

**Table 1. Median Value of Debt for Households, by Type of Debt and Selected Characteristics: 2016**

Characteristic	Total Debt	Secured Debt				Unsecured Debt			
		Total	Home Debt	Business Debt	Vehicle Debt	Total	Credit Card Debt	Student Loans	Other Debt
<b>Total</b>	61,060	87,000	123,000	20,000	13,000	8,000	3,500	20,000	3,000
<b>Race and Hispanic Origin of Householder</b>									
White alone	66,600	90,350	120,000	20,000	13,270	8,000	3,500	20,000	3,000
White alone, not Hispanic	72,600	95,000	120,000	22,500	14,000	8,000	3,900	20,000	3,500
Black alone	34,500	41,000	107,000	(B)	13,000	8,000	3,000	20,000	2,700
Asian alone	107,000	170,000	240,000	(B)	14,400	6,000	4,000	15,000	3,000
Other (residual)	42,000	50,000	126,900	(B)	11,000	10,000	3,000	19,060	4,000
Hispanic origin (any race)	36,000	66,120	135,000	5,810	12,000	6,000	3,000	16,220	2,400
Not of Hispanic origin	65,000	90,000	120,000	21,250	13,270	8,000	3,600	20,000	3,200
<b>Nativity of Household Members</b>									
At least one foreign-born household member	69,670	110,100	160,000	17,000	13,000	6,700	3,400	19,000	2,637
Native	60,000	83,000	116,000	20,000	13,080	8,000	3,500	20,000	3,300
<b>Age of Householder</b>									
Less than 35 years	42,000	53,000	140,000	20,000	12,000	12,000	2,400	20,000	3,450
35 to 44 years	97,400	115,000	150,000	20,000	15,000	10,000	4,000	22,000	3,500
45 to 54 years	91,800	108,300	130,000	20,000	14,000	9,000	5,000	18,000	3,400
55 to 64 years	61,000	84,010	103,300	20,000	14,000	6,000	4,000	17,000	3,000
65 years and over	29,700	63,000	87,000	20,000	12,000	4,000	2,900	12,000	3,000
65 to 69 years	43,500	70,000	92,000	(B)	12,000	5,000	3,800	13,000	3,000
70 to 74 years	34,690	64,770	90,000	(B)	12,000	4,000	3,000	13,000	3,000
75 and over	16,760	49,420	75,000	(B)	11,000	2,500	2,000	9,000	2,380
<b>Age Composition of the Household</b>									
No children under 18	48,710	72,070	105,000	20,000	12,670	6,500	3,000	20,000	3,000
One or more children under 18	97,720	114,300	150,000	20,000	14,300	10,000	4,000	20,000	3,500
Youngest child under 5	92,200	112,000	153,000	17,000	15,000	11,500	4,000	20,000	3,500
Youngest child 5 to 9	98,630	114,000	150,000	20,000	14,070	10,150	3,800	20,000	5,000
Youngest child 10 to 18	103,000	117,000	142,000	20,000	14,000	9,000	5,000	15,000	3,000
<b>Highest Level of Educational Attainment in the Household</b>									
No high school diploma	9,500	36,000	73,000	(B)	8,000	1,800	1,350	(B)	1,600
High school graduate only	21,000	37,940	75,000	17,000	11,000	3,800	2,500	8,000	3,000
Some college, no degree	31,270	50,500	99,210	11,000	12,000	6,300	3,000	10,000	3,211
Associate's degree	59,500	78,200	107,800	(B)	13,000	7,526	3,500	16,000	3,000
Bachelor's degree	93,050	114,000	140,000	22,500	14,500	11,000	4,000	20,000	3,000
Graduate or professional degree	154,500	155,500	170,000	30,000	15,000	18,000	5,000	40,000	4,000
<b>Single-Person Households</b>									
Total	23,250	51,000	95,540	9,800	10,000	4,500	2,400	18,800	2,500
Less than 35 years	23,000	22,500	118,200	(B)	10,000	10,200	2,000	20,000	2,700
35 to 54 years	49,000	80,000	117,200	(B)	10,500	6,000	3,500	20,000	3,000
55 to 64 years	23,000	50,000	80,000	(B)	10,000	4,000	2,500	14,000	2,700
65 years and over	15,000	48,000	72,870	(B)	9,104	2,300	2,000	(B)	1,200
<b>Households of Any Size</b>									
Married-couple households	107,000	117,000	136,900	25,000	15,000	10,000	4,500	20,000	3,270
Less than 35 years	124,000	118,000	150,000	(B)	16,000	16,000	3,700	23,000	4,000
35 to 54 years	141,000	143,000	156,000	29,000	16,000	11,000	5,000	20,000	3,500

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55 to 64 years	91,000	101,000	115,000	30,000	15,000	8,000	4,900	18,000	3,000
65 years and over	47,960	71,220	100,000	50,000	13,000	4,200	3,000	12,000	3,600
Male householder	30,000	48,590	100,000	8,500	10,500	6,000	2,500	20,000	3,000
Less than 35 years	27,100	20,000	120,000	(B)	9,000	10,000	2,228	20,000	3,000
35 to 54 years	49,280	67,440	107,800	(B)	12,000	6,000	3,000	20,000	4,000
55 to 64 years	25,000	53,000	84,500	(B)	10,000	4,200	2,576	(B)	3,000
65 years and over	18,800	51,400	86,220	(B)	10,000	3,000	2,000	(B)	3,000
Female householder	26,000	45,000	95,060	20,000	10,500	6,000	2,500	20,000	3,000
Less than 35 years	19,300	15,000	107,000	(B)	10,000	10,800	1,500	20,000	3,500
35 to 54 years	43,500	64,920	115,000	(B)	12,000	8,000	3,800	20,000	3,000
55 to 64 years	35,000	57,000	88,000	(B)	10,000	5,000	3,300	18,100	2,500
65 years and over	19,000	50,000	73,000	(B)	10,000	3,200	2,200	13,000	2,000
<b>Labor Force Activity of Household Members Under 65</b>									
At least one household member with labor force activity during the year	75,850	96,000	130,000	20,000	13,680	9,920	4,000	20,000	3,200
At least one household member who worked full-time for the entire year	90,700	102,000	135,000	22,500	14,000	10,000	4,000	20,500	3,500
At least one household member who worked part-time during the year	66,120	92,020	130,000	15,000	13,000	10,000	3,600	20,000	3,000
At least one household member who was unemployed during the year	54,620	70,350	119,600	(B)	12,000	9,800	3,000	17,000	3,300
No labor force activity for any household member during the year	20,250	45,000	82,000	(B)	12,000	5,000	3,100	13,000	3,000
<b>Annual Household Income</b>									
Lowest quintile	13,100	23,610	75,000	10,000	8,000	4,350	2,000	14,500	2,700
Second quintile	20,400	30,000	80,000	10,000	10,000	5,000	2,000	15,000	3,000
Third quintile	47,280	60,000	97,000	15,300	12,000	6,020	3,000	20,000	2,500
Fourth quintile	99,000	99,360	120,000	25,000	14,000	10,600	4,500	21,000	3,652
Highest quintile	185,900	187,500	197,000	31,500	18,000	14,000	5,700	23,000	6,000
<b>Poverty Status</b>									
Household Income Below Poverty Threshold	15,000	27,000	96,000	12,800	10,000	5,000	1,600	15,000	3,000
Household Income Above Poverty Threshold	67,700	90,000	124,000	20,000	13,200	8,000	3,700	20,000	3,000
<b>Household Net Worth</b>									
Negative or zero	35,600	20,000	123,000	(B)	12,010	23,200	4,000	36,000	5,000
\$1 to \$4,999	4,000	10,000	74,260	(B)	8,000	1,650	1,100	8,000	1,000
\$5,000 to \$9,999	7,000	14,000	88,000	(B)	7,311	3,500	1,900	10,000	2,300
\$10,000 to \$24,999	22,000	30,000	90,000	(B)	10,700	6,165	3,000	15,000	2,500
\$25,000 to \$49,999	49,100	69,000	88,140	(B)	12,000	5,500	3,000	12,000	2,810
\$50,000 to \$99,999	74,600	90,000	107,800	(B)	12,200	5,822	3,000	15,000	3,000
\$100,000 to \$249,999	86,000	100,000	116,000	14,000	15,000	7,000	4,000	18,000	3,000
\$250,000 to \$499,999	93,600	113,000	130,000	14,000	15,000	5,700	3,900	14,000	2,500

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		Total	Home Debt	Business Debt	Vehicle Debt	Total	Credit Card Debt	Student Loans	Other Debt
<b>\$500,000 and over</b>	152,400	180,000	178,600	60,000	16,000	7,000	4,000	15,000	5,000
<b>Health Insurance Coverage of Household Members</b>									
Health insurance coverage for all household members all year	69,000	95,000	125,000	22,500	14,000	7,800	3,800	20,000	3,000
No health insurance coverage for some or all household members during the year	33,000	46,000	110,000	12,500	10,500	8,400	3,000	20,000	3,500
<b>Disability of Household Members</b>									
No household member with a disability	78,000	100,000	132,700	22,500	13,200	8,917	3,500	20,000	3,000
One or more household members with a disability	38,000	63,450	94,000	14,000	13,000	6,200	3,500	17,000	3,000
<b>Participation in Government Programs</b>									
None	82,810	101,000	130,000	25,000	14,000	8,000	4,000	20,000	3,000
One or more	28,000	46,000	94,000	12,000	11,000	6,999	3,000	19,000	3,000
SNAP (food stamps)	18,000	21,000	77,000	(B)	9,104	6,000	2,100	15,000	3,000
Medicaid	27,000	46,990	95,000	14,000	11,000	7,000	2,900	19,000	3,000
Supplemental Security Income (SSI)	29,500	54,190	85,000	(B)	10,000	5,000	3,000	20,000	3,500
WIC	20,300	20,000	96,000	(B)	10,000	6,300	2,100	13,000	2,400
<b>Region</b>									
Northeast	58,000	93,500	125,000	(B)	13,000	7,600	4,000	20,000	3,000
Midwest	60,690	77,500	99,000	40,000	12,000	10,000	3,300	19,080	3,000
South	51,200	70,640	110,100	15,300	14,000	7,000	3,100	20,000	3,000
West	92,500	142,200	190,000	25,000	14,000	8,000	4,000	21,000	3,000
<b>Housing Tenure</b>									
Owner	115,000	120,000	123,000	30,000	15,000	7,500	4,000	20,000	3,000
Renter	14,400	11,000	0	5,000	10,000	8,400	2,500	20,000	3,000

NOTE: In dollars. Estimates are conditional on possession of the relevant debt type. Sample excludes group quarters and households in which the household reference person was either living outside the United States in December, living in institutionalized group quarters in December, or was living in a non-permanent accommodation in December. (B) - Base is less than 200,000 households, or sample size less than 50. Estimates have been rounded to four significant digits. 'Other Debt' includes debt on unpaid medical bills, other loans obtained through a bank or credit union, and money owed to private individuals. Interpolated medians have been used to calculate statistics. 'Total Secured Debt' includes debt on rental property and real estate in addition to home, vehicle, and business debt. A household's participation in government programs is defined as having received benefits from any of the following programs: Supplemental Nutrition Assistance Program (SNAP), Medicaid, Supplemental Security Income (SSI), Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), Temporary Assistance for Needy Families (TANF), and General Assistance (GA). Federal surveys give respondents the option of reporting more than one race. There are two basic ways of defining a race group. A group such as Black may be defined as those who reported Black and no other race (the race-alone or single-race concept) or as those who reported Black regardless of whether they also reported another race (the race alone-or-in-combination concept). This table shows data

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using the first approach (race-alone). The use of the single race population does not imply it is the preferred method of presenting or analyzing data. The U.S. Census Bureau uses a variety of approaches. Because Hispanics may be any race, data in this table for Hispanics overlap slightly with data for the Black population. Data for American Indians and Alaska Natives are not shown because of their small sample size. The race or Hispanic origin of the householder designates the race or Hispanic origin of the household. The estimates in this table are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. For information on sampling and nonsampling error see: <https://www.census.gov/programs-surveys/sipp/methodology/sampling.html>. The Census Bureau's Disclosure Review Board and Disclosure Avoidance Officers have reviewed this product for unauthorized disclosure of confidential information and have approved the disclosure avoidance practices applied to this release. CBDRB-FY19-POP001-0055.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2014 Panel, Wave 4  
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