

**U.S. Households Priced Out of the Market by an Increase in Interest Rates, 2019**

Mortgage Rate	Median New House Price	Monthly Mortgage Payment	Taxes and Insurance	Minimum Income Needed	Households That Can Afford House	Change in Households	Cumulative Change
2.85%	\$355,183	\$1,450	\$447	\$81,297	42,725,140		
3.10%	\$355,183	\$1,495	\$447	\$83,235	41,469,606	-1,255,534	-1,255,534
3.35%	\$355,183	\$1,541	\$447	\$85,203	40,193,873	-1,275,733	-2,531,267
3.60%	\$355,183	\$1,588	\$447	\$87,203	38,898,290	-1,295,583	-3,826,850
3.85%	\$355,183	\$1,635	\$447	\$89,233	37,583,225	-1,315,065	-5,141,915
4.10%	\$355,183	\$1,683	\$447	\$91,292	36,249,055	-1,334,170	-6,476,085
4.35%	\$355,183	\$1,732	\$447	\$93,380	34,896,170	-1,352,885	-7,828,970
4.60%	\$355,183	\$1,781	\$447	\$95,496	33,674,419	-1,221,751	-9,050,721
4.85%	\$355,183	\$1,831	\$447	\$97,640	32,679,580	-994,839	-10,045,560
5.10%	\$355,183	\$1,882	\$447	\$99,811	31,672,215	-1,007,365	-11,052,925
5.35%	\$355,183	\$1,933	\$447	\$102,008	30,652,626	-1,019,589	-12,072,514
5.60%	\$355,183	\$1,985	\$447	\$104,231	29,621,120	-1,031,506	-13,104,020
5.85%	\$355,183	\$2,037	\$447	\$106,479	28,578,008	-1,043,112	-14,147,132
6.10%	\$355,183	\$2,090	\$447	\$108,752	27,523,600	-1,054,408	-15,201,540
6.35%	\$355,183	\$2,144	\$447	\$111,048	26,458,211	-1,065,389	-16,266,929
6.60%	\$355,183	\$2,198	\$447	\$113,367	25,382,154	-1,076,057	-17,342,986
6.85%	\$355,183	\$2,253	\$447	\$115,708	24,295,744	-1,086,410	-18,429,396
7.10%	\$355,183	\$2,308	\$447	\$118,071	23,199,295	-1,096,449	-19,525,845
7.35%	\$355,183	\$2,363	\$447	\$120,455	22,455,449	-743,846	-20,269,691
7.60%	\$355,183	\$2,420	\$447	\$122,859	21,754,618	-700,831	-20,970,522
7.85%	\$355,183	\$2,476	\$447	\$125,283	21,048,064	-706,554	-21,677,076
8.10%	\$355,183	\$2,533	\$447	\$127,726	20,335,978	-712,086	-22,389,162
8.35%	\$355,183	\$2,591	\$447	\$130,187	19,618,549	-717,429	-23,106,591
8.60%	\$355,183	\$2,648	\$447	\$132,665	18,895,964	-722,585	-23,829,176
8.85%	\$355,183	\$2,707	\$447	\$135,161	18,168,407	-727,557	-24,556,733
9.10%	\$355,183	\$2,765	\$447	\$137,674	17,436,058	-732,349	-25,289,082
9.35%	\$355,183	\$2,824	\$447	\$140,202	16,699,095	-736,963	-26,026,045
9.60%	\$355,183	\$2,884	\$447	\$142,745	16,050,843	-648,252	-26,674,297
9.85%	\$355,183	\$2,943	\$447	\$145,303	15,636,233	-414,610	-27,088,907
10.10%	\$355,183	\$3,003	\$447	\$147,875	15,219,343	-416,890	-27,505,797
10.35%	\$355,183	\$3,064	\$447	\$150,461	14,800,261	-419,082	-27,924,879
10.60%	\$355,183	\$3,124	\$447	\$153,059	14,379,076	-421,185	-28,346,064
10.85%	\$355,183	\$3,185	\$447	\$155,670	13,955,875	-423,201	-28,769,265

US Household Income Distribution for 2019		
Income Range:	Households	Cumulative
\$0 to \$9,467	7,955,220	7,955,220
\$9,468 to \$14,202	5,532,864	13,488,083
\$14,203 to \$18,936	5,489,920	18,978,003
\$18,937 to \$23,670	5,918,061	24,896,064
\$23,671 to \$28,404	5,410,078	30,306,142
\$28,405 to \$33,138	5,740,337	36,046,479
\$33,139 to \$37,872	5,312,359	41,358,838
\$37,873 to \$42,607	5,399,931	46,758,769
\$42,608 to \$47,341	4,800,124	51,558,893
\$47,342 to \$56,809	9,329,130	60,888,022
\$56,810 to \$71,012	12,228,533	73,116,556
\$71,013 to \$94,683	15,336,884	88,453,440
\$94,684 to \$118,353	10,983,833	99,437,273
\$118,354 to \$142,024	6,900,185	106,337,459
\$142,025 to \$189,366	7,673,283	114,010,742
\$189,367 to More	8,494,218	122,504,959