The real state of U.S. HOUSEHOLD WEALTH

Center for Household Financial Stability presents

The median real net worth of American families decreased by 30% between 2007 and 2016.

74% share of all wealth in 2016 owned by families headed by a four-year college graduate or higher degree earner.

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.

GENERATIONAL WEALTH GAP

Older families are richer while younger families are poorer.

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.

SOURCE: Federal Reserve Board’s 2016 Survey of Consumer Finances.
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 Symposia

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

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