

Consumer Lending in the US

November 2023

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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
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DISCLAIMER

SOURCES

Summary 1 - Research Sources

Consumer Credit in the US - Category analysis

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 muscled its way into the BNPL space

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