



Psychology of the homebuyer

Today's borrowers are driven by a mix of practical needs and powerful psychological triggers - from the desire for financial security to the comfort of feeling in control during a high-stakes process. When lenders understand these values and motivations, they're better equipped to meet the expectations of the modern homebuyer.



4 CHARACTERISTICS of modern homebuyers

Today's buyers are...

1 STRESSED

From bidding wars to confusing requirements, borrowers are navigating a landscape where every step can trigger fresh waves of anxiety and uncertainty.

2 TIME-STRAPPED

The clock is always ticking. Fast-moving offers and rising rates leave buyers making big calls - fast.

3 Inventive

In a tough market, creativity is the new currency. Buyers are finding fresh paths to affordability and ownership.

4 DIGITALLY FLUENT

Borrowers want tools that cut through confusion, speed up the process and give them a competitive edge - and they're not shy about demanding them.



4 DRIVERS of homebuying decisions

Today's buyers value...

1 Simplicity

Complex paperwork and legal jargon are the enemies of understanding. Buyers value clarity and a streamlined approach from the pros.

2 Affordability

While the bottom line is always in focus, borrowers are more intent than ever on cutting costs and ensuring their money goes further.

3 Communication

Social media may be booming, but borrowers still seek direct, one-on-one human guidance.

4 STABILITY

Equity is more than wealth - it's the stability that modern homeowners desire.

Want to dive deeper into the psychology of the homebuyer?

See which moments in the journey trigger the biggest spike in anxiety, plus the surprising trend that's helping buyers share the load and the red flags that loan officers are raising - it's all available in one place!



Methodology: The 2026 ServiceLink State of Homebuying Report reveals fresh, timely insights drawn from two robust surveys of key industry voices: consumers and loan officers. The consumer survey, conducted November 17 - December 8, 2025, captures the perspectives of 1,554 U.S. residents (18+) who purchased a home within the past two years. Complementing this, the loan officer survey - fielded November 27 - December 8, 2025 - reflects input from 507 loan officers with at least three years' experience. Together, these surveys, conducted in partnership with Sago, provide a focused look at the psychology of today's homebuyers.