23-Feb-16

Family Holdings of Debt: Median Value of Holdings for Families Holding Debt, by Selected Characteristics of Families and Type of Debt, 2013

[Thousands of dollars]

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	**115.0**	**90.0**	**14.6**	**2.3**	**4.4**	**4.0**	**60.4**
Percentiles of income							
Less than 20	42.0	113.0	8.0	1.0	1.2	3.0	10.6
20-39.9	71.0	42.0	10.3	1.4	1.0	2.0	21.3
40-59.9	84.8	55.0	12.2	2.2	1.0	3.0	39.9
60-79.9	113.0	69.5	17.2	3.0	4.7	3.2	100.0
80-89.9	174.0	84.5	20.6	4.5	12.7	5.3	179.3
90-100	255.0	170.0	22.2	4.0	45.0	15.0	270.0
Age of head (years)							
Less than 35	120.0	83.0	18.0	1.5	1.2	2.0	31.1
35-44	140.0	100.0	16.4	2.5	4.0	4.0	96.5
45-54	121.0	90.0	14.4	2.6	10.0	4.9	100.0
55-64	102.3	84.5	12.5	3.0	12.0	5.0	63.4
65-74	81.3	55.0	10.2	2.3	15.0	5.6	44.0
75 or more	54.5	60.0	10.6	1.9	50.0	2.3	20.0
Family structure							
Single with child(ren)	87.0	97.5	9.5	1.2	4.0	2.5	22.0
Single, no child, age less than 55	103.0	63.1	14.7	2.1	1.0	2.6	30.0
Single, no child, age 55 or more	64.0	84.5	7.0	2.0	0.9	4.5	25.0
Couple with child(ren)	142.0	100.0	18.3	2.7	3.8	4.0	121.0
Couple, no child	109.0	80.0	14.6	2.5	20.0	5.0	62.8
Education of head							
No high school diploma	63.0	33.2	9.3	1.2	*	2.3	17.4
High school diploma	90.0	60.0	10.8	1.8	2.5	2.7	35.1
Some college	103.0	54.6	13.2	2.2	1.0	4.0	42.8
College degree	150.0	142.0	20.0	3.0	13.0	5.0	119.0
Race or ethnicity of respondent							
White non-Hispanic	118.0	99.0	15.3	2.7	8.5	5.0	82.2
Nonwhite or Hispanic	114.0	65.0	13.0	1.6	1.2	2.4	29.1
Current work status of head							
Working for someone else	120.0	92.8	16.0	2.5	3.7	4.0	76.9
Self-employed	150.9	119.5	17.0	3.0	20.0	10.0	106.2
Retired	73.0	46.9	9.1	1.6	3.7	4.2	27.1
Other not working	130.0	100.0	10.0	1.5	*	2.0	25.0
Current occupation of head							
Managerial or professional	160.0	123.9	20.0	3.5	10.3	5.9	132.8
Technical, sales, or services	102.0	65.0	15.5	2.0	0.7	4.0	50.0
Other occupation	97.0	51.0	13.0	2.1	3.0	3.0	52.8
Retired or other not working	83.0	49.3	9.2	1.6	3.7	3.5	26.6
Region							
Northeast	148.1	99.0	16.5	2.5	9.2	4.2	85.0
Midwest	95.4	72.0	13.9	2.4	3.0	4.0	54.3
South	97.5	73.0	14.2	2.0	4.8	3.5	51.3
West	173.0	171.0	14.6	2.5	6.1	5.0	86.7
Urbanicity							
Metropolitan statistical area (MSA)	123.0	93.0	15.0	2.2	5.5	4.7	68.8
Non-MSA	63.0	51.0	11.4	3.0	*	2.0	30.0
Housing status							
Owner	115.0	83.0	15.7	2.8	12.0	5.0	114.0
Renter or other	*	113.0	12.3	1.4	1.1	2.5	10.7
Percentiles of net worth							
Less than 25	121.0	75.0	16.2	2.1	0.9	2.5	22.3
25-49.9	98.0	27.0	12.0	1.5	3.7	2.0	33.0
50-74.9	100.0	60.0	13.9	2.9	8.5	4.0	83.0
75-89.9	131.9	80.0	17.0	2.5	27.0	10.0	121.3
90-100	220.0	196.0	17.6	4.0	30.0	17.0	210.0

* 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, 2013 Survey of Consumer Finance.

5-Feb-14

Family Holdings of Debt: Median Value of Holdings for Families Holding Debt, by Selected Characteristics of Families and Type of Debt, 2010

[Thousands of dollars]

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	**109.6**	**98.0**	**12.6**	**2.6**	**6.0**	**4.5**	**70.7**
Percentiles of income							
Less than 20	54.6	72.0	7.6	1.0	1.0	2.0	10.1
20-39.9	65.5	60.0	8.4	1.5	2.7	2.0	20.2
40-59.9	90.0	62.5	12.0	2.2	5.0	3.5	61.4
60-79.9	116.6	66.9	15.0	3.1	3.2	6.0	106.6
80-89.9	158.0	88.0	19.0	5.9	14.5	5.0	163.8
90-100	241.0	180.0	22.4	8.0	20.0	18.0	267.2
Age of head (years)							
Less than 35	120.0	89.0	14.0	1.6	2.0	2.0	39.6
35-44	139.9	85.0	14.7	3.5	2.5	4.4	108.0
45-54	114.0	115.0	12.0	3.5	6.0	5.0	91.8
55-64	97.0	98.0	11.3	2.8	11.0	6.0	76.9
65-74	70.0	125.0	10.0	2.2	8.1	6.0	45.0
75 or more	52.0	74.8	7.8	1.8	*	13.0	30.0
Family structure							
Single with child(ren)	96.0	95.0	9.9	2.0	8.1	2.8	30.2
Single, no child, age less than 55	110.0	99.0	11.8	1.6	3.0	5.0	34.8
Single, no child, age 55 or more	64.0	72.0	7.6	1.7	3.3	2.1	28.0
Couple with child(ren)	132.0	106.3	15.0	3.4	6.0	4.2	112.8
Couple, no child	101.0	97.0	13.2	3.0	13.0	5.8	72.5
Education of head							
No high school diploma	60.0	*	7.6	1.4	0.6	2.3	17.6
High school diploma	83.0	62.5	10.0	2.1	3.2	3.0	42.8
Some college	106.0	61.3	12.1	2.1	2.7	3.0	59.7
College degree	150.0	125.0	18.0	4.0	13.0	9.0	127.0
Race or ethnicity of respondent							
White non-Hispanic	112.0	110.0	13.6	3.1	6.0	5.2	85.0
Nonwhite or Hispanic	100.0	80.0	10.7	1.9	5.5	2.7	40.0
Current work status of head							
Working for someone else	116.0	92.0	13.9	3.0	6.0	4.0	85.0
Self-employed	145.0	140.0	15.3	4.0	15.6	10.0	118.0
Retired	60.8	62.0	8.1	2.0	3.3	3.0	30.0
Other not working	92.7	94.0	8.3	1.5	*	5.0	21.1
Current occupation of head							
Managerial or professional	150.0	140.0	17.0	4.0	10.0	6.0	137.0
Technical, sales, or services	110.0	86.3	12.8	2.3	2.0	3.8	56.7
Other occupation	90.0	52.0	11.1	2.6	5.6	4.0	63.5
Retired or other not working	68.0	72.0	8.1	1.8	3.0	4.0	28.2
Region							
Northeast	114.0	118.8	13.7	2.3	6.0	6.0	73.0
Midwest	95.0	85.0	13.1	2.5	3.0	4.0	70.5
South	95.0	88.0	11.3	2.8	8.1	3.4	59.6
West	157.6	125.0	14.4	3.0	6.0	5.0	92.3
Urbanicity							
Metropolitan statistical area (MSA)	119.0	104.0	12.9	2.8	5.0	5.0	80.2
Non-MSA	64.0	62.5	12.0	2.1	14.5	3.0	40.0
Housing status							
Owner	109.6	97.0	13.7	3.4	10.0	5.2	110.8
Renter or other	*	105.4	10.2	1.3	1.5	2.7	9.6
Percentiles of net worth							
Less than 25	141.0	110.0	13.5	1.9	1.9	2.5	20.4
25-49.9	91.0	25.6	10.5	2.0	1.3	2.5	55.3
50-74.9	100.3	53.2	12.7	3.1	5.0	6.0	85.9
75-89.9	105.0	92.0	13.5	3.4	11.0	10.0	100.7
90-100	216.5	195.0	17.7	5.0	30.0	25.0	232.8

* 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, 2010 Survey of Consumer Finance (July 19, 2012).

5-Feb-14

Family Holdings of Debt: Median Value of Holdings for Families Holding Debt, by Selected Characteristics of Families and Type of Debt, 2007

[Thousands of dollars]

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	**107.0**	**100.0**	**13.0**	**3.0**	**3.8**	**5.0**	**67.3**
Percentiles of income							
Less than 20	40.0	70.0	6.5	1.0	*	3.0	9.0
20-39.9	51.0	42.0	9.8	1.8	1.3	4.0	18.0
40-59.9	88.7	68.9	12.8	2.4	*	4.0	54.5
60-79.9	115.0	83.0	16.3	4.0	5.1	5.3	111.3
80-89.9	164.0	125.0	17.3	5.5	*	5.0	182.2
90-100	201.0	147.5	18.3	7.5	17.3	7.5	235.0
Age of head (years)							
Less than 35	135.3	78.0	15.0	1.8	1.0	4.5	36.2
35-44	128.0	101.6	13.5	3.5	4.6	5.0	106.2
45-54	110.0	82.0	12.9	3.6	6.0	4.5	95.9
55-64	85.0	130.0	10.9	3.6	10.0	6.0	60.3
65-74	69.0	125.0	10.3	3.0	30.0	5.0	40.1
75 or more	40.0	50.0	8.0	0.8	*	4.5	13.0
Family structure							
Single with child(ren)	93.0	85.0	9.9	1.6	2.5	5.0	29.7
Single, no child, age less than 55	98.0	78.5	10.0	1.9	*	3.0	31.0
Single, no child, age 55 or more	51.0	135.0	6.5	2.3	*	4.0	15.1
Couple with child(ren)	130.0	93.0	14.9	4.0	5.0	5.3	121.0
Couple, no child	98.0	125.0	15.6	3.3	3.8	5.0	70.8
Education of head							
No high school diploma	50.0	53.3	8.8	1.5	*	4.0	19.5
High school diploma	84.0	82.0	10.2	2.3	1.4	4.5	40.0
Some college	97.0	80.0	12.1	2.9	3.8	5.0	54.4
College degree	142.7	125.0	17.4	4.0	6.0	6.0	124.3
Race or ethnicity of respondent							
White non-Hispanic	106.0	90.8	13.4	3.3	5.0	5.0	76.4
Nonwhite or Hispanic	113.0	114.8	12.0	2.0	0.8	5.0	43.9
Current work status of head							
Working for someone else	117.0	89.0	13.5	3.0	2.9	5.0	82.1
Self-employed	135.0	151.6	15.5	4.3	5.0	10.0	122.7
Retired	47.1	100.0	8.6	1.5	6.4	4.5	20.0
Other not working	90.0	*	10.7	1.8	*	8.0	21.9
Current occupation of head							
Managerial or professional	148.0	130.0	16.3	4.5	9.0	7.0	137.6
Technical, sales, or services	100.9	105.0	12.2	3.0	3.5	4.0	65.8
Other occupation	94.0	60.0	12.0	2.5	4.0	4.8	64.1
Retired or other not working	53.0	100.0	9.7	1.5	6.4	5.0	20.0
Region							
Northeast	107.0	95.0	12.1	3.0	*	6.5	66.6
Midwest	93.9	82.5	11.0	3.0	5.0	5.0	61.2
South	99.0	80.0	13.2	2.8	3.2	4.5	60.9
West	150.8	160.0	14.2	3.0	3.8	6.0	95.5
Urbanicity							
Metropolitan statistical area (MSA)	118.2	101.0	13.3	3.0	3.5	5.0	78.1
Non-MSA	60.7	70.0	11.7	2.0	6.0	5.0	29.8
Housing status							
Owner	107.0	100.0	14.2	3.6	7.5	5.0	111.1
Renter or other	*	80.0	10.3	1.3	1.0	4.9	9.2
Percentiles of net worth							
Less than 25	107.0	*	11.4	1.5	1.0	5.0	11.8
25-49.9	84.2	74.0	13.0	2.8	2.0	3.9	64.2
50-74.9	104.0	72.0	14.0	3.6	4.2	5.0	98.2
75-89.9	128.0	94.0	12.0	4.0	10.3	5.0	127.0
90-100	180.0	160.0	17.1	5.0	43.0	15.0	205.4

* 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, 2007 Survey of Consumer Finance (July 19, 2012).

5-Feb-14

Family Holdings of Debt: Median Value of Holdings for Families Holding Debt, by Selected Characteristics of Families and Type of Debt, 2004

[Thousands of dollars]

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	**95.0**	**87.0**	**11.5**	**2.2**	**3.0**	**4.0**	**55.3**
Percentiles of income							
Less than 20	37.0	*	5.6	1.0	*	2.0	7.0
20-39.9	54.0	32.5	8.0	1.9	0.3	2.7	16.1
40-59.9	77.2	66.0	10.8	2.2	1.0	2.3	44.4
60-79.9	97.0	62.0	13.9	3.0	7.0	3.5	93.4
80-89.9	133.0	78.0	15.1	2.7	14.0	5.0	136.0
90-100	185.0	159.0	18.0	4.0	40.0	9.4	209.0
Age of head (years)							
Less than 35	107.0	62.5	11.9	1.5	1.0	3.0	33.6
35-44	110.0	75.0	12.0	2.5	1.9	4.0	87.2
45-54	97.0	87.0	12.0	2.9	7.0	4.0	83.2
55-64	83.0	108.8	12.9	2.2	14.0	5.5	48.0
65-74	51.0	100.0	8.3	2.2	4.0	5.0	25.0
75 or more	31.0	39.0	6.7	1.0	*	2.0	15.4
Family structure							
Single with child(ren)	74.6	31.5	8.5	2.0	*	2.0	35.0
Single, no child, age less than 55	89.0	75.3	9.0	1.9	0.3	3.0	21.7
Single, no child, age 55 or more	48.0	80.0	8.0	1.8	*	2.0	16.3
Couple with child(ren)	110.0	95.0	13.5	2.5	4.0	5.0	100.0
Couple, no child	98.0	100.0	13.7	2.2	11.0	4.0	55.0
Education of head							
No high school diploma	44.0	*	7.0	1.2	*	4.0	12.0
High school diploma	70.0	47.0	9.0	1.9	1.5	3.0	31.0
Some college	86.0	75.0	11.8	2.2	3.0	3.4	45.0
College degree	125.0	105.0	15.4	2.7	4.0	5.0	107.2
Race or ethnicity of respondent							
White non-Hispanic	98.0	87.0	12.4	2.5	4.0	4.0	69.5
Nonwhite or Hispanic	83.0	66.0	9.6	1.6	0.4	3.0	30.5
Current work status of head							
Working for someone else	100.0	83.0	12.0	2.3	4.0	3.5	71.8
Self-employed	119.8	100.0	15.4	2.7	2.2	7.0	93.4
Retired	42.0	79.0	7.3	1.4	*	3.0	15.4
Other not working	78.0	*	7.5	2.5	*	*	21.1
Current occupation of head							
Managerial or professional	129.0	92.0	15.0	3.0	8.0	5.0	115.9
Technical, sales, or services	89.0	105.0	11.1	2.0	1.5	3.0	43.4
Other occupation	82.7	78.0	10.3	2.3	1.5	3.0	51.4
Retired or other not working	50.0	97.0	7.5	1.5	*	4.0	16.1
Region							
Northeast	111.6	100.0	11.8	2.5	0.4	5.0	54.7
Midwest	86.0	80.0	11.0	2.0	3.0	4.0	68.6
South	79.0	83.0	11.2	2.0	8.0	4.0	40.3
West	128.1	87.0	12.8	2.5	4.0	3.0	77.6
Urbanicity							
Metropolitan statistical area (MSA)	105.0	88.0	12.0	2.2	2.2	4.0	69.0
Non-MSA	50.0	63.0	10.0	2.0	20.0	4.0	26.3
Housing status							
Owner	95.0	90.0	12.9	2.5	8.0	4.0	95.8
Renter or other	*	83.0	8.7	1.5	0.5	3.0	7.8
Percentiles of net worth							
Less than 25	71.0	*	10.5	1.8	0.3	4.0	11.3
25-49.9	75.0	26.3	9.3	2.0	1.0	2.0	44.0
50-74.9	97.0	48.4	13.2	2.5	7.9	4.0	90.3
75-89.9	115.0	99.0	13.3	3.0	22.0	5.0	110.0
90-100	186.0	148.0	17.5	3.1	50.0	20.0	190.8

* 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, 2004 Survey of Consumer Finance (July 19, 2012).

5-Feb-14

Family Holdings of Debt: Median Value of Holdings for Families Holding Debt, by Selected Characteristics of Families and Type of Debt, 2001

[Thousands of dollars]

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	**70.0**	**40.0**	**9.7**	**1.9**	**3.9**	**3.0**	**38.8**
Percentiles of income							
Less than 20	28.0	*	4.6	1.0	0.5	1.0	5.2
20-39.9	40.0	30.0	6.6	1.2	1.1	3.0	11.5
40-59.9	56.1	38.8	9.7	2.0	0.7	2.0	29.1
60-79.9	75.6	42.0	11.9	2.3	4.0	3.0	62.3
80-89.9	91.0	31.2	14.5	3.8	7.8	4.0	96.8
90-100	134.0	78.0	13.4	2.8	10.0	21.0	146.4
Age of head (years)							
Less than 35	77.0	52.0	9.5	2.0	0.5	2.0	24.9
35-44	80.0	49.0	11.1	2.0	0.7	3.1	61.5
45-54	75.0	33.5	9.6	2.3	5.3	5.0	54.3
55-64	55.0	38.8	9.0	1.9	20.5	5.0	34.6
65-74	39.0	77.0	7.0	1.0	*	2.5	13.1
75 or more	44.8	42.0	5.8	0.7	*	2.5	5.0
Family structure							
Single with child(ren)	54.7	17.0	6.9	1.7	*	2.0	20.4
Single, no child, age less than 55	60.0	52.0	9.0	1.6	0.5	2.0	14.9
Single, no child, age 55 or more	50.0	35.4	5.0	1.0	*	3.3	10.2
Couple with child(ren)	85.0	40.0	11.3	2.5	3.0	4.0	76.9
Couple, no child	65.0	40.0	10.4	1.7	4.0	6.0	37.0
Education of head							
No high school diploma	30.0	25.6	6.2	1.0	*	1.0	12.0
High school diploma	53.0	37.5	7.9	1.7	7.8	2.6	25.7
Some college	72.0	42.0	10.0	2.0	3.5	2.0	37.0
College degree	95.0	46.0	12.4	2.5	4.0	5.5	78.0
Race or ethnicity of respondent							
White non-Hispanic	75.0	40.0	10.0	2.0	4.0	3.7	44.8
Nonwhite or Hispanic	60.0	40.0	8.3	1.5	0.7	2.0	20.0
Current work status of head							
Working for someone else	74.0	37.5	10.0	2.0	3.0	2.1	42.5
Self-employed	100.0	87.5	10.2	2.5	15.0	11.9	76.9
Retired	31.5	43.7	6.9	0.9	*	3.3	9.8
Other not working	72.0	*	9.8	2.0	*	2.5	33.8
Current occupation of head							
Managerial or professional	96.6	51.8	11.5	2.5	5.0	7.5	80.8
Technical, sales, or services	69.0	42.0	9.7	2.0	4.0	2.0	32.5
Other occupation	56.5	27.0	9.0	1.7	*	2.0	32.8
Retired or other not working	44.0	35.0	7.8	1.0	0.6	3.0	10.8
Region							
Northeast	78.0	47.0	9.8	1.7	*	4.5	36.8
Midwest	62.5	32.1	9.0	2.0	5.0	3.0	40.8
South	60.0	40.0	9.8	1.9	5.8	2.5	35.8
West	100.0	46.0	9.9	1.8	3.0	3.0	39.0
Urbanicity							
Metropolitan statistical area (MSA)	76.5	40.0	9.8	2.0	3.5	3.0	40.2
Non-MSA	48.0	52.0	8.4	1.5	7.0	2.5	25.0
Housing status							
Owner	70.0	40.0	10.5	2.1	15.0	4.0	69.3
Renter or other	*	37.6	7.0	1.2	1.0	2.0	6.0
Percentiles of net worth							
Less than 25	57.0	*	8.3	1.6	0.5	2.0	8.7
25-49.9	57.0	20.0	9.4	1.9	1.8	1.2	38.5
50-74.9	67.0	47.0	10.0	2.0	*	4.0	59.8
75-89.9	87.0	38.9	11.8	2.0	*	7.0	80.0
90-100	135.0	78.0	11.3	2.0	20.5	30.0	124.0

* 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, 2001 Survey of Consumer Finance (July 19, 2012).

5-Feb-14

Family Holdings of Debt: Median Value of Holdings for Families Holding Debt, by Selected Characteristics of Families and Type of Debt, 1998

[Thousands of dollars]

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	**62.0**	**41.0**	**8.7**	**1.7**	**2.5**	**3.0**	**32.5**
Percentiles of income							
Less than 20	25.0	*	4.0	1.0	*	1.0	4.4
20-39.9	37.0	33.0	6.2	1.2	1.1	1.7	10.1
40-59.9	44.0	19.0	8.0	1.9	1.5	2.0	25.6
60-79.9	65.0	30.0	11.9	2.2	2.8	3.0	57.8
80-89.9	80.5	42.6	11.5	2.0	3.0	5.0	85.3
90-100	117.0	70.0	14.5	3.0	6.4	10.0	126.1
Age of head (years)							
Less than 35	71.0	55.0	9.1	1.5	1.0	1.7	19.2
35-44	70.0	40.0	7.7	2.0	1.4	3.0	55.7
45-54	67.0	40.0	10.0	1.8	3.0	5.0	48.1
55-64	48.0	41.0	8.3	2.0	4.9	5.0	34.2
65-74	26.0	56.0	6.5	1.1	*	4.5	11.9
75 or more	21.2	29.8	8.9	0.7	*	1.7	8.0
Family structure							
Single with child(ren)	45.0	*	6.4	1.5	*	1.8	10.3
Single, no child, age less than 55	57.0	61.0	8.0	1.5	2.0	1.9	13.0
Single, no child, age 55 or more	40.0	52.0	5.1	1.4	*	5.0	10.2
Couple with child(ren)	70.0	39.5	9.5	2.0	2.8	3.8	61.5
Couple, no child	57.0	30.6	11.0	1.8	3.0	5.0	34.2
Education of head							
No high school diploma	26.7	*	5.6	1.2	*	1.3	9.7
High school diploma	43.5	28.0	7.0	1.4	2.5	2.5	24.1
Some college	70.0	44.0	9.6	2.1	2.8	3.0	44.1
College degree	78.0	52.3	11.1	2.0	2.8	5.0	60.0
Race or ethnicity of respondent							
White non-Hispanic	62.0	42.6	9.2	2.0	2.8	3.3	39.7
Nonwhite or Hispanic	62.0	40.0	7.2	1.1	0.7	1.8	15.5
Current work status of head							
Working for someone else	66.0	37.0	8.8	2.0	2.8	3.0	35.1
Self-employed	73.9	54.0	11.0	2.0	3.8	6.5	64.4
Retired	37.0	34.0	6.0	1.0	*	1.9	10.5
Other not working	57.0	*	6.8	1.2	*	1.1	12.6
Current occupation of head							
Managerial or professional	80.0	47.0	11.5	2.1	2.8	5.0	66.0
Technical, sales, or services	66.0	52.0	8.2	2.0	3.0	4.0	30.1
Other occupation	49.0	27.9	8.4	1.5	2.2	2.0	29.0
Retired or other not working	39.5	54.0	6.0	1.0	0.7	1.7	10.5
Region							
Northeast	60.0	55.0	9.1	1.8	3.0	2.0	45.4
Midwest	52.0	20.0	8.5	1.5	1.1	3.0	35.4
South	58.0	34.0	8.4	1.5	2.0	2.5	27.6
West	89.0	68.3	9.4	2.0	4.0	5.0	31.7
Urbanicity							
Metropolitan statistical area (MSA)	67.0	48.0	8.6	1.8	2.8	3.0	35.0
Non-MSA	32.0	17.2	9.0	1.5	2.2	3.0	25.0
Housing status							
Owner	62.0	42.6	9.5	2.0	2.2	4.0	60.3
Renter or other	*	27.5	7.7	1.3	2.8	1.3	6.0
Percentiles of net worth							
Less than 25	56.5	*	8.0	1.6	1.0	1.5	8.2
25-49.9	55.0	29.0	7.8	1.8	3.0	2.0	28.8
50-74.9	59.0	22.0	8.9	1.8	3.0	5.0	46.0
75-89.9	70.0	50.0	10.2	1.5	1.3	6.0	65.0
90-100	100.0	72.0	14.7	1.9	10.0	20.0	95.3

* 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).

5-Feb-14

Family Holdings of Debt: Median Value of Holdings for Families Holding Debt, by Selected Characteristics of Families and Type of Debt, 1995

[Thousands of dollars]

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	**51.1**	**30.0**	**6.1**	**1.5**	**3.5**	**2.0**	**21.6**
Percentiles of income							
Less than 20	18.5	8.0	3.0	0.7	*	2.0	3.0
20-39.9	27.5	20.0	3.6	1.2	*	1.0	8.4
40-59.9	37.0	21.6	6.4	1.5	3.0	2.0	15.1
60-79.9	57.0	30.0	7.2	1.5	2.3	1.9	41.9
80-89.9	65.0	30.0	9.7	2.0	3.8	3.7	64.0
90-100	91.0	35.0	9.7	2.8	5.0	5.0	98.8
Age of head (years)							
Less than 35	62.0	25.0	7.1	1.3	1.4	1.5	15.0
35-44	60.0	31.8	5.6	1.9	2.0	2.0	37.1
45-54	49.0	30.0	7.2	2.0	6.0	3.0	39.1
55-64	37.0	33.0	5.0	1.3	3.4	4.0	21.0
65-74	19.0	33.0	4.9	0.8	3.8	2.0	7.0
75 or more	11.7	8.0	3.4	0.4	*	4.0	1.9
Family structure							
Single with child(ren)	40.0	25.0	3.5	1.5	*	2.0	12.4
Single, no child, age less than 55	50.4	43.0	5.0	1.3	1.4	1.8	11.5
Single, no child, age 55 or more	21.0	10.0	3.9	0.8	*	2.7	3.8
Couple with child(ren)	60.0	30.0	7.3	1.8	5.0	2.0	48.5
Couple, no child	45.0	31.8	7.5	1.3	3.6	4.0	21.7
Education of head							
No high school diploma	23.0	8.0	3.7	1.0	*	1.5	8.3
High school diploma	40.0	35.0	6.0	1.2	5.0	2.0	18.3
Some college	51.7	25.0	5.3	1.5	2.3	1.4	18.8
College degree	72.0	35.0	8.1	2.0	3.5	3.0	48.4
Race or ethnicity of respondent							
White non-Hispanic	54.0	33.0	6.5	1.5	3.8	2.5	26.5
Nonwhite or Hispanic	39.6	25.0	4.9	1.2	*	1.5	10.6
Current work status of head							
Working for someone else	56.0	29.0	6.9	1.6	2.5	2.0	28.7
Self-employed	60.0	42.0	6.0	2.5	7.0	5.0	40.0
Retired	23.0	33.0	4.1	0.8	*	3.0	6.0
Other not working	41.0	*	4.9	0.8	*	1.5	7.7
Current occupation of head							
Managerial or professional	75.8	40.0	7.7	2.2	4.0	3.5	61.0
Technical, sales, or services	55.0	25.0	7.2	1.6	3.9	1.5	23.0
Other occupation	40.0	25.2	5.6	1.4	2.2	1.8	21.3
Retired or other not working	25.5	23.0	4.5	0.8	*	2.0	6.2
Region							
Northeast	65.0	35.0	5.8	1.7	3.8	3.5	21.0
Midwest	43.8	22.8	7.0	1.6	3.8	2.0	24.1
South	41.3	25.0	5.9	1.3	3.0	2.0	18.6
West	76.0	60.0	5.9	1.5	3.5	1.6	28.4
Urbanicity							
Metropolitan statistical area (MSA)	58.0	31.8	6.4	1.5	3.6	2.0	24.1
Non-MSA	23.0	17.0	4.7	1.1	2.8	2.0	13.2
Housing status							
Owner	51.1	30.0	6.8	1.5	4.8	3.0	45.5
Renter or other	*	49.0	4.9	1.2	1.4	1.5	4.8
Percentiles of net worth							
Less than 25	47.7	*	5.3	1.6	2.6	1.5	6.2
25-49.9	45.0	19.0	6.0	1.4	3.0	1.6	21.2
50-74.9	52.6	25.0	5.9	1.5	2.3	2.0	36.8
75-89.9	50.0	26.3	7.2	1.4	*	3.0	34.9
90-100	75.0	59.5	7.8	1.4	8.0	9.5	74.0

* 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, 1995 Survey of Consumer Finance (July 19, 2012).

5-Feb-14

Family Holdings of Debt: Median Value of Holdings for Families Holding Debt, by Selected Characteristics of Families and Type of Debt, 1992

[Thousands of dollars]

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	**43.0**	**25.0**	**4.6**	**1.0**	**2.0**	**2.5**	**17.1**
Percentiles of income							
Less than 20	14.6	*	2.0	0.5	*	1.1	2.2
20-39.9	20.2	4.0	2.9	0.8	*	0.8	5.2
40-59.9	31.0	15.3	4.1	0.9	2.6	2.0	11.5
60-79.9	44.0	18.0	6.5	1.4	1.5	2.9	31.0
80-89.9	56.3	25.1	7.4	1.5	1.8	3.0	54.6
90-100	83.5	47.0	10.3	2.3	4.0	6.0	93.8
Age of head (years)							
Less than 35	51.0	17.0	4.6	0.9	1.2	1.4	10.4
35-44	55.0	27.0	5.0	1.2	1.8	3.0	35.9
45-54	40.0	34.0	4.7	1.6	5.0	3.0	27.0
55-64	30.0	20.0	4.4	1.0	4.0	3.0	19.1
65-74	17.0	17.0	4.0	0.8	4.0	1.5	4.8
75 or more	28.0	239.7	3.1	0.5	*	2.7	2.4
Family structure							
Single with child(ren)	32.0	*	1.8	1.3	*	0.8	8.1
Single, no child, age less than 55	38.0	13.8	3.8	0.9	1.6	2.5	7.8
Single, no child, age 55 or more	27.0	27.5	3.5	0.6	*	1.1	4.9
Couple with child(ren)	45.0	35.0	5.3	1.2	1.8	2.5	30.0
Couple, no child	48.0	25.0	5.6	1.1	2.8	3.0	27.0
Education of head							
No high school diploma	22.0	15.0	2.0	0.7	*	2.0	5.2
High school diploma	30.0	22.0	4.0	1.0	1.4	2.0	11.1
Some college	40.0	28.1	4.4	0.9	2.0	2.0	18.2
College degree	60.0	27.0	7.2	1.4	2.8	3.0	41.4
Race or ethnicity of respondent							
White non-Hispanic	45.0	26.0	5.1	1.0	2.0	3.0	21.7
Nonwhite or Hispanic	31.5	18.0	3.0	0.8	2.2	2.0	7.1
Current work status of head							
Working for someone else	46.0	22.1	5.0	1.0	1.6	2.5	21.1
Self-employed	60.0	43.0	6.4	1.8	3.5	5.0	43.0
Retired	19.2	18.0	3.4	0.7	*	2.0	5.5
Other not working	25.0	27.0	2.6	0.8	*	2.5	4.6
Current occupation of head							
Managerial or professional	65.0	37.8	6.0	1.5	3.5	3.0	46.9
Technical, sales, or services	44.7	15.3	4.7	1.0	1.5	3.0	17.6
Other occupation	33.3	34.0	4.8	1.0	1.0	2.5	17.9
Retired or other not working	22.0	18.5	3.0	0.8	4.0	2.0	5.1
Region							
Northeast	50.0	28.0	4.8	1.2	1.4	2.0	24.1
Midwest	36.0	15.0	5.2	0.9	2.6	3.0	17.1
South	35.0	34.0	4.6	1.0	1.0	2.0	14.0
West	55.2	20.7	4.0	1.0	5.0	3.0	19.2
Urbanicity							
Metropolitan statistical area (MSA)	48.0	24.5	4.7	1.1	2.4	2.8	19.3
Non-MSA	25.3	40.0	4.3	0.8	*	2.0	10.8
Housing status							
Owner	43.0	27.0	5.6	1.1	2.8	3.0	36.2
Renter or other	*	18.2	3.6	0.9	1.2	1.5	3.5
Percentiles of net worth							
Less than 25	30.0	*	3.7	0.9	1.2	1.1	4.3
25-49.9	34.5	12.5	3.8	1.1	1.0	1.3	14.7
50-74.9	44.0	18.5	5.7	1.0	1.8	2.5	30.3
75-89.9	45.0	22.1	6.1	1.0	6.0	5.0	33.0
90-100	70.0	55.0	8.1	1.6	18.0	6.0	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, 1992 Survey of Consumer Finance (July 19, 2012).

5-Feb-14

Family Holdings of Debt: Median Value of Holdings for Families Holding Debt, by Selected Characteristics of Families and Type of Debt, 1989

[Thousands of dollars]

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	**32.0**	**25.0**	**5.1**	**0.9**	**2.0**	**2.0**	**15.0**
Percentiles of income							
Less than 20	7.0	*	1.4	0.3	*	0.5	1.5
20-39.9	13.0	*	3.1	0.6	*	1.0	5.0
40-59.9	21.0	14.0	5.9	0.8	*	0.9	11.8
60-79.9	37.0	14.3	7.0	1.0	2.0	1.2	27.9
80-89.9	42.0	27.0	8.4	1.4	1.8	4.0	39.3
90-100	70.0	42.0	8.2	2.1	4.7	5.0	73.6
Age of head (years)							
Less than 35	44.0	16.0	4.7	1.0	1.4	0.8	11.4
35-44	40.0	35.0	6.9	1.1	3.0	1.2	30.1
45-54	26.0	20.0	7.0	1.0	1.3	3.0	23.7
55-64	20.0	34.0	3.6	1.0	2.0	2.7	9.6
65-74	9.1	12.5	3.2	0.6	*	2.0	5.0
75 or more	7.0	*	3.0	0.2	*	5.0	2.8
Family structure							
Single with child(ren)	25.0	27.0	2.2	0.8	*	0.7	6.4
Single, no child, age less than 55	41.0	39.0	4.4	0.9	2.0	0.8	6.4
Single, no child, age 55 or more	9.2	11.0	2.0	0.5	*	0.4	2.7
Couple with child(ren)	36.2	30.0	6.6	1.2	1.8	2.0	28.9
Couple, no child	33.0	24.1	7.2	0.8	2.3	3.7	14.3
Education of head							
No high school diploma	15.0	11.0	3.0	0.6	*	0.7	5.2
High school diploma	25.0	14.0	4.2	0.9	2.0	1.2	11.0
Some college	31.0	24.6	6.1	0.8	3.5	5.0	16.0
College degree	46.0	35.0	7.0	1.3	1.8	2.0	35.3
Race or ethnicity of respondent							
White non-Hispanic	34.0	25.9	6.0	1.0	2.5	2.0	18.5
Nonwhite or Hispanic	27.0	21.7	3.0	0.8	1.4	0.7	7.2
Current work status of head							
Working for someone else	36.2	27.7	5.7	1.0	1.8	2.0	19.5
Self-employed	35.0	40.0	7.9	1.0	9.8	5.0	26.2
Retired	11.0	14.0	3.5	0.5	*	1.0	5.0
Other not working	13.0	*	1.9	0.6	*	*	3.0
Current occupation of head							
Managerial or professional	48.0	35.0	7.6	1.5	3.0	3.0	40.0
Technical, sales, or services	32.0	35.0	4.3	0.9	1.8	2.0	11.8
Other occupation	28.0	13.3	5.8	0.8	1.4	2.0	15.7
Retired or other not working	11.6	14.0	3.0	0.5	*	0.8	4.0
Region							
Northeast	34.0	40.0	5.9	0.9	2.0	2.0	14.9
Midwest	25.0	14.8	5.3	0.7	1.8	2.0	16.5
South	26.5	18.8	4.3	0.9	1.5	2.0	11.9
West	47.0	35.0	5.9	1.1	2.5	2.0	27.9
Urbanicity							
Metropolitan statistical area (MSA)	35.2	30.0	5.1	1.0	2.0	2.0	16.6
Non-MSA	18.5	20.0	5.5	0.6	2.0	2.7	10.6
Housing status							
Owner	32.0	27.0	6.6	1.0	3.0	2.7	31.3
Renter or other	*	17.5	3.3	0.8	1.2	0.7	3.1
Percentiles of net worth							
Less than 25	37.0	*	2.9	1.0	1.7	0.6	3.2
25-49.9	28.7	12.0	4.7	0.7	1.3	0.9	11.4
50-74.9	31.0	14.0	6.7	0.9	2.0	1.2	28.2
75-89.9	38.0	24.6	7.5	1.0	3.0	3.3	31.7
90-100	46.0	45.0	8.0	1.5	10.0	7.0	50.0

* 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, 1989 Survey of Consumer Finance (July 19, 2012).