

**Appendix. Median Values for Major Balance Sheet Items and Financial Ratios For Home Owners, 2010**

	All	Income Brackets			
		< 35k	35k-60k	60k-100k	100k+
<b>Balance Sheet Items</b>					
<b>Median Values, \$ Thousands</b>					
Total Assets	295.9	144.1	216.1	318.5	894.0
Primary Residence	170.0	100.0	135.0	180.0	350.0
Financial Assets	43.0	5.9	25.1	50.8	296.0
Retirement Accounts	12.0	-	4.3	22.0	152.7
Non-Financial Assets*	25.0	10.2	19.2	29.0	68.7
Total Debt	82.0	11.6	74.0	117.0	187.0
Housing Related Debt	65.0	-	61.0	100.0	145.0
Net Worth	173.0	92.0	126.7	160.3	657.0
Housing Equity	75.0	64.0	55.2	62.5	175.0
<b>Financial Ratios</b>					
<b>Median Percentage</b>					
Prim. Residence as Share of Assets	62	78	68	63	40
Fin. Assets as Share of Assets	16	4	13	18	34
Non-Fin. Assets as Share of Assets	10	9	10	11	11
Prim. Res. Equity as Share of Net Worth	43	71	48	38	24
Prim. Residence as Share of Income	275	447	295	241	202
Prim. Res. Equity as Share of Income	123	305	123	84	93

\* Non-Financial Assets excludes Primary Residence.

Note: Medians are calculated separately for each balance sheet item and ratio.

Because medians are not additive, traditional accounting relationships will not hold across rows of the table.

Source: Federal Reserve Board, Survey of Consumer Finances