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MORTGAGE PRICING AND GENDER: A STUDY OF NEW CENTURY FINANCIAL CORPORATION

Van Rensselaer, Kristy N; Blackstone, Tanja F; Crabb, Jerry; Gordon, Bruce L. Academy of Accounting and Financial Studies Journal; London Vol. 18, Iss. 4, (2014): 95-110.

Abstract (summary)

A substantial amount of research has been conducted in order to determine if women are treated equally by mortgage lenders. Most previous research was conducted using Home Mortgage Disclosure Act (HMDA) data and not the full data set used for underwriting by the lender. This research will investigate the pricing of mortgages using a large data set from one of the largest subprime lenders, New Century Financial Corporation. This unique dataset will allow the researchers not only to determine if there is a gender gap between the annual percentage rate (APR) paid by male and female borrowers but will provide the data

necessary to see if any observed differences are justified by borrower risk factors. The results indicate gender differences in APR that cannot be completely explained by borrower characteristics.

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