

Journal of Women & Aging >

Volume 31, 2019 - [Issue 4](#)

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Single women and stock investment in individual retirement accounts

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Pages 304-318 | Published online: 27 Aug 2018

 Cite this article  <https://doi.org/10.1080/08952841.2018.1510241>



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ABSTRACT

This study uses data from the 2013 Survey of Consumer Finances to investigate factors related to stock investment in individual retirement accounts and focuses on the role of gender and marital status in particular. This study finds that single women are less likely to own stocks and invest in fewer stocks in their IRAs. Personal characteristics, such as stock ownership in other financial assets, education level, and risk tolerance may play a key role in shaping individuals' decisions regarding stock investment in IRAs. However, these determinants are different for single women than for other demographic groups.

KEYWORDS:

Individual retirement accounts

retirement

single women

stock investment

Disclosure statement

No potential conflict of interest was reported by the author.

Notes

¹ Typical investment options in DC plans are company stock and mutual funds, while investors can choose any type of investment in IRAs, except life insurance and collectibles.

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