Table 5. **Mean Value of Holdings for Asset Owners, by Selected Characteristics: 1991**

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

Characteristic	Net worth	Interest earning assets at financial institutions[1]	Other interest-earning assets[2]	Regular checking accounts	Stocks and mutual fund shares	Equity in business or profession
Total	102 118	19 865	56 547	1 113	34 858	63 503
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER						
White	111 910	21 143	57 591	1 110	36 075	63 491
Black	27 840	5 103	(B)	699	7 841	44 692
Hispanic origin[4]	41 818	6 806	(B)	853	12 765	51 209
AGE OF HOUSEHOLDER						
Less than 35 years	27 217	4 992	14 068	791	10 019	40 761
35 to 44 years	79 015	10 127	31 593	1 096	21 801	57 090
45 to 54 years	128 685	16 468	42 608	1 060	27 491	82 284
55 to 64 years	162 072	26 629	73 983	1 270	42 897	77 267
65 years and over	161 290	43 483	83 299	1 481	64 045	64 911
65 to 69 years	177 767	39 724	72 330	1 701	52 750	69 802
70 to 74 years	167 582	39 474	100 826	1 214	68 796	37 993
75 years and over	145 285	48 549	80 519	1 478	70 485	88 179
EDUCATION OF HOUSEHOLDER						
Less than 12 years	63 458	21 519	36 426	954	28 243	42 075
High school: 4 years	84 211	17 821	40 091	1 028	26 964	61 779
College: 1 to 3 years	96 749	17 506	66 629	1 103	28 719	53 648
4 or more years	174 024	23 248	63 320	1 371	44 915	80 871
TYPE OF HOUSEHOLD BY AGE OF HOUSEHOLDER						
Married-couple households	132 280	20 684	59 374	1 144	35 416	67 287
Less than 35 years	37 252	5 441	16 917	709	9 034	36 818
35 to 54 years	123 804	13 727	38 168	1 132	23 816	71 862
55 to 64 years	201 922	28 445	81 090	1 396	35 356	77 694
65 years and over	222 197	49 244	91 208	1 547	79 478	81 015
Male householder	69 762	16 557	47 039	1 246	37 741	66 325
Less than 35 years	24 088	5 224	11 491	1 211	9 757	69 745
35 to 54 years	76 371	12 605	41 143	1 027	30 000	61 644
55 to 64 years	102 957	22 323	(B)	1 484	94 903	(B)
65 years and over	136 933	45 624	83 966	1 756	67 761	(B)
Female householder	62 380	19 876	52 846	961	31 010	32 393
Less than 35 years	12 308	3 640	(B)	587	13 606	12 693
35 to 54 years	44 131	8 725	28 926	916	22 000	38 518
55 to 64 years	92 537	22 750	(B)	792	48 453	(B)
65 years and over	107 052	36 133	70 440	1 340	36 400	31 424
LABOR FORCE ACTIVITY OF HOUSEHOLDERS UNDER 65 YEARS						
Total	85 627	12 713	42 615	1 028	25 205	63 351
With labor force activity	85 614	11 438	40 257	1 025	23 631	63 210
With job entire period	89 870	11 565	40 552	1 041	24 156	64 558
With job part of period	44 922	9 759	(B)	821	10 258	25 939
No job during period, spent time looking or on layoff	27 771	8 601	(B)	771	(B)	(B)
No labor force activity	85 711	25 143	60 761	1 055	41 815	67 501
MONTHLY HOUSEHOLD INCOME						
Lowest quintile	35 420	10 132	13 194	934	15 956	38 290
Second quintile	62 280	15 379	27 642	724	18 807	46 814
Third quintile	80 419	17 673	49 541	782	23 221	50 486
Fourth quintile	104 416	18 373	44 087	1 195	22 507	46 935
Highest quintile	228 394	30 751	75 756	1 782	52 684	95 377
HOUSEHOLD NET WORTH						
Negative or zero	-8 403	1 634	(B)	484	2 486	-42 681
$1 to $4,999	1 992	1 008	(B)	481	916	921
$5,000 to $9,999	7 258	2 274	(B)	673	2 236	2 119
$10,000 to $24,999	16 811	4 161	5 025	881	3 466	5 315
$25,000 to $49,999	36 578	6 497	8 669	851	5 899	10 728
$50,000 to $99,999	72 607	11 536	14 702	1 139	10 863	17 272
$100,000 to $249,999	157 222	25 526	23 259	1 458	19 995	41 603
$250,000 to $499,999	345 225	57 394	52 695	2 495	47 002	120 174
$500,000 and over	888 000	111 730	171 481	2 810	161 119	271 695
REGION						
Northeast	123 971	18 723	62 411	1 229	28 427	75 816
Midwest	90 225	19 621	40 692	904	36 110	62 682
South	80 409	19 485	57 646	1 186	33 347	57 826
West	131 727	21 854	68 318	1 166	42 232	62 033
TENURE						
Owner	147 457	23 625	60 217	1 235	37 583	69 009
Renter	18 951	10 157	34 848	822	20 771	42 419

See footnotes at end of table.

Table 5. **Mean Value of Holdings for Asset Owners, by Selected Characteristics: 1991**—Con.

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

Characteristic	Equity in motor vehicles	Equity in own home	Rental property equity	Other real estate equity	U.S. savings bonds	IRA or KEOGH accounts	Other assets[3]
Total	7 527	66 152	76 815	51 835	3 297	23 100	54 987
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER							
White	7 800	67 995	77 275	52 730	3 439	23 577	55 547
Black	4 498	39 138	47 719	29 295	1 325	12 479	(B)
Hispanic origin[4]	5 401	55 984	57 346	48 066	2 199	15 877	(B)
AGE OF HOUSEHOLDER							
Less than 35 years	5 719	29 535	45 525	37 761	1 195	8 208	37 213
35 to 44 years	7 562	52 864	67 753	39 358	1 739	17 235	31 255
45 to 54 years	9 042	68 743	96 057	56 386	3 245	22 671	68 028
55 to 64 years	9 412	84 729	87 038	59 779	5 574	29 640	79 980
65 years and over	7 299	87 383	73 753	59 603	7 491	34 805	49 475
65 to 69 years	8 934	89 209	85 537	67 836	7 335	37 511	56 135
70 to 74 years	7 612	86 919	78 647	56 188	8 720	31 218	46 700
75 years and over	5 488	86 162	56 550	51 630	6 564	30 451	45 444
EDUCATION OF HOUSEHOLDER							
Less than 12 years	5 463	54 920	54 389	38 694	4 237	21 370	51 326
High school: 4 years	7 017	59 141	65 851	46 013	3 313	18 870	36 007
College: 1 to 3 years	7 662	63 916	82 450	48 596	2 973	20 867	46 578
4 or more years	9 800	87 477	91 794	65 975	3 251	27 415	72 604
TYPE OF HOUSEHOLD BY AGE OF HOUSEHOLDER							
Married-couple households	9 058	69 007	87 460	52 518	3 549	25 844	63 189
Less than 35 years	6 335	30 280	47 640	38 752	1 243	9 216	41 873
35 to 54 years	9 562	63 909	87 520	46 977	2 522	22 017	57 711
55 to 64 years	11 317	90 465	97 006	62 839	6 127	32 167	89 070
65 years and over	9 484	95 772	97 191	60 736	8 564	40 317	54 847
Male householder	5 609	57 356	57 410	60 155	2 665	16 577	32 362
Less than 35 years	5 378	29 183	25 299	32 269	988	7 041	13 148
35 to 54 years	5 995	50 772	78 939	63 967	2 287	15 944	42 429
55 to 64 years	5 513	70 979	(B)	(B)	(B)	19 380	(B)
65 years and over	5 343	86 662	42 524	83 210	8 037	31 102	(B)
Female householder	4 734	61 954	50 729	41 390	2 694	15 182	43 386
Less than 35 years	4 547	25 783	(B)	(B)	1 229	4 965	(B)
35 to 54 years	4 872	46 735	41 387	34 149	1 212	11 058	24 181
55 to 64 years	5 267	70 753	56 026	45 200	4 049	22 130	(B)
65 years and over	4 499	76 363	49 283	47 024	5 261	20 010	44 663
LABOR FORCE ACTIVITY OF HOUSEHOLDERS UNDER 65 YEARS							
Total	7 582	58 774	77 807	49 643	2 557	20 721	57 268
With labor force activity	7 657	57 298	76 769	47 613	2 407	19 876	53 003
With job entire period	7 849	58 126	78 648	48 351	2 447	19 810	55 276
With job part of period	5 521	46 393	(B)	37 981	1 612	24 534	(B)
No job during period, spent time looking or on layoff	4 935	39 339	(B)	(B)	(B)	13 104	(B)
No labor force activity	6 943	70 108	85 744	66 348	4 520	28 708	86 709
MONTHLY HOUSEHOLD INCOME							
Lowest quintile	3 450	48 973	47 702	40 261	2 161	15 819	27 054
Second quintile	5 117	57 550	47 637	38 689	3 550	19 913	46 501
Third quintile	6 584	56 325	61 979	40 686	3 489	18 329	34 521
Fourth quintile	8 335	64 038	69 204	47 296	2 857	18 925	34 852
Highest quintile	12 241	89 695	104 724	67 116	3 578	29 206	83 417
HOUSEHOLD NET WORTH							
Negative or zero	3 066	6 348	(B)	(B)	564	5 472	(B)
$1 to $4,999	2 396	2 438	(B)	(B)	519	1 963	(B)
$5,000 to $9,999	4 986	5 149	(B)	(B)	1 058	3 481	(B)
$10,000 to $24,999	6 056	11 810	4 582	8 902	987	5 702	6 572
$25,000 to $49,999	6 569	25 720	13 983	15 958	1 568	8 333	14 752
$50,000 to $99,999	7 982	47 660	23 619	21 208	2 262	12 548	19 218
$100,000 to $249,999	10 542	86 367	43 434	39 309	3 644	19 974	31 899
$250,000 to $499,999	13 100	140 314	95 191	69 685	7 231	36 146	58 423
$500,000 and over	17 365	246 865	229 763	159 812	13 761	67 353	171 922
REGION							
Northeast	8 332	95 080	85 371	74 224	3 755	23 061	56 642
Midwest	7 667	48 516	55 663	38 110	3 184	22 802	44 970
South	6 841	47 802	67 350	45 232	2 944	21 646	54 611
West	7 783	96 133	105 188	61 504	3 288	25 303	63 537
TENURE							
Owner	8 787	66 152	78 941	52 110	3 628	24 837	57 646
Renter	4 598	(B)	59 184	50 176	1 892	12 009	42 337

[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 mortgages held from sale of real estate, amount due from sale of a business, unit trusts, and other financial investments.
[4]Persons of Hispanic origin may be of any race.