

Historic Mortgage Rates by Decade

Decade	Average Rate	Payment
1970s	8.86%	\$1,589
1980s	12.7%	\$2,166
1990s	8.12%	\$1,484
2000s	6.29%	\$1,237
Nov. 2014	4.01%	\$956

The average 30-year fixed mortgage rates and the approximate payment for a \$200,000 mortgage. Payments are principal & interest only, based on a \$200,000 fully amortizing mortgage. All terms are assumed to be 30 years. November rate taken from Freddie Mac.



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A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name David Baud.

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The Pricing-Out Phenomenon in the U.S. Housing Market Francesco Beraldi, Mr. Yunhui Zhao, 2023-01-06 The COVID 19 pandemic further extended the multi year housing boom in advanced economies and emerging markets alike against massive monetary easing during the pandemic In this paper we analyze the pricing out phenomenon in the U S residential housing market due to higher house prices associated with monetary easing We first set up a stylized general equilibrium model and show that although monetary easing decreases the mortgage payment burden it would raise house prices lower housing affordability for first time homebuyers and increase housing wealth inequality between first time and repeat homebuyers We then use the U S

household level data to quantify the effect of the house price change on housing affordability relative to that of the interest rate change We find evidence of the pricing out effect for all homebuyers moreover we find that the pricing out effect is stronger for first time homebuyers than for repeat homebuyers The paper highlights the importance of accounting for general equilibrium effects and distributional implications of monetary policy while assessing housing affordability It also calls for complementing monetary easing with well targeted policy measures that can boost housing affordability particularly for first time and lower income households Such measures are also needed during aggressive monetary tightening given that the fall in house prices may be insufficient or too slow to fully offset the immediate adverse impact of higher rates on housing affordability

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