

**Table 1. US Households Priced Out of the Market by Increases in House Prices, 2026**

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	6.00%	\$413,595	\$2,409	\$430	\$121,674	88,180,275	65.0%
United States	6.00%	\$414,595	\$2,415	\$431	\$121,968	88,336,680	65.1%
Difference		\$1,000	\$6	\$1	\$294	156,405	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 2026			
Income Range:	Households	Cumulative	
\$0 to \$10,587	6,959,690	6,959,690	
\$10,588 to \$15,881	4,413,389	11,373,080	
\$15,882 to \$21,175	3,743,332	15,116,411	
\$21,176 to \$26,469	4,374,186	19,490,597	
\$26,470 to \$31,763	4,049,921	23,540,518	
\$31,764 to \$37,057	4,504,402	28,044,920	
\$37,058 to \$42,351	4,347,355	32,392,275	
\$42,352 to \$47,645	4,743,799	37,136,074	
\$47,646 to \$52,939	4,312,314	41,448,388	
\$52,940 to \$63,527	8,711,884	50,160,272	
\$63,528 to \$79,410	12,488,432	62,648,704	
\$79,411 to \$105,880	17,134,848	79,783,552	
\$105,881 to \$132,350	14,072,936	93,856,488	
\$132,351 to \$158,820	10,004,254	103,860,742	
\$158,821 to \$211,760	13,107,963	116,968,704	
\$211,761 to More	18,623,253	135,591,957	