Table 2. Family median and mean net worth, selected characteristics of families, 2019 and 2022 surveys $\frac{1}{2} \left(\frac{1}{2} + \frac{1}{2} \right) = \frac{1}{2} \left(\frac{1}{2} + \frac{1}{2} \right)$

Thousands of 2022 dollars, except as noted

Family characteristic	Median net worth			Mean net worth		
	2019	2022	Percent change 2019-22	2019	2022	Percent change 2019-22
All families	141.1	192.9	37	868.0	1,063.7	23
	(4.3)	(7.5)	n.a.	(18.1)	(23.2)	n.a.
Percentile of usual income						
Less than 20	11.3	14.0	24	132.2	129.7	-2
20-39.9	51.1	71.0	39	157.6	218.7	39
40-59.9	107.7	159.3	48	255.7	385.4	51
60-79.9	230.8	307.2	33	490.3	636.8	30
80-89.9	443.2	747.0	69	985.4	1,264.7	28
90-100	1,842.3	2,556.2	39	5,622.3	6,629.6	18
Age of reference person (years)						
Less than 35	16.1	39.0	143	88.5	183.5	107
35-44	105.9	135.6	28	505.6	549.6	9
45-54	195.4	247.2	27	965.9	975.8	1
55-64	246.3	364.5	48	1,363.1	1,566.9	15
65-74	308.8	409.9	33	1,411.6	1,794.6	27
75 or more	295.4	335.6	14	1,133.2	1,624.1	43
Education of reference person						
No high school diploma	23.7	38.1	60	159.8	175.6	10
High school diploma	85.8	106.8	24	353.8	413.3	17
Some college	102.9	136.5	33	436.4	541.1	24
College degree	357.3	464.6	30	1,761.9	2,003.4	14
Race or ethnicity of respondent						
White non-Hispanic	218.1	285.0	31	1,140.0	1,367.2	20
Black or African American non-Hispanic	28.0	44.9	60	165.1	211.5	28
Hispanic or Latino	41.9	61.6	47	191.9	227.5	19
Other or multiple race	86.4	132.9	54	761.8	849.8	12
Asian	n.a.	536.0	n.a.	n.a.	1,826.9	n.a.
Other (non-Asian) or multiple race	n.a.	62.9	n.a.	n.a.	389.4	n.a.
Housing status						
Owner	295.5	396.2	34	1,277.5	1,530.9	20
Renter or other	7.3	10.4	43	110.8	154.9	40
Urbanicity						
Metropolitan statistical area (MSA)	146.0	199.2	36	934.8	1,133.1	21
Non-MSA	104.8	146.4	40	376.6	652.1	73
Percentile of net worth						
Less than 25	.4	3.5	900	-15.7	-5.3	66
25-49.9	66.5	93.3	40	67.4	98.8	47
50-74.9	259.8	356.3	37	273.9	373.7	36
75-89.9	756.6	1,036.2	37	815.7	1,102.4	35
90-100	3,012.5	3,794.6	26	6,641.8	7,810.5	18

Note: Net worth is the difference between families' assets and liabilities. See appendix B for definitions of asset and liability categories used in the Survey of Consumer Finances, as well as details on standard errors (shown in parentheses below the first row of data for the means and medians).

n.a. Not available (relevant data not collected).