Table 3. Mean Value of Holdings for Asset Owners, by Selected Characteristics: 1984

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

Characteristic	Net worth	Interest-earning deposits at financial institutions[1]	Other interest-earning assets[2]	Regular checking accounts	Stock and mutual fund shares	Equity in own home
Total	$78,734	$15,815	$28,962	$922	$26,867	$50,574
Race and Spanish Origin of Householder						
White	86,332	16,865	29,624	947	27,694	51,939
Black	20,241	3,135	(B)	599	2,813	29,914
Spanish origin[4]	36,030	6,676	(B)	581	10,556	45,580
Age of Householder						
Less than 35 years	22,703	4,053	7,299	550	8,934	25,671
35 to 44 years	69,480	8,151	20,753	799	16,376	48,266
45 to 54 years	115,263	13,688	20,423	1,094	21,830	58,349
55 to 64 years	130,498	22,616	40,772	1,029	44,526	65,617
65 years and over	104,851	33,202	43,397	1,379	42,265	54,667
65 to 69 years	125,420	29,944	48,171	1,221	57,768	56,747
70 to 74 years	103,435	33,986	36,298	1,300	42,787	56,812
75 years and over	90,189	35,161	43,296	1,559	28,965	51,374
Education of Householder						
Less than 12 years	51,597	17,020	23,919	926	12,320	41,222
High school: 4 years	69,646	14,620	30,064	807	16,116	47,264
College: 1 to 3 years	79,092	12,534	28,668	838	30,661	50,499
4 or more years	131,226	19,065	29,887	1,166	36,534	67,405
Type of Household						
Married-couple households	101,918	16,029	27,868	978	29,624	53,240
Age of spouse:						
Less than 35 years	40,452	4,871	10,716	581	11,448	30,613
35 to 54 years	115,365	12,115	17,637	1,052	19,967	58,557
55 to 64 years	156,891	25,769	47,505	1,112	44,578	67,485
65 years and over	156,391	41,970	45,369	1,697	72,232	60,713
Other household type:						
Male householder	48,894	13,088	32,200	1,032	29,169	40,719
Less than 35 years	19,006	4,389	12,215	696	15,623	22,319
35 to 54 years	53,981	9,039	37,269	1,135	16,576	41,622
55 to 64 years	85,739	24,613	(B)	1,150	25,447	57,996
65 years and over	90,055	31,256	38,218	1,743	70,366	47,685
Female householder	44,937	16,770	30,341	706	14,476	46,004
Less than 35 years	9,045	2,915	7,517	438	4,157	23,330
35 to 54 years	41,146	9,457	23,320	544	21,684	44,396
55 to 64 years	67,373	17,701	46,906	654	11,162	52,417
65 years and over	67,778	28,217	35,389	1,031	15,585	49,245
Labor Force Activity of Householders Under 65 Years						
Total	71,827	10,738	23,158	816	22,526	49,301
With labor force activity	71,241	9,620	19,984	815	16,822	48,743
With job entire period	76,005	9,644	19,938	829	17,145	49,303
With job part of period	35,189	7,605	22,158	659	8,588	42,735
No job during period, spent time looking or on layoff	23,503	16,419	(B)	634	(B)	38,503
No labor force activity	75,994	21,849	48,415	818	81,308	53,799
Pension Plan Coverage of Employed Householders 25 Years and Over						
Total	62,099	9,313	18,945	744	19,948	46,058
Employer does not have plan	50,595	9,427	28,268	677	19,769	42,209
Employer has plan	66,884	9,275	16,471	770	19,989	47,347
Not covered by plan	43,590	8,318	18,345	683	16,564	43,610
Covered by plan	70,689	9,411	16,267	782	20,322	47,763
Not vested	43,508	6,083	8,481	661	13,714	37,814
Vested	82,287	10,773	18,414	831	22,393	51,160

See footnotes at end of table.

Table 3. Mean Value of Holdings for Asset Owners, by Selected Characteristics: 1984—Continued

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

Characteristic	Rental property equity	Other real estate equity	Equity in business or profession	Equity in motor vehicles	U.S. savings bonds	IRA or KEOGH accounts	Other assets[3]
Total	$72,121	$34,434	$63,103	$5,516	$2,492	$8,851	$55,788
Race and Spanish Origin of Householder							
White	73,831	35,102	64,495	5,707	2,624	9,047	57,235
Black	38,142	14,423	33,997	3,446	550	3,441	(B)
Spanish origin[4]	57,671	20,215	65,107	3,826	1,107	3,953	(B)
Age of Householder							
Less than 35 years	31,546	19,655	38,071	4,276	440	3,517	13,163
35 to 44 years	55,811	33,690	54,745	5,782	792	6,664	26,735
45 to 54 years	82,094	35,653	86,797	7,052	2,679	9,532	132,145
55 to 64 years	90,991	41,633	67,329	6,608	4,292	10,806	53,854
65 years and over	78,189	36,955	90,984	5,004	6,138	15,242	48,828
65 to 69 years	98,450	44,468	110,676	5,956	5,337	19,291	43,452
70 to 74 years	79,494	31,633	68,023	5,117	3,641	10,277	73,920
75 years and over	60,072	30,260	85,739	3,872	9,165	5,748	31,726
Education of Householder							
Less than 12 years	50,286	18,634	55,352	4,378	2,330	9,129	35,894
High school: 4 years	69,174	29,551	56,221	5,414	2,656	7,578	63,316
College: 1 to 3 years	78,547	34,275	68,385	5,511	1,808	7,859	51,819
4 or more years.	86,701	49,258	70,565	6,952	2,919	10,315	61,271
Type of Household							
Married-couple households	77,244	36,120	68,245	6,409	2,218	10,053	67,977
Age of spouse:							
Less than 35 years	39,084	26,624	53,061	4,951	508	4,611	17,938
35 to 54 years	73,256	33,711	69,912	7,466	1,674	9,057	97,534
55 to 64 years	101,753	46,887	72,535	7,206	4,820	13,125	54,481
65 years and over	99,313	41,964	124,409	5,891	5,488	21,476	66,451
Other household type:							
Male householder	76,210	32,018	52,428	4,283	4,277	5,855	14,714
Less than 35 years	(B)	(B)	48,603	3,911	393	3,272	5,123
35 to 54 years	71,221	32,462	41,977	4,681	6,736	6,165	13,962
55 to 64 years	(B)	(B)	(B)	4,459	(B)	7,161	(B)
65 years and over	(B)	(B)	(B)	4,506	8,851	(B)	23,269
Female householder	50,152	25,888	29,538	3,541	2,635	4,815	18,873
Less than 35 years	(B)	(B)	42,140	3,062	347	2,143	8,174
35 to 54 years	52,620	29,822	27,145	3,765	915	4,569	16,448
55 to 64 years	57,012	28,382	31,615	4,301	2,150	6,077	(B)
65 years and over	50,741	24,678	(B)	3,393	6,180	6,129	(B)
Labor Force Activity of Householders Under 65 Years							
Total	70,290	33,893	60,599	5,624	1,813	8,208	57,723
With labor force activity	67,169	33,245	61,260	5,636	1,632	7,891	59,947
With job entire period	68,617	33,715	63,293	5,807	1,624	7,946	63,041
With job part of period	53,853	25,892	12,703	4,149	2,023	6,817	16,440
No job during period, spent time looking or on layoff	(B)	(B)	(B)	3,287	(B)	(B)	(B)
No labor force activity	96,504	38,796	38,113	5,514	4,135	12,104	40,794
Pension Plan Coverage of Employed Householders 25 Years and Over							
Total	58,519	29,908	40,529	5,491	1,849	7,066	41,326
Employer does not have plan	62,615	39,963	38,410	4,655	1,259	7,839	43,841
Employer has plan	57,116	27,086	41,356	5,821	1,974	6,847	40,533
Not covered by plan	47,911	35,024	19,791	4,635	2,166	8,276	28,474
Covered by plan	58,141	26,258	44,992	6,002	1,957	6,713	42,431
Not vested	35,786	19,340	27,874	5,129	815	4,915	19,865
Vested	65,390	28,511	51,785	6,367	2,393	7,240	48,857

See footnotes at end of table.

Table 3. Mean Value of Holdings for Asset Owners, by Selected Characteristics: 1984—Continued

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

Characteristic	Net worth	Interest-earning deposits at financial institutions[1]	Other interest-earning assets[2]	Regular checking accounts	Stock and mutual fund shares	Equity in own home
Monthly Household Income						
Less than $900	29,659	8,524	15,612	812	14,135	37,834
$900 to $1,999	52,719	13,621	21,840	751	10,347	42,174
$2,000 to $3,999	80,074	14,801	20,706	836	16,001	48,267
$4,000 and over	242,055	30,102	46,239	1,581	56,156	82,535
Tenure						
Owner	$114,211	$18,504	$30,807	$1,019	$29,657	$50,574
Renter	14,799	8,933	20,717	679	12,683	(X)
Net Worth of Households						
Negative or zero	-3,455	917	(B)	391	2,207	9,799
$1 to $4,999	1,940	847	(B)	379	1,105	2,513
$5,000 to $9,999	7,297	2,197	(B)	530	1,812	6,049
$10,000 to $24,999	16,834	3,687	3,818	606	2,852	13,622
$25,000 to $49,999	36,684	6,114	6,095	756	3,523	28,342
$50,000 to $99,999	71,742	11,243	11,996	1,009	6,878	48,775
$100,000 to $249,999	152,256	28,588	21,909	1,380	16,026	76,858
$250,000 to $499,999	337,262	61,338	43,400	2,206	46,572	115,728
$500,000 and over	1,069,880	108,598	128,254	2,890	228,252	180,826
Region						
Northeast	75,047	15,867	33,141	869	23,236	58,916
Midwest	79,068	15,588	29,090	837	30,910	44,008
South	69,739	16,409	26,409	1,024	29,527	43,247
West	98,257	15,151	28,043	906	22,026	65,656

See footnotes at end of table.

Table 3. Mean Value of Holdings for Asset Owners, by Selected Characteristics: 1984—Continued

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

Characteristic	Rental property equity	Other real estate equity	Equity in business or profession	Equity in motor vehicles	U.S. savings bonds	IRA or KEOGH accounts	Other assets[3]
Monthly Household Income							
Less than $900	42,253	27,476	38,889	3,149	2,478	6,138	21,802
$900 to $1,999	47,744	25,202	41,641	4,301	2,909	7,177	20741
$2,000 to $3,999	60,753	30,500	46,586	6,230	1,802	7,298	25,418
$4,000 and over	121,028	52,383	122,878	9,625	3,348	12,226	133,390
Tenure							
Owner	$73,738	$35,277	$70,040	$6,374	$2,704	$9,566	$64,242
Renter	57,981	30,374	35,846	3,555	1,717	4,938	17,933
Net Worth of Households							
Negative or zero	(B)	(B)	523	2,052	332	3,066	(B)
$1 to $4,999	(B)	(B)	1,402	2,227	311	1,727	1,788
$5,000 to $9,999	(B)	6,497	1,792	4,323	501	2,431	3,605
$10,000 to $24,999	9,046	9,120	3,664	4,688	691	3,423	5,764
$25,000 to $49,999	11,686	12,549	7,164	4,822	1,027	4,393	9,524
$50,000 to $99,999	24,495	16,492	14,852	6,179	1,654	5,638	17,465
$100,000 to $249,999	48,961	32,107	40,130	8,093	4,440	9,983	28,103
$250,000 to $499,999	102,166	61,992	115,440	10,886	5,319	16,385	52,266
$500,000 and over	300,603	143,360	454,446	13,808	16,468	28,629	333,417
Region							
Northeast	53,049	42,270	44,942	5,609	2,402	8,503	29,862
Midwest	70,062	28,797	81,141	5,680	2,942	9,421	32,649
South	59,534	31,685	54,378	5,412	2,738	9,099	50,066
West	107,392	41,236	69,683	5,388	1,346	8,258	97,067

[1]Includes passbook savings accounts, money market deposit accounts, certificates of deposit, and other 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 Spanish origin may be of any race.