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are a disproportionately large part of homebuying pool nationally.

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By Michael E. Kanell – The Atlanta Journal-Constitution (via TNS).

Mary Woods has a career with erratic schedules and unpredictable paychecks, but she saved money and kept her credit score high so she could buy a house on her own.

The purchase was a priority, said Woods, 43, a production worker in the film

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And it's not a new trend.

Among millions of homes sold each year, single women account for nearly twice as many purchases as single men: 17% to 9%, according to the National Association of Realtors. The gap is even larger for first-time buyers where single women represented 19% of buyers, compared to single men who had just a 10% share.

The financial arguments for home ownership are the same as for anyone — an investment with a longstanding tax break — but there are other aspects, Woods said. “I think it's an empowerment thing. I have learned to do things around the house that I wouldn't have known how to do otherwise.”

Women do often face steeper challenges in homebuying.

On average, they are paid less than men: about 82 cents for every dollar, according to an analysis of Census data by Pew Research,

Roughly 5% of people applying for a mortgage are rejected, according to the NAR. Single women have 26% higher odds of denial than a couple, according to an analysis by The Atlanta Journal-Constitution.

Yet younger women, the trending generation of buyers, are much closer to pay parity with men, Pew found.

Shana Arnold, a broker with Adams Real Estate in Atlanta, said her homebuying clients last year included one single man and four single women. They bought homes in in different parts of the city, spending between \$300,000 and \$600,000.

A single woman's enthusiasm for buying is generational, said Arnold, herself a single woman who owns a home in the Chosewood Park neighborhood of the city.

No different from men these days, a woman has to plan for the future, she said.

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more stability than renting.”

In general, women’s financial independence started surging several generations ago.

When fewer women worked outside the home, they might be propelled toward the housing market by divorce, then face rejection trying to get a mortgage with limited work history.

That is sometimes still a post-breakup issue for some women, said Crystal Denson, a real estate agent at Village Premier Collection.

“I’ve had quite a few single woman buyers,” she said. “Sometimes they haven’t had a long career yet, so qualifying for a mortgage can be challenging.”

The share of women working leaped by one-third between 1970 and 1990.

Since then, single women have consistently outpaced single men in homebuying, so divorce doesn’t necessarily mean financial helplessness, said Brandi Snowden, director of the NAR’s member and consumer survey research.

Juanita Ramos moved with her two children from Villa Rica, Georgia, to Douglasville.

“I was going through a divorce and I wanted a fresh start,” she said. “My biggest concern were things like the plumbing and mowing grass. So I budgeted for that, to pay for someone to do it. And then there were other things I learned to do myself.”

Like putting a door on its hinges.

As head of human resources for a tech company, money was less of a worry, she said. “I put down a 25% down-payment so I would pay less each month.”

Even in homebuying couples, women often have the higher credit score, said

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Brittany Anderson, 37, is a single mother with a teen daughter. She is also an attorney.

She had been looking to buy a home, but had been put off by the sometimes frantic bidding. So when the market slowed late last year, her search got serious.

"I wanted to take advantage of some lower prices, even though the interest rate was high," she said. "I saw this place and thought, 'This is it. This is my house. Here's my credit card. Let's go.'"

Share of homebuyers last year:

- Married couple: 61%
- Single female: 17%
- Unmarried couple: 10%
- Single male: 9%
- Other: 3%

Share of first-time buyers last year:

- Married couple: 49%
- Single female: 19%
- Unmarried couple: 18%
- Single male: 10%
- Other: 5%

Average age, first-time homebuyers

- Single female: 38
- Single male: 37

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