

《美国中等收入阶层购房难：合适房源供应极为短缺》

由于美国房价飙升，市场上价格适中的房源大减，美国中等收入阶层正面临着购房难的问题。目前美国市场上只有不到四分之一的房子是中等收入者买得起的。



Middle income home buyers in the United States are finding little on the market to buy, even if they can qualify and afford a mortgage. These would-be buyers face the most severe housing shortage of any other income bracket, according to a new analysis from the National Association of Realtors and Realtor.com that found the market is short more than 300,000 affordable homes for these buyers.

美国中等收入购房者即使有资格贷款又能支付得起按揭，在市场上也找不到买得起的房。美国全国房地产经纪人协会及其官网Realtor.com的最新分析表明，中等收入购房者面临着比其他收入阶层更严重的房源短缺问题，合适房源的缺口超过了30万套。

The report defined a middle-income home buyer as someone in a household earning up to \$75,000 a year, the median household income in the United States. Given that income, these buyers can purchase homes valued up to \$256,000 without being overburdened

with housing costs.

这一报告将中等收入购房者定义为家庭年收入达到美国中位数水平7.5万美元的人。这个收入阶层的人可以买得起最高价为25.6万美元的房屋，同时不会负担过重。

And there are a lot fewer homes in this category than a few years ago.

但是这一价位的房子相比几年前少了很多。

Middle-income buyers can afford to buy less than a quarter — only 23% — of listings that are currently on the market. Five years ago, this income group could afford to buy half of all available homes, according to the report.

报告称，目前市场上只有不到四分之一(23%)的房子是中等收入者买得起的。五年前，市场上半数的房子都是他们买得起的。

"Middle-income buyers face the largest shortage of homes among all income groups, making it even harder for them to build wealth through homeownership," said Nadia Evangelou, NAR senior economist and director of real estate research.

美国全国房地产经纪人协会的高级经济学家、房地产研究主管纳迪亚·埃万耶卢说：“中等收入购房者面临着比其他所有收入阶层都更大的房源缺口，这让他们更难以通过拥有住房来积累财富。”

At the end of April 2023, approximately 1.1 million homes were available for sale, an increase of 5 percentage points from one year ago — but only a fraction of those are available to middle-income buyers.

截至2023年4月底，市场在售的房屋约达110万套，相比一年前增加了5%，但只有很小一部分是中等收入者买得起的。

"Ongoing high housing costs and the scarcity of available homes continues to present budget challenges for many prospective buyers, and it's likely keeping some buyers in the rental market or on the sidelines and delaying their purchase until conditions improve," said Danielle Hale, Realtor.com's chief economist.

Realtor.com的首席经济学家丹妮尔·海尔称：“当前的高房价和合适房源的稀缺继续挑战着许多潜在买家的预算，这可能会导致一些人被迫租房或观望，推迟购房直至条件改善。”

"Those who are able to overcome affordability constraints may be increasingly drawn to newly constructed homes or to the suburbs and beyond, both of which may offer buyers more realistic opportunities for homeownership in the near term," she said.

她说：“那些能够克服经济难题的购房者可能越来越多地会选择购买新建的房屋或到郊区甚至更远的地方买房，这些选择可能会让购房者有机会在短期内拥有住房。”

重点词汇

United States 美国；美利坚合众国；依宪法而联合起来的州的总称

on the market 在出售；待售/上市；投入市场

even if 即使；虽然

would-be 未来的；想要成为某种人物的人

housing shortage 住房短缺；房荒；住房不足

of any 任何；在所有的…当中

other income 其他收入；其它收入；其他收益；其他所得；营业外收入

according to 根据；据；按；依照；按照

National Association 国家协会

more than 非常，极其；超过，超出，超出……的；比……更；比……更重要；超出需要，超乎寻常

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