

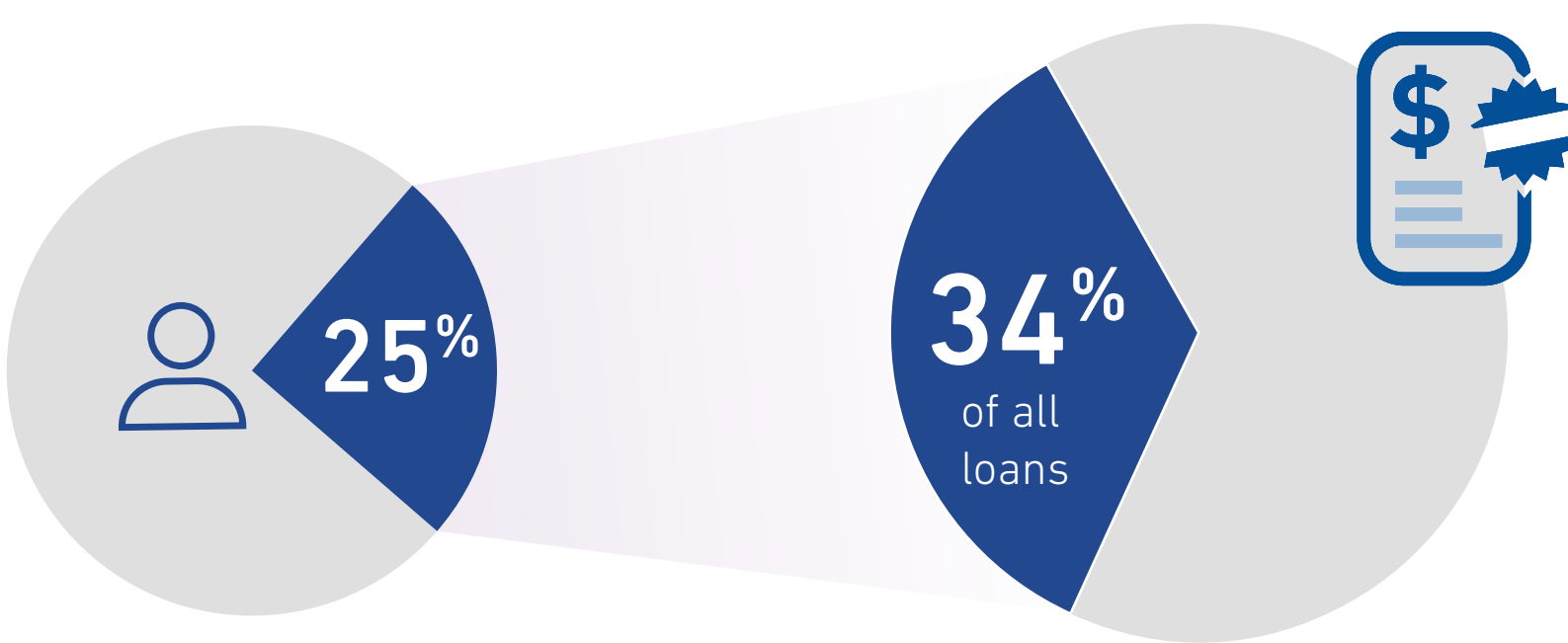


## Generational Divide of the Subprime Consumer: How Age Affects the Preferences and Trends of Alternative Financial Services Users

Demographic data that correlates age, income and credit usage is essential for lenders to personalize products and services for subprime consumers. Alternative data trends can show you more about who your best customers are and what they want now.

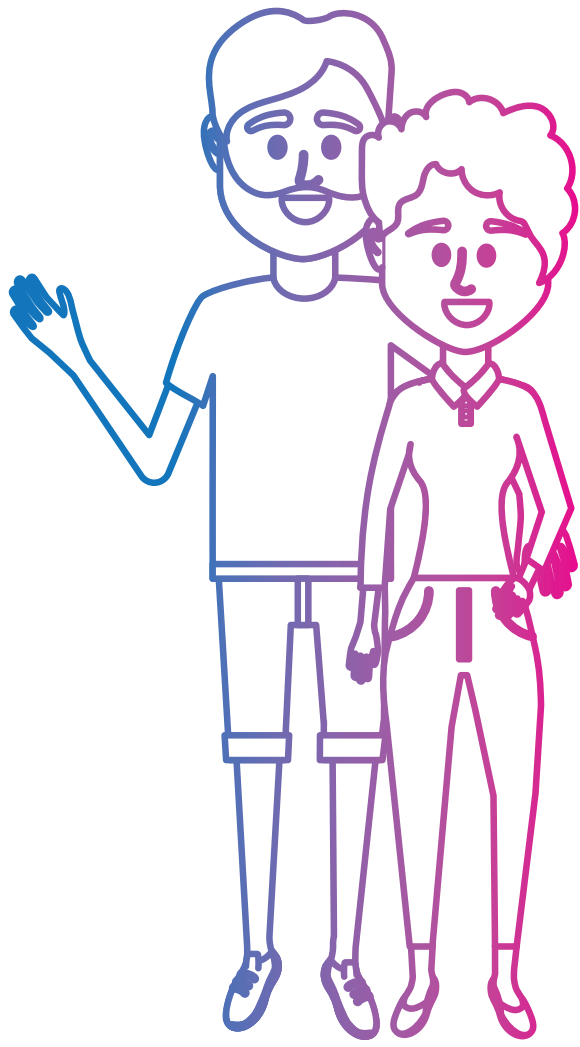


Relative to its size, **millennials open more loans per person** than any other generation



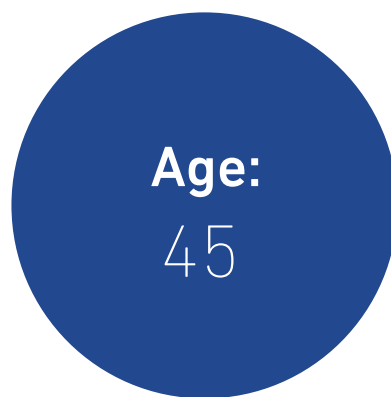
Millennials: 1/4 of the population = 1/3 of all loans

### Gen X: **highly active in the online lending space**

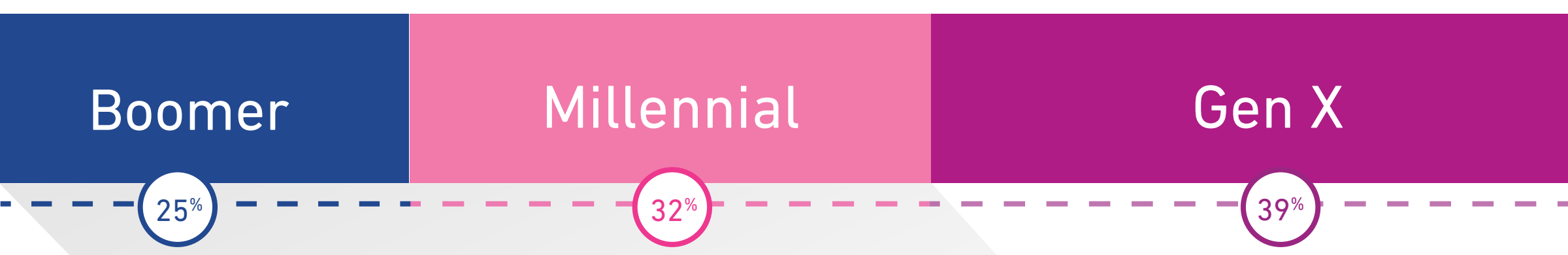


This age group opens **40% of online loans**, and carries the **most revolving debt** of any generation overall.

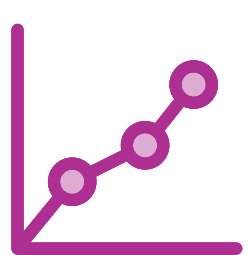
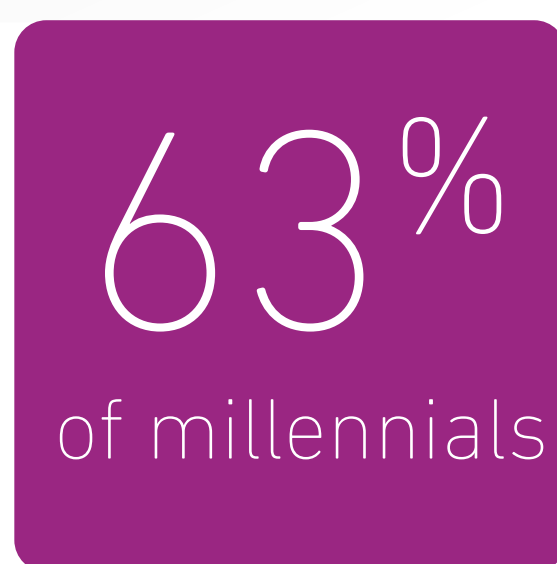
Gen X: Average online loan consumer



### Proportion of Online Loans by Generation:



### Income below \$30,000



**Installment borrower incomes have been on the rise for the past five years**

For more subprime consumer stats and trends, download the 2018 Alternative Financial Services Lending Trends report now!

[View the Report](#)

