

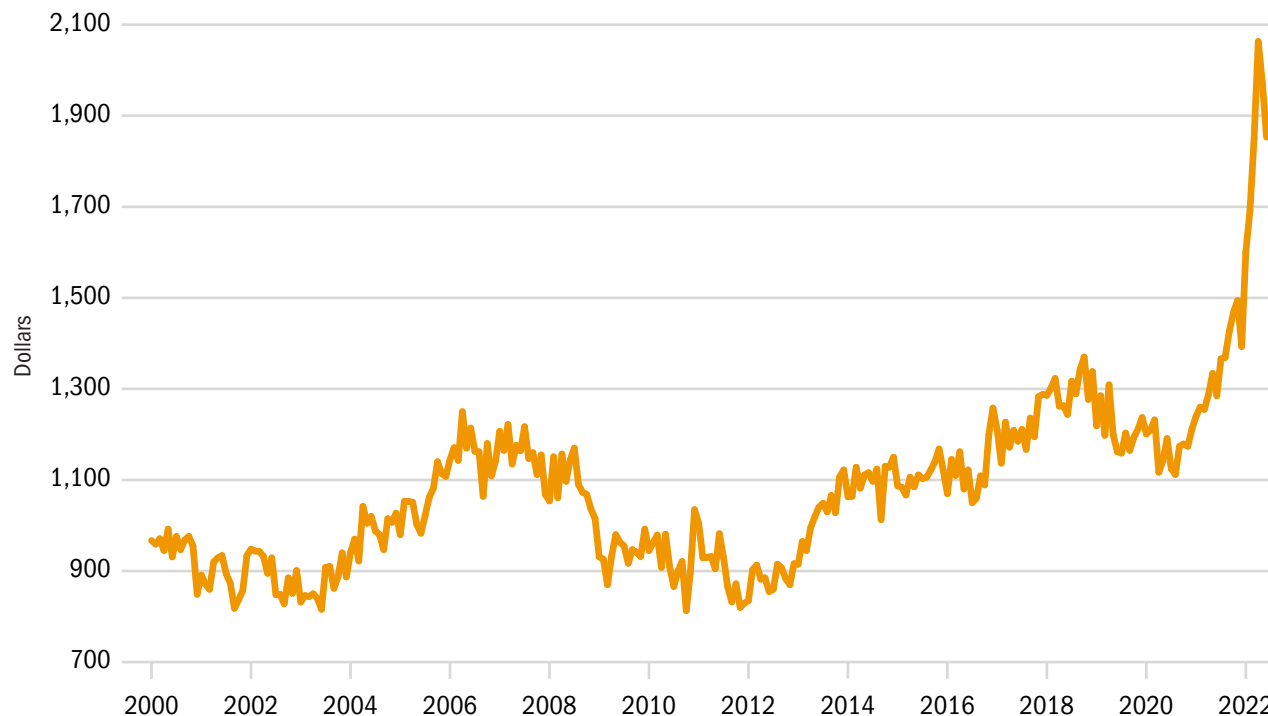
Chart on the Go

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▶ Mortgage payments have increased by more than 80% since the beginning of 2021

New homes monthly mortgage payments



Rising interest rates are driving homeowner mortgage payments to record highs — just one of [several ways rates affect consumers](#).

Against this backdrop, fixed-income investors face increased credit risk. Deep research will be needed to uncover high-quality borrowers. For mortgage-backed investments in particular, finding bonds (and borrowers) that can weather economic uncertainty will be essential for investing success.

Source: Bloomberg, U.S. Census Bureau, National Association of Realtors, Bankrate.com and Columbia Threadneedle Investments; data as of 08/31/22. Assumes current mortgage rate and 20% down payment.

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