

# SNAPSHOT OF AMERICA: WHAT DO WE OWE?

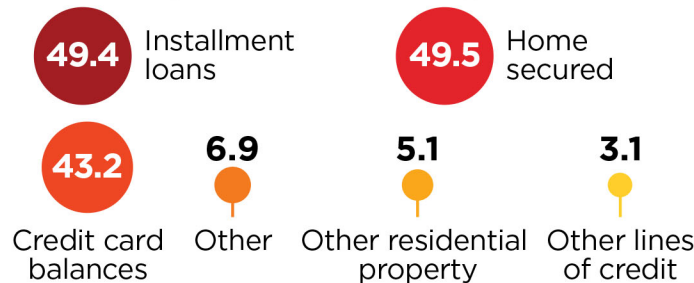
## A Consuming Public

Average annual household expenditures (thousands of dollars, 2010)

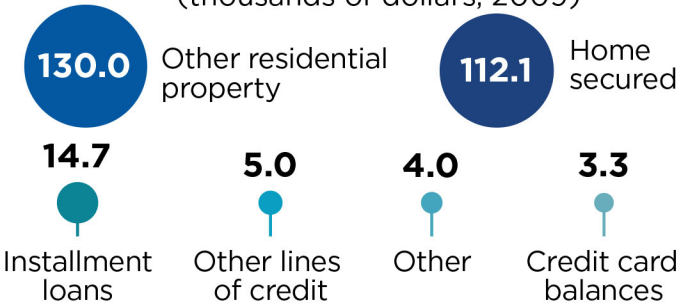


## A Public in Debt

Percentage of families holding debt (2009)



Median value of family debt (thousands of dollars, 2009)



### BEHIND THE NUMBERS

Life is expensive, and many of us live beyond our means. How much debt is too much. Should there be tighter regulations on who can borrow what?

Source: U.S. Department of Labor, "Average Annual Expenditures and Characteristics of All Consumer Units and Percent Changes, 2008-2010" [www.bls.gov/news.release/cesan.nro.htm]; U.S. Federal Reserve, "2007 and 2009 Survey of Consumer Finances," [www.federalreserve.gov/econresdata/scf/scf\_2009p.htm]