

# 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 Purchase a house or a condominium for potential financial benefits
Single parent	Rental housing provides a suitable environment for children and some degree of home security 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 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 Purchase a house 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 Purchase housing that requires minimal maintenance and meets lifestyle needs
Retired person	Rental housing can meet financial, social, and physical needs 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

**Robert C. Bingham**

## Personal Finance Chapter 7 Study Guide Answers:

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Jack Kapoor, Les Dlabay, Robert J. Hughes, 2003-03 Written by the authors include Readings and Cases allows students to review and apply text concepts. Each chapter includes a chapter overview, a pre test, self guided study questions, a post test, problems, applications, cases and recent articles from BusinessWeek. Together these exercises reinforce important concepts and offer students additional opportunities to use their critical thinking and writing skills.

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*Lesson Plans; Contemporary Economics* McEachern, 2004-03

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