

# Dwelling on Investments

## Women in Real Estate Investing



### **Women in Real Estate – A personal view from a female investor.**

*Risk-averse.* It's a term that is commonly used to describe the way that women, in general, approach things. So, what does this assumption mean? Someone who is risk averse, when presented with opportunities, will most likely choose the lower risk option, even when the higher risk has a higher return. I don't like this term and I try not to use it. To me, it implies that someone is scared, shy, or timid, and I am none of those things. I prefer the words cautious, **calculating**, prudent, and astute.

I may not always take the option of the highest potential for return, but I make smart decisions that have strong returns for a good length of time. I would like to think that this is because I take my time and do my research before I commit to anything.

Lately, I've been hearing more and more about real estate investing and why it should be a part of my plan. But when I think about real estate investors, women don't come to mind. Why is that? It's not as if it's an all-boys club. There are women who are successful real estate investors, but I feel that women tend to shy away from real estate like we aren't ready to step up to the challenge as a whole.

Are we scared to break into an investment world that we know nothing about? Are we unsure how to get the funding to help us start? Or, are we just uncertain about the [future of real estate](#)?

Personally, I've been skeptical of investing in real estate since the housing market crashed in 2008. I think that most prudent investors that were not already in real estate were deterred by this industry's history, but those with foresight and experience knew that was the time to buy, when prices were at their lowest. The smart investor was able to buy distressed properties for a fraction of their true value and x them up if needed. They could then use these properties as rentals and just sit back and wait for the market to recover. And now it has recovered. So, those who knew the housing bubble would burst, and that sub-prime mortgages would fall through, were able to see their opportunity before it happened.

We are now in a seller's market, an investor's paradise, if you will. Those who held on to properties are now selling for record-setting prices. On the other hand, there is also a greater pool of highly qualified renters for those who wish to have income-producing properties. Analysts are predicting that another market correction is looming. This would bring about tougher lending standards, but also a new wave of distressed properties as the last of the 2008 mortgages reach their balloon payments. So, if you're looking to get into [real estate](#), now is the time to start.

As women, we need to start to take a bit more risk. We already run the world with high paying jobs, families, and independence. Now is the time to move toward an industry that has been dominated by our masculine counterparts and take hold. Currently, less than 20% of all investors are female, however of that 20%, research shows that our intuition is on point, meaning that our small community is typically more successful than... well... men!

We as women want security in our lives. Security for our future and for our children's future. In order to achieve this in a monumental and independent way, we must look to joining the investment world.

What is your stance? Why do you think women are the smallest demographic of investors and what do you think is stopping us from taking over the market?

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