

THE U.S. Mortgage Rate Surge

The U.S. 30-year fixed-rate mortgage has reached its highest level in over 20 years.

U.S. 30-YEAR FIXED-RATE MORTGAGE VS. EXISTING HOME SALES

8% Mortgage Rate

Existing Home Sales 7M



2023
With high mortgage rates, rising home prices, and a constrained housing inventory, U.S. housing affordability is at its lowest point since 1989.
Source: National Association of Realtors

Sources: FreddieMac, Trading Economics



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Report of the Commission on Mortgage Interest Rates to the President of the United States and to the Congress United States. Commission on Mortgage Interest Rates,1969 **Public Documents of the State of Wisconsin** Wisconsin,1907
House documents ,1896 The Yale Review George Park Fisher,George Burton Adams,Henry Walcott Farnam,Arthur Twining Hadley,John Christopher Schwab,William Fremont Blackman,Edward Gaylord Bourne,Irving Fisher,Henry Crosby Emery,Wilbur Lucius Cross,1900 Monthly Bulletin of the Bureau of Economic and Social Intelligence ,1914 **An Encyclopaedia of Conveyancing and Commercial and Mercantile Documents** ,1919 *A Concise Treatise on Mortgages, Pledges, and Liens* Walter Ashburner,1897 **The Law Reports** ,1922 *The Rate of Interest: Its Nature, Determination and Relation to Economic Phenomena* Irving Fisher,1907 **Diplomatic and Consular Reports.**
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