Change in Off–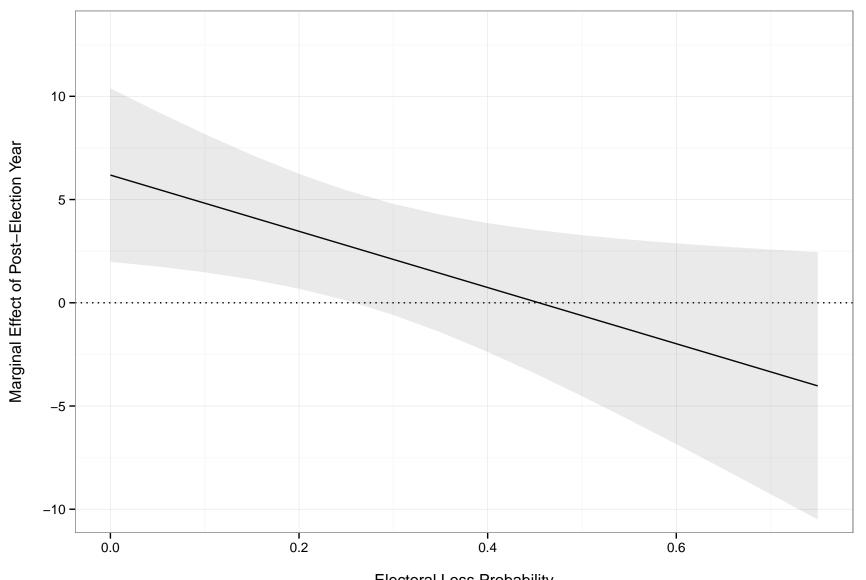Trend Debt