

Table 1

OUTSTANDING CONSUMER DEBT AS A PERCENT OF DISPOSABLE INCOME*(Billions of Dollars)*

	Consumer Debt	Consumer Disposable Income	Debt as a % of Disposable Income
1980	1374.1	2019.8	68.0
1985	2235.9	3086.5	72.4
1990	3554.3	4293.5	82.8
1995	4782.8	5422.6	88.2
1999	6466.8	6639.4	97.4

Note: Disposable income is the income after paying taxes.

Source: Board of Governors of the Federal Reserve System, Flow of Funds Accounts of the United States. March 10, 2000 release: Historical Series and Flows and Outstandings, Fourth Quarter, 1999. Available at <http://www.bog.frb.fed.us/releases/Z1/Current/>
