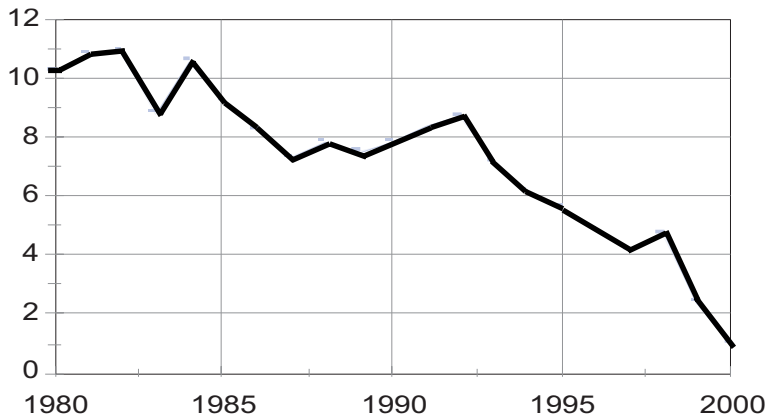


Percent of Disposable Income
Placed into Personal Savings



Savings rates have declined to close to 1 percent in 2000 after averaging 7 percent to 11 percent in the 1980s.

Source: Created by Sherman Hanna based on data from the Bureau of Economic Analysis (<http://www.bea.doc.gov/bea/dn/nipaweb/>).