Table 5. Median 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	$32,667	$3,066	$9,471	$449	$3,892	$40,597
Race and Spanish Origin of Householder						
White	39,135	3,457	9,826	457	3,908	41,999
Black	3,397	739	(B)	318	2,777	24,077
Spanish origin[4]	4,913	1,178	(B)	359	2,488	38,867
Age of Householder						
Less than 35 years	5,764	901	2,318	327	1,218	17,586
35 to 44 years	35,581	1,894	5,260	410	3,197	37,268
45 to 54 years	56,791	3,387	7,766	538	4,048	48,172
55 to 64 years	73,664	7,340	13,559	568	5,662	54,059
65 years and over	60,266	13,255	18,144	651	6,882	46,192
65 to 69 years	66,621	12,574	14,454	611	6,852	48,117
70 to 74 years	60,573	14,220	17,350	652	7,081	47,607
75 years and over	55,178	13,113	21,060	686	6,749	44,066
Education of Householder						
Less than 12 years	23,447	3,888	9,972	392	2,959	34,905
High school: 4 years	31,892	2,563	7,434	391	3,187	39,890
College: 1 to 3 years	29,121	2,049	8,077	433	3,416	41,114
4 or more years	60,417	4,296	9,890	677	4,848	51,188
Type of Household						
Married-couple households	50,116	3,336	9,150	477	3,488	42,634
Age of spouse:						
Less than 35 years	14,742	1,058	2,481	347	1,104	20,880
35 to 54 years	63,113	3,236	6,427	526	4,001	47,023
55 to 64 years	91,227	10,050	14,718	669	5,941	56,154
65 years and over	90,313	19,337	20,331	707	9,059	52,871
Other household type:						
Male householder	9,883	2,091	8,368	481	4,098	30,238
Less than 35 years	3,716	903	4,214	372	2,594	13,842
35 to 54 years	18,349	1,860	5,415	522	2,801	32,564
55 to 64 years	37,166	6,614	(B)	654	9,314	45,542
65 years and over	41,208	12,946	14,358	914	13,717	38,567
Female householder	13,885	2,941	10,083	358	4,277	38,009
Less than 35 years	1,290	617	2,176	261	1,100	16,309
35 to 54 years	13,191	1,236	5,308	307	4,050	35,408
55 to 64 years	35,879	4,259	12,930	377	4,145	42,888
65 years and over	42,885	10,727	15,856	511	6,461	42,083
Labor Force Activity of Householders Under 65 Years						
Total	25,848	2,105	6,124	415	3,106	38,258
With labor force activity	26,693	1,986	5,337	423	2,862	37,498
With job entire period	30,033	2,056	5,271	432	2,815	37,927
With job part of period	6,738	1,155	7,591	343	3,213	31,685
No job during period, spent time looking or on layoff	965	1,121	(B)	284	(B)	31,239
No labor force activity	18,048	5,032	14,462	339	5,172	43,516
Pension Plan Coverage of Employed Householders 25 Years and Over						
Total	29,645	2,175	5,294	424	2,759	37,225
Employer does not have plan	16,309	1,730	6,425	360	2,297	34,511
Employer has plan	34,911	2,275	5,183	453	2,865	38,102
Not covered by plan	12,898	1,678	5,471	395	2,230	32,859
Covered by plan	38,176	2,338	5,132	461	2,914	38,814
Not vested	21,735	1,650	2,788	410	1,920	28,156
Vested	47,632	2,672	5,442	480	3,358	42,575

See footnotes at end of table.

Table 5. Median 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	$34,556	$14,791	$6,298	$4,104	$300	$4,805	$12,789
Race and Spanish Origin of Householder							
White	34,516	15,488	7,113	4,293	305	4,922	13,089
Black	27,291	10,423	2,054	2,691	200	2,450	(B)
Spanish origin[4]	23,772	10,689	6,580	3,091	258	3,257	(B)
Age of Householder							
Less than 35 years	17,482	10,225	2,643	3,321	176	2,484	4,212
35 to 44 years	31,666	14,324	6,140	4,499	237	4,438	10,275
45 to 54 years	34,164	18,855	13,271	5,422	345	5,351	15,278
55 to 64 years	42,840	17,748	10,639	4,871	730	6,390	24,794
65 years and over	42,527	17,329	5,019	3,372	1,113	6,369	19,557
65 to 69 years	49,989	19,813	3,379	4,316	1,332	7,389	19,895
70 to 74 years	43,260	14,500	7,319	3,473	762	5,699	24,857
75 years and over	33,609	10,874	5,009	2,825	2,061	4,618	12,837
Education of Householder							
Less than 12 years	30,271	10,503	5,430	3,119	406	4,692	15,051
High school: 4 years	33,085	14,878	5,884	4,087	334	4,487	11,799
College: 1 to 3 years	32,810	13,144	6,077	4,192	253	4,442	9,157
4 or more years.	40,976	21,156	7,954	5,231	282	5,520	16,810
Type of Household							
Married-couple household	38,119	15,944	8,087	4,942	300	5,499	16,677
Age of spouse:							
Less than 35 years	19,851	11,890	3,884	4,072	182	3,420	5,465
35 to 54 years	36,538	16,663	10,775	5,837	291	5,410	15,314
55 to 64 years	47,638	18,359	8,234	5,697	868	7,416	25,993
65 years and over	54,284	20,673	7,314	4,189	984	6,789	21,647
Other household type:							
Male householder	32,676	10,933	5,157	3,102	283	4,262	5,448
Less than 35 years	(B)	(B)	3,541	2,901	184	3,008	2,385
35 to 54 years	30,569	15,882	5,319	3,418	265	4,366	8,067
55 to 64 years	(B)	(B)	(B)	3,271	(B)	5,066	(B)
65 years and over	(B)	(B)	(B)	3,111	2,178	(B)	10,774
Female householder	26,414	10,849	1,733	2,731	315	3,976	10,034
Less than 35 years	(B)	(B)	515	2,393	153	1,753	5,220
35 to 54 years	24,408	12,847	1,234	2,884	189	4,091	10,168
55 to 64 years	32,150	14,556	2,742	3,189	685	4,265	(B)
65 years and over	28,789	10,158	(B)	2,589	997	4,292	(B)
Labor Force Activity of Householders Under 65 Years							
Total	32,712	14,246	6,455	4,235	266	4,649	11,544
With labor force activity	31,707	13,863	7,155	4,294	256	4,571	10,793
With job entire period	32,493	14,200	7,746	4,449	255	4,570	11,307
With job part of period	26,961	10,880	1,670	3,026	300	4,725	5,031
No job during period, spent time looking or on layoff	(B)	(B)	(B)	2,180	(B)	(B)	(B)
No labor force activity	41,653	16,988	2,058	3,519	775	5,900	18,993
Pension Plan Coverage of Employed Householders 25 Years and Over							
Total	29,881	12,973	1,130	4,291	271	4,475	10,664
Employer does not have plan	36,033	16,598	1,495	3,447	195	4,554	10,154
Employer has plan	28,547	12,684	1,013	4,598	291	4,466	10,883
Not covered by plan	27,727	19,646	717	3,429	218	4,287	13,020
Covered by plan	28,760	12,434	1,056	4,776	299	4,487	10,838
Not vested	21,858	10,766	570	4,179	277	3,705	5,418
Vested	31,269	12,782	1,336	5,036	312	4,772	12,648

See footnotes at end of table.

Table 5. Median 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	$5,080	$1,931	$8,715	$314	$3,427	$29,355
$900 to $1,999	24,647	2,490	9,746	364	3,379	36,392
$2,000 to $3,999	46,744	2,770	5,997	480	2,727	41,599
$4,000 and over	123,474	7,351	11,635	869	6,466	63,439
Tenure						
Owner	63,253	4,333	10,051	508	4,116	40,597
Renter	1,921	1,182	5,056	342	2,745	(X)
Region						
Northeast	37,734	3,923	9,101	424	3,872	49,213
Midwest	35,707	2,964	8,784	374	2,959	37,139
South	27,296	2,774	9,570	501	4,166	34,129
West	33,525	2,962	10,017	496	4,103	52,062

See footnotes at end of table.

Table 5. Median 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	$25,054	$10,538	$3,277	$1,978	$300	$4,129	$10,102
$900 to $1,999	26,839	12,637	3,986	3,208	315	4,229	9,119
$2,000 to $3,999	33,752	12,892	5,249	5,040	271	4,429	11,298
$4,000 and over	53,131	25,666	22,713	7,597	375	6,616	22,948
Tenure							
Owner	34,876	15,135	10,196	4,892	341	5,265	16,245
Renter	32,128	12,968	2,002	2,725	207	3,205	5,336
Region							
Northeast	29,104	20,259	6,259	4,233	382	4,914	10,785
Midwest	35,752	12,345	7,057	4,404	284	4,672	11,328
South	29,695	12,524	6,987	4,042	279	4,878	14,768
West	44,929	22,037	5,455	3,675	265	4,781	14,679

[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 Spanish origin may be of any race.