TABLE B–77.—*Consumer credit outstanding, 1955–97*

[Amount outstanding (end of month); billions of dollars, seasonally adjusted]

| Year and month | Total consumer credit [1] | Automobile | Revolving [2] | Other [3] |
|---|---|---|---|---|
| December: | | | | |
| 1955 | 41.9 | 13.5 | ..... | 28.4 |
| 1956 | 45.4 | 14.5 | ..... | 30.9 |
| 1957 | 48.1 | 15.5 | ..... | 32.6 |
| 1958 | 48.3 | 14.3 | ..... | 34.1 |
| 1959 | 55.9 | 16.6 | ..... | 39.3 |
| 1960 | 60.0 | 18.1 | ..... | 41.9 |
| 1961 | 62.2 | 17.7 | ..... | 44.5 |
| 1962 | 68.1 | 20.0 | ..... | 48.1 |
| 1963 | 76.6 | 22.9 | ..... | 53.7 |
| 1964 | 86.0 | 25.9 | ..... | 60.1 |
| 1965 | 96.0 | 29.4 | ..... | 66.6 |
| 1966 | 101.9 | 31.0 | ..... | 70.8 |
| 1967 | 106.9 | 31.1 | ..... | 75.7 |
| 1968 | 117.4 | 34.4 | 2.0 | 81.0 |
| 1969 | 127.1 | 36.9 | 3.6 | 86.6 |
| 1970 | 131.5 | 36.3 | 4.9 | 90.2 |
| 1971 | 146.9 | 40.5 | 8.3 | 98.1 |
| 1972 | 166.1 | 47.8 | 9.4 | 108.9 |
| 1973 | 190.0 | 53.7 | 11.3 | 124.9 |
| 1974 | 198.8 | 54.2 | 13.2 | 131.3 |
| 1975 | 203.6 | 56.8 | 14.5 | 132.3 |
| 1976 | 224.8 | 65.9 | 16.6 | 142.3 |
| 1977 | 257.5 | 79.0 | 36.7 | 141.8 |
| 1978 | 302.1 | 95.8 | 45.2 | 161.0 |
| 1979 | 343.5 | 108.7 | 53.4 | 181.5 |
| 1980 | 350.1 | 112.0 | 55.1 | 183.0 |
| 1981 | 367.6 | 119.8 | 61.1 | 186.7 |
| 1982 | 384.6 | 127.5 | 66.5 | 190.7 |
| 1983 | 433.7 | 146.2 | 79.1 | 208.4 |
| 1984 | 512.8 | 175.3 | 100.3 | 237.2 |
| 1985 | 592.7 | 210.8 | 124.7 | 257.1 |
| 1986 | 646.3 | 247.1 | 141.2 | 258.0 |
| 1987 | 676.3 | 266.1 | 160.9 | 249.4 |
| 1988 [4] | 719.0 | 285.3 | 184.6 | 249.2 |
| 1989 | 779.0 | 290.8 | 211.2 | 277.0 |
| 1990 | 789.3 | 283.5 | 238.6 | 267.2 |
| 1991 | 777.2 | 263.4 | 263.7 | 250.1 |
| 1992 | 779.9 | 262.7 | 278.2 | 239.1 |
| 1993 | 838.6 | 288.0 | 309.9 | 240.7 |
| 1994 | 959.7 | 327.9 | 365.5 | 266.4 |
| 1995 | 1,094.2 | 364.2 | 443.0 | 287.0 |
| 1996 | 1,179.9 | 392.4 | 499.2 | 288.3 |
| 1996: Jan | 1,102.3 | 367.0 | 447.3 | 288.1 |
| Feb | 1,113.3 | 370.5 | 454.0 | 288.8 |
| Mar | 1,123.2 | 373.7 | 460.2 | 289.4 |
| Apr | 1,133.0 | 376.8 | 466.3 | 289.8 |
| May | 1,141.4 | 380.0 | 471.1 | 290.2 |
| June | 1,151.0 | 383.8 | 474.8 | 292.4 |
| July | 1,161.5 | 388.1 | 479.5 | 293.9 |
| Aug | 1,169.9 | 388.8 | 483.3 | 297.8 |
| Sept | 1,170.7 | 389.9 | 485.3 | 295.6 |
| Oct | 1,177.3 | 391.4 | 490.6 | 295.4 |
| Nov | 1,179.5 | 390.4 | 495.0 | 294.1 |
| Dec | 1,179.9 | 392.4 | 499.2 | 288.3 |
| 1997: Jan | 1,189.7 | 393.4 | 505.3 | 291.0 |
| Feb | 1,195.4 | 393.8 | 509.3 | 292.3 |
| Mar | 1,197.3 | 392.6 | 509.5 | 295.2 |
| Apr | 1,206.2 | 396.5 | 512.4 | 297.3 |
| May | 1,209.5 | 397.5 | 514.3 | 297.7 |
| June | 1,211.7 | 399.8 | 516.2 | 295.8 |
| July | 1,216.1 | 403.2 | 520.2 | 292.6 |
| Aug | 1,222.2 | 403.2 | 523.7 | 295.3 |
| Sept | 1,223.8 | 405.7 | 526.4 | 291.7 |
| Oct | 1,235.2 | 410.4 | 529.9 | 294.9 |
| Nov *p* | 1,231.0 | 409.1 | 528.1 | 293.8 |

[1] Covers most short- and intermediate-term credit extended to individuals through regular business channels, usually to finance the purchase of consumer goods and services or to refinance debts incurred for such purposes. Credit secured by real estate is excluded.

[2] Consists of credit cards at retailers, gasoline companies, and commercial banks, and check credit at commercial banks. Excludes 30-day charge credit held by travel and entertainment companies. Prior to 1968, included in "other." Beginning 1977, includes open-end credit at retailers, previously included in "other." Also beginning 1977, some retail credit was reclassified from commercial into consumer credit.

[3] Includes mobile home loans and all other loans not included in automobile or revolving credit, such as loans for education, boats, trailers, or vacations. These loans may be secured or unsecured.

[4] Data newly available in January 1989 result in breaks in many series between December 1988 and subsequent months.

Source: Board of Governors of the Federal Reserve System.



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