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All Other Things Being Equal: A Paired Testing Study of Mortgage Lending Institutions ^[1]

The U.S. Department of Housing and Urban Development contracted with the Urban Institute to rigorously assess the effectiveness of paired testing for determining whether minority homebuyers receive the same treatment and information as whites at the pre-application phase of the mortgage lending process, and to produce rigorous measures of the incidence of unequal treatment in two metropolitan areas. The mortgage lending process consists of a complex series of stages, including advertising and outreach by lending institutions, responses to preapplication inquiries from potential borrowers, approval or denial of loan applications and determination of loan terms and conditions, and finally, loan administration. Discrimination may occur at any of these stages and may take different forms at different stages...

Links:

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