

**Table 1138. Household Debt-Service Payments and Financial Obligations as a Percentage of Disposable Personal Income: 1990 to 2008**

[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	Home-owner			Total	Renter	Home-owner
1990 . . .	11.99	17.37	24.71	15.51	2004 . . .	13.56	18.46	26.10	16.98
1995 . . .	11.82	17.43	26.82	15.15	2005 . . .	13.99	18.96	25.96	17.59
2000 . . .	12.86	18.22	30.47	15.75	2006 . . .	14.29	19.33	26.11	18.02
2002 . . .	13.61	18.88	29.05	16.80	2007 . . .	14.28	19.39	26.35	18.03
2003 . . .	13.54	18.57	26.76	16.91	2008 . . .	13.90	18.97	26.31	17.52

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