[Thousands of dollars]

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	\$5.3	\$25.0	\$0.8	\$121.0	\$25.0	\$110.0	\$65.0	\$9.0	\$110.0	\$4.5	\$26.0
Percentiles of income											
Less than 20	\$0.8	\$8.0	\$0.5	*	\$2.0	\$35.0	\$13.0	\$3.0	\$50.0	\$1.5	\$1.1
20-39.9	\$2.1	\$20.0	\$0.8	*	\$9.0	\$30.0	\$17.0	\$6.0	\$49.0	\$2.0	\$5.8
40-59.9	\$4.3	\$16.0	\$0.5	*	\$5.0	\$65.0	\$28.0	\$5.5	\$128.0	\$6.0	\$20.9
60-79.9	\$10.0	\$25.0	\$0.5	\$300.0	\$18.0	\$50.0	\$60.0	\$10.0	\$110.0	\$4.0	\$65.5
80-89.9	\$20.0	\$12.0	\$0.9	*	\$30.0	\$106.0	\$134.0	\$10.0	\$98.0	\$8.0	\$169.5
90-100	\$70.0	\$100.0	\$3.0	\$400.0	\$100.0	\$452.0	\$460.0	\$40.0	\$318.0	\$45.0	\$800.5
Age of head (years)											
Less than 35	\$3.2	\$5.0	\$0.8	*	\$2.6	\$11.0	\$13.0	\$2.8	\$12.0	\$1.5	\$8.5
35-44	\$4.7	\$5.0	\$0.6	*	\$20.0	\$50.0	\$60.0	\$6.0	\$75.0	\$3.0	\$22.7
45-54	\$6.4	\$11.0	\$0.5	\$53.0	\$28.0	\$150.0	\$100.0	\$11.0	\$100.0	\$5.0	\$36.8
55-64	\$5.6	\$35.0	\$1.5	\$469.0	\$53.0	\$273.0	\$134.0	\$14.0	\$140.0	\$12.0	\$46.9
65-74	\$8.0	\$41.0	\$1.0	\$114.0	\$55.0	\$190.0	\$164.0	\$10.0	\$128.0	\$6.1	\$54.3
	\$9.3	\$35.0	\$0.9	\$114.0	\$50.0 \$50.0	\$190.0	\$83.0	\$10.0	\$125.0	\$10.0	\$53.0
75 or more	\$9.3	\$35.0	\$0.9	\$121.0	\$50.0	\$120.0	\$63.0	\$10.0	\$125.0	\$10.0	\$53.0
Family structure Single with child(ren)	\$1.3	\$10.0	\$0.4	*	\$5.0	\$100.0	\$30.0	\$3.5	\$90.0	\$3.5	\$4.0
Single, no child, age less than 55	\$1.3	\$10.0 \$2.5	\$0.4 \$0.5	*	\$5.0 \$6.0	\$40.0	\$30.0 \$25.0	\$3.5 \$5.0	\$90.0 \$300.0	\$3.5 \$1.7	\$4.0 \$8.1
				¢404.0							
Single, no child, age 55 or more	\$3.2	\$25.0	\$1.3	\$121.0	\$50.0	\$112.0	\$72.0	\$7.5	\$96.0	\$6.0	\$21.0
Couple with child(ren)	\$7.5	\$16.0	\$0.8	\$40.0	\$25.0	\$100.0	\$67.5	\$9.5	\$75.0	\$5.0	\$40.1
Couple, no child	\$11.0	\$44.0	\$0.5	\$260.0	\$40.0	\$190.0	\$104.0	\$14.0	\$138.0	\$8.5	\$73.0
Education of head											
No high school diploma	\$1.0	*	*	*	\$63.0	\$40.0	\$20.0	\$4.0	*	\$3.0	\$1.7
High school diploma	\$2.5	\$15.0	\$0.5	*	\$9.0	\$40.0	\$40.0	\$6.0	\$96.0	\$2.3	\$9.5
Some college	\$3.9	\$18.0	\$0.5	\$20.0	\$7.0	\$72.0	\$41.0	\$7.4	\$80.0	\$3.0	\$15.0
College degree	\$15.4	\$30.0	\$1.0	\$250.0	\$46.0	\$150.0	\$119.0	\$18.0	\$150.0	\$10.0	\$109.5
Race or ethnicity of respondent											
White non-Hispanic	\$8.2	\$28.0	\$0.8	\$121.0	\$30.0	\$123.0	\$80.0	\$10.0	\$125.0	\$6.0	\$49.5
Black or African-American non-Hispanic	\$1.5	\$12.0	\$1.0	*	\$12.0	\$87.0	\$35.0	\$5.5	*	\$1.5	\$5.5
Hispanic or Latino	\$2.0	*	*	*	\$25.0	*	\$31.0	\$7.8	*	\$5.0	\$3.0
Other or Multiple Race	\$5.0	\$20.0	\$1.0	\$5.0	\$25.0	\$75.0	\$47.0	\$8.4	\$110.0	\$4.0	\$19.5
Current work status of head											
Working for someone else	\$5.3	\$12.0	\$0.8	\$45.0	\$17.0	\$77.0	\$51.0	\$8.0	\$80.0	\$3.0	\$25.1
Self-employed	\$14.0	\$50.0	\$0.8	\$483.0	\$47.0	\$325.0	\$125.0	\$20.0	\$200.0	\$8.0	\$61.9
Retired	\$4.5	\$44.0	\$0.9	\$121.0	\$54.0	\$145.0	\$125.0	\$10.0	\$128.0	\$6.0	\$23.4
Other not working	\$1.7	\$2.1	*	*	\$8.0	\$44.0	\$33.0	\$7.0	*	\$2.0	\$3.0
Current occupation of head											
Managerial or professional	\$13.0	\$20.0	\$0.9	\$255.0	\$40.0	\$120.0	\$94.0	\$15.0	\$130.0	\$3.5	\$80.6
Technical, sales, or services	\$3.2	\$10.0	\$0.5	\$78.0	\$6.1	\$80.0	\$35.0	\$5.5	\$58.0	\$5.0	\$13.4
Other occupation	\$3.2	\$20.0	\$0.9	*	\$5.2	\$40.0	\$35.0	\$6.0	\$90.0	\$4.0	\$12.0
Retired or other not working	\$3.7	\$35.0	\$0.9	\$121.0	\$45.0	\$141.0	\$107.0	\$9.5	\$128.0	\$5.0	\$17.2
Housing status											
Owner	\$10.0	\$28.0	\$0.8	\$121.0	\$40.0	\$142.0	\$95.0	\$10.0	\$120.0	\$7.5	\$64.0
Renter or other	\$1.6	\$10.0	\$0.5	\$20.0	\$5.0	\$25.0	\$19.0	\$4.0	\$98.0	\$1.7	\$3.1
Percentiles of net worth											
Less than 25	\$0.9	\$2.0	\$0.2	*	\$0.7	\$3.0	\$4.7	\$1.5	*	\$1.0	\$1.4
25-49.9	\$0.9	\$2.0 \$2.5	\$0.2 \$0.5	*	\$0.7 \$3.0	\$3.0 \$8.0	\$4.7 \$19.0	\$1.5 \$4.0	\$32.0	\$1.0 \$2.9	\$1.4 \$11.2
25-49.9 50-74.9	\$3.0 \$9.5			*							
	ב את	\$15.0	\$0.5		\$10.0	\$32.0	\$58.6	\$9.0	\$33.0	\$4.2	\$61.0
75-89.9	\$27.0	\$30.0	\$1.0	\$60.0	\$30.0	\$80.0	\$192.0	\$19.0	\$100.0	\$10.0	\$301.0

<sup>\*</sup> 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, 2019 Survey of Consumer Finances. October 2020.

[Thousands of dollars]

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	4.5	20.0	1.0	100.0	25.0	114.0	60.0	8.5	110.0	5.5	23.5
Percentiles of income											
Less than 20	0.6	8.0	0.5	*	7.0	25.0	7.4	2.0	88.0	2.0	0.9
20-39.9	1.6	20.0	1.0	*	15.0	81.0	17.0	5.0	60.0	4.0	4.9
40-59.9	3.8	10.0	0.8	*	8.2	55.0	25.0	6.0	80.0	2.5	18.7
60-79.9	8.2	20.0	0.6	80.0	12.0	60.0	51.0	9.6	100.0	10.0	63.2
80-89.9	18.7	20.0	1.8	100.0	21.0	120.0	133.0	20.0	132.0	10.0	178.6
90-100	62.0	60.0	1.5	386.0	125.0	450.5	403.0	38.0	260.0	35.0	818.5
Age of head (years)											
Less than 35	2.6	4.0	0.5	*	5.0	10.0	12.0	3.0	50.0	1.5	6.1
35-44	3.8	7.7	0.6	*	12.0	55.2	37.0	6.0	22.0	5.0	17.0
45-54	4.1	10.0	0.8	392.0	25.0	100.0	82.0	9.6	70.0	6.1	35.2
55-64	5.4	20.0	2.0	386.0	45.0	270.0	120.0	15.0	165.0	10.0	59.5
65-74	8.0	25.0	1.0	100.0	55.0	300.0	126.2	9.6	140.0	9.0	59.9
75 or more	10.0	40.0	4.8	62.0	70.0	155.0	120.0	7.5	100.0	15.0	63.2
<b>.</b>											
Family structure	4.0	20.0	0.5	*	7.0	100.0	25.0	4.4	75.0	F 0	4.0
Single with child(ren)	1.2	20.0	0.5	*	7.0	100.0	25.0	4.1	75.0	5.0	4.0
Single, no child, age less than 55	2.4	5.0	8.0		12.0	23.0	20.0	2.5	45.0	2.0	7.0
Single, no child, age 55 or more	3.0	40.0	1.1	100.0	28.0	150.0	74.0	6.0	140.0	10.0	17.7
Couple with child(ren)	5.7	8.0	0.9	70.0	20.0	80.0	60.0	10.0	100.0	6.5	33.3
Couple, no child	9.0	25.0	1.5	135.0	46.0	225.0	109.5	12.0	143.0	9.0	68.1
Education of head											
No high school diploma	0.9	10.0	0.6	*	9.5	215.0	36.0	5.0	40.0	2.5	1.5
High school diploma	2.1	25.0	0.6	45.0	15.0	100.0	36.0	5.0	85.0	3.5	10.0
Some college	3.5	15.0	1.0	100.0	10.0	70.0	34.0	5.0	100.0	4.0	15.3
College degree	15.0	25.0	1.0	141.0	40.0	153.2	117.0	17.0	165.0	10.0	125.0
Race or ethnicity of respondent											
White non-Hispanic	7.1	23.0	1.0	100.0	30.0	131.0	77.0	10.0	120.0	8.1	51.5
Black or African-American non-Hispanic	1.4	10.0	0.8	*	7.5	27.0	24.7	3.8	50.0	3.1	4.0
Hispanic or Latino	1.5	5.0	0.3	*	11.0	19.0	23.0	5.5	40.0	3.5	3.0
Other or Multiple Race	4.0	15.0	0.8	*	20.0	87.0	52.0	5.0	152.0	3.0	14.7
Current work status of head											
Working for someone else	4.4	10.0	0.8	150.0	17.0	75.0	47.0	8.0	74.0	5.0	24.2
Self-employed	10.3	50.0	1.0	310.0	60.0	301.0	124.0	25.0	160.0	10.0	58.4
Retired	4.3	32.0	3.0	80.0	62.0	200.0	116.0	6.7	142.0	8.5	24.0
Other not working	0.8	*	1.8	*	24.0	95.0	33.0	4.8	*	1.1	1.2
Current occupation of head											
Managerial or professional	11.0	20.0	1.0	330.0	30.0	110.0	86.0	13.0	114.0	8.0	80.5
Technical, sales, or services	3.0	7.6	0.6	230.0	10.0	61.0	30.0	6.5	74.0	4.8	11.3
Other occupation	2.3	5.2	0.5	*	8.0	100.0	36.0	7.0	25.0	5.0	10.0
Retired or other not working	3.0	30.0	2.8	67.0	60.0	175.0	100.0	6.5	132.0	5.5	14.4
Housing status											
Owner	9.0	25.0	1.0	100.0	30.0	150.0	90.0	10.0	132.0	9.5	69.2
Renter or other	1.2	6.0	0.5	64.0	10.0	39.0	15.0	3.0	25.0	2.0	2.5
Percentiles of net worth											
Less than 25	0.7	3.3	0.3	*	1.7	*	4.3	1.1	*	0.7	1.0
	2.2	5.0	0.5	*	3.1	7.7	4.3 15.0	4.0	30.0	3.5	10.0
							10.0	4.0	.3(1.(1	ა.ა	10.0
				*							
25-49.9 50-74.9 75-89.9	7.5 23.6	16.0 25.0	0.8 2.0	* 50.0	7.0 28.0	30.0 95.0	52.0 198.0	8.0 12.0	50.0 100.0	6.0 18.0	62.2 283.9

<sup>\*</sup> 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, 2016 Survey of Consumer Finance.

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	4.1	16.0	1.0	94.5	27.0	80.0	59.0	8.0	100.0	4.0	21.2
Percentiles of income											
Less than 20	0.6	9.0	0.5	*	10.0	15.0	5.0	3.6	20.0	2.0	1.0
20-39.9	1.4	15.0	1.0	20.0	24.0	66.0	14.3	4.0	54.0	2.0	4.1
40-59.9	3.0	20.0	1.0	28.5	16.0	40.0	25.0	8.0	70.0	3.4	16.2
60-79.9	6.8	10.0	1.0	40.0	10.5	34.5	51.0	8.0	74.6	10.0	50.8
80-89.9	13.5	15.0	1.0	*	20.0	75.0	107.0	9.8	110.0	9.0	132.0
90-100	51.0	30.0	2.5	400.0	110.2	250.0	280.9	30.0	220.0	25.0	566.9
Age of head (years)											
Less than 35	2.2	4.0	0.7	*	6.6	10.3	12.0	2.5	13.0	2.0	5.8
35-44	3.8	6.3	0.7	75.0	20.0	48.0	42.7	7.0	40.0	3.0	20.4
45-54	4.0	10.0	1.0	90.3	16.0	53.0	87.2	8.0	70.0	5.0	31.5
	5.0										
55-64		25.0	1.3	101.4	30.0	143.0	103.3	9.8	100.0	5.0	52.1
65-74	7.0	31.0	3.0	194.8	50.0	155.0	148.9	9.8	125.0	10.0	72.0
75 or more	7.0	22.0	3.0	37.4	76.4	145.0	69.5	8.0	110.0	13.0	28.0
Family structure	4.0	0.0	0.0		20.0	00.0	40.4	5.0	F0 0		0.5
Single with child(ren)	1.0	8.0	0.8	•	23.0	96.6	16.4	5.0	50.0	4.1	3.5
Single, no child, age less than 55	2.0	5.0	0.5	*	10.5	16.0	18.1	4.2	300.0	1.5	6.7
Single, no child, age 55 or more	3.1	25.0	3.0	37.4	33.0	107.0	70.0	6.0	95.0	3.5	20.3
Couple with child(ren)	5.0	6.2	1.0	150.0	20.0	60.0	62.0	8.8	75.0	7.0	30.0
Couple, no child	9.0	25.0	2.0	130.0	48.0	136.5	100.0	10.0	125.0	8.0	66.1
Education of head											
No high school diploma	0.7	20.0	0.6	*	18.5	*	13.0	5.0	*	3.4	1.3
High school diploma	2.0	20.0	0.8	25.0	22.0	42.0	33.4	5.0	75.0	3.0	8.2
Some college	3.0	10.0	1.0	40.0	9.0	76.0	41.0	8.2	85.0	2.0	13.4
College degree	11.0	17.0	1.2	150.0	40.0	100.0	92.3	10.6	110.0	9.0	82.0
Race or ethnicity of respondent											
White non-Hispanic	6.1	19.2	1.0	95.0	30.0	100.0	76.3	9.0	105.0	5.0	41.0
Nonwhite or Hispanic	1.5	10.0	1.0	25.7	14.0	34.5	23.2	4.2	35.0	1.7	5.3
Current work status of head											
Working for someone else	4.0	8.0	1.0	194.8	16.0	48.0	46.3	5.7	66.0	2.5	21.4
Self-employed	10.0	40.0	1.2	108.2	60.0	215.0	102.0	15.5	190.0	10.0	59.1
Retired	4.1	28.0	2.9	60.0	55.0	150.0	94.0	8.0	100.0	9.0	20.5
Other not working	1.0		0.4		15.0	25.0	40.0	5.6		2.3	2.5
Current occupation of head											
Managerial or professional	11.3	11.0	1.0	150.0	30.0	101.9	86.5	10.0	105.0	5.0	69.5
Technical, sales, or services	2.4	5.0	1.0	300.0	10.0	25.0	33.8	5.5	105.0	2.0	10.9
Other occupation	2.4	10.0	0.7	*	10.0	12.0	29.4	5.0	54.0	2.0	10.1
Retired or other not working	3.2	27.1	2.0	60.0	50.0	145.0	88.0	8.0	95.0	5.1	14.6
Region											
Northeast	6.2	20.0	1.8	150.0	25.0	100.0	75.0	8.2	150.0	3.2	34.8
Midwest	4.0	11.0	1.0	37.4	20.9	45.0	63.6	8.0	75.0	3.4	24.9
South	3.3	17.0	1.0	130.0	27.0	80.0	50.0	5.0	74.6	4.5	15.8
West	4.4	20.0	1.0	199.5	40.6	125.0	60.0	10.0	150.0	5.0	22.1
Urbanicity											
Metropolitan statistical area (MSA)	4.5	17.0	1.0	119.9	30.0	100.0	60.0	8.0	100.0	4.0	22.3
Non-MSA	2.7	13.0	1.0	37.4	14.0	40.0	50.0	6.5	59.8	4.0	13.5
Housing status											
Owner	7.1	18.0	1.2	95.0	30.0	100.0	80.5	8.5	100.0	10.0	52.7
Renter or other	1.2	10.0	0.5	22.8	9.0	23.1	13.0	3.3	64.0	2.0	3.0
recitor or other	]										
Percentiles of net worth	2.2		c =	_					_		
Percentiles of net worth Less than 25	0.6	2.8	0.5	*	1.5	2.5	4.8	1.1	*	1.0	1.0
Percentiles of net worth Less than 25 25-49.9	1.9	8.0	0.6	*	5.0	5.5	12.3	3.7	11.0	2.5	8.0
Percentiles of net worth Less than 25 25-49.9 50-74.9 75-89.9											

<sup>\*</sup> 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 Heir 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, 2013 Survey of Consumer Finance.

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	3.5	20.0	1.0	137.0	20.0	80.0	44.0	7.3	70.0	5.0	21.5
Percentiles of income											
Less than 20	0.7	15.0	0.5	20.0	20.0	38.0	8.0	3.1	38.0	2.3	1.1
20-39.9	1.5	15.0	0.5	*	8.0	38.1	11.0	4.2	45.0	2.7	5.2
40-59.9	2.8	18.0	1.0	*	5.6	50.0	22.8	5.0	60.0	5.0	17.1
60-79.9	5.3	16.0	0.7	30.0	13.0	50.0	37.0	7.5	33.0	7.0	39.5
80-89.9	11.1	29.0	0.8	141.0	14.0	65.5	88.0	10.0	82.0	10.0	120.2
90-100	35.0	34.0	2.0	297.2	60.0	200.0	277.0	30.0	150.0	28.0	550.8
Age of head (years)											
Less than 35	2.1	5.2	0.5	*	5.4	8.5	10.5	2.1	9.0	2.0	5.5
35-44	2.5	7.0	0.9	10.0	10.0	41.0	31.2	5.0	10.0	2.7	14.5
45-54	3.5	16.0	0.8	150.0	30.0	110.0	60.0	10.0	50.0	7.0	33.7
55-64	5.0	20.0	1.2	250.0	35.0	110.0	100.0	9.3	65.0	11.0	55.8
65-74	5.7	25.0	4.0	100.0	48.0	115.0	100.0	10.0	95.0	15.0	45.2
75 or more	7.2	32.2	1.0	141.0	45.0	120.0	54.0	7.0	82.0	16.0	43.8
Family structure											
Single with child(ren)	1.0	6.0	1.3	*	15.0	28.0	17.8	2.0	30.0	8.0	4.8
Single, no child, age less than 55	2.0	6.7	0.5	*	7.9	21.0	20.5	5.0	15.0	2.0	7.9
Single, no child, age 55 or more	3.9	20.0	1.7	120.0	37.5	120.0	46.0	4.0	70.0	10.0	22.1
Couple with child(ren)	3.8	14.0	0.8	129.0	15.0	75.0	44.1	8.0	50.0	5.0	25.1
Couple, no child	7.1	30.0	1.2	175.0	33.0	90.0	77.4	11.6	90.0	9.0	57.2
Education of head											
No high school diploma	0.8	40.0	0.5	*	2.7	*	16.3	4.5	50.0	1.3	1.6
High school diploma	2.0	20.0	0.6	49.8	9.5	62.0	25.0	5.2	35.0	3.6	10.3
Some college	2.5	12.0	0.8	40.0	9.9	35.0	27.0	6.0	60.0	5.0	14.0
College degree	9.3	20.0	1.0	150.0	32.0	101.0	76.3	12.0	95.0	10.0	75.7
Race or ethnicity of respondent											
White non-Hispanic	5.0	20.0	1.0	142.0	25.0	91.0	54.0	8.0	73.0	7.5	37.1
Nonwhite or Hispanic	1.6	13.0	1.0	5.0	10.0	50.0	25.0	5.0	25.0	3.0	6.0
Current work status of head											
	2.2	10.0	0.6	100.0	10 F	<b>50.0</b>	25.6	6.0	31.7	2.0	20.9
Working for someone else	3.3	10.0	0.6		12.5	50.0	35.6			3.0	
Self-employed	7.5	30.0	1.3	257.4	50.0	103.6	85.0	19.0	89.0	10.0	50.5
Retired	4.5	30.0	2.0	140.0	35.0	120.0	66.7	7.3	75.0	10.0	29.1
Other not working	1.0	10.0	1.0	*	11.0	120.0	19.3	5.0	*	3.5	2.8
Current occupation of head											
Managerial or professional	8.5	15.0	1.0	170.0	30.0	100.0	73.1	10.0	84.0	9.0	64.5
Technical, sales, or services	2.1	12.0	1.0	36.4	10.0	54.9	25.0	5.0	25.0	2.5	10.5
Other occupation	2.2	10.0	0.5	*	5.6	9.0	25.3	6.0	17.8	2.8	11.7
Retired or other not working	3.0	29.0	1.5	141.0	30.0	120.0	56.5	7.0	73.0	7.0	15.9
Region											
Northeast	4.5	15.0	1.0	104.0	25.0	110.0	60.0	10.0	38.0	6.5	33.4
Midwest	3.4	17.0	0.5	300.0	11.0	52.0	40.0	5.6	80.0	3.0	23.5
South	3.0	20.0	1.0	200.0	20.0	87.5	37.2	7.0	85.0	5.0	16.6
West	4.0	20.0	1.0	100.0	30.0	75.0	45.0	9.0	40.0	8.0	20.3
Urbanicity											
Metropolitan statistical area (MSA)	3.9	19.0	1.0	142.6	23.4	91.0	49.6	8.0	70.0	5.0	23.9
Non-MSA	2.5	20.0	0.5	53.1	10.0	40.0	28.8	5.0	70.0	4.0	13.3
Housing status											
Owner	5.8	20.0	1.0	129.0	26.5	100.0	59.3	8.5	75.0	8.0	45.8
Renter or other	1.0	10.0	0.6	164.0	5.6	20.0	10.0	4.0	16.0	3.0	3.0
Percentiles of net worth											
Less than 25	0.6	1.5	0.2	*	1.0	*	5.0	1.5	*	1.0	1.1
25-49.9	1.7	5.5	0.5	*	2.5	5.0	12.0	3.1	10.0	3.0	7.8
50-74.9	5.2	15.0	0.6	*	7.0		42.0				45.2
75-89.9	14.5	15.0 25.0	1.4	50.0	7.0 25.0	20.5	42.0 133.0	5.8	30.0 70.0	5.0	45.2 201.0
90-100	60.8	25.0 65.0	3.0	220.0	25.0 110.0	60.0 245.0	413.0	13.7 30.0	150.0	10.0 70.0	888.0

<sup>\*</sup> 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 Heir 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, 2010 Survey of Consumer Finance (July 19, 2012).

[Thousands of dollars]

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	4.0	20.0	1.0	80.0	17.0	56.0	45.0	8.0	70.0	6.0	28.9
Percentiles of income											
Less than 20	0.8	18.0	0.5	*	3.8	30.0	6.0	2.5	100.0	1.5	1.7
20-39.9	1.6	18.0	1.0	*	10.0	30.0	12.0	5.0	86.0	3.0	7.0
40-59.9	2.8	17.0	0.7	*	5.5	37.5	24.0	5.2	59.0	4.0	19.0
60-79.9	6.0	11.0	1.0	19.0	14.0	35.0	48.0	10.0	52.0	10.0	60.0
80-89.9	12.9	20.0	2.0	81.0	15.0	46.0	90.4	9.0	30.0	10.0	131.8
90-100	36.7	42.0	2.5	250.0	75.0	180.0	205.0	28.1	90.0	45.0	404.5
Age of head (years)											
Less than 35	2.4	5.0	0.7	*	3.0	18.0	9.6	2.8	*	1.5	6.8
35-44	3.4	5.0	1.0	9.7	15.0	22.5	37.0	8.3	24.0	8.0	26.0
45-54	5.0	15.0	1.0	200.0	18.5	50.0	63.0	10.0	45.0	6.0	54.3
55-64	5.2	23.0	1.9	90.8	24.0	112.0	100.0	10.0	59.0	20.0	73.7
65-74	7.7	23.2	1.0	50.0	38.0	86.0	77.0	10.0	70.0	10.0	68.1
75 or more	6.1	30.0	20.0	100.0	40.0	75.0	35.0	5.0	100.0	15.0	41.5
Family structure											
Single with child(ren)	1.6	7.5	1.0	*	10.0	46.0	17.0	3.8	20.0	4.0	6.0
Single, no child, age less than 55	2.5	6.0	1.5	*	3.8	16.0	24.3	5.5	60.0	3.0	12.7
Single, no child, age 55 or more	2.8	28.0	4.0	50.0	25.0	77.0	46.6	5.0	100.0	3.6	27.0
Couple with child(ren)	4.6	10.0	1.0	81.0	15.0	50.0	47.2	9.5	35.0	5.0	29.9
Couple, no child	7.5	26.0	1.5	80.0	25.0	62.5	66.0	10.0	52.0	15.0	70.4
Education of head											
No high school diploma	1.2	14.0	1.0	*	2.7	64.0	15.0	2.5	30.0	1.5	3.0
High school diploma	2.5	16.0	1.0	46.5	10.0	30.0	28.6	5.2	80.0	5.0	14.2
Some college	2.8	18.0	1.0	50.0	6.0	25.0	32.0	8.0	52.0	4.0	20.0
College degree	10.0	25.0	1.1	100.0	25.0	75.0	75.0	13.0	75.0	10.0	96.4
Race or ethnicity of respondent											
White non-Hispanic	5.1	20.0	1.0	95.9	19.0	64.0	53.0	9.0	70.0	9.6	45.1
Nonwhite or Hispanic	2.0	10.0	1.0	23.1	8.0	30.0	25.0	5.0	30.0	3.0	9.0
Current work status of head											
Working for someone else	3.8	10.0	1.0	46.8	10.5	42.0	40.2	7.5	27.2	5.0	28.8
Self-employed	9.9	25.0	1.0	150.0	60.0	80.0	91.0	24.0	80.0	16.0	54.1
Retired	4.0	30.0	2.5	79.5	28.7	78.2	50.0	5.5	100.0	10.0	29.9
Other not working	1.0	15.0	2.0	*	6.3	*	20.8	2.2	*	3.0	3.7
Current occupation of head											
Managerial or professional	8.8	15.0	1.0	80.0	20.0	75.0	72.0	13.0	59.0	10.0	78.4
Technical, sales, or services	3.0	15.0	1.0	123.2	12.0	40.0	30.0	9.0	10.0	5.0	17.6
Other occupation	2.5	10.0	0.7	*	4.0	18.0	24.2	5.0	20.0	5.0	13.9
Retired or other not working	3.3	30.0	2.0	95.9	25.0	78.2	45.0	5.0	100.0	5.5	23.7
Region											
Northeast	5.1	20.0	1.0	114.7	17.9	50.0	57.4	9.0	73.0	10.0	44.3
Midwest	3.8	12.0	1.0	49.3	14.0	37.5	36.6	7.0	67.0	6.0	31.2
South	3.5	20.0	1.2	100.0	17.9	70.0	40.0	8.0	80.0	4.0	21.0
West	4.3	23.0	1.0	60.0	18.0	58.8	45.5	10.0	60.0	6.0	29.1
Urbanicity											
Metropolitan statistical area (MSA)	4.5	20.0	1.0	100.0	19.0	60.0	47.8	9.0	70.0	8.0	32.7
Non-MSA	2.5	10.0	1.2	50.0	11.0	34.0	33.7	5.0	45.0	2.4	16.0
Housing status											
Owner	6.2	20.0	1.0	100.0	20.0	60.0	57.0	10.0	70.0	10.0	55.1
Renter or other	1.2	10.0	0.7	15.0	5.5	40.0	10.0	2.0	54.0	2.0	3.8
Percentiles of net worth											
Less than 25	0.7	2.0	0.5	*	1.1	*	3.0	1.2	*	1.2	1.4
25-49.9	2.0	7.0	0.7	*	3.0	9.0	15.0	3.0	13.8	3.0	13.4
50-74.9	6.1	15.0	1.2	*	6.0	25.0	50.0	6.5	50.0	10.0	60.7
75-89.9	15.5	25.0	2.0	*	20.0	50.0	120.0	15.0	80.0	20.0	216.3
90-100	46.5	50.0	3.5	165.9	125.0	264.0	318.0	30.0	158.0	50.0	773.0

<sup>\*</sup> 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 Heir 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 (July 19, 2012).

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	3.8	15.0	1.0	65.0	15.0	40.4	35.3	6.0	45.0	4.0	23.0
Percentiles of income											
Less than 20	0.6	10.0	0.4	*	6.0	15.3	5.0	2.8	22.0	2.5	1.3
20-39.9	1.5	14.0	0.6	*	8.0	25.0	10.0	3.8	50.0	2.0	4.9
40-59.9	3.0	10.0	0.8	*	12.0	23.0	17.1	5.0	36.0	2.5	15.5
60-79.9	6.5	18.0	1.0	80.0	10.0	25.5	32.0	7.0	35.0	4.0	48.4
80-89.9	11.0	20.0	0.8	35.0	15.0	33.5	71.0	10.0	50.0	5.0	109.0
90-100	28.0	33.0	2.0	160.0	58.7	125.0	184.2	20.0	100.0	20.0	366.2
Age of head (years)											
Less than 35	1.8	4.0	0.5	*	4.4	8.0	11.0	3.0	5.0	1.0	5.2
35-44	3.0	10.0	0.5	10.0	10.0	15.9	28.0	5.0	18.3	3.5	19.0
45-54	4.8	11.0	1.0	30.0	14.5	50.0	55.6	8.0	43.0	5.0	39.2
55-64	6.7	29.0	2.5	80.0	25.0	75.0	83.0	10.0	65.0	7.0	78.7
65-74	5.5	20.0	3.0	40.0	42.0	60.0	80.0	8.0	60.0	10.0	36.1
75 or more	6.5	22.0	5.0	295.0	50.0	60.0	30.0	5.0	50.0	22.0	38.8
Family structure											
Single with child(ren)	1.0	10.0	0.5	*	6.0	9.0	12.0	2.0	6.0	3.0	3.2
Single, no child, age less than 55	1.9	10.4	0.9	*	8.5	20.0	15.0	5.0	30.0	1.5	7.3
Single, no child, age 55 or more	3.1	20.0	2.5	62.0	27.7	62.5	36.0	3.2	65.0	10.0	25.0
Couple with child(ren)	4.5	10.0	0.7	32.0	10.0	27.5	40.0	8.0	30.0	5.0	30.3
Couple, no child	8.0	25.0	2.0	90.0	26.0	60.0	62.3	10.0	50.0	6.0	60.4
Education of head											
	4.4	45.0	0.5	*	7.5	7.0	40.4	2.2	45.0	2.0	2.2
No high school diploma	1.1	15.0	0.5		7.5	7.2	12.4	3.2	15.0	2.0	2.2
High school diploma	2.5	17.5	0.6	20.0	7.5	24.9	20.1	5.0	50.0	3.0	12.0
Some college	2.6	10.0	0.8	153.5	12.0	40.0	20.8	5.4	29.0	4.0	16.0
College degree	9.2	19.0	1.0	80.0	20.0	53.0	65.0	10.0	50.0	7.0	78.8
Race or ethnicity of respondent											
White non-Hispanic	5.0	16.0	1.0	80.0	18.0	45.0	41.0	7.0 5.0	45.0	5.0	36.4 5.0
Nonwhite or Hispanic	1.5	12.0	0.6		5.3	18.0	16.0	5.0	40.0	2.5	5.0
Current work status of head											
Working for someone else	3.1	10.0	0.7	25.0	10.0	25.0	30.0	5.4	50.0	3.0	20.5
Self-employed	10.0	20.0	1.9	130.0	25.0	60.0	60.0	10.5	42.0	6.0	56.1
Retired	4.2	25.0	3.0	90.0	45.0	75.0	46.2	5.0	45.0	10.0	26.5
Other not working	2.0	8.0	2.0	*	5.0	15.9	31.0	8.4	*	3.0	5.0
Current occupation of head											
Managerial or professional	8.1	15.0	1.0	50.0	20.0	40.4	60.0	10.0	45.0	6.0	67.4
Technical, sales, or services	2.4	12.0	0.8	35.0	8.0	24.9	21.7	5.0	60.0	3.0	12.2
Other occupation	2.5	5.8	0.5	*	5.0	20.0	20.0	5.0	36.0	2.0	11.4
Retired or other not working	3.6	22.0	2.1	80.0	35.0	65.8	42.0	5.0	45.0	7.0	19.5
Region											
Northeast	6.0	18.0	1.5	150.0	15.0	50.0	51.0	6.0	50.0	4.0	43.7
Midwest	4.1	10.4	0.8	65.0	12.0	45.0	38.0	7.0	42.0	4.0	31.3
South	3.0	14.0	1.0	40.0	16.0	45.0	27.3	5.0	45.0	3.7	12.2
West	3.4	22.0	0.6	100.0	18.0	26.0	30.0	6.0	45.0	5.0	23.2
Urbanicity											
Metropolitan statistical area (MSA)	4.2	15.0	1.0	80.0	17.0	50.0	40.0	6.3	45.0	4.8	27.9
Non-MSA	2.2	15.0	1.0	*	8.0	25.0	20.0	5.0	32.3	2.0	9.4
Housing status											
Owner	6.0	20.0	1.0	65.0	20.0	50.0	46.0	7.0	45.0	6.0	48.0
Renter or other	1.1	7.0	0.7	*	4.5	10.0	11.0	3.0	42.0	2.0	3.0
Percentiles of net worth											
Less than 25	0.5	2.0	0.3	*	1.9	2.0	3.0	0.8	*	0.7	1.0
25-49.9	2.0	5.8	0.5	*	3.5	7.4	11.8	4.0	9.4	2.0	9.9
50-74.9	5.8	10.4	1.0	*	8.0	16.0	33.4	5.0	20.0	5.0	47.2
75-89.9	15.8	31.0	1.8	25.0	20.0	52.0	97.0	10.0	50.0	7.0	203.0
90-100	42.5	46.0	2.5	111.1	110.0	165.0	266.9	20.0	125.0	40.0	729.3

<sup>\*</sup> 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, 2004 Survey of Consumer Finance (July 19, 2012).

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	4.0	15.0	1.0	43.5	20.0	35.0	29.5	10.0	70.0	4.0	28.2
Percentiles of income											
Less than 20	0.9	10.0	1.0	*	7.5	21.0	5.0	3.6	24.2	1.7	2.0
20-39.9	1.8	14.0	0.6	*	10.0	24.0	8.0	6.2	36.0	3.0	8.0
40-59.9	2.8	13.0	0.5	10.0	8.0	24.0	14.0	7.0	70.0	3.0	17.4
60-79.9	5.2	15.0	1.0	40.0	17.0	30.0	30.0	12.0	60.0	3.0	56.5
80-89.9	9.5	13.0	1.0	50.0	20.0	28.0	55.0	10.0	70.0	7.0	98.0
90-100	26.0	25.0	2.0	88.7	50.0	26.0 87.5	130.0	24.0	112.0	15.0	368.1
30-100	20.0	25.0	2.0	00.7	30.0	07.5	150.0	24.0	112.0	13.0	300.1
Age of head (years)				*							
Less than 35	1.8	4.0	0.3		5.7	9.0	7.0	10.0	40.0	1.6	6.2
35-44	3.4	6.0	1.0	13.6	15.0	17.5	29.0	9.0	50.0	2.0	27.0
45-54	4.6	12.0	1.0	60.0	15.0	38.5	48.0	11.0	60.0	5.0	45.1
55-64	5.5	19.0	2.5	60.0	40.0	60.0	55.0	10.0	55.0	10.0	58.5
65-74	8.0	20.0	2.0	71.4	85.0	70.0	60.0	8.8	120.0	8.0	51.4
75 or more	7.3	25.0	3.0	35.0	60.0	70.0	48.0	7.0	100.0	18.0	42.5
Family structure											
Single with child(ren)	1.2	10.0	0.6	*	10.0	30.0	7.8	5.5	70.0	2.4	6.9
Single, no child, age less than 55	2.0	7.5	0.5	7.9	6.0	20.0	11.0	7.9	63.3	2.0	10.0
Single, no child, age 55 or more	3.6	17.5	4.0	34.7	37.5	50.0	28.0	6.0	88.4	9.0	24.7
Couple with child(ren)	4.0	10.0	1.0	26.0	17.0	25.0	30.0	12.0	60.0	4.5	37.5
Couple, no child	7.1	20.0	1.5	71.9	30.0	52.5	51.0	10.0	80.0	7.0	57.3
Education of head											
No high school diploma	1.5	15.0	0.4	*	8.8	34.0	10.0	6.0	16.2	3.0	4.4
High school diploma	2.5	16.0	0.7	21.5	8.3	20.0	18.0	7.5	70.0	3.0	13.9
Some college	3.0	13.0	1.1	60.0	15.0	37.5	20.1	10.0	50.0	2.3	21.7
College degree	7.5	14.0	1.5	50.0	29.0	40.0	50.0	13.0	82.1	6.0	87.8
Page or athrigity of reapendant											
Race or ethnicity of respondent White non-Hispanic	4.8	15.0	1.0	50.0	22.0	40.0	35.0	10.0	70.0	5.0	39.5
Nonwhite or Hispanic	1.7	9.0	0.7	7.6	8.0	17.5	10.0	8.8	45.0	1.5	7.2
•											
Current work status of head	2.0	0.0	4.0	20.0	44.0	20.0	24.0	0.5	55.0	2.5	24.5
Working for someone else	3.2	9.0	1.0	26.0	11.0	20.0	24.6	9.5	55.0	2.5	24.5
Self-employed	8.0	16.0	2.0	71.9	35.0	98.0	55.0	17.0	109.0	12.0	61.0
Retired	5.0	25.0	4.0	50.1	60.0	70.0	55.0	9.0	100.0	10.0	33.4
Other not working	1.8	40.0	0.3	*	8.0	40.0	22.0	10.0	39.0	2.0	5.7
Current occupation of head											
Managerial or professional	7.0	13.0	1.0	43.5	22.0	35.0	46.0	13.0	70.0	5.0	68.0
Technical, sales, or services	2.8	7.5	0.9	20.0	10.0	22.5	19.0	7.5	24.4	2.7	17.6
Other occupation	2.3	8.0	0.7	*	5.7	12.0	13.5	10.0	25.0	2.0	12.9
Retired or other not working	4.5	25.0	3.0	50.0	56.0	65.0	50.0	9.0	100.0	8.0	29.3
Region		46.5	4.5	0= 0	40.0				75.0		
Northeast	5.5	13.0	1.2	85.0	40.0	40.0	39.0	9.5	75.0	5.0	32.1
Midwest	4.0	11.0	1.1	19.0	17.0	32.0	33.0	8.1	97.0	4.0	35.0
South	3.3	17.5	0.8	38.9	17.5	43.0	26.6	10.0	61.9	3.0	22.0
West	3.7	15.0	1.0	16.5	19.0	28.3	26.0	12.0	60.0	5.0	27.7
Urbanicity											
Metropolitan statistical area (MSA)	4.0	15.0	1.0	50.0	20.0	35.0	31.0	10.0	70.0	4.5	30.6
Non-MSA	2.9	15.0	0.6	40.0	11.0	20.0	19.0	8.5	59.7	3.5	20.0
Housing status											
Owner	5.8	15.0	1.2	50.0	23.0	40.0	40.0	10.0	70.0	6.0	51.4
Renter or other	1.2	10.0	0.4	29.6	6.3	10.0	7.0	7.5	40.0	2.0	3.9
							-	-	-	-	
Percentiles of net worth		4.5	0.0		4.0	0.0	0.0	4.0	*	4.0	4.0
Less than 25	0.7	1.5	0.2	*	1.3	2.0	2.0	1.8		1.0	1.3
25-49.9	2.2	5.0	0.5	*	3.2	5.0	7.6	5.2	10.1	2.3	10.7
50-74.9	5.5	11.5	1.0	*	8.3	15.0	30.0	9.5	22.0	4.5	54.7
75-89.9	13.8	20.0	2.0	20.0	25.0	38.0	80.0	10.5	70.0	10.0	203.7
90-100	37.0	40.0	2.0	90.2	122.0	149.0	200.0	30.0	200.0	33.0	715.2

<sup>\*</sup> 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, 2001 Survey of Consumer Finance (July 19, 2012).

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	3.0	15.0	1.0	44.8	17.5	25.0	24.0	7.3	31.5	3.0	22.4
Percentiles of income											
Less than 20	0.7	10.0	1.3	*	15.0	20.0	6.0	4.0	16.0	0.6	1.8
20-39.9	1.5	20.0	1.0	*	10.0	25.0	9.0	5.0	25.6	1.3	6.6
40-59.9	2.2	14.0	0.5	21.2	7.5	10.0	12.0	4.2	23.4	2.5	16.2
60-79.9	4.3	14.5	0.7	18.9	15.0	18.0	21.0	7.5	30.3	5.0	36.6
80-89.9	7.5	16.0	1.4	19.0	18.0	20.0	44.0	10.0	25.0	5.7	80.9
90-100	18.0	20.0	1.0	108.0	50.0	60.0	90.0	18.0	90.0	25.0	221.5
Age of head (years)											
Less than 35	1.5	2.5	0.5	3.0	5.0	7.0	7.0	2.7	19.4	1.0	4.5
35-44	2.8	8.0	0.7	55.3	12.0	14.0	20.3	8.5	25.0	2.5	22.9
45-54	4.4	11.5	1.0	31.7	24.0	30.0	35.0	10.0	39.3	6.0	37.3
55-64	4.1	17.0	1.5	100.0	21.0	58.0	46.8	9.5	65.0	10.0	45.8
65-74	5.6	20.0	2.0	52.0	50.0	60.0	38.0	8.5	41.3	6.0	45.8
75 or more	6.0	30.0	5.0	18.8	50.0	59.0	30.0	5.0	30.0	8.2	36.6
Family structure											
Single with child(ren)	1.0	8.0	0.7	*	15.0	17.5	11.0	6.0	12.0	2.0	5.6
Single, no child, age less than 55	1.5	5.5	0.6	15.0	10.0	14.0	12.5	6.3	43.0	1.5	8.6
Single, no child, age 55 or more	3.8	20.0	3.3	21.5	28.0	65.0	30.0	5.0	30.0	3.6	27.5
Couple with child(ren)	3.5	10.0	0.6	44.8	15.0	16.0	24.2	8.8	27.5	4.0	26.7
Couple, no child	5.9	20.0	1.2	55.3	25.0	30.0	36.8	8.0	58.0	5.0	45.1
Education of head											
No high school diploma	1.2	20.0	1.1	*	5.6	18.0	12.0	3.5	30.0	1.8	4.9
High school diploma	2.0	16.0	0.6	47.5	13.0	22.0	16.8	5.0	15.0	1.3	13.0
Some college	3.0	10.0	0.7	69.5	12.0	18.0	20.0	6.5	35.0	3.5	20.4
College degree	6.0	14.0	1.0	45.0	25.0	30.0	35.0	10.0	45.0	5.0	60.8
Race or ethnicity of respondent											
White non-Hispanic	3.7	16.0	1.0	46.0	20.0	30.0	26.0	8.0	32.0	4.5	30.2
Nonwhite or Hispanic	1.5	7.0	0.7	14.2	8.8	10.0	12.8	5.0	23.0	1.0	6.5
Current work status of head											
Working for someone else	2.7	9.0	0.7	15.0	10.0	16.0	20.0	7.0	30.0	1.8	19.0
Self-employed	6.3	22.0	0.9	150.0	52.0	40.0	50.0	11.5	39.3	7.0	45.9
Retired	5.0	24.0	2.5	50.0	46.7	55.0	31.0	5.6	32.0	7.0	32.9
Other not working	1.0	10.0	0.8	*	17.5	17.5	14.2	7.0	*	0.5	2.5
Current occupation of head											
Managerial or professional	5.8	11.5	1.0	24.7	20.0	30.0	38.8	10.0	33.7	3.0	53.0
Technical, sales, or services	2.1	10.0	0.6	90.0	8.5	11.0	19.0	8.5	25.0	3.0	14.7
Other occupation	2.0	8.0	0.6	*	7.9	12.0	14.0	5.6	25.0	1.7	12.0
Retired or other not working	3.6	22.0	2.5	50.0	50.0	55.0	30.0	6.0	32.0	6.0	25.0
Region											
Northeast	3.7	11.0	1.0	50.0	20.0	30.0	30.0	8.0	32.0	4.5	28.4
Midwest	3.0	20.0	1.0	25.0	11.0	25.0	20.0	7.0	23.7	1.3	26.6
South	2.8	15.0	0.7	52.1	20.0	23.0	24.0	7.0	34.6	3.0	16.7
West	3.5	12.0	0.5	28.0	15.0	22.0	24.0	8.0	40.7	4.0	20.1
Urbanicity											
Metropolitan statistical area (MSA)	3.3	13.3	1.0	50.0	18.0	25.0	25.0	7.5	32.0	3.0	23.3
Non-MSA	2.7	20.0	0.6	*	13.0	12.0	19.0	6.0	17.8	1.8	14.7
Housing status											
Owner	4.9	18.0	1.0	41.5	20.0	30.0	30.0	8.0	32.0	5.0	41.2
Renter or other	1.1	10.0	0.6	50.0	8.0	12.0	7.8	5.0	23.0	1.0	3.5
Percentiles of net worth											
Less than 25	0.6	1.5	0.4	*	0.7	1.5	2.1	1.2	*	0.5	1.1
25-49.9	1.7	6.2	0.5	*	3.0	6.0	8.3	5.0	10.0	1.8	10.4
50-74.9	4.8	15.0	1.0	10.0	8.0	14.0	28.0	7.0	21.4	6.0	43.0
75-89.9	10.5	25.0	2.0	25.0	27.0	35.3	59.8	10.0	23.4	6.8	145.1
90-100	23.0	44.0	2.0	100.0	85.0	110.0	125.0	20.0	120.0	20.0	462.5

<sup>\*</sup> 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 Heir 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, 1998 Survey of Consumer Finance (July 19, 2012).

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	2.1	10.0	1.0	29.3	9.0	20.0	17.0	5.0	30.0	3.0	15.5
Percentiles of income											
Less than 20	0.7	6.0	0.5	*	1.5	25.0	10.0	1.6	*	2.0	1.4
20-39.9	1.3	10.0	0.8	*	6.3	7.8	9.0	3.0	15.0	1.8	6.0
40-59.9	1.6	10.0	0.6	25.0	7.0	11.0	8.3	3.5	25.0	2.5	9.7
60-79.9	2.5	10.0	0.8	29.0	4.8	13.0	14.6	6.0	26.0	3.0	21.4
80-89.9	4.3	17.0	2.0	15.0	8.5	23.0	26.0	9.2	35.0	2.4	48.3
90-100	13.3	18.0	1.5	50.0	19.5	50.0	70.0	10.0	55.0	13.0	151.8
Age of head (years)											
Less than 35	1.2	5.3	0.5	*	3.0	5.5	6.0	3.5	4.5	1.0	5.4
35-44	2.0	5.3	1.0	11.0	4.5	10.0	14.6	5.3	10.8	2.0	13.6
45-54	3.0	12.0	1.0	25.0	10.0	21.0	28.0	7.8	56.7	5.0	27.2
55-64	3.1	14.0	1.5	10.0	19.4	56.0	32.0	5.3	50.0	10.0	32.5
65-74	3.2	20.0	1.5	50.0	20.0	55.0	28.6	5.0	35.0	9.0	21.1
75 or more	5.0	13.0	4.8	40.0	18.0	50.0	23.5	5.0	65.0	35.0	22.9
Family structure											
Single with child(ren)	1.0	5.0	0.7	2.5	2.4	16.0	7.0	2.9	40.0	3.0	3.5
Single, no child, age less than 55	1.4	5.3	1.0	45.0	10.0	5.5	10.4	3.5	9.0	2.0	7.3
Single, no child, age 55 or more	2.3	16.0	3.4	75.0	20.0	75.0	17.0	3.0	51.0	9.0	15.7
Couple with child(ren)	2.3	8.0	0.6	19.0	6.0	15.0	18.0	6.5	20.0	2.0	16.9
Couple, no child	3.5	13.0	1.2	29.8	10.0	30.0	24.0	7.0	42.0	6.5	32.3
Education of head											
No high school diploma	1.2	10.0	1.0	25.0	4.8	15.5	9.5	3.8	*	3.0	4.0
High school diploma	1.6	10.0	0.7	20.0	6.5	11.7	15.0	5.0	26.0	2.0	10.5
Some college	1.9	10.0	0.8	24.0	6.3	16.2	16.0	5.0	15.0	2.5	13.7
College degree	4.0	12.0	1.2	40.0	11.0	26.0	23.0	7.0	52.0	5.0	34.0
Race or ethnicity of respondent											
White non-Hispanic	2.5	10.5	1.0	29.3	9.2	21.0	18.2	5.0	30.0	4.0	18.7
Nonwhite or Hispanic	1.4	10.0	0.5	27.0	2.4	6.4	12.0	5.3	6.0	1.3	5.6
Current work status of head											
Working for someone else	2.0	8.0	0.9	17.8	5.7	13.0	16.0	5.5	14.5	2.0	14.6
Self-employed	4.5	16.0	0.9	50.0	18.0	25.0	25.0	6.0	43.0	4.0	24.9
Retired	3.0	15.6	2.5	39.0	18.0	50.0	26.0	4.5	50.0 *	10.0	19.0
Other not working	0.6	8.5	0.4	·	7.5	23.0	12.0	3.5	•	5.0	2.5
Current occupation of head		40.5			40.0						05.0
Managerial or professional	4.0	10.5	1.0	41.5	10.0	23.0	27.0	7.5	39.0	4.0	35.0
Technical, sales, or services	2.0	10.0	0.8	29.0	5.2	14.0	13.8	5.0	10.8	2.0	11.7
Other occupation	1.5	7.0	0.6	8.9	4.0	8.7	10.8	5.3	19.7	1.6	9.5
Retired or other not working	2.1	14.0	1.8	39.0	17.0	50.0	22.9	4.3	50.0	7.0	14.5
Region											
Northeast	2.8	12.0	1.0	30.0	10.0	25.0	22.0	5.3	54.0	3.0	22.5
Midwest	2.0	10.0	1.0	33.3	8.0	15.0	16.0	4.5	30.0	4.0	16.4
South	1.8	12.0	8.0	28.6	10.0	16.0	16.0	5.0	25.0	2.2	11.5
West	2.5	11.0	1.0	25.0	9.0	28.8	16.0	6.0	30.0	4.0	14.4
Urbanicity											
Metropolitan statistical area (MSA)	2.3	10.5	1.0	28.6	9.3	21.0	17.0	5.3	38.0	3.1	16.5
Non-MSA	1.5	10.0	1.0	90.0	6.5	10.3	15.0	4.3	10.8	2.0	9.0
Housing status											
Owner	3.0	11.0	1.0	39.0	10.0	22.0	20.3	6.0	35.0	5.0	24.3
Renter or other	1.2	8.0	1.0	7.0	3.7	10.0	7.1	3.5	14.0	1.6	4.5
Percentiles of net worth											
Less than 25	0.6	1.3	0.2	*	0.6	2.0	1.2	1.2	*	0.8	1.0
25-49.9	1.4	5.0	0.6	*	1.8	3.5	7.2	3.4	8.5	1.5	8.1
50-74.9	2.5	10.0	1.0	10.0	4.8	10.0	16.3	5.0	10.3	4.8	25.0
75-89.9	6.6	15.0	1.5	20.0	10.0	21.0	35.0	7.0	25.0	10.0	83.6
90-100	19.5	35.0	2.8	70.0	50.0	81.0	100.0	17.0	118.0	30.0	323.7

<sup>\*</sup> 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 Heir 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, 1995 Survey of Consumer Finance (July 19, 2012).

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	2.3	11.0	0.6	30.0	8.0	16.0	14.0	3.1	20.0	2.5	11.6
Percentiles of income											
Less than 20	0.5	6.5	0.3	*	5.2	17.0	7.6	1.0	*	1.2	1.2
20-39.9	1.1	15.0	0.3	13.0	4.0	5.0	4.8	1.9	20.0	2.0	3.9
40-59.9	2.0	18.0	0.5	20.0	4.8	15.0	6.5	2.3	10.0	2.5	7.8
60-79.9	2.8	6.5	0.6	40.0	5.0	12.5	12.0	3.5	20.0	2.0	17.4
80-89.9	4.8	10.0	0.9	15.0	5.3	22.0	21.5	5.0	18.0	3.0	39.0
90-100	15.5	15.0	1.0	81.0	25.0	27.0	48.0	10.0	50.0	20.0	129.0
Age of head (years)											
Less than 35	1.3	4.5	0.4	10.0	2.0	2.5	4.5	1.9	20.0	1.0	3.8
35-44	2.0	5.0	0.6	20.0	4.0	17.5	9.1	3.5	8.0	3.0	10.0
45-54	3.0	8.0	0.8	40.0	10.4	15.0	28.0	4.5	20.0	5.0	19.8
55-64	3.0	15.0	1.0	50.0	13.0	25.0	30.0	6.7	40.0	5.0	28.6
65-74	3.8	20.0	0.8	32.0	15.0	28.0	20.0	2.3	32.0	7.0	25.5
75 or more	4.0	23.5	1.1	35.0	25.0	21.0	28.0	1.9	20.0	5.0	21.1
Family structure											
Single with child(ren)	0.6	10.0	0.5	5.0	3.1	18.0	4.6	2.0	60.0	1.6	2.8
Single, no child, age less than 55	1.4	6.5	0.7	24.6	4.0	10.0	7.0	3.0	30.0	1.7	5.0
Single, no child, age 55 or more	2.7	15.0	1.0	30.0	12.0	25.0	13.0	1.3	40.0	4.0	11.2
Couple with child(ren)	2.4	5.5	0.5	29.5	7.0	10.0	15.0	4.5	9.0	3.0	14.2
Couple, no child	4.2	22.0	0.8	32.0	12.5	20.0	23.0	4.0	25.0	5.0	26.9
Education of head											
	4.0	00.0	0.0	00.0	4.0	40.0	7.0	4.7	40.0	4.0	0.5
No high school diploma	1.0	20.0	0.3	30.0	4.8	13.0	7.0	1.7	18.0	1.2	2.5
High school diploma	1.8	12.0	0.5	13.0	4.8	12.5	10.0	2.5	17.0	2.0	7.9
Some college	2.3	7.5	0.8	40.0	6.3	15.0	12.0	3.0	22.2	2.0	11.1
College degree	4.3	10.0	0.9	35.0	12.0	20.0	21.0	5.0	24.0	6.0	28.0
Race or ethnicity of respondent											
White non-Hispanic	2.9	11.0	0.6	30.0	8.0	16.0	15.0	3.1	22.2	3.0	15.7
Nonwhite or Hispanic	1.0	8.0	0.5	29.5	5.0	16.0	8.0	3.1	9.0	1.2	3.0
Current work status of head											
Working for someone else	2.0	7.0	0.6	25.0	5.0	12.0	11.3	3.2	20.0	2.0	10.4
Self-employed	5.0	10.0	0.5	50.0	10.4	25.0	25.0	6.4	95.0	7.0	20.0
Retired	3.0	20.0	1.0	32.0	16.5	25.0	18.0	2.3	20.0	6.0	16.7
Other not working	1.0	6.5	0.5	*	8.0	*	10.0	4.8	*	1.8	3.0
Current occupation of head											
Managerial or professional	4.1	8.0	1.0	33.0	9.0	16.0	25.0	4.5	25.0	5.0	28.1
Technical, sales, or services	1.8	9.0	0.5	25.0	6.0	14.0	8.8	3.0	25.0	2.0	8.1
Other occupation	1.6	9.0 6.0	0.5	20.0	3.8	8.8	6.0	3.0	25.0 10.5	2.0	6.3
Retired or other not working	2.6	20.0	0.9	32.0	15.8	25.0	16.7	2.4	18.0	3.0	11.3
Region											
Region	2.6	10.0	0.6	32.0	0.0	14.2	116	4.0	19.0	F 0	157
Northeast	2.6	10.0	0.6		8.0	14.3	14.6		18.0	5.0	15.7
Midwest	2.3	10.0	0.5	23.0	7.0	16.0	16.5	3.5	30.0	2.5	14.0
South	2.0	10.0	0.6	25.0	6.3	18.0	11.0	2.4	23.0	2.5	7.7
West	3.0	24.0	0.9	40.0	12.0	16.0	17.0	3.0	20.0	2.0	12.9
Urbanicity	2.4	40.0	0.7	20.0	2.2	47.0	45.0	0.5	20.0	2.5	40.0
Metropolitan statistical area (MSA) Non-MSA	2.4 1.7	10.0 16.0	0.7 0.3	32.0 13.0	9.9 4.0	17.0 12.0	15.0 10.0	3.5 2.5	20.0 25.0	2.5 3.5	13.3 6.9
					-	-		-			
Housing status	1		e =		,				05 -		- · -
Owner	3.4	11.5	0.7	30.0	10.0	18.0	17.5	3.5	20.0	5.0	21.7
Renter or other	1.0	7.5	0.5	25.0	3.2	10.0	4.6	2.0	20.0	1.5	2.9
Percentiles of net worth											
Less than 25	0.4	1.6	0.2	*	0.5	*	1.0	0.8	*	0.7	0.8
25-49.9	1.4	5.0	0.4	*	2.0	4.1	4.3	1.7	*	2.0	6.0
50-74.9	3.0	10.0	0.5	11.0	3.8	9.0	13.3	3.0	10.5	2.9	22.2
75-89.9	6.3	18.0	1.0	20.0	10.0	16.0	29.8	5.3	16.0	5.5	73.8
90-100	23.3	30.0	2.0	87.5	45.0	50.0	75.0	10.0	65.6	30.0	252.5

<sup>\*</sup> 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 Heir 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, 1992 Survey of Consumer Finance (July 19, 2012).

[Thousands of dollars]

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	2.1	12.0	0.6	28.0	7.5	13.0	11.0	3.0	25.0	2.0	11.3
Percentiles of income											
Less than 20	0.5	13.0	0.2	*	*	*	4.0	0.9	*	0.8	1.1
20-39.9	1.0	10.0	0.5	*	5.0	10.0	3.1	2.0	20.0	1.1	4.4
40-59.9	1.8	11.0	0.6	16.0	4.0	6.0	7.5	2.0	6.0	2.0	8.3
60-79.9	2.5	10.0	0.5	19.5	5.0	10.0	8.5	3.3	30.0	2.5	14.9
80-89.9	4.5	9.0	0.5	27.0	5.0	8.0	15.0	4.5	32.0	2.5	28.8
90-100	14.6	21.2	1.0	35.0	15.0	23.0	45.0	10.0	40.0	15.0	144.0
Age of head (years)											
Less than 35	1.1	4.0	0.5	7.0	3.0	1.2	4.0	1.8	9.0	0.7	2.7
35-44	2.2	7.0	0.5	10.0	3.6	4.0	9.6	3.3	18.0	2.1	14.1
45-54	2.7	9.0	0.5	10.0	5.0	12.0	16.5	4.5	10.0	3.0	18.4
55-64	3.3	15.0	1.8	35.0	20.0	25.0	23.6	5.0	70.0	5.0	25.8
65-74	3.5	20.0	1.5	35.0	25.0	16.5	15.5	2.0	48.0	8.0	19.0
75 or more	5.0	29.0	3.0	30.0	25.0	30.0	16.0	2.0	32.0	10.0	29.5
Family structure											
Single with child(ren)	1.0	10.0	0.8	*	2.3	10.0	5.4	1.3	*	2.0	2.9
Single, no child, age less than 55	1.0	5.0	0.6	30.0	5.0	3.0	5.4	2.1	40.0	1.0	4.1
			2.7								
Single, no child, age 55 or more	2.8	22.0		30.0	21.0	17.0	13.0	1.0	45.0	6.0	12.3
Couple with child(ren)	2.0	10.0	0.5	18.0	5.0	9.0	10.3	3.6	14.0	2.5	12.6
Couple, no child	4.7	16.0	1.3	35.0	15.0	18.1	19.0	5.0	40.0	4.5	25.0
Education of head											
No high school diploma	1.2	20.0	0.7	28.0	7.0	12.0	10.0	1.3	25.0	2.0	4.0
High school diploma	1.8	15.0	0.6	25.0	5.5	10.0	7.5	2.0	10.0	1.5	7.8
Some college	1.9	6.3	0.6	34.0	5.0	6.0	9.0	3.5	15.0	2.0	12.1
College degree	4.4	10.0	0.5	25.0	10.0	16.0	15.5	4.7	40.0	3.7	24.1
Race or ethnicity of respondent											
White non-Hispanic	2.7	12.0	0.6	28.0	8.5	12.0	12.0	3.3	31.0	3.0	15.8
Nonwhite or Hispanic	1.1	11.0	0.5	25.0	2.3	20.0	6.0	1.8	8.0	0.8	2.0
Current work status of head											
Working for someone else	1.9	7.0	0.5	10.0	4.0	5.0	9.2	3.0	18.0	1.5	9.3
Self-employed	4.4	15.0	0.5	35.0	10.0	21.0	22.0	6.0	60.0	5.0	18.5
Retired	3.3	22.0	2.0	30.0	21.0	23.0	15.0	2.0	45.0	8.0	20.4
Other not working	0.8	2.0	*	*	30.0	*	2.0	1.0	*	0.6	1.2
Current occupation of head											
Managerial or professional	4.5	10.0	0.5	20.0	8.9	12.0	18.0	4.8	56.0	2.5	24.9
Technical, sales, or services	1.6	6.0	0.5	7.0	3.5	3.0	6.5	2.1	15.0	1.0	5.6
Other occupation Retired or other not working	1.3 2.4	10.0 20.0	0.5 1.5	10.0 30.0	4.0 21.0	7.0 20.0	8.0 15.0	3.0 2.0	4.5 35.0	2.0 5.9	6.8 14.5
-											
Region	2.0	10.0	0.7	20.0	0.0	40.0	140	2.0	10.0	F 0	40.0
Northeast	3.0	10.0	0.7	30.0	8.9	12.8	14.0	3.6	18.0	5.0	16.9
Midwest	2.1	15.0	0.5	30.0	8.0	10.0	12.0	3.5	20.0	3.0	15.0
South West	1.8 2.2	10.0 12.0	0.6 0.5	20.0 20.0	7.0 5.0	24.0 14.0	9.5 9.5	2.5 2.5	40.0 60.0	1.5 2.0	7.5 8.8
			-:-	==.0	2.0		0		**:*	0	0
Urbanicity	0.0	44.0	0.0	20.0	7.0	40.0	44.0	2.2	24.0	0.4	44.5
Metropolitan statistical area (MSA)	2.3	11.3	0.6	28.6	7.0	13.3	11.3	3.0	31.0	2.1	11.5
Non-MSA	1.5	15.0	0.8	10.0	8.0	10.0	9.6	3.0	20.0	2.0	10.0
Housing status		4	c -	0					05.5		
Owner  Ponter or other	3.1	15.0	0.7	28.0	8.0 5.0	14.1	14.0	3.3	25.0	4.0	19.8
Renter or other	1.0	6.3	0.5	19.9	5.0	2.0	4.0	1.8	22.0	1.0	2.2
Percentiles of net worth	0.5	_		_	2.2	_		2.2	_	2.2	2.2
Less than 25	0.5	*	0.3	*	0.2	*	1.2	0.8	*	0.6	0.8
25-49.9	1.5	5.0	0.5	*	1.7	1.6	3.7	1.9	*	1.5	5.5
50-74.9	2.7	10.0	0.5	7.0	3.0	6.0	10.0	3.0	8.0	3.0	17.9
75-89.9	6.1	20.0	1.0	20.0	12.0	13.1	24.0	4.8	32.0	5.0	68.9
90-100	22.5	40.0	1.7	70.0	30.0	30.0	48.0	9.0	90.0	15.0	238.5

<sup>\*</sup> 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, 1989 Survey of Consumer Finance (July 19, 2012).