

Consumer Credit in the US

Market Direction | 2023-11-21 | 19 pages | Euromonitor

AVAILABLE LICENSES:

- Single User Licence €825.00
- Multiple User License (1 Site) €1650.00
- Multiple User License (Global) €2475.00

Report description:

2022 and 2023 saw some of the most rapid increases in lending interest rates in US history. During the pandemic, many interest rates approached record lows, leading consumers to refinance debt, and leading to a generally free lending environment. In the wake of dramatically higher interest rates - by US standards - the US Federal Reserve has been on the offensive since mid-2022. The Fed has hiked the federal funds rate substantially across both years, an effort which has had cascading effects in...

Euromonitor International's Consumer Credit in USA report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Auto Lending, Card Lending, Durables Lending, Education Lending, Home Lending, Other Personal Lending.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

- * Get a detailed picture of the Consumer Credit market;
- * Pinpoint growth sectors and identify factors driving change;
- * Understand the competitive environment, the market's major players and leading brands;
- * Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table of Contents:

Consumer Credit in the US
Euromonitor International
November 2023

List Of Contents And Tables

CONSUMER CREDIT IN THE US

KEY DATA FINDINGS

2023 DEVELOPMENTS

Rising interest rates set the tone for lending in the US

Student loan interest payments make their long-dreaded return

Apple muscles its way into the BNPL space

PROSPECTS AND OPPORTUNITIES

Regulation for BNPL

The end of student loan forbearance could lead to delinquencies for other forms of consumer credit

Opportunities for open banking abound in consumer credit

CATEGORY DATA

Table 1 Consumer Credit: Outstanding Balance by Category: Value 2018-2023

Table 2 Consumer Credit: Outstanding Balance by Category: % Value Growth 2018-2023

Table 3 Consumer Credit: Gross Lending by Category: Value 2018-2023

Table 4 Consumer Credit: Gross Lending by Category: % Value Growth 2018-2023

Table 5 Forecast Consumer Credit: Outstanding Balance by Category: Value 2023-2028

Table 6 Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2023-2028

Table 7 Forecast Consumer Credit: Gross Lending by Category: Value 2023-2028

Table 8 Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2023-2028

CONSUMER LENDING IN THE US

EXECUTIVE SUMMARY

Consumer lending in 2023: Lending in an era of higher interest rates

Education lending a hot news story throughout 2023

Housing market cools, as many consumers suffer from "rate lock"

BNPL remains an important factor in a challenging economic environment

What next for consumer lending?

MARKET DATA

Table 9 Consumer Lending: Outstanding Balance by Category: Value 2018-2023

Table 10 Consumer Lending: Outstanding Balance by Category: % Value Growth 2018-2023

Table 11 Consumer Lending: Gross Lending by Category: Value 2018-2023

Table 12 Consumer Lending: Gross Lending by Category: % Value Growth 2018-2023

Table 13 Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 14 Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 15 Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 16 Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 17 Forecast Consumer Lending: Outstanding Balance by Category: Value 2023-2028

Table 18 □Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2023-2028

Table 19 □Forecast Consumer Lending: Gross Lending by Category: Value 2023-2028

Table 20 □Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2023-2028

DISCLAIMER

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

SOURCES

Summary 1 Research Sources

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Consumer Credit in the US

Market Direction | 2023-11-21 | 19 pages | Euromonitor

To place an Order with Scotts International:

- ☐ - Print this form
- ☐ - Complete the relevant blank fields and sign
- ☐ - Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Single User Licence	€825.00
	Multiple User License (1 Site)	€1650.00
	Multiple User License (Global)	€2475.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

☐ ** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*		Phone*	
First Name*		Last Name*	
Job title*			
Company Name*		EU Vat / Tax ID / NIP number*	
Address*		City*	
Zip Code*		Country*	
		Date	2026-03-05
		Signature	

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com