

**Family Holdings of Debt: Percentage of Families Holding Debt,
by Selected Characteristics of Families and Type of Debt, 2013**

Family characteristic	Secured by residential property		Installment loans	Credit card balances	Lines of credit not secured by residential property	Other	Any debt
	Primary residence	Other					
All families	42.9	5.2	47.2	38.1	1.9	6.6	74.5
<i>Percentiles of income</i>							
Less than 20	13.1	0.6	32.7	19.6	0.7	4.0	52.1
20-39.9	26.3	2.1	40.9	34.2	1.6	5.2	66.5
40-59.9	39.8	3.9	52.8	46.9	1.4	5.4	81.0
60-79.9	63.3	5.6	56.4	49.8	2.3	9.2	87.2
80-89.9	71.5	9.4	61.0	48.2	3.6	10.5	87.2
90-100	72.6	18.6	44.9	32.2	3.2	7.9	84.5
<i>Age of head (years)</i>							
Less than 35	28.6	2.4	63.5	36.8	2.1	5.7	77.1
35-44	53.5	4.9	58.1	41.7	2.6	7.7	84.8
45-54	56.1	7.8	52.8	44.3	1.7	9.7	82.3
55-64	48.9	7.8	43.3	43.4	1.7	7.7	78.7
65-74	42.2	4.8	29.3	32.8	2.1	4.2	66.4
75 or more	19.9	2.7	15.7	21.1	0.7	2.0	41.4
<i>Family structure</i>							
Single with child(ren)	31.6	2.5	51.6	32.5	1.4	5.9	73.6
Single, no child, age less than 55	26.3	2.5	47.0	33.6	2.0	5.2	70.0
Single, no child, age 55 or more	26.8	2.7	21.1	30.0	1.2	4.2	53.8
Couple with child(ren)	61.0	7.2	60.5	46.6	2.2	9.9	87.6
Couple, no child	46.2	7.4	46.1	38.5	2.1	5.4	75.3
<i>Education of head</i>							
No high school diploma	21.5	2.2	31.8	27.2	*	3.7	53.6
High school diploma	37.6	3.4	43.9	36.3	1.5	7.0	70.2
Some college	39.5	4.6	52.7	43.9	2.3	7.9	78.5
College degree	55.0	7.9	51.5	39.9	2.3	6.5	82.0
<i>Race or ethnicity of respondent</i>							
White non-Hispanic	48.4	6.1	46.2	38.5	2.0	6.5	75.3
Nonwhite or Hispanic	31.6	3.5	49.0	37.4	1.6	6.8	72.9
<i>Current work status of head</i>							
Working for someone else	49.4	5.5	57.3	43.9	2.3	8.4	82.8
Self-employed	54.4	10.9	45.9	42.6	2.8	5.5	82.2
Retired	28.9	3.3	26.1	27.9	1.1	3.4	55.4
Other not working	26.8	2.7	48.2	23.8	*	6.0	70.4
<i>Current occupation of head</i>							
Managerial or professional	59.4	9.4	56.4	42.1	2.6	6.8	86.1
Technical, sales, or services	40.7	4.0	53.4	45.1	1.9	8.1	79.1
Other occupation	46.1	3.8	56.9	44.7	2.4	9.6	81.4
Retired or other not working	28.5	3.2	30.3	27.1	1.0	3.9	58.3
<i>Region</i>							
Northeast	43.2	5.4	44.3	37.9	1.9	7.6	72.2
Midwest	46.1	5.0	49.7	40.3	1.9	6.9	76.9
South	41.5	4.6	49.7	35.9	1.5	5.9	74.2
West	41.9	6.5	42.6	40.0	2.4	6.7	74.7
<i>Urbanicity</i>							
Metropolitan statistical area (MSA)	43.6	5.3	46.6	38.5	2.0	6.4	74.8
Non-MSA	38.1	4.6	50.8	35.9	*	7.9	72.8
<i>Housing status</i>							
Owner	65.9	6.6	46.4	42.0	1.7	6.5	80.4
Renter or other	*	2.8	48.5	30.9	2.3	6.9	63.7
<i>Percentiles of net worth</i>							
Less than 25	16.9	1.5	56.5	33.4	2.1	6.3	69.9
25-49.9	41.0	1.9	51.9	44.3	1.8	7.4	77.3
50-74.9	57.4	5.8	45.4	45.5	1.8	7.1	78.9
75-89.9	55.4	9.1	39.1	35.1	1.3	5.8	72.5
90-100	57.8	15.9	28.3	20.9	2.6	5.5	71.5

* 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.

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

**Family Holdings of Debt: Percentage of Families Holding Debt,
by Selected Characteristics of Families and Type of Debt, 2010**

Family characteristic	Secured by residential property		Installment loans	Credit card balances	Lines of credit not secured by residential property	Other	Any debt
	Primary residence	Other					
All families	47.0	5.3	46.3	39.4	2.1	6.4	74.9
<i>Percentiles of income</i>							
Less than 20	14.8	1.3	34.1	23.2	1.2	4.2	52.5
20-39.9	29.6	1.7	40.8	33.4	2.2	4.2	66.8
40-59.9	51.6	3.5	49.9	45.0	2.1	6.8	81.8
60-79.9	65.4	6.0	56.6	53.1	1.9	7.8	86.9
80-89.9	74.5	9.1	58.8	51.0	2.0	11.8	88.9
90-100	72.8	19.4	41.8	33.6	3.7	6.6	84.5
<i>Age of head (years)</i>							
Less than 35	34.0	2.9	61.9	38.7	1.8	5.5	77.8
35-44	57.6	5.1	60.0	45.7	2.2	8.6	86.0
45-54	60.4	7.6	49.8	46.2	2.7	9.7	84.1
55-64	53.6	7.6	40.7	41.3	3.0	6.7	77.7
65-74	40.5	5.0	30.3	31.9	1.2	2.3	65.2
75 or more	24.2	2.9	12.3	21.7	*	2.0	38.5
<i>Family structure</i>							
Single with child(ren)	36.0	2.6	49.4	35.3	1.2	6.7	73.5
Single, no child, age less than 55	31.8	2.7	48.0	37.2	2.3	5.7	73.3
Single, no child, age 55 or more	29.0	3.2	20.4	26.9	1.0	2.5	52.2
Couple with child(ren)	64.9	7.3	59.6	47.4	2.8	8.8	87.5
Couple, no child	49.5	6.9	43.0	40.1	2.1	6.2	74.5
<i>Education of head</i>							
No high school diploma	27.3	*	34.7	27.7	1.6	4.8	56.4
High school diploma	42.0	2.8	44.0	36.9	1.7	6.4	70.6
Some college	44.8	4.7	55.1	45.8	2.3	7.4	80.2
College degree	58.7	9.2	47.7	42.1	2.4	6.4	82.0
<i>Race or ethnicity of respondent</i>							
White non-Hispanic	51.8	6.1	45.8	39.3	2.4	6.1	75.9
Nonwhite or Hispanic	37.1	3.8	47.4	39.7	1.4	7.2	73.0
<i>Current work status of head</i>							
Working for someone else	54.4	5.3	56.0	45.8	2.4	7.7	83.9
Self-employed	58.6	12.4	42.4	40.4	3.2	7.0	82.0
Retired	29.1	2.9	24.6	25.4	0.9	3.1	51.0
Other not working	31.1	2.8	51.8	35.5	*	6.6	75.1
<i>Current occupation of head</i>							
Managerial or professional	64.6	9.8	51.4	44.6	2.9	6.5	87.4
Technical, sales, or services	43.8	4.1	55.0	44.6	2.4	7.0	79.6
Other occupation	54.1	4.4	55.6	45.7	2.1	9.9	82.7
Retired or other not working	29.6	2.9	30.5	27.6	1.1	3.9	56.2
<i>Region</i>							
Northeast	46.9	5.5	42.6	39.9	1.6	6.6	74.8
Midwest	52.8	4.2	48.5	37.4	2.3	5.4	76.4
South	43.6	4.8	48.2	38.2	2.0	7.3	73.6
West	46.9	7.3	44.2	43.0	2.4	5.9	75.9
<i>Urbanicity</i>							
Metropolitan statistical area (MSA)	47.8	5.7	46.2	40.3	2.1	6.5	75.8
Non-MSA	43.3	3.7	46.9	35.0	1.9	6.3	70.7
<i>Housing status</i>							
Owner	69.9	6.9	46.0	43.1	2.0	6.5	81.4
Renter or other	*	2.2	46.9	31.8	2.1	6.4	61.6
<i>Percentiles of net worth</i>							
Less than 25	20.0	1.8	57.1	36.9	2.3	6.6	69.2
25-49.9	48.9	2.0	51.1	44.5	1.5	7.3	78.8
50-74.9	61.5	4.6	47.7	46.2	2.2	6.7	80.3
75-89.9	56.9	9.7	34.4	36.1	1.8	5.4	72.2
90-100	58.6	17.8	21.9	20.9	3.0	4.5	70.4

* 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.

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

**Family Holdings of Debt: Percentage of Families Holding Debt,
by Selected Characteristics of Families and Type of Debt, 2007**

Family characteristic	Secured by residential property		Installment loans	Credit card balances	Lines of credit not secured by residential property	Other	Any debt
	Primary residence	Other					
All families	48.7	5.5	46.9	46.1	1.7	6.8	77.0
<i>Percentiles of income</i>							
Less than 20	14.9	1.1	27.8	25.7	*	3.9	51.7
20-39.9	29.6	1.9	42.4	39.5	1.8	6.8	70.2
40-59.9	50.5	2.6	53.9	54.8	*	6.4	83.8
60-79.9	69.7	6.9	59.2	62.1	2.1	8.7	90.9
80-89.9	80.8	8.5	57.4	55.8	*	9.6	89.6
90-100	76.4	21.9	45.0	40.6	2.1	7.0	87.6
<i>Age of head (years)</i>							
Less than 35	37.3	3.3	65.2	48.5	2.1	5.9	83.6
35-44	59.5	6.5	56.2	51.7	2.2	7.5	86.2
45-54	65.5	8.0	51.9	53.6	1.9	9.8	86.8
55-64	55.3	7.8	44.6	49.9	1.2	8.7	81.8
65-74	42.9	5.0	26.1	37.0	1.5	4.4	65.5
75 or more	13.9	0.6	7.0	18.8	*	1.3	31.4
<i>Family structure</i>							
Single with child(ren)	38.3	2.7	50.2	45.3	2.6	10.1	78.0
Single, no child, age less than 55	35.0	3.5	44.1	42.9	*	7.0	76.9
Single, no child, age 55 or more	22.0	1.9	18.9	30.2	*	3.7	48.2
Couple with child(ren)	69.0	8.4	62.9	54.7	2.0	7.9	91.1
Couple, no child	51.3	6.6	43.6	46.7	1.5	5.7	76.0
<i>Education of head</i>							
No high school diploma	26.0	1.9	33.3	26.9	*	5.3	55.5
High school diploma	45.0	3.2	46.0	46.8	1.4	6.4	75.1
Some college	46.9	6.4	54.3	51.0	2.2	9.3	80.8
College degree	61.7	8.7	49.1	50.2	1.7	6.5	85.1
<i>Race or ethnicity of respondent</i>							
White non-Hispanic	52.1	5.8	46.1	45.1	1.6	6.7	76.8
Nonwhite or Hispanic	40.4	4.8	48.9	48.4	2.0	7.0	77.7
<i>Current work status of head</i>							
Working for someone else	56.7	5.4	57.5	53.7	1.9	8.7	86.2
Self-employed	64.8	15.1	43.9	48.9	3.6	4.7	86.8
Retired	27.0	2.6	23.6	28.2	0.8	3.2	52.3
Other not working	25.5	*	42.9	36.9	*	7.5	69.9
<i>Current occupation of head</i>							
Managerial or professional	67.6	10.0	56.2	52.7	1.8	7.0	90.9
Technical, sales, or services	49.7	4.5	52.2	53.2	2.7	7.9	81.8
Other occupation	53.6	5.1	57.8	53.2	2.1	9.7	84.9
Retired or other not working	26.7	2.5	26.6	29.6	0.7	3.9	55.0
<i>Region</i>							
Northeast	48.4	4.9	40.7	44.3	*	5.6	73.3
Midwest	51.0	5.2	47.9	45.5	1.9	7.0	78.3
South	46.6	4.6	48.5	43.5	1.7	6.9	75.3
West	49.9	8.1	48.4	52.4	2.7	7.5	81.6
<i>Urbanicity</i>							
Metropolitan statistical area (MSA)	49.7	6.1	46.0	46.3	1.8	6.6	77.4
Non-MSA	43.5	2.9	51.3	44.8	1.6	8.0	75.1
<i>Housing status</i>							
Owner	70.9	6.9	46.1	50.1	1.3	6.8	82.4
Renter or other	*	2.6	48.6	37.3	2.8	6.9	65.4
<i>Percentiles of net worth</i>							
Less than 25	11.0	*	54.2	41.0	2.6	6.7	68.8
25-49.9	56.2	3.2	52.2	52.9	1.3	8.2	82.5
50-74.9	64.4	4.9	46.2	51.7	1.6	7.4	80.3
75-89.9	63.7	8.5	39.7	44.0	1.5	3.8	76.8
90-100	62.3	21.8	28.2	30.7	1.5	6.8	76.1

* 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.

Source: The Federal Reserve Board, 2007 Survey of Consumer Finance (July 19, 2012).

**Family Holdings of Debt: Percentage of Families Holding Debt,
by Selected Characteristics of Families and Type of Debt, 2004**

Family characteristic	Secured by residential property		Installment loans	Credit card balances	Lines of credit not secured by residential property	Other	Any debt
	Primary residence	Other					
All families	47.9	4.0	46.0	46.2	1.6	7.6	76.4
<i>Percentiles of income</i>							
Less than 20	15.9	*	26.9	28.8	*	4.6	52.6
20-39.9	29.6	1.5	39.8	42.9	1.5	5.8	69.8
40-59.9	51.6	2.6	52.5	55.1	1.8	8.0	84.0
60-79.9	65.8	4.1	57.9	56.1	1.8	8.3	86.6
80-89.9	76.8	7.6	60.0	57.6	2.6	12.2	91.9
90-100	76.2	15.4	45.7	38.5	2.5	10.6	86.3
<i>Age of head (years)</i>							
Less than 35	37.7	2.1	59.4	47.5	2.2	6.2	79.8
35-44	62.8	4.0	55.7	58.8	1.5	11.3	88.6
45-54	64.6	6.3	50.2	54.0	2.9	9.4	88.4
55-64	51.0	5.9	42.8	42.1	0.7	8.4	76.3
65-74	32.1	3.2	27.5	31.9	0.4	4.0	58.8
75 or more	18.7	1.5	13.9	23.5	*	2.5	40.3
<i>Family structure</i>							
Single with child(ren)	43.7	1.6	44.4	48.6	*	6.1	77.9
Single, no child, age less than 55	32.8	3.6	45.6	47.6	1.9	8.4	77.8
Single, no child, age 55 or more	22.2	2.5	20.3	27.8	*	5.1	47.9
Couple with child(ren)	68.4	5.1	61.0	56.7	2.1	10.2	90.1
Couple, no child	48.2	5.0	43.2	41.8	1.7	6.2	74.3
<i>Education of head</i>							
No high school diploma	24.8	*	28.0	29.5	*	5.7	53.4
High school diploma	42.2	2.2	44.3	48.2	1.8	5.9	73.2
Some college	48.7	4.7	55.3	54.4	1.8	10.3	84.2
College degree	61.3	6.7	49.9	47.0	1.7	8.5	84.3
<i>Race or ethnicity of respondent</i>							
White non-Hispanic	51.9	4.4	47.0	46.0	1.7	7.8	78.0
Nonwhite or Hispanic	37.4	3.0	43.2	46.7	1.1	7.3	72.5
<i>Current work status of head</i>							
Working for someone else	56.1	4.1	55.7	54.9	1.9	9.8	86.1
Self-employed	59.5	10.2	43.5	44.3	3.0	5.8	81.5
Retired	24.6	1.2	22.8	25.9	*	3.9	50.7
Other not working	30.3	*	45.6	41.0	*	*	70.4
<i>Current occupation of head</i>							
Managerial or professional	67.7	7.8	52.4	50.8	1.8	10.2	89.3
Technical, sales, or services	45.7	3.4	52.5	54.2	2.4	7.5	81.5
Other occupation	53.4	3.2	56.6	55.2	2.1	9.6	84.0
Retired or other not working	25.5	1.3	26.3	28.2	*	3.6	53.7
<i>Region</i>							
Northeast	47.4	3.5	42.4	46.6	1.1	7.8	76.3
Midwest	51.9	4.1	49.9	44.7	1.6	8.6	75.4
South	45.2	3.2	44.2	46.0	1.6	6.5	75.0
West	48.7	5.8	47.9	47.5	1.8	8.4	79.9
<i>Urbanicity</i>							
Metropolitan statistical area (MSA)	49.0	4.4	45.4	46.9	1.6	7.9	76.8
Non-MSA	42.5	2.0	48.6	42.8	1.6	6.4	74.7
<i>Housing status</i>							
Owner	69.4	5.1	46.6	48.8	1.3	7.7	82.3
Renter or other	*	1.7	44.6	40.4	2.1	7.3	63.4
<i>Percentiles of net worth</i>							
Less than 25	12.3	*	47.5	40.3	1.3	6.2	64.9
25-49.9	52.8	1.4	52.4	58.0	1.7	9.4	83.8
50-74.9	66.1	4.5	49.0	52.9	1.9	6.9	83.2
75-89.9	61.6	5.8	40.4	40.3	1.3	7.2	74.6
90-100	58.5	16.6	27.2	23.5	1.5	9.1	72.7

* 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.

Source: The Federal Reserve Board, 2004 Survey of Consumer Finance (July 19, 2012).

**Family Holdings of Debt: Percentage of Families Holding Debt,
by Selected Characteristics of Families and Type of Debt, 2001**

Family characteristic	Secured by residential property		Installment loans	Credit card balances	Lines of credit not secured by residential property	Other	Any debt
	Primary residence	Other					
All families	44.6	4.6	45.2	44.4	1.5	7.2	75.1
<i>Percentiles of income</i>							
Less than 20	13.8	*	25.5	30.3	1.3	5.9	49.3
20-39.9	27.0	1.8	43.2	44.5	1.5	5.6	70.2
40-59.9	44.4	3.2	51.9	52.8	1.5	7.7	82.1
60-79.9	61.8	5.3	56.7	52.6	1.5	7.7	85.6
80-89.9	76.9	10.3	55.7	50.3	2.6	9.3	91.4
90-100	75.4	14.2	41.2	33.1	1.4	8.8	85.3
<i>Age of head (years)</i>							
Less than 35	35.7	2.7	63.8	49.6	1.7	8.8	82.7
35-44	59.6	4.9	57.1	54.1	1.7	8.0	88.6
45-54	59.8	6.4	45.9	50.4	1.5	7.4	84.6
55-64	49.0	7.4	39.3	41.6	3.1	7.4	75.4
65-74	32.0	3.4	21.1	30.0	*	5.0	56.8
75 or more	9.5	2.0	9.5	18.4	*	3.6	29.2
<i>Family structure</i>							
Single with child(ren)	35.5	2.4	48.7	48.1	*	7.6	73.6
Single, no child, age less than 55	25.8	2.7	46.2	47.8	2.6	7.9	76.7
Single, no child, age 55 or more	19.3	3.0	15.3	27.1	*	5.8	43.3
Couple with child(ren)	67.8	6.8	60.9	52.4	1.3	8.8	90.4
Couple, no child	44.7	4.8	40.0	40.5	1.3	5.6	72.9
<i>Education of head</i>							
No high school diploma	26.3	1.4	29.2	30.0	*	5.7	55.8
High school diploma	40.5	2.9	47.5	46.4	1.4	7.9	73.9
Some college	44.8	4.5	49.8	55.2	3.0	6.4	80.6
College degree	57.0	7.7	48.0	43.4	1.4	7.6	82.4
<i>Race or ethnicity of respondent</i>							
White non-Hispanic	47.6	5.3	45.4	43.3	1.7	7.4	75.8
Nonwhite or Hispanic	35.6	2.4	44.4	47.6	1.2	6.5	73.0
<i>Current work status of head</i>							
Working for someone else	52.5	5.3	57.0	53.2	1.4	8.2	86.5
Self-employed	59.1	7.3	39.8	42.8	3.5	8.1	81.7
Retired	19.6	1.9	17.1	24.0	*	4.4	44.1
Other not working	28.3	*	41.9	32.6	*	6.2	62.5
<i>Current occupation of head</i>							
Managerial or professional	63.0	9.2	49.6	47.3	1.9	7.7	88.4
Technical, sales, or services	45.7	3.5	56.3	55.7	2.4	7.9	83.6
Other occupation	50.3	3.3	57.6	52.3	*	9.0	84.6
Retired or other not working	21.0	2.0	21.2	25.4	1.0	4.7	47.1
<i>Region</i>							
Northeast	38.1	4.9	35.0	39.7	*	6.7	67.0
Midwest	50.9	4.5	48.2	43.9	1.7	7.4	77.5
South	46.6	4.3	49.7	44.7	1.3	6.5	76.8
West	40.4	4.8	43.3	48.4	2.5	8.7	76.9
<i>Urbanicity</i>							
Metropolitan statistical area (MSA)	45.5	4.7	44.6	44.8	1.3	6.9	75.8
Non-MSA	39.4	3.6	48.4	41.9	2.9	9.2	70.9
<i>Housing status</i>							
Owner	66.0	5.8	45.5	44.4	1.0	6.9	79.9
Renter or other	*	2.0	44.5	44.3	2.8	7.8	65.0
<i>Percentiles of net worth</i>							
Less than 25	11.1	*	48.9	45.4	2.5	8.3	68.7
25-49.9	49.6	2.0	51.1	54.9	1.2	7.2	80.9
50-74.9	59.3	5.5	48.3	44.9	*	7.1	78.0
75-89.9	60.9	7.6	37.2	39.0	*	4.9	75.0
90-100	55.0	14.2	25.1	22.1	2.1	8.2	69.7

* 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.

Source: The Federal Reserve Board, 2001 Survey of Consumer Finance (July 19, 2012).

**Family Holdings of Debt: Percentage of Families Holding Debt,
by Selected Characteristics of Families and Type of Debt, 1998**

Family characteristic	Secured by residential property		Installment loans	Credit card balances	Lines of credit not secured by residential property	Other	Any debt
	Primary residence	Other					
All families	43.1	5.0	43.7	44.1	2.3	8.8	74.1
<i>Percentiles of income</i>							
Less than 20	11.2	*	27.3	24.5	*	5.5	47.3
20-39.9	23.9	2.0	36.7	40.9	1.7	6.2	66.8
40-59.9	43.7	4.1	51.2	50.1	2.7	7.8	79.9
60-79.9	63.5	6.7	51.6	57.4	2.9	11.3	87.3
80-89.9	73.6	7.8	58.4	53.1	4.5	12.1	89.6
90-100	73.0	15.3	45.4	42.1	2.5	13.9	88.1
<i>Age of head (years)</i>							
Less than 35	33.2	1.8	60.0	50.7	2.4	9.6	81.2
35-44	58.7	6.6	53.3	51.3	3.6	11.4	87.6
45-54	58.8	6.7	51.2	52.5	3.6	11.1	87.0
55-64	49.4	7.8	37.9	45.7	1.6	8.3	76.4
65-74	26.0	5.1	20.2	29.2	*	4.1	51.4
75 or more	11.5	1.8	4.2	11.2	*	2.0	24.6
<i>Family structure</i>							
Single with child(ren)	29.2	*	43.2	38.0	*	7.8	70.9
Single, no child, age less than 55	25.0	4.4	46.1	46.9	2.2	10.0	76.3
Single, no child, age 55 or more	18.4	2.6	11.6	21.1	*	2.4	38.2
Couple with child(ren)	67.1	5.6	59.0	55.8	2.9	11.9	91.0
Couple, no child	43.5	7.2	40.3	42.4	2.9	7.8	71.7
<i>Education of head</i>							
No high school diploma	21.8	*	30.6	28.5	*	6.9	52.9
High school diploma	39.8	3.7	43.0	43.0	1.9	8.5	69.7
Some college	46.6	5.4	49.4	53.2	2.8	9.3	82.0
College degree	54.9	7.9	47.9	47.9	3.0	9.7	84.3
<i>Race or ethnicity of respondent</i>							
White non-Hispanic	46.8	5.3	44.2	44.3	2.5	8.8	74.8
Nonwhite or Hispanic	31.0	4.0	42.3	43.5	1.8	8.5	71.5
<i>Current work status of head</i>							
Working for someone else	50.8	5.1	55.2	53.5	2.7	10.8	86.8
Self-employed	63.1	10.7	46.3	47.5	3.7	10.7	84.6
Retired	18.7	3.1	15.9	21.0	*	3.3	39.9
Other not working	26.4	*	38.7	38.7	*	7.5	65.5
<i>Current occupation of head</i>							
Managerial or professional	61.1	7.7	51.2	53.3	4.2	10.9	90.1
Technical, sales, or services	44.2	5.7	52.4	52.2	1.8	10.1	82.8
Other occupation	51.8	4.7	57.3	52.0	2.7	11.2	86.0
Retired or other not working	20.1	2.6	19.8	24.0	0.9	4.0	44.4
<i>Region</i>							
Northeast	45.5	5.5	36.1	38.7	2.2	7.9	69.8
Midwest	45.5	3.6	44.2	40.2	2.0	10.0	71.9
South	40.3	5.0	48.7	46.1	2.4	8.8	74.3
West	43.0	6.1	41.8	49.9	2.7	8.1	79.8
<i>Urbanicity</i>							
Metropolitan statistical area (MSA)	44.1	5.3	43.0	44.7	2.2	9.0	75.4
Non-MSA	37.5	3.4	48.2	40.4	3.2	7.3	66.1
<i>Housing status</i>							
Owner	65.1	6.2	44.3	46.2	1.8	9.3	79.4
Renter or other	*	2.7	42.7	40.0	3.4	7.8	63.5
<i>Percentiles of net worth</i>							
Less than 25	11.2	*	47.2	39.5	2.8	9.3	65.6
25-49.9	47.4	3.2	49.9	54.8	2.5	9.2	81.3
50-74.9	56.2	4.8	46.3	48.7	1.7	7.7	76.8
75-89.9	56.8	8.9	34.4	36.7	2.0	7.6	70.1
90-100	59.1	14.8	27.3	28.4	2.6	10.8	76.0

* 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.

Source: The Federal Reserve Board, 1998 Survey of Consumer Finance (July 19, 2012).

**Family Holdings of Debt: Percentage of Families Holding Debt,
by Selected Characteristics of Families and Type of Debt, 1995**

Family characteristic	Secured by residential property		Installment loans	Credit card balances	Lines of credit not secured by residential property	Other	Any debt
	Primary residence	Other					
All families	41.0	4.7	46.0	47.3	1.9	8.5	74.5
<i>Percentiles of income</i>							
Less than 20	10.4	1.3	27.4	26.0	*	6.8	49.2
20-39.9	25.9	1.6	40.3	43.2	*	7.9	68.6
40-59.9	38.2	3.1	49.5	52.9	2.2	7.8	79.4
60-79.9	59.1	5.1	60.2	60.0	2.4	9.0	87.4
80-89.9	69.8	7.9	60.4	61.0	3.8	8.2	90.2
90-100	72.9	17.2	44.5	47.3	3.9	13.5	86.1
<i>Age of head (years)</i>							
Less than 35	33.0	2.1	62.5	54.7	2.7	7.4	83.5
35-44	54.3	4.9	59.8	55.9	2.1	10.5	87.0
45-54	61.8	8.4	53.3	56.4	2.2	13.0	86.3
55-64	45.2	8.3	34.8	43.2	1.7	7.8	73.7
65-74	24.7	3.5	16.5	30.5	1.3	5.4	53.4
75 or more	6.8	1.0	8.8	17.5	*	2.9	28.4
<i>Family structure</i>							
Single with child(ren)	32.2	1.8	46.4	43.9	*	9.6	74.4
Single, no child, age less than 55	27.2	3.1	48.4	48.4	2.7	10.6	78.6
Single, no child, age 55 or more	12.4	1.9	15.2	25.1	*	4.3	41.5
Couple with child(ren)	63.5	6.6	63.6	60.9	2.2	9.8	89.2
Couple, no child	40.9	6.2	39.0	43.3	1.8	7.3	71.6
<i>Education of head</i>							
No high school diploma	23.5	2.8	32.6	32.4	*	5.4	54.6
High school diploma	40.1	3.9	46.7	49.8	1.2	8.3	74.7
Some college	39.2	4.2	52.2	54.9	2.3	10.7	81.1
College degree	53.5	7.0	49.3	48.9	3.1	9.2	82.2
<i>Race or ethnicity of respondent</i>							
White non-Hispanic	44.1	5.1	46.1	47.1	2.1	8.5	75.4
Nonwhite or Hispanic	30.2	3.5	45.3	48.0	*	8.5	71.6
<i>Current work status of head</i>							
Working for someone else	51.2	5.4	58.6	58.0	2.3	9.9	87.4
Self-employed	51.6	8.1	45.6	45.3	3.6	8.8	81.2
Retired	18.7	2.4	18.3	25.9	*	4.6	44.9
Other not working	17.9	*	40.3	36.8	*	9.7	62.9
<i>Current occupation of head</i>							
Managerial or professional	61.0	9.2	54.0	51.8	4.1	10.3	87.7
Technical, sales, or services	46.3	3.7	54.2	56.3	2.2	10.5	85.2
Other occupation	48.3	5.1	61.1	59.3	1.5	8.6	86.6
Retired or other not working	18.6	2.3	22.7	28.1	*	5.6	48.6
<i>Region</i>							
Northeast	37.3	5.5	44.5	43.9	1.9	9.8	71.9
Midwest	44.9	3.8	48.4	46.4	1.6	7.4	73.3
South	39.5	4.5	47.2	48.0	1.8	8.5	76.2
West	42.4	5.3	42.5	50.2	2.4	8.4	75.6
<i>Urbanicity</i>							
Metropolitan statistical area (MSA)	41.9	5.0	46.5	48.5	2.0	8.5	75.7
Non-MSA	35.8	3.1	42.8	39.9	1.4	8.2	67.4
<i>Housing status</i>							
Owner	63.3	5.8	45.4	51.1	1.5	8.0	79.6
Renter or other	*	2.7	46.9	40.3	2.6	9.4	65.3
<i>Percentiles of net worth</i>							
Less than 25	9.4	*	48.8	41.5	2.4	9.6	66.5
25-49.9	47.6	2.5	54.9	55.4	2.1	9.4	81.4
50-74.9	55.5	3.3	47.3	57.3	1.3	7.0	79.5
75-89.9	49.3	8.0	36.2	39.5	*	8.2	70.5
90-100	54.6	18.7	27.9	27.9	3.2	7.3	70.8

* 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.

Source: The Federal Reserve Board, 1995 Survey of Consumer Finance (July 19, 2012).

**Family Holdings of Debt: Percentage of Families Holding Debt,
by Selected Characteristics of Families and Type of Debt, 1992**

Family characteristic	Secured by residential property		Installment loans	Credit card balances	Lines of credit not secured by residential property	Other	Any debt
	Primary residence	Other					
All families	39.1	5.7	46.0	43.7	2.3	8.4	73.2
<i>Percentiles of income</i>							
Less than 20	10.4	*	31.2	23.4	*	4.5	48.9
20-39.9	21.2	*	42.2	41.9	*	6.0	65.8
40-59.9	36.1	4.0	54.7	51.9	2.2	9.2	79.1
60-79.9	56.8	5.7	54.0	55.6	2.9	9.6	84.8
80-89.9	67.3	9.8	55.1	53.6	5.0	9.2	87.5
90-100	74.7	22.4	40.7	37.9	4.3	16.0	87.4
<i>Age of head (years)</i>							
Less than 35	30.9	3.0	61.7	51.8	2.8	6.4	81.5
35-44	55.5	7.1	57.8	50.9	3.3	11.5	86.3
45-54	61.4	9.3	49.9	48.9	2.6	10.4	85.4
55-64	40.8	9.9	38.8	37.2	1.6	9.6	70.1
65-74	18.5	3.1	22.9	32.1	1.0	6.0	51.4
75 or more	8.6	0.7	8.3	20.1	*	4.4	31.6
<i>Family structure</i>							
Single with child(ren)	29.0	2.5	51.5	43.3	*	7.7	75.6
Single, no child, age less than 55	25.9	4.3	48.6	41.0	2.3	7.7	72.7
Single, no child, age 55 or more	13.6	1.7	15.3	25.2	*	3.7	39.9
Couple with child(ren)	63.7	7.1	60.6	56.0	2.8	10.7	91.0
Couple, no child	35.5	8.6	41.4	40.8	3.1	9.0	69.6
<i>Education of head</i>							
No high school diploma	18.4	1.6	32.4	27.4	*	6.2	52.7
High school diploma	36.5	2.8	48.6	46.7	1.5	7.9	73.8
Some college	42.5	5.4	47.6	49.4	3.5	7.4	78.2
College degree	52.9	11.1	51.3	48.0	3.6	10.8	83.0
<i>Race or ethnicity of respondent</i>							
White non-Hispanic	42.8	6.4	46.3	44.2	2.6	8.2	74.3
Nonwhite or Hispanic	27.8	3.3	45.1	42.1	1.6	9.1	70.1
<i>Current work status of head</i>							
Working for someone else	48.6	6.2	58.2	53.9	3.1	9.4	85.6
Self-employed	58.9	12.8	47.9	47.5	3.7	12.4	85.1
Retired	16.9	2.6	21.1	25.3	*	5.2	45.1
Other not working	20.1	2.6	41.3	29.2	*	6.4	64.3
<i>Current occupation of head</i>							
Managerial or professional	59.8	11.4	55.3	51.3	4.7	12.4	88.7
Technical, sales, or services	45.4	5.3	55.0	54.1	2.7	7.7	85.8
Other occupation	45.8	5.0	59.5	53.0	2.1	9.8	81.7
Retired or other not working	17.6	2.6	25.9	26.2	0.8	5.5	49.7
<i>Region</i>							
Northeast	42.0	4.4	38.3	41.7	2.2	6.8	70.5
Midwest	39.7	5.9	49.0	42.1	1.7	9.7	72.5
South	36.7	4.7	48.5	45.2	1.8	7.3	73.3
West	39.6	8.2	45.6	45.0	4.1	10.3	76.6
<i>Urbanicity</i>							
Metropolitan statistical area (MSA)	41.2	6.2	46.2	44.0	2.6	8.3	74.4
Non-MSA	29.9	3.1	45.1	42.5	*	8.8	67.9
<i>Housing status</i>							
Owner	61.2	6.9	44.3	46.6	2.0	9.1	78.5
Renter or other	*	3.4	48.9	38.6	2.9	7.1	64.0
<i>Percentiles of net worth</i>							
Less than 25	7.9	*	52.1	38.7	2.4	7.7	64.8
25-49.9	42.8	2.7	56.6	52.6	1.9	8.3	79.3
50-74.9	52.8	4.9	44.8	49.6	2.2	7.2	77.3
75-89.9	51.1	9.8	33.7	39.3	2.8	7.9	71.3
90-100	55.6	20.7	25.5	25.9	3.2	14.1	72.0

* 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.

Source: The Federal Reserve Board, 1992 Survey of Consumer Finance (July 19, 2012).

**Family Holdings of Debt: Percentage of Families Holding Debt,
by Selected Characteristics of Families and Type of Debt, 1989**

Family characteristic	Secured by residential property		Installment loans	Credit card balances	Lines of credit not secured by residential property	Other	Any debt
	Primary residence	Other					
All families	39.5	5.1	49.5	39.7	3.2	6.7	72.3
<i>Percentiles of income</i>							
Less than 20	7.6	*	32.9	15.3	*	5.9	47.1
20-39.9	23.4	*	40.4	27.6	*	5.2	59.5
40-59.9	37.8	3.3	54.1	48.9	*	4.9	78.1
60-79.9	56.4	5.5	63.8	57.3	4.3	5.9	86.2
80-89.9	70.0	10.7	63.7	58.3	8.5	7.9	93.7
90-100	74.2	19.3	48.6	40.5	5.8	14.9	87.6
<i>Age of head (years)</i>							
Less than 35	34.9	1.6	60.8	44.5	4.4	6.1	80.0
35-44	57.9	7.0	67.6	50.5	4.7	8.5	88.6
45-54	58.3	10.7	59.3	49.3	4.0	9.4	85.3
55-64	37.0	7.4	38.5	32.9	1.5	8.1	70.8
65-74	21.7	4.0	21.5	27.2	*	3.3	49.6
75 or more	6.3	*	9.8	10.1	*	1.9	21.0
<i>Family structure</i>							
Single with child(ren)	30.8	3.5	50.5	35.6	*	5.6	71.0
Single, no child, age less than 55	19.6	2.4	51.8	34.9	4.7	4.9	70.7
Single, no child, age 55 or more	15.0	1.9	16.8	19.9	*	1.6	37.2
Couple with child(ren)	63.3	6.4	66.1	53.8	3.7	8.8	91.5
Couple, no child	35.7	8.0	42.5	35.5	3.7	8.4	66.7
<i>Education of head</i>							
No high school diploma	22.6	1.4	38.7	23.7	*	3.1	55.6
High school diploma	35.4	4.3	50.4	40.8	2.6	5.5	70.3
Some college	47.9	5.0	57.5	50.8	4.2	7.4	82.7
College degree	54.2	9.4	53.2	46.1	5.0	10.7	83.3
<i>Race or ethnicity of respondent</i>							
White non-Hispanic	43.0	5.7	49.4	41.5	3.0	7.2	73.3
Nonwhite or Hispanic	28.9	3.3	49.7	34.4	3.5	5.1	69.4
<i>Current work status of head</i>							
Working for someone else	49.8	5.8	61.7	53.4	4.6	7.5	86.4
Self-employed	49.8	8.6	54.0	29.4	4.4	10.7	80.1
Retired	16.7	2.8	21.9	18.3	*	3.3	40.2
Other not working	19.9	*	41.1	20.6	*	*	59.9
<i>Current occupation of head</i>							
Managerial or professional	61.2	10.9	60.9	53.6	4.7	10.8	90.9
Technical, sales, or services	43.0	4.7	59.1	49.8	6.4	5.0	82.1
Other occupation	46.0	3.5	61.4	45.4	2.8	8.3	83.5
Retired or other not working	17.3	2.7	25.9	18.8	*	3.7	44.3
<i>Region</i>							
Northeast	37.8	3.6	45.2	38.1	2.1	5.8	69.0
Midwest	40.2	4.7	45.5	37.5	2.6	8.0	68.3
South	37.4	5.3	55.5	38.5	2.5	6.1	73.4
West	43.9	6.9	48.5	46.0	6.0	7.0	78.6
<i>Urbanicity</i>							
Metropolitan statistical area (MSA)	41.0	5.0	49.0	41.6	3.5	6.6	73.8
Non-MSA	33.0	5.5	51.6	31.4	1.5	6.9	65.9
<i>Housing status</i>							
Owner	61.8	6.7	50.8	43.9	2.8	6.8	78.3
Renter or other	*	2.3	47.0	32.2	3.9	6.4	61.8
<i>Percentiles of net worth</i>							
Less than 25	5.3	*	49.1	27.6	3.3	7.6	60.7
25-49.9	39.7	1.6	58.2	48.2	3.4	3.5	78.1
50-74.9	57.7	4.4	52.9	49.3	2.6	5.1	77.3
75-89.9	60.1	9.4	41.2	43.4	2.6	8.7	76.0
90-100	47.8	20.1	32.3	19.1	4.4	12.9	68.7

* 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.

Source: The Federal Reserve Board, 1989 Survey of Consumer Finance (July 19, 2012).