

Data Appendix—Survey of Consumer Finances

**2004**

**Weighted median(s) for all families with holdings in 2001 dollars**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
ALL HOUSEHOLDS	2018.6	11022.4	2347.2	10327.7	8637.7
Income pct < 20	938.9	5257.7	1314.4	5727.2	6102.7

**Weighted mean(s) for all families with holdings in 2001 dollars**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
ALL HOUSEHOLDS	4822.6	17624.8	17284.6	12670.2	15786.9
Income pct < 20	2529.2	11486.7	8414.5	7239.6	14439.0

**Weighted median(s) for all families with holdings in 2001 dollars conditioned by:**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
Age < 35	1408.3	11266.5	1408.3	9201.0	8637.7
Age: 65-74	2065.5	7792.7	2347.2	8543.8	20749.2
Age >= 75	938.9	6290.5	16899.8	6290.5	30419.7

**Weighted mean(s) for all families with holdings in 2001 dollars conditioned by:**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
Age < 35	3471.3	17215.4	8724.2	11397.8	15442.9
Age: 65-74	5025.5	13080.7	21399.9	10716.0	50222.1
Age >= 75	4039.0	42601.6	*166203.1	11430.7	224274.5

\*outlier

**2001**

**Weighted median(s) for all families with holdings in 2001 dollars**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
ALL HOUSEHOLDS	1900.0	9700.0	2000.0	9200.0	8000.0
Income pct < 20	1000.0	4700.0	1400.0	5200.0	5500.0

**Weighted mean(s) for all families with holdings in 2001 dollars**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
ALL HOUSEHOLDS	4140.0	14909.1	10919.9	11242.5	13824.2
Income pct < 20	2082.8	8804.7	6414.4	7302.3	8964.4

**Weighted median(s) for all families with holdings in 2001 dollars conditioned by:**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
Age < 35	2000.0	9600.0	1500.0	8700.0	8200.0
Age: 65-74	970.0	7000.0	2800.0	8900.0	19670.0
Age >= 75	730.0	5800.0	5000.0	6200.0	17730.0

**Weighted mean(s) for all families with holdings in 2001 dollars conditioned by:**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
Age < 35	4023.3	13921.1	5072.3	10659.7	12183.2
Age: 65-74	5102.0	9603.3	8111.6	9807.2	32624.1
Age >= 75	1894.4	8180.1	13353.6	7105.8	30533.8

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**1998**

**Weighted median(s) for all families with holdings in 2001 dollars**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
ALL HOUSEHOLDS	1850.4	9524.1	1850.4	9143.1	7619.3
Income pct < 20	990.5	4353.9	1197.3	4462.7	6530.8

**Weighted mean(s) for all families with holdings in 2001 dollars**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
ALL HOUSEHOLDS	4485.0	15489.1	12106.0	11678.0	14172.4
Income pct < 20	2278.5	8695.0	4995.0	6331.0	10619.4

**Weighted median(s) for all families with holdings in 2001 dollars conditioned by:**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
Age < 35	1632.7	9905.1	1306.2	8925.5	10884.7
Age: 65-74	1197.3	6966.2	2068.1	7401.6	17633.2
Age >= 75	761.9	9687.4	<b>435.4</b>	9687.4	20572.1

**Weighted mean(s) for all families with holdings in 2001 dollars conditioned by:**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
Age < 35	3531.7	16012.5	9235.9	10780.3	16336.4
Age: 65-74	4211.3	11393.8	11740.2	9028.5	36373.8
Age >= 75	2772.4	9618.6	<b>1466.3</b>	9437.2	23294.5

**1995**

**Weighted median(s) for all families with holdings in 2001 dollars**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
ALL HOUSEHOLDS	1733.7	6992.8	1664.4	7859.7	4507.7
Income pct < 20	774.4	3583.1	820.6	3929.8	4623.3

**Weighted mean(s) for all families with holdings in 2001 dollars**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
ALL HOUSEHOLDS	3456.2	10914.1	5662.5	9502.9	9239.0
Income pct < 20	2056.9	6639.0	4132.4	5711.2	7533.9

**Weighted median(s) for all families with holdings in 2001 dollars conditioned by:**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
Age < 35	1502.6	8206.4	1155.8	8322.0	4623.3
Age: 65-74	924.7	5663.6	1271.4	6935.0	14794.7
Age >= 75	404.5	3929.8	<b>809.1</b>	5779.2	10922.6

**Weighted mean(s) for all families with holdings in 2001 dollars conditioned by:**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
Age < 35	3293.3	11345.9	4191.3	9604.4	9339.1
Age: 65-74	2128.4	9077.8	12709.9	6745.6	30661.6
Age >= 75	1243.8	6009.0	<b>2593.8</b>	9038.3	18884.9

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**1992**

**Weighted median(s) for all families with holdings in 2001 dollars**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
ALL HOUSEHOLDS	1237.4	5729.0	1361.1	6558.1	4083.3
Income pct < 20	618.7	2351.0	1237.4	2598.5	3712.1

**Weighted mean(s) for all families with holdings in 2001 dollars**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
ALL HOUSEHOLDS	2862.2	9653.6	5295.2	8382.5	8734.0
Income pct < 20	1575.0	5092.8	3379.4	4363.4	5425.4

**Weighted median(s) for all families with holdings in 2001 dollars conditioned by:**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
Age < 35	1138.4	5642.4	1138.4	6063.1	4083.3
Age: 65-74	940.4	4949.5	2301.5	5110.3	
Age >= 75	618.7	3835.8	3835.8	4207.1	

**Weighted mean(s) for all families with holdings in 2001 dollars conditioned by:**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
Age < 35	2375.9	9656.6	4785.6	7318.0	8231.9
Age: 65-74	1839.2	8540.3	7969.5	7495.1	
Age >= 75	2374.5	7749.9	12113.5	4219.1	

Sum
14885.5
6805.5
26193.6
14410.5
13982.3
13301.7
12497.4
24136.2
25844.1
26456.9

**1989**

**Weighted median(s) for all families with holdings in 2001 dollars**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
ALL HOUSEHOLDS	1238.8	6882.3	1803.2	8258.7	4129.4
Income pct < 20	412.9	1858.2	688.2	2752.9	3688.9

**Weighted mean(s) for all families with holdings in 2001 dollars**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
ALL HOUSEHOLDS	2598.9	12120.4	7974.8	10258.1	7571.9
Income pct < 20	731.3	4517.1	2007.9	3971.7	7172.5

**Weighted median(s) for all families with holdings in 2001 dollars conditioned by:**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
Age < 35	1376.5	6882.3	1376.5	6882.3	4542.3
Age: 65-74	757.1	4129.4	1170.0	5505.8	
Age >= 75	275.3	4129.4	2752.9	4129.4	

**Weighted mean(s) for all families with holdings in 2001 dollars conditioned by:**

Variable(s)	CCBAL	INSTALL	OTH_INST	VEH_INST	EDN_INST
Conditions					
Age < 35	2593.8	10946.5	6127.5	8948.5	8098.0
Age: 65-74	1749.6	7276.1	4715.3	6889.7	
Age >= 75	872.9	10961.2	12848.4	5520.4	

Sum
18183.0
5712.3
32952.3
11228.0
16517.5
11562.2
11287.0
28616.3
20630.6
30202.9

## Data Appendix—Survey of Consumer Finances

**\*ESTIMATES THAT APPEAR IN BOLD ARE BASED ON TEN OR FEWER HOUSEHOLDS.**

CCBAL credit card balances

EDN\_INST education loans

INSTALL installment loans

OTH\_INST other installment loans

VEH\_INST vehicle loans

Monthly Repayment						
TPAY	1989	1992	1995	1998	2001	2004
<b>&lt;\$20,000</b>						
Median	137.6	123.7	118.5	163.3	210.0	206.6
Mean	248.8	260.2	282.1	321.9	304.7	320.5
<b>&lt; 35</b>						
Median	495.5	420.7	462.3	489.8	570.0	619.7
Mean	760.6	689.7	667.3	735.7	803.3	831.1
<b>65-74</b>						
Median	275.3	272.2	316.4	421.8	410.0	443.6
Mean	449.2	480.1	501.0	759.9	804.1	707.2
<b>&gt;75</b>						
Median	165.2	99.0	57.8	283.0	232.0	257.5
Mean	315.2	324.5	253.7	444.3	404.5	618.3
(TPAY) families with debt holdings total monthly loan payments (2001 dollars)						