## B.101 Balance Sheet of Households and Nonprofit Organizations (1)

Billions of dollars; amounts outstanding end of period, not seasonally adjusted

| | | | 2022 | 2023 | 2024 | 2024 Q2 | 2024 Q3 | 2024 Q4 | 2025 Q1 | 2025 Q2 | 2025 Q3 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | **FL152000005** | **Assets** | **163764.8** | **176521.0** | **190234.7** | **185347.4** | **189578.0** | **190234.7** | **189226.6** | **196539.5** | **202830.3** | 1 |
| 2 | **LM152010005** | **Nonfinancial assets** | **54832.2** | **57680.9** | **60080.5** | **60592.9** | **60321.8** | **60080.5** | **60469.7** | **61743.2** | **61596.7** | 2 |
| 3 | LM155035005 | Real estate | 46325.3 | 48912.5 | 51012.0 | 51690.1 | 51361.1 | 51012.0 | 51261.5 | 52344.3 | 52056.9 | 3 |
| 4 | LM155035015 | Households (2) | 41955.9 | 44796.5 | 46928.6 | 47598.4 | 47315.7 | 46928.6 | 47252.8 | 48396.3 | 48035.2 | 4 |
| 5 | LM165035005 | Nonprofit organizations | 4369.5 | 4116.0 | 4083.4 | 4091.7 | 4045.4 | 4083.4 | 4008.8 | 3948.0 | 4021.7 | 5 |
| 6 | LM165015205 | Equipment (nonprofits) (3) | 622.3 | 653.5 | 681.7 | 669.2 | 676.8 | 681.7 | 688.0 | 699.8 | 716.2 | 6 |
| 7 | LM165013765 | Intellectual property products (nonprofits) (3) | 245.3 | 258.3 | 275.6 | 265.5 | 270.5 | 275.6 | 279.1 | 282.1 | 289.6 | 7 |
| 8 | LM155111005 | Consumer durable goods (3) | 7639.3 | 7856.6 | 8111.2 | 7968.1 | 8013.4 | 8111.2 | 8241.1 | 8416.9 | 8534.0 | 8 |
| 9 | **FL154090005** | **Financial assets** | **108932.6** | **118840.2** | **130154.2** | **124754.5** | **129256.2** | **130154.2** | **128756.8** | **134796.4** | **141233.6** | 9 |
| 10 | FL153020005 | Checkable deposits and currency | 4576.7 | 4424.3 | 4635.8 | 4523.3 | 4473.9 | 4635.8 | 4894.4 | 4909.5 | 4826.5 | 10 |
| 11 | FL153030005 | Time and savings deposits | 10286.0 | 9836.4 | 9799.0 | 9691.7 | 9739.4 | 9799.0 | 9829.5 | 9823.8 | 9929.2 | 11 |
| 12 | LM153030505 | Other deposits | 51.7 | 50.8 | 56.6 | 54.3 | 57.5 | 56.6 | 58.5 | 61.1 | 61.2 | 12 |
| 13 | FL153034005 | Money market fund shares | 3097.1 | 4029.6 | 4709.1 | 4191.4 | 4399.4 | 4709.1 | 4797.3 | 4848.7 | 5034.6 | 13 |
| 14 | LM154022005 | Debt securities | 4531.1 | 5566.8 | 5822.2 | 5636.7 | 5897.9 | 5822.2 | 5864.7 | 5942.4 | 6133.3 | 14 |
| 15 | LM153061105 | Treasury securities | 1674.4 | 2523.9 | 2634.6 | 2541.4 | 2745.3 | 2634.6 | 2772.4 | 2821.4 | 2960.9 | 15 |
| 16 | LM153061705 | Agency- and GSE-backed securities | 939.0 | 975.2 | 1052.8 | 985.2 | 978.4 | 1052.8 | 959.6 | 953.8 | 939.3 | 16 |
| 17 | LM153062005 | Municipal securities | 1718.8 | 1868.7 | 1939.7 | 1913.8 | 1976.4 | 1939.7 | 1937.7 | 1972.5 | 2038.3 | 17 |
| 18 | LM153063005 | Corporate and foreign bonds | 198.8 | 199.0 | 195.0 | 196.3 | 197.8 | 195.0 | 195.0 | 194.8 | 194.8 | 18 |
| 19 | FL154023005 | Loans | 1420.9 | 1355.9 | 1201.2 | 1355.9 | 1428.0 | 1201.2 | 1249.3 | 1244.7 | 1256.5 | 19 |
| 20 | FL153069005 | Other loans and advances (4) | 1327.3 | 1263.4 | 1115.4 | 1267.4 | 1341.6 | 1115.4 | 1165.1 | 1162.3 | 1176.0 | 20 |
| 21 | FL153065005 | Mortgages | 74.8 | 73.9 | 70.4 | 72.6 | 71.5 | 70.4 | 69.1 | 67.7 | 66.1 | 21 |
| 22 | FL163066223 | Consumer credit (student loans) (5) | 18.9 | 18.6 | 15.4 | 15.8 | 14.9 | 15.4 | 15.1 | 14.7 | 14.4 | 22 |
| 23 | LM153064105 | Corporate equities | 26892.5 | 32241.9 | 38996.7 | 35820.6 | 38334.8 | 38996.7 | 37705.7 | 41549.0 | 46000.7 | 23 |
| 24 | LM153081115 | Miscellaneous other equity | 16006.3 | 15527.0 | 15652.2 | 15542.4 | 15568.0 | 15652.2 | 15569.4 | 15549.1 | 15636.0 | 24 |
| 25 | LM153064205 | Mutual fund shares | 9865.8 | 11084.7 | 12339.2 | 11932.2 | 12547.6 | 12339.2 | 12070.7 | 13003.5 | 13589.1 | 25 |
| 26 | FL153040005 | Life insurance reserves | 1987.1 | 2060.5 | 2161.9 | 2121.7 | 2150.8 | 2161.9 | 2165.1 | 2214.4 | 2254.2 | 26 |
| 27 | FL153050005 | Pension entitlements (6) | 28313.4 | 30632.1 | 32620.8 | 31794.5 | 32535.3 | 32620.8 | 32365.3 | 33437.9 | 34278.7 | 27 |
| 28 | FL163070005 | Trade receivables (5) | 377.6 | 414.5 | 451.0 | 432.8 | 441.9 | 451.0 | 460.1 | 469.1 | 478.1 | 28 |
| 29 | FL153090005 | Miscellaneous assets | 1526.5 | 1615.6 | 1708.5 | 1657.1 | 1681.7 | 1708.5 | 1726.9 | 1743.1 | 1755.4 | 29 |
| 30 | **FL154190005** | **Liabilities** | **19906.6** | **20456.7** | **20807.3** | **20686.2** | **20858.9** | **20807.3** | **20812.1** | **20971.9** | **21198.7** | 30 |
| 31 | FL163162003 | Debt securities (municipal securities) (5) | 205.4 | 207.8 | 216.2 | 213.8 | 215.6 | 216.2 | 218.2 | 224.2 | 227.2 | 31 |
| 32 | FL154123005 | Loans | 19186.7 | 19712.7 | 20036.9 | 19925.5 | 20093.5 | 20036.9 | 20032.3 | 20182.3 | 20404.6 | 32 |
| 33 | FL153165105 | One-to-four-family residential mortgages (7) | 12654.1 | 13017.1 | 13381.2 | 13161.7 | 13270.2 | 13381.2 | 13424.7 | 13532.8 | 13640.9 | 33 |
| 34 | FL153166000 | Consumer credit | 4858.5 | 4988.3 | 4948.1 | 4980.9 | 5027.8 | 4948.1 | 4963.4 | 4996.3 | 5042.1 | 34 |
| 35 | FL153168005 | Depository institution loans n.e.c. | 498.2 | 475.3 | 351.5 | 482.7 | 483.2 | 351.5 | 281.6 | 243.1 | 233.7 | 35 |
| 36 | FL153169005 | Other loans and advances | 707.3 | 737.9 | 849.1 | 800.5 | 806.5 | 849.1 | 851.8 | 892.3 | 961.1 | 36 |
| 37 | FL163165505 | Commercial mortgages (5) | 468.6 | 494.1 | 507.1 | 499.8 | 505.9 | 507.1 | 510.8 | 517.8 | 526.6 | 37 |
| 38 | FL163170005 | Trade payables (5) | 477.5 | 496.9 | 514.8 | 505.8 | 510.3 | 514.8 | 519.1 | 523.4 | 527.7 | 38 |
| 39 | FL543077073 | Deferred and unpaid life insurance premiums | 37.0 | 39.4 | 39.5 | 41.0 | 39.4 | 39.5 | 42.4 | 42.0 | 39.2 | 39 |
| 40 | **FL152090005** | **Net worth (assets minus liabilities)** | **143858.2** | **156064.3** | **169427.4** | **164661.2** | **168719.2** | **169427.4** | **168414.5** | **175567.6** | **181631.6** | 40 |
| | | Memo: | | | | | | | | | | |
| 41 | FL893131573 | Assets held in IRAs (8) | 12900.0 | 15000.0 | 17000.0 | 16185.0 | 17030.0 | 17000.0 | 16784.0 | 17960.0 | ND | 41 |
| 42 | FL154023205 | Assets held in 529 college plans (8) | 411.3 | 471.2 | 525.2 | 508.3 | 527.6 | 525.2 | 525.1 | 567.8 | 588.0 | 42 |
| 43 | LM154023223 | College savings plans | 388.0 | 446.6 | 500.6 | 483.7 | 502.0 | 500.6 | 500.4 | 542.4 | 561.9 | 43 |
| 44 | FL154023213 | Prepaid tuition plans | 23.3 | 24.6 | 24.6 | 24.6 | 25.6 | 24.6 | 24.7 | 25.4 | 26.1 | 44 |
| | | Replacement-cost value of structures: | | | | | | | | | | |
| 45 | LM155012605 | Residential | 26926.2 | 27411.5 | 28339.5 | 27787.3 | 28122.3 | 28339.5 | 28711.8 | 28933.3 | 29337.2 | 45 |
| 46 | LM155012665 | Households | 26518.0 | 26996.2 | 27911.3 | 27366.9 | 27697.3 | 27911.3 | 28278.8 | 28497.7 | 28896.3 | 46 |
| 47 | LM165012665 | Nonprofit organizations | 408.2 | 415.4 | 428.1 | 420.3 | 425.0 | 428.1 | 433.0 | 435.6 | 440.9 | 47 |
| 48 | LM165013665 | Nonresidential (nonprofits) | 2843.8 | 2884.0 | 2966.1 | 2925.1 | 2942.3 | 2966.1 | 2982.8 | 2983.1 | 3017.5 | 48 |
| 49 | FA156012005 | Disposable personal income (DPI) (SAAR) | 18910.5 | 20749.3 | 21917.7 | 21843.2 | 22002.6 | 22249.5 | 22563.7 | 22786.6 | 22945.4 | 49 |
| 50 | FL152090006 | Net worth/DPI (percent) (line 40/line 49) | 760.73 | 752.14 | 773.02 | 753.83 | 766.82 | 761.49 | 746.40 | 770.49 | 791.58 | 50 |
| 51 | FL155035065 | Owners' equity in real estate (line 4 less line 33) | 29301.8 | 31779.5 | 33547.4 | 34436.7 | 34045.5 | 33547.4 | 33828.1 | 34863.6 | 34394.2 | 51 |
| 52 | FL155035066 | Owners' equity/real estate (percent) (line 51/line 4) | 69.84 | 70.94 | 71.49 | 72.35 | 71.95 | 71.49 | 71.59 | 72.04 | 71.60 | 52 |

(1) Sector includes domestic hedge funds, private equity funds, and personal trusts. Supplementary balance sheet tables B.101.h and B.101.n show estimates of annual year-end outstandings of households and nonprofit organizations, respectively. Detail on the sector's indirect holdings of debt securities and equity is shown on table B.101.e.
(2) All types of owner-occupied housing including farm houses and mobile homes, as well as second homes that are not rented, vacant homes for sale, and vacant land. At market value.
(3) At replacement (current) cost.
(4) Includes nonmarketable Treasury securities, cash accounts at brokers and dealers, and syndicated loans to nonfinancial corporate business by nonprofits and domestic hedge funds.
(5) Student loans and trade receivables are financial assets of nonprofit organizations; municipal securities, commercial mortgages, and trade payables are liabilities.
(6) Includes public and private defined benefit and defined contribution pension plans and annuities, including those in IRAs and at life insurance companies. Excludes social security.
(7) Includes loans made under home equity lines of credit and home equity loans secured by junior liens (table L.218, line 23).
(8) Included in assets shown on the household balance sheet.