

TABLE B-30.—*Personal saving, flow of funds accounts, 1946–94*<sup>1</sup>

(Billions of dollars; quarterly data at seasonally adjusted annual rates)

Year or quarter	Personal saving	Increase in financial assets								Net investment in tangible assets <sup>7</sup>			Less: Net increase in debt				
		Total	Checkable deposits and currency	Time and savings deposits	Money market fund shares	Securities			Insurance and pension reserves <sup>5</sup>	Other financial assets <sup>6</sup>	Owner-occupied homes	Consumer durables	Noncorporate business assets <sup>8</sup>	Mortgage debt on non-farm homes	Consumer credit	Other debt <sup>9</sup>	
						Government securities <sup>2</sup>	Corporate equities <sup>3</sup>	Other securities <sup>4</sup>									
1946	17.1	19.4	5.6	6.3	.....	-1.5	1.2	-0.8	5.1	3.6	5.8	1.5	0.1	4.1	2.9	2.6	
1947	18.9	12.3	.0	3.5	.....	.5	1.2	-.8	5.4	2.5	6.8	9.4	1.5	4.9	3.5	2.7	
1948	24.9	8.7	-3.0	2.3	.....	1.0	1.0	-.2	5.3	2.0	9.3	10.2	7.0	4.8	3.1	2.5	
1949	20.7	8.6	-2.0	2.6	.....	.5	.8	-.3	5.6	1.4	8.5	10.9	2.2	4.2	3.1	2.2	
1950	32.4	14.7	2.7	2.4	.....	.9	.7	-.9	6.1	2.7	11.9	14.9	7.4	7.0	4.6	5.0	
1951	35.0	19.2	4.6	4.8	.....	-.7	1.9	.7	6.3	1.6	11.9	11.4	4.6	6.4	1.4	4.3	
1952	38.2	30.1	1.6	7.4	.....	7.4	1.5	-.1	8.5	3.8	11.6	8.7	2.8	6.4	5.2	3.4	
1953	35.9	24.6	.9	8.2	.....	3.7	1.1	.3	8.0	2.4	12.6	10.3	2.3	7.4	4.1	2.3	
1954	26.6	20.8	2.2	9.1	.....	.1	.8	-1.4	8.0	2.0	13.0	7.0	1.8	9.0	1.3	5.6	
1955	34.1	28.2	1.3	8.5	.....	6.4	1.2	.4	8.7	1.7	17.1	12.7	2.2	12.2	7.0	6.8	
1956	38.2	32.1	1.9	9.3	.....	4.5	2.1	1.2	9.7	3.4	16.0	8.8	.7	10.8	3.6	5.0	
1957	37.9	29.8	-.3	11.8	.....	3.7	1.6	1.4	9.7	1.9	13.6	7.9	1.8	8.6	2.6	3.9	
1958	36.5	32.6	3.9	13.8	.....	-2.7	1.9	.9	10.7	4.3	12.3	3.7	4.2	9.5	.3	6.6	
1959	34.2	34.7	1.0	10.5	.....	8.2	.7	-.2	12.2	1.9	19.2	7.7	.9	12.9	7.7	7.8	
1960	37.3	34.2	1.0	12.0	.....	2.0	.3	3.4	11.9	3.7	17.2	7.2	2.2	11.0	4.0	8.4	
1961	35.8	36.1	-.8	18.1	.....	.8	1.1	.0	12.5	4.4	16.3	4.5	2.9	12.2	2.2	9.7	
1962	42.4	40.6	-1.1	25.8	.....	1.0	-1.4	-.2	13.5	2.5	18.2	8.6	4.3	13.8	5.9	9.6	
1963	47.5	46.0	4.4	25.9	.....	-1.1	-1.1	1.2	14.5	2.1	20.5	11.9	4.7	16.2	8.5	11.0	
1964	61.9	57.2	6.2	25.9	.....	3.7	.0	1.2	17.1	3.2	22.1	15.1	4.4	16.8	9.5	10.6	
1965	69.3	57.4	6.8	27.5	.....	3.8	-1.5	-.1	17.8	3.2	21.6	20.2	8.4	16.8	10.1	11.4	
1966	82.9	64.3	2.7	18.8	.....	13.6	.0	4.9	20.2	4.1	19.0	23.2	7.9	12.7	5.9	12.9	
1967	84.9	72.7	10.6	34.9	.....	-2.6	-3.0	6.4	19.6	6.8	18.5	21.3	7.3	13.1	5.1	16.7	
1968	83.9	69.2	9.7	30.3	.....	1.2	-6.0	7.2	21.1	5.7	19.8	26.9	10.2	16.7	10.8	14.7	
1969	85.7	71.8	-1.2	9.7	.....	28.8	-10.9	10.7	23.3	11.3	19.9	26.2	11.7	17.4	9.9	16.6	
1970	95.1	80.5	7.8	42.5	.....	-7.2	-2.2	5.8	25.8	7.9	17.7	19.6	10.1	13.0	4.6	15.3	
1971	103.2	108.3	13.8	62.6	.....	-12.5	-11.0	3.3	30.3	19.0	27.8	25.4	15.1	26.3	15.6	31.5	
1972	124.6	135.2	13.6	72.6	.....	-2.0	-14.3	-.3	50.4	18.1	36.7	34.3	18.1	39.3	19.0	41.4	
1973	158.0	148.0	13.4	63.0	.....	-14.3	-12.1	6.8	41.8	20.8	40.2	40.6	23.2	43.6	22.7	27.8	
1974	123.2	152.6	6.4	55.3	.....	17.2	-4.6	17.0	44.6	14.3	30.5	29.1	11.6	34.2	9.4	56.9	
1975	154.5	178.3	7.0	79.9	.....	12.1	5.1	-3.7	71.5	4.9	28.3	27.4	6.1	39.3	8.0	38.2	
1976	173.8	211.8	15.9	104.1	.....	-.3	4.2	1.3	1.4	60.3	24.8	44.9	41.5	4.0	62.0	22.9	43.4
1977	202.8	256.4	19.6	107.3	.....	-.4	6.9	-6.2	16.0	80.3	32.9	66.1	51.5	16.3	93.0	36.7	57.7
1978	212.5	288.2	21.5	105.0	.....	5.4	26.5	-11.6	4.3	94.3	42.8	78.7	56.8	23.1	109.9	45.1	79.3
1979	231.5	331.3	36.9	77.0	.....	29.8	57.4	-17.8	-.2	103.5	44.7	75.4	50.4	32.0	116.2	38.3	102.9
1980	221.5	326.9	9.3	121.6	.....	23.5	27.4	-.2	-11.6	126.9	34.7	51.5	26.3	14.2	94.1	4.8	101.3
1981	255.5	327.5	36.3	70.1	.....	85.9	34.0	-38.9	-10.4	126.7	23.6	50.8	27.3	27.5	69.6	16.9	91.0
1982	259.8	380.0	24.7	113.6	.....	31.5	36.2	-20.8	-.5	178.1	21.6	30.2	22.4	10.1	56.1	16.4	110.4
1983	319.9	498.0	21.7	198.4	.....	-31.2	76.1	4.3	20.4	176.2	32.3	71.5	50.6	-11.8	117.1	48.9	122.5
1984	369.2	532.2	4.2	225.2	.....	43.3	101.9	-46.7	-7.6	162.4	49.4	93.7	81.8	24.3	135.6	81.7	145.5
1985	404.0	631.9	29.0	117.2	.....	2.3	87.4	-35.7	57.6	282.5	91.7	93.7	95.8	26.8	171.7	82.3	190.4
1986	475.5	593.9	94.9	94.2	.....	35.7	-50.8	16.1	28.2	306.6	69.1	119.5	111.4	16.0	203.4	57.5	104.2
1987	396.1	511.8	-2.0	92.5	.....	22.0	126.9	-45.7	21.6	227.4	69.1	123.5	102.9	12.3	240.9	32.9	80.6
1988	392.1	508.5	27.2	136.2	.....	15.9	172.5	-78.6	9.5	157.5	68.3	126.7	112.6	7.4	234.3	50.1	78.7
1989	476.9	594.9	-1.2	79.6	.....	76.8	122.5	-73.1	-26.2	350.0	66.5	114.6	109.0	18.4	223.8	45.8	90.4
1990	443.3	502.3	5.4	38.5	.....	28.6	145.6	16.0	29.8	190.8	47.7	98.3	90.0	4.8	185.0	16.0	51.2
1991	391.7	442.2	63.0	-117.4	.....	8.7	-.1	81.3	-24.5	386.0	45.2	75.7	52.2	-18.7	163.3	-15.0	11.4
1992	472.4	532.1	131.1	-112.1	.....	-41.8	66.7	190.2	5	276.9	20.6	94.0	62.6	-24.5	179.0	5.5	7.2
1993	409.8	526.4	81.6	-91.1	.....	-10.2	-9.4	158.3	-9.3	340.0	66.5	123.1	88.9	-19.3	183.3	62.3	63.8
1992: I	496.8	579.8	183.2	-65.2	.....	-30.5	233.6	135.9	-71.4	210.0	-15.7	87.5	55.6	-13.8	232.7	-4.6	-15.8
II	447.7	429.1	51.9	-140.3	.....	22.2	16.8	201.6	21.4	249.0	6.5	98.1	54.8	-12.8	92.1	-15.0	44.3
III	446.1	592.1	166.7	-123.7	.....	-99.1	47.3	271.7	-84.3	354.6	58.9	73.1	56.0	-46.1	226.9	12.0	-9.8
IV	499.1	527.3	122.4	-119.2	.....	-60.0	-30.8	151.8	136.2	294.3	32.6	117.2	83.9	-25.1	164.4	29.6	10.2
1993: I	333.9	352.2	64.6	-188.9	.....	-53.7	18.6	160.9	-110.5	370.3	90.9	123.6	71.1	-27.5	120.4	20.3	44.9
II	561.1	636.5	131.0	-45.7	.....	54.5	-62.8	185.5	-27.2	369.0	32.1	121.6	86.8	-23.9	193.0	41.6	25.5
III	356.7	579.1	74.9	-107.6	.....	-37.4	-97.0	220.4	38.5	406.5	80.9	103.7	87.3	-9.2	235.9	76.2	92.1
IV	387.3	537.9	56.0	-22.4	.....	-4.2	103.8	66.5	62.1	214.0	62.0	143.5	110.4	-16.6	183.9	111.3	92.7
1994: I	483.4	638.3	95.5	57.1	.....	-11.0	456.2	-4.5	-.9	1.2	74.7	128.1	71.9	-16.7	179.7	72.7	85.8
II	513.3	609.8	40.2	-22.5	.....	43.7	402.8	85.8	-21.7	72.4	39.0	154.9	100.7	3.9	144.3	121.9	89.9
III	345.1	492.7	-9.2	-10.7	.....	23.3	283.3	-65.6	46.4	221.6	3.6	152.4	104.6	8.9	199.0	127.1	87.4

<sup>1</sup> Saving by households, nonprofit institutions, farms, and other noncorporate business.

<sup>2</sup> Consists of U.S. savings bonds, other U.S. Treasury securities, U.S. Government agency securities and government-sponsored enterprise securities, federally-related mortgage pool securities, and State and local obligations.

<sup>3</sup> Includes mutual fund shares.

<sup>4</sup> Corporate and foreign bonds and open-market paper.

<sup>5</sup> Private life insurance reserves, private insured and noninsured pension reserves, and government insurance and pension reserves.

<sup>6</sup> Consists of security credit, mortgages, accident and health insurance reserves, nonlife insurance claims, and investment in bank personal trusts for households; and of consumer credit, equity in government-sponsored enterprises, and nonlife insurance claims for noncorporate business.

<sup>7</sup> Purchases of physical assets less depreciation.

<sup>8</sup> Includes data for corporate farms.

<sup>9</sup> Other debt consists of security credit, U.S. Government and policy loans, and noncorporate business debt.

Source: Board of Governors of the Federal Reserve System.