



Women building wealth through real estate - by Marika Dzhindzhikashvili

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Gender Differences in Investing Behavior

Us women are no strangers to investing. However, women are less likely to invest than men, and that's the area we need to create a bigger impact for our present moment and future.

For example, a 2015 BlackRock survey found that women kept a higher proportion of their hard-earned money (about 68%) in savings (cash and cash equivalents) rather than investing their money to make it grow and build wealth for themselves. This is strongly tied to women feeling that they don't know enough about investing and a general lack of confidence in making investing decisions. Have a look at this interesting collection of statistics about women and investing.

Investing to build wealth

For women who are hesitant to start their investing journey, it is important to realize that there is no single path to wealth, and there is no one way to invest your money. It is also important to know that there isn't some secret key to the kingdom. In investing, this translates into simply being more willing to "give it a go" and not sitting out on the sidelines. Research shows that women tend to make fewer short-term trading decisions, are better long-term planners, and are more likely to ask for professional help which are factors that often translate into better investing returns. According to a study by Merrill Lynch, 41% of women wish they invested more of their money! Women just need to be willing to try, to ask questions, and to get started!

Another important insight, especially for women who might feel unwilling or uncertain about taking risks when investing, is that diversification and knowledge are magic antidotes to minimize risk. Essentially, making sure that not all your eggs are in one basket and having the willingness and patience to learn. These are skills that women are in no way lacking, either through inclination or some biological shortcoming.

Investing in real estate to build wealth

The intention behind these final paragraphs about building wealth through real estate is not to convince you that real estate investing is the only true path to wealth. It isn't. However, as a

company, it is important to Astor to ensure that both women and men have access to safe, secure real estate investment opportunities when defining your goals, retirement plan, and investment strategies.

There are some common misconceptions about investing in real estate. For one, there is a misconception that you need a lot of money to invest in real estate because houses, apartment buildings, and office blocks are expensive. How can an average investor, who wants to build a diversified portfolio, ever hope to include real estate in their portfolio? The truth is that investing in real estate can happen at different entry points. By bringing investors together to participate in real estate projects, the contributions from individual investors can be reduced.

Another misconception is that investing in real estate is very technical, and you need specialist knowledge about construction, engineering, and architecture. Since these are still not professions in which women dominate, it makes sense that women might feel that they don't know enough to invest.

Investing in real estate, including larger commercial real estate projects, is possible for people who are not expert developers, property managers, or builders. Astor Realty Capital is a commercial real estate private equity firm, and we're in the business of providing safe, secure commercial real estate investment opportunities typically reserved for the top 1%. We conduct due diligence on these projects and ensure that they make business sense before inviting our investors to participate. In this way, investors can receive exposure to large commercial real estate projects and enjoy above-market returns from their investment.

If you want to include real estate investments in your diversified investment portfolio, find out more about what we do on our website and set up a call with us to find out more about current projects. We pride ourselves on providing prospective investors (both women and men) with transparent, easy-to-understand information about investment opportunities so that they can make informed investment decisions.

Marika Dzhindzhikashvili is a director at Astor Realty Capital, New York, N.Y.

New York Real Estate Journal - 17 Accord Park Drive #207, Norwell MA 02061 - (781) 878-4540