

Housing Market Choice Patterns of Single Women Homeowners

by
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(ABSTRACT)

Housing researchers are aware of the lower homeownership rates and other housing problems of single women but there is very little research focusing on single women homeowners or the characteristics of the housing they buy. Also, since a wide body of research can be found that examines determinants of homeownership for various population groups, the importance of this study was in its focus on single women homeowners and the characteristics of their housing rather than the determinants of ownership for this group.

Using data from the 1993 American Housing Survey (AHS), the study sample consisted of 639 women homeowners who were either widowed, divorced, separated, or never married, and who did not own their previous residence. The study's purpose was to construct a profile of single women homeowners that included a description of their demographic and housing characteristics, the means by which they acquired their homes, and the changes made in their housing when they became homeowners. Additionally, this study examined which demographic and previous housing characteristics of this group were related to the housing characteristics of their present homes.

Descriptive results from this study suggested that single women homeowners are primarily middle aged without young children at home, earn moderate incomes, and that the largest proportion of them live in the South and metropolitan areas. When compared to homeowners in general, single women homeowners' homes cost less and represented a higher proportion of attached and mobile home units. The results also showed that single women used low-downpayment financing instruments to a lesser degree than did all homeowners.

Results from statistical analyses suggested that significant relationships exist between single women homeowners' housing characteristics and a) their demographic characteristics, b) their previous housing and neighborhood characteristics, and c) their reasons for moving and selecting their current homes and neighborhoods. Another key finding was that single women homeowners of varying marital status differed in their present and previous housing characteristics and their reasons for selecting the current home. The results of this study support suggestions made by other researchers that examining differences not only by gender but also by the variations in marital status will help to clarify and add to the knowledge of housing and its relevance to populations of varying social composition.

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