

**Table 1136. Amount of Debt Held by Families—Percent Distribution:  
2004 and 2007**

[See headnote, Table 1133]

| Type of debt  | 2004         | 2007         | Purpose of debt                              | 2004         | 2007         | Type of lending institution               | 2004         | 2007         |
|---|--------------|--------------|--|--------------|--------------|---|--------------|--------------|
| <b>Total . . . . .</b>                                  | <b>100.0</b> | <b>100.0</b> | <b>Total. . . . .</b>                        | <b>100.0</b> | <b>100.0</b> | <b>Total . . . . .</b>                    | <b>100.0</b> | <b>100.0</b> |
| Secured by residential property:                        |              |              | Primary residence:                           |              |              | Commercial bank . . . . .                 | 35.1         | 37.3         |
| Primary residence . .                                   | 75.2         | 74.7         | Purchase . . . . .                           | 70.2         | 69.5         | Thrift institution . . . . .              | 7.3          | 4.2          |
| Other . . . . .   | 8.5          | 10.1         | Improvement . . . . .                        | 1.9          | 2.3          | Credit union . . . . .                    | 3.6          | 4.2          |
| Lines of credit not secured by residential property . . | 0.7          | 0.4          | Other residential property . . . . .         | 9.5          | 10.8         | Finance or loan company.                  | 4.1          | 3.4          |
| Installment loans. . . . .                              | 11.0         | 10.2         | Investments, excluding real estate . . . . . | 2.2          | 1.6          | Brokerage . . . . .                       | 2.5          | 1.6          |
| Credit card balances . .                                | 3.0          | 3.5          | Vehicles . . . . .                           | 6.7          | 5.5          | Real estate lender <sup>1</sup> . . . . . | 39.4         | 41.6         |
| Other . . . . .   | 1.6          | 1.1          | Goods and services . .                       | 6.0          | 6.2          | Individual lender . . . . .               | 1.7          | 1.4          |
|   |              |              | Education . . . . .                          | 3.0          | 3.6          | Other nonfinancial . . . . .              | 2.0          | 2.0          |
|   |              |              | Other loans . . . . .                        | 0.6          | 0.5          | Government . . . . .                      | 0.7          | 0.4          |
|   |              |              |  |              |              | Credit card issuer . . . . .              | 3.0          | 3.6          |
|   |              |              |  |              |              | Other loans . . . . .                     | 0.5          | 0.4          |

<sup>1</sup> Includes mortgage lender.

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