APPENDIX A: Weighting Adjustments for 1989, 1992, and 1995

Table A1a: Response Rates, 1992 SCF Area-Probability Sample, by Area

Alamosa, CO	87.5	Grand Rapids, MI	71.4	Pittsburgh, PA	60.5
Albany, NY	75.0	Hale Co., FL	75.8	Portland, OR	69.4
Anaheim, CA	47.4	Harrisburg, PA	57.9	Providence, RI	70.0
Atlanta, GA	65.5	Houston, TX	47.9	Provo, UT	81.8
Atlantic City, NJ	68.1	Jackson, MS	57.1	Ramsey, ND	78.3
Baltimore, MD	66.7	Jacksonville, FL	63.2	Richmond, VA	69.7
Bedford Co., TN	64.3	Johnson City, TN	68.6	Riverside, CA	63.4
Birmingham, AL	62.2	Kansas City, MO	63.6	Robeson Co., NC	88.5
Boston, MA	58.1	Knoxville, TN	73.5	Saginaw, MI	71.9
Buffalo, NY	66.7	La Salle, IL	48.6	San Francisco, CA	56.3
Bullock, GA	73.9	Lakeland, FL	63.9	San Diego, CA	54.3
Cape Girardeau, MO	69.8	Lawrence Co., PA	78.8	Sanilac, MI	81.1
Carbon Co., WY	52.4	Los Angeles, CA	63.2	Schuyler Co., NY	65.4
Charleston, SC	69.0	Madison, WI	61.9	Seattle, WA	70.0
Charlotte, NC	78.3	Manchester, NH	73.5	St. Louis, MO	61.5
Chicago, IL	69.6	McAllen, TX	59.0	Starke, IN	73.0
Citrus Co., FL	56.5	Miami, FL	63.2	Steubenville, OH	61.1
Cleveland, OH	65.0	Milwaukee, WI	69.4	Tampa, FL	69.7
Columbus, GA	82.1	Minneapolis, MN	57.4	Vernon Pr., LA	77.1
Columbus, OH	54.8	Monroe Co., TX	76.5	Waco, TX	74.4
Crenshaw, AL	74.3	Montgomery Co., VA	78.7	Washington, DC	64.7
Dallas-Ft. Worth, TX	60.0	Mower, MN	57.5	Wheeling, WV	68.3
Dayton, OH	52.5	Nassau-Suffolk, NY	48.5		
Denver, CO	63.0	New York, NY	67.4	Northeast region	65.4
Des Moines, IA	84.8	New Haven, CT	62.9	Northcentral region	68.5
Detroit, MI	57.1	Newark, NJ	60.0	Southern region	70.3
Eldorado, CA	56.0	Nicholas Co., KY	94.3	Western region	66.4
Eugene, OR	69.8	Oklahoma City, OK	50.0	Self-rep PSUs	61.8
Fort Wayne, IN	64.9	Philadelphia, PA	52.6	Other MSAs	67.4
Fresno, CA	62.5	Phillips Co., KS	96.9	Non-MSAs	75.7
Gardner, MA	75.6	Phoenix, AZ	78.7	All PSUs	68.0

Table A1b: Response Rates, 1995 SCF Area-Probability Sample, by Area

Allegan Co., MI	94.7	Franklin Co., NY	76.2	Richmond-Petersburg, VA MSA	64.9
Allentown-Bethlehem-Easton, PA	57.1	Ft. Wayne, IN MSA	60.0	Riley Co., KS	79.4
Anchorage, AK MSA	66.7	Ft. Lauderdale, FL PMSA	67.7	Rochester, NY MSA	57.5
Atlanta, GA MSA	57.4	Ft. Myers-Cape Coral, FL MSA	45.0	Saginaw-Bay City, MI MSA	66.7
Austin, TX MSA	72.2	Greene County, TN	75.8	San Diego, CA MSA	75.0
Baltimore, MD MSA	53.3	Hickory-Morganton, NC MSA	72.7	San Fran.-Oakland-S Jose, CA	67.2
Barry Co., MO	73.3	Hopkins Co., TX	64.9	Sandusky Co., OH	81.8
Bellingham, WA MSA	73.7	Horry County, SC	75.0	Santa Barbara, CA MSA	71.4
Birmingham, AL MSA	53.7	Houston, TX CMSA	56.9	Seattle, WA PMSA	67.4
Boston, MA NECMA	60.0	Indianapolis, IN MSA	55.9	Springfield, MO MSA	80.7
Boulder, CO PMSA	63.9	Iredell Co., NC	82.4	St. Landry Parish, LA	72.0
Buffalo, NY PMSA	67.7	Jackson, MI MSA	80.0	St. Louis, MO MSA	76.2
Burke Co., ND	84.6	Kansas City MSA	74.3	Sussex Co., DE	50.0
Burlington, VT NECMA	72.7	Knoxville, TN MSA	75.0	Syracuse, NY MSA	60.0
Caroline Co., VA	75.7	Lansing, MI MSA	85.7	Tacoma, WA	66.7
Chambers Co., TX	77.1	Lawrence Co., IN	77.8	Tampa-St. Petersb.-Clearwater, FL	58.8
Charleston, SC MSA	69.4	Lee Co., IL	91.7	Tucson, AZ MSA	59.3
Charlotte-Gastonia, NC MSA	71.1	Los Angeles, CA CMSA	51.8	Waco, TX MSA	50.0
Chicago, IL CMSA	50.4	Lynchburg, VA MSA	75.0	Wasco County, OR	78.1
Choctaw Co., AL	66.7	Memphis, TN MSA	60.5	Washington, DC MSA	60.0
Cincinnati, OH MSA	62.5	Mesa County, CO	80.0	Waushara Co., WI	86.4
Cleveland, OH MSA	69.4	Miami, FL PMSA	48.6	West Palm Beach-Boca Raton, FL	63.0
Coconino Co., AZ	71.4	Minneapolis-St. Paul, MN MSA	62.8	Wilmington, NC MSA	84.9
Columbus, OH MSA	59.4	Modesto, CA MSA	70.0	Windham Co., VT	75.0
Copiah Co., MS	79.4	Nashville, TN MSA	79.0	Windham Co., CT	65.4
Corpus Christi, TX MSA	78.1	New Orleans, LA MSA	61.5	Worcester, MA NECMA	63.0
Crow Wing Co., MN	73.5	New Haven, CT NECMA	40.7	York, PA MSA	61.1
Cumberland Co., KY	69.2	New York, NY CMSA	53.4		
Dallas-Ft. Worth, TX CMSA	58.3	Norfolk-VA Beach-Newport, VA	72.9	Northeast region	60.1
Denver, CO MSA	63.3	Oklahoma City, OK MSA	58.1	Northcentral region	70.9
Detroit, MI CMSA	68.6	Philadelphia, PA CMSA	59.0	Southern region	67.2
Eau Claire, WI MSA	75.0	Phoenix, AZ MSA	68.2	Western region	65.3
Edgecombe Co., NC	72.7	Pittsburgh, PA PMSA	73.0	Self-rep PSUs	58.9
Enid, OK MSA	70.0	Pueblo, CO MSA	62.2	Other MSAs	66.6
Evansville, IN MSA	74.4	Rapid City, SD MSA	57.6	Non-MSAs	77.6
Floyd Co., GA	92.3	Richland Co., MT	88.5	All PSUs	66.3
Franklin Co., PA	76.5				

Table A2: Second-Stage Raking Adjustments for Area-Probability Weights, 1989, 1992, and 1995 SCFs

	Survey year								
	1989			1992			1995		
	Raking iteration			Raking iteration			Raking iteration		
	1	2	3	1	2	3	1	2	3
Regional adjustments									
Northeast	1.00	1.01	1.00	1.07	0.99	1.00	1.05	0.98	1.00
Northcentral	1.00	0.99	1.00	1.20	0.99	1.00	1.05	1.00	1.00
South	1.00	0.99	1.00	1.22	1.00	1.00	1.11	1.01	1.00
West	1.01	1.01	1.00	1.23	1.02	1.00	1.12	1.00	1.00
Age									
24 or younger	1.18	1.05	1.01	0.74	1.03	1.00	0.81	0.98	1.00
25 to 34	0.99	0.99	1.00	0.99	0.99	1.00	0.88	1.00	1.00
35 to 44	0.92	1.00	1.00	0.96	1.01	1.00	0.94	1.01	1.00
45 to 54	1.07	1.00	1.00	1.00	0.98	1.00	0.96	0.99	1.00
55 to 64	0.99	1.00	1.00	1.20	1.00	1.00	1.13	1.00	1.00
65 to 69	1.02	1.00	1.00	0.93	1.00	1.00	1.25	1.00	1.00
70 to 74	1.08	1.00	1.00	1.00	1.00	1.00	1.19	1.00	1.00
75 or older	0.97	1.00	1.00	1.14	1.00	1.00	1.31	1.00	1.00
Age/tenure adjustments									
Aged 34 or younger									
Homeowner	1.11	1.01	1.00	1.12	1.01	1.00	0.95	1.00	1.00
Other tenure	0.94	0.99	1.00	0.94	1.00	1.00	1.03	1.00	1.00
Aged 35 to 54									
Homeowner	1.00	1.00	1.00	1.07	1.00	1.00	1.04	1.00	1.00
Other tenure	0.97	1.00	1.00	0.87	1.00	1.00	0.92	1.00	1.00
Aged 55 or older									
Homeowner	1.01	1.00	1.00	1.01	1.00	1.00	0.99	1.00	1.00
Other tenure	0.97	1.00	1.00	0.97	1.00	1.00	1.03	1.00	1.00

Table A3: Interview Disposition, by Wealth Index Stratum, 1989, 1992 and 1995 SCF List Samples, Percent

1989 SCF

	Wealth index stratum						
	1	2	3	4	5	6	All
Complete interviews	39.8	37.1	35.8	34.1	25.4	17.0	29.0
Postcard refusals	38.9	33.2	33.6	36.2	42.0	40.7	38.1
Ineligible	1.8	3.5	1.1	0.4	1.5	2.9	1.7
Other non-interv.	19.5	26.2	29.5	29.3	31.1	39.5	31.1
All cases	100.0	100.0	100.0	100.0	100.0	100.0	100.0

1992 SCF

	Wealth index stratum							
	1	2	3	4	5	6	7	All
Complete interviews	42.6	40.8	36.7	34.4	31.3	25.8	14.3	31.0
Postcard refusals	19.2	23.5	24.6	25.8	23.5	22.4	23.6	23.4
Ineligible	0.4	1.4	2.0	0.8	0.3	0.8	0.6	0.8
Other non-interv.	37.9	34.3	36.7	39.1	44.9	50.9	61.5	44.8
All cases	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

1995 SCF

	Wealth index stratum							
	1	2	3	4	5	6	7	All
Complete interviews	44.3	38.7	35.1	34.7	30.2	23.7	12.7	30.1
Postcard refusals	16.2	27.1	25.0	22.8	21.2	19.7	15.5	21.2
Ineligible	2.1	2.1	1.1	0.8	0.7	1.0	0.6	1.0
Other non-interv.	37.4	32.2	38.8	41.7	47.9	55.7	71.2	47.7
All cases	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table A4: Number of Observations Assigned Median Weight of Neighboring Strata, List Cases

	Survey year					
	1989		1992		1995	
Stratum	Direction of reassignment		Direction of reassignment		Direction of reassignment	
	Lower	Higher	Lower	Higher	Lower	Higher
1	0	2	0	2	0	1
2	1	0	1	4	2	2
3	2	2	3	7	4	7
4	7	13	15	2	13	4
5	4	1	12	5	5	5
6	6	0	10	3	10	1
7	NA	NA	0	0	2	0

Table A5: First-stage Adjustment Factors for List Weights, 1989, 1992, and 1995 SCFs

	Survey year 1989	1992	1995
Adjustment cell	Adjustment factor	Adjustment factor	Adjustment factor
Stratum 1	19.75	2.70	3.39
Stratum 2	4.62	2.46	3.22
Stratum 3	3.25	2.72	3.04
Stratum 4	3.06	3.53	3.16
Stratum 5	6.49	2.57	3.69
Stratum 6	22.32	3.80	3.94
Stratum 7	NA	11.76	9.88
Northeast	1.22	1.13	1.17
South	1.26	1.21	0.92
Northcentral	0.94	0.88	1.13
West	0.71	0.92	0.82

Table A6: Second-Stage Raking Adjustments for List Weights, 1989, 1992 and 1995 SCFs.

	Survey year 1989 Raking iteration			1992 Raking iteration			1995 Raking iteration		
	1	2	3	1	2	3	1	2	3
WI Stratum 1	1.01	1.19	1.09	1.00	1.05	1.01	1.00	1.04	1.01
WI Stratum 2	0.95	0.71	0.81	0.99	0.90	0.97	1.00	0.89	0.96
WI Stratum 3	1.03	0.50	0.73	0.99	0.74	0.92	1.00	0.90	0.94
WI Stratum 4	1.01	0.69	0.73	1.00	0.78	0.88	1.00	0.86	0.92
WI Stratum 5	1.07	0.76	0.75	0.98	0.75	0.85	1.00	0.83	0.88
WI Stratum 6	1.00	0.72	0.91	1.00	0.69	0.79	1.00	0.89	0.88
WI Stratum 7	NA	NA	NA	1.00	0.63	0.79	0.91	0.79	0.92
FI Post-Stratum 1	0.77	0.88	0.92	0.94	0.99	0.99	0.94	0.98	0.99
FI Post-Stratum 2	1.56	1.02	1.04	0.96	0.95	0.99	1.06	1.02	1.00
FI Post-Stratum 3	1.51	1.42	1.15	1.12	1.06	1.01	1.15	1.04	1.02
FI Post-Stratum 4	0.97	1.15	1.13	1.01	0.95	1.00	1.28	1.10	1.05
FI Post-Stratum 5	1.95	1.60	1.28	2.11	1.17	1.05	1.02	1.07	1.05
FI Post-Stratum 6	2.12	1.13	1.25	1.27	1.12	1.05	1.15	1.16	1.07
FI Post-Stratum 7	0.76	1.34	1.32	1.03	1.22	1.13	1.47	1.16	1.10
FI Post-Stratum 8	1.02	1.16	1.27	1.34	1.28	1.16	1.05	1.18	1.11
FI-Post-Stratum 9	1.07	0.96	1.04	1.37	1.32	1.25	1.21	1.10	1.13
Northeast									
SR PSU	2.03	1.12	1.05	0.95	0.99	1.00	1.04	1.02	1.01
NSR PSU	0.61	1.00	1.03	0.98	1.00	1.00	0.93	0.99	1.00
Northcentral									
SR PSU	1.17	1.07	1.03	1.61	1.03	1.00	0.97	1.00	1.00
NSR PSU	0.94	0.97	0.99	0.89	1.00	1.00	1.01	1.00	1.00
South									
SR PSU	0.90	1.03	1.03	1.01	0.98	1.00	1.25	1.00	1.00
NSR PSU	0.98	0.93	0.95	1.02	1.00	1.00	0.94	1.00	1.00
West									
SR PSU	2.24	1.08	1.05	1.79	1.03	1.01	0.90	1.00	1.00
NSR PSU	0.68	0.96	0.98	0.86	0.99	1.00	1.12	1.00	1.00

Table A7: Scaling factor for Area-Probability and List Cases in Each Post-Stratum, 1989, 1992 and 1995 SCFs.

	Survey year					
	1989		1992		1995	
Gross assets cell	AP cases	List cases	AP cases	List cases	AP cases	List cases
1	0.934	0.066	0.922	0.078	0.927	0.073
2	0.926	0.074	0.854	0.147	0.878	0.122
3	0.719	0.281	0.523	0.467	0.581	0.419
4	0.468	0.532	0.232	0.768	0.279	0.721
5	0.226	0.774	0.085	0.915	0.083	0.917
6	0.089	0.911	0.014	0.986	0.028	0.971
7	0.057	0.943	0.001	0.999	0.004	0.996

Table A8: Post-Stratification Factors by Gross-Asset Post-Strata; 1989, 1992, and 1995 SCFs.

	Survey year		
Gross-assets cell	1989	1992	1995
1	1.01	0.99	0.98
2	0.98	1.01	1.01
3	0.96	0.93	0.86
4	1.10	0.95	0.95
5	1.10	1.03	0.99
6	1.08	1.01	1.02
7	1.05	1.00	0.99

Table A9: Maximum Weight, Trim Point, and Adjustment Factor, by Gross-Asset Post-Strata; 1989, 1992, and 1995 SCFs

	Survey year								
	1989			*1992*			*1995*		
Gross assets cell	*Trim point*	*Maximum*	*Adjustment*	*Trim point*	*Maximum*	*Adjustment*	*Trim point*	*Maximum*	*Adjustment*
1	143,946	214,524	1.01	54,393	93,790	1.00	57,732	71,701	1.00
2	85,332	439,689	1.09	56,719	145,941	1.03	49,657	79,687	1.01
3	81,903	521,933	1.12	45,530	376,023	1.17	38,258	294,048	1.11
4	48,056	597,217	1.36	26,651	121,527	1.35	25,270	96,798	1.29
5	12,070	505,250	1.89	13,196	182,962	1.43	8,599	115,923	1.29
6	4,597	13,251	1.52	1,513	14,281	1.45	3,771	70,540	1.87
7	577	5,102	1.77	576	807	1.04	1,024	1,895	1.12

Table A10: First Post-Stratification adjustment factor for Gross Asset Post-Strata 1 and 2; 1989, 1992, and 1995 SCFs.

	Survey year		
Age	1989	1992	1995
24 or younger	0.88	0.94	0.93
25 to 34	0.97	0.91	0.95
35 to 44	0.89	0.96	1.00
45 to 54	0.87	0.98	0.98
55 to 64	0.93	0.92	1.05
65 to 69	0.85	1.00	1.00
70 to 74	0.98	1.04	1.23
75 or older	0.90	1.06	1.09

Table A11: Final Raking, Final Adjustments, Gross Asset Post-Strata 1 and 2, 1989, 1992, and 1995 SCFs.

	Survey year								
	1989			1992			1995		
	Raking iteration			*Raking iteration*			*Raking iteration*		
Adjustment cell	1	2	3	1	2	3	1	2	3
Homeowner: age									
<35	1.01	1.00	1.00	1.01	1.00	1.00	1.03	1.00	1.00
35 to 54	0.99	1.00	1.00	1.00	1.00	1.00	1.02	1.00	1.00
>=55	1.01	1.00	1.00	1.03	1.00	1.00	1.03	1.00	1.00
Non-homeowner: age									
<35	0.99	1.00	1.00	0.99	1.00	1.00	0.98	1.00	1.00
35 to 54	1.02	0.99	1.00	1.00	1.00	1.00	0.96	1.00	1.00
>=55	0.94	0.99	1.00	0.90	1.00	1.00	0.90	0.99	1.00
Region									
Northeast	1.01	1.00	1.00	1.00	1.00	1.00	1.02	1.00	1.00
South	1.00	1.00	1.00	1.00	1.00	1.00	0.97	1.00	1.00
Northcentral	0.98	1.00	1.00	0.98	1.00	1.00	0.99	1.00	1.00
West	1.04	1.00	1.00	1.03	1.00	1.00	1.03	1.00	1.00

Table A12: Final Post-Stratification, Final Adjustments, Gross Asset Post-Strata 1 and 2; 1989, 1992 and 1995 SCFs.

	Survey year		
Age	1989	1992	1995
24 or younger	1.01	1..00	1.01
25 to 34	1.00	1.00	1.00
34 to 44	1.00	1.00	1.00
45 to 54	1.00	1.00	1.00
55 to 64	1.00	1.01	1.00
65 to 69	1.00	0.99	1.00
70 to 74	0.99	1.00	0.99
75 or older	1.00	0.99	1.00

Table A13: Actual and Bootstrap Sample Sizes; 1989, 1992 and 1995 SCFs.

	Full sample	Area-prob.	List
1989 SCF			
Actual size	3,143	2,277	866
Bootstrap samples:			
Mean	3,140	2,275	865
Median	3,141	2,279	864
Stand. dev.	82.2	60.7	82.2
Minimum	2,890	2,102	708
Maximum	3,385	2,469	1,057
CV (%)	3.8	4.1	7.5
1992 SCF			
Actual size	3906	2456	1450
Bootstrap samples:			
Mean	3905	2455	1450
Median	3903	2453	1450
Stand. dev.	58.8	45.3	35.6
Minimum	3718	2333	1357
Maximum	4067	2601	1552
CV (%)	1.5	1.8	2.5
1995 SCF			
Actual size	4,299	2,776	1,523
Bootstrap samples:			
Mean	4,299	2,776	1,523
Median	4,299	2,777	1,523
Stand. dev.	53.7	38.7	38.6
Minimum	4132	2643	1407
Maximum	4,473	2,919	1,633
CV (%)	1.2	1.4	2.5

Table A14: Number of Times a Case Was Selected for Bootstrap Replicates; 1989, 1992 and 1995 SCFs.

1989 SCF			
	Full sample	Area-prob.	List
Mean	728	740	696
Median	745	748	736
Stand. dev.	45.6	33.3	56.9
Minimum	586	613	586
Maximum	792	792	792
CV (%)	6.3	4.5	8.2
1992 SCF			
	Full sample	Area-prob.	List
Mean	730	749	699
Median	748	749	745
Stand. dev.	43.1	5.9	58.1
Minimum	599	739	599
Maximum	784	784	784
CV(%)	5.9	0.8	8.3
1995 SCF			
	Full sample	Area-prob.	List
Mean	722	744	682
Median	748	749	652
Stand. dev.	46.7	17.0	56.1
Minimum	594	644	594
Maximum	749	784	771
CV (%)	6.5	2.3	8.2

Fig. A1: Cumulative Percent of 1989 Net Worth vs. 1989 Net Worth, Revised Weights

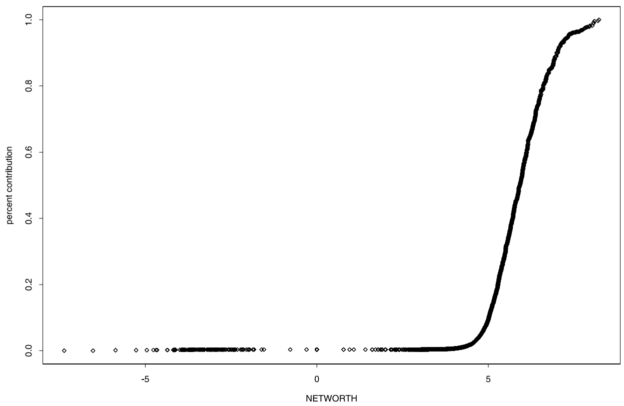


Fig. A2: Cumulative Percent of 1992 Net Worth vs. 1992 Net Worth, Revised Weights

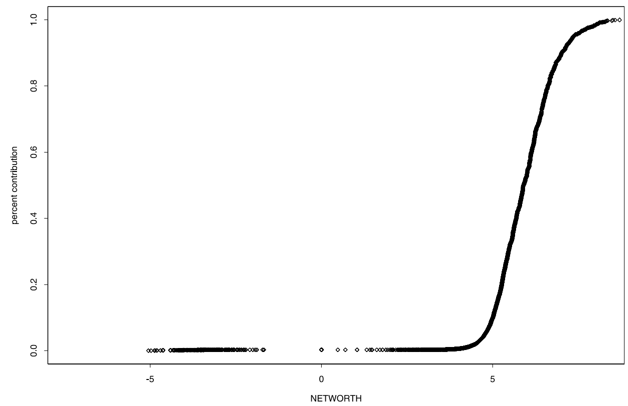


Fig. A3: Cumulative Percent of 1995 Net Worth vs. 1995 Net Worth, Revised Weights

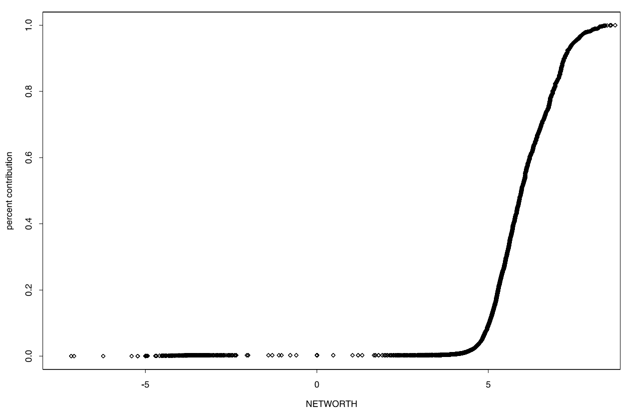


Figure A4: Cumulative Distribution of 1989 Net Worth, Revised Weights

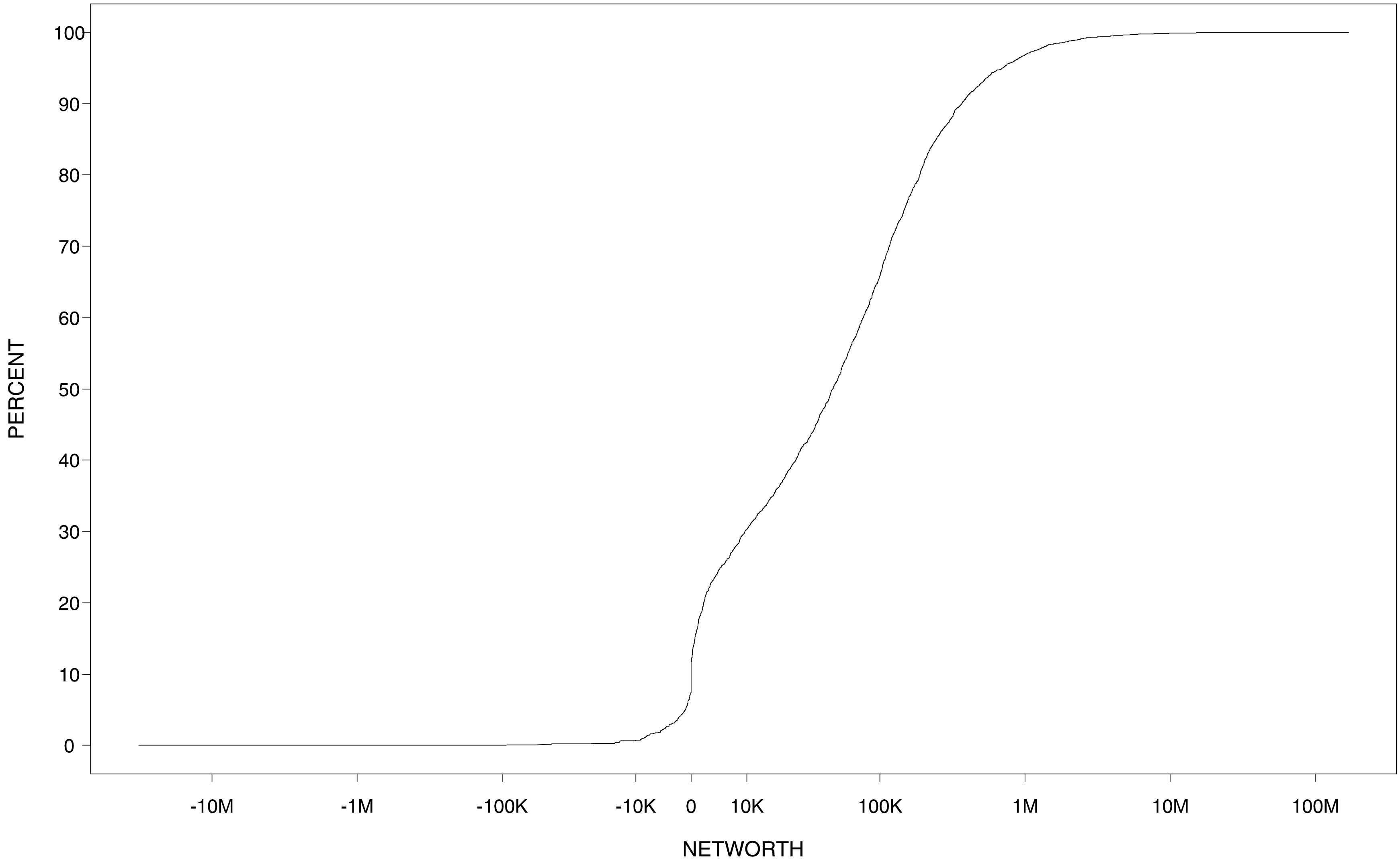


Figure A5: Cumulative Distribution of 1992 Net Worth, Revised Weights

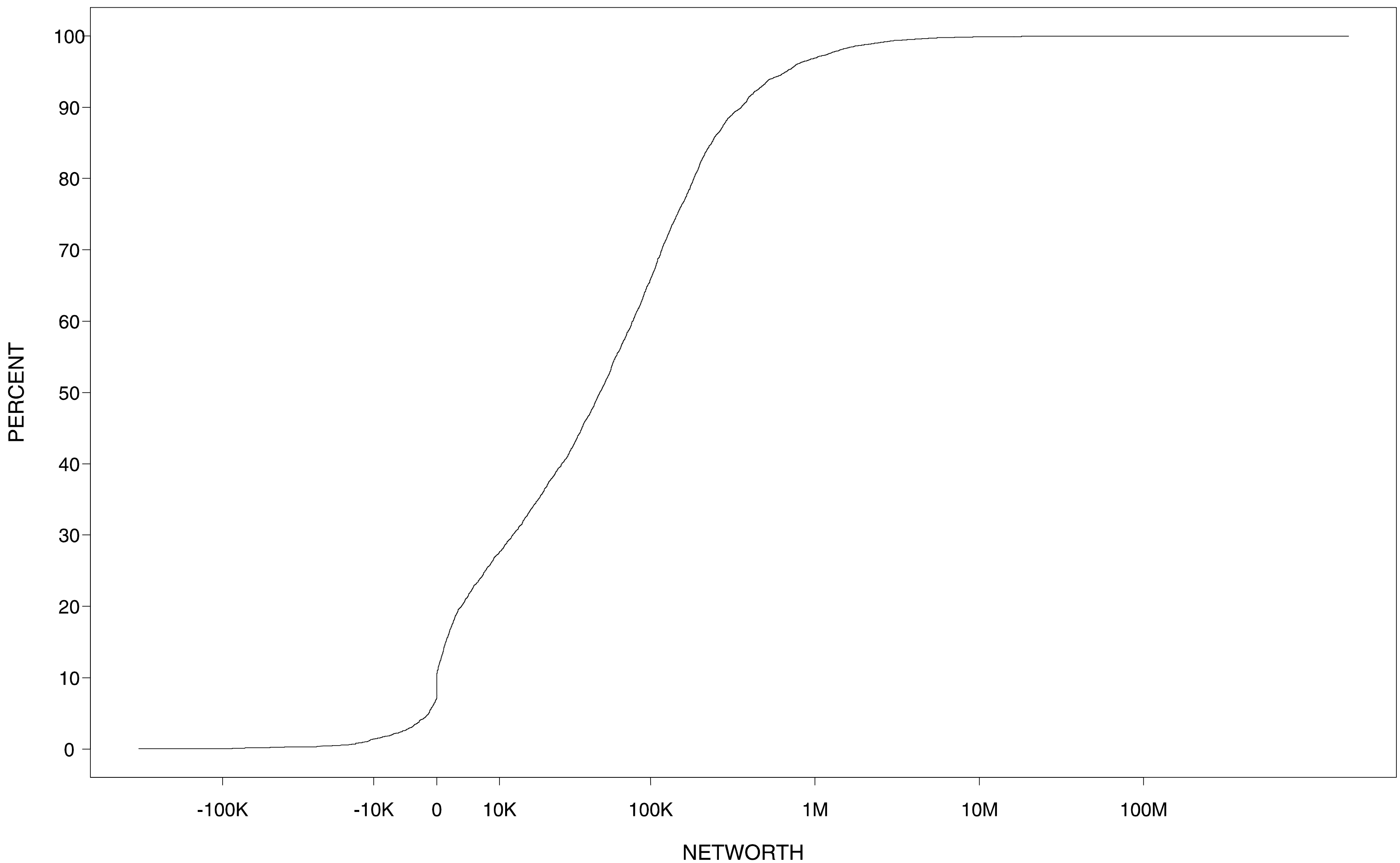


Figure A6: Cumulative Distribution of 1995 Net Worth, Revised Weights

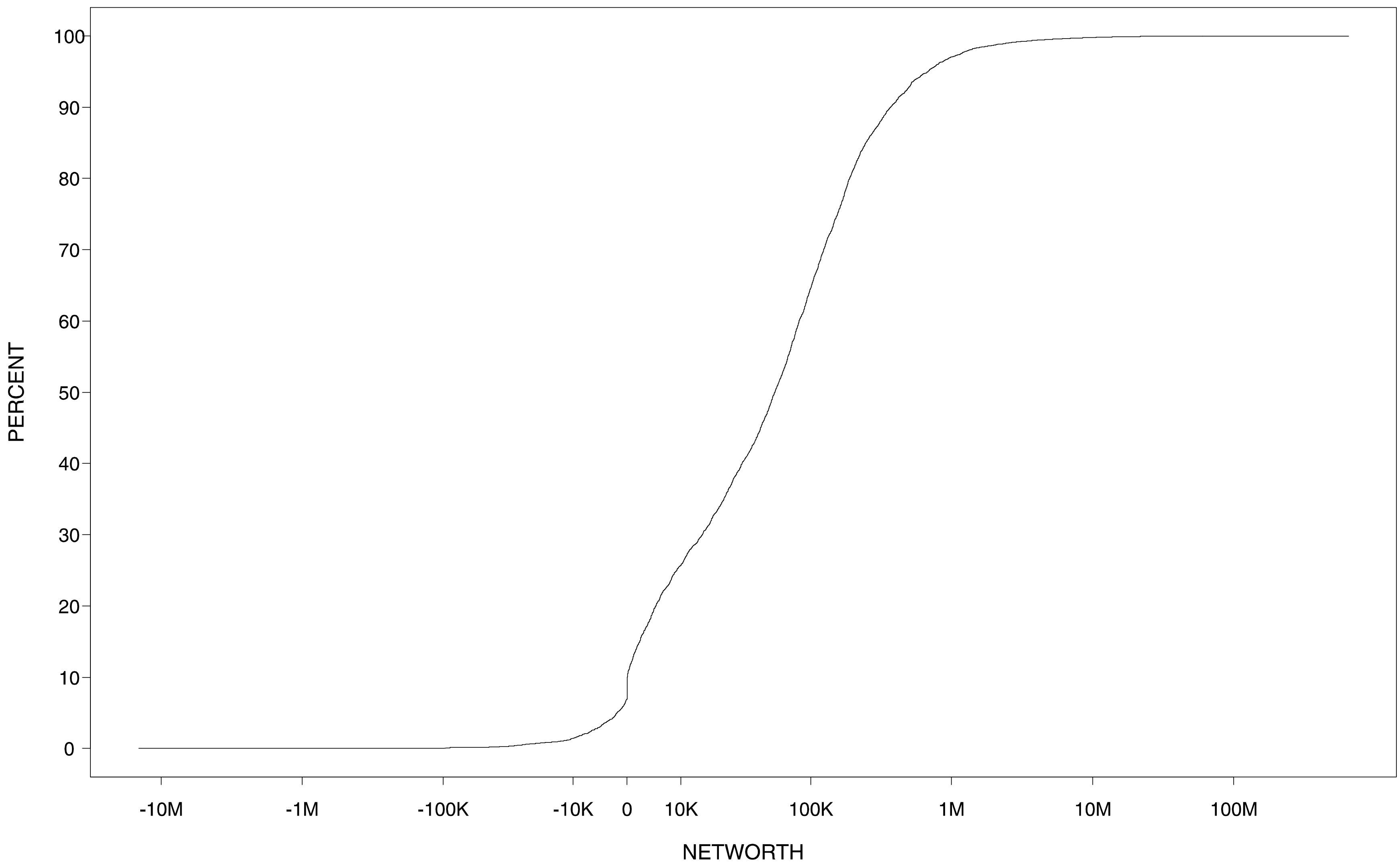


Figure A7: Lorenz Curve for 1989 Net Worth, Revised Weights

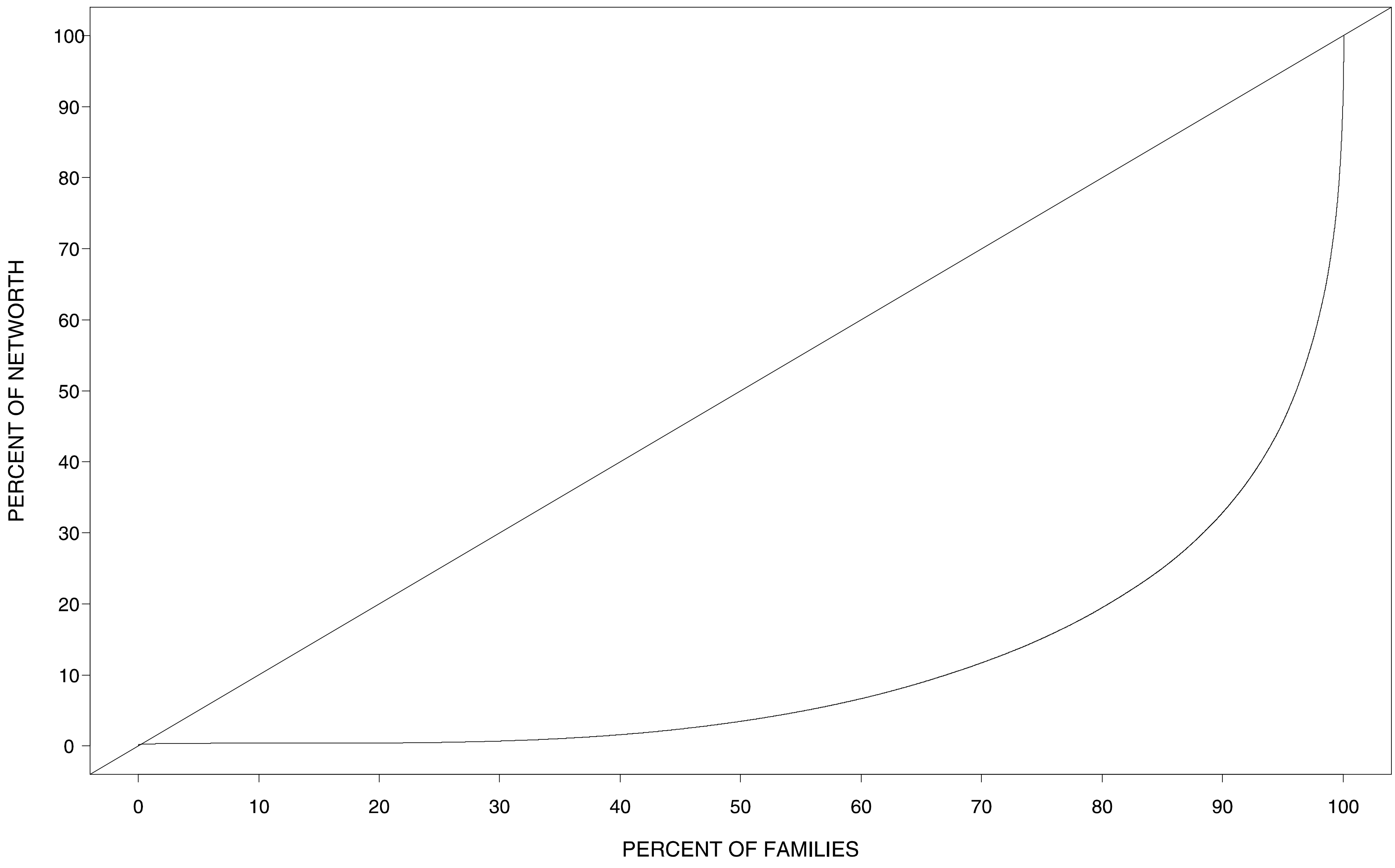


Figure A8: Lorenz Curve for 1992 Net Worth, Revised Weights

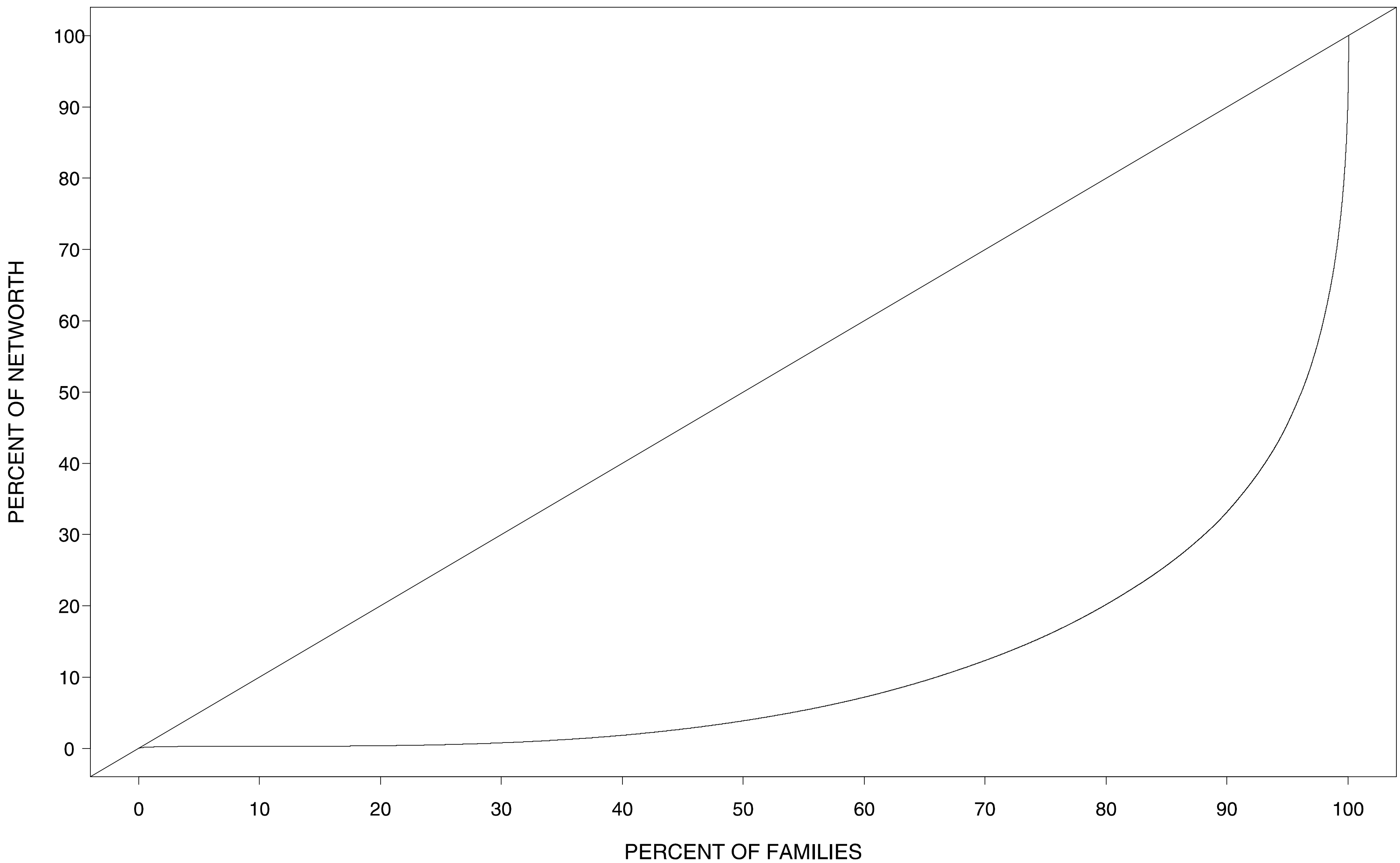


Figure A9: Lorenz Curve for 1995 Net Worth, Revised Weights

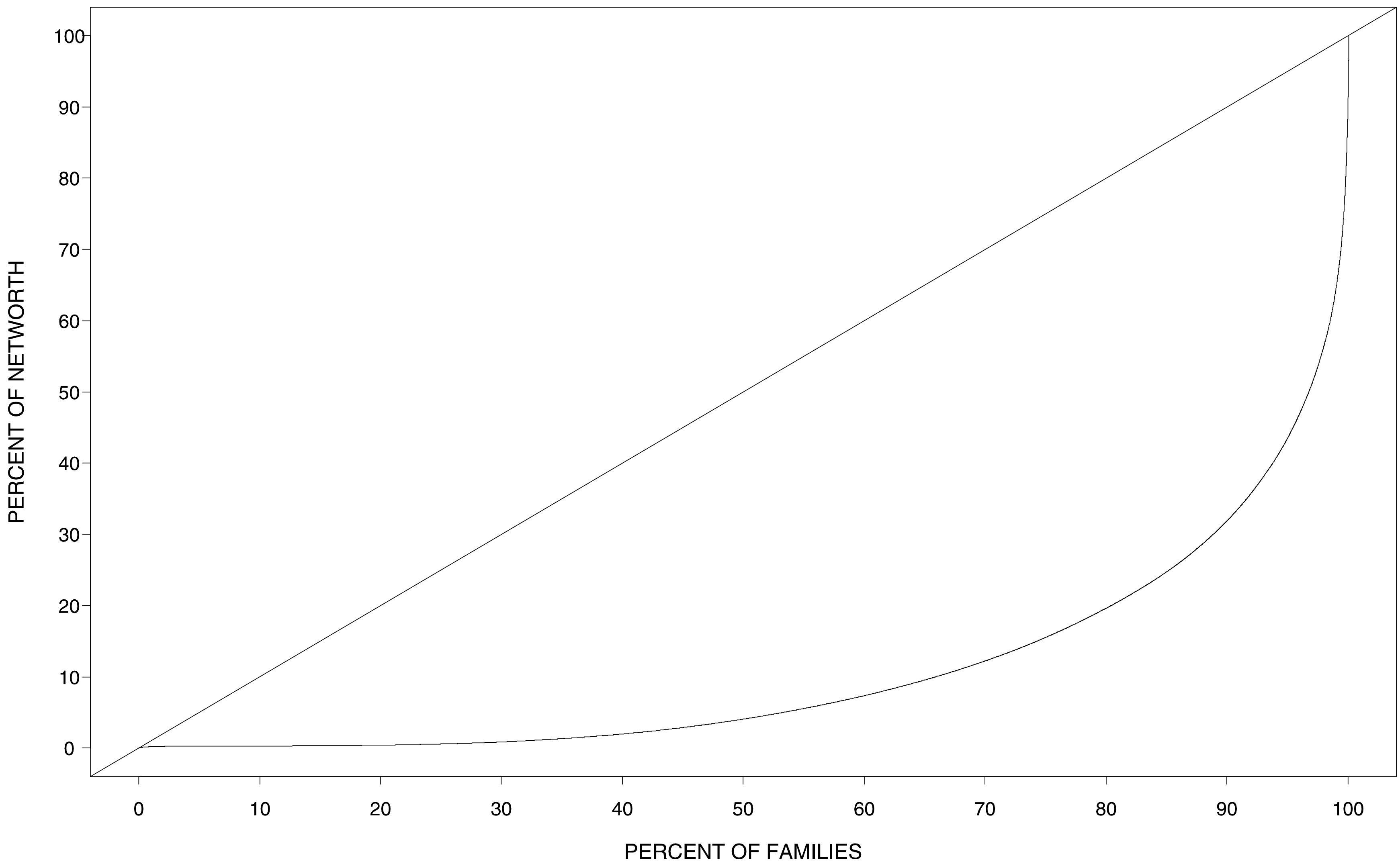


Figure A10: Q-Q Plot of 1994 Income vs. 1995 NW, Revised Weights

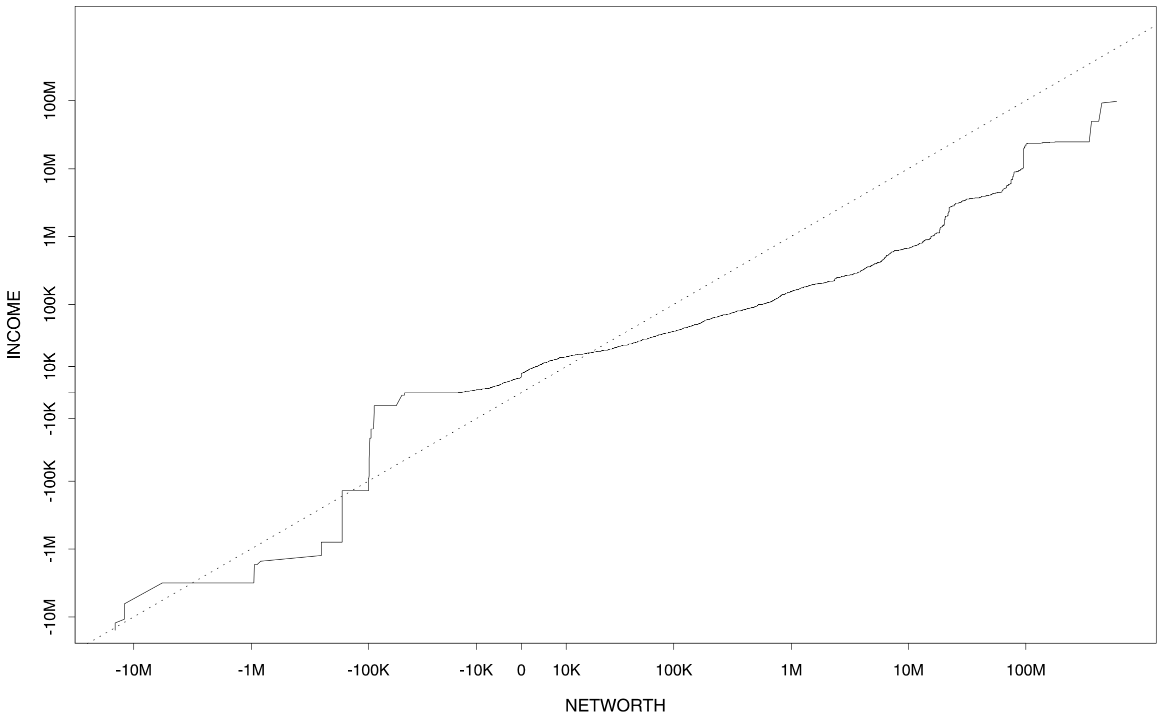


Figure A11: Lorenz Curve for 1994 Income, Revised Weights

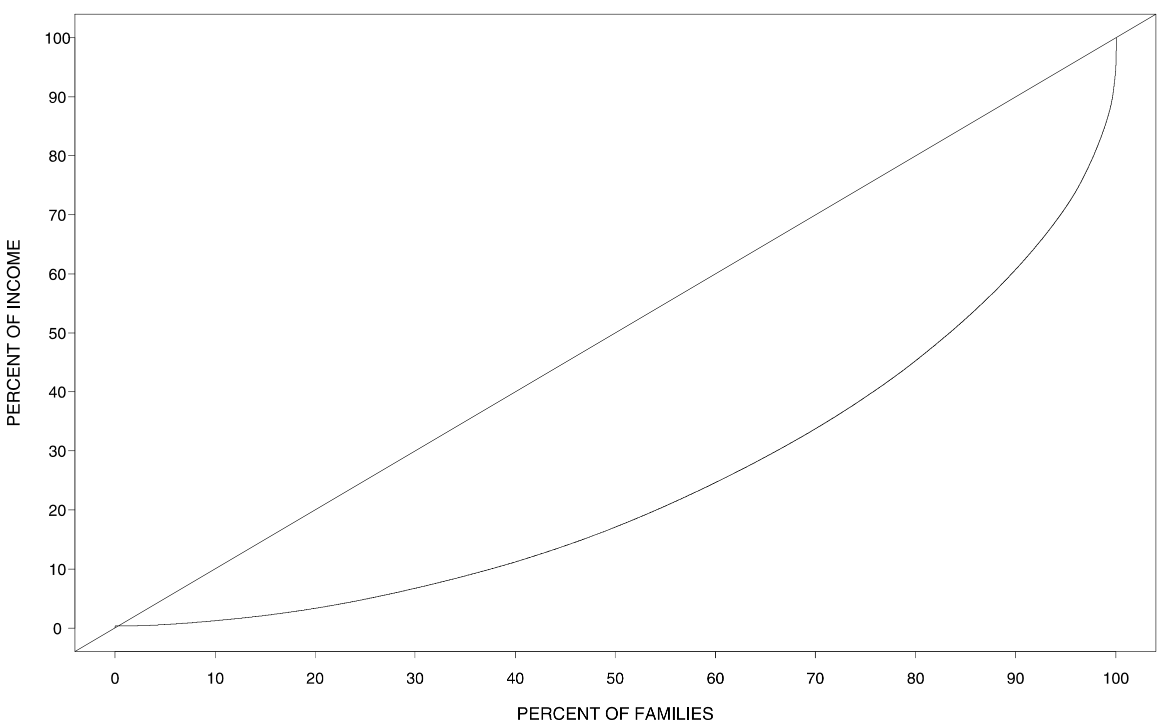
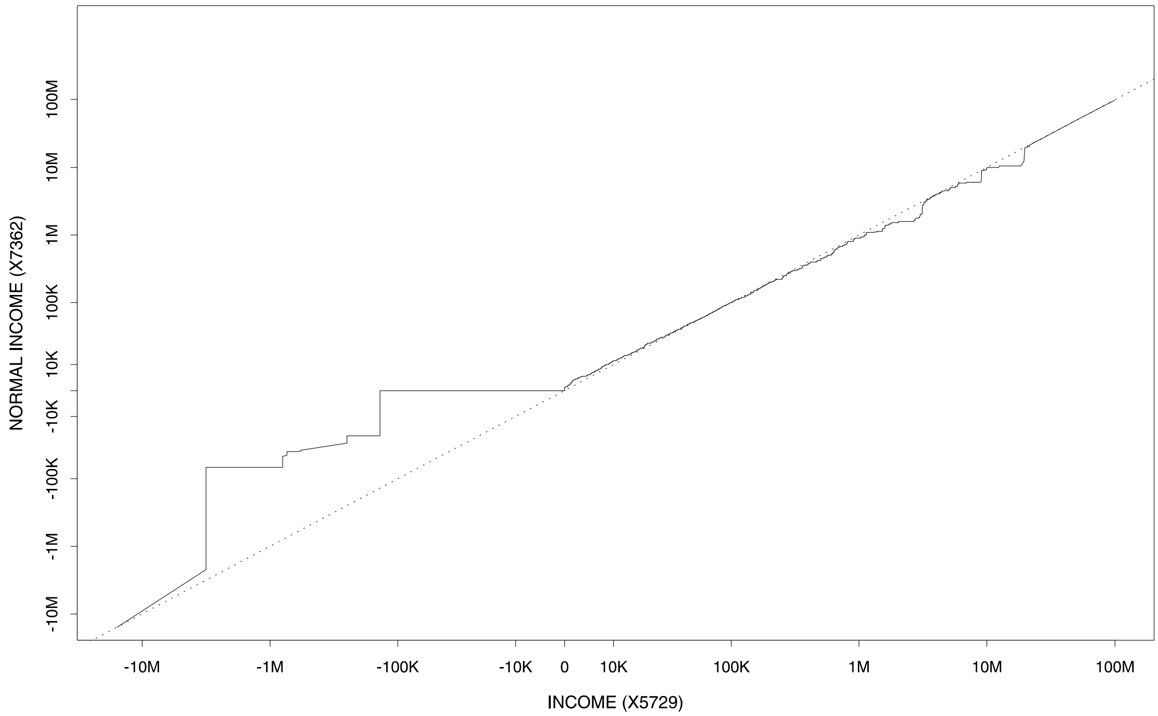


Figure A12: Q-Q Plot of "Normal" Income vs. Actual 1994 Income, Revised Weights



APPENDIX B: Original 1989 SCF Weights

Table B1: Holdings and Distribution of Assets, Debts, and Income, by Percentiles of Net Worth, 1989 (HCW)

	Percentile of the net worth distribution									
	All households		*0 to 89.9*		*90 to 99*		*99 to 99.5*		*99.5 to 100*	
Item	Holdings (B 89 $)	% of total	Holdings (B 89 $)	% of total	Holdings (B 89 $)	% of total	Holdings (B 89 $)	% of total	Holdings (B 89 $)	% of total
Assets	19,915.9	100.0	7,224.4	36.3	6,324.2	31.8	1,293.2	6.5	5,074.1	25.5
Princ. residence	6,311.2	100.0	4,019.8	63.7	1,800.3	28.5	188.8	3.0	302.3	4.8
Other real estate	2,837.6	100.0	543.2	19.1	1,109.0	39.1	204.4	7.2	981.0	34.6
Stocks	1,063.2	100.0	204.8	19.3	437.6	41.1	111.9	10.6	308.9	29.1
Bonds	949.4	100.0	110.0	11.6	289.6	30.6	82.0	8.6	467.8	49.2
Trusts	393.1	100.0	55.7	14.2	107.7	27.5	118.4	30.2	111.4	28.2
Life Insurance	349.7	100.0	190.6	54.8	95.6	27.4	22.2	6.4	41.3	11.4
Checking accts	220.3	100.0	113.5	51.6	75.6	34.2	15.3	6.9	16.0	7.3
Thrift accounts	411.6	100.0	191.3	46.6	142.8	34.6	32.3	7.7	45.2	11.0
Other accounts	1,996.1	100.0	768.7	38.6	722.0	36.3	155.6	7.8	349.9	17.2
Businesses	3,737.8	100.0	266.6	7.2	1,098.4	29.5	261.8	7.0	2,111.1	56.4
Automobiles	758.1	100.0	559.2	73.8	144.6	19.1	15.0	2.0	39.4	5.2
Other assets	887.7	100.0	201.1	22.7	301.1	34.0	85.6	9.6	299.9	33.7
Liabilities	3,105.8	100.0	1,934.9	62.3	732.8	23.6	79.8	2.6	358.3	11.5
Princ. res. debt	1,746.9	100.0	1,337.5	76.6	341.6	19.6	32.9	1.9	35.0	2.0
Other r/e debt	745.9	100.0	145.0	19.4	299.6	40.2	37.2	5.0	264.0	35.4
Other debt	613.1	100.0	452.4	73.8	91.5	14.9	9.8	1.6	59.3	9.7
Net worth	16,810.1	100.0	5,289.5	31.5	5,591.4	33.3	1,213.4	7.2	4,715.8	28.0
Total income	3,612.4	100.0	2,70.2	65.6	726.7	20.1	125.7	3.5	389.8	10.8
Memo items:										
Min. net worth (T $)	-28,252.5		-28,252.5		328.7		2,209.6		3,833.4	
Num. of obs.	3,143.0		2,136.0		580.0		115.0		312.0	
Wgtd num. units (M)	93.1		83.8		8.4		0.5		0.5	

Standard errors are not available for the HCW weights

Table B2: Holdings and Distribution of Assets, Debts, and Income, by Percentiles of Net Worth, 1989 (KW)

	Percentile of the net worth distribution									
	All households		*0 to 89.9*		*90 to 99*		*99 to 99.5*		*99.5 to 100*	
Item	Holdings (B 89 $)	% of total	Holdings (B 89 $)	% of total	Holdings (B 89 $)	% of total	Holdings (B 89 $)	% of total	Holdings (B 89 $)	% of total
Assets	17,837.6	100.0	6,665.8	37.4	5,531.3	31.0	1,203.4	6.7	4,441.4	24.9
	1,009.7	*0.0*	*177.2*	*2.6*	*448.7*	*1.9*	*255.1*	*1.2*	*752.7*	*3.0*
Princ. residence	5,743.7	100.0	3,787.4	65.9	1,499.4	26.1	172.7	3.0	284.0	4.9
	113.5	*0.0*	*88.0*	*1.3*	*130.7*	*2.1*	*33.8*	*0.6*	*64.0*	*1.1*
Other real estate	2,510.8	100.0	478.8	19.1	879.2	35.0	188.0	7.5	963.7	38.4
	193.5	*0.0*	*48.1*	*2.1*	*102.5*	*4.4*	*44.5*	*1.6*	*159.7*	*4.6*
Stocks	843.9	100.0	151.0	17.9	373.8	44.3	123.3	14.6	195.5	23.1
	67.1	*0.0*	*14.7*	*1.4*	*57.7*	*5.2*	*22.8*	*2.7*	*37.7*	*4.1*
Bonds	894.6	100.0	89.8	10.0	242.1	27.1	131.6	14.8	430.8	48.0
	111.1	*0.0*	*16.4*	*2.1*	*42.2*	*4.8*	*84.0*	*9.0*	*126.4*	*11.1*
Trusts	447.4	100.0	34.2	7.7	186.5	42.1	76.3	17.0	150.3	33.3
	63.9	*0.0*	*7.0*	*2.3*	*57.5*	*12.3*	*28.5*	*5.7*	*58.9*	*13.4*
Life Insurance	274.5	100.0	159.2	58.3	73.0	26.7	17.1	6.3	25.2	8.8
	34.7	*0.0*	*13.6*	*6.3*	*15.8*	*4.5*	*8.6*	*3.4*	*2.3*	*6.9*
Checking accts	204.4	100.0	100.0	48.8	66.8	32.7	29.0	14.2	8.9	4.3
	24.3	*0.0*	*15.9*	*5.6*	*19.8*	*10.4*	*20.6*	*8.9*	*2.0*	*1.0*
Thrift accounts	325.8	100.0	164.4	50.8	114.0	34.7	22.5	6.8	24.8	7.8
	48.2	*0.0*	*19.8*	*6.3*	*36.0*	*7.7*	*12.7*	*3.2*	*13.1*	*4.3*
Other accounts	1,752.3	100.0	723.5	41.6	644.4	36.7	117.5	6.7	266.6	15.0
	331.9	*0.0*	*48.4*	*6.8*	*272.1*	*10.2*	*193.7*	*8.0*	*161.4*	*7.4*
Businesses	3,260.0	100.0	259.9	7.2	1,040.1	32.5	227.3	7.0	1,731.2	52.3
	876.8	*0.0*	*34.5*	*2.4*	*115.6*	*7.8*	*186.1*	*4.1*	*796.6*	*10.0*
Automobiles	696.9	100.0	533.0	76.5	127.9	18.4	13.0	1.9	22.9	3.3
	12.3	*0.0*	*9.1*	*1.3*	*11.3*	*1.4*	*5.2*	*0.8*	*3.8*	*0.5*
Other assets	883.4	100.0	176.4	20.0	284.1	32.2	85.1	9.6	337.5	38.2
	155.8	*0.0*	*13.0*	*3.6*	*70.1*	*9.1*	*31.9*	*3.4*	*144.4*	*11.8*
Liabilities	2,781.3	100.0	1,771.2	63.7	643.9	23.2	57.6	2.1	308.0	11.1
	69.4	*0.0*	*55.4*	*1.6*	*82.9*	*3.0*	*30.8*	*1.1*	*63.5*	*2.1*
Princ. res. debt	1,588.3	100.0	1,219.0	76.7	317.4	20.0	22.7	1.4	29.2	1.8
	58.1	*0.0*	*42.4*	*2.2*	*50.2*	*2.9*	*25.8*	*1.5*	*5.0*	*0.3*
Other r/e debt	610.0	100.0	119.0	19.5	232.0	38.0	28.1	4.6	230.5	37.8
	47.8	*0.0*	*21.2*	*3.2*	*35.7*	*6.5*	*12.1*	*1.9*	*47.5*	*5.2*
Other debt	583.0	100.0	433.2	74.3	94.5	16.2	6.9	1.2	48.3	8.3
	26.1	*0.0*	*18.9*	*2.8*	*13.4*	*2.4*	*5.5*	*1.0*	*20.6*	*2.9*
Net worth	15,056.3	100.0	4,886.3	32.5	4,887.4	32.5	1,145.8	7.6	4,133.3	27.4
	1,006.2	*0.0*	*177.5*	*2.8*	*404.8*	*1.9*	*252.2*	*1.4*	*707.7*	*3.1*
Total income	3,122.6	100.0	2,192.6	70.2	602.0	19.3	99.0	3.2	228.7	7.3
	61.5	*0.0*	*43.1*	*1.4*	*45.9*	*1.4*	*24.8*	*0.8*	*56.8*	*1.7*
Memo items:										
Min. Net worth (T $)	-28,252.5		-28,252.5		295.4		2,250.9		3,978.1	
Num. of obs.	3,143.0		2,083.0		639.0		115.0		306.0	
Wgtd num. units (M)	93.1		83.8		8.4		0.5		0.5	

Standard errors due to imputation and sampling are given in italics.

Figure B1: Revised 1989 Weight vs. HCW 1989 Weight

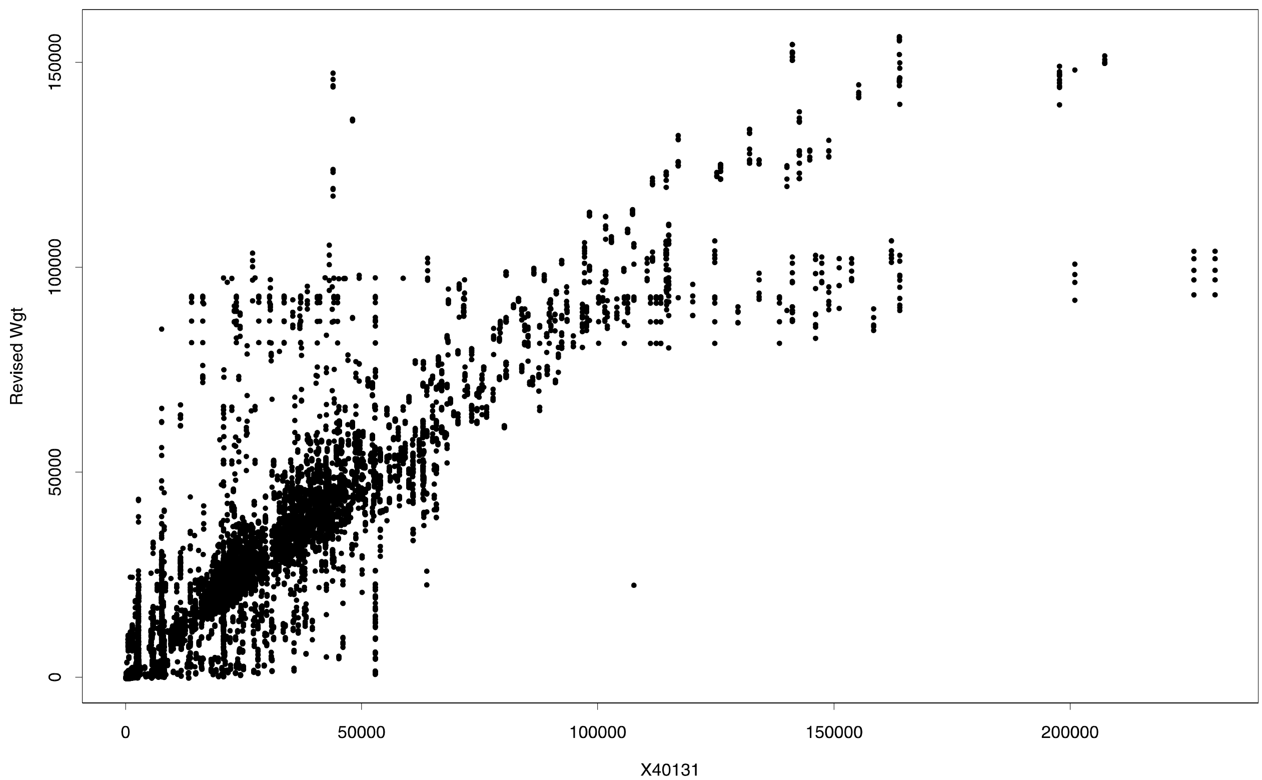


Figure B2: Revised 1989 Weight vs. KW 1989 Weight

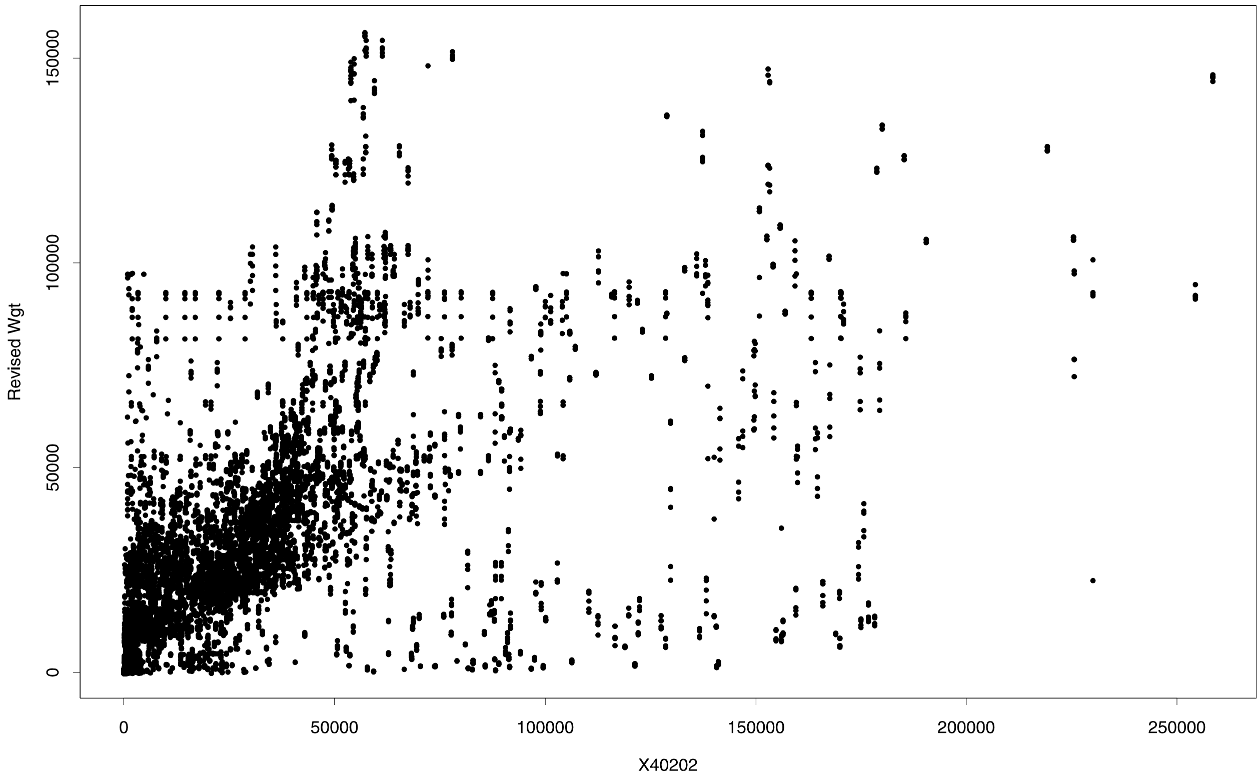


Fig. B3: Q-Q Plot of 1989 NW with Revised Weight vs. 1989 NW with NCW Weight

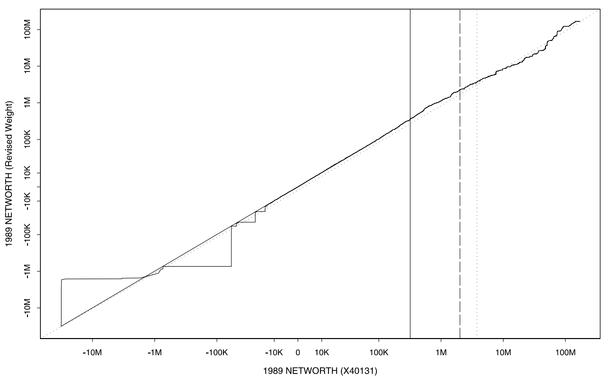


Fig. B4: Q-Q Plot of 1989 NW with Revised Weight vs. 1989 NW with KW Weight

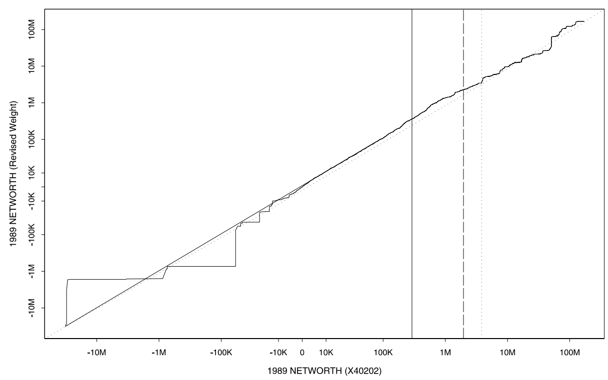


Fig. B5: Q-Q Plot of 1989 Nw with KW Weight vs. 1989 NW with HCW Weight

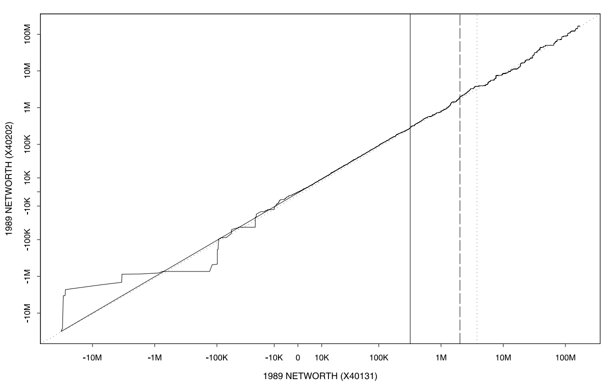


Fig. B6: Q-Q Plot of 1992 NW with Revised Weight vs. 199 NW with HCW Weight

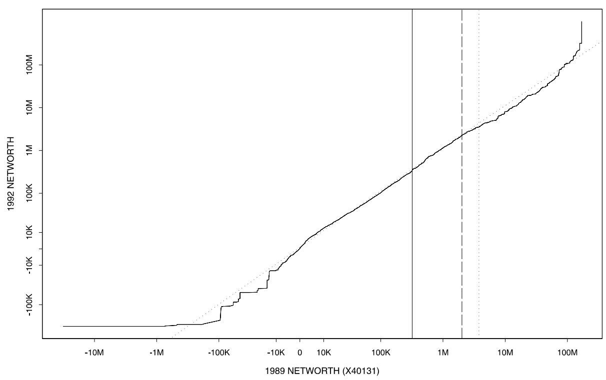


Fig. B7: Q-Q Plot of 1992 NW with Revised Weight vs. 1989 NW with KW Weight

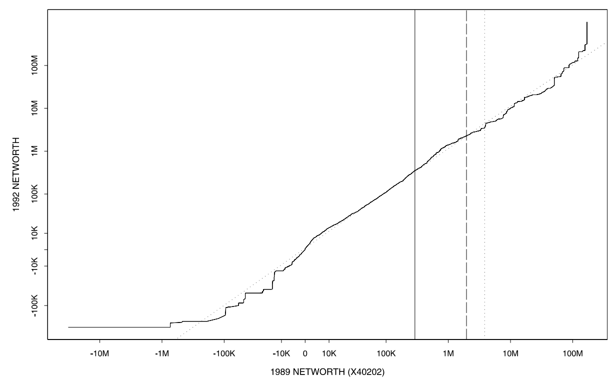


Fig. B8: Q-Q Plot of 1995 NW with Revised Weight vs. 1989 NW with HCW Weight

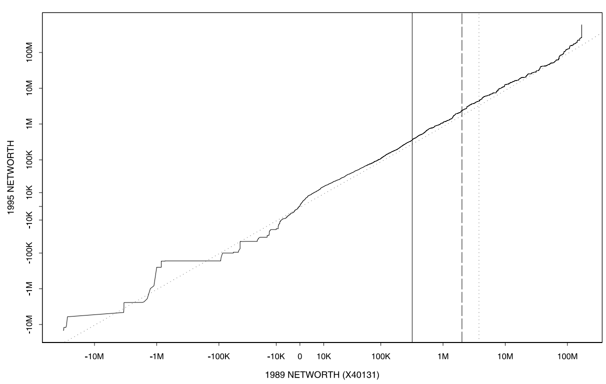


Fig. B9: Q-Q Plot of 1995 NW with Revised Weights vs. 1989 NW with KW Weight

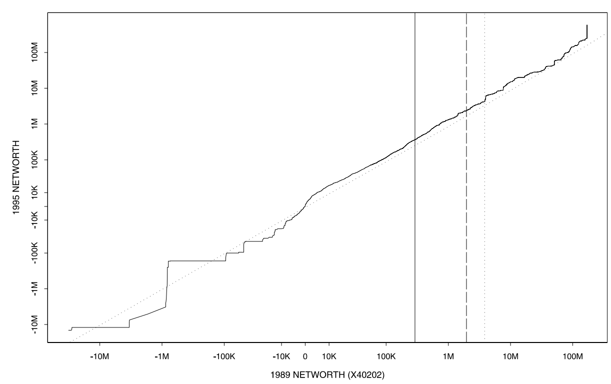


Fig. B10: Cumulative Distribution of 1989 Net Worth, HCW Weights

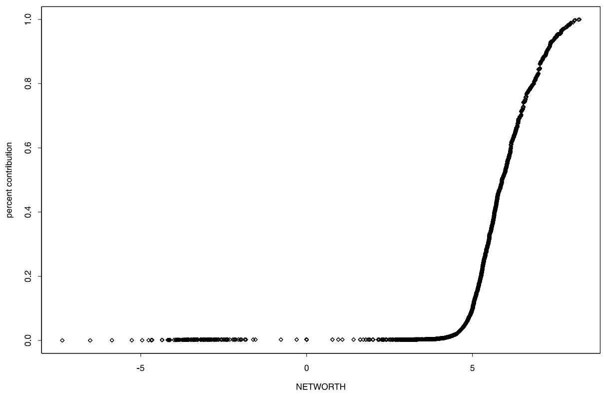


Fig B11: Cumulative Distribution of 1989 Net Worth, KW Weights

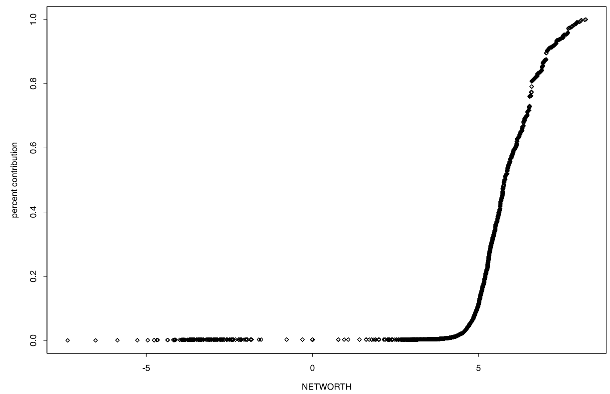


Figure B12: Share of 1989 Net Worth Held by the Bottom 90 Percent Wealthiest Families, by Bootstrap Replicates, KW Weights

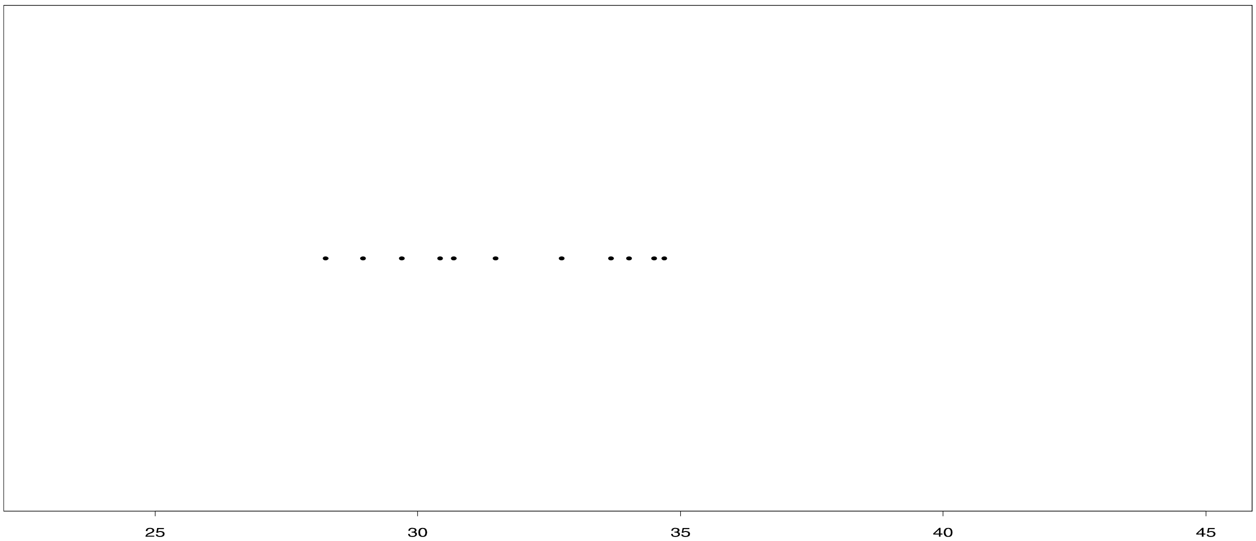


Figure B13: Share of 1989 Net Worth Held by the ½ Percent Wealthiest Families, By Bootstrap Replicates, KW Weights