

Table 3

**PERCENTAGE OF INDEBTED FAMILIES WHOSE DEBT SERVICE
PAYMENTS ARE ABOVE 40% OF THEIR INCOME**

	1989	1992	1995	1998
Family Income (1998 \$s)				
Less than 10,000	28.6	28.4	27.6	32.0
10,000 – 24,999	15.0	15.5	17.3	19.9
25,000 – 49,999	9.1	9.6	8.0	13.8
50,000 – 99,999	4.9	4.4	4.2	5.7
100,000 or more	1.8	2.2	1.7	2.1

Source: Board of Governors of the Federal Reserve System, "Recent Changes in U.S. Family Finances: Results from the 1998 Survey of Consumer Finances," Federal Reserve Bulletin, vol. 86, no. 1 (January 2000), pp.23-25.