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US Households: Real Estate & Existing Home Prices  
Household Real Estate

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Figure 1.

HOUSEHOLD REAL ESTATE VALUE & HOME MORTGAGES
(trillion dollars, nsa, ratio scale)

- Household Real Estate* (38.1)
- Owners' Equity** (26.4)
- Home Mortgages (11.7)

* Total market value of real estate held by households. 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.
** Value of household real estate minus home mortgages.
Source: Federal Reserve Board Financial Accounts of the United States.

Figure 2.

HOUSEHOLD MORTGAGE DEBT
(as a percent of value of household real estate*)

* Home mortgages plus owners' equity in household real estate.
Source: Federal Reserve Board Flow of Funds Accounts.
**US Households: Real Estate & Existing Home Prices**

*Figure 3.*

**US HOUSEHOLDS: HOME MORTGAGE DEBT**
(as a percent of total liabilities)

* Includes home equity loans and second mortgages.
Source: Federal Reserve Board Financial Accounts of the United States.

*Figure 4.*

**REAL ESTATE**
(trillion dollars, nsa)

Owners’ Equity in Household Real Estate (26.4)
Home Mortgages* (11.7)

* Includes home equity loans and second mortgages.
Source: Federal Reserve Board Flow of Funds Accounts.

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US Households: Real Estate & Existing Home Prices

**Figure 5.**

**HOUSEHOLD REAL ESTATE & MEDIAN EXISTING SINGLE-FAMILY HOME PRICE**

- Median Existing Single-Family Home Price (thousand dollars, 12-month average)
- Real Estate Held by Households (trillion dollars)

Source: Federal Reserve Board Financial Accounts of the United States and National Association of Realtors.

**Figure 6.**

**HOUSEHOLD REAL ESTATE & MEDIAN EXISTING SINGLE-FAMILY HOME PRICE**

- Real Estate Held by Households (yearly percent change)
- Median Existing Single-Family Home Price (yearly percent change in 12-month average)

Source: Federal Reserve Board Financial Accounts of the United States and National Association of Realtors.
Figure 7.
MARKET VALUE OWNER-OCCUPIED HOUSEHOLD REAL ESTATE

As a ratio of disposable personal income excluding personal current transfer payments and other labor income

As a ratio of disposable personal income

Source: Federal Reserve Board Flow of Funds Accounts and US Department of Commerce, Bureau of Economic Analysis.

Figure 8.
HOME MORTGAGES OUTSTANDING*

As a ratio of disposable personal income excluding personal current transfer payments and other labor income

As a ratio of disposable personal income

* Includes home equity loans and second mortgages.
Source: Federal Reserve Board Financial Accounts of the United States and Bureau of Economic Analysis.
Household Real Estate

Figure 9.

REAL ESTATE HELD BY HOUSEHOLDS & OWNERS’ EQUITY IN HOUSEHOLD REAL ESTATE
(yearly percent change)

Source: Federal Reserve Board, Flow of Funds Accounts.

Figure 10.

REAL ESTATE HELD BY HOUSEHOLDS & OWNERS’ EQUITY IN HOUSEHOLD REAL ESTATE
(yearly change, billion dollars)

Source: Federal Reserve Board, Flow of Funds Accounts.