

F.101 Households and Nonprofit Organizations (1)

Billions of dollars; quarterly figures are seasonally adjusted annual rates

			2022	2023	2024	2024				2025		
						Q1	Q2	Q3	Q4	Q1	Q2	
1	FA156010001	Personal income	22088.9	23402.5	24669.3	24344.2	24574.0	24716.7	25042.3	25450.1	25776.6	1
2	FA156210005	- Personal current taxes	3244.9	2855.7	3035.7	2965.6	3005.4	3054.2	3117.6	3192.3	3244.3	2
3	FA156012005	= Disposable personal income	18844.0	20546.8	21633.6	21378.6	21568.6	21662.6	21924.6	22257.7	22532.3	3
4	FA156900005	- Personal outlays	18277.9	19579.6	20650.4	20230.5	20507.5	20773.6	21090.2	21294.4	21486.5	4
5	FA156007015	= Personal saving, NIPA (2)	566.1	967.2	983.2	1148.1	1061.1	889.0	834.5	963.4	1045.8	5
6	FA313154015	+ Government insurance and pension reserves (3)	-2.6	-1.4	-1.1	-2.4	-1.4	-0.7	0.1	-2.0	-1.8	6
7	FA156600075	- Contr. for govt. soc. insur., U.S.-affiliated areas	5.9	6.0	6.2	6.2	6.2	6.2	6.3	6.4	6.5	7
8	FA155111005	+ Net investment in consumer durables	367.5	330.1	354.7	340.1	334.4	348.7	395.4	357.3	360.3	8
9	FA156300005	+ Consumption of fixed capital	2361.2	2482.8	2511.5	2474.2	2503.6	2525.2	2542.8	2573.3	2604.6	9
10	FA155440005	- Net capital transfers paid (4)	2.9	-100.3	-48.0	-42.8	-25.6	-52.6	-71.0	-77.5	24.6	10
11	FA156000105	= Gross saving less net capital transfers paid	3283.4	3873.1	3889.9	3996.6	3917.1	3808.5	3837.5	3963.0	3977.8	11
12	FA155090005	Gross investment	3820.5	4508.4	5053.6	5165.8	4846.4	5706.2	4496.0	5860.7	3650.8	12
13	FA155050005	Capital expenditures	3132.3	3137.4	3234.6	3194.9	3201.9	3227.8	3313.5	3310.7	3333.9	13
14	FA155111003	Consumer durable goods	1910.1	1962.3	1985.0	1948.2	1961.5	1985.9	2044.3	2029.6	2058.2	14
15	FA155012005	Residential	971.4	903.6	970.9	965.4	965.9	963.9	988.7	992.5	983.6	15
16	FA165013005	Nonprofit nonresidential	263.9	285.1	292.2	295.0	288.2	291.6	294.1	302.3	306.1	16
17	FA155420003	Nonproduced nonfinancial assets	-13.1	-13.6	-13.6	-13.7	-13.6	-13.6	-13.5	-13.7	-14.0	17
18	FA155000005	Net lending (+) or net borrowing (-)	688.2	1371.0	1819.0	1970.9	1644.5	2478.4	1182.5	2550.0	317.0	18
19	FA154090005	Net acquisition of financial assets	1862.4	1921.1	2456.2	2614.2	2240.4	3089.2	1880.9	2957.8	1115.9	19
20	FA153020005	Checkable deposits and currency	434.4	-152.0	189.3	1044.4	-450.6	-65.2	228.4	869.5	514.1	20
21	FA153030005	Time and savings deposits	-772.6	-460.2	-7.0	-568.0	347.4	167.1	25.3	44.5	345.5	21
22	FA153030505	Other deposits	3.4	-0.8	5.8	9.5	4.5	12.7	-3.6	3.1	1.2	22
23	FA153034005	Money market fund shares	291.6	932.3	688.2	503.4	427.1	724.4	1098.0	613.2	287.4	23
24	FA154022005	Debt securities	1858.3	986.4	-21.8	-875.1	709.5	727.8	-649.2	-77.9	-20.9	24
25	FA153061105	Treasury securities	1343.6	780.7	105.3	-182.0	439.8	301.2	-137.9	260.7	292.8	25
26	FA153061705	Agency- and GSE-backed securities	717.2	3.4	50.3	-134.5	51.3	-49.3	333.8	-429.1	-125.9	26
27	FA153062005	Municipal securities	44.8	92.4	91.8	113.8	231.6	88.8	-67.0	95.6	264.2	27
28	FA153063005	Corporate and foreign bonds	-247.3	109.9	-269.2	-672.4	-13.3	387.0	-778.1	-5.0	-452.1	28
29	FA154023005	Loans	-51.1	-71.0	1.3	-2.9	-160.4	287.2	-118.6	356.0	73.1	29
30	FA153069005	Other loans and advances (5)	-38.7	-69.8	8.1	4.7	-151.6	295.5	-116.3	362.3	78.9	30
31	FA153065005	Mortgages	-9.3	-0.8	-3.6	-2.2	-2.9	-4.6	-4.4	-5.0	-4.3	31
32	FA163066223	Consumer credit (student loans)	-3.2	-0.3	-3.2	-5.4	-5.9	-3.7	2.2	-1.3	-1.5	32
33	FA153064105	Corporate equities (6)	348.6	209.4	1074.8	1184.0	1198.1	881.4	1035.7	1078.9	-207.5	33
34	FA153081115	Miscellaneous other equity	-117.0	-12.1	22.0	138.1	37.7	-29.8	-58.0	10.3	-84.1	34
35	FA153064205	Mutual fund shares	-697.2	-217.0	-87.8	532.3	-492.9	-135.5	-255.2	-386.9	-319.6	35
36	FA153040005	Life insurance reserves	59.7	24.3	58.4	94.5	49.9	27.5	61.7	47.1	73.6	36
37	FA153050005	Pension entitlements (7)	376.5	558.4	406.1	409.0	447.9	344.6	423.0	267.4	345.1	37
38	FA163070005	Trade receivables	32.1	35.4	34.9	34.9	34.9	34.9	34.9	34.6	34.6	38
39	FA153090005	Miscellaneous assets	95.8	88.0	91.9	110.1	87.4	112.0	58.3	98.1	73.4	39
40	FA154190005	Net increase in liabilities	1174.2	550.0	637.1	643.4	596.0	610.8	698.4	407.8	799.0	40
41	FA163162003	Debt securities (municipal securities)	-0.9	2.2	8.3	9.7	14.3	7.1	2.3	8.3	23.2	41
42	FA154123005	Loans	1145.3	515.8	598.7	597.4	551.5	580.1	665.8	357.8	747.4	42
43	FA153165105	One-to-four-family residential mortgages (8)	821.5	367.0	367.9	281.8	428.3	425.0	336.4	304.1	439.4	43
44	FA153166000	Consumer credit	345.7	129.8	98.8	102.7	53.3	119.0	120.3	58.3	140.3	44
45	FA153168005	Depository institution loans n.e.c. (9)	75.2	-22.9	18.2	44.0	-14.9	2.2	41.4	-19.9	0.7	45
46	FA153169005	Other loans and advances	-128.6	25.5	105.4	158.2	80.7	18.2	164.5	5.0	155.9	46
47	FA163165505	Commercial mortgages	31.4	16.4	8.5	10.8	4.2	15.7	3.2	10.3	11.0	47
48	FA163170005	Trade payables	31.4	29.6	29.9	29.9	29.9	29.9	29.9	30.0	30.0	48
49	FA543077073	Deferred and unpaid life insurance premiums	-1.5	2.4	0.2	6.4	0.2	-6.4	0.4	11.7	-1.7	49
50	FA157005005	Discrepancy	-537.1	-635.3	-1163.7	-1169.2	-929.3	-1897.7	-658.5	-1897.7	327.0	50

(1) Sector includes domestic hedge funds, private equity funds, and personal trusts. Supplementary table B.101.n shows estimates of annual year-end outstandings of nonprofit organizations.

(2) See table F.6 for derivation of alternative measures of personal saving.

(3) Railroad Retirement Board, the National Railroad Retirement Investment Trust, and federal government life insurance reserves.

(4) Table F.5, line 66.

(5) Includes nonmarketable Treasury securities, cash accounts at brokers and dealers, and syndicated loans to nonfinancial corporate business by nonprofits and domestic hedge funds.

(6) Directly held corporate equities, including closed-end fund, exchange-traded fund, and real estate investment trust shares.

(7) Includes public and private defined benefit and defined contribution pension plans and annuities, including those in IRAs, at life insurance companies. Excludes Social Security.

(8) Includes loans made under home equity lines of credit and home equity loans secured by junior liens (table F.218, line 24).

(9) Includes loans extended by the Federal Reserve to financial institutions such as domestic hedge funds through the Term Asset-Backed Securities Loan Facility (TALF I).