

# Mortgage Rates Have Declined for 7 Straight Weeks

30-Year Fixed Mortgage Rate, 2025



Source: Freddie Mac

# Mortgage Rates Review

**William B. French, Stephen John  
Martin, Thomas E. Battle**



## **Mortgage Rates Review:**

**The Review of Reviews** Albert Shaw,1894      American Monthly Review of Reviews Albert Shaw,1894      *The Review of Reviews* William Thomas Stead,1900      **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

Parliamentary Debates New Zealand. Parliament,1983      Housing Finance Review ,1983      **Federal Home Loan Bank Board Journal** ,1982 Includes a statistical series section which provides economic information on the Nation s savings and homefinancing industry      Quarterly Review - Federal Reserve Bank of New York Federal Reserve Bank of New York,1982      *Financial Institutions, Markets, and Money* David S. Kidwell,Richard Lewis Peterson,1990      **Economic Policy Review** ,2001      **Public Opinion** ,1894      **Midland Bank Review** Midland Bank,1962      **New Zealand News Review** ,1988      **Journal - Federal Home Loan Bank Board** ,1978      **Annual Report of the American Historical Association** American Historical Association,1896      **House documents** ,1896      **Office of Thrift Supervision Journal** ,1982      Business Review Weekly ,2004      Real Estate Review's Guide to Real Estate Licensing Examinations for Salespersons and Brokers William B. French,Stephen John Martin,Thomas E. Battle,1981      Quarterly Review ,2000

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