

B.101.h Balance Sheet of Households (1)

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

			2017	2018	2019	2020	2021	2022	2023	2024	
1	FL192000005	Assets	112395.4	112815.4	124405.9	139077.1	160783.4	154161.2	166829.2	180247.8	1
2	LM192010005	Nonfinancial assets	32014.2	33222.5	34243.2	38309.4	46183.9	49595.2	52653.1	55039.8	2
3	LM155035015	Real estate (2)	26746.5	27750.8	28571.8	32287.1	39188.0	41955.9	44796.5	46928.6	3
4	LM155111005	Consumer durable goods (3)	5267.6	5471.6	5671.3	6022.3	6996.0	7639.3	7856.6	8111.2	4
5	FL194090005	Financial assets	80381.3	79592.9	90162.8	100767.7	114599.5	104566.0	114176.1	125208.1	5
6	FL193020005	Checkable deposits and currency	1170.9	999.7	978.4	2907.9	3848.3	4284.6	4116.9	4317.7	6
7	FL193030205	Time deposits and short-term investments	8593.4	9027.3	9544.9	9982.0	10730.9	9974.1	9507.9	9491.4	7
8	FL193034005	Money market fund shares	1566.0	1729.7	2157.9	2555.6	2657.7	2922.9	3847.8	4491.9	8
9	LM194022005	Debt securities	3029.8	3657.7	4026.9	3429.9	2464.2	4227.6	5273.4	5542.6	9
10	LM193061005	U.S. government and municipal securities	3029.8	3657.7	4026.9	3429.9	2464.2	4227.6	5273.4	5542.6	10
11	LM193063005	Corporate and foreign bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11
12	FL194023005	Loans	1003.2	959.6	981.2	1093.3	1190.0	1143.0	1078.5	898.8	12
13	FL193069005	Other loans and advances (4)	915.7	878.2	902.6	1016.5	1107.3	1069.7	1006.1	830.0	13
14	FL193065005	Mortgages	87.5	81.4	78.6	76.8	82.7	73.3	72.4	68.8	14
15	LM193064005	Corporate equities and mutual fund shares	25190.8	23072.8	29250.6	34731.6	43281.6	34181.8	40516.5	48322.1	15
16	LM153081115	Miscellaneous other equity (6)	10972.4	11332.0	12064.7	13024.4	15383.7	16006.3	15527.0	15652.2	16
17	FL153040005	Life insurance reserves	1678.6	1709.9	1786.2	1921.8	2000.3	1987.1	2060.5	2161.9	17
18	FL153050005	Pension entitlements (5)	25974.7	25850.5	28075.5	29779.4	31623.6	28313.4	30632.1	32620.8	18
19	FL193090005	Miscellaneous assets	1201.6	1253.8	1296.5	1341.9	1419.3	1525.3	1615.6	1708.5	19
20	FL194190005	Liabilities	14514.0	14992.3	15449.7	15957.4	17505.5	18616.3	19100.7	19391.6	20
21	FL194123005	Loans	14480.5	14957.0	15412.8	15920.5	17467.1	18579.3	19061.3	19352.0	21
22	FL153165105	One-to-four-family residential mortgages (7)	9852.3	10121.6	10391.3	10783.2	11814.5	12654.1	13017.1	13381.2	22
23	FL153166000	Consumer credit	3830.8	4007.0	4192.2	4149.0	4512.7	4858.5	4988.3	4948.1	23
24	FL193168005	Depository institution loans n.e.c.	225.6	270.3	254.2	271.7	312.4	359.4	318.1	173.7	24
25	FL193169005	Other loans and advances	571.8	558.0	575.1	716.6	827.5	707.3	737.9	849.1	25
26	FL543077073	Deferred and unpaid life insurance premiums	33.5	35.4	36.9	37.0	38.4	37.0	39.4	39.5	26
27	FL192090005	Net worth	97881.5	97823.0	108956.3	123119.7	143277.9	135544.9	147728.5	160856.2	27

Memo:

Reconciliation with household and nonprofit organization sector net worth: (8)

28	FL152090005	Household and nonprofit net worth (B.101, line 40)	104026.2	103933.7	115663.9	130673.3	151701.1	143858.2	156064.3	169427.4	28
29	FL152000005	Household and nonprofit total assets (B.101, line 1)	119446.6	119830.6	132192.2	147765.6	170409.5	163764.8	176521.0	190234.7	29
30	FL192000005	Household total assets (B.101.h, line 1)	112395.4	112815.4	124405.9	139077.1	160783.4	154161.2	166829.2	180247.8	30
31	FL162000005	Nonprofit total assets (B.101.n, line 1)	8737.6	8640.2	9638.9	10918.5	12178.5	12374.7	12743.1	13280.3	31
32	FL163093005	Less: Nonprofit misc. assets (B.101.n, line 19)	1786.7	1719.8	1961.2	2335.6	2649.4	2864.5	3136.5	3398.2	32
33	FL153069803	Plus: Domestic hedge fund syndicated loans (9)	100.2	94.8	108.5	105.6	97.0	93.4	85.3	104.8	33
34	FL154190005	Less: Household and nonprofit liabilities (B.101, line 30)	15420.3	15896.9	16528.2	17092.3	18708.4	19906.6	20456.7	20807.3	34
35	FL194190005	Household liabilities (B.101.h, line 20)	14514.0	14992.3	15449.7	15957.4	17505.5	18616.3	19100.7	19391.6	35
36	FL164190005	Nonprofit liabilities (B.101.n, line 20)	1791.7	1778.7	2050.3	2207.2	2308.4	2475.3	2618.7	2762.9	36
37	FL163193005	Less: Nonprofit misc. liabilities (B.101.n, line 27)	885.3	874.2	971.8	1072.3	1105.6	1185.1	1262.7	1347.1	37

(1) Table is based on table B.101 Balance Sheet of Households and Nonprofit Organizations, with adjustments to remove the assets and liabilities of nonprofit organizations, shown on table B.101.n.

(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) 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.

(6) Net worth of nonfinancial noncorporate business (table B.104, line 36), owners' equity in unincorporated security brokers and dealers and investments in Public-Private Investment Program (PPIP).

(7) Includes loans made under home equity lines of credit and home equity loans secured by junior liens (table L.218, line 23).

(8) Some financial asset and liability items shown on the supplemental balance sheet of nonprofit organizations (table B.101.n) are not included on the balance sheet of the household and nonprofit organization sector (table B.101). Therefore, some adjustments are necessary to reconcile the combined assets and liabilities of the household sector (table B.101.h) and nonprofit organization sector (table B.101.n) with the household and nonprofit organization sector's (table B.101) in the core Financial Accounts.

(9) Syndicated loans included in household and nonprofit organizations' other loans and advances (table B.101, line 20) but assumed to be held by domestic hedge funds.