

# Personal Finance

## Chapter 7: The Finances of Housing

### EVALUATING HOUSING ALTERNATIVES:

Evaluate available housing alternatives.

#### Your Lifestyle and Your Choice of Housing:

| Life Situation                     | Possible Housing Types                                                                                                                                                                         |
|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Young single                       | Rental housing requires limited maintenance activities and offers mobility in the event of a job transfer.<br>Purchase a home or a condominium for potential financial benefits.               |
| Single parent                      | Rental housing provides a suitable environment for children and some degree of home security.<br>Purchase low-maintenance housing that meets the financial and social needs of family members. |
| Young couple, no children          | Rental housing offers convenience and flexibility of lifestyle.<br>Purchase housing for financial benefits and to build long-term financial security.                                          |
| Couple, young children             | Rental housing can provide appropriate facilities for children in a family-oriented area.<br>Purchase a home to meet financial and other family needs.                                         |
| Couple, children no longer at home | Rental housing offers convenience and flexibility for changing needs and financial situations.<br>Purchase housing that requires minimal maintenance and meets lifestyle needs.                |
| Retired person                     | Rental housing can meet financial, social, and physical needs.<br>Purchase housing that requires minimal maintenance, offers convenience, and provides needed services.                        |

While personal preferences are the foundation of a housing decision, financial factors may modify the final choice.

Traditional financial guidelines suggest that *"you should spend no more than 25 or 30 percent of your take-home pay on housing"* or "your home should cost about 2½ times your annual income."

#### Opportunity Costs of Housing Choices:

While the opportunity costs of your housing decision vary, some common trade-offs include:

- The interest earnings lost on the money used for a down payment on a home or the security deposit for an apartment.
- The time and cost of commuting to work when you live in an area that offers less expensive housing or more living space.
- The loss of equity growth when you rent a city apartment to be close to your work.

Like every other financial choice, a housing decision requires consideration of what you give up in time, effort, and money.

#### Renting vs. Buying Housing:

Mobility is a primary motivator of renters, while buyers usually want permanence.

# Personal Finance Chapter 7 Study Guide Answers

**D Kirk**



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