

Financial obligations ratio, 1980-2007 (as a percent of disposable personal income)

	Renters	Home owners		
	Total	Total	Mortgage	Consumer
<i>1980</i>	24.2%	13.7%	8.3%	5.4%
<i>1989</i>	25.0	15.3	9.9	5.4
<i>1995</i>	26.2	15.0	9.6	5.4
<i>2000</i>	29.8	15.5	9.2	6.3
<i>2007</i>	25.9	18.0	11.7	6.4
Percentage-point change				
<i>1980-89</i>	0.8	1.6	1.6	0.1
<i>1989-2000</i>	4.8	0.2	-0.7	0.9
<i>2000-07</i>	-3.8	2.5	2.5	0.0

Source: Federal Reserve Board (2008a).

Table 5.14 from: Mishel, Lawrence, Jared Bernstein, and Heidi Shierholz, *The State of Working America* 2008/2009. An Economic Policy Institute Book. Ithaca, N.Y.: ILR Press, an imprint of Cornell University Press, 2009.

