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**Family Holdings of Financial Assets: Percentage of Families Holding Asset,
by Selected Characteristics of Families and Type of Asset, 2016**

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	98.0	6.5	8.6	1.2	13.9	10.0	52.1	19.4	5.5	8.6	98.5
<i>Percentiles of income</i>											
Less than 20	94.2	2.9	2.7	*	3.7	1.6	11.3	12.5	2.3	7.9	95.2
20-39.9	96.3	5.1	5.1	*	5.9	3.2	33.7	15.5	3.6	8.5	97.4
40-59.9	99.5	6.4	8.7	*	10.7	5.4	52.9	19.5	3.8	9.7	99.7
60-79.9	99.9	6.7	11.3	1.0	13.9	12.5	75.4	22.9	6.7	7.2	100.0
80-89.9	99.8	11.4	14.9	1.6	25.1	17.7	82.1	22.1	8.6	8.4	100.0
90-100	100.0	11.5	15.8	6.0	45.9	37.3	91.9	31.1	13.3	10.8	100.0
<i>Age of head (years)</i>											
Less than 35	97.7	2.4	5.8	*	10.0	4.8	42.2	9.3	1.4	9.5	98.1
35-44	97.3	4.7	10.2	*	11.4	6.9	56.7	12.6	1.7	7.0	97.9
45-54	98.5	4.6	9.3	0.6	14.6	9.9	59.8	18.4	2.6	8.4	99.0
55-64	98.0	6.7	8.6	1.6	15.5	12.6	59.3	23.4	6.4	9.4	98.6
65-74	98.6	10.5	9.7	2.7	15.2	13.3	49.8	29.7	12.5	8.4	98.9
75 or more	97.8	14.5	9.1	2.4	19.6	15.6	40.8	29.5	12.6	8.6	98.4
<i>Family structure</i>											
Single with child(ren)	97.4	3.3	7.0	*	5.2	3.1	34.5	14.1	3.4	10.8	98.0
Single, no child, age less than 55	96.8	3.5	4.1	*	9.8	6.4	42.9	11.1	1.7	11.5	97.4
Single, no child, age 55 or more	97.2	8.2	5.7	1.9	12.5	9.4	37.9	22.3	8.5	10.4	97.9
Couple with child(ren)	98.6	5.7	12.8	0.9	15.5	9.8	62.7	17.7	3.2	6.3	98.8
Couple, no child	98.6	9.2	9.1	1.9	19.0	15.4	61.9	25.9	8.7	7.4	99.1
<i>Education of head</i>											
No high school diploma	93.2	2.6	1.8	*	4.0	2.0	19.7	13.5	2.2	5.8	94.4
High school diploma	97.6	4.8	6.3	0.4	7.2	3.5	40.5	20.3	3.4	8.7	98.5
Some college	98.6	7.0	8.3	0.8	9.9	6.6	49.6	17.6	4.8	9.2	98.7
College degree	99.5	8.9	13.2	2.7	26.0	20.7	74.9	22.3	8.8	9.0	99.7
<i>Race or ethnicity of respondent</i>											
White non-Hispanic	99.0	8.0	11.3	1.7	17.5	13.3	60.4	21.2	7.3	8.6	99.4
Black or African-American non-Hispanic	95.9	3.8	3.7	*	4.7	1.7	33.6	23.7	1.9	9.9	96.7
Hispanic or Latino	93.9	2.7	1.6	*	4.2	1.7	29.7	6.4	1.3	6.5	94.9
Other or Multiple Race	98.2	5.0	5.8	*	14.2	9.7	48.0	14.8	2.9	9.0	98.6
<i>Current work status of head</i>											
Working for someone else	98.3	5.2	9.3	0.7	13.8	9.2	62.0	16.4	3.0	7.9	98.8
Self-employed	99.0	7.1	8.4	2.1	18.6	14.0	52.0	23.3	9.0	14.0	99.4
Retired	97.8	9.7	8.1	2.0	13.8	11.5	37.5	26.1	9.5	8.1	98.4
Other not working	92.6	*	4.8	*	6.4	2.6	22.9	8.1	*	7.8	92.9
<i>Current occupation of head</i>											
Managerial or professional	99.7	7.0	11.8	1.8	22.2	17.5	74.7	21.5	6.1	9.6	99.9
Technical, sales, or services	97.9	4.2	7.4	0.4	11.5	5.7	50.9	14.2	2.9	8.8	98.6
Other occupation	97.0	4.9	7.0	*	5.8	2.9	48.6	14.9	1.8	7.7	97.7
Retired or other not working	97.0	8.5	7.6	1.8	12.6	10.1	35.3	23.3	8.4	8.0	97.5
<i>Housing status</i>											
Owner	99.0	8.8	11.4	1.7	18.7	13.4	64.1	24.0	7.7	8.2	99.3
Renter or other	96.2	2.4	3.7	0.5	5.6	4.0	30.9	11.4	1.4	9.2	97.0
<i>Percentiles of net worth</i>											
Less than 25	95.2	1.3	2.4	*	2.1	*	18.6	7.5	*	6.2	95.9
25-49.9	97.5	2.3	5.8	*	6.0	2.9	43.3	16.5	1.2	9.4	98.4
50-74.9	99.3	6.9	9.8	*	12.5	7.4	63.7	21.8	3.9	8.2	99.7
75-89.9	99.8	15.8	15.9	2.0	25.0	19.2	78.7	30.0	13.6	9.8	99.8
90-100	100.0	15.3	17.6	7.7	50.6	44.3	88.6	34.3	20.1	11.8	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, 2016 Survey of Consumer Finance.