

Before-Tax Family Income, Percentage of Families That Saved, and Distribution of Families,
by Selected Characteristics of Families, 2001-2010 Surveys
[Thousands of dollars except as noted]

Family characteristic	2001				2004				2007				2010				2013				2016			
	Income		Percentage of families that saved	Percentage of families	Income		Percentage of families that saved	Percentage of families	Income		Percentage of families that saved	Percentage of families	Income		Percentage of families that saved	Percentage of families	Income		Percentage of families that saved	Percentage of families	Income		Percentage of families that saved	Percentage of families
	Median	Mean			Median	Mean			Median	Mean			Median	Mean			Median	Mean			Median	Mean		
All Families	39.9	68.0	59.2	100.0	43.2	70.8	56.1	100.0	47.3	84.3	56.4	100.0	45.7	78.5	52.0	100.0	46.7	87.2	53.0	100.0	52.7	102.7	53.0	100.0
Percentiles of income																								
Less than 20	10.3	10.0	30.0	20.0	11.1	10.8	34.0	20.0	12.3	12.3	33.7	20.0	13.4	12.9	32.3	20.0	13.8	13.3	31.7	20.0	15.1	14.4	32.1	20.0
20-39.9	24.4	24.1	53.4	20.0	25.7	26.1	43.3	20.0	28.7	28.3	45.0	20.0	28.0	27.9	43.4	20.0	28.4	28.6	40.9	20.0	31.4	31.8	45.2	20.0
40-59.9	39.9	40.3	61.3	20.0	43.2	43.4	54.5	20.0	47.3	47.3	57.8	20.0	45.7	46.2	49.8	20.0	46.7	47.2	49.6	20.0	52.7	53.4	57.2	20.0
60-79.9	64.8	65.2	72.0	20.0	68.2	69.2	69.3	20.0	75.1	76.6	66.8	20.0	71.6	73.6	60.1	20.0	76.4	78.5	64.5	20.0	86.1	87.4	64.8	20.0
80-89.9	98.7	98.1	74.9	10.0	104.8	106.5	77.8	10.0	114.0	116.0	72.9	10.0	112.8	114.6	67.7	10.0	121.7	124.3	73.3	10.0	136.0	138.7	72.8	10.0
90-100	169.6	302.9	84.3	10.0	184.9	302.2	80.6	10.0	206.9	397.6	84.8	10.0	205.3	348.9	80.9	10.0	229.6	412.0	83.4	10.0	260.2	514.7	82.3	10.0
Age of head (years)																								
Less than 35	33.4	44.2	52.9	22.7	32.9	45.1	55.0	22.2	37.4	51.7	58.9	21.6	35.1	47.7	54.6	21.0	35.3	48.7	55.5	20.8	40.5	56.4	56.7	20.3
35-44	51.4	77.1	62.3	22.3	50.0	73.9	58.0	20.6	56.6	83.7	56.4	19.6	53.9	81.0	47.6	18.2	60.9	102.0	53.5	17.3	65.8	97.1	56.7	16.8
45-54	54.5	93.2	61.7	20.6	61.1	94.4	58.5	20.8	64.2	112.4	55.8	20.8	61.0	103.8	50.7	19.6	60.9	103.8	50.7	19.6	69.5	131.4	55.1	18.3
55-64	45.3	87.0	62.0	13.2	54.4	100.4	58.5	15.2	54.6	111.2	58.4	16.8	55.1	105.8	51.4	17.5	55.1	110.1	55.4	18.7	61.0	141.3	55.0	19.2
65-74	27.8	58.2	61.8	10.7	33.3	59.7	57.1	10.5	39.0	92.4	56.7	10.5	42.7	75.7	53.6	11.5	45.9	98.8	51.2	12.9	50.1	106.6	54.3	14.1
75 or more	22.4	36.7	55.5	10.4	23.7	40.9	45.7	10.7	22.8	45.7	49.4	10.6	29.1	46.1	54.1	10.7	28.5	53.1	49.7	10.7	40.0	77.1	53.5	11.2
Family structure																								
Single with child(ren)	22.6	29.4	45.2	11.4	25.7	32.8	39.8	12.1	28.8	42.1	41.6	12.2	29.5	39.4	38.2	12.0	27.9	41.5	36.0	12.1	32.6	53.1	41.3	12.1
Single, no child, age less than 55	28.8	40.3	55.8	15.1	29.0	39.3	52.8	15.3	33.9	47.2	54.9	14.0	30.5	42.4	49.8	14.7	31.7	45.9	51.2	14.1	33.4	58.1	54.1	14.2
Single, no child, age 55 or more	17.0	32.6	49.5	13.2	21.3	34.1	45.9	14.6	24.6	36.6	48.5	14.9	24.2	39.6	45.4	15.2	25.4	41.2	46.5	16.6	28.4	51.3	47.1	17.0
Couple with child(ren)	62.5	93.8	61.9	31.1	65.7	99.0	61.7	31.7	71.2	113.0	60.1	31.8	67.7	109.4	52.8	31.6	74.6	122.8	57.0	30.6	81.4	136.0	58.6	28.8
Couple, no child	51.5	85.9	68.1	29.2	58.6	93.0	64.4	26.3	61.7	115.0	64.0	27.1	61.8	101.7	62.2	26.5	66.8	117.6	61.2	26.6	74.3	143.9	63.9	28.0
Education of head																								
No high school diploma	17.0	25.1	38.7	16.0	19.4	25.9	35.9	14.4	22.2	31.3	41.6	13.5	23.0	33.7	36.9	12.0	22.3	30.0	36.4	11.0	26.5	38.8	39.3	12.7
High school diploma	33.9	44.8	56.7	31.7	35.7	44.8	54.0	30.6	36.7	51.1	51.1	32.9	36.6	48.1	47.4	32.2	37.0	50.7	47.1	31.3	40.5	57.2	50.6	26.0
Some college	41.3	56.3	62.1	23.9	44.2	57.8	52.7	24.4	47.3	67.9	55.7	24.5	45.7	60.5	51.6	25.1	40.9	61.3	48.8	18.9	47.7	67.4	54.2	27.3
College degree	72.4	128.1	71.3	28.4	79.1	128.4	70.4	30.5	86.3	160.0	70.0	29.1	80.1	142.2	62.9	30.8	80.0	145.4	64.5	38.8	92.1	189.7	66.0	34.0
Race or ethnicity of respondent																								
White non-Hispanic	45.3	77.0	63.1	75.4	49.4	80.7	60.1	72.2	51.8	97.0	58.8	70.7	52.8	90.1	55.8	67.5	55.8	104.5	57.3	67.2	61.2	123.4	59.4	64.7
Black or African-American non-Hispanic	25.0	37.3	46.0	12.6	27.9	39.0	42.9	13.1	31.3	45.4	45.5	11.7	30.5	42.4	39.3	13.0	31.2	42.9	42.1	13.3	35.4	54.0	47.5	14.6
Hispanic or Latino	24.7	38.6	43.4	7.8	27.3	39.5	43.0	9.0	36.0	48.0	51.0	8.6	35.1	50.7	41.9	9.7	32.5	44.0	41.3	9.6	38.5	57.3	42.3	10.2
Other or Multiple Races	35.0	54.8	58.6	4.2	45.2	66.9	56.1	5.8	50.6	70.0	57.7	9.0	42.2	73.8	52.2	9.9	41.2	70.5	49.9	9.9	50.6	86.9	54.4	10.5
Current work status of head																								
Working for someone else	47.3	67.4	61.6	60.9	49.3	70.1	59.2	60.1	56.6	83.1	60.3	59.9	55.9	84.1	55.2	56.9	56.8	86.7	58.5	56.9	62.9	105.2	59.4	56.2
Self-employed	63.4	138.4	70.4	11.7	66.8	141.6	68.7	11.8	75.7	191.8	62.8	10.5	64.5	149.8	55.1	11.4	70.8	213.1	61.3	9.7	70.9	210.8	62.2	10.6
Retired	21.0	40.0	50.5	23.0	24.4	43.2	44.0	23.7	24.7	51.1	46.6	25.0	29.1	44.4	47.3	24.9	29.9	53.3	44.2	27.0	36.5	68.3	48.2	28.0
Other not working	16.7	36.7	42.7	4.5	20.5	37.4	44.9	4.4	20.4	35.4	45.3	4.6	23.9	36.3	37.0	6.8	25.4	43.4	28.8	6.4	19.7	38.9	36.5	5.1
Current occupation of head																								
Managerial or professional	71.2	125.2	72.4	27.1	77.2	128.3	67.7	28.3	85.4	156.1	70.2	27.5	81.3	148.7	62.9	27.7	87.7	161.7	69.1	28.6	91.1	190.4	67.6	28.4
Technical, sales, or services	36.0	53.3	58.2	23.7	37.4	53.1	55.4	22.1	44.2	67.6	55.6	21.8	42.0	59.4	49.0	21.8	40.6	64.2	48.9	20.3	46.8	75.2	54.4	21.5
Other occupation	41.1	49.0	56.6	21.8	45.2	50.6	57.3	21.6	49.4	57.9	53.6	21.1	50.0	57.3	51.0	18.8	50.7	60.6	54.0	17.7	54.2	67.3	53.8	17.0
Retired or other not working	20.7	39.5	49.2	27.4	23.8	42.3	44.1	28.1	23.8	48.7	46.4	29.6	27.4	42.6	45.1	31.7	29.0	51.4	41.3	33.4	33.5	63.8	46.4	33.1
Region																								
Northeast	41.3	77.7	58.1	19.0	50.9	87.5	59.5	18.8	51.4	100.4	53.5	18.3	53.7	99.2	50.8	18.3	58.3	107.2	51.0	18.1	60.8	128.9	54.1	17.7
Midwest	43.9	64.7	63.0	23.0	45.2	67.5	59.9	22.9	44.2	74.9	58.2	22.9	46.5	70.8	57.2	22.4	44.2	75.2	52.6	22.1	51.6	96.3	57.2	21.8
South	36.0	61.4	57.3	36.2	37.0	62.0	52.5	36.3	42.9	79.3	56.9	36.7	40.6	71.5	49.8	37.1	42.6	77.9	52.9	37.5	48.6	94.4	55.1	38.0
West	40.7	74.1	59.5	21.8	46.2	74.5	55.2	22.0	51.9	88.7	56.3	22.1	48.8	80.8	51.4	22.2	50.7	98.3	55.2	22.3	54.3	102.4	55.2	22.5
Urbanicity																								
Metropolitan statistical area (MSA)	41.1	72.4	59.7	86.2	46.2	76.9	56.9	82.9	50.4	91.3	57.0	82.9	48.8	84.8	51.7	82.7	48.7	92.3	53.2	87.0	55.2	109.7	55.7	87.5
Non-MSA	30.2	41.0	56.3	13.8	29.9	41.0	52.3	17.1	36.1	50.2	54.0	17.1	36.6	48.1	53.3	17.3	36.6	52.7	51.5	13.0	38.7	54.1	53.2	12.5
Housing status																								
Owner	52.1	85.1	66.7	67.7	55.2	87.4	62.3	69.1	61.7	105.6	60.9	68.6	59.6	98.2	56.5	67.3	63.4	112.4	58.9	65.2	71.2	134.0	62.3	63.7
Renter or other	24.7	32.2	43.6	32.3	24.6	33.7	42.3	30.9	27.8	37.5	46.7	31.4	26.1	37.9	42.7	32.7	27.8	40.1	42.0	34.8	31.6	47.8	43.3	36.3
Percentiles of net worth																								
Less than 25	19.7	24.0	34.5	25.0	20.5	25.1	34.7	25.0	23.4	29.1	40.5	25.0	23.7	32.6	32.2	25.0	23.7	31.4	33.6	25.0	25.3	34.3	36.9	25.0
25-49.9	35.0	39.6	54.2	25.0	37.0	42.2	53.7	25.0	41.1	46.5	52.8	25.0	37.											