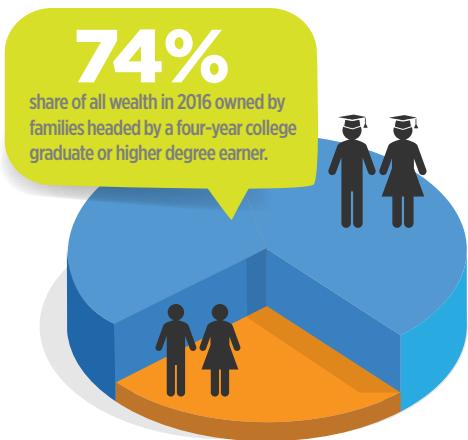
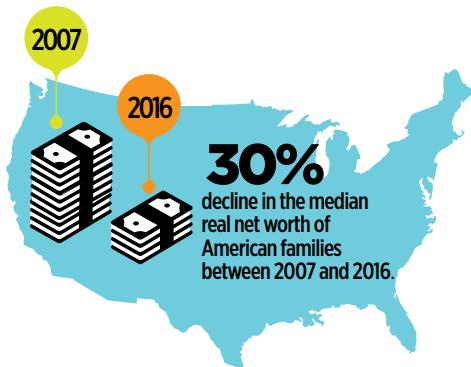
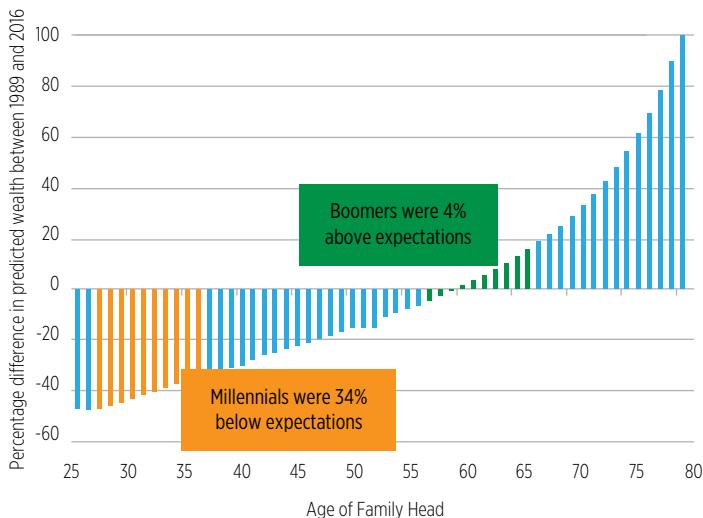


The real state of U.S. HOUSEHOLD WEALTH



GENERATIONAL WEALTH GAP



Older families are richer while younger families are poorer.

RACIAL/ETHNIC WEALTH GAPS



In 2016, the typical white family had about **\$162,640** in net worth.



The same year, the typical black family had about **\$16,216** in net worth, or 10 cents to the dollar of the typical white family.



Meanwhile, the typical Hispanic family had **\$21,296** in net worth. That's 13 cents to the dollar.

KEY FINDING

Families who are thriving tend to be white, college-educated and/or older. Families who are struggling tend to be black or Hispanic, without a four-year college degree and/or younger.

Healthy balance sheets get an early start in life.

They're also well-diversified, with manageable debt levels and plenty of cash reserves.

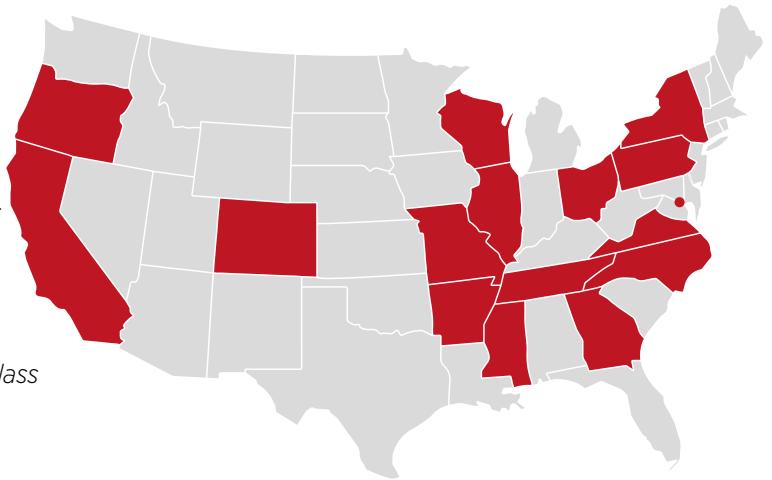


OUR IMPACT IN 2019

105+ speaking engagements in 14 states/DC and Italy

Topics include...

- *Wealth Inequality, Facts and Figures*
- *Is College Still Worth It?*
- *Recession Signals and Housing Indicators to Watch*
- *The Decline of the White Working Class*
- *Millennials—A Lost Generation?*



WHO'S LISTENING?



Events

- 2 Book Events
- 2 Symposiums



By the Numbers

- 69,569 pageviews
- 37 Media interviews
- 57 News clips
- 15 New blogs
- 15 New publications
- Advised 50+ groups



Website Favorites

- Demographics of Wealth
- In the Balance
- Housing Market Perspectives
- Blogs
- E-News Blasts



Featured In

- The Wall Street Journal
- New York Times
- CNN
- PBS NewsHour
- The Atlantic Monthly
- NPR

WHO WE ARE



Ray Boshara is a senior adviser and the director of the Center for Household Financial Stability at the Federal Reserve Bank of St. Louis. He is also a senior fellow in the Financial Security Program at the Aspen Institute.



William R. Emmons is an assistant vice president and economist at the Federal Reserve Bank of St. Louis, and the lead economist with the Center for Household Financial Stability.



Ana Hernández Kent is a policy analyst for the Center for Household Financial Stability.



Lowell R. Ricketts is the lead analyst for the Center for Household Financial Stability.



Center for
**HOUSEHOLD
FINANCIAL
STABILITY**®