

# Effective Visual Used in Paper (Jacobs, MLA)

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suggest, will lead to “accountability and accountability leads to credibility” (“Openness”). These tools alone don’t guarantee that news producers will be responsible and trustworthy, but they encourage an open and transparent environment that benefits news consumers.

Source is cited in MLA style.

**THE DENVER POST**  
Home Story  
SMART  
**Credit-shy: Younger generation is more likely to stick to a cash-only policy**  
By Rachel Sapin

PEW RESEARCH CENTER  
**Young Adults After the Recession: Fewer Homes, Fewer Cars, Less Debt**  
By Richard Fry

**OVERVIEW**

After running up record debt-to-income ratios during the bubble economy of the 2000s, young adults shed substantially more debt than older adults did during the Great Recession and its immediate aftermath—mainly by virtue of owning fewer houses and cars, according to a new Pew

**Median Total Debt of Households, by Age of Head, 2007 and 2010**  
in 2011 dollars

Age Group	2010	2007	Percent change
Younger than 35	\$15,473	\$21,912	29% decline
35 and older	\$30,070	\$32,543	8% decline

Note: The median is calculated among all households, including those without any debt.  
Source: Pew Research Center tabulation of Survey of Consumer Finances data

Data from the FICO Banking Analytics blog shows credit-card use has declined for consumers in all age groups since 2005, but the increase in the percent of consumers with no credit cards has been most dramatic for those ages 18-29. A recent Pew study of government data found that in 2010, only 39 percent of younger households (those under 35) carried a credit-card balance compared to 48 percent in 2007. The median outstanding amount owed among younger households with balances also dropped from \$2,100 in 2007 to \$1,700 in 2010.

Fig. 1. Links embedded in online news articles allow readers to move from the main story to original sources, related articles, or background materials. The link in this online article (Sapin) points to a statistical report by the Pew Research Center, the original source of the author’s data on young adults’ spending practices.

Sources: The Denver Post; article by Rachel Sapin, special to the Denver Post; graph courtesy of PEW Research Center.

Source: Hacker/Sommers (Boston: Bedford/St. Martin’s, 2016, 2014).  
This sample follows the style guidelines in the *MLA Handbook*, 8th ed. (2016).