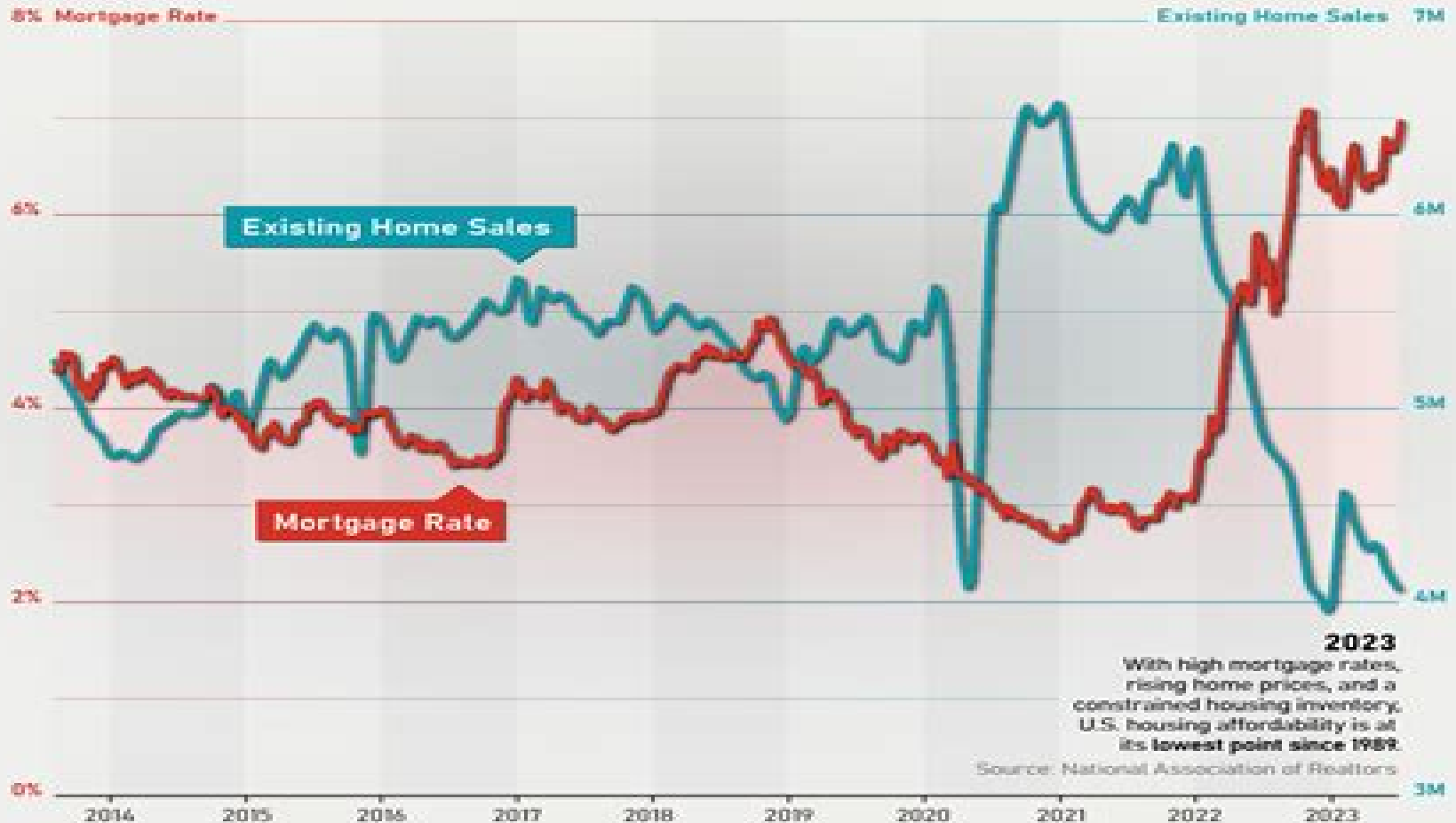


THE U.S. Mortgage Rate Surge

The U.S. 30-year fixed-rate mortgage has reached its highest level in over 20 years.

U.S. 30-YEAR FIXED-RATE MORTGAGE
VS. EXISTING HOME SALES



2023
With high mortgage rates, rising home prices, and a constrained housing inventory, U.S. housing affordability is at its lowest point since 1989.

Sources: FreddieMac, Trading Economics

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Conrad Riker



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The Aftermath Philip Bump, 2023-01-24 Philip Bump helps us understand that no matter the troubles of our days the future of this nation rests with what we do now And that means all of us not just Baby Boomers Eddie S Glaude Jr James S McDonnell Distinguished University Professor Princeton University A popular Washington Post columnist takes a deep dive into what the end of the baby boom means for American politics and economics Philip Bump a reporter as adept with a graph as with a paragraph is popular for his ability to distill vast amounts of data into accessible stories THE AFTERMATH is a sweeping assessment of how the baby boom created modern America and where power wealth and politics will shift as the boom ends How much longer than we d expected will Boomers control wealth Will millennials get shortchanged for jobs and capital as Gen Z rises What kind of pressure will Boomers exert on the health care system How do generations and parties overlap When will regional identity trump age or ethnic or racial identity Who will the future GOP voter be and how does that affect Democratic strategies What does the Census get right and terribly wrong The questions are myriad and Bump is here to fight speculation with fact Writing with a light hand and deft humor Bump helps us navigate the flood of data in which our sense of the country now drowns He fits numbers into a narrative about who we are including what we really means how we vote where we live what we buy and what predictions we can make with any confidence We know what will happen eventually to the baby boomers What we don t know is how the boomer legacies might reshape the country one final time The answers in this book will help us manage the historic disruption of the American state we are now experiencing

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