



MICROSOFT ADVERTISING INSIGHTS

Home loans insights

Microsoft Advertising. Great relationships start here.



Key findings



In 2021, **43%** of home buyers started their search online.

Reach consumers across their journey using our unique suite of **targeting capabilities** powered by Microsoft AI.



Home Loans searches and clicks are up year-over-year (YoY).

Utilize **Microsoft Audience Network** to drive lifts in awareness, consideration, and conversions.



30% of the top queries by search volume include brand terms.

Stay on top of new queries and discover what customers are thinking about with **Broad Match**.

2022 will be very competitive as home sales hit a **16-year high**¹



There was **\$1.2 trillion** in newly originated mortgage debt in the first quarter of 2021 (Q1), an

85%

increase from Q1 2020²



43%

of home buyers started their search online in 2021³



In 2022, homebuying may become the **more affordable option**. Rents are forecasted to grow at a faster annual pace (+7.1%) than for-sale home prices (+2.9%).²

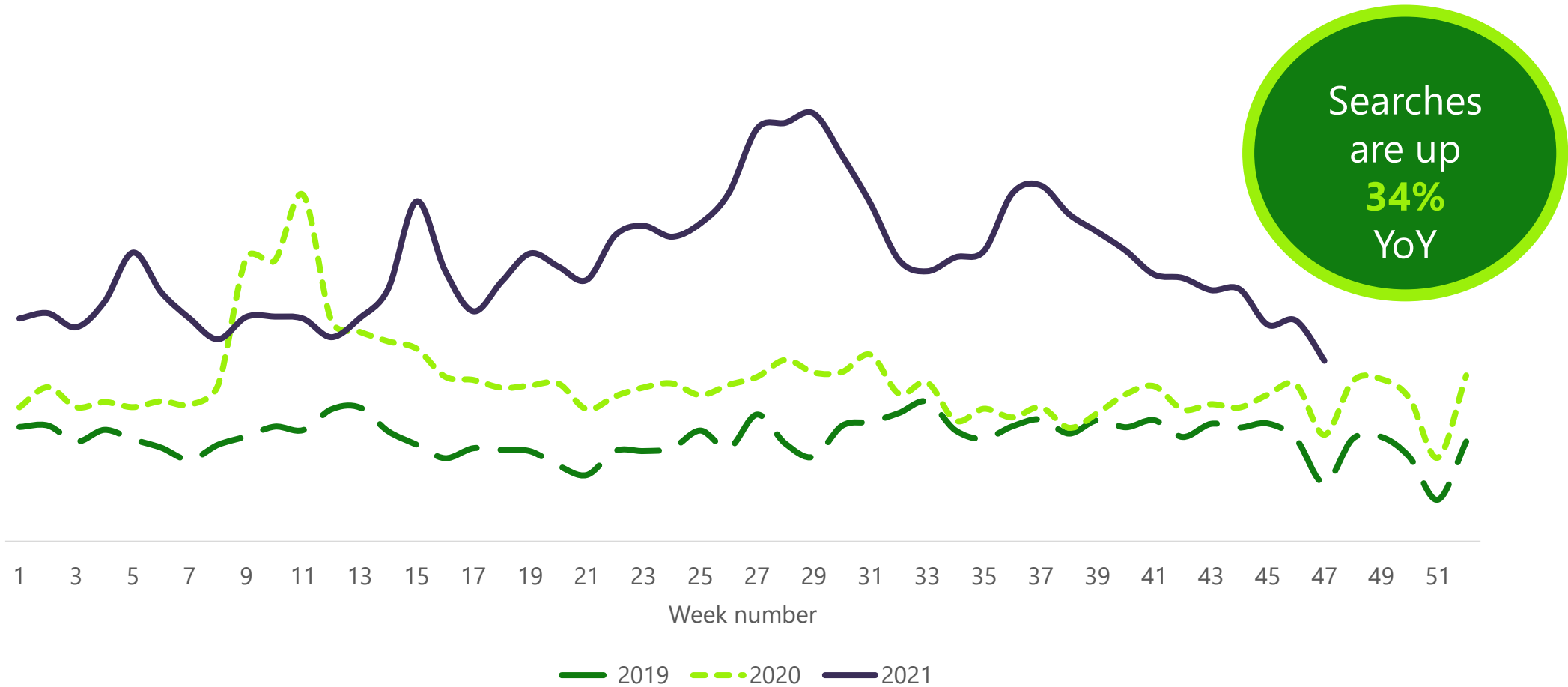
1. Center for Microeconomic Data, 2021

2. Will Home Prices Fall? Will More Homes Go Up for Sale? What To Expect in 2022 (realtor.com)

3. National Association of Realtors

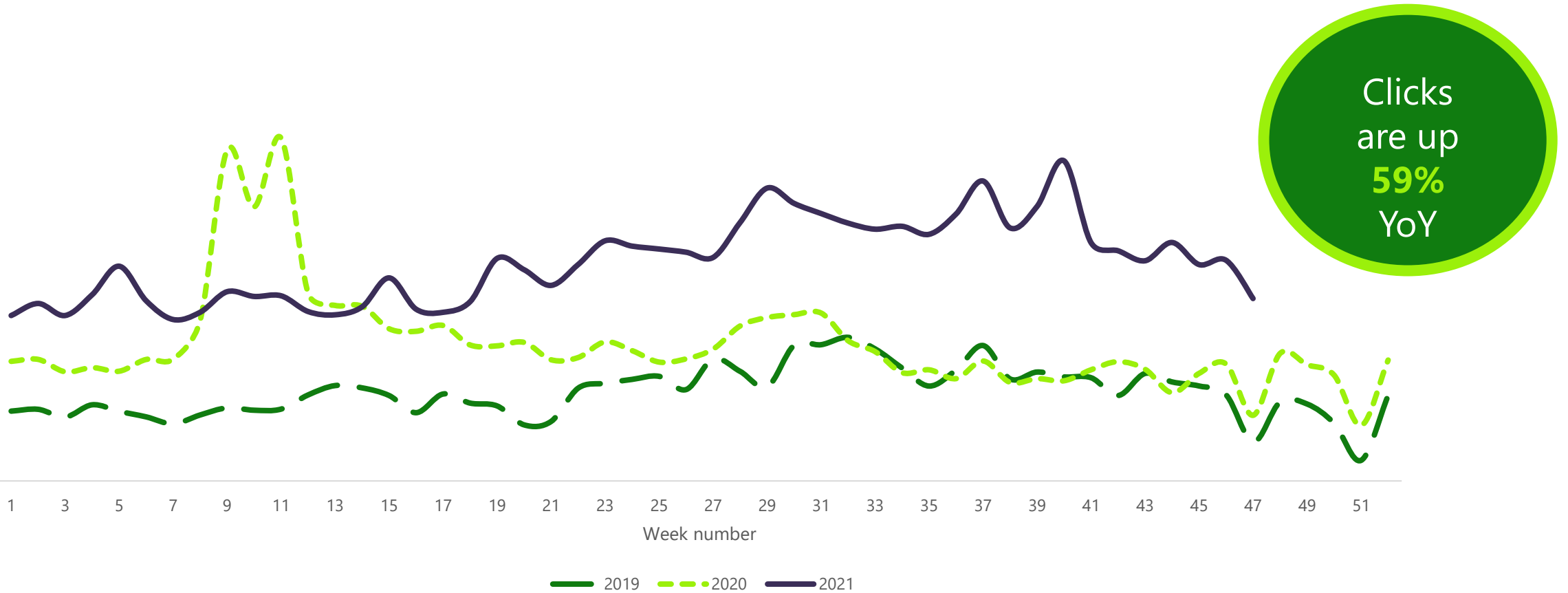
With an increased demand for homes, searches for home loans have risen

Home Loans searches reached new highs in 2021

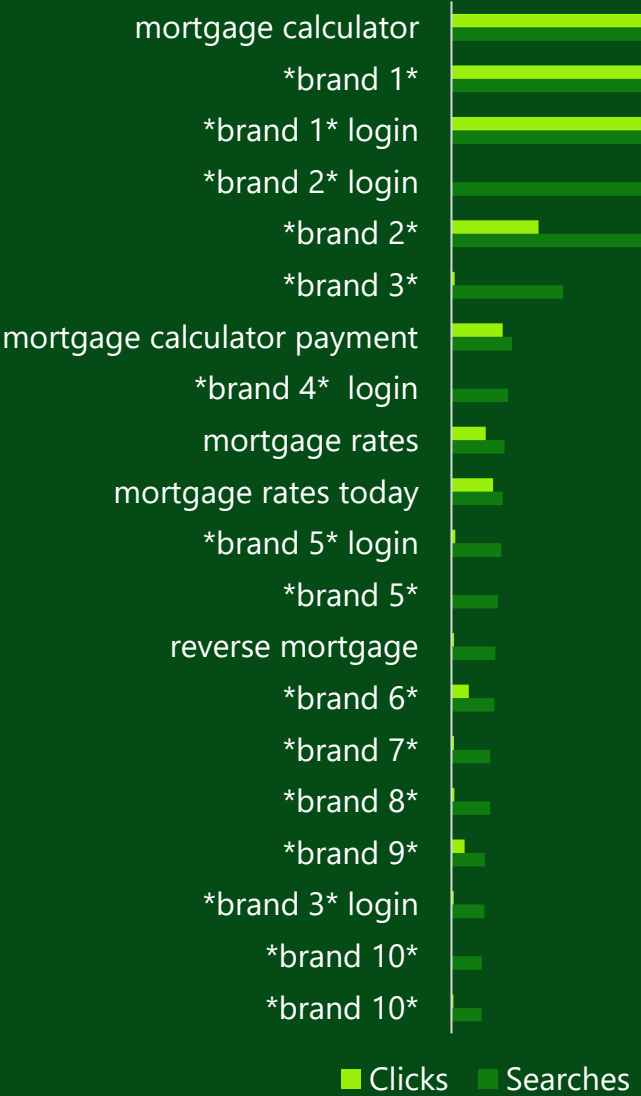


Clicks for home loans have remained steady throughout 2021

Home Loans clicks typically peak in summer months



Top home loan and mortgage queries by search volume



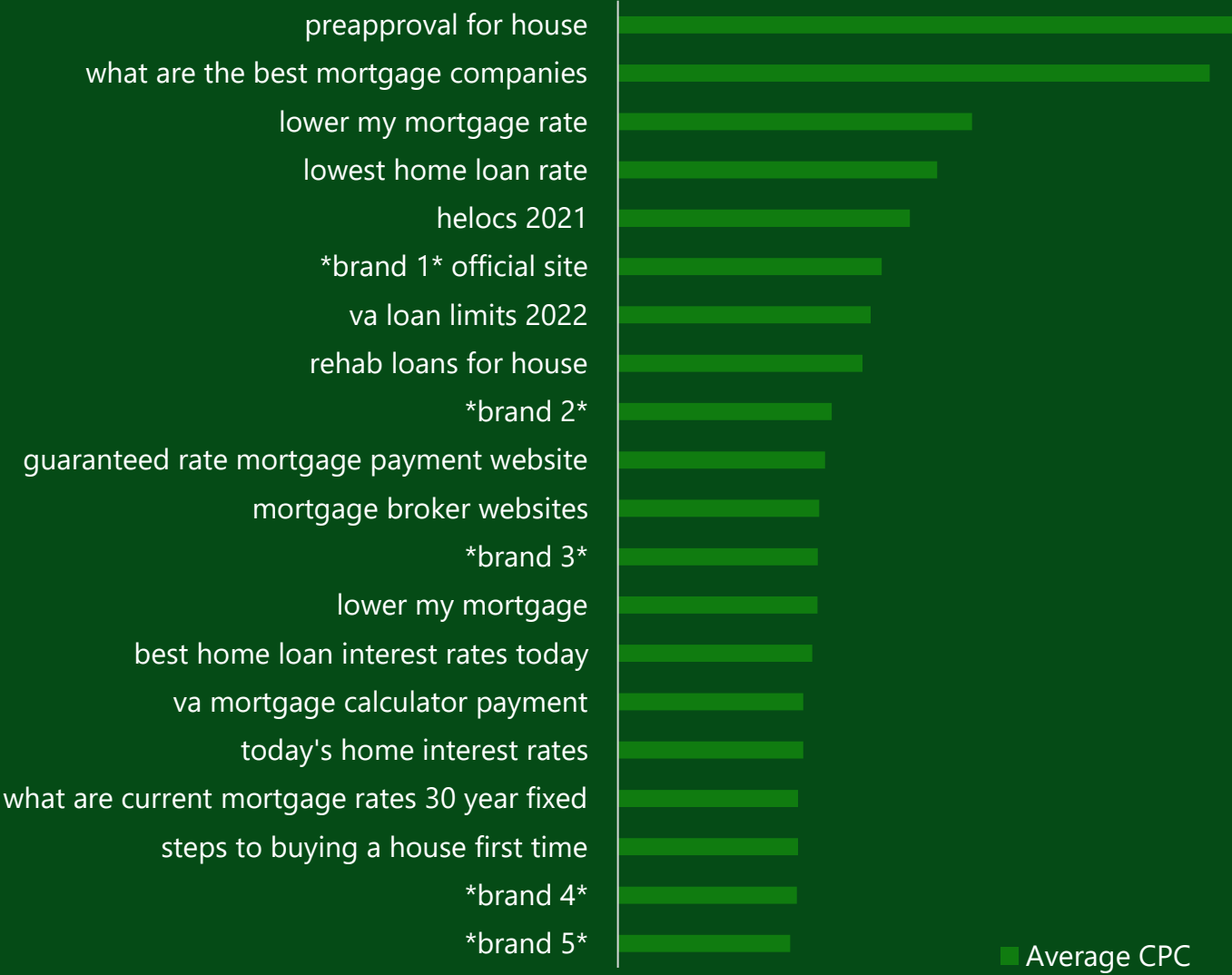
Of the top 200 queries, **30%** include brand terms

Conquest on competitor terms while ensuring ample coverage of generic keywords



Source: Microsoft internal data, Nov'21

Consider coverage of these emerging queries



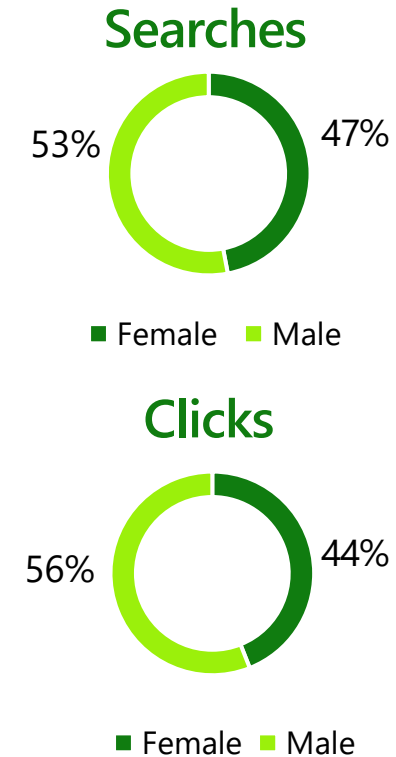
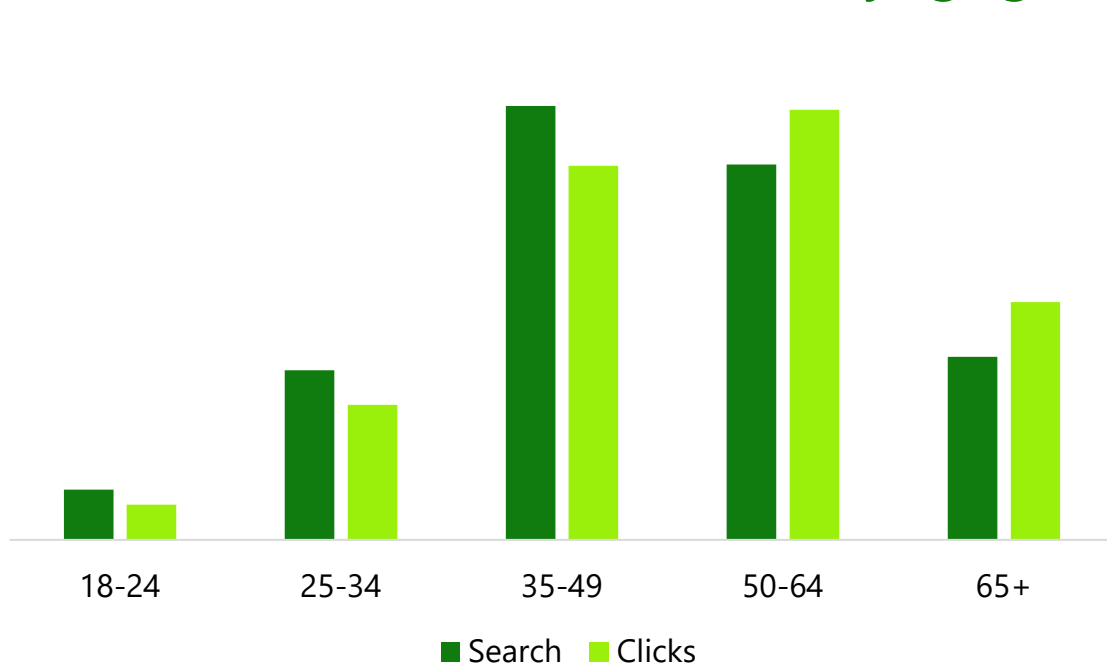
Emerging query tokens include 'lender', 'reverse', 'payment', and 'preapproval'

■ Average CPC

Source: Microsoft internal data, Oct '21-Nov '21

Home loans searchers are more likely to be men and aged 35-64

Share of search and click volume by age group



Pro Tip: Focus your marketing on the customers most likely to convert with Microsoft Advertising [audience targeting tools](#).

Home buyers are engaging with the Microsoft Audience Network throughout their journey

Lenders

37%

Journeys that contain Microsoft Audience Network impression

13%

Journeys that start with Microsoft Audience Network

Aggregators

33%

Journeys that contain Microsoft Audience Network impression

13%

Journeys that start with Microsoft Audience Network

Lender conversion journeys are **1.1x** more likely to contain Microsoft Audience Network

Source: Microsoft Internal Data: Query Pathing Data, 06/01/2021 – 08/31/2021, Conversion End Point, Excludes Single Touchpoint Journeys



Use our innovative ad solutions to boost your impact

MICROSOFT AUDIENCE NETWORK

Engage with a unique audience in brand-safe native environments

BROAD MATCH

Track new and emerging terms and expose new search trends and themes

DYNAMIC SEARCH ADS

Increase your search term coverage using customized ad experiences

IN-MARKET AUDIENCES

Easily grow your audience with high quality searchers, ready to convert

To get actionable data, insights and best practices to help make decisions and grow your business, visit MicrosoftAdvertising.com/Insights



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