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# Reverse Mortgage Decision-Making

Roberta Leviton PhD, MCRP

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## Abstract

Reverse mortgages have been suggested as a promising financial tool to help low-income older homeowners who want to remain in their houses. However, actual use of this option has been much below early estimates of potential demand. This study explored response to the new option through open-ended interviews of homeowners who had received reverse mortgage counseling. Decision-making was influenced by attachment to home, family input, and financial attitudes, including desire to leave a legacy. In general, homeowners took reverse mortgages only as a “last resort” that enabled them to maintain their independence.

Key Words:

Reverse mortgage

aging in place

housing and aging

elderly poverty

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