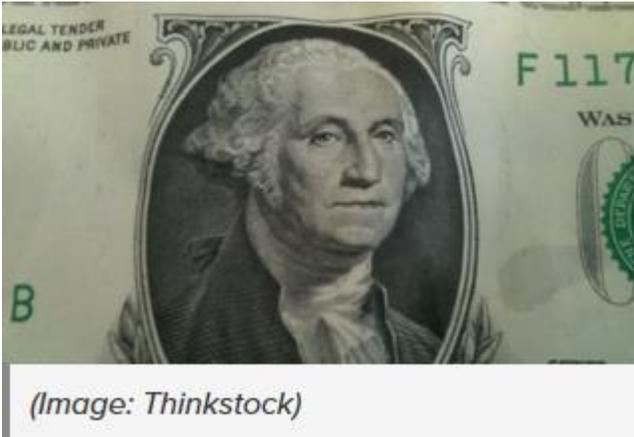


Census Bureau Starts New Annuity Data Stream

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Only 4.6% of U.S. households told census takers they had annuities or trusts in 2013, but those households had an average of \$180,271 in annuity and trust assets each.

The median value of trust and annuity assets was \$60,000. That means that half of the households with annuities and trusts had less than \$60,000 in those arrangements, and half had more.

The [Census Bureau](#) published those figures today in the [first batch](#) of a major new stream of U.S. annuity, trust and cash-value life insurance data: two new columns added to each [Survey of Income and Program Participation](#) net worth table.

(Related: [Indexed Annuity Sales Fall 14%: Wink](#))

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The bureau once put information about annuity, trust and life assets, together with information about other types of assets, in a miscellaneous assets column. In 2014, when the bureau released a new income survey program questionnaire, it added separate questions for those types of assets.

The Income Survey Program

The Census Bureau has been conducting the income survey since 1977, and it added questions about household net worth, or wealth, to the survey it released in 1984.

The bureau uses a typical survey questionnaire for about two to four years. It gives each questionnaire to more than 10,000 households.

In addition to giving information about annuity and trust assets, the newest net worth tables provide detailed information about many other types of household assets, including home equity, checking accounts, retirement accounts, educational savings accounts and cash-value life insurance.

Because the bureau is a federal government agency, the information is in the public domain, and agents and financial advisors can use it in their own reports without worrying about copyright law.

Details, Details

The Census Bureau reports, for example, that 19% of households had cash-value life insurance in 2013. The average value of the cash-value life insurance, in households that had it, was \$38,639. The median value was just \$12,000.

The bureau also breaks asset information down by wage, income level, region and net worth level.

The top net worth category given is for households with at least \$500,000 in net worth. Those households had an average net worth of \$1.1 million and a median net worth of \$937,160.

About 16.5% of the households in the bureau's top net worth category had annuities or trusts.

When the high-net-worth households did have annuities or trusts, the average value of their annuity and trust assets was \$266,189. The median value was \$118,000.

About 34% of the households in the top net worth category had cash-value life insurance. The average value of the life insurance was \$75,176, and the median value was \$25,000.



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