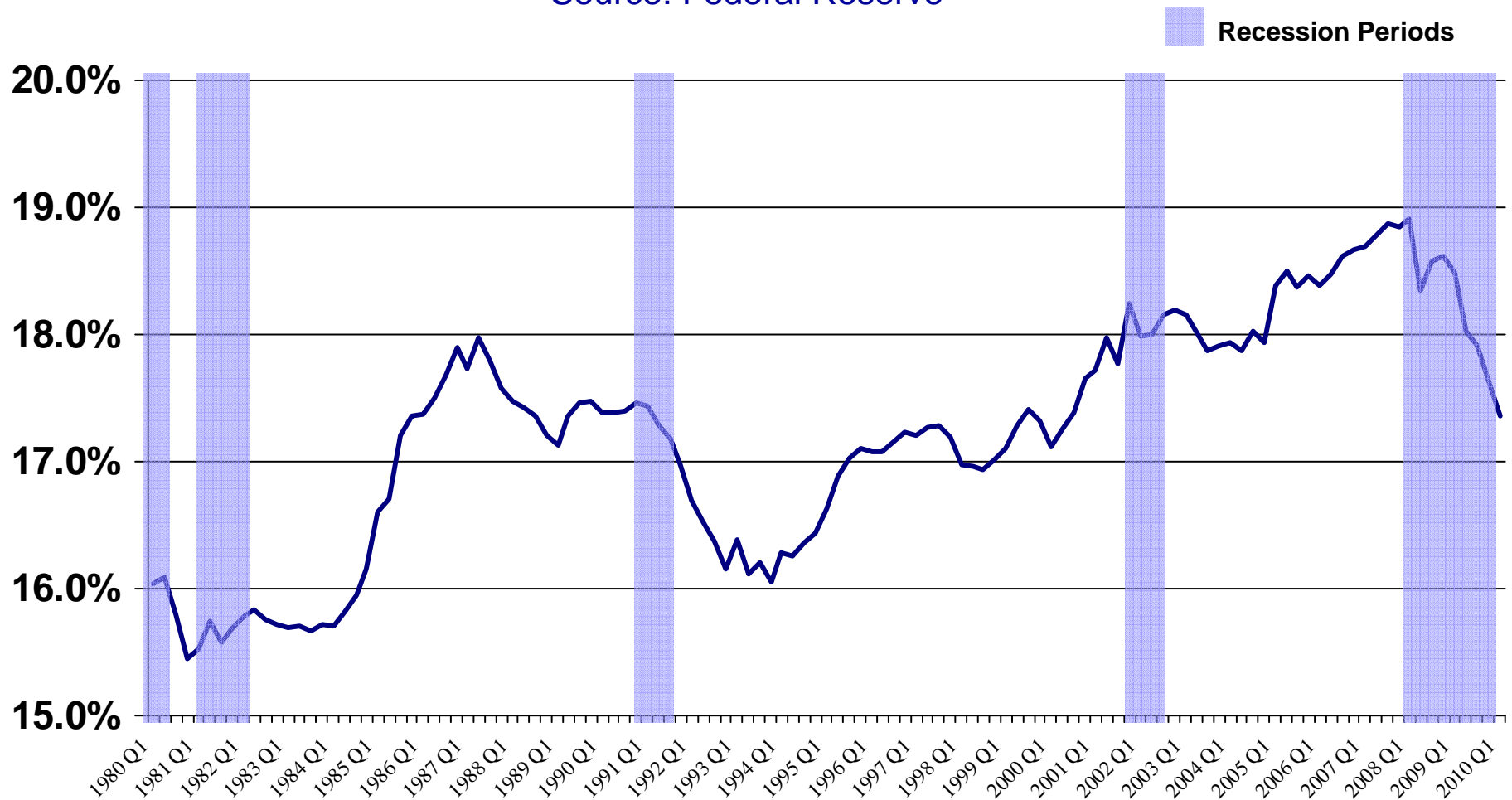


Financial Obligation Ratio**

1980 – 2010*

Source: Federal Reserve



*Data through first quarter 2010

**Ratio of mortgage and consumer debt (including auto, rent and tax payments) to disposable income.

