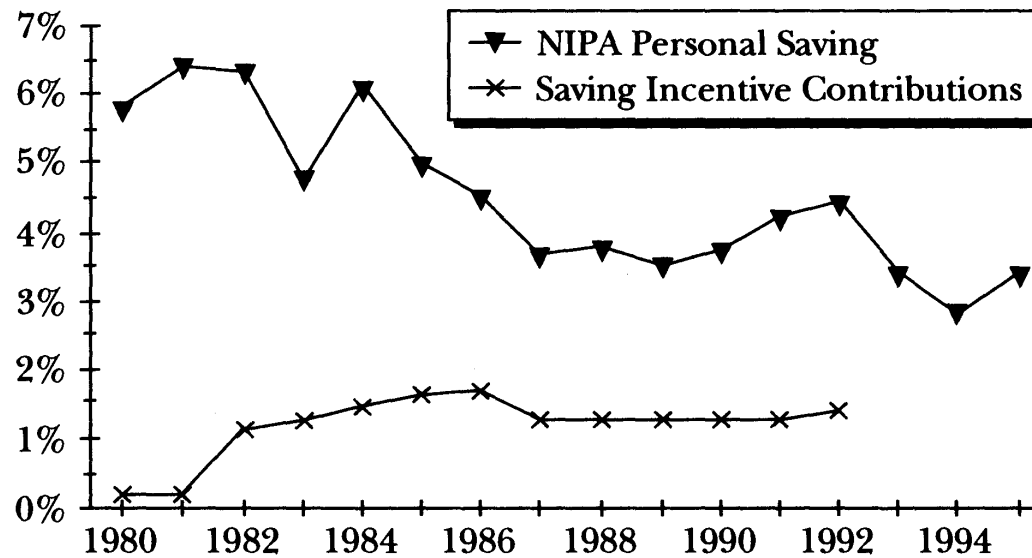


Figure 1
Personal Saving and Saving Incentive Contributions as a Percentage of GDP, 1980–1995



Sources: National Income and Product Accounts and the references in footnote 1.

Figure 5a. Private Pension Contributions

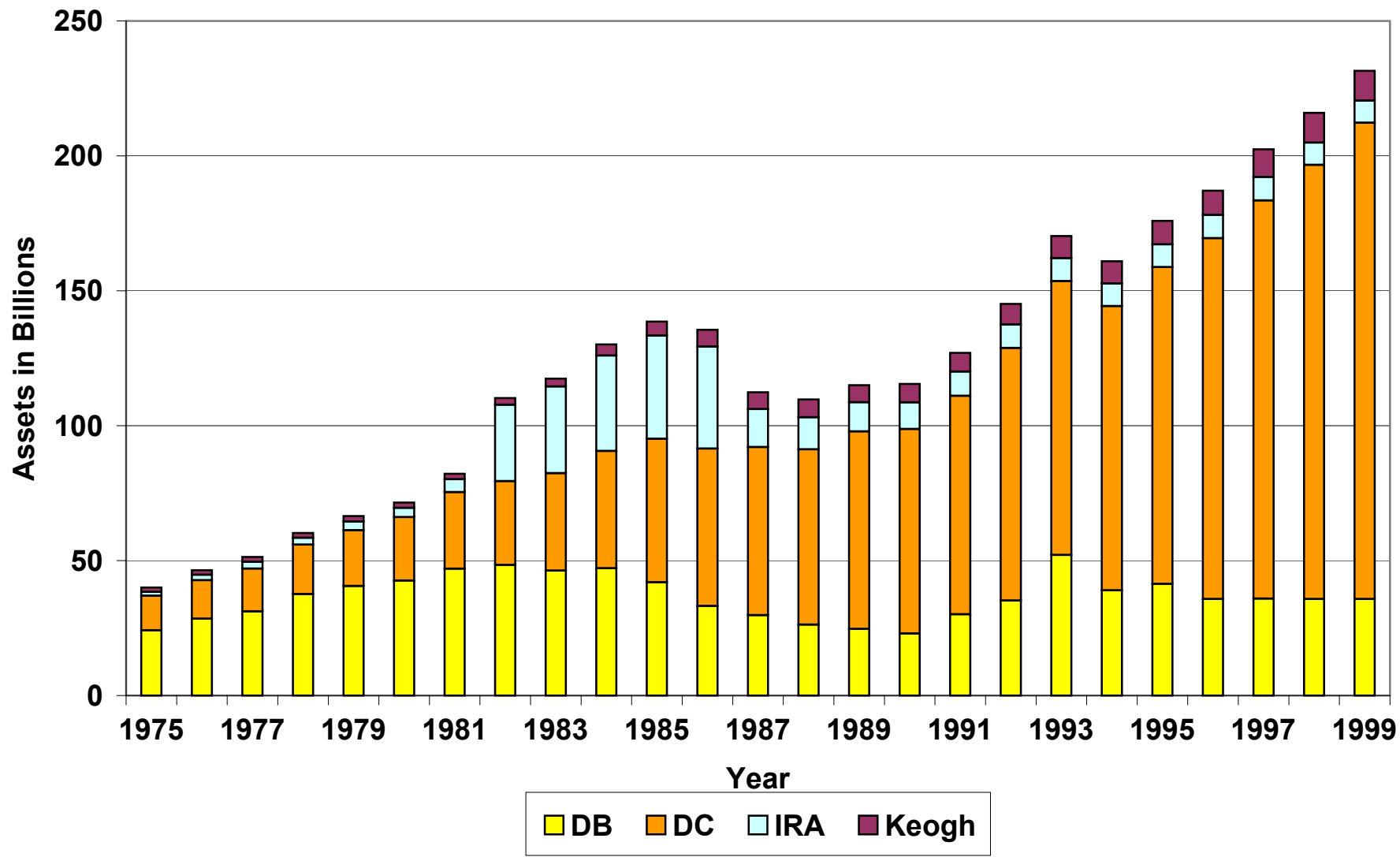
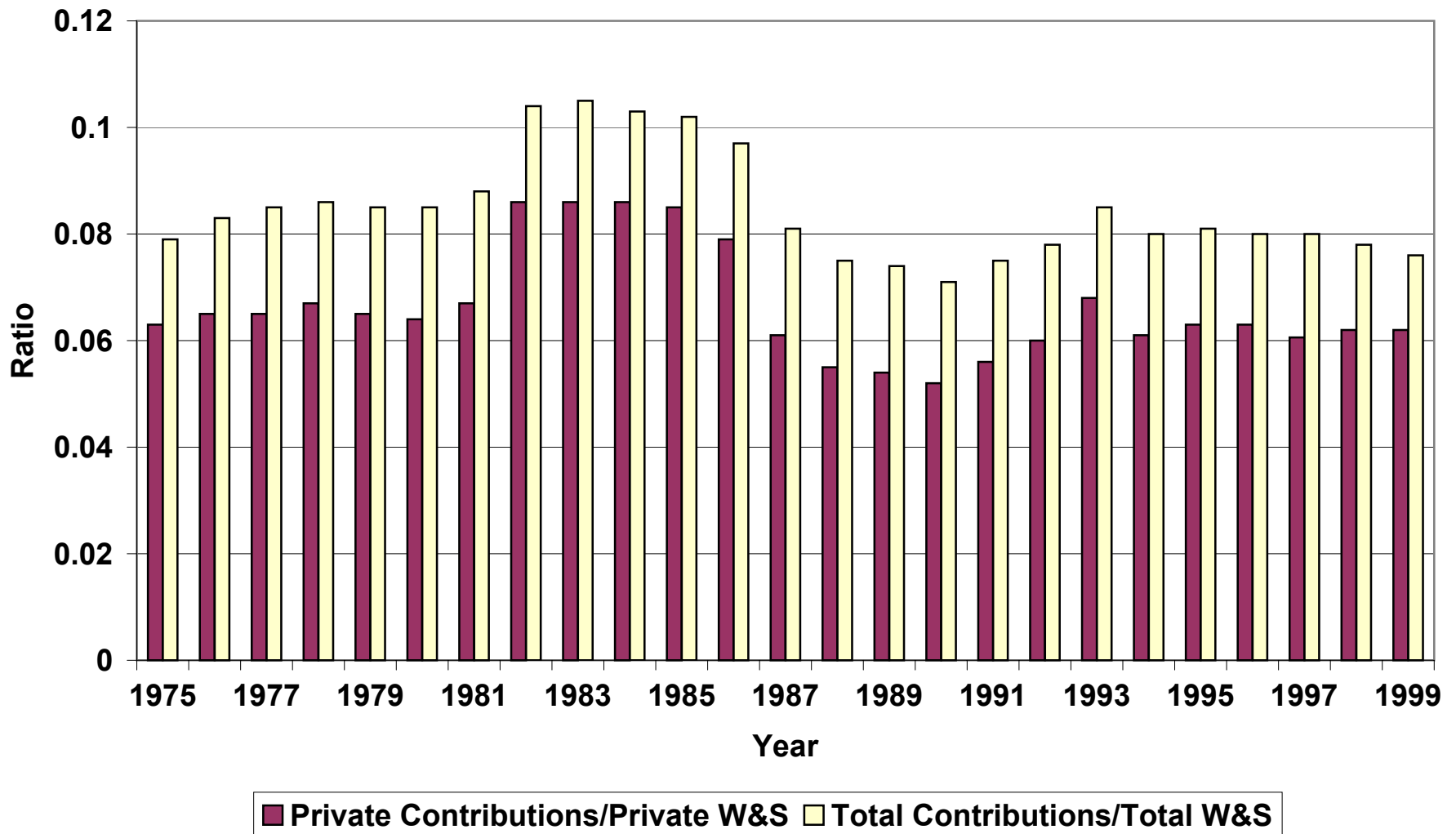


Figure 6b. Ratio of Private and Total Pension Contributions to Wage and Salary Earnings



Effects on contributions (unconditional)

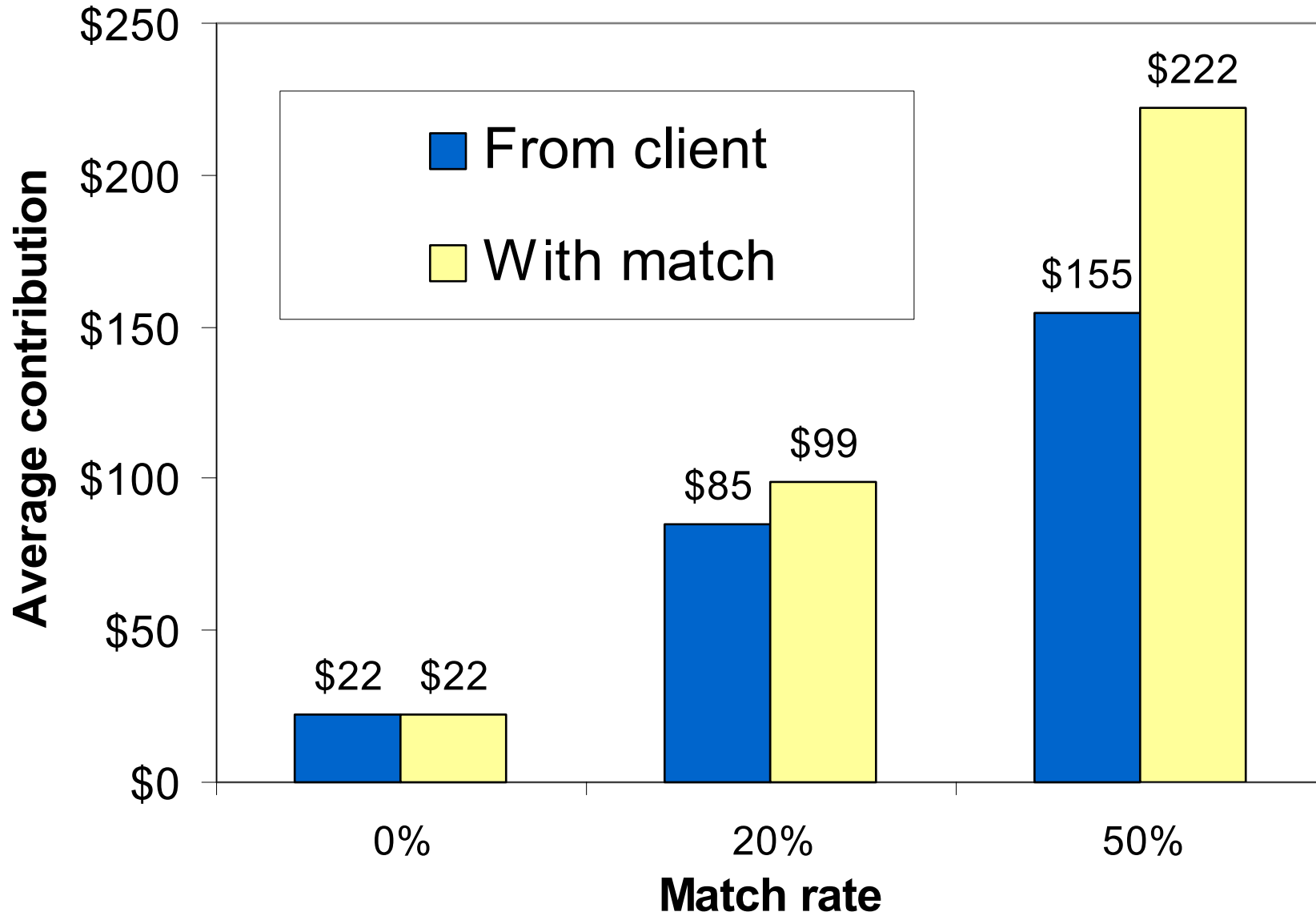


Table 8: Saver's Credit Parameters

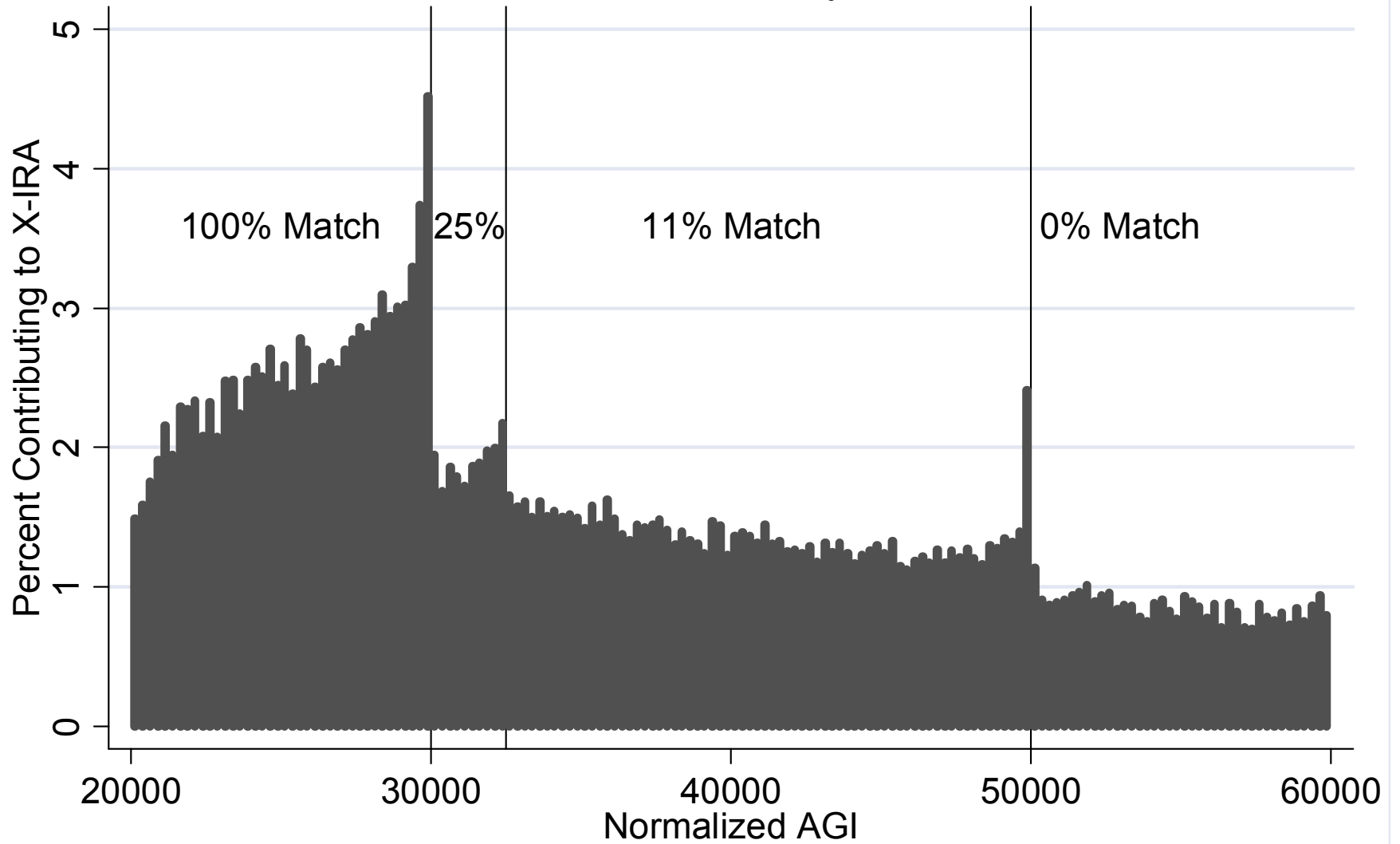
Credit Rate t	Equivalent Match Rate $t/(1-t)$	Married Filing Jointly	Head of Household	Single and others
		AGI range	AGI range	AGI range
50%	100%	\$0-\$30,000	\$0-\$22,500	\$0-\$15,000
20%	25%	\$30,001-\$32,500	\$22,501-\$24,375	\$15,001-\$16,250
10%	11.1%	\$32,501-\$50,000	\$24,376-\$37,500	\$16,251-\$25,000
0%	0%	\$50,001+	\$37,501+	\$25,001+

Saver's credit is a non-refundable federal income tax credit proportional to the sum of IRAs and 401(k)s contributions up to \$2,000 of contributions (per spouse for married)

AGI = gross income - 401k - Traditional IRA

Figure 4

Percent X-IRA Contributors by \$250 AGI Bands



Effects of Credit vs Match on X-IRA Take-up

