

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 Law Reports* ,1922 **Monthly Bulletin of the Bureau of Economic and Social Intelligence** ,1914 *The Rate of Interest: Its Nature, Determination and Relation to Economic Phenomena* Irving Fisher,1907 *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 Times Law Reports William Frederick Barry,1925 *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
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