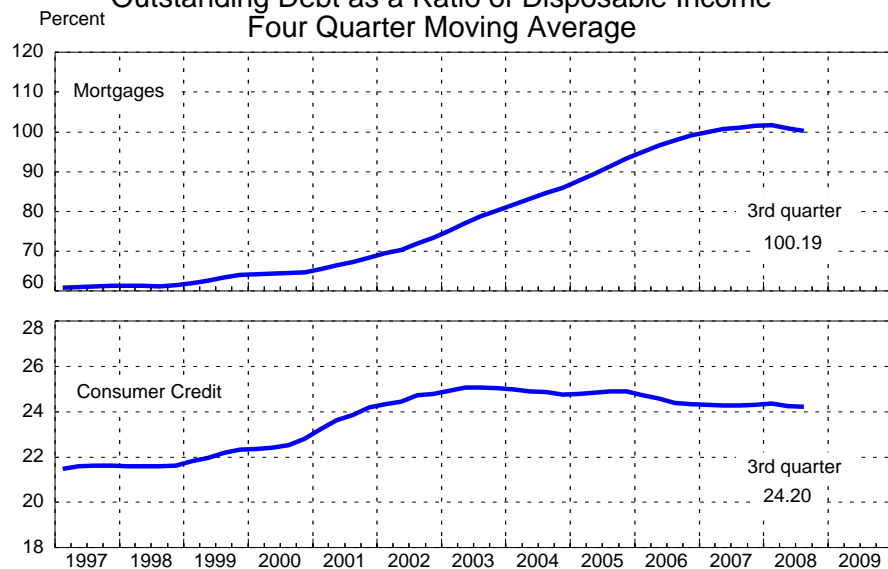


HOUSEHOLD DEBT BURDEN

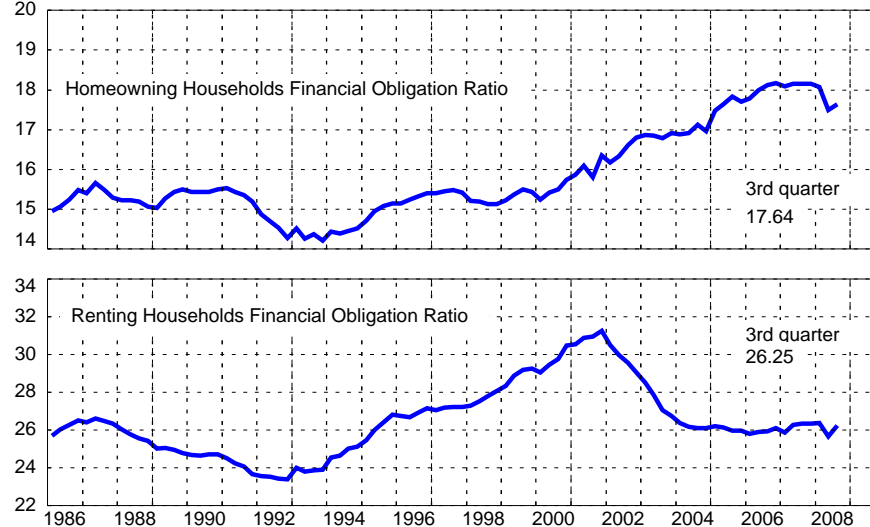
Outstanding Debt as a Ratio of Disposable Income
Four Quarter Moving Average



Source: Federal Reserve Board

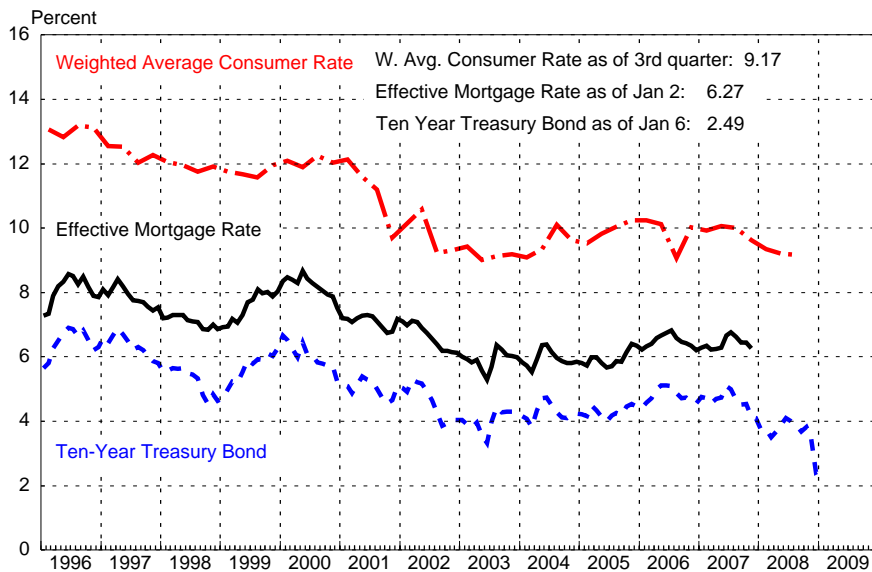
HOUSEHOLD DEBT SERVICE

Percent



Source: Federal Reserve Board

HOUSEHOLD BORROWING RATES



Source: Federal Reserve Board; FRBNY; Freddie Mac

7-Jan-09