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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 attached mortgages. The study found that homeowners who had attached mortgages were more likely to use reverse mortgages than those who had not. The study also found that homeowners who had attached mortgages were more likely to use reverse mortgages for a variety of reasons, including to pay for home improvements, to pay for medical expenses, and to pay for other expenses. The study also found that homeowners who had attached mortgages were more likely to use reverse mortgages for a variety of reasons, including to pay for home improvements, to pay for medical expenses, and to pay for other expenses.

🔍 Key Words

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