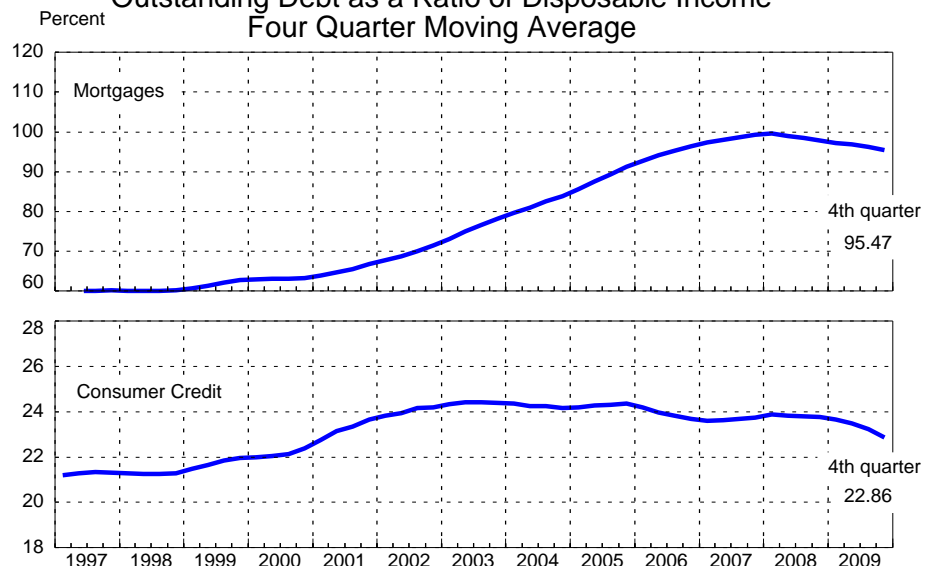


## HOUSEHOLD DEBT BURDEN

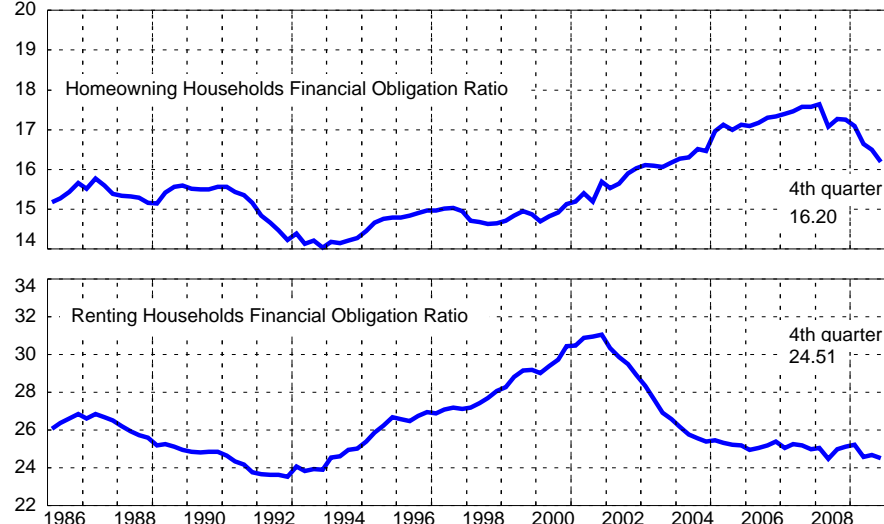
Outstanding Debt as a Ratio of Disposable Income  
Four Quarter Moving Average



Source: Federal Reserve Board

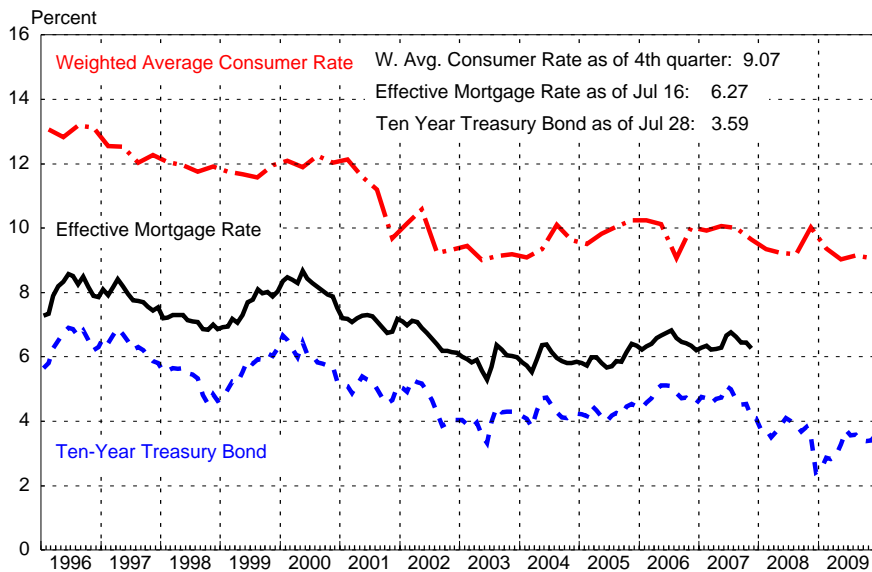
## HOUSEHOLD DEBT SERVICE

Percent



Source: Federal Reserve Board

## HOUSEHOLD BORROWING RATES



Source: Federal Reserve Board; FRBNY; Freddie Mac

29-Jul-10