

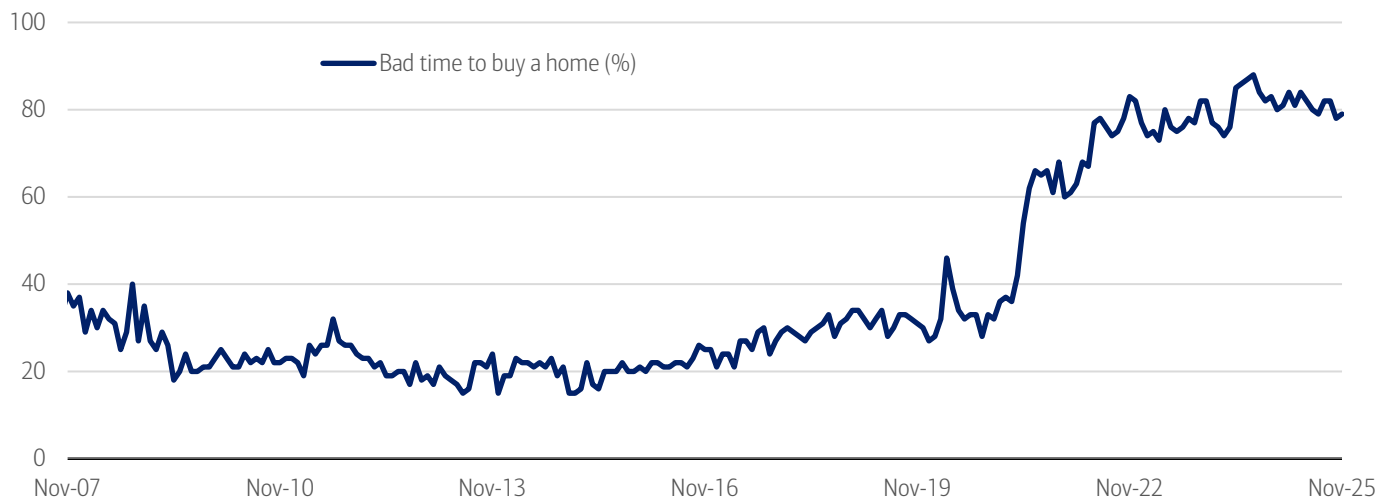
Daily Insights

79% of Americans say it's a bad time to buy a home

27 January 2026

79% of Americans think it's a bad time to buy a home

Current conditions for buying houses (%)



Source: Census Bureau, BofA Global Research

Note: Most recent data as of November 2025.

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Are you thinking about buying a home? If your answer is “no,” you’re far from alone. Even as mortgage rates eased in November and nudged affordability slightly higher, attitudes haven’t budged.

According to US Census data, 79% of Americans say it’s a bad time to buy – a sentiment that’s hovering near historic highs. And the lower-than-expected December home sales number only underscores the hesitation, with the National Association of Realtors’ data showing the largest monthly decline since 2020. Lower borrowing costs may help at the margins, but for most households, high prices and limited supply continue to keep the market out of reach.

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Disclosures

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