

# Mortgage Rates Have Declined for 7 Straight Weeks

30-Year Fixed Mortgage Rate, 2025



Source: Freddie Mac

# Mortgage Rates Review

**Jiyuan Zhang**



## **Mortgage Rates Review:**

*The GAO Review*, 1980      **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      **The Review of Reviews** William Thomas Stead, 1900      **Federal Home Loan Bank Board Journal**, 1982 Includes a statistical series section which provides economic information on the Nation s savings and homefinancing industry      **American Monthly Review of Reviews**, 1906      **The American Review of Reviews** Albert Shaw, 1921      American Monthly Review of Reviews Albert Shaw, 1915      **The American Monthly Review of Reviews**, 1906      **The American Review of Reviews**, 1915      **Quarterly Review - Federal Reserve Bank of New York** Federal Reserve Bank of New York, 1982      The Review of Reviews Albert Shaw, 1894      *Parliamentary Debates* New Zealand. Parliament, 1983      **Review of Reviews for Australasia** William Henry Fitchett, Henry Stead, William H. Judkins, 1901      **Digest; Review of Reviews Incorporating Literary Digest**, 1916      Journal - Federal Home Loan Bank Board, 1978      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      **Justice of the Peace and Local Government Review**, 1929

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