Family Holdings of Financial Assets: Median Value of Holding for Families Holding Asset, by Selected Characteristics of Families and Type of Asset, 2016

[Thousands of dollars]

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	4.5	20.0	1.0	100.0	25.0	114.0	60.0	8.5	110.0	5.5	23.5
Percentiles of income											
Less than 20	0.6	8.0	0.5	*	7.0	25.0	7.4	2.0	88.0	2.0	0.9
20-39.9	1.6	20.0	1.0	*	15.0	81.0	17.0	5.0	60.0	4.0	4.9
40-59.9	3.8	10.0	0.8	*	8.2	55.0	25.0	6.0	80.0	2.5	18.7
60-79.9	8.2	20.0	0.6	80.0	12.0	60.0	51.0	9.6	100.0	10.0	63.2
80-89.9	18.7	20.0	1.8	100.0	21.0	120.0	133.0	20.0	132.0	10.0	178.6
90-100	62.0	60.0	1.5	386.0	125.0	450.5	403.0	38.0	260.0	35.0	818.5
Age of head (years)											
Less than 35	2.6	4.0	0.5	*	5.0	10.0	12.0	3.0	50.0	1.5	6.1
35-44	3.8	7.7	0.6	*	12.0	55.2	37.0	6.0	22.0	5.0	17.0
45-54	4.1	10.0	0.8	392.0	25.0	100.0	82.0	9.6	70.0	6.1	35.2
55-64	5.4	20.0	2.0	386.0	45.0	270.0	120.0	15.0	165.0	10.0	59.5
65-74	8.0	25.0	1.0	100.0	55.0	300.0	126.2	9.6	140.0	9.0	59.9
75 or more	10.0	40.0	4.8	62.0	70.0	155.0	120.0	7.5	100.0	15.0	63.2
Family structure											
Single with child(ren)	1.2	20.0	0.5	*	7.0	100.0	25.0	4.1	75.0	5.0	4.0
Single, no child, age less than 55	2.4	5.0	0.8	*	12.0	23.0	20.0	2.5	45.0	2.0	7.0
Single, no child, age 55 or more	3.0	40.0	1.1	100.0	28.0	150.0	74.0	6.0	140.0	10.0	17.7
Couple with child(ren)	5.7	8.0	0.9	70.0	20.0	80.0	60.0	10.0	100.0	6.5	33.3
Couple, no child	9.0	25.0	1.5	135.0	46.0	225.0	109.5	12.0	143.0	9.0	68.1
Education of head											
No high school diploma	0.9	10.0	0.6	*	9.5	215.0	36.0	5.0	40.0	2.5	1.5
High school diploma	2.1	25.0	0.6	45.0	15.0	100.0	36.0	5.0	85.0	3.5	10.0
Some college	3.5	15.0	1.0	100.0	10.0	70.0	34.0	5.0	100.0	4.0	15.3
College degree	15.0	25.0	1.0	141.0	40.0	153.2	117.0	17.0	165.0	10.0	125.0
Race or ethnicity of respondent											
White non-Hispanic	7.1	23.0	1.0	100.0	30.0	131.0	77.0	10.0	120.0	8.1	51.5
Black or African-American non-Hispanic	1.4	10.0	0.8	*	7.5	27.0	24.7	3.8	50.0	3.1	4.0
Hispanic or Latino	1.5	5.0	0.3	*	11.0	19.0	23.0	5.5	40.0	3.5	3.0
Other or Multiple Race	4.0	15.0	0.8	*	20.0	87.0	52.0	5.0	152.0	3.0	14.7
Current work status of head											
Working for someone else	4.4	10.0	0.8	150.0	17.0	75.0	47.0	8.0	74.0	5.0	24.2
Self-employed	10.3	50.0	1.0	310.0	60.0	301.0	124.0	25.0	160.0	10.0	58.4
Retired	4.3	32.0	3.0	80.0	62.0	200.0	116.0	6.7	142.0	8.5	24.0
Other not working	0.8	*	1.8	*	24.0	95.0	33.0	4.8	*	1.1	1.2
Current occupation of head											
Managerial or professional	11.0	20.0	1.0	330.0	30.0	110.0	86.0	13.0	114.0	8.0	80.5
Technical, sales, or services	3.0	7.6	0.6	230.0	10.0	61.0	30.0	6.5	74.0	4.8	11.3
Other occupation	2.3	5.2	0.5	*	8.0	100.0	36.0	7.0	25.0	5.0	10.0
Retired or other not working	3.0	30.0	2.8	67.0	60.0	175.0	100.0	6.5	132.0	5.5	14.4
Housing status											
Owner	9.0	25.0	1.0	100.0	30.0	150.0	90.0	10.0	132.0	9.5	69.2
Renter or other	1.2	6.0	0.5	64.0	10.0	39.0	15.0	3.0	25.0	2.0	2.5
Percentiles of net worth											
Less than 25	0.7	3.3	0.3	*	1.7	*	4.3	1.1	*	0.7	1.0
25-49.9	2.2	5.0	0.5	*	3.1	7.7	15.0	4.0	30.0	3.5	10.0
50-74.9	7.5	16.0	0.8	*	7.0	30.0	52.0	8.0	50.0	6.0	62.2
75-89.9	23.6	25.0	2.0	50.0	28.0	95.0	198.0	12.0	100.0	18.0	283.9
90-100	79.0	55.0	3.0	386.0	200.0	550.0	631.0	45.0	264.0	50.0	1296.1

^{*} 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.