

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

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

		2016	2017	2018	2019	2020	2021	2022	2023	
<b>1</b>	<b>FL192000005 Assets</b>	<b>103579.4</b>	<b>112339.8</b>	<b>113455.4</b>	<b>125983.0</b>	<b>140157.8</b>	<b>159455.1</b>	<b>153996.4</b>	<b>165318.9</b>	<b>1</b>
2	LM192010005 Nonfinancial assets	30039.7	32014.6	33858.8	35557.6	39011.1	45902.1	50239.3	52779.9	2
3	LM155035015 Real estate (2)	24903.0	26746.9	28387.2	29887.7	32984.8	38904.0	42593.7	44901.7	3
4	LM155111005 Consumer durable goods (3)	5136.7	5267.6	5471.6	5669.9	6026.2	6998.1	7645.6	7878.2	4
5	FL194090005 Financial assets	73539.7	80325.3	79596.5	90425.5	101146.7	113553.0	103757.1	112539.0	5
6	FL193020005 Checkable deposits and currency	973.7	1174.1	1002.3	981.7	2911.3	3830.0	4186.8	3890.9	6
7	FL193030205 Time deposits and short-term investments	8469.9	8599.4	9033.8	9550.6	9988.9	10706.8	9883.3	9408.5	7
8	FL193034005 Money market fund shares	1494.4	1566.0	1729.8	2157.9	2548.7	2654.8	2919.7	3820.3	8
9	LM194022005 Debt securities	3095.5	3081.4	3746.5	4080.9	3591.1	2627.5	4298.3	5635.1	9
10	LM193061005 U.S. government and municipal securities	3095.5	3081.4	3746.5	4080.9	3591.1	2614.4	4298.3	5635.1	10
11	LM193063005 Corporate and foreign bonds	0.0	0.0	0.0	0.0	0.0	13.1	0.0	0.0	11
12	FL194023005 Loans	1061.2	1005.5	961.7	983.6	1096.1	1193.0	1146.5	1079.4	12
13	FL193069005 Other loans and advances (4)	968.8	916.0	878.0	902.5	1016.5	1107.3	1069.7	1006.0	13
14	FL193065005 Mortgages	92.4	89.5	83.7	81.1	79.7	85.7	76.7	73.4	14
15	LM193064005 Corporate equities and mutual fund shares	21140.1	25084.0	22968.5	29377.7	34775.0	41981.2	33196.3	38978.8	15
16	LM152090205 Equity in noncorporate business (6)	10168.4	10960.9	11339.8	12135.0	13179.8	15563.3	16244.8	15593.5	16
17	FL153040005 Life insurance reserves	1617.5	1678.6	1709.9	1786.2	1921.8	2000.3	1987.1	2060.5	17
18	FL153050005 Pension entitlements (5)	24372.1	25973.9	25850.5	28075.4	29792.2	31576.8	28368.6	30454.0	18
19	FL193090005 Miscellaneous assets	1146.9	1201.6	1253.8	1296.5	1341.9	1419.3	1525.7	1618.2	19
<b>20</b>	<b>FL194190005 Liabilities</b>	<b>14033.8</b>	<b>14575.4</b>	<b>15057.8</b>	<b>15519.9</b>	<b>16053.4</b>	<b>17634.1</b>	<b>18665.0</b>	<b>19154.4</b>	<b>20</b>
21	FL194123005 Loans	14002.1	14541.9	15022.4	15483.0	16016.4	17595.7	18628.1	19115.1	21
22	FL153165105 One-to-four-family residential mortgages (7)	9645.4	9914.0	10187.4	10461.5	10843.3	11902.3	12650.1	13010.7	22
23	FL153166000 Consumer credit	3636.4	3830.8	4007.0	4192.2	4184.9	4548.5	4894.2	5023.7	23
24	FL193168005 Depository institution loans n.e.c.	223.3	225.6	270.3	254.2	271.7	314.2	378.8	346.8	24
25	FL193169005 Other loans and advances	497.0	571.5	557.7	575.1	716.6	830.7	705.0	733.9	25
26	FL543077073 Deferred and unpaid life insurance premiums	31.7	33.5	35.4	36.9	37.0	38.4	37.0	39.4	26
<b>27</b>	<b>FL192090005 Net worth</b>	<b>89545.6</b>	<b>97764.4</b>	<b>98397.6</b>	<b>110463.1</b>	<b>124104.4</b>	<b>141821.0</b>	<b>135331.4</b>	<b>146164.5</b>	<b>27</b>
	Memo:									
	Reconciliation with household and nonprofit organization sector net worth: (8)									
28	FL152090005 Household and nonprofit net worth (B.101, line 40)	95158.0	103909.8	104510.5	117211.3	131737.8	150541.4	144333.4	155377.4	28
29	FL152000005 Household and nonprofit total assets (B.101, line 1)	110077.4	119390.0	120470.9	133807.1	148922.9	169369.8	164261.2	175870.6	29
30	FL192000005 Household total assets (B.101.h, line 1)	103579.4	112339.8	113455.4	125983.0	140157.8	159455.1	153996.4	165318.9	30
31	FL162000005 Nonprofit total assets (B.101.n, line 1)	7995.0	8736.7	8640.6	9676.8	10995.1	12408.3	13056.9	13639.4	31
32	FL163093005 Less: Nonprofit misc. assets (B.101.n, line 19)	1602.7	1786.7	1719.8	1961.2	2335.6	2590.6	2883.6	3174.6	32
33	FL153069803 Plus: Domestic hedge fund syndicated loans (9)	105.7	100.2	94.8	108.5	105.6	97.0	91.4	86.9	33
34	FL154190005 Less: Household and nonprofit liabilities (B.101, line 30)	14919.3	15480.2	15960.4	16595.7	17185.1	18828.3	19927.8	20493.3	34
35	FL194190005 Household liabilities (B.101.h, line 20)	14033.8	14575.4	15057.8	15519.9	16053.4	17634.1	18665.0	19154.4	35
36	FL164190005 Nonprofit liabilities (B.101.n, line 20)	1707.5	1791.7	1778.7	2050.3	2207.2	2374.0	2554.9	2727.1	36
37	FL163193005 Less: Nonprofit misc. liabilities (B.101.n, line 27)	822.0	886.9	876.1	974.5	1075.5	1179.8	1292.1	1388.3	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) and owners' equity in unincorporated security brokers and dealers.

(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.