

Table 1174. 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 1170.

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 1175. Household Debt-Service Payments and Financial Obligations as a Percentage of Disposable Personal Income: 1990 to 2010

[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	2006	13.87	18.65	25.38	17.33
1995	11.67	17.10	26.67	14.80	2007	13.89	18.76	25.02	17.48
2000	12.59	17.66	30.44	15.13	2008	13.51	18.43	25.24	17.05
2004	13.31	17.93	25.41	16.46	2009	12.67	17.63	24.76	16.16
2005	13.77	18.46	25.19	17.12	2010	11.75	16.64	23.88	15.13

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 1176. FDIC-Insured Financial Institutions—Deposit Insurance Fund (DIF): 1990 to 2010

[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. Minus sign (–) indicates decrease]

Item	1990	2000	2004	2005	2006	2007	2008	2009	2010
Number of institutions	15,369	9,920	8,988	8,845	8,691	8,544	8,314	8,021	7,666
Assets, total ¹	4,735	7,472	10,117	10,895	11,882	13,051	13,894	13,112	13,352
Domestic deposits, total ²	3,415	4,212	5,725	6,230	6,640	6,922	7,505	7,705	7,888
Estimated insured deposits ³	2,697	3,055	3,622	3,891	4,154	4,292	4,751	5,408	6,221
DIF balance (BIF/SAIF prior to 2006)	4	42	48	49	50	52	17	–21	–7
Reserve ratio ⁴	0.15	1.36	1.31	1.25	1.21	1.22	0.36	–0.39	–0.12
Number of problem institutions	1,496	94	80	52	50	76	252	702	884
Assets of problem institutions	646.8	23.8	28.2	6.6	8.3	22.2	159.4	402.8	390.0
Number of assisted institutions	1	–	–	–	–	–	5	8	–
Assets of assisted institutions	(Z)	–	–	–	–	–	1,306.0	1,917.5	–
Number of failed institutions	381	7	4	–	–	3	25	140	157
Assets of assisted institutions	146.6	0.4	0.2	–	–	2.6	371.9	169.7	92.1

– 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. Prior to September 30, 2009 insured deposits included deposits in accounts of \$100,000 or less, beginning September 30, 2009, insured deposits include deposits in accounts of \$250,000 or less. The Dodd-Frank Wall Street Reform and Consumer Protection Act temporarily provides unlimited coverage for noninterest bearing transaction accounts for two years beginning December 31, 2010. Beginning in the fourth quarter of 2010, estimates of insured deposits include the entire balance of noninterest bearing transaction accounts. ⁴ DIF balance as percent of DIF-insured deposits.

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