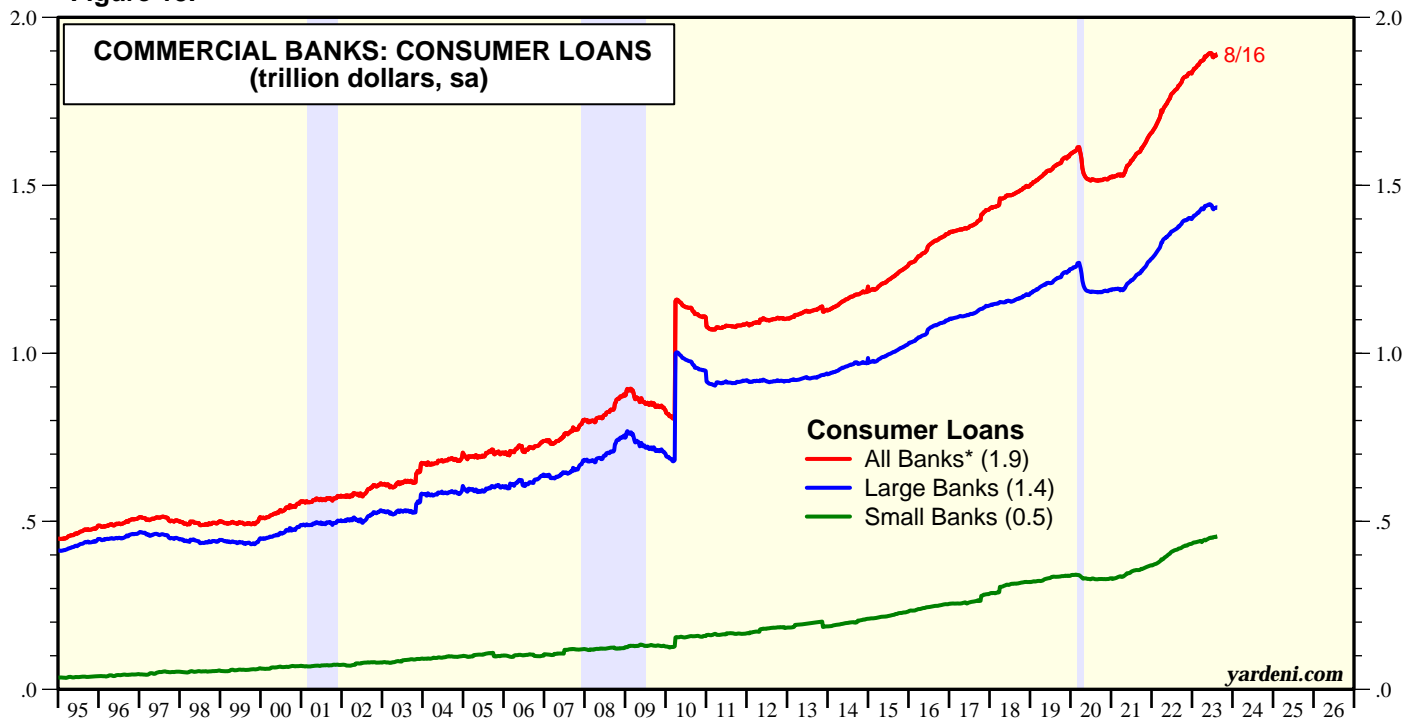
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Figure 12.



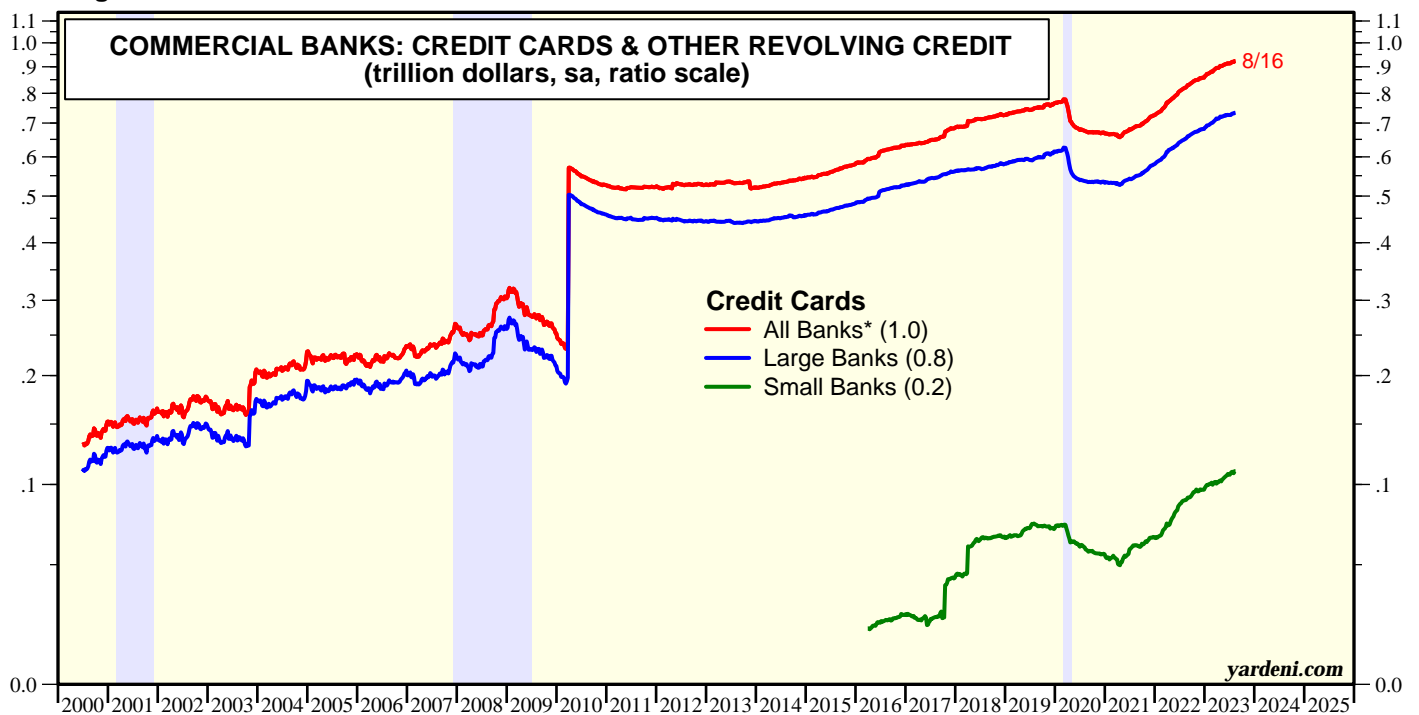
Source: Bureau of Economic Analysis.

**Figure 13.**



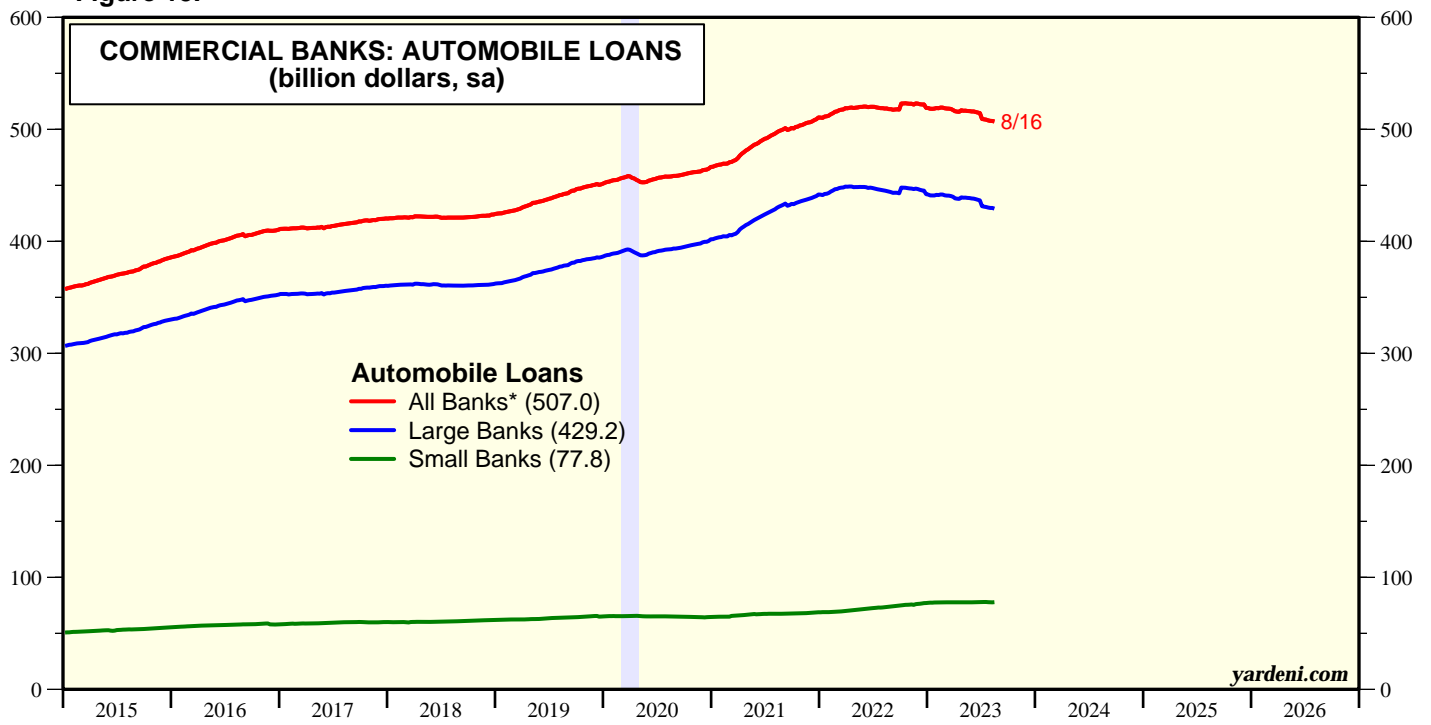
\* Includes domestically chartered commercial banks and foreign-related ones.  
 Note: Shaded areas are recessions according to the National Bureau of Economic Research.  
 Source: Federal Reserve Board.

**Figure 14.**



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 Note: Shaded areas are recessions according to the National Bureau of Economic Research.  
 Source: Federal Reserve Board.

Figure 15.



\* Includes domestically chartered commercial banks and foreign-related ones.  
Note: Shaded areas are recessions according to the National Bureau of Economic Research.  
Source: Federal Reserve Board.

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