

**Family Holdings of Financial Assets: Percentage of Families Holding Asset,  
by Selected Characteristics of Families and Type of Asset, 2022**

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
<b>All families</b>	<b>98.6%</b>	<b>6.5%</b>	<b>6.4%</b>	<b>1.1%</b>	<b>21.0%</b>	<b>11.5%</b>	<b>54.3%</b>	<b>16.1%</b>	<b>6.2%</b>	<b>6.8%</b>	<b>99.0%</b>
<i>Percentiles of income</i>											
Less than 20	95.5%	3.8%	2.0%	*	7.0%	1.9%	13.4%	10.8%	1.5%	7.0%	96.5%
20-39.9	98.0%	4.5%	3.4%	*	11.0%	4.6%	35.4%	13.4%	4.4%	6.1%	98.8%
40-59.9	99.8%	6.1%	6.7%	*	17.0%	8.3%	56.4%	12.9%	6.2%	5.9%	99.8%
60-79.9	99.9%	7.4%	7.7%	*	21.5%	12.6%	75.5%	17.7%	7.1%	6.7%	100.0%
80-89.9	100.0%	11.1%	12.5%	3.2%	40.1%	20.8%	89.2%	26.0%	8.2%	7.6%	100.0%
90-100	100.0%	9.9%	12.2%	5.4%	56.3%	39.4%	92.9%	25.3%	15.1%	8.8%	100.0%
<i>Age of head (years)</i>											
Less than 35	98.2%	*	2.9%	*	23.1%	8.2%	49.6%	5.6%	2.4%	5.6%	98.5%
35-44	98.4%	4.4%	6.5%	*	20.6%	10.3%	61.5%	12.4%	1.1%	7.2%	98.9%
45-54	98.9%	5.1%	6.9%	0.6%	22.7%	11.4%	62.2%	14.2%	2.9%	6.1%	99.5%
55-64	98.3%	6.6%	8.5%	1.2%	19.2%	13.3%	57.0%	18.2%	7.9%	6.7%	98.7%
65-74	98.8%	11.4%	8.2%	2.2%	20.4%	13.1%	51.0%	25.3%	13.0%	8.9%	99.4%
75 or more	99.8%	12.4%	6.2%	2.4%	19.0%	14.1%	41.8%	25.7%	12.5%	6.5%	99.8%
<i>Family structure</i>											
Single with child(ren)	97.1%	4.2%	6.3%	*	9.3%	2.5%	36.7%	15.1%	3.4%	5.9%	98.3%
Single, no child, age less than 55	97.4%	3.5%	1.6%	*	19.9%	7.7%	45.4%	6.0%	*	9.9%	98.1%
Single, no child, age 55 or more	98.7%	9.1%	6.1%	1.7%	13.3%	10.0%	35.8%	18.7%	8.9%	8.6%	99.0%
Couple with child(ren)	99.0%	5.1%	7.7%	1.0%	25.6%	12.8%	64.7%	14.6%	3.5%	4.1%	99.1%
Couple, no child	99.4%	8.4%	7.8%	1.6%	25.9%	16.2%	66.5%	21.0%	10.4%	7.1%	99.8%
<i>Education of head</i>											
No high school diploma	93.5%	*	*	*	4.0%	*	17.0%	8.3%	*	5.2%	95.1%
High school diploma	98.9%	5.1%	3.9%	*	11.0%	4.6%	38.5%	13.6%	4.6%	6.4%	99.1%
Some college	98.5%	5.6%	5.1%	0.6%	16.7%	6.0%	50.5%	15.1%	5.5%	6.2%	99.1%
College degree	99.7%	8.8%	10.0%	2.3%	33.6%	21.5%	74.8%	20.0%	8.7%	7.8%	99.9%
<i>Race or ethnicity of respondent</i>											
White non-Hispanic	99.3%	7.6%	8.5%	1.5%	23.7%	14.1%	61.7%	17.1%	8.3%	6.8%	99.8%
Black or African-American non-Hispanic	97.2%	3.2%	*	*	13.2%	2.7%	34.7%	20.7%	*	8.8%	97.4%
Hispanic or Latino	96.1%	1.8%	*	*	8.0%	4.0%	27.5%	5.3%	*	4.8%	96.6%
Other or Multiple Race	98.3%	6.8%	4.2%	0.5%	23.0%	11.4%	52.9%	14.6%	3.6%	6.2%	98.3%
<i>Current work status of head</i>											
Working for someone else	99.2%	4.4%	6.9%	0.7%	22.5%	11.3%	64.1%	12.9%	3.8%	5.8%	99.5%
Self-employed	98.8%	7.5%	5.0%	1.4%	30.9%	16.0%	52.0%	22.5%	5.4%	11.5%	98.8%
Retired	98.0%	10.4%	6.5%	1.9%	14.9%	11.0%	39.7%	21.2%	11.9%	6.9%	98.8%
Other not working	94.8%	*	*	*	13.9%	5.8%	24.9%	6.3%	*	*	94.9%
<i>Current occupation of head</i>											
Managerial or professional	99.8%	6.6%	9.6%	1.5%	32.6%	18.6%	73.6%	17.5%	5.3%	7.6%	99.8%
Technical, sales, or services	98.7%	3.8%	4.0%	*	18.3%	8.4%	52.5%	14.0%	2.3%	7.2%	99.3%
Other occupation	98.1%	2.4%	3.3%	*	11.7%	2.4%	48.8%	8.7%	3.4%	4.5%	98.6%
Retired or other not working	97.6%	9.9%	6.1%	1.7%	14.8%	10.3%	37.9%	19.4%	10.7%	6.8%	98.3%
<i>Housing status</i>											
Owner	99.2%	8.4%	8.6%	1.6%	24.9%	15.0%	65.5%	19.5%	8.1%	6.2%	99.4%
Renter or other	97.7%	2.7%	2.3%	*	13.3%	4.6%	32.7%	9.5%	2.4%	8.0%	98.3%
<i>Percentiles of net worth</i>											
Less than 25	96.7%	*	1.3%	*	8.3%	1.9%	20.0%	7.1%	*	7.1%	97.6%
25-49.9	98.8%	2.7%	3.3%	*	13.2%	2.3%	47.2%	13.0%	1.8%	4.6%	99.0%
50-74.9	99.1%	8.6%	7.4%	*	19.2%	9.6%	62.9%	17.7%	5.9%	5.9%	99.5%
75-89.9	99.9%	14.8%	13.1%	1.5%	35.0%	22.7%	84.8%	25.3%	14.2%	7.9%	99.9%
90-100	100.0%	12.8%	14.7%	8.0%	55.5%	46.5%	91.1%	28.1%	21.1%	12.0%	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, 2022 Survey of Consumer Finances. November 2023.