

## Asset Ownership of Households: 2000

Table 3. Interest-Earning Asset Ownership Rates for Households, by Selected Characteristics: 2000

(Excludes group quarters.)

Characteristics	Number of households (thousands)	Percent owning interest-earning assets								
		Total	Held at financial institutions				Other interest-earning assets			
			Total	Passbook savings accounts	Money market deposit accounts	Certificates of deposit	Interest-earning checking accounts	Total	U.S. Government securities	Municipal and corporate bonds
<b>Total</b>	104,644	63.8	63.7	51.1	11.6	12.2	34.7	3.2	1.2	2.6
<b>RACE AND HISPANIC ORIGIN OF HOUSEHOLDER</b>										
White	88,012	67.6	67.4	53.6	12.9	13.6	37.4	3.7	1.4	2.9
White Not of Hispanic Origin	79,562	70.3	70.1	55.3	13.9	14.6	39.6	4.1	1.5	3.2
Black	12,808	40.1	40.1	35.4	3.5	3.8	17.4	0.6	0.3	0.5
Hispanic Origin	9,264	42	42	36.5	3.5	3.4	16.7	0.3	0.1	0.3
Not of Hispanic Origin	95,380	65.9	65.8	52.5	12.4	13.1	36.4	3.5	1.3	2.8
<b>AGE OF HOUSEHOLDER</b>										
Less than 35 years	22,362	54.3	54.3	46.9	5	3.5	25.1	0.5	0.2	0.3
35 to 44 years	24,717	62.9	62.9	53.8	9.7	6.3	33.8	1.7	0.6	1.3
45 to 54 years	21,347	65.6	65.5	55	12.3	9.1	34.1	2.9	1.1	2.3
55 to 64 years	14,139	66.6	66.4	51.4	15.4	15.3	39.2	4.9	1.6	4.1
65 years and over	22,079	70.8	70.5	48.2	17.2	28.6	43	7.1	2.7	5.5
65 to 69 years	5,634	68.4	68.3	48.5	16.6	22.6	40.7	5.8	2.1	4.6
70 to 74 years	5,710	70.9	70.7	48.3	17.2	26.5	44.2	6.6	2.8	4.9
75 and over	10,735	72	71.7	48	17.6	32.9	43.5	8	3.1	6.3
<b>EDUCATION OF HOUSEHOLDER</b>										
No High School Diploma	17,570	40.8	40.7	31.9	3.6	9.4	18.3	0.5	0.2	0.3
High School Graduate Only	31,934	57.8	57.8	46.7	7.1	12.2	29.4	1.8	0.7	1.4
Some College, No Degree	18,526	65.7	65.6	53.1	11.1	11.4	35	3	1.2	2.2
Associate's Degree	11,086	71.3	71.2	59.1	9.8	11	37.9	2.2	0.9	1.7
Bachelor's Degree or Higher	25,527	82.5	82.2	64.8	23.9	15.3	50.9	7.5	2.6	6.2
<b>TYPE OF HOUSEHOLD BY AGE OF HOUSEHOLDER</b>										
Married-couple households	56,700	71.6	71.5	58.8	14	12.9	40.5	3.8	1.4	3.1
Less than 35 years	10,992	63	62.9	55.3	6.6	3.9	30.1	0.6	0.2	0.4
35 to 54 years	28,057	72.1	72.1	61.9	13	8.8	39.6	2.8	1.1	2.2
55 to 64 years	8,484	74.9	74.8	58.8	19.5	18	45.9	6.1	1.8	5.5
65 years and over	9,166	77.4	77.2	53.5	20.6	31.6	51.2	8.5	3.2	6.6
Male householder	18,146	54.4	54.3	41.6	8.3	8.9	28.1	2.1	0.9	1.5
Less than 35 years	5,219	49.1	49	40.5	3.5	3.3	23.6	0.6	0.3	0.5
35 to 54 years	7,640	53.4	53.2	41.9	8.4	5.7	27	1.3	0.5	1
55 to 64 years	2,010	54.6	54.6	40.7	8.9	11.2	30.1	2.4	1.4	1
65 years and over	3,276	65.1	65	43.3	15.3	23.7	36.5	6.2	2.4	4.7
Female householder	29,798	54.6	54.5	42.1	9.1	12.9	27.5	2.8	1.1	2.3
Less than 35 years	6,152	43.3	43.2	37.5	3.5	3	17.3	0.1	0.1	0.1
35 to 54 years	10,366	50.7	50.6	42.9	7	5.7	23.9	1.3	0.4	1.2
55 to 64 years	3,644	53.9	53.5	40.1	9.5	11.2	28.6	3.4	1.4	2.8
65 years and over	9,637	66.4	66.1	44.8	14.7	27.5	37.3	6	2.4	4.7
<b>LABOR FORCE ACTIVITY OF HOUSEHOLDERS UNDER 65 YEARS</b>										
<b>Total</b>	82,564	61.9	61.8	51.8	10.1	7.8	32.4	2.2	0.8	1.8
With labor force activity	70,175	64.8	64.7	54.6	10.2	7.7	33.8	2.1	0.7	1.7
With job entire period	62,781	67	66.9	56.7	10.6	8.1	35.3	2.3	0.8	1.8
With job part of period	6,735	47.4	47.4	38.2	7.1	4.1	21.9	0.8	0.3	0.8
No job during period, spent time looking or on layoff	660	25.3	25.3	21.6	3.5	2.8	11.8	0.8	0.8	-
No labor force activity	11,912	46.4	46.3	36.5	9.6	8.7	24.9	2.8	1.1	2.3

### Monthly Household Income

Lowest quintile	20,937	40.1	40	30.3	4.9	9.4	18.1	1.1	0.5	0.8
Second quintile	20,937	56	55.9	42.2	8.3	14.2	29.2	2.1	0.8	1.6
Third quintile	20,913	65.1	65	52.3	10.6	11.7	33.9	3.1	1.1	2.4
Fourth quintile	20,935	74.1	73.9	62.2	11.5	11.4	40	3.2	1.3	2.4
Highest quintile	20,923	83.7	83.6	68.3	22.7	14.4	52.1	6.7	2.4	5.5

**Household Net Worth**

Negative or Zero	15,676	31.1	31.1	26.4	1.1	1.2	13.2	0.1	-	0.1
\$1 to \$4,999	9,607	37.2	37.2	31.2	0.8	1.6	13.4	-	-	-
\$5,000 to \$9,999	5,513	46	46	37.6	2.3	2.8	20.1	0.1	-	0.1
\$10,000 to \$24,999	8,819	54.6	54.6	46.2	3.1	4.6	24.4	0.2	0.1	0.1
\$25,000 to \$49,999	10,888	62.5	62.4	52.7	4.8	7.4	29.4	0.8	0.3	0.5
\$50,000 to \$99,999	14,721	70.4	70.3	57.2	8	12.8	35.2	1	0.4	0.8
\$100,000 to \$249,999	20,335	81.2	81.1	65.4	15.4	19.6	47	2.8	1	2
\$250,000 to \$499,999	10,605	88.4	88.2	67.7	27.7	25.8	57	7.8	3.1	5.8
\$500,000 and over	8,467	93.3	92.7	65.2	43.7	28.9	66.9	20.3	7.4	17.3

**REGION**

Northeast	19,350	70.7	70.6	57.9	12.7	13.5	36.9	3.9	1.6	3.1
Midwest	25,209	69.2	69.1	55.8	12.5	14.8	36.6	3.4	1.1	2.8
South	36,732	56.4	56.3	43.9	9.5	11.1	32.3	2.8	1.1	2.1
West	22,284	63.4	63.3	51	13.3	10	34.3	3.3	1.2	2.7

**TENURE**

Owner	70,344	73.5	73.3	58.6	15.1	15.8	42.1	4.4	1.6	3.5
Renter	34,300	43.9	43.9	35.5	4.3	4.9	19.5	0.9	0.4	0.6

- Represents zero or rounds to zero