

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. Miscellaneous Series** Great Britain. Foreign Office,1900 The Massachusetts register ,2007 The Acts of the Parliament of the Commonwealth of Australia Passed in the Session of ... Australia,1920 Institute News Institute for Economic Research,Northwestern University (Evanston, Ill.). Institute for Research in Land Economics and Public Utilities,1923 *Journal of Farm Economics* ,1925 Includes papers and reports of the American Farm Economic Association

The Law Times Reports ,1904 **The American Economic Review** ,1916 Includes annual List of doctoral dissertations in political economy in progress in American universities and colleges and the Hand book of the American Economic Association **The Law Relating to the Salmon Fisheries of England and Wales, as Amended by the Salmon Fishery Act, 1873, Incorporating the Bye-laws, Statutes and Cases to November, 1876** John William Willis Bund,1876 The National Real Estate Journal ,1924 **Knight's Local Government Reports** ,1920 *Transactions of the Commonwealth Club of California* Commonwealth Club of California,1915

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