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This report looks at the following areas:

- The impact of the COVID-19 pandemic on consumer behavior and the lending market.
- Effects of a US recession on lending.
- · Consumer attitudes toward debt.
- Important factors in personal loan selection.



"The COVID-19 pandemic has brought health and economic instability to a substantial portion of the United States population. Unemployment is improving, but the economic ramifications of the pandemic will be felt long after the COVID-19 vaccine is widely available."

Jennifer White Boehm,
Associate Director, Finance
Reports

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Table of Contents

OVERVIEW

- What you need to know
- · Key issues covered in this Report
- Definition
- COVID-19: Market context
- Economic and other assumptions

EXECUTIVE SUMMARY

- Top takeaways
- · Personal finances are not improving
- The COVID-19 crisis has made US adults state that they are even more averse to taking on debt...
- · ...but the interest in personal loans prevails
- Consideration of non-traditional lenders, credit assessment is increasing
- Market overview
- Impact of the COVID-19 pandemic on lending

Figure 1: Short-, medium- and long-term impact of the COVID-19 pandemic on lending, November 2020

- Opportunities and Challenges
- Re-emergence
- Recovery

THE MARKET - KEY TAKEAWAYS

- US adults are paying down debt during COVID-19 pandemic
- · Delinquencies are starting to creep up
- Unemployment continues to drop, but remains above prepandemic levels

MARKET SIZE

US adults are paying down debt during COVID-19 pandemic

Figure 2: Total US non-housing consumer debt, by type, Q3 2003–Q2 2020

 Stimulus money caused personal savings rate to skyrocket, then rapidly decline

Figure 3: Personal saving rate, January 2008–November 2020

 The COVID-19 crisis is slowing the growth of the number of auto and credit card accounts

What's included

Executive Summary

Full Report PDF

Infographic Overview

Powerpoint Presentation

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Figure 4: Number of auto and credit card accounts, Q2 2003–Q2 2020

MARKET FACTORS

Delinquencies are starting to creep up

Figure 5: Percent of accounts 90+ days delinquent, by type of loan, Q2 2003-Q2 2020

Credit card balances are dropping faster than credit limits
Figure 6: Credit card balance, total limit, and available limit,
Q2 2003 - Q2 2020

 Unemployment continues to drop, but remains above prepandemic levels

Figure 7: Unemployment and underemployment, January 2007–November 2020

DPI down from the stimulus peak, but still higher than 2019
Figure 8: Disposable personal income, change from previous period, January 2007–October 2020

 Consumer confidence rebounds, and continues upward climb

Figure 9: Consumer Sentiment Index, January 2007–October 2020

COMPANIES AND BRANDS

Subprime lenders took a bigger slice of the mailbox

Figure 10: Rise direct mail pieces, October 2020

Figure 11: SpotLoan mail July 2020

Figure 12: Plain Green mail September 2020

 Consolidating credit card debt remained a popular message

Figure 13: OneMain direct mailer, October 2020

 Lenders promoted specific types of loans for those staying near home

Figure 14: Discover digital ad, 2020 Figure 15: SoFi digital ad, 2020

 Microloans and BNPL step up competition against personal loans

Microloans

Figure 16: US Bank Small Loan email, March 2020

BNPL (buy now, pay later)

Figure 17: BNPL digital ads, 2020

THE CONSUMER - KEY TAKEAWAYS

- Most consumers have at least one type of debt
- Banks are used most for loans

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Executive Summary

Full Report PDF

Infographic Overview

Powerpoint Presentation

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- Parents will be applying for loans
- The COVID-19 crisis is challenging consumer finances

TYPE OF DEBT

Most consumers have at least one type of debt
Figure 18: Types of debt, October 2020

Debt is not spread evenly across generations
Figure 19: Types of debt, by generation, October 2020

Having children is a primary driver of debt
Figure 20: Types of debt, by parental status, October 2020

Credit card debt most prevalent
Figure 21: Credit card debt, by generation, October 2020

Men are more likely to have personal loans
Figure 22: Type of debt, by gender, October 2020

INTEREST IN USING PERSONAL LOANS

Banks are used most for loans
Figure 23: Interest in personal loans, October 2020

Interest in personal loans is highest among young people
Figure 24: Interest in personal loans, by generation, October
2020

Hispanics are most interested in non-traditional options
Figure 25: Interest in personal loans, by Hispanic origin,
October 2020

REASONS FOR TAKING OUT A PERSONAL LOAN

Refinancing other debt is most popular reason
Figure 26: Reasons for taking out a personal loan, October
2020

Parents' needs are different
Figure 27: Reasons for taking out a personal loan, by parental status, October 2020

PLANS TO OPEN A PERSONAL LOAN

Many young Hispanics will be in the market for a loan
Figure 28: Plans to apply for a personal loan, by Hispanic origin, October 2020

Parents will be applying for loans
Figure 29: Plans to apply for a personal loan, by parental status, October 2020

IMPORTANT FACTORS IN A PERSONAL LOAN

 Interest rate is the most important factor in deciding on personal loans

What's included

Executive Summary

Full Report PDF

Infographic Overview

Powerpoint Presentation

Interactive Databook

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Figure 30: Most important factors in choosing a personal loan, October 2020

 To young consumers, online applications are more important than existing relationships

Figure 31: Most important factors in choosing a personal loan, by generation, October 2020

Black adults have slightly different priorities

Figure 32: Most important factors in choosing a personal loan, by race, October 2020

LENDING EFFECT ON FINANCIAL SITUATION

Personal finances are not improving

Figure 33: Lending effect on financial situation, November 2019 vs October 2020

Men are struggling more than women

Figure 34: Lending effect on financial situation, by gender, October 2020

Parents are more susceptible to default

Figure 35: Lending effect on financial situation, by parental status, October 2020

ATTITUDES AND BEHAVIORS TOWARD LENDING

Half of all consumers are now averse to debt

Figure 36: Attitudes and behaviors toward debt, by age, October 2020

Men are having more trouble with loans

Figure 37: Attitudes and behaviors toward debt, by gender, October 2020

 Young people are stressed about debt – but are comfortable with even more

Figure 38: Attitudes and behaviors toward debt, by generation, October 2020

 Some Black adults are considering non-traditional lenders before their own banks

Figure 39: Attitudes and behaviors toward debt, by race, October 2020

Non-traditional lenders attract those with lower credit scores

Figure 40: Attitudes and behaviors toward debt, by credit score, October 2020

APPENDIX – DATA SOURCES AND ABBREVIATIONS

- Data sources
- Consumer survey data

What's included

Executive Summary

Full Report PDF

Infographic Overview

Powerpoint Presentation

Interactive Databook

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- Direct marketing creative
- Abbreviations and terms
- Abbreviations

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Executive Summary

Full Report PDF

Infographic Overview

Powerpoint Presentation

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