US Economic Indicators: Homeowners’ Equity

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**Figure 1.**

**HOUSEHOLD REAL ESTATE VALUE & HOME MORTGAGES***

(trillion dollars, nsa, ratio scale)

- **Household Real Estate***
- **Owners’ Equity**
- **Home Mortgages**

* 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.

**Owners’ Equity**

Value of household real estate minus home mortgages.

Source: Federal Reserve Board Financial Accounts of the United States.

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**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.

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*Figure 1. HOUSEHOLD REAL ESTATE VALUE & HOME MORTGAGES* (trillion dollars, nsa, ratio scale)

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Source: Federal Reserve Board Financial Accounts of the United States.

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*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 (18.7)
- Home Mortgages* (10.6)

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

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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

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

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