

6-Nov-23

Family Holdings of Unrealized Capital Gains, by Selected Characteristics of Families, 2022

[Median and mean amounts in thousands of dollars]

Family characteristic	2022		
	Median	Mean	Percentage of families
All families	\$109	\$507	72.5%
<i>Percentile of income</i>			
Less than 20	\$49	\$188	45.6%
20–39.9	\$69	\$135	56.5%
40–59.9	\$83	\$212	76.9%
60–79.9	\$115	\$227	87.1%
80–89.9	\$204	\$395	94.9%
90–100	\$450	\$2,304	97.7%
<i>Age of reference person (years)</i>			
Less than 35	\$36	\$108	53.0%
35–44	\$75	\$274	70.5%
45–54	\$130	\$433	74.8%
55–64	\$125	\$649	80.9%
65–74	\$161	\$786	79.2%
75 or more	\$150	\$728	82.8%
<i>Family structure</i>			
Single with child(ren)	\$81	\$201	55.4%
Single, no child, age less than 55	\$21	\$143	46.3%
Single, no child, age 55 or more	\$95	\$380	68.7%
Couple with child(ren)	\$110	\$487	82.7%
Couple, no child	\$150	\$763	83.3%
<i>Education of reference person</i>			
No high school diploma	\$60	\$159	52.3%
High school diploma	\$75	\$241	68.0%
Some college	\$87	\$306	67.9%
College degree	\$153	\$797	82.8%
<i>Race or ethnicity of respondent</i>			
White non-Hispanic	\$121	\$593	78.8%
Black or African-American non-hispanic	\$73	\$135	54.8%
Hispanic or Latino	\$100	\$165	57.0%
Other or Multiple Race	\$90	\$463	66.8%
<i>Current work status of reference person</i>			
Working for someone else	\$87	\$252	70.5%
Self-employed	\$220	\$1,865	81.7%
Retired	\$139	\$431	75.9%
Other not working	\$100	\$170	49.8%
<i>Current occupation of reference person</i>			
Managerial or professional	\$128	\$786	81.6%
Technical, sales, or services	\$79	\$283	60.2%
Other occupation	\$67	\$233	67.4%
Retired or other not working	\$136	\$410	72.7%
<i>Housing status</i>			
Owner	\$124	\$541	98.6%
Renter or other	\$2	\$205	21.7%
<i>Percentile of net worth</i>			
Less than 25	\$0	\$8	17.6%
25–49.9	\$38	\$44	77.3%
50–74.9	\$128	\$138	96.2%
75–89.9	\$248	\$321	98.3%
90–100	\$923	\$2,783	99.8%

Source: The Federal Reserve Board, 2022 Survey of Consumer Finances (accessed 11/06/2023).