

**Share of households with high debt burdens,* by income percentile,
1989-2004**

Percentile of household income	1989	1998	2001	2004	Percentage-point change	
					1989-2004	2001-04
Top fifth						
<i>Top 10%</i>	1.9%	2.8%	2.0%	1.8%	-0.1	-0.2
<i>Next 10%</i>	3.4	3.5	3.5	2.4	-1.0	-1.1
Bottom four-fifths						
<i>Fourth</i>	5.8%	9.8%	6.5%	7.1%	1.3	0.6
<i>Middle</i>	11.0	15.8	12.3	13.7	2.7	1.4
<i>Second</i>	14.5	18.3	16.6	18.6	4.1	2.0
<i>Lowest</i>	24.6	29.9	29.3	27.0	2.4	-2.3
Average	10.0%	13.6%	11.8%	12.2%	2.2	-1.4

* A high debt burden is a ratio of debt to income greater than 40%.

Source: Bucks, Kennickell, and Moore (2006).

Table 5.15 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.

