

TABLE B-30.—*Disposition of personal income, 1959–2004*
(Billions of dollars, except as noted; quarterly data at seasonally adjusted annual rates)

Year or quarter	Personal income	Less: Personal current taxes	Equals: Disposable personal income	Less: Personal outlays				Equals: Personal saving	Percent of disposable personal income ²		
				Total	Personal consumption expenditures	Personal interest payments ¹	Personal current transfer payments		Personal outlays		Personal saving
									Total	Personal consumption expenditures	
1959	392.8	42.3	350.5	323.9	317.6	5.5	0.8	26.7	92.4	90.6	7.6
1960	411.5	46.1	365.4	338.8	331.7	6.2	.8	26.7	92.7	90.8	7.3
1961	429.0	47.3	381.8	349.6	342.1	6.5	1.0	32.2	91.6	89.6	8.4
1962	456.7	51.6	405.1	371.3	363.3	7.0	1.1	33.8	91.7	89.7	8.3
1963	479.6	54.6	425.1	391.8	382.7	7.9	1.2	33.3	92.2	90.0	7.8
1964	514.6	52.1	462.5	421.7	411.4	8.9	1.3	40.8	91.2	89.0	8.8
1965	555.7	57.7	498.1	455.1	443.8	9.9	1.4	43.0	91.4	89.1	8.6
1966	603.9	66.4	537.5	493.1	480.9	10.7	1.6	44.4	91.7	89.5	8.3
1967	648.3	73.0	575.3	520.9	507.8	11.1	2.0	54.4	90.5	88.3	9.5
1968	712.0	87.0	625.0	572.2	558.0	12.2	2.0	52.8	91.6	89.3	8.4
1969	778.5	104.5	674.0	621.4	605.2	14.0	2.2	52.5	92.2	89.8	7.8
1970	838.8	103.1	735.7	666.2	648.5	15.2	2.6	69.5	90.6	88.1	9.4
1971	903.5	101.7	801.8	721.2	701.9	16.6	2.8	80.6	89.9	87.5	10.1
1972	992.7	123.6	869.1	791.9	770.6	18.1	3.1	77.2	91.1	88.7	8.9
1973	1,110.7	132.4	978.3	875.6	852.4	19.8	3.4	102.7	89.5	87.1	10.5
1974	1,222.6	151.0	1,071.6	958.0	933.4	21.2	3.4	113.6	89.4	87.1	10.6
1975	1,335.0	147.6	1,187.4	1,061.9	1,034.4	23.7	3.8	125.6	89.4	87.1	10.6
1976	1,474.8	172.3	1,302.5	1,180.2	1,151.9	23.9	4.4	122.3	90.6	88.4	9.4
1977	1,633.2	197.5	1,435.7	1,310.4	1,278.6	27.0	4.8	125.3	91.3	89.1	8.7
1978	1,837.7	229.4	1,608.3	1,465.8	1,428.5	31.9	5.4	142.5	91.1	88.8	8.9
1979	2,062.2	268.7	1,793.5	1,634.4	1,592.2	36.2	5.9	159.1	91.1	88.8	8.9
1980	2,307.9	298.9	2,009.0	1,807.5	1,757.1	43.6	6.8	201.4	90.0	87.5	10.0
1981	2,591.3	345.2	2,246.1	2,001.8	1,941.1	49.3	11.4	244.3	89.1	86.4	10.9
1982	2,775.3	354.1	2,421.2	2,150.4	2,077.3	59.5	13.6	270.8	88.8	85.8	11.2
1983	2,960.7	352.3	2,608.4	2,374.8	2,290.6	69.2	15.0	233.6	91.0	87.8	9.0
1984	3,289.5	377.4	2,912.0	2,597.3	2,503.3	77.0	16.9	314.8	89.2	86.0	10.8
1985	3,526.7	417.4	3,109.3	2,829.3	2,720.3	90.4	18.6	280.0	91.0	87.5	9.0
1986	3,722.4	437.3	3,285.1	3,016.7	2,899.7	96.1	20.9	268.4	91.8	88.3	8.2
1987	3,947.4	489.1	3,458.3	3,216.9	3,100.2	93.6	23.1	241.4	93.0	89.6	7.0
1988	4,253.7	505.0	3,748.7	3,475.8	3,353.6	96.8	25.4	272.9	92.7	89.5	7.3
1989	4,587.8	566.1	4,021.7	3,734.5	3,598.5	108.2	27.8	287.1	92.9	89.5	7.1
1990	4,878.6	592.8	4,285.8	3,986.4	3,839.9	116.1	30.4	299.4	93.0	89.6	7.0
1991	5,051.0	586.7	4,464.3	4,140.1	3,986.1	118.5	35.6	324.2	92.7	89.3	7.3
1992	5,362.0	610.6	4,751.4	4,385.4	4,235.3	111.8	38.3	366.0	92.3	89.1	7.7
1993	5,558.5	646.6	4,911.9	4,627.9	4,477.9	107.3	42.7	284.0	94.2	91.2	5.8
1994	5,842.5	690.7	5,151.8	4,902.4	4,743.3	112.8	46.3	249.5	95.2	92.1	4.8
1995	6,152.3	744.1	5,408.2	5,157.3	4,975.8	132.7	48.9	250.9	95.4	92.0	4.6
1996	6,520.6	832.1	5,688.5	5,460.0	5,256.8	150.3	52.9	228.4	96.0	92.4	4.0
1997	6,915.1	926.3	5,988.8	5,770.5	5,547.4	163.9	59.2	218.3	96.4	92.6	3.6
1998	7,423.0	1,027.0	6,395.9	6,119.1	5,879.5	174.5	65.2	276.8	95.7	91.9	4.3
1999	7,802.4	1,107.5	6,695.0	6,536.4	6,282.5	181.0	73.0	158.6	97.6	93.8	2.4
2000	8,429.7	1,235.7	7,194.0	7,025.6	6,739.4	204.7	81.5	168.5	97.7	93.7	2.3
2001	8,724.1	1,237.3	7,486.8	7,354.5	7,055.0	212.2	87.2	132.3	98.2	94.2	1.8
2002	8,878.9	1,051.2	7,827.7	7,668.5	7,376.1	197.2	95.3	159.2	98.0	94.2	2.0
2003	9,161.8	1,001.9	8,159.9	8,049.3	7,760.9	185.3	103.1	110.6	98.6	95.1	1.4
2004	9,659.1	1,036.4	8,622.8	8,532.8	8,231.1	188.2	113.5	90.0	99.0	95.5	1.0
2000: I	8,266.2	1,207.0	7,059.2	6,888.0	6,613.9	194.1	79.9	171.2	97.6	93.7	2.4
II	8,372.3	1,231.1	7,141.2	6,970.0	6,688.1	201.0	81.0	171.3	97.6	93.7	2.4
III	8,514.4	1,248.0	7,266.4	7,076.3	6,783.9	210.4	82.0	190.1	97.4	93.4	2.6
IV	8,565.8	1,256.6	7,309.3	7,168.1	6,871.6	213.3	83.1	141.2	98.1	94.0	1.9
2001: I	8,688.7	1,296.6	7,392.1	7,253.5	6,955.8	212.4	85.3	138.6	98.1	94.1	1.9
II	8,719.9	1,312.3	7,407.6	7,318.8	7,017.5	214.9	86.5	88.7	98.8	94.7	1.2
III	8,733.1	1,110.3	7,622.8	7,361.2	7,058.5	214.5	88.3	261.6	96.6	92.6	3.4
IV	8,754.8	1,230.0	7,524.8	7,484.4	7,188.4	207.2	88.8	40.5	99.5	95.5	.5
2002: I	8,803.6	1,065.8	7,737.8	7,528.5	7,236.9	199.3	92.3	209.3	97.3	93.5	2.7
II	8,897.1	1,052.1	7,845.0	7,635.0	7,339.3	202.1	93.7	210.0	97.3	93.6	2.7
III	8,895.7	1,046.7	7,849.0	7,722.9	7,428.0	198.6	96.3	126.1	98.4	94.6	1.6
IV	8,919.2	1,040.3	7,878.8	7,787.6	7,500.0	188.8	98.7	91.2	98.8	95.2	1.0
2003: I	9,002.2	1,025.7	7,976.5	7,897.0	7,609.8	187.1	100.0	79.5	99.0	95.4	1.2
II	9,105.7	1,030.7	8,075.0	7,982.9	7,696.3	184.8	101.8	92.1	98.9	95.3	1.1
III	9,209.3	941.7	8,267.6	8,107.8	7,822.5	183.3	102.1	159.8	98.1	94.6	1.9
IV	9,330.0	1,009.4	8,320.5	8,209.4	7,914.9	185.9	108.6	111.1	98.7	95.1	1.3
2004: I	9,445.0	1,006.6	8,438.4	8,351.6	8,060.2	181.1	110.3	86.8	99.0	95.5	1.0
II	9,592.7	1,030.6	8,562.1	8,448.7	8,153.8	182.6	112.2	113.4	98.7	95.2	1.3
III	9,674.3	1,043.7	8,630.7	8,588.1	8,282.5	190.6	115.0	42.6	99.5	96.0	.5
IV	9,924.6	1,064.5	8,860.0	8,742.8	8,428.1	198.4	116.4	117.2	98.7	95.1	1.3

¹ Consists of nonmortgage interest paid by households.

² Percents based on data in millions of dollars.

Source: Department of Commerce, Bureau of Economic Analysis.

TABLE B-30.—*Disposition of personal income, 1959–2005*
[Billions of dollars, except as noted; quarterly data at seasonally adjusted annual rates]

Year or quarter	Personal income	Less: Personal current taxes	Equals: Disposable personal income	Less: Personal outlays				Equals: Personal saving	Percent of disposable personal income ²		
				Total	Personal consumption expenditures	Personal interest payments ¹	Personal current transfer payments		Personal outlays		Personal saving
									Total	Personal consumption expenditures	
1959	392.8	42.3	350.5	323.9	317.6	5.5	0.8	26.7	92.4	90.6	7.6
1960	411.5	46.1	365.4	338.8	331.7	6.2	.8	26.7	92.7	90.8	7.3
1961	429.0	47.3	381.8	349.6	342.1	6.5	1.0	32.2	91.6	89.6	8.4
1962	456.7	51.6	405.1	371.3	363.3	7.0	1.1	33.8	91.7	89.7	8.3
1963	479.6	54.6	425.1	391.8	382.7	7.9	1.2	33.3	92.2	90.0	7.8
1964	514.6	52.1	462.5	421.7	411.4	8.9	1.3	40.8	91.2	89.0	8.8
1965	555.7	57.7	498.1	455.1	443.8	9.9	1.4	43.0	91.4	89.1	8.6
1966	603.9	66.4	537.5	493.1	480.9	10.7	1.6	44.4	91.7	89.5	8.3
1967	648.3	73.0	575.3	520.9	507.8	11.1	2.0	54.4	90.5	88.3	9.5
1968	712.0	87.0	625.0	572.2	558.0	12.2	2.0	52.8	91.6	89.3	8.4
1969	778.5	104.5	674.0	621.4	605.2	14.0	2.2	52.5	92.2	89.8	7.8
1970	838.8	103.1	735.7	666.2	648.5	15.2	2.6	69.5	90.6	88.1	9.4
1971	903.5	101.7	801.8	721.2	701.9	16.6	2.8	80.6	89.9	87.5	10.1
1972	992.7	123.6	869.1	791.9	770.6	18.1	3.1	77.2	91.1	88.7	8.9
1973	1,110.7	132.4	978.3	875.6	852.4	19.8	3.4	102.7	89.5	87.1	10.5
1974	1,222.6	151.0	1,071.6	958.0	933.4	21.2	3.4	113.6	89.4	87.1	10.6
1975	1,335.0	147.6	1,187.4	1,061.9	1,034.4	23.7	3.8	125.6	89.4	87.1	10.6
1976	1,474.8	172.3	1,302.5	1,180.2	1,151.9	23.9	4.4	122.3	90.6	88.4	9.4
1977	1,633.2	197.5	1,435.7	1,310.4	1,278.6	27.0	4.8	125.3	91.3	89.1	8.7
1978	1,837.7	229.4	1,608.3	1,465.8	1,428.5	31.9	5.4	142.5	91.1	88.8	8.9
1979	2,062.2	268.7	1,793.5	1,634.4	1,592.2	36.2	5.9	159.1	91.1	88.8	8.9
1980	2,307.9	298.9	2,009.0	1,807.5	1,757.1	43.6	6.8	201.4	90.0	87.5	10.0
1981	2,591.3	345.2	2,246.1	2,001.8	1,941.1	49.3	11.4	244.3	89.1	86.4	10.9
1982	2,775.3	354.1	2,421.2	2,150.4	2,077.3	59.5	13.6	270.8	88.8	85.8	11.2
1983	2,960.7	352.3	2,608.4	2,374.8	2,290.6	69.2	15.0	233.6	91.0	87.8	9.0
1984	3,289.5	377.4	2,912.0	2,597.3	2,503.3	77.0	16.9	314.8	89.2	86.0	10.8
1985	3,526.7	417.4	3,109.3	2,829.3	2,720.3	90.4	18.6	280.0	91.0	87.5	9.0
1986	3,722.4	437.3	3,285.1	3,016.7	2,899.7	96.1	20.9	268.4	91.8	88.3	8.2
1987	3,947.4	489.1	3,458.3	3,216.9	3,100.2	93.6	23.1	241.4	93.0	89.6	7.0
1988	4,253.7	505.0	3,748.7	3,475.8	3,353.6	96.8	25.4	272.9	92.7	89.5	7.3
1989	4,587.8	566.1	4,021.7	3,734.5	3,598.5	108.2	27.8	287.1	92.9	89.5	7.1
1990	4,878.6	592.8	4,285.8	3,986.4	3,839.9	116.1	30.4	299.4	93.0	89.6	7.0
1991	5,051.0	586.7	4,464.3	4,140.1	3,986.1	118.5	35.6	324.2	92.7	89.3	7.3
1992	5,362.0	610.6	4,751.4	4,385.4	4,235.3	111.8	38.3	366.0	92.3	89.1	7.7
1993	5,558.5	646.6	4,911.9	4,627.9	4,477.9	107.3	42.7	284.0	94.2	91.2	5.8
1994	5,842.5	690.7	5,151.8	4,902.4	4,743.3	112.8	46.3	249.5	95.2	92.1	4.8
1995	6,152.3	744.1	5,408.2	5,157.3	4,975.8	132.7	48.9	250.9	95.4	92.0	4.6
1996	6,520.6	832.1	5,688.5	5,460.0	5,256.8	150.3	52.9	228.4	96.0	92.4	4.0
1997	6,915.1	926.3	5,988.8	5,770.5	5,547.4	163.9	59.2	218.3	96.4	92.6	3.6
1998	7,423.0	1,027.0	6,395.9	6,119.1	5,879.5	174.5	65.2	276.8	95.7	91.9	4.3
1999	7,802.4	1,107.5	6,695.0	6,536.4	6,282.5	181.0	73.0	158.6	97.6	93.8	2.4
2000	8,429.7	1,235.7	7,194.0	7,025.6	6,739.4	204.7	81.5	168.5	97.7	93.7	2.3
2001	8,724.1	1,237.3	7,486.8	7,354.5	7,055.0	212.2	87.2	132.3	98.2	94.2	1.8
2002	8,861.9	1,051.8	7,830.1	7,645.3	7,350.7	196.4	98.2	184.7	97.6	93.9	2.4
2003	9,169.1	999.9	8,169.2	7,996.3	7,709.9	183.2	103.3	172.8	97.9	94.4	2.1
2004	9,713.3	1,049.1	8,664.2	8,512.5	8,214.3	186.7	111.5	151.8	98.2	94.8	1.8
2005 ^a	10,238.2	1,206.9	9,031.3	9,072.8	8,745.9	206.4	120.5	-41.6	100.5	96.8	-5
2002:I	8,814.7	1,063.2	7,751.5	7,526.1	7,230.3	199.2	96.6	225.4	97.1	93.3	2.9
II	8,892.0	1,050.3	7,841.7	7,620.5	7,323.0	200.6	96.8	221.2	97.2	93.4	2.8
III	8,895.4	1,050.0	7,845.4	7,692.4	7,396.6	197.0	98.9	153.0	98.0	94.3	2.0
IV	8,925.5	1,043.8	7,881.7	7,742.4	7,453.1	188.8	100.5	139.3	98.2	94.6	1.8
2003:I	9,013.7	1,024.3	7,989.4	7,835.4	7,555.2	179.3	101.0	154.0	98.1	94.6	1.9
II	9,118.6	1,026.9	8,091.7	7,922.1	7,635.3	184.8	102.0	169.6	97.9	94.4	2.1
III	9,215.4	940.8	8,274.6	8,069.5	7,782.4	185.2	101.9	205.1	97.5	94.1	2.5
IV	9,328.7	1,007.6	8,321.0	8,158.4	7,866.6	183.4	108.4	162.6	98.0	94.5	2.0
2004:I	9,484.8	1,009.6	8,475.3	8,319.4	8,032.3	178.0	109.2	155.8	98.2	94.8	1.8
II	9,614.3	1,034.0	8,580.3	8,439.1	8,145.6	182.2	111.3	141.2	98.4	94.9	1.6
III	9,729.2	1,058.4	8,670.9	8,566.3	8,263.2	190.3	112.8	104.6	98.8	95.3	1.2
IV	10,024.8	1,094.3	8,930.4	8,725.0	8,416.1	196.2	112.7	205.4	97.7	94.2	2.3
2005:I	10,073.4	1,171.4	8,902.0	8,854.6	8,535.8	198.1	120.8	47.4	99.5	95.9	.5
II	10,185.7	1,206.0	8,979.7	9,001.2	8,677.0	205.3	118.8	-21.5	100.2	96.6	-2
III	10,231.0	1,215.9	9,015.1	9,173.9	8,844.0	210.0	119.9	-158.9	101.8	98.1	-1.8
IV ^a	10,462.6	1,234.3	9,228.3	9,261.6	8,926.9	212.1	122.7	-33.3	100.4	96.7	-4

¹ Consists of nonmortgage interest paid by households.

² Percents based on data in millions of dollars.

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1961	429.0	47.3	381.8	349.6	342.1	6.5	1.0	32.2	91.6	89.6	8.4
1962	456.7	51.6	405.1	371.3	363.3	7.0	1.1	33.8	91.7	89.7	8.7
1963	479.6	54.6	425.1	391.8	382.7	7.9	1.2	33.3	92.2	90.0	7.8
1964	514.6	52.1	462.5	421.7	411.4	8.9	1.3	40.8	91.2	89.0	8.8
1965	555.7	57.7	498.1	455.1	443.8	9.9	1.4	43.0	91.4	89.1	8.6
1966	603.9	66.4	537.5	493.1	480.9	10.7	1.6	44.4	91.7	89.5	8.3
1967	648.3	73.0	575.3	520.9	507.8	11.1	2.0	54.4	90.5	88.3	9.5
1968	712.0	87.0	625.0	572.2	558.0	12.2	2.0	52.8	91.6	89.3	8.4
1969	778.5	104.5	674.0	621.4	605.2	14.0	2.2	52.5	92.2	89.8	7.8
1970	838.8	103.1	735.7	666.2	648.5	15.2	2.6	69.5	90.6	88.1	9.4
1971	903.5	101.7	801.8	721.2	701.9	16.6	2.8	80.6	89.9	87.5	10.1
1972	992.7	123.6	869.1	791.9	770.6	18.1	3.1	77.2	91.1	88.7	8.9
1973	1,110.7	132.4	978.3	875.6	852.4	19.8	3.4	102.7	89.5	87.1	10.5
1974	1,222.6	151.0	1,071.6	958.0	933.4	21.2	3.4	113.6	89.4	87.1	10.6
1975	1,335.0	147.6	1,187.4	1,061.9	1,034.4	23.7	3.8	125.6	89.4	87.1	10.6
1976	1,474.8	172.3	1,302.5	1,180.2	1,151.9	23.9	4.4	122.3	90.6	88.4	9.4
1977	1,633.2	197.5	1,435.7	1,310.4	1,278.6	27.0	4.8	125.3	91.3	89.1	8.7
1978	1,837.7	229.4	1,608.3	1,465.8	1,428.5	31.9	5.4	142.5	91.1	88.8	8.9
1979	2,062.2	268.7	1,793.5	1,634.4	1,592.2	36.2	5.9	159.1	91.1	88.8	8.9
1980	2,307.9	298.9	2,009.0	1,807.5	1,757.1	43.6	6.8	201.4	90.0	87.5	10.0
1981	2,591.3	345.2	2,246.1	2,001.8	1,941.1	49.3	11.4	244.3	89.1	86.4	10.9
1982	2,775.3	354.1	2,421.2	2,150.4	2,077.3	59.5	13.6	270.8	88.8	85.8	11.2
1983	2,960.7	352.3	2,608.4	2,374.8	2,290.6	69.2	15.0	233.6	91.0	87.8	9.0
1984	3,289.5	377.4	2,912.0	2,597.3	2,503.3	77.0	16.9	314.8	89.2	86.0	10.8
1985	3,526.7	417.4	3,109.3	2,829.3	2,720.3	90.4	18.6	280.0	91.0	87.5	9.0
1986	3,722.4	437.3	3,285.1	3,016.7	2,899.7	96.1	20.9	268.4	91.8	88.3	8.2
1987	3,947.4	489.1	3,458.3	3,216.9	3,100.2	93.6	23.1	241.4	93.0	89.6	7.0
1988	4,253.7	505.0	3,748.7	3,475.8	3,353.6	96.8	25.4	272.9	92.7	89.5	7.3
1989	4,587.8	566.1	4,021.7	3,734.5	3,598.5	108.2	27.8	287.1	92.9	89.5	7.1
1990	4,878.6	592.8	4,285.8	3,986.4	3,839.9	116.1	30.4	299.4	93.0	89.6	7.0
1991	5,051.0	586.7	4,464.3	4,140.1	3,986.1	118.5	35.6	324.2	92.7	89.3	7.3
1992	5,362.0	610.6	4,751.4	4,385.4	4,235.3	111.8	38.3	366.0	92.3	89.1	7.7
1993	5,558.5	646.6	4,911.9	4,627.9	4,477.9	107.3	42.7	284.0	94.2	91.2	5.8
1994	5,842.5	690.7	5,151.8	4,902.4	4,743.3	112.8	46.3	249.5	95.2	92.1	4.8
1995	6,152.3	744.1	5,408.2	5,157.3	4,975.8	132.7	48.9	250.9	95.4	92.0	4.6
1996	6,520.6	832.1	5,688.5	5,460.0	5,256.8	150.3	52.9	228.4	96.0	92.4	4.0
1997	6,915.1	926.3	5,988.8	5,770.5	5,547.4	163.9	59.2	218.3	96.4	92.6	3.6
1998	7,423.0	1,027.0	6,395.9	6,119.1	5,879.5	174.5	65.2	276.8	95.7	91.9	4.3
1999	7,802.4	1,107.5	6,695.0	6,536.4	6,282.5	181.0	73.0	158.6	97.6	93.8	2.4
2000	8,429.7	1,235.7	7,194.0	7,025.6	6,739.4	204.7	81.5	168.5	97.7	93.7	2.3
2001	8,724.1	1,237.3	7,486.8	7,354.5	7,055.0	212.2	87.2	132.3	98.2	94.2	1.8
2002	8,881.9	1,051.8	7,830.1	7,645.3	7,350.7	196.4	98.2	184.7	97.6	93.9	2.4
2003	9,163.6	1,001.1	8,162.5	7,987.7	7,703.6	182.5	101.5	174.9	97.9	94.4	2.1
2004	9,731.4	1,049.8	8,681.6	8,507.2	8,211.5	186.0	109.7	174.3	98.0	94.6	2.0
2005	10,239.2	1,203.1	9,036.1	9,070.9	8,742.4	209.4	119.2	-34.8	100.4	96.7	-4
2003: I	8,998.2	1,022.7	7,975.5	7,826.4	7,548.1	179.1	99.1	149.1	98.1	94.6	1.9
II	9,111.3	1,023.7	8,087.6	7,913.7	7,628.4	184.4	100.9	173.9	97.8	94.3	2.2
III	9,203.6	942.6	8,261.0	8,067.0	7,782.6	184.6	99.8	194.0	97.7	94.2	2.3
IV	9,341.3	1,015.4	8,326.0	8,143.5	7,855.3	181.9	106.3	182.5	97.8	94.3	2.2
2004: I	9,497.7	1,016.0	8,481.6	8,302.7	8,018.0	177.3	107.4	178.9	97.9	94.5	2.1
II	9,640.5	1,033.4	8,607.1	8,438.7	8,148.1	181.1	109.5	168.3	98.0	94.7	2.0
III	9,767.9	1,061.6	8,706.3	8,565.1	8,265.0	189.3	110.7	141.2	98.4	94.9	1.6
IV	10,019.4	1,088.2	8,931.2	8,722.3	8,414.8	196.2	111.2	208.9	97.7	94.2	2.3
2005: I	10,048.8	1,157.9	8,890.9	8,838.5	8,519.7	199.8	119.0	52.5	99.4	95.8	.6
II	10,161.5	1,191.8	8,969.7	9,000.4	8,674.6	208.5	117.3	-30.8	100.3	96.7	-.3
III	10,262.7	1,215.0	9,047.7	9,180.3	8,847.3	214.6	118.5	-132.6	101.5	97.8	-1.5
IV	10,483.7	1,247.6	9,236.1	9,264.5	8,927.8	214.9	121.8	-28.5	100.3	96.7	-.3
2006: I	10,721.4	1,332.6	9,388.8	9,418.5	9,079.2	218.5	120.9	-29.7	100.3	96.7	-.3
II	10,807.3	1,361.0	9,446.2	9,577.0	9,228.1	222.9	126.0	-130.8	101.4	97.7	-1.4
III	10,964.5	1,366.2	9,598.3	9,710.0	9,346.7	235.5	127.8	-111.7	101.2	97.4	-1.2

¹ Consists of nonmortgage interest paid by households.

² Percents based on data in millions of dollars.

Source: Department of Commerce, Bureau of Economic Analysis.

TABLE B-30.—*Disposition of personal income, 1959–2007*

(Billions of dollars, except as noted; quarterly data at seasonally adjusted annual rates)

Year or quarter	Personal income	Less: Personal current taxes	Equals: Disposable personal income	Less: Personal outlays				Equals: Personal saving	Percent of disposable personal income ²		
				Total	Personal consumption expenditures	Personal interest pay-ments ¹	Personal current transfer payments		Personal outlays		Personal saving
									Total	Personal consumption expenditures	
1959	392.8	42.3	350.5	323.9	317.6	5.5	0.8	26.7	92.4	90.6	7.6
1960	411.5	46.1	365.4	338.8	331.7	6.2	.8	26.7	92.7	90.8	7.3
1961	429.0	47.3	381.8	349.6	342.1	6.5	1.0	32.2	91.6	89.6	8.4
1962	456.7	51.6	405.1	371.3	363.3	7.0	1.1	33.8	91.7	89.7	8.3
1963	479.6	54.6	425.1	391.8	382.7	7.9	1.2	33.3	92.2	90.0	7.8
1964	514.6	52.1	462.5	421.7	411.4	8.9	1.3	40.8	91.2	89.0	8.8
1965	555.7	57.7	498.1	455.1	443.8	9.9	1.4	43.0	91.4	89.1	8.6
1966	603.9	66.4	537.5	493.1	480.9	10.7	1.6	44.4	91.7	89.5	8.3
1967	648.3	73.0	575.3	520.9	507.8	11.1	2.0	54.4	90.5	88.3	9.5
1968	712.0	87.0	625.0	572.2	558.0	12.2	2.0	52.8	91.6	89.3	8.4
1969	778.5	104.5	674.0	621.4	605.2	14.0	2.2	52.5	92.2	89.8	7.8
1970	838.8	103.1	735.7	666.2	648.5	15.2	2.6	69.5	90.6	88.1	9.4
1971	903.5	101.7	801.8	721.2	701.9	16.6	2.8	80.6	89.9	87.5	10.1
1972	992.7	123.6	869.1	791.9	770.6	18.1	3.1	77.2	91.1	88.7	8.9
1973	1,110.7	132.4	978.3	875.6	852.4	19.8	3.4	102.7	89.5	87.1	10.5
1974	1,222.6	151.0	1,071.6	958.0	933.4	21.2	3.4	113.6	89.4	87.1	10.6
1975	1,335.0	147.6	1,187.4	1,061.9	1,034.4	23.7	3.8	125.6	89.4	87.1	10.6
1976	1,474.8	172.3	1,302.5	1,180.2	1,151.9	23.9	4.4	122.3	90.6	88.4	9.4
1977	1,633.2	197.5	1,435.7	1,310.4	1,278.6	27.0	4.8	125.3	91.3	89.1	8.7
1978	1,837.7	229.4	1,608.3	1,465.8	1,428.5	31.9	5.4	142.5	91.1	88.8	8.9
1979	2,062.2	268.7	1,793.5	1,634.4	1,592.2	36.2	5.9	159.1	91.1	88.8	8.9
1980	2,307.9	298.9	2,009.0	1,807.5	1,757.1	43.6	6.8	201.4	90.0	87.5	10.0
1981	2,591.3	345.2	2,246.1	2,001.8	1,941.1	49.3	11.4	244.3	89.1	86.4	10.9
1982	2,775.3	354.1	2,421.2	2,150.4	2,077.3	59.5	13.6	270.8	88.8	85.8	11.2
1983	2,960.7	352.3	2,608.4	2,374.8	2,290.6	69.2	15.0	233.6	91.0	87.8	9.0
1984	3,289.5	377.4	2,912.0	2,597.3	2,503.3	77.0	16.9	314.8	89.2	86.0	10.8
1985	3,526.7	417.4	3,109.3	2,829.3	2,720.3	90.4	18.6	280.0	91.0	87.5	9.0
1986	3,722.4	437.3	3,285.1	3,016.7	2,899.7	96.1	20.9	268.4	91.8	88.3	8.2
1987	3,947.4	489.1	3,458.3	3,216.9	3,100.2	93.6	23.1	241.4	93.0	89.6	7.0
1988	4,253.7	505.0	3,748.7	3,475.8	3,353.6	96.8	25.4	272.9	92.7	89.5	7.3
1989	4,587.8	566.1	4,021.7	3,734.5	3,598.5	108.2	27.8	287.1	92.9	89.5	7.1
1990	4,878.6	592.8	4,285.8	3,986.4	3,839.9	116.1	30.4	299.4	93.0	89.6	7.0
1991	5,051.0	586.7	4,464.3	4,140.1	3,986.1	118.5	35.6	324.2	92.7	89.3	7.3
1992	5,362.0	610.6	4,751.4	4,385.4	4,235.3	111.8	38.3	366.0	92.3	89.1	7.7
1993	5,558.5	646.6	4,911.9	4,627.9	4,477.9	107.3	42.7	284.0	94.2	91.2	5.8
1994	5,842.5	690.7	5,151.8	4,902.4	4,743.3	112.8	46.3	249.5	95.2	92.1	4.8
1995	6,152.3	744.1	5,408.2	5,157.3	4,975.8	132.7	48.9	250.9	95.4	92.0	4.6
1996	6,520.6	832.1	5,688.5	5,460.0	5,256.8	150.3	52.9	228.4	96.0	92.4	4.0
1997	6,915.1	926.3	5,988.8	5,770.5	5,547.4	163.9	59.2	218.3	96.4	92.6	3.6
1998	7,423.0	1,027.0	6,395.9	6,119.1	5,879.5	174.5	65.2	276.8	95.7	91.9	4.3
1999	7,802.4	1,107.5	6,695.0	6,536.4	6,282.5	181.0	73.0	158.6	97.6	93.8	2.4
2000	8,429.7	1,235.7	7,194.0	7,025.6	6,739.4	204.7	81.5	168.5	97.7	93.7	2.3
2001	8,724.1	1,237.3	7,486.8	7,354.5	7,055.0	212.2	87.2	132.3	98.2	94.2	1.8
2002	8,881.9	1,051.8	7,830.1	7,645.3	7,350.7	196.4	98.2	184.7	97.6	93.9	2.4
2003	9,163.6	1,001.1	8,162.5	7,967.7	7,703.6	182.5	101.5	174.9	97.9	94.4	2.1
2004	9,727.2	1,046.3	8,680.9	8,499.2	8,195.9	191.3	112.1	181.7	97.9	94.4	2.1
2005	10,301.1	1,209.1	9,092.0	9,047.4	8,707.8	217.7	121.8	44.6	99.5	95.8	.5
2006	10,983.4	1,354.3	9,629.1	9,590.3	9,224.5	238.0	127.8	38.8	99.6	95.8	.4
2004: I	9,482.8	1,008.1	8,474.7	8,299.5	8,010.1	180.4	109.1	175.1	97.9	94.5	2.1
2004: II	9,629.6	1,024.5	8,605.1	8,432.9	8,135.0	186.1	111.8	172.2	98.0	94.5	2.0
2004: III	9,770.9	1,062.1	8,708.9	8,553.7	8,245.1	195.0	113.6	155.2	98.2	94.7	1.8
2004: IV	10,025.5	1,090.7	8,934.8	8,710.6	8,393.3	203.5	113.8	224.2	97.5	93.9	2.5
2005: I	10,074.1	1,166.4	8,907.7	8,819.0	8,488.8	208.3	122.0	88.7	99.0	95.3	1.0
2005: II	10,234.1	1,195.5	9,038.6	8,970.8	8,632.6	217.5	120.6	67.8	99.2	95.5	.8
2005: III	10,328.6	1,223.5	9,105.1	9,153.9	8,810.5	222.4	121.0	-48.8	100.5	96.8	-.5
2005: IV	10,567.4	1,251.0	9,316.4	9,245.7	8,899.3	222.6	123.7	70.8	99.2	95.5	.8
2006: I	10,787.1	1,318.6	9,468.5	9,384.0	9,034.7	227.1	122.2	84.5	99.1	95.4	.9
2006: II	10,915.5	1,342.6	9,572.9	9,542.9	9,183.9	231.0	128.0	30.0	99.7	95.9	.3
2006: III	11,030.9	1,355.2	9,675.8	9,677.1	9,305.7	242.3	129.1	-1.4	100.0	96.2	.0
2006: IV	11,200.2	1,401.0	9,799.2	9,757.2	9,373.7	251.6	131.8	42.0	99.6	95.7	.4
2007: I	11,469.2	1,454.7	10,014.5	9,917.5	9,540.5	243.3	133.7	97.0	99.0	95.3	1.0
2007: II	11,577.3	1,477.6	10,099.7	10,069.2	9,674.0	259.5	135.7	30.5	99.7	95.8	.3
2007: III	11,746.7	1,489.2	10,257.5	10,200.9	9,785.7	275.8	139.3	56.7	99.4	95.4	.6

¹ Consists of nonmortgage interest paid by households.

² Percents based on data in millions of dollars.

Source: Department of Commerce (Bureau of Economic Analysis).

TABLE B-30.—Disposition of personal income, 1959–2008

(Billions of dollars, except as noted; quarterly data at seasonally adjusted annual rates)

Year or quarter	Personal income	Less: Personal current taxes	Equals: Disposable personal income	Less: Personal outlays				Equals: Personal saving	Percent of disposable personal income ²		
				Total	Personal consumption expenditures	Personal interest payments ¹	Personal current transfer payments		Personal outlays		Personal saving
									Total	Personal consumption expenditures	
1959	392.8	42.3	350.5	323.9	317.6	5.5	0.8	26.7	92.4	90.6	7.6
1960	411.5	46.1	365.4	338.8	331.7	6.2	.8	26.7	92.7	90.8	7.3
1961	429.0	47.3	381.8	349.6	342.1	6.5	1.0	32.2	91.6	89.6	8.4
1962	456.7	51.6	405.1	371.3	363.3	7.0	1.1	33.8	91.7	89.7	8.3
1963	479.6	54.6	425.1	391.8	382.7	7.9	1.2	33.3	92.2	90.0	7.8
1964	514.6	52.1	462.5	421.7	411.4	8.9	1.3	40.8	91.2	89.0	8.8
1965	555.7	57.7	498.1	455.1	443.8	9.9	1.4	43.0	91.4	89.1	8.6
1966	603.9	66.4	537.5	493.1	480.9	10.7	1.6	44.4	91.7	89.5	8.3
1967	648.3	73.0	575.3	520.9	507.8	11.1	2.0	54.4	90.5	88.3	9.5
1968	712.0	87.0	625.0	572.2	558.0	12.2	2.0	52.8	91.6	89.3	8.4
1969	778.5	104.5	674.0	621.4	605.2	14.0	2.2	52.5	92.2	89.8	7.8
1970	838.8	103.1	735.7	666.2	648.5	15.2	2.6	69.5	90.6	88.1	9.4
1971	903.5	101.7	801.8	721.2	701.9	16.6	2.8	80.6	89.9	87.5	10.1
1972	992.7	123.6	869.1	791.9	770.6	18.1	3.1	77.2	91.1	88.7	8.9
1973	1,110.7	132.4	978.3	875.6	852.4	19.8	3.4	102.7	89.5	87.1	10.5
1974	1,222.6	151.0	1,071.6	958.0	933.4	21.2	3.4	113.6	89.4	87.1	10.6
1975	1,335.0	147.6	1,187.4	1,061.9	1,034.4	23.7	3.8	125.6	89.4	87.1	10.6
1976	1,474.8	172.3	1,302.5	1,180.2	1,151.9	23.9	4.4	122.3	90.6	88.4	9.4
1977	1,633.2	197.5	1,435.7	1,310.4	1,278.6	27.0	4.8	125.3	91.3	89.1	8.7
1978	1,837.7	229.4	1,608.3	1,465.8	1,428.5	31.9	5.4	142.5	91.1	88.8	8.9
1979	2,062.2	268.7	1,793.5	1,634.4	1,592.2	36.2	5.9	159.1	91.1	88.8	8.9
1980	2,307.9	298.9	2,009.0	1,807.5	1,757.1	43.6	6.8	201.4	90.0	87.5	10.0
1981	2,591.3	345.2	2,246.1	2,001.8	1,941.1	49.3	11.4	244.3	89.1	86.4	10.9
1982	2,775.3	354.1	2,421.2	2,150.4	2,077.3	59.5	13.6	270.8	88.8	85.8	11.2
1983	2,960.7	352.3	2,608.4	2,374.8	2,290.6	69.2	15.0	233.6	91.0	87.8	9.0
1984	3,289.5	377.4	2,912.0	2,597.3	2,503.3	77.0	16.9	314.8	89.2	86.0	10.8
1985	3,526.7	417.4	3,109.3	2,829.3	2,720.3	90.4	18.6	280.0	91.0	87.5	9.0
1986	3,722.4	437.3	3,285.1	3,016.7	2,899.7	96.1	20.9	268.4	91.8	88.3	8.2
1987	3,947.4	489.1	3,458.3	3,216.9	3,100.2	93.6	23.1	241.4	93.0	89.6	7.0
1988	4,253.7	505.0	3,748.7	3,475.8	3,353.6	98.8	25.4	272.9	92.7	89.5	7.3
1989	4,587.8	566.1	4,021.7	3,734.5	3,598.5	108.2	27.8	287.1	92.9	89.5	7.1
1990	4,878.6	592.8	4,285.8	3,986.4	3,839.9	116.1	30.4	299.4	93.0	89.6	7.0
1991	5,051.0	586.7	4,464.3	4,140.1	3,986.1	118.5	35.6	324.2	92.7	89.3	7.3
1992	5,362.0	610.6	4,751.4	4,385.4	4,235.3	111.8	38.3	366.0	92.3	89.1	7.7
1993	5,558.5	646.6	4,911.9	4,627.9	4,477.9	107.3	42.7	284.0	94.2	91.2	5.8
1994	5,842.5	690.7	5,151.8	4,902.4	4,743.3	112.8	46.3	249.5	95.2	92.1	4.8
1995	6,152.3	744.1	5,408.2	5,157.3	4,975.8	132.7	48.9	250.9	95.4	92.0	4.6
1996	6,520.6	832.1	5,688.5	5,460.0	5,256.8	150.3	52.9	228.4	96.0	92.4	4.0
1997	6,915.1	926.3	5,988.8	5,770.5	5,547.4	163.9	59.2	218.3	96.4	92.6	3.6
1998	7,423.0	1,027.0	6,395.9	6,119.1	5,879.5	174.5	65.2	276.8	95.7	91.9	4.3
1999	7,802.4	1,107.5	6,695.0	6,536.4	6,282.5	181.0	73.0	158.6	97.6	93.8	2.4
2000	8,429.7	1,235.7	7,194.0	7,025.6	6,739.4	204.7	81.5	168.5	97.7	93.7	2.3
2001	8,724.1	1,237.3	7,486.8	7,354.5	7,055.0	212.2	87.2	132.3	98.2	94.2	1.8
2002	8,881.9	1,051.8	7,830.1	7,645.3	7,350.7	196.4	96.2	184.7	97.6	93.9	2.4
2003	9,163.6	1,001.1	8,162.5	7,987.7	7,703.6	182.5	101.5	174.9	97.9	94.4	2.1
2004	9,727.2	1,046.3	8,680.9	8,499.2	8,195.9	191.3	112.1	181.7	97.9	94.4	2.1
2005	10,269.8	1,207.8	9,062.0	9,029.5	8,694.1	215.0	120.4	32.5	99.6	95.9	.4
2006	10,933.9	1,353.2	9,640.7	9,570.0	9,207.2	235.4	127.4	70.7	99.3	95.5	.7
2007	11,663.2	1,492.8	10,170.5	10,113.1	9,710.2	265.4	137.5	57.4	99.4	95.5	.6
2005: I	10,044.5	1,163.8	8,880.7	8,808.1	8,480.9	206.8	120.5	72.5	99.2	95.5	.8
II	10,184.4	1,192.7	8,991.7	8,945.9	8,610.8	215.3	119.9	45.8	99.5	95.8	.5
III	10,289.1	1,222.3	9,066.9	9,129.8	8,791.1	219.0	119.7	-62.9	100.7	97.0	-7.7
IV	10,561.0	1,252.5	9,308.6	9,234.2	8,893.7	218.9	121.5	74.4	99.2	95.5	.8
2006: I	10,781.6	1,316.0	9,465.6	9,371.2	9,026.3	223.8	121.1	94.4	99.0	95.4	1.0
II	10,913.2	1,341.1	9,572.1	9,518.0	9,161.9	228.5	127.6	54.2	99.4	95.7	.6
III	11,056.1	1,356.2	9,699.9	9,651.8	9,283.7	239.1	129.0	48.1	99.5	95.7	.5
IV	11,224.7	1,399.6	9,825.1	9,739.0	9,357.0	250.1	131.9	86.1	99.1	95.2	.9
2007: I	11,473.0	1,459.5	10,013.5	9,904.2	9,524.9	244.0	135.3	109.3	98.9	95.1	1.1
II	11,577.5	1,489.4	10,088.0	10,056.9	9,657.5	262.6	136.9	31.1	99.7	95.7	.3
III	11,730.4	1,501.6	10,228.8	10,182.0	9,765.6	278.2	138.1	46.8	99.5	95.5	.5
IV	11,872.1	1,520.5	10,351.5	10,309.2	9,892.7	276.7	139.8	42.4	99.6	95.6	.4
2008: I	11,960.5	1,535.0	10,425.5	10,404.9	10,002.3	261.7	140.8	20.6	99.8	95.9	.2
II	12,152.2	1,346.1	10,806.0	10,538.2	10,138.0	253.8	146.4	267.9	97.5	93.8	2.5
III P	12,156.8	1,473.5	10,683.3	10,567.6	10,169.5	251.1	146.9	115.7	98.9	95.2	1.1

¹ Consists of nonmortgage interest paid by households.

² Percents based on data in millions of dollars.

Source: Department of Commerce (Bureau of Economic Analysis).