

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	