

**DISCRIMINATION IN METROPOLITAN HOUSING
MARKETS: PHASE I - SUPPLEMENT**

Discrimination in Metropolitan Housing Markets: Phase I - Supplement

Final Report

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TABLE OF CONTENTS

EXECUTIVE SUMMARY	i
Background.....	i
The HDS2000 Methodology	ii
Summary of Findings.....	iii
Measurement Issues	iv
Strengths and Limitations of This Research	vi
1. BACKGROUND AND INTRODUCTION	1-1
Paired Testing Methodology	1-1
HDS2000 Study Scope.....	1-3
Organization of the Report.....	1-4
2. PHASE II DESIGN AND METHODOLOGY.....	2-1
Sampling.....	2-1
Field Implementation and Paired Testing Protocols	2-12
Using Paired Tests to Measure Discrimination.....	2-17
3. REVISED NATIONAL ESTIMATES OF DISCRIMINATION AGAINST AFRICAN AMERICANS AND HISPANICS	3-1
Discrimination Against African Americans	3-1
Discrimination Against Hispanics.....	3-4
4. STATE ESTIMATES OF DISCRIMINATION AGAINST AFRICAN AMERICANS AND HISPANICS.....	4-1
Alabama.....	4-1
California.....	4-4
Georgia.....	4-8
New York	4-11
5. VARIATIONS IN PATTERNS OF DISCRIMINATION BY ADVERTISING SOURCE	5-1

REFERENCES

ANNEXES

**ANNEX 1: AD SAMPLING SOURCES FOR BLACK AND HISPANIC SITES AND
DISTRIBUTION OF TESTS BY SOURCE TYPE**

ANNEX 2: TEST ASSIGNMENT FORMS, REPORTING FORMS, AND INSTRUCTIONS

ANNEX 3: TESTS OF STATISTICAL SIGNIFICANCE

ANNEX 4: EFFECT OF TRIAD TESTS

**ANNEX 5: ESTIMATES OF ADVERSE TREATMENT FOR PRIMARY AND SMALLER
METRO AREAS BY STATE**

ANNEX 6: METROPOLITAN ESTIMATES OF ADVERSE TREATMENT

EXECUTIVE SUMMARY

This report presents results from Phase II data collection for the latest national Housing Discrimination Study (HDS2000), sponsored by the Department of Housing and Urban Development (HUD) and conducted by the Urban Institute. It is one of five related reports that will ultimately be produced from this major research effort:

- *Discrimination in Metropolitan Housing Markets: National Results from Phase I of HDS2000*
- *Discrimination in Metropolitan Housing Markets: Phase I - Supplement*
- *Discrimination in Metropolitan Housing Markets: Phase 2 - Asians and Pacific Islanders*
- *Discrimination in Metropolitan Housing Markets: Phase 3 - Native Americans*
- *Discrimination in Metropolitan Housing Markets: Phase 4 - Persons with Disabilities*

All of these reports present findings based upon rigorous paired tests, in which two individuals—one minority and the other white—pose as otherwise identical homeseekers, and visit real estate or rental agents to inquire about the availability of advertised housing units. This methodology provides direct evidence of differences in the treatment minorities and whites experience when they search for housing.

Background

Paired testing originated as a tool for fair housing enforcement, detecting and documenting individual instances of discrimination. Since the late 1970s, this methodology has also been used to rigorously measure the prevalence of discrimination across the housing market as a whole. When a large number of consistent and comparable tests are conducted for a representative sample of real estate and rental agents, the results control for differences between white and minority homeseekers, and directly measure patterns of adverse treatment based on a homeseeker's race or ethnicity.

HDS2000 is the third national paired-testing study sponsored by HUD to measure patterns of racial and ethnic discrimination in urban housing markets. Its predecessors, the 1977 Housing Market Practices Study (HMPS) and the 1989 Housing Discrimination Study (HDS) found significant levels of racial and ethnic discrimination in both rental and sales markets of urban areas nationwide. Enforcement tests conducted over the intervening decade have also uncovered countless instances of illegal discrimination against minority homeseekers. Housing discrimination raises the costs of housing search, creates barriers to homeownership and housing choice, and contributes to the perpetuation of racial and ethnic segregation.

HDS2000 will ultimately involve four phases of paired testing. HUD's goals for the study include rigorous measures of change in adverse treatment against blacks and Hispanics nationwide, site-specific estimates of adverse treatment for major metropolitan areas and selected states, and new measures of adverse treatment against Asians and Pacific Islanders, American Indians, and persons with disabilities. The Phase I report provides national estimates of adverse treatment against blacks and Hispanics and reports on changes in the incidence of differential treatment since 1989. Phase 2 (with testing conducted in 2001) focuses on two major new goals; it provides the first national estimates of discrimination against Asians and Pacific Islanders, and an initial set of state estimates of discrimination against blacks and Hispanics that include small and medium-sized metropolitan areas as well as larger areas to supplement the Phase I results already reported.

Phase I of HDS2000 found that significant discrimination against African American and Hispanic homeseekers still persists in both rental and sales markets of large metropolitan areas nationwide, but that its incidence has generally declined since 1989. Only Hispanic renters face no change in the incidence of consistent adverse treatment today than they did in 1989. The discriminatory practices that African Americans and Hispanics face are serious, limiting their information and options and making it more difficult for them to find the housing they need. Although the overall incidence of discrimination is generally falling, some forms of adverse treatment are rising. Black homebuyers are more likely to be steered away from predominantly white neighborhoods than they were in 1989, and Hispanic homebuyers are more likely to be denied equal information and assistance with mortgage financing. Finally, although patterns of differential treatment vary from one metropolitan area to another, only a few areas have overall levels that differ significantly from the national average, indicating that discrimination against African American and Hispanic homeseekers remains a national problems.

The HDS2000 Methodology

This study builds upon and refines the basic testing protocols that have been implemented in previous national studies and in Phase I of HDS2000. Random samples of advertised housing units were drawn from multiple advertising sources in each site on a weekly basis, and testers visited the sampled offices to inquire about the availability of these advertised units. Both minority and white partners were assigned income, assets, and debt levels to make them equally qualified to buy or rent the advertised housing unit. Test partners were also assigned comparable family circumstances, job characteristics, education levels, and housing preferences. They visited sales or rental agents, and systematically recorded the information and assistance they received about the advertised unit and/or other similar units, including location, quality and condition, rent or sales price, and other terms and conditions. Test partners did not compare their experiences with one another or record any conclusions about

differences in treatment; each simply reported the details of the treatment he or she experienced as an individual homeseeker.¹

As part of Phase II data collection for HDS2000, black/white and Hispanic/non-Hispanic white tests were conducted in small and medium-sized metropolitan areas in four states—Alabama, California, Georgia, and New York. These were combined with tests in the same states from Phase I to produce statewide estimates of discrimination against African Americans (in all four states) and Hispanics (in California only). In addition, this report supplements the metropolitan estimates presented in Phase I with estimates of discrimination against African Americans in Baltimore and Miami, and against Hispanics in Miami. Finally, in both Baltimore and Miami, we conducted experimental, three-part tests in order to assess the magnitude of random differences in treatment that inevitably occur as part of the testing process.

Summary of Findings

The metro areas of Baltimore and Miami were not included in the Phase I sample because that sample was drawn to maximize comparability with results from the 1989 Housing Discrimination Study. But given the growth in minority population that has occurred in these metropolitan areas, future nationwide estimates of discrimination against blacks and Hispanics should include them. Incorporating the two new metro areas in the national estimates does not significantly change the results reported in Phase I of HDS2000. Therefore, these updated estimates re-confirm the validity of the findings reported in Phase I and provide a stronger baseline for future analysis of changes in discrimination against African Americans and Hispanics in large metropolitan areas nationwide.

By combining tests that were conducted in large metropolitan areas in Phase I of HDS2000 with tests conducted in smaller and medium-sized metropolitan areas in Phase II, this report provides rigorous statewide estimates of discrimination against African Americans in Alabama, California, Georgia, and New York, and against Hispanics in California:

- In Alabama, African Americans face high levels of discrimination in both rental and sales markets.
- In California, African American renters face significant levels of discrimination in housing availability, but not other forms of treatment, while African American

¹ HDS2000 is designed to measure the extent to which minority homeseekers experience adverse treatment when they look for housing in urban areas nationwide. The tests conducted for this study were not designed to assemble evidence of discrimination in individual cases. The question of when differential treatment warrants prosecution and the related question of whether sufficient evidence is available to prevail in court can only be resolved on a case-by-case basis, which might also consider other indicators of treatment than those reported here.

homebuyers face discrimination in availability, geographic steering, and financing assistance.

- Hispanic renters in California also face significant levels of discrimination overall, particularly with respect to housing availability, while Hispanic homebuyers appear to experience discrimination only with respect to financing assistance.
- In Georgia, African American renters face high levels of discrimination across most forms of treatment, while homebuyers experience systematic discrimination in inspections and geographic steering.
- In New York, African American renters face systematic discrimination in housing inspections, but not in other forms of treatment, while homebuyers face significant overall levels of discrimination.

Analysis of statewide results reveals no systematic pattern of differences in levels of discrimination between larger and smaller metropolitan areas. Comparing patterns of discrimination for housing units advertised in major metropolitan newspapers to units advertised in other sources suggests that the incidence of discrimination against African American homebuyers may be higher for units advertised in other sources.

Measurement Issues

A paired test can result in any one of three basic outcomes for any measure of treatment: 1) the white tester is favored over the minority; 2) the minority tester is favored over the white; or 3) both testers receive the same treatment (which may be either favorable or unfavorable). The simplest measure of adverse treatment is the share of all tests in which the white tester is favored over the minority. Because there are also tests in which minority testers receive better treatment than their white partners, we report both the incidence of white-favored treatment and the incidence of minority-favored treatment.

Gross and Net Measures. Although these simple *gross measures* of white-favored and minority-favored treatment are straightforward and easily understandable, they almost certainly overstate the frequency of systematic discrimination.² Specifically, differential treatment may occur during a test not only because of differences in race or ethnicity, but also because of random differences in the circumstances of their visits to the real estate agency. For example, in the time between two testers' visits, an apartment might have been rented, or the agent may

² We use the term "systematic discrimination" to mean differences in treatment that are attributable to a customer's race or ethnicity, rather than to any other differences in tester characteristics or test circumstances. This term is not the same as "intentional" discrimination, nor is it intended to mean that these differences would necessarily be ruled as violations of federal fair housing law.

have been distracted by personal matters and forgotten about an available unit. Gross measures of white-favored and minority-favored treatment include both random and systematic elements, and therefore provide *upper-bound estimates* of systematic discrimination.³

One strategy for estimating systematic discrimination, that is, to remove the cases where non-discriminatory random events are responsible for differences in treatment, is to subtract the incidence of minority-favored treatment from the incidence of white-favored treatment to produce a *net measure*. This approach essentially assumes that all cases of minority-favored treatment are attributable to random factors—that systematic discrimination never favors minorities—and that random white-favored treatment occurs just as frequently as random minority-favored treatment. Based on these assumptions, the net measure subtracts differences due to random factors from the total incidence of white-favored treatment. However, it seems possible that sometimes minorities may be systematically favored on the basis of their race or ethnicity. If so, the net measure subtracts not only random differences but some systematic differences, and may therefore understate the frequency of systematic discrimination.⁴

It is possible to adapt the basic paired testing methodology to directly observe how often random differences in treatment occur. Specifically, in two metropolitan areas, Phase II of HDS2000 conducted three-part tests. In these tests, a white tester was followed by two minorities or a minority tester was followed by two whites, all following the same protocols. Comparing the treatment of the two same-race testers provides a direct estimate of random (non race-based) differential treatment. This exploratory triad testing effort suggests that most, if not all, minority-favored treatment is random; it provides no convincing evidence that minority-favored treatment systematically exceeds differences in treatment of same-race testers. However, because these results are based on a relatively small number of tests in only two metropolitan areas, they should be viewed as preliminary and require further confirmation.

The body of this report presents both gross and net measures, because in combination, they indicate not only how often whites are favored over comparable minority homeseekers, but the extent to which white-favored treatment systematically exceeds minority-favored treatment.

³ Note that it is conceivable that random factors might *reduce* the observed incidence of white-favored or minority-favored treatment, so that the gross-incidence measure is technically not an absolute upper-bound for systematic discrimination.

⁴ Even when no statistical pattern of race-based differential treatment is observed, individual cases of discrimination may occur. Specifically, even if the gross incidence of white favored treatment is statistically insignificant, this does not mean that discrimination never occurred, but only that the number of cases was too small to draw any conclusions about systematic patterns across the sample as a whole. Similarly, for variables where the net measure is close to zero, there may in fact be instances of race-based discrimination, even though the overall pattern does not systematically favor one group.

These two measures provide upper- and lower-bound estimates of systematic discrimination against minority homeseekers.

Summary Measures. A visit with a rental or sales agent is a complex transaction, and may include many forms of favorable or unfavorable treatment. This report presents results for a series of fourteen individual rental treatment indicators and fifteen sales treatment indicators, but also combines these individual indicators to create *composite measures* for categories of treatment (such as housing availability or housing costs) as well as for the transaction as a whole. For rental tests, treatment measures include the availability of advertised and similar units, opportunities to inspect units, housing costs, and the encouragement and assistance from rental agents. For sales tests, measures include the availability of advertised and similar homes, opportunities to inspect homes, the neighborhood characteristics of recommended and inspected homes, assistance with mortgage financing, and encouragement and assistance from the sales agent.

Two types of composite measures have been constructed. *Consistency measures* reflect the extent to which the different forms of treatment that occur in a visit consistently favor one tester over the other. Specifically, tests are classified as white-favored if the white tester received favorable treatment on one or more individual items, while his or her partner received *no* favorable treatment. Tests were classified as “neutral” if one tester was favored on some individual treatment items and his or her partner was favored on even one item. Consistency measures were used in 1989 to summarize testing results across individual treatment indicators. In HDS2000, however, we also developed *hierarchical measures* by considering the relative importance of individual treatment measures to determine whether one tester was favored over the other. For each category of treatment measures and for the full set of measures, a hierarchy of importance was established *independently* of the testing results to provide an objective set of decision rules for comparing treatment across indicators.⁵

The body of this report presents both consistency measures and hierarchical measures. These alternative measures (including both lower-bound and upper-bound estimates of systematic discrimination) generally tell a consistent story about the existence of discrimination at the national, state, and metropolitan level.

Strengths and Limitations of This Research

Paired testing is a powerful tool for directly observing differences in the treatment that minority and white homeseekers experience when they inquire about the availability of

⁵ Again, it is important to emphasize the difference between methods used for the statistical analysis of paired testing results and methods used to assemble or assess evidence of unlawful conduct in an individual case. No pre-determined set of decision criteria can substitute for case-by-case judgements about test results.

advertised housing units. Despite the strengths of this methodology, HDS2000, like previous national paired testing studies, is limited in its coverage of metropolitan housing markets and the experience of minority homeseekers. The sample of real estate and rental agents to be tested was drawn from published advertisements and the economic characteristics of tester teams were matched to the characteristics of the advertised units. However, not all housing units for sale or rent are advertised, not all real estate and rental agents use advertising to attract customers, and not all homeseekers rely upon published advertisements in their housing search. Therefore, results presented here do not necessarily reflect the experience of the typical minority homeseeker, but rather of homeseekers qualified to rent or buy the average housing unit advertised in a readily available information source.

Moreover, the results presented here do not encompass all phases of the housing market transaction. HDS2000, like most paired testing studies, focuses on the initial encounter between a homeseeker and a rental or sales agent. Additional incidents of adverse treatment may occur later in the housing transaction, when a renter submits an application or negotiates lease terms, or when a homebuyer makes an offer on a particular unit or applies for mortgage financing. In spite of these important limitations, Phase II of HDS2000 provides rigorous estimates of the incidence of discrimination in rental and sales markets of two additional large metro areas and for both large and smaller metro areas in four states.

Executive Summary	i
Background	i
The HDS2000 Methodology	ii
Summary of Findings.....	iii
Measurement Issues	iv
Strengths and Limitations of This Research.....	vi

1. BACKGROUND AND INTRODUCTION

This report presents findings from the second phase of the latest national Housing Discrimination Study (HDS2000), sponsored by the Department of Housing and Urban Development (HUD) and conducted by the Urban Institute. HDS2000 is the third national paired-testing study sponsored by HUD to measure patterns of racial and ethnic discrimination in U.S. housing markets. The first phase of HDS2000 rigorously measured current levels of adverse treatment against African Americans and Hispanics for large metropolitan areas nationwide and tracked significant changes in these levels since 1989. It concluded that discrimination still persists in both rental and sales markets of large metropolitan areas nationwide, but that its incidence has generally declined since 1989.¹ Phase I also produced metropolitan-level estimates of adverse treatment for African American and Hispanic homeseekers in twenty metropolitan areas.

Phase II of HDS2000 extends the paired testing methodology to produce three new sets of findings. First, Phase II provides the first national estimates of discrimination against Asians and Pacific Islanders (APIs) living in large metropolitan areas throughout the United States. Second, it provides state-level estimates of discrimination against African Americans and Hispanics that cover both large and smaller metropolitan areas.² Specifically, state-level results are available for black/white discrimination in Alabama, Georgia, California, and New York, and for Hispanic/non-Hispanic white discrimination in California. Finally, Phase II provides metropolitan-level estimates of discrimination against African Americans and Hispanics in Baltimore (black/white tests) and Miami (Hispanic/non-Hispanic white tests)—two major metropolitan areas that were not part of the Phase I sample. This report presents the state level estimates of discrimination for blacks and Hispanics and the Miami and Baltimore results. A companion report, *Discrimination in Metropolitan Housing Markets: Phase 2 - Asians and Pacific Islanders*, presents the national results for Asians and Pacific Islanders.

Paired Testing Methodology

In a paired test, two individuals—one minority and the other white—pose as otherwise identical homeseekers, with comparable housing needs and resources. Both testers visit a real estate or rental agent to inquire about the availability of housing, making the same requests and providing the same information about themselves. Each tester systematically records the

¹ See M.A. Turner, S. Ross, G. Galster, J. Yinger (2002) *Discrimination in Metropolitan Housing Markets: National Results from Phase I of HDS2000*. Washington, D.C.: U.S. Department of Housing and Urban Development.

² Phase II resources were also used to complete additional tests in two Phase I sites where local fair housing groups were not able to complete sufficient tests for metropolitan report cards.

information and assistance he or she receives from the agent. If the minority and white are treated differently in important ways, a test provides direct and powerful evidence of differences in the treatment minorities and whites experience when they search for housing.

Paired testing originated as a tool for fair housing enforcement, detecting and documenting individual instances of discrimination. Since the late 1970s, this methodology has also been used to rigorously measure the prevalence of discrimination across the housing market as a whole. When a large number of consistent and comparable tests are conducted for a representative sample of real estate and rental agents, the results directly measure patterns of adverse treatment based on a homeseeker's race or ethnicity.

For the results presented here, basic testing protocols largely replicated those implemented in Phase I and earlier paired testing research. However, based on recommendations from a workshop convened by the National Academy of Sciences³ and from fair housing practitioners, we enhanced our procedures for drawing samples of available housing units. Instead of relying upon the classified advertising sections of a single major newspaper in each metropolitan area, samples of available housing units were drawn from multiple advertising sources, including community newspapers, homeseeker guides, and the internet, as well as major metropolitan newspapers. This methodology more fully reflects metropolitan housing market as a whole.

Testers visited the sampled offices to inquire about the availability of these units. Both minority and white partners were assigned income, assets, and debt levels to make them equally qualified to buy or rent the advertised housing unit. Test partners were also assigned comparable family circumstances, job characteristics, education levels, and housing preferences. They took turns visiting sales or rental agents and systematically recorded the information and assistance they received about the advertised unit and/or other similar units, including location, quality and condition, rent or sales price, and other terms and conditions. Test partners did not compare their experiences with one another or record any conclusions about differences in treatment; each simply reported the details of the treatment he or she experienced as an individual homeseeker.⁴

³ A.W. Foster, F. Mitchell, and S.E. Feinberg (2002) *Measuring Housing Discrimination in a National Study: Report of a Workshop*. Washington, D.C.: National Academy Press.

⁴ HDS2000 is designed to measure the extent to which minority homeseekers experience adverse treatment when they look for housing in metropolitan areas nationwide. The tests conducted for this study were not designed to assemble evidence of discrimination in individual cases. The question of when differential treatment warrants prosecution and the related question of whether sufficient evidence is available to prevail in court can only be resolved on a case-by-case basis.

HDS2000 Study Scope

HDS2000 will ultimately involve four phases of paired testing. HUD’s goals for the study include rigorous measures of change in adverse treatment against blacks and Hispanics nationwide, site-specific estimates of adverse treatment for major metropolitan areas, statewide estimates of adverse treatment that encompass smaller metropolitan areas and adjoining rural communities, and new measures of adverse treatment against Asians and Pacific Islanders, American Indians, and persons with disabilities.

Phase II (with testing conducted in 2001) was designed to provide national estimates of discrimination against Asians and Pacific Islanders, statewide estimates of discrimination against blacks and Hispanics, and two additional metropolitan estimates. Moreover, in order to empirically observe differences in treatment that may occur randomly in the course of paired testing and to refine estimates of systematic discrimination, we conducted three-part tests in Baltimore and Miami. Each three-part test involved a minority tester followed by two white testers, or a white tester followed by two minority testers, all following the same protocols. Exhibit 1-1 summarizes the key design components of Phase II of HDS2000. This report presents only results regarding patterns of discrimination against African Americans and Hispanics.⁵

Exhibit 1-1: Phase II Study Scope

National Estimates	✓ national estimate of discrimination against Asians and Pacific Islanders
Metropolitan Estimates	<ul style="list-style-type: none"> ✓ two major metropolitan areas that were not covered during Phase I ✓ black/white testing in both sites ✓ black/white <i>and</i> Hispanic/non-Hispanic white testing in one site
State-Wide Estimates	<ul style="list-style-type: none"> ✓ metropolitan areas (large and small) in four states ✓ black/white testing in four states ✓ Hispanic/non-Hispanic white testing in one state ✓ Asian and Pacific Islander/white testing in one state
Sample of Available Housing Units	✓ advertisements drawn from multiple sources to more fully reflect units available in the local housing market
Estimating Systematic Discrimination	✓ three-part tests in the metropolitan report card sites
Total Number of Tests	✓ 2,012 of which 420 are three-part

⁵ For estimates of discrimination against Asians and Pacific Islanders, see – *Discrimination in Metropolitan Housing Markets: Phase 2 - Asians and Pacific Islanders*.

HDS2000, like previous national paired testing studies, is limited in its coverage of metropolitan housing markets and the experience of minority homeseekers. The sample of real estate and rental agents to be tested was drawn from newspaper advertisements, and the economic characteristics of tester teams were matched to the characteristics of the advertised units. However, not all housing units for sale or rent are advertised, not all real estate and rental agents use advertising to attract customers, and not all homeseekers rely upon advertisements in their housing search. Therefore, results presented here do not necessarily reflect the experience of the typical minority homeseeker, but rather of homeseekers qualified to rent or buy the average housing unit advertised in a publicly available information source.

Moreover, the results presented here do not encompass all phases of the housing market transaction. HDS2000, like most paired testing studies, focuses on the initial encounter between a homeseeker and a rental or sales agent. Additional incidents of adverse treatment may occur later in the housing transaction, when a renter submits an application or negotiates lease terms, or when a homebuyer makes an offer on a particular unit or applies for mortgage financing. Despite these limitations, HDS2000 provides the most complete and up-to-date information available about the incidence and severity of housing market discrimination against minority homeseekers in large metropolitan areas of the United States today.

Organization of the Report

The remainder of this report consists of four chapters. Chapter 2 presents the methodology implemented in Phase II of HDS2000, including the samples of metropolitan areas in which tests were conducted, the procedures used to draw samples of available housing units in each of these metropolitan areas, the testing protocols implemented for both rental and sales housing, and the statistical procedures used to estimate the incidence of adverse treatment. Chapter 3 presents the most current national estimates of adverse treatment against African American and Hispanic renters and homebuyers, reflecting results of sales tests conducted in Baltimore and Miami and the revised treatment measures. Chapter 4 presents state-level estimates of adverse treatment against African Americans and Hispanics, incorporating both large and smaller metropolitan areas. Chapter 5 presents potential variations in adverse treatment for blacks and Hispanics by different type of advertisement sources that they used to search housing. A series of technical annexes accompany this report, including results from the three-part tests conducted in Baltimore and Miami to estimate the incidence of random differences in treatment that occur during the testing process and to offer new insights on estimates of systematic racial and ethnic discrimination.

2. PHASE II DESIGN AND METHODOLOGY

Although the paired testing methodology originated as a tool for fair housing enforcement, it has been successfully adapted for research purposes. In order to yield reliable measures of differential treatment in housing market transactions, paired testing must be applied to a representative sample of housing providers or available housing units in selected markets, and must adhere to highly standardized protocols. Phase II of HDS2000 builds upon the experience of Phase I to enhance and extend the paired testing methodology, producing state-level estimates of discrimination against African Americans and Hispanics that cover both large and smaller metropolitan areas. In addition, Phase II improved the procedures for sampling available housing units to draw from multiple advertising sources, and conducted three-part tests in two major metropolitan areas to empirically estimate the incidence of random differences in tester treatment. This chapter describes the sampling procedures, testing protocols, and analysis techniques implemented in Phase II of HDS2000.

Sampling

Sampling was based on an *integrated two-stage design*. In the first-stage, sites were selected with certainty to provide maximum coverage of the African American or Hispanic population within a state's metropolitan areas. In addition, two metropolitan areas were added to the national sample of sites selected in Phase I. In the second stage of selection, ads for rental and sales housing were selected with probability sampling from multiple advertising sources covering the sample sites during the testing period.

State Samples of Metropolitan Populations. Phase II of HDS2000 features an initial set of state-level estimates for differential treatment of blacks and Hispanics in metropolitan housing markets of varying size. These estimates were designed to cover both large metro areas (like those included in Phase I) and smaller areas (which were either excluded from the Phase I sampling frame or had a very low probability of selection). Including these smaller metro areas provides new information about the incidence of discrimination in areas where minority populations are smaller and where fair housing enforcement may have been less extensive during the 1990s. Although the cost of producing a large number of metropolitan report cards for these smaller metro areas would be prohibitive, there is reason to believe that the incidence of differential treatment in smaller metropolitan communities may vary considerably from place to place. Aggregating results to the state level makes sense, both because small metro areas are more similar (in racial/ethnic composition and fair housing enforcement environment) within states than across the nation as a whole, and because state governments receive federal funding for fair housing enforcement activities (under the Fair Housing Assistance Program). States where at least one metropolitan area was included in the

Phase I sample were considered for selection, so as to yield the largest possible state-wide sample sizes given the available resources.

We began by identifying eight potential states for black/white testing—Alabama, California, Florida, Georgia, Louisiana, Michigan, New York, and Texas—states in which at least one major metropolitan area was included in the Phase I sample. We used 1990 Census counts of black population to rank the metropolitan areas in each state, in order to identify those states that would only require the addition of only three or four sites in Phase II to achieve overall coverage of 75 percent or more of the black metropolitan population in the state. All states but Texas satisfied this criterion. Then, based on discussions with HUD, we selected Alabama, California, New York, and Georgia for inclusion in Phase II. Exhibit 2-1 identifies the Phase I and Phase II testing sites for each of these states and the resulting coverage of each state's total metropolitan black population.

We applied the same approach to select a state for Hispanic/non-Hispanic white testing. We used 1990 Census Hispanic population counts to rank the MSAs for California, Florida, and Texas. In Florida and California, the addition of four or five testing sites to those already included in the Phase I sample would yield overall coverage of 75 percent or more of the Hispanic metropolitan population in the state. Subsequent discussions with HUD led to the selection of California, where the combination of Phase I and Phase II sites covers 80 percent of the state's metropolitan Hispanic population (see Exhibit 2-2).

Exhibit 2-1: States Selected for Black/White Testing in Metropolitan Areas* and Sample Sizes

ALABAMA		# Black Tests (Rental/Sales)		CALIFORNIA		# Black Tests (Rental/Sales)	
MSA / PMSA				MSA / PMSA			
Birmingham **		77/66		Los Angeles **		69/68	
Mobile		45/40		Oakland		45/44	
Montgomery		35/30		Riverside/San Bernardino		38/33	
Huntsville		18/16		San Diego		28/26	
				San Francisco		22/21	
		Total	175/152			Total	202/192
% of Metro Black Population: 78%				% of Metro Black Population: 81%			
GEORGIA		# Black Tests (Rental/Sales)		NEW YORK		# Black Tests (Rental/Sales)	
MSA / PMSA				MSA / PMSA			
Augusta		35/36		Buffalo		23/25	
Atlanta **		81/78		Nassau-Suffolk		46/44	
Columbus		27/29		New York**		75/68	
Macon/Warner/Robins **		69/73		Rochester		21/20	
Savannah		30/31					
		Total	242/247			Total	165/157
% of Metro Black Population: 93%				% of Metro Black Population: 94%			

* When MSA boundaries include portions of two or more states, only the state specific portion of that MSA had testing conducted in it. For instance, Augusta GA-SC MSA had testing conducted only in the GA portion of the MSA for Phase II.

** Phase I sites

Exhibit 2-2: State Selected for Hispanic/Non-Hispanic White Testing in Metropolitan Areas and Sample Sizes

CALIFORNIA	# Hispanic Tests (Rental/Sales)
MSA / PMSA	
Anaheim/Santa Anna	43/40
Los Angeles **	75/69
Oakland	22/20
Riverside/San Bernardino	52/54
San Diego**	69/74
San Jose	21/20
San Francisco	20/20
Total	302/297

% of Metro Hispanic Population: 80%

** Phase I sites

Approximately 90 rental tests and 90 sales tests were conducted as part of Phase II in each of Alabama, Georgia, and New York, while in California (where more sites had to be included to achieve acceptable coverage rates) we conducted over 120 black/white rental and sales tests, and more than 220 Hispanic/non-Hispanic white tests. In each state, tests were allocated across Phase II metro areas in proportion to the size of their black or Hispanic population. By combining these tests with tests completed in Phase I of HDS2000, we generally expect to be able to detect net differences in treatment that exceed 5 to 7 percentage points at a 95 percent confidence level, although the statistical power of individual estimates may vary.

Major Metropolitan Areas. An additional objective of Phase II of HDS2000 was to extend the Phase I sample of major metropolitan areas with significant representation of African Americans and Hispanics. Therefore, we first assembled 1990 Census data (the most recently available at the time of this analysis) on total black and Hispanic population counts for all MSAs with central cities whose populations exceeded 100,000. Apart from the metro areas selected into Phase I, we found that the Miami-Hialeah PMSA contained a sufficiently large Hispanic population (of just under one million) that it would have been designated self-representing in the Hispanic portion of the Phase I HDS if the sample had been freshly designed using 1990 Census data.

When we examined the rankings of black population in our metropolitan area frame, we found that Baltimore was the next largest MSA that had *not* been selected into the sample in Phase I. With over 600,000 African Americans in 1990, Baltimore would have had a selection

probability of roughly 0.6, if a new frame had been constructed with 1990 census data. After Baltimore, we found that six metro areas which were not selected into Phase I had 1990 black populations clustered in the range of roughly 400,000 to 420,000. These included Dallas, St. Louis, Norfolk, Newark, Miami and Jersey City. Of these, Miami had the added attraction of already being designated for Hispanic testing. To take advantage of the logistical and cost benefits of working in a single site we selected the *Miami-Hialeah PMSA* for black/white testing in Phase II.

For both Baltimore and Miami, target sample sizes were set at 72 tests per tenure, per racial group. This is the same sample size as was adopted for metropolitan areas in the Phase I sample. This target was set to ensure that at the metropolitan level, differences between white-favored and minority-favored treatment as small as 10 percentage points could be discerned at a 95 percent level of statistical significance.

Sample of Advertised Housing Units. The basic objective of a paired testing study is to observe the relative treatment that housing agents provide to white and minority homeseekers in the private market. Because we are measuring agent behavior, we would ideally draw a representative sample of rental and sales agents, where an agent's probability of selection reflects his or her share of available housing units. In addition, our sampling methodology needs to provide information about housing being offered by each agent. This information allows both members of a testing team to be assigned characteristics (such as household size and income) and preferences (such as housing type and location) that correspond to housing that an agent actually has to offer.¹

The three national paired testing studies conducted to date have all relied upon classified advertisements in major metropolitan newspapers to generate samples of rental and sales agents. The Housing Market Practices Study (HMPS, conducted in the late 1970s) drew a single sample of advertisements from the Sunday classified section of each metropolitan area's primary newspaper (Wienk et al 1979). Tester teams were assigned characteristics and preferences consistent with the sampled housing units, and visited the corresponding agents inquiring generally about available housing. In the 1989 Housing Discrimination Study (HDS), this methodology was refined to involve weekly samples of available housing units, again drawn from the classified advertising sections of each metropolitan area's major newspaper (Turner, Struyk, and Yinger 1989). This refinement allowed testers to begin each visit by inquiring about a particular housing unit, making the tests more credible and allowing both white and minority testers to send agents the same implicit signals about housing preferences. Phase I of

¹ For a more detailed discussion of sampling principles, see chapter 2 of *Research Design and Analysis Plan for Housing Discrimination Study 2000*, The Urban Institute, March 2000.

HDS2000 replicated this approach, drawing weekly samples of advertisements from the Sunday classified section of each metropolitan area's major newspaper.²

The weekly ad-sampling methodology offers several important benefits. It yields a representative sample of housing agents who use the major metropolitan newspaper to advertise available units, where an agent's probability of selection is proportionate to his or her share of all units advertised in this way. Because metropolitan newspapers are readily available, regardless of race, ethnicity, or other characteristics, this sampling frame includes agents who can realistically be accessed by any homeseeker. In addition, the weekly sampling methodology provides a consistent and credible starting point for each test, tying the characteristics and preferences of testers to housing actually available from the sampled agent, and sending consistent signals from both members of a tester team. Finally, this methodology addresses one of the major ethical concerns about paired testing—that it imposes an unreasonable cost burden on housing agents who have to spend time responding to testers' inquiries and potentially violates their expectations of privacy regarding these inquiries (Fix and Struyk 1992). By advertising in a widely available outlet, a housing agent is explicitly inviting inquiries from the general public.

Despite the many advantages of this sampling methodology, relying upon metropolitan newspapers to represent the housing market as a whole has significant weaknesses. Analysis of data from the 1989 HDS suggested that houses for sale in minority neighborhoods may be under-represented among advertisements drawn from a metropolitan area's major newspaper (Turner, Edwards, and Mikelsons 1991). Other research has suggested that housing providers in some white neighborhoods may also avoid newspaper advertising in order to minimize their exposure to minority customers (Galster, Freiberg, and Houk 1987). Moreover, during Phase I of HDS2000, several of the local testing organizations indicated that relatively few rental housing providers in their areas used the major metropolitan newspaper at all, while in other sites, the primary day for rental advertising was different from the primary day for sales ads (Sunday).³ Thus, there is growing sentiment that relying exclusively on advertisements drawn from the Sunday classified section of a single, metropolitan newspaper may not adequately represent rental and sales units available or the housing agents who are active in the market. This was a concern raised by several participants in a workshop convened by the National Academy of Sciences to review the HDS2000 methodology.

² In addition, Phase I of HDS2000 experimented with alternative methods for identifying and sampling available units, as discussed further below.

³ Note that concerns raised by local organizations almost all involved the rental market. Generally, local fair housing groups felt that the metropolitan ad sample adequately represented the sales market.

Although our Phase I sampling methodology basically replicated the 1989 HDS approach, we also experimented with two possible strategies for addressing the limitations of metropolitan newspapers ads. First, in four major metropolitan areas, we over-sampled newspaper advertisements from geographic areas that were under-represented in the newspaper sample. And, second, in five sites, we supplemented our ad sample with available housing units identified through alternative sources, including community newspapers, apartment- and home-seeker guides, church bulletin boards, and for sale and rent signs displayed on properties. These “non-ad” samples were targeted to neighborhoods that appeared to be excluded from our metropolitan newspaper sampling.⁴ We found both over-sampling and non-ad sampling to be technically feasible, though costly, and this experience helped inform our consideration of alternative sampling procedures. Analysis of Phase I data found no consistent differences across metro areas in levels of discrimination for different ad sources, but suggested that for some metro areas, relying exclusively on major metropolitan newspapers may understate discrimination against African Americans.

In Phase II of HDS2000 we drew samples of available housing units from multiple advertising sources, using a different information source each week for each metropolitan area. This strategy addresses the important limitations of our Phase I approach, providing more complete coverage of housing units available for sale and rent throughout the metropolitan market, while retaining its advantages. As discussed earlier, sampling on the basis of advertised housing produces a representative sample of rental and sales agents that reflects their share of the current market. It provides a consistent and credible entry point for the testing protocols, allowing both members of a testing team to send the same signals about their housing needs and preferences. And because it relies on widely available advertising sources, this approach does not raise new ethical or privacy concerns with respect to housing providers. By drawing from multiple sources, selected to maximize coverage of geographic areas and market segments, we hope to better represent the full range of available housing units. And by rotating across different ad sources from week to week, we will avoid the problem that a unit advertised in multiple sources might have a higher probability of selection in any given week’s sample.

Four basic steps were required to produce samples for each Phase II site:

- Select a set of advertising sources that provides reasonably complete coverage for the metropolitan housing market.
- Develop a schedule for rotating across sources on a weekly basis.

⁴ For a more detailed discussion of these exploratory sampling methods, see chapter 2 of *Research Design and Analysis Plan for Housing Discrimination Study 2000*, The Urban Institute, March 2000.

- Establish an efficient sampling protocol for each advertising source.
- Draw weekly ad samples.

Select advertising sources. For each metropolitan area selected for Phase II testing, we assembled an inventory of potential advertising sources. Drawing from media directories, the internet, and local informants, we prepared a list of newspapers, internet sites, and guides that area housing agents use to advertise rental and sales units. Excluded from this inventory were foreign language sources, sources with very small circulation or ad volumes, sources produced by a single real estate or rental company, sources that require the user to specify housing preferences in order to obtain listings, and sources that are not readily available to the general public. Based upon this inventory, we selected a set of sources that provided reasonably complete coverage of rental and sales advertisements for the metropolitan housing market as a whole. A different set of sources was typically selected for rental advertising than for sales advertising. One or more major metropolitan dailies were always included among the selected sources, although in some cases we found that the primary day for housing advertisements differed between newspapers or for rental and sales ads. City and suburban community papers were included if they provided a reasonable volume of advertisements for specific geographic sub-areas. Similarly, minority newspapers were selected if they had reasonably large ad volumes and appeared to cover geographic areas or sub-markets not otherwise represented. We included internet sources if local informants indicated that they were widely utilized and if they offered a significantly different (or larger) selection of advertisements than published sources.⁵ Finally, we included free apartment-seekers and/or homeseekers guides and advertising circulars if they were available locally. Annex 1 identifies the actual sources selected for each metro area, and the share of tests conducted for units advertised in major metropolitan newspapers compared to other types of source.

Develop a rotational schedule. Once a reasonable set of advertising sources was selected for a metropolitan area, we developed a schedule for rotating across sources on a weekly basis. Our goals in developing this schedule were to minimize the overlap between sources that might be used in the same week, to sample on the most appropriate day of the week for each source, and to ensure an adequate number of advertisements from which to sample each week. Thus, a source that covered all or most of a metro area (such as a major metro newspaper or a metro-wide internet site) would be the only source utilized in a given week. In contrast, several sources that targeted different geographic sub-areas might be combined in the same week. Finally, sources that were published monthly rather than daily or

⁵ When internet sites included essentially the same ads as other sources, we were reluctant to send out large numbers of testers indicating that they found an ad on the internet for fear of raising suspicion and risking disclosure of the study. Despite the growing use of personal computers and the internet, many households—particularly minorities and lower-income households—do not have access to this information source.

weekly, were generally utilized during the weeks when they are first released. Exhibit 2-3 provides an illustrative example of a typical rotational schedule.

Exhibit 2-3: Illustrative Ad-Sampling Plan for One Metropolitan Area

WEEK	RENTAL AD SOURCE	FOR-SALE AD SOURCE
1	Major metro newspaper #1	Major metro newspaper #1
2	Classified ads from three community newspapers, each serving a different geographic sub-area	Classified ads from three community newspapers, each serving a different geographic sub-area
3	Major metro newspaper #2	Major metro newspaper #2
4	Monthly apartment-seekers guide	Internet version of home sales ads from 7 suburban papers (single publisher)
5	Major metro newspaper #1	Major metro newspaper #1
6	Classified ads from three community newspapers, each serving a different geographic sub-area	Classified ads from three community newspapers, each serving a different geographic sub-area
7	Major metro newspaper #2	Major metro newspaper #2
8	Monthly apartment-seekers guide	Internet version of home sales ads from 7 suburban papers (single publisher)

Establish sampling protocols. For each advertising source to be utilized, we developed a specific sampling protocol, building on our experience from Phase I. Specifically, in Phase I, two basic sampling protocols were applied, depending upon the physical lay-out of the classified advertising sections. The first protocol—spatial sampling—used a series of cardboard stencils with holes at random intervals to select blocks of text from each page of newspaper advertising. Then, any eligible ads within these blocks were included in the sample. The second basic protocol—systematic sampling—used randomly generated numbers to select a starting point, and then sampled every “nth” ad to yield the target sample size. Both of these procedures require advance information about the lay-out of advertising pages, the approximate volume and density of ads, and the target sample size to be drawn. In Phase II, only systematic sampling method was utilized.

Not all advertised housing units are eligible for inclusion in our sample. Some types of ads are not suitable for our paired testing protocols. For example, subsidized rental housing units must be excluded, because they impose specialized income and other eligibility criteria for tenants, and homes for sale by owner are excluded because they do not contribute to the

sample of housing *agents* active in the local housing market. Phase II sampling protocols made only three changes to the eligibility criteria used in Phase I:

- Co-operative housing units were *included* among units for sale, because in some housing markets they represent an important source of entry-level homeownership opportunities, and because they do not differ significantly from condominiums with respect to the initial application and inspection process.
- Rental units in small buildings (fewer than four units) were *included*, because small properties often constitute a substantial share of the local rental market and because the owner may own additional properties (making him or her subject to federal fair housing laws).
- Manufactured or mobile homes were *included* among units for sale *or* rent if they were already installed on a site, because in smaller metropolitan areas they may represent an important source of affordable housing.⁶

Draw weekly samples. Once a Phase II site was ready to begin testing, we drew ad samples on a weekly basis, applying the site-specific rotational schedule and sampling protocols outlined above. Based on experience from Phase I, the weekly samples were two to three times larger than the target number of tests to be conducted in a given week, in part because some advertisements that appear to be eligible for inclusion in the sample turn out to be ineligible when further information is gathered on site, and in part because some advertised housing units are no longer available by the time testers call to schedule a visit. Each week we drew roughly equal numbers of ads for a given site. To the greatest extent possible, we combined ad sources so that the ad volume of the frame sets was roughly equal from week to week, making the sampling rates approximately the same. Within a given week, all ad sources had the same sampling rate applied to generate the ads for testing. This means that a proportionate stratified sample was drawn across frame sources in a given week, with each frame source representing a different stratum.

Although specific sampling protocols varied by site and source of advertisements, the basic process consisted of the following six steps:

- Prepare the sampling frame, removing pages that do not include any eligible ads.
- Apply the sampling protocol developed for the site and ad source to randomly select the target number of advertisements.
- Verify the eligibility of each advertisement as it is selected for inclusion in the sample.

⁶ Mobile homes being sold by dealerships were not included.

- Record all the information from the advertisement for transmission to the local testing organization.
- Once the sample has been selected, randomize the sequence of advertisements in the sample, so that the order in which ads are used to initiate tests does not correspond to the order in which they appear in the ad source or the order in which they were drawn into the sample.
- Transmit the sample to the local testing organization.⁷

Each testing site received one rental sample and one sales sample each week, though not always on the same day each week. If a sample proved to be too small for a particular site in a given week, additional sample units were drawn from the same advertising source at the request of the testing organization.

Analytic Weights. Analytic weights were generated to produce national estimates for the population of inference, which in HDS2000 comprises the collection of housing agents who interact with minority households seeking to purchase or rent a home and who use housing advertisements as their entryway into the housing market. More specifically, we developed a model-based weighting approach that balances the sample by stratum using Census 2000 data. The weights are *model based* in that they rely on a plausible “model” that posits the distribution of housing agents being distributed like population. Specifically, the model assumes that the percentage distribution of minority population across sampling strata reflects the percentage distribution of agents who serve minority homeseekers across those strata.

The methodology for calculating the analytic weights is relatively straightforward. It involves the creation of a two-factor weight:

$$AWT = SWT \times POP_ADJ \quad (1)$$

Where AWT denotes the *analytic weight*, SWT represents the first stage sampling weight, and POP_ADJ represents a *population adjustment* using Census 2000 data (calculated separately for each tenure).

The stage-one sampling weight is simply the reciprocal of a site’s selection probability:

⁷ As discussed further below, Phase II of HDS2000 developed a web-based data entry system for transmitting and managing data. Therefore, ad sampling information was entered into this system by Urban Institute staff and immediately became available to local testing coordinators on a secure web site.

$$\text{SWT}(i) = 1 \quad (2)$$

since all sites were chosen with certainty. The population adjustments, POP_ADJ, represent enhancements to the sampling weights that align the sample to known Census 2000 population distributions across our sampling strata. Again, since all sites are chosen with certainty, each site forms a stratum. The adjustments simply comprise the ratio of the site's blacks and Hispanics population relative to the total blacks and Hispanics population of all sites.

For individual metropolitan estimates, tests were weighted equally. Given the nature of the population of inference, we chose not to incorporate differential weighting associated with weekly fluctuations of tester productivity and ad volume. Similarly, we do not consider the source of the advertisement when developing weights because no information is available concerning the population of available housing stock that is directly and indirectly represented by these sources.

Field Implementation and Paired Testing Protocols

Phase II of HDS2000 largely adopted the testing procedures and protocols that were implemented in Phase I, making only modest changes based upon problems that arose in our Phase I experience. In Phase II, the Urban Institute designed and deployed a paperless, web-based system for entering, transmitting and managing all testing data. This system—known as CODE—did not change the testing protocols or field procedures, but it did significantly enhance the speed and reliability of data collection and exchange. Phase II field implementation was managed by Progressive Management Resources (PMR) under the supervision of the Urban Institute's Director of Field Operations. PMR subcontracted with a local fair housing organization in each metro area to conduct the testing. Staff of these local testing organizations, designated as Test Coordinators, were responsible for the day-to-day testing activities, directing testers and ensuring that tests were completed according to established procedures and protocols. This section describes the field guidelines and procedures implemented in Phase II, including procedures involved in 1) preparing to test, 2) conducting the test, and 3) following the test. Exhibit 2-4 provides a graphic overview of the field implementation procedures for Phase II of HDS2000.

Preparing to Test. For each advertised housing unit selected for testing, Urban Institute staff prepared a Test Authorization Form (TAF), which was transmitted to the local testing organization via the CODE system. Each test was identified by a unique control number, and the TAF specified the parameters of the test structure:

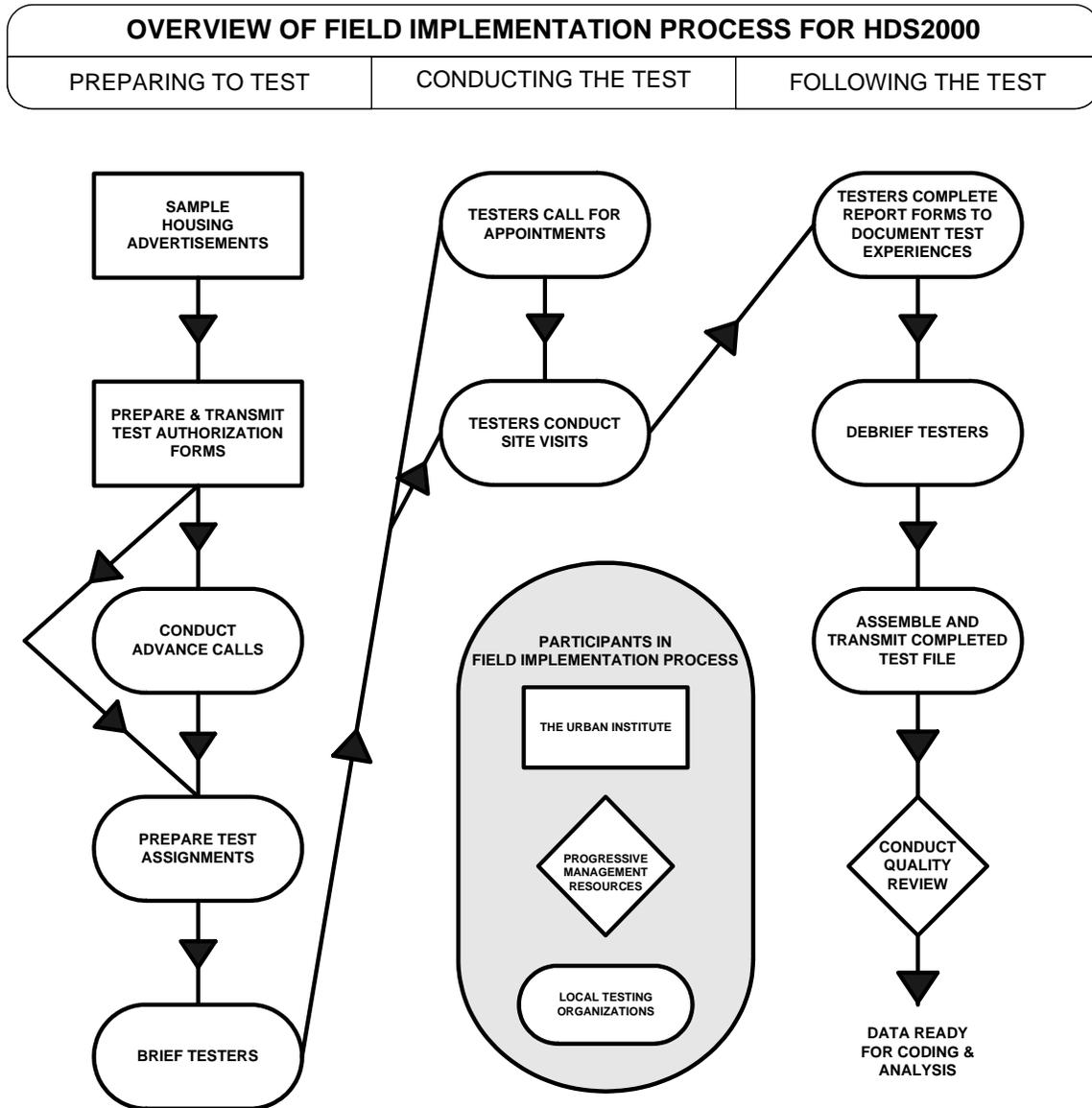
- Transaction Type – the test tenure, whether rental or sales;
- Testing Type – the racial/ethnic group identified for the particular test;

- Required Sequence – the randomly assigned order (minority/non-minority) in which the testers should make their test visits;
- Sales and Rental Information – the type of housing (single-family or condo, furnished or unfurnished) of the advertised unit; and
- Ad Information – the information from the newspaper advertisement (name of paper, edition, location of ad), including ad copy.

Local testing organizations were required to use the TAFs they received each week in order, and to begin by making advance calls both to confirm the eligibility of the advertised units and to obtain information needed to make credible test assignments. Advance calls were made for all rental tests. For sales tests, advance calls were only made when the ad did not state a location of the home, a price for the home, or the number of bedrooms for the home. Advance callers were instructed to obtain specific pieces of information about every advertised unit, such as the exact date of availability (for rentals); the housing price; the number of bedrooms; and the address of the apartment or home. In the case of a rental test, if the advertised unit was no longer available, the advance caller inquired about other units that might be coming available. In order to facilitate the test visits, the advance caller also asked about office hours and whether or not an appointment was needed to view the housing or speak with a housing provider.⁸

⁸ Advance callers were required to make at least five attempts to reach a housing provider (calling at different times of the day on different days) before a TAF could be deemed ineligible.

Exhibit 2-4: HDS2000 Field Implementation Overview



Personal, household and financial characteristics, along with a detailed set of instructions, were provided to each tester prior to conducting a test.⁹ Responsibility for developing tester characteristics was shared by the Urban Institute and Test Coordinators. Test Coordinators developed the tester's personal information, such as their current employer, names of household members, and names of creditors, sometimes using the tester's real characteristics, if appropriate. Extensive training was provided to Test Coordinators on how to assign personal characteristics to testers (e.g., employers and occupations to avoid). Test Coordinators also determined other test characteristics, such as number of bedrooms to request and type of approach, using information obtained during the advance phone call. Financial characteristics assigned to testers and housing requests to be made by testers were automatically assigned by the CODE system, based on the characteristics of the advertised housing unit to be tested:

- minimum number of bedrooms acceptable for the household;
- area or geographic preference;
- reason for moving;
- monthly and annual income for the tester and everyone in the tester's household;
- total household income;
- length of time on the job;
- household assets and debts;
- credit standing; and
- length of time at current residence.

Test Coordinators were required to meet with each tester, individually and in person, prior to a test being conducted. During this initial briefing, the Test Coordinator was responsible for: reviewing the test assignment form with the tester and answering any questions about assigned characteristics, instructions, and/or testing procedures; providing the tester with the appropriate test forms and materials; helping the tester develop a "cheat sheet" for sales tests listing detailed financial information from the Test Assignment form; and reviewing procedures for conducting the test and completing the test report forms. In addition, testers were provided with a detailed set of instructions—or "script"—for every test assignment. These instructions detailed the standard set of tasks testers were expected to accomplish during their test, including how to approach the test site, what questions to ask, and how to end the visit. Annex

⁹ Each tester was provided with only one test assignment at a time and was required to complete that test before receiving another test assignment.

2 provides examples of Test Assignment Forms and the detailed instructions provided to both rental and sales testers.

Conducting the Test. HDS2000 required testers to make appointment calls for all sales tests and some rental tests. On sales tests, testers were not to mention the advertised home during this call and were also to refrain from providing their personal and financial information. Testers were also instructed not to commit to bring certain documents, such as tax returns or pay stubs, nor to agree to meet in advance with a lender to be pre-qualified for mortgage financing. If an agent was reluctant to make an appointment with the tester, perhaps stating that there were regular office hours, the tester could specify with the agent what time he or she planned to arrive during those hours in lieu of an actual appointment. While the standard approach for most rental tests was for the tester to “drop in” rather than making an appointment, appointment calls were required when the sampled advertisement did not provide the location of the available housing, when the advertisement indicated that an appointment was required, or when the advance call indicated that an appointment was required.

During their test visits, testers were trained to inquire about the availability of the advertised housing unit that prompted their visit, similar units (same size and price) that might be available, and other units that might meet their housing needs. They tried to inspect at least three housing units, making return visits or appointments with an agent if necessary, and in sales tests they recorded the address, size, and price of any other units that were recommended to them. In response to questions from the real estate or rental agent, testers provided information about their (assigned) household composition, financial characteristics, employment, and housing needs. They were trained to express no preferences for particular amenities or geographic locations, and they did not submit formal applications, agree to credit checks, or make offers to rent or buy available units. In conjunction with these basic testing protocols, testers were also trained to be convincing in the role of an ordinary homeseeker, obtain as much information as possible from the housing provider about available housing, and take notes in order to remember key information about what occurred during the test and what information was provided by the housing provider.

Following the Test. Following every test visit, each tester was required to complete a set of standardized reporting forms on the CODE system (provided in Annex 2).¹⁰ Test partners did *not* compare their experiences with one another or record any conclusions about differences in treatment; each simply recorded the details of the treatment he or she experienced as an individual homeseeker. The site visit report forms record observations made by the tester and information provided by the housing provider. For sales tests, in addition to a site visit report

¹⁰ Among the advantages of web-based data entry, the CODE system performed basic checks for data completeness and consistency as the data were entered, and made test reports immediately available for quality control reviews by local Test Coordinators and PMR's Regional Coordinators.

form, each tester completed a log of recommended homes. In addition, for a randomly selected sub-set of tests (approximately 10 percent), testers were required to compose test narratives. The test narrative provided a detailed, chronological accounting of the test experience. Testers did not know prior to their conducting a test if a narrative would be required. This served both to ensure that testers were conducting all tests with equal attention to established protocols and procedures, including taking notes, and to ensure against fabrication of tests.

After completing each test, testers were instructed to contact their Test Coordinator in order to arrange for an in-person debriefing. At the debriefing, the Test Coordinator was responsible for collecting all of the completed test forms, as well as any notes or other materials obtained by the tester; reviewing the forms to make sure they were filled out completely; and discussing any concerns the tester may have had about the test or any deviations they may have made from the test assignment or instructions. Many visits to real estate or rental agencies result in follow-up contact, and these contacts were systematically monitored and recorded. All follow-up contacts (including mail as well as telephone calls) were recorded on a Log of Follow-Up Contact, which documented when the follow-up was received, who initiated it, and the nature of the follow-up.

Using Paired Tests to Measure Discrimination

Data from a sample of standardized and consistent paired tests can be combined and analyzed to measure the incidence and forms of discrimination in urban housing markets. The remainder of this chapter describes the statistical techniques used to analyze data from Phase II of HDS2000 at both the national and state level. Specifically, we discuss basic measures of adverse treatment, the challenge of distinguishing systematic discrimination from random differences in treatment, rental and sales treatment indicators, summary indicators, and tests of statistical significance.

Gross and Net Measures. A paired test can result in any one of three basic outcomes for each measure of treatment: 1) the white tester is favored over the minority; 2) the minority tester is favored over the white; or 3) both testers receive the same treatment (which may be either favorable or unfavorable). The simplest measure of adverse treatment is the share of all tests in which the white tester is favored over the minority. This *gross incidence* approach provides very simple and understandable indicators of how often whites are treated more favorably than equally qualified minorities. However, there are instances in which minority testers receive better treatment than their white partners. Therefore, we report both the gross incidence of white-favored treatment and the gross incidence of minority-favored treatment.

Although these simple *gross measures* of white-favored and minority-favored treatment are straightforward and easily understandable, they may overstate the frequency of systematic

discrimination.¹¹ Specifically, adverse treatment may occur during a test not only because of differences in race or ethnicity, but also because of random differences between the circumstances of their visits to the real estate agency. For example, in the time between two testers' visits, an apartment might have been rented, or the agent may have been distracted by personal matters and forgotten about an available unit. Or one member of a tester pair might meet with an agent who is unaware of some available units. Gross measures of white-favored and minority-favored treatment include some random factors, and therefore provide *upper-bound estimates* of systematic discrimination.¹²

One strategy for estimating systematic discrimination, that is, to remove the cases where non-discriminatory random events are responsible for differences in treatment, is to subtract the incidence of minority-favored treatment from the incidence of white-favored treatment to produce a *net measure*. This approach essentially assumes that all cases of minority-favored treatment are attributable to random factors—that systematic discrimination never favors minorities—and that random white-favored treatment occurs just as frequently as random minority-favored treatment. Based on these assumptions, the net measure subtracts differences due to random factors from the total incidence white-favored treatment.

However, it seems unlikely that all minority-favored treatment is the result of random factors; sometimes minorities may be systematically favored on the basis of their race or ethnicity. For example, a minority landlord might prefer to rent to families of his or her own race or a real estate agent might think that minority customers need extra assistance. Other instances of minority-favored treatment might reflect a form of race-based steering, in which white customers are discouraged from considering units in minority neighborhoods or developments. The net measure subtracts not only random differences, but some systematic differences, and therefore probably understates the frequency of systematic discrimination. Thus, net measures provide *lower-bound estimates* of systematic discrimination,¹³ and they reflect the extent to which the differential treatment that occurs (some systematically and some randomly) is more likely to favor whites than minorities.

¹¹ We use the term “systematic discrimination” to mean differences in treatment that are attributable to a customer’s race or ethnicity, rather than to any other differences in tester characteristics or test circumstances. This term is not the same as “intentional” discrimination, nor is it intended to mean that these differences would necessarily be ruled as violations of federal fair housing law.

¹² Note that it is conceivable that random factors might *reduce* the observed incidence of white-favored or minority-favored treatment, so that the gross-incidence measure is technically not an absolute upper-bound for systematic discrimination.

¹³ Even when no statistically significant pattern of race-based differential treatment is observed, individual cases of discrimination may occur. Specifically, even if the net measure is not significantly different zero, there may in fact be instances of race-based discrimination, although the overall pattern does not systematically favor one group over the other. See Annex 3 for a discussion on tests of statistical significance.

It is possible to adapt the basic paired testing methodology to directly observe how often random differences in treatment occur. Specifically, in two metropolitan areas, Phase II of HDS2000 conducted three-part tests. In these tests, a white tester was followed by two minorities or a minority tester was followed by two whites, all following the same protocols. Comparing the treatment of the two same-race testers provides a direct estimate of random (non race-based) differential treatment. This exploratory triad testing effort suggests that most, if not all, minority-favored treatment is random; it provides no convincing evidence that minority-favored treatment systematically exceeds differences in treatment of same-race testers. However, because these results are based on a relatively small number of tests in only two metropolitan areas, they should be viewed as preliminary and require further confirmation. See Annex 4 for a discussion on the triad testing results.

Rental and Sales Treatment Indicators. A visit with a rental or sales agent is a complex transaction, and may include many forms of favorable or unfavorable treatment. This report presents results for a series of individual treatment indicators that reflect important aspects of the housing transaction. Many, but not all, of these indicators are common to both rental and sales tests. In selecting indicators for analysis, we have focused on forms of treatment that can be unambiguously measured, and appear to have real potential to affect the outcomes of housing search. Ultimately, other analysts may choose to focus on additional or alternative treatment indicators. But the indicators presented here provide a comprehensive overview of the treatment testers received during their visits to real estate and rental agents' offices.¹⁴

Indicators of adverse treatment in rental housing transactions address four critical aspects of the interaction between a renter and a landlord or rental agent. The first group of indicators focuses on the extent to which minority and white partners received comparable information in response to their inquiries about the availability of the advertised housing unit and other similar units that would meet their needs:

- Was the advertised housing unit available?
- Were similar units available?
- How many available units were available?

Testers not only inquired about the availability of housing units, but they also attempted to inspect units that were available for rent. Therefore the next group of treatment indicators

¹⁴ Note that the results presented here do *not* include differences in treatment that testers may have experienced during their appointment calls. Although discrimination may occur at this stage, we are not confident that agents are aware of a tester's race or ethnicity at the time of a telephone call, and therefore have decided to limit our analysis to the in-person visit.

focuses on whether minority and white partners were able to inspect the advertised housing unit and/or other available units:

- Was the advertised unit inspected (if available)?
- Were similar units inspected (if available)?
- How many units were inspected?

The third group of treatment indicators explores potential differences in the costs quoted to minority and white testers for comparable housing:

- How much was the rent for the advertised unit (if available)?¹⁵
- Were rental incentives offered?
- How large a security deposit was required?
- Was an application fee required?¹⁶

Finally, the last group of treatment measures for rental tests assesses the extent to which agents encouraged or helped minority and white testers to complete the rental transaction:

- Did the agent make follow-up contact?
- Was the tester asked to complete an application?
- Was the tester told that a credit check was required?¹⁷
- Were arrangements made for future contact?

Indicators of adverse treatment in sales housing transactions address five critical aspects of the interaction between a homebuyer and a real estate agent. The first group of indicators focuses on the extent to which minority and white partners received comparable information in response to their inquiries about the availability of the advertised home and other similar homes that would meet their needs:

- Was the advertised housing unit available?

¹⁵ For both rent and security deposit, we performed a manual match of addresses to confirm that the units seen by the white and minority partners were on the same street, in the same building, or were the same unit. Results were robust to this check. Any difference in dollar amounts between the white and minority testers was counted as a difference in treatment.

¹⁶ Requiring an application fee from one tester but not the other is viewed as unfavorable treatment because it raises the cost of housing search.

¹⁷ This indicator was not included in Phase I because the information needed to construct it was not available for HDS 1989.

- Were similar units available?
- How many units were available?

Testers not only inquired about the availability of homes, but they also attempted to inspect homes that were available. Therefore the next group of treatment indicators focuses on whether minority and white partners were able to inspect the advertised home and/or other available homes:

- Was the advertised unit inspected (if available)?
- Were similar units inspected (if available)?
- How many units were inspected?

The third group of treatment indicators explores potential differences in the neighborhoods where homes were made available for minority and white homebuyers:¹⁸

- Average percent white for neighborhoods where recommended homes were located.
- Average percent white for neighborhoods where inspected homes were located.

Real estate agents can play an important role in helping homebuyers learn about mortgage financing options. Therefore, the fourth group of sales treatment indicators assesses the assistance agents provided to minority and white homebuyers:

- Was help with financing offered?
- Did the agent “pre-qualify” the tester for mortgage financing?
- Were specific lenders recommended?

Finally, the last group of treatment measures for sales tests assesses the extent to which agents encouraged or helped minority and white testers to complete the sales transaction:

- Did the agent make follow-up contact?
- Was the tester told that he or she must be pre-qualified before seeing an agent?¹⁹
- Was the tester told he or she was qualified to buy a home?
- Were arrangements made for future contacts?

¹⁸ A difference in the average racial or ethnic composition of neighborhoods for white and minority testers was only counted as a difference in treatment if it exceeded 5 percentage points.

¹⁹ This indicator was not included in Phase I because the information needed to construct it was not available for HDS 1989.

Summary Indicators. In addition to presenting results for all of the individual treatment indicators discussed above, this report combines these individual indicators to create *composite measures* for categories of treatment (such as housing availability or housing costs) as well as for the transaction as a whole.²⁰ The first type of composite classifies tests as white-favored if the white tester received favorable treatment on one or more individual items, while his or her minority partner received *no* favorable treatment. Tests are classified as “neutral” if one tester was favored on some individual treatment items and his or her partner was favored on even one item. This approach has the advantage that it identifies tests where one partner was unambiguously favored over the other. But it may incorrectly classify tests as neutral when one tester received favorable treatment on several items, while his or her partner was favored on only one. This approach also classifies tests as neutral if one tester was favored on the most important item while his or her partner was favored on items of lesser significance. Therefore, it may understate the overall incidence of differential treatment across indicators, but nonetheless provides a very useful measure of the *consistency* of adverse treatment.

In addition to the consistency approach, *hierarchical* composites were constructed by considering the relative importance of individual treatment measures to determine whether one tester was favored over the other. For each category of treatment measures (and for the overall test experience), a hierarchy of importance was established *independent* of analysis of the testing results. For example, in the *availability* category, if the white tester was told that the advertised home was available, while the minority was told it was no longer available, then the white tester was deemed to be favored overall, even if the minority was favored on less important items. Exhibit 2-5 presents the decision rules used to create composite measures of differential treatment for both rental and sales tests. The hierarchical composites offer the advantage of reflecting important differences in the treatment of minorities and whites. But because random differences on a single treatment indicator may cause a test to be classified as white-favored or minority-favored, the gross hierarchical composite measures may over-state the incidence of systematic discrimination. Therefore, we present both *consistency* composites and *hierarchical* composites for the overall testing experience.

²⁰ Again, it is important to emphasize the difference between methods used for the statistical analysis of paired testing results and methods used to assemble or assess evidence of unlawful conduct in an individual case. No pre-determined set of decision criteria can substitute for case-by-case judgments about test results.

Exhibit 2-5: Construction of Hierarchical Composites

Advertised Unit Available?	1
Similar Units Available?	2
Number of Units Available	3
Advertised Unit Inspected?	1
Similar Units Inspected?	2
Number of Units Inspected	3
Rent for Advertised Unit	1
Rental Incentives Offered?	2
Amount of Security Deposit	3
Application Fee Required?	4
Follow-up Contact from Agent?	1
Asked to Complete Application?	2
Credit Check Required?	3
Arrangements for Future?	4
Advertised Unit Available?	1
Advertised Unit Inspected?	2
Rent for Advertised Unit	3
Similar Units Available?	4
Similar Units Inspected?	5
Number of Units Recommended	6
Number of Units Inspected	7
Rental Incentives Offered?	8
Amount of Security Deposit	9
Application Fee Required?	10
Follow-up Contact from Agent?	11
Asked to Complete Application?	12
Credit Check Required?	13
Arrangements for Future?	14

Advertised Unit Available?	1
Similar Units Available?	2
Number of Units Available	3
Advertised Unit Inspected?	1
Similar Units Inspected?	2
Number of Units Inspected	3
Steering – Homes Recommended	-
Steering – Homes Inspected	-
Help with Financing Offered?	1
Agent Pre-Qualified Tester?	2
Lenders Recommended?	3
Follow-up Contact from Agent?	1
Pre-Qualification Required?	2
Told Qualified to Buy?	3
Arrangements for Future?	4
Advertised Unit Available?	1
Advertised Unit Inspected?	2
Similar Units Available	3
Similar Units Inspected?	4
Steering – Homes Recommended	5
Number of Units Recommended	6
Steering – Homes Inspected	7
Number of Units Inspected	8
Help with Financing Offered?	9
Agent Pre-Qualified Tester?	10
Lenders Recommended?	11
Follow-up Contact from Agent?	12
Pre-Qualification Required?	13
Told Qualified to Buy?	14
Arrangements for Future?	15

2. PHASE II DESIGN AND METHODOLOGY.....	1
Sampling.....	1
Field Implementation and Paired Testing Protocols	12
Using Paired Tests to Measure Discrimination.....	17

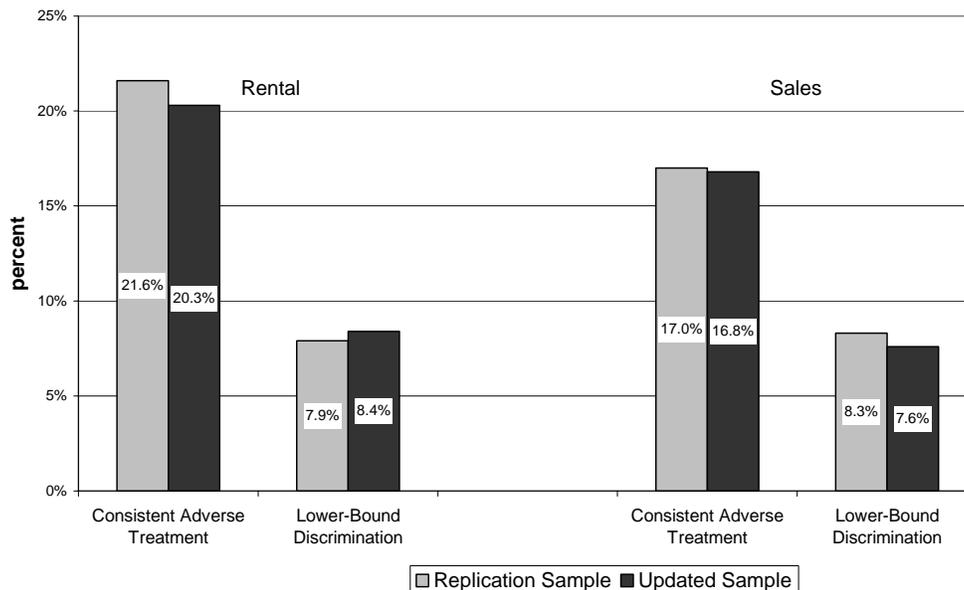
3. REVISED NATIONAL ESTIMATES OF DISCRIMINATION AGAINST AFRICAN AMERICANS AND HISPANICS

This chapter provides updated estimates of discrimination against African Americans and Hispanics in large metropolitan areas nationwide. The metro areas of Baltimore and Miami were not included in the Phase I sample because that sample was drawn to maximize comparability with results from the 1989 Housing Discrimination Study. Incorporating the two new metro areas in the national estimates does not significantly change the results reported in Phase I of HDS2000. But given the growth in minority population that has occurred in these metropolitan areas, future nationwide estimates of discrimination against blacks and Hispanics should include them. Therefore, these updated estimates re-confirm the validity of the findings reported in Phase I and provide a stronger baseline for future analysis of changes in discrimination against African Americans and Hispanics in large metropolitan areas nationwide.

Discrimination Against African Americans

Updated estimates of discrimination against African Americans yield essentially the same results as the Phase I “replication” estimates (see Exhibit 3-1¹).

Exhibit 3-1: Updated National Estimates of Discrimination Against African Americans



¹ Note that the revised national estimates of discrimination that are summarized in Exhibit 3-1 are based on a larger sample of metropolitan areas than the replication results reported in Phase I of HDS2000 and that some treatment measures have been slightly revised, as discussed in chapter 2.

Black renters face statistically significant levels of systematic discrimination in housing availability and inspections (see Exhibit 3-2). Overall, white renters are consistently favored over comparable blacks in 20.3 percent of tests (compared to 21.6 percent in the replication sample). And the updated lower-bound (net) estimate of discrimination against black renters is statistically significant at 8.4 percent (compared to 7.9 percent in the replication sample).

Exhibit 3-2: Revised National Estimates of Discrimination Against African American Renters

RENTAL TREATMENT MEASURES	2000/2001		
	% white favored	% black favored	net measure
Advertised unit available?	11.9%	8.1%	3.8% **
Similar units available?	14.2%	15.2%	-1.0%
Number units recommended	29.2%	22.9%	6.3% **
Overall availability	32.0%	27.4%	4.6% **
Advertised unit inspected?	14.9%	9.1%	5.9% **
Similar units inspected	9.5%	8.4%	1.1%
Number units inspected	22.9%	16.2%	6.8% **
Overall inspection	26.5%	19.3%	7.2% **
Rent for advertised unit	11.9%	10.8%	1.0%
Rental incentives offered?	9.6%	7.0%	2.5% **
Amount of security deposit	8.1%	5.6%	2.5%
Application fee required?	10.6%	13.6%	-3.0% **
Overall cost	21.5%	21.7%	-0.2%
Follow-up contact from agent?	2.9%	2.5%	0.4%
Asked to complete application?	17.1%	17.1%	0.0%
Credit check required?	18.9%	17.2%	1.7%
Arrangements for future?	14.9%	16.5%	-1.6%
Overall encouragement	36.3%	34.8%	1.5%
Overall hierarchical	50.1%	41.7%	8.4% **
Overall consistency	20.3%	16.9%	3.3% **

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.

Black homebuyers face statistically significant levels of discrimination in housing inspections, geographic steering, assistance with financing, and agent encouragement (see Exhibit 3-3). Overall, white homebuyers are consistently favored over comparable blacks in 16.8 percent of tests (compared to 17.0 percent in the replication sample). The lower-bound (net) estimate of discrimination against black homebuyers is statistically significant at 7.6 percent (compared to 8.3 percent in the replication sample).

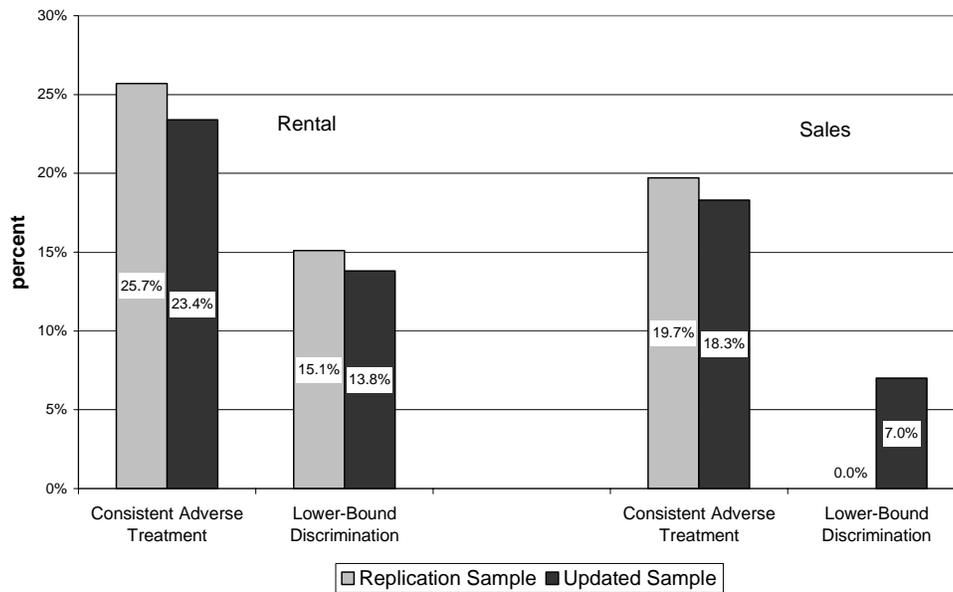
Exhibit 3-3: Revised National Estimates of Discrimination Against African American Homebuyers

SALES TREATMENT MEASURES	2000/2001		
	% white favored	% black favored	net measure
Advertised unit available?	15.0%	15.0%	0.0%
Similar units available?	18.2%	16.1%	2.1%
Number units recommended	46.0%	37.4%	8.5% **
Overall availability	46.2%	42.2%	4.1%
Advertised unit inspected?	18.1%	16.3%	1.8%
Similar units inspected?	21.4%	16.5%	4.9% **
Number units inspected	42.0%	32.6%	9.4% **
Overall inspection	41.7%	36.0%	5.7% **
Steering - homes recommended	17.3%	12.2%	5.1% **
Steering - homes inspected	11.8%	7.9%	3.9% **
Help with financing offered?	19.6%	17.3%	2.3%
Agent prequalified tester?	19.1%	14.2%	4.9% **
Lenders recommended?	18.6%	17.8%	0.8%
Overall financing	33.9%	28.9%	5.0% **
Follow-up contact from agent?	16.2%	14.6%	1.6%
Prequalification required?	19.4%	13.8%	5.6% **
Told qualified?	20.6%	12.9%	7.8% **
Arrangements for future?	6.0%	8.2%	-2.2% **
Overall encouragement	37.5%	31.6%	5.9% **
Overall hierarchical	52.4%	44.8%	7.6% **
Overall consistency	16.8%	12.1%	4.8% **
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.			

Discrimination Against Hispanics

Overall estimates for Hispanics also yield essentially the same results as reported in Phase I (see Exhibit 3-4²). However, the lower-bound estimate of systematic discrimination against Hispanic homebuyers becomes statistically significant with the addition of tests from the Miami MSA.

Exhibit 3-4: Updated National Estimates of Discrimination Against Hispanics



² Note that the revised national estimates of discrimination that are summarized in Exhibit 3-4 are based on a larger sample of metropolitan areas than the replication results reported in Phase I of HDS2000 and that some treatment measures have been slightly revised, as discussed in chapter 2. In addition, the replication results yielded an overall net measure of 4.9 percent for Hispanics, but this does not appear in the exhibit because it is not significantly different from zero.

Hispanic renters face statistically significant levels of systematic discrimination in housing availability, inspections, and housing costs (see Exhibit 3-5). Overall, non-Hispanic white renters are consistently favored over comparable Hispanics in 23.4 percent of tests (compared to 25.7 percent in the replication sample). The lower-bound (net) estimate of discrimination is statistically significant at 13.8 percent (compared to 15.1 percent in the replication sample).

Exhibit 3-5: Revised National Estimates of Discrimination Against Hispanic Renters

RENTAL TREATMENT MEASURES	2000/2001		
	% n-H white favored	% Hispanic favored	net measure
Advertised unit available?	11.3%	5.7%	5.5% **
Similar units available?	13.7%	11.6%	2.1%
Number units recommended	30.5%	20.4%	10.0% **
Overall availability	34.4%	22.0%	12.4% **
Advertised unit inspected?	12.3%	7.9%	4.3% **
Similar units inspected	9.7%	7.8%	1.8%
Number units inspected	22.1%	15.2%	6.9% **
Overall inspection	25.8%	17.7%	8.0% **
Rent for advertised unit	13.9%	8.8%	5.2% **
Rental incentives offered?	10.0%	6.9%	3.0% **
Amount of security deposit	9.6%	8.1%	1.5%
Application fee required?	9.0%	10.6%	-1.6%
Overall cost	23.0%	18.6%	4.4% **
Follow-up contact from agent?	3.0%	2.4%	0.5%
Asked to complete application?	17.3%	16.7%	0.7%
Credit check required?	16.6%	18.2%	-1.6%
Arrangements for future?	18.2%	17.0%	1.1%
Overall encouragement	35.9%	34.8%	1.1%
Overall hierarchical	52.7%	38.9%	13.8% **
Overall consistency	23.4%	18.4%	4.9%

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.

Hispanic homebuyers face statistically significant levels of systematic discrimination in geographic steering and assistance with financing (see Exhibit 3-6). Non-Hispanic white homebuyers are consistently favored in 18.3 percent of tests (compared to 19.7 percent in the replication sample). The lower-bound (net) estimate of discrimination against Hispanic homebuyers is now statistically significant at 7.0 percent, where this measure was not statistically significant in the replication sample.

Exhibit 3-6: Revised National Estimates of Discrimination Against Hispanic Homebuyers

SALES TREATMENT MEASURES	2000/2001		
	% n-H white favored	% Hispanic favored	net measure
Advertised unit available?	12.7%	14.8%	-2.1%
Similar units available?	17.3%	12.8%	4.5% **
Number units recommended	46.2%	39.4%	6.8% **
Overall availability	47.2%	43.1%	4.2%
Advertised unit inspected?	15.5%	18.4%	-2.8%
Similar units inspected?	18.8%	14.5%	4.3% **
Number units inspected	36.1%	38.5%	-2.4%
Overall inspection	38.5%	41.3%	-2.8%
Steering - homes recommended	17.1%	14.8%	2.3%
Steering - homes inspected	14.8%	10.4%	4.3% **
Help with financing offered?	24.3%	12.0%	12.4% **
Agent prequalified tester?	20.4%	14.9%	5.5% **
Lenders recommended?	21.9%	14.0%	7.9% **
Overall financing	38.2%	24.8%	13.4% **
Follow-up contact from agent?	15.6%	14.9%	0.7%
Prequalification required?	13.1%	15.2%	-2.1%
Told qualified?	19.8%	15.8%	4.0% **
Arrangements for future?	6.2%	5.4%	0.8%
Overall encouragement	34.7%	34.8%	-0.2%
Overall hierarchical	52.6%	45.6%	7.0% **
Overall consistency	18.3%	11.0%	7.3% **
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.			

3. Revised national estimates of discrimination against african americans and hispanics **Error! Bookmark not defined.**

Discrimination Against African Americans 1

Discrimination Against Hispanics 4

4. STATE ESTIMATES OF DISCRIMINATION AGAINST AFRICAN AMERICANS AND HISPANICS

Previous paired-testing studies of housing discrimination have focused primarily on producing rigorous national estimates. HDS2000 has gone further, reporting results for discrimination against blacks and Hispanics in 22 major metropolitan areas. However, it is very challenging (and costly) to conduct sufficient numbers of tests in each metropolitan area to produce statistically rigorous results. And it is almost certainly not feasible to conduct large numbers of tests in smaller metropolitan areas. Therefore, Phase II of HDS2000 explores the feasibility and usefulness of producing state-level estimates of discrimination. Pooling tests across several metropolitan areas in a state makes it possible to include medium and small metro areas and yields relatively powerful sample sizes. This chapter presents statewide results for four states, including black/white results for Alabama, California, Georgia, and New York as well as Hispanic/non-Hispanic white results for California. Annex 5 supplements these statewide findings, reporting results separately for large and smaller metro areas in each state. Annex 6 provides metropolitan level results for Baltimore and Miami.

Alabama

During the summer and fall of 2000 and 2001, 175 black/white rental tests and 152 black/white sales tests were conducted in four Alabama metropolitan areas. In 2000, as part of Phase I of HDS2000, 77 rental tests and 62 sales tests were conducted in Birmingham. In 2001, an additional 98 rental tests and 90 sales tests were conducted in Mobile, Montgomery, and Huntsville. These metropolitan areas account for 78 percent of Alabama's metropolitan black population.

Rental Testing. African Americans face significant discrimination when they search for rental housing in Alabama's metropolitan housing markets (see Exhibit 4-1). Whites are significantly more likely than comparable blacks to receive favorable treatment in housing availability and inspections. Specifically, white renters received more information about available rental units in 30.4 percent of tests, compared to only 17.9 percent of tests in which blacks received preferential treatment. And white renters received more favorable opportunities to inspect available units in 28.3 percent of tests, compared to only 11.9 percent of tests in which blacks were favored. For housing costs, however, blacks were significantly more likely to be favored than their white partners; black-favored treatment occurred in 22.6 percent of tests, while white-favored treatment occurred in 13.2 percent. Overall, whites were favored over comparable black renters in 52.9 percent of tests, compared to 32.8 percent in which blacks were favored. And whites were consistently favored over their black counterparts in 21.8 percent of rental tests. The lower-bound (net) estimates of systematic discrimination against black renters in Alabama are statistically significant for housing availability (12.5 percent),

housing inspections (16.3 percent), and the overall composite indicator (20.1 percent). However, the net estimate reflects statistically significant *black-favored* treatment for housing costs (9.3 percent).

Exhibit 4-1: Differential Treatment for Black Renters, Alabama

TREATMENT MEASURES	Alabama			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	11.8%	7.0%	4.7%	11.9%	8.1%	3.8% **
Similar units available?	14.8%	9.2%	5.6%	14.2%	15.2%	-1.0%
Number units recommended	27.4%	15.6%	11.7% **	29.2%	22.9%	6.3% **
Overall availability	30.4%	17.9%	12.5% **	32.0%	27.4%	4.6% **
Advertised unit inspected?	19.2%	8.6%	10.5% **	14.9%	9.1%	5.9% **
Similar units inspected	9.8%	3.9%	5.8% **	9.5%	8.4%	1.1%
Number units inspected	27.1%	9.2%	17.9% **	22.9%	16.2%	6.8% **
Overall inspection	28.3%	11.9%	16.3% **	26.5%	19.3%	7.2% **
Rent for advertised unit	6.6%	9.3%	-2.7%	11.9%	10.8%	1.0%
Rental incentives offered?	5.2%	8.3%	-3.1%	9.6%	7.0%	2.5% **
Amount of security deposit	9.0%	8.3%	0.7%	8.1%	5.6%	2.5%
Application fee required?	7.4%	12.0%	-4.6%	10.6%	13.6%	-3.0% **
Overall cost	13.2%	22.6%	-9.3% **	21.5%	21.7%	-0.2%
Follow-up contact from agent?	2.7%	2.3%	0.4%	2.9%	2.5%	0.4%
Asked to complete application?	22.3%	13.7%	8.6% *	17.1%	17.1%	0.0%
Credit check required?	12.0%	26.7%	-14.7% **	18.9%	17.2%	1.7%
Arrangements for future?	13.8%	18.7%	-4.9%	14.9%	16.5%	-1.6%
Overall encouragement	36.6%	35.3%	1.3%	36.3%	34.8%	1.5%
Overall hierarchical	52.9%	32.8%	20.1% **	50.1%	41.7%	8.4% **
Overall consistency	21.8%	17.0%	4.8%	20.3%	16.9%	3.3% **

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.

In general, patterns of discrimination are similar for Alabama’s primary metropolitan area (Birmingham) and the smaller metropolitan areas where testing was conducted in Phase II. Differential treatment on agent encouragement is more likely to favor whites in Birmingham, while favoring blacks in the smaller metros. There are fewer instances of white-favored treatment in the smaller metro areas on the overall housing cost indicator, making the net estimate of discrimination against whites statistically significant only for the smaller metros. In addition, the net measures of discrimination on housing inspection indicators are much higher and more statistically significant for Birmingham than for the other metros, as is its overall composite indicator.

Sales Testing. African American homebuyers in Alabama also face significant discrimination (see Exhibit 4-2). Whites are significantly more likely than comparable black homebuyers to receive favorable treatment in housing inspections (46.1 percent white-favored and 29.8 percent black-favored). In addition, the homes shown to white homebuyers were located in more predominantly white neighborhoods than those shown to blacks in 12.0 percent

of tests (compared to only 5.3 percent in which blacks were shown homes in more predominantly white neighborhoods). And whites were more likely to receive assistance with financing from their real estate agents (30.1 percent white-favored and 20.0 percent black-favored). However, agents offered significantly more encouragement and assistance to *black* homebuyers than to whites (37.6 percent black-favored compared to only 21.9 percent white-favored). Overall, white homebuyers were favored over comparable blacks in 55.4 percent of tests, compared to 38.6 percent black-favored. And whites were consistently favored in 23.1 percent of tests. The lower-bound (net) estimates of systematic discrimination against black homebuyers are statistically significant for housing inspections (16.3 percent), steering for inspected homes (6.7 percent), financing assistance (10.1 percent) and the overall composite indicator (16.7 percent). However, the net estimate reflects statistically significant *black-favored* treatment for agent encouragement (15.7 percent).

Exhibit 4-2: Differential Treatment for Black Homebuyers, Alabama

TREATMENT MEASURES	Alabama			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	17.7%	7.8%	9.9% **	15.0%	15.0%	0.0%
Similar units available?	21.1%	14.0%	7.2%	18.2%	16.1%	2.1%
Number units recommended	40.6%	36.5%	4.1%	46.0%	37.4%	8.5% **
Overall availability	45.0%	36.5%	8.5%	46.2%	42.2%	4.1%
Advertised unit inspected?	23.2%	11.7%	11.5% **	18.1%	16.3%	1.8%
Similar units inspected?	21.5%	13.7%	7.8%	21.4%	16.5%	4.9% **
Number units inspected	46.8%	27.3%	19.5% **	42.0%	32.6%	9.4% **
Overall inspection	46.1%	29.8%	16.3% **	41.7%	36.0%	5.7% **
Steering - homes recommended	16.5%	9.9%	6.6%	17.3%	12.2%	5.1% **
Steering - homes inspected	12.0%	5.3%	6.7% **	11.8%	7.9%	3.9% **
Help with financing offered?	16.6%	16.1%	0.5%	19.6%	17.3%	2.3%
Agent prequalified tester?	14.7%	4.7%	9.9% **	19.1%	14.2%	4.9% **
Lenders recommended?	14.9%	14.0%	1.0%	18.6%	17.8%	0.8%
Overall financing	30.1%	20.0%	10.1% *	33.9%	28.9%	5.0% **
Follow-up contact from agent?	4.1%	12.4%	-8.3% **	16.2%	14.6%	1.6%
Prequalification required?	14.0%	7.7%	6.4% *	19.4%	13.8%	5.6% **
Told qualified?	12.5%	8.2%	4.3%	20.6%	12.9%	7.8% **
Arrangements for future?	3.9%	18.7%	-14.8% **	6.0%	8.2%	-2.2% **
Overall encouragement	21.9%	37.6%	-15.7% **	37.5%	31.6%	5.9% **
Overall hierarchical	55.4%	38.6%	16.7% **	52.4%	44.8%	7.6% **
Overall consistency	23.1%	17.4%	5.7%	16.8%	12.1%	4.8% **

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.

Discrimination against black homebuyers appears to be more prevalent in the Birmingham metropolitan area than in the smaller metropolitan areas where testing was conducted in Phase II. Specifically, net measures of discrimination for all the housing availability and inspection indicators are high and statistically significant for Birmingham, but not

for the smaller metros. As a consequence, the overall composite estimate of systematic discrimination is statistically significant for Birmingham but not for the smaller metros. However, the net measures for geographic steering are statistically significant only for the smaller metros and not for Birmingham.

California

During the summer and fall of 2000 and 2001, 202 black/white rental tests, 302 Hispanic/non-Hispanic white rental tests, 192 black/white sales tests, and 297 Hispanic/non-Hispanic white sales tests were conducted in six California metropolitan areas. In 2000, as part of Phase I of HDS2000, 69 black/white rental tests, 75 Hispanic/non-Hispanic white rental tests, 68 black/white sales tests, and 69 Hispanic/non-Hispanic white sales tests were conducted in Los Angeles. In 2001, an additional 133 black/white rental tests and 124 black/white sales tests were conducted in Oakland, Riverside/San Bernardino, San Diego, and San Francisco. These metropolitan areas account for 81 percent of California's metropolitan black population. In addition in 2001, 227 Hispanic/non-Hispanic white rental tests and 228 Hispanic/non-Hispanic white sales tests were conducted in Anaheim/Santa Ana, Oakland, Riverside/San Bernardino, San Diego, San Jose, and San Francisco. These metropolitan areas account for 80 percent of California's metropolitan Hispanic population.

Black/White Rental Testing. Black renters in metropolitan areas of California appear to face significant discrimination on housing availability, but not on other forms of treatment (see Exhibit 4-3). Whites were significantly more likely than blacks to be told that the advertised unit was available and to be recommended more available units. Overall, whites received more information about available housing units in 31.7 percent of tests, compared to 17.2 percent black-favored. The lower-bound estimate of discrimination on housing availability was statistically significant, at 14.6 percent. However, blacks appear to be systematically favored over whites with respect to agent encouragement. Specifically, the overall indicator for agent encouragement reflects 28.0 percent white-favored treatment, but 43.5 percent black-favored treatment, for the statistically significant net measure favoring blacks of 15.5 percent. Because of this mixed pattern of treatment, the overall composite measure indicates that differences in treatment are just as likely to favor blacks as to favor whites.

Exhibit 4-3: Differential Treatment for Black Renters, California

TREATMENT MEASURES	California			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	10.9%	5.3%	5.5% **	11.9%	8.1%	3.8% **
Similar units available?	14.0%	9.5%	4.5%	14.2%	15.2%	-1.0%
Number units recommended	31.4%	14.2%	17.2% **	29.2%	22.9%	6.3% **
Overall availability	31.7%	17.2%	14.6% **	32.0%	27.4%	4.6% **
Advertised unit inspected?	15.3%	13.5%	1.8%	14.9%	9.1%	5.9% **
Similar units inspected	9.8%	7.3%	2.6%	9.5%	8.4%	1.1%
Number units inspected	24.5%	18.9%	5.7%	22.9%	16.2%	6.8% **
Overall inspection	26.6%	22.2%	4.4%	26.5%	19.3%	7.2% **
Rent for advertised unit	15.5%	12.3%	3.2%	11.9%	10.8%	1.0%
Rental incentives offered?	7.0%	8.1%	-1.1%	9.6%	7.0%	2.5% **
Amount of security deposit	8.7%	3.7%	5.0%	8.1%	5.6%	2.5%
Application fee required?	6.0%	14.4%	-8.4% **	10.6%	13.6%	-3.0% **
Overall cost	21.4%	22.7%	-1.4%	21.5%	21.7%	-0.2%
Follow-up contact from agent?	2.6%	2.9%	-0.3%	2.9%	2.5%	0.4%
Asked to complete application?	16.9%	20.9%	-4.0%	17.1%	17.1%	0.0%
Credit check required?	11.1%	16.0%	-4.9%	18.9%	17.2%	1.7%
Arrangements for future?	12.6%	19.2%	-6.6% *	14.9%	16.5%	-1.6%
Overall encouragement	28.0%	43.5%	-15.5% **	36.3%	34.8%	1.5%
Overall hierarchical	50.8%	42.0%	8.7%	50.1%	41.7%	8.4% **
Overall consistency	20.4%	20.3%	0.1%	20.3%	16.9%	3.3% **

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.

In general, patterns of discrimination are similar for the Los Angeles metropolitan area and the smaller metropolitan areas where testing was conducted in Phase II.

Hispanic/non-Hispanic White Rental Testing. Hispanic renters in metropolitan areas of California face significant levels of discrimination across a wider range of treatment indicators (see Exhibit 4-4). Non-Hispanic whites are significantly more likely than comparable Hispanics to be told that the advertised unit is available and to be recommended more available units. The overall indicator for housing availability shows that non-Hispanic white renters were favored in 28.6 percent of tests, compared to 18.8 percent Hispanic-favored, for a statistically significant net measure of 9.9 percent. Non-Hispanic whites were also significantly more likely to inspect the advertised rental unit and to receive follow-up contact from the agent. Overall, non-Hispanic whites were favored in 50.5 percent of tests, compared to only 39.6 percent Hispanic-favored, for the statistically significant lower-bound (net) measure of 10.9 percent. And non-Hispanic white renters were consistently favored over their Hispanic partners in 24.0 percent of tests.

Exhibit 4-4: Differential Treatment for Hispanic Renters, California

TREATMENT MEASURES	California			National		
	% n-H white favored	% Hispanic favored	net measure	% n-H white favored	% Hispanic favored	net measure
Advertised unit available?	9.4%	3.7%	5.7% **	11.3%	5.7%	5.5% **
Similar units available?	10.0%	12.1%	-2.1%	13.7%	11.6%	2.1%
Number units recommended	27.5%	17.5%	10.0% **	30.5%	20.4%	10.0% **
Overall availability	28.6%	18.8%	9.9% **	34.4%	22.0%	12.4% **
Advertised unit inspected?	14.4%	9.5%	4.9% *	12.3%	7.9%	4.3% **
Similar units inspected	6.7%	7.6%	-0.9%	9.7%	7.8%	1.8%
Number units inspected	21.3%	18.3%	3.0%	22.1%	15.2%	6.9% **
Overall inspection	23.0%	19.5%	3.5%	25.8%	17.7%	8.0% **
Rent for advertised unit	15.4%	11.0%	4.4%	13.9%	8.8%	5.2% **
Rental incentives offered?	7.0%	5.2%	1.9%	10.0%	6.9%	3.0% **
Amount of security deposit	7.9%	5.2%	2.7%	9.6%	8.1%	1.5%
Application fee required?	7.9%	10.6%	-2.7%	9.0%	10.6%	-1.6%
Overall cost	21.5%	19.6%	2.0%	23.0%	18.6%	4.4% **
Follow-up contact from agent?	4.5%	2.0%	2.5% *	3.0%	2.4%	0.5%
Asked to complete application?	17.7%	17.7%	0.0%	17.3%	16.7%	0.7%
Credit check required?	12.2%	16.7%	-4.5%	16.6%	18.2%	-1.6%
Arrangements for future?	20.0%	21.5%	-1.5%	18.2%	17.0%	1.1%
Overall encouragement	35.3%	33.2%	2.1%	35.9%	34.8%	1.1%
Overall hierarchical	50.5%	39.6%	10.9% **	52.7%	38.9%	13.8% **
Overall consistency	24.0%	18.7%	5.3%	23.4%	18.4%	4.9%

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.

In general, patterns of discrimination are similar for the Los Angeles metropolitan area and the metropolitan areas where testing was conducted in Phase II. Differential treatment on rental housing availability and housing costs is more likely to favor non-Hispanic whites in the Phase II metros. And the overall net estimate of systematic discrimination is statistically significant for the Phase II metros but not Los Angeles.

Black/White Sales Testing. Black homebuyers in metropolitan California experience systematic discrimination on housing availability, geographic steering, and assistance with financing (see Exhibit 4-5). Whites learn about more available homes for sale than comparable black homebuyers and consequently are more likely to be favored on the composite indicator for housing availability (53.7 percent white-favored and 40.4 percent black-favored). White homebuyers were told about homes in more predominantly white neighborhoods than comparable blacks in 27.3 percent of tests, and were shown homes in more predominantly white neighborhoods in 19.3 percent of tests. In contrast, black homebuyers were told about and shown homes in more predominantly white neighborhoods in only 14.7 and 12.1 percent of tests, respectively. White homebuyers are also significantly more likely to receive assistance with mortgage financing from real estate agents (41.1 percent white-favored and 18.8 percent black-favored). However, patterns of treatment on agent encouragement are mixed, with blacks

systematically favored for two treatment measures. Overall, white homebuyers in California are not systematically favored over comparable African Americans. Net measures of discrimination are statistically significant for housing availability, geographic steering, and financing assistance.

Exhibit 4-5: Differential Treatment for Black Homebuyers, California

TREATMENT MEASURES	California			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	13.2%	13.4%	-0.2%	15.0%	15.0%	0.0%
Similar units available?	21.7%	17.7%	4.0%	18.2%	16.1%	2.1%
Number units recommended	57.8%	32.1%	25.7% **	46.0%	37.4%	8.5% **
Overall availability	53.7%	40.4%	13.3% *	46.2%	42.2%	4.1%
Advertised unit inspected?	13.0%	14.2%	-1.2%	18.1%	16.3%	1.8%
Similar units inspected?	25.5%	19.1%	6.3%	21.4%	16.5%	4.9% **
Number units inspected	45.0%	36.8%	8.2%	42.0%	32.6%	9.4% **
Overall inspection	45.1%	40.3%	4.8%	41.7%	36.0%	5.7% **
Steering - homes recommended	27.3%	14.7%	12.6% **	17.3%	12.2%	5.1% **
Steering - homes inspected	19.3%	12.1%	7.2% *	11.8%	7.9%	3.9% **
Help with financing offered?	17.3%	8.1%	9.2% **	19.6%	17.3%	2.3%
Agent prequalified tester?	24.8%	10.9%	13.8% **	19.1%	14.2%	4.9% **
Lenders recommended?	16.1%	12.7%	3.4%	18.6%	17.8%	0.8%
Overall financing	41.1%	18.8%	22.3% **	33.9%	28.9%	5.0% **
Follow-up contact from agent?	24.2%	21.0%	3.3%	16.2%	14.6%	1.6%
Prequalification required?	10.5%	22.8%	-12.3% **	19.4%	13.8%	5.6% **
Told qualified?	41.2%	10.5%	30.7% **	20.6%	12.9%	7.8% **
Arrangements for future?	2.8%	12.3%	-9.4% **	6.0%	8.2%	-2.2% **
Overall encouragement	44.6%	39.2%	5.3%	37.5%	31.6%	5.9% **
Overall hierarchical	53.2%	46.8%	6.4%	52.4%	44.8%	7.6% **
Overall consistency	10.5%	8.3%	2.3%	16.8%	12.1%	4.8% **

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.

In general, patterns of discrimination against black homebuyers are similar for the Los Angeles metropolitan area and the metropolitan areas where testing was conducted in Phase II.

Hispanic/Non-Hispanic White Sales Testing. Patterns of treatment for Hispanic homebuyers in California are mixed, with evidence of adverse treatment for some measures, but systematic Hispanic-favored treatment for others (see Exhibit 4-6). Non-Hispanic white homebuyers are clearly more likely than comparable Hispanics to receive assistance with financing from their real estate agents. For this category of treatment, non-Hispanic whites were favored in 45.3 percent of tests, compared to 23.6 percent Hispanic-favored, for the lower-bound discrimination estimate of 21.7 percent. And non-Hispanic whites are more likely than their Hispanic counterparts to be shown homes in predominantly white neighborhoods (24.9 percent pro-segregation steering, compared to only 16.2 percent pro-integration steering). But

for housing inspections, Hispanics are significantly more likely to be favored than comparable whites, with the statistically significant net measure of 11.5 percent Hispanic-favored. Due to this mixed pattern of treatment, the overall composite measure is no more likely to favor non-Hispanic whites than to favor Hispanics.

Exhibit 4-6: Differential Treatment for Hispanic Homebuyers, California

TREATMENT MEASURES	California			National		
	% n-H white favored	% Hispanic favored	net measure	% n-H white favored	% Hispanic favored	net measure
Advertised unit available?	10.9%	18.3%	-7.4% **	12.7%	14.8%	-2.1%
Similar units available?	15.2%	9.3%	5.9% **	17.3%	12.8%	4.5% **
Number units recommended	47.0%	39.7%	7.4%	46.2%	39.4%	6.8% **
Overall availability	45.1%	47.0%	-2.0%	47.2%	43.1%	4.2%
Advertised unit inspected?	12.7%	19.8%	-7.1% **	15.5%	18.4%	-2.8%
Similar units inspected?	16.1%	12.1%	4.0%	18.8%	14.5%	4.3% **
Number units inspected	38.4%	44.7%	-6.3%	36.1%	38.5%	-2.4%
Overall inspection	39.4%	50.9%	-11.5% **	38.5%	41.3%	-2.8%
Steering - homes recommended	25.2%	19.3%	5.9%	17.1%	14.8%	2.3%
Steering - homes inspected	24.9%	16.2%	8.6% **	14.8%	10.4%	4.3% **
Help with financing offered?	28.7%	12.2%	16.5% **	24.3%	12.0%	12.4% **
Agent prequalified tester?	28.4%	14.9%	13.5% **	20.4%	14.9%	5.5% **
Lenders recommended?	27.5%	12.2%	15.4% **	21.9%	14.0%	7.9% **
Overall financing	45.3%	23.6%	21.7% **	38.2%	24.8%	13.4% **
Follow-up contact from agent?	20.0%	18.5%	1.5%	15.6%	14.9%	0.7%
Prequalification required?	8.6%	16.2%	-7.6% **	13.1%	15.2%	-2.1%
Told qualified?	23.3%	16.9%	6.4% *	19.8%	15.8%	4.0% **
Arrangements for future?	5.2%	7.1%	-1.9%	6.2%	5.4%	0.8%
Overall encouragement	34.6%	38.6%	-4.0%	34.7%	34.8%	-0.2%
Overall hierarchical	50.9%	48.4%	2.5%	52.6%	45.6%	7.0% **
Overall consistency	16.2%	9.2%	7.0% **	18.3%	11.0%	7.3% **

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.

Hispanic homebuyers appear somewhat more likely to experience discrimination in the metropolitan areas tested in Phase II than in Los Angeles. Specifically, differential treatment on housing availability is more likely to favor non-Hispanic whites in the smaller metros, while differential treatment on inspections is more likely to favor Hispanics in Los Angeles. The overall net estimate of systematic discrimination is statistically significant only for the Phase II metros.

Georgia

During the summer and fall of 2000 and 2001, 242 black/white rental tests and 247 black/white sales tests were conducted in five Georgia metropolitan areas. In 2000, as part of Phase I of HDS2000, 150 rental tests and 151 sales tests were conducted in Atlanta and Macon. In 2001, an additional 92 rental tests and 96 sales tests were conducted in Augusta,

Columbus, and Savannah. These metropolitan areas account for 93 percent of Georgia's metropolitan black population.

Rental Testing. African American renters in Georgia face significant levels of discrimination when they search for housing in metropolitan areas (see Exhibit 4-7). Whites are significantly more likely than comparable blacks to receive favorable treatment in housing availability, housing inspections, and housing costs. More specifically, white renters receive more information than comparable African Americans about available housing units in 22.7 percent of tests (compared to 15.7 percent in which blacks were favored). Whites are favored on housing inspections in 23.6 percent of tests (compared to only 13.3 percent black-favored). And whites received more favorable treatment with respect to housing costs than comparable black renters in 30.4 percent of tests (compared to 16.2 percent black-favored). Overall, whites received favorable treatment compared to blacks in 60.2 percent of rental tests statewide, compared to only 32.9 percent of tests in which blacks were favored. And whites were consistently favored over comparable black renters in 26.2 percent of tests. Lower-bound (net) estimates of discrimination against black renters in Georgia are statistically significant for housing availability (7.0 percent), housing inspections (10.2 percent), housing costs (14.2 percent), and the overall composite indicator (27.4 percent).

Black renters in Georgia's smaller metropolitan areas experience higher levels of differential treatment than its two Phase I metropolitan areas (Atlanta and Macon) on housing availability and housing inspection indicators, with net measures statistically significant only for the smaller metro areas. However, blacks in the Phase I metropolitan areas experience more instances of discrimination on housing costs than those in the Phase II metropolitan areas, making the overall composite indicator statistically significant only for Atlanta and Macon but not for the smaller metro areas.

Exhibit 4-7: Differential Treatment for Black Renters, Georgia

TREATMENT MEASURES	Georgia			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	5.6%	3.7%	1.9%	11.9%	8.1%	3.8% **
Similar units available?	15.0%	9.5%	5.5% *	14.2%	15.2%	-1.0%
Number units recommended	22.7%	12.1%	10.6% **	29.2%	22.9%	6.3% **
Overall availability	22.7%	15.7%	7.0% *	32.0%	27.4%	4.6% **
Advertised unit inspected?	11.3%	4.3%	7.0% **	14.9%	9.1%	5.9% **
Similar units inspected	11.0%	8.6%	2.4%	9.5%	8.4%	1.1%
Number units inspected	19.0%	11.3%	7.7% **	22.9%	16.2%	6.8% **
Overall inspection	23.6%	13.3%	10.2% **	26.5%	19.3%	7.2% **
Rent for advertised unit	20.6%	7.7%	13.0% **	11.9%	10.8%	1.0%
Rental incentives offered?	13.8%	5.6%	8.3% **	9.6%	7.0%	2.5% **
Amount of security deposit	6.3%	4.9%	1.4%	8.1%	5.6%	2.5%
Application fee required?	13.1%	7.6%	5.5% *	10.6%	13.6%	-3.0% **
Overall cost	30.4%	16.2%	14.2% **	21.5%	21.7%	-0.2%
Follow-up contact from agent?	2.1%	1.1%	1.0%	2.9%	2.5%	0.4%
Asked to complete application?	9.9%	24.1%	-14.2% **	17.1%	17.1%	0.0%
Credit check required?	26.3%	13.1%	13.2% **	18.9%	17.2%	1.7%
Arrangements for future?	18.5%	19.6%	-1.1%	14.9%	16.5%	-1.6%
Overall encouragement	32.6%	40.1%	-7.5%	36.3%	34.8%	1.5%
Overall hierarchical	60.2%	32.9%	27.4% **	50.1%	41.7%	8.4% **
Overall consistency	26.2%	15.7%	10.5% **	20.3%	16.9%	3.3% **

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.

Sales Testing. African American homebuyers in Georgia experience significant discrimination in housing inspections and are more likely to be recommended homes in less predominantly white neighborhoods, but other forms of treatment do not systematically favor whites (see Exhibit 4-8). White homebuyers are shown more available homes than their black counterparts, and receive favorable treatment on inspections in 53.2 percent of tests (compared to 40.1 percent black-favored). In addition, homes recommended to whites are located in more predominantly white neighborhoods in 29.7 percent of tests (compared to only 17.6 percent in which blacks learned about homes in more predominantly white neighborhoods). However, black homebuyers are systematically favored over whites on several indicators of financing assistance and agent encouragement. As a result, the overall composite indicator is no more likely to favor white homebuyers than blacks across Georgia's metropolitan areas.

In general, patterns of discrimination against black homebuyers are similar for Georgia's two Phase I metropolitan area (Atlanta and Macon) and the smaller metropolitan areas where testing was conducted in Phase II. The lower-bound (net) estimates of geographic steering are statistically significant only for the smaller metro areas and not for Atlanta and Macon.

Exhibit 4-8: Differential Treatment for Black Homebuyers, Georgia

TREATMENT MEASURES	Georgia			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	12.2%	17.1%	-4.9%	15.0%	15.0%	0.0%
Similar units available?	11.3%	7.6%	3.7%	18.2%	16.1%	2.1%
Number units recommended	47.8%	46.8%	1.1%	46.0%	37.4%	8.5% **
Overall availability	46.1%	50.0%	-3.9%	46.2%	42.2%	4.1%
Advertised unit inspected?	13.4%	18.9%	-5.5%	18.1%	16.3%	1.8%
Similar units inspected?	14.4%	10.3%	4.1%	21.4%	16.5%	4.9% **
Number units inspected	56.1%	33.5%	22.7% **	42.0%	32.6%	9.4% **
Overall inspection	53.2%	40.1%	13.1% **	41.7%	36.0%	5.7% **
Steering - homes recommended	29.7%	17.6%	12.1% **	17.3%	12.2%	5.1% **
Steering - homes inspected	24.3%	19.1%	5.3%	11.8%	7.9%	3.9% **
Help with financing offered?	19.3%	16.4%	2.8%	19.6%	17.3%	2.3%
Agent prequalified tester?	12.8%	24.6%	-11.8% **	19.1%	14.2%	4.9% **
Lenders recommended?	10.4%	20.7%	-10.3% **	18.6%	17.8%	0.8%
Overall financing	27.7%	34.0%	-6.3%	33.9%	28.9%	5.0% **
Follow-up contact from agent?	17.4%	25.6%	-8.2% **	16.2%	14.6%	1.6%
Prequalification required?	26.8%	9.0%	17.8% **	19.4%	13.8%	5.6% **
Told qualified?	16.4%	28.4%	-12.0% **	20.6%	12.9%	7.8% **
Arrangements for future?	6.4%	7.6%	-1.2%	6.0%	8.2%	-2.2% **
Overall encouragement	37.4%	42.1%	-4.7%	37.5%	31.6%	5.9% **
Overall hierarchical	51.0%	48.7%	2.3%	52.4%	44.8%	7.6% **
Overall consistency	10.8%	12.5%	-1.7%	16.8%	12.1%	4.8% **

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

During the summer and fall of 2000 and 2001, 165 black/white rental tests and 157 black/white sales tests were conducted in four New York metropolitan areas. In 2000, as part of Phase I of HDS2000, 75 rental tests and 68 sales tests were conducted in New York City. In 2001, an additional 90 rental tests and 89 sales tests were conducted in Nassau/Suffolk, Buffalo, and Rochester. These metropolitan areas account for 94 percent of New York's metropolitan black population.

Rental Testing. Although rental testing in metropolitan areas across New York State reveals considerable differential treatment, these differences do not appear to systematically favor either whites or blacks (see Exhibit 4-9). Whites are significantly favored over blacks with respect to housing inspections (28.5 percent white-favored, compared to only 18.1 percent black-favored). But in all other categories of treatment, lower-bound (net) measures of systematic discrimination are not statistically significant. Rental agents actually offered more favorable terms to black renters regarding the rent for the advertised unit and requirements for a credit check, with statistically significant net measures of 12.6 percent and 8.3 percent,

respectively, in favor of blacks. And the overall composite measure suggests that blacks are just as likely as whites to benefit from differences in treatment.

Exhibit 4-9: Differential Treatment for Black Renters, New York

TREATMENT MEASURES	New York			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	16.1%	15.3%	0.8%	11.9%	8.1%	3.8% **
Similar units available?	18.0%	15.5%	2.4%	14.2%	15.2%	-1.0%
Number units recommended	34.1%	27.0%	7.1%	29.2%	22.9%	6.3% **
Overall availability	34.4%	32.7%	1.7%	32.0%	27.4%	4.6% **
Advertised unit inspected?	13.1%	6.9%	6.3% *	14.9%	9.1%	5.9% **
Similar units inspected	15.2%	8.7%	6.5% *	9.5%	8.4%	1.1%
Number units inspected	26.3%	16.8%	9.5% *	22.9%	16.2%	6.8% **
Overall inspection	28.5%	18.1%	10.4% *	26.5%	19.3%	7.2% **
Rent for advertised unit	0.4%	13.0%	-12.6% **	11.9%	10.8%	1.0%
Rental incentives offered?	5.4%	6.7%	-1.3%	9.6%	7.0%	2.5% **
Amount of security deposit	1.7%	1.1%	0.6%	8.1%	5.6%	2.5%
Application fee required?	16.9%	14.6%	2.3%	10.6%	13.6%	-3.0% **
Overall cost	16.5%	21.5%	-5.0%	21.5%	21.7%	-0.2%
Follow-up contact from agent?	2.6%	5.4%	-2.8%	2.9%	2.5%	0.4%
Asked to complete application?	15.5%	13.2%	2.3%	17.1%	17.1%	0.0%
Credit check required?	13.9%	22.2%	-8.3% *	18.9%	17.2%	1.7%
Arrangements for future?	10.0%	6.7%	3.3%	14.9%	16.5%	-1.6%
Overall encouragement	28.9%	33.7%	-4.9%	36.3%	34.8%	1.5%
Overall hierarchical	47.4%	42.9%	4.5%	50.1%	41.7%	8.4% **
Overall consistency	21.3%	16.1%	5.2%	20.3%	16.9%	3.3% **

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.

In general, patterns of discrimination against black renters are similar for the New York metropolitan area and the smaller metropolitan areas where testing was conducted in Phase II. Differential treatment on agent encouragement is more likely to favor white renters in the New York City area, while favoring blacks in the smaller metro areas, with a statistically significant net measure in favor of blacks only for the smaller metro areas. On the other hand, black renters in the smaller metro areas are significantly less likely to receive favorable treatment on some of the housing availability indicators, including the overall availability composite, for which the net measure of discrimination against blacks is statistically significant only for the smaller metro areas.

Sales Testing. Black homebuyers in metro areas across New York State do appear to face systematic patterns of discrimination (see Exhibit 4-10). White homebuyers are systematically favored over comparable blacks for several individual treatment measures, including number of recommended and inspected homes and follow-up arrangements from real

estate agents. And they experience significant levels of geographic steering. Specifically, white homebuyers learn about homes in more predominantly white neighborhoods in 13.4 percent of tests, and are able to inspect homes in more predominantly white neighborhoods in 9.0 percent of tests. In contrast, black homebuyers learn about and inspect homes in more predominantly white neighborhoods in only 6.7 and 4.1 percent of tests, respectively. The lower-bound (net) measures of systematic discrimination are not statistically significant for other categories of treatment. However, the overall composite measure suggests that whites are significantly more likely than blacks to benefit from differences in treatment, with the overall lower-bound estimate of discrimination statistically significant at 18.7 percent.

Exhibit 4-10: Differential Treatment for Black Homebuyers, New York

TREATMENT MEASURES	New York			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	14.9%	8.8%	6.1%	15.0%	15.0%	0.0%
Similar units available?	15.2%	18.2%	-3.0%	18.2%	16.1%	2.1%
Number units recommended	37.7%	23.5%	14.2% **	46.0%	37.4%	8.5% **
Overall availability	40.5%	32.8%	7.7%	46.2%	42.2%	4.1%
Advertised unit inspected?	14.1%	9.8%	4.3%	18.1%	16.3%	1.8%
Similar units inspected?	16.3%	15.5%	0.7%	21.4%	16.5%	4.9% **
Number units inspected	35.3%	19.0%	16.3% **	42.0%	32.6%	9.4% **
Overall inspection	32.7%	25.4%	7.3%	41.7%	36.0%	5.7% **
Steering - homes recommended	13.4%	6.7%	6.8% *	17.3%	12.2%	5.1% **
Steering - homes inspected	9.0%	4.1%	5.0% *	11.8%	7.9%	3.9% **
Help with financing offered?	16.5%	18.3%	-1.7%	19.6%	17.3%	2.3%
Agent prequalified tester?	11.8%	10.3%	1.5%	19.1%	14.2%	4.9% **
Lenders recommended?	12.9%	17.2%	-4.3%	18.6%	17.8%	0.8%
Overall financing	22.5%	28.2%	-5.7%	33.9%	28.9%	5.0% **
Follow-up contact from agent?	9.5%	4.3%	5.1% *	16.2%	14.6%	1.6%
Prequalification required?	10.8%	5.0%	5.8% *	19.4%	13.8%	5.6% **
Told qualified?	6.7%	9.1%	-2.4%	20.6%	12.9%	7.8% **
Arrangements for future?	4.8%	10.4%	-5.6% *	6.0%	8.2%	-2.2% **
Overall encouragement	24.4%	21.3%	3.2%	37.5%	31.6%	5.9% **
Overall hierarchical	55.7%	37.0%	18.7% **	52.4%	44.8%	7.6% **
Overall consistency	23.2%	19.7%	3.5%	16.8%	12.1%	4.8% **

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.

African American homebuyers appear to face somewhat higher levels of discrimination in New York's smaller metropolitan areas than in the New York City area. Specifically, the net estimates of systematic discrimination for housing availability and geographic steering are statistically significant only in the Phase II areas. As a result, the overall net estimate of discrimination against blacks is statistically significant only for the smaller metro areas.

4. STATE ESTIMATES OF DISCRIMINATION AGAINST AFRICAN AMERICANS Error! Bookmark not defined.	
AND HISPANICS	1
Alabama	1
California	4
Georgia	8
New York	11

5. VARIATIONS IN PATTERNS OF DISCRIMINATION BY ADVERTISING SOURCE

As discussed in chapter 2, Phase II of HDS2000 expanded the advertising sources used to sample available housing units because of concerns that estimates of discrimination based only on major metropolitan areas might not reflect the housing market as a whole. We anticipated that discrimination might be higher for units advertised in sources serving predominantly white communities, and lower in sources serving integrated or predominantly minority communities, compared to units advertised metro-wide. Moreover, because major metropolitan newspapers are readily available to homeseekers from all racial and ethnic groups, it seems possible that agents who use this source for advertising may be less likely to discriminate than agents who use sources with more limited circulation.

In theory, differences in patterns of treatment by source of advertising seem just as likely in the sales market as in the rental market. However, many of the local fair housing organizations that participated in Phase I of HDS2000 indicated that the sample of advertised housing units obtained from the major metropolitan newspapers was particularly limited on the rental side. Therefore, we expected differences in patterns of adverse treatment to be more pronounced for rental markets than for sales markets, because more areas seemed to be under-represented in the classified advertisements of the major metropolitan newspapers.

Comparing patterns of adverse treatment for units advertised in major metropolitan newspapers to units advertised in all other sources (such as community papers, rental guides, and the internet)¹ indicates that the lower-bound (net) measure of discrimination for rental incentives is the only rental treatment measure that reflects significant differences based upon advertising source.² Specifically, blacks who inquired about rental units advertised in major metropolitan newspapers experienced more discrimination than those using ads in other types of sources (see Exhibit 5-1).

Among sales tests, statistically significant differences based on type of advertising source are most notable for the inspections category (see Exhibit 5-2). The lower-bound (net) estimates of discrimination against African American homebuyers inquiring about housing advertised in other types of sources are significantly higher than in major metropolitan newspapers for all of the indicators in this category. In addition, the net measure for similar units available is significantly higher for units advertised in other types of ad sources compared to those advertised in major metro newspapers. And the overall hierarchical composite for

¹ See chapter 2 and Annex 1 for a more detailed discussion on selection of ad sources.

² Phase II did not involve a sufficient number of Hispanic/non-Hispanic white tests to make comparable comparisons for discrimination against Hispanics.

black sales tests is significantly higher for other advertising sources than for major metropolitan newspapers.

Exhibit 5-1: Differential Treatment for Black Renters by Advertising Source[†]

HOUSING AVAILABILITY	Other Ad Sources			Major Metro Classifieds			Diff from Other Ad Sources		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	12.5%	5.5%	7.0% **	9.5%	9.0%	0.5%	3.0%	-3.5%	6.5%
Similar units available?	14.7%	8.5%	6.2% **	14.0%	9.1%	5.0%	0.7%	-0.6%	1.3%
Number units recommended	29.3%	18.4%	10.8% **	35.0%	20.9%	14.1% **	-5.7%	-2.4%	-3.3%
Overall availability	32.5%	18.6%	13.9% **	36.3%	24.0%	12.3% **	-3.7%	-5.3%	1.6%
HOUSING INSPECTION	Other Ad Sources			Major Metro Classifieds			Diff from Other Ad Sources		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit inspected?	13.6%	8.4%	5.3% **	14.3%	11.0%	3.2%	-0.6%	-2.7%	2.0%
Similar units inspected?	9.5%	5.5%	4.0% *	13.8%	4.0%	9.8% **	-4.3%	1.5%	-5.8%
Number units inspected	21.4%	12.7%	8.6% **	23.7%	16.7%	7.0%	-2.3%	-4.0%	1.6%
Overall inspection	22.8%	13.9%	8.9% **	26.0%	17.0%	9.0% *	-3.2%	-3.1%	0.0%
HOUSING COST	Other Ad Sources			Major Metro Classifieds			Diff from Other Ad Sources		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Rent for advertised unit	11.9%	17.8%	-5.9%	8.6%	5.4%	3.2%	3.3%	12.4% **	-9.1%
Rental incentives offered?	10.3%	12.1%	-1.8%	11.9%	4.7%	7.2% *	-1.6%	7.5%	-9.0% *
Amount of security deposit	10.8%	9.7%	1.1%	10.5%	13.1%	-2.6%	0.3%	-3.4%	3.7%
Application fee required?	5.8%	11.0%	-5.2% **	11.6%	11.5%	0.1%	-5.8%	-0.5%	-5.3%
Overall cost	17.3%	22.9%	-5.6%	22.0%	17.6%	4.4%	-4.7%	5.3%	-10.0%
AGENT ENCOURAGEMENT	Other Ad Sources			Major Metro Classifieds			Diff from Other Ad Sources		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Follow-up contact from agent?	3.5%	4.1%	-0.5%	7.2%	4.0%	3.2%	-3.6%	0.1%	-3.7%
Asked to complete application?	13.8%	21.2%	-7.3% **	9.5%	22.2%	-12.7% **	4.4%	-1.0%	5.4%
Credit check required?	15.3%	18.0%	-2.7%	15.2%	14.7%	0.4%	0.1%	3.3%	-3.2%
Arrangements for future?	12.4%	19.6%	-7.2% **	17.0%	18.3%	-1.3%	-4.7%	1.2%	-5.9%
Overall encouragement	29.5%	41.0%	-11.5% **	30.7%	44.2%	-13.5% **	-1.2%	-3.2%	2.1%
SUMMARY MEASURES	Other Ad Sources			Major Metro Classifieds			Diff from Other Ad Sources		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Hierarchical	47.5%	44.2%	3.3%	51.7%	43.1%	8.7%	-4.2%	1.2%	-5.4%
Consistency	20.4%	24.4%	-4.0%	23.9%	22.0%	1.9%	-3.5%	2.4%	-5.9%

Note: For net estimates and change 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 Phase 2 black/white sites only: Miami, Baltimore, three Alabama sites (Mobile, Montgomery, and Huntsville), three New York sites (Buffalo, Nassau-Suffolk, and Rochester), four California sites (Oakland, Riverside/San Bernardino, San Diego, and San Francisco), and three Georgia sites (Augusta, Columbus, and Savannah). 159 rental tests used advertisements from major metropolitan newspapers while 315 rental tests used advertisements from other types of sources.

Exhibit 5-2: Differential Treatment for Black Homebuyers by Advertising Source[†]

HOUSING AVAILABILITY	Other Ad Sources			Major Metro Classifieds			Diff from Other Ad Sources		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	8.9%	13.6%	-4.7% *	11.2%	17.1%	-6.0%	-2.3%	-3.5%	1.3%
Similar units available?	24.6%	15.2%	9.4% **	10.6%	18.3%	-7.6% *	14.0% **	-3.1%	17.1% **
Number units recommended	50.8%	35.4%	15.4% **	44.8%	39.9%	4.9%	6.0%	-4.5%	10.5%
Overall availability	48.3%	40.5%	7.8%	40.9%	47.0%	-6.1%	7.3%	-6.5%	13.8%
HOUSING INSPECTION	Other Ad Sources			Major Metro Classifieds			Diff from Other Ad Sources		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit inspected?	10.2%	12.4%	-2.1%	12.3%	25.9%	-13.6% **	-2.1%	-13.6% **	11.5% **
Similar units inspected?	21.4%	10.8%	10.6% **	9.1%	20.5%	-11.4% **	12.2% **	-9.8% **	22.0% **
Number units inspected	45.7%	32.1%	13.7% **	36.1%	38.8%	-2.7%	9.6% **	-6.8%	16.4% *
Overall inspection	43.1%	37.0%	6.1%	29.5%	48.5%	-19.0% **	13.7% **	-11.5% **	25.1% **
GEOGRAPHIC STEERING	Other Ad Sources			Major Metro Classifieds			Diff from Other Ad Sources		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Steering - homes recommended	24.1%	11.1%	13.0% **	24.3%	9.2%	15.1% **	-0.2%	1.9%	-2.1%
Steering - homes inspected	16.8%	8.9%	7.9% **	10.9%	10.6%	0.4%	5.9%	-1.6%	7.5%
FINANCING ASSISTANCE	Other Ad Sources			Major Metro Classifieds			Diff from Other Ad Sources		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Help with financing offered?	24.7%	15.1%	9.6% **	24.8%	15.1%	9.7% *	-0.1%	0.0%	-0.1%
Agent prequalified tester?	18.2%	17.0%	1.2%	18.6%	18.3%	0.3%	-0.4%	-1.3%	0.9%
Lenders recommended?	19.6%	16.6%	3.0%	24.0%	19.8%	4.1%	-4.3%	-3.2%	-1.1%
Overall financing	39.1%	28.3%	10.8% **	41.9%	27.8%	14.1% **	-2.9%	0.5%	-3.4%
AGENT ENCOURAGEMENT	Other Ad Sources			Major Metro Classifieds			Diff from Other Ad Sources		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Follow-up contact from agent?	17.9%	17.3%	0.7%	19.0%	20.1%	-1.1%	-1.1%	-2.8%	1.7%
Prequalification required?	11.1%	9.1%	2.0%	10.6%	10.6%	0.0%	0.5%	-1.5%	2.0%
Told qualified?	19.1%	16.0%	3.1%	17.8%	17.9%	-0.2%	1.3%	-1.9%	3.3%
Arrangements for future?	10.2%	16.2%	-6.0% **	9.4%	12.0%	-2.6%	0.8%	4.2%	-3.4%
Overall encouragement	38.3%	35.6%	2.7%	35.4%	37.3%	-1.9%	2.9%	-1.7%	4.6%
SUMMARY MEASURES	Other Ad Sources			Major Metro Classifieds			Diff from Other Ad Sources		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Hierarchical	55.6%	43.2%	12.4% **	44.0%	53.2%	-9.2%	11.7% **	-10.0% **	21.6% **
Consistency	17.3%	8.6%	8.7% **	16.1%	12.2%	4.0%	1.2%	-3.6%	4.8%

Note: For net estimates and change 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 Phase 2 black/white sites only: Miami, Baltimore, three Alabama sites (Mobile, Montgomery, and Huntsville), three New York sites (Buffalo, Nassau-Suffolk, and Rochester), four California sites (Oakland, Riverside/San Bernardino, San Diego, and San Francisco), and three Georgia sites (Augusta, Columbus, and Savannah). 150 sales tests used advertisements from major metropolitan newspapers while 353 sales tests used advertisements from other types of sources.

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ANNEX 1

AD SAMPLING SOURCES FOR BLACK AND HISPANIC SITES AND DISTRIBUTION OF TESTS BY SOURCE TYPE

**ANNEX 1: AD SAMPLING SOURCES FOR BLACK AND HISPANIC SITES AND
DISTRIBUTION OF TESTS BY SOURCE TYPE**

	Major Metro Newspapers	Community Papers	Rental/Sales Guides	Internet
Anaheim	LA Times Orange County Register	Daily Pilot	Apartments for Rent Apartment Guide Harmon Homes Homes and Land Home Emporium Homes Magazine Open House	--
Augusta	Augusta Chronicle	--	Apartment Finders Guide Homes and Land IWANTA Real Estate Book	--
Baltimore	Baltimore Sun	The Annapolis Capital Carroll County Times Howard County Times Towson Times	Apartment Shoppers Guide Apartments for Rent Homes Magazine Home Views	--
Buffalo	Buffalo News	Amherst Bee Niagara Gazette	Apartment Spotlight Harmon Homes Renters Guide	--
Columbus	Columbus Ledger- Enquirer	--	Apartment Blue Book Apartment Rental Book Find a Home Homes and Land Real Estate Book	--
Huntsville	The Huntsville Times	Athens News Courier	Apartment Guide; Homes for Today Apartment Book Homes and Land Marketplace for Homes	--
Miami	Miami Herald	Miami New Times Sun Post	Apartment Guide Apartments for Rent Cordaco Homes The Flyer Harmon Homes Herald Apartment Magazine Real Estate Buyer's Guide	--
Mobile	Mobile Register	--	Apartment Guide Apartment Bluebook Find a Home Real Estate Connection	--
Montgomery	Montgomery Advertiser	Tallassee Tribune	Apartment Guide Apartment Bluebook The Bulletin Board Harmon Homes Tri-County Homes	--

(Continued)

Discrimination in Metropolitan Housing Markets: Phase I - Supplement

	Major Metro Newspapers	Community Papers	Rental/Sales Guides	Internet
Nassau-Suffolk	Newsday NY Times	Nassau Herald Suffolk Life Prime Time	Yankee Trader PennySaver PennySaver TownCrier Harmon Homes	www.rent.net www.savingscity.com homestore.com
New York	Daily News Newsday NY Times	Bay News Bay Ridge Courier Brooklyn Graphic Canarsie Digest Courier-Life Flatbush Life Journal News Kings Courier Riverdale Press Staten Island Advance Village Voice	Yorktown PennySaver	--
Oakland	Oakland Tribune	Express Contra Costa Times insidebayarea.com (combination of local papers)	Apartment Guide Homes and Land Real Estate Connection Real Estate Book	www.craigslist.org
Riverside	LA Times	The Desert Sun www.highdesert.com (combination of local papers) The Press-Enterprise The Sun	Apartment for Rent Harmon Homes PennySaver USA Real Estate Book	--
Rochester	Democrat and Chronicle	Daily News Finger Lakes Times	Harmon Homes Rental Guide	--
San Diego	San Diego Union Tribune	San Diego Weekly Reader North County Times	Apartments for Rent Real Estate Book	--
San Francisco	San Francisco Chronicle	Burlingame Daily News Marin Independent Journal Palo Alto Daily News Palo Alto Weekly Redwood City Daily News Saint Mateo Daily News	Apartment Guide Harmon Homes Rental Guide	www.craigslist.org
San Jose	San Jose Mercury News	Los Altos Town Crier Los Gatos Weekly Mountain View Voice Palo Alto Weekly	Apartment Guide The Property Pages	--
Savannah	Savannah Morning News	--	Apartment Guide Homes and Land Real Estate Today Savannah PennySaver	--

(Continued)

	Major Metro Newspapers	Community Papers	Rental/Sales Guides	Internet
			315	
			353	

ANNEX 2

TEST ASSIGNMENT FORMS, REPORTING FORMS, AND INSTRUCTIONS

**The Urban Institute
Housing Discrimination Study**

Test Assignment Form (Rental)

SITECODE	Site	UI Training Test Site
CONTROL	0 CONTROL #	ZZ-R1-0125-2
SEQUENCE	Tester sequence	1
RACEID	RACEID	*****
TESTERID	0 TESTER ID NUMBER	ZZ329-Janelle Scott
ATSTTYPE	0 TYPE OF TEST	rental
AAPPTYPE	0 TYPE OF APPROACH	Drop-In
ADATEV	DATE OF VISIT (mm/dd/yy)	7/15/01
ATIMEV	Time (_ _:_ _)	10:00
ATIMEVM	A.M. P.M. for time of visit	AM
header9	TEST SITE	
PPNAME	1 Name of Test site (if known)	*****
header11	Site Address	
PADDRS	2 street	*****
PCITY	2 city	*****
PSTATE	2 state	*****
PZIP	2 ZIP 00000	*****
Head171	Telephone number(s) of test site:	
PPHN1	3 First Number (000)000-0000	*****
PPHN2	3 Second Number: (000)000-0000	*****
header20	SOURCE OF INFORMATION ON TEST SITE	
SRCENAME	4 Advertisement: Name of source	Milwaukee Journal Sentinel
ADDATE	5 Advertisement: Date of Publication (mm/dd/yy)	6/10/01
ADTEXT	6 Advertisement: text of ad	CEDARBURG CEDAR PLAZA N142 W6212 Concord St. Suburban living within minutes of

		Milwaukee. Near Hwy 57 and C 2 Bedroom Apartments Appliances, Carpeting, Ceiling Fan \$630 includes HEAT, Security Deposit \$400 1 year lease, no pets. 262-375-1513.	
header24	TYPE OF HOUSING TO BE REQUESTED		
PBEDS	7 Number of Bedrooms to be requested	2	
PMINBED	7a Minimum number of bedrooms for household	0	
PHMTYPS	8 Type of home (SALES only)	-1	
PHMTYPR	9 Type of unit (RENTAL only)	Unfurnished	
PHNEED	10 Date Housing is Needed (mm/dd/yy)	8/1/01	
PHMPRI	Home price	*****	
PHHCOMP	8 Household Composition	Married Couple, No Children	
APRIR	11 Price Range [Tester may look at units for LESS than this range as well] (For RENTAL Only)	605 to 655	
APREFER	Area Preference (IMPORTANT: DO NOT CITE A NEIGHBORHOOD PREFERENCE)		
AAREAP	12 If you are pressed by the agent, you may state that you are looking in	Milwaukee and surrounding counties	
header33	Remember: You are always open to considering any areas recommended by the agent.		
AMOVERR	13 Reason for Moving (Rental Tests)	Lvng with family member/friend; want own place	
AMOVERS	13 Reason for moving (Sales Tests)		
AHEAD55	Other places visited: Just started looking		
header36	ASSIGNED CHARACTERISTICS		
TFNAME	15 Tester Name:	Janelle Scott	
header38	Tester Address		

TFADD1	16 Tester Address	2100 Pine Road
TFADD2	16 Tester Address (city/state/zip)	Milwaukee, Wisconsin, 53205
TVPHONE	16 Voice Mail Number Assigned to Tester (000)000-0000	(414)348-6788
header42	Information on Persons in Household	
ARACE1	18 Tester's race	Black
TSEX	18 Tester's gender	Female
AAGE1	18 Tester's age	25

TH01	Household Income	Gross Monthly Income	Gross Annual Income
AINCMON1	18 Tester	1475	17450
AINCMON2	18 Spouse	1150	14050
AINCMONT	18 Total for Household	2625	31500

TABH11	Other persons in household	Relationship	Name	Sex	Age
ARELATE2	18 Person 2	Spouse	Bill Scott	Male	26
ARELATE3	18 Person 3			Female	-1
ARELATE4	18 Person 4			Female	-1
ARELATE5	18 Person 5			Female	-1

header73	Employment Information	
AOCC1	19 Tester current occupation	Clerk
AEMP1	19 Name of tester's current employer	Milwaukee Area Technical College
AEAD11	19 First line of tester's employer's address	State Street
AEAD12	19 Second line of tester's employer's address	Milwaukee, WI
AELNG1	19 Length of employment at current job	3 years
AOCC2	19 Tester previous occupation	
AEMP2	Name of tester's previous employer	
AEAD21	19 First line of tester's previous employer's address	

AEAD22	19 Second line of tester's previous employer's address	
AELNG2	19 Length of employment at previous job	
ASOCC1	19 Spouse's occupation at current job	Sales Associate
ASEMP1	19 Name of spouse's current employer	JC Penney Catalog Dept.
ASEAD11	19 First line of spouse's employer's address	Highland Mall
ASEAD12	19 Second line of spouse's employer's address	Mequon
ASELNG1	19 Spouse's length of employment at current job	4 years
ASOCC2	19 Spouse's occupation at previous job	
ASEMP2	Name of spouse's previous employer	
ASEAD21	19 First line of spouse's previous employer's address	
ASEAD22	19 Second line of spouse's previous employer's address	
header94	Household Assets	

TH31		Financial Institution	Balance
ASAVINST	20 Savings Account		-1
ACHKINST	20 Checking Account		-1
AOTRINST	20 Other asset		-1
ATOTASST	20 Total Assets	-1	
header10	Household Debts		

TABH21	Creditors	Name	Type of account	Monthly payment	Balance owed
ACRDNAM1	21 Creditor 1			-1	-1
ACRDNAM2	21 Creditor 2			-1	-1
ACRDNAM3	21 Creditor 3			-1	-1
ACRDNAM4	21 Creditor 4			-1	-1
ACRDNAM5	21 Creditor 5			-1	-1

ACRDNAM6	21 Creditor 6			-1	-1
ACRDNAM7	21 Creditor 7			-1	-1
ACRDMONT	21 Total monthly payments on all debts	-1			
ACRDBALT	21 Total balance owed on all debts	-1			
AHEAD21	Credit standing: Excellent, no late payments				
header13	CURRENT HOUSING SITUATION				
AHEAD31	Type of current housing: Rent				
ARENTNOW	24 Amount of Current Rent	620			
ALGNCUR	25 Years at Current Residence	2 years			
ALEASETP	26 Type of Rental Agreement at Current Residence	Month-to-Month			
AHEAD61	History of rent payment at current residence: Always on time				
AHEAD62	Other characteristics: Non-smoking, No pets				
ADSITE	28 Directions to the Test Site	Hwy 57 to C. Left on C 1 block, turn right into office.			
RELEASE	Test Released	Yes			

**The Urban Institute
Housing Discrimination Study**

Test Assignment Form (Sales)

SITECODE	Site	UI Training Test Site
CONTROL	0 CONTROL #	ZZ-S1-0125-2
SEQUENCE	Tester sequence	1
RACEID	RACEID	*****
TESTERID	0 TESTER ID NUMBER	ZZ124-William Morrison
ATSTTYPE	0 TYPE OF TEST	sales
AAPPTYPE	0 TYPE OF APPROACH	Call for appointment
ADATEV	DATE OF VISIT (mm/dd/yy)	
ATIMEV	Time (_ _ : _ _)	
ATIMEVM	A.M. P.M. for time of visit	
header9	TEST SITE	
PPNAME	1 Name of Test site (if known)	*****
header11	Site Address	
PADDRS	2 street	*****
PCITY	2 city	*****
PSTATE	2 state	*****
PZIP	2 ZIP 00000	*****
Head171	Telephone number(s) of test site:	
PPHN1	3 First Number (000)000-0000	*****
PPHN2	3 Second Number: (000)000-0000	*****
header20	SOURCE OF INFORMATION ON TEST SITE	
SRCENAME	4 Advertisement: Name of source	Milwaukee Journal Sentinel
ADDATE	5 Advertisement: Date of Publication (mm/dd/yy)	6/10/01
ADTEXT	6 Advertisement: text of ad	GERMANTOWN Prime location N102W14738 Providence Ct. 4BR, 2.5BA, 2 story on cul de sac, 3/4 ac landscaped lot.

		1996. 3000+ sq ft. FT, 1st floor utility, deck, office, large master suite, \$339,900. 262-253-0961.	
header24	TYPE OF HOUSING TO BE REQUESTED		
PBEDS	7 Number of Bedrooms to be requested	4	
PMINBED	7a Minimum number of bedrooms for household	2	
PHMTYPS	8 Type of home (SALES only)	Single Family	
PHMTYPR	9 Type of unit (RENTAL only)	-1	
PHNEED	10 Date Housing is Needed (mm/dd/yy)		
PHMPRI	Home price	*****	
PHHCOMP	8 Household Composition	Married Couple, 2 Children (Same Gender)	
APRIR	11 Price Range [Tester may look at units for LESS than this range as well] (For RENTAL Only)		
APREFER	Area Preference (IMPORTANT: DO NOT CITE A NEIGHBORHOOD PREFERENCE)		
AAREAP	12 If you are pressed by the agent, you may state that you are looking in	Milwaukee and surrounding suburbs	
header33	Remember: You are always open to considering any areas recommended by the agent.		
AMOVERR	13 Reason for Moving (Rental Tests)		
AMOVERS	13 Reason for moving (Sales Tests)	Seems like a good time to buy	
AHEAD55	Other places visited: Just started looking		
header36	ASSIGNED CHARACTERISTICS		
TFNAME	15 Tester Name:	Bill Morrison	
header38	Tester Address		
TFADD1	16 Tester Address	1620 Wisconsin Ave.	

TFADD2	16 Tester Address (city/state/zip)	Apt. #42
TVPHONE	16 Voice Mail Number Assigned to Tester (000)000-0000	(414)555-0000
header42	Information on Persons in Household	
ARACE1	18 Tester's race	Black
TSEX	18 Tester's gender	Male
AAGE1	18 Tester's age	39

TH01	Household Income	Gross Monthly Income	Gross Annual Income
AINCMON1	18 Tester	6730	80750
AINCMON2	18 Spouse	5045	60550
AINCMONT	18 Total for Household	11775	141300

TABH11	Other persons in household	Relationship	Name	Sex	Age
ARELATE2	18 Person 2	Spouse	Barbara	Female	32
ARELATE3	18 Person 3	Child	William	Male	6
ARELATE4	18 Person 4	Child	David	Male	2
ARELATE5	18 Person 5			Female	-1

header73	Employment Information	
AOCC1	19 Tester current occupation	District Manager
AEMP1	19 Name of tester's current employer	Marriott Services
AEAD11	19 First line of tester's employer's address	64th Street
AEAD12	19 Second line of tester's employer's address	Wauwatosa
AELNG1	19 Length of employment at current job	5 years
AOCC2	19 Tester previous occupation	Sales Representative
AEMP2	Name of tester's previous employer	Holiday Inn
AEAD21	19 First line of tester's previous employer's address	3rd Street
AEAD22	19 Second line of tester's previous	South

	employer's address	Milwaukee
AELNG2	19 Length of employment at previous job	4 years
ASOCC1	19 Spouse's occupation at current job	Database Administrator
ASEMP1	19 Name of spouse's current employer	Children's Medical Center
ASEAD11	19 First line of spouse's employer's address	Good Hope Rd.
ASEAD12	19 Second line of spouse's employer's address	Milwaukee
ASELNG1	19 Spouse's length of employment at current job	4 years
ASOCC2	19 Spouse's occupation at previous job	Computer Programmer
ASEMP2	Name of spouse's previous employer	University of WI
ASEAD21	19 First line of spouse's previous employer's address	Milwaukee
ASEAD22	19 Second line of spouse's previous employer's address	
header94	Household Assets	

TH31		Financial Institution	Balance
ASAVINST	20 Savings Account	First Bank	35750
ACHKINST	20 Checking Account	First Bank	4850
AOTRINST	20 Other asset		-1
ATOTASST	20 Total Assets	40600	
header10	Household Debts		

TABH21	Creditors	Name	Type of account	Monthly payment	Balance owed
ACRDNAM1	21 Creditor 1	GMAC	Car loan	566	8690
ACRDNAM2	21 Creditor 2	Citibank Visa	Credit Card	309	7720
ACRDNAM3	21 Creditor 3	Citibank Master Card	Credit Card	56	1740

ACRDNAM4	21 Creditor 4	Macy's	Credit Card	34	1160
ACRDNAM5	21 Creditor 5			0	0
ACRDNAM6	21 Creditor 6			0	0
ACRDNAM7	21 Creditor 7			0	0
ACRDMONT	21 Total monthly payments on all debts	965			
ACRDBALT	21 Total balance owed on all debts	19300			
AHEAD21	Credit standing: Excellent, no late payments				
header13	CURRENT HOUSING SITUATION				
AHEAD31	Type of current housing: Rent				
ARENTNOW	24 Amount of Current Rent	3000			
ALGNCUR	25 Years at Current Residence	4 years			
ALEASETP	26 Type of Rental Agreement at Current Residence	Month-to-Month			
AHEAD61	History of rent payment at current residence: Always on time				
AHEAD62	Other characteristics: Non-smoking, No pets				
ADSITE	28 Directions to the Test Site	Get directions at time of appointment call			
RELEASE	Test Released	Yes			

ADVANCE CALL FORM
(COMPLETE ONE FORM FOR EACH CALL ATTEMPTED)

Control # _____ - _____ - _____ - 2 Person Making Call: _____

Phone Number(s) (_____) _____ ; (_____) _____

Day of the Week: _____

Date ____ / ____ / ____ Time ____ : ____ AM PM

1. Housing Information (enter one type of unit [i.e., bedroom size] per line):

Address of Apartment/House	# of Bedrooms	Price	Date Available __ / __ / __	Advertised Unit?
a.				<input type="checkbox"/> Yes <input type="checkbox"/> No
b.				<input type="checkbox"/> Yes <input type="checkbox"/> No
c.				<input type="checkbox"/> Yes <input type="checkbox"/> No
d.				<input type="checkbox"/> Yes <input type="checkbox"/> No
e.				<input type="checkbox"/> Yes <input type="checkbox"/> No

2. What are the office hours? _____

3. Is it possible to drop in and speak with an agent about the available housing or do you have to have an appointment? May Drop in Must have Appointment

4. Verify the address of the office to be visited: _____

5. With whom did you speak? : _____

6. **COMMENTS:**

7. **What was the FINAL DISPOSITION of this call?**

Advance Call Completed

Advance Call Not Completed (check one of the following):

Left Message on Voicemail, Answering Machine, or Pager

Left Message with Person

Told to Call Back Later

Wrong Number

No Answer

Telephone Number No Longer in Service

Other (Specify: _____)

APPOINTMENT CALL FORM

(ALL CONTACTS WITH AGENT MADE **PRIOR** TO ANY SITE VISIT SHOULD BE RECORDED ON AN APPOINTMENT CALL FORM. COMPLETE ONE FORM FOR EACH CALL ATTEMPTED BY TESTER OR RECEIVED FROM AGENT.)

Control # ____ - ____ - ____ - 2

Tester ID # ____ - ____

Phone Number (s) (____) _____ ; (____) _____

Day of the Week: _____

Date ____ / ____ / ____ Time ____ : ____ AM PM

Call was Initiated by: Tester (Go to Q1) Agent (Go to Q7)

1. Was the Appointment Call Completed?

Yes, Appointment Call Completed

Appointment made (Go to Q2)

Appointment not made

Told no appointment necessary to visit

Agent will not make an appointment

No housing is available

Other (specify): _____

Test terminated by Test Coordinator ____

No, Appointment Call Not Completed*

Left message on voicemail, pager, etc.

Left message with person

Told to call back later

Wrong number

No Answer

Telephone number no longer in service

Other (specify): _____

Test terminated by Test Coordinator

*** If an Appointment Call is Not Completed, a Site Visit Cannot Be Conducted.**

2. When is your appointment?

Day of the Week _____

Date ____ / ____ / ____

Time ____ : ____ AM PM

3. Name of person you have appointment with: _____

4. Location to meet (agent's office, address of specific home, other): _____

5. Name of person you spoke with during this contact: _____

6. Comments made: _____

FOR AGENT INITIATED CALL:

7. Call was Received By: Tester Test Coordinator

7a. What was the Purpose of the Agent's Call?

Agent called to confirm appointment time

Agent called to cancel appointment and reschedule

Agent called to cancel appointment, but did not reschedule

Other (specify): _____

INSTRUCTIONS FOR HDS CALLS FOR APPOINTMENTS - RENTAL

INSTRUCTIONS:

Please call the real estate company listed in the ad and request an appointment to meet with someone to discuss the rental housing that was advertised. In making this call, use the Caller ID Block function (*67) on your telephone. You should try to obtain an appointment for:

In making your telephone call, please follow these instructions:

- If you have difficulty getting in contact with the person who needs to make the appointment with you (e.g. the person is not available when you call, an answering machine or voice mail answers, etc.), you are asked to try several times to reach the person without leaving your telephone number. You can always say that you are “not at a number where you can be reached” or that you are “at work where you cannot receive personal calls.” If you have made three (3) unsuccessful attempts to reach the person by telephone, you may leave the telephone number provided on your assignment form.
- If you must leave your telephone number and can also leave a short message, let the agent know that you are trying to arrange to meet to discuss the rental housing that was advertised for rent and ask the agent to call you back and let you know whether it might be possible to obtain an appointment to meet on a particular day and time (indicated above). (At this point, you will need to work closely with the Test Coordinator who can retrieve any messages left on your voice mail telephone number).
- Express interest in and ask for an appointment to view the advertised rental housing. If you are told that the advertised rental housing is no longer available, ask about other rental units that are available with the same number of bedrooms as the advertised housing. If you are informed that no other rental units with the same number of bedrooms are available, ask about the availability of any other rental units that: 1) have at least the minimum of bedrooms for your household; 2) are within your price range; and 3) are available when needed. If possible, avoid having an extended or lengthy conversation about rental housing options, your qualifications, or your housing needs over the phone. If necessary, you can always say that you are pressed for time and that you would prefer to discuss these details when you visit the sales office.
- If you are able to obtain an appointment with an agent, please remember to write down the date and time of your appointment, the location where you are meeting the agent and the name of the agent with whom you will be meeting.
- Always thank the person you speak with for their assistance and ask for their name if it has not been provided by the end of your call.
- Record every call you make as part of your effort to obtain an appointment on the Appointment Call Form.

INSTRUCTIONS FOR HDS CALLS FOR APPOINTMENTS - SALES

INSTRUCTIONS:

Please call the telephone number listed in the ad and request an appointment to meet with someone at the office to discuss homes that are for sale. In making this call, use the Caller ID Block function (*67) on your telephone. If you are asked why you called this company or this agent, you should say that you noticed that their company had homes listed for sale in the newspaper. You should try to obtain an appointment for:

In making your telephone call, please follow these instructions:

- If you have difficulty getting in contact with the person who needs to make the appointment with you (e.g. the person is not available when you call, an answering machine or voice mail answers, etc.), you are asked to try several times to reach the person without leaving your telephone number. You can always say that you are “not at a number where you can be reached” or that you are “at work where you cannot receive personal calls.” If you have made three (3) unsuccessful attempts to reach the person by telephone, you may leave the telephone number provided on your assignment form.
- If you must leave your telephone number and can also leave a short message, let that agent know that you are trying to arrange to meet to discuss homes for sale and ask the agent to call you back and let you know whether it might be possible to obtain an appointment to meet on a particular day and time (indicated above). (At this point, you will need to work closely with the Test Coordinator who can retrieve any messages left on your voice mail telephone number).
- Request an opportunity to meet with an agent at the sales office. Do not discuss the advertised home in this phone call and avoid having an extended or lengthy conversation about homes for sale, your qualifications, or your housing needs over the phone. If necessary, you can always say that you are pressed for time and that you would prefer to discuss these details when you visit the sales office.
- If you are able to obtain an appointment with an agent, please remember to write down the date and time of your appointment, the location where you are meeting the agent and the name of the agent with whom you will be meeting.
- Always thank the person you speak with for their assistance and ask for their name if it has not been provided by the end of your call.
- Record every call you make as part of your effort to obtain an appointment on the Appointment Call Form.

APPOINTMENT CALL FORM

(ALL CONTACTS WITH AGENT MADE **PRIOR** TO ANY SITE VISIT SHOULD BE RECORDED ON AN APPOINTMENT CALL FORM. COMPLETE ONE FORM FOR EACH CALL ATTEMPTED BY TESTER OR RECEIVED FROM AGENT.)

Control # ____ - ____ - ____ - 2

Tester ID # ____ - ____

Phone Number (s) (____) _____ ; (____) _____

Day of the Week: _____

Date ____ / ____ / ____ Time ____ : ____ AM PM

Call was Initiated by: Tester (Go to Q1) Agent (Go to Q7)

1. Was the Appointment Call Completed?

Yes, Appointment Call Completed

Appointment made (Go to Q2)

Appointment not made

Told no appointment necessary to visit

Agent will not make an appointment

No housing is available

Other (specify): _____

Test terminated by Test Coordinator ____

No, Appointment Call Not Completed*

Left message on voicemail, pager, etc.

Left message with person

Told to call back later

Wrong number

No Answer

Telephone number no longer in service

Other (specify): _____

Test terminated by Test Coordinator

*** If an Appointment Call is Not Completed, a Site Visit Cannot Be Conducted.**

2. When is your appointment?

Day of the Week _____

Date ____ / ____ / ____

Time ____ : ____ AM PM

3. Name of person you have appointment with: _____

4. Location to meet (agent's office, address of specific home, other): _____

5. Name of person you spoke with during this contact: _____

6. Comments made: _____

FOR AGENT INITIATED CALL:

7. Call was Received By: Tester Test Coordinator

7a. What was the Purpose of the Agent's Call?

Agent called to confirm appointment time

Agent called to cancel appointment and reschedule

Agent called to cancel appointment, but did not reschedule

Other (specify): _____

INSTRUCTIONS FOR HDS CALLS FOR APPOINTMENTS - RENTAL

INSTRUCTIONS:

Please call the real estate company listed in the ad and request an appointment to meet with someone to discuss the rental housing that was advertised. In making this call, use the Caller ID Block function (*67) on your telephone. You should try to obtain an appointment for:

In making your telephone call, please follow these instructions:

- If you have difficulty getting in contact with the person who needs to make the appointment with you (e.g. the person is not available when you call, an answering machine or voice mail answers, etc.), you are asked to try several times to reach the person without leaving your telephone number. You can always say that you are “not at a number where you can be reached” or that you are “at work where you cannot receive personal calls.” If you have made three (3) unsuccessful attempts to reach the person by telephone, you may leave the telephone number provided on your assignment form.
- If you must leave your telephone number and can also leave a short message, let the agent know that you are trying to arrange to meet to discuss the rental housing that was advertised for rent and ask the agent to call you back and let you know whether it might be possible to obtain an appointment to meet on a particular day and time (indicated above). (At this point, you will need to work closely with the Test Coordinator who can retrieve any messages left on your voice mail telephone number).
- Express interest in and ask for an appointment to view the advertised rental housing. If you are told that the advertised rental housing is no longer available, ask about other rental units that are available with the same number of bedrooms as the advertised housing. If you are informed that no other rental units with the same number of bedrooms are available, ask about the availability of any other rental units that: 1) have at least the minimum of bedrooms for your household; 2) are within your price range; and 3) are available when needed. If possible, avoid having an extended or lengthy conversation about rental housing options, your qualifications, or your housing needs over the phone. If necessary, you can always say that you are pressed for time and that you would prefer to discuss these details when you visit the sales office.
- If you are able to obtain an appointment with an agent, please remember to write down the date and time of your appointment, the location where you are meeting the agent and the name of the agent with whom you will be meeting.
- Always thank the person you speak with for their assistance and ask for their name if it has not been provided by the end of your call.
- Record every call you make as part of your effort to obtain an appointment on the Appointment Call Form.

INSTRUCTIONS FOR HDS CALLS FOR APPOINTMENTS - SALES

INSTRUCTIONS:

Please call the telephone number listed in the ad and request an appointment to meet with someone at the office to discuss homes that are for sale. In making this call, use the Caller ID Block function (*67) on your telephone. If you are asked why you called this company or this agent, you should say that you noticed that their company had homes listed for sale in the newspaper. You should try to obtain an appointment for:

In making your telephone call, please follow these instructions:

- If you have difficulty getting in contact with the person who needs to make the appointment with you (e.g. the person is not available when you call, an answering machine or voice mail answers, etc.), you are asked to try several times to reach the person without leaving your telephone number. You can always say that you are “not at a number where you can be reached” or that you are “at work where you cannot receive personal calls.” If you have made three (3) unsuccessful attempts to reach the person by telephone, you may leave the telephone number provided on your assignment form.
- If you must leave your telephone number and can also leave a short message, let that agent know that you are trying to arrange to meet to discuss homes for sale and ask the agent to call you back and let you know whether it might be possible to obtain an appointment to meet on a particular day and time (indicated above). (At this point, you will need to work closely with the Test Coordinator who can retrieve any messages left on your voice mail telephone number).
- Request an opportunity to meet with an agent at the sales office. Do not discuss the advertised home in this phone call and avoid having an extended or lengthy conversation about homes for sale, your qualifications, or your housing needs over the phone. If necessary, you can always say that you are pressed for time and that you would prefer to discuss these details when you visit the sales office.
- If you are able to obtain an appointment with an agent, please remember to write down the date and time of your appointment, the location where you are meeting the agent and the name of the agent with whom you will be meeting.
- Always thank the person you speak with for their assistance and ask for their name if it has not been provided by the end of your call.
- Record every call you make as part of your effort to obtain an appointment on the Appointment Call Form.

8. How many minutes did you wait to meet with someone (i.e. between the time you were greeted by someone when you entered and the time you met with the agent)?

_____ minutes

9. When you asked about the availability of the advertised housing, what were you told [*check only ONE box*]?

- Housing is available when I need it
- Housing is not available when I need it
- The agent did not know the status of the housing
- Something else (*specify*): _____

10. When you asked about “similar” housing, were you told that there was anything available?

[*“Similar” housing has the **same** number of bedrooms as the advertised housing, is in your price range, and is available when you need it.*]

- Yes
- No
- Agent did not know

10a. If Yes, how many “similar” housing units were you told about? (Do not include advertised unit)

_____ units

11. Whether you asked or the agent offered, were you told that any “other” housing was available?

[*“Other” housing has **at least** the minimum number of bedrooms for your household, is in your price range, and is available when you need it. “Other” housing also includes housing with a greater number of bedrooms than the advertised unit.*]

- Yes
- No
- Agent did not know
- Not applicable

11a. If Yes, how many “other” housing units were you told about? _____ Units

12. How many **TOTAL** rental units did the agent indicate were available to you?

_____ Rental Units

Note: Add units from Questions 9, 10a, and 11a. [if you answered Question 9 as “Housing is available when I need it,” count this as one unit]

13. During your visit, did the agent comment on or make reference to any of the following: Fair Housing Laws, Equal Housing Opportunity, Open Housing Ordinance, or Anti-discrimination Laws?

- Yes
- No

13a. If Yes, what was the comment or reference?

14. Were you invited to complete an application during your visit?

- Yes
- No

14a. Were you told an application is necessary before renting a unit?

- Yes
- No

14b. Were you invited to take an application with you?

- Yes
- No

14c. Were you told a credit check is necessary before renting a unit?

- Yes
- No

14d. Were you told a criminal background check is necessary before renting a unit?

- Yes
- No

15. Complete the grid below regarding any of your qualifications to rent that were requested by the agent. *(check only one per line)*

Qualification	I volunteered	Agent Requested	Exchanged in earlier phone call	Agent did not obtain
a. Your marital status				
b. Your family size				
c. Your income				
d. Your spouse's income				
e. Your occupation				
f. Your spouse's occupation				
g. Your length of employment				
h. Your spouse's length of employment				
i. Your credit standing				
j. Other:				

16. Did the agent make any of the following comments regarding your qualifications to rent?

- You are qualified
- You are NOT qualified
- Qualifications not discussed

17. Did the agent suggest that you consider a different rental complex or building than the one in the ad?

- Yes
- No

17a. If Yes, was the other property also managed by the same agency?

- Yes
- No
- Don't know

18. Were any remarks made by the agent about race or ethnicity that were not associated with the neighborhoods in which recommended units were located?

- Yes
- No

18a. If Yes, please record what the agent said:

19. Were any remarks made by the agent about religion, persons with disabilities, or families with children?

- Yes
- No

19a. If Yes, please record what the agent said:

20. What arrangements were made regarding future contact between you and the agent [*check all that apply*]?

- The agent said that he/she would contact you
- The agent invited you to call him/her
- Future arrangements were not made
- Other (*specify*): _____

21. When was this report completed?

Date (month/day/year): ____/____/____

Day of Week _____

Time ____:____ AM PM

INSTRUCTIONS FOR ALL HDS SITE VISITS - RENTAL

- If you made an appointment prior to this visit, please ask to speak with the person with whom you made the appointment to meet. If you are dropping in without an appointment on this site visit, please ask to speak with a rental agent. Express interest in and ask to view the rental housing that was advertised for rent.
- Ask about the availability of other rental housing with the same number of bedrooms as the advertised housing. Express interest in and ask to view any rental housing which has the same number of bedrooms, provided that it is within your price range and available when you need it.
- If a rental agent informs you that the advertised housing is no longer available and no other rental housing is available with the same number of bedrooms as the advertised housing, ask the agent if any other rental units are available for the time you requested. Express interest in and ask to view any other rental housing that: 1) has at least the minimum number of bedrooms for your household; 2) is within your price range; and 3) is available when you need it.
- If, at any time during your site visit, a rental agent recommends other rental units to you, you should express interest in and ask to view any rental housing that is recommended by the agent provided it: 1) has at least the minimum number of bedrooms for your household; 2) is within your price range; and 3) is available when you need it.
- Please remember to obtain information about the exact address (including apartment #), number of bedrooms, rent, security deposit, other fees, lease length, which utilities are included and the dates of availability for any homes or apartments suggested by the agent if this information is not provided by the end of your visit.
- If you are told about any homes or apartments that meet your needs, please ask about the application process and find out what amount of money, if any, would need to accompany a completed application, whether a credit check is conducted and, generally, how long it takes to obtain approval on a rental application once it is submitted.
- Do not ask for or complete a rental application. If the agent offers you an application, you should agree to take it with you.
- If you are informed that there is a waiting list for rental housing that you requested, please ask how many people are on the waiting list. If the agent invites you to add your name to the waiting list, you should politely decline to add your name.
- Lastly, if by the end of your visit the agent has not volunteered his or her name, please ask for it.

5. Were you able to meet with an agent to discuss housing options?

Yes

No

5a. If Yes, where did you meet?

Agent's office

Somewhere else (specify):

5b. If No, why not?

(Note: Stop here and do not complete the rest of the form)

6. Did the agent decline to meet with you today?

Yes

No

6a. If yes, why? _____

(NOTE: if you are able to make an appointment for a later time, then stop here and fill out the Site Visit Report Form after your appointment)

7. How many minutes did you wait to meet with someone (i.e. between the time you were greeted by someone at the firm when you entered and the time you met with the agent)?

_____ minutes

8. When you asked about the availability of the home in the ad, what were you told [*check only ONE box*]?

Home is available

Home is not available

The agent did not know the status of the house.

Something else (*specify*): _____

9. Were you recommended any homes that were "similar" to the advertised home?

[A "similar" home has the **same** number of bedrooms as the advertised home.]

Yes

No

Agent did not know

9a. If Yes, how many "similar" homes were recommended to you? (Do not include advertised home)

_____ homes

10. Were you recommended any "other" homes?

[*"Other" homes have at least the minimum number of bedrooms for your household. "Other" housing also includes homes with a greater number of bedrooms than the advertised home.*]

Yes

No

Agent did not know

10a. If Yes, how many "other" homes were recommended to you? _____ Homes

11. How many TOTAL homes were recommended to you, **including** the advertised home?: _____
Add units from Questions 8 [if you answered "Home is available"], 9a, and 10a.

12. How many homes were offered to you for your review in a listing or other format, BUT NOT SPECIFICALLY RECOMMENDED? _____ Homes

13. During your visit, did the agent comment on or make reference to any of the following: Fair Housing Laws, Equal Housing Opportunity, Open Housing Ordinance, or Anti-discrimination Law?

- Yes
- No

13a. If Yes, what was the comment or reference?

14. Based on your observations and the remarks of the agent, indicate below the sources used to select properties for your review: *[check all that apply]*

- Multiple listings book(s)
- Home seeker guides/magazines
- Computer
- Internet website - (*specify*): _____
- Other printed sheet
- File cards
- Scraps of paper
- Other (*specify*): _____
- None

15. Did one agent refer you to another agent who provided service to you?

- Yes
- No

15a. If Yes, were you referred to an agent within the same agency?

- Yes
- No

15b. If you were referred, using the numbers from Question 4, enter the number of the person to whom you were referred: [enter line #]

16. Was the agent's role described to you as being one of the following:

- Buyer's agent
- Seller's agent
- Dual agent
- Did not disclose

17. Were you asked to sign any agreements or documents?

- Yes
- No

17a. If Yes, please specify each below:

	Document Name	Purpose	Did you sign?
1.			<input type="checkbox"/> Yes <input type="checkbox"/> No
2.			<input type="checkbox"/> Yes <input type="checkbox"/> No
3.			<input type="checkbox"/> Yes <input type="checkbox"/> No
4.			<input type="checkbox"/> Yes <input type="checkbox"/> No

18. Did the agent ask if you had already visited a lender or been pre-qualified for financing?

- Yes
- No

19. Did the agent REFUSE to show you any homes because you were not pre-qualified for financing?

- Yes
- No

20. Complete the grid below regarding any of your qualifications to purchase a house that were requested by the agent at any point. *(check only one per line)*

Qualification	I volunteered	Agent Requested	Obtained in earlier phone call	Agent did not obtain
a. Your marital status				
b. Your family size				
c. Your income				
d. Your spouse's income				
e. Your occupation				
f. Your spouse's occupation				
g. Your length of employment				
h. Your spouse's length of employment				
i. Your savings/assets (e.g. funds available for downpayment, closing costs, etc.)				
j. Your debts				
k. Credit Standing				
l. Reason for moving				
m. Geographic preference				
n. Pre-qualification letter				
o. Other:				

21. Did the agent make any of the following comments regarding your qualifications to buy a home?

- You are qualified
- You are NOT qualified
- Qualifications not discussed

22. Did the agent volunteer to help you find financing?

- Yes
- No

23. Did the agent suggest one or more mortgage companies, lenders, or brokers?

- Yes
- No

23a. If Yes, please list them below:

Mortgage Company/Firm	Lender/Broker Name	City	Telephone
1.			
2.			
3.			
4.			

24. Did the agent discuss the type of financing that might be available to you?

Yes

No

24a. If Yes, please indicate which types of financing the agent discussed or mentioned by filling out the grid below: [check one per line]

	Agent Discussed	Agent did not mention
a. Conventional Fixed Rate Financing (non FHA)		
b. Conventional Adjustable Rate Financing (ARM)		
c. FHA or VA Financing		
d. Other government financing (state or local) (specify): _____		
e. Other (specify): _____		

25. During the visit, did anyone pre-qualify you or calculate for you the amount of financing that you could afford using your specific financial information (income, debts, and assets)?

Yes

No

25a. If Yes, using the numbers from Question 4, enter the number of the person who provided you with the information on the amount of financing you could afford: [enter line #]

25b. If Yes, was this person?

The agent who was providing housing information to you

An in-house mortgage specialist

A lender by telephone

Someone else

26. Home Price:

Did the agent suggest a house price or price range that you should consider?

Yes

No

26a. If Yes, what was the total home price?

\$ _____ (lowest)

\$ _____ (highest)

27. Loan/Mortgage Amount:

Did the agent suggest a mortgage amount (\$ borrowed) or range that you should consider?

Yes

No

27a. If Yes, what was the total loan amount?

\$ _____ (lowest) \$ _____ (highest)

28. Interest Rates:

Did the agent mention interest rates for mortgage loans?

Yes

No

28a. If Yes, what were the interest rates mentioned?

_____ % (lowest) _____ % (highest)

29. Monthly Payments:

Did the agent mention monthly payments for a mortgage loan?

Yes

No

29a. If Yes, what were the monthly payments?

\$ _____ (lowest) \$ _____ (highest)

30. Downpayment:

Did the agent mention the likely downpayment on a house?

Yes

No

30a. If Yes, what was the downpayment amount or percentage?

Downpayment Amount: \$ _____ (lowest) \$ _____ (highest)

Downpayment Percent: _____ % (lowest) _____ % (highest)

31. Did the agent discuss any of the following with you? [check all that apply]

Paying down debts

Debt consolidation

Downpayment assistance (gift, special program)

Co-signer

Seller assistance

Pre-qualification letter

None of the above were discussed

31a. For any items discussed, please describe what you were told:

32. Did the agent discuss or make any comments about specific neighborhoods or geographic areas that were not associated with any recommended homes? (If yes, fill out a Neighborhood Information Form.)

- Yes
- No

33. Were any remarks made by the agent about race or ethnicity that were not associated with particular homes or neighborhoods?

- Yes
- No

33a. If Yes, please record what the agent said: _____

34. Were any remarks made by the agent about religion, persons with disabilities, or families with children?

- Yes
- No

34a. If Yes, please record what the agent said: _____

35. What arrangements were made regarding future contact between you and the agent? [*check all that apply*]

- The agent said that he/she would contact you
- The agent invited you to call him/her
- Arrangements for future contact were not made
- Other (*specify*): _____

36. When was this report completed?

Date (month/day/year): ____/____/____

Day of Week _____

Time ____:____ AM PM

INSTRUCTIONS FOR ALL HDS SITE VISITS - SALES

- If you made an appointment prior to this visit, please ask to speak with the person with whom you made the appointment to meet. If you are dropping in without an appointment on this site visit, please ask to speak with a sales agent. Express interest in and ask to view the housing that was advertised for sale.
- Ask the agent to recommend other homes that have the same number of bedrooms as the advertised housing. Express interest in and ask to view any homes that are recommended by the agent provided that they have the same number of bedrooms as the advertised home or at least the minimum number of bedrooms for your household.
- After viewing the advertised home, try to arrange to spend three hours looking at additional homes that are recommended by the agent. If, on the day of your initial site visit, the agent is unavailable or unable to show you the advertised home and/or other recommended homes, let the agent know that you would like to spend some time (e.g. a few hours, several hours, etc.) on another day viewing additional homes.
- If, in response to your request that the agent recommend some homes to view, the agent presents you with a long list of homes available for sale, please ask the agent to select homes to show you so that you can begin to get an idea of what is available. If the agent refuses to pick out any homes on the list and insists that you make the selections, please tell the agent that you would like to take the list of homes with you so that you can spend some time looking it over. NEVER select the homes to view.
- Please remember to obtain information about the exact address of each property that is recommended by the agent, including the number of bedrooms, current asking price, number of bathrooms, and other features and amenities, if this information is not provided by the end of your visit.
- If the agent, someone in the agent's office, or someone the agent calls while you are in the office, requests that you provide detailed personal and financial information about your income, debts, assets, etc. in order to help you figure out what price range of housing that you can afford, please provide this information exactly as it appears on your assignment form. Do not, UNDER ANY CIRCUMSTANCES, provide your date of birth, social security number, or authorize anyone to conduct a credit check. If anyone asks about your credit standing or requests that a credit check be conducted, offer to characterize your credit as it appears on your assignment form. If you are provided with an estimated price range or with an estimated mortgage amount for which you might qualify, please remember to include this information in your notes.
- If you are provided more detailed information about financing options, be sure to write down the information that is offered (e.g. type of financing, interest rates, down payment requirements, etc.). Also, if the agent refers you to a lender or mortgage broker for further assistance with financing, please remember to include this information in your notes.
- Lastly, if by the end of your visit the agent has not volunteered his or her name, please ask for it.

NEIGHBORHOOD INFORMATION

Complete one form for each neighborhood that the agent discussed with you other than those surrounding recommended and/or inspected homes.

CONTROL #: ___ - ___ - _____ - 2 **TESTER ID NUMBER:** ___ - _____

1. Name of Area: _____

2. This area is a:

- County
- Town or City
- School District
- Neighborhood
- Don't know

3. Did the agent make any of the following comments about the neighborhood?

a. *Noise*

- Quiet
- Noisy
- No comment

b. *Safety*

- Safe/low crime
- Dangerous/high crime
- No comment

c. *Schools*

- Good
- Poor
- No comment

d. *Investment*

- Rising values/good investment
- Flat values/not much appreciation
- Declining values/depreciation
- No comment

e. *Public Services*

- good services/amenities
- poor/unreliable services
- no comment

f. *Race or Ethnicity?*

- Yes
- No

If **Yes**, please record what the agent said: _____

RECOMMENDED HOME

(Complete one form for each home recommended and/or inspected)

CONTROL # ____ - ____ - ____ - 2

TESTER ID# ____ - ____ - ____

1. Full Address of Home

(number) _____ (street) _____ (unit) _____

(city or town) _____ (state) _____ (zip code) _____

2. Basic Information

- a. Is this the advertised home? Yes No
b. Did you inspect the home? Yes No
c. How many bedrooms were in the home? _____
d. What was the current asking price? _____

3. What type of building is it?

- Single-family detached
- Duplex
- Rowhouse or Townhouse
- Multi-family structure
- Mobile home

4. Is this a newly built home that has never been occupied?

- Yes
- No

5. How do you rate the physical condition of the home's INTERIOR?

- Clean and in excellent repair, move-in condition
- Some cleaning and minor maintenance needed, adequate
- Very dirty and in need of substantial maintenance, serious problems
- Not Applicable, did not view interior

6. How do you rate the physical condition of the home's EXTERIOR?

- Clean and in excellent repair, move-in condition
- Some cleaning and minor maintenance needed, adequate
- Very dirty and in need of substantial maintenance, serious problems
- Not Applicable, did not view exterior

7. Did the agent make any of the following comments about the surrounding neighborhood?

a. Noise

- Quiet
- Noisy
- No comment

b. Safety

- Safe/low crime
- Dangerous/high crime
- No comment

c. Schools

- Good
- Poor
- No comment

d. Investment

- Rising values/good investment
- Flat values/not much appreciation
- Declining values/depreciation
- No comment

e. Public Services

- Good Services/Amenities
- Poor Services/Amenities
- No comment

f. Race or ethnicity? Yes No

If Yes, please record what the agent said: _____

FOLLOW-UP CONTACT FORM

- COMPLETE AT LEAST ONE FORM FOR EACH TEST
- DO NOT USE THIS FORM FOR APPOINTMENT CALLS
- TESTER: NOTIFY TEST COORDINATOR OF ANY CONTACT AND FORWARD MATERIALS RECEIVED

CONTROL #: ___ - ___ - _____ - 2

TESTER ID NUMBER: ___ - _____

1. Was there any follow-up contact?

- No
- Yes (if yes, complete rest of form)

2. Date and time of contact:

Day of the Week:

Date ___ / ___ / ___ / ___

Time ___ : ___ AM PM

3. Type of Contact

- Telephone call to tester at home
- Telephone message left at tester's home
- Voice mail message retrieved by Test Coordinator
- Postal mail
- E-mail
- Other (Specify: _____)

4. Name of person making contact:

5. Name of agency (if given):

6. What was the stated purpose of the contact? [check all that apply]

- Agent wanted to see if tester is still interested in purchase/rental
- Agent wanted to recommend a lender to the tester
- Agent wanted to let tester know about more housing
- Agent wanted to get more information from tester
- Agent wanted to thank tester
- Other [specify]:

7. Describe any materials received:

ANNEX 3

TESTS OF STATISTICAL SIGNIFICANCE

ANNEX 3: TESTS OF STATISTICAL SIGNIFICANCE

The gross measure of adverse treatment is simply an estimate of the probability that the white tester is favored over his or her minority partner, or the empirical mean of a variable (Z_{10}) that takes on the value of one if the white tester is favored and zero otherwise. In simple random samples, the standard error of the gross measure estimate is square root of the element variance of this discrete outcome divided by the sample size; the element variance of the variable is simply

$$\sigma_g^2 = E[Z_{10}^2] - E[Z_{10}]^2 = \Pr[W_{ik}=1, M_{ik}=0] (1.0 - \Pr[W_{ik}=1, M_{ik}=0])$$

where W_{ik} is a Bernoulli variable denoting a favorable outcome for the white tester (1=favorable; 0=unfavorable) and M_{ik} denotes the Bernoulli analogue for the Minority treatment outcome. Doubling the standard error yields a 95 percent confidence interval for the gross measure of adverse treatment. However, this apparently straightforward hypothesis test that the gross measure is greater than zero is not meaningful; the fact that any instances of white- or minority-favored treatment occurred in the sample of tests means (by definition) that the null hypothesis must be rejected (the probability of differential treatment in the total population cannot be equal to zero). In other words, a null hypothesis that a probability is zero is automatically rejected whenever at least one such event is observed.

The (effective) sample size for these tests is quite large, and based on the central limit theorem the 95 percent confidence interval for the gross measure is simply the estimated measure plus or minus 1.96 times the estimated standard error. This assumes that the estimated proportion is neither close to zero or one. If percentages are extreme (say, greater than 0.95 or less than 0.05), nonsymmetrical confidence intervals are calculated using formulae in Fleiss (1981) with adjustments to variance which incorporate the design effect. Also, note that the standard error cannot be used to provide a statistical test that the gross measure is greater than or equal to zero. The gross measure is the estimate of an event probability. The null hypothesis that a probability equals zero is rejected upon even a single observation of the event because if the null is true the event cannot occur.

The net measure of adverse treatment is the difference between the proportion of tests where the white is favored and the proportion where the minority is favored. For the net measure, the standard error of the estimate is based on a simple difference of means, and the variance of the net measure may be written as

$$\sigma_n^2 = \text{Var}[W_{ik}] + \text{Var}[M_{ik}] - 2 \text{Cov}[W_{ik}, M_{ik}]$$

W_{ik} and M_{ik} are both binary variables, and calculations of their variance are straightforward. The element covariance can be calculated as follows:

$$\sigma_{WM} = \Pr[W_{ik}=1, M_{ik}=1] * \Pr[W_{ik}=0, M_{ik}=0] - \Pr[W_{ik}=1, M_{ik}=0] * \Pr[W_{ik}=0, M_{ik}=1]$$

The null hypothesis that the net measure is positive and differs from zero (a one-sided test) is rejected with a 5 percent chance of a type I error or less if the net exceeds 1.65 times the estimated standard error.

Results for individual states and metropolitan areas are based on small sample sizes of approximately 70 to 120 tests per site, tenure, and ethnic group. The statistical tests described earlier could be replaced by a t-test with N-1 degrees of freedom in which N is the sample size. This test, however, requires either an assumption that the errors are distributed normally or a large enough sample size to invoke the central limit theorem, which insures normality of the mean even when errors are non-Normal. We apply the central limit theorem for the confidence intervals on the gross measure of adverse treatment. Gross adverse treatment is simply a binary or Bernoulli variable. In practice, the frequencies arising from a Bernoulli variable are approximately distributed normally when each cell contains at least five entries.

Neither the normality assumption nor the use of the central limit theorem is appropriate for the net measure of adverse treatment. For example, Heckman and Siegelman (1993) examines data from the Urban Institute employment tests and finds that the t-test for a difference of means is less likely to detect net adverse treatment against minority testers compared to more appropriate statistical tests.

Heckman and Siegelman (1993) suggest that the one-sided test for whether net adverse treatment is greater than zero can be written as simply

$$H_0: E[Y_{10} | Y_{11}=0, Y_{00}=0] \leq 0.5$$

where Y_{11} is one if $W_{ik}=1$ and $M_{ik}=1$ and Y_{00} is one if $W_{ik}=0$ and $M_{ik}=0$. This test conditions on the occurrence of either relatively favorable white or minority treatment, and tests whether the conditional likelihood of white-favored treatment is 50 percent. This test, often called the sign test, is the uniformly most powerful statistical test for this null hypothesis.

Under H_0 , the probability of observing N_2 or more tests in which the white tester receives favorable treatment and the minority tester does not is the number of permutations under this restriction divided by the total number of permutations for which N_d tests can be assigned to two outcomes.

$$\Pr[N_2 = k | N_d = N_2 + N_3] = N_d! / (2^{N_d} (N_d - k)! k!)$$

where N_3 is the number of tests in which outcome 3 is observed. The critical value (N_c) is chosen so that

$$\sum_{j=N_c}^{N_d} \text{Prob} [N_2 = j \mid N_d] \leq 0.05$$

Due to the nature of permutation tests, the sum of the probabilities will not equal 5 percent exactly. In principle, a randomization test may be conducted so that the null will be rejected with some probability if N_2 equals N_c minus one.¹ In practice, however, the probability of a type one error given the observed values is simply calculated by setting N_c equal to N_2 in the equation above.

Due to the small sample sizes for the three-part tests, we also use exact, non-parametric tests to determine the statistical significance of the net adverse treatment measures. A simple sign test can be constructed by creating a sample in which the events Y6 (W is not favored, M1 is favored, and M2 is not favored) and Y7 (W is not favored, M1 is not favored, and M2 is favored) each create one observation in which differential treatment occurs between testers of the same race and the event Y5 (W is favored, M1 is not favored, and M2 is not favored) creates two observations in which white favored treatment occurs ($Y5=1$). The resulting sign test is

$$\text{Prob}[Y5=1 \mid Y1 + Y2 + Y3 + Y4 + Y8 = 0] \leq 0.5$$

where the observations with $Y5=1$ enter the sample twice.²

¹ Heckman shows that a randomized test can be used to obtain significant tests with exactly a 5% probability of a type I error. The randomized test rejects the null hypothesis if the value of N_2 exceeds N_c , and also rejects the null hypothesis with probability α if the net measure equals the N_c minus one where the following equation holds: $\alpha p_2 + p_1 = 0.05$, p_1 the probability of a type I error implied by the cut-off of N_c , and p_2 is the increase in the probability of a type I error implied by lowering the cut-off to N_c minus 1.

² Strictly speaking this test is no longer a permutation test because the event Y5 cannot truly occur twice and the two across group comparisons in the triad test are mutually exclusive. Nonetheless, the sign test does provide a convenient non-parametric test for whether two probabilities differ from each other.

ANNEX 4

EFFECT OF TRIAD TESTS

ANNEX 4: MEASURING RANDOM DIFFERENCES IN TREATMENT – TRIAD TESTING

In Phase II of HDS2000, we conducted a pilot of three-person—or “triad”—tests in two sites. In a triad test, three individuals, two of the same race, are assigned to the same advertised unit and visit that unit in succession. This type of test makes it possible to directly estimate the level of “noise”—disparate treatment that occurs randomly—in the testing process. Testers may experience differences in treatment for reasons that have nothing to do with race. The potential for such random differences in treatment has led to considerable methodological debate about the interpretation of paired testing results, including the use of both “gross” and “net” measures, and the development of multivariate statistical techniques for estimating systematic differences in treatment. Triad testing makes it possible to estimate the impact of such events by comparing outcomes for testers of the same race. This methodological innovation was strongly recommended by members of the National Academy of Sciences workshop on the measurement of discrimination, held in September, 2000.¹

When three-part tests are used for enforcement testing, they are typically structured as “sandwich” tests, in which the first visit is by a white, followed by a minority, and finally by the second white (W-M-W). This structure has the potential to create very strong evidence for enforcement if the minority receives inferior treatment relative to both whites. However, this is not necessarily the best structure for research purposes, because it creates a longer time lag between the two white visits than between either minority/white pair. The extended period of time between the two white visits creates the potential to observe *more* random effects than actually occur between the two parts of a paired test. In a research context, this could lead to an over-estimate of random differential treatment and an under-estimate of systematic discrimination. Therefore, we structured all the triad tests so that the two same-race testers visited an agent in immediate succession.

For research purposes, it is just as informative to conduct triad tests with two minority and one white tester as with two white and one minority tester. However, we were concerned that three-part tests might increase the risk of detection by real estate agents, because three individuals, all with similar qualifications and needs, would inquire about the same advertised unit over a relatively short time period. In order to maximize the chances that every triad would produce *at least* one completed paired test, we always had the two same-race visits occur last. Specifically, for each site (Baltimore and Miami), we conducted approximately 70 tests per tenure, of which half involved a minority tester visiting first followed by two white testers (M-W-W) and half involved a white tester visiting first followed by two minority testers (W-M-M). This structure maximized the opportunity of obtaining traditional incidence measures from paired

¹ A.W. Foster, F. Mitchell, and S.E. Feinberg (2002) *Measuring Housing Discrimination in a National Study: Report of a Workshop*. Washington, D.C.: National Academy Press.

comparisons and minimized any bias caused by time lags between the visit of the first tester and the visit of the third.

Analyzing Results from Three-Part Tests

A triad test can result in any one of eight possible outcomes. In the explanation that follows, we refer to triad tests in which a white tester (W) is followed by two minority testers (M1 and M2), but the same methodology applies to tests in which a minority tester visits first (M), followed by two whites (W1 and W2).

Y1 = 1 If W is favored, M1 is favored, and M2 is favored

Y2 = 1 If W is favored, M1 is favored, and M2 is not favored

Y3 = 1 If W is favored, M1 is not favored, and M2 is favored

Y4 = 1 If W is not favored, M1 is favored, and M2 is favored

Y5 = 1 If W is favored, M1 is not favored, and M2 is not favored

Y6 = 1 If W is not favored, M1 is favored, and M2 is not favored

Y7 = 1 If W is not favored, M1 is not favored, and M2 is favored

Y8 = 1 If W is not favored, M1 is not favored, and M2 is not favored

The incidence of white-favored treatment is calculated by considering the first tester pair and counting treatment favoring the white tester (W) over the first minority tester (M1). For the example above, the incidence of white favored treatment is

$$\text{Paired White-Favored} = \Pr[Y3=1] + \Pr[Y5=1].$$

For comparison, the incidence of differential treatment between the same-race testers can be expressed as:

$$\text{Same-Race Differential Treatment} = \Pr[Y2=1] + \Pr[Y6=1]$$

The difference between these two incidence measures provides an alternative net measure that represents a measure of systematic adverse treatment. Since the events are mutually

exclusive, the standard sign test can be used to examine whether either pair of events arises more frequently than the other pair, in other words to test for the existence of discrimination.

Alternatively, triad tests can be used to study whether the traditional net measures based on paired data differ from the measure provided by a triad test. The traditional net measure subtracts minority-favored treatment, while net measures from triad tests subtract the same-race differential. The incidence of paired minority-favored treatment is

$$\text{Paired Minority-Favored} = \Pr[Y4=1] + \Pr[Y6=1]$$

This calculation includes all circumstances in which the first minority tester is favored over the white tester, even if the second minority tester is not favored, because the white-favored measure constructed earlier focuses on favorable treatment over the first minority tester. This approach assures exclusive events for testing and controls directly for order when making comparisons between the favoring of a group and a same-race differential. Now, the same-race differential is calculated to reflect favorable treatment of the second minority tester over the first.

$$\text{Same Race Differential Treatment} = \Pr[Y3=1] + \Pr[Y7=1]$$

The difference between these two frequencies captures the difference between a *traditional net measure* of systematic discrimination and a *triad net measure*.² The traditional net measure implicitly assumes that all minority-favored treatment is the result of random factors, and subtracts minority-favored treatment from white-favored treatment to estimate systematic discrimination, while the triad net measure subtracts same-race differential treatment from white-favored treatment. More precisely, comparing the two net measures empirically (over a range of treatment indicators) makes it possible to test the hypothesis that not all minority-favored treatment is random. In other words, if we found that triad net measures consistently exceed the traditional net measures (that minority-favored treatment is significantly higher than same-race differences in treatment), we would conclude that at least some minority-favored treatment is systematic. Otherwise, we could not reject the null hypothesis – that all minority-favored treatment is random.

² The statistical significance of this difference measure can be tested using the simple sign test.

Rental Testing Results

During the summer and fall of 2001, we conducted 69 black/white rental triad tests in the Baltimore metropolitan area, and 73 Hispanic/non-Hispanic white rental triad tests in the Miami-Hialeah metropolitan area.

Baltimore. In general, the black/white triad tests suggest that the incidence of random differential treatment is about the same as the incidence of black-favored treatment (see Exhibit A4-1). As a result, triad net measures—which subtract same-race differences in treatment from white-favored treatment estimates of the incidence of systematic discrimination—yield essentially the same results as traditional net measures—which subtract black-favored treatment from white-favored treatment. These findings suggest that little of the black-favored treatment we observe in Baltimore is the result of systematic, race-based discrimination. Instead, most instances of black-favored treatment probably reflect random differences in treatment that have nothing to do with race. For one individual treatment indicator, the triad net measure yields a significantly *higher* estimate of systematic discrimination than the traditional net measure.

The incidence of black-favored treatment observed in Baltimore's rental market is relatively high; consequently, the traditional net measures of systematic discrimination are generally not significantly different from zero. In fact, as the third column of Exhibit A4-1 illustrates, the only treatment indicator that yields a statistically significant net measure is whether testers were asked to complete an application (-20.0 percent). For this measure, black renters were significantly more likely to be favored than whites.

Comparing the treatment of same-race testers almost always yields estimates of differential treatment that are about the same as the incidence of minority-favored treatment.³ This suggests that in Baltimore's rental market, most, if not all, black-favored treatment actually reflects random differences in treatment, and that the traditional net measure is a reasonable estimate of systematic discrimination.

³ Note that the incidence of minority-favored treatment in the second panel of these exhibits is not always exactly the same as the incidence of minority-favored treatment in the first panel. Small differences may occur because the second panel is based on tests in which all three visits (WMM or MWW) were completed, while the first panel only requires completion of the first two visits (WM or MW).

Exhibit A4-1: Results of Triad Testing -- Baltimore Black Renters

TREATMENT MEASURES	Paired Test Results			Effect of Triad Tests		
	% white favored	% black favored	net measure	% black favored	% same race diff	diff in net
Advertised unit available?	8.6%	7.1%	1.4%	7.3%	14.5%	-7.2%
Similar units available?	8.6%	17.1%	-8.6%	17.4%	13.0%	4.4%
Number units recommended	31.4%	30.0%	1.4%	30.4%	30.4%	0.0%
Overall availability	31.4%	32.9%	-1.4%	33.3%	29.0%	4.3%
Advertised unit inspected?	8.6%	10.0%	-1.4%	10.1%	7.3%	2.9%
Similar units inspected	4.3%	0.0%	4.3%	0.0%	2.9%	-2.9%
Number units inspected	14.3%	12.9%	1.4%	13.0%	8.7%	4.3%
Overall inspection	14.3%	12.9%	1.4%	13.0%	10.1%	2.9%
Rent for advertised unit	18.4%	18.4%	0.0%	--	--	--
Rental incentives offered?	12.7%	14.5%	-1.8%	11.6%	5.8%	5.8%
Amount of security deposit	12.1%	18.2%	-6.1%	--	--	--
Application fee required?	10.9%	12.7%	-1.8%	10.1%	4.4%	5.8%
Overall cost	25.7%	24.3%	1.4%	20.3%	8.7%	11.6%
Follow-up contact from agent?	8.6%	5.7%	2.9%	5.8%	5.8%	0.0%
Asked to complete application?	10.0%	30.0%	-20.0% **	29.0%	8.7%	20.3% **
Credit check required?	25.7%	20.0%	5.7%	20.3%	18.8%	1.5%
Arrangements for future?	12.9%	20.0%	-7.1%	20.3%	20.3%	0.0%
Overall encouragement	37.1%	47.1%	-10.0%	46.4%	21.7%	24.6%
Overall hierarchical	44.3%	52.9%	-8.6%	46.4%	37.7%	8.7%
Overall consistency	17.1%	21.4%	-4.3%	24.6%	18.8%	5.8%

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.

However, the last column of Exhibit A4-1 indicates that triad net measures differ significantly from traditional net measures for one indicator—invitations to complete an application. For invitations to complete an application, same-race testers were treated differently from one another in only 8.7 percent of tests, while whites were favored over blacks in 10.0 percent of tests and blacks were favored over whites in 29.0 percent. Thus, although the traditional net estimate of systematic discrimination is statistically significant at -20.0, suggesting systematic discrimination *in favor of blacks*, the triad net measure would be approximately zero.

Miami. The Hispanic/non-Hispanic white rental triad tests conducted yield estimates of same-race differential treatment that are about the same magnitude as minority-favored treatment (see Exhibit A4-2). These findings suggest that little of the Hispanic-favored treatment we observe in Miami's rental market is the result of systematic, race-based discrimination, but that most instances of the Hispanic-favored treatment probably reflect random differences. Thus, just as in Baltimore, triad net measures yield essentially the same

results as traditional net measures. The difference between the two is statistically significant for only one indicator.

The incidence of Hispanic-favored treatment observed in Miami's rental market is almost as high as the black-favored treatment in Baltimore. Again, therefore, most of the traditional net measures of systematic discrimination are not significantly different from zero. However, as the third column of Exhibit A4-2 illustrates, a few treatment indicators yield statistically significant net measures, including opportunities to inspect similar units (11.0 percent), number of inspected units (12.3 percent), the composite indicator for housing costs (13.7 percent), requirement for a credit check (16.4 percent), and arrangements for the future (-16.4 percent—significant discrimination *in favor* of Hispanics).

Comparing the treatment of same-race testers almost always yields estimates of differential treatment that are about the same as the incidence of minority-favored treatment.⁴ This suggests that in Miami's rental market, most, if not all, of the Hispanic-favored treatment actually reflects random differences in treatment, and that the traditional net measure is a reasonable estimate of systematic discrimination.

The last column of Exhibit A4-2 indicates that the triad net measure differs significantly from the traditional net measures for only one indicator—whether similar units were inspected. Same-race testers were treated differently from one another in only 11.0 percent of tests, while non-Hispanic whites were favored over Hispanics in 12.3 percent of tests and Hispanics were favored over whites in only 1.4 percent. Thus, although the traditional net estimate of systematic discrimination is statistically significant at 11.0, suggesting systematic discrimination against Hispanics, the triad net measure would not be significantly different zero. Otherwise, triad net measures would not yield significantly different results from the traditional net measures.

⁴ Note that the incidence of minority-favored treatment in the second panel of these exhibits is not always exactly the same as the incidence of minority-favored treatment in the first panel. Small differences may occur because the second panel is based on tests in which all three visits (WMM or MWW) were completed, while the first panel only requires completion of the first two visits (WM or MW).

Exhibit A4-2: Results of Triad Testing -- Miami Hispanic Renters

TREATMENT MEASURES	Paired Test Results			Effect of Triad Tests		
	% n-H white favored	% Hispanic favored	net measure	% Hispanic favored	% same race diff	diff in net
Advertised unit available?	12.3%	8.2%	4.1%	8.2%	9.6%	-1.4%
Similar units available?	21.9%	12.3%	9.6%	12.3%	17.8%	-5.5%
Number units recommended	34.2%	21.9%	12.3%	21.9%	23.3%	-1.4%
Overall availability	38.4%	26.0%	12.3%	26.0%	28.8%	-2.7%
Advertised unit inspected?	4.1%	8.2%	-4.1%	8.2%	4.1%	4.1%
Similar units inspected	12.3%	1.4%	11.0% **	1.4%	11.0%	-9.6% **
Number units inspected	19.2%	6.8%	12.3% *	6.9%	13.7%	-6.9%
Overall inspection	17.8%	9.6%	8.2%	9.6%	11.0%	-1.4%
Rent for advertised unit	14.8%	7.4%	7.4%	--	--	--
Rental incentives offered?	14.0%	7.0%	7.0%	5.5%	9.6%	-4.1%
Amount of security deposit	38.5%	26.9%	11.5%	--	--	--
Application fee required?	5.3%	1.8%	3.5%	1.4%	8.2%	-6.9%
Overall cost	26.0%	12.3%	13.7% *	6.9%	15.1%	-8.2%
Follow-up contact from agent?	2.7%	0.0%	2.7%	0.0%	4.1%	-4.1%
Asked to complete application?	13.7%	11.0%	2.7%	11.0%	11.0%	0.0%
Credit check required?	28.8%	12.3%	16.4% **	12.3%	19.2%	-6.9%
Arrangements for future?	9.6%	26.0%	-16.4% **	26.0%	21.9%	4.1%
Overall encouragement	39.7%	34.2%	5.5%	34.3%	37.0%	-2.7%
Overall hierarchical	54.8%	37.0%	17.8%	35.6%	39.7%	-4.1%
Overall consistency	23.3%	23.3%	0.0%	20.6%	21.9%	-1.4%

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.

Sales Testing Results

During the summer and fall of 2001, we conducted 66 black-white sales triad tests in the Baltimore metropolitan area, and 65 Hispanic-Anglo sales triad tests in the Miami-Hialeah metropolitan area.

Baltimore. In general, the black/white triad tests for Baltimore's sales market produce the same findings as those conducted for the rental market (see Exhibit A4-3). With few exceptions, the incidence of random differential treatment is essentially the same as the incidence of black-favored treatment, and as a result, triad net measures yield the same results as traditional net measures. These findings further confirm that little of the black-favored treatment we observe in Baltimore is the result of systematic, race-based discrimination. Instead, most instances of black-favored treatment probably reflect random differences in treatment that have nothing to do with race.

The incidence of black-favored treatment observed in Baltimore's sales market is relatively high and, as the third column of Exhibit A4-3 illustrates, only two treatment indicators yield statistically significant net measures: offers of help with financing (15.7 percent) and the composite indicator for financing assistance (20.0 percent).

Exhibit A4-3: Results of Triad Testing -- Baltimore Black Homebuyers

TREATMENT MEASURES	Paired Test Results			Effect of Triad Tests		
	% white favored	% black favored	net measure	% black favored	% same race diff	diff in net
Advertised unit available?	11.4%	21.4%	-10.0%	19.7%	15.2%	4.6%
Similar units available?	21.4%	21.4%	0.0%	22.7%	21.2%	1.5%
Number units recommended	47.1%	41.4%	5.7%	42.4%	34.9%	7.6%
Overall availability	41.4%	48.6%	-7.1%	48.5%	30.3%	18.2%
Advertised unit inspected?	11.4%	15.7%	-4.3%	13.6%	15.2%	-1.5%
Similar units inspected?	22.9%	18.6%	4.3%	21.2%	16.7%	4.5%
Number units inspected	37.1%	32.9%	4.3%	33.3%	27.3%	6.1%
Overall inspection	30.0%	41.4%	-11.4%	42.4%	21.2%	21.2%
Steering - homes recommended	20.0%	10.0%	10.0%	17.5%	20.0%	-2.5%
Steering - homes inspected	5.7%	5.7%	0.0%	6.1%	9.1%	-3.0%
Help with financing offered?	32.9%	17.1%	15.7% *	16.7%	24.2%	-7.6%
Agent prequalified tester?	27.1%	22.9%	4.3%	22.7%	16.7%	6.1%
Lenders recommended?	20.0%	12.9%	7.1%	12.1%	25.8%	-13.6%
Overall financing	48.6%	28.6%	20.0% *	28.8%	31.8%	-3.0%
Follow-up contact from agent?	24.3%	15.7%	8.6%	15.2%	33.3%	-18.2% *
Prequalification required?	17.1%	15.7%	1.4%	15.2%	13.6%	1.5%
Told qualified?	25.7%	14.3%	11.4%	12.1%	21.2%	-9.1%
Arrangements for future?	5.7%	8.6%	-2.9%	7.6%	9.1%	-1.5%
Overall encouragement	44.3%	32.9%	11.4%	31.8%	39.4%	-7.6%
Overall hierarchical	45.7%	52.9%	-7.1%	54.6%	24.2%	30.4%
Overall consistency	12.9%	5.7%	7.1%	10.6%	9.1%	1.5%

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.

Comparing the treatment of same-race testers almost always yields estimates of differential treatment that are statistically indistinguishable from the incidence of minority-favored treatment.⁵ This suggests that in Baltimore’s sales market, most, if not all, black-favored treatment actually reflects random differences in treatment, and that the traditional net measure is a reasonable estimate of systematic discrimination. The only exception is the indicator for follow-up contact, where the incidence of same-race differences in treatment is substantially higher than the incidence of black-favored treatment. As a result, the triad net measure would yield a significantly lower estimate of systematic discrimination for this indicator than the traditional net measure. However, due to the small sample size, neither the traditional net measure nor the triad net measure is significantly different from zero.

Miami. Finally, the sales triad tests conducted in Miami further reinforce the overall conclusion that that the incidence of random differential treatment is about the same as the

⁵ Note that the incidence of minority-favored treatment in the second panel of these exhibits is not always exactly the same as the incidence of minority-favored treatment in the first panel. Small differences may occur because the second panel is based on tests in which all three visits (WMM or MWW) were completed, while the first panel only requires completion of the first two visits (WM or MW).

incidence of minority-favored treatment (see Exhibit A4-4), and that triad net measures generally yield essentially the same results as traditional net measures. For three sales treatment measures, the triad net measures yield significantly different results than the traditional net measures. However, in all three of these cases, the triad measure leads to a *lower* estimate of systematic discrimination than the traditional net measure.

Exhibit A4-4: Results of Triad Testing -- Miami Hispanic Homebuyers

TREATMENT MEASURES	Paired Test Results			Effect of Triad Tests		
	% n-H white favored	% Hispanic favored	net measure	% n-H white favored	% same race diff	diff in net
Advertised unit available?	10.0%	15.7%	-5.7%	13.9%	10.8%	3.1%
Similar units available?	18.6%	20.0%	-1.4%	21.5%	23.1%	-1.5%
Number units recommended	50.0%	38.6%	11.4%	41.5%	27.7%	13.9%
Overall availability	44.3%	48.6%	-4.3%	49.2%	33.9%	15.4%
Advertised unit inspected?	12.9%	14.3%	-1.4%	12.3%	15.4%	-3.1%
Similar units inspected?	18.6%	14.3%	4.3%	20.0%	21.5%	-1.5%
Number units inspected	41.4%	32.9%	8.6%	35.4%	35.4%	0.0%
Overall inspection	40.0%	41.4%	-1.4%	44.6%	35.4%	9.2%
Steering - homes recommended	15.7%	14.3%	1.4%	21.4%	26.2%	-4.8%
Steering - homes inspected	14.3%	15.7%	-1.4%	13.9%	13.9%	0.0%
Help with financing offered?	28.6%	18.6%	10.0%	18.5%	18.5%	0.0%
Agent prequalified tester?	40.0%	15.7%	24.3% **	15.4%	30.8%	-15.4% *
Lenders recommended?	32.9%	15.7%	17.1% *	15.4%	21.5%	-6.2%
Overall financing	54.3%	30.0%	24.3% **	29.2%	35.4%	-6.2%
Follow-up contact from agent?	20.0%	11.4%	8.6%	10.8%	23.1%	-12.3%
Prequalification required?	11.4%	5.7%	5.7%	6.2%	9.2%	-3.1%
Told qualified?	34.3%	5.7%	28.6% **	6.2%	32.3%	-26.2% **
Arrangements for future?	5.7%	2.9%	2.9%	3.1%	10.8%	-7.7%
Overall encouragement	47.1%	20.0%	27.1% **	20.0%	41.5%	-21.5% **
Overall hierarchical	48.6%	51.4%	-2.9%	46.2%	32.3%	13.9%
Overall consistency	15.7%	4.3%	11.4% *	12.3%	10.8%	1.5%

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.

The traditional net measures for Miami's sales market suggest that Hispanics face systematic discrimination on several indicators, including the opportunity to be pre-qualified for financing (net estimate of 24.3 percent), lender recommendations (17.1 percent), overall financing assistance (24.3 percent), statements that the tester is qualified to buy (28.6 percent), and overall agent encouragement (27.1 percent). The triad net measures yield significantly *lower* estimates of systematic discrimination for three out of five of these indicators, including the opportunity to be pre-qualified, statements that the tester is qualified, and overall agent encouragement. For these indicators, the incidence of same-race differences in treatment is substantially larger than the Hispanic-favored treatment.

Conclusion

This exploratory triad testing effort suggests that most, if not all, of minority-favored treatment is random; it provides no convincing evidence to support the hypothesis that minority-favored treatment systematically exceeds differences in the treatment of same-race testers. For a few indicators, same-race differences actually exceed minority-favored treatment. It is important to note, however, that a test of statistical significance at the 95 percent confidence level means that up to 5 percent of findings that appear to be statistically significant actually are not. Overall, the triad tests presented here yield six cases where the difference in net was significant out of 80 possible comparisons. All that we can conclude, therefore, is that this analysis provides no support for the hypothesis that some minority-favored treatment is systematically race-based. Because these results are based on a relatively small number of tests in only two metropolitan areas, they should be viewed as preliminary and require further confirmation.

ANNEX 5

ESTIMATES OF ADVERSE TREATMENT FOR PRIMARY AND SMALLER METRO AREAS BY STATE

ANNEX 5A: POOLED STATES — BLACK/WHITE RENTAL TESTS

HOUSING AVAILABILITY	State Avg			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	11.9%	8.8%	3.1% *	12.0%	10.4%	1.6%	11.7%	5.2%	6.5% **
Similar units available?	15.9%	11.5%	4.4% **	16.6%	12.9%	3.6%	14.6%	8.3%	6.3% **
Number units recommended	30.1%	19.1%	11.0% **	30.9%	20.4%	10.6% **	28.3%	16.3%	12.0% **
Overall availability	31.1%	22.8%	8.3% **	31.3%	25.2%	6.1%	30.6%	17.5%	13.1% **
HOUSING INSPECTION	State Avg			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit inspected?	13.8%	8.2%	5.6% **	13.8%	7.9%	5.9% **	13.9%	8.8%	5.2% **
Similar units inspected?	13.7%	7.0%	6.7% **	15.2%	7.1%	8.1% **	10.3%	6.7%	3.6% *
Number units inspected	24.2%	15.4%	8.8% **	25.1%	15.9%	9.2% **	22.1%	14.3%	7.9% **
Overall inspection	28.2%	17.1%	11.1% **	30.3%	17.7%	12.6% **	23.5%	15.7%	7.9% **
HOUSING COST	State Avg			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Rent for advertised unit	9.7%	11.2%	-1.5%	10.8%	10.4%	0.4%	7.3%	13.1%	-5.8% **
Rental incentives offered?	7.8%	6.9%	0.9%	8.0%	6.3%	1.7%	7.5%	8.4%	-0.9%
Amount of security deposit	5.3%	3.3%	2.0%	3.4%	2.1%	1.3%	9.5%	6.1%	3.4%
Application fee required?	12.3%	12.7%	-0.4%	14.5%	14.0%	0.5%	7.3%	9.7%	-2.4%
Overall cost	20.8%	20.7%	0.1%	23.1%	20.3%	2.7%	15.7%	21.4%	-5.7% **
AGENT ENCOURAGEMENT	State Avg			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Follow-up contact from agent?	2.5%	3.4%	-1.0%	2.6%	3.6%	-1.0%	2.3%	3.1%	-0.8%
Asked to complete application?	15.2%	17.8%	-2.7%	15.8%	16.2%	-0.4%	13.8%	21.4%	-7.6% **
Credit check required?	15.9%	18.8%	-2.9%	18.0%	20.2%	-2.1%	11.2%	15.8%	-4.6% *
Arrangements for future?	13.0%	14.1%	-1.1%	13.4%	11.7%	1.8%	12.1%	19.5%	-7.4% **
Overall encouragement	30.2%	38.0%	-7.8% **	32.1%	36.1%	-4.0%	25.9%	42.1%	-16.2% **
SUMMARY MEASURES	State Avg			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Hierarchical	52.3%	39.0%	13.3% **	54.6%	37.7%	16.9% **	47.2%	41.9%	5.3%
Consistency	22.3%	17.2%	5.1% **	22.8%	14.2%	8.6% **	21.1%	23.9%	-2.8%

Note: For net estimates and change 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.

ANNEX 5B: POOLED STATES — BLACK/WHITE SALES TESTS

HOUSING AVAILABILITY	State Avg			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	14.1%	11.9%	2.2%	15.8%	12.6%	3.2%	10.2%	10.3%	-0.1%
Similar units available?	16.6%	15.2%	1.3%	15.2%	15.2%	0.0%	19.5%	15.2%	4.3%
Number units recommended	45.7%	32.4%	13.3% **	44.3%	30.6%	13.7% **	48.6%	36.2%	12.5% **
Overall availability	45.7%	39.2%	6.5% *	44.3%	38.9%	5.5%	48.7%	39.9%	8.8% **
HOUSING INSPECTION	State Avg			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit inspected?	14.4%	13.3%	1.2%	15.7%	13.4%	2.4%	11.6%	13.1%	-1.5%
Similar units inspected?	18.7%	15.1%	3.6% *	19.7%	15.9%	3.7%	16.7%	13.3%	3.4%
Number units inspected	43.8%	27.8%	15.9% **	44.9%	24.4%	20.4% **	41.4%	35.3%	6.0%
Overall inspection	42.0%	33.2%	8.8% **	42.7%	29.9%	12.8% **	40.4%	40.4%	0.0%
GEOGRAPHIC STEERING	State Avg			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Steering - homes recommended	21.2%	11.7%	9.5% **	20.7%	12.0%	8.7% **	22.2%	10.9%	11.3% **
Steering - homes inspected	15.6%	9.8%	5.8% **	14.9%	9.9%	5.0% **	17.1%	9.6%	7.5% **
FINANCING ASSISTANCE	State Avg			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Help with financing offered?	17.4%	14.9%	2.4%	15.3%	14.5%	0.7%	22.1%	15.9%	6.2% **
Agent prequalified tester?	15.7%	13.4%	2.4%	14.8%	12.8%	2.0%	17.8%	14.6%	3.2%
Lenders recommended?	13.3%	16.5%	-3.2%	10.1%	16.0%	-6.0% *	20.5%	17.7%	2.9%
Overall financing	29.3%	26.4%	3.0%	25.6%	25.5%	0.1%	37.7%	28.4%	9.3%
AGENT ENCOURAGEMENT	State Avg			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Follow-up contact from agent?	14.8%	14.4%	0.3%	14.5%	14.0%	0.6%	15.3%	15.5%	-0.2%
Prequalification required?	14.8%	10.9%	3.9% **	17.0%	11.9%	5.1%	9.8%	8.7%	1.0%
Told qualified?	18.7%	13.9%	4.7% **	18.5%	12.9%	5.7% *	18.9%	16.2%	2.7%
Arrangements for future?	4.6%	10.9%	-6.4% **	3.1%	8.1%	-4.9% **	7.8%	17.3%	-9.6% **
Overall encouragement	32.6%	32.4%	0.2%	31.9%	30.5%	1.4%	34.2%	36.4%	-2.3%
Note: For net estimates and change 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.	State Avg			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Hierarchical Consistency	53.9%	42.5%	11.4% **	53.8%	41.5%	12.3% **	54.2%	44.7%	9.4% **
	16.9%	14.8%	2.2%	16.8%	15.8%	1.1%	17.1%	12.6%	4.5% *

ANNEX 5C: ALABAMA — BLACK/WHITE RENTAL TESTS

HOUSING AVAILABILITY	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	11.8%	7.0%	4.7%	13.0%	6.5%	6.5%	10.8%	7.5%	3.3%
Similar units available?	14.8%	9.2%	5.6%	18.2%	14.3%	3.9%	12.0%	5.1%	7.0% *
Number units recommended	27.4%	15.6%	11.7% **	27.3%	18.2%	9.1%	27.5%	13.6%	13.9% **
Overall availability	30.4%	17.9%	12.5% **	32.5%	20.8%	11.7%	28.7%	15.6%	13.1% *
HOUSING INSPECTION	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit inspected?	19.2%	8.6%	10.5% **	26.0%	7.8%	18.2% **	13.6%	9.3%	4.2%
Similar units inspected?	9.8%	3.9%	5.8% **	14.3%	3.9%	10.4% *	6.0%	4.0%	2.0%
Number units inspected	27.1%	9.2%	17.9% **	36.4%	9.1%	27.3% **	19.5%	9.3%	10.1% *
Overall inspection	28.3%	11.9%	16.3% **	37.7%	9.1%	28.6% **	20.5%	14.3%	6.3%
HOUSING COST	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Rent for advertised unit	6.6%	9.3%	-2.7%	4.7%	7.0%	-2.3%	8.1%	11.1%	-3.0%
Rental incentives offered?	5.2%	8.3%	-3.1%	9.1%	5.2%	3.9%	1.9%	10.8%	-8.9%
Amount of security deposit	9.0%	8.3%	0.7%	9.1%	13.6%	-4.5%	8.9%	3.8%	5.0%
Application fee required?	7.4%	12.0%	-4.6%	9.1%	18.2%	-9.1%	6.0%	7.0%	-1.0%
Overall cost	13.2%	22.6%	-9.3% **	18.2%	23.4%	-5.2%	9.2%	21.9%	-12.8% **
AGENT ENCOURAGEMENT	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Follow-up contact from agent?	2.7%	2.3%	0.4%	1.3%	1.3%	0.0%	3.9%	3.1%	0.8%
Asked to complete application?	22.3%	13.7%	8.6% *	32.5%	7.8%	24.7% **	14.0%	18.5%	-4.5%
Credit check required?	12.0%	26.7%	-14.7% **	10.4%	29.9%	-19.5% **	13.3%	24.1%	-10.8% *
Arrangements for future?	13.8%	18.7%	-4.9%	23.4%	23.4%	0.0%	6.0%	14.9%	-8.9% *
Overall encouragement	36.6%	35.3%	1.3%	50.6%	31.2%	19.5% *	25.0%	38.7%	-13.7% *
SUMMARY MEASURES	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Hierarchical	52.9%	32.8%	20.1% **	63.6%	28.6%	35.1% **	44.1%	36.4%	7.7%
Consistency	21.8%	17.0%	4.8%	22.1%	11.7%	10.4%	21.5%	21.3%	0.2%

Note: For net estimates and change 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.

ANNEX 5D: ALABAMA — BLACK/WHITE SALES TESTS

HOUSING AVAILABILITY	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	17.7%	7.8%	9.9% **	21.2%	7.6%	13.6% *	14.8%	8.0%	6.8%
Similar units available?	21.1%	14.0%	7.2%	24.2%	4.5%	19.7% **	18.6%	21.8%	-3.2%
Number units recommended	40.6%	36.5%	4.1%	53.0%	27.3%	25.8% **	30.3%	44.1%	-13.7%
Overall availability	45.0%	36.5%	8.5%	54.5%	28.8%	25.8% **	37.1%	42.9%	-5.8%
HOUSING INSPECTION	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit inspected?	23.2%	11.7%	11.5% **	30.3%	7.6%	22.7% **	17.4%	15.2%	2.3%
Similar units inspected?	21.5%	13.7%	7.8%	33.3%	10.6%	22.7% **	11.7%	16.2%	-4.4%
Number units inspected	46.8%	27.3%	19.5% **	62.1%	18.2%	43.9% **	34.1%	34.8%	-0.6%
Overall inspection	46.1%	29.8%	16.3% **	60.6%	19.7%	40.9% **	34.1%	38.1%	-4.0%
GEOGRAPHIC STEERING	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Steering - homes recommended	16.5%	9.9%	6.6%	12.1%	12.1%	0.0%	20.1%	8.1%	12.0% **
Steering - homes inspected	12.0%	5.3%	6.7% **	7.6%	6.1%	1.5%	15.6%	4.7%	10.9% **
FINANCING ASSISTANCE	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Help with financing offered?	16.6%	16.1%	0.5%	13.6%	19.7%	-6.1%	19.0%	13.1%	6.0%
Agent prequalified tester?	14.7%	4.7%	9.9% **	16.7%	1.5%	15.2% **	13.0%	7.4%	5.6%
Lenders recommended?	14.9%	14.0%	1.0%	15.2%	10.6%	4.5%	14.7%	16.7%	-2.0%
Overall financing	30.1%	20.0%	10.1% *	28.8%	21.2%	7.6%	31.1%	19.1%	12.1%
AGENT ENCOURAGEMENT	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Follow-up contact from agent?	4.1%	12.4%	-8.3% **	4.5%	15.2%	-10.6% *	3.8%	10.1%	-6.3%
Prequalification required?	14.0%	7.7%	6.4% *	19.7%	6.1%	13.6% **	9.4%	9.0%	0.4%
Told qualified?	12.5%	8.2%	4.3%	12.1%	9.1%	3.0%	12.8%	7.4%	5.4%
Arrangements for future?	3.9%	18.7%	-14.8% **	1.5%	21.2%	-19.7% **	5.9%	16.7%	-10.8% **
Overall encouragement	21.9%	37.6%	-15.7% **	22.7%	40.9%	-18.2% *	21.2%	34.9%	-13.7% *
Note: For net estimates and change estimates, * indicates statistical significance at the 90 % level and **	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Hierarchical	55.4%	38.6%	16.7% **	62.1%	31.8%	30.3% **	49.8%	44.2%	5.6%
Consistency	23.1%	17.4%	5.7%	25.8%	13.6%	12.1%	20.9%	20.6%	0.3%

Note: For net estimates and change 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.

ANNEX 5E: CALIFORNIA — BLACK/WHITE RENTAL TESTS

HOUSING AVAILABILITY	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	10.9%	5.3%	5.5% **	10.1%	5.8%	4.3%	11.6%	4.8%	6.9% *
Similar units available?	14.0%	9.5%	4.5%	13.0%	7.2%	5.8%	15.0%	11.9%	3.1%
Number units recommended	31.4%	14.2%	17.2% **	34.8%	11.6%	23.2% **	27.8%	17.1%	10.6% *
Overall availability	31.7%	17.2%	14.6% **	33.3%	15.9%	17.4% *	30.0%	18.5%	11.5% *
HOUSING INSPECTION	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit inspected?	15.3%	13.5%	1.8%	14.5%	15.9%	-1.4%	16.2%	10.7%	5.5%
Similar units inspected?	9.8%	7.3%	2.6%	11.6%	7.2%	4.3%	7.9%	7.3%	0.6%
Number units inspected	24.5%	18.9%	5.7%	27.5%	20.3%	7.2%	21.2%	17.3%	3.9%
Overall inspection	26.6%	22.2%	4.4%	30.4%	26.1%	4.3%	22.3%	17.8%	4.5%
HOUSING COST	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Rent for advertised unit	15.5%	12.3%	3.2%	20.6%	8.8%	11.8%	9.9%	16.2%	-6.3%
Rental incentives offered?	7.0%	8.1%	-1.1%	4.3%	7.2%	-2.9%	9.9%	9.0%	0.9%
Amount of security deposit	8.7%	3.7%	5.0%	7.7%	0.0%	7.7%	9.8%	7.8%	2.0%
Application fee required?	6.0%	14.4%	-8.4% **	7.2%	15.9%	-8.7%	4.6%	12.7%	-8.1% **
Overall cost	21.4%	22.7%	-1.4%	23.2%	20.3%	2.9%	19.4%	25.5%	-6.1%
AGENT ENCOURAGEMENT	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Follow-up contact from agent?	2.6%	2.9%	-0.3%	2.9%	2.9%	0.0%	2.3%	2.9%	-0.6%
Asked to complete application?	16.9%	20.9%	-4.0%	15.9%	17.4%	-1.4%	18.0%	24.9%	-6.8%
Credit check required?	11.1%	16.0%	-4.9%	14.5%	15.9%	-1.4%	7.4%	16.1%	-8.7% **
Arrangements for future?	12.6%	19.2%	-6.6% *	13.0%	18.8%	-5.8%	12.2%	19.7%	-7.5%
Overall encouragement	28.0%	43.5%	-15.5% **	29.0%	42.0%	-13.0%	26.9%	45.1%	-18.3% **
SUMMARY MEASURES	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Hierarchical	50.8%	42.0%	8.7%	56.5%	37.7%	18.8%	44.4%	46.9%	-2.4%
Consistency	20.4%	20.3%	0.1%	23.2%	15.9%	7.2%	17.3%	25.2%	-7.9%

Note: For net estimates and change 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.

ANNEX 5F: CALIFORNIA — BLACK/WHITE SALES TESTS

HOUSING AVAILABILITY	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	13.2%	13.4%	-0.2%	20.6%	20.6%	0.0%	5.0%	5.4%	-0.4%
Similar units available?	21.7%	17.7%	4.0%	23.5%	17.6%	5.9%	19.7%	17.7%	2.0%
Number units recommended	57.8%	32.1%	25.7% **	63.2%	29.4%	33.8% **	51.7%	35.0%	16.6% **
Overall availability	53.7%	40.4%	13.3% *	57.4%	41.2%	16.2%	49.6%	39.5%	10.1%
HOUSING INSPECTION	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit inspected?	13.0%	14.2%	-1.2%	17.6%	17.6%	0.0%	7.9%	10.3%	-2.5%
Similar units inspected?	25.5%	19.1%	6.3%	29.4%	22.1%	7.4%	21.1%	15.9%	5.2%
Number units inspected	45.0%	36.8%	8.2%	48.5%	35.3%	13.2%	41.0%	38.4%	2.6%
Overall inspection	45.1%	40.3%	4.8%	50.0%	38.2%	11.8%	39.6%	42.6%	-3.0%
GEOGRAPHIC STEERING	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Steering - homes recommended	27.3%	14.7%	12.6% **	27.9%	14.7%	13.2%	26.5%	14.7%	11.8% **
Steering - homes inspected	19.3%	12.1%	7.2% *	20.6%	10.3%	10.3%	17.8%	14.1%	3.7%
FINANCING ASSISTANCE	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Help with financing offered?	17.3%	8.1%	9.2% **	10.3%	4.4%	5.9%	25.1%	12.2%	12.8% **
Agent prequalified tester?	24.8%	10.9%	13.8% **	30.9%	8.8%	22.1% **	18.0%	13.3%	4.7%
Lenders recommended?	16.1%	12.7%	3.4%	8.8%	10.3%	-1.5%	24.1%	15.4%	8.7%
Overall financing	41.1%	18.8%	22.3% **	38.2%	14.7%	23.5% **	44.3%	23.4%	20.9% **
AGENT ENCOURAGEMENT	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Follow-up contact from agent?	24.2%	21.0%	3.3%	32.4%	23.5%	8.8%	15.3%	18.2%	-2.9%
Prequalification required?	10.5%	22.8%	-12.3% **	13.2%	32.4%	-19.1% **	7.5%	12.2%	-4.7%
Told qualified?	41.2%	10.5%	30.7% **	60.3%	4.4%	55.9% **	20.0%	17.2%	2.9%
Arrangements for future?	2.8%	12.3%	-9.4% **	0.0%	4.4%	-4.4%	6.0%	20.9%	-15.0% **
Overall encouragement	44.6%	39.2%	5.3%	55.9%	38.2%	17.6%	32.0%	40.3%	-8.3%
SUMMARY MEASURES	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Hierarchical	53.2%	46.8%	6.4%	54.4%	45.6%	8.8%	51.9%	48.1%	3.7%
Consistency	10.5%	8.3%	2.3%	8.8%	4.4%	4.4%	12.4%	12.5%	-0.1%

Note: For net estimates and change 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.

ANNEX 5G: CALIFORNIA — HISPANIC/NON-HISPANIC WHITE RENTAL TESTS

HOUSING AVAILABILITY	State			Primary Metro			Smaller Metros		
	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure
Advertised unit available?	9.4%	3.7%	5.7% **	9.3%	2.7%	6.7%	9.5%	4.7%	4.8% *
Similar units available?	10.0%	12.1%	-2.1%	8.0%	16.0%	-8.0%	12.0%	7.9%	4.1%
Number units recommended	27.5%	17.5%	10.0% **	26.7%	17.3%	9.3%	28.3%	17.7%	10.7% **
Overall availability	28.6%	18.8%	9.9% **	26.7%	18.7%	8.0%	30.7%	18.9%	11.8% **
HOUSING INSPECTION	State			Primary Metro			Smaller Metros		
	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure
Advertised unit inspected?	14.4%	9.5%	4.9% *	13.3%	9.3%	4.0%	15.4%	9.6%	5.8% *
Similar units inspected?	6.7%	7.6%	-0.9%	6.7%	8.0%	-1.3%	6.8%	7.3%	-0.5%
Number units inspected	21.3%	18.3%	3.0%	24.0%	20.0%	4.0%	18.4%	16.5%	1.9%
Overall inspection	23.0%	19.5%	3.5%	24.0%	21.3%	2.7%	21.9%	17.5%	4.4%
HOUSING COST	State			Primary Metro			Smaller Metros		
	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure
Rent for advertised unit	15.4%	11.0%	4.4%	14.0%	11.6%	2.3%	17.0%	10.3%	6.7%
Rental incentives offered?	7.0%	5.2%	1.9%	2.7%	5.3%	-2.7%	11.7%	5.0%	6.7% **
Amount of security deposit	7.9%	5.2%	2.7%	10.5%	5.3%	5.3%	5.1%	5.0%	0.0%
Application fee required?	7.9%	10.6%	-2.7%	5.3%	13.3%	-8.0%	10.5%	7.6%	2.9%
Overall cost	21.5%	19.6%	2.0%	17.3%	24.0%	-6.7%	26.0%	14.8%	11.2% **
AGENT ENCOURAGEMENT	State			Primary Metro			Smaller Metros		
	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure
Follow-up contact from agent?	4.5%	2.0%	2.5% *	4.0%	2.7%	1.3%	5.0%	1.3%	3.7% **
Asked to complete application?	17.7%	17.7%	0.0%	16.0%	17.3%	-1.3%	19.5%	18.1%	1.4%
Credit check required?	12.2%	16.7%	-4.5%	8.0%	14.7%	-6.7%	16.6%	18.8%	-2.2%
Arrangements for future?	20.0%	21.5%	-1.5%	25.3%	17.3%	8.0%	14.4%	25.9%	-11.5% **
Overall encouragement	35.3%	33.2%	2.1%	33.3%	30.7%	2.7%	37.5%	36.0%	1.5%
SUMMARY MEASURES	State			Primary Metro			Smaller Metros		
	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure
Hierarchical	50.5%	39.6%	10.9% **	46.7%	40.0%	6.7%	54.5%	39.1%	15.4% **
Consistency	24.0%	18.7%	5.3%	26.7%	20.0%	6.7%	21.2%	17.4%	3.8%

Note: For net estimates and change 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.

ANNEX 5H: CALIFORNIA — HISPANIC/NON-HISPANIC WHITE SALES TESTS

HOUSING AVAILABILITY	State			Primary Metro			Smaller Metros		
	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure
Advertised unit available?	10.9%	18.3%	-7.4% **	7.2%	24.6%	-17.4% **	14.8%	11.7%	3.2%
Similar units available?	15.2%	9.3%	5.9% **	11.6%	11.6%	0.0%	19.0%	6.9%	12.1% **
Number units recommended	47.0%	39.7%	7.4%	49.3%	42.0%	7.2%	44.7%	37.1%	7.5%
Overall availability	45.1%	47.0%	-2.0%	40.6%	55.1%	-14.5%	49.8%	38.5%	11.3% *
HOUSING INSPECTION	State			Primary Metro			Smaller Metros		
	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure
Advertised unit inspected?	12.7%	19.8%	-7.1% **	10.1%	24.6%	-14.5% *	15.5%	14.7%	0.8%
Similar units inspected?	16.1%	12.1%	4.0%	11.6%	13.0%	-1.4%	20.9%	11.1%	9.8% **
Number units inspected	38.4%	44.7%	-6.3%	33.3%	52.2%	-18.8%	43.8%	36.7%	7.0%
Overall inspection	39.4%	50.9%	-11.5% **	30.4%	62.3%	-31.9% **	48.9%	38.7%	10.2%
GEOGRAPHIC STEERING	State			Primary Metro			Smaller Metros		
	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure
Steering - homes recommended	25.2%	19.3%	5.9%	30.4%	24.6%	5.8%	19.5%	13.5%	6.0%
Steering - homes inspected	24.9%	16.2%	8.6% **	31.9%	20.3%	11.6%	17.4%	11.9%	5.5%
FINANCING ASSISTANCE	State			Primary Metro			Smaller Metros		
	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure
Help with financing offered?	28.7%	12.2%	16.5% **	30.4%	8.7%	21.7% **	26.9%	16.0%	10.9% **
Agent prequalified tester?	28.4%	14.9%	13.5% **	30.4%	13.0%	17.4% **	26.3%	16.9%	9.4% **
Lenders recommended?	27.5%	12.2%	15.4% **	29.0%	7.2%	21.7% **	26.0%	17.4%	8.6% **
Overall financing	45.3%	23.6%	21.7% **	49.3%	17.4%	31.9% **	41.1%	30.2%	10.8% *
AGENT ENCOURAGEMENT	State			Primary Metro			Smaller Metros		
	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure
Follow-up contact from agent?	20.0%	18.5%	1.5%	21.7%	18.8%	2.9%	18.2%	18.2%	0.0%
Prequalification required?	8.6%	16.2%	-7.6% **	8.7%	24.6%	-15.9% **	8.5%	7.3%	1.2%
Told qualified?	23.3%	16.9%	6.4% *	24.6%	14.5%	10.1%	21.8%	19.4%	2.4%
Arrangements for future?	5.2%	7.1%	-1.9%	4.3%	4.3%	0.0%	6.1%	10.0%	-3.9%
Overall encouragement	34.6%	38.6%	-4.0%	31.9%	42.0%	-10.1%	37.6%	35.0%	2.6%
SUMMARY MEASURES	State			Primary Metro			Smaller Metros		
	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure	% n-H white favored	% Hisp favored	net measure
Hierarchical	50.9%	48.4%	2.5%	43.5%	56.5%	-13.0%	58.7%	39.7%	19.0% **
Consistency	16.2%	9.2%	7.0% **	15.9%	5.8%	10.1%	16.5%	12.7%	3.7%

Note: For net estimates and change 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.

ANNEX 5I: GEORGIA — BLACK/WHITE RENTAL TESTS

HOUSING AVAILABILITY	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	5.6%	3.7%	1.9%	4.9%	3.7%	1.2%	7.3%	3.8%	3.4%
Similar units available?	15.0%	9.5%	5.5% *	14.8%	11.1%	3.7%	15.6%	5.5%	10.1% **
Number units recommended	22.7%	12.1%	10.6% **	21.0%	9.9%	11.1%	26.9%	17.7%	9.2% *
Overall availability	22.7%	15.7%	7.0% *	19.8%	14.8%	4.9%	30.0%	17.8%	12.3% **
HOUSING INSPECTION	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit inspected?	11.3%	4.3%	7.0% **	11.1%	3.7%	7.4%	11.8%	5.7%	6.1% *
Similar units inspected?	11.0%	8.6%	2.4%	8.6%	8.6%	0.0%	17.0%	8.7%	8.4% **
Number units inspected	19.0%	11.3%	7.7% **	17.3%	11.1%	6.2%	23.4%	11.9%	11.4% **
Overall inspection	23.6%	13.3%	10.2% **	22.2%	13.6%	8.6%	27.0%	12.7%	14.2% **
HOUSING COST	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Rent for advertised unit	20.6%	7.7%	13.0% **	26.1%	6.5%	19.6% **	7.1%	10.5%	-3.3%
Rental incentives offered?	13.8%	5.6%	8.3% **	16.0%	4.9%	11.1% **	8.3%	7.1%	1.2%
Amount of security deposit	6.3%	4.9%	1.4%	5.3%	5.3%	0.0%	9.0%	3.9%	5.0%
Application fee required?	13.1%	7.6%	5.5% *	16.0%	7.4%	8.6%	5.9%	8.1%	-2.2%
Overall cost	30.4%	16.2%	14.2% **	35.8%	14.8%	21.0% **	17.1%	19.6%	-2.5%
AGENT ENCOURAGEMENT	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Follow-up contact from agent?	2.1%	1.1%	1.0%	2.5%	1.2%	1.2%	1.2%	0.9%	0.3%
Asked to complete application?	9.9%	24.1%	-14.2% **	8.6%	25.9%	-17.3% **	13.1%	19.5%	-6.4%
Credit check required?	26.3%	13.1%	13.2% **	29.6%	13.6%	16.0% **	17.9%	11.8%	6.1%
Arrangements for future?	18.5%	19.6%	-1.1%	19.8%	18.5%	1.2%	15.3%	22.2%	-6.9%
Overall encouragement	32.6%	40.1%	-7.5%	33.3%	40.7%	-7.4%	30.7%	38.6%	-7.9%
SUMMARY MEASURES	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Hierarchical	60.2%	32.9%	27.4% **	64.2%	29.6%	34.6% **	50.4%	41.0%	9.4%
Consistency	26.2%	15.7%	10.5% **	28.4%	12.3%	16.0% **	20.8%	24.1%	-3.2%

Note: For net estimates and change 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.

ANNEX 5J: GEORGIA — BLACK/WHITE SALES TESTS

HOUSING AVAILABILITY	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	12.2%	17.1%	-4.9%	12.8%	17.9%	-5.1%	10.8%	15.0%	-4.3%
Similar units available?	11.3%	7.6%	3.7%	10.3%	7.7%	2.6%	14.0%	7.3%	6.6% *
Number units recommended	47.8%	46.8%	1.1%	44.9%	50.0%	-5.1%	55.2%	38.7%	16.5% **
Overall availability	46.1%	50.0%	-3.9%	43.6%	52.6%	-9.0%	52.4%	43.6%	8.9%
HOUSING INSPECTION	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit inspected?	13.4%	18.9%	-5.5%	12.8%	20.5%	-7.7%	14.8%	14.9%	-0.2%
Similar units inspected?	14.4%	10.3%	4.1%	15.4%	11.5%	3.8%	12.0%	7.4%	4.6%
Number units inspected	56.1%	33.5%	22.7% **	60.3%	30.8%	29.5% **	45.9%	40.2%	5.7%
Overall inspection	53.2%	40.1%	13.1% **	56.4%	38.5%	17.9%	45.2%	44.1%	1.1%
GEOGRAPHIC STEERING	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Steering - homes recommended	29.7%	17.6%	12.1% **	32.1%	19.2%	12.8%	24.0%	13.6%	10.4% **
Steering - homes inspected	24.3%	19.1%	5.3%	24.4%	21.8%	2.6%	24.2%	12.3%	11.9% **
FINANCING ASSISTANCE	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Help with financing offered?	19.3%	16.4%	2.8%	17.9%	15.4%	2.6%	22.6%	19.1%	3.5%
Agent prequalified tester?	12.8%	24.6%	-11.8% **	10.3%	26.9%	-16.7% **	19.0%	18.8%	0.2%
Lenders recommended?	10.4%	20.7%	-10.3% **	6.4%	21.8%	-15.4% **	20.5%	18.0%	2.4%
Overall financing	27.7%	34.0%	-6.3%	24.4%	33.3%	-9.0%	36.0%	35.7%	0.3%
AGENT ENCOURAGEMENT	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Follow-up contact from agent?	17.4%	25.6%	-8.2% **	16.7%	28.2%	-11.5%	19.2%	19.0%	0.2%
Prequalification required?	26.8%	9.0%	17.8% **	33.3%	11.5%	21.8% **	10.6%	2.8%	7.8% **
Told qualified?	16.4%	28.4%	-12.0% **	14.1%	32.1%	-17.9% **	22.2%	19.2%	2.9%
Arrangements for future?	6.4%	7.6%	-1.2%	6.4%	6.4%	0.0%	6.2%	10.5%	-4.2%
Overall encouragement	37.4%	42.1%	-4.7%	37.2%	44.9%	-7.7%	37.9%	35.1%	2.8%
SUMMARY MEASURES	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Hierarchical	51.0%	48.7%	2.3%	50.0%	50.0%	0.0%	53.6%	45.6%	8.1%
Consistency	10.8%	12.5%	-1.7%	7.7%	12.8%	-5.1%	18.6%	11.7%	6.9%

Note: For net estimates and change 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.

ANNEX 5K: NEW YORK — BLACK/WHITE RENTAL TESTS

HOUSING AVAILABILITY	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	16.1%	15.3%	0.8%	16.0%	17.3%	-1.3%	16.5%	5.5%	11.0% **
Similar units available?	18.0%	15.5%	2.4%	18.7%	17.3%	1.3%	14.5%	6.6%	7.9%
Number units recommended	34.1%	27.0%	7.1%	34.7%	29.3%	5.3%	31.2%	15.4%	15.7% **
Overall availability	34.4%	32.7%	1.7%	34.7%	36.0%	-1.3%	33.4%	16.6%	16.8% **
HOUSING INSPECTION	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit inspected?	13.1%	6.9%	6.3% *	13.3%	6.7%	6.7%	12.2%	7.8%	4.4%
Similar units inspected?	15.2%	8.7%	6.5% *	16.0%	9.3%	6.7%	11.1%	5.6%	5.5%
Number units inspected	26.3%	16.8%	9.5% *	26.7%	17.3%	9.3%	24.5%	14.4%	10.0%
Overall inspection	28.5%	18.1%	10.4% *	29.3%	18.7%	10.7%	24.4%	15.5%	8.9%
HOUSING COST	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Rent for advertised unit	0.4%	13.0%	-12.6% **	0.0%	13.3%	-13.3%	2.3%	11.4%	-9.1% *
Rental incentives offered?	5.4%	6.7%	-1.3%	5.3%	6.7%	-1.3%	6.0%	6.8%	-0.8%
Amount of security deposit	1.7%	1.1%	0.6%	0.0%	0.0%	0.0%	9.7%	6.5%	3.2%
Application fee required?	16.9%	14.6%	2.3%	17.3%	16.0%	1.3%	14.6%	7.8%	6.8%
Overall cost	16.5%	21.5%	-5.0%	17.3%	22.7%	-5.3%	12.3%	15.5%	-3.2%
AGENT ENCOURAGEMENT	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Follow-up contact from agent?	2.6%	5.4%	-2.8%	2.7%	5.3%	-2.7%	2.2%	5.5%	-3.3%
Asked to complete application?	15.5%	13.2%	2.3%	17.3%	12.0%	5.3%	6.7%	18.9%	-12.3% **
Credit check required?	13.9%	22.2%	-8.3% *	14.7%	24.0%	-9.3%	10.1%	13.3%	-3.2%
Arrangements for future?	10.0%	6.7%	3.3%	9.3%	4.0%	5.3%	13.3%	19.9%	-6.6%
Overall encouragement	28.9%	33.7%	-4.9%	30.7%	32.0%	-1.3%	20.1%	42.2%	-22.2% **
SUMMARY MEASURES	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Hierarchical	47.4%	42.9%	4.5%	46.7%	44.0%	2.7%	51.2%	37.7%	13.5%
Consistency	21.3%	16.1%	5.2%	20.0%	14.7%	5.3%	27.8%	23.2%	4.6%

Note: For net estimates and change 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.

ANNEX 5L: NEW YORK — BLACK/WHITE SALES TESTS

HOUSING AVAILABILITY	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	14.9%	8.8%	6.1%	14.7%	7.4%	7.4%	15.6%	15.8%	-0.2%
Similar units available?	15.2%	18.2%	-3.0%	13.2%	19.1%	-5.9%	25.0%	13.8%	11.2% *
Number units recommended	37.7%	23.5%	14.2% **	35.3%	22.1%	13.2%	49.5%	30.3%	19.2% **
Overall availability	40.5%	32.8%	7.7%	38.2%	32.4%	5.9%	51.4%	35.0%	16.5% *
HOUSING INSPECTION	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit inspected?	14.1%	9.8%	4.3%	14.7%	8.8%	5.9%	11.2%	14.7%	-3.5%
Similar units inspected?	16.3%	15.5%	0.7%	16.2%	16.2%	0.0%	16.7%	12.3%	4.4%
Number units inspected	35.3%	19.0%	16.3% **	33.8%	17.6%	16.2%	42.5%	25.6%	16.9% *
Overall inspection	32.7%	25.4%	7.3%	30.9%	23.5%	7.4% *	41.5%	34.3%	7.2%
GEOGRAPHIC STEERING	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Steering - homes recommended	13.4%	6.7%	6.8% *	13.2%	7.4%	5.9%	14.3%	3.3%	11.0% **
Steering - homes inspected	9.0%	4.1%	5.0% *	8.8%	4.4%	4.4%	10.1%	2.3%	7.8% **
FINANCING ASSISTANCE	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Help with financing offered?	16.5%	18.3%	-1.7%	16.2%	17.6%	-1.5%	18.3%	21.2%	-2.9%
Agent prequalified tester?	11.8%	10.3%	1.5%	10.3%	8.8%	1.5%	19.4%	17.7%	1.7%
Lenders recommended?	12.9%	17.2%	-4.3%	11.8%	16.2%	-4.4%	18.3%	22.2%	-3.9%
Overall financing	22.5%	28.2%	-5.7%	20.6%	26.5%	-5.9%	32.0%	36.6%	-4.6%
AGENT ENCOURAGEMENT	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Follow-up contact from agent?	9.5%	4.3%	5.1% *	7.4%	2.9%	4.4%	19.7%	11.1%	8.6%
Prequalification required?	10.8%	5.0%	5.8% *	10.3%	4.4%	5.9%	13.3%	8.1%	5.2%
Told qualified?	6.7%	9.1%	-2.4%	4.4%	7.4%	-2.9%	18.0%	17.8%	0.3%
Arrangements for future?	4.8%	10.4%	-5.6% *	2.9%	8.8%	-5.9%	13.8%	17.9%	-4.1%
Overall encouragement	24.4%	21.3%	3.2%	20.6%	19.1%	1.5%	43.3%	31.8%	11.4%
SUMMARY MEASURES	State			Primary Metro			Smaller Metros		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Hierarchical	55.7%	37.0%	18.7% **	54.4%	36.8%	17.6%	61.8%	38.2%	23.7% **
Consistency	23.2%	19.7%	3.5%	23.5%	22.1%	1.5%	21.5%	7.9%	13.6% **

Note: For net estimates and change 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.

ANNEX 6

METROPOLITAN ESTIMATES OF ADVERSE TREATMENT

ANNEX 6A: BALTIMORE, MD — BLACK/WHITE RENTAL TESTS

TREATMENT MEASURES	Baltimore, MD			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	8.6%	7.1%	1.4%	11.9%	8.1%	3.8% **
Similar units available?	8.6%	17.1%	-8.6%	14.2%	15.2%	-1.0%
Number units recommended	31.4%	30.0%	1.4%	29.2%	22.9%	6.3% **
Overall availability	31.4%	32.9%	-1.4%	32.0%	27.4%	4.6% **
Advertised unit inspected?	8.6%	10.0%	-1.4%	14.9%	9.1%	5.9% **
Similar units inspected	4.3%	0.0%	4.3%	9.5%	8.4%	1.1%
Number units inspected	14.3%	12.9%	1.4%	22.9%	16.2%	6.8% **
Overall inspection	14.3%	12.9%	1.4%	26.5%	19.3%	7.2% **
Rent for advertised unit	18.4%	18.4%	0.0%	11.9%	10.8%	1.0%
Rental incentives offered?	12.7%	14.5%	-1.8%	9.6%	7.0%	2.5% **
Amount of security deposit	12.1%	18.2%	-6.1%	8.1%	5.6%	2.5%
Application fee required?	10.9%	12.7%	-1.8%	10.6%	13.6%	-3.0% **
Overall cost	25.7%	24.3%	1.4%	21.5%	21.7%	-0.2%
Follow-up contact from agent?	8.6%	5.7%	2.9%	2.9%	2.5%	0.4%
Asked to complete application?	10.0%	30.0%	-20.0% **	17.1%	17.1%	0.0%
Credit check required?	25.7%	20.0%	5.7%	18.9%	17.2%	1.7%
Arrangements for future?	12.9%	20.0%	-7.1%	14.9%	16.5%	-1.6%
Overall encouragement	37.1%	47.1%	-10.0%	36.3%	34.8%	1.5%
Overall hierarchical	44.3%	52.9%	-8.6%	50.1%	41.7%	8.4% **
Overall consistency	17.1%	21.4%	-4.3%	20.3%	16.9%	3.3% **

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.

ANNEX 6B: BALTIMORE, MD — BLACK/WHITE SALES TESTS

TREATMENT MEASURES	Baltimore, MD			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	11.4%	21.4%	-10.0%	15.0%	15.0%	0.0%
Similar units available?	21.4%	21.4%	0.0%	18.2%	16.1%	2.1%
Number units recommended	47.1%	41.4%	5.7%	46.0%	37.4%	8.5% **
Overall availability	41.4%	48.6%	-7.1%	46.2%	42.2%	4.1%
Advertised unit inspected?	11.4%	15.7%	-4.3%	18.1%	16.3%	1.8%
Similar units inspected?	22.9%	18.6%	4.3%	21.4%	16.5%	4.9% **
Number units inspected	37.1%	32.9%	4.3%	42.0%	32.6%	9.4% **
Overall inspection	30.0%	41.4%	-11.4%	41.7%	36.0%	5.7% **
Steering - homes recommended	20.0%	10.0%	10.0%	17.3%	12.2%	5.1% **
Steering - homes inspected	5.7%	5.7%	0.0%	11.8%	7.9%	3.9% **
Help with financing offered?	32.9%	17.1%	15.7% *	19.6%	17.3%	2.3%
Agent prequalified tester?	27.1%	22.9%	4.3%	19.1%	14.2%	4.9% **
Lenders recommended?	20.0%	12.9%	7.1%	18.6%	17.8%	0.8%
Overall financing	48.6%	28.6%	20.0% *	33.9%	28.9%	5.0% **
Follow-up contact from agent?	24.3%	15.7%	8.6%	16.2%	14.6%	1.6%
Prequalification required?	17.1%	15.7%	1.4%	19.4%	13.8%	5.6% **
Told qualified?	25.7%	14.3%	11.4%	20.6%	12.9%	7.8% **
Arrangements for future?	5.7%	8.6%	-2.9%	6.0%	8.2%	-2.2% **
Overall encouragement	44.3%	32.9%	11.4%	37.5%	31.6%	5.9% **
Overall hierarchical	45.7%	52.9%	-7.1%	52.4%	44.8%	7.6% **
Overall consistency	12.9%	5.7%	7.1%	16.8%	12.1%	4.8% **

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.

ANNEX 6C: MIAMI, FL — BLACK/WHITE RENTAL TESTS

TREATMENT MEASURES	Miami, FL			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	10.8%	6.8%	4.1%	11.9%	8.1%	3.8% **
Similar units available?	18.9%	9.5%	9.5%	14.2%	15.2%	-1.0%
Number units recommended	31.1%	18.9%	12.2%	29.2%	22.9%	6.3% **
Overall availability	36.5%	20.3%	16.2% *	32.0%	27.4%	4.6% **
Advertised unit inspected?	13.5%	5.4%	8.1%	14.9%	9.1%	5.9% **
Similar units inspected	10.8%	6.8%	4.1%	9.5%	8.4%	1.1%
Number units inspected	23.0%	12.2%	10.8%	22.9%	16.2%	6.8% **
Overall inspection	24.3%	14.9%	9.5%	26.5%	19.3%	7.2% **
Rent for advertised unit	16.7%	19.4%	-2.8%	11.9%	10.8%	1.0%
Rental incentives offered?	21.1%	10.5%	10.5%	9.6%	7.0%	2.5% **
Amount of security deposit	18.2%	18.2%	0.0%	8.1%	5.6%	2.5%
Application fee required?	7.0%	8.8%	-1.8%	10.6%	13.6%	-3.0% **
Overall cost	23.0%	24.3%	-1.4%	21.5%	21.7%	-0.2%
Follow-up contact from agent?	8.1%	2.7%	5.4%	2.9%	2.5%	0.4%
Asked to complete application?	14.9%	10.8%	4.1%	17.1%	17.1%	0.0%
Credit check required?	17.6%	21.6%	-4.1%	18.9%	17.2%	1.7%
Arrangements for future?	16.2%	18.9%	-2.7%	14.9%	16.5%	-1.6%
Overall encouragement	37.8%	35.1%	2.7%	36.3%	34.8%	1.5%
Overall hierarchical	50.0%	43.2%	6.8%	50.1%	41.7%	8.4% **
Overall consistency	20.3%	18.9%	1.4%	20.3%	16.9%	3.3% **

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.

ANNEX 6D: MIAMI, FL — BLACK/WHITE SALES TESTS

TREATMENT MEASURES	Miami, FL			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	5.6%	18.3%	-12.7% **	15.0%	15.0%	0.0%
Similar units available?	23.9%	15.5%	8.5%	18.2%	16.1%	2.1%
Number units recommended	50.7%	35.2%	15.5%	46.0%	37.4%	8.5% **
Overall availability	45.1%	45.1%	0.0%	46.2%	42.2%	4.1%
Advertised unit inspected?	11.3%	18.3%	-7.0%	18.1%	16.3%	1.8%
Similar units inspected?	23.9%	5.6%	18.3% **	21.4%	16.5%	4.9% **
Number units inspected	54.9%	32.4%	22.5% *	42.0%	32.6%	9.4% **
Overall inspection	52.1%	36.6%	15.5%	41.7%	36.0%	5.7% **
Steering - homes recommended	28.2%	18.3%	9.9%	17.3%	12.2%	5.1% **
Steering - homes inspected	19.7%	16.9%	2.8%	11.8%	7.9%	3.9% **
Help with financing offered?	28.2%	11.3%	16.9% **	19.6%	17.3%	2.3%
Agent prequalified tester?	11.3%	19.7%	-8.5%	19.1%	14.2%	4.9% **
Lenders recommended?	23.9%	16.9%	7.0%	18.6%	17.8%	0.8%
Overall financing	39.4%	26.8%	12.7%	33.9%	28.9%	5.0% **
Follow-up contact from agent?	19.7%	23.9%	-4.2%	16.2%	14.6%	1.6%
Prequalification required?	15.5%	1.4%	14.1% **	19.4%	13.8%	5.6% **
Told qualified?	9.9%	21.1%	-11.3%	20.6%	12.9%	7.8% **
Arrangements for future?	22.5%	11.3%	11.3%	6.0%	8.2%	-2.2% **
Overall encouragement	45.1%	35.2%	9.9%	37.5%	31.6%	5.9% **
Overall hierarchical	53.5%	45.1%	8.5%	52.4%	44.8%	7.6% **
Overall consistency	16.9%	5.6%	11.3% *	16.8%	12.1%	4.8% **

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.

ANNEX 6E: MIAMI, FL — HISPANIC/NON-HISPANIC WHITE RENTAL TESTS

TREATMENT MEASURES	Miami			National		
	% n-H white favored	% Hispanic favored	net measure	% n-H white favored	% Hispanic favored	net measure
Advertised unit available?	12.3%	8.2%	4.1%	11.3%	5.7%	5.5% **
Similar units available?	21.9%	12.3%	9.6%	13.7%	11.6%	2.1%
Number units recommended	34.2%	21.9%	12.3%	30.5%	20.4%	10.0% **
Overall availability	38.4%	26.0%	12.3%	34.4%	22.0%	12.4% **
Advertised unit inspected?	4.1%	8.2%	-4.1%	12.3%	7.9%	4.3% **
Similar units inspected	12.3%	1.4%	11.0% **	9.7%	7.8%	1.8%
Number units inspected	19.2%	6.8%	12.3% *	22.1%	15.2%	6.9% **
Overall inspection	17.8%	9.6%	8.2%	25.8%	17.7%	8.0% **
Rent for advertised unit	14.8%	7.4%	7.4%	13.9%	8.8%	5.2% **
Rental incentives offered?	14.0%	7.0%	7.0%	10.0%	6.9%	3.0% **
Amount of security deposit	38.5%	26.9%	11.5%	9.6%	8.1%	1.5%
Application fee required?	5.3%	1.8%	3.5%	9.0%	10.6%	-1.6%
Overall cost	26.0%	12.3%	13.7% *	23.0%	18.6%	4.4% **
Follow-up contact from agent?	2.7%	0.0%	2.7%	3.0%	2.4%	0.5%
Asked to complete application?	13.7%	11.0%	2.7%	17.3%	16.7%	0.7%
Credit check required?	28.8%	12.3%	16.4% **	16.6%	18.2%	-1.6%
Arrangements for future?	9.6%	26.0%	-16.4% **	18.2%	17.0%	1.1%
Overall encouragement	39.7%	34.2%	5.5%	35.9%	34.8%	1.1%
Overall hierarchical	54.8%	37.0%	17.8%	52.7%	38.9%	13.8% **
Overall consistency	23.3%	23.3%	0.0%	23.4%	18.4%	4.9%

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.

ANNEX 6F: MIAMI, FL — HISPANIC/NON-HISPANIC WHITE SALES TESTS

TREATMENT MEASURES	Miami			National		
	% n-H white favored	% Hispanic favored	net measure	% n-H white favored	% Hispanic favored	net measure
Advertised unit available?	10.0%	15.7%	-5.7%	12.7%	14.8%	-2.1%
Similar units available?	18.6%	20.0%	-1.4%	17.3%	12.8%	4.5% **
Number units recommended	50.0%	38.6%	11.4%	46.2%	39.4%	6.8% **
Overall availability	44.3%	48.6%	-4.3%	47.2%	43.1%	4.2%
Advertised unit inspected?	12.9%	14.3%	-1.4%	15.5%	18.4%	-2.8%
Similar units inspected?	18.6%	14.3%	4.3%	18.8%	14.5%	4.3% **
Number units inspected	41.4%	32.9%	8.6%	36.1%	38.5%	-2.4%
Overall inspection	40.0%	41.4%	-1.4%	38.5%	41.3%	-2.8%
Steering - homes recommended	15.7%	14.3%	1.4%	17.1%	14.8%	2.3%
Steering - homes inspected	14.3%	15.7%	-1.4%	14.8%	10.4%	4.3% **
Help with financing offered?	28.6%	18.6%	10.0%	24.3%	12.0%	12.4% **
Agent prequalified tester?	40.0%	15.7%	24.3% **	20.4%	14.9%	5.5% **
Lenders recommended?	32.9%	15.7%	17.1% *	21.9%	14.0%	7.9% **
Overall financing	54.3%	30.0%	24.3% **	38.2%	24.8%	13.4% **
Follow-up contact from agent?	20.0%	11.4%	8.6%	15.6%	14.9%	0.7%
Prequalification required?	11.4%	5.7%	5.7%	13.1%	15.2%	-2.1%
Told qualified?	34.3%	5.7%	28.6% **	19.8%	15.8%	4.0% **
Arrangements for future?	5.7%	2.9%	2.9%	6.2%	5.4%	0.8%
Overall encouragement	47.1%	20.0%	27.1% **	34.7%	34.8%	-0.2%
Overall hierarchical	48.6%	51.4%	-2.9%	52.6%	45.6%	7.0% **
Overall consistency	15.7%	4.3%	11.4% *	18.3%	11.0%	7.3% **

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.

ANNEX 6G: PHILADELPHIA, PA — BLACK/WHITE RENTAL TESTS

TREATMENT MEASURES	Philadelphia, PA			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	16.4%	4.1%	12.3% **	11.9%	8.1%	3.8% **
Similar units available?	13.7%	12.3%	1.4%	14.2%	15.2%	-1.0%
Number units recommended	30.1%	26.0%	4.1%	29.2%	22.9%	6.3% **
Overall availability	38.4%	30.1%	8.2%	32.0%	27.4%	4.6% **
Advertised unit inspected?	24.7%	11.0%	13.7% *	14.9%	9.1%	5.9% **
Similar units inspected	4.1%	8.2%	-4.1%	9.5%	8.4%	1.1%
Number units inspected	28.8%	13.7%	15.1% *	22.9%	16.2%	6.8% **
Overall inspection	35.6%	23.3%	12.3%	26.5%	19.3%	7.2% **
Rent for advertised unit	18.2%	9.1%	9.1%	11.9%	10.8%	1.0%
Rental incentives offered?	10.3%	13.2%	-2.9%	9.6%	7.0%	2.5% **
Amount of security deposit	27.8%	16.7%	11.1%	8.1%	5.6%	2.5%
Application fee required?	8.8%	17.6%	-8.8%	10.6%	13.6%	-3.0% **
Overall cost	21.9%	21.9%	0.0%	21.5%	21.7%	-0.2%
Follow-up contact from agent?	2.7%	2.7%	0.0%	2.9%	2.5%	0.4%
Asked to complete application?	16.4%	19.2%	-2.7%	17.1%	17.1%	0.0%
Credit check required?	21.9%	9.6%	12.3% *	18.9%	17.2%	1.7%
Arrangements for future?	15.1%	20.5%	-5.5%	14.9%	16.5%	-1.6%
Overall encouragement	34.2%	35.6%	-1.4%	36.3%	34.8%	1.5%
Overall hierarchical	53.4%	41.1%	12.3%	50.1%	41.7%	8.4% **
Overall consistency	24.7%	12.3%	12.3%	20.3%	16.9%	3.3% **

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.

ANNEX 6H: PHILADELPHIA, PA — BLACK/WHITE SALES TESTS

TREATMENT MEASURES	Philadelphia, PA			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	15.7%	11.4%	4.3%	15.0%	15.0%	0.0%
Similar units available?	15.7%	18.6%	-2.9%	18.2%	16.1%	2.1%
Number units recommended	32.9%	40.0%	-7.1%	46.0%	37.4%	8.5% **
Overall availability	44.3%	32.9%	11.4%	46.2%	42.2%	4.1%
Advertised unit inspected?	18.6%	17.1%	1.4%	18.1%	16.3%	1.8%
Similar units inspected?	18.6%	20.0%	-1.4%	21.4%	16.5%	4.9% **
Number units inspected	27.1%	40.0%	-12.9%	42.0%	32.6%	9.4% **
Overall inspection	31.4%	41.4%	-10.0%	41.7%	36.0%	5.7% **
Steering - homes recommended	12.9%	14.3%	-1.4%	17.3%	12.2%	5.1% **
Steering - homes inspected	7.1%	1.4%	5.7%	11.8%	7.9%	3.9% **
Help with financing offered?	22.9%	18.6%	4.3%	19.6%	17.3%	2.3%
Agent prequalified tester?	14.3%	14.3%	0.0%	19.1%	14.2%	4.9% **
Lenders recommended?	20.0%	17.1%	2.9%	18.6%	17.8%	0.8%
Overall financing	37.1%	31.4%	5.7%	33.9%	28.9%	5.0% **
Follow-up contact from agent?	2.9%	8.6%	-5.7%	16.2%	14.6%	1.6%
Prequalification required?	5.7%	17.1%	-11.4% *	19.4%	13.8%	5.6% **
Told qualified?	12.9%	12.9%	0.0%	20.6%	12.9%	7.8% **
Arrangements for future?	11.4%	8.6%	2.9%	6.0%	8.2%	-2.2% **
Overall encouragement	22.9%	31.4%	-8.6%	37.5%	31.6%	5.9% **
Overall hierarchical	44.3%	51.4%	-7.1%	52.4%	44.8%	7.6% **
Overall consistency	14.3%	21.4%	-7.1%	16.8%	12.1%	4.8% **

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.

ANNEX 6I: PITTSBURGH, PA — BLACK/WHITE RENTAL TESTS

TREATMENT MEASURES	Pittsburgh, PA			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	6.3%	5.1%	1.3%	11.9%	8.1%	3.8% **
Similar units available?	7.6%	13.9%	-6.3%	14.2%	15.2%	-1.0%
Number units recommended	20.3%	17.7%	2.5%	29.2%	22.9%	6.3% **
Overall availability	20.3%	20.3%	0.0%	32.0%	27.4%	4.6% **
Advertised unit inspected?	16.5%	6.3%	10.1% *	14.9%	9.1%	5.9% **
Similar units inspected	5.1%	7.6%	-2.5%	9.5%	8.4%	1.1%
Number units inspected	21.5%	11.4%	10.1%	22.9%	16.2%	6.8% **
Overall inspection	24.1%	13.9%	10.1%	26.5%	19.3%	7.2% **
Rent for advertised unit	6.0%	10.0%	-4.0%	11.9%	10.8%	1.0%
Rental incentives offered?	3.8%	0.0%	3.8%	9.6%	7.0%	2.5% **
Amount of security deposit	2.1%	2.1%	0.0%	8.1%	5.6%	2.5%
Application fee required?	5.1%	22.8%	-17.7% **	10.6%	13.6%	-3.0% **
Overall cost	12.7%	25.3%	-12.7% *	21.5%	21.7%	-0.2%
Follow-up contact from agent?	2.5%	0.0%	2.5%	2.9%	2.5%	0.4%
Asked to complete application?	15.2%	10.1%	5.1%	17.1%	17.1%	0.0%
Credit check required?	3.8%	16.5%	-12.7% **	18.9%	17.2%	1.7%
Arrangements for future?	8.9%	8.9%	0.0%	14.9%	16.5%	-1.6%
Overall encouragement	27.8%	24.1%	3.8%	36.3%	34.8%	1.5%
Overall hierarchical	41.8%	31.6%	10.1%	50.1%	41.7%	8.4% **
Overall consistency	17.7%	19.0%	-1.3%	20.3%	16.9%	3.3% **

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.

ANNEX 6J: PITTSBURGH, PA — BLACK/WHITE SALES TESTS

TREATMENT MEASURES	Pittsburgh, PA			National		
	% white favored	% black favored	net measure	% white favored	% black favored	net measure
Advertised unit available?	9.3%	20.0%	-10.7%	15.0%	15.0%	0.0%
Similar units available?	24.0%	6.7%	17.3% **	18.2%	16.1%	2.1%
Number units recommended	46.7%	20.0%	26.7% **	46.0%	37.4%	8.5% **
Overall availability	42.7%	33.3%	9.3%	46.2%	42.2%	4.1%
Advertised unit inspected?	16.0%	18.7%	-2.7%	18.1%	16.3%	1.8%
Similar units inspected?	20.0%	4.0%	16.0% **	21.4%	16.5%	4.9% **
Number units inspected	38.7%	24.0%	14.7%	42.0%	32.6%	9.4% **
Overall inspection	37.3%	26.7%	10.7%	41.7%	36.0%	5.7% **
Steering - homes recommended	10.7%	5.3%	5.3%	17.3%	12.2%	5.1% **
Steering - homes inspected	6.7%	4.0%	2.7%	11.8%	7.9%	3.9% **
Help with financing offered?	13.3%	26.7%	-13.3% *	19.6%	17.3%	2.3%
Agent prequalified tester?	22.7%	12.0%	10.7%	19.1%	14.2%	4.9% **
Lenders recommended?	16.0%	17.3%	-1.3%	18.6%	17.8%	0.8%
Overall financing	29.3%	30.7%	-1.3%	33.9%	28.9%	5.0% **
Follow-up contact from agent?	6.7%	12.0%	-5.3%	16.2%	14.6%	1.6%
Prequalification required?	12.0%	5.3%	6.7%	19.4%	13.8%	5.6% **
Told qualified?	25.3%	9.3%	16.0% **	20.6%	12.9%	7.8% **
Arrangements for future?	9.3%	10.7%	-1.3%	6.0%	8.2%	-2.2% **
Overall encouragement	26.7%	29.3%	-2.7%	37.5%	31.6%	5.9% **
Overall hierarchical	50.7%	40.0%	10.7%	52.4%	44.8%	7.6% **
Overall consistency	24.0%	17.3%	6.7%	16.8%	12.1%	4.8% **

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.