

Why Single Women Are (Way) More Likely to Own a Home Than Single Men

A new [report](#) by the online loan marketplace LendingTree has found that single women own far more homes than their male counterparts. The study revealed that in the nation's 50 largest metropolitan areas, single women are almost twice as likely to be homeowners as single men. Single women in New Orleans, for example, own 27 percent of all homes compared to only 15 percent for single men. Multiple cities boasted disparities of over 10 percent. Interestingly, there were no cities in which single men outpaced single women. This is a surprising trend, the author noted, "given the average woman in the U.S. only makes 80% of what the average man does." For those familiar with the economics of gender, however, the results of LendingTree's report are not surprising in the least.

Looking Deeper

Despite popular assertions that sexism is to blame for the pay gap between men and women, [recent empirical research](#) indicates the disparity is largely due to the fact that [men and women make different choices](#), not widespread discrimination. When comparisons are made between individuals with similar jobs and holding age, education, and experience constant, [the pay gap dwindles](#).

The decision to marry and have children has a profound impact on earnings. Though the average man makes more than the average woman, the disparity is reversed when looking at unmarried women versus unmarried men. Based on data compiled from 2,000 urban communities, [one study](#) found that the median

salary for young, unmarried, childless women is about 8 percent higher than men with the same characteristics. Other cities experienced pay gaps in the double digits, sometimes reaching as high as 20 percent. Further research has shown that unmarried college-educated women between the ages of 40 and 64 earn an [average of 17.5 percent](#) more than their male peers.

Marriage often has opposite effects on the incomes of men and women. As economist Thomas Sowell writes in his book [Economic Facts and Fallacies](#), a married woman will traditionally take on the majority of household responsibilities, including childcare, freeing up time for her husband to focus on his career to the detriment of her own.

Knowing this, it makes little sense to expect economic outcomes for women overall to be the same as those for single women. Because young, single women tend to earn more money than young, single men, we should also expect them to own more houses. As the LendingTree report shows, this is precisely the case.

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