**Where is the Wealth?**
**Median Household Net Worth by Quintile**

Net Worth (wealth) is defined as the sum of the market value of assets owned by every member of the household minus liabilities owed.

*Key assets include:* the value of a household's home, retirement accounts, stocks and mutual fund shares, and interest-earning assets (interest-earning checking accounts, savings accounts, etc.).

*Key liabilities include:* mortgages on a household's home, credit card debt, student loan debt, and medical debt not covered by insurance.

All dollar figures are in 2011 constant dollars

- **Top 20% of households by net worth**
- **Next 20%**
- **Middle 20%**
- **Next 20%**
- **Bottom 20%**