

**Appendix Table 1a. SCF (2000-01)- Full Income Definition Summary Statistics: ORIGINAL RANKINGS, Long-run RATES OF RETURN**  
(household weights applied)

	SCF income	less capital	plus finance	plus retire	plus home	plus oth invest	plus business	MCI	change	
									SCF to MCI	as % of SCF
<b>mean</b>	69,122	63,007	69,255	73,012	77,912	82,291	88,171	88,214	19,092	28%
<b>median (P50)</b>	40,089	37,933	39,316	40,998	43,761	46,109	46,860	46,420	6,331	16%
<b>P90</b>	119,238	112,042	119,109	128,561	136,817	142,447	148,449	148,279	29,042	24%
<b>P95</b>	169,605	154,187	171,512	186,294	202,082	219,429	227,216	227,913	58,308	34%
<b>P10</b>	10,279	9,698	9,868	9,971	10,991	11,307	11,335	11,287	1,008	10%
<b>P99</b>	513,955	424,920	542,430	586,700	620,030	668,973	790,262	809,032	295,077	57%
<b>90/10</b>	11.6	11.6	12.1	12.9	12.4	12.6	13.1	13.1	1.5	13%
<b>90/50</b>	3.0	3.0	3.0	3.1	3.1	3.1	3.2	3.2	0.2	7%
<b>10/50</b>	0.26	0.26	0.25	0.24	0.25	0.25	0.24	0.24	-0.01	-5%
<b>95/50</b>	4.2	4.1	4.4	4.5	4.6	4.8	4.8	4.9	0.7	16%
<b>99/50</b>	12.8	11.2	13.8	14.3	14.2	14.5	16.9	17.4	4.6	36%
<b>99/90</b>	4.3	3.8	4.6	4.6	4.5	4.7	5.3	5.5	1.1	27%
<b>gini</b>	0.561	0.547	0.566	0.573	0.566	0.572	0.591	0.595	0.034	6%

Notes:

SCF income	Fed default gross household income definition, includes wages, self-employment and business income, taxable and tax-exempt interest, dividends, realized capital gains, food stamps and other support programs provided by the government, pension income and withdrawals from retirement accounts, Social Security income, alimony and other support payments, and miscellaneous sources of income.
less capital	SCF income less income from wealth (interest, dividends, rent, royalties, and income from trusts and non-taxable investments, including bonds, as well as some self-employment income).
plus finance	+ imputed flows to stocks, bonds, annuities, and trusts
plus retire	+ imputed flows to quasi-liquid retirement accounts (401(k), IRA, etc.)
plus home	+ imputed flow to primary residence
plus oth invest	+ imputed flow to other residences and investment real-estate, transaction accounts, CDs and whole life insurance
plus business	+ imputed flow to other assets and businesses + imputed flow to vehicle wealth
MCI	- imputed interest flow for remaining debt (after adjusting for negative incomes)

**Appendix Table 1b. SCF (1997-98)- Full Income Definition Summary Statistics: ORIGINAL RANKINGS, Long-run RATES OF RETURN**  
(household weights applied)

	SCF income	less capital	plus finance	plus retire	plus home	plus oth invest	plus business	MCI	change	
									SCF to MCI	as % of SCF
<b>mean</b>	53,072	47,955	52,285	54,870	58,374	61,622	65,994	66,178	13,106	25%
<b>median (P50)</b>	33,465	32,134	33,219	34,240	36,497	38,155	38,753	38,418	4,953	15%
<b>P90</b>	94,309	89,423	93,936	99,228	106,038	111,340	114,353	114,257	19,948	21%
<b>P95</b>	130,816	119,661	130,362	140,904	149,726	159,058	168,653	167,782	36,966	28%
<b>P10</b>	8,214	7,606	7,808	7,956	9,073	9,404	9,533	9,532	1,318	16%
<b>P99</b>	355,942	292,107	359,639	385,267	408,065	443,099	512,017	516,996	161,055	45%
<b>90/10</b>	11.5	11.8	12.0	12.5	11.7	11.8	12.0	12.0	0.5	4%
<b>90/50</b>	2.8	2.8	2.8	2.9	2.9	2.9	3.0	3.0	0.2	6%
<b>10/50</b>	0.25	0.24	0.24	0.23	0.25	0.25	0.25	0.25	0.00	1%
<b>95/50</b>	3.9	3.7	3.9	4.1	4.1	4.2	4.4	4.4	0.5	12%
<b>99/50</b>	10.6	9.1	10.8	11.3	11.2	11.6	13.2	13.5	2.8	27%
<b>99/90</b>	3.8	3.3	3.8	3.9	3.8	4.0	4.5	4.5	0.8	20%
<b>gini</b>	0.524	0.507	0.529	0.536	0.529	0.536	0.557	0.561	0.037	7%

Notes:

SCF income	Fed default gross household income definition, includes wages, self-employment and business income, taxable and tax-exempt interest, dividends, realized capital gains, food stamps and other support programs provided by the government, pension income and withdrawals from retirement accounts, Social Security income, alimony and other support payments, and miscellaneous sources of income.
less capital	SCF income less income from wealth (interest, dividends, rent, royalties, and income from trusts and non-taxable investments, including bonds, as well as some self-employment income).
plus finance	+ imputed flows to stocks, bonds, annuities, and trusts
plus retire	+ imputed flows to quasi-liquid retirement accounts (401(k), IRA, etc.)
plus home	+ imputed flow to primary residence
plus oth invest	+ imputed flow to other residences and investment real-estate, transaction accounts, CDs and whole life insurance
plus business	+ imputed flow to other assets and businesses + imputed flow to vehicle wealth
MCI	- imputed interest flow for remaining debt (after adjusting for negative incomes)

**Appendix Table 1c. SCF (1994-95)- Full Income Definition Summary Statistics: ORIGINAL RANKINGS, Long-run RATES OF RETURN**  
(household weights applied)

	SCF income	less capital	plus finance	plus retire	plus home	plus oth invest	plus business	MCI	change	
									SCF to MCI	as % of SCF
<b>mean</b>	44,676	39,879	42,287	44,089	46,969	49,548	53,102	54,056	9,380	21%
<b>median (P50)</b>	30,729	28,602	28,680	29,730	32,099	33,377	33,834	33,525	2,797	9%
<b>P90</b>	81,943	78,465	81,896	85,051	89,952	94,050	97,529	97,249	15,306	19%
<b>P95</b>	112,672	103,453	108,575	116,135	124,325	132,748	141,908	143,816	31,144	28%
<b>P10</b>	6,863	6,248	6,453	6,555	7,272	7,447	7,683	7,701	838	12%
<b>P99</b>	251,975	206,457	229,444	254,504	270,640	292,848	337,456	348,740	96,764	38%
<b>90/10</b>	11.9	12.6	12.7	13.0	12.4	12.6	12.7	12.6	0.7	6%
<b>90/50</b>	2.7	2.7	2.9	2.9	2.8	2.8	2.9	2.9	0.2	9%
<b>10/50</b>	0.22	0.22	0.23	0.22	0.23	0.22	0.23	0.23	0.01	3%
<b>95/50</b>	3.7	3.6	3.8	3.9	3.9	4.0	4.2	4.3	0.6	17%
<b>99/50</b>	8.2	7.2	8.0	8.6	8.4	8.8	10.0	10.4	2.2	27%
<b>99/90</b>	3.1	2.6	2.8	3.0	3.0	3.1	3.5	3.6	0.5	17%
<b>gini</b>	0.511	0.495	0.508	0.514	0.505	0.513	0.534	0.54	0.029	6%

Notes:

SCF income	Fed default gross household income definition, includes wages, self-employment and business income, taxable and tax-exempt interest, dividends, realized capital gains, food stamps and other support programs provided by the government, pension income and withdrawals from retirement accounts, Social Security income, alimony and other support payments, and miscellaneous sources of income.
less capital	SCF income less income from wealth (interest, dividends, rent, royalties, and income from trusts and non-taxable investments, including bonds, as well as some self-employment income).
plus finance	+ imputed flows to stocks, bonds, annuities, and trusts
plus retire	+ imputed flows to quasi-liquid retirement accounts (401(k), IRA, etc.)
plus home	+ imputed flow to primary residence
plus oth invest	+ imputed flow to other residences and investment real-estate, transaction accounts, CDs and whole life insurance
plus business	+ imputed flow to other assets and businesses + imputed flow to vehicle wealth
MCI	- imputed interest flow for remaining debt (after adjusting for negative incomes)

**Appendix Table 1d. SCF (1991-92)- Full Income Definition Summary Statistics: ORIGINAL RANKINGS, Long-run RATES OF RETURN**  
(household weights applied)

	SCF income	less capital	plus finance	plus retire	plus home	plus oth invest	plus business	MCI	change	
									SCF to MCI	as % of SCF
<b>mean</b>	40,049	34,975	36,646	37,883	40,730	43,444	46,582	47,486	7,437	19%
<b>median (P50)</b>	26,652	24,602	25,627	25,627	27,847	29,191	29,898	29,979	3,328	12%
<b>P90</b>	77,906	70,710	72,608	75,726	80,520	84,703	89,150	90,231	12,326	16%
<b>P95</b>	107,633	92,282	98,158	101,407	111,793	119,949	126,361	128,134	20,502	19%
<b>P10</b>	6,765	6,150	6,150	6,253	7,158	7,335	7,385	7,483	718	11%
<b>P99</b>	226,541	193,741	201,118	214,780	225,476	248,168	302,337	306,210	79,669	35%
<b>90/10</b>	11.5	11.5	11.8	12.1	11.2	11.5	12.1	12.1	0.5	5%
<b>90/50</b>	2.9	2.9	2.8	3.0	2.9	2.9	3.0	3.0	0.1	3%
<b>10/50</b>	0.25	0.25	0.24	0.24	0.26	0.25	0.25	0.25	0.00	-2%
<b>95/50</b>	4.0	3.8	3.8	4.0	4.0	4.1	4.2	4.3	0.2	6%
<b>99/50</b>	8.5	7.9	7.8	8.4	8.1	8.5	10.1	10.2	1.7	20%
<b>99/90</b>	2.9	2.7	2.8	2.8	2.8	2.9	3.4	3.4	0.5	17%
<b>gini</b>	0.499	0.483	0.492	0.499	0.491	0.501	0.522	0.526	0.027	5%

Notes:

SCF income	Fed default gross household income definition, includes wages, self-employment and business income, taxable and tax-exempt interest, dividends, realized capital gains, food stamps and other support programs provided by the government, pension income and withdrawals from retirement accounts, Social Security income, alimony and other support payments, and miscellaneous sources of income.
less capital	SCF income less income from wealth (interest, dividends, rent, royalties, and income from trusts and non-taxable investments, including bonds, as well as some self-employment income).
plus finance	+ imputed flows to stocks, bonds, annuities, and trusts
plus retire	+ imputed flows to quasi-liquid retirement accounts (401(k), IRA, etc.)
plus home	+ imputed flow to primary residence
plus oth invest	+ imputed flow to other residences and investment real-estate, transaction accounts, CDs and whole life insurance
plus business	+ imputed flow to other assets and businesses + imputed flow to vehicle wealth
MCI	- imputed interest flow for remaining debt (after adjusting for negative incomes)

**Appendix Table 1e. SCF (1988-89)- Full Income Definition Summary Statistics: ORIGINAL RANKINGS, Long-run RATES OF RETURN**  
(household weights applied)

	SCF income	less capital	plus finance	plus retire	plus home	plus oth invest	plus business	MCI	change	
									SCF to MCI	as % of SCF
<b>mean</b>	41,009	36,195	37,801	38,790	41,785	44,618	47,974	48,450	7,441	18%
<b>median (P50)</b>	26,074	23,908	23,988	24,598	26,711	27,949	28,719	28,692	2,619	10%
<b>P90</b>	74,049	67,791	69,453	72,480	77,976	81,651	87,197	87,322	13,273	18%
<b>P95</b>	104,295	94,751	98,278	103,659	113,821	119,888	132,343	133,322	29,027	28%
<b>P10</b>	6,258	5,237	5,534	5,601	6,258	6,360	6,378	6,518	260	4%
<b>P99</b>	244,049	199,376	222,895	228,329	250,059	280,639	327,867	329,292	85,243	35%
<b>90/10</b>	11.8	12.9	12.5	12.9	12.5	12.8	13.7	13.4	1.6	13%
<b>90/50</b>	2.8	2.8	2.9	2.9	2.9	2.9	3.0	3.0	0.2	7%
<b>10/50</b>	0.24	0.22	0.23	0.23	0.23	0.23	0.22	0.23	-0.01	-5%
<b>95/50</b>	4.0	4.0	4.1	4.2	4.3	4.3	4.6	4.6	0.6	16%
<b>99/50</b>	9.4	8.3	9.3	9.3	9.4	10.0	11.4	11.5	2.1	23%
<b>99/90</b>	3.3	2.9	3.2	3.2	3.2	3.4	3.8	3.8	0.5	14%
<b>gini</b>	0.538	0.528	0.535	0.539	0.532	0.54	0.558	0.56	0.022	4%

Notes:

SCF income	Fed default gross household income definition, includes wages, self-employment and business income, taxable and tax-exempt interest, dividends, realized capital gains, food stamps and other support programs provided by the government, pension income and withdrawals from retirement accounts, Social Security income, alimony and other support payments, and miscellaneous sources of income.
less capital	SCF income less income from wealth (interest, dividends, rent, royalties, and income from trusts and non-taxable investments, including bonds, as well as some self-employment income).
plus finance	+ imputed flows to stocks, bonds, annuities, and trusts
plus retire	+ imputed flows to quasi-liquid retirement accounts (401(k), IRA, etc.)
plus home	+ imputed flow to primary residence
plus oth invest	+ imputed flow to other residences and investment real-estate, transaction accounts, CDs and whole life insurance
plus business	+ imputed flow to other assets and businesses + imputed flow to vehicle wealth
MCI	- imputed interest flow for remaining debt (after adjusting for negative incomes)

**Appendix Table 2a. SCF (2000-01)- Full Income Definition Summary Statistics: ORIGINAL RANKINGS, Short-run RATES OF RETURN**  
(household weights applied)

	SCF income	less capital	plus finance	plus retire	plus home	plus oth invest	plus business	MCI	change	
									SCF to MCI	as % of SCF
<b>mean</b>	69,122	63,007	56,747	51,970	57,850	55,860	48,587	70,394	1,273	2%
<b>median (P50)</b>	40,089	37,933	35,977	33,890	37,350	36,879	35,682	41,032	944	2%
<b>P90</b>	119,238	112,042	105,790	97,936	106,696	105,470	100,968	120,660	1,422	1%
<b>P95</b>	169,605	154,187	147,013	131,617	143,449	141,880	132,811	170,633	1,028	1%
<b>P10</b>	10,279	9,698	8,223	7,206	9,201	8,326	7,426	11,022	742	7%
<b>P99</b>	513,955	424,920	371,202	330,706	362,563	350,764	293,568	513,955	0	0%
<b>90/10</b>	11.6	11.6	12.9	13.6	11.6	12.7	13.6	10.9	-0.7	-6%
<b>90/50</b>	3.0	3.0	2.9	2.9	2.9	2.9	2.8	2.9	0.0	-1%
<b>10/50</b>	0.26	0.26	0.23	0.21	0.25	0.23	0.21	0.27	0.01	5%
<b>95/50</b>	4.2	4.1	4.1	3.9	3.8	3.8	3.7	4.2	-0.1	-2%
<b>99/50</b>	12.8	11.2	10.3	9.8	9.7	9.5	8.2	12.5	-0.3	-2%
<b>99/90</b>	4.3	3.8	3.5	3.4	3.4	3.3	2.9	4.3	-0.1	-1%
<b>gini</b>	0.561	0.547	0.542	0.538	0.526	0.523	0.511	0.552	-0.009	-2%

Notes:

SCF income	Fed default gross household income definition, includes wages, self-employment and business income, taxable and tax-exempt interest, dividends, realized capital gains, food stamps and other support programs provided by the government, pension income and withdrawals from retirement accounts, Social Security income, alimony and other support payments, and miscellaneous sources of income.
less capital	SCF income less income from wealth (interest, dividends, rent, royalties, and income from trusts and non-taxable investments, including bonds, as well as some self-employment income).
plus finance	+ imputed flows to stocks, bonds, annuities, and trusts
plus retire	+ imputed flows to quasi-liquid retirement accounts (401(k), IRA, etc.)
plus home	+ imputed flow to primary residence
plus oth invest	+ imputed flow to other residences and investment real-estate, transaction accounts, CDs and whole life insurance
plus business	+ imputed flow to other assets and businesses + imputed flow to vehicle wealth
MCI	- imputed interest flow for remaining debt (after adjusting for negative incomes)

**Appendix Table 2b. SCF (1997-98)- Full Income Definition Summary Statistics: ORIGINAL RANKINGS, Short-run RATES OF RETURN**  
(household weights applied)

	SCF income	less capital	plus finance	plus retire	plus home	plus oth invest	plus business	MCI	change	
									SCF to MCI	as % of SCF
<b>mean</b>	53,072	47,955	59,917	67,674	70,302	77,416	90,410	90,115	37,043	70%
<b>median (P50)</b>	33,465	32,134	34,475	36,507	38,306	40,888	42,403	41,895	8,430	25%
<b>P90</b>	94,309	89,423	102,323	120,994	124,718	137,837	149,029	148,047	53,737	57%
<b>P95</b>	130,816	119,661	154,820	185,132	189,417	205,076	235,069	234,262	103,446	79%
<b>P10</b>	8,214	7,606	8,113	8,214	9,025	9,330	9,735	9,647	1,433	17%
<b>P99</b>	355,942	292,107	472,893	592,337	607,134	700,984	876,173	876,173	520,232	146%
<b>90/10</b>	11.5	11.8	12.6	14.7	13.8	14.8	15.3	15.3	3.9	34%
<b>90/50</b>	2.8	2.8	3.0	3.3	3.3	3.4	3.5	3.5	0.7	25%
<b>10/50</b>	0.25	0.24	0.24	0.23	0.24	0.23	0.23	0.23	-0.02	-6%
<b>95/50</b>	3.9	3.7	4.5	5.1	4.9	5.0	5.5	5.6	1.7	43%
<b>99/50</b>	10.6	9.1	13.7	16.2	15.8	17.1	20.7	20.9	10.3	97%
<b>99/90</b>	3.8	3.3	4.6	4.9	4.9	5.1	5.9	5.9	2.1	57%
<b>gini</b>	0.524	0.507	0.571	0.589	0.583	0.597	0.639	0.64	0.116	22%

Notes:

SCF income	Fed default gross household income definition, includes wages, self-employment and business income, taxable and tax-exempt interest, dividends, realized capital gains, food stamps and other support programs provided by the government, pension income and withdrawals from retirement accounts, Social Security income, alimony and other support payments, and miscellaneous sources of income.
less capital	SCF income less income from wealth (interest, dividends, rent, royalties, and income from trusts and non-taxable investments, including bonds, as well as some self-employment income).
plus finance	+ imputed flows to stocks, bonds, annuities, and trusts
plus retire	+ imputed flows to quasi-liquid retirement accounts (401(k), IRA, etc.)
plus home	+ imputed flow to primary residence
plus oth invest	+ imputed flow to other residences and investment real-estate, transaction accounts, CDs and whole life insurance
plus business	+ imputed flow to other assets and businesses + imputed flow to vehicle wealth
MCI	- imputed interest flow for remaining debt (after adjusting for negative incomes)

**Appendix Table 2c. SCF (1994-95)- Full Income Definition Summary Statistics: ORIGINAL RANKINGS, Short-run RATES OF RETURN**  
(household weights applied)

	SCF income	less capital	plus finance	plus retire	plus home	plus oth invest	plus business	MCI	change	
									SCF to MCI	as % of SCF
<b>mean</b>	44,676	39,879	45,567	50,383	51,679	56,943	66,380	66,780	22,104	49%
<b>median (P50)</b>	30,729	28,602	29,741	31,526	32,437	33,965	35,431	35,189	4,460	15%
<b>P90</b>	81,943	78,465	85,018	94,091	96,539	107,243	116,911	116,673	34,730	42%
<b>P95</b>	112,672	103,453	121,891	145,940	149,031	166,661	186,471	185,082	72,410	64%
<b>P10</b>	6,863	6,248	6,555	6,658	7,090	7,375	7,621	7,582	719	10%
<b>P99</b>	251,975	206,457	268,626	323,125	332,948	384,962	548,446	552,770	300,795	119%
<b>90/10</b>	11.9	12.6	13.0	14.1	13.6	14.5	15.3	15.4	3.4	29%
<b>90/50</b>	2.7	2.7	2.9	3.0	3.0	3.2	3.3	3.3	0.6	24%
<b>10/50</b>	0.22	0.22	0.22	0.21	0.22	0.22	0.22	0.22	-0.01	-4%
<b>95/50</b>	3.7	3.6	4.1	4.6	4.6	4.9	5.3	5.3	1.6	43%
<b>99/50</b>	8.2	7.2	9.0	10.2	10.3	11.3	15.5	15.7	7.5	92%
<b>99/90</b>	3.1	2.6	3.2	3.4	3.4	3.6	4.7	4.7	1.7	54%
<b>gini</b>	0.511	0.495	0.53	0.547	0.543	0.559	0.602	0.605	0.094	18%

Notes:

SCF income	Fed default gross household income definition, includes wages, self-employment and business income, taxable and tax-exempt interest, dividends, realized capital gains, food stamps and other support programs provided by the government, pension income and withdrawals from retirement accounts, Social Security income, alimony and other support payments, and miscellaneous sources of income.
less capital	SCF income less income from wealth (interest, dividends, rent, royalties, and income from trusts and non-taxable investments, including bonds, as well as some self-employment income).
plus finance	+ imputed flows to stocks, bonds, annuities, and trusts
plus retire	+ imputed flows to quasi-liquid retirement accounts (401(k), IRA, etc.)
plus home	+ imputed flow to primary residence
plus oth invest	+ imputed flow to other residences and investment real-estate, transaction accounts, CDs and whole life insurance
plus business	+ imputed flow to other assets and businesses + imputed flow to vehicle wealth
MCI	- imputed interest flow for remaining debt (after adjusting for negative incomes)



**Appendix Table 2d. SCF (1991-92)- Full Income Definition Summary Statistics: ORIGINAL RANKINGS, Short-run RATES OF RETURN**  
(household weights applied)

	SCF income	less capital	plus finance	plus retire	plus home	plus oth invest	plus business	MCI	change	
									SCF to MCI	as % of SCF
<b>mean</b>	40,049	34,975	37,746	39,936	40,743	44,965	50,504	51,205	11,156	28%
<b>median (P50)</b>	26,652	24,602	25,627	25,877	26,655	28,496	29,725	29,711	3,059	11%
<b>P90</b>	77,906	70,710	73,661	78,931	80,554	87,345	92,722	94,226	16,321	21%
<b>P95</b>	107,633	92,282	102,094	111,217	113,658	124,482	138,846	141,352	33,719	31%
<b>P10</b>	6,765	6,150	6,253	6,355	6,633	6,868	7,135	7,167	401	6%
<b>P99</b>	226,541	193,741	215,560	244,411	245,326	289,264	368,013	373,356	146,815	65%
<b>90/10</b>	11.5	11.5	11.8	12.4	12.1	12.7	13.0	13.1	1.6	14%
<b>90/50</b>	2.9	2.9	2.9	3.1	3.0	3.1	3.1	3.2	0.2	8%
<b>10/50</b>	0.25	0.25	0.24	0.25	0.25	0.24	0.24	0.24	-0.01	-5%
<b>95/50</b>	4.0	3.8	4.0	4.3	4.3	4.4	4.7	4.8	0.7	18%
<b>99/50</b>	8.5	7.9	8.4	9.4	9.2	10.2	12.4	12.6	4.1	48%
<b>99/90</b>	2.9	2.7	2.9	3.1	3.0	3.3	4.0	4.0	1.1	36%
<b>gini</b>	0.499	0.483	0.5	0.512	0.51	0.526	0.561	0.563	0.064	13%

Notes:

SCF income	Fed default gross household income definition, includes wages, self-employment and business income, taxable and tax-exempt interest, dividends, realized capital gains, food stamps and other support programs provided by the government, pension income and withdrawals from retirement accounts, Social Security income, alimony and other support payments, and miscellaneous sources of income.
less capital	SCF income less income from wealth (interest, dividends, rent, royalties, and income from trusts and non-taxable investments, including bonds, as well as some self-employment income).
plus finance	+ imputed flows to stocks, bonds, annuities, and trusts
plus retire	+ imputed flows to quasi-liquid retirement accounts (401(k), IRA, etc.)
plus home	+ imputed flow to primary residence
plus oth invest	+ imputed flow to other residences and investment real-estate, transaction accounts, CDs and whole life insurance
plus business	+ imputed flow to other assets and businesses + imputed flow to vehicle wealth
MCI	- imputed interest flow for remaining debt (after adjusting for negative incomes)

**Appendix Table 2e. SCF (1988-89)- Full Income Definition Summary Statistics: ORIGINAL RANKINGS, Short-run RATES OF RETURN**  
(household weights applied)

	SCF income	less capital	plus finance	plus retire	plus home	plus oth invest	plus business	MCI	change	
									SCF to MCI	as % of SCF
<b>mean</b>	41,009	36,195	38,830	40,427	42,872	47,420	52,820	52,807	11,798	29%
<b>median (P50)</b>	26,074	23,908	24,475	25,031	26,752	28,612	29,429	29,218	3,144	12%
<b>P90</b>	74,049	67,791	71,603	75,178	79,309	89,247	97,417	96,963	22,913	31%
<b>P95</b>	104,295	94,751	100,688	111,038	117,336	130,335	148,655	149,649	45,354	43%
<b>P10</b>	6,258	5,237	5,898	6,048	6,258	6,395	6,421	6,532	275	4%
<b>P99</b>	244,049	199,376	234,377	258,780	272,183	330,174	418,331	408,506	164,457	67%
<b>90/10</b>	11.8	12.9	12.1	12.4	12.7	14.0	15.2	14.8	3.0	25%
<b>90/50</b>	2.8	2.8	2.9	3.0	3.0	3.1	3.3	3.3	0.5	17%
<b>10/50</b>	0.24	0.22	0.24	0.24	0.23	0.22	0.22	0.22	-0.02	-7%
<b>95/50</b>	4.0	4.0	4.1	4.4	4.4	4.6	5.1	5.1	1.1	28%
<b>99/50</b>	9.4	8.3	9.6	10.3	10.2	11.5	14.2	14.0	4.6	49%
<b>99/90</b>	3.3	2.9	3.3	3.4	3.4	3.7	4.3	4.2	0.9	28%
<b>gini</b>	0.538	0.528	0.542	0.548	0.542	0.556	0.583	0.585	0.047	9%

Notes:

SCF income	Fed default gross household income definition, includes wages, self-employment and business income, taxable and tax-exempt interest, dividends, realized capital gains, food stamps and other support programs provided by the government, pension income and withdrawals from retirement accounts, Social Security income, alimony and other support payments, and miscellaneous sources of income.
less capital	SCF income less income from wealth (interest, dividends, rent, royalties, and income from trusts and non-taxable investments, including bonds, as well as some self-employment income).
plus finance	+ imputed flows to stocks, bonds, annuities, and trusts
plus retire	+ imputed flows to quasi-liquid retirement accounts (401(k), IRA, etc.)
plus home	+ imputed flow to primary residence
plus oth invest	+ imputed flow to other residences and investment real-estate, transaction accounts, CDs and whole life insurance
plus business	+ imputed flow to other assets and businesses + imputed flow to vehicle wealth
MCI	- imputed interest flow for remaining debt (after adjusting for negative incomes)