Table 3. Households Owning Interest-Earning Assets, by Selected Characteristics: 1991

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

Characteristic	Number of house holds (thous.)	Percent owning interest-earning assets										
			Held at financial institutions					Other interest-earning assets				
		Total[1]	Total[1]	Passbook savings accounts	Money market deposit accounts	Certi-ficates of deposit	Interest-earning checking accounts	Total[1]	Money market funds	U.S. Govern-ment securities	Municipal and corporate bonds	Other assets
Total	94 692	73.73	73.17	62.40	14.92	22.02	37.83	8.98	4.16	2.16	3.43	2.15
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER												
White	81 409	77.26	76.63	64.87	16.30	24.21	40.93	10.03	4.68	2.47	3.85	2.39
Black	10 768	46.20	46.07	42.42	4.09	6.22	13.76	1.69	.50	.22	.55	.66
Hispanic origin[2]	6 407	53.40	53.33	48.30	4.44	8.18	19.84	1.72	.81	.24	.31	.63
AGE OF HOUSEHOLDER												
Less than 35 years	25 031	67.08	66.77	58.74	7.36	9.61	31.97	3.70	2.00	.38	.69	.99
35 to 44 years	21 514	75.49	74.95	67.33	13.53	15.70	37.61	7.39	4.14	1.17	2.37	1.63
45 to 54 years	14 934	74.63	74.05	66.13	16.74	20.92	37.88	11.20	5.65	2.67	3.85	2.91
55 to 64 years	12 575	74.48	73.84	62.05	18.88	27.38	40.40	11.16	4.74	2.39	4.92	2.79
65 years and over	20 638	78.86	78.04	59.23	21.82	41.19	43.57	14.12	5.39	4.84	6.66	3.16
65 to 69 years	6 435	76.62	75.83	58.39	22.91	37.16	44.31	14.43	6.29	4.13	6.14	4.02
70 to 74 years	5 439	78.93	78.04	61.69	22.28	40.54	45.93	14.22	6.25	5.41	6.94	2.81
75 years and over	8 764	80.47	79.65	58.32	20.74	44.54	41.57	13.82	4.21	5.01	6.90	2.74
EDUCATION OF HOUSEHOLDER												
Less than 12 years	22 243	54.98	54.80	45.36	8.51	17.90	22.55	3.46	1.11	.86	.87	1.23
High school: 4 years	30 187	72.44	72.06	62.85	10.05	20.51	34.99	6.07	2.31	1.31	1.91	1.80
College: 1 to 3 years	21 202	78.77	78.25	67.89	14.65	20.80	41.38	8.07	3.52	2.03	3.32	1.87
4 or more years	21 059	90.31	89.07	74.24	28.95	29.77	54.47	19.91	10.69	4.87	8.45	3.90
TYPE OF HOUSEHOLD BY AGE OF HOUSEHOLDER												
Married-couple households	52 216	80.77	80.24	70.23	17.42	25.24	42.51	10.97	5.30	2.51	4.45	2.64
Less than 35 years	12 247	74.35	74.10	66.36	8.38	11.61	35.28	4.31	2.17	.47	1.00	1.21
35 to 54 years	23 080	81.79	81.26	74.12	17.27	21.26	41.49	10.77	5.74	2.24	3.76	2.46
55 to 64 years	7 849	82.13	81.43	69.81	21.81	31.95	46.09	14.25	6.52	3.02	6.52	3.37
65 years and over	9 040	85.70	84.92	65.89	26.22	48.01	51.77	17.66	7.34	5.52	9.11	4.39
Male householder	15 297	68.75	68.17	56.09	12.44	14.65	34.92	6.65	3.24	1.22	2.01	1.42
Less than 35 years	5 746	69.23	68.71	58.75	8.20	8.65	35.17	4.69	3.06	.55	.50	.88
35 to 54 years	5 409	69.41	68.79	58.01	13.18	13.51	35.73	6.30	3.44	.91	1.76	1.77
55 to 64 years	1 514	59.38	58.63	45.17	13.69	15.78	27.74	5.89	2.17	1.92	1.98	1.00
65 years and over	2 627	71.77	71.17	52.63	19.46	29.45	36.83	12.12	3.81	2.91	5.84	2.10
Female householder	27 179	63.00	62.42	50.93	11.53	20.00	30.49	6.48	2.51	2.01	2.28	1.63
Less than 35 years	7 038	52.67	52.43	45.47	4.88	6.91	23.59	1.85	.82	.07	.29	.71
35 to 54 years	7 959	59.75	59.15	51.74	8.94	10.87	28.15	5.49	2.81	1.04	1.54	1.54
55 to 64 years	3 211	62.89	62.48	51.04	14.18	21.68	32.46	6.07	1.59	1.07	2.39	2.22
65 years and over	8 972	74.04	73.12	54.45	18.09	37.75	37.29	11.13	3.90	4.72	4.47	2.23
LABOR FORCE ACTIVITY OF HOUSEHOLDERS UNDER 65 YEARS												
Total	74 053	72.30	71.82	63.29	13.00	16.68	36.23	7.55	3.82	1.41	2.53	1.87
With labor force activity	64 091	75.76	75.26	66.86	13.46	16.81	37.84	7.72	3.97	1.39	2.52	1.92
With job entire period	58 644	77.74	77.25	68.81	13.90	17.38	39.16	8.00	4.08	1.47	2.66	1.98
With job part of period	3 819	58.48	57.76	49.02	8.69	11.70	23.99	5.22	2.84	.65	1.10	1.62
No job during period, spent time looking or on layoff	1 629	45.09	44.74	38.45	8.80	8.04	22.56	3.43	2.57	.25	.76	.37
No labor force activity	9 962	50.05	49.67	40.34	10.03	15.86	25.90	6.45	2.88	1.52	2.59	1.56
MONTHLY HOUSEHOLD INCOME												
Lowest quintile	18 977	43.61	43.23	33.53	5.97	12.46	17.61	2.28	.78	.64	.56	.56
Second quintile	18 912	66.18	65.76	53.82	10.75	20.88	30.06	5.09	2.13	1.61	1.32	1.22
Third quintile	18 969	78.12	77.40	66.11	12.57	21.24	37.35	7.47	3.32	2.01	2.50	1.97
Fourth quintile	18 928	86.68	86.19	76.29	16.30	23.63	45.16	8.82	3.94	1.84	3.28	2.14
Highest quintile	18 905	94.15	93.38	82.36	29.06	31.94	59.04	21.29	10.67	4.70	9.54	4.87
HOUSEHOLD NET WORTH												
Negative or zero	11 372	35.80	35.60	31.10	1.09	2.05	15.06	.86	.26	.03	.10	.49
$1 to $4,999	13 228	52.93	52.73	45.30	1.29	3.52	19.70	.79	.15	.05	.03	.54
$5,000 to $9,999	6 183	70.56	70.17	63.16	4.39	7.90	28.79	3.14	1.49	.21	.27	1.23
$10,000 to $24,999	10 591	73.27	73.03	65.42	6.92	12.51	31.79	2.90	1.31	.21	.32	1.15
$25,000 to $49,999	11 599	76.90	76.47	66.87	11.24	16.96	35.10	4.42	1.79	.84	.87	1.36
$50,000 to $99,999	14 755	84.21	83.72	70.96	17.10	27.37	43.73	6.31	2.70	1.06	1.53	1.84
$100,000 to $249,999	16 822	92.89	91.81	77.26	27.28	41.94	54.68	15.81	7.06	3.84	5.30	3.24
$250,000 to $499,999	6 689	94.05	93.00	73.97	38.36	51.00	63.31	29.67	14.55	8.26	13.16	5.61
$500,000 and over	3 453	97.33	95.73	74.07	53.62	54.10	69.56	49.64	25.91	15.79	31.49	10.49
REGION												
Northeast	19 007	78.87	78.38	68.26	19.64	26.35	40.74	9.69	4.98	2.34	3.83	2.12
Midwest	24 376	77.22	76.64	65.38	15.67	24.42	39.90	9.75	4.41	2.75	3.24	2.17
South	32 049	65.58	65.09	53.81	12.13	19.65	32.43	6.89	3.06	1.35	2.82	1.90
West	19 260	77.81	77.09	67.17	13.97	18.65	41.33	10.78	4.88	2.57	4.31	2.57
TENURE												
Owner	61 283	82.15	81.50	69.51	19.49	27.97	44.52	11.87	5.53	2.94	4.93	2.71
Renter	33 409	58.29	57.90	49.38	6.54	11.10	25.57	3.68	1.66	.72	.69	1.13

[1]Detail does not add to total because some households have more than one of the types of interest-earning assets specified.
[2]Persons of Hispanic origin may be of any race.