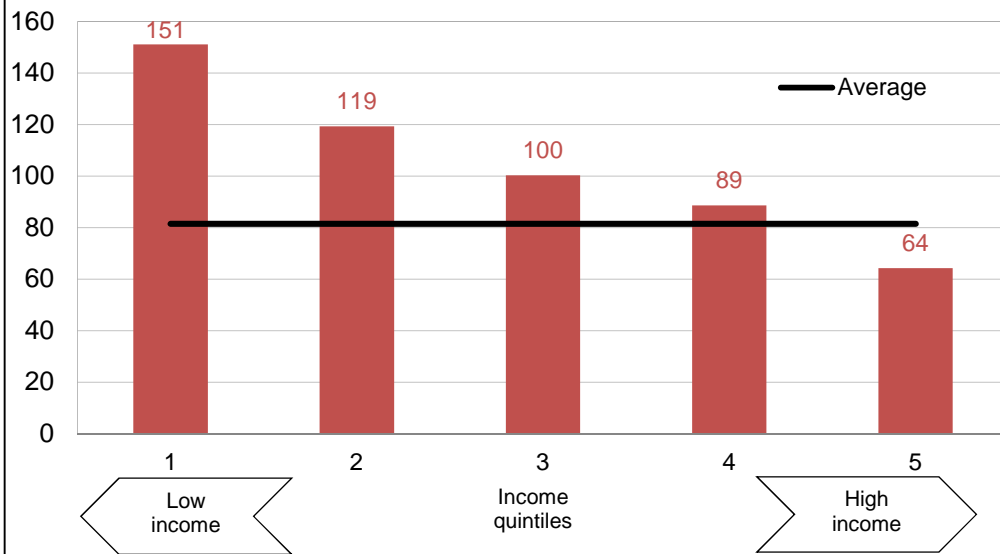


The debt burden relative to income is higher among low-income households.

Figure 4
Number of Income Months Required for a Household to Purchase a Dwelling,
by Income Quintile, Total Banking System, 2015–2017^a (months)



^a Based on total housing loans granted between 2015 and 2017.
SOURCE: Based on reports to the Banking Supervision Department.