

Renting



Greater short-term flexibility

- can adjust dwelling size with family condition
- easier to move for a new job opportunity or family



Real estate sales are high friction

- Realtor commissions can cost up to 6%
- It can take months to sell a home
- Sellers have to live somewhere while selling their homes



Down Payment can be invested elsewhere

- rather than concentrated wealth in a single asset, one can diversify their investments
- between 1928 & 2013 house prices increased 3.7% annually
- stocks returned 9.5% during the same period



Landlord liable for maintenance and repairs

VS



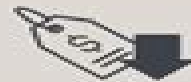
Buying



Real estate typically appreciate slightly faster than inflation



Improves sense of family stability



Fixed-rate loan payments are static

- from 2000 to 2019 primary resident rents rose 78.37% *
- even if property values & property taxes rise, other loan-related payments remain flat



Emotional benefits

- 79% believe buying a home changed them for the better
- over 80% of homeowners said they would not go back to renting
- 88% of homeowners believed buying a home was the "best decision they ever made"

Is Buying A Home Or Renting Right For You

Melanie Bien, Robert S. Griswold



Is Buying A Home Or Renting Right For You:

Is Buying a Home Or Renting Right for You? Moshe Arye Milevsky, 2010 This Element is an excerpt from Your Money Milestones A Guide to Making the 9 Most Important Financial Decisions of Your Life 9780137029105 by Moshe A Milevsky Why millions of people should rent not buy and keep renting as long as possible Many individuals should not own a house or they should at least delay the purchase as long as possible Resource description page *Is Buying a Home Or Renting Right for You?* Moshe A. Milevsky, Ph. D., 1900 This is the eBook version of the printed book If the print book includes a CD ROM this content is not included within the eBook version This Element is an excerpt from Your Money Milestones A Guide to Making the 9 Most Important Financial Decisions of Your Life 9780137029105 by Moshe A Milevsky Ph D Available in print and digital formats Why millions of people should rent not buy and keep renting as long as possible Many individuals should not own a house or they should at least delay the purchase as long as possible Anyone that followed this advice in the United States over th

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