

RATESAV – Personal Saving Rate (constructed)

1. Seasonally adjusted, annual rate, in percentage points.
2. First Vintage: 1965:Q4
3. First Observation: 1947:Q1
4. Vintage Names: RATESAV_{yyQq}, where *yy* is the year of the vintage (two digits), *Q* represents the word quarter, and *q* is the quarter of the vintage (one digit).
5. Vintage Dates: Quarterly vintages reflect the data available in the middle of the quarter. This corresponds to the advance report of the U.S. Bureau of Economic Analysis.

The personal saving rate is constructed with the equation below. The variables NPSAV and NDPI are nominal personal saving and nominal disposable income, respectively, and are available elsewhere in the Philadelphia Fed's real-time data set.

$$\text{RATESAV} = 100.0 * (\text{NPSAV} \div \text{NDPI})$$

Special Notes – *In general, RATESAV will be affected by the same special notes for the variables in its numerator and denominator. Please see the documentation for those variables for vintages and observations affected by special revisions, corrections, and missing observations.*