

1-May-09

**Family Holdings of Financial Assets: Percentage of Families Holding Asset,
by Selected Characteristics of Families and Type of Asset, 2007**

Family characteristic	Transaction accounts	Certificates of deposit	Savings bonds	Bonds	Stocks	Pooled investment funds	Retirement accounts	Cash value life insurance	Other managed assets	Other	Any financial asset
All families	92.1	16.1	14.9	1.6	17.9	11.4	52.6	23.0	5.8	9.3	93.9
<i>Percentiles of income</i>											
Less than 20	74.9	9.4	3.6	*	5.5	3.4	10.7	12.8	2.7	6.6	79.1
20-39.9	90.1	12.7	8.5	*	7.8	4.6	35.6	16.4	4.7	8.8	93.2
40-59.9	96.4	15.4	15.2	*	14.0	7.1	55.2	21.6	5.3	10.2	97.2
60-79.9	99.3	19.3	20.9	1.4	23.2	14.6	73.3	29.4	5.7	8.4	99.7
80-89.9	100.0	19.9	26.2	1.8	30.5	18.9	86.7	30.6	7.6	9.8	100.0
90-100	100.0	27.7	26.1	8.9	47.5	35.5	89.6	38.9	13.6	15.3	100.0
<i>Age of head (years)</i>											
Less than 35	87.3	6.7	13.7	*	13.7	5.3	41.6	11.4	*	10.0	89.2
35-44	91.2	9.0	16.8	0.7	17.0	11.6	57.5	17.5	2.2	9.6	93.1
45-54	91.7	14.3	19.0	1.1	18.6	12.6	64.7	22.3	5.1	10.5	93.3
55-64	96.4	20.5	16.2	2.1	21.3	14.3	60.9	35.2	7.7	9.2	97.8
65-74	94.6	24.2	10.3	4.2	19.1	14.6	51.7	34.4	13.2	9.4	96.1
75 or more	95.3	37.0	7.9	3.5	20.2	13.2	30.0	27.6	14.0	5.3	97.4
<i>Family structure</i>											
Single with child(ren)	84.8	9.6	10.1	*	8.4	9.0	36.1	24.8	*	13.2	88.2
Single, no child, age less than 55	84.3	9.6	9.9	*	14.7	7.7	42.8	11.4	1.6	11.1	86.9
Single, no child, age 55 or more	94.3	23.3	9.9	2.1	13.1	10.4	36.2	23.1	10.8	7.6	96.3
Couple with child(ren)	95.5	15.1	22.8	1.2	20.2	13.6	62.5	27.5	5.3	7.5	96.2
Couple, no child	94.8	17.6	17.1	2.2	21.5	12.9	61.8	26.3	6.3	9.0	96.1
<i>Education of head</i>											
No high school diploma	75.7	9.5	3.4	*	3.9	2.2	21.6	12.6	1.7	7.1	79.7
High school diploma	90.9	14.1	11.5	0.6	9.3	5.8	43.2	22.6	4.2	8.2	93.3
Some college	93.9	14.1	16.4	1.2	17.4	8.9	52.5	23.4	6.6	9.8	95.5
College degree	98.7	21.6	21.6	3.3	31.5	21.4	73.3	27.1	8.5	10.9	98.9
<i>Race or ethnicity of respondent</i>											
White non-Hispanic	95.5	19.4	17.8	2.1	21.4	13.7	58.2	25.3	7.3	9.7	96.8
Nonwhite or Hispanic	83.9	8.2	7.8	0.4	9.4	5.8	39.1	17.6	2.3	8.3	86.7

Notes at end of table.

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**Family Holdings of Financial Assets: Percentage of Families Holding Asset,
by Selected Characteristics of Families and Type of Asset, 2007--continued**

Family characteristic	Transaction accounts	Certificates of deposit	Savings bonds	Bonds	Stocks	Pooled investment funds	Retirement accounts	Cash value life insurance	Other managed assets	Other	Any financial asset
<i>Current work status of head</i>											
Working for someone else	92.6	13.2	17.0	0.9	17.8	10.4	62.1	20.3	3.7	9.2	94.1
Self-employed	96.9	15.0	15.9	4.2	24.3	21.4	55.3	32.1	6.9	14.8	98.0
Retired	91.6	25.7	10.2	2.3	16.4	11.3	34.2	27.3	11.2	7.0	93.7
Other not working	78.6	5.6	10.7	*	12.8	2.4	22.6	14.5	*	10.6	81.4
<i>Current occupation of head</i>											
Managerial or professional	98.3	18.2	21.1	3.1	28.7	19.7	74.1	24.9	6.7	11.1	98.7
Technical, sales, or services	91.9	11.5	15.0	0.4	14.9	8.8	54.5	21.3	4.0	9.1	94.0
Other occupation	87.9	9.2	13.1	*	9.9	5.4	51.0	19.0	1.1	9.6	90.2
Retired or other not working	89.5	22.5	10.3	2.0	15.8	9.9	32.4	25.3	9.8	7.6	91.8
<i>Region</i>											
Northeast	91.3	18.1	18.9	2.0	21.4	15.5	53.3	23.5	6.4	5.4	92.5
Midwest	93.6	16.8	16.0	1.2	17.9	10.6	57.8	26.6	6.7	9.2	95.4
South	91.3	15.1	12.0	1.7	15.4	9.7	48.8	23.3	5.2	8.6	93.5
West	92.7	15.5	15.0	1.6	19.2	11.5	52.9	18.3	5.5	13.9	93.9
<i>Urbanicity</i>											
Metropolitan statistical area (MSA)	92.8	16.2	15.1	1.8	19.4	12.1	54.8	22.2	5.9	9.5	94.3
Non-MSA	88.7	15.9	13.8	0.8	10.9	7.7	42.0	26.7	5.5	8.6	91.8
<i>Housing status</i>											
Owner	97.3	20.0	18.2	2.2	22.4	15.0	63.3	28.9	7.5	9.4	98.4
Renter or other	80.8	7.7	7.5	0.4	8.1	3.5	29.2	10.1	2.1	9.1	84.0
<i>Percentiles of net worth</i>											
Less than 25	76.4	2.5	4.7	*	4.3	*	19.1	7.8	*	7.4	79.6
25-49.9	93.6	9.9	12.3	*	10.2	3.6	48.1	19.7	1.9	8.8	96.4
50-74.9	98.6	19.3	17.5	*	17.3	10.5	62.9	28.5	6.2	8.8	99.5
75-89.9	100.0	32.6	25.9	*	31.6	22.5	77.4	32.1	11.2	9.4	100.0
90-100	100.0	33.0	23.3	11.8	52.3	42.5	84.6	41.9	20.3	16.6	100.0

* Ten or fewer observations.

Note: For questions on income, respondents were asked to base their answers on the calendar year preceding the interview. For questions on saving, respondents were asked to base their answers on the twelve months preceding the interview.

Percentage distributions may not sum to 100 because of rounding. See the appendix for details on standard errors and for definitions of family and family head.

See text for definition of asset categories.

Source: The Federal Reserve Board, 2007 Survey of Consumer Finance (March 9, 2009).

**Family Holdings of Financial Assets: Percentage of Families Holding Asset,
by Selected Characteristics of Families and Type of Asset, 2004**

Family characteristic	Transaction accounts	Certificates of deposit	Savings bonds	Bonds	Stocks	Pooled investment funds	Retirement accounts	Cash value life insurance	Other managed assets	Other	Any financial asset
All families	91.3	12.7	17.6	1.8	20.7	15.0	49.7	24.2	7.3	10.0	93.8
<i>Percentiles of income</i>											
Less than 20	75.5	5.0	6.2	*	5.1	3.6	10.1	14.0	3.1	7.1	80.1
20-39.9	87.3	12.7	8.8	*	8.2	7.6	29.8	19.0	4.9	9.9	91.5
40-59.9	95.9	11.8	15.4	*	16.4	12.7	53.5	24.4	7.9	9.3	98.5
60-79.9	98.4	15.0	26.5	2.1	28.1	18.6	69.7	29.7	7.8	11.2	99.1
80-89.9	99.1	16.3	32.3	2.9	35.9	26.2	81.9	29.6	12.2	11.4	99.8
90-100	100.0	21.5	29.9	8.9	55.0	39.1	88.5	38.1	13.0	13.4	100.0
<i>Age of head (years)</i>											
Less than 35	86.4	5.6	15.3	*	13.3	8.3	40.2	11.0	2.9	11.6	90.1
35-44	90.8	6.7	23.3	0.6	18.5	12.3	55.9	20.1	3.7	10.0	93.6
45-54	91.8	11.9	21.0	1.8	23.2	18.2	57.7	26.0	6.2	12.1	93.6
55-64	93.2	18.1	15.2	3.3	29.1	20.6	62.9	32.1	9.4	7.2	95.2
65-74	93.9	19.9	14.9	4.3	25.4	18.6	43.2	34.8	12.8	8.1	96.5
75 or more	96.4	25.7	11.0	3.0	18.4	16.6	29.2	34.0	16.7	8.1	97.6
<i>Family structure</i>											
Single with child(ren)	87.2	8.8	9.4	*	9.6	7.4	34.1	19.9	3.7	13.7	91.1
Single, no child, age less than 55	85.1	5.9	11.9	0.3	12.4	10.2	37.5	14.0	2.8	13.8	88.9
Single, no child, age 55 or more	91.8	18.8	9.1	2.6	18.0	16.0	32.8	28.8	14.0	7.8	94.4
Couple with child(ren)	93.5	14.9	25.1	0.9	23.3	11.7	61.4	24.7	6.1	7.4	96.4
Couple, no child	94.0	13.6	22.1	2.7	26.2	19.0	59.8	27.7	7.9	9.1	95.5
<i>Education of head</i>											
No high school diploma	72.4	5.6	4.2	*	4.7	2.3	16.2	13.7	3.0	5.2	77.4
High school diploma	89.1	12.9	14.2	0.4	12.4	9.2	43.6	23.0	5.4	8.4	92.9
Some college	94.3	9.4	19.3	0.6	17.7	12.6	47.7	23.8	6.2	14.4	96.6
College degree	99.1	17.0	24.9	4.1	35.3	26.1	68.9	29.5	10.9	10.9	99.6
<i>Race or ethnicity of respondent</i>											
White non-Hispanic	95.5	15.3	21.1	2.5	25.5	18.9	56.1	26.8	9.2	10.2	97.2
Nonwhite or Hispanic	80.6	6.0	8.5	*	8.0	5.0	32.9	17.4	2.1	9.4	85.0

Notes at end of table.

**Family Holdings of Financial Assets: Percentage of Families Holding Asset,
by Selected Characteristics of Families and Type of Asset, 2004--continued**

Family characteristic	Transaction accounts	Certificates of deposit	Savings bonds	Bonds	Stocks	Pooled investment funds	Retirement accounts	Cash value life insurance	Other managed assets	Other	Any financial asset
<i>Current work status of head</i>											
Working for someone else	92.2	9.8	20.1	0.8	19.6	13.5	57.1	21.8	5.4	9.5	94.5
Self-employed	94.4	14.2	18.7	4.3	31.6	22.3	54.6	29.8	7.6	15.1	96.1
Retired	90.4	20.2	11.4	3.5	19.0	16.2	32.9	29.7	12.8	8.4	93.6
Other not working	76.2	7.9	14.5	*	14.3	10.2	24.9	10.7	*	11.5	79.6
<i>Current occupation of head</i>											
Managerial or professional	98.5	14.8	25.5	3.1	32.9	24.3	68.5	27.5	8.2	13.2	99.5
Technical, sales, or services	90.1	8.9	18.5	0.3	15.6	9.7	48.5	21.9	4.9	8.6	92.9
Other occupation	87.2	6.4	13.8	*	13.0	8.1	49.7	18.7	3.3	8.5	90.4
Retired or other not working	88.2	18.3	11.8	3.0	18.2	15.3	31.6	26.8	11.1	8.9	91.4
<i>Region</i>											
Northeast	94.6	15.3	21.5	1.9	27.8	18.8	57.0	24.6	7.7	8.6	96.4
Midwest	94.4	14.9	23.6	1.6	23.4	15.2	57.3	30.3	11.5	10.7	96.5
South	86.9	11.7	12.7	2.0	15.4	12.6	41.6	24.1	4.7	9.5	90.7
West	92.6	9.7	16.1	1.7	20.4	15.6	48.9	17.5	6.7	11.0	94.0
<i>Urbanicity</i>											
Metropolitan statistical area (MSA)	91.6	12.3	18.4	2.0	22.6	16.4	51.8	24.6	7.8	10.4	93.9
Non-MSA	90.0	14.6	14.0	*	11.0	8.5	39.5	22.3	4.8	7.9	93.2
<i>Housing status</i>											
Owner	96.0	15.9	21.2	2.6	25.8	19.2	60.2	30.1	9.6	9.6	97.5
Renter or other	80.9	5.6	9.5	0.2	9.1	5.7	26.2	11.0	2.0	10.9	85.5
<i>Percentiles of net worth</i>											
Less than 25	75.4	2.2	6.2	*	3.6	2.0	14.3	7.7	*	6.9	79.8
25-49.9	92.0	6.5	13.2	*	9.3	7.2	43.1	19.3	2.3	9.5	96.1
50-74.9	98.0	16.0	22.7	*	21.0	12.5	61.8	30.1	8.8	10.2	99.4
75-89.9	99.7	24.2	28.5	3.2	39.1	32.4	77.6	36.7	15.6	11.2	100.0
90-100	100.0	28.8	28.1	12.7	62.9	47.3	82.5	43.8	21.0	16.4	100.0

* Ten or fewer observations.

Note: For questions on income, respondents were asked to base their answers on the calendar year preceding the interview. For questions on saving, respondents were asked to base their answers on the twelve months preceding the interview.

Percentage distributions may not sum to 100 because of rounding. See the appendix for details on standard errors and for definitions of family and family head.

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by Selected Characteristics of Families and Type of Asset, 2001**

Family characteristic	Transaction accounts	Certificates of deposit	Savings bonds	Bonds	Stocks	Pooled investment funds	Retirement accounts	Cash value life insurance	Other managed assets	Other	Any financial asset
All families	91.4	15.7	16.7	3.0	21.3	17.7	52.7	28.0	6.6	9.4	93.4
<i>Percentiles of income</i>											
Less than 20	71.6	10.0	3.8	*	3.8	3.6	13.7	13.8	2.2	6.2	75.5
20-39.9	90.3	14.7	11.0	*	11.2	9.5	34.0	24.7	3.3	10.2	93.7
40-59.9	96.6	17.4	14.1	1.5	16.4	15.7	53.3	25.6	5.4	9.9	98.5
60-79.9	99.1	16.0	24.4	3.7	26.2	20.6	75.9	35.7	8.5	9.2	99.6
80-89.9	99.7	18.3	30.3	3.9	37.0	29.0	83.8	38.6	10.7	10.8	99.8
90-100	99.2	22.0	29.7	12.7	60.6	48.8	88.9	41.8	16.7	12.5	99.7
<i>Age of head (years)</i>											
Less than 35	87.1	6.3	12.7	*	17.4	11.5	45.3	15.0	2.1	10.5	89.7
35-44	91.1	9.8	22.6	2.1	21.6	17.5	61.4	27.0	3.1	9.7	93.5
45-54	92.7	15.2	21.0	2.8	22.0	20.2	63.4	31.1	6.4	8.5	94.7
55-64	93.8	14.4	14.3	6.1	26.7	21.3	59.7	35.7	13.0	10.6	95.2
65-74	93.8	29.7	11.3	3.9	20.5	19.9	45.1	36.7	11.8	8.5	94.6
75 or more	93.7	36.5	12.5	5.7	21.8	19.5	27.7	33.3	11.2	7.7	95.4
<i>Family structure</i>											
Single with child(ren)	82.0	9.4	14.8	*	9.1	5.5	40.2	22.6	*	11.4	83.6
Single, no child, age less than 55	85.2	8.1	9.0	0.9	12.4	11.4	41.5	17.6	3.1	14.0	88.8
Single, no child, age 55 or more	91.1	24.4	10.1	2.8	16.9	16.1	31.7	23.1	9.4	8.6	92.7
Couple with child(ren)	93.2	12.4	21.0	2.7	26.4	18.4	62.7	35.1	6.3	9.6	95.3
Couple, no child	94.9	18.0	20.9	4.1	26.5	22.0	62.2	32.6	8.1	7.4	96.3
<i>Education of head</i>											
No high school diploma	74.1	11.3	5.2	*	5.6	2.5	17.9	20.3	3.0	7.0	78.0
High school diploma	90.1	15.1	14.1	1.0	13.0	12.1	46.0	24.4	3.5	7.7	92.9
Some college	95.7	14.9	17.0	3.2	20.0	14.6	53.4	28.4	6.7	11.0	97.2
College degree	98.6	18.6	24.2	6.1	37.1	31.6	74.9	34.7	11.2	11.3	99.2
<i>Race or ethnicity of respondent</i>											
White non-Hispanic	95.3	18.5	19.5	3.8	24.7	21.0	57.5	29.9	8.2	9.4	96.7
Nonwhite or Hispanic	79.4	6.8	8.1	0.4	11.0	7.4	37.7	22.0	1.8	9.6	83.3

Notes at end of table.

**Family Holdings of Financial Assets: Percentage of Families Holding Asset,
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Family characteristic	Transaction accounts	Certificates of deposit	Savings bonds	Bonds	Stocks	Pooled investment funds	Retirement accounts	Cash value life insurance	Other managed assets	Other	Any financial asset
<i>Current work status of head</i>											
Working for someone else	92.9	11.3	19.4	2.0	20.9	17.3	61.6	27.4	5.3	9.5	94.9
Self-employed	95.9	18.7	16.6	6.1	29.8	22.9	58.9	34.6	6.9	12.4	97.6
Retired	89.0	27.1	11.4	4.5	19.6	17.3	30.8	29.0	10.4	8.1	91.1
Other not working	72.2	7.8	7.5	*	13.3	10.9	26.8	12.9	5.6	6.5	74.2
<i>Current occupation of head</i>											
Managerial or professional	98.9	15.4	23.8	5.1	33.1	29.9	73.9	31.6	9.3	11.1	99.4
Technical, sales, or services	91.0	11.9	17.4	1.7	18.7	12.4	52.8	28.4	3.6	10.2	93.3
Other occupation	89.2	9.7	14.5	*	12.8	9.9	54.6	25.1	3.0	8.4	92.5
Retired or other not working	86.2	23.9	10.7	3.8	18.6	16.3	30.1	26.4	9.6	7.8	88.3
<i>Region</i>											
Northeast	93.0	17.4	21.1	4.1	21.5	20.5	51.9	27.5	5.8	8.2	93.8
Midwest	94.6	17.6	22.9	2.5	21.5	18.9	57.5	34.0	7.5	7.4	96.2
South	89.0	14.3	12.0	2.9	19.6	15.3	50.0	28.2	5.6	8.3	91.7
West	90.6	14.3	14.1	2.6	23.8	17.7	52.5	21.6	8.2	14.4	93.0
<i>Urbanicity</i>											
Metropolitan statistical area (MSA)	91.4	15.0	16.4	3.1	22.3	18.1	53.8	27.5	6.7	9.7	93.3
Non-MSA	91.9	20.0	18.2	1.9	15.3	15.0	45.7	30.8	6.1	7.9	94.0
<i>Housing status</i>											
Owner	96.7	20.0	21.2	4.0	27.0	22.7	63.2	34.5	8.9	8.8	97.9
Renter or other	80.3	6.7	7.2	0.7	9.3	7.1	30.6	14.3	2.0	10.6	84.1
<i>Percentiles of net worth</i>											
Less than 25	73.7	1.8	4.3	*	5.0	2.5	18.9	6.9	*	8.0	78.0
25-49.9	94.4	8.8	12.8	*	9.6	7.3	46.0	26.1	1.4	8.8	96.9
50-74.9	98.2	23.4	23.6	*	20.3	17.5	63.9	34.4	6.2	8.5	99.0
75-89.9	99.4	30.0	25.9	5.3	41.1	35.9	78.0	41.8	13.8	9.8	99.8
90-100	99.6	26.9	26.1	18.3	64.0	54.5	87.7	48.7	26.4	16.2	100.0

* Ten or fewer observations.

Note: For questions on income, respondents were asked to base their answers on the calendar year preceding the interview. For questions on saving, respondents were asked to base their answers on the twelve months preceding the interview.

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**Family Holdings of Financial Assets: Percentage of Families Holding Asset,
by Selected Characteristics of Families and Type of Asset, 1998**

Family characteristic	Transaction accounts	Certificates of deposit	Savings bonds	Bonds	Stocks	Pooled investment funds	Retirement accounts	Cash value life insurance	Other managed assets	Other	Any financial asset
All families	90.6	15.3	19.3	3.0	19.2	16.5	48.9	29.6	5.9	9.4	93.1
<i>Percentiles of income</i>											
Less than 20	68.8	12.1	4.9	*	3.7	3.2	9.4	16.6	3.0	8.3	75.8
20-39.9	90.3	15.6	12.2	*	9.7	8.7	30.9	22.2	4.5	8.0	93.0
40-59.9	95.4	15.4	19.6	2.7	17.9	13.8	53.5	27.7	4.0	10.5	97.3
60-79.9	98.9	15.2	25.8	2.9	21.5	20.2	69.2	34.7	7.1	9.9	99.3
80-89.9	99.6	17.9	35.4	3.2	32.7	28.8	75.3	44.3	7.2	8.7	99.8
90-100	100.0	18.5	32.9	10.8	53.6	44.3	87.5	49.0	14.9	11.5	100.0
<i>Age of head (years)</i>											
Less than 35	84.7	6.2	17.2	1.0	13.1	12.2	39.8	18.0	1.9	10.1	88.8
35-44	90.5	9.4	24.9	1.5	18.9	16.0	59.6	29.0	3.9	11.8	93.3
45-54	94.1	11.8	21.8	2.8	22.6	23.0	59.2	32.9	6.5	9.1	95.3
55-64	93.9	18.6	18.1	3.5	25.0	15.2	58.4	35.8	6.5	8.4	95.6
65-74	94.1	29.9	16.1	7.2	21.1	18.0	46.1	39.1	11.8	7.3	95.6
75 or more	90.0	35.9	12.0	5.9	18.0	15.1	16.7	32.6	11.6	6.4	92.1
<i>Family structure</i>											
Single with child(ren)	83.2	12.7	10.6	*	9.9	8.7	35.0	22.5	6.7	10.0	87.6
Single, no child, age less than 55	84.3	6.8	11.0	1.6	12.9	11.8	40.4	15.7	2.8	14.5	88.1
Single, no child, age 55 or more	89.8	29.0	10.4	4.6	15.2	11.9	29.3	24.5	10.4	7.1	92.3
Couple with child(ren)	93.0	10.8	29.7	3.4	24.5	18.7	60.6	39.5	5.5	7.4	95.0
Couple, no child	94.2	16.4	24.3	3.2	23.2	20.5	57.6	35.6	5.9	8.3	95.8
<i>Education of head</i>											
No high school diploma	69.7	11.1	7.4	*	5.0	3.0	20.6	19.4	2.1	7.0	76.5
High school diploma	90.4	16.0	17.9	1.1	12.9	10.5	42.5	29.7	4.0	7.9	93.7
Some college	95.3	14.0	19.7	2.4	20.6	15.6	52.0	28.0	4.9	9.8	95.8
College degree	98.7	17.4	26.4	6.1	31.4	29.5	67.3	35.4	10.2	11.7	99.1
<i>Race or ethnicity of respondent</i>											
White non-Hispanic	95.0	18.0	22.3	3.7	22.2	18.9	53.8	32.2	7.2	9.7	96.5
Nonwhite or Hispanic	76.2	6.5	9.4	0.4	9.1	8.3	32.6	20.8	1.6	8.3	81.6

Notes at end of table.

**Family Holdings of Financial Assets: Percentage of Families Holding Asset,
by Selected Characteristics of Families and Type of Asset, 1998--continued**

Family characteristic	Transaction accounts	Certificates of deposit	Savings bonds	Bonds	Stocks	Pooled investment funds	Retirement accounts	Cash value life insurance	Other managed assets	Other	Any financial asset
<i>Current work status of head</i>											
Working for someone else	93.0	11.1	21.8	1.9	19.5	16.6	58.9	27.5	4.2	9.4	95.0
Self-employed	95.4	11.7	20.2	5.4	26.5	24.8	53.5	39.5	8.7	14.2	96.9
Retired	87.4	28.7	14.4	5.1	17.2	14.8	28.9	32.5	9.9	6.8	90.3
Other not working	68.9	7.7	11.9	*	8.3	4.8	17.1	17.2	*	11.0	75.1
<i>Current occupation of head</i>											
Managerial or professional	98.3	13.7	24.4	4.9	29.8	28.5	69.3	31.4	8.3	12.1	99.0
Technical, sales, or services	92.8	10.4	19.9	1.6	18.7	13.3	51.9	29.4	3.6	9.9	94.7
Other occupation	89.1	9.5	20.2	*	13.5	11.6	52.4	27.6	2.8	8.4	92.3
Retired or other not working	84.2	25.1	14.0	4.3	15.7	13.1	26.9	29.8	8.2	7.5	87.7
<i>Region</i>											
Northeast	93.2	16.0	25.3	3.5	22.6	20.1	48.5	33.7	5.8	9.8	94.6
Midwest	91.7	18.1	22.0	2.1	19.0	16.4	53.0	33.6	6.9	7.0	94.0
South	87.9	14.3	16.5	2.1	16.5	13.7	45.9	30.3	5.1	9.6	91.3
West	91.7	13.3	15.7	4.8	20.8	17.9	49.6	20.2	6.3	11.3	93.5
<i>Urbanicity</i>											
Metropolitan statistical area (MSA)	90.3	14.6	19.7	3.2	20.2	17.8	49.9	29.5	6.1	9.8	92.9
Non-MSA	92.5	19.4	17.0	*	13.3	8.8	43.1	30.2	4.8	6.7	94.2
<i>Housing status</i>											
Owner	96.4	18.9	23.3	3.8	24.9	21.0	58.4	36.9	7.7	8.7	97.6
Renter or other	79.4	8.3	11.5	1.3	8.0	7.5	30.2	15.2	2.4	10.8	84.2
<i>Percentiles of net worth</i>											
Less than 25	72.4	3.0	7.0	*	3.2	2.1	18.5	10.7	*	7.9	78.1
25-49.9	91.7	9.8	16.3	*	9.3	8.7	44.2	23.8	2.3	10.0	95.1
50-74.9	98.6	19.6	24.0	2.2	18.9	15.3	56.4	35.6	5.9	8.2	99.1
75-89.9	99.8	30.2	27.8	3.4	36.4	35.5	72.0	45.5	10.2	10.2	99.9
90-100	100.0	26.7	33.2	16.9	58.7	46.4	83.0	52.2	22.1	13.1	100.0

* Ten or fewer observations.

Note: For questions on income, respondents were asked to base their answers on the calendar year preceding the interview. For questions on saving, respondents were asked to base their answers on the twelve months preceding the interview.

Percentage distributions may not sum to 100 because of rounding. See the appendix for details on standard errors and for definitions of family and family head.

See text for definition of asset categories.

Source: The Federal Reserve Board, 2007 Survey of Consumer Finance (March 9, 2009).

**Family Holdings of Financial Assets: Percentage of Families Holding Asset,
by Selected Characteristics of Families and Type of Asset, 1995**

Family characteristic	Transaction accounts	Certificates of deposit	Savings bonds	Bonds	Stocks	Pooled investment funds	Retirement accounts	Cash value life insurance	Other managed assets	Other	Any financial asset
All families	87.4	14.3	22.8	3.1	15.2	12.3	45.2	32.0	3.9	11.1	91.2
<i>Percentiles of income</i>											
Less than 20	63.2	8.9	5.2	*	2.8	1.5	8.8	15.6	*	8.5	70.1
20-39.9	85.2	16.3	14.4	*	9.4	5.2	27.6	26.5	3.7	9.0	91.2
40-59.9	92.0	13.6	22.1	2.3	11.7	9.8	48.2	29.0	3.9	13.5	96.6
60-79.9	97.3	14.7	31.5	3.5	18.0	16.0	63.4	40.2	4.5	11.4	98.2
80-89.9	98.7	17.0	42.2	5.0	27.7	22.0	73.3	46.0	5.8	11.5	100.0
90-100	99.8	19.3	39.2	12.4	40.9	36.2	82.1	51.2	8.0	15.0	100.0
<i>Age of head (years)</i>											
Less than 35	80.9	7.2	20.4	*	10.8	8.0	40.7	22.8	1.6	13.8	87.0
35-44	87.6	8.1	31.0	1.7	14.6	11.2	54.3	29.3	3.5	10.9	92.2
45-54	89.2	12.5	25.3	4.5	17.7	16.3	57.4	38.4	3.0	12.9	93.0
55-64	88.8	17.1	20.3	3.1	15.0	16.3	50.9	37.4	7.7	9.3	91.2
65-74	91.7	24.0	17.0	5.7	18.6	15.0	36.6	37.5	5.9	10.0	93.0
75 or more	93.2	34.7	15.3	7.0	19.7	10.3	15.9	35.8	5.2	5.4	94.2
<i>Family structure</i>											
Single with child(ren)	76.0	12.3	14.1	*	8.4	7.1	28.5	26.5	3.1	9.5	81.4
Single, no child, age less than 55	78.5	6.9	13.0	0.9	9.8	7.8	36.7	20.5	3.6	17.2	84.9
Single, no child, age 55 or more	88.6	22.6	11.3	3.9	14.1	8.5	21.3	26.3	5.7	8.4	89.7
Couple with child(ren)	91.5	9.6	32.5	3.3	11.8	14.1	53.6	33.4	3.2	9.8	94.8
Couple, no child	91.6	16.6	29.4	4.0	19.9	15.8	56.5	39.2	3.8	9.9	95.0
<i>Education of head</i>											
No high school diploma	70.0	12.7	8.6	1.2	4.5	3.6	18.5	20.7	*	6.2	75.8
High school diploma	85.6	12.2	22.6	1.5	10.7	7.6	41.2	32.0	3.3	9.8	90.8
Some college	90.2	13.0	23.7	2.1	13.4	10.8	47.0	31.4	5.5	14.4	94.4
College degree	98.1	18.3	31.0	6.5	27.5	23.4	64.3	39.1	5.5	13.4	99.0
<i>Race or ethnicity of respondent</i>											
White non-Hispanic	92.8	16.7	26.2	3.8	18.2	14.8	49.1	34.1	4.8	11.7	95.0
Nonwhite or Hispanic	68.7	6.2	10.8	0.6	5.1	3.6	31.5	24.8	1.0	9.1	78.1

Notes at end of table.

**Family Holdings of Financial Assets: Percentage of Families Holding Asset,
by Selected Characteristics of Families and Type of Asset, 1995--continued**

Family characteristic	Transaction accounts	Certificates of deposit	Savings bonds	Bonds	Stocks	Pooled investment funds	Retirement accounts	Cash value life insurance	Other managed assets	Other	Any financial asset
<i>Current work status of head</i>											
Working for someone else	90.0	10.4	26.6	2.5	15.3	12.4	55.8	32.2	3.6	11.8	94.4
Self-employed	91.9	18.7	25.8	5.3	18.7	19.0	50.7	41.9	3.1	16.8	94.6
Retired	87.0	23.3	15.2	4.2	16.6	11.5	25.1	32.1	5.3	7.1	89.1
Other not working	58.2	7.9	12.8	*	3.9	4.4	17.9	13.3	*	11.7	65.4
<i>Current occupation of head</i>											
Managerial or professional	97.2	18.6	34.0	5.8	26.0	22.5	70.3	41.2	5.9	12.6	98.8
Technical, sales, or services	88.1	8.9	21.9	2.5	13.4	10.4	49.2	29.9	3.5	13.5	92.8
Other occupation	86.9	8.7	24.9	1.1	10.0	8.9	48.6	31.3	1.6	11.7	92.5
Retired or other not working	81.1	20.1	14.7	3.4	14.0	10.0	23.6	28.3	4.8	8.0	84.3
<i>Region</i>											
Northeast	89.2	18.0	31.2	3.6	19.1	13.1	49.9	36.3	4.2	10.0	91.6
Midwest	89.4	16.8	25.7	3.4	16.2	14.1	49.0	37.8	3.9	10.4	92.3
South	83.9	12.9	19.0	2.6	13.9	10.5	42.3	30.2	3.6	9.8	89.1
West	89.3	10.5	17.9	2.9	12.8	12.5	41.3	24.3	4.1	15.3	93.2
<i>Urbanicity</i>											
Metropolitan statistical area (MSA)	87.7	14.1	23.8	3.4	16.2	13.1	46.8	32.0	4.2	11.5	91.4
Non-MSA	85.6	15.5	17.0	1.2	9.9	7.9	35.5	32.0	2.3	9.2	90.4
<i>Housing status</i>											
Owner	95.3	17.4	28.3	4.3	19.2	16.0	54.3	38.8	5.0	9.5	96.7
Renter or other	72.9	8.7	12.7	0.9	7.9	5.5	28.4	19.4	1.9	14.0	81.1
<i>Percentiles of net worth</i>											
Less than 25	64.5	1.8	8.3	*	2.8	1.9	15.0	11.3	*	9.1	72.0
25-49.9	89.8	8.7	20.0	*	8.8	5.3	41.9	27.3	1.9	10.6	94.9
50-74.9	96.2	17.7	27.4	1.4	13.5	11.3	51.8	38.4	3.4	11.5	97.9
75-89.9	98.7	27.1	34.6	4.9	29.2	23.5	66.4	47.4	6.4	10.8	100.0
90-100	99.7	32.2	36.4	18.2	45.6	41.7	80.3	56.2	14.4	17.3	100.0

* Ten or fewer observations.

Note: For questions on income, respondents were asked to base their answers on the calendar year preceding the interview. For questions on saving, respondents were asked to base their answers on the twelve months preceding the interview.

Percentage distributions may not sum to 100 because of rounding. See the appendix for details on standard errors and for definitions of family and family head.

See text for definition of asset categories.

Source: The Federal Reserve Board, 2007 Survey of Consumer Finance (March 9, 2009).

**Family Holdings of Financial Assets: Percentage of Families Holding Asset,
by Selected Characteristics of Families and Type of Asset, 1992**

Family characteristic	Transaction accounts	Certificates of deposit	Savings bonds	Bonds	Stocks	Pooled investment funds	Retirement accounts	Cash value life insurance	Other managed assets	Other	Any financial asset
All families	86.9	16.7	22.3	4.3	17.0	10.4	39.6	34.9	4.0	10.8	90.3
<i>Percentiles of income</i>											
Less than 20	62.5	10.8	6.4	*	4.1	2.3	5.6	15.9	*	8.6	68.5
20-39.9	83.9	16.4	11.5	2.1	7.9	6.1	23.0	25.7	3.0	9.8	88.4
40-59.9	91.7	17.1	20.9	2.2	13.4	8.5	37.3	34.8	3.4	10.3	95.4
60-79.9	97.6	18.2	33.7	4.5	21.4	12.9	55.3	45.1	4.8	12.0	99.5
80-89.9	98.8	20.9	40.9	6.0	27.5	16.2	72.9	50.1	6.9	11.6	100.0
90-100	98.7	21.1	37.1	17.6	48.7	28.3	81.0	55.7	9.6	15.2	98.8
<i>Age of head (years)</i>											
Less than 35	81.3	7.4	22.9	1.5	10.8	5.2	31.4	25.5	1.7	12.6	85.8
35-44	86.8	9.0	29.3	2.5	19.4	10.0	49.7	36.0	3.0	11.0	91.0
45-54	88.9	15.9	25.2	5.6	18.7	9.4	51.3	38.5	5.5	11.3	92.5
55-64	90.2	20.5	19.4	5.0	22.0	15.9	52.2	42.3	5.1	10.7	92.5
65-74	88.9	31.1	13.8	7.5	16.2	14.3	35.0	39.4	5.8	10.1	91.2
75 or more	91.8	37.7	14.3	8.5	19.4	14.4	6.3	34.9	5.9	5.9	92.1
<i>Family structure</i>											
Single with child(ren)	70.9	8.7	19.6	*	10.3	4.9	26.6	32.8	*	12.9	78.1
Single, no child, age less than 55	77.8	6.8	15.0	1.9	10.6	5.0	29.0	21.9	2.1	14.5	83.5
Single, no child, age 55 or more	86.6	28.9	11.9	4.4	14.9	12.2	18.0	27.6	4.3	8.0	89.0
Couple with child(ren)	94.2	14.8	31.1	4.6	21.2	11.3	51.1	39.5	4.0	10.8	96.3
Couple, no child	91.3	18.6	27.4	5.5	20.4	12.7	50.8	42.6	5.1	9.9	93.7
<i>Education of head</i>											
No high school diploma	67.6	14.7	8.2	1.2	4.5	2.6	13.4	18.6	1.6	5.9	73.7
High school diploma	85.8	16.8	19.5	2.1	11.1	7.1	34.6	34.7	2.9	10.9	89.7
Some college	91.7	16.2	26.6	4.3	19.2	11.2	41.1	38.8	4.5	15.4	95.0
College degree	97.6	18.3	31.5	8.2	29.4	18.1	60.3	43.2	6.3	11.4	98.8
<i>Race or ethnicity of respondent</i>											
White non-Hispanic	93.2	19.8	26.0	5.3	20.6	12.8	45.1	38.6	4.9	11.8	95.5
Nonwhite or Hispanic	67.9	7.2	11.2	1.2	5.9	3.2	22.9	23.5	1.2	8.0	74.1

Notes at end of table.

**Family Holdings of Financial Assets: Percentage of Families Holding Asset,
by Selected Characteristics of Families and Type of Asset, 1992--continued**

Family characteristic	Transaction accounts	Certificates of deposit	Savings bonds	Bonds	Stocks	Pooled investment funds	Retirement accounts	Cash value life insurance	Other managed assets	Other	Any financial asset
<i>Current work status of head</i>											
Working for someone else	89.9	11.8	27.7	3.3	18.3	10.3	49.7	36.7	3.9	10.5	93.2
Self-employed	95.8	18.5	23.1	7.2	25.7	14.7	49.4	41.1	2.6	18.9	98.1
Retired	85.6	30.1	14.5	6.2	14.5	11.5	21.8	34.2	5.7	7.0	88.1
Other not working	59.0	4.6	10.0	*	4.5	2.0	16.3	16.3	*	14.8	66.6
<i>Current occupation of head</i>											
Managerial or professional	98.3	17.4	33.4	8.4	30.1	18.5	63.7	44.0	6.3	13.6	99.3
Technical, sales, or services	89.4	12.3	27.1	2.4	16.1	8.2	44.6	34.9	3.1	11.7	93.5
Other occupation	84.4	8.6	19.6	0.9	12.1	6.1	40.1	33.1	1.5	10.0	88.9
Retired or other not working	79.3	24.1	13.4	4.9	12.1	9.2	20.5	30.0	4.6	8.9	83.0
<i>Region</i>											
Northeast	86.6	17.7	29.6	5.1	20.6	12.4	43.9	34.6	4.3	8.2	88.9
Midwest	91.5	19.0	26.9	4.0	21.2	12.0	43.7	43.1	4.5	10.8	94.5
South	83.8	15.6	17.2	3.9	12.9	8.1	34.6	32.9	2.9	9.6	87.9
West	86.9	14.9	18.3	4.2	15.4	10.5	39.1	28.7	5.1	15.5	90.4
<i>Urbanicity</i>											
Metropolitan statistical area (MSA)	87.5	16.0	23.4	4.7	18.3	11.3	42.0	34.7	4.3	11.6	90.6
Non-MSA	84.3	19.8	17.4	2.2	11.2	6.3	29.2	35.7	2.9	7.4	88.9
<i>Housing status</i>											
Owner	94.0	21.6	27.4	5.9	22.4	13.8	48.9	43.2	5.3	9.7	95.7
Renter or other	74.3	8.1	13.2	1.3	7.4	4.4	23.3	20.2	1.7	12.9	80.6
<i>Percentiles of net worth</i>											
Less than 25	65.1	1.6	9.2	*	2.3	*	11.9	12.4	*	7.4	71.4
25-49.9	87.4	9.6	19.0	*	8.5	4.2	32.0	32.1	*	10.4	92.0
50-74.9	95.7	22.5	29.0	2.1	17.2	10.2	46.5	40.6	4.3	11.8	97.9
75-89.9	99.3	31.8	33.7	7.9	31.0	21.7	64.2	50.3	7.9	11.6	99.5
90-100	99.7	35.4	29.2	23.6	53.4	34.1	73.8	60.5	13.9	16.7	99.9

* Ten or fewer observations.

Note: For questions on income, respondents were asked to base their answers on the calendar year preceding the interview. For questions on saving, respondents were asked to base their answers on the twelve months preceding the interview.

Percentage distributions may not sum to 100 because of rounding. See the appendix for details on standard errors and for definitions of family and family head.

See text for definition of asset categories.

Source: The Federal Reserve Board, 2007 Survey of Consumer Finance (March 9, 2009).

**Family Holdings of Financial Assets: Percentage of Families Holding Asset,
by Selected Characteristics of Families and Type of Asset, 1989**

Family characteristic	Transaction accounts	Certificates of deposit	Savings bonds	Bonds	Stocks	Pooled investment funds	Retirement accounts	Cash value life insurance	Other managed assets	Other	Any financial asset
All families	85.5	19.9	23.9	5.7	16.8	7.2	37.0	35.5	3.6	13.8	88.9
<i>Percentiles of income</i>											
Less than 20	55.6	7.7	4.3	*	*	*	4.3	13.3	*	8.9	61.7
20-39.9	82.6	21.1	14.3	*	9.2	2.6	15.8	26.3	2.9	13.6	88.0
40-59.9	93.0	22.0	25.1	3.9	12.4	6.4	38.3	34.4	2.7	14.4	96.0
60-79.9	97.8	20.2	35.0	5.6	18.7	7.2	52.2	48.6	3.8	14.8	98.9
80-89.9	98.2	22.8	46.0	7.3	28.7	15.0	69.1	50.9	5.5	13.2	99.9
90-100	99.4	33.5	35.4	26.1	54.8	23.1	79.6	58.8	11.0	21.0	99.7
<i>Age of head (years)</i>											
Less than 35	80.1	8.6	25.9	1.5	11.0	2.0	27.1	24.8	2.5	14.7	84.8
35-44	86.1	16.6	31.6	4.1	16.4	7.6	49.3	41.3	3.2	14.6	90.4
45-54	87.9	20.1	22.6	5.2	22.1	9.6	52.2	41.2	3.5	15.4	90.8
55-64	85.6	22.4	20.2	9.8	20.8	10.2	47.4	43.3	3.5	14.0	87.7
65-74	90.4	32.0	18.7	12.1	18.6	9.4	29.9	38.7	5.5	11.8	92.6
75 or more	90.3	41.7	14.0	8.1	18.9	11.3	6.3	28.7	5.9	8.0	91.4
<i>Family structure</i>											
Single with child(ren)	73.3	11.9	27.1	*	12.7	*	24.9	20.4	*	16.7	77.1
Single, no child, age less than 55	72.9	9.4	12.4	1.5	10.4	4.3	25.8	18.6	2.1	18.3	79.5
Single, no child, age 55 or more	82.1	25.4	11.6	7.0	12.4	7.1	16.7	23.7	4.5	11.9	85.0
Couple with child(ren)	91.3	19.9	33.8	3.9	20.3	6.0	49.3	44.9	4.3	12.0	93.3
Couple, no child	92.3	23.5	30.4	7.6	20.8	9.3	47.2	46.4	4.1	12.5	94.6
<i>Education of head</i>											
No high school diploma	71.0	16.7	9.6	1.0	5.1	2.2	14.9	26.9	1.0	8.3	76.4
High school diploma	82.2	17.4	23.3	3.4	11.7	5.4	32.9	33.3	3.3	13.0	86.8
Some college	91.3	20.4	28.5	4.1	19.5	6.4	41.4	35.1	3.4	15.4	94.1
College degree	98.8	25.2	34.4	13.3	31.5	14.2	58.5	45.7	6.5	18.5	99.3
<i>Race or ethnicity of respondent</i>											
White non-Hispanic	92.6	25.0	28.0	7.2	21.0	9.3	43.4	40.0	4.5	14.5	95.2
Nonwhite or Hispanic	64.7	4.7	11.6	1.1	4.6	1.0	18.0	22.3	1.1	11.5	70.2

Notes at end of table.

**Family Holdings of Financial Assets: Percentage of Families Holding Asset,
by Selected Characteristics of Families and Type of Asset, 1989--continued**

Family characteristic	Transaction accounts	Certificates of deposit	Savings bonds	Bonds	Stocks	Pooled investment funds	Retirement accounts	Cash value life insurance	Other managed assets	Other	Any financial asset
<i>Current work status of head</i>											
Working for someone else	89.0	15.1	29.8	3.9	16.8	6.4	46.7	37.1	3.6	14.6	92.7
Self-employed	96.1	24.2	23.8	10.4	24.8	11.9	44.5	47.5	3.8	20.2	98.6
Retired	84.1	32.6	15.8	8.7	16.4	8.8	19.9	32.8	4.3	9.8	85.9
Other not working	43.8	4.9	*	*	4.8	*	6.5	11.9	*	10.6	51.3
<i>Current occupation of head</i>											
Managerial or professional	98.8	22.6	37.8	10.4	30.1	13.1	64.1	46.5	4.9	19.7	99.4
Technical, sales, or services	87.1	13.9	22.7	3.5	14.0	4.6	39.2	32.1	3.4	13.3	92.0
Other occupation	85.2	13.7	26.4	1.6	11.3	4.5	37.0	38.0	2.6	13.8	90.0
Retired or other not working	75.7	26.8	13.3	7.2	14.0	7.1	17.1	28.5	3.6	10.0	78.7
<i>Region</i>											
Northeast	88.5	25.4	32.2	7.6	21.8	8.2	42.4	40.7	3.7	12.5	90.9
Midwest	86.7	23.8	24.2	5.9	17.8	10.3	40.0	40.4	5.0	11.2	89.9
South	79.1	16.0	18.0	4.0	13.1	3.8	30.9	32.3	2.8	13.1	83.0
West	92.0	15.9	24.8	6.3	16.8	8.4	38.2	29.6	3.2	19.2	95.5
<i>Urbanicity</i>											
Metropolitan statistical area (MSA)	85.1	19.3	25.6	6.4	17.9	7.7	38.6	35.1	3.6	14.3	88.6
Non-MSA	87.6	22.2	16.6	2.5	12.5	5.2	30.2	37.2	3.6	11.5	90.0
<i>Housing status</i>											
Owner	94.6	25.3	29.2	7.7	22.7	10.0	48.6	45.5	4.9	13.2	96.0
Renter or other	69.5	10.2	14.5	2.2	6.4	2.3	16.5	17.8	1.4	14.7	76.2
<i>Percentiles of net worth</i>											
Less than 25	56.6	*	8.7	*	1.6	*	7.5	13.6	*	9.3	63.8
25-49.9	89.3	14.3	19.3	*	9.6	3.1	30.1	28.4	*	15.7	93.7
50-74.9	97.2	25.8	32.6	2.8	15.4	6.6	43.0	45.5	3.8	10.5	98.2
75-89.9	98.4	34.3	36.4	11.0	30.9	12.0	65.4	50.1	6.6	15.0	99.6
90-100	100.0	44.3	32.5	29.9	55.5	29.4	70.1	61.1	13.2	26.5	100.0

* Ten or fewer observations.

Note: For questions on income, respondents were asked to base their answers on the calendar year preceding the interview. For questions on saving, respondents were asked to base their answers on the twelve months preceding the interview.

Percentage distributions may not sum to 100 because of rounding. See the appendix for details on standard errors and for definitions of family and family head.

See text for definition of asset categories.

Source: The Federal Reserve Board, 2007 Survey of Consumer Finance (March 9, 2009).