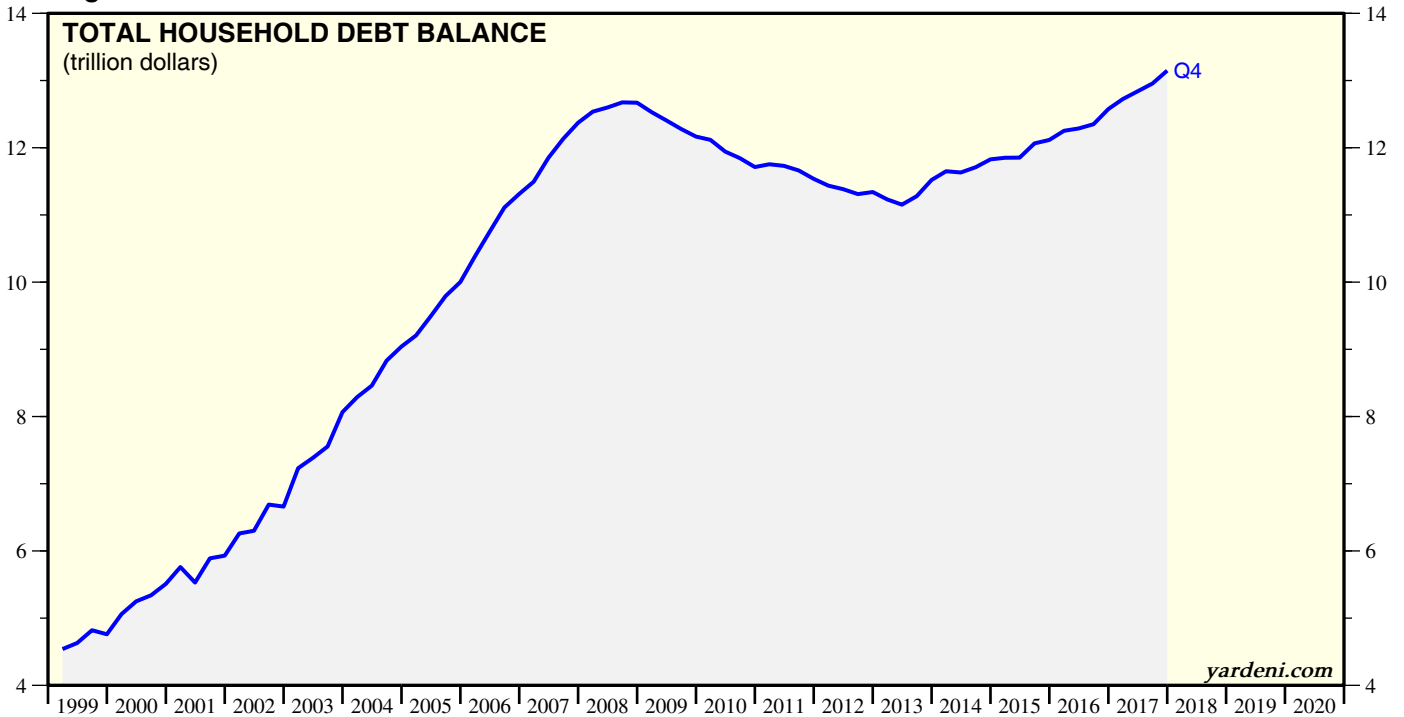

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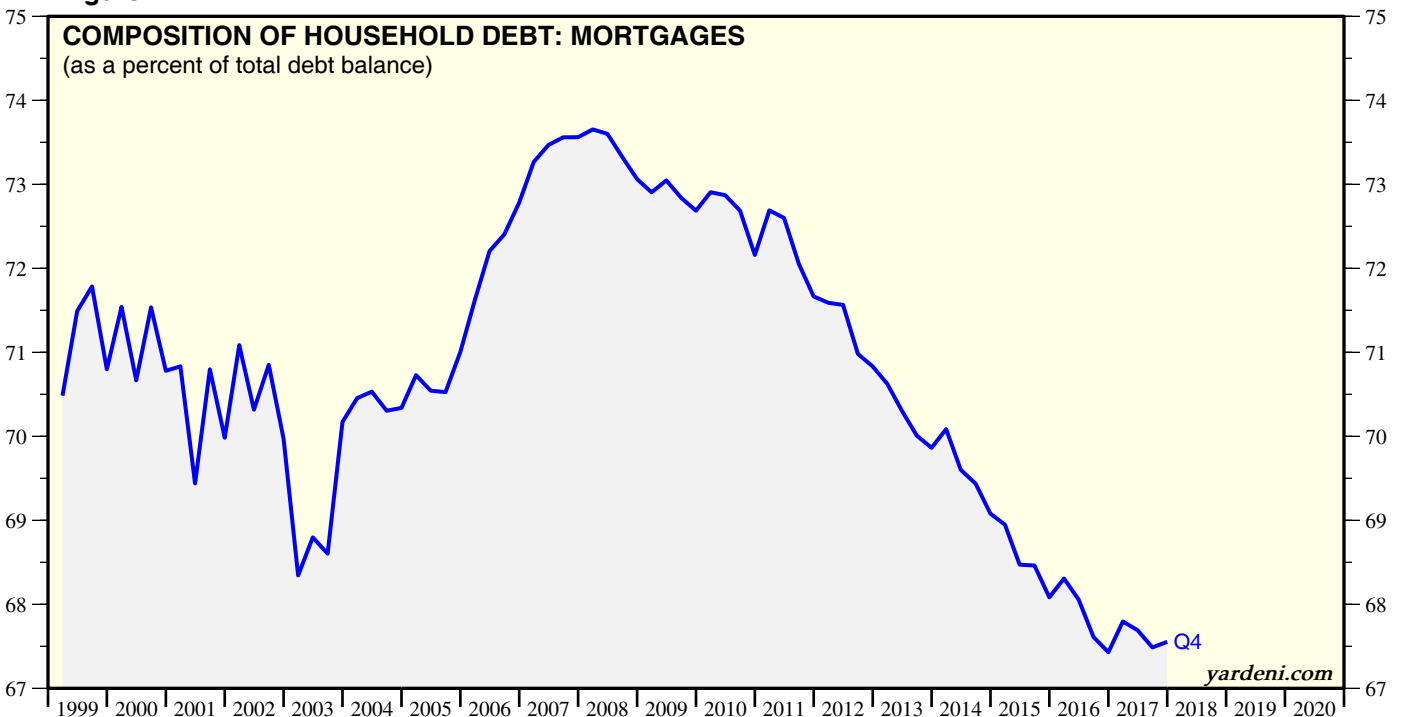
Household Debt & Credit

Figure 1.



Source: New York Fed Credit Panel.

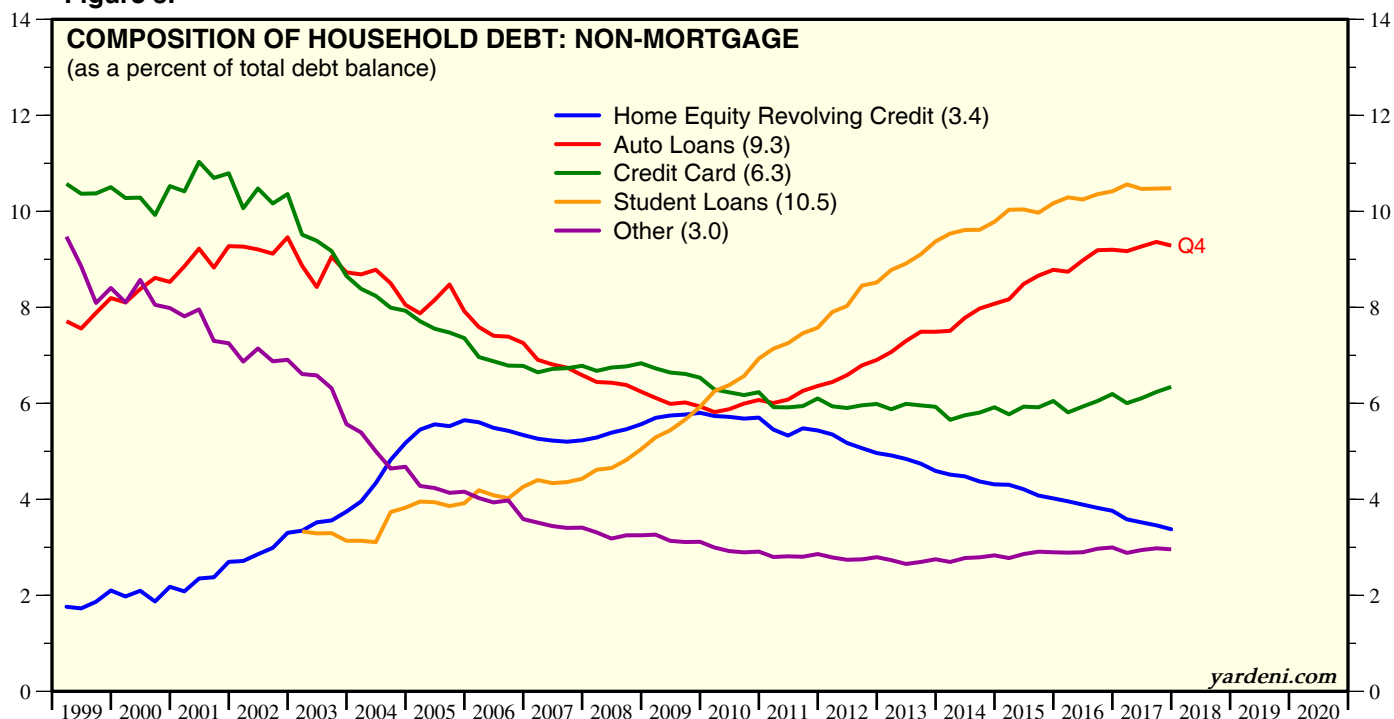
Figure 2.



Source: New York Fed Credit Panel.

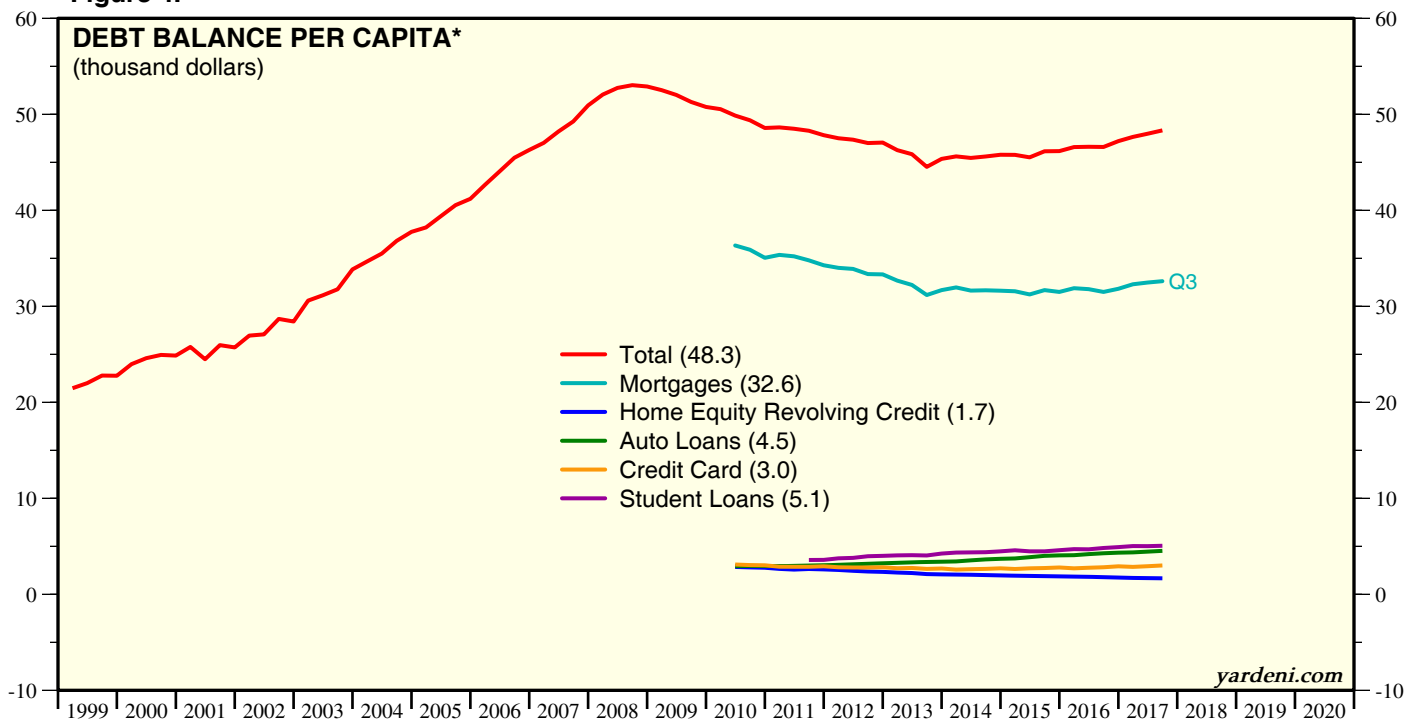
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Figure 3.



Source: New York Fed Credit Panel.

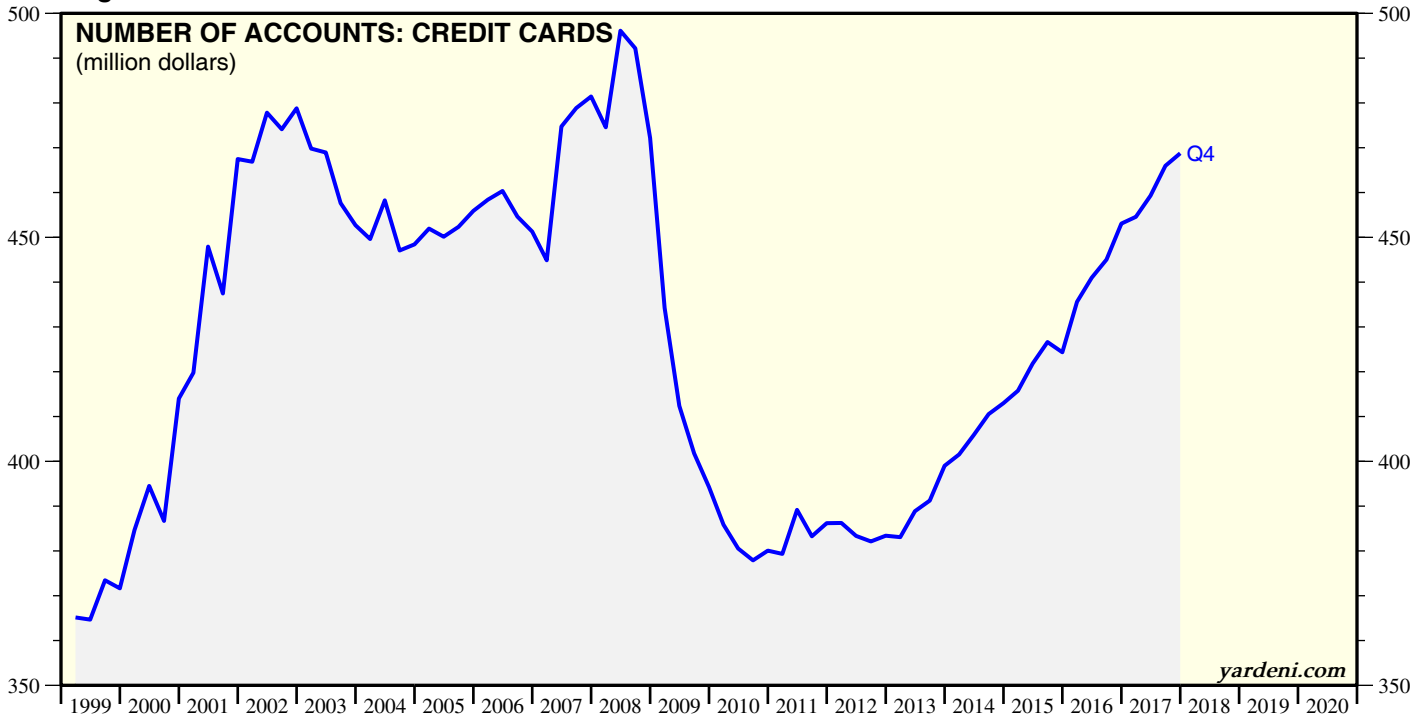
Figure 4.



* Per-capita figures correspond with the population of individuals who have a credit report
Source: New York Fed Credit Panel.

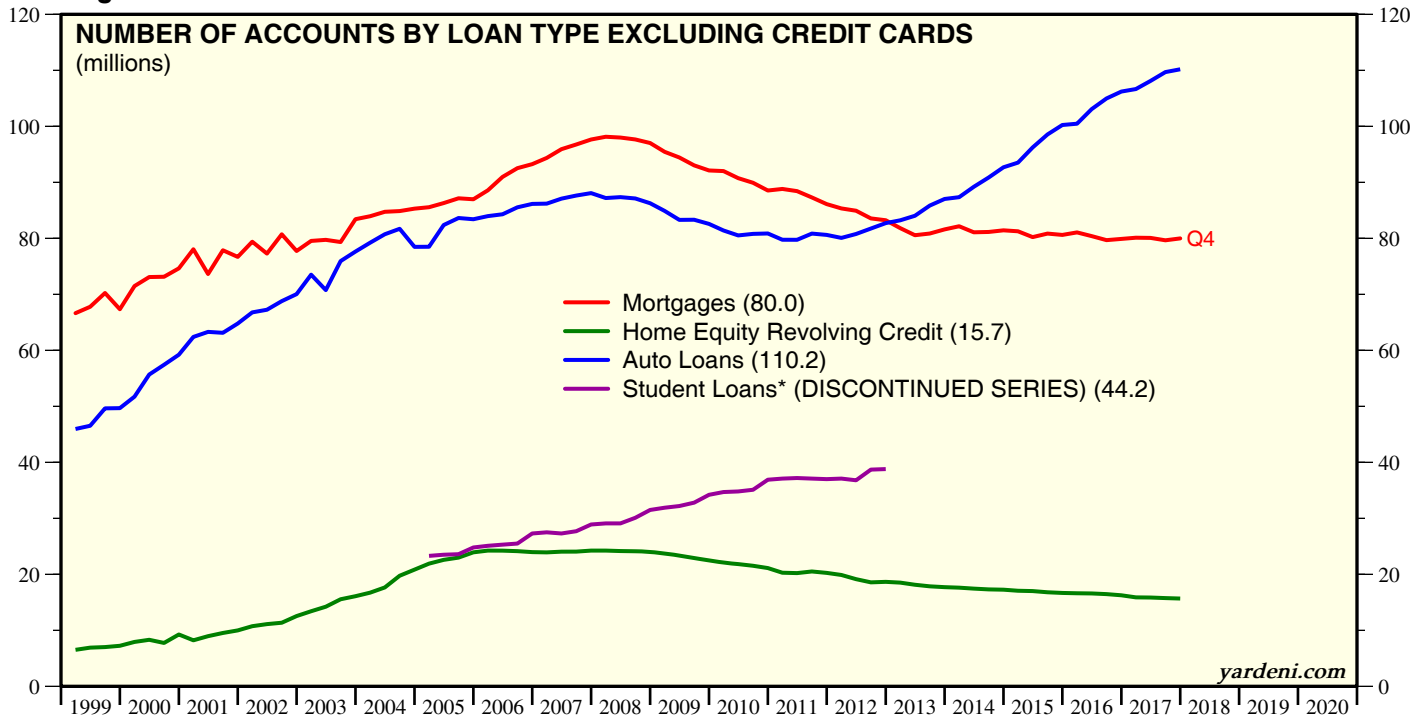
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Figure 5.



Source: New York Fed Credit Panel.

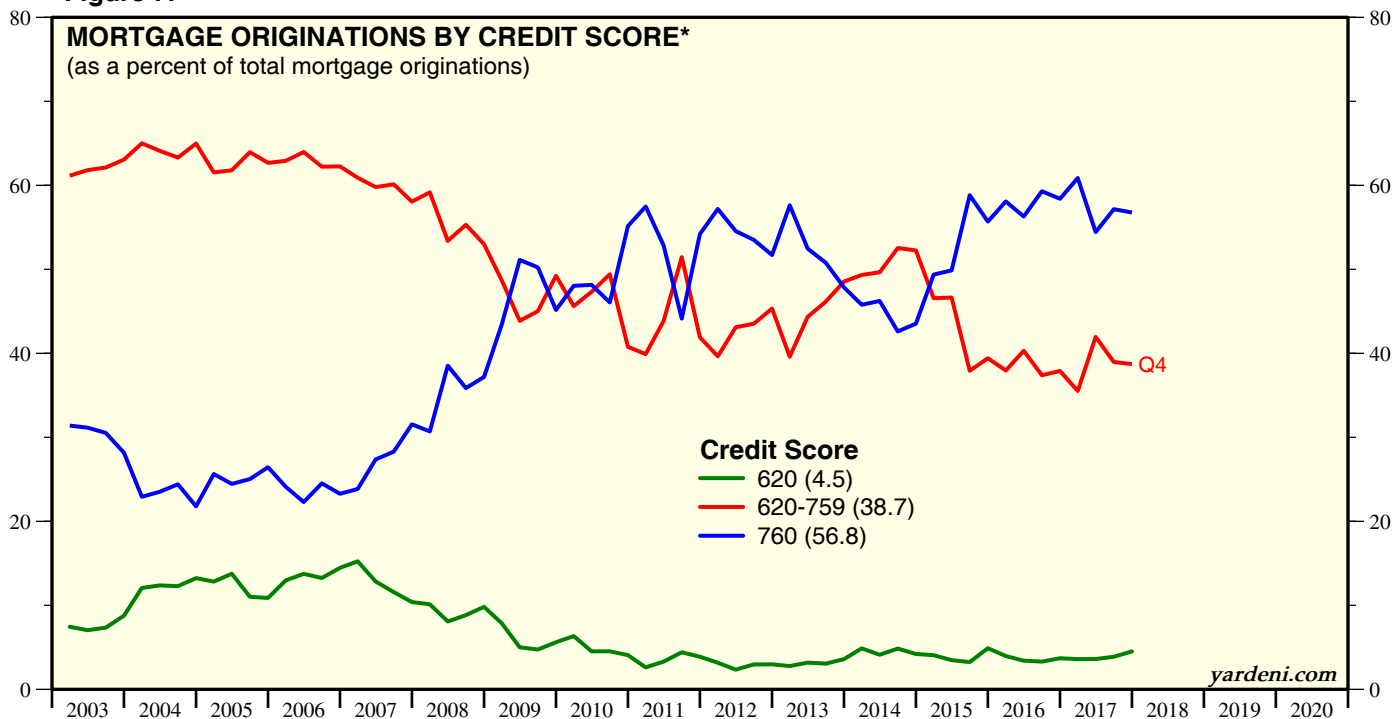
Figure 6.



* Number of borrowers.
Source: New York Fed Credit Panel.

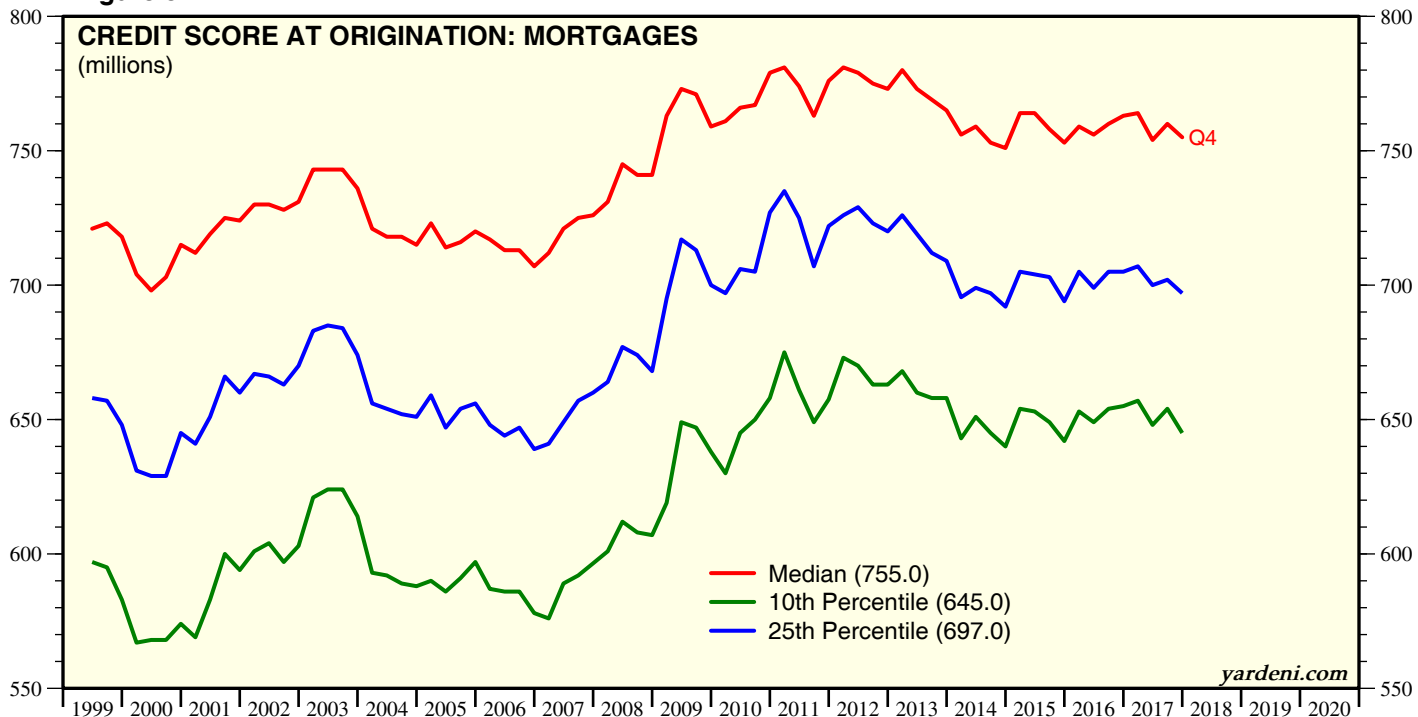
Household Debt & Credit

Figure 7.



* Credit score is Equifax RiskScore 3.0.
Source: New York Fed Credit Panel.

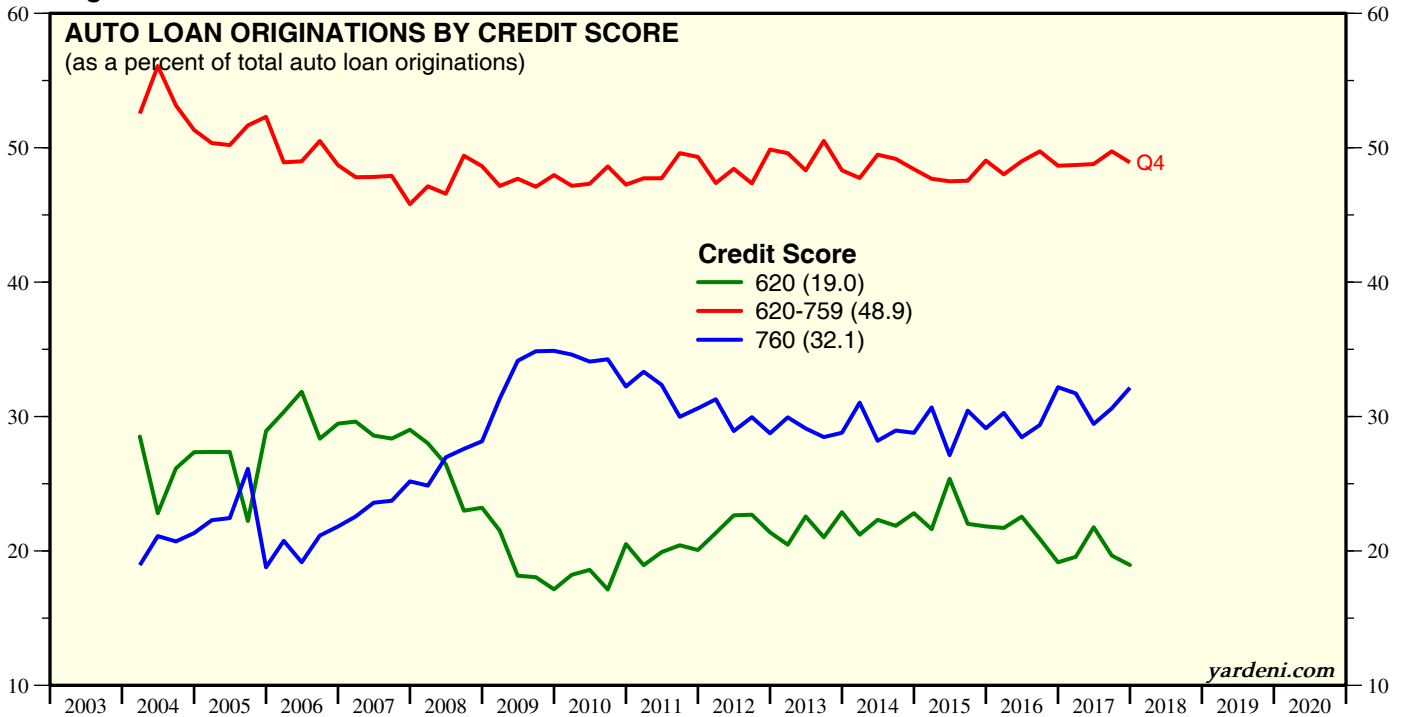
Figure 8.



Source: New York Fed Credit Panel.

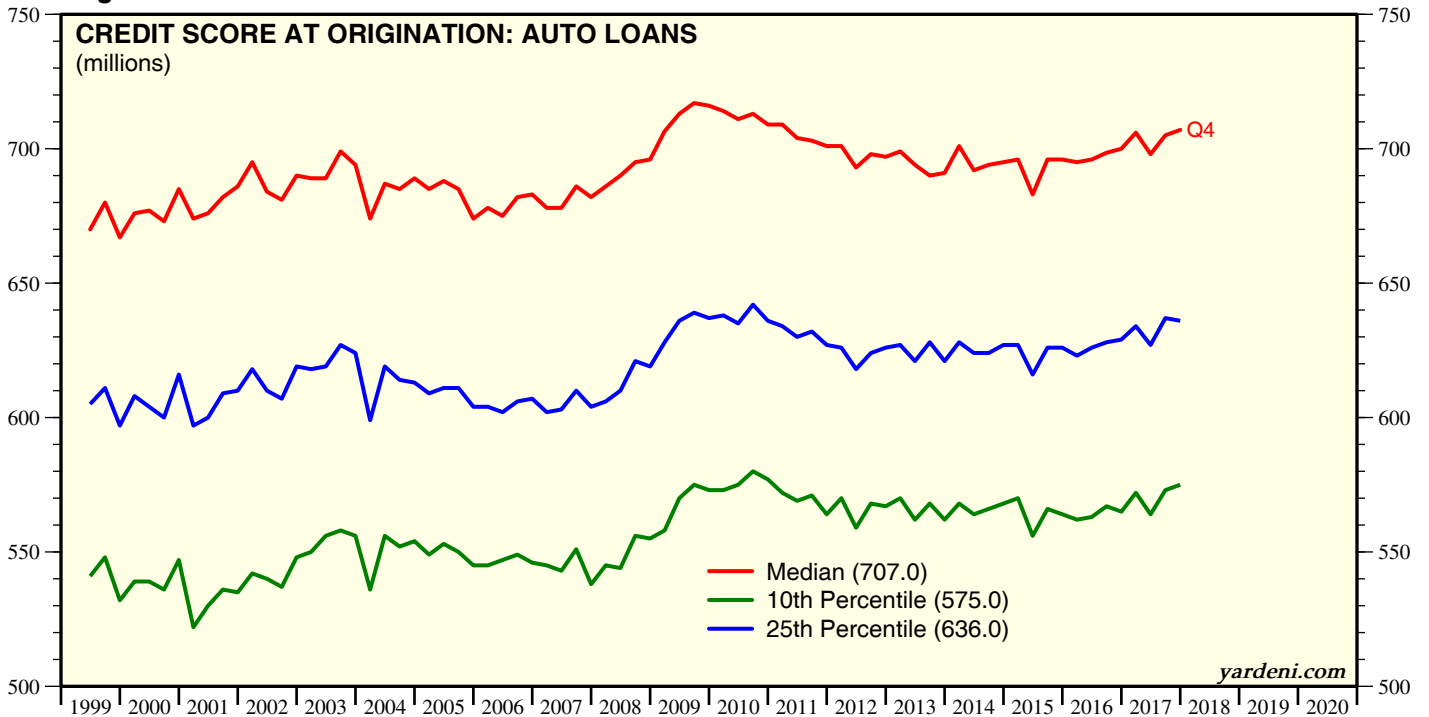
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Figure 9.



Source: New York Fed Credit Panel.

Figure 10.



Source: New York Fed Credit Panel.

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Figure 11.

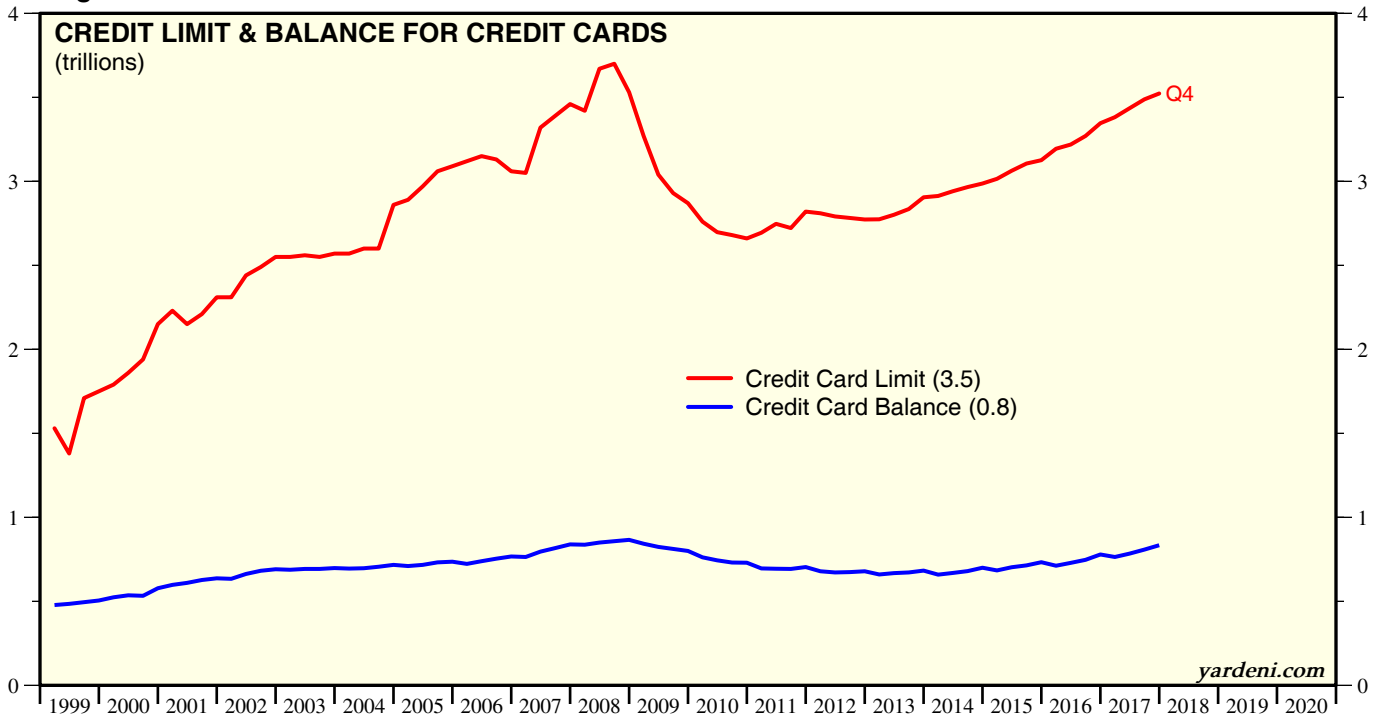
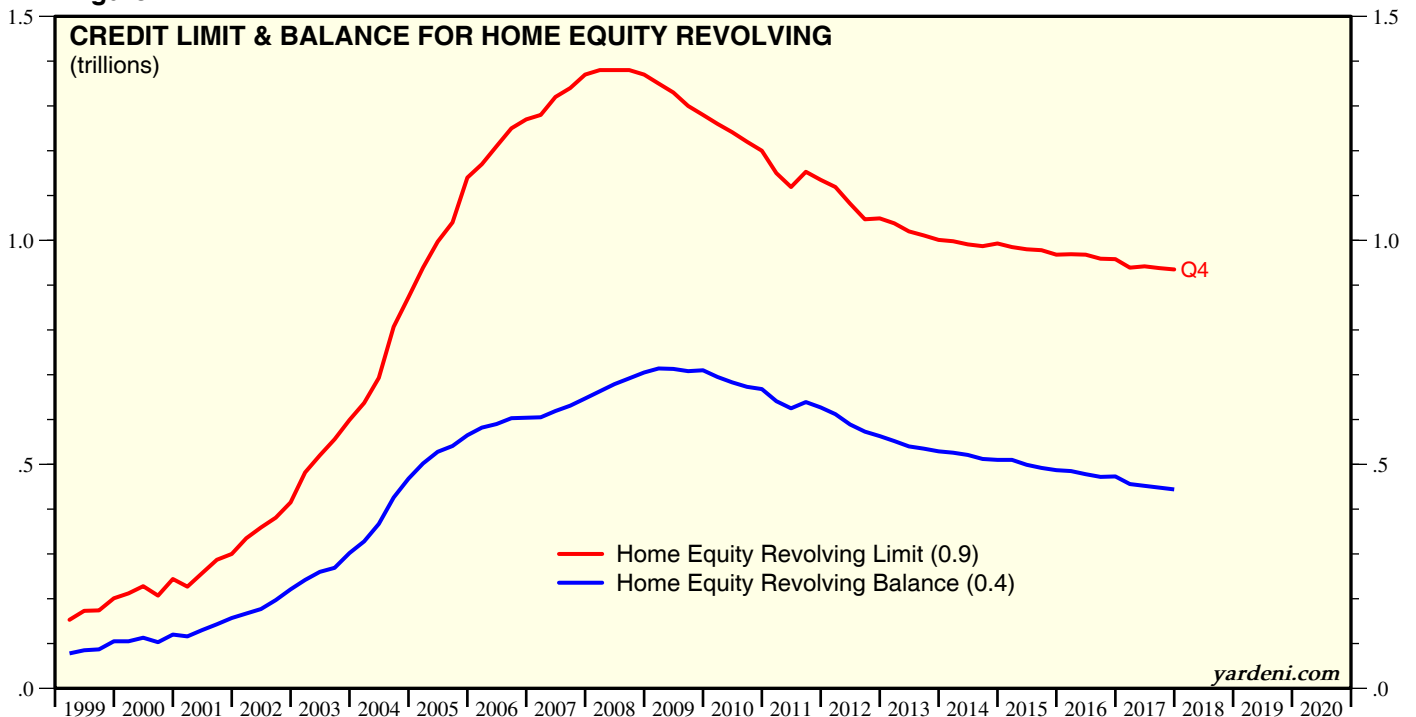
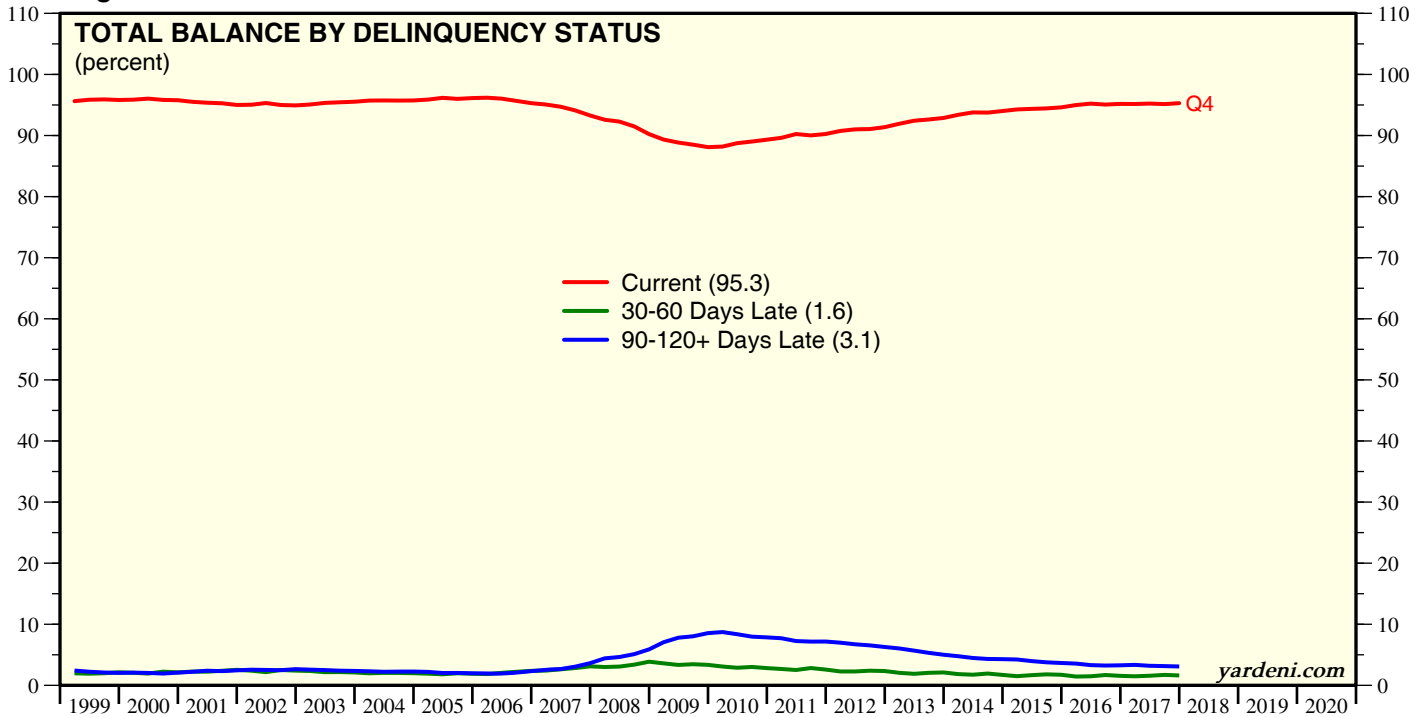


Figure 12.



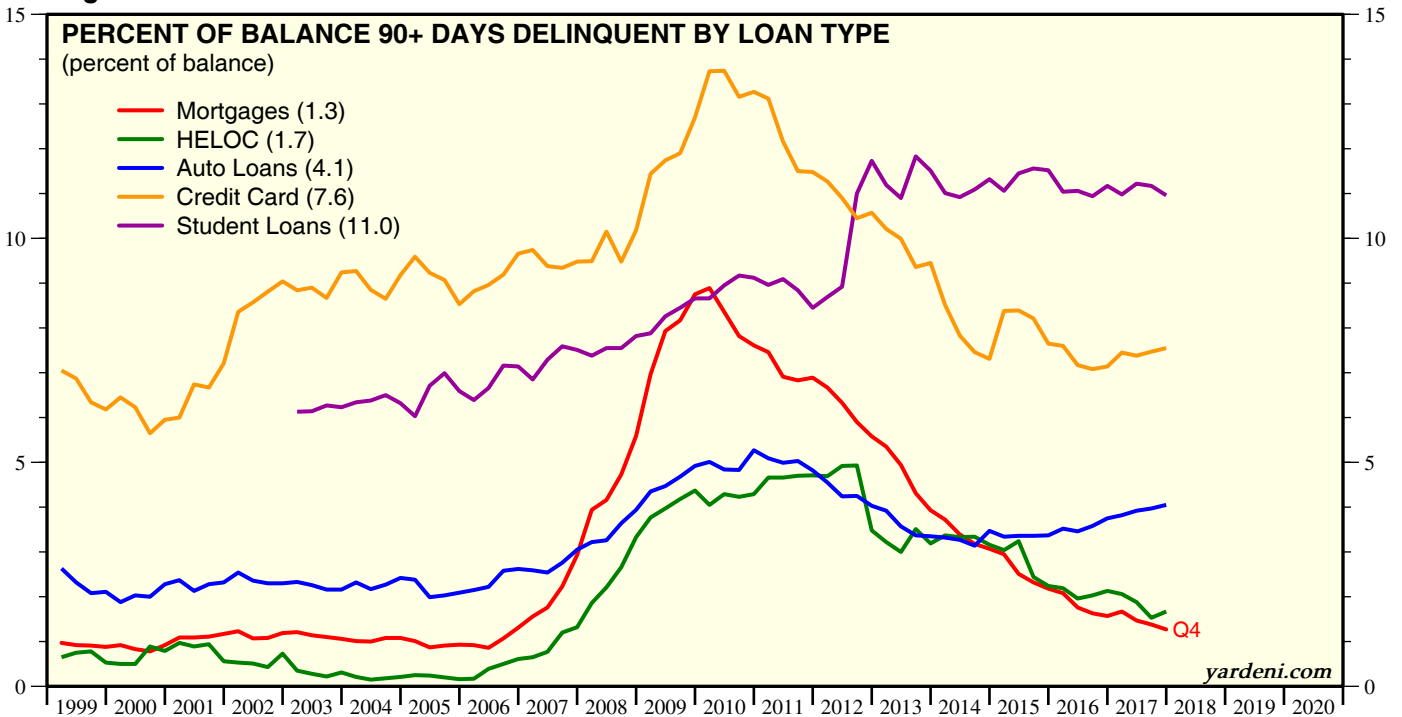
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Figure 13.



Source: New York Fed Credit Panel.

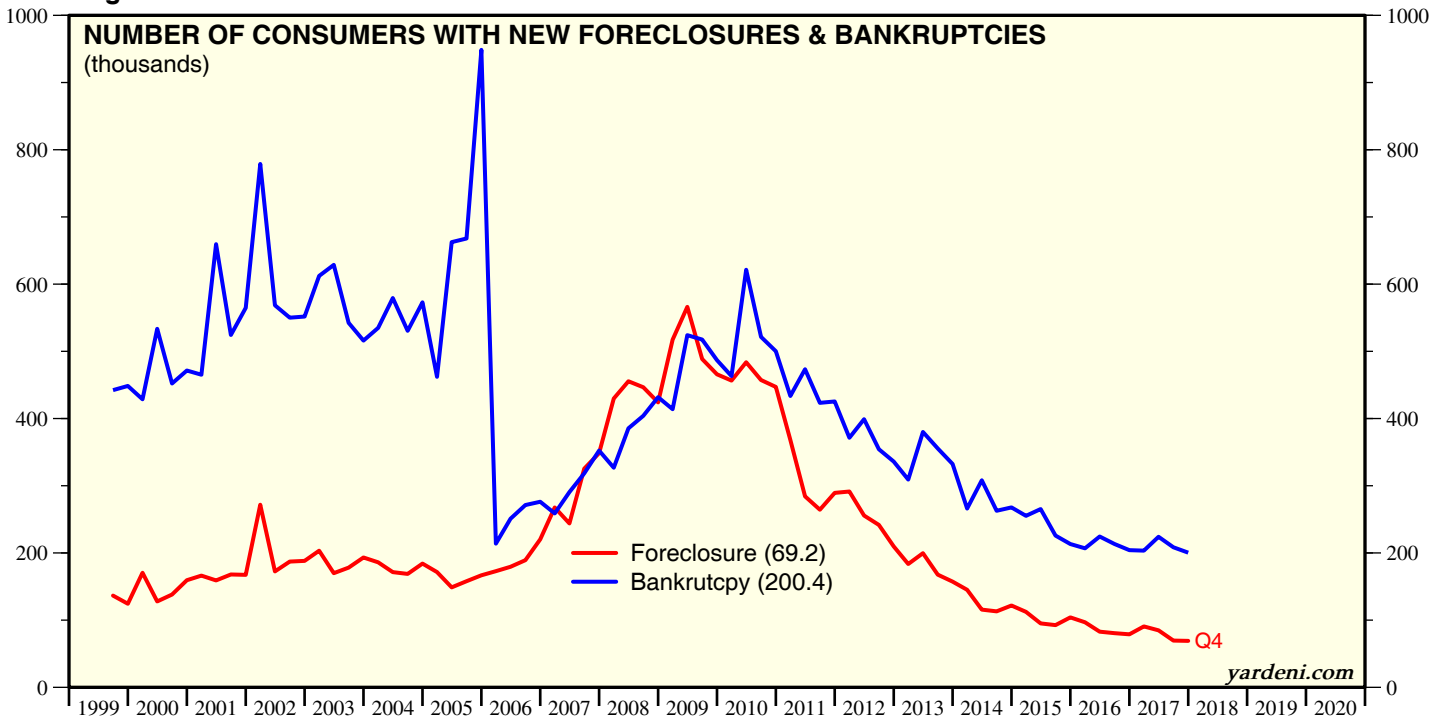
Figure 14.



Source: New York Fed Credit Panel.

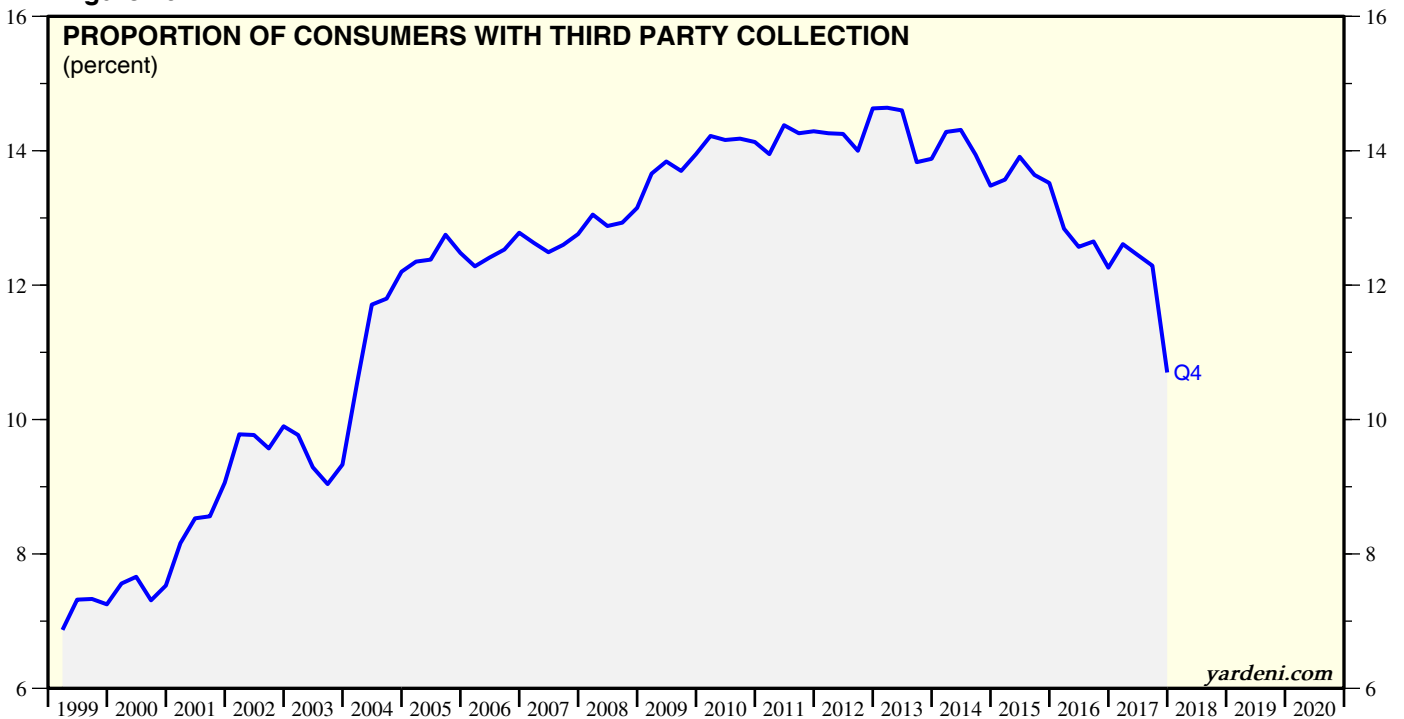
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Figure 15.



Source: New York Fed Credit Panel.

Figure 16.



Source: New York Fed Credit Panel.

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