

The summary file contains all available metrics for disposable personal income, personal consumption expenditure, and personal saving, for income years 2000–2023. This is an Excel file, which can be filtered and sorted, or else imported into a statistical program for analysis. Fields which are unavailable for the latest year have a value of “N/A.”

The “shares of NIPA totals” worksheet contains six fields:

1. Year: data year
2. Ranking: equivalized concept which the households are ranked by for the share calculations (or “None” for aggregate totals)
3. Series: Series in NIPA Table 2.1 which is being distributed
4. NIPA Table 2.1, Line Number: Line number in NIPA Table 2.1 which is being distributed
5. Quantile or Summary Metric: Either an income quantile (e.g., top 5%) share, aggregate total, or statistic (e.g., mean)
6. Value: Numerical value for the row

For example, the observation below will match the value for the 0–10% share (when ranked by equivalized disposable personal income) of personal consumption expenditure for 2023. This observation can be located by filtering Year on 2023, Ranking on Equivalized Disposable Personal Income, Series on Personal Consumption Expenditures, and Quantile on 0–10%.

Year	Ranking	Series	NIPA Table 2.1, Line Number	Quantile or Summary Metric	Value
2023	Equivalized Disposable Personal Income	Personal Consumption Expenditures	29	0–10%	0.053

The “joint shares” worksheet contains six fields:

1. Year: data year
2. Quantile of Equivalized Disposable Personal Income: The income quantile grouping (e.g., top 5%)
3. Quantile of Equivalized Personal Consumption Expenditures: The consumption expenditure quantile grouping (e.g., 10–20%)
4. Share of Households: the share of households belonging to both the quantile indicated in the second field and the quantile indicated in the third field
5. Share of DPI: the share of DPI going to households belonging to both the quantile indicated in the second field and the quantile indicated in the third field
6. Share of PCE: the share of PCE going to households belonging to both the quantile indicated in the second field and the quantile indicated in the third field

For example, the observation below will match the value for the share of households in the top 10% of both income and consumption in 2023. This observation can be located by filtering Year on 2023, Quantile of Equivalized Disposable Personal Income on 90–100%, and Quantile of Equivalized Personal Consumption Expenditures on 90–100%.

Year	Quantile of Equivalized Disposable Personal Income	Quantile of Equivalized Personal Consumption Expenditures	Share of Households	Share of DPI	Share of PCE
2023	90–100%	90–100%	0.043	0.156	0.133

The “savings rates” worksheet contains eighteen fields:

1. Year: data year

2. 0–10% through 90–100%: personal saving rate for each decile of equivalized disposable personal income (10 columns)
3. 0–20% through 80–100%: personal saving rate for each quintile of equivalized disposable personal income (5 columns)
4. Top 5%: personal saving rate for the top 5% of equivalized disposable personal income
5. Top 1%: personal saving rate for the top 1% of equivalized disposable personal income

The personal saving rate for each group is computed as the group's share of total personal saving divided by the group's share of total disposable personal income. Households are ranked by equivalized disposable personal income. A negative saving rate indicates that the group's personal outlays exceed its disposable personal income.

For example, the observation below gives the saving rate for the top 10% of income earners in 2023. This observation can be located by filtering Year on 2023 and reading the 90–100% column.

Year	0–10%	10–20%	...	90–100%	0–20%	...	80–100%	Top 5%	Top 1%
2023	-1.342	-0.504	...	0.466	-0.801	...	0.351	0.614	0.857