

Mortgages Cost More Above Treasuries Than They Used To

30-year mortgage rate minus 10-year Treasury yield · Latest: week of 27 Aug 2026



Notes: 30-year fixed mortgage rate (Freddie Mac weekly survey) minus the 10-year Treasury constant-maturity yield, matched by week. The spread compensates for prepayment risk and rate volatility. Shaded bars: NBER recessions.

Source: Freddie Mac & Federal Reserve via FRED (MORTGAGE30US, DGS10). Retrieved 29 Aug 2026.

Chart by Mokhtar Tabari · vizdelta.com