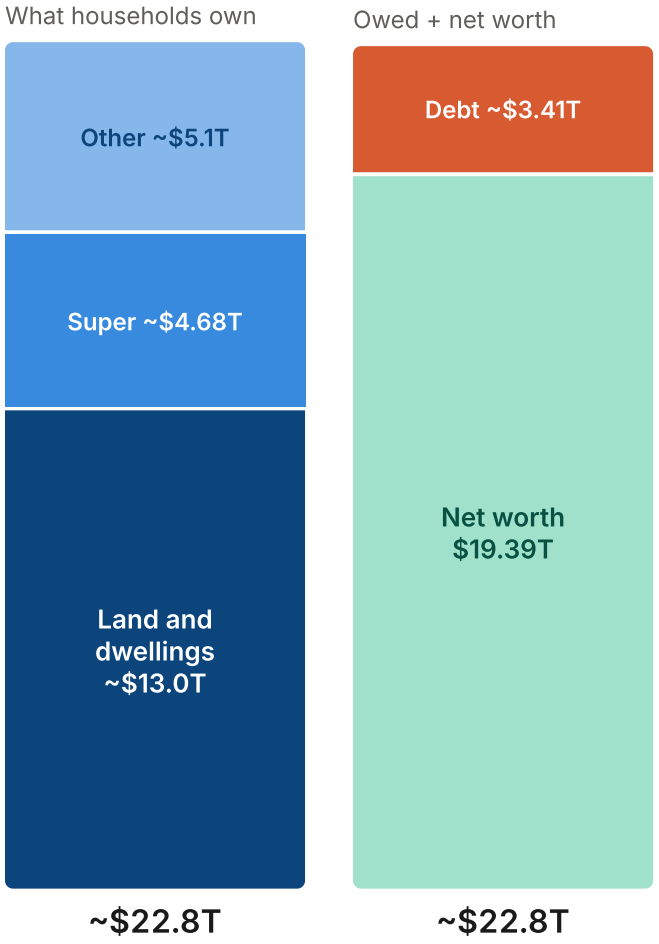
Australian households: assets against debt

Household sector balance sheet, June quarter 2026, AUD. What households own (left) equals what they owe plus their net worth (right).

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Column heights to scale.

Item	Value	Source / basis
Net worth	**$19.39T**	ABS Finance and Wealth, Jun qtr 2026: $19,388.9b, up $201.1b (1.0%).
Debt (liabilities)	**~$3.41T**	Derived: ABS reports borrowing up 2.2% ($73.4b) in the quarter, so ~$3.34T before plus $73.4b.
Total assets	**~$22.8T**	Derived: net worth plus debt (assets = liabilities + net worth).
Land and dwellings	**~$13.0T**	Derived: dwelling assets are 57% of household assets (ABS, as reported by MacroBusiness). Fell 0.2% in the quarter, first fall since Sep qtr 2022.
Superannuation	**~$4.68T**	Derived: ABS reports super up 5.2% ($231.3b) in the quarter.
Other assets	**~$5.1T**	Remainder: deposits, shares held directly, other financial and non-financial assets.
Debt-to-income	**177.7%**	RBA/ABS, Mar qtr 2026. Housing debt alone is 134.6% of disposable income.
Debt-to-assets	**~15%**	Derived: $3.41T ÷ $22.8T.
Net worth per person	**$691,600**	ABS, Jun qtr 2026, as reported by MacroBusiness.

Values in orange are derived from ABS quarterly changes and rounded percentages, so carry about ±2% error. Super is counted as a household asset; it is mostly invested in shares and bonds, so it also appears in layers 3 and 5 of the pyramid.

Sources: ABS Australian National Accounts: Finance and Wealth, June 2026 (released 24 Sep 2026) · RBA/ABS household debt-to-income · MacroBusiness, Sep 2026.

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