Fidelity Viewpoints®

market sense

The latest headlines, the current market conditions, and what it all means for you.

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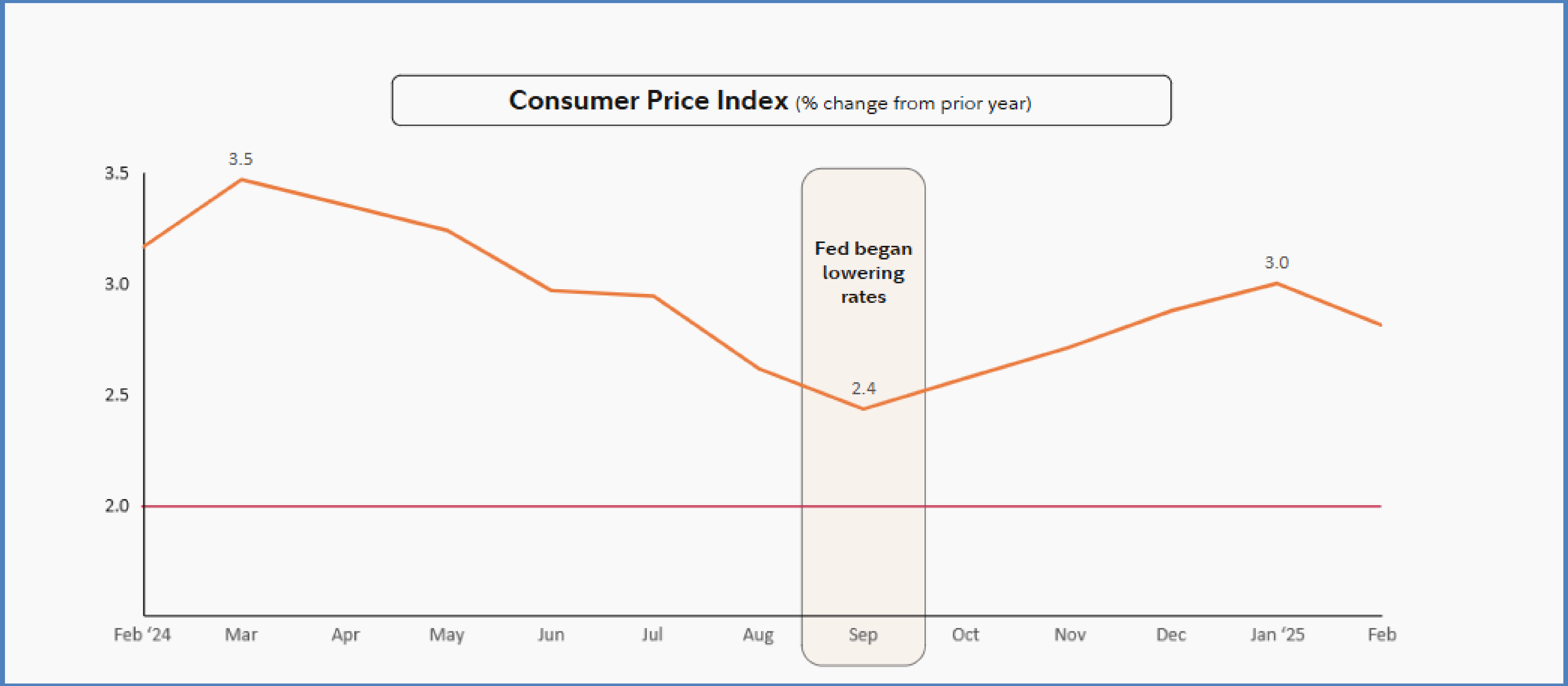
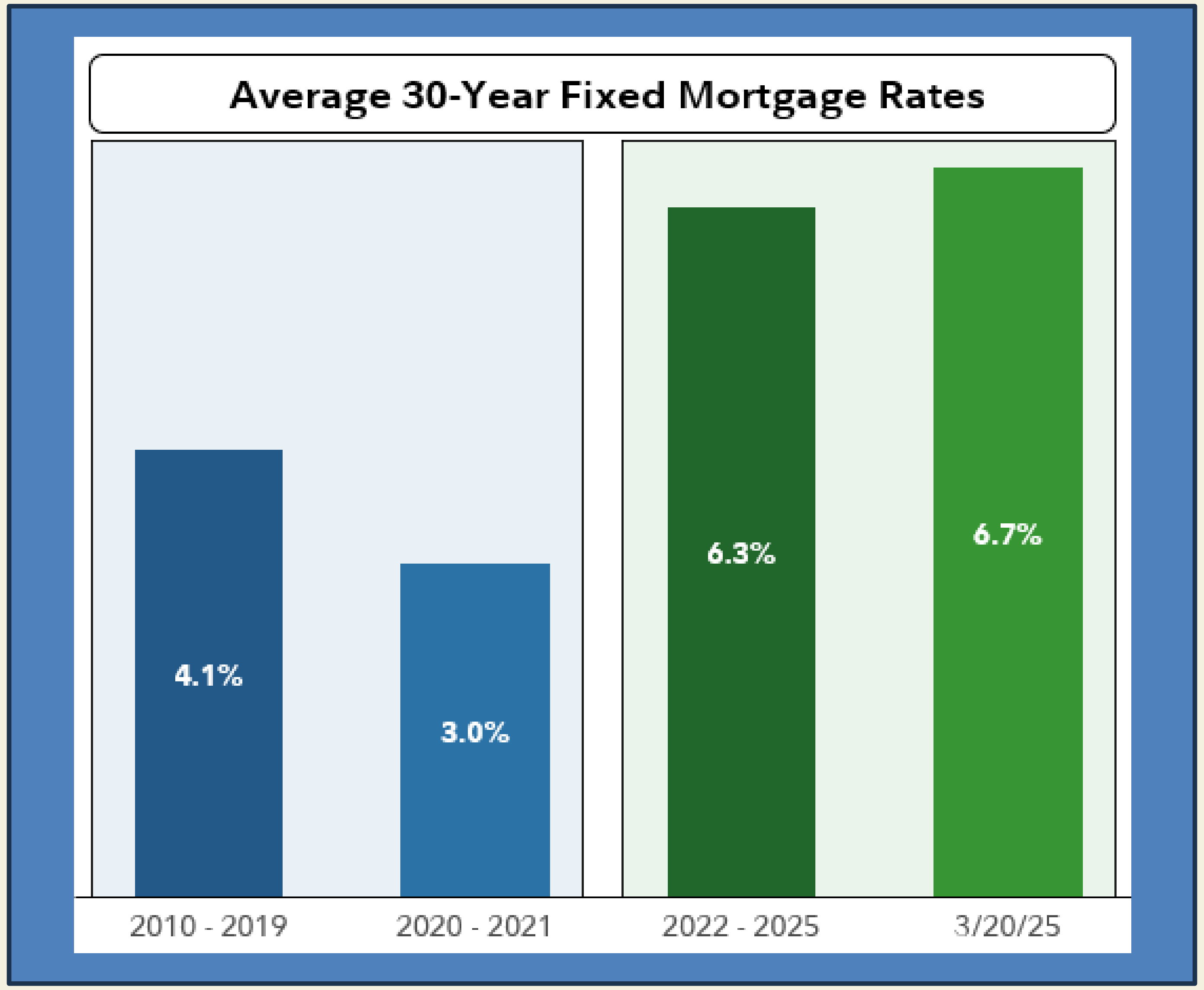
Higher Inflation Has Contributed To Keeping Mortgage Rates Higher

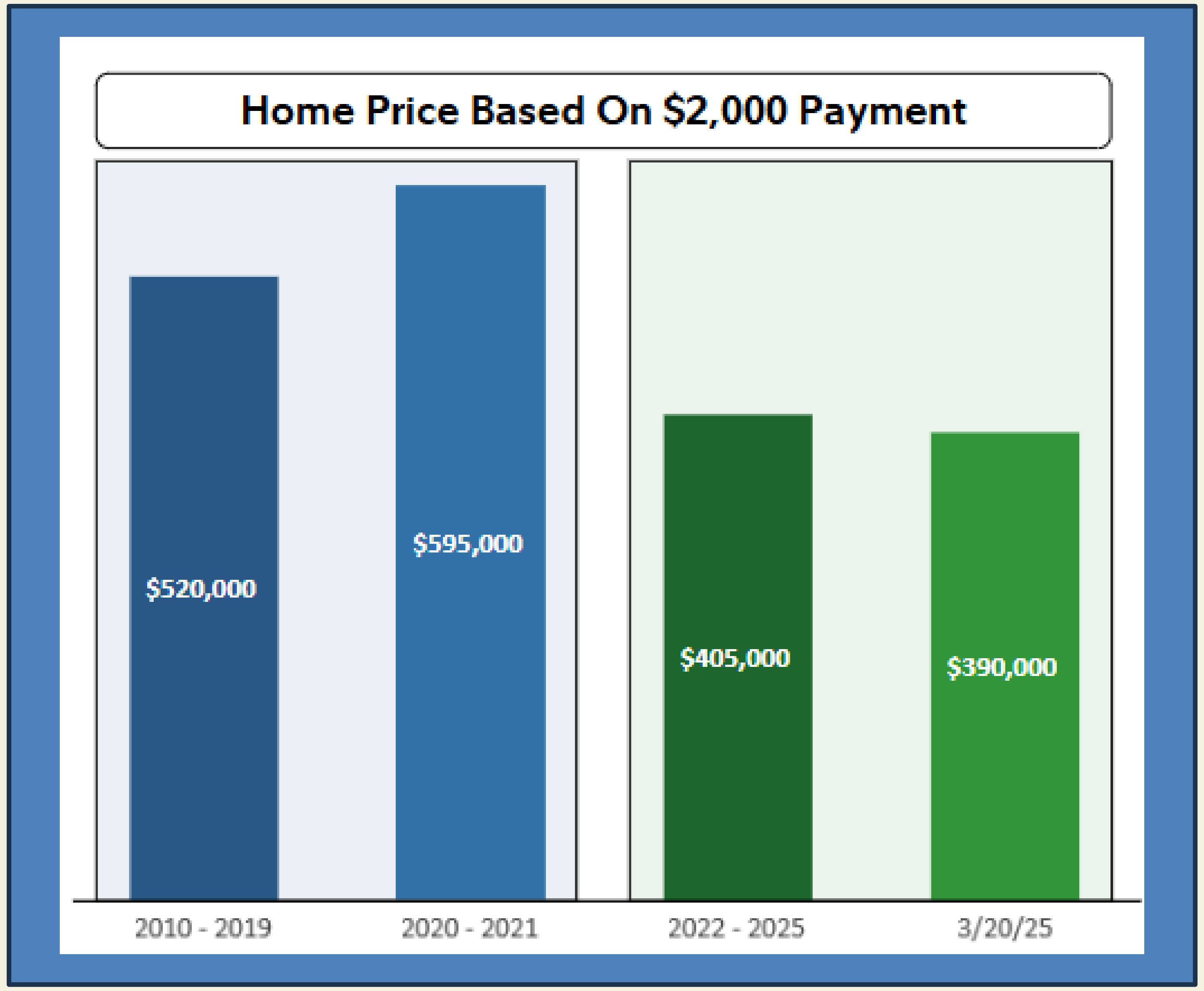


Source: Consumer Price Index for All Urban Consumers: All Items in U.S. City Average, U.S. Bureau of Labor Statistics via Federal Reserve Economic Data.

Mortgage Rates And Home Prices



Source: Freddie Mac via Federal Reserve Economic Data



Home price rounded to nearest $5,000 and assumes a 20% down payment mortgage. Monthly payment assumes 30-year fixed rate and includes principal and interest payment

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1. National Association of Realtors, November 2024: www.nar.realtor/newsroom/first-time-home-buyers-shrink-to-historic-low-of-24-as-buyer-age-hits-record-high
2. U.S. Bureau of the Census: www.nahb.org/-/media/NAHB/news-and-economics/docs/housing-economics/sales/nationwide-sales-and-inventory.pdf?rev=2a0e5741e9ea48c1b6e91a9b03677a5c&hash=D0A99213F8688CE67BB701E648D05ED8

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