

SHERMAN BRIDGE LENDING

Investing in Real Estate: Women vs. Men



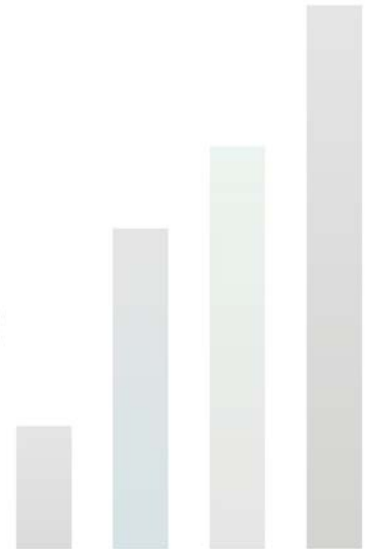
THE NUMBERS HAVE IT

- For many women, flipping or renting investment properties is closing that gap for much-needed income they need to afford extra expenses, put their kids through school, or grant financial security. Retirement funds often experience the biggest boost from investments, and many women are looking to investing in real estate to save for a comfortable retirement.
- With longer life expectancy, smaller paychecks, and fewer years in the workforce than our male counterparts, investing in real estate is perhaps one of the best financial moves you can make, and data is there to back it up.



WOMEN ARE BETTER AT SAVING

- When it comes to saving, a personal investment study showed that females typically saved 8.3% of their income, while men only save 7.9%.



WOMEN ARE BETTER AT SAVING

- Likewise, when it comes to investing their savings, data produced by Berkeley's Haas School of Business showed males spent 45% more of this savings than females.



WOMEN SAVE MORE, AND INVEST SPARINGLY

- Some researchers suggest this sort of difference is due to overconfidence found in men. But, interestingly, even after a higher frequency of investing, men still earned a whole percentage point less return than women.
- This shows that women simply seem to save more, and invest their money sparingly.



ANNUAL RETURNS: THE PERCENTAGE PROVES IT

One study puts this in perspective:

- If you gave a typical female investor and a typical male investor \$100,000 each to invest last year, and this performance trend continued for 30 years, without adding anything to the initial investment, the woman would earn \$58,000 more than her male counterpart over that time period.
- This was calculated based on an annual return of 4.7 percent for female and 4.1 percent for male investors.