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## The Socioeconomic, Demographic, and Political Effects of Housing in Comparative Perspective

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### Abstract

Few sociologists treat housing as a key independent variable, despite the emergence of disparate bodies of research analyzing how housing affects outcomes that traditionally interest sociologists. Scholars across the social sciences have proposed and tested mechanisms whereby housing could shape subjective wellbeing, socioeconomic status, demography, and politics. We review the evidence for causal effects across these domains. Next, we make recommendations for research designs to advance this literature. Most studies only test effects of homeownership, and most are focused on the United States and Western Europe. The evidence for causation is often weak, although studies increasingly employ complex techniques for identifying effects. Throughout, we emphasize studies beyond the United States, and we conclude by discussing distinctive insights yielded by comparative research. We advocate for a comparative perspective and more expansive conceptualization of housing status as a means to build theory and evidence regarding the conditions under which housing exerts effects.

### Keywords

housing; homeownership; causation; stratification

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Housing is an underdeveloped domain of inquiry in sociology. Housing does make cameo appearances in sociological research on wealth (Spilerman 2000), neighborhood effects (DeLuca & Dayton 2009), the economic sociology of mortgage finance (MacKenzie 2011), homelessness (Lee et al. 2010) and racial discrimination in housing markets (Pager & Shepherd 2008). Yet sociologists overlook how housing can be a major source of socioeconomic difference, compounded when housing wealth is transferred across generations. Moreover, as a key space for everyday life and family dynamics, a basis for consumer lifestyles, and a point of connection to communities, the home has tremendous potential to shape subjective wellbeing, family formation decisions, and political orientations and activism. An interdisciplinary and international body of literature examines mechanisms whereby housing could influence outcomes that interest sociologists. Most of this work is published outside of sociology, in housing studies, urban studies, public policy,

and economics journals. This article introduces sociologists to the literature on housing effects, identifies its significant substantive and methodological challenges, and advocates for more sociological contributions to it. We also emphasize studies of countries other than the United States, as a comparative perspective is vital for identifying scope conditions for effects.

The review is structured as follows. First, we develop the concept of “housing status,” a multidimensional approach to housing stratification. Next, we review the evidence for housing effects across four domains: subjective wellbeing, socioeconomic status, demographic outcomes, and political outcomes. Then, we examine methods for establishing causation, the most important methodological issue confronting this literature (Dietz & Haurin 2003, Leventhal & Newman 2010, Mulder & Lauster 2010). We draw several conclusions regarding the distinctive insights into housing effects that have emerged from comparative research. Finally, we make recommendations for how sociologists could engage this literature. To manage our scope, we exclude the vast literature on how housing affects health (see Gibson et al. 2011, Shaw 2004) and works that treat housing only as the basis for neighborhood effects or that analyze housing systems without examining effects on other domains.

## Conceptualizing Housing Status and Theorizing Effects

Most studies focus on the effects of homeownership versus other forms of tenure, and sociologists often conceptualize housing as a component of wealth. The tendency to reduce housing to a commodity may account for the paucity of sociological studies of housing effects (c.f. Pattillo 2013). This perspective limits understanding of the manifold ways housing can shape beliefs and behaviors: as a durable good with use value, a staging ground for consumer lifestyles, the locus of family formation and reproduction, and a source of political grievances or legitimation. A broader agenda for research on housing should start with a multidimensional conception of “housing status,” which includes a richer understanding of “tenure” than a simple dichotomous concept and also incorporates the quantity and quality of housing as distinct dimensions. The meaning of housing tenure, quantity, and quality and their hypothesized effects may vary within and across political, institutional, and cultural contexts.

## Conceptualizing Homeownership and its Potential Effects

Much scholarship on housing effects is limited by dichotomous measures of housing tenure as “owner occupation”—that is, whether the household holds title. Some studies distinguish among non-owning forms of tenure, for example private rentals versus social housing, but ownership itself is treated as a unitary category. Ownership is about more than title, as many “owners” discovered in the course of the recent foreclosure crisis. In fact, the surge in foreclosures spurred research testing whether financial strain from mortgages and declining property values attenuates ownership effects (Baert et al. 2014, Tumen & Zeydanli 2013).

Comparative research moves beyond title to explore variation in the meaning and security of ownership. Ronald (2007, 2008) compares Anglo-Saxon and East Asian homeowner societies to develop a typology of homeownership based on “divergent manifestations of

investment, asset, and use values.” Cheng et al. (2014) propose a “gradient of property rights in housing,” based on research on relative (in)security of different pathways to ownership in China. Payne (2004) examines case studies of housing tenure in 16 countries, concluding that tenure is a complex of “statutory, customary and informal” categories that prevail in a given situation. Hulse & Milligan (2014) advocate for decomposing rental tenure as well based on security of rights.

Title has limited utility for understanding ownership in many developing countries, particularly in Latin America, where “self-help” housing (squatting) confers a sense of ownership, de facto property rights, and access to public services even in the absence of formal title, while formal titles provide neither protection from interlopers nor access to credit (Aristizabal & Ortíz Gómez 2004, Calderon 2004, Gilbert 2012, Payne 2004, Van Gelder 2009). Much of this literature arose as a critique of titling programs in developing countries spearheaded by the World Bank since the 1990s (Rolnik 2013). These programs are based on the premise that formal titling would unlock the capital held in housing and land, thus providing a magic bullet for poverty reduction, entrepreneurship, and economic growth (de Soto 2000). Although real estate economists have discredited this theory (Besley et al. 2012, Woodruff 2001), titling programs have been broadly adopted. Implementations are often incommensurate with local understandings of property rights, irrelevant to de facto security of tenure, and can prove costly and risky to the poor (Campbell 2013, Payne et al. 2009, Scott et al. 2013).

The concept of “bundled property rights” from legal studies helps capture the complexity of housing tenure. Distinct dimensions of property rights—for example, to use, to exclude others from using, and to exchange—may be secure to varying degrees, and may or may not be concentrated, *de jure* or *de facto*, in a single owner (Penner 1995). Title does not necessarily confer all three rights equally to all homeowners: consider zoning restrictions on usage, and the limitations on exchange and security associated with mortgage liens. Moreover, homeownership is not the only way to achieve autonomy or usage rights: rental contracts and governmental housing can also carry such rights.

The bundled rights metaphor also calls into question the conventional assumption that tenure is a household-level attribute. Cultural norms and property laws can privilege some household members’ rights (often, those of older males) over others. The concept of bundled rights has been applied to intra-familial tensions mainly over land, but also over housing in China, Uganda, South Africa, and Russia (Davis 2004, Ho 2015, Jacobs & Kes 2015, Zavisca 2012). Unpacking these bundles of rights can not only improve on theories and measures of what tenure means, but also inspire alternative hypotheses as to its effects.

In sum, comparative studies have demonstrated that homeownership is a complex bundle of rights rather than a unitary concept, that legal title is often neither necessary nor sufficient for ownership, and that tenure can vary within as well as between households. The complex nature of tenure complicates efforts to develop and test hypotheses about its potential effects on other outcomes. Perhaps this explains why the vast majority of studies of the effects of homeownership use simplified (usually dichotomous) categories. Expanding the conception

of tenure used to theorize and test for ownership effects is an important task now facing housing scholars.

Most homeownership effects hypothesized in the literature are positive, such as children's wellbeing, social capital, and civic engagement. Negative consequences are also sometimes considered, e.g. employment constraints, financial stress, and social intolerance. There are two clusters of hypothesized mechanisms: homeownership as a material asset, and homeownership as socio-cultural foundation for stability and belonging.

Homeownership, the primary source of household wealth, is unequally distributed across social groups. Like other sources of wealth, housing could influence life chances by facilitating consumption smoothing, longer time horizons, and inter-generational transfers. Homeownership could amplify the stratifying effects of wealth that have been identified in domains such as education (Torche & Costa-Ribeiro 2012), living standards (Dimova & Wolff 2008); and happiness (Headey et al. 2007). The value of the home as an investment could also encourage civic engagement and political activism around issues affecting property values.

The socio-cultural aspects of homeownership offer an alternative account for its effects. Unlike other financial assets, the home is a consumer commodity with use value as well as an investment with exchange value. Homes can embody an extension of the self and signal membership in or distinction from social groups. Homeownership, by promoting residential stability and social standing, may be a basis for "ontological security" (Saunders 1989). Homeownership may also build a sense of community belonging, thus enhancing social capital and civic engagement for non-financial reasons (Rohe & Lindblad 2014).

These effects may not be intrinsic to homeownership, but consequences of housing systems in which housing is commodified, ownership is advantaged, and rentals and social housing are insecure and stigmatized (Kemeny 1992, Stern 2011). This package of social beliefs about the merits of homeownership and the deficiencies of other types of housing has been described as the "ideology of home ownership" (Ronald 2008) These inequalities could in turn generate "housing classes," political cleavages based on the different material interests of owners and non-owners (Saunders 1984, Winter 1995). Although the concept of housing classes has fallen into disuse in market contexts (Shlay 2014), Szelényi's (1983) adaptation of this perspective to state socialism has influenced an active literature on post-socialist housing stratification (Lux et al. 2013, Marcuse 2008). Numerous studies invoke these various mechanisms to interpret observed associations between homeownership and outcomes of interest. Yet tests of specific mechanisms are rare; see Lindblad & Quercia (2015) for a cogent review of these issues and an exemplary path analysis of mechanisms.

### **Beyond Tenure: Quality and Quantity**

Housing is a central space of everyday life. As such, its quantity and quality could have direct effects on subjective wellbeing, family relations, social networks, and grievances. The literature on both quantity and quality effects is best developed in the domain of health, perhaps because problems like crowding and mold vividly affect health and are potential

targets for intervention. Housing conditions can also influence other outcomes we consider in this review, although the research to date is limited.

Quantity refers to living space, its partitioning into rooms, and distribution relative to inhabitants. Crowding is a stressor that could influence marital relations, childbearing decisions, and children's wellbeing. Common measures of crowding include square meters or rooms per capita. Such measures, while valuable, fail to take into account household structure or subjective expectations. Perceived crowding varies cross-culturally, although very high densities appear to be universally detrimental (Evans et al. 2000). The layout of space and opportunities for privacy and sleep could also matter. However, we know of few studies that develop such measures. In our work in Russia, we measure generations per room, presence of a separate living room where no one sleeps, and kitchen size, as these are commensurate with local perceptions of space necessary for a normal family life.

Quality covers other properties that affect comfort and wellbeing, such as building materials, fixtures, utilities, and neighborhood characteristics (location, ecology, etc.). Surveys in developing countries tend to have more extensive measures of housing quality, which is often used to proxy economic status when income is difficult to measure. Of course, what constitutes high versus low quality varies. In Mexico, upgrading from dirt to concrete flooring significantly improves subjective wellbeing (Cattaneo et al. 2009); in Russia, installing modern "plastic" windows is a major step up (Zavisca 2012); in the US, a detached home with at least two bathrooms is a quality norm (Lauster 2010). This variance complicates comparative research, as a given quality measure may not have universal validity.

We consider all three dimensions—quality, quantity, and tenure—to be aspects of housing status. We use the term "status" deliberately, to signal a form of stratification in which rank matters and criteria for rankings are culturally specific. Our approach has analogues in other scholars' calls to recognize housing's complexity as a stratifying force. For example, Newman (2008) identifies five attributes of dwellings that are consequential for wellbeing: quality, crowding, affordability, subsidies, and ownership. Shlay (2014) proposes that housing has layers: physical, economic, consumption, and location. Both of these schemas were developed with reference to the US. Our concept of housing status can be applied cross-nationally to query the conditions under which housing matters. In the next sections, we review domain-specific hypotheses and findings for such effects.

## Housing Effects on Subjective Wellbeing

Housing is hypothesized to have both direct and indirect effects on subjective wellbeing. Rohe & Stegman (1994) posit several mechanisms by which homeownership might exert such effects in the US: on life satisfaction due to achievement of the American Dream; on self-esteem through a sense of status; on sense of control via the experience of freedom at home. Homeownership may also indirectly affect subjective wellbeing to the extent it promotes housing quality, residential stability, and financial security. Such psycho-social effects of home, however, need not be restricted to owners—any housing arrangement that promotes a sense of security, autonomy, and comfort should have positive effects; conversely

insecurity, dependency, and discomfort should have negative effects (Kearns et al. 2000). The specific elements of housing that matter most for wellbeing will vary by the meanings people assign to the home (Clapham 2005). A review of the international evidence (mainly from studies of European countries) on housing and happiness concludes that the main causal mechanism is housing satisfaction, which reflects whether housing conditions meet expectations and desires (Coates et al. 2013).

Many studies focus on homeownership and find a positive association with subjective wellbeing, both in general life satisfaction and in the domains of housing, neighborhood, and financial satisfaction. Much of this literature comes from studies of Anglo-American countries in which homeownership is a middle class norm. Some question whether this finding would generalize to places where renting is a well-developed alternative to ownership, or where ownership is nearly universal and often of low quality. However, this association holds up across Europe, including in countries that have high-quality rental sectors (Diaz-Serrano 2009, Elsinga & Hoekstra 2005, Kleinhans & Elsinga 2010, Zumbro 2014), as well as in China, where ownership rights are in transition (Cheng et al. 2014, Hu 2013).

This association, while widespread, is not necessarily causal. For example, a US study found that after controlling for income, housing quality, and health, homeowners were not happier than others and spent less time on enjoyable activities (Bucchianeri 2009). The link might also vary by satisfaction domain: a UK study finds a negative effect of transitions to ownership on job satisfaction, perhaps because of constraints on job mobility (Tumen & Zeydanli 2013). For low-income Scots, owning is less significant than housing quality, neighborhood context, and sense of autonomy (Hiscock et al. 2001). Homeownership effects are also moderated by minority status in the United States (Greif 2015), gender in China (Hu 2013) and Latin America (Gandelman 2009), financial stress in Germany (Zumbro 2014), neighborhood amenities in the Netherlands (Brounen et al. 2012); and national ownership rates in Europe (Watson & Webb 2009).

To interpret such findings, many scholars argue the benefits of ownership accrue through the mechanism of perceived security. For example, in China different pathways to ownership produce differential legal and financial risks (Cheng et al. 2014). As insecurity increases, life satisfaction decreases. Security is also key to subjective wellbeing among renters. Among elderly tenants in Australia, public housing tenants have a stronger sense of control over their lives than do private renters, as public tenancy is more secure and affordable (Morris 2009).

Far fewer studies examine quality or quantity effects on subjective wellbeing, although a large related literature examines their effects on physical and mental health. Some studies of homeownership effects also include quality and quantity measures as controls, mediators, or moderators. Crowding is a well-established source of stress and poor subjective wellbeing (Evans 2000), for example in Thailand (Fuller et al. 1996) and the US (Wells & Harris 2007). A factor analysis of a rich array of housing quality measures in Iran found that a cluster of indicators related to space and crowding, which the authors refer to as “housing consolidation,” significantly predicts life satisfaction (Zebardast 2009). Low quality housing, especially that which poses physical risks, causes psychosocial stress among

parents with children in the US (Jocson & McLoyd 2015). Improvements in quality are followed by higher subjective wellbeing, for example upon upgrading from dirt to cement floors in Mexico (Cattaneo et al. 2009); installing in-home water taps in Morocco (Devoto et al. 2012); and home improvements in Scotland (Clark & Kearns 2012).

In sum, while homeownership is associated with subjective wellbeing in many contexts, causal mechanisms remain unsettled. There are few studies of homeownership effects beyond Anglo-American and European contexts, with the notable exception of China. Studies of quality and quantity effects concentrate on poorer communities and world regions. The lack of work on quality/quantity effects among more affluent groups is unfortunate because both quality and subjective wellbeing are hypothesized mediators between ownership and a range of other outcomes, to which we now turn.

## Housing Effects on Socioeconomic Status

Social scientists have considered how housing might affect components of socioeconomic status (SES), including household wealth and finances; employment and job mobility; and children's wellbeing and achievement. Evidence for effects has been widely reported, although most studies are from the US and other wealthy nations. A major methodological issue is selection bias, which is severe where housing is allocated primarily by markets, because factors that predict housing status—earnings and wealth—are also likely to influence other aspects of SES (Galster et al. 2007). This issue drives debate about whether observed associations are indeed causal.

### Wealth

The main mechanism by which housing is hypothesized to influence SES is as a means to wealth. In the US, homeowners have higher levels of total wealth than non-owners, and housing is a critical component of wealth for low-income and minority owners who tend to have few other assets (Di et al. 2007, Turner & Luea 2009). Recent studies estimate that homeownership has yielded a net gain in wealth of about \$10,000 per year since 1990, with lower but significant gains for low-income and minority households (Herbert et al. 2014). Advantages in both housing and non-housing wealth for homeowners persisted even through the recent housing recession (Grinstein-Weiss et al. 2013a). As long as home value exceeds mortgage debt, homeownership will increase net worth. However, homeownership may not pay off as well as other potential investments. Low-income households often overinvest in homeownership and sell at a real loss (Beracha & Johnson 2012, Di 2005, Herbert & Belsky 2008). The rise of predatory lending and the devastating effects of foreclosure on families calls into question whether average wealth gains justify these inequalities in risk and outcomes (Pattillo 2013). A comparative study in Europe likewise concludes that owning a low-quality home can cause economic hardship and limit capacity to accumulate wealth (Mandi 2010).

Homeownership could have financial benefits beyond housing wealth, including non-housing wealth and consumption capacity. For example, homeownership is sometimes hypothesized to instill the discipline of a savings habit. Yet in a rare test of this hypothesis, Lersch (2014) demonstrates that higher savings and non-housing wealth among homeowners

in the UK and Germany is mainly due to selection bias, not the experience of owning. Homeownership could also influence consumer expenditures by providing access to home equity credit and/or capital gains, a hypothesis supported in a comparative study of five-high income countries (Sierminska & Takhtamanova 2012).

Homeownership can serve as retirement insurance, especially where social protections are weak and welfare is asset based (Conley & Gifford 2006, Doling & Ronald 2010). A paid-off mortgage lowers expenditures and provides housing security; downsizing or a reverse mortgage can convert equity to income. Yet perceptions of such possibilities vary cross-culturally depending on the extent of owner occupancy, the development of mortgage markets, and norms regarding family obligations, as Toussaint et al. (2012) showed in a comparison of Hungary and the Netherlands.

Homeownership affects not only household-level wealth, but its societal distribution. The tendency for housing wealth to be more equally distributed than other forms of wealth was one rationale for expanding mortgage access for racial minorities in the US via subprime loans. Yet loan terms were worse and payoffs to homeownership were lower for minorities, who suffered disproportionately from the 2008 foreclosure crisis (Flippen 2010, Krivo & Kaufman 2004, Rugh & Massey 2010). Expanding homeownership did reduce wealth inequality during the 1990s, but this trend reversed by 2010 (Foster & Kleit 2015).

Comparative work has also examined broader consequences of housing regimes for wealth and income inequality. For example, post-socialist housing privatization mitigated total wealth inequality, as social housing was more equitably distributed than other privatized assets. Yet, privatization also cemented housing inequalities, as it favored those with better socialist-era housing (Logan et al. 2010, Stephens et al. 2015, Walder & He 2014). Cross-national studies within Europe find that redistributive policies such as social housing, subsidies, and tax advantages for homeowners both mitigate and exacerbate inequality, depending on the recipients of benefits and the preponderance of homeownership (Fahey et al. 2004, Heylen & Haffner 2012).

## Work

Oswald's (1996) finding of an association between homeownership rates and higher joblessness cross-nationally sparked a debate over whether homeownership increases unemployment. Homeownership is hypothesized to reduce geographical mobility and thus impede efficient matching of labor supply and demand (Blanchflower & Oswald 2013). The causal evidence for this hypothesis at the country level has been critiqued (Havet & Penot 2010). Homeowners move less often than renters, and this could restrict employment prospects (Dietz & Haurin 2003). However, mortgages create a strong incentive to stay employed due to risk of foreclosure, potentially offsetting the mobility effect. Owners do not appear to change jobs less than renters in Europe, but they recover from job loss faster (van Ewijk & van Leuvensteijn 2009). Mortgage terms moderate such effects, as mortgagors have shorter spells of unemployment than do outright owners or renters (Baert et al. 2014). Almost all of this research has been conducted in the US or Western Europe. One exception is Lux & Sunega's (2012) study of Czech homeowners, who are more satisfied with their housing and more reluctant to move should they become unemployed than non-owners.



Housing scholars have also examined how social housing affects employment of disadvantaged populations. Housing assistance could facilitate employment by helping people establish stable residences and afford work-related expenses. On the other hand, social housing may concentrate the poor in neighborhoods without jobs and increase transaction costs of moving for a job. Empirical studies yield conflicting results. Social housing tenants have higher unemployment rates, but this could be due to selection (Newman 2008, Wood et al. 2009). Qualitative studies from Australia and the UK conclude that housing assistance is not a disincentive to work. However social housing results in local support networks and access to informal employment, reducing willingness to move for low-quality jobs elsewhere (Fletcher 2009, D. Robinson 2013).

## Education

A large literature examines how housing affects children's wellbeing, including educational outcomes. Many studies find a positive association between homeownership and children's cognitive development, pro-social behavior, academic performance, and graduation rates. Potential mechanisms include residential stability, neighborhood school quality, wealth accumulation, social capital, pride of ownership, parental wellbeing, and positive home environment (Cooper & Luengo-Prado 2015, Grinstein-Weiss et al. 2012, Li 2015). As with other SES outcomes, endogeneity concerns make it difficult to validate causal effects. Analyses in the US that correct for selection bias conclude that prior scholars have mistaken differences between parents that select into homeownership for effects of homeownership on children (Barker & Miller 2009, Holupka & Newman 2012). Apparent effects are also attenuated or disappear after controlling for residential stability (Rohe & Lindblad 2014). LMI children also benefit from growing up in public housing (compared to private rentals), suggesting that housing benefits children through stability or quality, not ownership per se (Newman 2008).

Housing quantity and quality also appear to have important effects on learning. Studies in the US and France find that crowding has negative effects on educational achievement and children's behavior, perhaps because of lack of quiet space for study and sleep (Conley 2001, Goux & Maurin 2005, Solari & Mare 2012). Children's outcomes worsen as duration in bad housing lengthens (Barnes et al. 2011). Conversely, a study from Mexico observes improved cognitive development following improved housing quality (Cattaneo et al. 2009). Robust findings for effects of housing quality, quantity, and stability on children across multiple contexts has led some scholars to conclude that such factors outweigh ownership per se (Leventhal & Newman 2010, Li 2015, Mohanty & Raut 2009).

## Housing Effects on Demographic Outcomes

Housing status is associated with a range of demographic outcomes. Most studies treat housing as the dependent variable, asking how life course events affect housing transitions. As Mulder (2006, 2013) laments, housing conditions seldom enter models predicting demographic outcomes. Yet since the 2000s European demographers have been spearheading efforts to understand how housing status, especially ownership, relates to the transition to adulthood, union formation and dissolution, and fertility.

## Household and Family Formation

A few studies examine how housing influences leaving the parental home, a key milestone in the transition to adulthood. An analysis of European Union member states finds macro-level association between young people's access to independent housing and the average timing of leaving the parental home (Mandi 2008). In a review of work on housing and home-leaving, Mulder (2013) concludes that in the US, children of homeowners and those with high quality homes are less likely to leave the parental home (except to go to college), but parental housing does not influence leaving to live with a partner. Analogous effects obtain in Western Europe. Housing costs may also matter—in the US, housing prices are inversely related (and housing subsidies positively related) to the odds that mothers with young children live alone versus in shared arrangements (Curtis 2011).

Homeownership is also hypothesized to affect odds of marriage. Causation is difficult to establish: decisions about marriage and housing are intertwined and may be simultaneous, and buying a home may be an outcome of marital commitment rather than its precursor. Weakening normative support for marriage may further dampen the link between marriage and homeownership (Lauster & Fransson 2006). In a low-income US population, experimentally facilitated transitions to ownership (via downpayment assistance) strongly increased the odds for single people to marry, but also increased odds of divorce for those who were initially married (Eriksen 2010).

## Divorce

Homeowners appear less likely to divorce, but the reason is unclear. Homeownership could be a form of marital investment that increases the costs of leaving (South & Spitze 1986, Wagner et al. 2015). Or it could simply reflect a higher degree of commitment—stable couples are more likely to buy homes. Effects of changes in housing prices lend credence to the notion that the investment value of the home has some bearing on decisions to divorce (Rainer & Smith 2010). Studies in Iran and Sweden found that housing affordability is associated with reduced risk of union dissolution (Farzanegan & Gholipour 2015, Lauster 2008).

Most of these studies are from the United States or Western Europe, and most consider only crude measures of housing tenure. Our own work on housing and divorce in Russia finds evidence for complex tenure effects (Gerber & Zavisca 2015). Joint ownership reduces divorce odds, yet sole ownership by the wife increases them relative to when neither spouse owns or only the husband does. We interpret this as a housing variant on the “independence” effect of women's resources on unhappy marriages.

## Childbearing

The small literature on housing and childbearing provides limited evidence that housing status influences decisions about timing and number of children. At the macro level, European fertility rates are lowest in countries characterized by high rates of owner occupancy but poor access to mortgages (Mulder & Billari 2010). At the individual level, housing space—but not tenure—is positively associated with first births in Sweden (Ström 2010) and third births in Finland (Kulu & Vikat 2007). Childbearing decisions of young

couples appear to be sensitive to changes in costs, based on studies of housing market affordability in Hong Kong (Hui et al. 2012) and Sweden (Malmberg 2010, Öst 2011). Kulu & Steele (2013), in a careful analysis of the simultaneity of housing and fertility decisions, find that births raise the propensity to move, but also that housing affordability and mobility influence childbearing. They speculate that in societies where housing options are more limited and markets less functional, effects on fertility should be stronger. Russia is such a case, and Zavisca (2012) finds associations between nuclear family living arrangements, housing space, and second births, particularly among educated women. In Italy, which also has restricted housing markets, couples who feel secure about their housing situation are more likely to plan a first child soon (Vignoli et al. 2012).

However, even under conditions of affluence and affordability, homeownership could compete with children for a couple's financial and emotional resources (Mulder 2006). Such effects are culturally as well as economically mediated, based on expectations about housing needed to raise children, and the priority placed on childbearing in general. This insight is evident in Lauster's (2010) historical study of how changing conceptions of housing needs among affluent women correlated with changes in reproductive behavior in the US. More generally, housing's effects on population processes are historically and culturally conditioned, so evidence for such effects varies cross-nationally (Mulder & Lauster 2010).

## Housing Effects on Political Outcomes

Housing, particularly homeownership, is thought to have direct and indirect effects on political beliefs and behavior. The most prominent hypothesis is that homeownership creates more engaged citizens, whether because the investment stake incentivizes political action, empowerment from owning encourages self-efficacy, or the community embeddedness of ownership generates social capital. Homeownership may also affect ideology and legitimacy—homeowners are thought to be more conservative and more supportive of markets. A smaller literature considers housing status as a source of grievances and conflict. The evidence for such effects is mixed and varies cross-nationally and depending on study design.

## Social Capital and Civic Engagement

Political scientists have investigated how housing affects civic engagement. Homeownership appears to facilitate social capital, enhance generalized trust, and motivate civic behaviors such as joining voluntary associations or voting in countries such as Israel, the Netherlands, and the US (Arbel et al. 2012, Holian 2011, Kleinhans & Elsinga 2010). The evidence for this hypothesis is mixed, and mechanisms unclear. Homeowners have been found to be more trusting than renters of neighbors, but not of strangers, coworkers, or police (McCabe 2012). Homeowner advantage may only apply to generalized social capital, not to neighborhood-based social capital (Grinstein-Weiss et al. 2013b). However, Manturuk et al. (2012) find homeowners do have more neighborhood-based social capital than renters, but only in formal neighborhood organizations, not in informal interactions with neighbors. At issue in these studies is whether social capital is a consequence of homeownership versus a function of selection into homeownership (Yamamura 2011). Some studies find that apparent

homeownership effects disappear after adjusting for omitted variable bias for outcomes like voluntarism (Peek 2011) and political engagement (Engelhardt et al. 2010).

Studies of housing credit in rural Africa provide a different lens onto how homeownership can affect community engagement. Shipton's (2009) ethnographic work on credit in East Africa shows how using land as loan collateral disrupts historical bases for reciprocity and thus erodes social capital. Conversely, an experiment using rotating credit associations (ROSCAs) to provide affordable loans to upgrade utilities in urban Morocco found that the treatment group had stronger social capital, not only due to reduced conflict over water, but also because neighborhood-based ROSCAs provided an institutional basis for sociability (Devoto et al. 2012).

The built environment is also consequential for civic engagement. More positive perceptions of the physical environment in Korean low-income social housing estates enhances social interaction and community cohesiveness (Seo & Chiu 2013). Conversely, homeowners in new "commodity housing estates" in China have weaker interactions with neighbors compared with residents of traditional neighborhoods, even though they have strong perceptions of neighborhood attachment, as neighborhoods shift from "social arenas to privatized living environments" (Zhu et al. 2012). In the US as well, the odds of participation in neighborhood groups are lower for people living in detached homes versus multiunit dwellings. The former disproportionately own, so controlling for home structure amplifies estimated homeownership effects, which, however, are mediated by residential stability and perceived security (Lindblad & Quercia 2015).

Homeownership is also linked to voter turnout. The "home voter hypothesis" posits that homeowners are more likely to vote, and to vote to protect the value of their homes as investments (Fischel 2005). Homeowners may also vote to protect their amenities and quality of life in the neighborhoods where they plan to stay. American homeowners have higher voter turnout, particularly in local elections, and residential stability only partially mediates this finding, suggesting that there are additional motivations (McCabe 2013). Holian (2011) attributes the difference in voting propensity to the interaction between dissatisfaction and tenure—dissatisfied homeowners are much more likely to vote than either satisfied homeowners or renters. To the extent that homeownership leads people to be more critical of local government, this could both increase voting and have negative effects on community social capital by spilling over into dissatisfaction with the neighborhood (Roskrug et al. 2013).

### **Political Attitudes and Ideology**

A related literature examines the effects of homeownership on policy preferences and ideological stances. Ansell's (2014) analysis of panel surveys from the US and UK and cross-sectional data sets from 18 and 29 countries finds that homeowners are support redistribution less when home values increase, presumably because higher home values increase wealth and operate as personal insurance. But André & Dewilde (2014) show that among European countries this association depends on national context. Support for redistribution among homeowners is weakest where homeownership is financialized (meaning home equity can be accessed as income/insurance), and strongest where outright

ownership is common but homes are less liquid. They speculate that the spatial segregation of homeowners discourages solidarity with tenants.

Homeownership is also thought to promote ideological support for an “ownership society,” where individuals value autonomy, respect private property, and endorse market institutions and democratic polities. In Anglo-American countries, this hypothesis is often operationalized through support for conservative parties. But empirical support for such ideological effects is weak (Gilderbloom & Markham 1995, Verberg 2000). Weiss’s (2014) ethnographic study of mortgage finance in Israel explores the mechanisms that in his estimation “turn salaried workers into capitalists, and perforce, into investors.” Lacking high-quality rentals or public housing, young families achieve the middle-class aspiration of homeownership with the help of family resources and debt. The hope of a return on investment then reinforces political support for a housing regime that promotes continued price escalation.

Support for market ideology among homeowners in market societies may just be support for the status quo: homeowners “will think and act in ways that protect their stake in the system” (Verberg 2000). This could be tested through studies of homeownership and regime support in diverse political regimes. We know of one study that goes beyond Anglo-American and European cases. Lee & Yu (2012) find in a study of Singapore and Hong Kong that homeownership is associated with increased regime support even in an authoritarian country. Conversely, homeownership could engender regime opposition when property rights and values become insecure. The international crisis in mortgage finance provides an opportunity to test this hypothesis by examining changes in political attitudes following housing price shocks or foreclosure (Bennett & Kottasz 2012, J.G. Robinson 2013). Scholars focused on political effects of homeownership would also do well to expand their conception of tenure and its effects by engaging the literature on housing activism, which has been concentrated among residents of public housing and is reviewed in Pattillo (2013).

## Research Designs for the Study of Housing Effects

Housing is potentially endogenous to the outcomes it is purported to affect. For example, children of homeowners are more likely to go to college. But does homeownership truly influence college attendance, or is the association spurious because attributes like parental education and wealth influence both home acquisition and college attendance? One widely-cited study warned: “It is virtually impossible to design research that can produce credible estimates of the effects of homeownership” (Rossi & Weber 1996). Subsequent scholars have been less pessimistic, employing a range of techniques to deal with endogeneity. We cannot evaluate the strength of the evidence in each study; instead, we briefly review several strategies for establishing causation: true experiments; quasi-experimental models; structural equation modeling; and qualitative process tracing.

### Experiments

Experimental research on housing effects is rare: it is difficult logistically and ethically to randomly assign housing conditions. A handful of experiments randomly assign quality

upgrades or home purchase subsidies. A few naturally occurring experiments have randomly allocated housing conditions based on geographic location of otherwise similar people. With respect to subjective wellbeing, experiments on quality upgrades in developing countries show very strong effects of basic improvements (Cattaneo et al. 2009, Devoto et al. 2012). Home purchase subsidy experiments in the US demonstrate strong effects of transitions to ownership on marriage and divorce (Eriksen 2010); but cast doubt on whether homeownership truly affects political engagement (Engelhardt et al. 2010). Finally, a natural experiment that exogenously provided title to some squatters in Argentina finds strong effects of titling on materialist and individualist beliefs (Di Tella et al. 2007). These studies provide strong evidence for housing effects that should guide future research.

### **Quasi-experimental statistical methods**

Quantitative studies of housing effects increasingly use sophisticated statistical techniques to adjust for omitted variable bias and approximate experimental designs through treatment effects models. Common approaches include matching techniques like propensity score analysis (e.g. Lindblad & Quercia 2015, Manturuk et al. 2012, Roskruge et al. 2013) and the use of instrumental variables to establish causation. Common instruments for homeownership include regional housing prices and homeownership rates (Haurin et al. 2002, Holian 2011, Holupka & Newman 2012); number of years in homeownership (Turner & Luea 2009); number of rooms in the home (Vignoli et al. 2012); and land use (Yamamura 2011). Such methods improve over traditional models, but many of these instruments seem weak. Such models are still vulnerable to misspecifications that can even exacerbate selection bias. One novel instrument that could be used is housing inheritance due to sudden death of a parent or grandparent, an approach we are developing in our analysis of new data from Russia.

### **Structural equation modeling**

Structural equation modeling (SEM), which combines path analysis for structural models of causal flows with measurement models for latent constructs, is underutilized in the housing effects literature. Although SEMs are also subject to misspecification, they encourage greater attention to theoretical mechanisms and measurement strategies. Lindblad & Quercia (2015) use SEM to show how homeownership effects on nonfinancial outcomes are mediated by stability and security. Kearns et al. (2000) perform a factor analysis of the dimensions of psycho-social benefits of home, including home as a haven, source of status, and autonomy, treating these as a dependent variable in a model of housing effects on subjective wellbeing. They could also serve as mediators in models of other types of effects. SEM could be used to simultaneously model effects of multiple dimensions of housing status.

### **Qualitative approaches**

Qualitative studies, particularly ethnographies that trace processes over time, are useful for uncovering causal mechanisms. Such studies are uncommon in the housing effects literature, but they do exist and could help generate research agendas. Winter (1995) studies political activists in Australia to analyze the conditions under which homeownership inspires political radicalization. By contrast, Weiss' (2014) ethnography of mortgage finance in Israel

postulates the mechanisms by which tight housing markets create paradoxical support for housing policies that promote price bubbles. However, recent protests in Israel over housing unaffordability indicate that there is also opposition. Such works should inspire quantitative researchers to design tests not only of whether homeownership makes people more supportive of the status quo, but under what conditions it can generate opposition.

Qualitative research also provides important context that should guide measurement strategies, especially when transplanting theories across settings or when conducting comparative research. Much relevant research on the local meaning of housing is disconnected from the housing effects literature. Scholars working in Western contexts should attend to the growing qualitative literature on symbolic boundaries and housing exclusion in England and Norway (D. Robinson 2013, Vassenden 2014) and the meaning of homeownership when experiencing home value loss or foreclosure in the United States (Davidson 2012, McCormack 2012). Both objective and subjective measures of indebtedness and value should be incorporated into research on ownership effects. The qualitative literature on the meaning of housing quality and security in non-Western contexts like Russia and China also suggests a need for locally appropriate measures (Zavisca 2013, Zhu et al. 2012).

## Comparative Perspective

The housing effects literature has benefited from a comparative perspective in several ways. A decade ago, Dietz & Haurin (2003) noted that the vast majority of studies on housing effects were conducted in the US, with a smaller literature from other developed countries. There is now more work in Western Europe, and studies from other world regions are emerging. Cross-national comparative studies are often restricted to Anglo-American and European cases. There is notable variation among these countries in the extent of homeownership, access to mortgages, the degree to which homes are viewed as investments, trends in home prices, and other housing-related variables that researchers have exploited to test ideas about how national setting shapes household- or individual-level housing effects (André & Dewilde 2014, Ansell 2014, Mulder & Billari 2010). However, these countries all are established market economies with longstanding legal traditions protecting property rights. Comparative research on other types of housing systems can be leveraged to test many hypothesized housing effects and their scope conditions,

Socialist and post-socialist societies of the former Soviet Union, Eastern Europe, and China offer considerable promise for research designs that can identify causal effects of housing. The mass privatization of state-owned housing after the collapse of socialist systems distributed housing in an unequal manner based on principles that are largely exogenous to market forces. They also led to unbundling of property rights in ways that hold promise for measuring different distinctions and identifying mechanisms. Studies of former Soviet republics and East Europe are beginning to explore the consequences of mass housing privatization (Dimova & Wolf 2008, Lux et al. 2013, Zavisca 2012), but there is much opportunity for future work on these countries. A burgeoning literature on China focuses on documenting the complex forms of housing tenure that have emerged as a result of reforms, the consequences for stratification in Chinese society, and the potential political

repercussions of increasing homeownership (Fu et al. 2015, Huang & Clark 2002, Huang & Jiang 2009, Li & Li 2006, Logan et al. 2010, Walder & He 2014; Yang 2006).

As discussed above in the section on how to conceptualize tenure, research on developing countries, especially on Latin America, has helped to show the complexity of varying tenure arrangements in different countries. “Self-help” or informal housing (in “squatter” settlements) has proven to be far more stable and preponderant than one would expect on the basis of developed countries (Gilbert 2000, Payne 2004, Van Gelder 2009). Researchers are also beginning to examine how housing pertains to income inequality and how it affects inter-generational transmission of social status in Latin America (Arias & De Vos 1996, Torche & Costa-Ribeiro 2012, Torche & Spilerman 2009). Here too, there is much room for additional work.

## Agenda for Future Research

The rapid growth of research on housing effects in the past decade has yielded a wide range of findings on potential consequences of housing, particularly homeowner tenure. Housing scholars should move beyond the overwhelming focus on homeownership to consider housing status as a multidimensional phenomenon. More comparative research is also needed to illuminate the interaction between macro-level housing regimes and micro-level experiences and effects. We should ask not simply whether homeownership, higher quality construction, or more space is consequential for various outcomes, but the conditions under which different constellations of housing status exert effects.

Such work not only improves scholarly understandings of causal processes, but has potential benefits for housing policy. Assumptions about housing effects drive a wide range of policies: post-war anti-slum housing policies in the US framed improved housing quality as a way to reduce disease and crime; tax subsidies for mortgages presume that homeowners make better citizens; titling programs in developing countries purportedly fight poverty and spur economic growth; and housing subsidies for parents are expected to boost birth rates. Such policies are often implemented without evidence of actual consequences. Better social science research on housing effects can provide a basis for critiquing and improving housing policy to better achieve policy goals.

With respect to stratification, if housing is a cause of inequality, then housing policy can mitigate it (Shlay 2015). There is still little consensus on the mechanisms by which housing has stratifying effects. Apparent homeownership effects are often diminished after controlling for duration in residence and/or housing quality. This can be interpreted as a mechanism that explains how homeownership exerts effects, or a form of confoundance. This is a conceptual and policy question that statistical methods cannot resolve, and the answer may depend on whether a housing regime privileges homeownership.

Sociologists are well-equipped theoretically and methodologically to contribute to the growing interdisciplinary field of housing studies, yet they remain surprisingly silent. It is high time for sociology to recognize housing as a dimension of stratification, and to recognize its potential consequences for SES, demography, and politics. In turn, sociologists



can contribute their strengths in causal theorizing and modeling, comparative and historical research, and multi-method research designs to enrich this important literature.

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