

MORTGAGE REFINANCE RATES:

A Simple Guide
for Homeowners



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for Homeowners

Mortgage Rates Review

Giovanni Sciacovelli

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The American Review of Reviews, 1915 *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 American Monthly Review of Reviews**, 1906 *American Monthly Review of Reviews* Albert Shaw, 1915 Review of Reviews for Australasia William Henry Fitchett, Henry Stead, William H. Judkins, 1901 **American Monthly Review of Reviews**, 1906 **Economic Policy Review**, 2001 Parliamentary Debates New Zealand. Parliament, 1983 **Digest; Review of Reviews Incorporating Literary Digest**, 1916 *Quarterly Review* Federal Reserve Bank of New York, 1982

Financial Institutions, Markets, and Money David S. Kidwell, Richard Lewis Peterson, 1990 **New York Supreme court**, **New Zealand News Review**, 1988 **Midland Bank Review** Midland Bank, 1962 The Review, 1929

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