

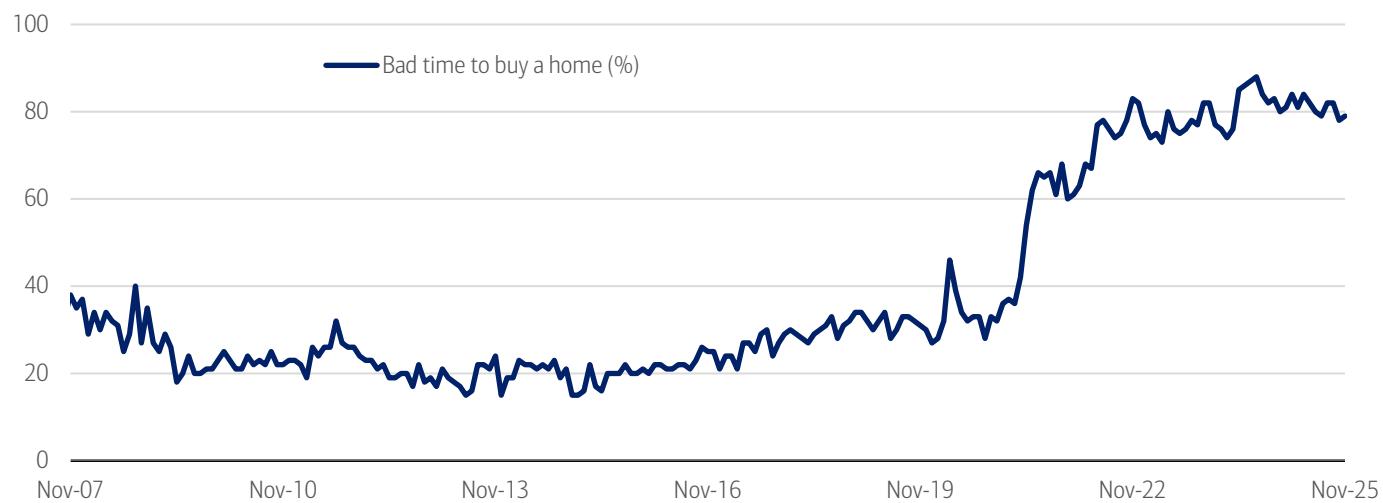
## Daily Insights

# 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.

BANK OF AMERICA INSTITUTE

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.

## **Contributors**

### **Liz Everett Krisberg**

Head of Bank of America Institute

### **David Michael Tinsley**

Senior Economist, Bank of America Institute

## **Sources**

### **Rafe Jadrosich**

Analyst, BofA Global Research

# Disclosures

These materials have been prepared by Bank of America Institute and are provided to you for general information purposes only. To the extent these materials reference Bank of America data, such materials are not intended to be reflective or indicative of, and should not be relied upon as, the results of operations, financial conditions or performance of Bank of America. Bank of America Institute is a think tank dedicated to uncovering powerful insights that move business and society forward. Drawing on data and resources from across the bank and the world, the Institute delivers important, original perspectives on the economy, sustainability and global transformation. Unless otherwise specifically stated, any views or opinions expressed herein are solely those of Bank of America Institute and any individual authors listed, and are not the product of the BofA Global Research department or any other department of Bank of America Corporation or its affiliates and/or subsidiaries (collectively Bank of America). The views in these materials may differ from the views and opinions expressed by the BofA Global Research department or other departments or divisions of Bank of America. Information has been obtained from sources believed to be reliable, but Bank of America does not warrant its completeness or accuracy. These materials do not make any claim regarding the sustainability of any product or service. Any discussion of sustainability is limited as set out herein. Views and estimates constitute our judgment as of the date of these materials and are subject to change without notice. The views expressed herein should not be construed as individual investment advice for any particular person and are not intended as recommendations of particular securities, financial instruments, strategies or banking services for a particular person. This material does not constitute an offer or an invitation by or on behalf of Bank of America to any person to buy or sell any security or financial instrument or engage in any banking service. Nothing in these materials constitutes investment, legal, accounting or tax advice.

Copyright 2026 Bank of America Corporation. All rights reserved.