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The demand for household debt in the USA: evidence from the 1995 Survey of Consumer Finance

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debt when its income is higher, when it owns its own home, when the family size is larger and the head is working. It was also found that the result of being black increases the probability of being credit constrained but it does not increase a household's demand for debt. This is therefore a result found consistently for the late 1980s through to the early 1990s. In addition to these results which are in common with earlier papers for earlier periods it was also found that if a household has a large expected expenditure in the next few years it demands a larger amount of debt now, that the higher the net worth of a household the less debt it desires and that a household's expectations concerning future interest rates has no effect on its demand for debt.

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