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45% of Americans Say the Government Shutdown Makes Them Less Likely to Make a Major Purchase, Up From 21% in Early October

- *More than a third of Americans say they are worse off financially because of the shutdown, according to a new Redfin survey*
- *45% of respondents are less likely to make a major purchase overall due to the government shutdown, up from 21% in early October*
- *7% of Americans with monthly housing payments have missed a payment in the past three months, while 13% have been late on a payment. 14% predict they will miss or be late on a housing payment in the next three months.*

SEATTLE — Nov. 7, 2025 — Nearly half of Americans (45%) say they're less likely to make a major purchase like a home or car due to the ongoing federal government shutdown, according to a new Redfin survey. That share has doubled over the past month, rising from 21% in early October to 45% in early November—as detailed in a new [report](#) from [Redfin](#), the real estate brokerage powered by Rocket.

The biggest jump came among those who say they're *much less likely* to make a major purchase, rising from 14% to 28%. Another 17% say they're *a little less likely*, up from 8% a month earlier.

Just over half (51%) say the shutdown hasn't changed their likelihood of making a major purchase, down from 64% in early October.

This is according to a Redfin-commissioned survey conducted by Ipsos on November 3-4, 2025. The nationally representative survey was fielded to 1,005 U.S. residents. Results are compared to a [survey](#) fielded on October 3 at the start of the government shutdown, and to a [survey](#) fielded from August 7-14 about job security. See the report for more information about the survey methodology.

The federal government shut down on October 1, after Congress failed to agree on a new budget for the 2026 fiscal year, forcing hundreds of thousands of federal workers to go without pay and disrupting some state and local programs that rely on federal funding. The stalemate has rattled economists and consumers alike. The Congressional Budget Office estimates the shutdown could shave up to \$14 billion off the U.S. economy and temporarily slow growth by as much as two percentage points if it extends through the end of November.

21% of Americans say they are delaying a major purchase due to the shutdown

One in five Americans (21%) now say they're delaying a major purchase, up from 17% in early October, while 15% say they've canceled plans altogether, up from 7%.

The majority (57%) say the shutdown has caused no impact to their timeline for making a major purchase, down from 65% a month ago.

Nearly half of Americans say the shutdown has had a negative impact on their lives

The shutdown's footprint extends beyond purchases. Nearly half (46%) of Americans say it's having a negative impact on their life, with 16% saying it's having a major negative impact and 30% saying it's having a minor negative impact.

Half of Americans (50%) say the shutdown has had no impact on their own life.

35% of Americans are doing worse financially because of the shutdown

More than a third of Americans are doing worse financially because of the government shutdown, including 12% who are doing much worse and 24% who are doing a little worse.

The majority (61%), however, say the shutdown has had no impact on their personal financial situation.

7% of Americans with monthly housing payments have missed a payment in the past three months, while 13% have been late

Of the 745 respondents with a monthly mortgage or rent payment, about one in five have missed (7%) and/or been late (13%) to make their housing payment over the past three months.

Of those who have a monthly housing payment to make, 14% are likely to be late on their payment in the *next* three months, while 10% are likely to miss a payment in the *next* three months.

A third of people who have missed or been late to make housing payments, and who are likely to, cite government shutdown as a direct cause

Of the 107 respondents who have missed or been late to make monthly housing payments in the past three months, and who are likely to miss or be late in the next three months, 32% say the government shutdown is a direct cause. Another 17% said the shutdown is an *indirect* cause for their missed or late payment.

A higher share (37%) say the shutdown is not a reason for their missed or late payment.

Decreased or delayed income is the most cited reason for missing or being late to make housing payments

The most cited reason for missing or being late to make housing payments (34%)—or being likely to in the next three months (37%)—is a decrease in income or income delays.

The next most cited reason for respondents who have already missed or been late to make payments is emergency expenses or unexpected costs (28%). Increased debt or credit obligations (26%) is the second most cited reason for respondents who expect to miss or be late making their payment.

33% of workers are concerned about their job security

Adding to the effect of a government shutdown and general economic uncertainty, several high-profile companies—including Amazon and UPS—announced major layoffs in late October impacting tens of thousands of employees.

Nearly 33% of workers surveyed said they are concerned about their job security—virtually unchanged from Redfin’s August job security survey (31%).

The majority (61%) of employed survey respondents say they were confident about their job security, including 41% who are very confident and 20% who are somewhat confident. Those numbers were also similar to August’s results.

Of the workers who *are* concerned about their jobs, tariffs (21%) and government restructuring (20%) are the most cited reasons for the concern. That is a change from August, when company performance was the most cited reason.

To view the full report, including charts and additional methodology details, please visit:

<https://www.redfin.com/news/shutdown-sentiment-job-security-survey>

About Redfin

Redfin is a technology-driven real estate company with the country's most-visited real estate brokerage website. As part of Rocket Companies (NYSE: RKT), Redfin is creating an integrated homeownership platform from search to close to make the dream of homeownership more affordable and accessible for everyone. Redfin’s clients can see homes first with on-demand tours, easily apply for a home loan with Rocket Mortgage, and save thousands in fees while working with a top local agent.

You can find more information about Redfin and get the latest housing market data and research at [Redfin.com/news](https://www.redfin.com/news). For more information about Rocket Companies, visit [RocketCompanies.com](https://www.RocketCompanies.com).

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