

21-Feb-23

Family Holdings of Unrealized Capital Gains, by Selected Characteristics of Families, 2019

[Median and mean amounts in thousands of dollars]

Family characteristic	2019		
	Median	Mean	Percentage of families
All families	\$54	\$354	68.5%
<i>Percentile of income</i>			
Less than 20	\$29	\$100	39.5%
20–39.9	\$39	\$86	55.2%
40–59.9	\$40	\$97	68.7%
60–79.9	\$52	\$128	84.3%
80–89.9	\$81	\$233	91.9%
90–100	\$240	\$1,731	97.7%
<i>Age of reference person (years)</i>			
Less than 35	\$13	\$61	45.1%
35–44	\$36	\$262	65.5%
45–54	\$64	\$373	72.8%
55–64	\$68	\$483	76.2%
65–74	\$92	\$491	77.8%
75 or more	\$96	\$363	84.2%
<i>Family structure</i>			
Single with child(ren)	\$40	\$242	52.4%
Single, no child, age less than 55	\$15	\$80	42.5%
Single, no child, age 55 or more	\$60	\$182	65.5%
Couple with child(ren)	\$54	\$397	77.9%
Couple, no child	\$79	\$507	81.2%
<i>Education of reference person</i>			
No high school diploma	\$40	\$115	49.8%
High school diploma	\$36	\$171	62.3%
Some college	\$50	\$185	64.7%
College degree	\$75	\$599	81.2%
<i>Race or ethnicity of respondent</i>			
White non-Hispanic	\$60	\$410	77.1%
Black or African-American non-hispanic	\$35	\$94	47.2%
Hispanic or Latino	\$50	\$135	49.0%
Other or Multiple Race	\$45	\$351	62.2%
<i>Current work status of reference person</i>			
Working for someone else	\$40	\$177	65.1%
Self-employed	\$150	\$1,334	85.7%
Retired	\$75	\$257	72.4%
Other not working	\$23	\$98	45.6%
<i>Current occupation of reference person</i>			
Managerial or professional	\$60	\$622	77.5%
Technical, sales, or services	\$38	\$227	59.5%
Other occupation	\$35	\$173	63.6%
Retired or other not working	\$68	\$243	68.8%
<i>Housing status</i>			
Owner	\$60	\$377	96.2%
Renter or other	\$5	\$126	17.2%
<i>Percentile of net worth</i>			
Less than 25	\$1	\$8	15.7%
25–49.9	\$18	\$22	67.2%
50–74.9	\$63	\$77	93.0%
75–89.9	\$125	\$171	97.2%
90–100	\$516	\$1,973	99.4%

Source: The Federal Reserve Board, 2019 Survey of Consumer Finances (accessed 02/21/2023).

21-Feb-23

Family Holdings of Unrealized Capital Gains, by Selected Characteristics of Families, 1989 to 2019

[Median and mean amounts in thousands of dollars]

Family characteristic	1989			1992			1995			1998			Median
	Median	Mean	Percentage of families	Median	Mean	Percentage of families	Median	Mean	Percentage of families	Median	Mean	Percentage of families	
All families	\$62	\$221	68.5%	\$48	\$187	69.1%	\$43	\$165	69.5%	\$49	\$220	71.0%	\$58
<i>Percentile of income</i>													
Less than 20	\$30	\$56	35.2%	\$37	\$67	43.0%	\$25	\$68	41.2%	\$33	\$73	40.3%	\$36
20–39.9	\$46	\$92	62.1%	\$36	\$75	61.8%	\$34	\$67	61.8%	\$39	\$81	60.6%	\$36
40–59.9	\$52	\$125	70.1%	\$36	\$107	68.4%	\$35	\$80	67.4%	\$36	\$91	74.5%	\$39
60–79.9	\$57	\$125	80.5%	\$46	\$110	79.7%	\$35	\$86	83.8%	\$46	\$124	84.4%	\$55
80–89.9	\$80	\$175	90.9%	\$57	\$165	90.0%	\$51	\$121	91.9%	\$66	\$162	92.8%	\$86
90–100	\$223	\$838	98.2%	\$181	\$706	95.2%	\$118	\$680	95.1%	\$157	\$926	98.0%	\$231
<i>Age of reference person (years)</i>													
Less than 35	\$17	\$76	46.7%	\$14	\$52	44.1%	\$8	\$35	47.3%	\$13	\$53	48.4%	\$14
35–44	\$56	\$146	71.0%	\$34	\$141	70.2%	\$33	\$89	69.0%	\$35	\$142	71.0%	\$42
45–54	\$91	\$285	81.7%	\$66	\$250	77.3%	\$53	\$213	78.7%	\$55	\$255	80.0%	\$70
55–64	\$86	\$320	81.9%	\$77	\$291	83.7%	\$75	\$271	83.4%	\$77	\$374	82.0%	\$87
65–74	\$80	\$299	78.6%	\$79	\$243	83.1%	\$87	\$255	81.7%	\$95	\$321	83.1%	\$89
75 or more	\$76	\$273	73.5%	\$64	\$153	81.2%	\$83	\$178	77.6%	\$87	\$226	79.0%	\$105
<i>Family structure</i>													
Single with child(ren)	\$58	\$151	44.6%	\$27	\$73	47.6%	\$33	\$81	49.6%	\$25	\$115	50.3%	\$32
Single, no child, age less than 55	\$29	\$139	40.7%	\$20	\$87	46.0%	\$12	\$66	49.3%	\$18	\$86	47.3%	\$19
Single, no child, age 55 or more	\$58	\$143	63.2%	\$57	\$159	71.5%	\$63	\$153	71.1%	\$55	\$177	70.2%	\$65
Couple with child(ren)	\$58	\$206	80.8%	\$48	\$199	76.5%	\$38	\$140	77.2%	\$44	\$210	80.2%	\$57
Couple, no child	\$86	\$331	83.5%	\$63	\$254	82.4%	\$64	\$260	80.5%	\$82	\$326	84.1%	\$84
<i>Education of reference person</i>													
No high school diploma	\$51	\$136	61.9%	\$39	\$97	57.9%	\$35	\$103	60.0%	\$46	\$93	54.9%	\$40
High school diploma	\$56	\$134	64.1%	\$36	\$111	66.4%	\$43	\$108	68.0%	\$44	\$135	69.2%	\$49
Some college	\$62	\$220	70.8%	\$46	\$171	70.8%	\$42	\$158	67.0%	\$46	\$174	71.5%	\$55
College degree	\$95	\$388	79.3%	\$75	\$317	78.8%	\$52	\$267	81.1%	\$64	\$392	82.9%	\$90
<i>Race or ethnicity of respondent</i>													
White non-Hispanic	\$70	\$242	75.1%	\$54	\$201	75.8%	\$47	\$181	75.6%	\$55	\$245	76.7%	\$65
Black or African-American non-Hispanic	\$34	\$77	45.1%	\$36	\$85	46.3%	\$26	\$54	45.4%	\$21	\$51	51.2%	\$27
Hispanic or Latino	\$34	\$102	45.4%	\$39	\$125	43.8%	\$21	\$59	46.9%	\$38	\$102	46.7%	\$33
Other or Multiple Race	\$48	\$243	64.8%	\$39	\$194	62.6%	\$28	\$163	61.2%	\$41	\$184	64.5%	\$85
<i>Current work status of reference person</i>													
Working for someone else	\$50	\$117	67.3%	\$34	\$108	66.9%	\$30	\$83	68.8%	\$33	\$106	69.2%	\$36
Self-employed	\$160	\$741	86.5%	\$129	\$586	89.0%	\$112	\$596	84.1%	\$156	\$749	88.4%	\$213
Retired	\$76	\$174	73.1%	\$63	\$151	76.0%	\$67	\$153	73.5%	\$80	\$198	74.2%	\$79
Other not working	\$18	\$142	31.4%	\$25	\$95	34.4%	\$25	\$80	37.6%	\$29	\$110	39.5%	\$43
<i>Current occupation of reference person</i>													
Managerial or professional	\$93	\$401	79.7%	\$75	\$360	79.4%	\$58	\$288	80.7%	\$56	\$397	80.9%	\$85
Technical, sales, or services	\$62	\$184	61.3%	\$36	\$143	65.2%	\$25	\$136	65.0%	\$33	\$165	63.9%	\$37
Other occupation	\$40	\$127	70.6%	\$27	\$86	67.4%	\$33	\$102	69.4%	\$38	\$99	71.0%	\$33
Retired or other not working	\$68	\$171	64.4%	\$59	\$144	66.1%	\$62	\$145	66.2%	\$75	\$189	68.2%	\$77
<i>Housing status</i>													
Owner	\$68	\$228	97.8%	\$54	\$195	97.2%	\$49	\$177	97.0%	\$55	\$235	97.2%	\$65
Renter or other	\$9	\$147	16.6%	\$8	\$115	19.2%	\$6	\$55	19.1%	\$6	\$66	19.7%	\$2
<i>Percentile of net worth</i>													
Less than 25	-\$2	-\$7	10.8%	-\$1	-\$8	13.4%	\$0	\$1	16.2%	\$1	\$3	16.7%	\$0
25–49.9	\$14	\$17	69.3%	\$13	\$17	71.1%	\$12	\$16	71.4%	\$16	\$21	74.4%	\$19
50–74.9	\$68	\$70	95.6%	\$54	\$59	93.8%	\$49	\$54	92.8%	\$53	\$62	94.6%	\$66
75–89.9	\$157	\$165	97.7%	\$141	\$139	97.0%	\$109	\$123	96.5%	\$126	\$149	98.2%	\$156
90–100	\$506	\$1,084	99.0%	\$389	\$932	99.3%	\$270	\$819	99.5%	\$393	\$1,166	99.0%	\$495

Source: The Federal Reserve Board, 2019 Survey of Consumer Finances (accessed 02/21/2023).

2001		2004			2007			2010			2013			2016	
Mean	Percentage of families	Median	Mean	Percentage of families	Median	Mean	Percentage of families	Median	Mean	Percentage of families	Median	Mean	Percentage of families	Median	Mean
\$265	72.1%	\$73	\$311	72.9%	\$93	\$408	72.2%	\$44	\$244	70.1%	\$36	\$246	67.6%	\$46	\$334
\$61	42.3%	\$38	\$98	43.0%	\$58	\$147	44.5%	\$29	\$131	39.8%	\$19	\$81	38.9%	\$21	\$77
\$97	62.5%	\$49	\$121	60.4%	\$58	\$125	57.3%	\$35	\$92	58.8%	\$25	\$69	54.4%	\$27	\$84
\$95	70.7%	\$54	\$132	76.6%	\$62	\$148	74.3%	\$32	\$97	73.1%	\$21	\$62	67.2%	\$33	\$95
\$145	87.9%	\$81	\$189	87.3%	\$91	\$204	88.0%	\$37	\$101	84.6%	\$36	\$110	82.2%	\$37	\$126
\$213	94.7%	\$108	\$226	95.5%	\$163	\$343	96.2%	\$67	\$174	92.1%	\$49	\$171	92.9%	\$69	\$217
\$1,148	99.6%	\$305	\$1,304	99.2%	\$444	\$1,804	97.7%	\$184	\$1,065	96.4%	\$203	\$1,130	97.3%	\$261	\$1,611
\$71	48.0%	\$20	\$76	50.0%	\$22	\$143	46.5%	\$3	\$40	43.4%	\$6	\$62	40.5%	\$11	\$47
\$182	73.7%	\$61	\$231	71.8%	\$63	\$229	71.3%	\$17	\$97	66.7%	\$15	\$168	64.2%	\$23	\$142
\$292	78.5%	\$88	\$357	79.9%	\$119	\$452	79.6%	\$53	\$264	76.9%	\$33	\$220	72.0%	\$41	\$355
\$395	85.8%	\$127	\$493	82.4%	\$125	\$574	83.1%	\$70	\$373	80.1%	\$58	\$322	75.9%	\$70	\$489
\$420	84.8%	\$104	\$405	82.5%	\$139	\$599	87.0%	\$94	\$337	84.4%	\$69	\$367	86.2%	\$71	\$380
\$280	78.4%	\$104	\$307	86.3%	\$128	\$451	79.8%	\$94	\$314	83.1%	\$86	\$288	80.5%	\$94	\$464
\$93	48.3%	\$37	\$153	55.1%	\$67	\$185	52.2%	\$22	\$96	53.3%	\$19	\$90	49.7%	\$24	\$135
\$104	50.4%	\$35	\$161	51.5%	\$37	\$225	51.6%	\$9	\$49	46.5%	\$7	\$95	41.4%	\$15	\$120
\$180	72.3%	\$79	\$231	73.3%	\$100	\$265	72.1%	\$61	\$198	69.5%	\$47	\$183	68.2%	\$53	\$227
\$294	81.0%	\$77	\$342	80.2%	\$92	\$413	79.6%	\$35	\$261	77.2%	\$25	\$260	75.2%	\$43	\$326
\$357	83.1%	\$108	\$416	84.6%	\$120	\$591	83.2%	\$70	\$352	82.7%	\$70	\$349	80.4%	\$67	\$506
\$112	57.8%	\$45	\$166	56.4%	\$68	\$154	54.0%	\$35	\$82	53.9%	\$33	\$98	51.4%	\$32	\$121
\$139	67.7%	\$62	\$157	68.3%	\$79	\$208	70.3%	\$45	\$144	67.1%	\$29	\$109	64.3%	\$39	\$142
\$174	70.7%	\$64	\$219	71.8%	\$83	\$309	69.0%	\$29	\$151	66.3%	\$26	\$180	61.5%	\$33	\$192
\$495	86.3%	\$119	\$540	86.3%	\$152	\$734	85.4%	\$60	\$432	82.6%	\$56	\$424	81.3%	\$69	\$590
\$295	79.2%	\$79	\$346	80.3%	\$101	\$450	79.5%	\$51	\$286	78.1%	\$44	\$281	76.3%	\$51	\$398
\$55	50.7%	\$46	\$140	52.1%	\$58	\$153	50.4%	\$29	\$82	51.2%	\$15	\$65	47.6%	\$22	\$108
\$104	44.7%	\$49	\$165	49.6%	\$50	\$245	52.7%	\$20	\$97	50.1%	\$24	\$94	44.6%	\$32	\$134
\$293	60.3%	\$79	\$257	63.9%	\$79	\$387	62.0%	\$37	\$175	59.8%	\$23	\$245	57.2%	\$51	\$241
\$121	69.5%	\$58	\$174	70.3%	\$69	\$221	70.8%	\$25	\$104	67.0%	\$22	\$98	65.1%	\$32	\$152
\$886	89.4%	\$197	\$1,015	88.2%	\$296	\$1,428	90.1%	\$140	\$901	87.9%	\$132	\$1,057	87.5%	\$135	\$1,292
\$253	75.5%	\$98	\$248	77.0%	\$116	\$341	74.1%	\$78	\$206	75.2%	\$61	\$193	72.8%	\$66	\$264
\$156	45.6%	\$33	\$128	46.1%	\$36	\$162	38.8%	\$15	\$83	47.6%	\$18	\$96	37.4%	\$14	\$53
\$470	84.4%	\$108	\$577	83.4%	\$121	\$716	83.9%	\$49	\$467	80.9%	\$48	\$439	77.4%	\$56	\$616
\$151	64.2%	\$54	\$192	63.9%	\$79	\$260	66.0%	\$28	\$110	58.8%	\$22	\$158	56.9%	\$32	\$177
\$93	67.5%	\$49	\$108	69.4%	\$64	\$178	68.4%	\$27	\$87	68.6%	\$15	\$88	66.7%	\$29	\$110
\$243	70.7%	\$91	\$236	72.2%	\$109	\$325	68.6%	\$66	\$188	69.3%	\$56	\$183	66.1%	\$60	\$246
\$281	97.5%	\$81	\$328	97.8%	\$102	\$429	97.8%	\$47	\$254	97.1%	\$42	\$255	96.5%	\$50	\$353
\$93	18.9%	\$3	\$107	17.4%	\$9	\$132	16.2%	\$4	\$110	14.6%	\$4	\$126	13.5%	\$7	\$123
\$0	18.0%	\$1	\$9	17.4%	\$1	\$7	16.5%	-\$7	-\$21	23.5%	-\$7	-\$19	21.2%	\$1	\$2
\$21	76.3%	\$21	\$28	78.4%	\$28	\$40	77.8%	\$8	\$12	64.2%	\$7	\$7	59.7%	\$10	\$14
\$80	95.2%	\$91	\$106	96.8%	\$101	\$119	96.2%	\$50	\$60	94.0%	\$38	\$51	91.8%	\$46	\$62
\$197	98.7%	\$197	\$236	99.0%	\$237	\$272	98.0%	\$144	\$169	98.0%	\$102	\$143	96.5%	\$118	\$168
\$1,394	99.3%	\$662	\$1,616	99.3%	\$935	\$2,203	98.8%	\$469	\$1,320	99.8%	\$420	\$1,348	99.1%	\$558	\$1,843

Percentage of families	2019		
	Median	Mean	Percentage of families
37.4%	\$54	\$354	68.5%
37.0%	\$29	\$100	39.5%
53.6%	\$39	\$86	55.2%
69.2%	\$40	\$97	68.7%
82.7%	\$52	\$128	84.3%
92.2%	\$81	\$233	91.9%
97.1%	\$240	\$1,731	97.7%
38.8%	\$13	\$61	45.1%
63.1%	\$36	\$262	65.5%
73.4%	\$64	\$373	72.8%
76.0%	\$68	\$483	76.2%
80.2%	\$92	\$491	77.8%
84.9%	\$96	\$363	84.2%
48.8%	\$40	\$242	52.4%
42.5%	\$15	\$80	42.5%
68.8%	\$60	\$182	65.5%
73.3%	\$54	\$397	77.9%
81.1%	\$79	\$507	81.2%
51.9%	\$40	\$115	49.8%
63.9%	\$36	\$171	62.3%
61.8%	\$50	\$185	64.7%
80.4%	\$75	\$599	81.2%
76.0%	\$60	\$410	77.1%
48.4%	\$35	\$94	47.2%
48.7%	\$50	\$135	49.0%
58.8%	\$45	\$351	62.2%
64.2%	\$40	\$177	65.1%
83.6%	\$150	\$1,334	85.7%
73.2%	\$75	\$257	72.4%
37.6%	\$23	\$98	45.6%
78.2%	\$60	\$622	77.5%
57.3%	\$38	\$227	59.5%
61.7%	\$35	\$173	63.6%
67.7%	\$68	\$243	68.8%
96.9%	\$60	\$377	96.2%
15.6%	\$5	\$126	17.2%
14.5%	\$1	\$8	15.7%
62.7%	\$18	\$22	67.2%
93.8%	\$63	\$77	93.0%
98.1%	\$125	\$171	97.2%
99.6%	\$516	\$1,973	99.4%