

B.100 Balance Sheet of Households and Nonprofit Organizations (1)

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

	1999	2000	2001	2002	2003				2004			
					Q1	Q2	Q3	Q4	Q1	Q2	Q3	
1 Assets	49194.6	49433.5	49262.4	48415.2	48590.2	50721.1	51799.9	54329.9	55249.1	56169.8	56974.6	1
2 Tangible assets	14235.3	15527.7	16784.6	18207.4	18502.8	18809.1	19189.3	19856.2	20246.1	20822.3	21698.8	2
3 Real estate	11391.4	12497.5	13586.6	14845.1	15113.4	15386.7	15734.2	16369.8	16692.3	17204.4	18041.0	3
4 Households (2,3)	10254.2	11264.5	12353.2	13550.2	13794.1	14047.1	14374.2	14980.7	15283.8	15769.6	16582.6	4
5 Nonprofit organizations	1137.2	1233.0	1233.4	1294.9	1319.3	1339.6	1359.9	1389.1	1408.5	1434.8	1458.4	5
6 Equipment and software owned by nonprofit organizations (4)	83.0	89.5	94.0	96.2	96.5	96.9	97.9	99.3	100.3	101.8	101.8	6
7 Consumer durable goods (4)	2760.9	2940.7	3104.0	3266.1	3293.0	3325.5	3357.2	3387.1	3453.5	3516.2	3556.0	7
8 Financial assets	34959.3	33905.8	32477.9	30207.8	30087.4	31912.0	32610.6	34473.8	35003.0	35347.5	35275.8	8
9 Deposits	4031.9	4339.5	4799.7	5073.3	5222.3	5208.0	5189.5	5243.9	5457.2	5464.6	5522.2	9
10 Foreign deposits	43.5	63.5	58.5	74.2	80.7	74.8	70.3	65.2	84.9	90.1	95.5	10
11 Checkable deposits and currency	364.3	229.0	330.9	353.5	360.4	340.4	296.5	301.3	333.9	337.9	326.0	11
12 Time and savings deposits	2799.1	3076.3	3281.2	3561.0	3707.4	3766.5	3840.6	3892.4	4072.6	4129.9	4232.6	12
13 Money market fund shares	825.0	970.7	1129.2	1084.7	1073.8	1026.3	982.0	985.0	965.8	906.7	868.1	13
14 Credit market instruments	2404.0	2341.8	2184.0	2082.7	2013.8	2014.0	2121.2	2223.6	2065.5	2083.5	2047.8	14
15 Open market paper	67.7	82.6	85.7	98.9	105.0	97.5	99.0	94.9	100.3	104.6	114.1	15
16 Treasury securities	833.0	619.2	486.5	343.0	384.6	458.7	428.9	432.0	380.2	392.3	346.9	16
17 Savings bonds	186.4	184.8	190.3	194.9	196.9	199.1	201.5	203.8	204.4	204.6	204.1	17
18 Other Treasury	646.5	434.5	296.2	148.2	187.7	259.5	227.4	228.2	175.8	187.8	142.8	18
19 Agency- and GSE-backed securities	361.9	439.9	360.0	245.7	218.5	171.1	366.7	507.9	412.5	425.2	435.4	19
20 Municipal securities	435.6	438.0	489.3	585.2	586.8	613.0	602.0	615.7	623.7	644.6	669.4	20
21 Corporate and foreign bonds	599.2	644.6	637.2	673.8	580.1	532.2	480.1	425.8	398.6	363.3	325.4	21
22 Mortgages	106.5	117.4	125.4	136.0	138.8	141.6	144.5	147.4	150.3	153.5	156.6	22
23 Corporate equities (2)	9168.1	7803.6	6601.9	5045.2	4856.6	5552.0	5707.0	6412.9	6343.1	6362.9	6132.7	23
24 Mutual fund shares (5)	2987.4	2832.8	2665.6	2326.3	2292.4	2616.0	2745.8	3008.8	3204.5	3238.1	3242.9	24
25 Security credit	323.9	412.4	454.3	412.7	429.6	515.1	503.4	475.4	513.0	534.9	518.2	25
26 Life insurance reserves	783.9	819.1	880.0	920.9	936.3	959.7	973.0	1013.2	1034.3	1052.7	1065.7	26
27 Pension fund reserves	9115.6	8833.9	8332.5	7614.2	7540.9	8107.7	8298.7	8834.8	9007.7	9114.7	9103.8	27
28 Investment in bank personal trusts	1130.4	1095.8	960.7	840.9	819.6	877.0	885.0	932.4	955.0	961.9	951.0	28
29 Equity in noncorporate business (6)	4649.8	5056.0	5209.7	5471.7	5544.7	5621.9	5729.4	5866.9	5951.2	6055.1	6200.3	29
30 Miscellaneous assets	364.3	370.9	389.4	420.0	431.3	440.6	457.5	462.0	471.5	479.0	491.1	30
31 Liabilities	6833.1	7415.1	7997.0	8690.8	8848.9	9203.9	9420.1	9597.7	9792.5	10033.9	10293.2	31
32 Credit market instruments	6454.9	7025.7	7648.6	8382.8	8527.0	8790.8	9025.9	9246.5	9420.5	9642.9	9907.5	32
33 Home mortgages (7)	4459.5	4828.9	5295.7	5923.3	6091.9	6312.9	6510.8	6658.1	6845.0	7026.5	7262.1	33
34 Consumer credit	1560.6	1739.1	1878.6	1961.8	1934.3	1963.2	2001.9	2050.1	2030.5	2044.4	2087.4	34
35 Municipal securities (8)	137.3	143.0	156.9	169.8	173.6	177.3	180.6	183.9	186.6	190.8	191.3	35
36 Bank loans n.e.c.	71.5	74.2	57.7	54.5	50.4	60.6	51.5	93.9	92.1	110.9	91.1	36
37 Other loans and advances	117.8	119.8	120.4	120.7	120.0	120.1	119.4	119.3	119.1	119.2	118.9	37
38 Commercial mortgages (8)	108.2	120.7	139.4	152.7	156.8	156.7	161.7	141.2	147.2	151.1	156.6	38
39 Security credit	227.9	235.1	196.4	148.2	159.5	248.5	227.6	182.5	201.2	217.2	209.6	39
40 Trade payables (8)	130.9	134.7	132.9	139.8	141.7	143.6	145.7	147.7	149.9	152.1	154.4	40
41 Deferred and unpaid life insurance premiums	19.4	19.6	19.1	20.0	20.7	21.0	21.0	20.9	21.0	21.7	21.8	41
42 Net worth	42361.5	42018.4	41265.5	39724.4	39741.3	41517.2	42379.7	44732.2	45456.6	46135.9	46681.4	42
Memo:												
43 Replacement-cost value of structures: Residential	7886.9	8467.2	9148.0	9644.1	9876.0	9993.2	10150.4	10378.5	10604.7	10934.1	11211.3	43
44 Households	7685.3	8255.1	8924.6	9414.0	9641.9	9757.8	9912.9	10137.3	10359.9	10683.4	10956.1	44
45 Farm households	67.0	72.2	77.1	80.0	81.4	81.9	82.8	84.1	85.5	87.7	89.3	45
46 Nonprofit organizations	134.6	139.9	146.3	150.2	152.7	153.5	154.7	157.0	159.3	163.0	165.8	46
47 Nonresidential (nonprofits)	762.1	815.2	870.6	915.0	931.0	938.5	948.8	959.7	978.5	1004.4	1035.3	47
48 Disposable personal income	6694.9	7194.0	7486.8	7827.7	7976.5	8075.1	8267.6	8320.6	8438.4	8562.1	8627.4	48
49 Household net worth as percentage of disposable personal income	632.7	584.1	551.2	507.5	498.2	514.1	512.6	537.6	538.7	538.8	541.1	49
50 Owners' equity in household real estate (9)	5794.8	6435.5	7057.5	7627.0	7702.2	7734.2	7863.5	8322.6	8438.8	8743.0	9320.5	50
51 Owners' equity as percentage of household real estate (10)	56.5	57.1	57.1	56.3	55.8	55.1	54.7	55.6	55.2	55.4	56.2	51

(1) Sector includes farm households.

(2) At market value.

(3) 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.

(4) At replacement (current) cost.

(5) Value based on the market values of equities held and the book value of other assets held by mutual funds.

(6) Net worth of noncorporate business (table B.103, line 31) and owners' equity in farm business and unincorporated security brokers and dealers.

(7) Includes loans made under home equity lines of credit and home equity loans secured by junior liens, shown on table L.218, line 24.

(8) Liabilities of nonprofit organizations.

(9) Line 4 less line 33.

(10) Line 50 divided by line 4.