

Table 1. US Households Priced Out of the Market by Increases in House Prices, 2025

Area	Mortgage Rate	House Price	Monthly Mortgage Payment	Taxes and Insurance	Minimum Income Needed	Households Unable to Afford the Median Price	
						Number	Percent
United States	6.50%	\$459,826	\$2,818	\$481	\$141,366	100,559,111	74.9%
United States	6.50%	\$460,826	\$2,824	\$482	\$141,673	100,674,705	75.0%
Difference		\$1,000	\$6	\$1	\$307	115,593	0.1%

Calculations assume a 10% down payment and a 73 basis point fee for private mortgage insurance.

A Household Qualifies for a Mortgage if Mortgage Payments, Taxes, and Insurance are 28% of Income

US Household Income Distribution for 2025				
Income Range:		Households	Cumulative	
\$0	to \$10,291	7,121,176	7,121,176	
\$10,292	to \$15,438	4,682,323	11,803,499	
\$15,439	to \$20,584	4,000,467	15,803,966	
\$20,585	to \$25,730	4,625,765	20,429,731	
\$25,731	to \$30,876	4,247,105	24,676,836	
\$30,877	to \$36,022	4,825,033	29,501,869	
\$36,023	to \$41,168	4,584,479	34,086,348	
\$41,169	to \$46,315	4,889,671	38,976,020	
\$46,316	to \$51,461	4,406,216	43,382,235	
\$51,462	to \$61,753	8,982,666	52,364,902	
\$61,754	to \$77,192	12,626,853	64,991,755	
\$77,193	to \$102,923	17,060,257	82,052,011	
\$102,924	to \$128,653	13,727,763	95,779,774	
\$128,654	to \$154,384	9,674,686	105,454,460	
\$154,385	to \$205,846	12,211,266	117,665,726	
\$205,847	to More	16,639,019	134,304,745	