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Ratio of Debt Payments to Family Income (Aggregrate and Median), Share of Debtors with Ratio Greater than 40 Percent, and Share of Debtors with Any Payment Past Due Sixty Days or More, 1989-2013 Surveys

[Percents]

Family characteristic	Aggregate									Median for debtors								
	1989	1992	1995	1998	2001	2004	2007	2010	2013	1989	1992	1995	1998	2001	2004	2007	2010	2013
All families	**12.8**	**14.3**	**14.1**	**14.9**	**12.9**	**14.4**	**14.6**	**14.7**	**12.0**	**15.3**	**15.9**	**16.2**	**17.9**	**16.7**	**18.1**	**18.7**	**18.1**	**15.9**
Percentiles of income																		
Less than 20	14.1	16.4	19.1	18.8	16.1	18.2	17.7	23.5	15.5	13.7	14.0	13.1	18.6	19.2	19.7	19.1	16.3	12.8
20-39.9	13.0	15.8	17.0	16.6	15.8	16.7	17.2	16.9	14.8	16.6	15.8	17.5	17.5	16.7	17.4	17.1	17.5	15.3
40-59.9	16.3	16.1	15.6	18.7	17.1	19.4	19.8	19.5	16.2	15.3	15.5	15.7	19.4	17.6	19.5	20.3	20.0	16.4
60-79.9	16.9	16.7	17.9	19.1	16.8	18.6	21.8	19.3	16.7	17.7	17.5	18.9	19.5	18.1	20.7	21.9	20.4	17.9
80-89.9	15.7	15.5	16.6	16.8	17.0	17.4	19.8	18.0	16.5	15.2	16.6	16.8	17.8	17.2	18.3	19.3	19.3	18.5
90-100	8.7	11.3	9.5	10.3	8.1	9.3	8.4	9.4	7.3	12.0	14.0	12.6	13.7	11.2	12.7	12.5	13.1	11.8
Age of head (years)																		
Less than 35	18.2	16.9	17.8	17.2	17.2	17.8	19.7	17.0	14.9	16.1	16.2	16.8	16.9	17.7	18.0	17.6	16.4	13.7
35-44	16.7	18.1	17.2	17.7	15.1	18.3	18.6	18.4	13.6	17.2	18.8	18.3	20.0	17.8	20.6	20.3	20.9	16.1
45-54	12.4	14.8	15.1	16.4	12.8	15.4	15.0	16.2	13.9	15.8	16.0	16.6	17.9	17.4	18.5	19.6	19.2	18.6
55-64	9.2	11.6	11.8	13.4	10.9	11.6	12.6	12.5	11.1	12.0	15.0	14.2	17.6	14.3	15.9	17.5	17.6	16.4
65-74	5.6	7.9	7.2	8.8	9.2	8.7	9.6	11.3	8.8	10.8	10.2	12.3	13.2	16.0	15.6	17.9	17.0	14.2
75 or more	2.2	4.0	2.5	4.1	3.9	7.1	4.4	6.8	5.8	9.5	3.3	2.9	8.1	8.0	12.8	13.0	14.1	10.6
Percentiles of net worth																		
Less than 25	12.0	11.6	13.4	15.0	13.3	13.0	15.0	19.2	16.7	10.1	10.1	11.5	13.6	11.5	13.0	12.1	13.6	12.2
25-49.9	16.4	17.6	18.6	20.1	18.1	19.6	22.5	19.3	16.9	16.9	19.0	19.1	20.2	20.1	21.2	23.4	21.2	18.0
50-74.9	18.0	18.1	18.0	18.3	16.7	20.7	20.4	19.2	16.8	18.8	18.5	19.1	20.2	18.3	21.5	21.8	20.8	17.8
75-89.9	14.6	14.3	13.9	14.8	15.4	15.2	17.0	15.9	14.0	15.1	15.9	15.3	17.8	16.9	18.0	18.2	16.7	15.4
90-100	7.2	10.6	9.0	10.2	7.4	8.6	8.1	8.8	6.4	11.5	13.7	12.7	14.1	11.2	12.7	12.7	13.4	11.3
Housing status																		
Owner	14.4	16.3	15.6	16.3	13.9	15.7	15.6	16.1	13.1	18.8	19.4	20.1	21.2	19.9	21.5	22.8	22.2	19.7
Renter or other	6.6	7.4	7.9	8.2	7.4	7.2	7.9	7.0	6.6	7.9	7.4	8.1	8.5	8.3	8.2	8.4	6.8	6.8

Family characteristic	Debtors with ratio greater than 40 percent									Debtors with any payment past due 60 days or more								
	1989	1992	1995	1998	2001	2004	2007	2010	2013	1989	1992	1995	1998	2001	2004	2007	2010	2013
All families	**10.0**	**11.4**	**11.7**	**13.6**	**11.8**	**12.3**	**14.8**	**13.8**	**11.0**	**7.3**	**6.0**	**7.1**	**8.1**	**7.0**	**8.9**	**7.1**	**10.8**	**9.3**
Percentiles of income																		
Less than 20	24.6	27.1	27.4	29.8	29.3	26.8	26.9	26.1	23.2	18.2	11.0	10.4	13.0	13.4	15.9	15.1	21.2	16.1
20-39.9	14.5	16.0	18.0	18.3	16.6	18.6	19.5	18.7	18.4	12.2	9.3	10.2	12.4	11.7	13.8	11.5	15.2	14.3
40-59.9	11.0	10.8	9.9	15.9	12.3	13.8	14.5	15.3	11.1	5.0	6.9	8.8	10.0	7.9	10.4	8.3	10.2	10.0
60-79.9	5.8	8.2	7.7	9.8	6.5	7.3	12.9	11.0	6.1	5.9	4.4	6.6	5.9	4.0	7.1	4.1	8.8	7.3
80-89.9	3.4	3.5	4.7	3.5	3.5	2.6	8.2	5.3	3.9	1.1	1.8	2.8	3.9	2.6	2.3	2.1	5.4	4.1
90-100	1.9	2.4	2.3	2.8	2.0	1.5	3.8	2.9	1.8	2.4	1.0	1.0	1.6	1.3	0.3	0.2	2.1	1.0
Age of head (years)																		
Less than 35	12.6	11.1	12.1	12.9	12.0	12.8	15.1	11.6	8.1	11.2	8.3	8.8	11.1	11.9	13.7	9.4	10.4	11.6
35-44	7.3	12.2	9.9	12.5	10.1	12.4	12.8	16.4	9.8	6.4	6.8	7.7	8.4	5.9	11.7	8.6	15.7	11.4
45-54	11.0	10.5	12.3	12.8	11.6	13.3	16.3	15.5	12.0	4.5	5.4	7.4	7.4	6.2	7.6	7.3	12.6	12.0
55-64	8.6	14.6	15.1	14.0	12.3	10.3	14.5	13.0	14.0	7.4	4.7	3.2	7.5	7.1	4.2	4.9	8.4	6.4
65-74	7.8	7.4	11.3	18.1	14.7	11.6	15.6	12.1	12.2	3.3	1.0	5.3	3.1	1.5	3.4	4.4	6.1	4.7
75 or more	14.1	12.0	7.4	21.4	14.6	10.7	13.9	11.9	10.0	1.2	1.8	5.4	1.1	0.8	3.9	1.0	3.2	2.7
Percentiles of net worth																		
Less than 25	8.1	10.2	10.1	13.1	11.6	10.6	10.7	14.9	12.3	17.6	14.4	14.6	16.3	17.8	23.0	16.8	22.2	21.1
25-49.9	11.9	13.0	12.9	15.9	14.2	15.9	19.3	15.3	13.8	7.6	5.5	8.4	9.8	7.1	11.0	7.7	13.3	10.4
50-74.9	11.1	12.3	12.7	13.0	11.2	12.9	16.0	14.0	10.2	3.8	3.1	4.4	5.5	3.6	3.2	4.2	6.8	5.0
75-89.9	9.3	10.2	9.9	12.3	10.6	9.6	13.1	11.0	7.7	2.2	2.3	2.5	1.0	0.7	1.0	1.2	2.0	1.8
90-100	7.0	9.6	11.5	12.2	8.5	7.6	11.1	11.0	7.9	1.6	1.8	0.7	2.4	0.3	0.1	0.7	1.2	1.0
Housing status																		
Owner	11.9	14.5	14.3	16.5	14.7	15.0	18.1	17.1	14.0	5.0	3.6	5.1	6.1	4.3	5.6	4.8	8.7	6.5
Renter or other	5.7	4.9	5.8	6.5	4.2	4.3	5.4	5.0	4.2	12.3	11.2	11.6	12.9	14.0	18.6	13.5	16.6	15.9

Note: The aggregate measure is the ratio of total debt payments to total income for all families. The median is the median of the distribution of ratios calculated for individual families with debt.

For questions on income, respondents were asked to base their answers on the calendar year preceding the interview. For questions on saving, respondents were asked to base their answers on the twelve months preceding the interview.

Percentage distributions may not sum to 100 because of rounding. See the appendix for details on standard errors and for definitions of family and family head.

Source: The Federal Reserve Board, 2013 Survey of Consumer Finance.