

## Asset Ownership of Households: 1995

Table 2. Asset Ownership Rates for Households, by Selected Characteristics: 1995  
(Excludes group quarters.)

			Number of	Interest	Other	Regular
Stocks	Own	Motor	households	assets at	interest-	checking
and mutual fund shares	business or profession	vehicles	(thousands)	financial institutions	earning assets	accounts
Total			99088	69.1	7.7	46.7
20.8	10.3	89.2				
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER						
White			84224	72.3	8.7	48.9
23.1	11.3	91.5				
Black			11719	46.4	1.1	31.9
5.2	2.9	73.4				
Hispanic Origin			8161	49.0	1.7	38.1
5.3	6.2	80.8				
AGE OF HOUSEHOLDER						
Less than 35 years			24092	60.8	3.3	46.8
13.3	7.8	88.2				
35 to 44 years			23343	69.5	5.5	48.9
19.3	13.3	92.2				
45 to 54 years			17813	71.9	7.6	53.2
25.8	16.1	93.2				
55 to 64 years			12338	70.6	10.2	47.6
24.1	12.2	91.5				
65 years and over			21502	74.8	13.7	38.5
24.6	3.9	82.6				
65 to 69 years			6056	74.4	15.2	41.2
27.2	7.0	89.4				
70 to 74 years			5834	74.6	14.1	39.3
26.1	4.7	87.2				
75 and over			9612	75.2	12.5	36.2
22.0	1.5	75.4				
EDUCATION OF HOUSEHOLDER						
Less than 12 years			20597	49.3	2.6	36.8
7.2	5.6	78.6				
High school: 4 years			31669	66.5	5.1	48.4
15.8	9.6	90.1				
College: 1 to 3 years			23665	73.1	6.7	51.1
21.2	11.5	92.4				
4 or more years			23158	86.2	16.7	48.9
39.2	14.4	94.2				
TYPE OF HOUSEHOLD BY AGE OF HOUSEHOLDER						
Married-couple households			54685	76.8	8.9	51.8
25.4	14.2	96.5				
Less than 35 years			11753	69.8	3.2	52.7
17.2	10.8	96.3				
35 to 54 years			25949	77.7	7.5	55.3
25.7	18.0	96.9				
55 to 64 years			7495	78.4	12.3	51.3
29.9	16.2	97.6				
65 years and over			9487	81.5	17.2	41.5
30.9	6.4	94.7				
Male householder			16044	62.1	6.6	39.9
17.0	9.5	87.1				
Less than 35 years			5402	59.5	4.8	43.7
12.7	8.1	87.8				
35 to 54 years			6336	61.0	5.7	39.6
19.1	13.2	88.7				
55 to 64 years			1539	61.5	7.1	35.5
17.7	8.7	82.0				
65 years and over			2767	70.2	11.9	35.6

Asset Ownership of Households: 1995 - Table 2

20.4	4.0	84.9			
Female householder			28359	58.4	5.9
14.0	3.3	76.4			
Less than 35 years			6937	46.7	2.1
7.1	2.5	74.6			
35 to 54 years			8869	56.4	3.6
13.7	5.2	83.1			
55 to 64 years			3305	57.2	6.8
14.1	4.9	82.0			
65 years and over			9248	69.3	10.6
19.4	1.4	69.4			

LABOR FORCE ACTIVITY OF HOUSEHOLDERS UNDER 65 YEARS

Total			77586	67.5	6.0
19.7	12.1	91.1			
With labor force activity			66357	71.3	6.1
20.9	13.7	93.7			
With job entire period			61405	73.2	6.3
21.7	14.4	94.5			
With job part of period			3518	52.7	3.6
11.8	6.0	87.4			
No job during period, spent time looking or on layoff			1434	39.0	3.0
7.8	1.8	75.1			
No labor force activity			11229	45.1	5.6
12.5	2.5	75.6			

Monthly Household Income

Lowest quintile			19838	40.4	2.2
5.6	5.0	68.6			
Second quintile			19812	61.3	4.4
12.3	7.2	88.5			
Third quintile			19811	72.7	7.1
18.5	9.7	94.9			
Fourth quintile			19812	81.0	8.9
24.8	12.2	96.8			
Highest quintile			19814	90.2	15.9
42.6	17.5	97.3			

Household Net Worth

Negative or Zero			10247	32.4	0.6
3.3	4.1	55.0			
\$1 to \$4,999.....			14092	42.0	0.4
2.3	2.5	85.9			
\$5,000 to \$9,999.....			6022	61.7	1.2
8.0	5.1	94.8			
\$10,000 to \$24,999.....			11629	68.6	2.5
11.6	7.7	94.1			
\$25,000 to \$49,999.....			11633	72.6	4.2
15.8	8.8	92.9			
\$50,000 to \$99,999.....			16111	78.5	5.9
21.5	10.7	93.4			
\$100,000 to \$249,999....			18862	88.3	12.3
35.4	14.6	95.7			
\$250,000 to \$499,999....			7028	93.7	26.6
52.9	23.3	96.3			
\$500,000 and over.....			3464	93.3	44.0
68.3	32.4	96.2			

REGION

Northeast			20184	73.0	8.9
21.3	9.7	81.8			
Midwest			25569	74.4	7.9
22.5	11.1	92.3			
South			33414	62.2	6.4
18.2	9.4	89.7			
West			19921	70.1	8.5
22.2	11.6	92.0			

TENURE

Owner			63663	78.9	10.2
26.9	12.7	94.5			
Renter			35424	51.5	3.3
9.7	6.1	79.7			

Table 2. Asset Ownership Rates for Households, by Selected Characteristics: 1995  
(Excludes group quarters.)

IRA			Own	Rental	Other	
U.S.	or		home	property	real	Mortgages
savings	KEOGH	Other			estate	
bonds	accounts	assets				
Total			64.2	7.1	7.5	1.4
18.8	24.1	2.5				
<b>RACE AND HISPANIC ORIGIN OF HOUSEHOLDER</b>						
White			67.4	7.5	8.2	1.6
20.3	26.5	2.9				
Black			45.2	4.3	2.7	0.2
8.9	7.9	0.7				
Hispanic Origin			41.4	4.7	3.2	0.6
8.4	8.5	0.9				
<b>AGE OF HOUSEHOLDER</b>						
Less than 35 years			38.2	2.1	2.9	0.1
15.3	12.7	1.4				
35 to 44 years			64.9	5.6	6.2	0.6
22.0	24.2	1.8				
45 to 54 years			73.2	10.0	11.3	1.2
22.5	33.2	2.5				
55 to 64 years			78.6	12.3	12.4	2.3
20.6	36.5	3.3				
65 years and over			77.1	9.2	8.3	3.4
15.1	22.1	4.2				
65 to 69 years			81.0	10.3	11.7	3.6
21.8	36.1	5.2				
70 to 74 years			80.8	9.1	9.1	3.6
16.4	27.2	3.9				
75 and over			72.5	8.5	5.6	3.3
10.0	10.1	3.8				
<b>EDUCATION OF HOUSEHOLDER</b>						
Less than 12 years			57.3	5.4	3.9	0.9
7.8	8.4	0.9				
High school: 4 years			65.2	6.0	6.5	1.6
17.4	19.7	1.9				
College: 1 to 3 years			62.2	7.1	7.5	1.0
21.3	24.7	2.3				
4 or more years			71.1	10.3	12.1	2.1
27.9	43.4	5.1				
<b>TYPE OF HOUSEHOLD BY AGE OF HOUSEHOLDER</b>						
Married-couple households			77.7	8.8	10.0	1.8
24.6	31.1	2.9				
Less than 35 years			56.0	2.5	4.2	0.2
20.9	15.9	1.6				
35 to 54 years			80.0	9.1	10.1	1.0
27.2	33.0	2.3				
55 to 64 years			88.2	14.9	16.6	2.9
27.2	45.6	3.7				
65 years and over			89.9	11.2	12.1	4.9
20.3	33.5	5.2				
Male householder			46.1	5.7	5.2	1.0
11.6	18.1	2.2				
Less than 35 years			24.9	2.8	2.8	0.2
10.6	10.9	2.0				
35 to 54 years			50.9	6.1	6.5	0.5
13.1	23.6	2.0				
55 to 64 years			61.8	11.5	6.3	1.9
11.6	25.2	1.3				
65 years and over			67.8	7.4	6.4	2.8
10.1	15.6	3.6				
Female householder			48.6	4.6	3.9	1.0
11.6	14.0	2.1				
Less than 35 years			18.4	0.7	0.8	0.0
9.5	8.7	0.6				

Asset Ownership of Households: 1995 - Table 2

35 to 54 years			47.3	3.7	4.7	0.5
14.3	17.1	1.4				
55 to 64 years			64.5	7.0	5.8	1.2
9.5	21.4	3.3				
65 years and over			66.8	7.6	4.9	2.1
11.2	12.3	3.4				

LABOR FORCE ACTIVITY OF HOUSEHOLDERS UNDER 65 YEARS

Total			60.7	6.6	7.3	0.9
19.8	24.7	2.1				
With labor force activity			62.4	6.8	7.6	0.9
21.3	26.1	2.1				
With job entire period			64.3	7.0	7.6	0.9
22.1	27.0	2.2				
With job part of period			40.0	3.1	7.1	0.3
12.1	17.9	1.9				
No job during period, spent time looking or on layoff			35.9	4.0	6.8	0.8
9.5	10.3	0.0				
No labor force activity			50.5	5.5	5.8	0.9
11.0	16.1	1.8				

Monthly Household Income

Lowest quintile			41.4	3.5	3.0	0.6
5.3	6.2	0.8				
Second quintile			56.3	4.6	4.6	1.3
10.6	14.3	1.3				
Third quintile			64.3	6.5	6.1	1.4
16.7	21.9	2.5				
Fourth quintile			74.2	8.2	9.0	1.5
26.0	29.9	3.0				
Highest quintile			85.1	12.9	14.8	2.4
35.3	48.3	5.1				

Household Net Worth

Negative or Zero			12.7	0.7	0.6	0.0
7.5	4.1	0.3				
\$1 to \$4,999.....			12.9	0.4	0.5	0.4
5.9	2.3	0.3				
\$5,000 to \$9,999.....			28.5	1.1	1.1	0.0
11.4	8.6	0.9				
\$10,000 to \$24,999.....			55.7	2.1	3.3	0.3
15.7	14.1	0.9				
\$25,000 to \$49,999.....			82.7	2.8	5.7	0.5
18.8	18.5	1.6				
\$50,000 to \$99,999.....			92.1	6.2	7.3	0.9
23.3	25.7	1.8				
\$100,000 to \$249,999....			94.4	12.7	13.4	2.3
27.0	42.8	3.6				
\$250,000 to \$499,999....			96.1	22.8	20.6	5.7
32.9	60.5	8.6				
\$500,000 and over.....			96.1	37.4	30.0	8.7
33.5	68.9	15.1				

REGION

Northeast			61.5	8.3	6.3	1.0
21.8	27.2	2.1				
Midwest			68.5	7.1	7.0	1.2
23.3	26.0	2.8				
South			66.5	6.2	8.5	1.2
15.6	20.3	2.1				
West			57.8	7.7	7.9	2.4
15.3	25.0	3.4				

TENURE

Owner			100.0	10.3	10.1	2.0
23.6	31.5	3.3				
Renter			0.0	1.4	2.9	0.4
10.1	10.8	1.2				