

Table 1: Outstanding Consumer Debt as Percentage of Disposable Income (in billions of dollars)

	Consumer Debt	Consumer Disposable Income	Debt as Percent of Disposable Income
1975	736.3	1187.4	62.0
1980	1397.1	2009.0	69.5
1985	2272.5	3109.3	73.0
1990	3592.9	4285.8	83.8
1995	4858.1	5408.2	89.8
2000	6960.6	7194.0	96.8
2005	11496.6	9039.5	127.2

Note: Disposable income is the income after paying taxes.

Source: Board of Governors of the Federal Reserve System, Flows of Funds Accounts of the United States, Historical Series and Annual Flows and Outstandings, Fourth Quarter 2005 (March 9, 2006). Available at <http://www.federalreserve.gov/releases/Z1/Current/>.