



ABSTRACT

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analysis was done at a county scale. It would be better to study the pattern of housing foreclosures at a very fine scale such as census tract and census blocks; however, the required data for this study at that scale was inaccessible.

From the analysis, only four variables were tested best to explain the pattern of housing foreclosures in the state of California in 2008. The variables are the percentage of housing units with mortgages in 2007 (this was used in substitute of the 2008 data that was not available at the time this thesis was conducted), the percentage of African American population, the percentage of Caucasian population and the urbanization.

The findings show that the percent of housing foreclosure varies directly with the