

# A different biological clock: Why some women care more about buying a home than having a baby

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I'm often hearing that single women are more likely to buy homes on their own than single men. Even in my early 20s, anecdotal research backed this up: Many women in my friend group were purchasing homes, or dreaming about doing so, and not waiting for a significant other to do it.



Statistics bear this out, too. According to the National Association of Realtors, single women made up 18 percent of home buyers from July 2016 to June 2017, a number that has risen for the third straight year. Behind couples, single women are the largest group of home buyers. Single men buy homes in much smaller numbers: They made up just 7 percent of buyers within that same period.

Although women and men are getting somewhat closer to wage parity, women still earn less than men. So income alone doesn't explain the gap between single male and female home buyers.

Meghan Daum, a Los Angeles Times opinion columnist and author of "Life Would Be Perfect If I Lived in That House," posits that the female urge to own a home might be similar to some women's biological clocks. "I never had a biological clock with actual children, I had no interest in having a baby, so a lot of the energy that other people would devote to having a baby I would devote to having a house. If somebody had a great apartment or something I would have major envy," she says. Even if they do want kids some day, Daum has noticed a moment in her female friends' lives when they become more interested in decorating their homes and buying furniture than in shopping for clothes. "It's not that you've given up on your appearance, but somehow it's so much more interesting to think about the aesthetics of your space than the aesthetics of yourself," she said.

Daum has noticed similar feelings among male friends, but they seem unwilling to buy on their own. "This is purely anecdotal, but men just seem not as interested in doing that unless they have a partner. I can't tell you how many men I know that say: 'Yeah, I'd love to buy a house but I'm not going to do it by myself.'"

Although Daum has always had a sense of pride in her home, owning wasn't always on her mind. "It was never on my radar to buy anything until I was probably in my early 30s," she says. "But I was

always interested in having a nice apartment.”

Like Daum, I also felt an urge to buy as I neared my 30s. I was living with a roommate in a home she owned, and I had the entire top floor to do with as I saw fit. When she invited her boyfriend to move in, I started looking for a house to buy, not wanting to move into an impersonal apartment.

From a young age, I started preparing to have a place of my own someday. In middle school, I started collecting glassware and checked out decorating books from the library. In college and afterward, I put as much of a personal stamp as possible on each home I lived in, however temporary. In my late 20s, as friends, coupled or not, expressed a desire to have children, I couldn't relate. But I did feel a pull to put paint on my own walls and add heated tile to a bathroom floor.

Unlike men, women haven't always been able to buy homes on their own. As recently as the 1970s, women needed a male relative's signature to apply for credit. “Women are making a lot more money and are capable of making more money than they were in the past on their own,” says Sarah Minka Jackson, a real estate agent in Los Angeles. “We're in a time where being a strong, independent woman is on the rise, so I think that women are coming out of the mind-set of ‘I need to be married to buy a house,’ ‘I need to have a family.’ Now it's like, ‘I can do this myself. I don't need to wait for anybody.’ ”

In Joan Caton Cromwell's 15 years as a real estate agent in the Washington area, she's helped many single women buy homes. “If they're watching HGTV they're like, ‘I want to decorate; I want to hang wallpaper.’ They kind of have this vision of what it is they want, and they just want to put down roots and nest a little bit,” she says.

While many of Cromwell's clients are interested in the practical elements of purchasing a home, it's usually about a lot more. “They want to make sure it's a good investment, but really they just want to put down roots and be a part of a community,” she says. “I definitely see that with women in their mid-30s, like, ‘Okay, I'm not going to wait around for a guy to do this. I'm going to go ahead and do this on my own.’ ”

It's this philosophical pull that has Cromwell predicting that the recently passed tax bill won't keep people from buying homes, single or not. “I've never had a buyer come to me to purchase a home solely for tax purposes. Most buyers buy because they want the sense of permanence that being a homeowner can provide,” she says.

Once Daum bought her first home, she found that it met her expectations. “It kind of lived up to the hype. I just felt like I was at home,” she said. Her experience is echoed by many single women homeowners, including Tara Friesen, who bought her home in Omaha weeks before her 27th birthday. “I've always thought I wanted to buy a house,” she says. “I've never really thought about waiting for any specific time.” So once she had saved up about \$10,000 for a down payment and paid off her student loans, Friesen decided it was time to buy. She loves to bake, so she took the kitchen, which hadn't been remodeled since the 1970s, down to the studs. Then she replastered the walls, put in tall cabinets, granite countertops and open shelving. “Only the ceiling and floors stayed,” she says.

Friesen's thoughts about homeownership sound a lot like women I've known who chose to have children on their own. “I think the world we live in now, it just doesn't feel like you need to do anything in any particular order,” she says. “When you're ready, you can just do whatever you want. I think before you may have waited until you were married; I just don't think that's really a rule anymore.”