SEPARATING FACT FROM FICTION

For Millennials and Generation Z, gone are the days of paper newspapers and watching the news on an "old-fashioned" television set. News has evolved over time, adapting to meet the changing needs of its readers. However, 71% of Gen Z and Millennials receive news daily on social media, according to the American Press Institute. This statistic is daunting. Social media platforms, such as Instagram, Facebook, Snapchat, Reddit, TikTok, X, and others, often allow users to create accounts without requiring profile pictures, identity verification, or even a full name for a username.

Now, more than ever before, misinformation is easier to spread without any repercussions. Users can hide behind screens, fake names, and an empty profile picture and still be called *experts*. With so many people receiving information and news on social media, knowing how to differentiate **fact** from **fiction** is crucial in today's society. This challenge becomes especially clear when looking at how housing market headlines are written, shared, and interpreted online.

A few examples can be shared on why a headline can be misleading and how doing the research can cut out the noise:

- **World Property Journal**: "Falling Home Prices Slash U.S. Homeowner Equity by $13,400 on Average in 2025."
  - Home prices have had a more challenging year following all the chaos mortgage rates have caused. According to Freddie Mac's House Price Index, prices have fallen on a monthly basis. However, as of October 2025, they are still positive year-over-year at 1.0%.
  - According to Cotality, household equity fell by only 2.1%, to $17.1 trillion. This is still near an all-time high and isn't a cause for concern.
- **Daily Mail**: "US Home Prices Turn Negative As Crash Begins — A Warning Sign The Real Estate Market Is Cracking"

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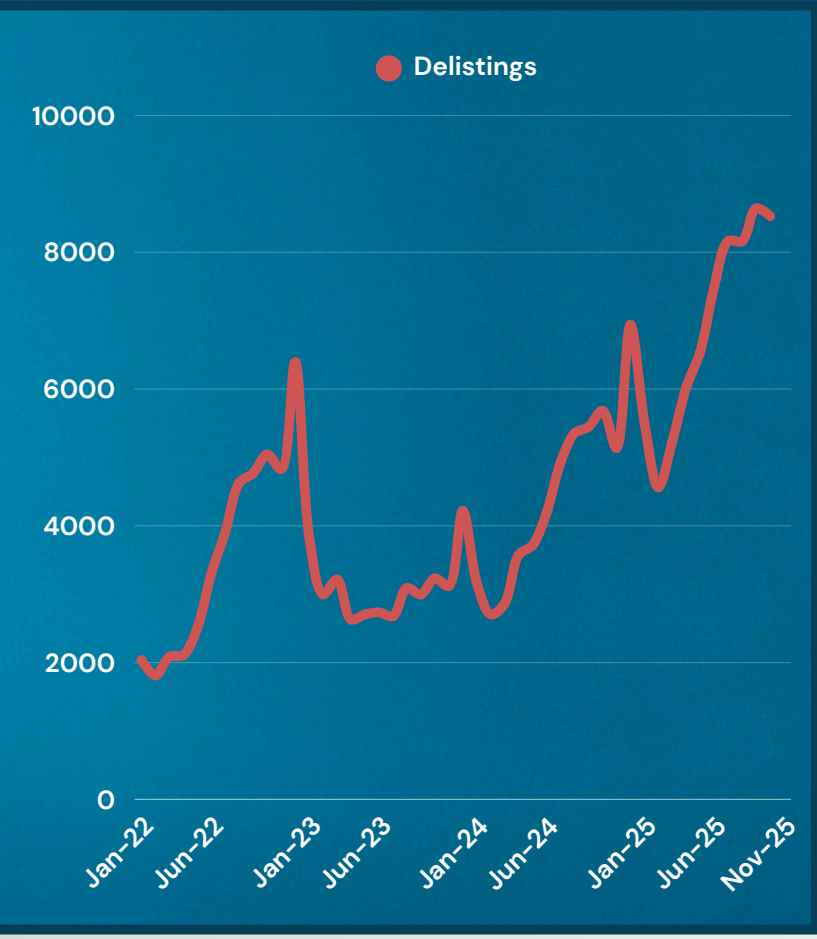
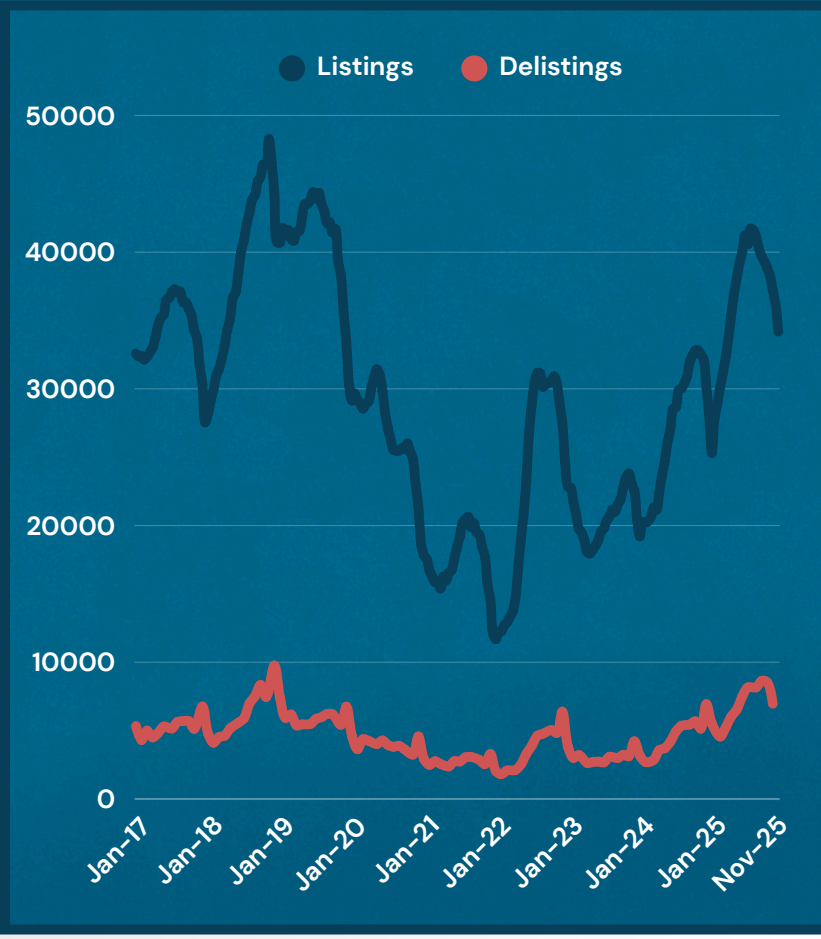
SOUTHERN CALIFORNIA FACT VS. FICTION





  - For a "crash" to truly begin, the housing market would need **three things**: a glut of inventory (**do not have**), low levels of demand (**do have**), and a substantial amount of distressed properties (**do not have**).
  - As mentioned before, prices have fallen month-over-month but remain positive year-over-year at 1.0%.
- **Realtor.com**: "Delistings Surge as Frustrated Sellers Pull Back—and 3 Pandemic Boomtowns Are Getting Hit Hardest"
  - Mortgage rates, coupled with slowly rising incomes and high prices, have dampened affordability. In turn, fewer buyers can enter the fray, and more sellers languish on the market. With more listings languishing and not receiving their desired offer, many choose to delist their homes and wait until the time is truly right.
  - According to Realtor.com, delistings surged nationally in October 2025, rising to 37.9% year-over-year. While this is a large gain over last year, the inventory is up 12.6% from last year and only 11.7% below 2017-2019 levels. With far more inventory and homeowners not forced to sell, people will naturally delist and return to the market if they desire.
  - In Southern California, in February 2022, there were 1,811 delisted homes. By October 2025, the peak of 8,642 delistings had been reached. This is a 377% increase, or 6,831 more delistings. During that same time period, the inventory rose from 12,274 to 38,831, a rise of 216% or over 26,000 homes. With that in mind, the inventory is still below the 3-year pre-COVID average (2017–2019) by 17%, or nearly 7,000 homes. Sellers' delisting is a healthy sign, showing growing pains rather than a housing crash.

Context is key, especially when relying on social media platforms for news. The only way to cut through the noise surrounding housing, economics, and most other topics is to do the homework. Media outlets and self-proclaimed *professionals* often rely on clickbait to draw in a crowd, but the ability to separate fact from fiction is what ultimately preserves honest reporting.