Appendix for *Chicago Fed Letter* No. 342

Figure A1. Average annual growth in real per capita debt, by zip code income decile and state group, 2008:Q3–2012:Q4

A. Mortgage debt

B. Nonmortgage debt
C. Credit card debt

Notes: On the horizontal axis, 1 represents the lowest-income decile, while 10 represents the highest-income decile. Student loans are excluded from the analysis for this figure. See the text in the main document for further details on the debt measures. See the text and figure 2 in the main document for details on the state aggregate debt growth groups.

Sources: Authors’ calculations based on data from the Internal Revenue Service, Federal Reserve Bank of New York Consumer Credit Panel/Equifax, U.S. Census Bureau, and Haver Analytics.

D. Auto debt
Figure A2. Average annual growth in real per capita debt for states with fastest debt run-up, by zip code income decile, 2008:Q3–2012:Q4

A. Large-population states

B. Small-population states

Notes: On the horizontal axis, 1 represents the lowest-income decile, while 10 represents the highest-income decile. Student loans are excluded from the analysis for this figure. See the text and figure 2 in the main document for details on the state aggregate debt growth groups.

Sources: Authors’ calculations based on data from the Internal Revenue Service, Federal Reserve Bank of New York Consumer Credit Panel/Equifax, U.S. Census Bureau, and Haver Analytics.