Table 2. Households Owning Asset Types, by Selected Characteristics: 1991

(Excludes persons in group quarters. For meaning of symbols, see text)

Characteristic	Number of households (thousands)	Percent owning— Interest earning assets at financial institutions[1]	Other interest-earning assets[2]	Regular checking accounts	Stocks and mutual fund shares	Own business or profession
Total	94 692	73.17	8.98	46.03	20.74	11.70
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER						
White	81 409	76.63	10.03	48.23	22.85	12.74
Black	10 768	46.07	1.69	30.73	5.57	4.16
Hispanic origin[4]	6 407	53.33	1.72	32.72	5.65	7.16
AGE OF HOUSEHOLDER						
Less than 35 years	25 031	66.77	3.70	42.18	12.86	9.01
35 to 44 years	21 514	74.95	7.39	48.80	21.34	15.97
45 to 54 years	14 934	74.05	11.20	53.71	25.35	16.86
55 to 64 years	12 575	73.84	11.16	50.11	25.11	14.18
65 years and over	20 638	78.04	14.12	39.76	23.65	5.25
65 to 69 years	6 435	75.83	14.43	42.48	25.57	8.55
70 to 74 years	5 439	78.04	14.22	40.71	24.48	5.54
75 years and over	8 764	79.65	13.82	37.17	21.72	2.66
EDUCATION OF HOUSEHOLDER						
Less than 12 years	22 243	54.80	3.46	36.98	7.87	6.46
High school: 4 years	30 187	72.06	6.07	47.28	16.73	10.87
College: 1 to 3 years	21 202	78.25	8.07	51.17	22.60	12.82
4 or more years	21 059	89.07	19.91	48.62	38.19	17.29
TYPE OF HOUSEHOLD BY AGE OF HOUSEHOLDER						
Married-couple households	52 216	80.24	10.97	51.50	25.17	16.30
Less than 35 years	12 247	74.10	4.31	46.87	15.22	12.67
35 to 54 years	23 080	81.26	10.77	56.20	27.05	20.46
55 to 64 years	7 849	81.43	14.25	54.55	28.96	19.22
65 years and over	9 040	84.92	17.66	43.13	30.56	8.05
Male householder	15 297	68.17	6.65	39.53	17.15	9.20
Less than 35 years	5 746	68.71	4.69	40.69	13.68	7.90
35 to 54 years	5 409	68.79	6.30	41.62	19.72	13.29
55 to 64 years	1 514	58.63	5.89	40.57	17.38	7.40
65 years and over	2 627	71.17	12.12	32.11	19.30	4.68
Female householder	27 179	62.42	6.48	39.17	14.23	4.27
Less than 35 years	7 038	52.43	1.85	35.24	8.08	3.56
35 to 54 years	7 959	59.15	5.49	41.44	13.41	6.47
55 to 64 years	3 211	62.48	6.07	43.77	19.35	5.05
65 years and over	8 972	73.12	11.13	38.61	17.95	2.61
LABOR FORCE ACTIVITY OF HOUSEHOLDERS UNDER 65 YEARS						
Total	74 053	71.82	7.55	47.78	19.92	13.50
With labor force activity	64 091	75.26	7.72	49.80	21.03	15.08
With job entire period	58 644	77.25	8.00	50.76	21.94	15.91
With job part of period	3 819	57.76	5.22	43.85	11.61	8.05
No job during period, spent time looking or on layoff	1 629	44.74	3.43	29.31	10.45	1.83
No labor force activity	9 962	49.67	6.45	34.75	12.82	3.27
MONTHLY HOUSEHOLD INCOME						
Lowest quintile	18 977	43.23	2.28	30.99	5.80	6.56
Second quintile	18 912	65.76	5.09	43.95	11.51	8.71
Third quintile	18 969	77.40	7.47	49.47	16.21	9.95
Fourth quintile	18 928	86.19	8.82	53.96	25.43	12.79
Highest quintile	18 905	93.38	21.29	51.81	44.81	20.51
HOUSEHOLD NET WORTH						
Negative or zero	11 372	35.60	.86	33.60	3.47	4.96
$1 to $4,999	13 228	52.73	.79	39.17	3.45	3.37
$5,000 to $9,999	6 183	70.17	3.14	47.57	7.57	7.03
$10,000 to $24,999	10 591	73.03	2.90	50.80	13.57	6.94
$25,000 to $49,999	11 599	76.47	4.42	52.77	17.60	10.18
$50,000 to $99,999	14 755	83.72	6.31	50.95	22.47	12.27
$100,000 to $249,999	16 822	91.81	15.81	47.55	35.56	16.98
$250,000 to $499,999	6 689	93.00	29.67	45.80	50.22	26.59
$500,000 and over	3 453	95.73	49.64	45.24	63.19	36.89
REGION						
Northeast	19 007	78.38	9.69	41.86	24.38	11.04
Midwest	24 376	76.64	9.75	48.48	21.94	12.69
South	32 049	65.09	6.89	45.92	16.89	10.85
West	19 260	77.09	10.78	47.21	22.03	12.51
TENURE						
Owner	61 283	81.50	11.87	50.13	26.85	14.34
Renter	33 409	57.90	3.68	38.51	9.52	6.86

See footnotes at end of table.

Table 2. **Households Owning Asset Types, by Selected Characteristics: 1991**—Con.

(Excludes persons in group quarters. For meaning of symbols, see text)

Charactersitic	Percent owning—							
	Motor vehicles	Own home	Rental property	Other real estate	Mortgages	U.S. savings bonds	IRA or KEOGH accounts	Other assets[3]
Total	86.40	64.71	9.04	10.67	2.03	18.06	22.90	2.76
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER								
White	89.61	67.61	9.65	11.65	2.32	19.44	25.21	3.08
Black	63.38	45.02	4.13	4.14	.16	8.94	5.69	.67
Hispanic origin[4]	76.20	41.03	6.69	5.15	.48	7.35	7.41	.38
AGE OF HOUSEHOLDER								
Less than 35 years	85.91	38.76	3.66	4.47	.26	15.86	10.75	1.13
35 to 44 years	91.40	67.43	9.29	10.79	1.32	23.21	25.83	2.24
45 to 54 years	91.52	76.46	12.59	15.47	2.37	21.03	32.79	3.86
55 to 64 years	89.08	78.32	13.29	16.94	3.36	19.33	38.79	4.41
65 years and over	76.45	76.57	10.14	10.77	3.84	12.44	17.74	3.47
65 to 69 years	85.91	81.47	12.08	14.03	3.18	15.38	33.31	4.03
70 to 74 years	82.36	80.88	11.22	12.51	4.51	13.78	19.45	3.23
75 years and over	65.84	70.29	8.05	7.31	3.92	9.44	5.25	3.20
EDUCATION OF HOUSEHOLDER								
Less than 12 years	73.33	59.45	6.20	7.16	1.36	8.15	9.29	1.08
High school: 4 years	88.17	65.87	7.59	9.46	1.70	17.08	19.20	1.69
College: 1 to 3 years	90.71	62.61	8.67	11.52	1.91	22.31	22.72	2.65
4 or more years	93.32	70.73	14.50	15.27	3.31	25.66	42.75	6.16
TYPE OF HOUSEHOLD BY AGE OF HOUSEHOLDER								
Married-couple households	96.26	78.63	11.24	14.18	2.54	23.23	30.23	3.21
Less than 35 years	96.29	56.35	4.69	6.27	.35	21.17	14.83	.91
35 to 54 years	96.71	82.94	12.72	14.97	2.10	26.75	33.49	3.18
55 to 64 years	97.12	88.83	16.00	21.78	4.14	23.78	47.65	5.37
65 years and over	94.31	88.96	12.19	16.26	5.26	16.57	27.63	4.51
Male householder	83.69	46.00	7.62	8.07	1.28	13.10	16.04	2.71
Less than 35 years	85.92	27.45	4.44	3.64	.30	12.51	8.41	1.66
35 to 54 years	85.73	52.53	9.87	11.88	1.21	15.91	24.60	3.49
55 to 64 years	81.90	57.13	9.49	11.03	2.41	9.51	21.65	3.18
65 years and over	75.65	66.73	8.88	8.23	2.93	10.65	11.88	3.14
Female householder	68.99	48.51	5.62	5.40	1.45	10.92	12.69	1.92
Less than 35 years	67.83	17.38	1.25	2.00	.06	9.36	5.55	1.08
35 to 54 years	80.06	49.54	5.14	6.72	1.09	13.82	17.52	1.69
55 to 64 years	72.82	62.62	8.45	7.90	1.92	13.08	25.25	2.65
65 years and over	58.70	66.95	8.45	6.00	2.69	8.80	9.50	2.52
LABOR FORCE ACTIVITY OF HOUSEHOLDERS UNDER 65 YEARS								
Total	89.17	61.41	8.73	10.64	1.52	19.63	24.34	2.56
With labor force activity	92.19	62.78	8.93	10.96	1.49	21.07	25.43	2.64
With job entire period	92.96	64.38	9.33	11.31	1.54	21.99	26.44	2.78
With job part of period	89.23	49.49	4.71	8.85	1.16	12.37	14.66	1.19
No job during period, spent time looking or on layoff	71.47	36.39	4.34	3.47	.38	8.63	14.30	1.00
No labor force activity	69.75	52.60	7.51	8.57	1.74	10.34	17.31	2.05
MONTHLY HOUSEHOLD INCOME								
Lowest quintile	58.42	43.78	4.43	3.73	.79	4.41	5.06	.59
Second quintile	86.96	55.66	5.98	7.00	1.38	10.38	12.20	1.20
Third quintile	93.02	64.27	7.42	10.01	2.24	16.98	19.86	2.11
Fourth quintile	96.32	73.95	9.85	12.69	2.02	23.99	29.36	2.93
Highest quintile	97.36	85.98	17.55	19.96	3.71	34.61	48.10	6.98
HOUSEHOLD NET WORTH								
Negative or zero	52.05	14.20	.95	1.31	.12	6.21	2.17	.26
$1 to $4,999	83.40	15.05	.47	1.05	.02	7.42	2.82	.25
$5,000 to $9,999	91.19	38.16	1.88	2.39	.05	12.67	7.85	.21
$10,000 to $24,999	90.48	66.69	2.70	5.32	.72	16.41	13.40	1.28
$25,000 to $49,999	91.97	83.16	5.71	8.89	1.65	18.82	18.63	1.48
$50,000 to $99,999	91.70	89.49	8.89	12.32	1.70	23.60	27.15	2.32
$100,000 to $249,999	93.99	93.73	16.75	18.38	3.59	27.22	42.72	3.93
$250,000 to $499,999	94.42	94.59	26.98	27.74	7.30	26.35	54.56	8.95
$500,000 and over	96.11	95.73	40.30	37.90	8.34	25.72	62.50	18.17
REGION								
Northeast	78.36	62.70	9.83	8.55	1.11	24.65	27.72	1.93
Midwest	87.97	68.43	9.50	9.81	2.01	21.12	25.03	2.86
South	88.14	66.52	7.53	11.98	1.64	13.58	17.68	2.26
West	89.45	58.98	10.22	11.69	3.61	15.15	24.15	4.28
TENURE								
Owner	93.35	100.00	12.47	14.14	2.74	22.60	30.60	3.56
Renter	73.65	-	2.75	4.30	.72	9.74	8.79	1.29

[1]Includes passbook savings accounts, money market deposit accounts, certificates of deposit, and interest-earning checking accounts.
[2]Includes money market funds, U.S. Government securities, municipal and corporate bonds, and other interest-earning assets.
[3]Includes unit trusts and other financial investments.
[4]Persons of Hispanic origin may be of any race.