Table 1. **Mean Value of Holdings for Asset Owners, by Selected Characteristics: 1988**

(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	92 017	17 823	40 786	1 054	27 373	64 534
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER						
White	101 329	18 890	41 647	1 080	28 300	66 538
Black	23 651	4 350	(B)	714	3 666	25 235
Hispanic origin[4]	38 918	7 211	(B)	737	8 997	28 969
AGE OF HOUSEHOLDER						
Less than 35 years	26 493	4 255	15 184	697	7 091	38 891
35 to 44 years	76 922	9 582	22 439	854	17 756	56 495
45 to 54 years	119 536	15 153	31 494	1 109	25 007	77 802
55 to 64 years	147 679	23 706	44 732	1 423	37 552	87 045
65 years and over	136 013	38 505	65 973	1 436	49 493	74 154
65 to 69 years	149 495	34 050	75 887	1 375	36 881	69 829
70 to 74 years	155 795	43 543	68 920	1 649	84 889	75 694
75 years and over	112 645	38 743	54 951	1 332	36 601	82 532
EDUCATION OF HOUSEHOLDER						
Less than 12 years	61 106	19 718	40 697	929	15 126	74 363
High school: 4 years	79 255	16 524	38 501	899	18 372	63 929
College: 1 to 3 years	88 665	15 335	41 822	1 027	22 513	63 259
4 or more years	152 466	20 143	41 434	1 417	39 951	61 327
TYPE OF HOUSEHOLD BY AGE OF HOUSEHOLDER						
Married-couple households	120 723	18 782	43 932	1 175	30 668	71 397
Less than 35 years	35 918	4 235	12 501	752	6 997	39 180
35 to 54 years	117 024	12 240	24 343	1 029	22 438	71 812
55 to 64 years	187 395	25 592	48 251	1 657	39 254	96 344
65 years and over	197 137	46 852	84 041	1 775	64 684	87 085
Male householder	56 985	14 946	32 935	1 060	22 687	47 112
Less than 35 years	21 536	5 297	12 542	746	5 946	42 287
35 to 54 years	62 912	12 080	27 042	1 163	21 031	47 988
55 to 64 years	96 028	26 214	(B)	1 526	38 738	(B)
65 years and over	102 752	35 036	49 733	1 333	45 726	(B)
Female householder	53 541	17 035	35 579	733	18 546	35 843
Less than 35 years	11 222	3 176	27 488	503	8 889	28 965
35 to 54 years	47 690	10 228	37 674	574	10 971	38 034
55 to 64 years	74 998	16 700	25 834	730	28 579	29 907
65 years and over	82 207	29 388	39 811	1 044	24 681	(B)
LABOR FORCE ACTIVITY OF HOUSEHOLDERS UNDER 65 YEARS						
Total	80 067	11 608	29 161	962	21 108	63 518
With labor force activity	80 447	10 417	24 247	962	18 924	63 537
With job entire period	84 363	10 494	24 531	970	19 030	64 887
With job part of period	42 093	8 286	(B)	961	10 612	13 842
No job during period, spent time looking or on layoff	30 553	12 220	(B)	467	(B)	(B)
No labor force activity	77 534	23 153	67 951	967	42 770	62 839
MONTHLY HOUSEHOLD INCOME						
Lowest quintile	32 220	9 924	18 511	607	14 729	42 363
Second quintile	56 536	14 749	21 703	834	15 159	43 351
Third quintile	72 099	15 968	29 647	834	17 818	35 623
Fourth quintile	94 689	16 215	34 390	959	18 011	56 735
Highest quintile	204 449	26 670	56 867	1 759	42 445	102 587
HOUSEHOLD NET WORTH						
Negative or zero	-4 577	1 172	(B)	430	1 558	-8 640
$1 to $4,999	1 979	893	(B)	439	1 206	338
$5,000 to $9,999	7 240	2 190	(B)	633	1 771	1 727
$10,000 to $24,999	16 882	4 070	5 398	669	3 295	1 816
$25,000 to $49,999	36 752	6 143	8 279	845	4 913	8 342
$50,000 to $99,999	71 963	10 582	10 338	1 081	8 029	19 288
$100,000 to $249,999	157 820	26 464	24 108	1 466	18 697	45 142
$250,000 to $499,999	339 930	56 474	52 682	1 989	42 225	112 878
$500,000 and over	892 039	106 695	146 613	3 901	165 485	312 303
REGION						
Northeast	110 827	17 505	35 568	980	25 638	61 014
Midwest	87 610	17 820	37 251	1 007	31 113	73 493
South	75 876	18 001	42 566	1 105	24 248	55 986
West	106 345	17 890	47 700	1 096	28 660	67 924
TENURE						
Owner	134 228	21 017	40 915	1 182	30 376	70 473
Renter	18 126	9 747	40 163	752	13 991	42 890

See footnotes at end of table.

Table 1. **Mean Value of Holdings for Asset Owners, by Selected Characteristics: 1988**—Con.

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

Charactersitic	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	6 205	62 246	80 350	37 523	2 963	16 062	41 309
RACE AND HISPANIC ORIGIN OF HOUSEHOLDER							
White	6 408	64 164	83 354	38 473	3 117	16 512	42 220
Black	3 968	36 770	40 759	16 412	1 012	5 554	(B)
Hispanic origin[4]	4 498	52 972	58 199	31 868	1 390	10 442	(B)
AGE OF HOUSEHOLDER							
Less than 35 years	4 722	30 136	43 523	28 028	808	7 142	10 337
35 to 44 years	6 505	56 841	59 910	36 983	1 440	11 855	20 816
45 to 54 years	7 573	69 723	105 404	38 761	2 247	14 149	62 756
55 to 64 years	7 725	77 214	98 530	43 919	5 289	22 304	47 937
65 years and over	5 714	73 587	81 175	35 688	7 206	25 486	57 351
65 to 69 years	6 595	79 295	88 441	37 487	6 423	27 152	49 033
70 to 74 years	6 104	75 237	78 300	31 850	8 728	26 756	60 701
75 years and over	4 424	67 316	75 967	37 286	6 979	12 535	62 569
EDUCATION OF HOUSEHOLDER							
Less than 12 years	4 822	50 932	67 236	23 720	3 249	13 395	28 549
High school: 4 years	6 114	55 173	75 899	30 095	2 919	14 132	31 247
College: 1 to 3 years	6 116	60 312	79 509	34 386	2 807	14 072	41 640
4 or more years	7 767	85 993	92 326	54 214	3 019	19 291	53 742
TYPE OF HOUSEHOLD BY AGE OF HOUSEHOLDER							
Married-couple households	7 397	66 202	87 177	37 730	3 085	18 222	45 649
Less than 35 years	5 324	32 340	48 069	26 925	786	8 027	9 228
35 to 54 years	8 071	65 251	85 922	37 748	1 792	14 306	44 855
55 to 64 years	9 079	83 669	101 659	44 156	5 257	24 664	51 160
65 years and over	7 316	84 348	95 196	36 610	8 985	29 575	64 698
Male householder	4 604	49 286	73 106	47 966	2 526	13 253	31 523
Less than 35 years	4 415	23 187	40 923	36 239	1 016	6 886	12 165
35 to 54 years	4 696	52 091	98 030	51 977	2 324	10 971	27 288
55 to 64 years	5 586	59 776	(B)	(B)	6 091	24 503	(B)
65 years and over	4 207	66 141	52 701	(B)	(B)	21 079	(B)
Female householder	3 875	56 020	56 153	28 199	2 719	8 469	32 557
Less than 35 years	3 335	25 485	(B)	(B)	687	4 256	(B)
35 to 54 years	4 289	54 940	48 062	24 399	1 406	7 606	24 244
55 to 64 years	4 607	62 702	(B)	38 034	5 022	9 622	36 290
65 years and over	3 512	60 381	63 786	27 552	4 589	12 945	42 390
LABOR FORCE ACTIVITY OF HOUSEHOLDERS UNDER 65 YEARS							
Total	6 316	58 454	80 055	37 987	2 220	14 622	35 527
With labor force activity	6 366	57 630	79 372	37 850	1 923	13 803	33 291
With job entire period	6 488	58 444	80 604	38 351	1 949	13 804	33 435
With job part of period	4 962	48 009	(B)	21 599	1 458	14 264	35 641
No job during period, spent time looking or on layoff	4 351	37 823	(B)	(B)	(B)	(B)	(B)
No labor force activity	5 885	65 010	87 367	39 152	5 379	23 549	51 957
MONTHLY HOUSEHOLD INCOME							
Lowest quintile	3 004	44 738	40 029	33 587	2 378	11 009	22 785
Second quintile	4 193	52 327	63 315	21 114	3 073	14 361	28 803
Third quintile	5 397	52 195	66 404	36 879	2 830	12 499	39 360
Fourth quintile	6 964	57 310	61 195	33 442	2 368	13 846	35 539
Highest quintile	9 890	89 014	111 783	47 671	3 549	19 622	53 653
HOUSEHOLD NET WORTH							
Negative or zero	2 498	5 819	(B)	(B)	462	4 071	(B)
$1 to $4,999	2 263	2 789	(B)	(B)	331	1 951	(B)
$5,000 to $9,999	4 408	5 374	(B)	(B)	879	2 762	(B)
$10,000 to $24,999	5 091	12 633	9 316	9 651	986	5 510	5 563
$25,000 to $49,999	5 569	26 918	14 087	12 194	1 222	6 708	12 374
$50,000 to $99,999	6 622	47 619	23 040	18 729	1 982	9 568	16 666
$100,000 to $249,999	8 692	85 627	50 261	31 232	3 663	15 108	26 526
$250,000 to $499,999	10 575	139 278	99 738	59 070	8 296	27 876	50 663
$500,000 and over	15 994	236 876	268 003	126 412	9 660	50 743	161 763
REGION							
Northeast	6 510	98 244	82 744	56 094	2 894	15 253	34 865
Midwest	6 066	48 318	82 774	24 392	3 374	15 199	49 943
South	6 151	47 198	60 379	34 155	2 735	16 569	34 421
West	6 200	73 839	103 682	44 230	2 768	17 391	43 150
TENURE							
Owner	7 215	62 246	83 212	37 224	3 265	17 279	44 976
Renter	3 966	(B)	56 734	39 144	1 777	9 619	24 464

[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.