

23-Feb-16

**Before-Tax Family Income, Percentage of Families That Saved, and Distribution of Families,
by Selected Characteristics of Families, 2013 Survey**
[Thousands of dollars except as noted]

Family characteristic	2013			
	Income		Percentage of families that saved	Percentage of families
	Median	Mean		
All Families	46.7	87.2	53.0	100.0
<i>Percentiles of income</i>				
Less than 20	13.8	13.3	31.7	20.0
20-39.9	28.4	28.6	40.9	20.0
40-59.9	46.7	47.2	49.6	20.0
60-79.9	76.4	78.5	64.5	20.0
80-89.9	121.7	124.3	73.3	10.0
90-100	229.6	412.0	83.4	10.0
<i>Age of head (years)</i>				
Less than 35	35.3	48.7	55.5	20.8
35-44	60.9	102.0	53.5	17.3
45-54	60.9	103.8	50.7	19.6
55-64	55.1	110.1	55.4	18.7
65-74	45.9	98.8	51.2	12.9
75 or more	28.5	53.1	49.7	10.7
<i>Family structure</i>				
Single with child(ren)	27.9	41.5	36.0	12.1
Single, no child, age less than 55	31.7	45.9	51.2	14.1
Single, no child, age 55 or more	25.4	41.2	46.5	16.6
Couple with child(ren)	74.6	122.8	57.0	30.6
Couple, no child	66.8	117.6	61.2	26.6
<i>Education of head</i>				
No high school diploma	22.3	30.0	36.4	11.0
High school diploma	37.0	50.7	47.1	31.3
Some college	40.9	61.3	48.8	18.9
College degree	80.0	145.4	64.5	38.8
<i>Race or ethnicity of respondent</i>				
White non-Hispanic	55.8	104.5	57.3	67.2
Nonwhite or Hispanic	33.6	51.6	44.2	32.8
<i>Current work status of head</i>				
Working for someone else	56.8	86.7	58.5	56.9
Self-employed	70.8	213.1	61.3	9.7
Retired	29.9	53.3	44.2	27.0
Other not working	25.4	43.4	28.8	6.4
<i>Current occupation of head</i>				
Managerial or professional	87.7	161.7	69.1	28.6
Technical, sales, or services	40.6	64.2	48.9	20.3
Other occupation	50.7	60.6	54.0	17.7
Retired or other not working	29.0	51.4	41.3	33.4
<i>Region</i>				
Northeast	58.3	107.2	51.0	18.1
Midwest	44.2	75.2	52.6	22.1
South	42.6	77.9	52.9	37.5
West	50.7	98.3	55.2	22.3
<i>Urbanicity</i>				
Metropolitan statistical area (MSA)	48.7	92.3	53.2	87.0
Non-MSA	36.6	52.7	51.5	13.0
<i>Housing status</i>				
Owner	63.4	112.4	58.9	65.2
Renter or other	27.8	40.1	42.0	34.8
<i>Percentiles of net worth</i>				
Less than 25	23.7	31.4	33.6	25.0
25-49.9	38.6	46.9	45.8	25.0
50-74.9	55.8	65.8	59.9	25.0
75-89.9	87.5	100.0	69.4	15.0
90-100	183.4	361.2	77.9	10.0

n.a. Not available (relevant data not collected)

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 Source: The Federal Reserve Board, 2013 Survey of Consumer Finances.

**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			
	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		
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	45.8	78.5	52.0	100.0
<i>Percentiles of income</i>																
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
20-39.9	24.4	24.1	53.4	20.0	25.7	26.1	43.3	20.0	28.8	28.3	45.0	20.0	28.1	27.9	43.4	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	45.8	46.3	49.8	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	71.7	73.6	60.1	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
90-100	169.6	302.8	84.3	10.0	184.9	302.2	80.6	10.0	206.9	397.7	84.8	10.0	205.3	349.0	80.9	10.0
<i>Age of head (years)</i>																
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
35-44	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
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	102.2	51.8	21.1
55-64	45.2	86.9	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
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	75.8	53.6	11.5
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
<i>Family structure</i>																
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
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
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
Couple with child(ren)	62.4	93.8	61.9	31.1	65.7	99.0	61.7	31.7	71.2	113.1	60.1	31.8	67.7	109.4	52.8	31.6
Couple, no child	51.4	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
<i>Education of head</i>																
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
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
Some college	40.9	55.5	61.7	18.3	41.1	56.1	51.0	18.4	45.6	68.1	53.6	18.4	42.9	58.7	49.5	18.6
College degree	67.9	116.6	70.0	34.0	73.3	117.6	68.3	36.6	78.2	143.9	68.6	35.3	73.8	128.9	62.0	37.3
<i>Race or ethnicity of respondent</i>																
White non-Hispanic	45.2	76.9	63.1	75.4	49.4	80.7	60.1	72.2	51.8	97.0	58.8	70.7	52.9	90.1	55.8	67.5
Nonwhite or Hispanic	25.7	40.7	47.4	24.6	29.8	45.0	45.6	27.8	36.8	53.7	50.8	29.3	34.6	54.4	44.0	32.5
<i>Current work status of head</i>																
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	84.2	55.2	56.9
Self-employed	63.3	138.4	70.4	11.7	66.8	141.6	68.7	11.8	75.7	191.8	62.8	10.5	64.5	149.9	55.1	11.4
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
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
<i>Current occupation of head</i>																
Managerial or professional	71.2	125.1	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
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	59.5	49.0	21.8
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
Retired or other not working	20.7	39.4	49.2	27.4	23.8	42.3	44.1	28.1	23.8	48.7	46.4	29.6	27.4	42.7	45.1	31.7
<i>Region</i>																
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
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	70.9	57.2	22.4
South	36.0	61.4	57.3	36.2	37.0	62.0	52.5	36.3	42.9	79.4	56.9	36.7	40.7	71.5	49.8	37.1
West	40.7	74.0	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
<i>Urbanicity</i>																
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
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	48.2	53.3	17.3
<i>Housing status</i>																
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	98.3	56.5	67.3
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
<i>Percentiles of net worth</i>																
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
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	37.9	45.5	48.4	25.0
50-74.9	51.1	58.9	68.2	25.0	52.4	60.7	62.1	25.0	56.7	66.6	59.1	25.0	54.9	63.3	56.8	25.0
75-89.9	69.6	78.6	77.4	15.0	77.0	87.9	72.6	15.0	82.3	93.0	68.9	15.0	74.5	89.0	66.9	15.0
90-100	126.5	256.1	84.1	10.0	143.8	256.0	76.0	10.0	157.9	347.6	80.4	10.0	163.2	297.9	76.1	10.0

n.a. Not available (relevant data not collected)

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.

Source: The Federal Reserve Board, 2010 Survey of Consumer Finance (July 19, 2012).

**Before-Tax Family Income, Percentage of Families That Saved, and Distribution of Families,
by Selected Characteristics of Families, 1989-1998 Surveys**
[Thousands of dollars except as noted]

Family characteristic	1989				1992				1995				1998			
	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		
All Families	25.7	40.6	n.a.	100.0	26.7	40.0	57.1	100.0	30.7	44.6	55.2	100.0	33.5	53.2	55.9	100.0
<i>Percentiles of income</i>																
Less than 20	6.3	5.9	n.a.	20.0	6.8	6.6	30.2	20.0	6.9	6.6	31.6	20.0	8.3	7.9	32.1	20.0
20-39.9	14.6	14.7	n.a.	20.0	15.9	15.9	49.1	20.0	17.6	17.6	43.4	20.0	20.3	20.2	45.5	20.0
40-59.9	25.7	25.9	n.a.	20.0	26.7	27.2	59.2	20.0	30.7	30.1	57.2	20.0	33.5	34.0	56.1	20.0
60-79.9	40.7	40.9	n.a.	20.0	42.2	43.3	70.0	20.0	45.6	46.3	66.8	20.0	53.3	54.3	67.9	20.0
80-89.9	59.5	61.1	n.a.	10.0	63.1	64.2	71.6	10.0	68.6	69.6	69.9	10.0	79.0	79.5	73.7	10.0
90-100	104.3	170.0	n.a.	10.0	107.7	150.4	82.0	10.0	112.6	175.3	84.2	10.0	130.6	219.5	82.0	10.0
<i>Age of head (years)</i>																
Less than 35	20.9	27.9	n.a.	28.1	24.6	30.3	59.1	25.8	25.6	31.2	56.4	24.8	27.4	36.1	53.0	23.3
35-44	36.5	49.4	n.a.	21.5	35.9	46.6	56.9	22.8	38.3	48.8	54.3	23.0	42.1	60.0	57.3	23.3
45-54	38.6	60.4	n.a.	15.2	41.7	56.7	59.0	16.2	40.2	66.1	58.0	17.9	50.7	69.8	57.8	19.2
55-64	26.4	47.7	n.a.	13.9	29.7	49.6	59.2	13.2	33.8	53.9	58.0	12.5	38.5	71.8	61.1	12.8
65-74	16.2	33.2	n.a.	12.5	17.9	29.0	54.1	12.6	19.3	37.4	50.0	12.0	24.3	46.7	56.3	11.2
75 or more	13.8	25.3	n.a.	8.9	13.8	23.4	49.4	9.4	16.0	26.5	51.7	9.8	16.7	29.2	48.6	10.2
<i>Family structure</i>																
Single with child(ren)	13.8	19.6	n.a.	11.0	13.9	21.1	45.2	11.2	16.6	21.0	36.9	12.0	18.3	25.4	39.2	11.3
Single, no child, age less than 55	17.8	31.0	n.a.	15.6	19.9	26.7	51.9	16.2	22.5	26.6	51.1	15.8	24.3	30.9	52.0	16.4
Single, no child, age 55 or more	10.4	17.6	n.a.	15.2	12.2	18.9	46.6	15.3	13.0	22.2	44.4	13.8	16.7	26.1	47.9	13.7
Couple with child(ren)	37.8	51.8	n.a.	36.2	41.4	56.0	62.1	32.8	43.3	60.5	60.1	31.9	52.1	72.3	59.1	32.7
Couple, no child	32.4	55.5	n.a.	22.0	33.8	49.4	65.7	24.5	38.1	58.4	65.6	26.6	42.6	69.8	65.9	25.8
<i>Education of head</i>																
No high school diploma	13.6	19.5	n.a.	24.3	12.3	17.4	38.1	20.4	14.6	20.9	42.8	18.5	15.5	21.7	39.5	16.5
High school diploma	22.6	29.9	n.a.	32.2	23.8	30.1	56.8	30.0	26.1	35.0	50.6	31.7	29.2	37.0	53.7	31.9
Some college	29.2	40.7	n.a.	15.7	27.7	37.0	59.5	17.8	30.7	40.5	54.1	19.0	35.5	50.8	56.7	18.5
College degree	41.7	71.3	n.a.	27.8	45.1	65.5	68.1	31.9	45.7	71.4	68.2	30.7	55.0	85.6	65.6	33.2
<i>Race or ethnicity of respondent</i>																
White non-Hispanic	30.3	46.5	n.a.	74.8	30.8	44.2	61.1	75.3	33.1	49.1	59.1	77.6	38.2	59.2	60.0	76.8
Nonwhite or Hispanic	14.6	23.0	n.a.	25.2	18.5	27.2	44.9	24.7	19.9	29.2	41.7	22.4	23.3	33.2	42.3	23.2
<i>Current work status of head</i>																
Working for someone else	32.1	41.0	n.a.	57.0	34.5	43.8	63.2	54.8	36.9	48.4	60.4	58.3	40.6	53.5	59.8	59.2
Self-employed	37.6	92.4	n.a.	11.1	44.9	76.2	59.4	10.9	37.9	80.0	63.4	10.3	52.7	109.4	61.1	11.3
Retired	14.5	23.8	n.a.	25.2	15.2	22.9	48.1	26.2	16.8	28.1	46.0	25.1	19.3	33.0	48.7	24.4
Other not working	7.3	14.0	n.a.	6.6	11.3	20.9	41.4	8.1	11.3	18.0	30.8	6.4	11.6	21.7	33.3	5.1
<i>Current occupation of head</i>																
Managerial or professional	47.2	74.5	n.a.	21.6	49.2	73.7	67.5	21.9	53.3	81.7	69.5	19.8	60.8	96.7	68.4	24.2
Technical, sales, or services	25.0	40.2	n.a.	22.2	29.3	37.7	60.4	24.0	30.7	42.9	54.5	24.2	30.7	46.9	55.6	21.0
Other occupation	30.3	35.5	n.a.	24.3	29.7	36.0	59.8	19.8	34.6	40.2	60.1	24.6	37.5	42.6	55.6	25.3
Retired or other not working	12.5	21.8	n.a.	31.9	13.9	22.5	46.5	34.3	15.9	26.0	42.9	31.4	17.7	31.2	46.1	29.5
<i>Region</i>																
Northeast	29.2	46.6	n.a.	20.8	33.3	46.3	57.5	20.2	30.7	49.2	52.6	19.8	35.5	61.0	53.5	19.3
Midwest	24.9	42.3	n.a.	24.4	28.9	41.3	61.3	24.4	31.3	45.5	59.2	23.9	32.9	49.0	58.3	23.6
South	21.9	34.7	n.a.	34.4	23.6	34.1	54.2	34.6	28.4	41.3	54.6	35.1	31.6	49.5	55.0	35.7
West	30.3	42.4	n.a.	20.4	26.5	42.5	56.4	20.9	31.7	44.8	54.0	21.2	36.2	57.1	56.9	21.3
<i>Urbanicity</i>																
Metropolitan statistical area (MSA)	26.9	43.2	n.a.	81.0	28.7	43.0	58.0	81.5	31.9	47.3	55.8	85.3	35.5	56.5	56.3	85.3
Non-MSA	20.2	29.4	n.a.	19.0	20.4	27.0	53.0	18.5	21.4	29.1	51.8	14.7	28.0	34.0	53.6	14.7
<i>Housing status</i>																
Owner	33.4	51.1	n.a.	63.9	34.9	49.0	63.2	63.9	37.9	55.3	61.3	64.7	43.7	66.7	62.2	66.2
Renter or other	13.8	22.0	n.a.	36.1	17.1	24.1	46.2	36.1	18.4	25.1	44.0	35.3	20.3	26.7	43.4	33.8
<i>Percentiles of net worth</i>																
Less than 25	10.4	14.6	n.a.	25.0	13.0	17.3	37.4	25.0	14.5	18.6	35.7	25.0	15.9	20.3	36.3	25.0
25-49.9	22.0	25.1	n.a.	25.0	24.6	27.7	52.5	25.0	28.7	31.2	51.2	25.0	30.4	33.9	50.3	25.0
50-74.9	31.6	36.1	n.a.	25.0	32.8	36.4	63.5	25.0	35.5	40.8	59.6	25.0	40.6	46.8	61.8	25.0
75-89.9	41.7	50.9	n.a.	15.0	43.0	50.9	70.7	15.0	42.7	52.8	68.6	15.0	56.8	67.6	71.9	15.0
90-100	78.2	139.9	n.a.	10.0	80.9	120.3	81.1	10.0	80.7	140.4	82.6	10.0	88.4	178.0	80.0	10.0

n.a. Not available (relevant data not collected)

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.

Source: The Federal Reserve Board, 2010 Survey of Consumer Finance (July 19, 2014).