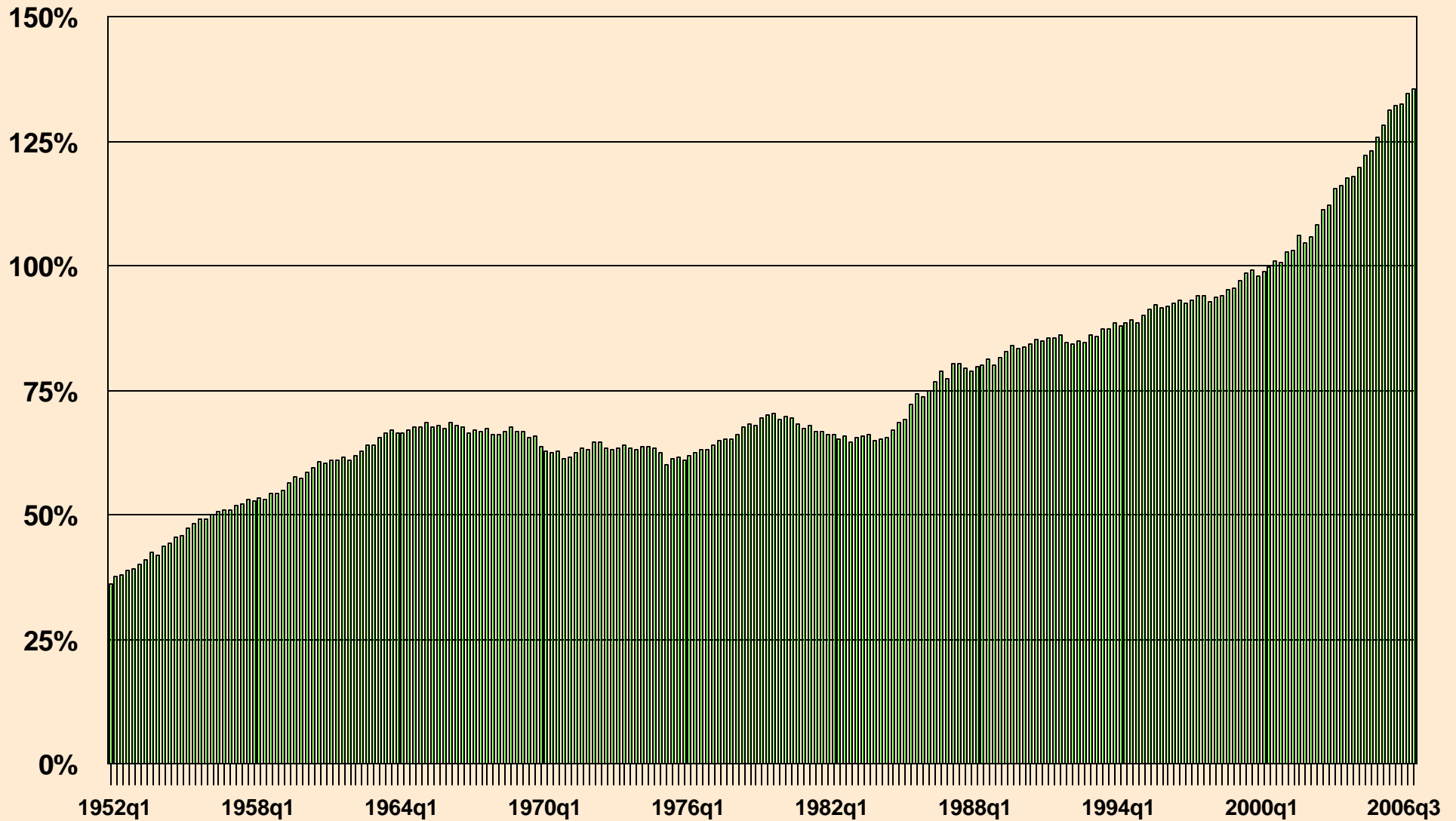


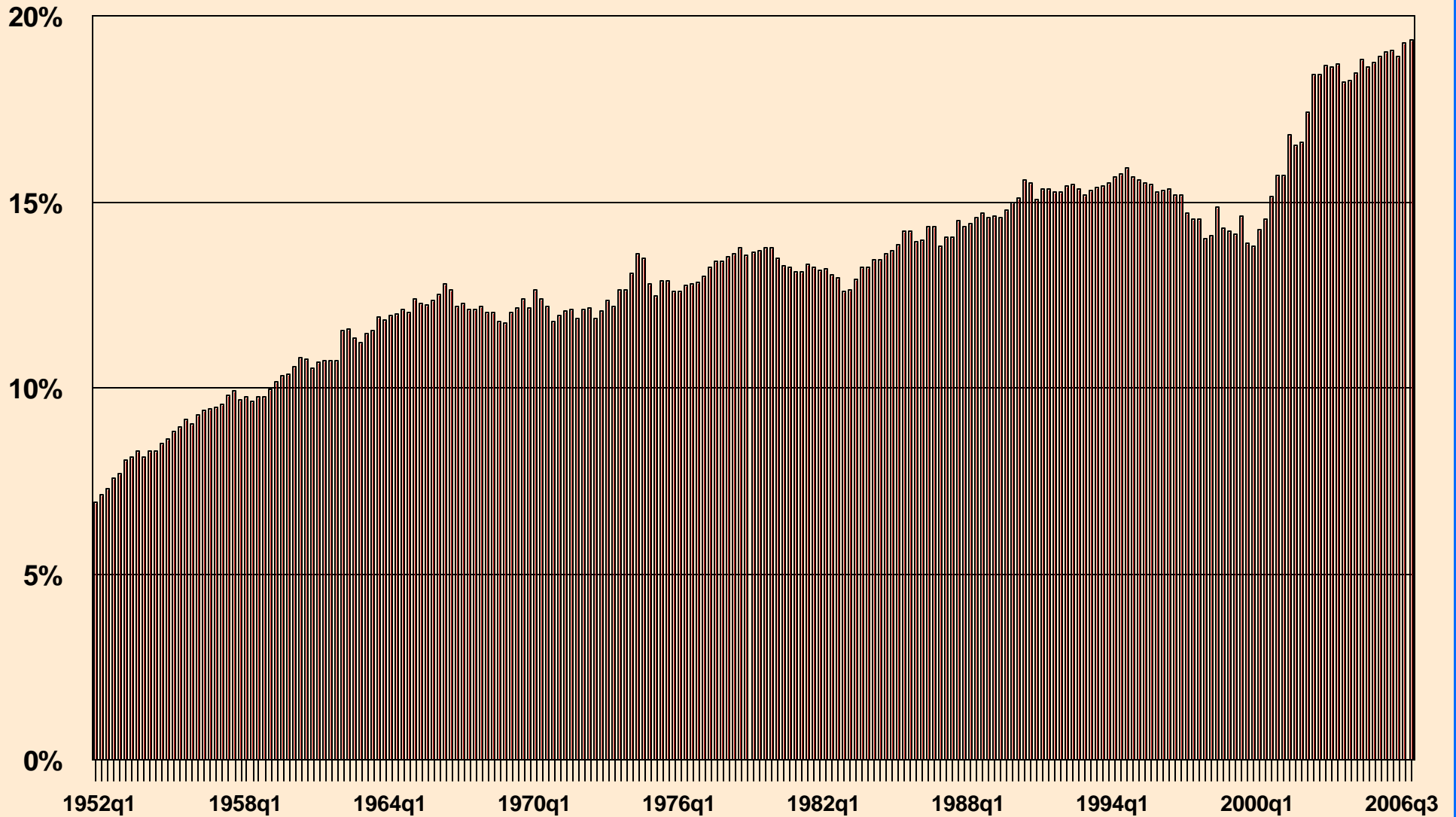
Personal Liabilities Soar vs Disposable Income

Total Personal Liabilities as Percent of Annual Personal Disposable Income



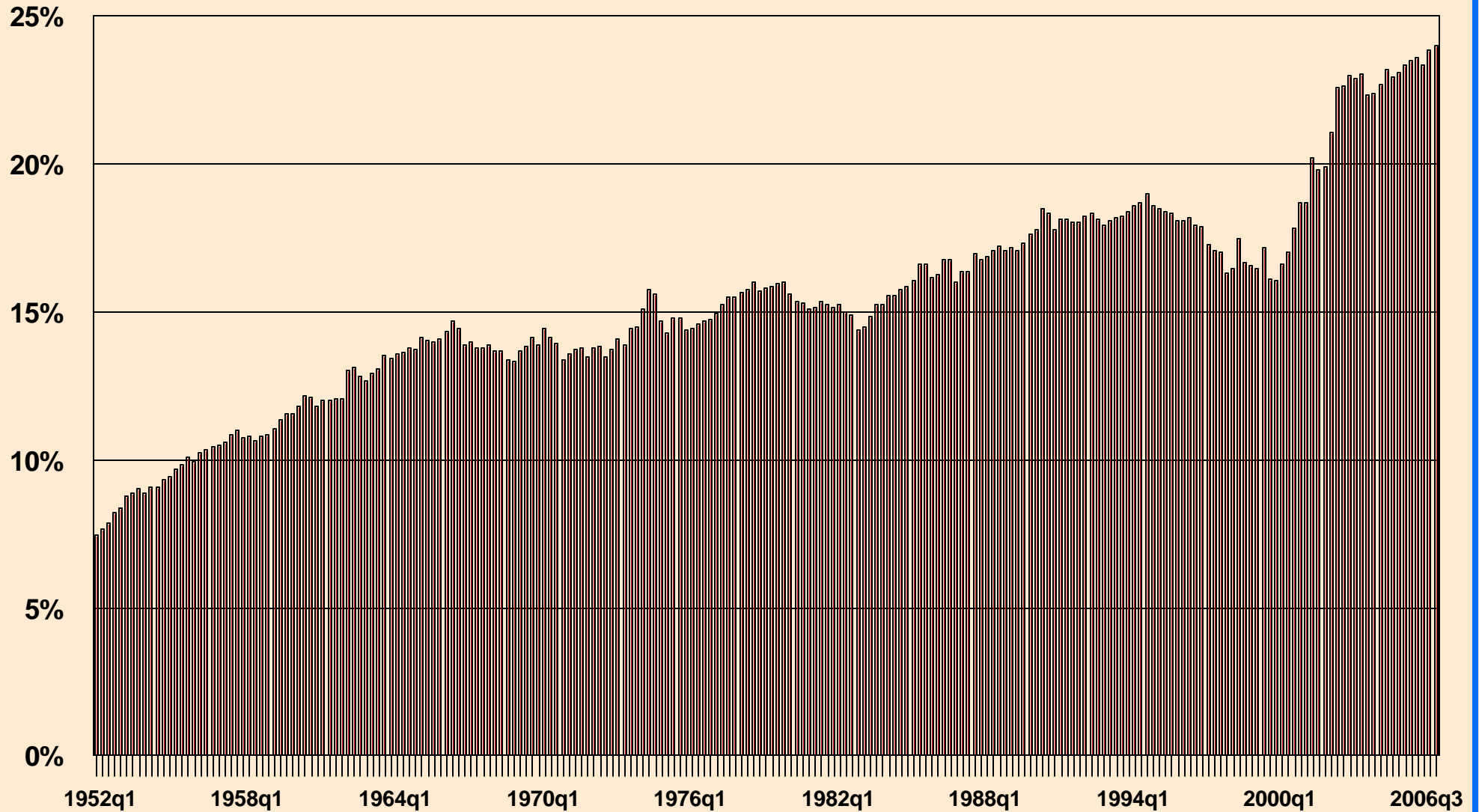
Ratio Soars of Household Liabilities to Assets

Household Liabilities as Percent of Household Assets



Soaring Record Household Debts to Net Worth

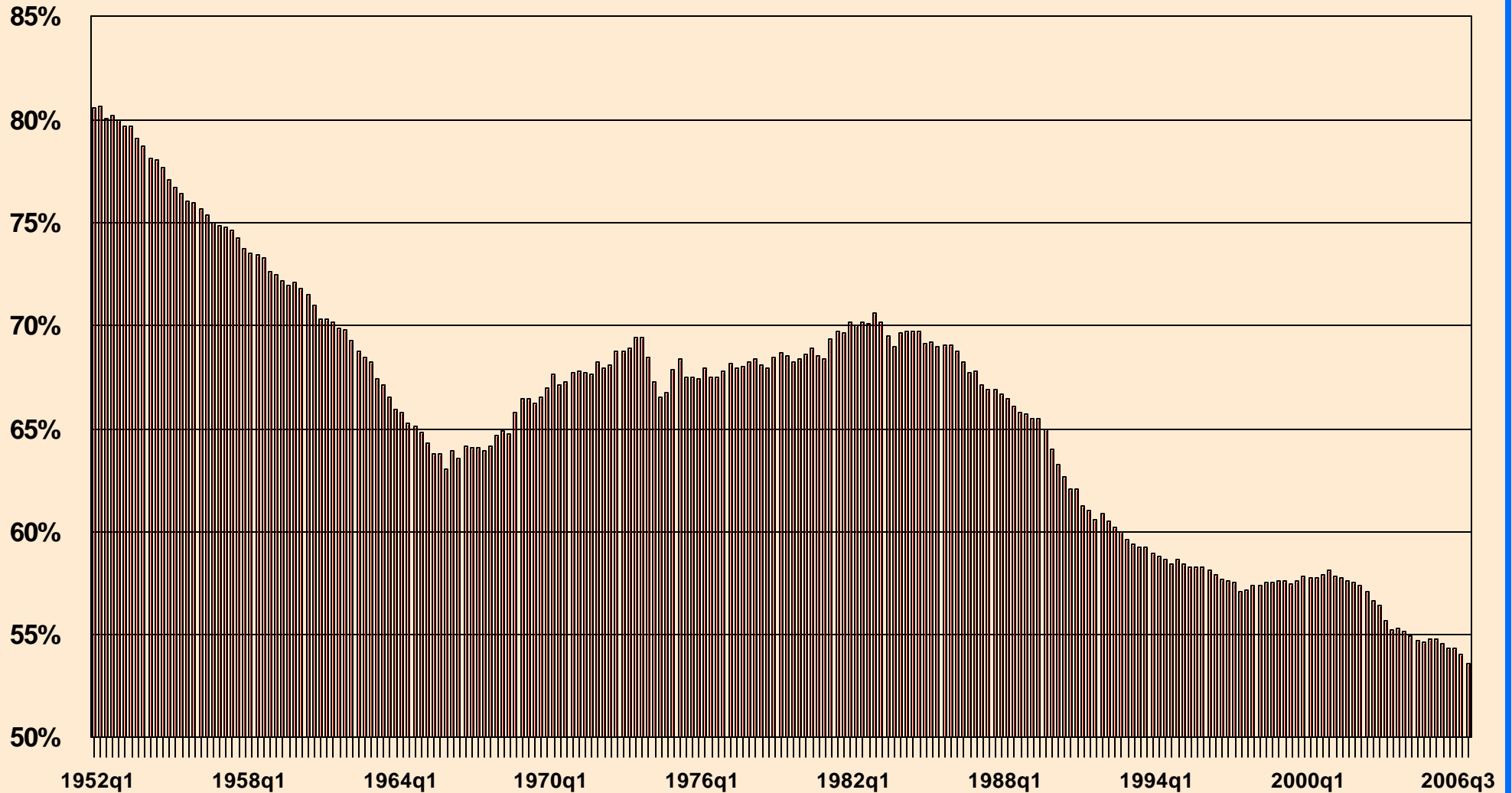
Household Liabilities as Percent of Household Net Worth



Owners' Equity Is Plunging

As A Share of Household Real Estate

Homeowners' Equity as Percent of the Value of Household Real Estate



Record Debt Service Share of Household Disposable Income

% of After-Tax Income Required to Service Existing Household Debt

