



WFG RELAUNCHES QUARTERLY ECONOMIC OUTLOOK AS WFG'S INDUSTRY PERSPECTIVE PODCAST

In its new format, WFG's podcast delivers timely insights to help real estate, mortgage, and title pros stay ahead in a shifting economy.

IRVINE, CA, UNITED STATES, October 17, 2025 /EINPresswire.com/ -- [WFG National Title Insurance](#)

“

This podcast delivers perspective you won't find in headlines, actionable insights for real estate, lending, and title professionals navigating one of the most complex markets we've ever seen.”

Ken Perry

[Company \(WFG\)](#), a Williston Financial Group company and national underwriter providing title insurance and real estate settlement services for commercial and residential transactions nationwide, has relaunched its popular Quarterly Economic Outlook series in a new format: WFG's Industry Perspective [podcast](#).

The rebooted program has been redesigned to deliver higher production value and a more engaging, interactive experience, while also expanding into new media. In addition to [video](#), the series is now available as an audio podcast, making it easier than ever for real estate, lending,

and title professionals to access valuable insights anytime, anywhere.

The latest episode brings together three leading voices for a candid conversation about the forces shaping today's market. Hosted by Knowledge Coop's Ken Perry, the discussion features WFG Executive Chairman Patrick Stone and economist Dr. Bill Conerly, who deliver frank, often surprising perspectives on interest rates, affordability, fraud risks, demographics, and long-term industry consolidation.

Key Takeaways Not to Miss

- Interest rates will ease, but gradually. Dr. Conerly predicted mortgage rates may fall by up to 1–1.25% between now and the end of 2026. “This isn't a game-changer like 2020–2021,” he explained. “We'll see incremental improvement, not a boom. The economy will continue to grow, but slower than in recent years, and there is always the risk of a recession tied to uncertainty around tariffs.”

- Population shifts will redefine demand. Stone underscored the long-term demographic challenge despite strong near-term demand from 95 million Americans aged 20–40. “There are more people wanting and looking for a home than there are homes available. But without immigration, we are headed toward population loss and fewer participants in our industry. Efficiency and cooperation will be critical,” he said.

- Affordability remains the top challenge. With median household income near \$83,000 but affordability requiring closer to \$100,000, Stone noted, “In order to have housing affordability at a healthy level, household income needs to be significantly higher than it is today. Until rates come down, affordability will remain the major impediment to people buying homes.”

- Industry consolidation is accelerating. As Stone observed, “There are still way too many players in the industry. Efficiency and collaboration will become survival skills.” Conerly agreed, advising professionals to prepare contingency plans for incremental growth amid political and economic uncertainty.

- Fraud risks are rising. Stone revealed that WFG’s systems are pinged 80,000 times a month by cybercriminals attempting to penetrate defenses. “Wire fraud is all-consuming. We go out of our way to make sure clients know that we will never email wire instructions, yet people still fall prey. It is a huge and growing problem,” he said. He emphasized that wire fraud remains the most urgent threat, requiring strict protocols and proactive education for consumers.

- Deficits and tariffs add hidden pressure. Conerly explained, “The biggest trigger for recession is uncertainty about tariffs. Companies are delaying capital spending and hiring until they know the rules, and that hesitation ripples through the economy.” Stone added that persistent federal deficits—now at \$37 trillion—are also weighing on mortgage rates. “We’re probably paying at least a half point more on mortgages than we would be if the deficit were lower. Continuing to ignore it means we all pay,” he said.

WFG National Title

WFG'S INDUSTRY *Perspective*



Quarterly Insights
into the Economy,
Real Estate, and
Mortgage Trends

with WFG's
Patrick Stone
and Economist
Bill Conerly

WFG Chairman & Founder Patrick Stone and Economist Dr. Bill Conerly host the first episode of WFG's Industry Perspective, a quarterly podcast offering insights into the economy, real estate, and mortgage trends.

Throughout the episode, host Ken Perry highlighted the practical value of these insights. “This podcast delivers the kind of perspective you won’t find in headlines, actionable insights for real estate, lending, and title professionals navigating one of the most complex markets we’ve ever seen,” Perry said.

Watch or listen to WFG’s Industry Perspective Q4 2025 podcast episode here:

<https://wfgtitle.com/wfg-premieres-industry-perspective-podcast-with-q4-2025-insights-from-patrick-stone-and-dr-bill-conerly/>

About Patrick Stone

Patrick Stone's lengthy career in real estate and related services includes C-level positions with three public companies and serving as a director on two Fortune 500 boards. His senior executive management positions include nine years as president and COO of the nation's largest title insurance company, chairman and co-CEO of a software company, and CEO of a real estate data and information company. Stone also served as vice-chairman of Metrocities Mortgage, a 2005 top-20 mortgage lender, and as chairman of The Stone Group, an Austin, Texas-based tenant-represented brokerage company. In 2013, Inman News named him one of the year's "100 Most Influential People in Real Estate" and as one of the "Top 101 Real Estate Industry Doers" in 2015 and again in 2021. Other accolades include receiving HousingWire's coveted "Vanguard Award" in 2019 and again in 2021, Progress in Lending's "Lending Luminary Award" in 2019, 2020, 2023 and 2024, Inman's "Best of Finance" award in 2023, 2024, and 2025, and October Research's annual "Leadership Award" in 2020.

About Dr. Bill Conerly

Dr. Bill Conerly has a Ph.D. in economics from Duke University and more than 30 years of experience helping companies adapt to changing economic conditions. He was formerly Senior Vice President at a major bank and held positions in economics and corporate planning at two Fortune 500 corporations. He is also an online contributor to Forbes, chairman of the board of Cascade Policy Institute, and the author of *The Flexible Stance: Thriving in a Boom/Bust Economy* (2016) and *Businomics* (2007), a book about economics for business leaders.

About WFG National Title Insurance Company

WFG National Title Insurance Company (WFG), a Williston Financial Group company, is a leading provider of title insurance and real estate settlement services for commercial and residential transactions nationwide. Currently celebrating its 15th year, WFG is one of just six truly national title underwriters, accomplishing its national footprint faster than any underwriter in history.

Built around the directive to “communicate, collaborate, coexist,” WFG strives to improve the real estate process through the creation and delivery of comprehensive, innovative services and

technology solutions that empower and increase transaction transparency for the title agents, real estate professionals, lenders, and consumers it serves. The company enjoys a Financial Stability Rating of A' (A prime), as assigned by Demotech, Inc. For more information, visit www.wfgtitle.com.

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