

# FEDERAL RESERVE BANK *of* NEW YORK

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## U.S. Credit Conditions

The Federal Reserve considers the record rate of mortgage delinquencies, foreclosures and their impacts on communities an urgent problem. The New York Fed uses its expertise and knowledge to provide detailed data on U.S. credit conditions to the public to establish a body of factual data for use in forming policy decisions and developing mortgage foreclosure mitigation efforts.

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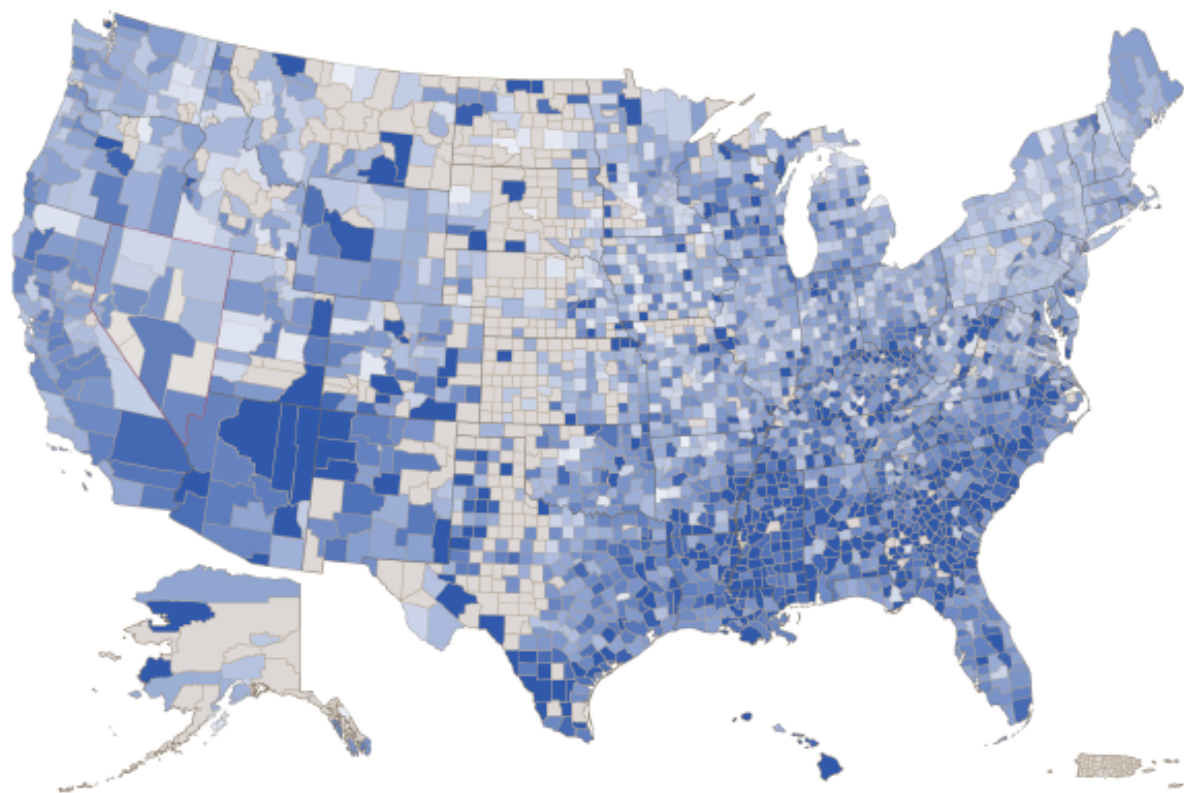
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### Auto Loan Delinquency Rate 60+ Days

Current (2009Q3)     Year Over Year

 Zoom out

Click to slide out ▼



Darker shading indicates higher percentage.  
Data for the smallest 10 percent of the counties by population have been removed and the counties are shaded grey because small population statistics are prone to extreme values and erratic fluctuations.

**Auto loan delinquency rate 60+ days** is defined as the number of consumers with at least one auto loan that is 60 or more days delinquent as a percent of the total number of consumers with at least one auto loan. Auto loans are defined as the sum of captive loans and bank loans for the purchase of autos.

**Source:** Credit reporting agency, TransUnion, LLC and its Trend Data database.

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