



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.



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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.1

Table with columns: GENERATION, RACE/ETHNICITY, CURRENT HOMEOWNER, MARITAL STATUS, HOUSEHOLD INCOME, PLAN TO BUY A HOME, HOMEBUYING PLANS. Rows include demographic breakdowns and percentages for various buying timelines.

Comparison Groups: ABACIAD/AEAF/AG/AH/AJ/AK/AL/AM/AN/AO/AP/AQ/AR/AS/AT/BC/DE/FG/HI/JK/LM/NO/PO/RST
Independent T-Test for Means (based on test for equal variances). Independent Z-Test for Percentages (uncolored proportions)
Uppercase letters indicate significance at the 95% level.
"F" denotes a cell for which statistical testing was suppressed because the filer's frequency was less than 99.9.
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2. What would be most likely to keep you from buying a home, or buying a home sooner?

Table with columns: GENERATION, RACE/ETHNICITY, CURRENT HOMEOWNER, MARITAL STATUS, HOUSEHOLD INCOME, PLAN TO BUY A HOME, HOMEBUYING PLANS. Rows include demographic breakdowns and percentages for reasons preventing home ownership.

Comparison Groups: ABACIAD/AEAF/AG/AH/AJ/AK/AL/AM/AN/AO/AP/AQ/AR/AS/AT/BC/DE/FG/HI/JK/LM/NO/PO/RST
Independent T-Test for Means (based on test for equal variances). Independent Z-Test for Percentages (uncolored proportions)
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3. How strongly do you agree or disagree with this statement? For young people today, homeownership can no longer be considered a realistic milestone.

Table with columns: GENERATION, RACE/ETHNICITY, CURRENT HOMEOWNER, MARITAL STATUS, HOUSEHOLD INCOME, PLAN TO BUY A HOME, HOMEBUYING PLANS. Rows include demographic breakdowns and percentages for agreement with the statement.

Comparison Groups: ABACIAD/AEAF/AG/AH/AJ/AK/AL/AM/AN/AO/AP/AQ/AR/AS/AT/BC/DE/FG/HI/JK/LM/NO/PO/RST
Independent T-Test for Means (based on test for equal variances). Independent Z-Test for Percentages (uncolored proportions)
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4. What are the top three financial barriers that could prevent you from buying a home? Select up to three.

	GENERATION					RACE/ETHNICITY			CURRENT HOMEOWNER		MARITAL STATUS		HOUSEHOLD INCOME			PLAN TO BUY 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	DONT ANTICIPATE EVER BUYING / BUYING ANOTHER HOME
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Total	1000	169	278	251	288	655	110	175	890	310	688	315	321	280	289	671	329	319	352	329
Housing prices in my area	563	107	154	135	162	370	55	108	482	181	356	167	170	182	211	395	169	174	221	189
Mortgage interest rates	448	89	144	107	130	311	40	73	234	114	230	108	126	121	159	305	130	140	169	130
Affording the down payment	498	77	125	105	92	271	43	68	257	150	272	135	142	125	140	288	119	132	156	119
Ongoing costs of owning a home	421	72	89	88	106	230	30	51	261	130	228	152	88	100	150	228	118	130	124	118
Low or no credit score	270	45	68	60	66	148	26	61	146	124	169	101	128	77	86	187	84	82	105	84
Mortgage closing costs	172	33	50	51	36	94	7	17	32	22	32	22	26	15	13	31	23	18	13	23
Other	54	12	9	16	11	28	4	7	17	32	22	22	26	15	13	31	23	18	13	23
There are no financial barriers that could prevent me from buying a home	107	19	36	30	39	82	18	34	91	38	54	30	31	46	45	62	26	19	38	62
FACE FINANCIAL BARRIERS TO BUYING A HOME (NET)	893	160	282	231	217	573	101	163	599	294	612	281	291	249	353	927	287	283	334	287

Comparison Groups: AB/AC/AD/AE/AF/AG/AH/AI/AJ/AK/AL/AM/AN/AO/AP/AQ/AR/AS/AT/BC/CE/DF/CH/IL/KN/NO/PO/ST
Independent T-Test for Means (based on test for equal variances). Independent Z-Test for Percentages (unpooled proportions)
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5. How strongly do you agree or disagree with this statement? Chasing a home is still one of the best ways to build wealth.

	GENERATION					RACE/ETHNICITY			CURRENT HOMEOWNER		MARITAL STATUS		HOUSEHOLD INCOME			PLAN TO BUY 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	DONT ANTICIPATE EVER BUYING / BUYING ANOTHER HOME
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Total	1000	169	278	251	288	655	110	175	890	310	688	315	321	280	289	671	329	319	352	329
Strongly agree	322	38	97	87	207	43	60	209	63	237	207	88	88	148	211	111	126	98	88	103
Somewhat agree	474	72	115	134	134	314	48	84	291	163	328	145	159	129	138	334	140	152	182	140
Somewhat disagree	196	49	48	36	21	102	17	20	83	75	91	67	68	51	49	86	62	33	83	62
Strongly disagree	41	10	16	8	12	31	3	11	22	29	18	17	12	18	3	18	8	8	12	10
AGREE (NET)	796	110	213	207	233	521	90	143	580	215	546	230	246	217	333	545	259	278	287	250
DISAGREE (NET)	204	59	65	44	55	134	20	32	110	95	142	85	75	63	67	128	78	41	65	78
Comparison Groups: AB/AC/AD/AE/AF/AG/AH/AI/AJ/AK/AL/AM/AN/AO/AP/AQ/AR/AS/AT/BC/CE/DF/CH/IL/KN/NO/PO/ST 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 filer's frequency was less than 99.9. # denotes a cell for which statistical testing was suppressed because the filer'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.

	GENERATION					RACE/ETHNICITY			CURRENT HOMEOWNER		MARITAL STATUS		HOUSEHOLD INCOME			PLAN TO BUY 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	DONT ANTICIPATE EVER BUYING / BUYING ANOTHER HOME
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Reaching an income level that feels comfortable	636	91	178	168	198	434	81	98	418	207	418	181	184	161	260	474	211	184	230	201
Paying off other debts (e.g., student loans, car loans)	540	69	141	154	154	364	58	81	387	173	365	174	173	160	208	355	185	151	204	185
Feeling ready to settle down	342	68	83	84	97	221	38	57	240	102	254	103	91	148	232	110	110	122	122	110
Earning or finishing a degree	227	58	62	38	62	147	28	38	150	77	179	68	58	67	103	162	66	84	78	65
Getting married	212	43	60	52	46	132	33	34	150	61	168	84	52	54	108	155	68	67	89	56
Starting a family	206	51	80	44	52	112	19	36	155	60	158	93	35	40	104	140	65	71	103	63
Making other large purchases (e.g., a vehicle)	183	38	88	36	41	120	15	18	130	51	128	58	52	46	81	141	47	78	61	47
Taking bucket list vacation	102	18	40	30	38	62	12	28	88	21	89	38	24	28	58	92	14	48	44	16
None of these	96	19	23	18	21	57	7	12	62	32	47	18	17	26	30	54	22	21	24	32
GETTING MARRIED OR STARTING A FAMILY (NET)	320	73	93	75	69	186	43	74	233	87	243	78	87	80	154	233	87	106	127	87
PAYING OFF DEBT, MAKING LARGE PURCHASE, OR TAKING BUCKET LIST TRIP (NET)	643	91	182	178	183	422	88	111	450	193	483	243	200	185	250	441	202	202	238	202
Comparison Groups: AB/AC/AD/AE/AF/AG/AH/AI/AJ/AK/AL/AM/AN/AO/AP/AQ/AR/AS/AT/BC/CE/DF/CH/IL/KN/NO/PO/ST 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 filer's frequency was less than 99.9. # denotes a cell for which statistical testing was suppressed because the filer's frequency was less than 99.9. Base sizes under 100 are directional findings 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?

	GENERATION					RACE/ETHNICITY			CURRENT HOMEOWNER		MARITAL STATUS		HOUSEHOLD INCOME			PLAN TO BUY 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	DONT ANTICIPATE EVER BUYING / BUYING ANOTHER HOME
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Total	1000	162	278	251	268	655	110	178	680	310	686	314	321	280	399	671	329	319	352	320
	100%	16%	28%	25%	27%	100%	17%	26%	100%	31%	69%	32%	32%	28%	40%	68%	33%	32%	35%	32%
A mortgage with a lower interest rate	654	53	173	154	213	651	56	121	692	171	466	108	178	181	308	427	236	184	233	236
	65%	55%	62%	62%	80%	69%	50%	69%	71%	55%	68%	63%	55%	65%	77%	64%	72%	61%	66%	72%
A lower down payment option mortgage	330	74	102	96	63	204	56	54	198	139	219	118	146	99	244	92	126	118	92	28%
	34%	45%	38%	38%	23%	31%	50%	31%	29%	45%	32%	45%	35%	23%	36%	28%	39%	34%	34%	28%

Comparison Groups: AB/AC/AD/AE/AF/AG/AH/AI/AJ/AK/AL/AM/AN/AO/AP/AR/AS/AT/BC/DE/FG/HI/IJK/LMN/OP/QRST
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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

	GENERATION					RACE/ETHNICITY			CURRENT HOMEOWNER		MARITAL STATUS		HOUSEHOLD INCOME			PLAN TO BUY 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	DONT ANTICIPATE EVER BUYING / BUYING ANOTHER HOME
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Total	1000	162	278	251	268	655	110	178	680	310	686	314	321	280	399	671	329	319	352	320
	100%	16%	28%	25%	27%	100%	17%	26%	100%	31%	69%	32%	32%	28%	40%	68%	33%	32%	35%	32%
Buy a smaller home or a home in a different area	39%	42%	38%	40%	40%	41%	31%	42%	39%	41%	41%	36%	34%	42%	41%	30%	43%	45%	45%	30%
Buy a fixer upper and do the work myself	33%	43	108	100	74	234	30	49	249	83	247	86	94	81	147	233	99	96	137	99
	33%	26%	38%	40%	28%	36%	36%	28%	36%	27%	36%	27%	29%	32%	37%	35%	30%	30%	39%	30%
Get help from family to make the down payment	23%	58	85	85	36	141	21	66	156	74	163	68	61	66	103	194	36	95	90	36
	23%	34%	31%	34%	13%	21%	19%	26%	23%	24%	24%	22%	19%	24%	26%	29%	11%	30%	28%	11%
Rent part of the home out as a secondary source of income	21%	44	63	53	37	120	37	53	150	69	144	76	78	44	97	165	54	82	82	54
	22%	26%	23%	21%	14%	18%	34%	31%	22%	22%	21%	24%	24%	16%	24%	25%	17%	26%	23%	17%
Have family members live with me to help with the monthly payments	21%	62	74	56	21	112	27	68	138	72	153	77	76	48	86	169	41	85	80	41
	21%	31%	27%	22%	8%	17%	25%	28%	20%	23%	19%	24%	24%	17%	22%	25%	12%	28%	23%	12%
Get a joint mortgage with a family member	15%	35	54	39	26	95	21	30	115	40	118	30	37	78	127	28	28	70	57	28
	15%	21%	20%	16%	10%	15%	19%	17%	17%	13%	17%	12%	12%	13%	20%	19%	9%	22%	16%	9%
None of these	19%	18	34	34	81	148	14	18	126	66	117	72	69	56	67	76	118	39	37	116
	19%	11%	12%	14%	30%	23%	13%	9%	18%	21%	17%	24%	22%	20%	17%	11%	35%	12%	11%	35%
HELP FROM FAMILY WITH JOINT MORTGAGE, DOWN PAYMENT OR MONTHLY PAYMENTS (NET)	42%	60%	52%	43%	21%	36%	46%	54%	41%	44%	43%	40%	41%	38%	45%	51%	23%	53%	50%	23%
BUY A SMALLER HOME, DIFFERENT AREA, OR FIXER UPPER (NET)	58%	37	178	152	146	388	82	100	415	173	422	165	171	166	251	422	165	190	233	165
	58%	57%	63%	60%	55%	61%	57%	57%	60%	62%	62%	53%	53%	59%	63%	63%	50%	59%	66%	50%

Comparison Groups: AB/AC/AD/AE/AF/AG/AH/AI/AJ/AK/AL/AM/AN/AO/AP/AR/AS/AT/BC/DE/FG/HI/IJK/LMN/OP/QRST
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Strongly agree	253	41	101	42	70	110	95	48	129	123	169	85	109	144
	25%	24%	26%	20%	30%	34%	20%	25%	26%	24%	28%	22%	31%	22%
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%	23%	25%	22%	23%	25%	23%	24%
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%	68%	68%	65%	70%	66%
DISAGREE (NET)	329	52	128	87	62	97	167	65	171	155	194	135	106	222
	33%	30%	33%	43%	26%	29%	35%	34%	31%	32%	32%	35%	30%	34%

Comparison Groups: AB/AC/AD/AE/AF/AG/AH/AI/AJ/AK/AL/AM/AN/BCDE/FGH/IJ/KL/MN
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4. What are the top three financial barriers that could prevent you from buying a home? Select up to three.

	REGION					AREA			GENDER		EMPLOYMENT STATUS		PARENT	
	TOTAL	NORTHEAST	SOUTH	MIDWEST	WEST	CITY	SUBURBS	RURAL	MALE	FEMALE	EMPLOYED	NOT 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%
Housing prices in my area	563	97	217	116	133	197	262	104	264	297	368	195	210	354
	56%	56%	56%	57%	56%	60%	54%	54%	54%	59%	60%	50%	59%	55%
Mortgage interest rates	448	92	160	96	100	124	252	72	229	218	285	163	152	296
	45%	53%	41%	47%	42%	38%	52%	38%	47%	43%	47%	42%	43%	46%
Affording the down payment	408	65	176	81	105	145	188	75	195	211	271	136	161	246
	41%	37%	46%	30%	45%	44%	39%	39%	40%	42%	44%	35%	46%	38%
Ongoing costs of owning a home	351	60	122	87	83	119	188	44	179	171	216	135	128	223
	35%	34%	32%	42%	35%	36%	39%	23%	36%	34%	35%	35%	36%	34%
Low or no credit score	270	39	126	42	64	104	111	55	126	144	172	98	120	150
	27%	22%	33%	20%	27%	32%	23%	29%	26%	28%	28%	25%	34%	23%
Mortgage closing costs	173	30	77	29	37	72	69	33	93	81	115	58	72	101
	17%	17%	20%	14%	15%	22%	14%	17%	19%	16%	19%	15%	20%	16%
Other	54	8	27	12	8	17	25	13	23	27	26	27	11	43
	5%	4%	7%	6%	3%	5%	5%	7%	5%	5%	4%	7%	3%	7%
There are no financial barriers that could prevent me from buying a home	107	21	31	23	31	26	50	30	53	54	39	67	22	84
	11%	12%	8%	11%	13%	8%	10%	16%	11%	11%	6%	17%	6%	13%
FACE FINANCIAL BARRIERS TO BUYING A HOME (NET)	893	153	354	182	204	301	431	161	437	451	573	321	332	562
	89%	88%	92%	89%	87%	92%	90%	84%	89%	89%	94%	83%	94%	87%

Comparison Groups: AB/AC/AD/AE/AF/AG/AH/AI/AJ/AK/AL/AM/AN/BCDE/FGH/IJ/KL/MN
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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.

	REGION					AREA			GENDER		EMPLOYMENT STATUS		PARENT	
	TOTAL	NORTHEAST	SOUTH	MIDWEST	WEST	CITY	SUBURBS	RURAL	MALE	FEMALE	EMPLOYED	NOT 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	322	65	108	70	79	115	157	49	169	153	204	118	123	199
	32%	38%	28%	34%	33%	35%	33%	26%	34%	30%	33%	30%	35%	31%
Somewhat agree	474	92	189	94	110	157	215	101	221	248	273	200	174	303
	47%	47%	49%	46%	46%	48%	45%	53%	45%	49%	45%	52%	49%	46%
Somewhat disagree	158	22	71	33	32	43	78	36	74	83	103	55	43	115
	16%	13%	18%	16%	13%	13%	16%	19%	15%	16%	17%	14%	12%	18%
Strongly disagree	47	5	18	9	16	12	31	4	27	20	32	16	15	33
	5%	3%	5%	4%	7%	4%	6%	2%	5%	4%	5%	4%	4%	5%
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%	77%
DISAGREE (NET)	205	27	89	41	48	56	108	41	101	104	134	70	57	148
	20%	15%	23%	20%	20%	17%	23%	21%	21%	21%	22%	18%	16%	23%

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.
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Citi Homebuying Survey
 Wakefield Research
 June 2024

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

	REGION					AREA			GENDER		EMPLOYMENT STATUS		PARENT	
	TOTAL	NORTHEAST	SOUTH	MIDWEST	WEST	CITY	SUBURBS	RURAL	MALE	FEMALE	EMPLOYED	NOT 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
Reaching an income level that feels comfortable	626 63%	118 68%	232 60%	129 63%	147 62%	200 61%	313 65%	112 59%	287 59%	336 67%	369 60%	256 66%	234 66%	392 61%
Paying off other debts (e.g., student loans, car loan)	540 54%	104 60%	194 50%	115 56%	127 54%	166 51%	277 58%	96 50%	266 54%	271 54%	329 54%	211 54%	187 53%	353 55%
Feeling ready to settle down	342 34%	58 33%	145 38%	58 29%	81 34%	118 36%	165 34%	60 31%	182 37%	160 32%	208 34%	135 35%	137 39%	205 32%
Earning or finishing a degree	227 23%	46 26%	87 23%	39 19%	55 23%	86 26%	101 21%	40 21%	118 24%	107 21%	149 24%	78 20%	85 24%	142 22%
Getting married	212 21%	36 21%	74 19%	51 25%	50 21%	86 26%	91 19%	34 18%	115 23%	71 19%	139 23%	72 19%	89 25%	123 19%
Starting a family	205 21% NL	36 21%	75 20%	50 24%	44 19%	78 24%	90 19%	37 19%	122 25% J	84 17%	122 25% L	54 14%	108 31%	97 15%
Making other large purchases (e.g., a vehicle)	187 19%	32 19%	55 14%	43 21%	57 24%	58 18%	89 19%	40 20%	99 20%	88 17%	134 22%	54 14%	75 21%	112 17%
Taking bucket list vacation	107 11% L	20 11%	48 12%	15 7%	25 10%	47 14%	35 7%	25 13%	65 11%	52 10%	89 15%	18 5%	55 15%	52 8%
None of these	94 9% M	10 6%	43 11%	20 10%	20 9%	28 8%	41 9%	25 13%	55 11%	37 7%	38 6%	56 14%	15 4%	79 12% M

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

Comparison Groups: AB/AC/AD/AE/AF/AG/AH/AI/AJ/AK/AL/AM/AN/BCDE/FGH/I/J/K/L/M/N
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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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?

	REGION					AREA			GENDER		EMPLOYMENT STATUS		PARENT	
	TOTAL	NORTHEAST	SOUTH	MIDWEST	WEST	CITY	SUBURBS	RURAL	MALE	FEMALE	EMPLOYED	NOT 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
A mortgage with a lower interest rate	654 66% F	130 75% C	241 63%	141 69%	151 64%	183 56%	351 73%	129 67%	328 67%	332 66%	396 65%	267 69%	226 64%	438 68%
A lower down payment option mortgage	336 34% G	44 25%	144 37% B	63 31%	84 36%	145 44% GHA	129 27%	63 33%	162 34%	173 34%	215 35%	121 31%	128 36%	208 32%

Comparison Groups: AB/AC/AD/AE/AF/AG/AH/AI/AJ/AK/AL/AM/AN/BCDE/FGH/I/J/K/L/M/N
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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Citi Homebuying Survey
Wakefield Research
June 2024

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

	REGION					AREA			GENDER		EMPLOYMENT STATUS		PARENT	
	TOTAL	NORTHEAST	SOUTH	MIDWEST	WEST	CITY	SUBURBS	RURAL	MALE	FEMALE	EMPLOYED	NOT 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
Buy a smaller home or a home in a different area	394 39% L	77 44% E	161 42%	82 40%	75 32%	131 40%	199 41%	63 33%	194 40%	198 39%	257 42%	137 35%	148 42%	248 38%
Buy a fixer upper and do the work myself	332 33% JB	42 24%	128 33% B	75 37% B	87 37%	120 37%	147 31%	66 34%	198 40%	133 26%	228 37% L	104 27%	147 41% NA	186 29%
Get help from family to make the down payment	231 23% L	34 19%	81 21%	36 18%	80 34% BCDA	98 30% GH	97 20%	36 19%	124 25%	106 21%	149 24%	82 21%	108 31% NA	122 19%
Rent part of the home out as a secondary source of income	219 22% L	42 24%	79 21%	37 18%	61 26%	82 25%	98 20%	39 21%	101 21%	116 23%	162 27% L	57 15%	95 27% N	124 19%
Have family members live with me to help with the monthly payments	210 21% N	29 17%	78 20%	39 19%	63 27%	90 27%	83 17%	37 19%	106 22%	103 16%	148 24% L	62 16%	113 32% NA	97 15%
Get a joint mortgage with a family member	155 15% L	30 17%	56 15%	23 11%	46 19%	66 20% G	56 12%	33 17%	95 19%	60 12%	122 20% L	33 9%	80 23% NA	75 12%
None of these	192 19% MK	41 24% E	74 19%	41 20%	35 15%	48 15%	96 20%	48 25% F	76 15%	114 23%	81 13%	111 29% KA	32 9%	160 25% MA

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

Comparison Groups: AB/AC/AD/AE/AF/AG/AH/AI/AJ/AK/AL/AM/AN/BCDE/FGHI/J/KL/MN
Independent T-Test for Means (based on test for equal variances), Independent Z-Test for Percentages (unpooled proportions)
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Citi Homebuying Survey: Banner Report

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.)

Table with columns: GENERATION, RACE/ETHNICITY, CURRENT HOMEOWNER, MARITAL STATUS, HOUSEHOLD INCOME, PLAN TO BUY A HOME, HOMEBUYING PLANS, GENDER. Includes rows for Total, Within the next year, Within the next 3 years, Within the next 5 years, Within the next 10 years, More than 10 years from now, I don't think I'll ever buy a home, I never plan to buy another home, WITHIN THE NEXT 3 YEARS (NET), WITHIN THE NEXT 5 YEARS (NET), PLAN TO BUY BUT NOT WITHIN THE NEXT 5 YEARS (NET), DONT ANTICIPATE EVER BUYING / BUYING ANOTHER HOME (NET).

Comparison Groups: AB|AC|AD|AE|AF|AG|AH|AJ|AK|AL|AM|AN|AO|AP|AQ|AR|AS|AT|AU|AV|BC|DE|FG|HI|JL|KL|MN|OP|QR|ST|UV
Independent T-Test for Means (based on test for equal variances), Independent Z-Test for Percentages (unpooled proportions)
Upcase letters indicate significance at the 95% level.
*F denotes a cell for which statistical testing was suppressed because the filter's frequency was less than 9.9.
Base sizes under 100 are directional findings only.

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?

Table with columns: GENERATION, RACE/ETHNICITY, CURRENT HOMEOWNER, MARITAL STATUS, HOUSEHOLD INCOME, PLAN TO BUY A HOME, HOMEBUYING PLANS, GENDER. Includes rows for Total, I'll never be able to afford it, I'd rather invest my money in other areas, I'm afraid of the long-term financial commitment, I'm caring for my children and my aging parents, I don't want the responsibility of caring for a home (e.g., maintenance, upkeep), Other.

Comparison Groups: AB|AC|AD|AE|AF|AG|AH|AJ|AK|AL|AM|AN|AO|AP|AQ|AR|AS|AT|AU|AV|BC|DE|FG|HI|JL|KL|MN|OP|QR|ST|UV
Independent T-Test for Means (based on test for equal variances), Independent Z-Test for Percentages (unpooled proportions)
Upcase letters indicate significance at the 95% level.
*F denotes a cell for which statistical testing was suppressed because the filter's frequency was less than 9.9.
Base sizes under 100 are directional findings only.

Citi Homebuying Survey
Wakefield Research
June 2024

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

Table with columns: GENERATION, RACE/ETHNICITY, CURRENT HOMEOWNER, MARITAL STATUS, HOUSEHOLD INCOME, PLAN TO BUY A HOME, HOMEBUYING PLANS, GENDER. Includes rows for Total, Strongly agree, Somewhat agree, Somewhat disagree, Strongly disagree, AZRE (NET), DISAGREE (NET).

Comparison Groups: AB|AC|AD|AE|AF|AG|AH|AJ|AK|AL|AM|AN|AO|AP|AQ|AR|AS|AT|AU|AV|BC|DE|FG|HI|JL|KL|MN|OP|QR|ST|UV
Independent T-Test for Means (based on test for equal variances), Independent Z-Test for Percentages (unpooled proportions)
Upcase letters indicate significance at the 95% level.
*F denotes a cell for which statistical testing was suppressed because the filter's frequency was less than 9.9.
Base sizes under 100 are directional findings only.

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.

Table with columns: GENERATION, RACE/ETHNICITY, CURRENT HOMEOWNER, MARITAL STATUS, HOUSEHOLD INCOME, PLAN TO BUY A HOME, HOMEBUYING PLANS, GENDER. (Header row for data collection)

A mortgage with a lower interest rate	318	61	77	87	86	94	10	173	178	139	216	101	81	80	143	238	79	108	130	79	151	164
	64%	69%	55%	68%	65%	62%	61%	65%	69%	57%	67%	57%	52%	62%	27%	63%	69%	63%	63%	65%	61%	65%
A lower down payment option	182	28	62	42	51	58	6	93	79	104	107	76	73	57	52	139	43	63	75	43	95	87
	36%	31%	45%	32%	37%	38%	39%	39%	35%	31%	43%	33%	43%	46%	38%	27%	37%	36%	37%	37%	35%	30%

Comparison Groups: AB|AC|AD|AE|AF|AG|AH|AI|AJ|AK|AL|AM|AN|AO|AP|AQ|AR|AS|AT|AU|AV|AW|AX|AY|AZ|BA|BB|BC|BD|BE|BF|BG|BH|BI|BJ|BK|BL|BM|BN|BO|BR|BS|BT|BU|

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.

Oil Homebuying Survey
Valued Research
June 2024

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

	GENERATION						RACE/ETHNICITY			CURRENT HOMEOWNER		MARITAL STATUS		HOUSEHOLD INCOME			PLAN TO BUY A HOME		HOMEBUYING PLANS			GENDER	
	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	FEMALE
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	
Total	500	88	138	190	137	153	18	285	257	243	224	177	154	50	156	198	377	223	271	208	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%	100%
Buy a smaller home or a home in a different area	186	33	54	41	50	71	7	89	161	84	123	62	56	60	79	139	48	64	78	46	78	46	110
	37%	37%	39%	32%	41%	46%	41%	33%	39%	35%	38%	35%	36%	34%	46%	34%	26%	37%	37%	37%	37%	30%	44%
Have family members live with me to help with the monthly payments	172	28	52	50	37	50	4	104	95	70	100	52	59	61	51	163	20	58	64	29	64	29	73
	34%	31%	41%	39%	27%	26%	24%	39%	37%	31%	37%	29%	38%	41%	26%	38%	24%	34%	41%	41%	24%	38%	30%
Buy a fier upper and do the work myself	171	29	52	50	38	51	5	97	89	81	111	59	55	53	62	134	36	65	69	36	69	36	91
	34%	33%	37%	39%	29%	33%	31%	37%	35%	34%	34%	33%	35%	36%	32%	36%	30%	38%	33%	39%	32%	32%	36%
Rent part of the home out as a secondary source of income	110	26	42	24	16	25	2	75	60	59	65	44	39	38	42	93	16	41	52	16	42	16	42
	22%	30%	30%	20%	11%	16%	15%	28%	20%	24%	20%	25%	19%	22%	25%	19%	22%	19%	24%	25%	13%	25%	19%
Get help from family to make the down payment	108	32	45	15	16	29	4	58	43	66	72	36	47	34	28	98	10	53	45	10	54	10	54
	22%	36%	32%	12%	12%	19%	26%	22%	17%	27%	22%	21%	30%	22%	14%	26%	8%	31%	22%	20%	8%	22%	21%
Get a joint mortgage with a family member	84	21	27	22	25	35	2	45	38	56	58	36	33	31	30	74	20	34	41	20	41	20	36
	17%	25%	19%	17%	18%	23%	11%	17%	15%	23%	18%	20%	21%	21%	15%	20%	16%	20%	20%	16%	16%	16%	23%
None of these	82	2	18	15	8	29	4	44	54	42	40	86	86	20	22	41	34	52	17	17	17	32	38
	17%	3%	12%	12%	5%	19%	25%	16%	17%	17%	12%	12%	15%	15%	21%	15%	9%	42%	10%	8%	42%	19%	15%
HELP FROM FAMILY WITH JOINT MORTGAGE, DOWN PAYMENT OR MONTHLY PAYMENTS (NET)	261	59	88	63	50	66	8	151	127	133	130	81	80	78	224	92	101	122	57	137	57	137	122
	52%	66%	63%	48%	36%	42%	37%	57%	50%	56%	56%	46%	49%	49%	49%	59%	36%	59%	59%	30%	59%	30%	48%
BUY A SMALLER HOME, DIFFERENT AREA, OR FIDER UPPER (NET)	275	57	75	71	71	91	9	144	145	129	180	95	86	84	105	219	55	105	115	55	123	55	123
	55%	64%	54%	55%	51%	59%	57%	54%	57%	53%	56%	54%	56%	56%	53%	58%	40%	61%	56%	45%	50%	50%	60%

Comparison Groups: AB|AC|AD|AE|AF|AG|AH|AI|AJ|AK|AL|AM|AN|AO|AP|AQ|AR|AS|AT|AU|AV|AW|AX|AY|AZ|BA|BB|BC|BD|BE|BF|BG|BH|BI|BJ|BK|BL|BM|BN|BO|BR|BS|BT|BU|

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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Base sizes under 100 are directional findings only.



Cis Homebuying Survey: Banner Report

Cis 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.)

Table with 40 columns: GENERATION, RACE/ETHNICITY, CURRENT HOMEOWNER, MARITAL STATUS, HOUSEHOLD INCOME, PLAN TO BUY A HOME, HOMEBUYING PLANS, GENDER. Rows include demographic breakdowns and various homebuying scenarios.

Comparison Groups: AB|AC|AD|AE|AF|AG|AH|AJ|AK|AL|AM|AN|AO|AP|AQ|AR|AS|AT|AU|AV|BC|DE|FG|HI|JL|KL|MN|OP|QRST|UV
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 9.9.
Base sizes under 100 are directional findings only.

Cis Homebuying Survey
Wakefield Research
June 2024

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

Table with 40 columns: GENERATION, RACE/ETHNICITY, CURRENT HOMEOWNER, MARITAL STATUS, HOUSEHOLD INCOME, PLAN TO BUY A HOME, HOMEBUYING PLANS, GENDER. Rows include demographic breakdowns and reasons for not buying a home.

Comparison Groups: AB|AC|AD|AE|AF|AG|AH|AJ|AK|AL|AM|AN|AO|AP|AQ|AR|AS|AT|AU|AV|BC|DE|FG|HI|JL|KL|MN|OP|QRST|UV
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 9.9.
Base sizes under 100 are directional findings only.

Cis Homebuying Survey
Wakefield Research
June 2024

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

Table with 40 columns: GENERATION, RACE/ETHNICITY, CURRENT HOMEOWNER, MARITAL STATUS, HOUSEHOLD INCOME, PLAN TO BUY A HOME, HOMEBUYING PLANS, GENDER. Rows include demographic breakdowns and agreement levels with the statement.

Comparison Groups: AB|AC|AD|AE|AF|AG|AH|AJ|AK|AL|AM|AN|AO|AP|AQ|AR|AS|AT|AU|AV|BC|DE|FG|HI|JL|KL|MN|OP|QRST|UV
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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Base sizes under 100 are directional findings only.

Cis 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.

Table with 40 columns: GENERATION, RACE/ETHNICITY, CURRENT HOMEOWNER, MARITAL STATUS, HOUSEHOLD INCOME, PLAN TO BUY A HOME, HOMEBUYING PLANS, GENDER. Rows include demographic breakdowns and financial barriers.

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

	GENERATION					RACE/ETHNICITY			CURRENT HOMEOWNER		MARITAL STATUS		HOUSEHOLD INCOME			PLAN TO BUY A HOME		HOME-BUYING PLANS			GENDER		
	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)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	
Total	500 100%	70 100%	165 100%	120 100%	114 100%	220 100%	36 100%	36 100%	290 100%	210 100%	348 100%	152 100%	115 100%	120 100%	265 100%	373 100%	127 100%	161 100%	223 100%	127 100%	262 100%	246 100%	
Buy a smaller home or a home in a different area	255 46%	28 39%	117 40%	82 48%	64 57%	101 45%	33 50%	42 44%	141 49%	88 42%	109 48%	63 40%	48 42%	89 49%	122 46%	183 48%	49 31%	88 45%	112 50%	49 39%	121 48%	108 43%	
Get help from family to make the down payment	141 28%	35 50%	49 30%	35 27%	19 17%	48 21%	19 22%	6 27%	26 27%	79 30%	62 28%	86 28%	45 31%	35 22%	27 30%	79 31%	115 20%	26 31%	47 20%	68 31%	26 20%	69 27%	73 30%
Rent part of the home out as a secondary source of income	152 26%	19 27%	55 33%	38 28%	21 18%	43 20%	9 33%	34 33%	63 22%	69 33%	85 29%	47 31%	36 31%	28 22%	26 27%	71 29%	25 20%	38 24%	36 32%	71 25%	25 20%	66 26%	65 26%
Buy a four upper and do the work myself	126 25%	16 23%	50 30%	37 29%	19 17%	56 26%	8 31%	25 29%	71 26%	56 26%	74 27%	33 21%	34 29%	28 24%	28 24%	64 28%	105 17%	21 23%	70 31%	21 17%	63 17%	52 20%	52 20%
Get a joint mortgage with a family member	118 23%	16 23%	56 32%	24 17%	18 17%	38 17%	8 18%	26 28%	48 23%	48 23%	56 23%	36 23%	21 18%	27 25%	26 25%	66 25%	21 17%	48 29%	34 22%	21 17%	48 26%	41 20%	48 20%
Have family members live with me to help with the monthly payments	112 22%	26 37%	44 27%	29 22%	11 10%	38 17%	6 24%	18 19%	52 19%	58 27%	73 21%	39 25%	29 22%	22 21%	27 25%	56 14%	94 27%	18 24%	40 21%	54 11%	18 14%	60 24%	51 21%
None of these	84 17%	4 6%	17 10%	25 20%	31 27%	53 24%	4 17%	5 17%	48 17%	38 17%	56 19%	28 16%	18 16%	20 17%	46 11%	40 15%	44 11%	15 10%	24 11%	24 11%	44 15%	39 15%	45 18%
HELP FROM FAMILY WITH JOINT MORTGAGE, DOWN PAYMENT OR MONTHLY PAYMENTS (NET)	246 49%	54 77%	98 58%	56 44%	33 29%	88 40%	11 42%	50 52%	139 48%	107 51%	172 49%	74 49%	59 51%	54 45%	133 50%	200 54%	46 36%	97 64%	103 46%	46 36%	130 47%	116 47%	
BUY A SMALLER HOME, DIFFERENT AREA, OR FIXER UPPER (NET)	281 56%	35 51%	90 54%	77 59%	49 50%	121 55%	16 61%	53 59%	170 59%	111 53%	206 59%	75 49%	64 56%	70 58%	147 55%	222 59%	59 47%	83 55%	139 62%	59 47%	151 52%	127 52%	

Comparison Groups: AB|AC|AD|AE|AF|AG|AH|AI|AJ|AK|AL|AM|AN|AO|AP|AQ|AR|AS|AT|AU|AV|AW|AX|AY|AZ|BA|BB|BC|BD|BE|BF|BG|BH|BI|BJ|BK|BL|BM|BN|BO|BP|BQ|BR|BS|BT|BU|BV|BW|BX|BY|BZ|CA|CB|CC|CD|CE|CF|CG|CH|CI|CJ|CK|CL|CM|CN|CO|CP|CQ|CR|CS|CT|CU|CV|CW|CX|CY|CZ|DA|DB|DC|DD|DE|DF|DG|DH|DI|DJ|DK|DL|DM|DN|DO|DP|DQ|DR|DS|DT|DU|DV|DW|DX|DY|DZ|EA|EB|EC|ED|EE|EF|EG|EH|EI|EJ|EK|EL|EM|EN|EO|EP|EQ|ER|ES|ET|EU|EV|EW|EX|EY|EZ|FA|FB|FC|FD|FE|FF|FG|FH|FI|FJ|FK|FL|FM|FN|FO|FP|FQ|FR|FS|FT|FU|FV|FW|FX|FY|FZ|GA|GB|GC|GD|GE|GF|GG|GH|GI|GJ|GK|GL|GM|GN|GO|GP|GQ|GR|GS|GT|GU|GV|GW|GX|GY|GZ|HA|HB|HC|HD|HE|HF|HG|HH|HI|HJ|HK|HL|HM|HN|HO|HP|HQ|HR|HS|HT|HU|HV|HW|HX|HY|HZ|IA|IB|IC|ID|IE|IF|IG|IH|II|IJ|IK|IL|IM|IN|IO|IP|IQ|IR|IS|IT|IU|IV|IW|IX|IY|IZ|JA|JB|JC|JD|JE|JF|JG|JH|JI|JJ|JK|JL|JM|JN|JO|JP|JQ|JR|JS|JT|JU|JV|JW|JX|JY|JZ|KA|KB|KC|KD|KE|KF|KG|KH|KI|KJ|KL|KM|KN|KO|KP|KQ|KR|KS|KT|KU|KV|KW|KX|KY|KZ|LA|LB|LC|LD|LE|LF|LG|LH|LI|LJ|LK|LM|LN|LO|LP|LQ|LR|LS|LT|LU|LV|LW|LX|LY|LZ|MA|MB|MC|MD|ME|MF|MG|MH|MI|MJ|MK|ML|MN|MO|MP|MQ|MR|MS|MT|MU|MV|MW|MX|MY|MZ|NA|NB|NC|ND|NE|NF|NG|NH|NI|NJ|NK|NL|NM|NO|NP|NQ|NR|NS|NT|NU|NV|NW|NX|NY|NZ|OA|OB|OC|OD|OE|OF|OG|OH|OI|OJ|OK|OL|OM|ON|OO|OP|OQ|OR|OS|OT|OU|OV|OW|OX|OY|OZ|PA|PB|PC|PD|PE|PF|PG|PH|PI|PJ|PK|PL|PM|PN|PO|PP|PQ|PR|PS|PT|PU|PV|PW|PX|PY|PZ|QA|QB|QC|QD|QE|QF|QG|QH|QI|QJ|QK|QL|QM|QN|QO|QP|QQ|QR|QS|QT|QU|QV|QW|QX|QY|QZ|RA|RB|RC|RD|RE|RF|RG|RH|RI|RJ|RK|RL|RM|RN|RO|RP|RQ|RR|RS|RT|RU|RV|RW|RX|RY|RZ|SA|SB|SC|SD|SE|SF|SG|SH|SI|SJ|SK|SL|SM|SN|SO|SP|SQ|SR|SS|ST|SU|SV|SW|SX|SY|SZ|TA|TB|TC|TD|TE|TF|TG|TH|TI|TJ|TK|TL|TM|TN|TO|TP|TQ|TR|TS|TT|TU|TV|TW|TX|TY|TZ|UA|UB|UC|UD|UE|UF|UG|UH|UI|UJ|UK|UL|UM|UN|UO|UP|UQ|UR|US|UT|UU|UV|UW|UX|UY|UZ|VA|VB|VC|VD|VE|VF|VG|VH|VI|VJ|VK|VL|VM|VN|VO|VP|VQ|VR|VS|VT|VU|VV|VW|VX|VY|VZ|WA|WB|WC|WD|WE|WF|WG|WH|WI|WJ|WK|WL|WM|WN|WO|WP|WQ|WR|WS|WT|WU|WV|WW|WX|WY|WZ|XA|XB|XC|XD|XE|XF|XG|XH|XI|XJ|XK|XL|XM|XN|XO|XP|XQ|XR|XS|XT|XU|XV|XW|XX|XY|XZ|YA|YB|YC|YD|YE|YF|YG|YH|YI|YJ|YK|YL|YM|YN|YO|YP|YQ|YR|YS|YT|YU|YV|YW|YX|YY|YZ|ZA|ZB|ZC|ZD|ZE|ZF|ZG|ZH|ZI|ZJ|ZK|ZL|ZM|ZN|ZO|ZP|ZQ|ZR|ZS|ZT|ZU|ZV|ZW|ZX|ZY|ZZ



CS Homebuying Survey - Banner Report

CS 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.)

Table with columns: GENERATION, RACE/ETHNICITY, CURRENT HOMEOWNER, MARITAL STATUS, HOUSEHOLD INCOME, PLAN TO BUY A HOME, HOMEBUYING PLANS, GENDER. Rows include Total, Within the next year, Within the next 3 years, etc.

Comparison Groups: AB|AC|AD|AE|AF|AG|AH|AJ|AK|AL|AM|AN|AO|AP|AQ|AR|AS|AT|AU|AV|BC|DE|FG|HI|JL|KM|LN|OP|QR|ST|UV
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.
"n" 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.

CS Homebuying Survey
Wakefield Research
June 2024

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

Table with columns: GENERATION, RACE/ETHNICITY, CURRENT HOMEOWNER, MARITAL STATUS, HOUSEHOLD INCOME, PLAN TO BUY A HOME, HOMEBUYING PLANS, GENDER. Rows include Total, I'd rather invest my money in other areas, I'm afraid of the long-term financial commitment, etc.

Comparison Groups: AB|AC|AD|AE|AF|AG|AH|AJ|AK|AL|AM|AN|AO|AP|AQ|AR|AS|AT|AU|AV|BC|DE|FG|HI|JL|KM|LN|OP|QR|ST|UV
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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CS Homebuying Survey
Wakefield Research
June 2024

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

Table with columns: GENERATION, RACE/ETHNICITY, CURRENT HOMEOWNER, MARITAL STATUS, HOUSEHOLD INCOME, PLAN TO BUY A HOME, HOMEBUYING PLANS, GENDER. Rows include Total, Strongly agree, Somewhat agree, Somewhat disagree, Strongly disagree, AGREE (NET), DISAGREE (NET).

Comparison Groups: AB|AC|AD|AE|AF|AG|AH|AJ|AK|AL|AM|AN|AO|AP|AQ|AR|AS|AT|AU|AV|BC|DE|FG|HI|JL|KM|LN|OP|QR|ST|UV
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.
"n" denotes a cell for which statistical testing was suppressed because the filter's frequency was less than 99.9.
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CS Homebuying Survey
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June 2024

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

Table with columns: GENERATION, RACE/ETHNICITY, CURRENT HOMEOWNER, MARITAL STATUS, HOUSEHOLD INCOME, PLAN TO BUY A HOME, HOMEBUYING PLANS, GENDER. Rows include Total, Strongly agree, Somewhat agree, Somewhat disagree, Strongly disagree, AGREE (NET), DISAGREE (NET).

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

	GENERATION					RACE/ETHNICITY			CURRENT HOMEOWNER		MARITAL STATUS		HOUSEHOLD INCOME			PLAN TO BUY A HOME		HOMEBUYING PLANS			GENDER	
	TOTAL	GEN Z	MILLENNIAL	GEN X	BOOMER	WHITE	BLACK	HISPANIC	YES	NO	MARRIED OR N/A RELATIONSHIP	NOT MARRIED OR N/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)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Total	500	100	150	107	116	261	88	116	278	225	275	125	169	126	226	274	181	196	124	141	241	257
100%	100%	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 different area	204	48	58	33	50	109	27	31	94	109	122	81	99	56	87	154	89	57	97	49	88	105
41%	48%	43%	31%	43%	42%	39%	30%	34%	49%	38%	38%	45%	40%	45%	38%	41%	40%	31%	50%	40%	40%	41%
Buy a four upper and do the work myself	156	38	63	27	23	78	24	45	91	65	97	60	42	41	74	134	22	71	42	22	75	81
31%	36%	39%	20%	20%	30%	30%	39%	33%	29%	30%	34%	28%	33%	33%	36%	18%	18%	39%	32%	18%	31%	31%
30	4	4																				
Rent part of the home out as a secondary source of income	145	35	55	30	19	72	21	42	75	79	89	66	52	28	65	117	28	87	50	28	73	70
29%	35%	35%	28%	16%	28%	33%	36%	27%	31%	27%	32%	35%	25%	29%	31%	23%	37%	26%	23%	30%	27%	
Have family members live with me to help with the monthly payments	129	29	41	29	20	53	11	45	78	52	83	66	38	37	54	104	26	57	47	25	68	90
26%	29%	32%	27%	18%	20%	31%	39%	28%	23%	26%	29%	29%	23%	30%	24%	28%	20%	32%	24%	20%	29%	33%
Get help from family to make the down payment	116	26	39	17	6	38	12	31	71	42	70	45	28	28	38	88	17	46	48	11	56	56
23%	26%	39%	16%	5%	22%	18%	28%	26%	19%	22%	25%	19%	19%	22%	26%	14%	27%	25%	14%	25%	21%	
Get a joint mortgage with a family member	64	14	21	12	6	38	8	15	30	34	42	23	20	20	25	60	4	30	25	4	38	28
13%	16%	19%	11%	5%	14%	12%	13%	11%	15%	13%	13%	13%	10%	11%	16%	3%	19%	13%	3%	16%	10%	
None of these	97	4	13	32	42	58	11	22	49	48	60	38	36	22	39	47	50	22	25	50	43	54
19%	4%	8%	30%	36%	22%	16%	19%	18%	21%	18%	21%	24%	18%	17%	13%	40%	12%	13%	42%	18%	21%	
23%																						
HELP FROM FAMILY WITH JOINT MORTGAGE, DOWN PAYMENT OR MONTHLY PAYMENTS (NET)	216	53	84	44	24	97	32	65	128	88	137	79	61	58	97	180	30	94	86	36	113	100
43%	53%	59%	41%	21%	37%	47%	56%	47%	39%	42%	45%	41%	40%	43%	48%	29%	52%	44%	29%	47%	39%	
BUY A SMALLER HOME, DIFFERENT AREA, OR FIXER UPPER (NET)	297	69	100	51	65	155	41	64	181	136	192	105	78	78	141	239	59	111	127	59	146	160
59%	69%	63%	48%	56%	59%	59%	55%	59%	60%	59%	60%	63%	53%	62%	62%	63%	47%	61%	60%	47%	61%	69%

Comparison Groups: AB|AC|AD|AE|AF|AG|AH|AI|AJ|AK|AL|AM|AN|AO|AP|AQ|AR|AS|AT|AU|AV|AW|AX|AY|AZ|BA|BB|BC|BD|BE|BF|BG|BH|BI|BJ|BK|BL|BM|BN|BO|BR|BS|BT|BU|BV|BW|BX|BY|BZ|CA|CB|CC|CD|CE|CF|CG|CH|CI|CJ|CK|CL|CM|CN|CO|CP|CQ|CR|CS|CT|CV|CW|CX|CY|CZ|DA|DB|DC|DD|DE|DF|DG|DH|DI|DJ|DK|DL|DM|DN|DO|DP|DQ|DR|DS|DT|DU|DV|DW|DX|DY|DZ|EA|EB|EC|ED|EE|EF|EG|EH|EI|EJ|EK|EL|EM|EN|EO|EP|EQ|ER|ES|ET|EU|EV|EW|EX|EY|EZ|FA|FB|FC|FD|FE|FF|FG|FH|FI|FJ|FK|FL|FM|FN|FO|FP|FQ|FR|FS|FT|FU|FV|FW|FX|FY|FZ|GA|GB|GC|GD|GE|GF|GG|GH|GI|GJ|GK|GL|GM|GN|GO|GP|GQ|GR|GS|GT|GU|GV|GW|GX|GY|GZ|HA|HB|HC|HD|HE|HF|HG|HH|HI|HJ|HK|HL|HM|HN|HO|HP|HQ|HR|HS|HT|HU|HV|HW|HX|HY|HZ|IA|IB|IC|ID|IE|IF|IG|IH|II|IJ|IK|IL|IM|IN|IO|IP|IQ|IR|IS|IT|IU|IV|IW|IX|IY|IZ|JA|JB|JC|JD|JE|JF|JG|JH|JI|JJ|JK|JL|JM|JN|JO|JP|JQ|JR|JS|JT|JU|JV|JW|JX|JY|JZ|KA|KB|KC|KD|KE|KF|KG|KH|KI|KJ|KK|KL|KM|KN|KO|KP|KQ|KR|KS|KT|KU|KV|KW|KX|KY|KZ|LA|LB|LC|LD|LE|LF|LG|LH|LI|LJ|LK|LL|LM|LN|LO|LP|LQ|LR|LS|LT|LU|LV|LW|LX|LY|LZ|MA|MB|MC|MD|ME|MF|MG|MH|MI|MJ|MK|ML|MN|MO|MP|MQ|MR|MS|MT|MU|MV|MW|MX|MY|MZ|NA|NB|NC|ND|NE|NF|NG|NH|NI|NJ|NK|NL|NM|NO|NP|NQ|NR|NS|NT|NU|NV|NW|NX|NY|NZ|OA|OB|OC|OD|OE|OF|OG|OH|OI|OJ|OK|OL|OM|ON|OO|OP|OQ|OR|OS|OT|OU|OV|OW|OX|OY|OZ|PA|PB|PC|PD|PE|PF|PG|PH|PI|PJ|PK|PL|PM|PN|PO|PP|PQ|PR|PS|PT|PU|PV|PW|PX|PY|PZ|QA|QB|QC|QD|QE|QF|QG|QH|QI|QJ|QK|QL|QM|QN|QO|QP|QQ|QR|QS|QT|QU|QV|QW|QX|QY|QZ|RA|RB|RC|RD|RE|RF|RG|RH|RI|RJ|RK|RL|RM|RN|RO|RP|RQ|RR|RS|RT|RU|RV|RW|RX|RY|RZ|SA|SB|SC|SD|SE|SF|SG|SH|SI|SJ|SK|SL|SM|SN|SO|SP|SQ|SR|SS|ST|SU|SV|SW|SX|SY|SZ|TA|TB|TC|TD|TE|TF|TG|TH|TI|TJ|TK|TL|TM|TN|TO|TP|TQ|TR|TS|TT|TU|TV|TW|TX|TY|TZ|UA|UB|UC|UD|UE|UF|UG|UH|UI|UJ|UK|UL|UM|UN|UO|UP|UQ|UR|US|UT|UU|UV|UW|UX|UY|UZ|VA|VB|VC|VD|VE|VF|VG|VH|VI|VJ|VK|VL|VM|VN|VO|VP|VQ|VR|VS|VT|VU|VV|VW|VX|VY|VZ|WA|WB|WC|WD|WE|WF|WG|WH|WI|WJ|WK|WL|WM|WN|WO|WP|WQ|WR|WS|WT|WU|WV|WW|WX|WY|WZ|XA|XB|XC|XD|XE|XF|XG|XH|XI|XJ|XK|XL|XM|XN|XO|XP|XQ|XR|XS|XT|XU|XV|XW|XX|XY|XZ|YA|YB|YC|YD|YE|YF|YG|YH|YI|YJ|YK|YL|YM|YN|YO|YP|YQ|YR|YS|YT|YU|YV|YW|YX|YY|YZ|ZA|ZB|ZC|ZD|ZE|ZF|ZG|ZH|ZI|ZJ|ZK|ZL|ZM|ZN|ZO|ZP|ZQ|ZR|ZS|ZT|ZU|ZV|ZW|ZX|ZY|ZZ

Upper case letters indicate significance at the 95% level.
 *F denotes a cell for which statistical testing was suppressed because the filter's frequency was less than 9.9.
 Base sizes under 100 are directional findings only.