

Nearly 75% of U.S. Households Cannot Afford a Median-Priced New Home in 2025

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Housing affordability remains a critical issue, with 74.9% of U.S. households unable to afford a median-

prices to the average permit values for each division, as estimated from the Survey of Construction. Furthermore, to manage the extreme estimates in median new home prices, NAHB implements a quantile-based flooring and capping method. This method identifies

Maine stands out as the state with the highest share of households (91.2%) unable to afford the

increase

Housing Affordability Pyramid

The housing affordability pyramid illustrates the number of households able to purchase a home at various price steps. Each step represents the number of households that can only afford homes

to pay a top price of somewhere between \$200,000 and \$300,000. These households make up the second step on the pyramid. Each subsequent step narrows further, reflecting the shrinking number of households that can afford increasingly expensive homes.



