

Mortgage Rates Have Declined for 7 Straight Weeks

30-Year Fixed Mortgage Rate, 2025



Source: Freddie Mac

Mortgage Rates Review

Giovanni Sciacovelli

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

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 ARM's in monetary policy transmission within the Euro Area Conventional wisdom holds that ARM's 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 ARM's In the model MPCs determine the extent to which changes in mortgage payments translate into changes in consumption making ARM's 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 ARM's

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