

## DEBT TO INCOME RATIOS: UNITED STATES 1980-2006

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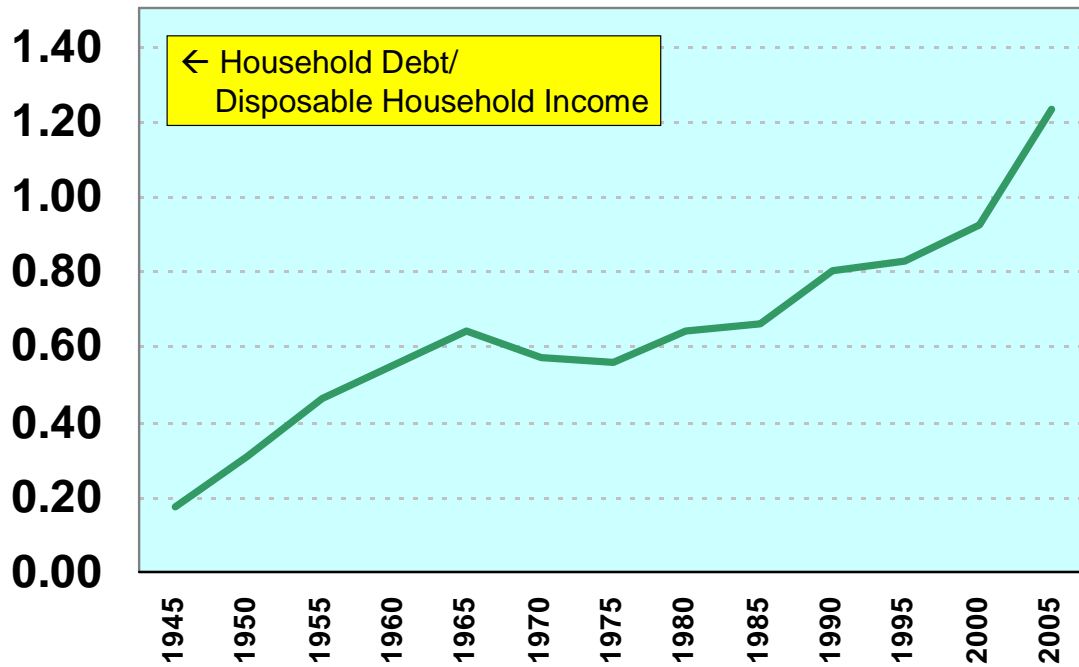
Year	Disposable Household Income	Home Mortgage Debt	Other Consumer Debt	Total Household Debt	Debt to Income Ratio
1945	\$152	\$19	\$7	\$25	0.17
1950	\$210	\$45	\$19	\$64	0.31
1955	\$283	\$88	\$43	\$131	0.46
1960	\$365	\$141	\$61	\$202	0.55
1965	\$498	\$219	\$98	\$317	0.64
1970	\$736	\$286	\$134	\$420	0.57
1975	\$1,187	\$459	\$207	\$666	0.56
1980	\$2,009	\$927	\$358	\$1,285	0.64
1981	\$2,246	\$998	\$378	\$1,376	0.61
1982	\$2,421	\$1,031	\$397	\$1,428	0.59
1983	\$2,608	\$1,116	\$445	\$1,561	0.60
1984	\$2,912	\$1,243	\$527	\$1,770	0.61
1985	\$3,109	\$1,448	\$611	\$2,059	0.66
1986	\$3,285	\$1,647	\$666	\$2,313	0.70
1987	\$3,458	\$1,827	\$699	\$2,526	0.73
1988	\$3,749	\$2,161	\$746	\$2,907	0.78
1989	\$4,021	\$2,385	\$809	\$3,194	0.79
1990	\$4,286	\$2,621	\$824	\$3,445	0.80
1991	\$4,464	\$2,789	\$816	\$3,605	0.81
1992	\$4,751	\$2,954	\$825	\$3,779	0.80
1993	\$4,912	\$3,114	\$886	\$4,000	0.81
1994	\$5,152	\$3,292	\$1,021	\$4,313	0.84
1995	\$5,408	\$3,333	\$1,168	\$4,501	0.83
1996	\$5,689	\$3,538	\$1,274	\$4,812	0.85
1997	\$5,989	\$3,754	\$1,344	\$5,099	0.85
1998	\$6,396	\$4,056	\$1,441	\$5,497	0.86
1999	\$6,695	\$4,433	\$1,554	\$5,987	0.89
2000	\$7,104	\$4,818	\$1,741	\$6,560	0.92
2001	\$7,487	\$5,325	\$1,892	\$7,217	0.96
2002	\$7,830	\$6,034	\$2,000	\$8,034	1.03
2003	\$8,163	\$6,882	\$2,104	\$8,987	1.10
2004	\$8,681	\$7,851	\$2,219	\$10,070	1.16
2005	\$9,092	\$8,837	\$2,314	\$11,151	1.23
2006	\$9,629	\$9,834	\$2,418	\$12,253	1.27

In Billions (x 1,000,000,000)

Data from Federal Reserve Board and Bureau of Economic Analysis

<http://www.demographia.com>

## Debt to Income Ratio: United States 1945-2005



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