

Citi Homebuying Survey

Banner Report

AN ONLINE SURVEY TO 1,000 NATIONALLY REPRESENTATIVE US ADULTS AGES 18+, AND 500 RESPONDENTS IN EACH OF THE FOLLOWING DMAS: LOS ANGELES, CA; SF/OAKLAND/SAN JOSE, CA; NEW YORK, NY

Methodological Notes:

The Citi Homebuying Survey was conducted by Wakefield Research (www.wakefieldresearch.com) among 1,000 Nationally Representative US Adults Ages 18+, and 500 respondents in each of the following DMAs: Los Angeles, CA; SF/Oakland/San Jose, CA; New York, NY, between June 10th and June 16th, 2024, using an email invitation and an online survey.

Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results. For the interviews conducted in this particular study, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 3.1 percentage points in the main sample, 4.4 percentage points in each DMA from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.



Citi Homehusing Survey Wakefield Research June 2024

1. When do you plan to buy a home? fif you already own a home, please respond based on when you plan to buy your next home.1

			GENER	RATION			ACE/ETHNICH	Υ		OMEOWNER	MARITAL	STATUS		USEHOLD INCO	OME		UY A HOME		HOMEBUYING	PLANS
									-		**********									
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)	
Total	1000	169 100%	278	251 100%	266 100%	655 100%	110	175 100%	690 100%	310 100%	685 100%	315 100%	321 100%	280 100%	399 100%	671	329 100%	319 100%	352 100%	32 100
Within the next year	133	29 17%		27 11%	23 9%	71 11%	19	30 17%	90	43	93 14%	40 13%	32	35 12%	66	133	10075	133 42%	100%	100
Within the next 3 years	186 19%	45 27%	67 24%	44	25 10%	108 17%	26 24%	36 21%	107 15%		133 19%	52 17%	55 17%	50 18%	80 20%	186 28%		186 58%		
Within the next 5 years	173 17%	42 25%	55 20%	41 17%	32 12%	99 15%	19 17%	47 27%	110 16%	63	122 18%	52 16%	43 13%	48 17%	82 21%	173 26%		· ·	173 49%	
Within the next 10 years	86 9%	19 11%	24 9%		19 7%	57 9%	11 10%	16 9%	64 9%		71 10%	15 5%	14 4%	31 11%		86 13%			86 24%	
More than 10 years from now	94 9%	8 5%	35 12% RF	38 15% BF	11 4%	10%	11 10%	8 5%	79 11%		74 11%	20 6%	27 8%	30 11%	37 9%	94 14%			94 27%	
I don't think I'll ever buy a home	89 9% OKH	8 5%	16		28 11%	66 10%	13 12%	6 3%		89 29%	33 5%	56 18% KA	62 19% NOA	16 6%	11 3%		89 27%		-	27
I never plan to buy another home	240 24% GCB	16 9%	29 10%		128 48% BCDA	185 28% GH	10 10%	31 18%	240 35%		160 23%	80 25%	88 27%	71 25%			240 73%			73
	000			- 50	DODA															
WITHIN THE NEXT 3 YEARS (NET)	319 32% F	75 44% DEA	120 43% DEA	28%	48 18%	179 27%	46 42% F	67 38%	197 29%		226 33%	92 29%	87 27%	85 30%		319 47% A		319 100% A		
WITHIN THE NEXT 5 YEARS (NET)	492 49% MEE	117 70% DEA		112 45%	80 30%	278 42%	65 59%	113 65% FA	307 45%		348 51%	144 46%	131 41%	133 48%	228 57% MN	492 73% A		319 100% SA	173 49%	
PLAN TO BUY BUT NOT WITHIN THE NEXT 5 YEARS (NET)	179 18% ML JE	27 16%			30 11%	125 19%	22 20%	25 14%			144 21%	35 11%	40 13%	60 22% M	78	179 27% A	-	-	179 51% A	
DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME (NET)	329 33% OHGCB	24 14%		77 31% BC	156 59% BCDA	252 38% GH	23 21%	37 21%			193 28%	136 43% KA	150 47% NOA	87 31%			329 100%		- î	33 100

2. What would be most likely to keep you from buying a home, or buying a home sooner?

			GENER				ACE/ETHNICIT		CURRENT H		MARITAL			ISEHOLD INCO		PLAN TO B			HOMEBUYING	
	TOTAL	GEN Z	MILLENNIAL (C)	GEN X	BOOMER(F)	WHITE (F)	BLACK (G)	HISPANIC	YES (f)	NO (.n.	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999 	\$100,000 OR MORE	YES (P)	NO (O)	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME
Total	1000	169 100%	278 100%	251 100%	266 100%	655 100%	110 100%	175 100%	690 100%	310 100%	685 100%	315 100%	321 100%	280 100%	399 100%	671 100%	329 100%		352 100%	329 100%
I'll never be able to afford it	291 29% OIE	59 35% E	78 28%	90 36% E	53 20%	185 28%	28 25%	52 30%	142 21%	150 48% IA	164 24%	127 40% KA	148 46% NOA	72 26%	72 18%	184 27%	107 33%		109 31%	107 33%
I'd rather invest my money in other areas	214 21% MJ	37 22%	60 22%	44 18%	69 26%	133 20%	30 27%	36 20%	174 25% J	41 13%	147 22%	67 21%	47 15%	70 25% M	98 24% M	140 21%	75 23%		74 21%	75 23%
I'm afraid of the long-term financial commitment	131 13%	29 17%	36 13%	33 13%	32 12%	73 11%	22 20% F	28 16%	87 13%	44 14%	88 13%	42 13%	41 13%	36 13%	54 14%	101 15%	29 9%		41 12%	29 9%
I don't want the responsibility of caring for a home (e.g., maintenance, upkeep)	111 11%	28 17% D	28 10%	18 7%	31 12%	74 11%	16 15%	16 9%	66 10%	44 14%	80 12%	31 10%	33 10%	35 13%	42 11%	75 11%	36 11%		41 12%	36 11%
I'm caring for my children and my aging parents	85 8% TQMLJE	12 7% E	50 18% BDEA	19 8% E	2 1%	47 7%	7 6%	29 16% FGA	74 11% J	11 3%	69 10% L	15 5%	13 4%	20 7%	51 13% M	82 12% Q	3 1%	43 14% TA	38 11% T	3 1%
Other	169 17% LJHGCB	3 2%	25 9% B		79 30% BCDA	142 22% GHA	7 7%	14 8%	148 21%	21 7%	136 20%	33 10%	40 12%	47 17%	82 21% M	90 13%	79 24% PA	12%	50 14%	79 24% RSA

3. How strongly do you agree or disagree with this statement? For young people today, homeownership can no longer be considered a realistic milestone.

			GENER				ACE/ETHNICIT		CURRENT H		MARITAL		-	JSEHOLD INCO		PLAN TO BU			HOMEBUYING	
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHEI HOME
	/Δ\	(B)	(C)	(D)	(F)	(F)	(G)	(H)			(K)		(M)	(N)	(O)	(P)	(O)	(R)	(S)	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	m	(J)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(K)	(8)	- (1
Total	1000	169	278 100%	251 100%	266 100%	655 100%	110	175 100%	690 100%	310 100%	685 100%	315 100%	321 100%	280 100%	399 100%	671 100%	329 100%	319 100%	352 100%	32 1009
Strongly agree	253	49	85	60	53	159	28	54	169	85	179	75	87	75	91	177	76	91	87	7
57.5	25%	29%	30% F	24%	20%	24%	26%	31%	24%	27%	26%	24%	27%	27%	23%	26%	23%	28%	25%	231
Somewhat agree	418	72		106	110	284	37	61	286	132	273	145	125	114	179	282	136	126	155	13
	42%	43%		42%	41%	43%	33%	35%	41%	43%	40%	46%	39%	41%	45%	42%	41%	40%	44%	415
Somewhat disagree	235	31	57	61	80	158	24	46	166	69	160	75	74	66	95	149	86	72	78	81
	24%	18%	20%	24%	30% BC	24%	22%	26%	24%	22%	23%	24%	23%	23%	24%	22%	26%	23%	22%	265
Strongly disagree	94	17	29	24	23	54	21	14	70	24	73	21	35	25	34	63	31	30	33	3
	9%	10%	10%	10%	9%	8%	19% FHA	8%	10%	8%	11%	7%	11%	9%	8%	9%	9%	9%	9%	95

AGREE (NET)	671	121		166		442	65	115	455	217	452		211	189	271	459	212	217	242	21:
	67%	72%	69%	66%	61%	68%	59%	66%	66%	70%	66%	70%	66%	68%	68%	68%	65%	68%	69%	659
DISAGREE (NET)	329	48	85	85	104	212	45	60	235	93	233		110	91	128	212	117	101	111	11
	33%	28%	31%	34%	39%	32%	41%	34%	34%	30%	34%	30%	34%	32%	32%	32%	35%	32%	31%	35

4. What are the too three financial barriers that could prevent you from buving a home? Select up to three.

			GENER	ATION		R	CE/ETHNICIT	γ	CURRENT H	OMFOWNER	MARITAL	STATUS	HOI	JSEHOLD INCO	MF	PLAN TO B	IY A HOME		HOMEBUYING	PLANS
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											MARRIED OR	NOT MARRIED OR						WITHIN THE	PLAN TO BUY BUT LONGER	DON'T ANTICIPATE EVER BUYING /
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	IN A RELATIONSHIP	IN A RELATIONSHIP	\$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	NEXT 3 YEARS	THAN 3 YEARS	BUYING ANOTHER HOME
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(0)	(1)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Total	1000	169	278	251 100%	266 100%	655 100%	110	175	690 100%	310	685 100%	315 100%	321 100%	280	399 100%	671	329	319 100%	352 100%	
Housing prices in my area	563 56%	107 64%	154 56%	135 54%	152 57%	370 57%	55 50%	108 62%	382 55%	181 58%	396 58%	167 53%		162 58%	231 58%	395 59%	169 51%	174 55%	221 63%	
Mortgage interest rates	448 45%	52 31%	145 52%	102 40%	130 49%	311 48%	50 46%	63 36%	334 48%	114 37%	320 47%	128 41%		123 44%	199 50%	309 46%	139 42%	140 44%	169 48%	139 42%
Affording the down payment	JB 408 41%	77 46%	BD 125 45%	105 42%	92 35%	271 41%	43 39%	68	257 37%	150 48%	272 40%	135 43%	142 44%	125 45%	M 140 35%	288 43%	119	132 42%	156 44%	
Ongoing costs of owning a home	351	70	40.0 E	42.0	106	230	39.0	51	241	IA 110	226	125		103	150	23/0	116	110	124	
Origining coace or owning a nonc	35% D	43% D	36%	26%	40% D	35%	37%	29%	35%	35%	33%	40%	31%	37%	38%	35%	35%	35%	35%	
Low or no credit score	270 27%	45 27%	88 32%	96 38% EA	36 13%	148 23%	38 35%	61 35%	146 21%	124 40%	169 25%	101 32%		77 27%	69 17%	187 28%	84 25%	82 26%	105 30%	
Mortgage closing costs	173 17%	33 20%	50 18%	51 21%	36 13%	94 14%	25 23%	34 20%	118 17%	55 18%	131 19%	42 13%	52	42 15%	79 20%	129 19%	44 13%	57 18%	72 21%	13%
Other	54 5%	17 10%	9 3%	16 6%	11 4%	28 4%	7 7%	17 10%	32 5%	22 7%	32 5%	22 7%	26 8%	15 5%	13 3%	31 5%	23 7%	18 6%	13 4%	7%
There are no financial barriers that could prevent me from buying a home	107 11% SP IC	9 5%	16 6%	20 8%	50 19% BCDA	82 12%	8% 8%	12 7%	91 13%	16 5%	73 11%	34 11%	30 9%	31 11%	46 12%	45 7%	62 19%	26 8%	19 5%	62 19% RSA
FACE FINANCIAL BARRIERS TO	893	160	262	231	217	573	101	163	599	294	612	281	291	249	353	627	267	293	334	267
BUYING A HOME (NET)	89% TQE	95% E	94% EA	92% E	81%	88%	92%	93%	87%	95% IA	89%	89%	91%	89%	88%	93% QA	81%	92% T	95% TA	81%

TOE E BA E
Commarison Grazius: ABACADIAEAFAGAHAVAJIAANALAMANAMANACAPADAARASATTGEOEFFGHUKLAMNOPORIST
Indecendent T-Test for Means Nased on lest for eauly visinices). Indecendent Z-Test for Percentaises (uncooled orioporitions)
Uncerase letters indicase isonificance at the 96% livel.
"If dendes a cell for which statistical lestinic was successed because the filter's flequency was less than 99.9.
Base sizes under 10 are defections findings only.

5. How strongly do you some or discoree with this statement? Owning a home is still one of the best ways to build wealth

			GENER				ACE/ETHNICIT		CURRENT H		MARITAL			USEHOLD INCO			UY A HOME		HOMEBUYING	
		-											-							
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(N)	(0)	(P)	(0)	(R)	(S)	(T
Total	1000	169	278	251	266	655	110	175	690	310	685			280	399				352	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		100%	100%
Strongly agree	322 32%	38 22%	99 36%	73 29%	97 37%	207 32%	43 39%	60 34%	259 38%	63 20%	237 35%	85 27%	88 27%	88 31%	146 37%	211 31%			24%	111
	SJB	2276	30% B	2976	3/76 B	32%	3976	34%	30% J	2076	3576	2/76	2176	3176	3/% M	3176	347	39% S	24%	34%
Somewhat agree	474	72	115	134	135	314	48	84	321	153	328			129	186	334	140	152	182	
-	47%	43%	41%	54% C	51%	48%	43%	48%	47%	49%	48%	46%	49%	46%	47%	50%	42%	48%	52%	42%
Somewhat disagree	158	49	48	36	21	102	17	20	83	75	91	67	58	51	49	96	62	33	63	62
	16% RE	29% CDEA	17% E	14%	8%	16%	15%	12%	12%	24% IA	13%	21% K	18%	18%	12%	14%	19%	10%	18% F	19% F
Strongly disagree	47	10	16	8	12	31	3	11	27	20	29	18	17	12	18	31	16	8	22	16
	5%	6%	6%	3%	5%	5%	2%	7%	4%	6%	4%	6%	5%	4%	5%	5%	5%	3%	6%	5%
AGREE (NET)	795	110	213	207	233	521	90	143	580	215	565			217		545	250 76%	278	267	250
	80% IB	65%	77% B	83% B	87% BCA	80%	82%	82%	84%	69%	83%	73%	77%	78%	83%	81%	76%	87% STA	76%	76%
DISAGREE (NET)	205	59	65	44	34	133	19	32	110	95	120	85	75	63	67	126	78		85	78
	20%	35% CDEA	23%	17%	13%	20%	18%	18%	16%	31%	17%	27%	23%	22%	17%	19%	24%	13%	24%	24%

Comearison Groups: ABIACIADILEAE/AFA/AMUNIA/

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6. Which of these milestones are important to accomplish before buving a home? Select all that apply.

			GENER	ATION		R/	ACE/ETHNICIT	Υ	CURRENT H	OMEOWNER	MARITAL	STATUS	HOI	JSEHOLD INCO	ME	PLAN TO B	JY A HOME		HOMEBUYING	PLANS
					-						***************************************					***************************************		-		
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(0)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(1
Total	1000	169 100%	278 100%	251 100%	266 100%	655 100%	110	175	690 100%	310 100%	685 100%	315 100%	321 100%	280	399 100%	671 100%	329 100%	319 100%	352 100%	32
Reaching an income level that	626	90	176	168	168	424	61	96	418	207	416	210		181	260	424	201		230	
feels comfortable	63%	54%	63%	67% B	63%	65%	56%	55%	61%	67%	61%	67%	57%	65%	65%	63%	61%	61%	65%	619
Paving off other debts (e.g.,	540	69	141	154	154	364	58	81	367	173	366	174	173	160	208	355	185	151	204	18
student loans, car loan)	54% B	41%	51%	61% BC	58% B	56%	53%	46%	53%	56%	53%	55%	54%	57%	52%	53%	56%	47%	58% F	561
Feeling ready to settle down	342	66	83	84	97	221	36	57	240	102	254	88	103	91	148	232	110	110	122	
	34%	39%	30%	33%	37%	34%	33%	33%	35%	33%	37% L	28%	32%	33%	37%	35%	34%	34%	35%	349
Earning or finishing a degree	227 23%	58 34%	62 22%	38 15%	62 23%	147 22%	28 25%	35 20%	150 22%	77 25%	169 25%	58 18%	58 18%	67 24%	103 26%	162 24%		84 26%	78 22%	
	D	CDA																		
Getting married	212	43	60	52	46	132	33		150	61	168	44		54	106	155			89	51
	21% L	26%	22%	21%	17%	20%	30% FA	20%	22%	20%	25% L	14%		19%	26% M	23%	17%		25% T	
Starting a family	205	51	60	44	42	112	19		155	50	152	53		50		140			69	
	21%	30% DEA	22%	18%	16%	17%	18%	34% FGA	23% J	16%	22%	17%	17%	18%	25% M	21%	20%	22%	20%	
Making other large purchases	187	38	68	36	41	120	15		136	51	128	59		46	90	141			61	
(e.g., a vehicle)	19%	23%	24% DE	14%	15%	18%	14%	21%	20%	17%	19%	19%		16%	22%	21% Q		T	17%	
Taking bucket list vacation	107	18	40	30	19	62	12		86	21	89	18		28	55	92			44	11
	11% TQLJ	11%	14% E	12%	7%	9%	11%	16%	13% J	7%	13% L	6%		10%	14% M	14% Q	5%	15% T	12% T	
None of these	94	10	19		41	73	8	12	62	32	47			25	25	42			24	
	9% R	6%	7%	7%	16% BCD	11%	7%	7%	9%	10%	7%	15% KA	14% O	9%	6%	6%	16% PA	6%	7%	169 RS/

GETTING MARRIED OR	320	73	93	75	69	186	43		233	87	243	76		80	154	233			127	
STARTING A FAMILY (NET)	32% L	43% DEA	33%	30%	26%	28%	40% F	42% F	34%	28%	36% L	24%		28%	39% MN	35% Q	26%		36% T	
PAYING OFF DEBT, MAKING	643	91	182	180	168	422	68	111	450	193	450	193		185	259	441	202		239	
LARGE PURCHASE, OR TAKING BUCKET LIST TRIP (NET)	64%	54%	66%	72% B	63%	64%	62%	63%	65%	62%	66%	61%	62%	66%	65%	66%	62%	63%	68%	625

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7. Which of these financial programs or benefits would be most helpful in allowing you to buy a home, or buy one sooner?

			GENER	ATION			ACE/ETHNICIT		CURRENT H		MARITAL			JSEHOLD INCO		PLAN TO BU			HOMEBUYING	
	TOTAL (A)	GEN Z	MILLENNIAL (C)	GEN X	BOOMER (E)	WHITE (F)	BLACK (G).	HISPANIC (H)	YES (f).	NO ON	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000 (M)	\$50,000 TO \$99,999	\$100,000 OR MORE (O)	YES (P).	NO (Q)	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME
Total	1000	169	278	251	266	655	110	175	690	310	685	315	321	280	399	671	329	319	352	3
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100
A mortgage with a lower interest	664	93	173	154	213	451	55	121	492	171	466	198	176	181	306	427	236	194	233	2
rate	66%	55%	62%	62%	80%	69%	50%	69%	71%	55%	68%	63%	55%	65%	77%	64%	72%	61%	66%	721
	MJGB				BCDA	G		G	J					M	MNA					
A lower down payment option	336	75	105	96	53	204	55	54	198	139	219	118	145	99	93	244	92	125	119	9
mortgage	34%	45%	38%	38%	20%	31%	50%	31%	29%	45%	32%	37%	45%	35%	23%	36%	28%	39%	34%	28
	OE	FA	F	F			FHA			IA.			NOA	0				T		

Citi Homebuvina Survev Wakefield Research June 2024

			GENER.	ATION			ACE/ETHNICIT		CURRENT H		MARITAL			USEHOLD INCO		PLAN TO BU			HOMEBUYING	
	TOTAL (A)	GEN Z	MILLENNIAL	GEN X	BOOMER (E)	WHITE (F)	BLACK (G)	HISPANIC (H)	YES (I)	NO (J)	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES (P)	NO (Q)	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME
				-																
Total	1000	169		251	266	655	110	175		310	685	315			399		329	319	352	329
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Buy a smaller home or a home in	394	70		100	107	268	34	73		126	279				166	295	99	138	158	99
a different area	39% TO	42%	38%	40%	40%	41%	31%	42%	39%	41%	41%	36%	34%	42% M	42%	44% O	30%	43% T	45% T	30%
Buy a fixer upper and do the work	332	43	106	100	7.4	234	30	49	249	83	247	85	94	91	147	233	90	96	137	00
myself	33%	26%	38% BE	40% BE	28%	36%	36%	28%	36%	27%	36%	27%	29%		37%	35%	30%	30%	39%	30%
Get help from family to make the	231	58		AA.	36	141	21	46	156	7.4	163	68	61	66	103	194	36	95	99	36
down payment	23% TQE	34% DEA	31% DEA	18%	13%	21%	19%	26%	23%	24%	24%	22%			26%	29% QA	11%	30%	28%	11%
Rent part of the home out as a	219	DEA.	83	53	27	120	37	53	150	69	144	76	78		97		54	82	92	54
secondary source of income	22%	26%	30%	21%	14%	18%	34%	31%	22%	22%	21%	24%			24%	25%	17%	26%	23%	17%
Secondary Source of Income	NE	20% E	EA	2.1.00	1470	1070	EA.	51.0 E	22.70	22.70	2170	247	L-1/0	1070	L-1/0	20%	11.00	20% T	20%	
Have family members live with me	210	52		56	21	112	27	48	138	72	133	77	76	40	86	169	41	80	90	41
to help with the monthly payments	21%	31%		22%	8%	17%	25%	28%	20%	23%	19%	24%			22%	25%	12%	28%	23%	12%
,, ,,	TQE	E	E	E				F								Q		TA	T	
Get a joint mortgage with a family	155	35	54	39	26	95	21	30	115	40	118	37	39	37	78	127	28	70	57	28
member	15%	21%	20%	16%	10%	15%	19%	17%	17%	13%	17%	12%	12%	13%	20%	19%	9%	22%	16%	9%
	TQE	E	E												M	Q		TA	T	
None of these	192	16		34	93	149	14	16	126	66	117	75				76	116	39	37	116
	19% SRPHCB	9%	12%	14%	35% BCDA	23% GH	13%	9%	18%	21%	17%	24%	22%	20%	17%	11%	35% PA	12%	11%	35% RSA
HELP FROM FAMILY WITH	417	102		109	55	235	50	95	281	136	292					342	75	168	175	75
JOINT MORTGAGE, DOWN PAYMENT OR MONTHLY PAYMENTS (NET)	42% TQE	60% DEA	52% EA	43% E	21%	36%	46%	54% FA	41%	44%	43%	40%	41%	38%	45%	51% QA	23%	53% TA	50% T	23%
BUY A SMALLER HOME.	587	96	176	152	146	398	62	100	415	173	422	165	171	166	251	422	165	190	233	165
DIFFERENT AREA, OR FIXER UPPER (NET)	59% TQ	57%	63%	60%	55%	61%	57%	57%	60%	56%	62% L	52%	53%	59%	63% M	63% Q	50%	59%	66% T	50%

LUMPER (NEL)

Characterian Grouss: ABIACIADAEAF TO ANALAMANA LAMANA AND ANALAMATIC CEFFCH LUML MNOPORST beforemender T. That for the More in Nester on test for early visitiones). Independent 7. That for the More in Nester on test for early visitiones). Independent 7. That for Percentiones (innoceded innoceditions). Underested the Tailed solidification at the 50% level.

"It denotes a cell for which statistical testifica was successed because the filter's frequency was less than 99.0. Beas letter until "Other defectional findings only."



Citi Homebuying Survey Wakefield Research June 2024

1. When do you plan to buy a home? [If you already own a home, please respond based on when you plan to buy your next home.]

				SION			AREA		GEN		EMPLOYME		PARE	
	TOTAL	NORTHEAST	SOUTH	MIDWEST	WEST	CITY	SUBURBS	RURAL	MALE	FEMALE	EMPLOYED	NOT EMPLOYED	YES	NO
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(1
Total	1000 100%	174 100%	386 100%	205 100%	236 100%	328 100%	481 100%	191 100%	490 100%	505 100%	612 100%	388 100%	354 100%	6 ²
Within the next year	133	24	52	27	30	58	49	25	71	62	100%	25	61	100
·	13% L	14%	14%	13%	13%	18% G	10%	13%	15%	12%	18% L	6%	17% N	11
Vithin the next 3 years	186	30	70	22	64	76	87	23	83	102	140	46	80	1
	19% LD	17%	18%	11%	27% DA	23% H	18%	12%	17%	20%	23% L	12%	23%	16
Within the next 5 years	173	36	58	41	39	55	86	32	81	92	110	63	76	(
	17%	21%	15%	20%	16%	17%	18%	17%	16%	18%	18%	16%	22%	15
Within the next 10 years	86	18	33	18	16	25	49	11	48	38	59	27	36	
	9%	10%	9%	9%	7%	8%	10%	6%	10%	7%	10%	7%	10%	8
More than 10 years from now	94 9%	15 9%	31 8%	20 10%	27 11%	23 7%	51 11%	19 10%	43 9%	50 10%	63 10%	30 8%	43 12%	
don't think I'll ever buy a home	89	16	40	10%	11%	35	40	10%	32	55	37	52	12%	- 0
don't tillik till ever bdy a nome	9%	9%	10%	9%	6%	11%	8%	7%	7%	11%	6%	13% K	5%	11
never plan to buy another home	240	34	101	59	46	55	118	67	132	108	94	146	40	20
, ,	24% MKF	20%	26%	29%	19%	17%	25% F	35% FGA	27%	21%	15%	37% KA	11%	31 N

WITHIN THE NEXT 3 YEARS	319	54	122	48	94	134	136	48	154	164	248	71	141	17
(NET)	32%	31%	32%	24%	40% D	41% GHA	28%	25%	31%	32%	41% LA	18%	40% NA	28
WITHIN THE NEXT 5 YEARS	492	90	180	90	132	190	222	80	235	255	358	134	217	27
(NET)	49% NL	52%	47%	44%	56%	58% GHA	46%	42%	48%	51%	59% LA	34%	61% NA	43
PLAN TO BUY BUT NOT WITHIN	179	33	65	38	43	48	101	30	91	87	122	57	79	10
THE NEXT 5 YEARS (NET)	18%	19%	17%	19%	18%	15%	21%	16%	19%	17%	20%	15%	22% N	15
DON'T ANTICIPATE EVER	329	51	141	77	61	90	158	81	164	162	131	198	58	27
BUYING / BUYING ANOTHER	33% MK	29%	36% E	38% E	26%	27%	33%	42% F	34%	32%	21%	51% KA	16%	42 N

Citi Homebuying Survey Wakefield Research June 2024

2. What would be most likely to keep you from buying a home, or buying a home sooner?

		_	REG	SION			AREA		GEN			NT STATUS	PAR	
	TOTAL	NORTHEAST	SOUTH	MIDWEST	WEST	CITY	SUBURBS	RURAL	MALE	FEMALE	EMPLOYED	NOT EMPLOYED	YES	NO
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(N)
Fotal	1000	174	386	205	236	328	481	191	490	505		388	354	646
	100%	100%	100%		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
'Il never be able to afford it	291	45	125	53	68	96	129	66	119	169		137	98	193
	29%	26%	32%	26%	29%	29%	27%	34%	24%	33%	25%	35% K	28%	30%
d rather invest my money in other	214	34	77	56	47	73	119	23	117	98	148	66	53	161
areas	21% MH	20%	20%	27%	20%	22% H	25% H	12%	24%	19%	24% L	17%	15%	25% M
m afraid of the long-term financial	131	28	42	23	39	49	60	21	76	53	92	39	48	83
commitment	13%	16%	11%	11%	16%	15%	13%	11%	16%	11%	15%	10%	14%	13%
don't want the responsibility of	111	20	43	22	26	36	56	19	47	63	60	50	27	84
caring for a home (e.g., maintenance, upkeep)	11%	12%	11%	11%	11%	11%	12%	10%	10%	12%	10%	13%	8%	13% M
m caring for my children and my	85	11	41	13	20	33	30	22	40	44	76	8	85	
aging parents	8%	6%	11%	6%	8%	10%	6%	11%	8%	9%	12%	2%	24%	
	NL										LA		NA	
Other	169	35	58	39	36	41	86	41	91	78		88	43	126
	17%	20%	15%	19%	15%	13%	18%	22%	19%	15%	13%	23% KA	12%	19%

Comparison Groups: ABIAC/ADIAE/AF/AG/AH/AI/AJIAK/ALJAM/AN/BCDE/FGH/IJIKL/MN
Independent T-Test for Means (based on test for equal variances), Independent Z-Test for Percentages (unpooled proportions)
Uppercase letters indicate isrinificance at the 95% level.

"#" denotes a cell for which statistical testing was suppressed because the filter's frequency was less than 99.9.
Base sizes under 100 are directional findings only.

			REG	ION			AREA		GEN	DER	EMPLOYME	NT STATUS	PAR	ENT
												NOT		
	TOTAL	NORTHEAST	SOUTH	MIDWEST	WEST	CITY	SUBURBS	RURAL	MALE	FEMALE	EMPLOYED	EMPLOYED	YES	NO
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)
Total	1000	174	386	205	236	328	481	191	490	505	612	388	354	646
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Strongly agree	253	41	101	42	70	110	95	48	129	123	169	85	109	144
37 3	25%	24%	26%	20%	30%	34%	20%	25%	26%	24%	28%	22%	31%	22%
						GA							N	
Somewhat agree	418	81	156	76	104	121	219	78	189	227	249	169	139	279
	42%	47%	41%	37%	44%	37%	46%	41%	39%	45%	41%	43%	39%	43%
Somewhat disagree	235	39	86	64	46	67	125	43	121	113	140	95	81	154
-	24%	23%	22%	31%	20%	20%	26%	22%	25%	22%	23%	25%	23%	24%
				E										
Strongly disagree	94	12	42	24	15	30	42	22	51	42	54	39	25	68
	9%	7%	11%	11%	6%	9%	9%	11%	10%	8%	9%	10%	7%	11%

AGREE (NET)	671	122	257	118	174	231	313	127	319	350	418	254	248	424
	67%	70%	67%	57%	74%	71%	65%	66%	65%	69%	68%	65%	70%	66%
		D			D									
DISAGREE (NET)	329	52	128	87	62	97	167	65	171	155	194	135	106	222
1	33%	30%	33%	43%	26%	29%	35%	34%	35%	31%	32%	35%	30%	34%
				BE										

BE

Comparison Groups: AB/AC/AD/AE/AF/AG/AH/AVAJ/AK/AL/AM/AN/BCDE/FGH/IJ/KL/MN
Independent T-Test for Means (based on test for equal variances), Independent 2-Test for Percentages (unpooled proportions)
Uppercase letters indicate significance at the 95% level.
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Citi Homebuying Survey Wakefield Research June 2024

4. What are the top three financial barriers that could prevent you from buying a home? Select up to three.

				GION			AREA		GEN		EMPLOYME		PARE	
	TOTAL	NORTHEAST	SOUTH	MIDWEST	WEST	CITY	SUBURBS	RURAL	MALE	FEMALE	EMPLOYED	NOT EMPLOYED	YES	NO
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	1)
Total	1000 100%	174 100%	386 100%	205 100%	236 100%	328 100%	481 100%	191 100%	490 100%	505 100%	612 100%	388 100%	354 100%	64 100
Housing prices in my area	563 56%	97	217 56%	116 57%	133 56%	197 60%	262 54%	104 54%	264 54%	297 59%	368 60%	195 50%	210 59%	35 55°
Mortgage interest rates	448 45%	92 53%	160 41%	96 47%	100 42%	124 38%	252 52%	72 38%	229 47%	218 43%	285 47%	163 42%	152 43%	29 469
Affording the down payment	408 41%		176 46%	61 30%	105 45%	145 44%	FHA 188 39%	75 39%	195 40%	211 42%	271 44%	136 35%	161 46%	24 38°
Ongoing costs of owning a home	351 35%	60 34%	122 32%	87 42%	83 35%	119 36%	188 39%	44 23%	179 36%	171 34%	216 35%	135 35%	128 36%	22 34
Low or no credit score	270 27%	39 22%	126 33%	42 20%	64 27%	104 32%	111 23%	55 29%	126 26%	144 28%	172 28%	98 25%	120 34%	15 23
Mortgage closing costs	173 17%		77 20%	29 14%	37 15%	72 22%	69 14%	33 17%	93 19%	81 16%	115 19%	58 15%	N 72 20%	10 16°
Other	54 5%		27 7%	12 6%	8 3%	G 17 5%	25 5%	13 7%	23 5%	27 5%	26 4%	27 7%	11 3%	4
There are no financial barriers that could prevent me from buying a	107 11%		31 8%	23 11%	31 13%	26 8%	50 10%	30 16%	53 11%	54 11%	39 6%	67 17%	22 6%	8 13 ⁴
home FACE FINANCIAL BARRIERS TO	MK 893		354	182	204	301	431	F 161	437	451	573	KA 321	332	56
BUYING A HOME (NET)	89%		92%	89%	87%	92% H	90%	84%	89%	89%	94% I.A	83%	94% NA	879

Comparison Groups: ABIAC/AD/AE/AF/AG/AH/AI/AJ/AK/AL/AMAN/BCDE/FGH/IJ/KL/MN
Independent T-Test for Means (based on test for equal variances), Independent Z-Test for Percentages (unpooled proportions)
Uppercase letters indicate significance at the 95% level.
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5. How strongly do you agree or disagree with this statement? Owning a home is still one of the best ways to build wealth.

		_		SION			AREA		GEN			NT STATUS	PARI	
	TOTAL	NORTHEAST	SOUTH	MIDWEST	WEST	CITY	SUBURBS	RURAL	MALE	FEMALE	EMPLOYED	NOT EMPLOYED	YES	NO
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	1)
Total	1000	174	386	205	236	328	481	191	490	505	612	388	354	64
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	1009
Strongly agree	322	65	108		79	115	157	49	169	153	204	118	123	19
	32%	38%	28%	34%	33%	35%	33%	26%	34%	30%	33%	30%	35%	319
Somewhat agree	474	82	189	94	110	157	215	101	221	248	273	200	174	30
-	47%	47%	49%	46%	46%	48%	45%	53%	45%	49%	45%	52%	49%	469
Somewhat disagree	158	22	71	33	32	43	78	36	74	83	103	55	43	11:
	16%	13%	18%	16%	14%	13%	16%	19%	15%	16%	17%	14%	12%	189
Strongly disagree	47	5	18	9	16	12	31	4	27	20	32	16	15	3:
	5%	3%	5%	4%	7%	4%	6%	2%	5%	4%	5%	4%	4%	59

AGREE (NET)	795	147	297	163	188	272	372	151	389	401	477	318	297	498
,	80%	85%	77%	80%	80%	83%	77%	79%	79%	79%	78%	82%	84% N	779
DISAGREE (NET)	205	27	89	41	48	56	108	41	101	104	134	70	57	14
	20%	15%	23%	20%	20%	17%	23%	21%	21%	21%	22%	18%	16%	23% N

Comparison Groups: AB/AC/AD/AE/AF/AG/AH/AVAJ/AK/AL/AM/AN/BCDE/FGH/IJ/KL/MN
Independent T-Test for Means (based on test for equal variances), Independent Z-Test for Percentages (unpooled proportions)
Uppercase letters indicate significance at the 95% level.
"*#" denotes a cell for which statistical testing was suppressed because the filter's frequency was less than 99.9.
Base sizes under 100 are directional findings only.

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6. Which of these milestones are important to accomplish before buying a home? Select all that apply.

Total	TOTAL (A)	NORTHEAST (B)	SOUTH	MIDWEST	WEST									
	0.0	(B)			WE31	CITY	SUBURBS	RURAL	MALE	FEMALE	EMPLOYED	NOT EMPLOYED	YES	NO
	1000		(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(N)
Describing on income level that fools		174	386	205	236	328	481	191	490	505	612	388	354	646
Develope on income level that fools	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Reaching an income level that feels	626	118	232	129	147	200	313	112	287	336	369	256	234	392
comfortable	63%	68%	60%	63%	62%	61%	65%	59%	59%	67% I	60%	66%	66%	61%
Paying off other debts (e.g.,	540	104	194	115	127	166	277	96	266	271	329	211	187	353
student loans, car loan)	54%	60%	50%	56%	54%	51%	58%	50%	54%	54%	54%	54%	53%	55%
Feeling ready to settle down	342	58	145	58	81	118	165	60	182	160	208	135	137	205
	34%	33%	38%	29%	34%	36%	34%	31%	37%	32%	34%	35%	39%	32%
Earning or finishing a degree	227	46	87	39	55	86	101	40	118	107	149	78	85	142
	23%	26%	23%	19%	23%	26%	21%	21%	24%	21%	24%	20%	24%	22%
Getting married	212	36	74	51	50	86	91	34	115	97	139	72	89	123
	21%	21%	19%	25%	21%	26%	19%	18%	23%	19%	23%	19%	25%	19%
Starting a family	205	36	75	50	44	78	90	37	122	84	151	54	108	97
	21% NL	21%	20%	24%	19%	24%	19%	19%	25%	17%	25% I	14%	31% NA	15%
Making other large purchases	187	32	55	43	57	58	89	40	99	88	134	54	75	112
(e.g., a vehicle)	19%	19%	14%	21%	24% C	18%	19%	21%	20%	17%	22% I	14%	21%	17%
Taking bucket list vacation	107	20	48	15	25	47	35	25	55	52	89	18	55	52
Ĭ	11%	11%	12%	7%	10%	14% G	7%	13%	11%	10%	15%	5%	15% N	8%
None of these	94	10	43	20	20	28	41	25	55	37	38	56	15	79
	9% M	6%	11%	10%	9%	8%	9%	13%	11%	7%	6%	14% KA	4%	12% M

GETTING MARRIED OR	320	62	115	73	69	119	147	54	176	144	223	97	147	173
STARTING A FAMILY (NET)	32% L	36%	30%	36%	29%	36%	31%	28%	36%	29%	36% L	25%	42% NA	27%
PAYING OFF DEBT, MAKING	643	125	236	129	154	215	308	120	323	317	408	235	238	405
LARGE PURCHASE, OR TAKING BUCKET LIST TRIP (NET)	64%	72% C	61%	63%	65%	66%	64%	63%	66%	63%	67%	61%	67%	63%

Comparison Groups: AB/AC/AD/AE/AF/AG/AH/AI/AI/AK/AL/AM/AN/BCDE/FGH/IJ/KL/MN
Independent T-Test for Means (based on test for equal variances), Independent Z-Test for Percentages (unpooled proportions)
Uppercase letters indicate significance at the 95% level.
"If denotes a cell for which statistical testing was suppressed because the filter's frequency was less than 99.9.
Base sizes under 100 are directional findings only.

Citi Homebuying Survey Wakefield Research June 2024

7. Which of these financial programs or benefits would be most helpful in allowing you to buy a home, or buy one sooner?

			REG	ION			AREA		GEN	DER	EMPLOYME	NT STATUS	PAR	ENT
		-			-									
												NOT		
	TOTAL	NORTHEAST	SOUTH	MIDWEST	WEST	CITY	SUBURBS	RURAL	MALE	FEMALE	EMPLOYED	EMPLOYED	YES	NO
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(N)
Total	1000	174	386	205	236	328	481	191	490	505	612	388	354	646
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A mortgage with a lower interest	664	130	241	141	151	183	351	129	328	332	396	267	226	438
rate	66%	75%	63%	69%	64%	56%	73%	67%	67%	66%	65%	69%	64%	68%
	F	С					FA	F						
A lower down payment option	336	44	144	63	84	145	129	63	162	173	215	121	128	208
mortgage	34%	25%	37%	31%	36%	44%	27%	33%	33%	34%	35%	31%	36%	32%
	G		В			GHA								

GH.

Comparison Groups: AB/AC/AD/AE/AF/AG/AH/AN/AJ/AK/AL/AM/AN/BCDE/FGH/IJ/KL/MN
Independent T-Test for Means (based on test for equal variances), Independent Z-Test for Percentages (unpooled proportions)
Uppercase letters indicate significance at the 95% level.

"#" denotes a cell for which statistical testing was suppressed because the filter's frequency was less than 99.9.

Base sizes under 100 are directional findings only.

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8. Which of these would you consider doing so that you could buy a home, or buy one sooner? Select all that apply. For this question, please consider "family members" to be members of your immediate family or other close relations who would not typically

			REG	ION			AREA		GEN		EMPLOYME	-	PARI	
	TOTAL	NORTHEAST	SOUTH	MIDWEST	WEST	CITY	SUBURBS	RURAL	MALE	FEMALE	EMPLOYED	NOT EMPLOYED	YES	NO
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(N)
Total	1000	174	386	205	236	328	481	191	490	505		388	354	646
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Buy a smaller home or a home in a different area	394 39%	77 44%	161 42%	82 40%	75 32%	131 40%	199 41%	63 33%	194 40%	198 39%		137 35%	148 42%	246 38%
dilici cirt arca	3370	F	42.70	4070	3270	4070	4170	3370	4070	3370	42.70	3370	4270	3070
Buy a fixer upper and do the work	332	42	128	75	87	120	147	66	198	133		104	147	186
myself	33%	24%	33%	37%	37%	37%	31%	34%	40%	26%	37%	27%	41%	29%
	JB			В	В				JA		L		NA	
Get help from family to make the	231	34	81	36	80	98	97	36	124	106		82	108	122
down payment	23%	19%	21%	18%	34% BCDA	30% GH	20%	19%	25%	21%	24%	21%	31% NA	19%
Rent part of the home out as a	219	42	79	37	61	82	98	39	101	116		57	95	124
secondary source of income	22% L	24%	21%	18%	26%	25%	20%	21%	21%	23%	27% L	15%	27% N	19%
Have family members live with me	210	29	78	39	63	90	83	37	106	103	148	62	113	97
to help with the monthly payments	21% N	17%	20%	19%	27% B	27% G	17%	19%	22%	20%	24% L	16%	32% NA	15%
Get a joint mortgage with a family	155	30	56	23	46	66	56	33	95	60	122	33	80	75
member	15% L	17%	15%	11%	19%	20% G	12%	17%	19% J	12%	20% L	9%	23% NA	12%
None of these	192	41	74	41	35	48	96	48	76	114		111	32	160
	19% MK	24% E	19%	20%	15%	15%	20%	25% F	15%	23%	13%	29% KA	9%	25% MA

HELP FROM FAMILY WITH	417	69	155	71	122	180	172	66	216	201	288	130	198	219
JOINT MORTGAGE, DOWN PAYMENT OR MONTHLY PAYMENTS (NET)	42% NL	40%	40%	35%	52% BCDA	55% GHA	36%	34%	44%	40%	47% L	33%	56% NA	34%
BUY A SMALLER HOME,	587	96	230	130	132	197	285	105	313	272	383	204	234	353
DIFFERENT AREA, OR FIXER UPPER (NET)	59%	55%	60%	63%	56%	60%	59%	55%	64% J	54%	63%	53%	66% N	55%

Comparison Groups: AB/AC/AD/AE/AF/AG/AH/AI/AJ/AK/AL/AM/AN/BCDE/FGH/IJ/KL/MN Independent T-Test for Means (based on test for equal variances), Independent Z-Test for Percentages (unpooled proportions) Uppercase letters indicate significance at the 95% level. "Fe' denotes a cell for which statistical testing was suppressed because the filter's frequency was less than 99.9. Base sizes under 100 are directional findings only.



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When do you plan to buy a home? [If you already own a home, please respond based on when you plan to buy your next home.]

			GENER	RATION		F	ACE/ETHNICIT	Υ	CURRENT H	OMEOWNER	MARITAL	STATUS	HO	USEHOLD INCO	ME	PLAN TO B	UY A HOME	н	IOMEBUYING F	PLANS	GEN	NDER
						-					MARRIED OR	NOT MARRIED OR IN A	LESS THAN	\$50,000 TO	\$100.000			WITHIN THE NEXT 3	PLAN TO BUY BUT LONGER THAN 3	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER		
	TOTAL (A)	GEN Z	MILLENNIAL (C)	GEN X	BOOMER (F)	WHITE	BLACK (G)	HISPANIC (H)	YES	NO (I)	RELATIONSHIP	RELATIONSHIP	\$50,000	\$99,999	OR MORE	YES (P)	NO (O)	YEARS	YEARS (S)	HOME	MALE	FEMALE
	IA	(B)	2	(D)	(E)	(F)	(G)	(H)			(K)	(L)	(M)	(N)	(0)	P	i Ci	(K)	(5)	(1)	(0)	- 1
Total	500 100%	89 100%	139 100%	129 100%	137 100%	153 100%	16 100%	265 100%	257 100%	243 100%	323 100%	177 100%	154 100%		196 100%	377 100%	123 100%		206 100%	123 100%	247 100%	
Within the next year	57 11% TSQL		20 14%	18 14%	6 5%	10 7%	12%	41 16%	30 12%	27 11%	51 16%	6 3%	5	17	34 18%	57 15%		57 33% STA	100.0		42 17%	1
Within the next 3 years	114 23% TSQ	16 18%	50 36% DEA	20 16%	27 20%	34 22%	5 31%	67 25%	54 21%	60 25%	82	32 18%	49 32%		40 21%	114 30%		114 67% STA		-	49 20%	
Within the next 5 years	90 18% TRO	21 24%		24 18%	17 12%	18 12%	3 21%	57 22%	51 20%	39 16%	59 18%	31 18%	20 13%		47 24%	90		SIA.	90 44% PTA		55 22%	
Within the next 10 years	47 9% TRO	17 19%	10 7%	13 10%	7 5%	13 9%	1 5%	21 8%	23 9%	24 10%	35 11%	13 7%	10 6%		20 10%	47 13%			47 23%		22 9%	
More than 10 years from now	69 14% TRQE	18 20%	15 11%	31 24%	5 3%	9 6%	1 7%	37 14%	44 17%	24 10%	52 16%	17 9%	20 13%		18 9%	69 18%			69 33% RTA		32 13%	
I don't think I'll ever buy a home	68		13	10	41		2	22		68	18	50	39		11		68		1074	68		
	14% SRPOI	3%	9%	8%	30% #CDA	25% HA	13%	8%		28% IA	6%	28% KA	25% O	12%	6%		55% PA			55% RSA	11%	165
I never plan to buy another home	55 11% SRP.IC#	1 1%	3 2%	13 10%	35 26% #C	31 20% H	11%	19 7%	55 21%		25 8%	30 17%	11 7%		25 13%		55 45% PA		-	55 45% RSA	19 8%	
																				1.000		
WITHIN THE NEXT 3 YEARS (NET)	171 34% TSQ	29 32%	70 50% DEA	38	33 24%	44 29%	43%	109 41%	84 33%	87 36%	134 41%	37 21%	55 36%		75 38%	171 45%		171 100% A			90 37%	
WITHIN THE NEXT 5 YEARS (NET)	261 52% TQE	50 56%	99 71% DEA	62 48%	50 36%	62 40%	10 65%	166 62% E	135 53%	126 52%	192 60%	68 39%	75 48%		122 62%	261 69% OA		171 100% SA	90 44% T		145 59%	
PLAN TO BUY BUT NOT WITHIN THE NEXT 5 YEARS (NET)	116 23% TRQE	35 39%	25 18%	44 34%	12 8%	22 14%	12%	59 22%	67 26%	49 20%	87 27%	29 17%	30 20%		38 19%	116		un.	116 56% RTA		55 22%	
DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME (NET)	123 25% SRPKC#	4 5%	15 11%	23 18%	76 55% #CDA	69 45% #HA	4 24%	41 15%	55 21%	68 28%	43 13%	79 45% KA	50 32%		36 19%		123 100%		, KIA	123 100%	47 19%	

2. What would be most likely to keep you from buying a home, or buying a home sooner?

			GENER	RATION		F	ACE/ETHNICIT	Υ	CURRENT H	OMEOWNER	MARITAL	. STATUS	HO	USEHOLD INCO	ME	PLAN TO BU	JY A HOME		HOMEBUYING F	LANS	GEN	DER
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(f)	(1)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	D.	(U)	
Total	500 100%	100%		129	137	153	100%	265 100%	257 100%		323 100%	177 100%	154 100%	150 100%	196	377 100%	123		206 100%	123 100%	247 100%	
III never be able to afford it	150	100%				100%		100%	100%						100%	100%	100%		100%	100%	100%	
III HOTEL DE MOLE DE MICIE II	30% OI	37%		27%	28%	40%	27%	26%	13%	48% IA	24%	40% K	50% NOA	28%	16%	28%	36%	25%	31%	36%	22%	37
'd rather invest my money in	127	25	44	28	29	30	7	82	78	49	101	27		29	62	111	16	50	61	16	79	
other areas	25% TQ	28%		22%	21%	20%	45%	31%	30%	20%	31% L	15%	23%	19%	32%	29% Q	13%	T	29% T	13%	32%	19
I'm afraid of the long-term	58	11				8	1	34	39	18					22		10		25	10	30	
financial commitment	12%	13%		20% E	4%	5%	5%	13%	15%	8%	13%	9%	10%	14%	11%	13%	8%	14%	12%	8%	12%	11
I'm caring for my children and my	51	14				8	1	40	29						29	44	6	33	12	6	34	
aging parents	10% E	15%	21% DEA	6%		5%	7%	15%	11%	9%		6%	7%	7%	15%	12%	5%	19% ST	6%	5%	14%	7
don't want the responsibility of	41	4	3	8	23	15	- 1	20	13			32			12		23	7	11	23	23	
caring for a home (e.g., maintenance, upkeep)	8% C	5%	2%	6%	17% C	10%	6%	7%	5%	11%	3%	18% KA	8%	11%	6%	5%	19% PA		5%	19% RSA	9%	- 7
Other	73	2	6	24		31	2	20	65		52	21	2	33	38	51	23	16	35	23	25	
	15% MIC	3%	5%	19%	29%	20%	10%	8%	25%	4%	16%	12%	1%	22% M	20% M	13%	18%	9%	17%	18%	10%	19

3. How strongly do you agree or disagree with this statement? For young people today, homeownership can no longer be considered a realistic milestone.

	1			RATION			ACE/ETHNICIT			IOMEOWNER	MARITAL			USEHOLD INCO		PLAN TO BU			HOMEBUYING F		GEN	
						*****			*********		**********		*****		*****						*********	
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(0	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	
Total	500	89	139	129	137	153	16	265	257	243	323	177	154	150	196	377	123	171	206	123	247	25
	100%	100%		100%		100%	100%	100%	100%			100%	100%	100%	100%	100%	100%			100%	100%	1009
Strongly agree	161	17						94	88			45			50	124	37			37		
	32%	19%	39% E	46% E	21%	26%	25%	35%	34%	30%	36%	26%	28%	45% O	25%	33%	30%	31%	35%	30%	29%	36
Somewhat agree	229	40	50	52	82	85	8	104	117	112	134	95	79	54	95	168	61	66	102	61	102	
	46%	45%	36%	40%	60% C	56% H	50%	39%	45%	46%	41%	54%	51%	36%	49%	44%	50%	39%	49%	50%	42%	49
Somewhat disagree	82	28		9	16	22	3	50	39	42	57	25	19	21	41	64	18	38	26	18	53	2
	16%	32%	20%	7%	12%	14%	17%	19%	15%	17%	18%	14%	12%	14%	21%	17%	14%	22%	13%	14%	21%	11
Strongly disagree	29	3	8	8	9	6	1	18	13	16	16	13	13	7	9	21	7	14	7	7	20	
	6%	4%	6%	6%	7%	4%	8%	7%	5%	6%	5%	7%	8%	4%	5%	6%	6%	8%	3%	6%	8%	4
AGREE (NET)	390	57							205			140			145	292	98			98		
	78%	64%	75%	87%	81%	82%	76%	74%	80%	76%	77%	79%	79%	81%	74%	77%	80%	70%	84%	80%	71%	85
DISAGREE (NET)	110	32	35	17	26	28	4	68	52	58	73	37	32	28	51	85	25	52	33	25	73	3
	22%	36%	25%	13%	19%	18%	24%	26%	20%	24%	23%	21%	21%	19%	26%	23%	20%	30%	16%	20%	29% V	15

Comparison Groupe. ABACHONAINFAGANANIAJANANIAJANANAAANANAAANANANIAJANANIA

	GENERATION	RACE/ETHNICITY	CURRENT HOMEOWNER	MARITAL STATUS	HOUSEHOLD INCOME	PLAN TO BUY A HOME	HOMEBUYING PLANS	GENDER
l L								

	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)	m	(U)	(V)
Total	500	89	139	129	137	153	16	265	257	243	323	177	154	150	196	377	123	171	206	123	247	251
Total	100%	100%	100%	100%	100%		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		100%		100%	100%
Housing prices in my area	293	41	74		82	104	10	132	142	151	186	107	95	93	105	220	73	103	117	73	119	172
	59%	46%	53%	73%	60%	68% H	61%	50%	55%	62%	58%	61%	61%	62%	54%	58%	60%	60%	57%	60%	48%	69% U
Mortgage interest rates	179	18	53		41			85	107	72		45			86	153	26		80	26	69	109
	36%	21%	38%	52% #	30%	35%	49%	32%	42%	30%	42% L	25%	22%	39%	44% M	40% Q	22%	42% T	39%	22%	28%	44%
Ongoing costs of owning a home	178	29			44			102	94			74			67		47		73		79	97
	36%	32%			32%		32%	39%	37%	35%	32%	42%			34%	35%	38%		35%		32%	39%
Affording the down payment	169	29			45			74	64	104	105	64			42	119	50		57	50	60	109
	34%	32%			33%		53%	28%	25%	43%	32%	36%	OA		21%	31%	41%		28%	41%	24%	44% U
Low or no credit score	119	34			22			76	38								18		48		75	44
	24%	39%	E				40%	29%	15%	34% I	20%	31%	-		18%	27%	15%		23%	15%	30%	18%
Mortgage closing costs	93	26			14		1	62	50	43		20			39	77	16		42		39	54
	19%	30%	25% E	14%	10%	12%	7%	23%	20%	18%	23% L	11%	20%	15%	20%	21%	13%	21%	20%	13%	16%	21%
Other	31	14	4	3	9	7	3	19	8	23		12			5	20	10		18	10	20	10
	6%	16%	3%	3%	6%	5%	16%	7%	3%	10%	6%	7%	12% O	5%	3%	5%	8%	196	9% R	8%	8%	4%
There are no financial barriers	59	2	8	6	40			27	48			33		18	35		33		17		37	
that could prevent me from buving a home	12% J	2%	6%	4%	29% #CDA		7%	10%	19% J	5%	8%	18% K	4%	12%	18% M	7%	26% PA		8%	26% RSA	15%	9%

FACE FINANCIAL BARRIERS TO	441	87			97		15	238	209	232		145			161	350	90		189	90	209	229
BUYING A HOME (NET)	88% TOF	98%	94% F	96% F	71%	82%	93%	90%	81%	95% IA	92%	82%	96%	88%	82%	93% O	74%	94% T	92% T	74%	85%	91%

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5. How strongly do you agree or disagree with this statement? Owning a home is still one of the best ways to build wealth.

			GENE	RATION			ACE/ETHNICIT		CURRENT H	OMEOWNER		STATUS		USEHOLD INCO		PLAN TO B			IOMEBUYING F		GENI	
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(0)	(1)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	m	(U)	
otal .	500 100%	89	139 100%	129 100%	137 100%	153 100%	16 100%	265 100%	257 100%		323 100%	177 100%	154 100%	150 100%	196 100%	377 100%	123		206 100%	123 100%	247 100%	
Strongly agree	218	41	70	46	60	69	5	128	126	92	173	45	64	53	101	184	34	105	78	34	115	10
	44% TQL	46%	50%	36%	43%	45%	30%	48%	49%	38%	54% L	25%	41%	35%	52%	49% Q	28%	62% STA	38%	28%	47%	41
Somewhat agree	212 42%	32 36%	50 36%	62 48%	64 47%	57 37%	53%	104 39%	115 45%	97 40%	110 34%	102 57%	61 40%	80 53%	70 36%	143 38%	69 56%	48 28%	94 46%	69 56%	98 40%	11 45
Somewhat disagree	53 11%	12 14%		17 13%	7 5%	22 15%	11%	22 8%	13 5%			20 11%	18 12%		19 10%		12 10%		27 13%	12 10%	21 9%	
Strongly disagree	17	4	2%	5	6	4 3%	1	11	3 1%	14		10	11		5 2%	10	7	3 2%	7	7	12 5%	2
						-																
VGREE (NET)	430 86%	73 82%	121 86%	108 84%	124 90%	126 83%	13 83%	232 88%	241 94% J			147 83%	125 81%	133 89%	172 88%	326 87%	103 84%		173 84%	103 84%	214 87%	
DISAGREE (NET)	70	16	19	21	14	27	3	33	16	54	40	30	29	17	24	51	19	17	34	19	33	
	14%	18%	14%	16%	10%	17%	17%	12%	6%	22%	12%	17%	19%	11%	12%	13%	16%	10%	16%	16%	13%	14

Comparison Groupe. ABIACADAEAFIAGAHVAIAJAMANAAAMANAAAAANASATATAJAMBECDEFGHUKKLAMAOPARSTILV Independent T-test for Maars (based on lest for equal viannese), independent Z-test for Porcentages (unpooled proportions) Uppercease letters fortical septificances at the 95th level.

"It denotes a cell for withor statistical testing was suppressed because the filter's frequency was less than 99.9. Beas states under 10 and enticional faintings of the 10 and 10 an

6. Which of these milestones are important to accomplish before buying a home? Select all that apply.

			GENER	RATION		R	ACE/ETHNICIT	·	CURRENT H	OMEOWNER	MARITAL	. STATUS	HO	USEHOLD INC	OME	PLAN TO B	UY A HOME	F	IOMEBUYING F	PLANS	GEN	NDER
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Total	500	89	139	129	137	153	16	265	257	243	323	177	154	150	196	377	123	171	206	123	247	251
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Reaching an income level that	306	51		91	89	109	10	134	146	161	190				99			88	134		125	
feels comfortable	61%	57%	52%	71%	65%	71% H	65%	51%	57%	66%	59%	66%	60%	76% O	51%	59%	69%	51%	65%	69%	51%	7199
Paying off other debts (e.g.,	260	32		85	82	98	10	107	132	128	164				82	192	68	81	111	68	100	159
student loans, car loan)	52%	36%	41%	66%	60%	64% H	60%	40%	51%	53%	51%	54%	49%	69%	42%	51%	55%	48%	54%	55%	41%	64%
Feeling ready to settle down	158	24	63	49	19	39	4	85	93	65	115	43	40	64	53	132	26	70	62	26	84	74
,	32%	27%	45% EA	38%	14%	25%	25%	32%	36%	27%	35%	24%	26%	43%	27%	35%	21%	41% T	30%	21%	34%	29%
Earning or finishing a degree	147	44	30	44	27	33	2	84	79	69	98	50	33	55	60	115	33	55	60	33	68	79
	29%	49%	21%	34%	19%	22%	14%	32%	31%	28%	30%	28%	21%	37%	31%	30%	26%	32%	29%	26%	27%	32%
Making other large purchases	121	21		40	36	43	4	51	63	58	80	41	39	46			27	44	50		46	
(e.g., a vehicle)	24%	24%	17%	31%	26%	28%	22%	19%	25%	24%	25%	23%	26%	31%	18%	25%	22%	26%	24%		18%	30%
Getting married	98 20%	21 23%		40 31%	9 6%	22 14%	1 7%	49 19%	60 23%	38 16%	77 24%				26 13%	87 23%			60 29%	11 9%	53 22%	44
	E	2310	21% E	5176 E	070	1470	7.70	1976	2370	1070	2470	1270	1170	MOA		Q		1036	20% T	570	2270	10%
Starting a family	95	16		40	6	15	4	47		38	73				27				45		46	
	19% E	18%	E	E	4%	10%	27%	18%	22%	16%	22%			0				20%	22%		19%	19%
Taking bucket list vacation	79	27				9	1	48	41	38		13						15	57		42	
	16% FF	30%	16% F	19% F	3%	6%	5%	18% F#	16%	16%	20%	7%	19%	17%	12%	19% O	6%	9%	27% RTA	6%	17%	15%
None of these	47	0	8	7	30	16	1	26	28	19	18	29		5	23	31		18	12		28	19
	9%	0%	6%	6%	22% #CDA	11%	7%	10%	11%	8%	6%	16% K	12%	3%	12%	8%	13%	11%	6%	13%	12%	7%
GETTING MARRIED OR	137	25		52	12	28	5	71	83	54					45				74		72	
STARTING A FAMILY (NET)	27% E	29%	33% E	40% E	9%	18%	30%	27%	32%	22%	32%	19%	19%	42% MO	23%	30%	18%	24%	36% T	18%	29%	269
PAYING OFF DEBT, MAKING	321	58	81	89	88	107	11	151	162	159	218	103	98	110	113	247	74	99	148	74	136	
LARGE PURCHASE, OR TAKING BUCKET LIST TRIP (NET)	64%	66%	58%	70%	64%	70%	71%	57%	63%	65%	68%	58%	64%	74%	58%	66%	60%	58%	72%	60%	55%	749 L

Comparison Groups. ABACHONEMFIGAMANIANAMANAMANAOAPAAARASATTAUMRISCEEFGHUNLAMOOPRISTUM Independent T-Test for Means (based on test for equal variances), independent Z-Test for Percentages (inpoded proportions) Uppercase letters indicate significance at the 96% level.

"If denotes a cell for withor statistical testing was suppressed because the filter's frequency was less than 99.9. Base sizes under 10 are derictional forlings only.

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7. Which of these financial programs or benefits would be most helpful in allowing you to buy a home, or buy one sooner?

Γ				GENER	RATION			RACE/ETHNICIT		CURRENT H		MARITAL	STATUS		USEHOLD INCO		PLAN TO BU			OMEBUYING F		GEN	
		TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
		(A)	(B)	(C)	(D)	(E)	(E)	(G)	(H)	(0)	(3)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)	(T)	G)	(V)
L																							
F	Total	500	89	139	129	137	153	16	265	257	243		177	154	150	196	377	123	171	206	123	247	251
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

A mortgage with a lower interest	318	61	77	87	86	94	10	173	178	139	216	101	81	93	143	238	79	108	130	79	151	164
rate	64%	69%	55%	68%	63%	62%	61%	65%	69%	57%	67%	57%	52%	62%	73%	63%	65%	63%	63%	65%	61%	65%
															M							
A lower down payment option	182	28	62	42	51	58	6	93	79	104	107	76	73	57	52	139	43	63	76	43	95	87
mortgage	36%	31%	45%	32%	37%	38%	39%	35%	31%	43%	33%	43%	48%	38%	27%	37%	35%	37%	37%	35%	39%	35%

Comparison Groupe: ABIACHOLINE/MACARHANA/MANIA/MANIA/ABIACHO-ABIACHOLINE/MACARHANA/MANIA/MANIA/ABIACHO-ABIACHOLINE/MACARHANA/MANIA/M

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			GENER			F	RACE/ETHNICIT	Υ	CURRENT H		MARITAL	STATUS		USEHOLD INCO		PLAN TO BU	JY A HOME		IOMEBUYING P		GEN	NDER
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES (P)	NO (O)	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
	(A)	(B)	(C)	(0)	(E)	(F)	(G)	(8)	- 0	(3)	(K)	(E)	(M)	(N)	(0)	(P)	(0)	(8)	(5)	- 0	(0)	
Total	500	89	139						257		323	177			196		123		206		247	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		100%	100%	100%	100%	100%	100%	100%	10
Buy a smaller home or a home in	185	33		41				89	101			62			79		46 37%		75 37%		75	
a different area Have family members live with me	37% 172	37% 28		32% 50			41%	33% 104	39% 95		38%	35%			40%	37% 143	37%		37%	37%	30%	
to help with the monthly payments	34%	31%	41%	39%		26%	24%	39%	37%	31%	37%	29%			26%	38%	24%		41%	24%	38%	3
Buy a fixer upper and do the work	171	29						97	89			59					36		69		80	
myself	34%	33%		39%			31%		35%	34%	34%	33%			32%	36%	30%		33%	30%	32%	
Rent part of the home out as a	110	26		25			2	75	50			. 44			42		16		52		62	
secondary source of income	22%	30%	30% E	20%	11%	16%	15%	28%	20%	24%	20%	25%	25%	19%	22%	25%	13%	24%	25%	13%	25%	1
Get help from family to make the	108	32		15				58	42		72	36			28		10		45		54	
down payment	22% TO	36%	32% DE	12%	12%	19%	26%	22%	17%	27%	22%	21%	30%	22%	14%	26% O	8%	31% T	22%	8%	22%	2
Get a joint mortgage with a family	94	21	27	22			2	45	38		58	36			30	74	20		41		36	
member	19%	23%		17%			11%		15%		18%	20%			15%	20%	16%		20%		15%	2
None of these	86	2	16	15				44	44			46			41	34	52		17		48	
	17%	3%	12%	12%	35% #CDA		25%	16%	17%	17%	12%	26%	15%	15%	21%	9%	42% PA		8%	42% RSA	19%	1
***************************************					#CUA								-				PA			KSA		_
HELP FROM FAMILY WITH	261	59	88	63	50	64	6	151	127	133	180	81	93	90	78	224	37	101	122	37	137	
JOINT MORTGAGE, DOWN PAYMENT OR MONTHLY PAYMENTS (NET)	52% TQ	66%	63% E	49%	36%	42%	37%	57%	50%	55%	56%	46%	60% O	60% O	40%	59% Q	30%	59% T	59% T	30%	56%	4
BUY A SMALLER HOME,	275	57	75	71	71	91	9	144	145	129	180	95	86	84	105	219	55	105	115	55	123	1
DIFFERENT AREA, OR FIXER UPPER (NET)	55%	64%	54%	55%	51%	59%	57%	54%	57%	53%	56%	54%	56%	56%	53%	58%	45%	61%	56%	45%	50%	6

Comparison Groups: ABACIAD/EAF/AGAN-HANJAKAL/MANNAO/AP/AGAPARSIATIAUJAV/BCDEFGHUNG.AND/PGRSTII. Independent T-test for Means is based on test for equal variances), independent Z-test for Percentages (unpooled proportions) Uppercease letters indirect septrimens est the 56% level.

"If describes a cell for within statistical testing was suppressed because the filter's frequency was less than 99.9. Bean tates under 10 are derectional findings cony.



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1. When do you plan to buy a home? [If you already own a home, please respond based on when you plan to buy your next home.]

			GENER	ATION		R/	ACE/ETHNICIT	Υ	CURRENT H	OMEOWNER	MARITAL			USEHOLD INCO	ME	PLAN TO BI			IOMEBUYING P	PLANS	GEN	NDER
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
i E	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	m	(J)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)	m	(U)	- N
Total	500 100%	70 100%	165 100%	129 100%	114	220 100%	26 100%	96 100%	290 100%	210 100%	348 100%	152 100%	115 100%	120 100%	265 100%	373 100%	127	151 100%	223	127	252 100%	246 1009
Within the next year	48 10% TSOE	9 13%	27 16%	9 7%	2 1%	25 11%	3 12%	10 10%		18 9%	37 11%	11 7%	10 9%		29 11%	48 13%		48 32% STA			21 8%	21 119
Within the next 3 years	103 21% TSO	17 24%	39 23%	22 17%	23 20%	46 21%	7 27%	17 18%		42 20%	83 24%	20 13%	15 13%		62 23%	103 28%		103 68% STA			63 25%	40 169
Within the next 5 years	103 21%	18 26%	34 21%	32 25%	18 16%	32 14%	6 23%	29 30%	56 19%	47 22%	78 23%	25 16%	17 15%		67 25%	103 28%	-	STA	103 46%		45 18%	5; 239
Within the next 10 years	TRQ 77 15%	17 25%	20 12%	23 18%	16 14%	30 14%	3 13%	14 14%		38 18%	50 14%	27 18%	13 11%		M 44 17%	21%			RTA 77 35%		37 15%	35 169
More than 10 years from now	TRQ 43 9%	1 2%	22 13%	9 7%	8 7%	15 7%	2 6%	13 14%		13 6%	30 9%	13 8%	14 12%		18 7%	Q 43 11%			RTA 43 19%		26 10%	179
I don't think I'll ever buy a home	TRQ# 53 11%	4 5%	# 14 8%	17 13%	15 13%	31 14%	4 14%	9		53 25%	14	39 25%	34 29%	12 10%	6 2%	0	53 41%		RTA	53 41%	18	34 149
I never plan to buy another home	SRPOKI 74	3	10	17	32	41	1	4	74	IA.	56	KA 18	NOA 12	. O	39		PA 74			RSA 74	42	33
***************************************	15% SRPJC#	5%	6%	13%	29% #CDA	19%	5%	4%	26% JA		16%	12%	10%	19%	15%		59% PA			59% RSA	17%	139
WITHIN THE NEXT 3 YEARS (NET)	151 30% TSQLE	26 37%	65 40% DE	31 24%	24 21%	71 32%	10 39%	27 28%			120 34%	31 20%	25 22%		91 34%	151 40% OA		151 100%			84 33%	279
WITHIN THE NEXT 5 YEARS (NET)	254 51%	44 63%	99 60%	63 48%	42 37%	102 46%	16 62%	56 58%	147 51%	107 51%	198 57%	56 37%	42 37%		158 59%	254 68%		151 100%	103 46%		129 51%	123 509
PLAN TO BUY BUT NOT WITHIN THE NEXT 5 YEARS (NET)	119 24%	18 26%	42 26%	32 25%	24 21%	45 20%	5 18%	27 28%		51 24%	79 23%	40 26%	27 23%		62 23%	119 32%		SA.	119 54%		63 25%	235
DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER	TRQ 127 25% SRPOC#	7	23 14%	35 27% #C	47 42% #CDA	73 33%	5 19%	13 13%		53 25%	70 20%	56 37%	46 40% OA	30%	45 17%	QA.	127 100%		RTA	127 100%	60 24%	66 279

HOME (NET) 8CP Comparison Coupe, ABMCADIAE AFRAGAHANA JANKIA MANINA (APPAGAPASATA MAJANGGO PASTATIV Comparison Coupe, ABMCADIAE AFRAGAHANA JANKIA MANINA (APPAGAPASATA MAJANGGO PASTATIV Independent T. Test for Means (based on test for equal vastances), Independent Z. Test for Percentages (unpooled proportions) Uppercease Mestra Sentiae (significance at the Selfs) Nevel.

"If decine a cell for within statistical basting was suppressed because the filter's frequency was less than 99.9. Base assess under 100 and exclosed information of the section of the sect

2. What would be most likely to keep you from buying a home, or buying a home sooner?

			GENEF				ACE/ETHNICIT		CURRENT H	IOMEOWNER	MARITAL			USEHOLD INC		PLAN TO B			HOMEBUYING I		GEN	IDER
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Total	500	70	165	120	114	220	26	30	290	210	249	152	115	120	265	373	127	151	223	127	252	246
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%		100%	100%	100%			100%	100%	100%	100%	100%	100%	100%
I'll never be able to afford it	142	26		32	20	60	8	28	45	98	89	53	51	40	51	92	50	29	63	50	54	86
	28% ROIE	38%	34% F	25%	18%	27%	30%	29%	15%	46% IA	26%	35%	44% OA		19%	25%	40% PA	19%	28%	40% RA	22%	35%
I'd rather invest my money in other	117	18		31	34		10	20	87		85	32	23		67	91	25	37	55	25	80	36
areas	23% VJ	26%	18%	24%	30% C	23%	38%	21%	30% J	14%	24%	21%	20%	22%	25%	24%	20%	24%	25%	20%	32% VA	15%
I'm afraid of the long-term financial	79	- 11		14	12	24	3	13	43		51	28	17		42	72	7	31	41	7	51	
commitment	16% TQ	16%	25% DEA	11%	11%	11%	11%	14%	15%	17%	15%	18%	15%	16%	16%	19% Q	5%	20% T	19% T	5%	20% V	12%
I don't want the responsibility of	62	7	9	22	21	31	3	15	40		39	23	- 11		39	46	15	17	29	15	28	33
caring for a home (e.g., maintenance, upkeep)	12% C	10%	6%	17% C	18% C	14%	13%	16%	14%	10%	11%	15%	10%	9%	15%	12%	12%	11%	13%	12%	11%	14%
I'm caring for my children and my	34	4	21	9		8		15	19		32	2	2	7	25	29	- 4	15	14	- 4	13	20
aging parents	7% ML#FE	6%	12% E	7% E		3% #		16%	7%	7%	9% L	1%	2%	6% M	9% M	8% Q	3%	10% T	6%	3%	5%	8%
Other	67	3	8	21	26		2	5	56		52	15	11			42			21	25	25	41
	13% JC#	4%	5%	16% #C	23% #CA	21% #A	9%	5%	20% J	5%	15%	10%	9%	14%	15%	11%	19% P	14%	9%	19% S	10%	17%

			GENER				ACE/ETHNICIT		CURRENT H	OMEOWNER	MARITAL			USEHOLD INCO		PLAN TO B			HOMEBUYING F			IDER
	TOTAL	GEN Z	MILLENNIAL (C)	GEN X	BOOMER	WHITE (F)	BLACK (G)	HISPANIC(H)	YES	NO (J)	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES (P)	NO (Q)	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE (U)	FEMALE
Total	500	70	165	129	114	220	ne	30	290	210	348	152	115	120	265	373	127	151	223	127	252	- 24
Ioui	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	246 100%
Strongly agree	145	18	70	33		67	2	44	76	68	102	42	28	33	83	108	37		70	37	59	85
3, 3	29% #F	26%	42% #DFA	25%	17%	30% #	7%	46%	26%	32%	29%	28%	24%	28%	31%	29%	29%	25%	31%	29%	23%	34%
Somewhat agree	243	38	66	74	57	98	12	39	144	99	180	63	50	66	128	189	55	80	109	55	130	113
-	49%	55%	40%	57% C	50%	45%	48%	41%	50%	47%	52%	42%	43%	55%	48%	51%	43%	53%	49%	43%	52%	46%
Somewhat disagree	93	12	23	19	30	47	8	11	56	37	55	38	31	18	45	61	32	26	35	32	49	44
	19%	17%	14%	14%	27% CD	22%	31%	11%	20%	18%	16%	25%	27% N	15%	17%	16%	25%	17%	16%	25%	19%	18%
Strongly disagree	19	2	6	4	7	8	4	2	13	6	11	8	7	3	9	16	3	7	9	3	14	4
	4%	3%	4%	3%	6%	4%	14%	2%	5%	3%	3%	5%	6%	3%	3%	4%	2%	5%	4%	2%	6%	2%
•••••									220													-
AGREE (NET)	388 78% M#E	56 80%	136 82% E	107 82% E	77 68%	165 75% #	14 55%	83 86% #	220 76%	168 80%	282 81% L	106 70%	78 67%	99 83% M	211 80% M	296 79%	92 72%	118 78%	179 80%	92 72%	189 75%	197 80%
DISAGREE (NET)	112	14	29	23	37	55	12	13	70	43	66	46	38	21	54	77	35	33	44	35	63	45
. ,	22%	20%	18%	18%	32% CDA	25%	45% #	14%	24%	20%	19%	30% K	33% NOA	17%	20%	21%	28%	22%	20%	28%	25%	20%

Comparison Groupe ABACADAEAFACAM-MANAIANALAMANACAPAGARASATAMAN/BCDEFGOHUM, AMANDAGATAV
Independent T-fee for Means (based on test for equal variances). Independent Z-feet for Percentages (urpooled proportions)
Uppercess before induces spelfurour at the 90% level.

"If decides a cell for which statistical testing was suppressed because the filter's frequency was less than 98.9.

Base sizes under 10 and endectional finding only.

4. What are the top three financial barriers that could prevent you from buying a home? Select up to three.

Г			GENER	RATION		F	RACE/ETHNICIT	Y	CURRENT H	OMEOWNER	MARITAL	STATUS	HO	USEHOLD INCO	OME	PLAN TO B	UY A HOME	F	IOMEBUYING I	PLANS	GEN	DER
- 1						*****			********				*****		*****	**********		***			**********	
											MARRIED OR	NOT MARRIED OR IN A	LESS THAN	\$50,000 TO	\$100.000			WITHIN THE NEXT 3	PLAN TO BUY BUT LONGER THAN 3	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER		
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	RELATIONSHIP	RELATIONSHIP	\$50,000	\$99,999	OR MORE	YES	NO	YEARS	YEARS	HOME	MALE	FEMALE
	***********		*********		***********		**********	***********	***********	***********	********	**********	*********	********			**********		**********	**********	**********	**********

1 1	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	m	(.n)	(K)	(1)	(M)	(N)	(0)	(P)	(O)	(R)	(S)	m	an	M
Total	500	70	165	129	114	220	26	96	290	210	348	152	115	120	265	373	127	151	223	127	252	246
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Housing prices in my area	360	44	112	105	83	148	18	72	202	158	254	106	71	81	207	267	93	103	164	93	173	185
	72% M	63%	68%	81% #C	73%	67%	71%	75%	70%	75%	73%	69%	62%	68%	78% MN	71%	74%	68%	74%	74%	69%	75%
Mortgage interest rates	248	39	83	61	54	105	7	49	151	97	181	67	38	64	147	192	56	71	121	56	130	118
	50% M#	56%	50%	47%	47%	48%	25%	51%	52%	46%	52%	44%	33%	53% M	55% M	51%	44%	47%	54%	44%	51%	48%
Affording the down payment	200	27	72	58	33	86	10	27	103	97	135	65	50	44	107	157	43	64	94	43	107	93
• .,	40% F	39%	44% F	45% F	29%	39%	38%	28%	36%	46%	39%	43%	43%	36%	40%	42%	34%	42%	42%	34%	42%	38%
Ongoing costs of owning a home	187	32	64	41	43	72	Q	45	100	87	122	64	43	51	92	135	51	50	86	51	85	100
	37%	45%	39%	32%	37%	33%	33%	47%	34%	41%	35%	42%	38%	43%	35%	36%	41%	33%	38%	41%	34%	41%
Low or no credit score	91	17	45	21	5	33	10	26	28	63	60	31	36	20	35	74	17	29	45	17	39	51
	18% IE	25%	27% E	16% E	4%	15%	38%	27%	10%	30% IA	17%	20%	31% NOA	16%	13%	20%	13%	19%	20%	13%	15%	21%
Mortgage closing costs	81	19	36	16	10	37	3	24	55	26	65	16	15	24	42	65	16	31	34	16	37	44
	16% E	27%	22% E	12%	8%	17%	10%	25%	19%	12%	19% L	10%	13%	20%	16%	17%	12%	20%	15%	12%	15%	18%
Other	12	0	5	5	2	6	1	2	9	4	7	5	6	2	5	8	5	3	4	5	9	8
	2%	1%	3%	4%	1%	3%	2%	3%	3%	2%	2%	3%	5%	2%	2%	2%	4%	2%	2%	4%	2%	3%
There are no financial barriers that	48	4	7	6	26	33	3	1	39	9	34	14	7	10	30	31	17	16	15	17	26	21
could prevent me from buying a home	10% J#	5%	4%	5%	23% #CDA	15%	11%	1%	13% J	4%	10%	9%	6%	8%	11%	8%	13%	11%	7%	13%	10%	9%
***************************************																					_	
FACE FINANCIAL BARRIERS TO	452	66	158	123	88	187	23	95	250	202	314	139	108	110	234	342	110	134	208	110	226	224
BUYING A HOME (NET)	90%	95%	96%	95%	77%	85%	89%	99%	87%	96%	90%	91%	94%	92%	89%	92%	87%	89%	93%	87%	90%	91%

Companion Groupe, ABACADARA PAGAMAJANAKA, MAMAMAJANAKA AMAMANAKA PARASATA JAMANGEDEFGHAMA, AMAMAJANAKA AMAMAMAJANAKA AMAMAMAJANAKA AMAMAMAJANAKA AMAMAMAJANAKA PARASATA PAGAMAJANAKEDEFGHAMA, AMAMAJANAKA PARASATA PAGAMAJANAKA PA

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5. How strongly do you agree or disagree with this statement? Owning a home is still one of the best ways to build wealth.

			GENER	ATION		R	ACE/ETHNICIT	Υ	CURRENT H	OMEOWNER	MARITAL	STATUS	HO	USEHOLD INCO	ME	PLAN TO B	UY A HOME	,	HOMEBUYING F	PLANS	GEN	DER
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	m	(J)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)	m	(U)	(V)
Total	500 100%	70 100%	165 100%	129 100%	114 100%	220 100%	26 100%	96 100%	290 100%	210 100%	348 100%	152 100%	115 100%	120 100%	265 100%	373 100%	127	151 100%	223 100%	127	252 100%	246 100%
Strongly agree	168	20	45	43		83	9	27	118	50	123	45		38	100%	127	41		67	41	87	81
	34% J	28%	27%	33%	46% #CA	38%	33%	28%	41% J	24%	35%	30%	26%	32%	38% M	34%	33%	40%	30%	33%	34%	33%
Somewhat agree	241	34 48%	81 49%	62 48%	53 46%	107 48%	43%	37 39%	137 47%	104 50%	165 47%	77 50%		60 50%	127 48%	180 48%	61 48%	68 45%		61 48%	124	116 47%
Somewhat disagree	48%	48%	49%	48%		48%	4.5%	39%		34	47%	20	48%	20	48%	48% 52	48%			48%	32	4/%
	13% E	20%	16% F	14% F	5%	10%	19%	21%	11%	16%	13%	13%		17%	9%	14%	11%	14%	14%	11%	13%	14%
Strongly disagree	25	3	12	6	4	9	1	11	3	22	15	10	10	2	13	15	10		12	10	9	16
	5%	4%	7%	5%	3%	4%	5%	12%	1%	10% IA	4%	7%	8% N	2%	5%	4%	8%	2%	5%	8% R	4%	6%

AGREE (NET)	409 82% .t#	53 76%	126 76%	106 82%	105 92% #CDA	189 86% #	20 76%	65 67%	255 88%	154 73%	288 83%	122 80%	73%	98 81%	227 86% M	307 82%	103 81%	128 85%	179 80%	103 81%	211 84%	197 80%
DISAGREE (NET)	91	17	39	24	9	31	6	31	33	56	60	30	31	22	38	67	24			24	41	49
	18% IE	24%	24% E	18% E	8%	14%	24%	33% #	12%	27% IA	17%	20%	27% O	19%	14%	18%	19%	15%	20%	19%	16%	20%

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			GENER	RATION		R	ACE/ETHNICIT	Y	CURRENT H	OMEOWNER	MARITAL	STATUS	HOL	JSEHOLD INC	OME	PLAN TO BI	UY A HOME		HOMEBUYING P	PLANS	GEN	DER
	TOTAL (A)	GEN Z	MILLENNIAL (C)	GEN X	BOOMER	WHITE (F)	BLACK (G)	HISPANIC (H)	YES	NO (J)	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES (P)	NO (Q)	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
	500	70	165	120	114	220	ne	ne.	290	210	348	152	115	120	265	373	127	151	223		252	24
Total	100%	70 100%	165	100%	100%	100%	26 100%	100%	290	100%	348	152	115	100%	265 100%	373 100%	100%	100%	223 100%	127	100%	1009
Reaching an income level that	343	48	111	86	81	145	17	63	195	148	247	96	70	79	194	263	80	102		80	168	173
feels comfortable	69%	69%	67%	66%	71%	66%	66%	65%	67%	70%	71%	63%	61%	66%	73% M	71%	63%	68%	72%	63%	67%	709
Paying off other debts (e.g.,	273	40	81	75	66	123	16	50	146	127	186	87	59	68	146	206	67				140	133
student loans, car loan)	55%	58%	49%	58%	58%	56%	63%	52%	50%	60%	53%	57%	51%	56%	55%	55%	53%				55%	549
Feeling ready to settle down	178	30 43%	64 39%	36%	33	68 31%	7	34	111	67 32%	125	53	27	49	101	144	26%	55 36%			96 38%	349
	36% M	43%	39%	36%	29%	31%	28%	36%	38%	32%	36%	35%	24%	41% M	38% M	39% Q	26%	36%	40% T	26%	38%	349
Earning or finishing a degree	131	30			27	48	7	31	77	54	96	35	26	27	79	100	31				67	6
	26%	43% #	25%	23%	24%	22%	26%	32%	27%	26%	28%	23%	23%	22%	30%	27%	25%	30%	25%	25%	27%	269
Getting married	89	20	35	14	15	30	2	18	47	42	65	24	13	24	52	71	18				53	36
	18%	28%	21% D	11%	13%	14%	7%	19%	16%	20%	19%	16%	11%	20%	20%	19%	14%	15%	21%	14%	21%	149
Making other large purchases	88	23	30	23	11	29	2	17	40	48	51	38	14	26	49	74	14		54		44	45
(e.g., a vehicle)	18% E	32% #	18%	18%	9%	13%	8%	17%	14%	23%	15%	25% K	12%	21%	18%	20% Q	11%	14%	RT	11%	17%	189
Starting a family	84	15	43	15	8	24	6	17	43	42	51	33	25	23	37	64	21	19	45		52	32
	17% FE	21%	26% DEA	11%	7%	11%	24%	17%	15%	20%	15%	22%	21%	19%	14%	17%	16%	12%	20%	16%	21% V	139
Taking bucket list vacation	41	13	14	9	6	12	1	15	18	23	26	15	10	15	17	38	3	10	28	3	11	30
	8% TO	18%	9%	7%	5%	5%	5%	15%	6%	11%	8%	10%	8%	12%	6%	10%	3%	6%	13% T	3%	5%	129
None of these	35	2	5	12	14	23	4	1	23	12	22	12	9	8	17	18	17		9	17	16	- 18
	7%	2%	3%	10%	12% #C	10%	15%	1%	8%	6%	6%	8%	8%	7%	6%	5%	14% PA	6%	4%	14% RSA	7%	79
GETTING MARRIED OR	132	25	61	25	16	45	6	27	67	65	90	43	33	34	65	103	29				81	51
STARTING A FAMILY (NET)	26% E	35% #	37% DEA	19%	14%	20%	24%	28%	23%	31%	26%	28%	29%	29%	25%	28%	23%			23%	32% V	219
PAYING OFF DEBT, MAKING	316	50	96	88	73	136	18	63	175	141	216	100	66	85	164	247	69	90	157		162	154
LARGE PURCHASE, OR TAKING BUCKET LIST TRIP (NET)	63%	71%	58%	68%	64%	62%	68%	66%	61%	67%	62%	66%	58%	71% M	62%	66% Q	55%	60%	70% T	55%	64%	639

Compension Groups: ABACADAEAFAGIANANIA, MANAMADAPAGARASATAILAVINICDEFGHI.MLAMOPDAS independent T-test for Means (based on lest for equal variances), independent Z-Test for Pecentages (uppoided proportions) Uppercess letters independent spillarizane at the Stop level of less of the Percentages (uppoided proportions) Uppercess letters independent spillarizane at the Stop level of less of the Percentages (uppoided proportions) "If done letter section (Percentage of letters) are suppressed because the filter's frequency was less than 99.9. Beans letter section (Percentage of letters) are suppressed because the filter's frequency was less than 99.9. Beans letter section (Percentage of letters) are suppressed because the filter's frequency was less than 99.9. Beans letter section (Percentage of letters) are suppressed because the filter's frequency was less than 99.9. Beans letter section (Percentage of letters) are suppressed to the section of letters and letters are suppressed to the section of letters

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7. Which of these financial programs or benefits would be most helpful in allowing you to buy a home, or buy one sooner?

			GENEF				ACE/ETHNICIT		CURRENT H		MARITAL			USEHOLD INC		PLAN TO BI			HOMEBUYING P		GEN	IDER
	TOTAL (A)	GEN Z	MILLENNIAL (C)	GEN X	BOOMER (E)	WHITE (F)	BLACK (G)	HISPANIC (H)	YES	NO (J)	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES (P)	NO (Q)	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE (U)	FEMALE (V)
						200		ne.				460								107		
Total	500 100%	100%	165 100%	129	114	100%	100%	96 100%	290 100%	210 100%	348 100%	152	115	120 100%	265 100%	373 100%	127		223 100%	127	252 100%	246 100%
A mortgage with a lower interest	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			100%	100%	100%
rate	65% M#	56%	65%	65%	72%	69%	46%	59%	71% J	57%	66%	64%	53%	67% M	70% M	66%	64%		65%	64%	65%	65%
A lower down payment option	173	31	58	45	32	69	14	40	83	90	118	55	55	40	78	127	46	50	77	46	87	86
mortgage	35%	44%	35%	35%	28%	31%	54%	41%	29%	43%	34%	36%	47% NOA	33%	30%	34%	36%	33%	35%	36%	35%	35%

Compersors Groups: ABIACHD/MEAFAGAM-MINIAWALIAMANIACAPPAGAM-BASTATULAN/BC/DEFGHUNICAMONOPARSTILV Independent T-Test for Maries (based on test for equal variances), independent 2-Test for Percentages (sproded proportions) Operates delens shared in spriatence at the 90 compensation of the proportion of the proportion

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			GENER	ATION		F	ACE/ETHNICIT	Υ	CURRENT H	OMEOWNER	MARITAL	STATUS	HO	USEHOLD INC	OME	PLAN TO B	UY A HOME		IOMEBUYING F	LANS	GEI	NDER
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	m	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	m	(U)	0 0
Total	500	70	165	120	114	220	26	30	200	210	249	162	116	120	265	272	127	151	222	127	252	2 24
TO LESS	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Buy a smaller home or a home in a	229	28		62	64	101	13	42	141	88	169		48		122				112	49	121	
different area	46%	39%	40%	48%	57% #CA	46%	50%	44%	49%	42%	48%	40%	42%	49%	46%	48%	39%	45%	50%	39%	48%	% 431
Get help from family to make the	141	35		35	19	46		26	79	62	96		35		79		26		68	26		
down payment	28% FE	50%	30% E	27%	17%	21%	22%	27%	27%	30%	28%	30%	31%	22%	30%	31% Q	20%	31% T	31%	20%	27%	% 301
Rent part of the home out as a	132	19		36	21	43		34	63	69	85		36	26	71	107			71	25		
secondary source of income	26%	27%	33% E	28%	18%	20%	33%	35%	22%	33%	25%	31%	31%	22%	27%	29%	20%	24%	32% T	20%	26%	% 261
Buy a fixer upper and do the work	126	16		37		56	8	25	71	55	94		34	29	64				70	21		
myself	25% TQE	23%	30% E	29%	17%	26%	31%	26%	25%	26%	27%	21%	29%	24%	24%	28% Q	17%	23%	31% T	17%	25%	% 251
Get a joint mortgage with a family	114	16		22		38		25	66	48	80		21		66				50	21		
member	23%	23%	32% DE	17%	17%	17%	18%	26%	23%	23%	23%	23%	18%	23%	25%	25%	17%	29% T	22%	17%	26%	% 201
Have family members live with me	112	26	45	29		38		18	55	56	73		29	27	56	94			54	18		
to help with the monthly payments	22% TQE	37%	27% E	22% E	10%	17%	24%	19%	19%	27%	21%	25%	25%	22%	21%	25% Q	14%	27% T	24% T	14%	24%	6 215
None of these	84	4	17	26		53	4	5	48	36	56	28	18		46				24	44	39	9 4
	17% P#	6%	10%	20%	27% #CA	24% #A	17%	5%	17%	17%	16%	18%	16%	17%	17%	11%	35% PA	10%	11%	35% RSA	15%	185
•••••																						
HELP FROM FAMILY WITH	246	54		56	33	88	11	50	139	107	172		59	54	133			97	103	46	130	
JOINT MORTGAGE, DOWN PAYMENT OR MONTHLY PAYMENTS (NET)	49% TQFE	77%	58% DE	44% E	29%	40%	42%	52%	48%	51%	49%	49%	51%	45%	50%	54% Q	36%	64% STA	46%	36%	52%	6 479
BUY A SMALLER HOME.	281	35	90	77	68	121	16	53	170	111	206	75	64	70	147	222	59	83	139	59	151	1 12
DIFFERENT AREA, OR FIXER UPPER (NET)	56%	51%	54%	59%	60%	55%	61%	55%	59%	53%	59%		56%	58%	55%	59%	47%	55%	62% T	47%		

correct (NE)

Comparison Groupes ABM/CADARAFHADAHANAJAKAL/MANIAKAL/MANIAKAJAPAA/JARASATA/JAM/BECDEFGHIJMLAMA(PDRS)
Independer T-les for Manse (based on test for equal vastruces), Independent Z-les for Percentages (unposide proportions)
Uppercess before indetes applicance as the SKF before t



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1. When do you plan to buy a home? [If you already own a home, please respond based on when you plan to buy your next home.]

			GENEF	RATION		R	ACE/ETHNICIT	Y	CURRENT H	OMEOWNER	MARITA	L STATUS	но	USEHOLD INCO	OME	PLAN TO B	SUY A HOME		HOMEBUYING	PLANS	GEN	IDER
	TOTAL (A)	GEN Z	MILLENNIAL (C)	GEN X	BOOMER	WHITE (F)	BLACK (G)	HISPANIC (H)	YES	NO (J)	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES (P)	NO (O)	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DONT ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
Total	500	100	159	107	116	261	69	116	276	225	325			125	226	376	124	181	195	124	241	257
and a	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		100%	100%	100%	100%	100%	100%	100% 28	100%
Within the next year	12% TSO	7%	18%	15	9%	33 13%	10%	17 15%	13%	26 12%	46 14%	9%	10%	12 9%	36 16%	16%		62 34% STA	-		12%	13%
Within the next 3 years	119	26	53	22	18	59	18	33	72	47		33		26	65	119		119			68	52
	24% TSO	26%	33% F	21%	15%	23%	26%	28%	26%	21%	27%	19%	19%	21%	29%	32%		66% STA			28%	20%
Within the next 5 years	94	26	34	19	10	39	14	30	59	35		27			43	94			94		48	45
	19% TRQ	26%	21%	18%	9%	15%	20%	26%	22%	16%	21%	15%	20%	17%	19%	25% Q			48% RTA		20%	18%
Within the next 10 years	54	14.	22	9	5	29	9	10	26	27		28			29	54			54		12	40
	11% UTRQ	14%	14% E	9%	4%	11%	13%	9%	10%	12%	8%	16%	8%	10%	13%	14% Q			28% RTA		5%	16% U
More than 10 years from now	47	20	10	9	6	18	3	10	18	29	30				20	47			47		17	30
	9% TRQ	20% CE	6%	8%	5%	7%	5%		6%	13%		10%	8%	12%	9%	12% Q			24% RTA		7%	12%
I don't think I'll ever buy a home	60 12%	3%	7 4%	21 19%	25 21%	36 14%	11%	13 11%		60 27%	25 8%	35 20%	39 26%	13 10%	8 3%		48%			60 48%	26 11%	34 13%
	SRPOIC	3%	4%	19% BC	21% BC	14%	11%	11%		27% IA	8%	20%	NOA	10%	376		48% PA			48% RSA	11%	13%
I never plan to buy another home	64	4	4	11	41	47	11	4	64		44				26		64			64	42	22
	13% SRPJHCB	4%	3%	11%	35% BCDA	18%	15%	3%	23%		14%	12%	10%	20% MA	11%		52%	1		52% RSA	17%	9%
	Crtt Sirios				Duen	- "								100						1360		
WITHIN THE NEXT 3 YEARS	181	33		37	29	92	25	50	107	73					101	181		181			96	85
(NET)	36% TSQ	33%	52% DEA	35%	25%	35%	36%	43%	39%	33%	41% L	28%			45% M	48% QA		100% A			40%	33%
WITHIN THE NEXT 5 YEARS	275	60		56	39	131	38	80	167	108	200				144	275		181	94		144	131
(NET)	55% TQE	59% E	73% DEA	53% E	34%	50%	56%	68% F	61%	48%	61% L	43%			64% MN	73% QA		100% SA	48% T		60%	51%
PLAN TO BUY BUT NOT WITHIN	100	34		18	11	47	13	20	44	56	56	44			49	100			100		29	70
THE NEXT 5 YEARS (NET)	20% UTRQ	34% E	20%	17%	10%	18%	18%	17%	16%	25%	17%	25%	16%	22%	22%	27% Q			52% RTA		12%	27% U
DON'T ANTICIPATE EVER	124	7	11	32	66	83	18	17	64	60	69	55	53	37	33		124	-	-	124	68	56
BUYING / BUYING ANOTHER HOME (NET)	25% SRPOCB	7%	7%	30% BC	57% BCDA	32% H	26%	15%	23%	27%	21%	32%	36% OA	30%	15%		100%	1		100% A	28%	22%

2. What would be most likely to keep you from buying a home, or buying a home sooner?

			GENEF	RATION		R	ACE/ETHNICIT	Υ	CURRENT H	IOMEOWNER		L STATUS	HO	USEHOLD INCO	OME	PLAN TO B			HOMEBUYING		GEN	
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V
Total	500	100	159	107	116	261	69	116	276	225	325	175	149	125	226	376	124	181	195	124	241	257
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I'll never be able to afford it	146	32		33	44	68	24	31	50		72	75	79	41	26	91	55			55	56	88
	29%	32%	23%	31%	38%	26%	35%	26%	18%	43%	22%	42% KA	53% NOA	33%	12%	24%	45% PA	15%	33%	45% PA	23%	349
I'd rather invest my money in other	109	26	37	17	21	63	18	23	85	24	73	37	21	28	61	90	20	34	56	20	50	RC.
areas	22%	26%	23%	16%	18%	24%	26%	20%	31%	11%	22%	21%	14%	22%	27% M	24%	16%	19%	29%	16%	21%	239
I'm afraid of the long-term financial	79	23	25	18	12	35	10	18	37	42	64	15	13	16	50	77	2	42	35	2	35	44
commitment	16% TQ	23%	16%	17%	10%	14%	14%	15%	13%	19%	20% L	9%	9%	13%	22% M	20% Q	2%	23% T	18% T	2%	15%	179
I don't want the responsibility of	67	6	20	15	20	38	6	22	31	36	44	24	21	17	28	37	30	26	- 11	30	31	37
caring for a home (e.g., maintenance, upkeep)	13% S	6%	13%	14%	17%	15%	9%	19%	11%	16%	13%	13%	14%	14%	13%	10%	24% P	14%	6%	24% S	13%	149
I'm caring for my children and my	55	8	31	15	1	30	3	15	43	13	47	9	7	16	32	54	2	31	22	2	34	21
aging parents	11% TOML#E	8%	19% E	14% E	1%	12%	4%	13%	16% J	6%	14% L	5%	5%	13% M	14% M	14% Q	1%	17% T	12% T	1%	14%	89
Other	43	4	9	9	18	27	8	8	29	14	26	17	8	6	29	28	15	21	7	15	36	7
	9% V	4%	6%	8%	16%	10%	12%	7%	11%	6%	8%	9%	5%	5%	13%	7%	12%	12% S	4%	12%	15% VA	39

			GENEF				ACE/ETHNICIT		CURRENT H	IOMEOWNER		L STATUS		USEHOLD INCO		PLAN TO B			HOMEBUYING		GEN	
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
	(A)	(B)	(C)	(D)	(F)	(F)	(G)	(H)	m	(.D	(K)	(1)	(M)	(N)	(0)	(P)	(0)	(R)	(S)	(T)	an an	(V)
Total	500	100		107	116		69	116	276		325	175	149	125	226	376	124			124	241	257
	100%	100%		100%	100%	100%	100%	100%	100%		100%	100%	100%	100%	100%	100%	100%	100%		100%	100%	100%
Strongly agree	125	36		31	21		18	29	64		84	41	42	20		103	22			22	53	72
	25%	36%	24%	29%	18%	23%	26%	25%	23%	27%	26%	23%	28% N	16%	28%	28%	18%	26%	29%	18%	22%	28%
Somewhat agree	239	39	83	44	62	138	24	58	140	99	155	85	56	64	120	177	63	91	86	63	125	113
-	48%	38%	52%	42%	54%	53%	34%	49%	51%	44%	48%	48%	38%	51%	53% M	47%	51%	50%	44%	51%	52%	44%
Somewhat disagree	88	20		20	20	49	16	14	47	40	57	31	33	24	30	62	26	29	33	26	38	49
-	18%	20%		19%	18%	19%	23%	12%	17%	18%	17%	18%	22%	19%	13%	17%	21%	16%	17%	21%	16%	19%
Strongly disagree	48	6	17	11	12	15	12	15	24		29	19	18	17	13	34	14	15		14	25	23
	10%	6%	10%	11%	11%	6%	17%	13%	9%	11%	9%	11%	12%	14%	6%	9%	11%	8%	10%	11%	10%	9%
AGREE (NET)	365	74		75	83	197	42	87	205	160	239	126	98	84	183	280	85	137	143	85	178	185
	73%	74%	76%	70%	72%	76% #	60%	75%	74%	71%	74%	72%	66%	67%	81% MN	75%	68%	76%	73%	68%	74%	72%
DISAGREE (NET)	135	26	39	32	33	64	28	30	71	64	85	50	51	41	43	96	39	44	52	39	63	72
	27%	26%	24%	30%	28%	24%	40%	25%	26%	29%	26%	28%	34% O	33% O	19%	25%	32%	24%	27%	32%	26%	28%

Compension Groups: ABIACAND/EAFAGAH-MALAMA/LAMAMHACAPHACARASAT/AUAN/BCDEFGHUM/LAMAOPGRSTLV/
Independent T-Test for Means (based on test for equal wateriose). Independent Z-Test for Percentages (unpoided proportions)
Uppercease fleets indexes (applicance at the Self-Need.

"It dones a cell for within distriction losting was suppressed because the filter's frequency was less than 99.9.

Base assess under 10 or deceloral infance; and the self-Need.

"It dones are suppressed because the filter's frequency was less than 99.9.

Base assess under 10 or deceloral infance; and

		GENER	RATION			ACE/ETHNICIT		CURRENT H			STATUS		JSEHOLD INCO		PLAN TO B			HOMEBUYING		GEN	IDER
TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE

				(D)	(E)			0.0			00			(AD	(0)		(0)					
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	m	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)		(U)	(V)
Total	500			107		261	69	116	276	225	325	175	149	125	226	376	124			124		257
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Housing prices in my area	276		93	53	56	156	33	56	145	131	201	76	83	65	129	219	58	97	121	58	137	138
	55% L	66%	59%	50%	49%	60%	47%	48%	53%	58%	62% L	43%	56%	52%	57%	58%	47%	54%	62%	47%	57%	54%
Mortgage interest rates	242	51	76	48	55	139	27	38	141	101	163	79	52	74	115	180	61	77	103	61	122	117
	48% MH	51%	48%	45%	48%	53% H	39%	33%	51%	45%	50%	45%	35%	59% M	51% M	48%	49%	43%	53%	49%	51%	46%
Affording the down payment	227	53	82	48	43	108	30	53	101	126	133	94	78	59	90	171	56	67	103	56	102	123
	45%	53%	51%	45%	37%	41%	44%	46%	36%	56%	41%	54%	52%	47%	40%	45%	45%	37%	53% R	45%	42%	48%
Ongoing costs of owning a home	165	43	56	34	26	86	21	42	105	61	106	59	53	40	72	129	36	64	65	36	87	77
	33%	43%	35%	32%	23%	33%	31%	36%	38%	27%	33%	34%	35%	32%	32%	34%	29%	35%	34%	29%	36%	30%
Low or no credit score	122	28	48	29	15	43	28	40	41	82	64	58	61	28	33	87	35	52	35	35	52	70
	24%	28%	30%	27%	13%	17%	40%	34%	15%	36%	20%	33%	41% NOA	22%	15%	23%	28%	29%	18%	28%	22%	27%
	113	47	42	25	30	69	10	15	74	1A	76	- K	NUA 30	31	53	92	20	57	20	20	53	
Mortgage closing costs	23%		26%	25				13%	27%	39	23%		20%	25%			16%			16%		23%
	23%	1/%	26%	23%	25%	26% H	28%	13%	27%	18%	23%	22%	20%	25%	23%	25%	16%	32% ST	18%	16%	22%	23%
Other	17	3	7	4	2	3	4	5	- 11	6	8	9	7	3	7	14	3	6	8	3	7	10
	3%	3%	5%	4%	2%	1%	6%	4%	4%	3%	2%	5%	4%	3%	3%	4%	3%	3%	4%	3%	3%	4%
There are no financial barriers that	50	- 1	4	13	28	30	5	14	37	14	38	13	6	8	37	30	20	19	12	20	23	27
could prevent me from buying a	10%	1%	2%	12%	24%	12%	7%	12%	13%	6%	12%	7%	4%	6%	16%	8%	16%	10%	6%	16%	10%	11%
home	MCB			BC	BCDA				J						MN					S		
FACE FINANCIAL BARRIERS TO	450	99	156	94	88	231	64	103	239	211	287	163	143	117	190	345	105	162	183	105	218	230
BUYING A HOME (NET)	90%	99%	98%	88%	76%	88%	93%	88%	87%	94%	88%	93%	96%	94%	84%	92%	84%	90%	94%	84%	90%	89%

Companion Groups ABNCLADAEANACHARANAC

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5. How strongly do you agree or disagree with this statement? Owning a home is still one of the best ways to build wealth.

			GENER	RATION		R	ACE/ETHNICIT	Υ	CURRENT H	IOMEOWNER	MARITA	L STATUS	HO	USEHOLD INC	OME	PLAN TO B	UY A HOME		HOMEBUYING	PLANS	GEN	NDER
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BLYING / BLYING ANOTHER HOME	MALE	FEMALE
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	m	(J)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)	m	(U)	rv.
Total	500 100%	100	159 100%	107	116 100%	261 100%	69 100%	116 100%	276 100%	225 100%	325 100%	175 100%	149	125 100%	226 100%	376 100%	124 100%	181 100%	195 100%	124	241 100%	
Strongly agree	191 38%	23 23%	56 35%	44 41%		108 41%	28 41%	45 39%	137 50%				43 29%	53 42%	96 42%	145 38%	47 38%	86 48%	58 30%	47 38%	104 43%	85
Somewhat agree	233 47%	53 53%	85 53%	38 36%	53 45%	116 44%	32 47%	50 43%	112 41%	122 54%	136 42%	97 55%	75 50%	56 45%	103 45%	178 47%	56 45%	78 43%	99 51%	56 45%	102 42%	
Somewhat disagree	63 13%	23 23%	17 11%	18 17%	5 4%	32 12%	5 7%	20 17%	25 9%	38 17%	32 10%	31 18%	24 16%	15 12%	25 11%	48 13%	15 12%	12 7%	35 18%	15 12%	29 12%	
Strongly disagree	12 2%	1 1%	1 1%	7 6%	2 1%	5 2%	3 5%	1 1%	2 1%	10 5%	7 2%	5 3%	7 5%	2 1%	3 1%	6 2%	6 5%	4 2%	2 1%	6 5%	6 2%	21

AGREE (NET)	425 85%	77 76%	141 88%	82 77%	109 94% BD	224 86%	61 88%	96 82%	248 90%	176 79%	285 88%	139 79%	118 79%	109 87%	198 88%	322 86%	102 83%	165 91%	157 81%	102 83%	206 86%	216 84%
DISAGREE (NET)	75 15%	24 24% E	19 12%	25 23% E	7 6%	37 14%	8 12%	21 18%	27 10%		39 12%	36 21%	31 21%	16 13%	28 12%	54 14%	22 17%	16 9%	37 19%	22 17%	35 14%	

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			GENER	ATION		R/	ACE/ETHNICIT	Υ	CURRENT H	OMEOWNER		L STATUS	HOL	JSEHOLD INCO	ME	PLAN TO BU	JY A HOME		HOMEBUYING I	PLANS	GEN	
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMALE
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	m	(1)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)		(U)	- CV
Total	500	100	150	107	116	261	en	116	276	225	225	176	149	125	226	376	124	181	195	124	241	257
i Otali	100%	100%		100%	100%	100%	100%	100%	100%		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Reaching an income level that	315	57		69	76	179	48	53	177		214	101	79	81	156	236	80	100	136	80	136	177
feels comfortable	63% H	56%	63%	65%	66%	69% H	70% #	46%	64%	62%	66%	58%	53%	65%	69% M	63%	64%	55%	70%	64%	56%	699
Paying off other debts (e.g.,	269	62		48	63	127	41	64			175	94	82	73	114	203	66			66	125	142
student loans, car loan)	54%	62%		45%	55%	49%	59%	55%	55%		54%	53%	55%	59%	50%	54%	53%		59%	53%	52%	559
Feeling ready to settle down	188	48		38	26	102	24	39	113		126	62	44	42	103	151	37		89	37	77	110
	38% E	48% E	44% E	35%	22%	39%	34%	33%	41%	33%	39%	35%	29%	33%	46% M	40%	30%	34%	46% T	30%	32%	439
Earning or finishing a degree	135	47		22	15	61	18	29	73		88	47	34	25	76	107	29		65	29	58	78
	27% E	46% CDEA	25%	21%	13%	23%	26%	25%	26%		27%	27%	23%	20%	34%	28%	23%	23%	33%	23%	24%	309
Making other large purchases	114	45		25	13	45	17	26			75		30	28	55	101	13			13	49	65
(e.g., a vehicle)	23% TQE	45% CDEA		23%	11%	17%	25%	22%	21%	25%	23%	22%	20%	23%	24%	27% Q	10%	27% T	27% T	10%	20%	259
Getting married	108	45		19	10	47	15	26	50		82	26	25	22	60	94	14		55	14	49	58
	22% TQE	45% CDEA	20%	18%	9%	18%	21%	22%	18%	26%	25% L	15%	17%	18%	27%	25% Q	11%	21%	28% T	11%	20%	239
Starting a family	106	40		15	15	49	15	20	55		77	29	32	25	50	91	15	39	52	15	58	48
	21%	40% CDEA	20%	14%	13%	19%	22%	17%	20%	23%	24%	17%	22%	20%	22%	24% Q	12%	22%	27% T	12%	24%	199
Taking bucket list vacation	74	13		11	12	37	9	28	40		48	26	21	9	44	67	8	38	29	8	36	35
	15% TQ	13%	25% DEA	10%	10%	14%	13%	24%	14%	15%	15%	15%	14%	7%	20% N	18% Q	6%	21% T	15%	6%	15%	159
None of these	32	2	3	6	20	22	5	2	17		15	17	16	4	12	9	22		2	22	24	
	6% S	2%	2%	6%	17% BCDA	8% H	7%	1%	6%	7%	5%	9%	11% N	3%	5%	2%	18% PA	4%	1%	18% RSA	10% V	39

GETTING MARRIED OR	168	62		27	23	81	22	39	91		125	42	42	41	84	143	25	59	83	25	88	75
STARTING A FAMILY (NET)	34% TQE	62% CDEA		26%	19%	31%	31%	33%	33%		39% L	24%	29%	33%	37%	38% Q	20%	33%	43% T	20%	37%	319
PAYING OFF DEBT, MAKING	356	87		68	75	168	52	92	197		225	131	107	93	157	281	75			75	167	187
LARGE PURCHASE, OR TAKING BUCKET LIST TRIP (NET)	71%	87% DE	72%	64%	65%	64%	75%	79% F	71%	71%	69%	75%	72%	74%	69%	75% Q	60%	69%	81% T	60%	69%	739

Companion Groups: ABACADAE AFAGAHANA JAWAL JAWANA OAPHACARA SASATAJA JAW BCDEFGH-HAL ANNOPARSTAL independent T-Test for Mesre (based on test for equal variances), independent T-Test for Percentages (unposted proportions) Uppercess befers independent selegisfacture at the 50% level.

**Production as cell for which datafactul safety was suppressed because the filter's frequency was less than 96.9. Beas sess unter 10% on exclosed in 10% on the 10% of the 10% of

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7. Which of these financial programs or benefits would be most helpful in allowing you to buy a home, or buy one sooner?

			GENER				ACE/ETHNICIT			OMEOWNER		L STATUS		JSEHOLD INCO		PLAN TO BU			HOMEBUYING		GEN	
	TOTAL (A)	GEN Z	MILLENNIAL (C)	GEN X	BOOMER (E)	WHITE (F)	BLACK (G)	HISPANIC(H)	YES	NO (J)	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999 (N)	\$100,000 OR MORE	YES (P)	NO (Q)	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DON'T ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE (U)	FEMALE
Total	500	100	159	107	116	261	69	116	276	225	325	175	149	125	226	376	124	181	195	124	241	257
A mortgage with a lower interest	100% 350	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100% 261	100%	100%	100%	100%	100%	100%
rate	70% M#D	54%	72% D	55%	92% BCDA	77%	49%	65%	76%	62%	75%	61%	53%	71% M	81% M	69%	72%	70%	69%	72%	71%	699
A lower down payment option	150	46	44	48	9	59	35	41	65	85	82	68	70	37	44	115	35	55	60	35	71	75
mortgage	30% E	46% F	28% F	45% CFA	8%	23%	51%	35%	24%	38%	25%	39% K	47% NOA	29%	19%	31%	28%	30%	31%	28%	29%	319

Comparison Groups: ABI/CADAEAFAGAHANA/JAM/CAMAMA/CAPA/CAPARAS/CATUL/MYCDEFGH-HIAL/AMO/DAPARS/TA/JAM/CAPARAS/CATUL/MYCDEFGH-HIAL/AMO/DAPARS/TA/JAM/CAPARAS/CATUL/MYCDEFGH-HIAL/AMO/DAPARS/TA/JAM/CAPARS

Citi Homebuying Survey Wakefield Research

			GENER	RATION		F	RACE/ETHNICIT	Υ	CURRENT H	OMEOWNER	MARITA	L STATUS	НО	USEHOLD INC	OME	PLAN TO B	JY A HOME		HOMEBUYING	PLANS	GEN	
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR IN A RELATIONSHIP	NOT MARRIED OR IN A RELATIONSHIP	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 OR MORE	YES	NO	WITHIN THE NEXT 3 YEARS	PLAN TO BUY BUT LONGER THAN 3 YEARS	DONT ANTICIPATE EVER BUYING / BUYING ANOTHER HOME	MALE	FEMAL
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	m	(1)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	m	(U)	-
Total	500	100				261	69	116	276	225						376	124		195	124	241	
Buy a smaller home or a home in a	100%	100%		100%	100%	100%	100%	100%	100%	100%	100%		100%	100%		100%	100%	100%	100%	100%	100%	10
different area	41%	46%		31%	43%	42%	39%	30%	34%	49%			40%	45%		41%	40%		50% P	40%	40%	4
Buy a fixer upper and do the work	156	36	63	27	23	78	24	45	91	65	97	60	42	41	74	134	22	71	62	22	75	
myself	31% TO	36%	39% F	26%	20%	30%	35%	39%	33%	29%	30%	34%	28%	33%	33%	36%	18%	39% T	32%	18%	31%	3
Rent part of the home out as a	145	35			19	72		42	75	70						117	28		50	28	73	
secondary source of income	29%	35%	35% E	28%	16%	28%	33%	36%	27%	31%	27%	32%	35%	23%		31%	23%	37%	26%	23%	30%	2
Have family members live with me	129	29				53		45	78	52						104	25		47	25	69	
to help with the monthly payments	26%	29%	32%	27%	18%	20%	31%	38% F	28%	23%	26%	26%	25%	30%		28%	20%	32%	24%	20%	29%	2
Get help from family to make the	115	29				58		31	73	42						98	17		49	17	59	
down payment	23% E	29% E	DEA	16%	5%	22%	18%	26%	26%	19%		25%	19%	22%		26% Q	14%	T	25%	14%	25%	2
Get a joint mortgage with a family	64	16%		12	6 5%	38		15	30 11%	34		23		20		60	4	35	25	4	38	
member	13% TQ		E	11%			12%	13%		15%			13%		11%	16% Q	3%	T	13% T	3%	16%	. 1
None of these	97	4						22	49	48						47	50		25	50	43	
	19% PCB	4%	8%	30% BCA	36% BCA	22%	16%	19%	18%	21%	18%	21%	24%	18%	17%	13%	40% PA		13%	40% RSA	18%	2

HELP FROM FAMILY WITH JOINT MORTGAGE, DOWN	216	53		. 44		97		65	128 47%	88	137			58		180	36	94	86	36	113	1
JOINT MORTGAGE, DOWN PAYMENT OR MONTHLY PAYMENTS (NET)	43% TQE	53% E	59% DEA	41% E	21%	37%	47%	56% F	47%	39%	42%	45%	41%	46%	43%	48% Q	29%	52% T	44%	29%	47%	31
BUY A SMALLER HOME,	297	69	100	51	65	155	41	64	161	136	192	105	78	78	141	238	59	111	127	59	146	
DIFFERENT AREA, OR FIXER UPPER (NET)	59%	69% D	63% D	48%	56%	59%	59%	55%	59%	60%	59%	60%	53%	62%	62%	63%	47%	61%	65% T	47%	61%	5