

# Mortgage Rates Have Declined for 7 Straight Weeks

30-Year Fixed Mortgage Rate, 2025



Source: Freddie Mac

# Mortgage Rates Review

**William Thomas Stead**



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**Monetary Policy Transmission Through Adjustable-Rate Mortgages in the Euro Area** Giovanni Sciacovelli,2025-12-05 This paper studies the role of adjustable rate mortgages ARMs in monetary policy transmission within the Euro Area Conventional wisdom holds that ARMs are relevant per se This study finds that the presence of liquidity constrained households strongly influences their impact Using Euro Area survey data I document that transmission is stronger in countries that exhibit both high ARM shares and sizable shares of liquidity constrained households To interpret this finding I develop a heterogeneous agent model featuring i heterogeneity in marginal propensities to consume MPCs ii agents making both housing and mortgage choices and iii a fraction of households with ARMs In the model MPCs determine the extent to which changes in mortgage payments translate into changes in consumption making ARMs an important transmission vehicle only when paired with high MPCs These results highlight that accounting for household heterogeneity in MPCs is essential to assess the strength of transmission through ARMs

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*Economic Policy Review* ,2001      **The Financial Review of Reviews** ,1909      Musselman v. Governor (On Rehearing), 450 MICH 574 (1996) ,1996 97322 97915      **Illinois Law Review** ,1917 Vols 6 13 include issues of the Bulletin of the Legal Aid Society of Chicago      *New York Supreme court* ,

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