

ANNEX 8: METROPOLITAN ESTIMATES OF ADVERSE TREATMENT

- **ATLANTA, GEORGIA**
- **AUSTIN, TEXAS**
- **BIRMINGHAM, ALABAMA**
- **CHICAGO, ILLINOIS**
- **DENVER, COLORADO**
- **DAYTON-SPRINGFIELD, OHIO**
- **DETROIT, MICHIGAN**
- **HOUSTON, TEXAS**
- **LOS ANGELES, CALIFORNIA**
- **MACON, GEORGIA**
- **MINNEAPOLIS, MINNESOTA**
- **NEW ORLEANS, LOUISIANA**
- **NEW YORK, NEW YORK**
- **ORLANDO, FLORIDA**
- **PHOENIX, ARIZONA**
- **PITTSBURGH, PENNSYLVANIA**
- **PUEBLO, COLORADO**
- **SAN ANTONIO, TEXAS**
- **SAN DIEGO, CALIFORNIA**
- **TUCSON, ARIZONA**
- **WASHINGTON, DC**

ATLANTA — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | Atlanta | | | National | | |
|--------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 6.2% | 3.7% | 2.5% | 12.3% | 8.3% | 4.1% ** |
| Similar units available? | 14.8% | 11.1% | 3.7% | 14.3% | 15.4% | -1.0% |
| Number units recommended | 21.0% | 9.9% | 11.1% | 28.3% | 23.3% | 5.1% ** |
| Overall availability | 21.0% | 13.6% | 7.4% | 31.5% | 27.6% | 3.9% * |
| Advertised unit inspected? | 11.1% | 3.7% | 7.4% | 15.6% | 9.2% | 6.4% ** |
| Similar units inspected | 8.6% | 8.6% | 0.0% | 8.1% | 7.2% | 0.9% |
| Number units inspected | 17.3% | 11.1% | 6.2% | 23.3% | 16.2% | 7.0% ** |
| Overall inspection | 22.2% | 13.6% | 8.6% | 27.5% | 19.2% | 8.3% ** |
| Rent for advertised unit | 27.7% | 6.4% | 21.3% ** | 9.3% | 12.0% | -2.7% |
| Rental incentives offered? | 16.0% | 4.9% | 11.1% ** | 9.2% | 6.5% | 2.7% ** |
| Amount of security deposit | 5.3% | 5.3% | 0.0% | 5.3% | 5.3% | 0.0% |
| Application fee required? | 16.0% | 7.4% | 8.6% | 10.7% | 14.5% | -3.8% ** |
| Overall cost | 37.0% | 14.8% | 22.2% ** | 21.4% | 22.7% | -1.3% |
| Follow-up contact from agent? | 2.5% | 1.2% | 1.2% | 2.5% | 2.1% | 0.4% |
| Asked to complete application? | 8.6% | 25.9% | -17.3% ** | 18.1% | 15.8% | 2.3% |
| Arrangements for future? | 19.8% | 18.5% | 1.2% | 14.7% | 16.3% | -1.6% |
| Told qualified to rent? | 2.5% | 2.5% | 0.0% | 3.6% | 3.4% | 0.2% |
| Overall encouragement | 23.5% | 34.6% | -11.1% | 31.3% | 28.6% | 2.6% |
| Overall hierarchical | 60.5% | 27.2% | 33.3% ** | 49.0% | 41.1% | 7.9% ** |
| Overall consistency | 30.9% | 13.6% | 17.3% ** | 21.6% | 19.2% | 2.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

ATLANTA — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | Atlanta | | | National | | |
|-------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 12.8% | 17.9% | -5.1% | 15.8% | 15.1% | 0.8% |
| Similar units available? | 10.3% | 7.7% | 2.6% | 18.7% | 15.6% | 3.1% * |
| Number units recommended | 47.4% | 46.2% | 1.3% | 44.6% | 38.6% | 6.0% ** |
| Overall availability | 48.7% | 48.7% | 0.0% | 46.2% | 42.8% | 3.4% |
| Advertised unit inspected? | 12.8% | 20.5% | -7.7% | 19.1% | 15.7% | 3.4% * |
| Similar units inspected | 15.4% | 11.5% | 3.8% | 22.9% | 16.0% | 6.9% ** |
| Number units inspected | 60.3% | 30.8% | 29.5% ** | 43.2% | 30.9% | 12.4% ** |
| Overall inspection | 56.4% | 38.5% | 17.9% | 42.9% | 34.2% | 8.8% ** |
| Steering - homes recommended | 32.1% | 19.2% | 12.8% | 15.8% | 12.1% | 3.7% ** |
| Steering - homes inspected | 24.4% | 21.8% | 2.6% | 11.0% | 7.5% | 3.5% ** |
| Help with financing offered? | 17.9% | 15.4% | 2.6% | 18.6% | 17.2% | 1.4% |
| Lenders recommended? | 6.4% | 21.8% | -15.4% ** | 18.9% | 17.5% | 1.3% |
| Downpayment reqs discussed? | 23.1% | 26.9% | -3.8% | 21.7% | 16.1% | 5.6% ** |
| Overall financing | 34.6% | 38.5% | -3.8% | 36.6% | 31.7% | 4.9% ** |
| Follow-up contact from agent? | 16.7% | 28.2% | -11.5% | 17.1% | 14.7% | 2.4% |
| Told qualified? | 14.1% | 32.1% | -17.9% ** | 20.4% | 12.3% | 8.1% ** |
| Arrangements for future? | 6.4% | 6.4% | 0.0% | 4.9% | 7.6% | -2.8% ** |
| Overall encouragement | 26.9% | 48.7% | -21.8% ** | 31.3% | 26.1% | 5.2% ** |
| Overall hierarchical | 50.0% | 50.0% | 0.0% | 53.1% | 44.8% | 8.3% ** |
| Overall consistency | 7.7% | 11.5% | -3.8% | 17.0% | 12.4% | 4.6% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

AUSTIN — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | Austin | | | National | | |
|--------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 13.0% | 4.3% | 8.7% | 12.3% | 8.3% | 4.1% ** |
| Similar units available? | 27.5% | 10.1% | 17.4% ** | 14.3% | 15.4% | -1.0% |
| Number units recommended | 39.1% | 14.5% | 24.6% ** | 28.3% | 23.3% | 5.1% ** |
| Overall availability | 47.8% | 15.9% | 31.9% ** | 31.5% | 27.6% | 3.9% * |
| Advertised unit inspected? | 13.0% | 4.3% | 8.7% | 15.6% | 9.2% | 6.4% ** |
| Similar units inspected | 11.6% | 7.2% | 4.3% | 8.1% | 7.2% | 0.9% |
| Number units inspected | 30.4% | 10.1% | 20.3% ** | 23.3% | 16.2% | 7.0% ** |
| Overall inspection | 30.4% | 11.6% | 18.8% ** | 27.5% | 19.2% | 8.3% ** |
| Rent for advertised unit | 0.0% | 14.3% | -14.3% | 9.3% | 12.0% | -2.7% |
| Rental incentives offered? | 8.7% | 5.8% | 2.9% | 9.2% | 6.5% | 2.7% ** |
| Amount of security deposit | 25.0% | 0.0% | 25.0% | 5.3% | 5.3% | 0.0% |
| Application fee required? | 10.1% | 17.4% | -7.2% | 10.7% | 14.5% | -3.8% ** |
| Overall cost | 17.4% | 23.2% | -5.8% | 21.4% | 22.7% | -1.3% |
| Follow-up contact from agent? | 2.9% | 0.0% | 2.9% | 2.5% | 2.1% | 0.4% |
| Asked to complete application? | 34.8% | 8.7% | 26.1% ** | 18.1% | 15.8% | 2.3% |
| Arrangements for future? | 13.0% | 21.7% | -8.7% | 14.7% | 16.3% | -1.6% |
| Told qualified to rent? | 24.6% | 14.5% | 10.1% | 3.6% | 3.4% | 0.2% |
| Overall encouragement | 47.8% | 30.4% | 17.4% | 31.3% | 28.6% | 2.6% |
| Overall hierarchical | 55.1% | 36.2% | 18.8% | 49.0% | 41.1% | 7.9% ** |
| Overall consistency | 27.5% | 14.5% | 13.0% | 21.6% | 19.2% | 2.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

AUSTIN — HISPANIC/NON-HISPANIC WHITE RENTAL TESTS

| TREATMENT MEASURES | Austin | | | National | | |
|--------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 17.1% | 8.6% | 8.6% | 12.0% | 5.4% | 6.6% ** |
| Similar units available? | 22.9% | 15.7% | 7.1% | 12.7% | 11.7% | 0.9% |
| Number units recommended | 42.9% | 21.4% | 21.4% ** | 29.4% | 20.8% | 8.6% ** |
| Overall availability | 47.1% | 22.9% | 24.3% ** | 34.0% | 22.1% | 11.9% ** |
| Advertised unit inspected? | 7.1% | 5.7% | 1.4% | 11.4% | 7.5% | 3.9% ** |
| Similar units inspected | 15.7% | 2.9% | 12.9% ** | 7.9% | 7.3% | 0.6% |
| Number units inspected | 28.6% | 10.0% | 18.6% ** | 20.7% | 14.3% | 6.3% ** |
| Overall inspection | 28.6% | 12.9% | 15.7% * | 24.4% | 17.2% | 7.2% ** |
| Rent for advertised unit | 0.0% | 0.0% | 0.0% | 12.2% | 6.5% | 5.7% ** |
| Rental incentives offered? | 10.0% | 5.7% | 4.3% | 8.5% | 6.7% | 1.8% |
| Amount of security deposit | 14.3% | 14.3% | 0.0% | 8.5% | 8.0% | 0.5% |
| Application fee required? | 5.7% | 8.6% | -2.9% | 8.6% | 12.2% | -3.6% ** |
| Overall cost | 15.7% | 14.3% | 1.4% | 21.7% | 20.0% | 1.7% |
| Follow-up contact from agent? | 0.0% | 0.0% | 0.0% | 2.5% | 2.7% | -0.2% |
| Asked to complete application? | 34.3% | 11.4% | 22.9% ** | 17.3% | 17.1% | 0.2% |
| Arrangements for future? | 8.6% | 7.1% | 1.4% | 20.7% | 14.5% | 6.2% ** |
| Told qualified to rent? | 10.0% | 27.1% | -17.1% ** | 4.4% | 5.0% | -0.6% |
| Overall encouragement | 44.3% | 24.3% | 20.0% * | 32.8% | 29.7% | 3.1% |
| Overall hierarchical | 57.1% | 34.3% | 22.9% | 52.7% | 37.6% | 15.1% ** |
| Overall consistency | 24.3% | 17.1% | 7.1% | 25.7% | 19.5% | 6.1% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

AUSTIN — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | Austin | | | National | | |
|-------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 14.7% | 13.3% | 1.3% | 15.8% | 15.1% | 0.8% |
| Similar units available? | 38.7% | 12.0% | 26.7% ** | 18.7% | 15.6% | 3.1% * |
| Number units recommended | 50.7% | 26.7% | 24.0% ** | 44.6% | 38.6% | 6.0% ** |
| Overall availability | 49.3% | 32.0% | 17.3% | 46.2% | 42.8% | 3.4% |
| Advertised unit inspected? | 25.3% | 17.3% | 8.0% | 19.1% | 15.7% | 3.4% * |
| Similar units inspected | 38.7% | 9.3% | 29.3% ** | 22.9% | 16.0% | 6.9% ** |
| Number units inspected | 53.3% | 17.3% | 36.0% ** | 43.2% | 30.9% | 12.4% ** |
| Overall inspection | 53.3% | 24.0% | 29.3% ** | 42.9% | 34.2% | 8.8% ** |
| Steering - homes recommended | 8.0% | 14.7% | -6.7% | 15.8% | 12.1% | 3.7% ** |
| Steering - homes inspected | 6.7% | 9.3% | -2.7% | 11.0% | 7.5% | 3.5% ** |
| Help with financing offered? | 17.3% | 34.7% | -17.3% * | 18.6% | 17.2% | 1.4% |
| Lenders recommended? | 24.0% | 29.3% | -5.3% | 18.9% | 17.5% | 1.3% |
| Downpayment reqs discussed? | 10.7% | 21.3% | -10.7% | 21.7% | 16.1% | 5.6% ** |
| Overall financing | 33.3% | 44.0% | -10.7% | 36.6% | 31.7% | 4.9% ** |
| Follow-up contact from agent? | 2.7% | 4.0% | -1.3% | 17.1% | 14.7% | 2.4% |
| Told qualified? | 16.0% | 8.0% | 8.0% | 20.4% | 12.3% | 8.1% ** |
| Arrangements for future? | 8.0% | 5.3% | 2.7% | 4.9% | 7.6% | -2.8% ** |
| Overall encouragement | 22.7% | 17.3% | 5.3% | 31.3% | 26.1% | 5.2% ** |
| Overall hierarchical | 60.0% | 37.3% | 22.7% * | 53.1% | 44.8% | 8.3% ** |
| Overall consistency | 25.3% | 12.0% | 13.3% * | 17.0% | 12.4% | 4.6% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

AUSTIN — HISPANIC/NON-HISPANIC WHITE SALES TESTS

| TREATMENT MEASURES | Austin | | | National | | |
|-------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 9.7% | 11.1% | -1.4% | 12.0% | 15.0% | -3.0% |
| Similar units available? | 23.6% | 8.3% | 15.3% ** | 16.7% | 12.9% | 3.8% * |
| Number units recommended | 50.0% | 41.7% | 8.3% | 44.4% | 40.7% | 3.7% |
| Overall availability | 54.2% | 41.7% | 12.5% | 46.3% | 44.4% | 1.9% |
| Advertised unit inspected? | 20.8% | 16.7% | 4.2% | 17.1% | 19.3% | -2.2% |
| Similar units inspected | 29.2% | 6.9% | 22.2% ** | 18.3% | 15.4% | 2.9% |
| Number units inspected | 59.7% | 18.1% | 41.7% ** | 35.7% | 38.1% | -2.4% |
| Overall inspection | 62.5% | 25.0% | 37.5% ** | 38.3% | 40.9% | -2.6% |
| Steering - homes recommended | 13.9% | 12.5% | 1.4% | 17.1% | 15.6% | 1.5% |
| Steering - homes inspected | 8.3% | 8.3% | 0.0% | 14.7% | 9.7% | 5.0% ** |
| Help with financing offered? | 30.6% | 2.8% | 27.8% ** | 22.2% | 10.5% | 11.7% ** |
| Lenders recommended? | 33.3% | 5.6% | 27.8% ** | 19.6% | 12.8% | 6.7% ** |
| Downpayment reqs discussed? | 25.0% | 12.5% | 12.5% | 24.9% | 15.4% | 9.4% ** |
| Overall financing | 47.2% | 16.7% | 30.6% ** | 38.6% | 24.2% | 14.4% ** |
| Follow-up contact from agent? | 5.6% | 5.6% | 0.0% | 15.3% | 14.6% | 0.7% |
| Told qualified? | 18.1% | 12.5% | 5.6% | 18.8% | 15.6% | 3.2% |
| Arrangements for future? | 2.8% | 5.6% | -2.8% | 5.2% | 4.9% | 0.3% |
| Overall encouragement | 23.6% | 23.6% | 0.0% | 30.6% | 27.5% | 3.1% |
| Overall hierarchical | 66.7% | 33.3% | 33.3% ** | 51.6% | 46.8% | 4.9% |
| Overall consistency | 31.9% | 8.3% | 23.6% ** | 19.7% | 12.3% | 7.4% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

BIRMINGHAM — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | Birmingham | | | National | | |
|--------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 13.0% | 6.5% | 6.5% | 12.3% | 8.3% | 4.1% ** |
| Similar units available? | 18.2% | 14.3% | 3.9% | 14.3% | 15.4% | -1.0% |
| Number units recommended | 27.3% | 18.2% | 9.1% | 28.3% | 23.3% | 5.1% ** |
| Overall availability | 32.5% | 20.8% | 11.7% | 31.5% | 27.6% | 3.9% * |
| Advertised unit inspected? | 26.0% | 7.8% | 18.2% ** | 15.6% | 9.2% | 6.4% ** |
| Similar units inspected | 11.7% | 2.6% | 9.1% * | 8.1% | 7.2% | 0.9% |
| Number units inspected | 36.4% | 9.1% | 27.3% ** | 23.3% | 16.2% | 7.0% ** |
| Overall inspection | 37.7% | 9.1% | 28.6% ** | 27.5% | 19.2% | 8.3% ** |
| Rent for advertised unit | 4.7% | 7.0% | -2.3% | 9.3% | 12.0% | -2.7% |
| Rental incentives offered? | 9.1% | 5.2% | 3.9% | 9.2% | 6.5% | 2.7% ** |
| Amount of security deposit | 9.1% | 13.6% | -4.5% | 5.3% | 5.3% | 0.0% |
| Application fee required? | 9.1% | 18.2% | -9.1% | 10.7% | 14.5% | -3.8% ** |
| Overall cost | 18.2% | 23.4% | -5.2% | 21.4% | 22.7% | -1.3% |
| Follow-up contact from agent? | 1.3% | 1.3% | 0.0% | 2.5% | 2.1% | 0.4% |
| Asked to complete application? | 32.5% | 7.8% | 24.7% ** | 18.1% | 15.8% | 2.3% |
| Arrangements for future? | 23.4% | 23.4% | 0.0% | 14.7% | 16.3% | -1.6% |
| Told qualified to rent? | 0.0% | 1.3% | -1.3% | 3.6% | 3.4% | 0.2% |
| Overall encouragement | 50.6% | 22.1% | 28.6% ** | 31.3% | 28.6% | 2.6% |
| Overall hierarchical | 63.6% | 28.6% | 35.1% ** | 49.0% | 41.1% | 7.9% ** |
| Overall consistency | 28.6% | 11.7% | 16.9% ** | 21.6% | 19.2% | 2.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

BIRMINGHAM — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | Birmingham | | | National | | |
|-------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 21.2% | 7.6% | 13.6% * | 15.8% | 15.1% | 0.8% |
| Similar units available? | 24.2% | 4.5% | 19.7% ** | 18.7% | 15.6% | 3.1% * |
| Number units recommended | 53.0% | 27.3% | 25.8% ** | 44.6% | 38.6% | 6.0% ** |
| Overall availability | 54.5% | 28.8% | 25.8% ** | 46.2% | 42.8% | 3.4% |
| Advertised unit inspected? | 30.3% | 7.6% | 22.7% ** | 19.1% | 15.7% | 3.4% * |
| Similar units inspected | 33.3% | 10.6% | 22.7% ** | 22.9% | 16.0% | 6.9% ** |
| Number units inspected | 62.1% | 18.2% | 43.9% ** | 43.2% | 30.9% | 12.4% ** |
| Overall inspection | 60.6% | 19.7% | 40.9% ** | 42.9% | 34.2% | 8.8% ** |
| Steering - homes recommended | 12.1% | 12.1% | 0.0% | 15.8% | 12.1% | 3.7% ** |
| Steering - homes inspected | 7.6% | 6.1% | 1.5% | 11.0% | 7.5% | 3.5% ** |
| Help with financing offered? | 13.6% | 19.7% | -6.1% | 18.6% | 17.2% | 1.4% |
| Lenders recommended? | 15.2% | 10.6% | 4.5% | 18.9% | 17.5% | 1.3% |
| Downpayment reqs discussed? | 19.7% | 7.6% | 12.1% * | 21.7% | 16.1% | 5.6% ** |
| Overall financing | 33.3% | 25.8% | 7.6% | 36.6% | 31.7% | 4.9% ** |
| Follow-up contact from agent? | 4.5% | 15.2% | -10.6% * | 17.1% | 14.7% | 2.4% |
| Told qualified? | 12.1% | 9.1% | 3.0% | 20.4% | 12.3% | 8.1% ** |
| Arrangements for future? | 1.5% | 21.2% | -19.7% ** | 4.9% | 7.6% | -2.8% ** |
| Overall encouragement | 13.6% | 36.4% | -22.7% ** | 31.3% | 26.1% | 5.2% ** |
| Overall hierarchical | 62.1% | 31.8% | 30.3% ** | 53.1% | 44.8% | 8.3% ** |
| Overall consistency | 27.3% | 15.2% | 12.1% | 17.0% | 12.4% | 4.6% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

CHICAGO — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | Chicago | | | National | | |
|--------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 6.2% | 3.1% | 3.1% | 12.3% | 8.3% | 4.1% ** |
| Similar units available? | 9.2% | 13.8% | -4.6% | 14.3% | 15.4% | -1.0% |
| Number units recommended | 21.5% | 18.5% | 3.1% | 28.3% | 23.3% | 5.1% ** |
| Overall availability | 24.6% | 21.5% | 3.1% | 31.5% | 27.6% | 3.9% * |
| Advertised unit inspected? | 6.2% | 4.6% | 1.5% | 15.6% | 9.2% | 6.4% ** |
| Similar units inspected | 1.5% | 3.1% | -1.5% | 8.1% | 7.2% | 0.9% |
| Number units inspected | 12.3% | 13.8% | -1.5% | 23.3% | 16.2% | 7.0% ** |
| Overall inspection | 15.4% | 13.8% | 1.5% | 27.5% | 19.2% | 8.3% ** |
| Rent for advertised unit | 4.8% | 11.9% | -7.1% | 9.3% | 12.0% | -2.7% |
| Rental incentives offered? | 9.2% | 3.1% | 6.2% | 9.2% | 6.5% | 2.7% ** |
| Amount of security deposit | 6.9% | 0.0% | 6.9% | 5.3% | 5.3% | 0.0% |
| Application fee required? | 12.3% | 20.0% | -7.7% | 10.7% | 14.5% | -3.8% ** |
| Overall cost | 23.1% | 26.2% | -3.1% | 21.4% | 22.7% | -1.3% |
| Follow-up contact from agent? | 3.1% | 6.2% | -3.1% | 2.5% | 2.1% | 0.4% |
| Asked to complete application? | 16.9% | 21.5% | -4.6% | 18.1% | 15.8% | 2.3% |
| Arrangements for future? | 18.5% | 7.7% | 10.8% | 14.7% | 16.3% | -1.6% |
| Told qualified to rent? | 4.6% | 0.0% | 4.6% | 3.6% | 3.4% | 0.2% |
| Overall encouragement | 33.8% | 27.7% | 6.2% | 31.3% | 28.6% | 2.6% |
| Overall hierarchical | 38.5% | 44.6% | -6.2% | 49.0% | 41.1% | 7.9% ** |
| Overall consistency | 13.8% | 21.5% | -7.7% | 21.6% | 19.2% | 2.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

CHICAGO — HISPANIC/NON-HISPANIC WHITE RENTAL TESTS

| TREATMENT MEASURES | Chicago | | | National | | |
|--------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 10.8% | 7.7% | 3.1% | 12.0% | 5.4% | 6.6% ** |
| Similar units available? | 9.2% | 6.2% | 3.1% | 12.7% | 11.7% | 0.9% |
| Number units recommended | 26.2% | 13.8% | 12.3% | 29.4% | 20.8% | 8.6% ** |
| Overall availability | 29.2% | 18.5% | 10.8% | 34.0% | 22.1% | 11.9% ** |
| Advertised unit inspected? | 7.7% | 10.8% | -3.1% | 11.4% | 7.5% | 3.9% ** |
| Similar units inspected | 10.8% | 6.2% | 4.6% | 7.9% | 7.3% | 0.6% |
| Number units inspected | 16.9% | 16.9% | 0.0% | 20.7% | 14.3% | 6.3% ** |
| Overall inspection | 20.0% | 21.5% | -1.5% | 24.4% | 17.2% | 7.2% ** |
| Rent for advertised unit | 12.1% | 3.0% | 9.1% | 12.2% | 6.5% | 5.7% ** |
| Rental incentives offered? | 16.9% | 1.5% | 15.4% ** | 8.5% | 6.7% | 1.8% |
| Amount of security deposit | 7.7% | 7.7% | 0.0% | 8.5% | 8.0% | 0.5% |
| Application fee required? | 13.8% | 10.8% | 3.1% | 8.6% | 12.2% | -3.6% ** |
| Overall cost | 35.4% | 12.3% | 23.1% ** | 21.7% | 20.0% | 1.7% |
| Follow-up contact from agent? | 1.5% | 3.1% | -1.5% | 2.5% | 2.7% | -0.2% |
| Asked to complete application? | 18.5% | 16.9% | 1.5% | 17.3% | 17.1% | 0.2% |
| Arrangements for future? | 4.6% | 12.3% | -7.7% | 20.7% | 14.5% | 6.2% ** |
| Told qualified to rent? | 7.7% | 6.2% | 1.5% | 4.4% | 5.0% | -0.6% |
| Overall encouragement | 20.0% | 32.3% | -12.3% | 32.8% | 29.7% | 3.1% |
| Overall hierarchical | 52.3% | 40.0% | 12.3% | 52.7% | 37.6% | 15.1% ** |
| Overall consistency | 32.3% | 23.1% | 9.2% | 25.7% | 19.5% | 6.1% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

CHICAGO — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | Chicago | | | National | | |
|-------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 15.9% | 11.1% | 4.8% | 15.8% | 15.1% | 0.8% |
| Similar units available? | 19.0% | 15.9% | 3.2% | 18.7% | 15.6% | 3.1% * |
| Number units recommended | 39.7% | 50.8% | -11.1% | 44.6% | 38.6% | 6.0% ** |
| Overall availability | 46.0% | 49.2% | -3.2% | 46.2% | 42.8% | 3.4% |
| Advertised unit inspected? | 23.8% | 15.9% | 7.9% | 19.1% | 15.7% | 3.4% * |
| Similar units inspected | 19.0% | 17.5% | 1.6% | 22.9% | 16.0% | 6.9% ** |
| Number units inspected | 41.3% | 31.7% | 9.5% | 43.2% | 30.9% | 12.4% ** |
| Overall inspection | 42.9% | 36.5% | 6.3% | 42.9% | 34.2% | 8.8% ** |
| Steering - homes recommended | 17.5% | 17.5% | 0.0% | 15.8% | 12.1% | 3.7% ** |
| Steering - homes inspected | 15.9% | 12.7% | 3.2% | 11.0% | 7.5% | 3.5% ** |
| Help with financing offered? | 20.6% | 17.5% | 3.2% | 18.6% | 17.2% | 1.4% |
| Lenders recommended? | 28.6% | 23.8% | 4.8% | 18.9% | 17.5% | 1.3% |
| Downpayment reqs discussed? | 23.8% | 19.0% | 4.8% | 21.7% | 16.1% | 5.6% ** |
| Overall financing | 44.4% | 33.3% | 11.1% | 36.6% | 31.7% | 4.9% ** |
| Follow-up contact from agent? | 25.4% | 20.6% | 4.8% | 17.1% | 14.7% | 2.4% |
| Told qualified? | 20.6% | 4.8% | 15.9% ** | 20.4% | 12.3% | 8.1% ** |
| Arrangements for future? | 11.1% | 9.5% | 1.6% | 4.9% | 7.6% | -2.8% ** |
| Overall encouragement | 38.1% | 23.8% | 14.3% | 31.3% | 26.1% | 5.2% ** |
| Overall hierarchical | 55.6% | 44.4% | 11.1% | 53.1% | 44.8% | 8.3% ** |
| Overall consistency | 15.9% | 7.9% | 7.9% | 17.0% | 12.4% | 4.6% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

CHICAGO — HISPANIC/NON-HISPANIC WHITE SALES TESTS

| TREATMENT MEASURES | Chicago | | | National | | |
|-------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 23.5% | 10.3% | 13.2% * | 12.0% | 15.0% | -3.0% |
| Similar units available? | 25.0% | 11.8% | 13.2% * | 16.7% | 12.9% | 3.8% * |
| Number units recommended | 52.9% | 27.9% | 25.0% ** | 44.4% | 40.7% | 3.7% |
| Overall availability | 58.8% | 27.9% | 30.9% ** | 46.3% | 44.4% | 1.9% |
| Advertised unit inspected? | 19.1% | 17.6% | 1.5% | 17.1% | 19.3% | -2.2% |
| Similar units inspected | 33.8% | 14.7% | 19.1% ** | 18.3% | 15.4% | 2.9% |
| Number units inspected | 48.5% | 27.9% | 20.6% * | 35.7% | 38.1% | -2.4% |
| Overall inspection | 48.5% | 32.4% | 16.2% | 38.3% | 40.9% | -2.6% |
| Steering - homes recommended | 14.7% | 20.6% | -5.9% | 17.1% | 15.6% | 1.5% |
| Steering - homes inspected | 7.4% | 5.9% | 1.5% | 14.7% | 9.7% | 5.0% ** |
| Help with financing offered? | 30.9% | 5.9% | 25.0% ** | 22.2% | 10.5% | 11.7% ** |
| Lenders recommended? | 27.9% | 10.3% | 17.6% ** | 19.6% | 12.8% | 6.7% ** |
| Downpayment reqs discussed? | 38.2% | 2.9% | 35.3% ** | 24.9% | 15.4% | 9.4% ** |
| Overall financing | 52.9% | 13.2% | 39.7% ** | 38.6% | 24.2% | 14.4% ** |
| Follow-up contact from agent? | 16.2% | 17.6% | -1.5% | 15.3% | 14.6% | 0.7% |
| Told qualified? | 33.8% | 5.9% | 27.9% ** | 18.8% | 15.6% | 3.2% |
| Arrangements for future? | 5.9% | 2.9% | 2.9% | 5.2% | 4.9% | 0.3% |
| Overall encouragement | 33.8% | 23.5% | 10.3% | 30.6% | 27.5% | 3.1% |
| Overall hierarchical | 54.4% | 44.1% | 10.3% | 51.6% | 46.8% | 4.9% |
| Overall consistency | 26.5% | 10.3% | 16.2% ** | 19.7% | 12.3% | 7.4% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

DENVER — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | Denver | | | National | | |
|--------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 13.9% | 8.3% | 5.6% | 12.3% | 8.3% | 4.1% ** |
| Similar units available? | 12.5% | 11.1% | 1.4% | 14.3% | 15.4% | -1.0% |
| Number units recommended | 19.4% | 20.8% | -1.4% | 28.3% | 23.3% | 5.1% ** |
| Overall availability | 23.6% | 27.8% | -4.2% | 31.5% | 27.6% | 3.9% * |
| Advertised unit inspected? | 16.7% | 9.7% | 6.9% | 15.6% | 9.2% | 6.4% ** |
| Similar units inspected | 4.2% | 5.6% | -1.4% | 8.1% | 7.2% | 0.9% |
| Number units inspected | 15.3% | 13.9% | 1.4% | 23.3% | 16.2% | 7.0% ** |
| Overall inspection | 23.6% | 18.1% | 5.6% | 27.5% | 19.2% | 8.3% ** |
| Rent for advertised unit | 7.3% | 9.8% | -2.4% | 9.3% | 12.0% | -2.7% |
| Rental incentives offered? | 11.1% | 2.8% | 8.3% | 9.2% | 6.5% | 2.7% ** |
| Amount of security deposit | 2.9% | 11.8% | -8.8% | 5.3% | 5.3% | 0.0% |
| Application fee required? | 8.3% | 16.7% | -8.3% | 10.7% | 14.5% | -3.8% ** |
| Overall cost | 22.2% | 20.8% | 1.4% | 21.4% | 22.7% | -1.3% |
| Follow-up contact from agent? | 4.2% | 2.8% | 1.4% | 2.5% | 2.1% | 0.4% |
| Asked to complete application? | 13.9% | 15.3% | -1.4% | 18.1% | 15.8% | 2.3% |
| Arrangements for future? | 6.9% | 20.8% | -13.9% ** | 14.7% | 16.3% | -1.6% |
| Told qualified to rent? | 1.4% | 5.6% | -4.2% | 3.6% | 3.4% | 0.2% |
| Overall encouragement | 25.0% | 36.1% | -11.1% | 31.3% | 28.6% | 2.6% |
| Overall hierarchical | 43.1% | 54.2% | -11.1% | 49.0% | 41.1% | 7.9% ** |
| Overall consistency | 19.4% | 36.1% | -16.7% * | 21.6% | 19.2% | 2.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

DENVER — HISPANIC/NON-HISPANIC WHITE RENTAL TESTS

| TREATMENT MEASURES | Denver | | | National | | |
|--------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 16.4% | 8.2% | 8.2% | 12.0% | 5.4% | 6.6% ** |
| Similar units available? | 15.1% | 13.7% | 1.4% | 12.7% | 11.7% | 0.9% |
| Number units recommended | 31.5% | 28.8% | 2.7% | 29.4% | 20.8% | 8.6% ** |
| Overall availability | 35.6% | 28.8% | 6.8% | 34.0% | 22.1% | 11.9% ** |
| Advertised unit inspected? | 20.5% | 12.3% | 8.2% | 11.4% | 7.5% | 3.9% ** |
| Similar units inspected | 5.5% | 8.2% | -2.7% | 7.9% | 7.3% | 0.6% |
| Number units inspected | 19.2% | 12.3% | 6.8% | 20.7% | 14.3% | 6.3% ** |
| Overall inspection | 26.0% | 16.4% | 9.6% | 24.4% | 17.2% | 7.2% ** |
| Rent for advertised unit | 8.1% | 10.8% | -2.7% | 12.2% | 6.5% | 5.7% ** |
| Rental incentives offered? | 11.0% | 2.7% | 8.2% | 8.5% | 6.7% | 1.8% |
| Amount of security deposit | 3.0% | 9.1% | -6.1% | 8.5% | 8.0% | 0.5% |
| Application fee required? | 9.6% | 24.7% | -15.1% ** | 8.6% | 12.2% | -3.6% ** |
| Overall cost | 21.9% | 30.1% | -8.2% | 21.7% | 20.0% | 1.7% |
| Follow-up contact from agent? | 4.1% | 5.5% | -1.4% | 2.5% | 2.7% | -0.2% |
| Asked to complete application? | 15.1% | 26.0% | -11.0% | 17.3% | 17.1% | 0.2% |
| Arrangements for future? | 9.6% | 16.4% | -6.8% | 20.7% | 14.5% | 6.2% ** |
| Told qualified to rent? | 4.1% | 1.4% | 2.7% | 4.4% | 5.0% | -0.6% |
| Overall encouragement | 26.0% | 38.4% | -12.3% | 32.8% | 29.7% | 3.1% |
| Overall hierarchical | 49.3% | 45.2% | 4.1% | 52.7% | 37.6% | 15.1% ** |
| Overall consistency | 15.1% | 28.8% | -13.7% | 25.7% | 19.5% | 6.1% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

DENVER — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | Denver | | | National | | |
|-------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 22.5% | 16.9% | 5.6% | 15.8% | 15.1% | 0.8% |
| Similar units available? | 35.2% | 9.9% | 25.4% ** | 18.7% | 15.6% | 3.1% * |
| Number units recommended | 46.5% | 28.2% | 18.3% * | 44.6% | 38.6% | 6.0% ** |
| Overall availability | 54.9% | 33.8% | 21.1% * | 46.2% | 42.8% | 3.4% |
| Advertised unit inspected? | 28.2% | 11.3% | 16.9% ** | 19.1% | 15.7% | 3.4% * |
| Similar units inspected | 39.4% | 4.2% | 35.2% ** | 22.9% | 16.0% | 6.9% ** |
| Number units inspected | 60.6% | 12.7% | 47.9% ** | 43.2% | 30.9% | 12.4% ** |
| Overall inspection | 60.6% | 15.5% | 45.1% ** | 42.9% | 34.2% | 8.8% ** |
| Steering - homes recommended | 9.9% | 7.0% | 2.8% | 15.8% | 12.1% | 3.7% ** |
| Steering - homes inspected | 0.0% | 4.2% | -4.2% | 11.0% | 7.5% | 3.5% ** |
| Help with financing offered? | 22.5% | 15.5% | 7.0% | 18.6% | 17.2% | 1.4% |
| Lenders recommended? | 26.8% | 15.5% | 11.3% | 18.9% | 17.5% | 1.3% |
| Downpayment reqs discussed? | 25.4% | 31.0% | -5.6% | 21.7% | 16.1% | 5.6% ** |
| Overall financing | 42.3% | 35.2% | 7.0% | 36.6% | 31.7% | 4.9% ** |
| Follow-up contact from agent? | 36.6% | 7.0% | 29.6% ** | 17.1% | 14.7% | 2.4% |
| Told qualified? | 28.2% | 19.7% | 8.5% | 20.4% | 12.3% | 8.1% ** |
| Arrangements for future? | 0.0% | 9.9% | -9.9% ** | 4.9% | 7.6% | -2.8% ** |
| Overall encouragement | 50.7% | 26.8% | 23.9% ** | 31.3% | 26.1% | 5.2% ** |
| Overall hierarchical | 62.0% | 38.0% | 23.9% * | 53.1% | 44.8% | 8.3% ** |
| Overall consistency | 19.7% | 8.5% | 11.3% | 17.0% | 12.4% | 4.6% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

DENVER — HISPANIC/NON-HISPANIC WHITE SALES TESTS

| TREATMENT MEASURES | Denver | | | National | | |
|-------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 9.0% | 20.5% | -11.5% * | 12.0% | 15.0% | -3.0% |
| Similar units available? | 20.5% | 15.4% | 5.1% | 16.7% | 12.9% | 3.8% * |
| Number units recommended | 37.2% | 34.6% | 2.6% | 44.4% | 40.7% | 3.7% |
| Overall availability | 42.3% | 47.4% | -5.1% | 46.3% | 44.4% | 1.9% |
| Advertised unit inspected? | 16.7% | 15.4% | 1.3% | 17.1% | 19.3% | -2.2% |
| Similar units inspected | 25.6% | 7.7% | 17.9% ** | 18.3% | 15.4% | 2.9% |
| Number units inspected | 37.2% | 26.9% | 10.3% | 35.7% | 38.1% | -2.4% |
| Overall inspection | 41.0% | 26.9% | 14.1% | 38.3% | 40.9% | -2.6% |
| Steering - homes recommended | 10.3% | 11.5% | -1.3% | 17.1% | 15.6% | 1.5% |
| Steering - homes inspected | 3.8% | 5.1% | -1.3% | 14.7% | 9.7% | 5.0% ** |
| Help with financing offered? | 12.8% | 7.7% | 5.1% | 22.2% | 10.5% | 11.7% ** |
| Lenders recommended? | 9.0% | 12.8% | -3.8% | 19.6% | 12.8% | 6.7% ** |
| Downpayment reqs discussed? | 26.9% | 15.4% | 11.5% | 24.9% | 15.4% | 9.4% ** |
| Overall financing | 35.9% | 21.8% | 14.1% | 38.6% | 24.2% | 14.4% ** |
| Follow-up contact from agent? | 21.8% | 17.9% | 3.8% | 15.3% | 14.6% | 0.7% |
| Told qualified? | 21.8% | 24.4% | -2.6% | 18.8% | 15.6% | 3.2% |
| Arrangements for future? | 0.0% | 3.8% | -3.8% | 5.2% | 4.9% | 0.3% |
| Overall encouragement | 34.6% | 32.1% | 2.6% | 30.6% | 27.5% | 3.1% |
| Overall hierarchical | 48.7% | 50.0% | -1.3% | 51.6% | 46.8% | 4.9% |
| Overall consistency | 19.2% | 17.9% | 1.3% | 19.7% | 12.3% | 7.4% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

DAYTON - SPRINGFIELD — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | Dayton - Springfield | | | National | | |
|--------------------------------|----------------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 12.9% | 4.3% | 8.6% | 12.3% | 8.3% | 4.1% ** |
| Similar units available? | 15.7% | 12.9% | 2.9% | 14.3% | 15.4% | -1.0% |
| Number units recommended | 34.3% | 18.6% | 15.7% * | 28.3% | 23.3% | 5.1% ** |
| Overall availability | 37.1% | 22.9% | 14.3% | 31.5% | 27.6% | 3.9% * |
| Advertised unit inspected? | 17.1% | 14.3% | 2.9% | 15.6% | 9.2% | 6.4% ** |
| Similar units inspected | 7.1% | 10.0% | -2.9% | 8.1% | 7.2% | 0.9% |
| Number units inspected | 25.7% | 21.4% | 4.3% | 23.3% | 16.2% | 7.0% ** |
| Overall inspection | 27.1% | 25.7% | 1.4% | 27.5% | 19.2% | 8.3% ** |
| Rent for advertised unit | 21.4% | 21.4% | 0.0% | 9.3% | 12.0% | -2.7% |
| Rental incentives offered? | 20.0% | 8.6% | 11.4% | 9.2% | 6.5% | 2.7% ** |
| Amount of security deposit | 8.8% | 8.8% | 0.0% | 5.3% | 5.3% | 0.0% |
| Application fee required? | 8.6% | 11.4% | -2.9% | 10.7% | 14.5% | -3.8% ** |
| Overall cost | 35.7% | 27.1% | 8.6% | 21.4% | 22.7% | -1.3% |
| Follow-up contact from agent? | 4.3% | 8.6% | -4.3% | 2.5% | 2.1% | 0.4% |
| Asked to complete application? | 11.4% | 25.7% | -14.3% * | 18.1% | 15.8% | 2.3% |
| Arrangements for future? | 25.7% | 18.6% | 7.1% | 14.7% | 16.3% | -1.6% |
| Told qualified to rent? | 1.4% | 1.4% | 0.0% | 3.6% | 3.4% | 0.2% |
| Overall encouragement | 27.1% | 40.0% | -12.9% | 31.3% | 28.6% | 2.6% |
| Overall hierarchical | 54.3% | 40.0% | 14.3% | 49.0% | 41.1% | 7.9% ** |
| Overall consistency | 24.3% | 12.9% | 11.4% | 21.6% | 19.2% | 2.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

DAYTON - SPRINGFIELD — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | Dayton - Springfield | | | National | | |
|-------------------------------|----------------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 8.6% | 20.0% | -11.4% | 15.8% | 15.1% | 0.8% |
| Similar units available? | 14.3% | 27.1% | -12.9% | 18.7% | 15.6% | 3.1% * |
| Number units recommended | 37.1% | 50.0% | -12.9% | 44.6% | 38.6% | 6.0% ** |
| Overall availability | 30.0% | 61.4% | -31.4% ** | 46.2% | 42.8% | 3.4% |
| Advertised unit inspected? | 2.9% | 24.3% | -21.4% ** | 19.1% | 15.7% | 3.4% * |
| Similar units inspected | 18.6% | 34.3% | -15.7% * | 22.9% | 16.0% | 6.9% ** |
| Number units inspected | 25.7% | 51.4% | -25.7% ** | 43.2% | 30.9% | 12.4% ** |
| Overall inspection | 22.9% | 54.3% | -31.4% ** | 42.9% | 34.2% | 8.8% ** |
| Steering - homes recommended | 7.1% | 5.7% | 1.4% | 15.8% | 12.1% | 3.7% ** |
| Steering - homes inspected | 4.3% | 2.9% | 1.4% | 11.0% | 7.5% | 3.5% ** |
| Help with financing offered? | 25.7% | 7.1% | 18.6% ** | 18.6% | 17.2% | 1.4% |
| Lenders recommended? | 30.0% | 8.6% | 21.4% ** | 18.9% | 17.5% | 1.3% |
| Downpayment reqs discussed? | 35.7% | 12.9% | 22.9% ** | 21.7% | 16.1% | 5.6% ** |
| Overall financing | 51.4% | 17.1% | 34.3% ** | 36.6% | 31.7% | 4.9% ** |
| Follow-up contact from agent? | 20.0% | 22.9% | -2.9% | 17.1% | 14.7% | 2.4% |
| Told qualified? | 40.0% | 12.9% | 27.1% ** | 20.4% | 12.3% | 8.1% ** |
| Arrangements for future? | 8.6% | 7.1% | 1.4% | 4.9% | 7.6% | -2.8% ** |
| Overall encouragement | 45.7% | 31.4% | 14.3% | 31.3% | 26.1% | 5.2% ** |
| Overall hierarchical | 35.7% | 64.3% | -28.6% ** | 53.1% | 44.8% | 8.3% ** |
| Overall consistency | 11.4% | 10.0% | 1.4% | 17.0% | 12.4% | 4.6% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

DETROIT — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | Detroit | | | National | | |
|--------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 27.3% | 7.6% | 19.7% ** | 12.3% | 8.3% | 4.1% ** |
| Similar units available? | 15.2% | 16.7% | -1.5% | 14.3% | 15.4% | -1.0% |
| Number units recommended | 42.4% | 21.2% | 21.2% ** | 28.3% | 23.3% | 5.1% ** |
| Overall availability | 47.0% | 31.8% | 15.2% | 31.5% | 27.6% | 3.9% * |
| Advertised unit inspected? | 21.2% | 7.6% | 13.6% * | 15.6% | 9.2% | 6.4% ** |
| Similar units inspected | 7.6% | 9.1% | -1.5% | 8.1% | 7.2% | 0.9% |
| Number units inspected | 18.2% | 18.2% | 0.0% | 23.3% | 16.2% | 7.0% ** |
| Overall inspection | 24.2% | 22.7% | 1.5% | 27.5% | 19.2% | 8.3% ** |
| Rent for advertised unit | 7.7% | 7.7% | 0.0% | 9.3% | 12.0% | -2.7% |
| Rental incentives offered? | 3.0% | 9.1% | -6.1% | 9.2% | 6.5% | 2.7% ** |
| Amount of security deposit | 0.0% | 0.0% | 0.0% | 5.3% | 5.3% | 0.0% |
| Application fee required? | 10.6% | 13.6% | -3.0% | 10.7% | 14.5% | -3.8% ** |
| Overall cost | 13.6% | 21.2% | -7.6% | 21.4% | 22.7% | -1.3% |
| Follow-up contact from agent? | 3.0% | 0.0% | 3.0% | 2.5% | 2.1% | 0.4% |
| Asked to complete application? | 12.1% | 25.8% | -13.6% | 18.1% | 15.8% | 2.3% |
| Arrangements for future? | 19.7% | 27.3% | -7.6% | 14.7% | 16.3% | -1.6% |
| Told qualified to rent? | 0.0% | 3.0% | -3.0% | 3.6% | 3.4% | 0.2% |
| Overall encouragement | 30.3% | 31.8% | -1.5% | 31.3% | 28.6% | 2.6% |
| Overall hierarchical | 51.5% | 40.9% | 10.6% | 49.0% | 41.1% | 7.9% ** |
| Overall consistency | 13.6% | 19.7% | -6.1% | 21.6% | 19.2% | 2.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

DETROIT — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | Detroit | | | National | | |
|-------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 19.7% | 12.7% | 7.0% | 15.8% | 15.1% | 0.8% |
| Similar units available? | 23.9% | 26.8% | -2.8% | 18.7% | 15.6% | 3.1% * |
| Number units recommended | 47.9% | 45.1% | 2.8% | 44.6% | 38.6% | 6.0% ** |
| Overall availability | 49.3% | 47.9% | 1.4% | 46.2% | 42.8% | 3.4% |
| Advertised unit inspected? | 32.4% | 14.1% | 18.3% ** | 19.1% | 15.7% | 3.4% * |
| Similar units inspected | 26.8% | 14.1% | 12.7% | 22.9% | 16.0% | 6.9% ** |
| Number units inspected | 56.3% | 18.3% | 38.0% ** | 43.2% | 30.9% | 12.4% ** |
| Overall inspection | 53.5% | 22.5% | 31.0% ** | 42.9% | 34.2% | 8.8% ** |
| Steering - homes recommended | 14.1% | 7.0% | 7.0% | 15.8% | 12.1% | 3.7% ** |
| Steering - homes inspected | 4.2% | 4.2% | 0.0% | 11.0% | 7.5% | 3.5% ** |
| Help with financing offered? | 21.1% | 23.9% | -2.8% | 18.6% | 17.2% | 1.4% |
| Lenders recommended? | 14.1% | 29.6% | -15.5% * | 18.9% | 17.5% | 1.3% |
| Downpayment reqs discussed? | 12.7% | 18.3% | -5.6% | 21.7% | 16.1% | 5.6% ** |
| Overall financing | 28.2% | 45.1% | -16.9% | 36.6% | 31.7% | 4.9% ** |
| Follow-up contact from agent? | 14.1% | 22.5% | -8.5% | 17.1% | 14.7% | 2.4% |
| Told qualified? | 18.3% | 15.5% | 2.8% | 20.4% | 12.3% | 8.1% ** |
| Arrangements for future? | 7.0% | 7.0% | 0.0% | 4.9% | 7.6% | -2.8% ** |
| Overall encouragement | 26.8% | 35.2% | -8.5% | 31.3% | 26.1% | 5.2% ** |
| Overall hierarchical | 57.7% | 42.3% | 15.5% | 53.1% | 44.8% | 8.3% ** |
| Overall consistency | 16.9% | 16.9% | 0.0% | 17.0% | 12.4% | 4.6% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

HOUSTON — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | Houston | | | National | | |
|--------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 20.0% | 17.1% | 2.9% | 12.3% | 8.3% | 4.1% ** |
| Similar units available? | 21.4% | 17.1% | 4.3% | 14.3% | 15.4% | -1.0% |
| Number units recommended | 32.9% | 35.7% | -2.9% | 28.3% | 23.3% | 5.1% ** |
| Overall availability | 41.4% | 38.6% | 2.9% | 31.5% | 27.6% | 3.9% * |
| Advertised unit inspected? | 22.9% | 12.9% | 10.0% | 15.6% | 9.2% | 6.4% ** |
| Similar units inspected | 18.6% | 10.0% | 8.6% | 8.1% | 7.2% | 0.9% |
| Number units inspected | 38.6% | 22.9% | 15.7% | 23.3% | 16.2% | 7.0% ** |
| Overall inspection | 47.1% | 25.7% | 21.4% ** | 27.5% | 19.2% | 8.3% ** |
| Rent for advertised unit | 10.7% | 10.7% | 0.0% | 9.3% | 12.0% | -2.7% |
| Rental incentives offered? | 15.7% | 4.3% | 11.4% * | 9.2% | 6.5% | 2.7% ** |
| Amount of security deposit | 5.3% | 10.5% | -5.3% | 5.3% | 5.3% | 0.0% |
| Application fee required? | 10.0% | 20.0% | -10.0% | 10.7% | 14.5% | -3.8% ** |
| Overall cost | 27.1% | 25.7% | 1.4% | 21.4% | 22.7% | -1.3% |
| Follow-up contact from agent? | 2.9% | 0.0% | 2.9% | 2.5% | 2.1% | 0.4% |
| Asked to complete application? | 25.7% | 15.7% | 10.0% | 18.1% | 15.8% | 2.3% |
| Arrangements for future? | 2.9% | 22.9% | -20.0% ** | 14.7% | 16.3% | -1.6% |
| Told qualified to rent? | 1.4% | 0.0% | 1.4% | 3.6% | 3.4% | 0.2% |
| Overall encouragement | 31.4% | 27.1% | 4.3% | 31.3% | 28.6% | 2.6% |
| Overall hierarchical | 50.0% | 42.9% | 7.1% | 49.0% | 41.1% | 7.9% ** |
| Overall consistency | 18.6% | 18.6% | 0.0% | 21.6% | 19.2% | 2.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

HOUSTON — HISPANIC/NON-HISPANIC WHITE RENTAL TESTS

| TREATMENT MEASURES | Houston | | | National | | |
|--------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 13.2% | 19.1% | -5.9% | 12.0% | 5.4% | 6.6% ** |
| Similar units available? | 17.6% | 13.2% | 4.4% | 12.7% | 11.7% | 0.9% |
| Number units recommended | 30.9% | 38.2% | -7.4% | 29.4% | 20.8% | 8.6% ** |
| Overall availability | 39.7% | 39.7% | 0.0% | 34.0% | 22.1% | 11.9% ** |
| Advertised unit inspected? | 8.8% | 7.4% | 1.5% | 11.4% | 7.5% | 3.9% ** |
| Similar units inspected | 16.2% | 14.7% | 1.5% | 7.9% | 7.3% | 0.6% |
| Number units inspected | 32.4% | 19.1% | 13.2% | 20.7% | 14.3% | 6.3% ** |
| Overall inspection | 35.3% | 25.0% | 10.3% | 24.4% | 17.2% | 7.2% ** |
| Rent for advertised unit | 18.8% | 12.5% | 6.3% | 12.2% | 6.5% | 5.7% ** |
| Rental incentives offered? | 19.1% | 22.1% | -2.9% | 8.5% | 6.7% | 1.8% |
| Amount of security deposit | 16.7% | 8.3% | 8.3% | 8.5% | 8.0% | 0.5% |
| Application fee required? | 17.6% | 13.2% | 4.4% | 8.6% | 12.2% | -3.6% ** |
| Overall cost | 27.9% | 32.4% | -4.4% | 21.7% | 20.0% | 1.7% |
| Follow-up contact from agent? | 4.4% | 5.9% | -1.5% | 2.5% | 2.7% | -0.2% |
| Asked to complete application? | 17.6% | 19.1% | -1.5% | 17.3% | 17.1% | 0.2% |
| Arrangements for future? | 10.3% | 22.1% | -11.8% | 20.7% | 14.5% | 6.2% ** |
| Told qualified to rent? | 1.5% | 0.0% | 1.5% | 4.4% | 5.0% | -0.6% |
| Overall encouragement | 27.9% | 38.2% | -10.3% | 32.8% | 29.7% | 3.1% |
| Overall hierarchical | 45.6% | 50.0% | -4.4% | 52.7% | 37.6% | 15.1% ** |
| Overall consistency | 19.1% | 17.6% | 1.5% | 25.7% | 19.5% | 6.1% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

HOUSTON — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | Houston | | | National | | |
|-------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 21.8% | 15.4% | 6.4% | 15.8% | 15.1% | 0.8% |
| Similar units available? | 25.6% | 20.5% | 5.1% | 18.7% | 15.6% | 3.1% * |
| Number units recommended | 55.1% | 34.6% | 20.5% * | 44.6% | 38.6% | 6.0% ** |
| Overall availability | 51.3% | 42.3% | 9.0% | 46.2% | 42.8% | 3.4% |
| Advertised unit inspected? | 21.8% | 17.9% | 3.8% | 19.1% | 15.7% | 3.4% * |
| Similar units inspected | 24.4% | 17.9% | 6.4% | 22.9% | 16.0% | 6.9% ** |
| Number units inspected | 33.3% | 37.2% | -3.8% | 43.2% | 30.9% | 12.4% ** |
| Overall inspection | 37.2% | 35.9% | 1.3% | 42.9% | 34.2% | 8.8% ** |
| Steering - homes recommended | 11.5% | 6.4% | 5.1% | 15.8% | 12.1% | 3.7% ** |
| Steering - homes inspected | 5.1% | 2.6% | 2.6% | 11.0% | 7.5% | 3.5% ** |
| Help with financing offered? | 30.8% | 12.8% | 17.9% ** | 18.6% | 17.2% | 1.4% |
| Lenders recommended? | 23.1% | 5.1% | 17.9% ** | 18.9% | 17.5% | 1.3% |
| Downpayment reqs discussed? | 12.8% | 6.4% | 6.4% | 21.7% | 16.1% | 5.6% ** |
| Overall financing | 37.2% | 15.4% | 21.8% ** | 36.6% | 31.7% | 4.9% ** |
| Follow-up contact from agent? | 6.4% | 3.8% | 2.6% | 17.1% | 14.7% | 2.4% |
| Told qualified? | 7.7% | 1.3% | 6.4% | 20.4% | 12.3% | 8.1% ** |
| Arrangements for future? | 7.7% | 12.8% | -5.1% | 4.9% | 7.6% | -2.8% ** |
| Overall encouragement | 17.9% | 15.4% | 2.6% | 31.3% | 26.1% | 5.2% ** |
| Overall hierarchical | 56.4% | 42.3% | 14.1% | 53.1% | 44.8% | 8.3% ** |
| Overall consistency | 24.4% | 14.1% | 10.3% | 17.0% | 12.4% | 4.6% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

HOUSTON — HISPANIC/NON-HISPANIC WHITE SALES TESTS

| TREATMENT MEASURES | Houston | | | National | | |
|-------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 10.7% | 9.3% | 1.3% | 12.0% | 15.0% | -3.0% |
| Similar units available? | 22.7% | 13.3% | 9.3% | 16.7% | 12.9% | 3.8% * |
| Number units recommended | 52.0% | 34.7% | 17.3% | 44.4% | 40.7% | 3.7% |
| Overall availability | 54.7% | 36.0% | 18.7% | 46.3% | 44.4% | 1.9% |
| Advertised unit inspected? | 18.7% | 12.0% | 6.7% | 17.1% | 19.3% | -2.2% |
| Similar units inspected | 18.7% | 16.0% | 2.7% | 18.3% | 15.4% | 2.9% |
| Number units inspected | 36.0% | 28.0% | 8.0% | 35.7% | 38.1% | -2.4% |
| Overall inspection | 40.0% | 28.0% | 12.0% | 38.3% | 40.9% | -2.6% |
| Steering - homes recommended | 9.3% | 8.0% | 1.3% | 17.1% | 15.6% | 1.5% |
| Steering - homes inspected | 5.3% | 4.0% | 1.3% | 14.7% | 9.7% | 5.0% ** |
| Help with financing offered? | 21.3% | 20.0% | 1.3% | 22.2% | 10.5% | 11.7% ** |
| Lenders recommended? | 18.7% | 20.0% | -1.3% | 19.6% | 12.8% | 6.7% ** |
| Downpayment reqs discussed? | 16.0% | 12.0% | 4.0% | 24.9% | 15.4% | 9.4% ** |
| Overall financing | 25.3% | 30.7% | -5.3% | 38.6% | 24.2% | 14.4% ** |
| Follow-up contact from agent? | 5.3% | 4.0% | 1.3% | 15.3% | 14.6% | 0.7% |
| Told qualified? | 8.0% | 5.3% | 2.7% | 18.8% | 15.6% | 3.2% |
| Arrangements for future? | 5.3% | 9.3% | -4.0% | 5.2% | 4.9% | 0.3% |
| Overall encouragement | 13.3% | 17.3% | -4.0% | 30.6% | 27.5% | 3.1% |
| Overall hierarchical | 58.7% | 38.7% | 20.0% | 51.6% | 46.8% | 4.9% |
| Overall consistency | 26.7% | 14.7% | 12.0% | 19.7% | 12.3% | 7.4% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

LOS ANGELES — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | Los Angeles | | | National | | |
|--------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 10.1% | 5.8% | 4.3% | 12.3% | 8.3% | 4.1% ** |
| Similar units available? | 13.0% | 7.2% | 5.8% | 14.3% | 15.4% | -1.0% |
| Number units recommended | 34.8% | 11.6% | 23.2% ** | 28.3% | 23.3% | 5.1% ** |
| Overall availability | 33.3% | 15.9% | 17.4% * | 31.5% | 27.6% | 3.9% * |
| Advertised unit inspected? | 14.5% | 15.9% | -1.4% | 15.6% | 9.2% | 6.4% ** |
| Similar units inspected | 10.1% | 7.2% | 2.9% | 8.1% | 7.2% | 0.9% |
| Number units inspected | 27.5% | 20.3% | 7.2% | 23.3% | 16.2% | 7.0% ** |
| Overall inspection | 30.4% | 27.5% | 2.9% | 27.5% | 19.2% | 8.3% ** |
| Rent for advertised unit | 19.4% | 8.3% | 11.1% | 9.3% | 12.0% | -2.7% |
| Rental incentives offered? | 4.3% | 7.2% | -2.9% | 9.2% | 6.5% | 2.7% ** |
| Amount of security deposit | 7.4% | 0.0% | 7.4% | 5.3% | 5.3% | 0.0% |
| Application fee required? | 7.2% | 15.9% | -8.7% | 10.7% | 14.5% | -3.8% ** |
| Overall cost | 23.2% | 20.3% | 2.9% | 21.4% | 22.7% | -1.3% |
| Follow-up contact from agent? | 2.9% | 2.9% | 0.0% | 2.5% | 2.1% | 0.4% |
| Asked to complete application? | 15.9% | 17.4% | -1.4% | 18.1% | 15.8% | 2.3% |
| Arrangements for future? | 13.0% | 18.8% | -5.8% | 14.7% | 16.3% | -1.6% |
| Told qualified to rent? | 0.0% | 1.4% | -1.4% | 3.6% | 3.4% | 0.2% |
| Overall encouragement | 26.1% | 37.7% | -11.6% | 31.3% | 28.6% | 2.6% |
| Overall hierarchical | 53.6% | 40.6% | 13.0% | 49.0% | 41.1% | 7.9% ** |
| Overall consistency | 21.7% | 18.8% | 2.9% | 21.6% | 19.2% | 2.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

LOS ANGELES — HISPANIC/NON-HISPANIC WHITE RENTAL TESTS

| TREATMENT MEASURES | Los Angeles | | | National | | |
|--------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 9.3% | 2.7% | 6.7% | 12.0% | 5.4% | 6.6% ** |
| Similar units available? | 8.0% | 16.0% | -8.0% | 12.7% | 11.7% | 0.9% |
| Number units recommended | 26.7% | 17.3% | 9.3% | 29.4% | 20.8% | 8.6% ** |
| Overall availability | 26.7% | 18.7% | 8.0% | 34.0% | 22.1% | 11.9% ** |
| Advertised unit inspected? | 13.3% | 9.3% | 4.0% | 11.4% | 7.5% | 3.9% ** |
| Similar units inspected | 5.3% | 8.0% | -2.7% | 7.9% | 7.3% | 0.6% |
| Number units inspected | 24.0% | 20.0% | 4.0% | 20.7% | 14.3% | 6.3% ** |
| Overall inspection | 24.0% | 21.3% | 2.7% | 24.4% | 17.2% | 7.2% ** |
| Rent for advertised unit | 14.3% | 9.5% | 4.8% | 12.2% | 6.5% | 5.7% ** |
| Rental incentives offered? | 2.7% | 5.3% | -2.7% | 8.5% | 6.7% | 1.8% |
| Amount of security deposit | 10.5% | 5.3% | 5.3% | 8.5% | 8.0% | 0.5% |
| Application fee required? | 5.3% | 13.3% | -8.0% | 8.6% | 12.2% | -3.6% ** |
| Overall cost | 17.3% | 22.7% | -5.3% | 21.7% | 20.0% | 1.7% |
| Follow-up contact from agent? | 4.0% | 2.7% | 1.3% | 2.5% | 2.7% | -0.2% |
| Asked to complete application? | 16.0% | 17.3% | -1.3% | 17.3% | 17.1% | 0.2% |
| Arrangements for future? | 25.3% | 17.3% | 8.0% | 20.7% | 14.5% | 6.2% ** |
| Told qualified to rent? | 2.7% | 4.0% | -1.3% | 4.4% | 5.0% | -0.6% |
| Overall encouragement | 33.3% | 28.0% | 5.3% | 32.8% | 29.7% | 3.1% |
| Overall hierarchical | 46.7% | 41.3% | 5.3% | 52.7% | 37.6% | 15.1% ** |
| Overall consistency | 24.0% | 21.3% | 2.7% | 25.7% | 19.5% | 6.1% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

LOS ANGELES — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | Los Angeles | | | National | | |
|-------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 20.6% | 20.6% | 0.0% | 15.8% | 15.1% | 0.8% |
| Similar units available? | 23.5% | 17.6% | 5.9% | 18.7% | 15.6% | 3.1% * |
| Number units recommended | 52.9% | 39.7% | 13.2% | 44.6% | 38.6% | 6.0% ** |
| Overall availability | 54.4% | 45.6% | 8.8% | 46.2% | 42.8% | 3.4% |
| Advertised unit inspected? | 17.6% | 17.6% | 0.0% | 19.1% | 15.7% | 3.4% * |
| Similar units inspected | 29.4% | 22.1% | 7.4% | 22.9% | 16.0% | 6.9% ** |
| Number units inspected | 48.5% | 35.3% | 13.2% | 43.2% | 30.9% | 12.4% ** |
| Overall inspection | 50.0% | 38.2% | 11.8% | 42.9% | 34.2% | 8.8% ** |
| Steering - homes recommended | 27.9% | 14.7% | 13.2% | 15.8% | 12.1% | 3.7% ** |
| Steering - homes inspected | 20.6% | 10.3% | 10.3% | 11.0% | 7.5% | 3.5% ** |
| Help with financing offered? | 10.3% | 4.4% | 5.9% | 18.6% | 17.2% | 1.4% |
| Lenders recommended? | 8.8% | 10.3% | -1.5% | 18.9% | 17.5% | 1.3% |
| Downpayment reqs discussed? | 29.4% | 10.3% | 19.1% ** | 21.7% | 16.1% | 5.6% ** |
| Overall financing | 36.8% | 14.7% | 22.1% ** | 36.6% | 31.7% | 4.9% ** |
| Follow-up contact from agent? | 32.4% | 23.5% | 8.8% | 17.1% | 14.7% | 2.4% |
| Told qualified? | 60.3% | 4.4% | 55.9% ** | 20.4% | 12.3% | 8.1% ** |
| Arrangements for future? | 0.0% | 4.4% | -4.4% | 4.9% | 7.6% | -2.8% ** |
| Overall encouragement | 61.8% | 27.9% | 33.8% ** | 31.3% | 26.1% | 5.2% ** |
| Overall hierarchical | 50.0% | 50.0% | 0.0% | 53.1% | 44.8% | 8.3% ** |
| Overall consistency | 14.7% | 5.9% | 8.8% | 17.0% | 12.4% | 4.6% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

LOS ANGELES — HISPANIC/NON-HISPANIC WHITE SALES TESTS

| TREATMENT MEASURES | Los Angeles | | | National | | |
|-------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 7.2% | 24.6% | -17.4% ** | 12.0% | 15.0% | -3.0% |
| Similar units available? | 11.6% | 11.6% | 0.0% | 16.7% | 12.9% | 3.8% * |
| Number units recommended | 46.4% | 43.5% | 2.9% | 44.4% | 40.7% | 3.7% |
| Overall availability | 37.7% | 56.5% | -18.8% | 46.3% | 44.4% | 1.9% |
| Advertised unit inspected? | 10.1% | 24.6% | -14.5% * | 17.1% | 19.3% | -2.2% |
| Similar units inspected | 11.6% | 13.0% | -1.4% | 18.3% | 15.4% | 2.9% |
| Number units inspected | 33.3% | 52.2% | -18.8% | 35.7% | 38.1% | -2.4% |
| Overall inspection | 30.4% | 62.3% | -31.9% ** | 38.3% | 40.9% | -2.6% |
| Steering - homes recommended | 30.4% | 24.6% | 5.8% | 17.1% | 15.6% | 1.5% |
| Steering - homes inspected | 31.9% | 20.3% | 11.6% | 14.7% | 9.7% | 5.0% ** |
| Help with financing offered? | 30.4% | 8.7% | 21.7% ** | 22.2% | 10.5% | 11.7% ** |
| Lenders recommended? | 29.0% | 7.2% | 21.7% ** | 19.6% | 12.8% | 6.7% ** |
| Downpayment reqs discussed? | 30.4% | 13.0% | 17.4% ** | 24.9% | 15.4% | 9.4% ** |
| Overall financing | 46.4% | 17.4% | 29.0% ** | 38.6% | 24.2% | 14.4% ** |
| Follow-up contact from agent? | 21.7% | 18.8% | 2.9% | 15.3% | 14.6% | 0.7% |
| Told qualified? | 24.6% | 14.5% | 10.1% | 18.8% | 15.6% | 3.2% |
| Arrangements for future? | 4.3% | 4.3% | 0.0% | 5.2% | 4.9% | 0.3% |
| Overall encouragement | 37.7% | 26.1% | 11.6% | 30.6% | 27.5% | 3.1% |
| Overall hierarchical | 43.5% | 56.5% | -13.0% | 51.6% | 46.8% | 4.9% |
| Overall consistency | 17.4% | 5.8% | 11.6% * | 19.7% | 12.3% | 7.4% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

LOS ANGELES — CHINESE/WHITE AND KOREAN/WHITE RENTAL TESTS

| TREATMENT MEASURES | Los Angeles - Chinese/White | | | Los Angeles - Korean/White | | |
|--------------------------------|-----------------------------|-------------------|-------------|----------------------------|------------------|-------------|
| | % white favored | % Chinese favored | net measure | % white favored | % Korean favored | net measure |
| Advertised unit available? | 4.1% | 9.5% | -5.4% | 10.7% | 8.0% | 2.7% |
| Similar units available? | 8.1% | 17.6% | -9.5% | 8.0% | 6.7% | 1.3% |
| Number units recommended | 18.9% | 24.3% | -5.4% | 18.7% | 25.3% | -6.7% |
| Overall availability | 17.6% | 29.7% | -12.2% | 20.0% | 25.3% | -5.3% |
| Advertised unit inspected? | 10.8% | 23.0% | -12.2% | 13.3% | 9.3% | 4.0% |
| Similar units inspected | 12.2% | 8.1% | 4.1% | 4.0% | 8.0% | -4.0% |
| Number units inspected | 18.9% | 14.9% | 4.1% | 17.3% | 16.0% | 1.3% |
| Overall inspection | 17.6% | 28.4% | -10.8% | 18.7% | 16.0% | 2.7% |
| Rent for advertised unit | 7.7% | 5.1% | 2.6% | 10.9% | 15.2% | -4.3% |
| Rental incentives offered? | 4.1% | 6.8% | -2.7% | 8.0% | 5.3% | 2.7% |
| Amount of security deposit | 3.8% | 7.7% | -3.8% | 2.6% | 7.7% | -5.1% |
| Application fee required? | 10.8% | 13.5% | -2.7% | 10.7% | 8.0% | 2.7% |
| Overall cost | 16.2% | 20.3% | -4.1% | 20.0% | 24.0% | -4.0% |
| Follow-up contact from agent? | 1.4% | 1.4% | 0.0% | 4.0% | 2.7% | 1.3% |
| Asked to complete application? | 29.7% | 8.1% | 21.6% ** | 24.0% | 13.3% | 10.7% |
| Arrangements for future? | 20.3% | 12.2% | 8.1% | 33.3% | 5.3% | 28.0% ** |
| Told qualified to rent? | 1.4% | 4.1% | -2.7% | 0.0% | 4.0% | -4.0% |
| Overall encouragement | 37.8% | 20.3% | 17.6% * | 42.7% | 21.3% | 21.3% ** |
| Overall hierarchical | 40.5% | 47.3% | -6.8% | 44.0% | 42.7% | 1.3% |
| Overall consistency | 21.6% | 17.6% | 4.1% | 30.7% | 20.0% | 10.7% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

LOS ANGELES — CHINESE/WHITE AND KOREAN/WHITE SALES TESTS

| HOUSING AVAILABILITY | Los Angeles - Chinese/White | | | Los Angeles - Korean/White | | |
|-------------------------------|-----------------------------|-------------------|-------------|----------------------------|------------------|-------------|
| | % white favored | % Chinese favored | net measure | % white favored | % Korean favored | net measure |
| Advertised unit available? | 14.3% | 18.6% | -4.3% | 16.7% | 9.7% | 6.9% |
| Similar units available? | 12.9% | 8.6% | 4.3% | 18.1% | 12.5% | 5.6% |
| Number units recommended | 45.7% | 42.9% | 2.9% | 40.3% | 44.4% | -4.2% |
| Overall availability | 47.1% | 42.9% | 4.3% | 56.9% | 37.5% | 19.4% |
| Advertised unit inspected? | 15.7% | 20.0% | -4.3% | 22.2% | 6.9% | 15.3% ** |
| Similar units inspected | 31.4% | 20.0% | 11.4% | 22.2% | 15.3% | 6.9% |
| Number units inspected | 42.9% | 41.4% | 1.4% | 37.5% | 41.7% | -4.2% |
| Overall inspection | 44.3% | 44.3% | 0.0% | 59.7% | 27.8% | 31.9% ** |
| Help with financing offered? | 22.9% | 15.7% | 7.1% | 43.1% | 9.7% | 33.3% ** |
| Lenders recommended? | 25.7% | 25.7% | 0.0% | 20.8% | 11.1% | 9.7% |
| Downpayment reqs discussed? | 41.4% | 10.0% | 31.4% ** | 23.6% | 16.7% | 6.9% |
| Overall financing | 47.1% | 31.4% | 15.7% | 56.9% | 23.6% | 33.3% ** |
| Follow-up contact from agent? | 17.1% | 12.9% | 4.3% | 15.3% | 13.9% | 1.4% |
| Told qualified? | 47.1% | 2.9% | 44.3% ** | 31.9% | 12.5% | 19.4% ** |
| Arrangements for future? | 11.4% | 10.0% | 1.4% | 4.2% | 1.4% | 2.8% |
| Overall encouragement | 57.1% | 22.9% | 34.3% ** | 38.9% | 26.4% | 12.5% |
| Overall hierarchical | 52.9% | 47.1% | 5.7% | 61.1% | 38.9% | 22.2% * |
| Overall consistency | 17.1% | 7.1% | 10.0% | 18.1% | 9.7% | 8.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

MACON — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | Macon | | | National | | |
|--------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 0.0% | 5.8% | -5.8% | 12.3% | 8.3% | 4.1% ** |
| Similar units available? | 5.8% | 13.0% | -7.2% | 14.3% | 15.4% | -1.0% |
| Number units recommended | 11.6% | 20.3% | -8.7% | 28.3% | 23.3% | 5.1% ** |
| Overall availability | 11.6% | 23.2% | -11.6% | 31.5% | 27.6% | 3.9% * |
| Advertised unit inspected? | 7.2% | 5.8% | 1.4% | 15.6% | 9.2% | 6.4% ** |
| Similar units inspected | 2.9% | 11.6% | -8.7% | 8.1% | 7.2% | 0.9% |
| Number units inspected | 11.6% | 17.4% | -5.8% | 23.3% | 16.2% | 7.0% ** |
| Overall inspection | 13.0% | 21.7% | -8.7% | 27.5% | 19.2% | 8.3% ** |
| Rent for advertised unit | 2.0% | 11.8% | -9.8% | 9.3% | 12.0% | -2.7% |
| Rental incentives offered? | 13.0% | 13.0% | 0.0% | 9.2% | 6.5% | 2.7% ** |
| Amount of security deposit | 7.0% | 2.3% | 4.7% | 5.3% | 5.3% | 0.0% |
| Application fee required? | 8.7% | 4.3% | 4.3% | 10.7% | 14.5% | -3.8% ** |
| Overall cost | 18.8% | 26.1% | -7.2% | 21.4% | 22.7% | -1.3% |
| Follow-up contact from agent? | 1.4% | 0.0% | 1.4% | 2.5% | 2.1% | 0.4% |
| Asked to complete application? | 13.0% | 20.3% | -7.2% | 18.1% | 15.8% | 2.3% |
| Arrangements for future? | 20.3% | 23.2% | -2.9% | 14.7% | 16.3% | -1.6% |
| Told qualified to rent? | 4.3% | 1.4% | 2.9% | 3.6% | 3.4% | 0.2% |
| Overall encouragement | 29.0% | 36.2% | -7.2% | 31.3% | 28.6% | 2.6% |
| Overall hierarchical | 33.3% | 56.5% | -23.2% * | 49.0% | 41.1% | 7.9% ** |
| Overall consistency | 17.4% | 33.3% | -15.9% * | 21.6% | 19.2% | 2.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

MACON — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | Macon | | | National | | |
|-------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 8.2% | 16.4% | -8.2% | 15.8% | 15.1% | 0.8% |
| Similar units available? | 6.8% | 5.5% | 1.4% | 18.7% | 15.6% | 3.1% * |
| Number units recommended | 45.2% | 49.3% | -4.1% | 44.6% | 38.6% | 6.0% ** |
| Overall availability | 46.6% | 50.7% | -4.1% | 46.2% | 42.8% | 3.4% |
| Advertised unit inspected? | 9.6% | 19.2% | -9.6% | 19.1% | 15.7% | 3.4% * |
| Similar units inspected | 15.1% | 9.6% | 5.5% | 22.9% | 16.0% | 6.9% ** |
| Number units inspected | 35.6% | 54.8% | -19.2% | 43.2% | 30.9% | 12.4% ** |
| Overall inspection | 35.6% | 58.9% | -23.3% * | 42.9% | 34.2% | 8.8% ** |
| Steering - homes recommended | 20.5% | 13.7% | 6.8% | 15.8% | 12.1% | 3.7% ** |
| Steering - homes inspected | 17.8% | 11.0% | 6.8% | 11.0% | 7.5% | 3.5% ** |
| Help with financing offered? | 19.2% | 21.9% | -2.7% | 18.6% | 17.2% | 1.4% |
| Lenders recommended? | 13.7% | 26.0% | -12.3% | 18.9% | 17.5% | 1.3% |
| Downpayment reqs discussed? | 20.5% | 12.3% | 8.2% | 21.7% | 16.1% | 5.6% ** |
| Overall financing | 34.2% | 35.6% | -1.4% | 36.6% | 31.7% | 4.9% ** |
| Follow-up contact from agent? | 19.2% | 16.4% | 2.7% | 17.1% | 14.7% | 2.4% |
| Told qualified? | 26.0% | 15.1% | 11.0% | 20.4% | 12.3% | 8.1% ** |
| Arrangements for future? | 0.0% | 8.2% | -8.2% ** | 4.9% | 7.6% | -2.8% ** |
| Overall encouragement | 35.6% | 28.8% | 6.8% | 31.3% | 26.1% | 5.2% ** |
| Overall hierarchical | 49.3% | 50.7% | -1.4% | 53.1% | 44.8% | 8.3% ** |
| Overall consistency | 4.1% | 13.7% | -9.6% * | 17.0% | 12.4% | 4.6% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

MINNEAPOLIS — SOUTHEAST ASIAN/WHITE RENTAL TESTS

| TREATMENT MEASURES | Minneapolis | | |
|--------------------------------|-----------------|--------------------|-------------|
| | % white favored | % SE Asian favored | net measure |
| Advertised unit available? | 3.9% | 3.9% | 0.0% |
| Similar units available? | 13.0% | 11.7% | 1.3% |
| Number units recommended | 31.2% | 18.2% | 13.0% |
| Overall availability | 32.5% | 22.1% | 10.4% |
| Advertised unit inspected? | 10.4% | 2.6% | 7.8% |
| Similar units inspected | 14.3% | 3.9% | 10.4% * |
| Number units inspected | 24.7% | 7.8% | 16.9% ** |
| Overall inspection | 31.2% | 10.4% | 20.8% ** |
| Rent for advertised unit | 20.8% | 10.4% | 10.4% |
| Rental incentives offered? | 6.5% | 9.1% | -2.6% |
| Amount of security deposit | 7.0% | 2.3% | 4.7% |
| Application fee required? | 9.1% | 5.2% | 3.9% |
| Overall cost | 20.8% | 22.1% | -1.3% |
| Follow-up contact from agent? | 2.6% | 6.5% | -3.9% |
| Asked to complete application? | 28.6% | 11.7% | 16.9% ** |
| Arrangements for future? | 18.2% | 14.3% | 3.9% |
| Told qualified to rent? | 6.5% | 15.6% | -9.1% |
| Overall encouragement | 39.0% | 35.1% | 3.9% |
| Overall hierarchical | 50.6% | 40.3% | 10.4% |
| Overall consistency | 24.7% | 13.0% | 11.7% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

NEW ORLEANS — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | New Orleans | | | National | | |
|--------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 8.8% | 8.8% | 0.0% | 12.3% | 8.3% | 4.1% ** |
| Similar units available? | 14.7% | 22.1% | -7.4% | 14.3% | 15.4% | -1.0% |
| Number units recommended | 35.3% | 25.0% | 10.3% | 28.3% | 23.3% | 5.1% ** |
| Overall availability | 35.3% | 36.8% | -1.5% | 31.5% | 27.6% | 3.9% * |
| Advertised unit inspected? | 16.2% | 14.7% | 1.5% | 15.6% | 9.2% | 6.4% ** |
| Similar units inspected | 7.4% | 11.8% | -4.4% | 8.1% | 7.2% | 0.9% |
| Number units inspected | 30.9% | 22.1% | 8.8% | 23.3% | 16.2% | 7.0% ** |
| Overall inspection | 32.4% | 26.5% | 5.9% | 27.5% | 19.2% | 8.3% ** |
| Rent for advertised unit | 21.9% | 3.1% | 18.8% * | 9.3% | 12.0% | -2.7% |
| Rental incentives offered? | 8.8% | 4.4% | 4.4% | 9.2% | 6.5% | 2.7% ** |
| Amount of security deposit | 8.3% | 8.3% | 0.0% | 5.3% | 5.3% | 0.0% |
| Application fee required? | 8.8% | 7.4% | 1.5% | 10.7% | 14.5% | -3.8% ** |
| Overall cost | 25.0% | 10.3% | 14.7% * | 21.4% | 22.7% | -1.3% |
| Follow-up contact from agent? | 2.9% | 0.0% | 2.9% | 2.5% | 2.1% | 0.4% |
| Asked to complete application? | 19.1% | 14.7% | 4.4% | 18.1% | 15.8% | 2.3% |
| Arrangements for future? | 19.1% | 7.4% | 11.8% * | 14.7% | 16.3% | -1.6% |
| Told qualified to rent? | 8.8% | 2.9% | 5.9% | 3.6% | 3.4% | 0.2% |
| Overall encouragement | 39.7% | 23.5% | 16.2% | 31.3% | 28.6% | 2.6% |
| Overall hierarchical | 52.9% | 41.2% | 11.8% | 49.0% | 41.1% | 7.9% ** |
| Overall consistency | 29.4% | 16.2% | 13.2% | 21.6% | 19.2% | 2.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

NEW ORLEANS — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | New Orleans | | | National | | |
|-------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 14.5% | 17.1% | -2.6% | 15.8% | 15.1% | 0.8% |
| Similar units available? | 13.2% | 9.2% | 3.9% | 18.7% | 15.6% | 3.1% * |
| Number units recommended | 40.8% | 53.9% | -13.2% | 44.6% | 38.6% | 6.0% ** |
| Overall availability | 48.7% | 50.0% | -1.3% | 46.2% | 42.8% | 3.4% |
| Advertised unit inspected? | 17.1% | 21.1% | -3.9% | 19.1% | 15.7% | 3.4% * |
| Similar units inspected | 14.5% | 21.1% | -6.6% | 22.9% | 16.0% | 6.9% ** |
| Number units inspected | 39.5% | 48.7% | -9.2% | 43.2% | 30.9% | 12.4% ** |
| Overall inspection | 42.1% | 50.0% | -7.9% | 42.9% | 34.2% | 8.8% ** |
| Steering - homes recommended | 31.6% | 18.4% | 13.2% | 15.8% | 12.1% | 3.7% ** |
| Steering - homes inspected | 25.0% | 18.4% | 6.6% | 11.0% | 7.5% | 3.5% ** |
| Help with financing offered? | 23.7% | 3.9% | 19.7% ** | 18.6% | 17.2% | 1.4% |
| Lenders recommended? | 26.3% | 9.2% | 17.1% ** | 18.9% | 17.5% | 1.3% |
| Downpayment reqs discussed? | 27.6% | 25.0% | 2.6% | 21.7% | 16.1% | 5.6% ** |
| Overall financing | 48.7% | 28.9% | 19.7% * | 36.6% | 31.7% | 4.9% ** |
| Follow-up contact from agent? | 35.5% | 9.2% | 26.3% ** | 17.1% | 14.7% | 2.4% |
| Told qualified? | 21.1% | 22.4% | -1.3% | 20.4% | 12.3% | 8.1% ** |
| Arrangements for future? | 3.9% | 1.3% | 2.6% | 4.9% | 7.6% | -2.8% ** |
| Overall encouragement | 43.4% | 22.4% | 21.1% ** | 31.3% | 26.1% | 5.2% ** |
| Overall hierarchical | 56.6% | 43.4% | 13.2% | 53.1% | 44.8% | 8.3% ** |
| Overall consistency | 11.8% | 7.9% | 3.9% | 17.0% | 12.4% | 4.6% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

NEW YORK — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | New York | | | National | | |
|--------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 16.0% | 16.0% | 0.0% | 12.3% | 8.3% | 4.1% ** |
| Similar units available? | 18.7% | 16.0% | 2.7% | 14.3% | 15.4% | -1.0% |
| Number units recommended | 34.7% | 29.3% | 5.3% | 28.3% | 23.3% | 5.1% ** |
| Overall availability | 36.0% | 34.7% | 1.3% | 31.5% | 27.6% | 3.9% * |
| Advertised unit inspected? | 13.3% | 6.7% | 6.7% | 15.6% | 9.2% | 6.4% ** |
| Similar units inspected | 18.7% | 5.3% | 13.3% ** | 8.1% | 7.2% | 0.9% |
| Number units inspected | 26.7% | 17.3% | 9.3% | 23.3% | 16.2% | 7.0% ** |
| Overall inspection | 34.7% | 16.0% | 18.7% ** | 27.5% | 19.2% | 8.3% ** |
| Rent for advertised unit | 0.0% | 13.3% | -13.3% | 9.3% | 12.0% | -2.7% |
| Rental incentives offered? | 5.3% | 6.7% | -1.3% | 9.2% | 6.5% | 2.7% ** |
| Amount of security deposit | 0.0% | 0.0% | 0.0% | 5.3% | 5.3% | 0.0% |
| Application fee required? | 17.3% | 16.0% | 1.3% | 10.7% | 14.5% | -3.8% ** |
| Overall cost | 17.3% | 22.7% | -5.3% | 21.4% | 22.7% | -1.3% |
| Follow-up contact from agent? | 2.7% | 5.3% | -2.7% | 2.5% | 2.1% | 0.4% |
| Asked to complete application? | 17.3% | 12.0% | 5.3% | 18.1% | 15.8% | 2.3% |
| Arrangements for future? | 9.3% | 4.0% | 5.3% | 14.7% | 16.3% | -1.6% |
| Told qualified to rent? | 9.3% | 14.7% | -5.3% | 3.6% | 3.4% | 0.2% |
| Overall encouragement | 29.3% | 25.3% | 4.0% | 31.3% | 28.6% | 2.6% |
| Overall hierarchical | 48.0% | 41.3% | 6.7% | 49.0% | 41.1% | 7.9% ** |
| Overall consistency | 20.0% | 16.0% | 4.0% | 21.6% | 19.2% | 2.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

NEW YORK — HISPANIC/NON-HISPANIC WHITE RENTAL TESTS

| TREATMENT MEASURES | New York | | | National | | |
|--------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 15.2% | 7.6% | 7.6% | 12.0% | 5.4% | 6.6% ** |
| Similar units available? | 15.2% | 16.7% | -1.5% | 12.7% | 11.7% | 0.9% |
| Number units recommended | 36.4% | 25.8% | 10.6% | 29.4% | 20.8% | 8.6% ** |
| Overall availability | 39.4% | 30.3% | 9.1% | 34.0% | 22.1% | 11.9% ** |
| Advertised unit inspected? | 13.6% | 4.5% | 9.1% | 11.4% | 7.5% | 3.9% ** |
| Similar units inspected | 6.1% | 7.6% | -1.5% | 7.9% | 7.3% | 0.6% |
| Number units inspected | 30.3% | 12.1% | 18.2% ** | 20.7% | 14.3% | 6.3% ** |
| Overall inspection | 33.3% | 16.7% | 16.7% * | 24.4% | 17.2% | 7.2% ** |
| Rent for advertised unit | 17.6% | 5.9% | 11.8% | 12.2% | 6.5% | 5.7% ** |
| Rental incentives offered? | 6.1% | 4.5% | 1.5% | 8.5% | 6.7% | 1.8% |
| Amount of security deposit | 22.2% | 22.2% | 0.0% | 8.5% | 8.0% | 0.5% |
| Application fee required? | 13.6% | 15.2% | -1.5% | 8.6% | 12.2% | -3.6% ** |
| Overall cost | 25.8% | 19.7% | 6.1% | 21.7% | 20.0% | 1.7% |
| Follow-up contact from agent? | 0.0% | 6.1% | -6.1% | 2.5% | 2.7% | -0.2% |
| Asked to complete application? | 10.6% | 10.6% | 0.0% | 17.3% | 17.1% | 0.2% |
| Arrangements for future? | 12.1% | 10.6% | 1.5% | 20.7% | 14.5% | 6.2% ** |
| Told qualified to rent? | 7.6% | 4.5% | 3.0% | 4.4% | 5.0% | -0.6% |
| Overall encouragement | 24.2% | 21.2% | 3.0% | 32.8% | 29.7% | 3.1% |
| Overall hierarchical | 54.5% | 33.3% | 21.2% * | 52.7% | 37.6% | 15.1% ** |
| Overall consistency | 27.3% | 12.1% | 15.2% * | 25.7% | 19.5% | 6.1% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

NEW YORK — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | New York | | | National | | |
|-------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 14.7% | 7.4% | 7.4% | 15.8% | 15.1% | 0.8% |
| Similar units available? | 13.2% | 19.1% | -5.9% | 18.7% | 15.6% | 3.1% * |
| Number units recommended | 36.8% | 22.1% | 14.7% | 44.6% | 38.6% | 6.0% ** |
| Overall availability | 39.7% | 32.4% | 7.4% | 46.2% | 42.8% | 3.4% |
| Advertised unit inspected? | 14.7% | 8.8% | 5.9% | 19.1% | 15.7% | 3.4% * |
| Similar units inspected | 16.2% | 16.2% | 0.0% | 22.9% | 16.0% | 6.9% ** |
| Number units inspected | 33.8% | 17.6% | 16.2% * | 43.2% | 30.9% | 12.4% ** |
| Overall inspection | 30.9% | 23.5% | 7.4% | 42.9% | 34.2% | 8.8% ** |
| Steering - homes recommended | 13.2% | 7.4% | 5.9% | 15.8% | 12.1% | 3.7% ** |
| Steering - homes inspected | 8.8% | 4.4% | 4.4% | 11.0% | 7.5% | 3.5% ** |
| Help with financing offered? | 16.2% | 17.6% | -1.5% | 18.6% | 17.2% | 1.4% |
| Lenders recommended? | 11.8% | 16.2% | -4.4% | 18.9% | 17.5% | 1.3% |
| Downpayment reqs discussed? | 19.1% | 19.1% | 0.0% | 21.7% | 16.1% | 5.6% ** |
| Overall financing | 26.5% | 32.4% | -5.9% | 36.6% | 31.7% | 4.9% ** |
| Follow-up contact from agent? | 7.4% | 2.9% | 4.4% | 17.1% | 14.7% | 2.4% |
| Told qualified? | 4.4% | 7.4% | -2.9% | 20.4% | 12.3% | 8.1% ** |
| Arrangements for future? | 2.9% | 8.8% | -5.9% | 4.9% | 7.6% | -2.8% ** |
| Overall encouragement | 11.8% | 16.2% | -4.4% | 31.3% | 26.1% | 5.2% ** |
| Overall hierarchical | 54.4% | 38.2% | 16.2% | 53.1% | 44.8% | 8.3% ** |
| Overall consistency | 23.5% | 20.6% | 2.9% | 17.0% | 12.4% | 4.6% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

NEW YORK — HISPANIC/NON-HISPANIC WHITE SALES TESTS

| TREATMENT MEASURES | New York | | | National | | |
|-------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 12.9% | 12.9% | 0.0% | 12.0% | 15.0% | -3.0% |
| Similar units available? | 18.6% | 14.3% | 4.3% | 16.7% | 12.9% | 3.8% * |
| Number units recommended | 32.9% | 24.3% | 8.6% | 44.4% | 40.7% | 3.7% |
| Overall availability | 37.1% | 28.6% | 8.6% | 46.3% | 44.4% | 1.9% |
| Advertised unit inspected? | 11.4% | 14.3% | -2.9% | 17.1% | 19.3% | -2.2% |
| Similar units inspected | 7.1% | 11.4% | -4.3% | 18.3% | 15.4% | 2.9% |
| Number units inspected | 20.0% | 22.9% | -2.9% | 35.7% | 38.1% | -2.4% |
| Overall inspection | 20.0% | 25.7% | -5.7% | 38.3% | 40.9% | -2.6% |
| Steering - homes recommended | 5.7% | 7.1% | -1.4% | 17.1% | 15.6% | 1.5% |
| Steering - homes inspected | 5.7% | 7.1% | -1.4% | 14.7% | 9.7% | 5.0% ** |
| Help with financing offered? | 15.7% | 8.6% | 7.1% | 22.2% | 10.5% | 11.7% ** |
| Lenders recommended? | 11.4% | 10.0% | 1.4% | 19.6% | 12.8% | 6.7% ** |
| Downpayment reqs discussed? | 21.4% | 15.7% | 5.7% | 24.9% | 15.4% | 9.4% ** |
| Overall financing | 30.0% | 24.3% | 5.7% | 38.6% | 24.2% | 14.4% ** |
| Follow-up contact from agent? | 4.3% | 0.0% | 4.3% | 15.3% | 14.6% | 0.7% |
| Told qualified? | 2.9% | 1.4% | 1.4% | 18.8% | 15.6% | 3.2% |
| Arrangements for future? | 14.3% | 2.9% | 11.4% ** | 5.2% | 4.9% | 0.3% |
| Overall encouragement | 21.4% | 2.9% | 18.6% ** | 30.6% | 27.5% | 3.1% |
| Overall hierarchical | 51.4% | 37.1% | 14.3% | 51.6% | 46.8% | 4.9% |
| Overall consistency | 32.9% | 20.0% | 12.9% | 19.7% | 12.3% | 7.4% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

ORLANDO — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | Orland | | | National | | |
|--------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 9.7% | 8.3% | 1.4% | 12.3% | 8.3% | 4.1% ** |
| Similar units available? | 12.5% | 12.5% | 0.0% | 14.3% | 15.4% | -1.0% |
| Number units recommended | 23.6% | 33.3% | -9.7% | 28.3% | 23.3% | 5.1% ** |
| Overall availability | 27.8% | 31.9% | -4.2% | 31.5% | 27.6% | 3.9% * |
| Advertised unit inspected? | 12.5% | 6.9% | 5.6% | 15.6% | 9.2% | 6.4% ** |
| Similar units inspected | 0.0% | 2.8% | -2.8% | 8.1% | 7.2% | 0.9% |
| Number units inspected | 16.7% | 9.7% | 6.9% | 23.3% | 16.2% | 7.0% ** |
| Overall inspection | 18.1% | 11.1% | 6.9% | 27.5% | 19.2% | 8.3% ** |
| Rent for advertised unit | 8.9% | 20.0% | -11.1% | 9.3% | 12.0% | -2.7% |
| Rental incentives offered? | 15.3% | 4.2% | 11.1% * | 9.2% | 6.5% | 2.7% ** |
| Amount of security deposit | 0.0% | 11.1% | -11.1% | 5.3% | 5.3% | 0.0% |
| Application fee required? | 9.7% | 18.1% | -8.3% | 10.7% | 14.5% | -3.8% ** |
| Overall cost | 25.0% | 30.6% | -5.6% | 21.4% | 22.7% | -1.3% |
| Follow-up contact from agent? | 1.4% | 0.0% | 1.4% | 2.5% | 2.1% | 0.4% |
| Asked to complete application? | 22.2% | 9.7% | 12.5% * | 18.1% | 15.8% | 2.3% |
| Arrangements for future? | 12.5% | 9.7% | 2.8% | 14.7% | 16.3% | -1.6% |
| Told qualified to rent? | 0.0% | 1.4% | -1.4% | 3.6% | 3.4% | 0.2% |
| Overall encouragement | 29.2% | 18.1% | 11.1% | 31.3% | 28.6% | 2.6% |
| Overall hierarchical | 47.2% | 44.4% | 2.8% | 49.0% | 41.1% | 7.9% ** |
| Overall consistency | 26.4% | 23.6% | 2.8% | 21.6% | 19.2% | 2.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

ORLANDO — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | Orlando | | | National | | |
|-------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 21.1% | 14.5% | 6.6% | 15.8% | 15.1% | 0.8% |
| Similar units available? | 28.9% | 15.8% | 13.2% | 18.7% | 15.6% | 3.1% * |
| Number units recommended | 46.1% | 39.5% | 6.6% | 44.6% | 38.6% | 6.0% ** |
| Overall availability | 50.0% | 39.5% | 10.5% | 46.2% | 42.8% | 3.4% |
| Advertised unit inspected? | 31.6% | 7.9% | 23.7% ** | 19.1% | 15.7% | 3.4% * |
| Similar units inspected | 40.8% | 6.6% | 34.2% ** | 22.9% | 16.0% | 6.9% ** |
| Number units inspected | 61.8% | 15.8% | 46.1% ** | 43.2% | 30.9% | 12.4% ** |
| Overall inspection | 59.2% | 18.4% | 40.8% ** | 42.9% | 34.2% | 8.8% ** |
| Steering - homes recommended | 6.6% | 13.2% | -6.6% | 15.8% | 12.1% | 3.7% ** |
| Steering - homes inspected | 5.3% | 0.0% | 5.3% | 11.0% | 7.5% | 3.5% ** |
| Help with financing offered? | 18.4% | 31.6% | -13.2% | 18.6% | 17.2% | 1.4% |
| Lenders recommended? | 14.5% | 23.7% | -9.2% | 18.9% | 17.5% | 1.3% |
| Downpayment reqs discussed? | 10.5% | 9.2% | 1.3% | 21.7% | 16.1% | 5.6% ** |
| Overall financing | 27.6% | 44.7% | -17.1% | 36.6% | 31.7% | 4.9% ** |
| Follow-up contact from agent? | 18.4% | 19.7% | -1.3% | 17.1% | 14.7% | 2.4% |
| Told qualified? | 3.9% | 11.8% | -7.9% | 20.4% | 12.3% | 8.1% ** |
| Arrangements for future? | 6.6% | 2.6% | 3.9% | 4.9% | 7.6% | -2.8% ** |
| Overall encouragement | 25.0% | 23.7% | 1.3% | 31.3% | 26.1% | 5.2% ** |
| Overall hierarchical | 65.8% | 34.2% | 31.6% ** | 53.1% | 44.8% | 8.3% ** |
| Overall consistency | 17.1% | 5.3% | 11.8% ** | 17.0% | 12.4% | 4.6% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

PHOENIX — AMERICAN INDIAN/WHITE RENTAL TESTS

| TREATMENT MEASURES | Phoenix | | |
|--------------------------------|-----------------|--------------|-------------|
| | % white favored | % AI favored | net measure |
| Advertised unit available? | 8.8% | 7.5% | 1.3% |
| Similar units available? | 21.3% | 15.0% | 6.3% |
| Number units recommended | 23.8% | 26.3% | -2.5% |
| Overall availability | 30.0% | 33.8% | -3.8% |
| Advertised unit inspected? | 8.8% | 10.0% | -1.3% |
| Similar units inspected | 11.3% | 3.8% | 7.5% |
| Number units inspected | 20.0% | 15.0% | 5.0% |
| Overall inspection | 23.8% | 16.3% | 7.5% |
| Rent for advertised unit | 12.5% | 6.3% | 6.3% |
| Rental incentives offered? | 12.5% | 7.5% | 5.0% |
| Amount of security deposit | 10.5% | 21.1% | -10.5% |
| Application fee required? | 10.0% | 10.0% | 0.0% |
| Overall cost | 27.5% | 23.8% | 3.8% |
| Follow-up contact from agent? | 1.3% | 2.5% | -1.3% |
| Asked to complete application? | 20.0% | 20.0% | 0.0% |
| Arrangements for future? | 18.8% | 22.5% | -3.8% |
| Told qualified to rent? | 6.3% | 5.0% | 1.3% |
| Overall encouragement | 36.3% | 33.8% | 2.5% |
| Overall hierarchical | 51.3% | 47.5% | 3.8% |
| Overall consistency | 22.5% | 22.5% | 0.0% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

PITTSBURGH — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | Pittsburgh | | | National | | |
|--------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 6.3% | 5.1% | 1.3% | 12.3% | 8.3% | 4.1% ** |
| Similar units available? | 7.6% | 13.9% | -6.3% | 14.3% | 15.4% | -1.0% |
| Number units recommended | 20.3% | 17.7% | 2.5% | 28.3% | 23.3% | 5.1% ** |
| Overall availability | 20.3% | 20.3% | 0.0% | 31.5% | 27.6% | 3.9% * |
| Advertised unit inspected? | 16.5% | 6.3% | 10.1% * | 15.6% | 9.2% | 6.4% ** |
| Similar units inspected | 3.8% | 7.6% | -3.8% | 8.1% | 7.2% | 0.9% |
| Number units inspected | 21.5% | 11.4% | 10.1% | 23.3% | 16.2% | 7.0% ** |
| Overall inspection | 24.1% | 13.9% | 10.1% | 27.5% | 19.2% | 8.3% ** |
| Rent for advertised unit | 6.0% | 10.0% | -4.0% | 9.3% | 12.0% | -2.7% |
| Rental incentives offered? | 3.8% | 0.0% | 3.8% | 9.2% | 6.5% | 2.7% ** |
| Amount of security deposit | 2.1% | 2.1% | 0.0% | 5.3% | 5.3% | 0.0% |
| Application fee required? | 5.1% | 22.8% | -17.7% ** | 10.7% | 14.5% | -3.8% ** |
| Overall cost | 12.7% | 25.3% | -12.7% * | 21.4% | 22.7% | -1.3% |
| Follow-up contact from agent? | 2.5% | 0.0% | 2.5% | 2.5% | 2.1% | 0.4% |
| Asked to complete application? | 15.2% | 10.1% | 5.1% | 18.1% | 15.8% | 2.3% |
| Arrangements for future? | 8.9% | 8.9% | 0.0% | 14.7% | 16.3% | -1.6% |
| Told qualified to rent? | 0.0% | 0.0% | 0.0% | 3.6% | 3.4% | 0.2% |
| Overall encouragement | 25.3% | 16.5% | 8.9% | 31.3% | 28.6% | 2.6% |
| Overall hierarchical | 40.5% | 30.4% | 10.1% | 49.0% | 41.1% | 7.9% ** |
| Overall consistency | 16.5% | 19.0% | -2.5% | 21.6% | 19.2% | 2.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

PUEBLO — HISPANIC/NON-HISPANIC WHITE RENTAL TESTS

| TREATMENT MEASURES | Pueblo | | | National | | |
|--------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 9.5% | 1.4% | 8.1% * | 12.0% | 5.4% | 6.6% ** |
| Similar units available? | 13.5% | 5.4% | 8.1% | 12.7% | 11.7% | 0.9% |
| Number units recommended | 20.3% | 13.5% | 6.8% | 29.4% | 20.8% | 8.6% ** |
| Overall availability | 32.4% | 13.5% | 18.9% ** | 34.0% | 22.1% | 11.9% ** |
| Advertised unit inspected? | 8.1% | 5.4% | 2.7% | 11.4% | 7.5% | 3.9% ** |
| Similar units inspected | 9.5% | 8.1% | 1.4% | 7.9% | 7.3% | 0.6% |
| Number units inspected | 14.9% | 14.9% | 0.0% | 20.7% | 14.3% | 6.3% ** |
| Overall inspection | 23.0% | 18.9% | 4.1% | 24.4% | 17.2% | 7.2% ** |
| Rent for advertised unit | 9.1% | 2.3% | 6.8% | 12.2% | 6.5% | 5.7% ** |
| Rental incentives offered? | 10.8% | 9.5% | 1.4% | 8.5% | 6.7% | 1.8% |
| Amount of security deposit | 0.0% | 0.0% | 0.0% | 8.5% | 8.0% | 0.5% |
| Application fee required? | 6.8% | 5.4% | 1.4% | 8.6% | 12.2% | -3.6% ** |
| Overall cost | 23.0% | 14.9% | 8.1% | 21.7% | 20.0% | 1.7% |
| Follow-up contact from agent? | 0.0% | 1.4% | -1.4% | 2.5% | 2.7% | -0.2% |
| Asked to complete application? | 16.2% | 14.9% | 1.4% | 17.3% | 17.1% | 0.2% |
| Arrangements for future? | 14.9% | 21.6% | -6.8% | 20.7% | 14.5% | 6.2% ** |
| Told qualified to rent? | 4.1% | 5.4% | -1.4% | 4.4% | 5.0% | -0.6% |
| Overall encouragement | 25.7% | 36.5% | -10.8% | 32.8% | 29.7% | 3.1% |
| Overall hierarchical | 51.4% | 35.1% | 16.2% | 52.7% | 37.6% | 15.1% ** |
| Overall consistency | 28.4% | 21.6% | 6.8% | 25.7% | 19.5% | 6.1% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

PUEBLO — HISPANIC/NON-HISPANIC WHITE SALES TESTS

| TREATMENT MEASURES | Pueblo | | | National | | |
|-------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 9.2% | 13.2% | -3.9% | 12.0% | 15.0% | -3.0% |
| Similar units available? | 11.8% | 11.8% | 0.0% | 16.7% | 12.9% | 3.8% * |
| Number units recommended | 40.8% | 52.6% | -11.8% | 44.4% | 40.7% | 3.7% |
| Overall availability | 43.4% | 51.3% | -7.9% | 46.3% | 44.4% | 1.9% |
| Advertised unit inspected? | 14.5% | 23.7% | -9.2% | 17.1% | 19.3% | -2.2% |
| Similar units inspected | 25.0% | 17.1% | 7.9% | 18.3% | 15.4% | 2.9% |
| Number units inspected | 36.8% | 46.1% | -9.2% | 35.7% | 38.1% | -2.4% |
| Overall inspection | 42.1% | 43.4% | -1.3% | 38.3% | 40.9% | -2.6% |
| Steering - homes recommended | 17.1% | 9.2% | 7.9% | 17.1% | 15.6% | 1.5% |
| Steering - homes inspected | 15.8% | 5.3% | 10.5% * | 14.7% | 9.7% | 5.0% ** |
| Help with financing offered? | 26.3% | 17.1% | 9.2% | 22.2% | 10.5% | 11.7% ** |
| Lenders recommended? | 13.2% | 26.3% | -13.2% * | 19.6% | 12.8% | 6.7% ** |
| Downpayment reqs discussed? | 22.4% | 22.4% | 0.0% | 24.9% | 15.4% | 9.4% ** |
| Overall financing | 39.5% | 38.2% | 1.3% | 38.6% | 24.2% | 14.4% ** |
| Follow-up contact from agent? | 19.7% | 22.4% | -2.6% | 15.3% | 14.6% | 0.7% |
| Told qualified? | 17.1% | 23.7% | -6.6% | 18.8% | 15.6% | 3.2% |
| Arrangements for future? | 1.3% | 6.6% | -5.3% | 5.2% | 4.9% | 0.3% |
| Overall encouragement | 34.2% | 44.7% | -10.5% | 30.6% | 27.5% | 3.1% |
| Overall hierarchical | 50.0% | 50.0% | 0.0% | 51.6% | 46.8% | 4.9% |
| Overall consistency | 6.6% | 7.9% | -1.3% | 19.7% | 12.3% | 7.4% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

SAN ANTONIO — HISPANIC/NON-HISPANIC WHITE RENTAL TESTS

| TREATMENT MEASURES | San Antonio | | | National | | |
|--------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 20.3% | 8.1% | 12.2% * | 12.0% | 5.4% | 6.6% ** |
| Similar units available? | 14.9% | 10.8% | 4.1% | 12.7% | 11.7% | 0.9% |
| Number units recommended | 44.6% | 29.7% | 14.9% | 29.4% | 20.8% | 8.6% ** |
| Overall availability | 47.3% | 27.0% | 20.3% * | 34.0% | 22.1% | 11.9% ** |
| Advertised unit inspected? | 13.5% | 14.9% | -1.4% | 11.4% | 7.5% | 3.9% ** |
| Similar units inspected | 16.2% | 6.8% | 9.5% | 7.9% | 7.3% | 0.6% |
| Number units inspected | 28.4% | 18.9% | 9.5% | 20.7% | 14.3% | 6.3% ** |
| Overall inspection | 31.1% | 20.3% | 10.8% | 24.4% | 17.2% | 7.2% ** |
| Rent for advertised unit | 8.3% | 12.5% | -4.2% | 12.2% | 6.5% | 5.7% ** |
| Rental incentives offered? | 18.9% | 13.5% | 5.4% | 8.5% | 6.7% | 1.8% |
| Amount of security deposit | 38.5% | 7.7% | 30.8% | 8.5% | 8.0% | 0.5% |
| Application fee required? | 14.9% | 13.5% | 1.4% | 8.6% | 12.2% | -3.6% ** |
| Overall cost | 28.4% | 25.7% | 2.7% | 21.7% | 20.0% | 1.7% |
| Follow-up contact from agent? | 14.9% | 5.4% | 9.5% | 2.5% | 2.7% | -0.2% |
| Asked to complete application? | 14.9% | 17.6% | -2.7% | 17.3% | 17.1% | 0.2% |
| Arrangements for future? | 8.1% | 14.9% | -6.8% | 20.7% | 14.5% | 6.2% ** |
| Told qualified to rent? | 4.1% | 0.0% | 4.1% | 4.4% | 5.0% | -0.6% |
| Overall encouragement | 29.7% | 27.0% | 2.7% | 32.8% | 29.7% | 3.1% |
| Overall hierarchical | 55.4% | 39.2% | 16.2% | 52.7% | 37.6% | 15.1% ** |
| Overall consistency | 18.9% | 16.2% | 2.7% | 25.7% | 19.5% | 6.1% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

SAN ANTONIO — HISPANIC/NON-HISPANIC WHITE SALES TESTS

| TREATMENT MEASURES | San Antonio | | | National | | |
|-------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 18.9% | 17.6% | 1.4% | 12.0% | 15.0% | -3.0% |
| Similar units available? | 21.6% | 18.9% | 2.7% | 16.7% | 12.9% | 3.8% * |
| Number units recommended | 47.3% | 40.5% | 6.8% | 44.4% | 40.7% | 3.7% |
| Overall availability | 52.7% | 37.8% | 14.9% | 46.3% | 44.4% | 1.9% |
| Advertised unit inspected? | 16.2% | 20.3% | -4.1% | 17.1% | 19.3% | -2.2% |
| Similar units inspected | 17.6% | 20.3% | -2.7% | 18.3% | 15.4% | 2.9% |
| Number units inspected | 25.7% | 41.9% | -16.2% | 35.7% | 38.1% | -2.4% |
| Overall inspection | 27.0% | 41.9% | -14.9% | 38.3% | 40.9% | -2.6% |
| Steering - homes recommended | 17.6% | 13.5% | 4.1% | 17.1% | 15.6% | 1.5% |
| Steering - homes inspected | 12.2% | 4.1% | 8.1% | 14.7% | 9.7% | 5.0% ** |
| Help with financing offered? | 25.7% | 12.2% | 13.5% * | 22.2% | 10.5% | 11.7% ** |
| Lenders recommended? | 25.7% | 13.5% | 12.2% | 19.6% | 12.8% | 6.7% ** |
| Downpayment reqs discussed? | 31.1% | 9.5% | 21.6% ** | 24.9% | 15.4% | 9.4% ** |
| Overall financing | 48.6% | 23.0% | 25.7% ** | 38.6% | 24.2% | 14.4% ** |
| Follow-up contact from agent? | 23.0% | 10.8% | 12.2% | 15.3% | 14.6% | 0.7% |
| Told qualified? | 28.4% | 20.3% | 8.1% | 18.8% | 15.6% | 3.2% |
| Arrangements for future? | 5.4% | 4.1% | 1.4% | 5.2% | 4.9% | 0.3% |
| Overall encouragement | 41.9% | 25.7% | 16.2% | 30.6% | 27.5% | 3.1% |
| Overall hierarchical | 51.4% | 48.6% | 2.7% | 51.6% | 46.8% | 4.9% |
| Overall consistency | 21.6% | 6.8% | 14.9% ** | 19.7% | 12.3% | 7.4% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test).
Gross estimates are by definition statistically significant.

SAN DIEGO — HISPANIC/NON-HISPANIC WHITE RENTAL TESTS

| TREATMENT MEASURES | San Diego | | | National | | |
|--------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 14.5% | 0.0% | 14.5% ** | 12.0% | 5.4% | 6.6% ** |
| Similar units available? | 5.8% | 8.7% | -2.9% | 12.7% | 11.7% | 0.9% |
| Number units recommended | 29.0% | 23.2% | 5.8% | 29.4% | 20.8% | 8.6% ** |
| Overall availability | 34.8% | 21.7% | 13.0% | 34.0% | 22.1% | 11.9% ** |
| Advertised unit inspected? | 7.2% | 7.2% | 0.0% | 11.4% | 7.5% | 3.9% ** |
| Similar units inspected | 2.9% | 2.9% | 0.0% | 7.9% | 7.3% | 0.6% |
| Number units inspected | 8.7% | 13.0% | -4.3% | 20.7% | 14.3% | 6.3% ** |
| Overall inspection | 11.6% | 11.6% | 0.0% | 24.4% | 17.2% | 7.2% ** |
| Rent for advertised unit | 11.4% | 9.1% | 2.3% | 12.2% | 6.5% | 5.7% ** |
| Rental incentives offered? | 4.3% | 1.4% | 2.9% | 8.5% | 6.7% | 1.8% |
| Amount of security deposit | 2.9% | 11.8% | -8.8% | 8.5% | 8.0% | 0.5% |
| Application fee required? | 7.2% | 14.5% | -7.2% | 8.6% | 12.2% | -3.6% ** |
| Overall cost | 17.4% | 21.7% | -4.3% | 21.7% | 20.0% | 1.7% |
| Follow-up contact from agent? | 2.9% | 1.4% | 1.4% | 2.5% | 2.7% | -0.2% |
| Asked to complete application? | 17.4% | 18.8% | -1.4% | 17.3% | 17.1% | 0.2% |
| Arrangements for future? | 27.5% | 15.9% | 11.6% | 20.7% | 14.5% | 6.2% ** |
| Told qualified to rent? | 4.3% | 2.9% | 1.4% | 4.4% | 5.0% | -0.6% |
| Overall encouragement | 37.7% | 29.0% | 8.7% | 32.8% | 29.7% | 3.1% |
| Overall hierarchical | 58.0% | 36.2% | 21.7% * | 52.7% | 37.6% | 15.1% ** |
| Overall consistency | 29.0% | 21.7% | 7.2% | 25.7% | 19.5% | 6.1% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

SAN DIEGO — HISPANIC/NON-HISPANIC WHITE SALES TESTS

| TREATMENT MEASURES | San Diego | | | National | | |
|-------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 12.2% | 10.8% | 1.4% | 12.0% | 15.0% | -3.0% |
| Similar units available? | 14.9% | 9.5% | 5.4% | 16.7% | 12.9% | 3.8% * |
| Number units recommended | 47.3% | 40.5% | 6.8% | 44.4% | 40.7% | 3.7% |
| Overall availability | 54.1% | 40.5% | 13.5% | 46.3% | 44.4% | 1.9% |
| Advertised unit inspected? | 27.0% | 18.9% | 8.1% | 17.1% | 19.3% | -2.2% |
| Similar units inspected | 16.2% | 20.3% | -4.1% | 18.3% | 15.4% | 2.9% |
| Number units inspected | 43.2% | 33.8% | 9.5% | 35.7% | 38.1% | -2.4% |
| Overall inspection | 50.0% | 36.5% | 13.5% | 38.3% | 40.9% | -2.6% |
| Steering - homes recommended | 20.3% | 18.9% | 1.4% | 17.1% | 15.6% | 1.5% |
| Steering - homes inspected | 18.9% | 9.5% | 9.5% | 14.7% | 9.7% | 5.0% ** |
| Help with financing offered? | 13.5% | 10.8% | 2.7% | 22.2% | 10.5% | 11.7% ** |
| Lenders recommended? | 13.5% | 12.2% | 1.4% | 19.6% | 12.8% | 6.7% ** |
| Downpayment reqs discussed? | 23.0% | 17.6% | 5.4% | 24.9% | 15.4% | 9.4% ** |
| Overall financing | 32.4% | 25.7% | 6.8% | 38.6% | 24.2% | 14.4% ** |
| Follow-up contact from agent? | 20.3% | 17.6% | 2.7% | 15.3% | 14.6% | 0.7% |
| Told qualified? | 23.0% | 16.2% | 6.8% | 18.8% | 15.6% | 3.2% |
| Arrangements for future? | 0.0% | 6.8% | -6.8% * | 5.2% | 4.9% | 0.3% |
| Overall encouragement | 35.1% | 31.1% | 4.1% | 30.6% | 27.5% | 3.1% |
| Overall hierarchical | 55.4% | 44.6% | 10.8% | 51.6% | 46.8% | 4.9% |
| Overall consistency | 18.9% | 12.2% | 6.8% | 19.7% | 12.3% | 7.4% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

TUCSON — HISPANIC/NON-HISPANIC WHITE RENTAL TESTS

| TREATMENT MEASURES | Tucson | | | National | | |
|--------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 6.7% | 5.3% | 1.3% | 12.0% | 5.4% | 6.6% ** |
| Similar units available? | 14.7% | 9.3% | 5.3% | 12.7% | 11.7% | 0.9% |
| Number units recommended | 26.7% | 14.7% | 12.0% | 29.4% | 20.8% | 8.6% ** |
| Overall availability | 29.3% | 17.3% | 12.0% | 34.0% | 22.1% | 11.9% ** |
| Advertised unit inspected? | 13.3% | 5.3% | 8.0% | 11.4% | 7.5% | 3.9% ** |
| Similar units inspected | 6.7% | 8.0% | -1.3% | 7.9% | 7.3% | 0.6% |
| Number units inspected | 16.0% | 8.0% | 8.0% | 20.7% | 14.3% | 6.3% ** |
| Overall inspection | 22.7% | 12.0% | 10.7% | 24.4% | 17.2% | 7.2% ** |
| Rent for advertised unit | 12.7% | 0.0% | 12.7% ** | 12.2% | 6.5% | 5.7% ** |
| Rental incentives offered? | 8.0% | 8.0% | 0.0% | 8.5% | 6.7% | 1.8% |
| Amount of security deposit | 2.4% | 2.4% | 0.0% | 8.5% | 8.0% | 0.5% |
| Application fee required? | 5.3% | 8.0% | -2.7% | 8.6% | 12.2% | -3.6% ** |
| Overall cost | 21.3% | 13.3% | 8.0% | 21.7% | 20.0% | 1.7% |
| Follow-up contact from agent? | 1.3% | 0.0% | 1.3% | 2.5% | 2.7% | -0.2% |
| Asked to complete application? | 18.7% | 20.0% | -1.3% | 17.3% | 17.1% | 0.2% |
| Arrangements for future? | 45.3% | 5.3% | 40.0% ** | 20.7% | 14.5% | 6.2% ** |
| Told qualified to rent? | 2.7% | 2.7% | 0.0% | 4.4% | 5.0% | -0.6% |
| Overall encouragement | 46.7% | 26.7% | 20.0% * | 32.8% | 29.7% | 3.1% |
| Overall hierarchical | 58.7% | 30.7% | 28.0% ** | 52.7% | 37.6% | 15.1% ** |
| Overall consistency | 29.3% | 16.0% | 13.3% | 25.7% | 19.5% | 6.1% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

TUCSON — HISPANIC/NON-HISPANIC WHITE SALES TESTS

| TREATMENT MEASURES | Tucson | | | National | | |
|-------------------------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|
| | % n-H white favored | % Hispanic favored | net measure | % n-H white favored | % Hispanic favored | net measure |
| Advertised unit available? | 20.0% | 9.3% | 10.7% | 12.0% | 15.0% | -3.0% |
| Similar units available? | 16.0% | 18.7% | -2.7% | 16.7% | 12.9% | 3.8% * |
| Number units recommended | 44.0% | 50.7% | -6.7% | 44.4% | 40.7% | 3.7% |
| Overall availability | 50.7% | 46.7% | 4.0% | 46.3% | 44.4% | 1.9% |
| Advertised unit inspected? | 24.0% | 18.7% | 5.3% | 17.1% | 19.3% | -2.2% |
| Similar units inspected | 17.3% | 25.3% | -8.0% | 18.3% | 15.4% | 2.9% |
| Number units inspected | 26.7% | 50.7% | -24.0% ** | 35.7% | 38.1% | -2.4% |
| Overall inspection | 34.7% | 46.7% | -12.0% | 38.3% | 40.9% | -2.6% |
| Steering - homes recommended | 12.0% | 17.3% | -5.3% | 17.1% | 15.6% | 1.5% |
| Steering - homes inspected | 6.7% | 8.0% | -1.3% | 14.7% | 9.7% | 5.0% ** |
| Help with financing offered? | 14.7% | 10.7% | 4.0% | 22.2% | 10.5% | 11.7% ** |
| Lenders recommended? | 16.0% | 13.3% | 2.7% | 19.6% | 12.8% | 6.7% ** |
| Downpayment reqs discussed? | 18.7% | 21.3% | -2.7% | 24.9% | 15.4% | 9.4% ** |
| Overall financing | 33.3% | 28.0% | 5.3% | 38.6% | 24.2% | 14.4% ** |
| Follow-up contact from agent? | 9.3% | 18.7% | -9.3% | 15.3% | 14.6% | 0.7% |
| Told qualified? | 16.0% | 26.7% | -10.7% | 18.8% | 15.6% | 3.2% |
| Arrangements for future? | 12.0% | 2.7% | 9.3% * | 5.2% | 4.9% | 0.3% |
| Overall encouragement | 25.3% | 38.7% | -13.3% | 30.6% | 27.5% | 3.1% |
| Overall hierarchical | 52.0% | 48.0% | 4.0% | 51.6% | 46.8% | 4.9% |
| Overall consistency | 12.0% | 21.3% | -9.3% | 19.7% | 12.3% | 7.4% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

WASHINGTON, DC — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | Washington, DC | | | National | | |
|--------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 17.6% | 18.9% | -1.4% | 12.3% | 8.3% | 4.1% ** |
| Similar units available? | 14.9% | 29.7% | -14.9% * | 14.3% | 15.4% | -1.0% |
| Number units recommended | 27.0% | 39.2% | -12.2% | 28.3% | 23.3% | 5.1% ** |
| Overall availability | 33.8% | 41.9% | -8.1% | 31.5% | 27.6% | 3.9% * |
| Advertised unit inspected? | 9.5% | 16.2% | -6.8% | 15.6% | 9.2% | 6.4% ** |
| Similar units inspected | 10.8% | 8.1% | 2.7% | 8.1% | 7.2% | 0.9% |
| Number units inspected | 18.9% | 27.0% | -8.1% | 23.3% | 16.2% | 7.0% ** |
| Overall inspection | 25.7% | 29.7% | -4.1% | 27.5% | 19.2% | 8.3% ** |
| Rent for advertised unit | 8.3% | 16.7% | -8.3% | 9.3% | 12.0% | -2.7% |
| Rental incentives offered? | 4.1% | 9.5% | -5.4% | 9.2% | 6.5% | 2.7% ** |
| Amount of security deposit | 0.0% | 0.0% | 0.0% | 5.3% | 5.3% | 0.0% |
| Application fee required? | 14.9% | 6.8% | 8.1% | 10.7% | 14.5% | -3.8% ** |
| Overall cost | 18.9% | 17.6% | 1.4% | 21.4% | 22.7% | -1.3% |
| Follow-up contact from agent? | 0.0% | 0.0% | 0.0% | 2.5% | 2.1% | 0.4% |
| Asked to complete application? | 20.3% | 12.2% | 8.1% | 18.1% | 15.8% | 2.3% |
| Arrangements for future? | 4.1% | 24.3% | -20.3% ** | 14.7% | 16.3% | -1.6% |
| Told qualified to rent? | 1.4% | 0.0% | 1.4% | 3.6% | 3.4% | 0.2% |
| Overall encouragement | 24.3% | 29.7% | -5.4% | 31.3% | 28.6% | 2.6% |
| Overall hierarchical | 41.9% | 50.0% | -8.1% | 49.0% | 41.1% | 7.9% ** |
| Overall consistency | 16.2% | 23.0% | -6.8% | 21.6% | 19.2% | 2.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

WASHINGTON, DC — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | Washington, DC | | | National | | |
|-------------------------------|-----------------|-----------------|-------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure | % white favored | % black favored | net measure |
| Advertised unit available? | 18.8% | 23.2% | -4.3% | 15.8% | 15.1% | 0.8% |
| Similar units available? | 8.7% | 30.4% | -21.7% ** | 18.7% | 15.6% | 3.1% * |
| Number units recommended | 44.9% | 42.0% | 2.9% | 44.6% | 38.6% | 6.0% ** |
| Overall availability | 44.9% | 47.8% | -2.9% | 46.2% | 42.8% | 3.4% |
| Advertised unit inspected? | 15.9% | 21.7% | -5.8% | 19.1% | 15.7% | 3.4% * |
| Similar units inspected | 14.5% | 33.3% | -18.8% ** | 22.9% | 16.0% | 6.9% ** |
| Number units inspected | 27.5% | 52.2% | -24.6% ** | 43.2% | 30.9% | 12.4% ** |
| Overall inspection | 36.2% | 49.3% | -13.0% | 42.9% | 34.2% | 8.8% ** |
| Steering - homes recommended | 21.7% | 18.8% | 2.9% | 15.8% | 12.1% | 3.7% ** |
| Steering - homes inspected | 14.5% | 7.2% | 7.2% | 11.0% | 7.5% | 3.5% ** |
| Help with financing offered? | 15.9% | 18.8% | -2.9% | 18.6% | 17.2% | 1.4% |
| Lenders recommended? | 26.1% | 23.2% | 2.9% | 18.9% | 17.5% | 1.3% |
| Downpayment reqs discussed? | 34.8% | 10.1% | 24.6% ** | 21.7% | 16.1% | 5.6% ** |
| Overall financing | 47.8% | 31.9% | 15.9% | 36.6% | 31.7% | 4.9% ** |
| Follow-up contact from agent? | 17.4% | 13.0% | 4.3% | 17.1% | 14.7% | 2.4% |
| Told qualified? | 29.0% | 14.5% | 14.5% * | 20.4% | 12.3% | 8.1% ** |
| Arrangements for future? | 4.3% | 0.0% | 4.3% | 4.9% | 7.6% | -2.8% ** |
| Overall encouragement | 39.1% | 20.3% | 18.8% * | 31.3% | 26.1% | 5.2% ** |
| Overall hierarchical | 44.9% | 55.1% | -10.1% | 53.1% | 44.8% | 8.3% ** |
| Overall consistency | 11.6% | 8.7% | 2.9% | 17.0% | 12.4% | 4.6% ** |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant.

PITTSBURGH PHASE II — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | Pittsburgh, PA | | |
|-------------------------------|-----------------|-----------------|-------------|
| | % white favored | % black favored | net measure |
| Advertised unit available? | 9.3% | 20.0% | -10.7% |
| Similar units available? | 24.0% | 6.7% | 17.3% ** |
| Number units recommended | 46.7% | 20.0% | 26.7% ** |
| Overall availability | 42.7% | 33.3% | 9.3% |
| Advertised unit inspected? | 16.0% | 18.7% | -2.7% |
| Similar units inspected? | 20.0% | 4.0% | 16.0% ** |
| Number units inspected | 38.7% | 24.0% | 14.7% |
| Overall inspection | 37.3% | 26.7% | 10.7% |
| Steering - homes recommended | 10.7% | 5.3% | 5.3% |
| Steering - homes inspected | 6.7% | 4.0% | 2.7% |
| Help with financing offered? | 13.3% | 26.7% | -13.3% * |
| Agent prequalified tester? | 22.7% | 12.0% | 10.7% |
| Lenders recommended? | 16.0% | 17.3% | -1.3% |
| Overall financing | 29.3% | 30.7% | -1.3% |
| Follow-up contact from agent? | 6.7% | 12.0% | -5.3% |
| Prequalification required? | 12.0% | 5.3% | 6.7% |
| Told qualified? | 25.3% | 9.3% | 16.0% ** |
| Arrangements for future? | 9.3% | 10.7% | -1.3% |
| Overall encouragement | 26.7% | 29.3% | -2.7% |
| Overall hierarchical | 50.7% | 40.0% | 10.7% |
| Overall consistency | 24.0% | 17.3% | 6.7% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant. These results are based on 50 tests in Phase 1 and 26 tests in Phase 2. Treatment variables for financing and encouragement are slightly different than in Phase 1 thus making composite scores not directly comparable with those shown for Phase 1 metropolitan areas.

PHILADELPHIA PHASE II — BLACK/WHITE RENTAL TESTS

| TREATMENT MEASURES | Philadelphia, PA | | |
|--------------------------------|------------------|-----------------|-------------|
| | % white favored | % black favored | net measure |
| Advertised unit available? | 16.4% | 4.1% | 12.3% ** |
| Similar units available? | 13.7% | 12.3% | 1.4% |
| Number units recommended | 30.1% | 26.0% | 4.1% |
| Overall availability | 38.4% | 30.1% | 8.2% |
| Advertised unit inspected? | 24.7% | 11.0% | 13.7% * |
| Similar units inspected | 4.1% | 8.2% | -4.1% |
| Number units inspected | 28.8% | 13.7% | 15.1% * |
| Overall inspection | 35.6% | 23.3% | 12.3% |
| Rent for advertised unit | 18.2% | 9.1% | 9.1% |
| Rental incentives offered? | 10.3% | 13.2% | -2.9% |
| Amount of security deposit | 27.8% | 16.7% | 11.1% |
| Application fee required? | 8.8% | 17.6% | -8.8% |
| Overall cost | 21.9% | 21.9% | 0.0% |
| Follow-up contact from agent? | 2.7% | 2.7% | 0.0% |
| Asked to complete application? | 16.4% | 19.2% | -2.7% |
| Credit check required? | 21.9% | 9.6% | 12.3% * |
| Arrangements for future? | 15.1% | 20.5% | -5.5% |
| Overall encouragement | 34.2% | 35.6% | -1.4% |
| Overall hierarchical | 53.4% | 41.1% | 12.3% |
| Overall consistency | 24.7% | 12.3% | 12.3% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant. These results are based on 52 tests in Phase 1 and 21 tests in Phase 2. Treatment variables for cost and encouragement are slightly different than in Phase 1 thus making composite scores not directly comparable with those shown for Phase 1 metropolitan areas.

PHILADELPHIA PHASE II — BLACK/WHITE SALES TESTS

| TREATMENT MEASURES | Philadelphia, PA | | |
|-------------------------------|------------------|-----------------|-------------|
| | % white favored | % black favored | net measure |
| Advertised unit available? | 15.7% | 11.4% | 4.3% |
| Similar units available? | 15.7% | 18.6% | -2.9% |
| Number units recommended | 32.9% | 40.0% | -7.1% |
| Overall availability | 44.3% | 32.9% | 11.4% |
| Advertised unit inspected? | 18.6% | 17.1% | 1.4% |
| Similar units inspected? | 18.6% | 20.0% | -1.4% |
| Number units inspected | 27.1% | 40.0% | -12.9% |
| Overall inspection | 31.4% | 41.4% | -10.0% |
| Steering - homes recommended | 12.9% | 14.3% | -1.4% |
| Steering - homes inspected | 7.1% | 1.4% | 5.7% |
| Help with financing offered? | 22.9% | 18.6% | 4.3% |
| Agent prequalified tester? | 14.3% | 14.3% | 0.0% |
| Lenders recommended? | 20.0% | 17.1% | 2.9% |
| Overall financing | 37.1% | 31.4% | 5.7% |
| Follow-up contact from agent? | 2.9% | 8.6% | -5.7% |
| Prequalification required? | 5.7% | 17.1% | -11.4% * |
| Told qualified? | 12.9% | 12.9% | 0.0% |
| Arrangements for future? | 11.4% | 8.6% | 2.9% |
| Overall encouragement | 22.9% | 31.4% | -8.6% |
| Overall hierarchical | 44.3% | 51.4% | -7.1% |
| Overall consistency | 14.3% | 21.4% | -7.1% |

Note: For net estimates, * indicates statistical significance at the 90 % level, and ** indicates significance at the 95% level (using a two-tailed test). Gross estimates are by definition statistically significant. These results are based on 27 tests in Phase 1 and 45 tests in Phase 2. Treatment variables for financing and encouragement are slightly different than in Phase 1 thus making composite scores not directly comparable with those shown for Phase 1 metropolitan areas.