

# Gen Z Women Claim 30% of Single Female Homebuyers: New NAR Report on Wealth-Building Trends

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*Gen Z women represent 30% of single female buyers, the highest among generations, highlighting their proactive approach to building wealth through real estate.*

MAPLE GLEN, PA, UNITED STATES, January 10, 2026 /EINPresswire.com/ -- As we enter 2026, Gen Z women are officially redefining the landscape of homeownership. Reflecting on the final data from 2025, this demographic now represents 30% of all single female buyers—the highest generational share ever recorded—according to the National Association of Realtors (NAR) 2025 Home Buyers and Sellers Generational Trends Report.

This standout participation highlights a shift toward innovative wealth-building. Despite a market that saw rates stabilize near 6.0% last year, Gen Z women are utilizing side hustles and collaborative strategies to turn early investments into lasting financial foundations.

With Pennsylvania's inventory having risen 6.8% year-over-year, Gen Z women are actively moving into starter homes in dynamic suburbs like Ambler. By leveraging digital tools and diversified income streams, they are securing properties that promise both equity growth and deep community connection.

"Sue Meitner, President and CEO of [Centennial Lending Group](#), celebrates this generational shift through her [Women Homeowners Initiative](#), designed to empower young women with the knowledge and financing options to seize these opportunities," said a firm spokesperson. "Gen Z women aren't waiting—they're innovating, and we're here to provide the seamless support they need to build legacies from day one."

Meitner, a Certified [Mortgage Banker](#) with over 30 years of experience (NMLS #147160), notes the proactive mindset driving this trend into the new year. "Gen Z women are trailblazers, channeling side hustles and tech-savvy planning into real estate wins that secure their futures," Meitner said. "At Centennial Lending Group, we offer specialized guidance—from down payment assistance to alternative income programs—to fuel their momentum toward financial independence."

Key Data Insights from 2025:

Market Dominance: Gen Z women comprised 30% of single female buyers, outpacing other

generations and making up 3% of overall homebuyers.

The "Side Hustle" Down Payment: 30% of Gen Z homeowners funded their down payments through second jobs or side hustles, up from 24% in 2023, showcasing extreme resourcefulness.

Collaborative Buying: 22% of Gen Z buyers co-purchased with siblings or friends, a massive jump from just 4% in 2023, proving that collaborative paths are the new norm.

Early Starters: With a median age of 28 for first-time buyers, Gen Z women are prioritizing tech-integrated processes and flexible locations, contributing to a 91% female influence on overall purchase decisions.

Centennial Lending Group enters 2026 ready to empower this next generation with FHA loans, down payment assistance, and educational resources tailored for young professionals.

Prospective buyers can start the year with a free consultation to explore options that align with their ambitious goals.

For insights into Gen Z women's real estate journeys, visit the Women Homeowners Initiative or explore episodes on the Grab Your Keys Podcast featuring stories of innovative wealth-building.

#### About Centennial Lending Group

Centennial Lending Group, led by Sue Meitner, simplifies mortgages with personalized, tech-driven solutions for first-time buyers, families, and investors. Licensed in 17 states, the firm is dedicated to building wealth through real estate. Learn more at [suemeitner.com](http://suemeitner.com).

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