**DATE & LOCATION:** 10-19-12 Home Computer

**SEARCH EXPERIENCE**


I started off by going to the CSULA Library website, clicked on Articles & Databases. I have to admit that I was pretty clueless while picking a database. There was nothing on real estate, so that next thing I thought might work was economics & statistics, then clicked on JSTOR because all the other databases didn’t apply to my research question. I began searching different keywords like, first-time AND home buyers, first-time AND home ownership, steps recommended AND first-time AND home buyers, but still no luck. I got several articles that were about housing and mortgage rates, but it wasn’t very helpful as far as for details on the process that one should go through to purchase a home. I am not quite sure if my keywords are incorrect or if I’m in the wrong database. So I decided to go on a popular database that seems to be used the most which is Academic Search Premier, still no luck. I used several different keywords that found articles, but none that would help me answer my question.

I went back to search for another database, finance. I found a database called EconLit, and used first-time AND homebuyers for my search terms. Surprisingly, I was able to find a couple useful articles that talked about tax credit and mortgage, but still nothing to get me started with the basics of buying a new home. Every database I have visited has useful information about first-time homeownership, but they are mostly studies and statistics.

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**SEARCH TERMS**

Attempted search terms (list below):

- first-time AND home buyers
- First-time AND home ownership
- Steps recommended AND first-time AND home buyers
- Tips for first-time homebuyers

Discovered search terms (list below):

- Impact of first-time homebuyers
- Homeownership experience
- Housing finance arrangements
- Financial literacy

**PROMISING RESOURCES**

List 1-2 best located resources (books, articles, web pages, other). Include at minimum the item’s title, author, date of publication, and location (call number, URL, database name).

Fogel, Sondra J., Marc T. Smith, and Anne R. Williamson.


**ANSWER to Question (w/ page number, if available):** The articles were actually informational on a different level. They didn’t necessarily answer my question but the studies were pretty useful, because they discussed other people and their experiences in first-time homeownership.
I went back to search for a database under the category, Sociology, then clicked on a database that seemed to be useful called Social Services Abstracts. I decided to keep it simple with the search terms, and searched, first-time AND homebuyers. Then FINALLY I found articles!! Honestly, the articles weren’t as useful as the books I found at the library but they were still interesting to read.

One article that really caught my attention was an article called, "Owning a Home: New Opportunities and Challenges" (Fogel). The article is about a study on first-time low-to-moderate income homeowners who completed a homebuyer education program. Their experiences suggest that sustaining homeownership, while problematic, provides immeasurable positive gains within themselves as well as their families. It includes strategies of how they cope with the challenges inherent in maintaining the assets discussed in the article. The other article that I found was, “Quantifying the Decision to Become a First-Time Home Buyer” (Copperstein). It’s about buying for the first time with tips explaining factors which reduce transactions costs, such as steps and training before deciding to purchase a home with studies. It is not the most educational article but at this point of my search it’s better than nothing.

Very interesting—and impressive—how many different subject databases you tried. Next time maybe consider asking a librarian for some tips, too—it could save you some time!