

— INDUSTRY PULSE REPORT

# THE STATE OF HOME SERVICE SPENDING

Homeowners are staying put, fixing more, and taking time to commit. The 2026 market and how to win it.



We asked 1,100+ U.S. homeowners about their 2026 home project plans, priorities, and budget pressures. What stood out: They're staying put and fixing up the homes they have. And while they're spending, they're taking it slow and being selective.

<b>72%</b> plan to stay in their current home.	<b>96%</b> plan to spend on home projects.	<b>79%</b> plan to repair or replace a system.	<b>69%</b> live in homes 20+ years old.	<b>77%</b> are delaying or scaling back home projects due to rising costs.
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#### WHAT IT MEANS FOR PROS

- 01 YOUR BEST PROSPECT IS IN YOUR PIPELINE.** With **72%** of homeowners staying in aging homes, there's real opportunity in repeat business and customer education. **41%** surveyed say they've paid a price for delaying repairs.
- 02 THE SPENDING MOMENT IS REACTIVE.** **58%** contact a Pro when there's a sudden problem. **72%** are willing to pay a premium for an emergency to be resolved within 24 hours.
- 03 \$500 IS THE DIY-TO-PRO LINE.** Above it, **57%** bring in an expert like you. Below it, you're competing with DIY. **33%** of homeowners plan to spend more than \$7,500 on home projects this year.
- 04 FINANCING HELPS TURN HESITATION TO YES.** **68%** of homeowners seek additional quotes when prices come in higher than expected. **62%** are more likely to move forward with a job when financing is offered.

# 72%

of homeowners plan to stay in their current home for the foreseeable future.

The lock-in effect is real and accelerating. With mortgage rates elevated and inventory constrained, moving isn't the plan for most American homeowners, which means the home they're in is the home they need to maintain, repair, and improve. That sustained commitment creates durable, long-term demand for home service professionals.

For some, that commitment is by choice. For others, it isn't. 20% of surveyed homeowners say they would move if it were realistic, which may push them to spend on repairs rather than discretionary improvements.

And these aren't new homes. 69% of surveyed homeowners live in houses that are 20 or more years old, well past the age when major systems start to wear out. Combine aging stock with the decision to stay put, and you have a compounding repair backlog that only grows over time.

## 69%

live in homes that are 20+ years old.

## 42%

have owned their home for 10+ years.

## 40+

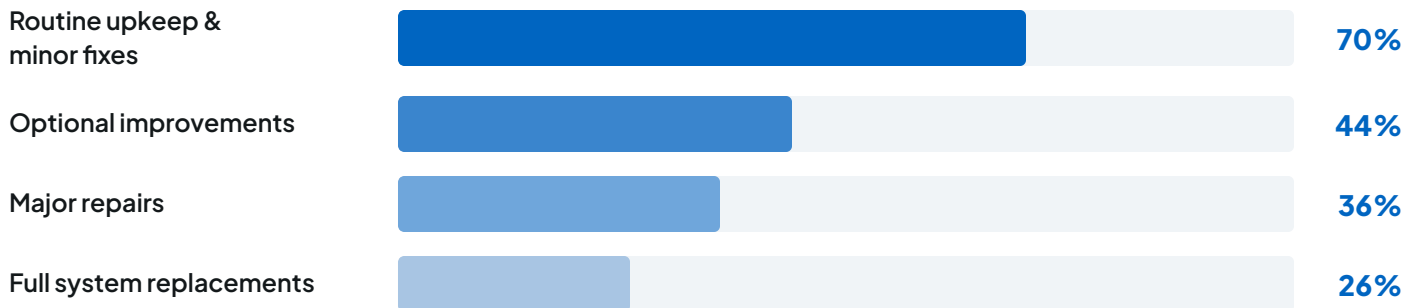
median age of U.S. homes (Harvard JCHS).

# 79%

## of homeowners plan to repair or replace at least one home system in 2026.

The work topping to-do lists isn't aspirational. It's structural. Minor repairs and routine upkeep lead. More than a third of homeowners are planning major repairs. And one in four expect a full system replacement; the highest-value segment in the market.

### HOME PROJECT TYPES PLANNED FOR 2026



Multi-select; respondents could choose more than one project type. Percentages reflect share of all homeowners surveyed.

“ Things are rising in cost rapidly, so more appliances will be worth repairing vs replacing. There are still a lot getting replaced, but I see it getting further and further apart. I make more money repairing, so it works out well for me.

CAMERON D. · HANDYMAN HERO SERVICES

# 96%

plan to spend on home projects in 2026. The question isn't if they'll spend, it's what triggers the call to a Pro.

THE TRIGGER

## 58%

A sudden problem. Something failed and they need it fixed now.

## 51%

A smaller issue getting worse. Known problem, gradually escalating.

## 47%

Routine maintenance. Scheduled or seasonal upkeep.

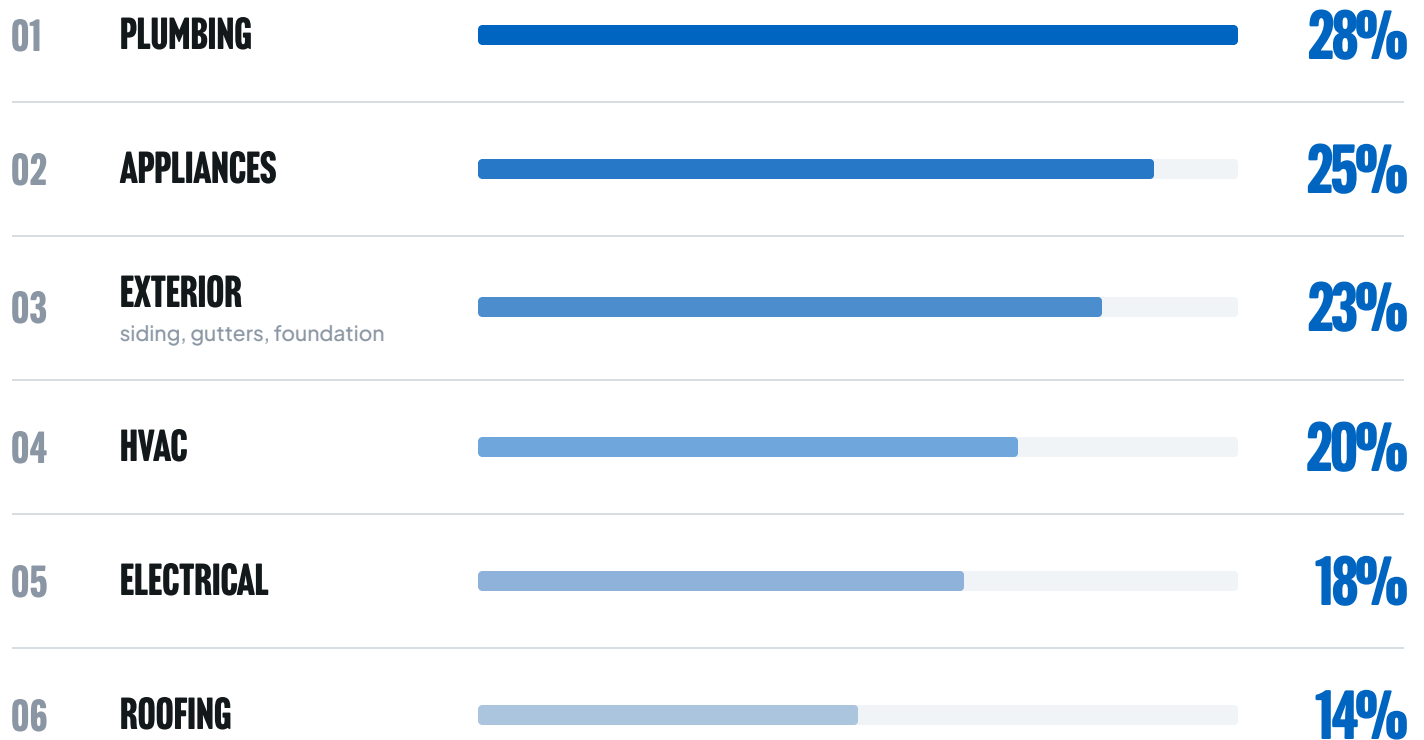
## 38%

A planned project or upgrade. They've been thinking about it.

Multi-select; respondents could choose more than one reason they contact a Pro. Percentages reflect share of all homeowners surveyed.

# THE SYSTEMS THAT RUN DAILY LIFE.

When asked which systems they plan to repair or replace in 2026, homeowners pointed to the essentials, with plumbing, appliances, and exterior work leading.



Multi-select; respondents could choose more than one system. Percentages reflect share of all homeowners surveyed.

#### WHAT WE SEE ON HOUSECALL PRO

Housecall Pro platform data backs it up. Repairs represented **~88%** of HVAC jobs, **~87%** of plumbing jobs, and **~96%** of appliance jobs in Q1. Our data also shows a 10% increase in HVAC repair revenue share from **21.6%** in Q4 2021 to **31.3%** in Q4 2025.

[Dig deeper in our HVAC Repair Economics Report →](#)

# BUDGETS AREN'T BACKING DOWN.

Spending intent is holding up despite cost pressure: 59% of homeowners say they spent more than \$3,000 in 2025. 56% plan to spend that in 2026.

# 56%

of homeowners expect to spend more than **\$3,000** on home projects this year

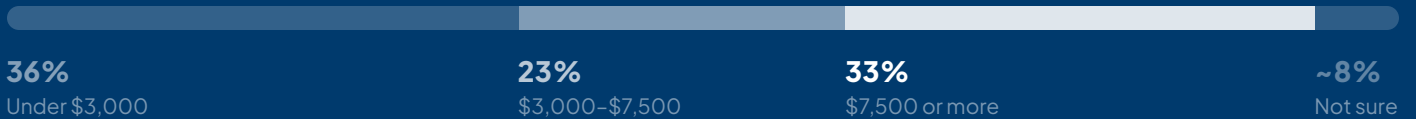
More than half of homeowners are budgeting for significant project spend in 2026.

# 33%

of homeowners expect to spend more than **\$7,500** on home projects this year

One in three homeowners is planning major project investment in 2026.

Estimated 2026 home project spending · distribution of homeowners surveyed



# \$500

is the DIY-to-Pro line.

57% say they'd hire a professional when a project hits \$500 or more.

# 77%

## are delaying or scaling back home projects due to rising costs.

Budget sensitivity is widespread, but it isn't the same as avoidance. Most homeowners who are pulling back haven't abandoned their plans. They've refined them. They're comparing quotes more carefully, delaying discretionary improvements, and prioritizing the repairs they can't keep pushing off.

For home service Pros, this is a market that rewards credibility. Homeowners feeling the squeeze are still spending: 56% expect to invest more than \$3,000 this year, but they're choosing carefully. 68% will shop around if a price comes in higher than expected.

**Budget-conscious homeowners are still spending, but being selective.**

**The opportunity: Make it easy to choose your business.**

# 68%

### COMPARE

will **get other quotes** when pricing comes in higher than expected.

# 62%

### FINANCE

are more likely to move forward **when financing is offered**.

# 41%

### DELAY

have **delayed a repair** that ended up costing more later.

# THREE ACTS. SIX MOVES. ONE PLAYBOOK.

The first half of this report described the market. This half is about what to do with it: six concrete moves drawn from the data and real Pros, grouped into the three moments that decide the job.



## WIN THE MOMENT

Respond first. Read the trigger. The job is half-booked before the estimate.



## MAKE THE YES EASY

Price clearly. Offer financing upfront. Friction is what stalls the close.



## BE THEIR NEXT CALL

Educate on the cost of waiting. Retarget the ones who didn't book.

# THE FIRST SIXTY SECONDS DECIDE THE JOB.

When something breaks, the Pro who responds fast and reads the trigger correctly is already halfway booked.

## 01 Respond before they call someone else.

In urgent situations, homeowners aren't comparing quotes. They're calling until someone picks up. The Pro who responds first wins the job, and the margin: **72%** of homeowners said they'd pay more for emergency resolution within 24 hours.

**29%**

would pay **much more**

**42%**

would pay **somewhat more**

**19%**

expect **standard pricing** regardless

"Make it easy for a customer to book with you... Remove all friction from them calling somebody else."



— CHRIS G., LASER FOCUSED SOLUTIONS

## 02 Read the trigger. Change your approach.

The reason a homeowner calls tells you what they need in the first sixty seconds. An emergency caller (**58%**) needs resolution before anything else. A gradual-escalation caller (**51%**) has been watching the problem and is open to options. A routine-maintenance caller (**47%**) is the easiest conversation you'll have all week. The script shouldn't be the same across all three.

"There's a couple different mindsets you can have when you go to a customer's house. You can do a fix-me mindset, a help-me mindset which is all about sales, or a help-them mindset. We're all about the help-them."



— CHAD L., RAPID ROOTER PLUMBING

# FRICITION IS THE GAP BETWEEN A YES AND A DELAY.

Budget-conscious homeowners aren't saying no; they're saying "make it easier." Price clearly, offer payment options before they ask, and the comparison shopping slows down.

## 03 Offer financing upfront.

A 2026 [Synchrony study](#) found 7 in 10 homeowners lack adequate repair reserves; 3 in 4 know contractor financing exists, only 1 in 3 has ever used it. Offering it in the estimate shifts the question from "Can I afford this?" to "Does a monthly payment make sense?" Of the homeowners we surveyed, **62%** said they're more likely to move forward when financing is available. And yet, only **25%** ask about it when an estimate is higher than expected.

"Customers are in a position where they're not totally aware of their eligibility until they're at the last mile, where they've already made budget decisions in their head."



— KYLE R., AC AUTHORITY

## 04 Make your estimate easy to say yes to.

A single-line estimate invites comparison. A detailed estimate with good-better-best options changes the decision from **whether** to hire you to **which** solution to pick, anchoring your middle tier as the rational choice. **57%** said they'd hire a Pro over DIY once a job hits \$500 or more.

"When you provide people options, you open yourself up to changing the conversation. It's no longer, 'Do you wanna buy this thing?' It's, 'I have some options here. Which one works best for you?'"



— CHRIS P., PLUNKETT HOME SERVICES

# THE PIPELINE DOESN'T END AT THE ESTIMATE.

72% of homeowners are staying put and 69% live in homes 20+ years old. The customer who didn't book today is still in the market, and the job you don't do this year is one you can win the next.

## 05

### Educate them about the cost of waiting.

For many homeowners, waiting doesn't save money; it just moves the bill, and often inflates it. **41%** of those we surveyed said they've delayed a repair that ended up costing more later. Synchrony also found homeowners underestimate lifetime maintenance costs by more than \$250,000.

"Educate your customer — do they know what's going to happen when something fails when it is needed? If they spend the \$200 or \$300 now to fix a system, it could prevent thousands of dollars' worth of damage."



— TRACEY F., REMEDY PLUMBING

## 06

### Retarget the estimates that didn't close.

Every declined estimate is a customer who expressed interest, and there likely are more of them in your pipeline than there used to be. A follow-up with an updated price, seasonal promotion, or new financing offer can **bring them back** when their timing or budget shifts.

"If you're not retargeting your clients that didn't move forward with you, you're missing out. Any customer that doesn't book their estimate gets a follow-up in 90 days. I've set that campaign up, and it's returned customers."



— CHRIS O., NW MOSS REMOVAL

## Methodology

This report draws on a Housecall Pro homeowner survey of 1,100+ U.S. homeowners conducted February 25–26, 2026. Respondents were adults aged 18+, pre-targeted as homeowners by SurveyMonkey and screened to confirm they are the primary or joint decision-maker for household maintenance.

Results were balanced by age, gender, and region against U.S. Census benchmarks. As an online, non-probability sample, results should be interpreted directionally.

Multi-select questions (systems, project types, decision triggers) reflect the share of respondents who selected each option and do not sum to 100%.

Platform data reflects Housecall Pro activity, with year-over-year comparisons. Repair-versus-install figures are drawn from HVAC, plumbing, and appliance jobs on the platform during this period. Platform data captures behavior among businesses using Housecall Pro and may not represent the full home services market.

## About Housecall Pro

Housecall Pro® is a leading AI field service platform trusted by more than 200,000 home service professionals who have served 1 in 4 American homes. With Housecall Pro, the busywork runs itself, from scheduling and dispatching to payments and customer communication, so Pros can focus on the job and grow their business.

Housecall Pro also supports the industry through Champion the Trades™. Learn more at [housecallpro.com](https://housecallpro.com).

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### MEDIA CONTACT

Taylor D'Eliseo · Walker Sands for Housecall Pro  
[taylor.deliseo@walkersands.com](mailto:taylor.deliseo@walkersands.com)