July 2023 Data Release

The Home Purchase Sentiment Index® (HPSI) is a composite index designed to track consumers’ housing-related attitudes, intentions, and perceptions, using six questions from the National Housing Survey® (NHS).

The Home Purchase Sentiment Index

The HPSI increased by 0.8 points to 66.8 in July.

Components of the HPSI

The slight increase in the HPSI this month can be attributed to net increases in three components (Home Price Outlook, Job Loss Concern, and Mortgage Rate Outlook) and a net decrease in one component (Buying Conditions). Selling Conditions and Change in Household Income remained the same month over month.

<table>
<thead>
<tr>
<th>Components</th>
<th>July 2023</th>
<th>Net Change</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Good Time</td>
<td>Bad Time</td>
</tr>
<tr>
<td>Buying Conditions</td>
<td>18%</td>
<td>82%</td>
</tr>
<tr>
<td></td>
<td>64%</td>
<td>36%</td>
</tr>
<tr>
<td>Selling Conditions</td>
<td>41%</td>
<td>24%</td>
</tr>
<tr>
<td>Home Price Outlook (next 12 months)</td>
<td>Go Up</td>
<td>Go Down</td>
</tr>
<tr>
<td></td>
<td>41%</td>
<td>24%</td>
</tr>
<tr>
<td>Mortgage Rate Outlook (next 12 months)</td>
<td>Go Down</td>
<td>Go Up</td>
</tr>
<tr>
<td></td>
<td>16%</td>
<td>45%</td>
</tr>
<tr>
<td>Job Loss Concern (next 12 months)</td>
<td>Not Concerned</td>
<td>Concerned</td>
</tr>
<tr>
<td></td>
<td>80%</td>
<td>20%</td>
</tr>
<tr>
<td>Change in Household Income (past 12 months)</td>
<td>Significantly Higher</td>
<td>Significantly Lower</td>
</tr>
<tr>
<td></td>
<td>19%</td>
<td>10%</td>
</tr>
</tbody>
</table>

Note: Calculations are made using unrounded and weighted response level data to help ensure precision in NHS data results from wave to wave. As a result, minor differences in calculated data (summarized results, net calculations, etc.) of up to 1 percentage point may occur due to rounding.
Components of the HPSI – Good/Bad Time to Buy and Sell a Home

In July, the net share of consumers who say it is a good time to buy decreased by 8 percentage points to -64%, matching the survey low last seen in January 2023. The share of consumers who said that it would be a bad time to buy this month matched the survey high last seen in January 2023.

The net percentage of those who say it is a good time to sell remained the same month-over-month at 28%.
Components of the HPSI – Home Price and Mortgage Rate Expectations

The net share of consumers who say home prices will go up increased 6 percentage points to 17% from last month.

Respondents who say home prices will... in the next 12 months

This month, the net share of those who say mortgage rates will go down over the next 12 months increased by 3 percentage points to -29%.
Components of the HPSI – Job Loss Concern and Household Incomes

In July, the net share of employed consumers who say they are not concerned about losing their job increased 6 percentage points to 60%.

The net share of those who say their household income is significantly higher compared to a year ago remained the same month-over-month at 9%. The share of consumers who said their income will stay about the same remained consistent with the survey high seen last month.
On average, consumers expect rental prices to increase 6.6% over the next 12 months, a 0.6 percentage point decrease from last month. Home prices are expected to increase 1.9% on average over the next 12 months, a 1.1 percentage point increase from last month.

The share of consumers who expect home rental prices to go up decreased 2 percentage points to 67%, and the share who expect rental prices to go down remained the same month over month at 8%.
Additional National Housing Survey Key Indicators

The share of consumers who say they would buy a home if they were going to move remained the same month-over-month at 67%. The share who say they would rent increased by 1 percentage point to 33%.

The share of consumers who say getting a mortgage would be easy decreased by 1 percentage point to 44%, and the share of those who say it would be difficult increased by 1 percentage point to 56%.
The share of consumers who expect their personal financial situation to get better decreased 1 percentage point to 30%, while the share who expect it to get worse fell 1 percentage point to 18%. The share who expect it to stay the same increased by 1 percentage point to 51%, matching the survey high seen in April 2023.

The share of consumers who say the economy is on the wrong track decreased 2 percentage points to 72%. The share who say the economy is on the right track increased 2 percentage points to 28%.
### About the Survey

The National Housing Survey® polled a nationally representative sample of 1,011 household financial decision makers (margin of error ± 4.04%) aged 18 and older between July 1st and July 19th, 2023.

The survey was fielded through AmeriSpeak®, NORC at the University of Chicago’s probability-based panel, in coordination with Fannie Mae and PSB Insights.

The statistics in this release were estimated from sample surveys and are subject to sampling variability as well as non-sampling error, including bias and variance from response, nonreporting, and under-coverage, though weighting corrections have been applied. Averages of expected price changes were calculated after converting responses of "stay the same" to 0% and after excluding outliers, which were defined to be responses that were more than two standard deviations from the mean.

### How the Home Purchase Sentiment Index (HPSI) is Calculated*

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Formula</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net Good Time to Buy</strong></td>
<td>Q12</td>
</tr>
<tr>
<td>Very or Somewhat Good Time To Buy – Very or Somewhat Bad Time To Buy</td>
<td></td>
</tr>
<tr>
<td><strong>Net Good Time to Sell</strong></td>
<td>Q13</td>
</tr>
<tr>
<td>Very or Somewhat Good Time To Sell – Very or Somewhat Bad Time To Sell</td>
<td></td>
</tr>
<tr>
<td><strong>Net Home Prices Will Go Up (next 12 months)</strong></td>
<td>Q15</td>
</tr>
<tr>
<td>Home Prices Will Go Up – Home Prices Will Go Down</td>
<td></td>
</tr>
<tr>
<td><strong>Net Mortgage Rates Will Go Down (next 12 months)</strong></td>
<td>Q20B</td>
</tr>
<tr>
<td>Mortgage Rates Will Go Down – Mortgage Rates Will Go Up</td>
<td></td>
</tr>
<tr>
<td><strong>Net Confident About Not Losing Job (next 12 months)</strong></td>
<td>Q112B</td>
</tr>
<tr>
<td>Among Employed Respondents, Not at All or Not Very Concerned about Losing Job – Very or Somewhat Concerned about Losing Job</td>
<td></td>
</tr>
<tr>
<td><strong>Net Household Income</strong> Is Significantly Higher (past 12 months)**</td>
<td>Q116</td>
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<tr>
<td>Income Is Significantly Higher – Income Is Significantly Lower</td>
<td></td>
</tr>
</tbody>
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\[
HPSI = \frac{Q12 + Q13 + Q15 + Q20B + Q112B + Q116}{6} + 63.5
\]

* The HPSI calculation includes the addition of a constant of 63.5 in order to set the index's initial value at 60 as of March 2011, in range with the Index of Consumer Sentiment and the Consumer Confidence Index


**HPSI Overview:** [https://www.fanniemae.com/media/document/pdf/hpsi-overviewpdf](https://www.fanniemae.com/media/document/pdf/hpsi-overviewpdf)

### Home Purchase Sentiment Index Over the Past 12 Months

<table>
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<tr>
<th>Month</th>
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<td>July 2023</td>
<td>66.8</td>
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### Percent of respondents who say it is a good or bad time to buy

<table>
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<tr>
<th>Month</th>
<th>% Good Time to Buy</th>
<th>% Bad Time to Buy</th>
<th>Net % Good Time to Buy</th>
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<tr>
<td>July 2023</td>
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<tr>
<td>Percent of respondents who say it is a good or bad time to sell</td>
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<tr>
<td>---------------------------------------------------------------</td>
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<tr>
<td>% Good Time to Sell</td>
<td>% Bad Time to Sell</td>
<td>Net % Good Time to Sell</td>
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<tr>
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<tr>
<td>July 2023</td>
<td>64</td>
<td>36</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Percent of respondents who say home prices will go up, go down, or stay the same in the next 12 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Go Up</td>
</tr>
<tr>
<td>July 2022</td>
</tr>
<tr>
<td>August 2022</td>
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<tr>
<td>September 2022</td>
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<td>June 2023</td>
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<tr>
<td>July 2023</td>
</tr>
<tr>
<td>Percent of respondents who say mortgage rates will go up, go down, or stay the same in the next 12 months</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>% Go Up</td>
</tr>
<tr>
<td>---------</td>
</tr>
<tr>
<td>July 2022</td>
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<td>August 2022</td>
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<td>September 2022</td>
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<td>October 2022</td>
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<td>May 2023</td>
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<tr>
<td>June 2023</td>
</tr>
<tr>
<td>July 2023</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Percent of employed respondents who say are concerned or not concerned about losing their job</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Concerned</td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td>July 2022</td>
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<tr>
<td>August 2022</td>
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<td>September 2022</td>
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<tr>
<td>June 2023</td>
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<tr>
<td>July 2023</td>
</tr>
</tbody>
</table>
Percent of respondents who say their household income is higher, lower, or about the same compared to 12 months ago

<table>
<thead>
<tr>
<th></th>
<th>% Significantly Higher</th>
<th>% Significantly Lower</th>
<th>% About the Same</th>
<th>Net % Higher</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 2022</td>
<td>24</td>
<td>13</td>
<td>61</td>
<td>11</td>
</tr>
<tr>
<td>August 2022</td>
<td>25</td>
<td>15</td>
<td>59</td>
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<tr>
<td>September 2022</td>
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<td>January 2023</td>
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<tr>
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<td>22</td>
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</tr>
<tr>
<td>March 2023</td>
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<td>April 2023</td>
<td>24</td>
<td>11</td>
<td>64</td>
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<tr>
<td>May 2023</td>
<td>20</td>
<td>12</td>
<td>67</td>
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</tr>
<tr>
<td>June 2023</td>
<td>19</td>
<td>10</td>
<td>71</td>
<td>9</td>
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<tr>
<td><strong>July 2023</strong></td>
<td><strong>19</strong></td>
<td><strong>10</strong></td>
<td><strong>71</strong></td>
<td><strong>9</strong></td>
</tr>
</tbody>
</table>

Average home/rental price change expectation

<table>
<thead>
<tr>
<th></th>
<th>% Home Price Change</th>
<th>% Rental Price Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 2022</td>
<td>1.9</td>
<td>7.6</td>
</tr>
<tr>
<td>August 2022</td>
<td>-0.4</td>
<td>5.7</td>
</tr>
<tr>
<td>September 2022</td>
<td>-1.1</td>
<td>6.2</td>
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<tr>
<td>October 2022</td>
<td>-1.4</td>
<td>6.1</td>
</tr>
<tr>
<td>November 2022</td>
<td>-1.7</td>
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<tr>
<td>December 2022</td>
<td>-1.6</td>
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<tr>
<td>March 2023</td>
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<td>April 2023</td>
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<td>May 2023</td>
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<td>6.7</td>
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<tr>
<td>June 2023</td>
<td>0.8</td>
<td>7.2</td>
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<tr>
<td><strong>July 2023</strong></td>
<td><strong>1.9</strong></td>
<td><strong>6.6</strong></td>
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</table>
### Percent of respondents who say home rental prices will go up, go down, or stay the same in the next 12 months

<table>
<thead>
<tr>
<th></th>
<th>% Go Up</th>
<th>% Go Down</th>
<th>% Stay the Same</th>
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<tbody>
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<tr>
<td>July 2023</td>
<td>67</td>
<td>8</td>
<td>24</td>
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</table>

### Percent of respondents who say they would buy or rent if they were going to move

<table>
<thead>
<tr>
<th></th>
<th>% Buy</th>
<th>% Rent</th>
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<tbody>
<tr>
<td>July 2022</td>
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</table>
### Percent of respondents who think it would be difficult or easy for them to get a home mortgage today

<table>
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<tr>
<th>Month</th>
<th>% Difficult</th>
<th>% Easy</th>
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### Percent of respondents who expect their personal financial situation to get better, get worse, or stay the same in the next 12 months

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<th>Month</th>
<th>% Get Better</th>
<th>% Get Worse</th>
<th>% Stay the Same</th>
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