

**Table 1141. Flow of Funds Accounts—Liabilities of Households: 1990 to 2006**

[As of December 31 (3,711 represents \$3,711,000,000,000). Includes nonprofit organizations. n.e.c. = Not elsewhere classified. See also Table 700]

Type of instrument	Total (bil. dol.)							Percent distribution		
	1990	2000	2002	2003	2004	2005	2006	1990	2000	2006
<b>Total liabilities . . . . .</b>	<b>3,711</b>	<b>7,389</b>	<b>8,780</b>	<b>9,810</b>	<b>11,010</b>	<b>12,220</b>	<b>13,293</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Credit market instruments . . . . .	3,589	7,000	8,460	9,450	10,565	11,804	12,816	96.7	94.7	96.4
Home mortgages <sup>1</sup> . . . . .	2,497	4,802	5,968	6,824	7,808	8,883	9,676	67.3	65.0	72.8
Consumer credit . . . . .	824	1,749	2,012	2,116	2,232	2,327	2,438	22.2	23.7	18.3
Municipal securities . . . . .	86	138	164	178	189	205	227	2.3	1.9	1.7
Bank loans, n.e.c. . . . .	18	65	21	39	23	47	96	0.5	0.9	0.7
Other loans . . . . .	82	120	121	119	119	119	124	2.2	1.6	0.9
Commercial mortgages . . . . .	83	127	174	174	193	223	255	2.2	1.7	1.9
Security credit . . . . .	39	235	148	183	264	232	292	1.0	3.2	2.2
Trade payables . . . . .	67	135	152	157	159	161	163	1.8	1.8	1.2
Unpaid life insurance premiums <sup>2</sup> . . . .	16	20	20	21	22	22	23	0.4	0.3	0.2

<sup>1</sup> Includes loans made under home equity lines of credit and home equity loans secured by junior liens. <sup>2</sup> Includes deferred premiums.

Source: Board of Governors of the Federal Reserve System, "Federal Reserve Statistical Release, Z.1, Flow of Funds Accounts of the United States"; published 8 March 2007; <<http://www.federalreserve.gov/releases/z1/20070308/>>.