Table B–17. Disposition of personal income, 1975–2025

[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	
1975	1,369.4	147.6	1,221.8	1,057.8	1,030.5	23.4	3.8	164.0	86.6	84.3	13.4
1976	1,502.6	172.7	1,330.0	1,175.6	1,147.7	23.5	4.4	154.4	88.4	86.3	11.6
1977	1,659.2	197.9	1,461.4	1,305.4	1,274.0	26.6	4.8	155.9	89.3	87.2	10.7
1978	1,863.7	229.6	1,634.1	1,459.0	1,422.3	31.3	5.4	175.1	89.3	87.0	10.7
1979	2,082.7	268.9	1,813.8	1,627.0	1,585.4	35.5	6.0	186.8	89.7	87.4	10.3
1980	2,324.5	299.5	2,024.9	1,800.1	1,750.7	42.5	6.9	224.9	88.9	86.5	11.1
1981	2,603.2	345.8	2,257.4	1,993.9	1,934.0	48.4	11.5	263.6	88.3	85.7	11.7
1982	2,789.5	354.7	2,434.7	2,143.5	2,071.3	58.5	13.8	291.2	88.0	85.1	12.0
1983	2,981.7	352.9	2,628.8	2,364.2	2,281.6	67.4	15.1	264.7	89.9	86.8	10.1
1984	3,288.7	377.9	2,910.8	2,584.5	2,492.3	75.0	17.1	326.3	88.8	85.6	11.2
1985	3,522.9	417.8	3,105.1	2,822.1	2,712.8	90.6	18.8	282.9	90.9	87.4	9.1
1986	3,731.2	437.8	3,293.4	3,004.7	2,886.3	97.3	21.1	288.7	91.2	87.6	8.8
1987	3,946.8	489.6	3,457.2	3,196.6	3,076.3	97.1	23.2	260.6	92.5	89.0	7.5
1988	4,280.0	505.9	3,774.1	3,457.0	3,330.0	101.3	25.6	317.1	91.6	88.2	8.4
1989	4,621.0	567.7	4,053.3	3,717.9	3,576.8	113.1	28.0	335.4	91.7	88.2	8.3
1990	4,913.3	594.7	4,318.6	3,958.0	3,809.0	118.4	30.6	360.6	91.7	88.2	8.4
1991	5,089.9	588.9	4,501.0	4,100.0	3,943.4	119.9	36.7	401.0	91.1	87.6	8.9
1992	5,417.5	612.8	4,804.7	4,354.2	4,197.6	116.1	40.5	450.5	90.6	87.4	9.4
1993	5,652.9	648.8	5,004.1	4,611.5	4,452.0	113.9	45.6	392.6	92.2	89.0	7.8
1994	5,940.9	693.1	5,247.8	4,890.6	4,721.0	119.9	49.8	357.2	93.2	90.0	6.8
1995	6,283.4	748.4	5,535.0	5,155.9	4,962.6	140.4	52.9	379.0	93.2	89.7	6.8
1996	6,666.2	837.1	5,829.1	5,459.2	5,244.6	157.0	57.6	369.9	93.7	90.0	6.3
1997	7,074.0	931.8	6,142.2	5,770.4	5,536.8	169.7	63.9	371.8	93.9	90.1	6.1
1998	7,588.4	1,032.4	6,555.9	6,131.3	5,877.2	184.6	69.5	424.6	93.5	89.6	6.5
1999	7,978.6	1,111.9	6,866.7	6,550.9	6,283.8	190.8	76.3	315.8	95.4	91.5	4.6
2000	8,621.3	1,236.3	7,385.0	7,068.1	6,767.2	217.7	83.2	316.8	95.7	91.6	4.3
2001	8,993.1	1,239.0	7,754.1	7,390.9	7,073.8	225.6	91.5	363.2	95.3	91.2	4.7
2002	9,150.0	1,052.2	8,097.9	7,646.3	7,348.9	200.6	96.7	451.6	94.4	90.8	5.6
2003	9,481.8	1,003.5	8,478.2	8,038.3	7,740.7	196.5	101.1	439.9	94.8	91.3	5.2
2004	10,015.9	1,048.7	8,967.1	8,550.1	8,232.0	207.3	110.9	417.0	95.3	91.8	4.7
2005	10,546.1	1,212.5	9,333.6	9,124.5	8,769.1	237.3	118.1	209.2	97.8	94.0	2.2
2006	11,302.0	1,357.0	9,945.0	9,669.1	9,277.2	266.9	124.9	276.0	97.2	93.3	2.8
2007	11,932.1	1,492.5	10,439.6	10,176.2	9,746.6	291.2	138.4	263.4	97.5	93.4	2.5
2008	12,425.7	1,507.5	10,918.2	10,466.7	10,050.1	272.0	144.6	451.5	95.9	92.0	4.1
2009	12,065.7	1,152.4	10,913.3	10,288.4	9,891.2	252.8	144.3	624.9	94.3	90.6	5.7
2010	12,556.6	1,237.6	11,319.0	10,647.6	10,260.3	242.3	145.0	671.4	94.1	90.6	5.9
2011	13,309.6	1,453.7	11,855.9	11,079.6	10,698.9	229.9	150.8	776.3	93.5	90.2	6.5
2012	13,917.8	1,509.5	12,408.3	11,431.8	11,047.4	229.6	154.8	976.5	92.1	89.0	7.9
2013	14,068.8	1,677.5	12,391.2	11,775.5	11,388.2	229.5	157.8	615.7	95.0	91.9	5.0
2014	14,784.1	1,785.7	12,998.4	12,286.4	11,874.5	243.7	168.2	712.0	94.5	91.4	5.5
2015	15,473.7	1,940.9	13,532.9	12,742.3	12,297.4	263.5	181.4	790.6	94.2	90.9	5.8
2016	15,887.7	1,958.8	13,928.9	13,182.7	12,726.8	272.8	183.1	746.2	94.6	91.4	5.4
2017	16,662.8	2,048.8	14,613.9	13,772.3	13,290.6	290.4	191.3	841.6	94.2	90.9	5.8
2018	17,528.2	2,074.2	15,454.0	14,457.4	13,934.4	321.3	201.6	996.7	93.6	90.2	6.4
2019	18,363.2	2,198.7	16,164.5	14,986.3	14,437.5	341.2	207.6	1,178.2	92.7	89.3	7.3
2020	19,631.7	2,248.2	17,383.4	14,721.7	14,231.4	287.7	202.7	2,661.8	84.7	81.9	15.3
2021	21,498.9	2,698.0	18,800.9	16,623.7	16,119.7	278.5	225.6	2,177.2	88.4	85.7	11.6
2022	22,153.8	3,243.3	18,910.5	18,277.6	17,690.0	334.2	253.4	632.9	96.7	93.5	3.3
2023	23,585.0	2,835.7	20,749.3	19,590.0	18,833.2	491.6	265.3	1,159.2	94.4	90.8	5.6
2024	24,905.9	2,988.2	21,917.7	20,724.4	19,896.0	551.0	277.4	1,193.2	94.6	90.8	5.4
2025 [p]	26,119.0	3,236.6	22,882.4	21,821.0	20,956.0	578.1	286.8	1,061.5	95.4	91.6	4.6
2022: I	21,633.5	3,259.2	18,374.4	17,673.6	17,149.0	280.7	243.9	700.8	96.2	93.3	3.8
II	21,913.3	3,297.6	18,615.8	18,157.4	17,606.6	298.3	252.5	458.4	97.5	94.6	2.5
III	22,354.2	3,223.3	19,130.9	18,500.2	17,893.1	351.2	255.9	630.7	96.7	93.5	3.3
IV	22,714.2	3,193.1	19,521.1	18,779.2	18,111.4	406.5	261.3	741.9	96.2	92.8	3.8
2023: I	23,108.7	2,825.3	20,283.4	19,175.8	18,487.0	427.1	261.8	1,107.5	94.5	91.1	5.5
II	23,461.5	2,810.5	20,651.0	19,431.5	18,693.1	475.3	263.1	1,219.5	94.1	90.5	5.9
III	23,735.3	2,840.7	20,894.6	19,756.7	18,961.8	528.1	266.8	1,137.9	94.6	90.7	5.4
IV	24,034.6	2,866.5	21,168.0	19,996.1	19,190.6	535.9	269.6	1,172.0	94.5	90.7	5.5
2024: I	24,478.7	2,903.4	21,575.4	20,244.7	19,443.8	528.1	272.7	1,330.7	93.8	90.1	6.2
II	24,800.8	2,957.6	21,843.2	20,580.6	19,756.1	549.2	275.4	1,262.6	94.2	90.4	5.8
III	25,021.7	3,019.1	22,002.6	20,875.3	20,032.8	563.3	279.2	1,127.2	94.9	91.0	5.1
IV	25,322.4	3,072.9	22,249.5	21,197.1	20,351.3	563.5	282.3	1,052.4	95.3	91.5	4.7
2025: I	25,717.7	3,154.0	22,563.7	21,400.4	20,555.0	568.0	277.4	1,163.3	94.8	91.1	5.2
II	25,987.5	3,200.9	22,786.6	21,646.3	20,789.9	567.5	288.8	1,140.3	95.0	91.2	5.0
III	26,269.6	3,268.4	23,001.2	21,988.1	21,111.2	585.9	291.0	1,013.1	95.6	91.8	4.4
IV [p]	26,501.2	3,323.0	23,178.2	22,249.1	21,368.1	591.0	290.0	929.2	96.0	92.2	4.0

[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).