

# JustAnswer Sees Questions About Mortgage Rates and Refinancing Spike 260% in Wake of Tariffs and Stock Market Turmoil

*Prospective buyers and homeowners increasingly seeking counsel from JustAnswer finance experts to navigate tricky housing market and volatile economy*

SAN FRANCISCO, CA, UNITED STATES, May 14, 2025 /EINPresswire.com/ -- Uncertainty over the

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*said Joshua Nielsen-Mayer, a mortgage broker and JustAnswer Finance Expert*

impact of tariffs and a turbulent economy are causing concern among prospective home buyers and US homeowners, according to a recent analysis of question data on expert platform [JustAnswer](#). [Finance experts](#) on JustAnswer processed 260% more queries related to mortgages, mortgage rates and refinancing in the first four months of 2025 compared to the same time period last year.

Specifically, JustAnswer received and processed 4,447 questions with the keywords “mortgage” or “mortgage rates” from January 1st to April 20th, 2025 – more than 2.5 times the number of questions on these topics in that same period of 2024. The biggest spike in mortgage-

related queries this spring occurred in the week of March 24th, coinciding with the first major news announcement of coming tariffs by the Trump administration.

JustAnswer's analysis showed that consumers are particularly focused on whether to refinance now or wait, how rate changes affect buyouts and payments, and the choice between refinancing and loan assumption—all topics sensitive to interest rate shifts.

## Top 5 Trending Question Topics in 2025 re: Mortgages + Refinancing

1 - Refinancing Timing and Interest Rate Concerns – e.g., “I want to refinance my home but am worried about high interest rates. Should I wait for rates to come down?”

2 - Loan Assumption vs. Refinancing Decisions – e.g., “What are the pros and cons of loan assumption versus refinancing, especially with current interest rates?”

3 - Impact of Interest Rate Changes on Mortgage Payments and Buyouts – e.g., “If I refinance at a higher rate, how does that affect my ability to buy out my spouse’s share of the home?”

4 - Mortgage Rate Lock and Urgency to Refinance – e.g., “I have a rate lock expiring soon; should I proceed with refinancing now or wait due to recent tariff news lowering rates?”

5 - Tariffs’ Indirect Effect on Housing Market and Consumer Questions – e.g., “Since tariffs changed recently, I’ve noticed mortgage rates dropped slightly. How will this affect my home purchase/refinance?”

“Both in the questions I am seeing on JustAnswer and in my own work with clients as a mortgage broker, it’s obvious there is a lot of anxiety and some confusion from people as to what to make of the current economic situation and how it impacts decisions around home buying, selling and refinancing. The inventory of homes is up and will likely continue to increase as this pressure cooker continues for everyone,” said [Joshua Nielsen-Mayer](#), a mortgage broker and one of JustAnswer’s top Finance and Real Estate Experts. “However, due to a number of factors, by this fall we should see a decent drop of rates in the 5’s at least. And in the meantime, there are still solid financial and personal reasons for many people to move forward with mortgage and refinancing decisions.”

For more mortgage and refinance insights and advice for homeowners or prospective buyers, visit <https://www.justanswer.com/blog/top-tips-homeowners-and-buyers-navigating-mortgages-and-refinancing-2025>.

#### About JustAnswer

JustAnswer is an online platform that connects people with live Doctors, Lawyers, Veterinarians, Mechanics and other verified and vetted Experts for real-time, personalized assistance and answers to just about any question or problem 24/7. With more than 12,000 experts across 150 categories, JustAnswer is the leading destination for accessing affordable professional help on-demand when and from wherever you need it.

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