

SOCIOMETRICS PROJECT No. 138

HUD FIRST-TIME HOMEBUYERS' HOUSING AND CREDIT SEARCH STUDY

This one-year study was designed to develop and field-test data collection and analysis strategies for better understanding how prospective first-time homebuyers – particularly those from low-income and/or minority communities – search for housing and credit. In addition to completing a literature review and convening an expert panel on the topic, the specific tasks of the project were: (a) to identify fruitful methodologies for collecting data on how people search for housing and credit; (b) to collect pilot data for the each of the three most promising methods; (c) to provide final reports which present findings on patterns of search from the tested methods and offer recommendations as to which methods might best be expanded for use in a national study. An overarching goal of the project was to provide HUD with field-tested strategies and instruments for data collection and analysis that will allow them to conduct a larger study that documents, with some statistical precision, the differences in the search process between lower-homeownership rate populations and higher-homeownership rate populations.

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