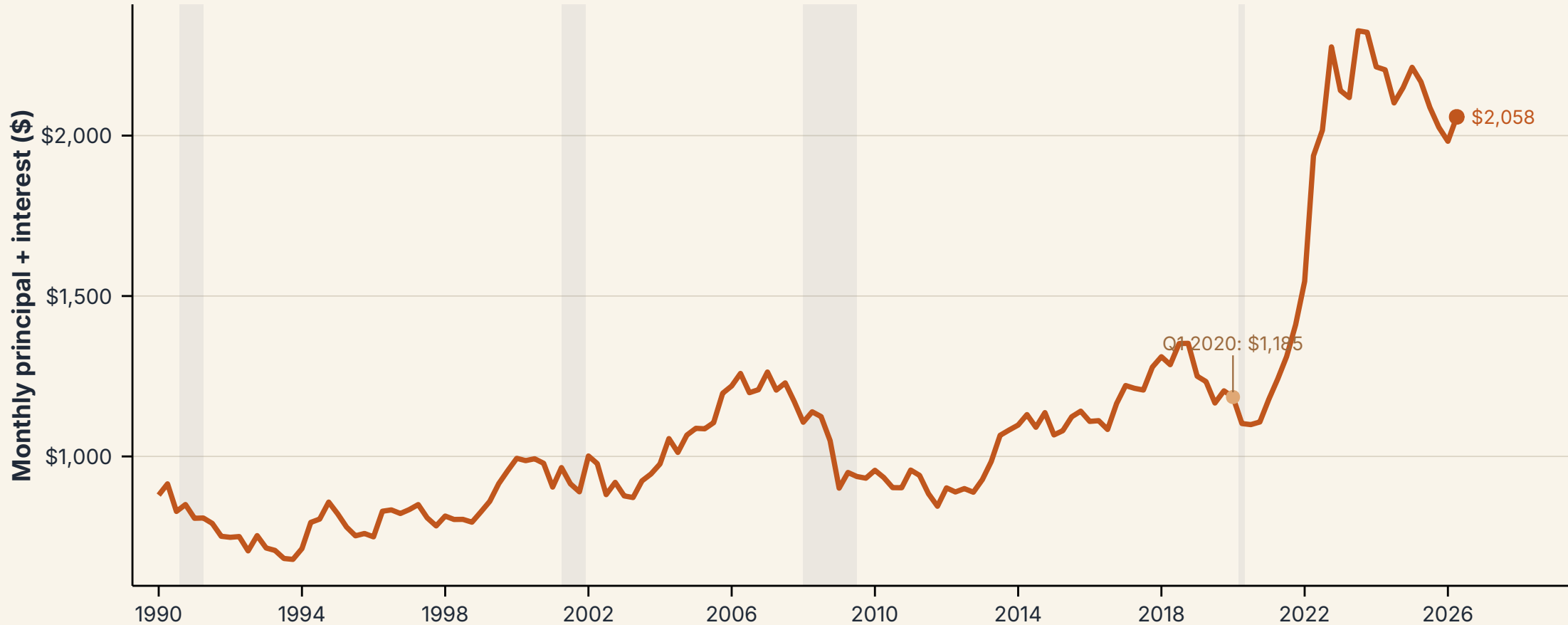


The Monthly Bill for the American Dream

Mortgage payment on the median-priced home · Latest: Q2 2026



Notes: Computed: monthly principal-and-interest payment on the median-priced US home (MSPUS), assuming 20% down and a 30-year fixed mortgage at the quarter's average rate. Excludes taxes, insurance, and income growth - a price-of-entry measure, nominal dollars. Shaded bars: NBER recessions.
Source: U.S. Census/HUD & Freddie Mac via FRED (MSPUS, MORTGAGE30US). Retrieved 29 Aug 2026.
Chart by Mokhtar Tabari · vizdelta.com