

Table 1173. Ratios of Debt Payments to Family Income: 2001 to 2007

[In percent. All dollar figures are adjusted to 2007 dollars using the "current methods" version of the consumer price index for all urban consumers published by U.S. Bureau of Labor Statistics. Families include one-person units; for definition of family, see text, Section 1. Based on Survey of Consumer Finance; see Appendix III. For definition of median, see Guide to Tabular Presentation]

Age of family head and family income (constant [2007] dollars)	Ratio of debt payments to family income						Percent of debtors with—					
	Aggregate			Median for debtors			Ratios above 40 percent			Any payment 60 days or more past due		
	2001	2004	2007	2001	2004	2007	2001	2004	2007	2001	2004	2007
All families	12.9	14.4	14.5	16.7	18.0	18.6	11.8	12.2	14.7	7.0	8.9	7.1
Under 35 years old	17.2	17.8	19.7	17.7	18.0	17.5	12.0	12.8	15.1	11.9	13.7	9.4
35 to 44 years old	15.1	18.2	18.5	17.8	20.6	20.3	10.1	12.5	12.7	5.9	11.7	8.6
45 to 54 years old	12.8	15.3	14.9	17.4	18.4	19.3	11.6	13.1	16.0	6.2	7.6	7.3
55 to 64 years old	10.9	11.5	12.5	14.3	15.7	17.5	12.3	10.2	14.5	7.1	4.2	4.9
65 to 74 years old	9.2	8.7	9.6	16.0	15.6	17.9	14.7	11.6	15.6	1.5	3.4	4.4
75 years old and over	3.9	7.1	4.4	8.0	12.8	13.0	14.6	10.7	13.9	0.8	3.9	1.0
Percentiles of income: ¹												
Less than 20	16.1	18.2	17.6	19.2	19.7	19.0	29.3	26.8	26.9	13.4	15.9	15.1
20 to 39.9	15.8	16.6	17.2	16.7	17.4	17.0	16.6	18.5	19.5	11.7	13.8	11.5
40 to 59.9	17.1	19.4	19.8	17.6	19.5	20.3	12.3	13.7	14.5	7.9	10.4	8.3
60 to 79.9	16.8	18.5	21.7	18.1	20.6	21.9	6.5	7.1	12.7	4.0	7.1	4.1
80 to 89.9	17.0	17.3	19.7	17.2	18.1	19.3	3.5	2.4	8.1	2.6	2.3	2.1
90 to 100	8.1	9.3	8.4	11.2	12.7	12.5	2.0	1.8	3.8	1.3	0.3	0.2

¹ See footnote 8, Table 1169.

Source: Board of Governors of the Federal Reserve System, "2007 Survey of Consumer Finances," February 2009, <<http://www.federalreserve.gov/pubs/oss/oss2/2007/scf2007home.html>>.

Table 1174. Household Debt-Service Payments and Financial Obligations as a Percentage of Disposable Personal Income: 1990 to 2009

[As of end of year, seasonally adjusted. Household debt service ratio is an estimate of the ratio of debt payments to disposable personal income. Debt payments consist of the estimated required payments on outstanding mortgage and consumer debt. The financial obligations ratio adds automobile lease payments, rental payments on tenant-occupied property, homeowners' insurance, and property tax payments to the debt service ratio]

Year	Household debt service ratio	Financial obligations ratio			Year	Household debt service ratio	Financial obligations ratio		
		Total	Renter	Homeowner			Total	Renter	Homeowner
1990	12.03	17.46	24.85	15.57	2005	13.75	18.44	25.19	17.09
1995	11.67	17.10	26.67	14.80	2006	13.85	18.64	25.38	17.31
2000	12.59	17.65	30.43	15.13	2007	13.88	18.79	24.99	17.52
2003	13.19	17.90	26.59	16.17	2008	13.57	18.56	25.12	17.20
2004	13.29	17.92	25.41	16.44	2009	12.60	17.51	24.39	16.08

Source: Board of Governors of the Federal Reserve System, "Household Debt Service and Financial Obligations Ratios," <<http://www.federalreserve.gov/releases/housedebt/default.htm>>.

Table 1175. FDIC-Insured Financial Institutions—Deposit Insurance Fund (DIF): 1990 to 2009

[In billions of dollars, except as indicated (4,735 represents \$4,735,000,000,000). As of December 31. Includes Island Areas. Includes insured branches of foreign banks]

Item	1990	2000	2003	2004	2005	2006	2007	2008	2009
Number of institutions	15,369	9,920	9,194	8,988	8,845	8,692	8,545	8,315	8,022
Assets, total ¹	4,735	7,472	9,086	10,117	10,894	11,881	13,051	13,900	13,109
Domestic deposits, total ²	3,415	4,212	5,224	5,725	6,230	6,640	6,922	7,505	7,705
Estimated insured deposits ³	2,697	3,055	3,452	3,622	3,891	4,154	4,292	4,751	5,392
DIF balance (BIF/SAIF prior to 2006)	4	42	46	48	49	50	52	17	-21
Reserve ratio ^{4,5}	0.15	1.36	1.33	1.31	1.25	1.21	1.22	0.36	-0.39
Number of problem institutions	1,496	94	116	80	52	50	76	252	702
Assets of problem institutions	646.8	23.8	29.9	28.2	6.6	8.3	22.2	159.4	402.8
Number of assisted institutions	1	—	—	—	—	—	—	5	8
Assets of assisted institutions	(Z)	—	—	—	—	—	—	1,306.0	1,917.5
Number of failed institutions	381	7	3	4	—	—	3	25	140
Assets of assisted institutions	146.6	0.4	0.9	0.2	—	—	2.6	371.9	169.7

— Represents zero. Z Less than \$50 million. ¹ Does not include foreign branch assets ² Excludes foreign office deposits which are uninsured. ³ In general, insured deposits are total domestic deposits minus estimated uninsured deposits. Beginning March 31, 2008, for institutions that file call reports, insured deposits are total assessable deposits minus estimated uninsured deposits. Beginning September 30, 2009, insured deposits include deposits in accounts of \$100,000 to \$250,000 that are covered by a temporary increase in the FDIC's standard maximum deposit insurance amount (SMDIA). ⁴ DIF balance as percent of DIF-insured deposits. ⁵ To provide the FDIC with the funds needed to carry on with the task of resolving failed institutions in 2010 and beyond, but without accelerating the impact of assessments on the industry's earnings and capital, FDIC approved a measure to require insured institutions to prepay 13 quarters worth of deposit insurance premiums. These prepayments—about \$46 billion—were collected on December 30, 2009. Cash and marketable securities stood at \$66 billion on December 31, 2009. See "Deposit Trend fund trends—Fourth Quarter 2009; Prepaid Assessments."

Source: U.S. Federal Deposit Insurance Corporation, *The FDIC Quarterly Banking Profile*.