AMERICAN ECONOMIC ASSOCIATION

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American Economic Review
ISSN 0002-8282 (Print) | ISSN 1944-7981 (Online)

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Consumer Confusion in the Mortgage Market: Evidence of Less Than a Perfectly Transparent and Competitive Market

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AMERICAN ECONOMIC REVIEW
VOL. 100, NO. 2, MAY 2010
(pp. 511–15)

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Article Information

Citation

Woodward, Susan E., and Robert E. Hall. 2010. "Consumer Confusion in the Mortgage Market: Evidence of Less Than a Perfectly Transparent and Competitive Market." *American Economic Review* 100 (2): 511–15.

DOI: 10.1257/aer.100.2.511

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