

Social and Economic Impacts of Housing Tenure Literature Review Table

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Document information			Research design and findings			Quantitative research related		
Author	Country	Citation	Theme/type	Objective/research questions	Conclusions	Sample size	Factors controlled for	Magnitude of effect
Aaronson, D.B:18	USA	Aaronson, D. (2000). A Note on the Benefits of Homeownership. <i>Journal of Urban Economics</i> , 47(3), 356-369.	Education/ Quantitative	Is homeownership a statistically meaningful factor in predicting children's educational outcomes?	The homeownership effect is fairly robust.	5143	Race, gender of the child, family characteristics, parents' education, family income, employment of parents. Additional variables that are used in the analysis include the residential mobility of the family, home equity and value, and various asset measures.	In a simple probit framework, the marginal impact of living in owner occupied housing on the probability of high school graduation is 9.6 (1.5 sd) percent for a base case. Using a homeownership indicator measured at age 17, like Green and White, the marginal effect is 7.7 percent.
Alba, R. D., Logan, J. R., & Bellair, P. E.	USA	Alba, R. D., Logan, J. R., & Bellair, P. E. (1994). Living with crime: The implications of racial/ethnic differences in suburban location. <i>Social Forces</i> , 73(2), 395-434.	Crime/ Quantitative	The study investigates racial/ethnic differences in exposure to crime in suburbs.	We find clear-cut racial/ethnic differences in average exposure to property and violent crime: blacks are most exposed, whites and Asians are least; Hispanics are in between. Homeownership does predict the crime level of an individual's community of residence, but does little to explain group differences in exposure to crime.	244 suburban towns and cities	Homeownership as an individual level independent variable, also race/ethnicity, age, household type, income, and education.	The net effect of homeownership is to lower residential exposure by nearly 350 (per 100,000). (-334*, sd 56).
Arulampalam, W., Booth, A. L., & Taylor, M. P.	UK	Arulampalam, W., Booth, A. L., & Taylor, M. P. (2000). Unemployment persistence. <i>Oxford Economic Papers</i> , 52(1), 24-50.	Employment/ Quantitative	To estimate dynamic panel data models of unemployment incidence for men.	Homeownership reduces the probability of being unemployed for male British population.	1657 men	Job search intensity, job offer arrival, job retention rates, demographic and family variables, education, labour market tightness variable, unobserved heterogeneity, pre-sample information, characteristic of the job	Homeowners are less likely to be unemployed: Coefficient estimates = -0.68 (Absolute t ratio= 2)
Baker, E., Bentley, R., & Mason, K.	Australia	Baker, E., Bentley, R., & Mason, K. (2013). The mental health effects of housing tenure: causal or compositional?. <i>Urban Studies</i> , 50(2), 426-442.	Health/ Quantitative	This paper examines what identifiable effect tenure has upon the mental health of individuals.	It is found that, while mental health varies significantly between tenure types, once tenure population differences are accounted for there is little evidence of an intrinsic relationship between tenure and mental health.	10 245	Age, sex, income, education, occupation, moving.	The study found no evidence of a relationship between tenure and mental health after accounting for unobserved characteristics.
Barceló, C.	Spain	Barceló, C. (2006). Housing tenure and labour mobility: A comparison across European countries. <i>Banco de Espana Research Paper</i> No. WP-0603.	Employment/ Quantitative	This paper studies housing tenure and labour mobility	Homeownership has a negative effect on the transition to jobs associated with mobility. However unemployment duration is the same for owners and renters.	2150 unemployment spells from Germany, France, Italy, Spain, UK	Institutional differences, strictness of employment protection legislation, household head's previous job, received benefits, personal characteristics including education, gender, age, information about partner and children; having outstanding mortgage, social housing	Owners are more reluctant to move to other area to work. Coefficient estimate of -1.805, significant at 1% level. Social renters are also less inclined to move for job reasons, coefficient estimate has a value of -1.177, significant at 5% level. In contrast, in exits to employment in the local area, the ownership and social housing coefficient estimates are near zero, 0.111 and 0.122 respectively, and not significant at the 5% level.
Barker, D., & Miller, E.	USA	Barker, D., & Miller, E. (2009). Homeownership and child welfare. <i>Real Estate Economics</i> , 37(2), 279-303.	Education/ Quantitative	Effect of homeownership on educational outcomes	Significant effect noted but after controlling for residential mobility, wealth, dwelling type and vehicle ownership, beneficial effects of homeownership are substantially reduced or eliminated.	1. PSID data: N=2420 2. PUMS data N=205 690 3.NSLY data N= 6 491 (Math), 6448 (Reading recog.), 6396 (reading comp.) 4. ECLS data N= 3281 max depending on a category	Residential mobility, wealth, dwelling type, vehicle ownership.	1. PSID data: no sign. effect 2.PUMS data: homeownership effect is significant (0.3792* <.0001) is weaker for apartments (and mobile homes) than for houses (size of the effect is approximately 25% smaller). For families who have not recently moved homeownership has no statistically significant effect. 3. NSLY data no sign. effect 4. ECLS data no stat. sign. effect.

Battu, H., Ma, A., & Phimister, E.	UK	Battu, H., Ma, A., & Phimister, E. (2008). Housing tenure, job mobility and unemployment in the UK. <i>The Economic Journal</i> , 118 (527), 311-328.	Employment/ Quantitative	This article examines the effects of housing tenure on individuals' job and unemployment durations in the UK.	Employed home-owners have a lower transition into employment with a distant move and unemployed public renters have a lower probability of gaining employment in more distant labour markets. Homeownership doesn't increase duration of unemployment.	9,237 Employment spells (based on 2,773 individuals) and 1,940 unemployment spells (based on 1,170 individuals),	Unobserved heterogeneity and the tenure endogeneity.	Homeownership doesn't increase duration of unemployment. Unemployed public renters are more likely to stay unemployed Coeff -0.076 SE 0.238. Home-owners are less likely to leave their job for a job with a residential move (their non-local job transition is 49% lower compared to private renters).
Blanchflower, D. G., & Oswald, A. J.	USA	Blanchflower, D. G., & Oswald, A. J. (2013). <i>Does high home-ownership impair the labor market?</i> (No. w19079). National Bureau of Economic Research.	Employment/ Quantitative	Does homeownership increase unemployment?	Rises in the home-ownership rate in a U.S. state are a precursor to eventual sharp rises in unemployment in that state.	1377 area-time observations	Union density in the state, personal characteristics of the workers, state and year effects, the rate of joblessness.	The rate of unemployment is higher in states that had high home-ownership rates in the past. The long-run elasticity varies from 0.8 to 1.5.
Boehm, T. P., & Schlottmann, A. M.	USA	Boehm, T. P., & Schlottmann, A. M. (1999). Does home ownership by parents have an economic impact on their children?. <i>Journal of Housing Economics</i> , 8 (3), 217-232.	Education, employment/ Quantitative	To explore the impact of housing on children's productivity through educational attainment and through their housing choices as adults after they leave their parent's home.	The average child of homeowners is significantly more likely to achieve a higher level of education and, thereby, a higher level of earnings. The housing tenure of parents plays a primary role in determining whether or not the child becomes a homeowner. There is also indirect effect of homeownership on child's employment and earnings, but it is achieved through increased educational attainment.	911	Gender, race, age, marital status, parental characteristics, family mobility, family size, parents' housing tenure, parents' income, education of parents, house value, personal characteristics, neighbourhood characteristics.	For example: the likelihood of being a college graduate or more increases from 27.0 percentage points from 23.1 to 50.1 (an increase of 116.9%). T-test significant at the 0.01 level.
Boyle, M. H.	Ontario, Canada	Boyle, M. H. (2002). Home ownership and the emotional and behavioral problems of children and youth. <i>Child Development</i> , 73 (3), 883-892.	Health/ Quantitative	The impact of home ownership on the emotional-behavioural problems of children and youth ages 4 to 16 years.	Results showed an inverse association between home ownership and ratings of emotional-behavioural problems.	3325+12596	Age, gender, family status, family income, family (SES), length of residency, percentage one-parent house-holds in the neighbourhood; and neighbourhood disadvantage.	The net effects of home ownership expressed in standard units dropped from the .20 to .43 range for teacher and parent ratings to the .07 to .17 range, after controlling for socioeconomic variables *** p < .001.
Bramley, G., & Kofi Karley, N.	UK	Bramley, G., & Kofi Karley, N. (2007). Homeownership, poverty and educational achievement: School effects as neighbourhood effects. <i>Housing Studies</i> , 22 (5), 693-721.	Education/ Quantitative	Role of homeownership tenure alongside the other factors (notable poverty) on school attainment	Homeownership has an additional effect on school attainment, beyond that explained by poverty and social variables, although there is some uncertainty about how separable these effects are at school and other associated variables.	Levels: individual pupil n=20 495 primary cohort, n=16 626 secondary cohort, School level: n=677 primary sch. N=232 secondary sch., Micro neighbourhood scale n=6052, Larger neighbourhood scale n=229	Pupil: gender, race, language, poverty, learning difficulty; school: size, occupancy, age range, denominational status, special classes, spending resources; sociodemographic characteristics of the neighbourhoods, where pupils live.	Provides evidence to support the contention that homeownership has an additional effect on school attainment, beyond that explained by poverty. Adjusted r-squared 0.339. More fine tuned results available.
Breeze, E., Sloggett, A., & Fletcher, A.	Scotland	Breeze, E., Sloggett, A., & Fletcher, A. (1999). Socioeconomic and demographic predictors of mortality and institutional residence among middle aged and older people: results from the Longitudinal Study. <i>Journal of Epidemiology and Community Health</i> , 53(12), 765-774.	Health/ Quantitative	To identify socioeconomic and demographic predictors of long term mortality and institutional residence in old age.	Being in rented accommodation and in a household without access to a car carried 35-45% higher mortality rate over 21 years and similar excess risk of being in an institution.	43 092 men and 50839 women aged 55-74	Age, gender, occupation, living with someone, marital status.	People in households renting accommodation and without access to a car in 1971 had a 35-45% higher mortality rate than those in owner occupied homes with a car available.

Bridge, C., Cockburn-Campbell, J., Flatau, P., Whelan, S., Wood, G., & Yates, J.	Australia	Bridge, C., Cockburn-Campbell, J., Flatau, P., Whelan, S., Wood, G., Yates, J. (2003) <i>Housing assistance and non-shelter outcomes</i> , AHURI Final Report No. 40, Australian Housing and Urban Research Institute Limited, Melbourne, http://www.ahuri.edu.au/research/final-reports/40 .	Health, wealth/ Review	To provide a systematic review of the evidence on the non-shelter effects of housing assistance measures.	Homeownership is said to have a range of positive social impacts that include; neighbourhood stability, civic involvement, improved psychological health, improved residential satisfaction, improved life satisfaction and improved physical health. The economic non-shelter impacts range from individual effects such as wealth and financial security to impacts on the national economy. There is clear evidence that homeownership increases wealth but that wealth accumulation benefits do not accrue evenly to homeowners in all income brackets.	
Brounen, D., Cox, R., & Neuteboom, P.	Rotterdam, Netherlands	Brounen, D., Cox, R., & Neuteboom, P. (2012). Safe and Satisfied? External Effects of Homeownership in Rotterdam. <i>Urban Studies</i> , 49 (12), 2669-2691.	Crime/ Quantitative	Effect of homeownership on neighbourhood safety and satisfaction	There is significant effect of homeownership on safety and satisfaction. Effect of satisfaction is moderated by safety.	Neighbourhood panels panel A 589, panel B 589
Brunet, C., & Lesueur, J. Y.	France	Brunet, C., Lesueur, J. Y. (2003). <i>Do homeowners stay unemployed longer ? A French microeconomic study</i> . Working Paper <halshs-00178576>	Employment/ Quantitative	Impact of homeownership on unemployment duration.	Homeownership increases unemployment duration.	3965
Cairney, J.	Canada	Cairney, J. (2005). Housing tenure and psychological well-being during adolescence. <i>Environment and Behavior</i> , 37 (4), 552-564.	Health/ Quantitative	Understanding the relationship between age, housing tenure, and mental well-being during adolescence.	Children of renters have higher levels of depression than children of owners, age moderates the relationship between housing tenure and psychological well-being, the effect of tenure is higher amongst the younger group of adolescents.	1777
Cairney, J., & Boyle, M. H.	Canada	Cairney, J., & Boyle, M. H. (2004). Home ownership, mortgages and psychological distress. <i>Housing Studies</i> , 19 (2), 161-174.	Health/ Quantitative	Do homeowners with mortgages have higher average levels of psychological distress than homeowners without mortgages?	Individuals in rental situations report the highest level of distress, home owners without mortgages the lowest levels. Homeowners with mortgages are in the middle.	8016
Carr-Hill, R. A., Rice, N., & Roland, M.	UK	Carr-Hill, R. A., Rice, N., & Roland, M. (1996). Socioeconomic determinants of rates of consultation in general practice based on fourth national morbidity survey of general practices. <i>BMJ</i> , 312 (7037), 1008-1012.	Health/ Quantitative	To identify the socioeconomic determinants of consultation rates in general practice.	Higher rates of consultations were found in patients who were living in rented accommodation. When characteristics of individual patients are known and controlled for the role of "indices of deprivation" is considerably reduced.	502 493
						Overoccupation of dwellings, income, age, nationality, number of people in households, dwelling type, length of residency, age of the building, welfare, employment.
						T-test for the difference in means between the owners (7.81) and renters (5.95) is -12.66*** for safety and 10.67*** for satisfaction. More fine tuned estimates available.
						Age, sex, nationality, marital status, educational attainment, last position socio-professional category, reasons of entry into unemployment, possession of a driving licence, job search intensity, unemployment benefits, local labour market specificities.
						Homeownership increases the duration of unemployment Coeff: 0.369, Student statistics: 1.96, sign at 5% level.
						For both outcomes (depression), we found a significant interaction with age and housing tenure (ordinary least squares regression: $b = 1.12$, $\beta = .090$, $SE(b) = 0.51$, $p < .05$; logistic model: Odds Ratio = 4.44, 95% confidence interval [CI] = 1.25 to 15.81).
						Age, gender, number of parents, income, place of residence.
						Means and proportional differences: Homeowner no mortgage 6.64 (1.71), homeowner with mortgage 6.90 (1.78), renter 7.36 (2.02) level of psychological distress. After controlling for all variables, relationship remains significant. More fine tuned results available.
						Owner occupiers (or children of owner occupying parents) generally consulted less frequently than non-owner occupiers. The effect was largest for elderly women: predicting consultations for any reason by multilevel regression-0-74 (t values between 3 and 6.).
						Individual characteristics.

Carter, S., Paterson, J., & Williams, M.	New Zealand	Carter, S., Paterson, J., & Williams, M. (2005). Housing Tenure: Pacific Families in New Zealand. <i>Urban Policy and Research</i> , 23:4, 413-428.	Health/ Quantitative	This study investigated housing tenure and the relationship between tenure and health among mothers of a birth cohort of Pacific children in New Zealand.	Better mental health was observed for homeowners compared to renters.	1207	Age, whether born in New Zealand, social marital status, ethnicity (self-identified), education, English fluency (self-categorised), years lived in New Zealand, income and financial situation, Cultural alignment, household characteristics.	Homeowners had, on average, better mental health than their renting counterparts The mean score for homeowners = 5.8 (SD = 4.4) and for renters = 6.8 (SD = 5.3). An independent samples t-test showed that the difference in scores was significant (p < 0.05).
Chen, J.	Sweden	Chen, J. (2013). Housing tenure, residential mobility and adolescents' education achievement: evidence from Sweden. <i>The Annals of Regional Science</i> , 50 (1), 275-294.	Education/ Quantitative	To examine the impact of housing tenure and residential mobility on adolescents' academic success.	A positive homeownership effect and a negative residential move effect were found.	10 619	Demographic characteristics of household heads (gender, age, marital status, citizenship, date of immigration, date of last change in marital status); household composition (family size, number of adults, number of children/adolescents under age 18); all types of household income; household wealth (assessed value for real estate, stock, security, home asset, etc.); all legal and paid taxes; all received social benefits; education levels and labour market information of household heads; residential locations.	The standard estimate of homeownership effect on adolescents' education outcome: partial derivatives of probit model estimation (z statistics in brackets) = 0.087 (7.18), significant at 1%.
Cochrane, W., & Poot, J.	New Zealand	Cochrane, W., & Poot, J. (2006). Homeownership and the New Zealand labour market. <i>Labour, Employment and Work in New Zealand</i> .	Employment/ Quantitative	Does homeownership increase unemployment?	Homeownership increases unemployment duration.	58 Labour Market Areas	Proportion of single person households, age, culture, type of occupation.	The coefficient on the homeownership variable is 0.2748 , t- stat 8.36 and p 0.000.
Conley, D.	USA	Conley, D. (2001, June). A room with a view or a room of one's own? Housing and social stratification. In <i>Sociological Forum</i> Vol. 16, No. 2, pp. 263-280. Kluwer Academic Publishers-Plenum Publishers.	Education/ Quantitative	This paper examines the role of housing conditions in social stratification.	Homeownership does not have a significant effect on education.	2686	Income, education, gender, race, sibship size, family structure, parental age, household crowding, housing quality.	No significant effect.
Costa-Font, J.	Spain	Costa-Font, J. (2008). Housing assets and the socio-economic determinants of health and disability in old age. <i>Health & Place</i> , 14 (3), 478-491.	Health/ Quantitative	The influence of socio-economic determinants on health in older age.	Housing equity overrides the effect of income as a determinant of health and (absence of) disability in old age.	729 elderly people	Income, wealth, education, age, gender, region.	An individual with twice the housing equity could be expected to report 3.4% higher health status (T-value 2.04).
Coulson, N. E., & Fisher, L. M.	USA	Coulson, N. E., & Fisher, L. M. (2002). Tenure choice and labour market outcomes. <i>Housing Studies</i> , 17 (1), 35-49.	Employment/ Quantitative	This paper examines Oswald's hypothesis at the individual level.	Home owners, conditionally or unconditionally, have better labour market outcomes than renters.	CPS: 29 753 men PSID: 5 125, unemployment spells: 204 interviews	Age, ethnicity, education, marital status, children, profession type, location.	CPS results: probit regression: home owners have significantly lower probabilities of unemployment- 0.26316 (sig. at the 5% level). OLS: The data indicate that home owners have 4962.583 higher wages (sig. at the 5% level). PSID: probit regression. home owners have significantly lower probabilities of unemployment - 0.37318 (sig. at the 5% level). OLS: The data indicate that home owners have 3436.909 higher wages (sig. at the 10% level). Home ownership exerts a negative influence on the length of the unemployment spell- 0.7437 (sig. at the 5% level).

Coulson, N. E., & Fisher, L. M.	USA	Coulson, N. E., & Fisher, L. M. (2009). Housing tenure and labor market impacts: The search goes on. <i>Journal of Urban Economics</i> , 65 (3), 252-264.	Employment/ Quantitative	To examine the Oswald hypothesis, the idea that homeownership is linked to inferior labour market outcomes.	In sum productivity is greater with higher levels of homeownership.	185000	Immigration, education, race, gender, type of job, population, marital status.	At the mean values of the regressors, individual homeownership decreases the probability of unemployment by about 3.6 percentage points.
Cutts, D. B., Meyers, A. F., Black, M. M., Casey, P. H., Chilton, M., Cook, J. T., ... & Rose-Jacobs, R.	USA	Cutts, D. B., Meyers, A. F., Black, M. M., Casey, P. H., Chilton, M., Cook, J. T., ... & Rose-Jacobs, R. (2011). US housing insecurity and the health of very young children. <i>American Journal of Public Health</i> , 101 (8), 1508-1514.	Health/ Quantitative	The study investigated the association between housing insecurity and the health of very young children.	Housing insecurity is associated with poor health, lower weight, and developmental risk among young children.	22069 low-income caregivers with children younger than 3 years	City, maternal race/ethnicity, maternal place of birth (United States vs other), marital status, maternal education, mean number of children in the home, whether adults in the household were employed, mean child's age, whether the child was breastfed, and child's birth weight less than 2500 g.	Multiple moves were associated with fair or poor child health (AOR=1.48; 95% CI=1.25, 1.76), developmental risk (AOR 1.71; 95% CI=1.33, 2.21), and lower weight-for-age z scores (-0.082 vs -0.013; P=.02).
Dal Grande, E., Chittleborough, C. R., Wu, J., Shi, Z., Goldney, R. D., & Taylor, A. W.	Australia	Dal Grande, E., Chittleborough, C. R., Wu, J., Shi, Z., Goldney, R. D., & Taylor, A. W. (2015). Effect of social mobility in family financial situation and housing tenure on mental health conditions among South Australian adults: results from a population health surveillance system, 2009 to 2011. <i>BMC Public Health</i> , 15(1), 1.	Health/ Quantitative	To assess the association of socioeconomic position (SEP), measured by family financial situation and housing tenure in childhood and adulthood, with mental health conditions in adulthood.	People in rental dwellings had poorer mental health outcomes than homeowners.	10 429	Age, sex, childhood family structure and adult education.	Downward social mobility and stable low SEP (both childhood and adulthood), in terms of both housing tenure and financial situation, increased rate of all three mental health conditions. The effect of renting on psychological distress OR (95% CI) 1.90 (1.44-2.50) p <0.001, Self-reported diagnosed mental health condition OR 1.60 (95% CI)1.27-2.00 p<0.001, Suicidal ideation OR 1.59 (95% CI) 1.09-2.31 p= 0.016.
Dickson-Gomez, J., Hilario, H., Convey, M., Corbett, A. M., Weeks, M., & Martinez, M.	USA	Dickson-Gomez, J., Hilario, H., Convey, M., Corbett, A. M., Weeks, M., & Martinez, M. (2009). The relationship between housing status and HIV risk among active drug users: a qualitative analysis. <i>Substance Use & Misuse</i> , 44(2), 139-162.	Health/ Qualitative	This paper examines the relationship between housing status and HIV risk	Among drug users who were housed, those who lived in unsubsidized housing and had higher rents tended to engage in heavier drug use, compared with residents of subsidized housing, whose rent burdens were lower. The authors explained that some participants with higher rents felt less motivated to control their drug use because they did not feel confident they could continue to pay rent and assumed that their eviction was inevitable.	65 active drug users		

<p>Dietz, R. D., & Haurin, D. R. USA</p>	<p>Dietz, R. D., & Haurin, D. R. (2003). The social and private micro-level consequences of homeownership. <i>Journal of urban Economics</i> , 54 (3), 401-450.</p>	<p>Health, Education, Welfare, Employment/ Review</p>	<p>The focus is on the set of consequences of homeownership in developed countries. The list of potential outcomes of homeownership includes the impact on household wealth and portfolio choice, mobility, labour force participation, urban structure and segregation, home maintenance, political and social activities, health, demographics, self-esteem, and child outcomes.</p> <p>There is substantial evidence that homeownership has important effects on some household behaviours and outcomes. However, the study finds that much of the past 30-year's literature on consequences of homeownership is deficient from a theoretical or econometric perspective. We conclude that most of the pre-1990 studies measuring the impacts of homeownership have substantial econometric drawbacks and are therefore unreliable. The literature contains solid studies that report positive direct and indirect effects of homeownership on child outcomes. There is much evidence that homeowners enjoy better health than renters, but almost all of this literature is deficient from an econometric viewpoint.</p>	
<p>Dockery, A. M., Kendall, G., Li, J., Mahendran, A., Ong, R., & Strazdins, L. Australia</p>	<p>Dockery, M., Kendall, G., Li, J., Mahendran, A., Ong, R., Strazdins, L. (2010) <i>Housing and children's development and wellbeing: a scoping study</i> , AHURI Final Report No. 149, Australian Housing and Urban Research Institute Limited, Melbourne, http://www.ahuri.edu.au/research/final-reports/149.</p>	<p>Health, education/ Review</p>	<p>To explore the connection between Housing and children's development and wellbeing.</p> <p>Existing evidence indicates that children with home owning parents perform better academically and have better health.</p>	
<p>Dockery, M., Ong, R., Colquhoun, S., Li, J. and Kendall, G. Australia</p>	<p>Dockery, M., Ong, R., Colquhoun, S., Li, J. and Kendall, G. (2013) <i>Housing and children's development and wellbeing: evidence from Australian data</i>, AHURI Final Report No. 201, Australian Housing and Urban Research Institute Limited, Melbourne, http://www.ahuri.edu.au/research/final-reports/201.</p>	<p>Health, Education/ Quantitative</p>	<p>To understand whether housing factors play an important role in child development and wellbeing.</p> <p>There are highly statistically significant relationships between a range of aspects of young children's housing and their outcomes. In terms of their magnitude, however, the effect of housing variables appears to be quite modest.</p>	<p>Gender; whether the study child is of Aboriginal or Torres Strait Islander descent, if the parent is a sole parent and English proficiency of the responding parent if their first language is other than English; whether or not the child had spent time in a neo-natal intensive care unit or special care nursery; socio-economic status; neighbourhood and dwelling effects; parenting style.</p> <p>Children residing in homes which their parent(s) rent rather than own have significantly lower scores on the physical health outcomes index ($\beta=-0.32$; $p=0.05$). Renting as opposed to owning the home have negative associations with the study child's wellbeing ($\beta=-0.63$; $p=0.002$). There is significant difference in educational outcomes between homeowners and renters ($\beta=-0.52$, $p=0.00$).</p> <p>11777</p>

Ellaway, A., & Macintyre, S.	Scotland	Ellaway, A., & Macintyre, S. (1998). Does housing tenure predict health in the UK because it exposes people to different levels of housing related hazards in the home or its surroundings?. <i>Health & Place</i> , 4 (2), 141-150.	Health/ Quantitative	Is one of the reasons for the relationship between housing tenure and health that different tenure categories expose people to different levels of housing-related hazards, either inside the home or in the surrounding environment?	Tenure was no longer significantly associated with any of the health measures once housing stressors and type and neighbourhood conditions were considered simultaneously.	691	Age, sex, income.	Tenure was no longer significantly associated with any of the health measures once housing stressors and type and neighbourhood conditions were considered simultaneously.
Epic P/L, R. Kennedy and Company and V Tippett and Associates	Australia	Epic P/L, R. Kennedy and Company and V Tippett and Associates (2000). <i>The Bayside Public Housing Client Survey</i> , Report to the Queensland Department of Housing.	Employment/ Qualitative	Whether public housing facilitates or constrains the participation of its clients in employment, education and other services.	A number of participants felt their stable public housing address would help the process of applying for a job.			
Finnigan, R.	USA	Finnigan, R. (2014). Racial and ethnic stratification in the relationship between homeownership and self-rated health. <i>Social Science & Medicine</i> , 115, 72-81.	Health/ Quantitative	This paper examines homeownership as a salient health resource with potentially stratified benefits	White homeowners emerge as exceptionally healthy compared to White renters and all minority groups.	71874	Housing related characteristics, residential stability, local characteristics, age, gender, marital status, number of adults and children in the household, immigration, education, employment, income, health insurance.	White homeowners' predicted probability of good health is statistically significantly higher than all other groups by 2.2 to 6.0 percent, and all differences are statistically significant.
Flatau, P., Hendershott, P., Watson, R., Wood, G.	Australia	Flatau, P., Hendershott, P., Watson, R., Wood, G. (2004) <i>What drives Australian housing careers? An examination of the role of labour market, social and economic determinants</i> , AHURI Final Report No. 68, Australian Housing and Urban Research Institute Limited, Melbourne, http://www.ahuri.edu.au/research/final-reports/68 .	Employment/ Quantitative	Examine the impact of housing tenure states on unemployment.	Higher homeownership is associated with lower unemployment outcomes. Further, owners have significantly quicker exits from unemployment than do private renters.	19 223 Males, 14 744 Females	Economic and social determinants, including human capital effects.	Effect of homeownership on probability of being unemployed for males: Coef. -0.656 Sign. 0.000 DF/dx -0.073. For Females: Coef. -0.624 Sign. 0.000DF/dx -0.066 (Marginal effects (DF/dx) for dummy variables are calculated as discrete changes as the variable moves from 0 to 1.) More results available.
Flatau, P., Forbes, M., & Hendershott, P. H.	Australia	Flatau, P., Forbes, M., & Hendershott, P. H. (2003). <i>Homeownership and unemployment: the roles of leverage and public housing</i> (No. w10021). National Bureau of Economic Research.	Employment/ Quantitative	Does homeownership increase unemployment?	Homeownership does not increase unemployment.	44 344	Age, sex, education, country of birth, family type, dwelling structure and location, estimated house value, housing loans and repayments, housing costs, year of purchase, wages, labour force position, income, loan-to-value ratio.	A one percentage point increase in the predicted probability of being a homeowner decreases the probability of a male being unemployed by 0.235 percentage points (the mean probability is 0.065 or 6.5 per cent). A one percentage point increase in the predicted probability of a female being a homeowner decreases the probability of female being unemployed by 0.192 per cent.
Flatau, P., Forbes, M., Wood, G., & Hendershott, P.	Australia	Flatau, P., Forbes, M., Wood, G., & Hendershott, P. (2002). <i>Home ownership and unemployment in Australia</i> . School of Economics., Murdoch University.	Employment/ Quantitative	To examine the Oswald thesis using a micro dataset from Australia	Homeowners find job much more quickly than renters.	56370 respondents from Australian Survey of Income and Housing Costs (SIHC)	Housing data (housing tenure, dwelling structure and location, estimated house value, housing loans and repayments, housing costs, and year of purchase), socio-demographic information and detailed income data	Homeowners exit unemployment 84% faster than renters.

Flatau, P., Forbes, M., Wood, G., Hendershott, P. H., & O'Dwyer, L. Australia	Flatau, P., Forbes, M., Wood, G., Hendershott, P. H., & O'Dwyer, L. (2002). Home ownership and Unemployment: Does the Oswald thesis hold for Australian regions?. <i>Working Paper No. 189</i> , School of Economics, Murdoch University	Employment/ Quantitative	Test the Oswald Hypothesis for Australian subregions	Our examination of Oswald's thesis does not corroborate Oswald's strong findings that home ownership has been an important driving force behind increases in the natural rate of unemployment. Nor, however, can our findings support the alternative conclusion that home ownership is associated with lower rates of unemployment.	Three separate geographical levels: Collection District (CD), the Statistical Local Area (SLA), and the Local Government Area (LGA).	Housing tenure type, age, Australian born, language, married, education, locality	In simple OLS model: homeownership is associated with lower rates of unemployment. E.g. CD data: a 5 percentage point increase in the home ownership rate reduces the unemployment rate by 0.72 percentage points. We have noticed a high level of parameter instability for the home ownership effects when we moved from Oswald's simple regression model to that including a full set of controls.
Friedrichs, J., & Blasius, J. Germany	Friedrichs, J., & Blasius, J. (2009). Attitudes of owners and renters in a deprived neighbourhood. <i>European Journal of Housing Policy</i> , 9 (4), 435-455.	Crime, health/ Quantitative	Is increasing ownership an appropriate strategy to 'stabilize' deprived neighbourhoods?	Tenure status has no effect on the perception of disorder.	707	Age, education, household type, income, length of residence	Tenure status has no effect on the perception of disorder.
Galster, G., Marcotte, D. E., Mandell, M. B., Wolman, H., & Augustine, N. USA	Galster, G., Marcotte, D. E., Mandell, M. B., Wolman, H., & Augustine, N. (2007). The impact of parental homeownership on children's outcomes during early adulthood. <i>Housing Policy Debate</i> , 18 (4), 785-827.	Education, health, employment/ Quantitative	Effect of homeownership (and other characteristics) on young adult outcomes	After controlling for length of tenure, there is no statistically significant relationship.	755	Residential stability, race, gender, age, various family and household characteristics, education and employment of parents.	No significant effect of parental homeownership on young adult education, teen births, homeownership or wage earnings of young adults.
Garcia, J. A. B., & Hernandez, J. E. R. Spain	Garcia, J. A. B., & Hernandez, J. E. R. (2004). User cost changes, unemployment and homeownership: Evidence from Spain. <i>Urban Studies</i> , 41 (3), 563-578.	Employment/ Quantitative	Does homeownership increase unemployment?	Homeownership is associated with lower unemployment. Also a higher unemployment discourages homeownership.	46 Spanish provinces	Income, proportion of younger population.	10 percentage points higher homeownership rate leads to 2.2 percentage points lower unemployment rates. Spanish provinces with unemployment rates that are 10 percentage points higher have home-ownership rates that are approximately 1.7 percentage points lower.
Glaeser, E., & Sacerdote, B. USA	Glaeser, E., & Sacerdote, B. (1999). forthcoming. "Why is there more crime in cities?". <i>Journal of Political Econom</i> 107 (6), 2	Crime/ Quantitative	This paper tests a variety of theories about the correlation between crime and urban size.	The crime rates are lower in neighbourhoods with higher homeownership rates.	634	Homeownership as a control variable.	Effect of homeownership on crime after adjusting for city size is -.12 (SE .16).
Goss, E. P., & Phillips, J. M. USA	Goss, E. P., & Phillips, J. M. (1997). The impact of home ownership on the duration of unemployment. <i>The Review of Regional Studies</i> , 27 (1), 9.	Employment/ Quantitative	Does homeownership increase unemployment?	For some unemployed, home ownership significantly reduces unemployment duration.	1134	Personal characteristics, wages, age, gender, and race, the number of dependents in the household, education, transfer payments, wage earning spouse, married, unemployment compensation rate, local area labour market conditions, duration of homeownership, skills, mortgage, equity, assets	Homeownership reduces the length of unemployment in the range of 11.6 to 17.8 weeks. More results available.

Gould, M. and K. Jones.	UK	Gould, M. I., & Jones, K. (1996). Analysing perceived limiting long-term illness using UK census microdata. <i>Social Science & Medicine</i> , 42 (6), 857-869.	Health/ Quantitative	To explore individual and geographical variations in morbidity through the multilevel analysis of the Sample of Anonymized Records (SARs).	The highest rate of long term illness are found for local-authority, then private rented then homeowner-occupiers (white males aged 5-60 only)	278 geographical units, potentially 1.1 million individuals	Age, sex, ethnicity, social class, car ownership.	Complex modelling. The highest rate of long terms illness are found for local-authority, then private-rented then owner-occupiers. Effect sizes for complex modelling not provided apart from "an almost fourfold increase in morbidity is found when comparing white males aged 50-60 who are council tenants in social class 4/5 with no car with those who are owner occupiers in social class 1/2 with two or more cars".
Green, R. K., & Hendershott, P. H.	USA	Green, R. K., & Hendershott, P. H. (2001). Home-ownership and unemployment in the US. <i>Urban Studies</i> , 38 (9), 1509-1520.	Employment/ Quantitative	In this paper, we scrutinise Oswald's evidence that home-ownership and unemployment are correlated across the US states.	We found that the relationship is non-existent for both young households and old households, but exists for middle-aged households. It seems likely that higher ownership and lower labour force participation are being driven by a third variable, wealth, rather than one of these variables causing the other.	14 us states	Population characteristics (age and headship rate).	For the youngest and the oldest group there is no effect of homeownership on unemployment. In contrast, for the 3 middle age-classes, the coefficients range from 0.06 to 0.11 with t-ratios ranging from 1.3 to 2.1., the effect is very small.
Green, R. K., & White, M. J.	USA	Green, R. K., & White, M. J. (1997). Measuring the benefits of homeownership: Effects on children. <i>Journal of Urban Economics</i> , 41 (3), 441-461.	Education, welfare, health/ Quantitative	Effect of homeownership on educational outcomes of children	Strong home ownership effect on educational outcomes	PSID: 2237 PUMS:3249	PSID: race, family size, family income, age of the head of the household when the child was born, education of the head of the household, gender, marital status and employment of household head PUMS: the same + length of tenure HSB: the same but some of them are not available + dummy variables for youth being handicapped and for the language speaking at home, type and location of high school.	PSID results: homeownership variable is positive and significant with a t statistics of 3.25. children of renters to be at school at age 17. At lowest income level, the difference is 9%. (0.01) PUMS: the same + length of tenure HSB: the same homeownership variable is positive and significant with t-statistics of 4.0. Children of homeowners have 7% higher chance to stay at school than children of renters. HSB: homeownership variable is positive and significant with t statistics of 6.0. 7-27% difference between owners and renters.
Green, R. K., Painter, G., & White, M. J.	USA	Green, R. K., Painter, G., & White, M. J. (2012). Measuring the Benefits of Homeowning: Effects on Children Redux. <i>Research Institute for Housing America Research Paper</i> , (12-01).	Education, health/ Quantitative	Effect of homeownership on educational outcomes of children and on teenage fertility	Children of homeowners have better outcomes than children of renters as long as they make a minimal down payment when they buy their homes. This benefit was found to decrease as tenure length increased.	5439 for education + 2626 for teenage births	Length of tenure, family income, family financial wealth, parental education, parental marital status, parental employment, family size, Race, parent has first child before 17.	School dropout: Children of homeowners are 2.6 % less likely to drop out than children of renters (Coeff: -0.296**, Marg eff. -0.026**). Daughters of homeowners are 5% less likely to bear a child as a teenager (Coeff -0.383, Marg. Eff. -0.050**)
Gregg, P., Machin, S., & Manning, A.	UK	Gregg, P., Machin, S., & Manning, A. (2004). Mobility and Joblessness. In <i>Seeking a premier economy: The economic effects of British economic reforms, 1980-2000</i> pp. 371-410. University of Chicago Press.	Employment/ Quantitative	To explore determinants of mobility and unemployment	Homeownership significantly lowers unemployment, once relevant regional characteristics are included.	BHPS (British Household Panel Study) sample: 11063 individuals, 14090 couples; LFS (Labour Force Survey) sample: 555450 individuals, 294938 couples	Housing tenure type, labour force status, education, age, education, non-white, child of household head, lone parent, region, and wave	Marginal effect of homeownership is -.004 (Standard Error .004).

Harkness, J., & Newman, S.	USA	Harkness, J., & Newman, S. (2003). Differential effects of homeownership on children from higher-and lower-income families. <i>Journal of Housing Research</i> , 14 (1), 1.	Education, employment, health, benefit/ Quantitative	Whether homeownership has the same effects on children from families with different income levels. What effect does homeownership have on education, teenage unwed births, idleness, earnings and welfare receipt.	For children from low-income families homeownership increases educational attainment, raises earnings and reduces welfare use. For high-income children, homeownership seems to provide only marginal, if any, additional benefits.	6732	Race; gender; year born; age of mother when born; educational attainment of household head; number of children in the family; years in a two-parent family; average annual earnings; whether any, and amount of, parental income (not including public assistance) in excess of earnings (average annual); number of years the family relied on Aid to Families with Dependent Children, food stamps, or other cash assistance; years in a city with population more than 500 000; years in the city of population of 100 000 to 500 000 and primary state of residence.	Low-income group: After controlling for background characteristics, homeownership remains statistically significant on the 5% level for Idleness - 0.013 (p 0.024), Years of education 0.073 (p 0.000), High School graduation 0.023 (p 0.000), Postsecondary education 0.010 (p 0.003), Received welfare -0.019 (p 0.001). After introducing instrumental variables, results remain significant apart from idleness. High-income group: controlling for background characteristics 70% of the homeownership effect is absorbed. Only the effect on Years of education 0.043 (p 0.009) and Postsecondary education 0.014 (p 0.026) remains significant. After introducing instrumental variables these effects cease to be significant.
Harkness, J., & Newman, S. J.	USA	Harkness, J., & Newman, S. J. (2002). Homeownership for the poor in distressed neighborhoods: Does this make sense?. <i>Housing Policy Debate</i> , 13 (3), 597-630.	Education, health, employment, welfare/ Quantitative	Do positive effects of homeownership depend on Neighbourhood conditions?	Homeownership in almost any neighbourhood is found to benefit children, while neighbourhood effects are weak.	2576	Race; gender; year born; age of mother when born; educational attainment of the household head; number of children in the family; years in a two-parent family; average annual earnings; whether any, and amount of, parental income in excess of earnings; number of years the family relied on AFDC, food stamps, or other cash assistance; size of the city; state of residence. Three neighbourhood features were included: the poverty rate, homeownership rate, residential stability.	Even with neighbourhood controls, homeownership has strong, favourable effect on most outcomes. Teen Unwed Birth (probit) -0.037 (p -0.198) Idleness (probit) -0.045 (p 0.153), Years of education (OLS) 0.039 (p 0.000), High School graduation (probit) 0.124 (p 0.000), Postsecondary education (probit) 0.052 (p 0.006), Wage rate (OLS) 0.514 (p 0.090), Received welfare (probit) -0.095 (p 0.008).
Hartig, T., & Fransson, U.	Sweden	Hartig, T., & Fransson, U. (2006). Housing tenure and early retirement for health reasons in Sweden. <i>Scandinavian Journal of Public Health</i> , 34 (5), 472-479.	Health, employment/ Quantitative	To assess the association between housing tenure and early retirement for health reasons in Sweden with a view to psychosocial vs. material values of home ownership.	Home ownership appears to involve health resources independent of basic sociophysical factors captured with differences in housing type.	449,233	Gender, age, education, employment income, household disposable income, region, foreign birth, and housing type.	Men in cooperative ownership had lower odds of early retirement for medical reasons OR 0.886 (95% CI 0.797 to 0.984). Among women, those in private OR 0.778 (95% CI 0.694 to 0.872) or cooperative ownership OR 0.844 (95% CI 0.774 to 0.921) were less likely to retire early for medical reasons.
Haurin, D. R.	USA	Haurin, Donald R. and Dietz, Robert D. and Weinberg, Bruce A. (September 1, 2003). The Impact of Neighborhood Homeownership Rates: A Review of The Theoretical and Empirical Literature <i>Economics of Innovation and New Technology</i> , Vol. 14 , No. 5, 2005.	Crime/ Review	Review the social science literature that presents theories of how neighbourhoods affect the residents or surrounding areas, and review the empirical literature that measures the size of neighbourhood effects.	The study finds numerous theories that, when applied to neighbourhood homeownership rates, have rich sets of testable predictions. In contrast, the study finds few empirical studies of the impact of neighbourhood homeownership rates. One of the findings of the review is that the crime rates are lower in neighbourhoods with higher homeownership rates.			
Haurin, D. R., Parcel, T. L., & Haurin, R. J.	USA	Haurin, D. R., Parcel, T. L., & Haurin, R. J. (2002). Does homeownership affect child outcomes?. <i>Real Estate Economics</i> , 30 (4), 635-666.	Education, health/ Quantitative	What effect does homeownership have on home environment and child educational and behavioural outcomes?	Homeownership has positive effect on home environment and child educational and behavioural outcomes.	1062	Maternal wage, father's wage, nonlabour income, wealth, family size, Maternal marital history, Maternal and paternal background characteristics, child characteristics, community factors.	Impact of homeownership led to 9% higher mathematical outcome of the child (sign on the 10% level). Impact of homeownership on child's reading score is to raise about 7% compare to family that rents (sign on the 10% level). T-statistics is 1.7. Impact of homeownership on child's behavioural problems is to decrease about 1-3% compare to family that rents (t-stat is only 0.8).

Havet, N., & Penot, A.	France	Havet, N., Penot, A. (2010). <i>Does Home ownership Harm Labour Market Performances? A Survey</i> . Working Paper <halshs-00491074>	Employment/ Review	This paper investigates the literature on the relationship between this residential status and the labour market performances.	The Oswald's hypothesis, that homeownership increases unemployment, finds little support.		
Herbert, C. E., & Belsky, E. S.	USA	Herbert, C. E., & Belsky, E. S. (2008). The homeownership experience of low-income and minority households: A review and synthesis of the literature. <i>Cityscape</i> , 5-59.	Welfare, health, education, employment/ Review	Review on existing literature to assess whether over time low-income and minority homeowners are as likely as other owners to realize the financial and social benefits of owning a home.	These owners are as likely as others to benefit from homeownership. Regarding homeownership's financial benefits, these owners are just as likely to see their homes appreciate in value as other owners are. Modest evidence shows that owners do benefit from improved psychological and physical health, fairly convincing evidence shows that the children of low-income owners have greater educational success, and more modest evidence indicates that they have greater success in labour markets, are less likely to have behavioural problems, and are more likely to become homeowners themselves.		
Herbert, C. E., McCue, D. T., & Sanchez-Moyano, R.	USA	Herbert, C. E., McCue, D. T., & Sanchez-Moyano, R. (2013). Is Homeownership Still an Effective Means of Building Wealth for Low-income and Minority Households? (Was it Ever?). <i>Harvard University, Joint Center for Housing Studies</i> . HBTL-06	Wealth/ Quantitative	Reassess in the light of recent experience whether homeownership is likely to be an effective means of wealth creation for low-income and minority households. Has the experience of the last decade proven the arguments of earlier critics of homeownership? Have changes in the market affected whether these benefits are likely to be realized?	Homeownership continues to represent an important opportunity for individuals and families of limited means to accumulate wealth. Those who buy homes but do not sustain this ownership do not experience any gains in wealth, but are generally left no worse off in wealth terms than they were prior to buying a home.	4143 households	Race, age, income, education, region, tenure transitions. When evaluated sample median wealth of \$69,200, each year of owning is found to increase wealth by \$9,473. This is significant at 5 percent level.
Hiscock, R., Macintyre, S., Kearns, A., & Ellaway, A.	Scotland	Hiscock, R., Macintyre, S., Kearns, A., & Ellaway, A. (2003). Residents and Residence: Factors Predicting the Health Disadvantage of Social Renters Compared to Owner-Occupiers. <i>Journal of Social Issues</i> , 59 (3), 527-546.	Health/ Quantitative	The study examined differences between owners and social renters that might explain observed tenure differences in health.	We can conclude that the analysis indicates that physical housing conditions and the meaning of home, as well as psychological and sociodemographic personal characteristics, have a role to play in explaining why social renters have worse health than owner-occupiers in the West of Scotland.	2838	Demographic, economic, and psychological characteristics. Homeowners had better health outcomes than social renters: GP consultation Eta2 .037, anxiety Eta2 .027, depression Eta2 .071. general health Phi .307, Limiting long standing illness Phi .229.
Holupka, S., & Newman, S. J.	USA	Holupka, S., & Newman, S. J. (2012). The Effects of Homeownership on Children's Outcomes: Real Effects or Self-Selection?. <i>Real Estate Economics</i> , 40 (3), 566-602.	Education, health/ Quantitative	This article examines whether there is a "homeownership effect" for lower-income racial and ethnic groups.	We find little evidence of beneficial homeownership effects and suggest that previous analyses may have mistaken selection differences for the effect of homeownership itself. (Effect on cognitive achievement, behaviour problems and health).	PSID: 783+299 children; NLSY: 391+571+333 children	Limiting the sample to lower-income families. Further controlled for individual characteristics of children and parents, education, family characteristics and income, living area, house prices. Mediator models: residential stability, living standards, parental characteristics, home environment, neighbourhood mediator include poverty rate homeownership rate and residential stability. No effect of homeownership.

Howden-Chapman, P. L., Chandola, T., Stafford, M., & Marmot, M. (2011). The effect of housing on the mental health of older people: the impact of lifetime housing history in Whitehall II. <i>BMC Public Health</i> , 11 (1), 1.	UK	Health/ Quantitative	This study describes differences in trajectories of self-reported mental health in an ageing cohort, according to their housing, while controlling for confounders.	The social gradient in the effect of home ownership on mental health, which is evident at baseline, diminishes as people get older, whereas housing quality and financial problems become relatively more important in explaining older people's health.	10 308	Housing quality, household financial problems, Occupational grade, marital status, smoking, alcohol consumption and gender, age.	In the bivariate analysis, by phase nine, renters had higher (poorer mental health) GHQ scores (55.48) than owner occupiers (51.98). In multivariate models, the relative differences in GHQ scores by tenure increased with age, but were no longer significant after adjusting for confounders.
Jacobus, R. (2007). <i>Shared Equity, Transformative Wealth</i> (Policy Brief) Center for Housing Policy.	USA	Wealth/ Quantitative	How do shared equity homeownership programs perform as asset-building mechanisms?	Shared equity programs can offer not only a fair risk-adjusted return but an uncommonly high return – a rate of return that, adjusted for relative risks, is quite similar to that of traditional homeownership and vastly superior to all other investment opportunities that lower income households can realistically access.	3 models		Buyers with AMI index resale restrictions, for example, earn only a 28% annual return on their investment under the modest growth scenario while their market-rate neighbours earn 33%.
Jacobus, R., & Davis, J. E. (2010). <i>The Asset Building Potential of Shared Equity Homeownership</i> . Washington, DC: New America Foundation.	USA	Wealth/ Quantitative	What is the asset building potential of homeownership?	Shared equity homeownership is a promising approach to securing and supporting homeownership for lower income households. There is still wealth creation that occurs despite the limitation that is placed on the equity.	424 houses		On average, the initial investment of CHT's homebuyers represented savings equivalent to 58 percent of the asset poverty level at the time of purchase. At resale, however, the average CHT seller's gross home equity was equivalent to 284 percent of the asset poverty level in the year the home was resold. CHT offered a reliable way for families to move out of asset poverty—and to do so in a relatively short time.
Kantor, Y., Möhlmann, J., Nijkamp, P., & Rouwendal, J. (2015). Homeownership, mortgages, and unemployment. <i>Letters in Spatial and Resource Sciences</i> , 8 (3), 253-265.	Netherlands	Employment/ Quantitative	Are the higher costs associated with leveraged homeownership the driving force of homeowners' observed labour market performance?	Homeownership tends to accelerate a successful job search.	10341	Age, sex, being a foreigner, having a partner, having child, financial assets, receives rental subsidies, household income, mortgage size, loan to value ratio.	Exit rate from unemployment of owners is 11-20% higher compared to renters.
Kavanagh, A. M., Aitken, Z., Baker, E., LaMontagne, A. D., Milner, A., & Bentley, R. (2016). Housing tenure and affordability and mental health following disability acquisition in adulthood. <i>Social Science & Medicine</i> , 151, 225-232.	Australia	Health/ Quantitative	Is the association between acquisition of disability and mental health modified by housing tenure and affordability?	Deterioration in mental health following disability acquisition is modified by prior housing circumstance with the largest negative associations found for those in unaffordable housing.	1913	Age, employment, skills, income.	Those in affordable housing had a - 1.7 point deterioration in MCS (95% CI -2.1, -1.3) following disability acquisition and those in unaffordable housing had a 4.2 point reduction (95% CI -5.2, -1.4). Among people with housing costs, the largest declines in MCS were for people with unaffordable mortgages (5.3, 95% CI 8.8, 1.9) and private renters in unaffordable housing (4.0, 95% CI 6.3, 1.6), compared to a 1.4 reduction (95% CI 2.1, 0.7) for mortgagors in affordable housing.
Lewis, G., Bebbington, P., Brugha, T., Farrell, M., Gill, B., Jenkins, R., & Meltzer, H. (1998). Socioeconomic status, standard of living, and neurotic disorder. <i>The Lancet</i> , 352 (9128), 605-609.	UK	Health/ Quantitative	To study the association between three elements of socioeconomic status and the prevalence of neurotic psychiatric disorder.	Both housing tenure and access to cars were associated with the prevalence of neurotic disorder even after adjustment for other socioeconomic and demographic variables.	10 108	Socioeconomic and demographic variables, including Registrar General's Social Class and educational attainment.	Those people who rented their homes had an odds ratio for neurotic disorder of 1.3 (95% CI 1.1-1.5).

Lewis, J.	Australia	Lewis, J. (2006) <i>How does security of tenure impact on public housing tenants?</i> , AHURI Research and Policy Bulletin No. 78, Australian Housing and Urban Research Institute Limited, Melbourne, http://www.ahuri.edu.au/research/research-and-policy-bulletins/78 .	Health, education/ Review	What is the impact of secure tenure?	Security of tenure gives people a sense of autonomy, identity and control over their living environment resulting in increased residential stability and reduced stress. This in turn benefits children's education and neighbourhood social cohesion, and in some contexts enables workforce participation.		
Lindblad, M. R., Manturuk, K. R., & Quercia, R. G.	USA	Lindblad, M. R., Manturuk, K. R., & Quercia, R. G. (2013). Sense of community and informal social control among lower income households: The role of homeownership and collective efficacy in reducing subjective neighborhood crime and disorder. <i>American Journal of Community Psychology</i> , 51 (1-2), 123-139.	Crime, health/ Quantitative	To examine the link between homeownership, collective efficacy and subjective neighbourhood crime and disorder.	When coupled with sustainable mortgages, homeownership exerts a robust, yet indirect effect in reducing perceived neighbourhood crime and disorder.	1902	Age, education, race, marital status, presence of children in the home, population density, residential stability, concentrated affluence, , neighbourhood disadvantage, sense of individual efficacy, neighbourhood homogeneity. Homeownership directly impacts collective efficacy while controlling for residential stability Estimate 0.179 SE 0.052 p value 0.001 95 % confidence interval 0.077, 0.281. Yet homeownership has no direct effect on subjective neighbourhood disorder. More results available.
Livingston, M., Kearns, A., & Bannister, J.	UK, Glasgow	Livingston, M., Kearns, A., & Bannister, J. (2014). Neighbourhood structures and crime: The influence of tenure mix and other structural factors upon local crime rates. <i>Housing Studies</i> , 29 (1), 1-25.	Crime/ Quantitative	This paper examines the influence of neighbourhood structural factors upon annual crime rates as well as upon changing crime rates.	Although housing tenure structures play a part in influencing local crime rates, the direct effects are not large.	683 data zones	Residential structural variables, demographic structural variables, deprivation (income deprivation), alcohol outlets. For example the influence of social renting on neighbourhood crime is Beta = 0.16 sign at 0.05 level. More results available.
Macintyre, S., Ellaway, A., Der, G., Ford, G., & Hunt, K.	Scotland	Macintyre, S., Ellaway, A., Der, G., Ford, G., & Hunt, K. (1998). Do housing tenure and car access predict health because they are simply markers of income or self esteem? A Scottish study. <i>Journal of Epidemiology and Community Health</i> , 52 (10), 657-664.	Health/ Quantitative	To investigate relations between health and housing tenure or car access, and to test the hypothesis that observed relations between these asset based measures and health are simply because they are markers for income or self esteem.	Tenure can have some directly health promoting or damaging effects.	1502	Income, self esteem, sex, age. After controlling for age, sex and income homeownership effect on health outcomes was significant in all cases except of on systolic blood pressure. Mean values and level of significance follow: general health 2.34 p<0.0001 homeowners 2.41 tenant; expiratory capacity 0.98 p<0.0001 homeowners, 0.89 tenant; Waist/hip ratio 0.868 p<0.05 homeowners, 0.870 tenant, longstanding illness 0.48 p<0.0001 homeowner, 0.58 tenant; number of symptoms 3.35 p<0.0001 homeowners, 4.15 tenant. More results available.
Macintyre, S., Ellaway, A., Hiscock, R., Kearns, A., Der, G., & McKay, L.	Scotland	Macintyre, S., Ellaway, A., Hiscock, R., Kearns, A., Der, G., & McKay, L. (2003). What features of the home and the area might help to explain observed relationships between housing tenure and health? Evidence from the west of Scotland. <i>Health & Place</i> , 9 (3), 207-218.	Health/ Quantitative	To explore the role of dwelling conditions and neighbourhood characteristics in explaining the frequently observed association between housing tenure and health.	Features of the dwelling and its surroundings help to explain observed associations between tenure and health in the UK.	2867	Age, sex, marital status. The health measures were limiting long-standing illness, self-assessed health, recent symptoms, and anxiety and depression. Housing tenure explained, respectively, 2.7%, 5.4%, 3.9%, 2.4% and 5.4% of the variance in these variables. These percentages were reduced by between 93% (for anxiety) and 73% (for self-assessed health) when housing problems, housing fixtures, overcrowding, dwelling type, access to garden, area type and area amenities were introduced into the model.

Mallach, A.	USA	Mallach, A. (2011). <i>Building sustainable ownership: Rethinking public policy toward lower-income homeownership</i> . Federal Reserve Bank of Philadelphia.	Education, health, wealth creation, crime, employment/ Review	This paper summarizes the salient features of the research on the costs and benefits of homeownership and the effect of income on those costs and benefits.	As a general proposition, fostering homeownership can provide a variety of benefits both to the individual and to the community. The evidence for the benefits of homeownership for lower-income households is more mixed, with the benefits often less and the costs often greater than those for more affluent households.		
Manturuk, K.	USA	Manturuk, K. (2013). <i>Erasing the Advantage: Homeownership and the Impact of Financial Hardship on Health for Lower-Income Americans</i> . Working Paper, UNC Center for Community Capital.	Health/ Quantitative	Is homeownership associated with better health?	Results show that homeownership is associated with a reduced risk of health problems, yet financial hardship increases that risk.	2,225 homeowners and 915 renters	Age, gender, neighbourhood disadvantage, education, marital status, employment, race, and the presence of children in the home. Renters were more likely than homeowners to have experienced financial hardship. Homeownership reduces the risk of a health problem by 4.3 percentage points.
Manturuk, K. R.	USA	Manturuk, K. R. (2012). Urban homeownership and mental health: mediating effect of perceived sense of control. <i>City & Community</i> , 11 (4), 409-430.	Health/ Quantitative	To investigate if and why homeownership is related to mental health. The study is investigating three potential linking mechanisms - residential stability, trust in neighbours and sense of control.	Homeownership has an impact on mental health, but the effect is entirely mediated by perceived sense of control.	1394	Age, education, marital status, employment, race, the presence of children at home, dwelling type: testing the mediation effect for sense of control, residential stability, trust in neighbours. Homeowners are 66.3* percent as likely as renters to have experienced a mental health problem (SE 0.11). Effect of Sense of control on mental health 46.9%*** (SE 0.05). Other mediating variables are not significant. Once model accounts for the increased sense of control derived from homeownership, there is no independent relationship between homeownership and mental health.
Manturuk, K., Riley, S., & Ratcliffe, J	USA	Manturuk, K., Riley, S., & Ratcliffe, J. (2012). Perception vs. reality: The relationship between low-income homeownership, perceived financial stress, and financial hardship. <i>Social Science Research</i> , 41 (2), 276-286.	Health/ Quantitative	Has there been an increase in stress (financial or general stress) since the recession began? If so, what are the triggers? Overall, how satisfied are homeowners and renters with their financial situation during the economic crisis?	Although both renters and owners are experiencing similar levels of financial stress, the Low to Moderate Income owners were less stressed overall and reported significantly higher financial satisfaction, even after controlling for a range of factors. These findings suggest a beneficial effect from owning one's own home.	Before matching: 2216 homeowners and 797 renters. After matching 471 and re 262	Age, gender, marital status, race, relative income, children in the home, dwelling type. Homeownership is associated with a 0.52* point reduction in general stress (SD 0.25). Homeownership is not significantly related to financial stress. The homeowners were 60% ** (SD 0.27) more likely to report a higher level of satisfaction with their financial situations than renters.
Mason, K. E., Baker, E., Blakely, T., & Bentley, R. J.	Australia	Mason, K. E., Baker, E., Blakely, T., & Bentley, R. J. (2013). Housing affordability and mental health: Does the relationship differ for renters and home purchasers?. <i>Social Science & Medicine</i> , 94, 91-97.	Health/ Quantitative	This study investigated whether a relationship exists between unaffordable housing and mental health that differs for home purchasers and private renters among low-income households	Only for renters did we observe poorer mental health when housing was unaffordable.	2916	Age, survey year and household income. Private renters in unaffordable housing experienced somewhat poorer in mental health than when their housing was affordable (difference in MCS = -1.18 or about 20% of one S.D. of the MCS score; 95% CI: -1.95,-0.41; p = 0.003).

Matka, E.	Australia	Matka, E. (1997). <i>Public housing and crime in Sydney</i> . New South Wales Bureau of Crime Statistics and Research.	Crime/ Quantitative	To examine relationship between public housing and crime.	The statistical association between public housing and recorded crime is largely, if not entirely, a consequence of the fact that public renters are more likely to be crime victims or offenders rather than a consequence of the physical design or planning of public housing.	Sydney metropolitan area. The final set of postcodes numbers 234.	The effects of social factors such as unemployment, income, family structure, residential stability, age and Aboriginality.	The study results show that between 48 per cent (malicious damage) and 69 per cent (assault) of the variation in recorded crime rates across postcodes can be accounted for by social factors alone. Once social factors have been controlled for, the effects of public housing dwellings and public housing renters, while statistically significant, are generally small, accounting for, at most, an additional three per cent of the variation in recorded crime.
Meltzer, R., & Schwartz, A.	USA: New York	Meltzer, R., & Schwartz, A. (2016). Housing Affordability and Health: Evidence From New York City. <i>Housing Policy Debate</i> , 26 (1), 80-104.	Health/ Quantitative	Examine the relationship between health-related outcomes and housing-induced financial burdens for renters in one of the most expensive cities in the world, New York.	Results show that higher out-of-pocket rent burdens are associated with worse self-reported health conditions and a higher likelihood to postpone medical services for financial reasons.	16 350 households	Age, gender, race, foreign-born, housing mobility, household composition, household and building characteristics.	The coefficient of cost burden effect on self reported health status is -0.692 (SE 0.134), p<.01. the coefficient of cost burden effect on postponement of health service is 1.008 (SE 0.302), p<.01. a 10% increase in housing cost burden increases the likelihood of postponement by .26. More results available.
Mohanty, L. L., & Raut, L. K	USA	Mohanty, L. L., & Raut, L. K. (2009). Home ownership and school outcomes of children: Evidence from the PSID child development supplement. <i>American Journal of Economics and Sociology</i> , 68 (2), 465-489.	Education/ Quantitative	Does homeownership have positive effect on children outcomes at different stages of their development?	No independent effect of homeownership. Homeownership creates a better home environment, which has positive effect on child outcomes.	1788	Education, income, household type, parent and child characteristics - gender of a child, residential stability, home environment, unobservable characteristics of caregivers, neighbourhood effects: proportion of minority residents and proportion of homeowners in the neighbourhood, parental concern.	No significant effect of homeownership.
Morris, A.	Australia	Morris, A. (2016, July). 'I Really Have Thought This Can't Go on': Housing Tenure and the Health of Older Australians Dependent on the Age Pension. In <i>Third ISA Forum of Sociology (July 10-14, 2016)</i> . Isaconf.	Health/ Qualitative	The effect of tenure on health	The financial stress and minimal security of occupancy experienced by most older private renters potentially has serious health implications. Besides precipitating substantial anxiety, the high cost of their accommodation made it difficult for older private renters to look after themselves adequately.	125		
Mullins, P., Western, J., & Broadbent, B.	Australia	Mullins, P., Western, J., Broadbent, B. (2001) <i>The links between housing and nine key socio cultural factors</i> , AHURI Positioning Paper No. 4, Australian Housing and Urban Research Institute Limited, Melbourne, http://www.ahuri.edu.au/research/position-papers/4 .	Crime, education, health, wealth, employment/ Review	To review the links between housing and nine key socio cultural factors.	The review shows a clear relationship between housing and crime, housing and education, housing and health, housing and social exclusion, and housing and poverty. The relationship between housing and the labour market is not so clearly shown, and the relationship between housing and community – a critical relationship for policy purposes – is vague. In the case of housing and perceived well-being, and housing and anomie, a relationship was not demonstrated because of the absence of data.			

Munch, J. R., Rosholm, M., & Svarer, M.	Denmark	Munch, J. R., Rosholm, M., & Svarer, M. (2006). Are homeowners really more unemployed?. <i>The Economic Journal</i> , 116 (514), 991-1013.	Employment/ Quantitative	This article investigates the effects of homeownership on labour mobility and unemployment duration.	Homeownership hampers the propensity to move for jobs, but improves the chances of finding local jobs. The overall hazard rate into employment is higher for homeowners, such that there is a negative correlation between homeownership and unemployment duration. Our empirical findings thus contradict the so-called Oswald hypothesis, even if support is found for the main mechanism behind the hypothesis, namely that homeownership hampers mobility.	208775	Age of the worker, gender, number of dependent children (aged 0-17), whether the person lives in a two-adult household, whether or not the person is an immigrant from a non-OECD country, the size of the municipality, the educational level of the worker, whether or not the person is a member of an unemployment insurance fund, and finally, if so, the UI replacement rate.	Homeowners have a higher transition rate from unemployment to employment than do renters Coeff 0.3478* SD 0.0150 in single Risk model.
Munch, J. R., Rosholm, M., & Svarer, M.	Denmark	Munch, J. R., Rosholm, M., & Svarer, M. (2008). Home ownership, job duration, and wages. <i>Journal of Urban Economics</i> , 63 (1), 130-145.	Employment/ Quantitative	To investigate the impact of home ownership on individual job mobility and wages in Denmark.	Home ownership has a negative impact on job-to-job mobility both in terms of transition into new local jobs and new jobs outside the local labour market. In addition, there is a clear negative effect of home ownership on the unemployment risk and a positive impact on wages.	29,878 job spells for 17,297 individuals.	Age, gender, the presence of children, the presence of two adults in the household, education, city size, hourly wage rate, years of working experience, duration of the job, proportion of home owners in the municipality of residence and the municipality of birth, home owner status of the individual's parents in 1980.	Found homeowners 29% less likely to become unemployed, homeowners also have a 14% (5%) lower transition rate into a new job outside (inside) the local labour market and 5% lower transition rate into a new job inside the local labour market and have higher wages.
Nickell, S., Nunziata, L., & Ochel, W.	EOCD countries	Nickell, S., Nunziata, L., & Ochel, W. (2005). Unemployment in the OECD since the 1960s. What do we know?. <i>The Economic Journal</i> , 115 (500), 1-27.	Employment/ Quantitative	This paper presents an empirical analysis of unemployment patterns in the OECD countries from the 1960s to the 1990s.	Homeownership has no significant effect on unemployment.	20 OECD countries	Benefit replacement rate, benefit duration index, trade union density, co-ordination index, employment protection index, labour taxes, real import prices, trend productivity, real interest rate, total factor productivity, labour demand shock, money supply shock	Non-significant coefficient for homeownership.
Ortiz, S. E., & Zimmerman, F. J.	USA	Ortiz, S. E., & Zimmerman, F. J. (2013). Race/Ethnicity and the Relationship Between Homeownership and Health. <i>American Journal of Public Health</i> , 103 (4).	Health/ Quantitative	The study investigates whether race/ethnicity moderates the association between homeownership and health and whether this association is the same for racial/ethnic minorities as for non-Latino Whites.	Race/ethnicity significantly moderates the effect of homeownership on self-perceived health status, incidence of general health conditions, and health trade-offs. Although homeownership was a robust, independent predictor for each health outcome in the non-Latino White population, the association disappeared in statistical significance for racial/ethnic minorities.	131 114	Socioeconomic and demographic factors.	The association between homeownership and self-perceived health status was positive for racial/ethnic minorities, the effect was statistically nonsignificant (OR = 1.06; 95% CI = 0.96, 1.16). For Whites the association between homeownership and self-perceived health status was both positive and statistically significant (OR = 1.10; 95% CI = 1.04, 1.16). Among Whites, homeownership was significantly associated with a 2% lower incidence rate of general health conditions (95% CI for IRR = 0.97, 0.99). The association was statistically nonsignificant (IRR = 0.99; 95% CI = 0.97, 1.02) among racial/ethnic minorities. Homeownership was a significant and protective factor against delays in needed medical care (Table 4) among Whites (OR = 0.78; 95% CI = 0.72, 0.86). Homeownership was not significantly associated with delays in needed medical care for racial/ethnic minorities, however (OR = 0.96; 95% CI = 0.79, 1.18).

Oswald, A.	UK	Oswald, A. (1999). The housing market and Europe's unemployment: a non-technical paper. In Eds. van Ewijk, C. and van Leuvensteijn, M. <i>Homeownership and the Labour Market in Europe</i> , Oxford University Press.113-136.	Employment/ Quantitative	This article investigates the effects of homeownership on labour mobility and unemployment.	Unemployment rates have risen most quickly in the nations with the fastest growth in home ownership.	2 countries US and Switzerland	None	A 10% rise in private renting is associated with a 4% rise in the proportion of men working.
Oswald, A.	UK	Oswald, A. J. (1997). The missing piece of the unemployment puzzle. <i>An Inaugural Lecture</i> , Department of Economics, University of Warwick	Employment/ Quantitative	Why are there so many unemployed people in the industrialised countries, and why do unemployment rates now differ markedly across those nations?	The large rise in European homeownership may be the missing piece of the unemployment puzzle.	19 countries	Search effectiveness, the real interest rate, real oil price, and the real value of being unemployed	10 percentage point rise in the owner-occupation rate is associated with an increase of approximately 2 percentage points in the unemployment rate.
Oswald, A. J.	UK, data from 22 Countries	Oswald, A. J. (1996). A conjecture on the explanation for high unemployment in the industrialized nations: part 1. Working Paper. Coventry: University of Warwick, Department of Economics. <i>Warwick Economic Research Papers</i> (No.475).	Employment/ Quantitative	Does home ownership effect unemployment?	Homeownership increases employment.	22 countries	Search effectiveness, the real interest rate, real oil price, and the real value of being unemployed.	10 percentage point rise in the owner-occupation rate is associated with an increase of approximately 2 percentage points in the unemployment rate.
Partridge, M. D., & Rickman, D. S.	USA	Partridge, M. D., & Rickman, D. S. (1997). The dispersion of US state unemployment rates: the role of market and non-market equilibrium factors. <i>Regional Studies</i> , 31 (6), 593-606.	Employment/ Quantitative	This paper investigates the factors that underlie the persistent dispersion in US state unemployment rates. The factors examined include amenities, crime, education, home ownership and residency patterns, industry composition and international migration.	Homeownership is associated with increased unemployment.	48 US states	State's employment growth rate, effects of regional wage changes, effects of regional wage levels, demand and supply shocks and other market variables, demographic variables (age, education, sex, race/ethnicity, migration status), benefits.	Increase in homeownership rate by 10% is associated with increase of unemployment rate by 1%.
Pehkonen, J.	Finland	Pehkonen, J. (1999). Unemployment and home-ownership. <i>Applied Economics Letters</i> , 6 (5), 263-265.	Employment/ Quantitative	Does homeownership increase unemployment?	Homeownership is associated with higher unemployment.	13 labour districts, 80 000 workers	The share of senior workers (age 50 or more) in the labour force, the share of workers who have only the primary level education in the labour force, and the long-term unemployment rate.	10% rise in the owner-occupation rate is associated with a 1 percentage rise in unemployment.
Phibbs, P. and Thompson, S.	Australia	Phibbs, P. and Thompson, S. (2011) <i>The health impacts of housing: toward a policy-relevant research agenda</i> , AHURI Final Report No. 173, Australian Housing and Urban Research Institute Limited, Melbourne, http://www.ahuri.edu.au/research/final-reports/173 .	Health/ Review	This report examines existing international and Australian evidence around the links between housing and health.	We found a substantial international literature on the connections between housing and health. Studies identified physical qualities of the dwelling that are definitely detrimental to health, as well as other factors which require further investigation. Intervention studies provide strong evidence for particular housing improvements and the health benefits that flow as a result.			

Phibbs, P., Young, P. Australia	Phibbs, P., Young, P. (2005) <i>Housing assistance and non-shelter outcomes</i> , AHURI Final Report No. 74, Australian Housing and Urban Research Institute Limited, Melbourne, http://www.ahuri.edu.au/research/final-reports/74 .	Employment, health, education, crime/ Qualitative	To investigate the extent to which housing assistance impacts on a range of what have become known as non-shelter outcomes.	People reported an improvement in their health as a result of the change of housing. People reported they felt safer and more secure in their public housing dwellings because they now had better security on their dwelling. Respondents gave mixed messages about their experiences in the labour market. In some cases households used the extra disposable income generated by savings on rent to reduce their employment. On the other side of the ledger, the increase in self esteem reported by some respondents meant they wanted to work on their career. Education, in many ways, provides the clearest triggers for non-shelter outcomes.	N=178	
Pollack, C. E., Griffin, B. A., & Lynch, J. USA	Pollack, C. E., Griffin, B. A., & Lynch, J. (2010). Housing affordability and health among homeowners and renters. <i>American Journal of Preventive Medicine</i> , 39 (6), 515-521.	Health/ Quantitative	The aim of this study was to examine whether housing affordability is linked to a number of important health outcomes.	The financial strain of unaffordable housing is associated with trade-offs that may harm health.	10 004	Demographic characteristics, SES (educational attainment; low income; indicator of unemployment), location, perception of neighbourhood quality. People living in unaffordable housing had increased odds of poor self-rated health (AOR 1.75, 95% CI 1.33, 2.29); hypertension (AOR 1.34, 95% CI 1.07, 1.69); arthritis (AOR 1.92, 95% CI 1.56, 2.35); cost-related healthcare nonadherence (AOR 2.94, 95% CI 2.04, 4.25); and cost-related prescription nonadherence (AOR 2.68, 95% CI 1.95, 3.70). Renting rather than owning a home heightened the association between unaffordable housing and self-rated health (AOR 2.55, 95% CI 1.93, 3.37 for renters and not significant among homeowners) and cost-related healthcare nonadherence (AOR 4.74, 95% CI 3.05, 7.35 for renters and AOR 1.99, 95% CI 1.15, 3.46 for homeowners).
Rahkonen, O., Arber, S., & Lahelma, E. UK, Finland	Rahkonen, O., Arber, S., & Lahelma, E. (1995). Health inequalities in early adulthood: a comparison of young men and women in Britain and Finland. <i>Social Science & Medicine</i> , 41 (2), 163-171.	Health/ Quantitative	(1) To examine at what age social class differences in self-reported health and illness among young adults emerge in Britain and Finland; (2) To determine whether the relationship between social class and health is similar among young men and women in different age groups in these two countries; (3) To investigate which measure of social class has the strongest association with health among young adults in these two countries.	Housing tenure is strongly associated with health in Britain but not in Finland.	Britain N=16 626 Finland N=5950	Gender, age. Housing tenure is strongly associated with health in Britain but not in Finland. For example for presence of long lasting illness amongst age group of 33-39 renters score 11 percent point higher percentage than renters on p<0.001. More results available.
Robert, S., & House, J. S. USA	Robert, S., & House, J. S. (1996). SES differentials in health by age and alternative indicators of SES. <i>Journal of Aging and Health</i> , 8 (3), 359-388.	Health/ Quantitative	How strongly are financial assets associated with health? Do the health effects vary by age? Are their effects especially pronounced in older age?	After controlling for education, income and liquid assets, homeownership does not have independent effects on the health measures.	3615	Education, income, liquid assets, gender, race, age. No independent effect of homeownership.

Rohe, W. M., & Lindblad, M. (2013, April). <i>Reexamining the social benefits of homeownership after the housing crisis</i> . Paper originally presented at Homeownership Built to Last: Lessons from the Housing Crisis on Sustaining Homeownership for Low-Income and Minority Families – A National Symposium held on April 1 and 2, 2013 at Harvard Business School in Boston, Massachusetts.	Health, education, crime/ Review	Do the social benefits of homeownership found in past research still apply? Focus on psychological health, physical health, parenting and children's academic achievement and behaviour, social and political participation, and neighbourhood/social capital.	Even after taking self-selection and other confounding factors into account there is considerable evidence that positive homeownership experiences result in greater participation in social and political activities, improved psychological health, positive assessments of neighbourhood, and high school and post-secondary school completion.	
Rossi, P. H., & Weber, E. (1996). The social benefits of homeownership: Empirical evidence from national surveys. <i>Housing Policy Debate</i> , 7 (1), 1-35.	Health/ Quantitative	To identify social correlates of homeownership	Small differences were found in some respects: Owners tended to be higher in life satisfaction and self-esteem and more likely to be members of community improvement groups. On a wide variety of social issues—from political partisanship to ethnocentric views—owners and renters were essentially alike.	Depression: n= 12250, Physical health self rating: n=11577 Age, socioeconomic status. Owners are lower on depression scale, they score 3.44 point lower than renters. They score higher on Physical health self rating scale by 0.16 points. The Effects statistically significant, but not large.
Rouwendal, J., & Nijkamp, P. (2010). Homeownership and labour-market behaviour: interpreting the evidence. <i>Environment and Planning A</i> , 42 (2), 419-433.	Employment/ Quantitative	Does homeownership increase unemployment?	Homeowners may have a higher intensity of job search (and hence shorter unemployment durations) when their housing expenses are higher than those of tenants.	60 000 households Housing costs, income, age, education, province, number of earners. A 30-year-old homeowner has net out-of-pocket housing expenditure that is on average 188 per month higher than a tenant of the same age. However, this effect decreases with age, and for homeowners of 56 years and older net housing expenditure is on average lower than that of tenants.
Sampson, R. J., & Raudenbush, S. W. (2004). Seeing disorder: Neighborhood stigma and the social construction of "broken windows". <i>Social Psychology Quarterly</i> , 67 (4), 319-342.	Crime, health/ Quantitative	How the racial, ethnic and socioeconomic structure of neighbourhood contexts shapes perceptions above and beyond observable conditions of disorder. A number of recent studies have linked perceived disorder to physical decline, depression, psychological distress, and perceived powerlessness.	Homeownership is related to perceptions of disorder.	3116 Homeownership as a neighbourhood predictor for measuring disorder. Homeownership is related to perceptions of disorder at coefficient .057 ant t-ratio 2.47*.

Samuels, R., Judd, B., O'Brien, B., Barton, J. (2004) <i>Linkages between housing, policing and other interventions for crime and harassment reduction in areas with public housing concentrations</i> , AHURI Final Report No. 73, Australian Housing and Urban Research Institute Limited, Melbourne, http://www.ahuri.edu.au/research/final-reports/73 .	Australia	Crime/ Quantitative	To explore linkages between housing, policing and other interventions for crime and harassment reduction on public housing estates.	Crime is strongly associated with public housing concentrations. Crime is evident in adjacent areas of private ownership as well, and hotspots occur there too, although to a conspicuously lower degree.	The total data set consists of 48,562 crime incidents, across the nine study areas	With regard to tenure, Area 2.2 (with relatively high crime 21% on Crime Experience Indicator) has the lowest level of private ownership by far (1.5%) while in Area 1.3 (with relatively low crime 11% on Crime Experience Indicator) private ownership is 52%.
Schluter, P. J., Ford, R. P., Mitchell, E. A., & Taylor, B. J. (1997). Housing and sudden infant death syndrome. <i>The New Zealand Medical Journal</i> , 110(1047), 243-246.	New Zealand	Health	This paper examined factors relating to the infants' place of domicile to see whether they increased the risk of sudden infant death syndrome (SIDS) beyond social and environmental effects previously published.	The relative risk of sudden infant death for infants usually residing in houses rented from the government (State houses) was higher than that of infants with parents owning their house.	393+1592	Adjusting for likely social, economic and environmental confounding factors. The relative risk of sudden infant death for infants usually residing in houses rented from the government (State houses) was 1.73 (95% CI: 1.13, 2.66) times that of infants with parents owning their house.
Shannon, K., Ishida, T., Lai, C., & Tyndall, M. W. (2006). The impact of unregulated single room occupancy hotels on the health status of illicit drug users in Vancouver. <i>International Journal of Drug Policy</i> , 17(2), 107-114.	Canada	Health/ Quantitative	To describe the characteristics of individuals living in SRO hotels and to explore the association between living in SRO hotels and health status.	Living in SRO hotels was associated with intensive illicit drug use, and poor health status, including HIV infection.	2574	Gender, age, ethnicity, housing status, education level. Variables found to be independently associated with SROs included HIV infection (Adjusted Odds Ratio [aOR], 1.6 = 95% CI: 1.2–2.0), emergency room use (aOR = 1.7, 95% CI: 1.3–2.2), cocaine injection (aOR = 1.9, 95% CI: 1.5–2.5), heroin injection (aOR = 2.0, 95% CI: 1.6–2.3), recent incarceration (aOR = 2.1, 95% CI: 1.7–2.4), having been physically assaulted (aOR = 2.3, 95% CI: 1.7–2.8), crack cocaine smoking (aOR = 2.3, 95% CI: 1.7–2.7), and crystal methamphetamine injection (aOR = 2.9, 95% CI: 1.7–5.8).
Slade, G. D., Spencer, A. J., & Roberts-Thomson, K. (1996). Tooth loss and chewing capacity among older adults in Adelaide. <i>Australian and New Zealand Journal of Public Health</i> , 20(1), 76-82.	Australia	Health/ Quantitative	This study aimed to identify sociodemographic factors associated with edentulism (loss of all teeth).	Multivariate analyses revealed higher rates of edentulism for people who did not own their residence.	1141	None. Multivariate logistic regression analysis for edentulism shows odds ratio for tenure is 2.27 (p<0.05) CI 1.62 to 3.19.
Sundquist, J., & Johansson, S. E. (1997). Self reported poor health and low educational level predictors for mortality: a population based follow up study of 39,156 people in Sweden. <i>Journal of Epidemiology and Community Health</i> , 51(1), 35-40.	Sweden	Health/ Quantitative	To analyse the relative risk (RR) of mortality for people who reported poor health or had low educational level.	Poor self reported health was a strong predictor for total mortality. Furthermore, in Sweden, a country well known for the equality of its income distribution, there are inequalities in health with higher total mortality risks for people with a low educational level and those who are not owner-occupiers.	39 156	Sex, age, marital status, educational level. Type of tenure was related to an augmented mortality risk at all ages and in both sexes when simultaneously controlled for age, marital status, educational status, and health status. RR for men (age 25-59) 1.41 CI 1.21,1.63 RR for women (age 25-59) 1.41 CI 1.16,1.71. RR for men (age 60-74) 1.25 CI 1.13,1.37 RR for woman (age 60-74) 1.16 CI 1.03,1.30.

Svarer, M., Rosholm, M., & Munch, J. R.	Denmark	Svarer, M., Rosholm, M., & Munch, J. R. (2005). Rent control and unemployment duration. <i>Journal of Public Economics</i> , 89 (11), 2165-2181.	Employment/ Quantitative	Impact of rent control on unemployment duration.	The probability of finding a local job increases with the rent control intensity of the housing unit, whereas the probability of finding a job outside the local labour market decreases with the rent control intensity.	10 percent random sample of the Danish adult population	Age, civil status, area of residence, education, unemployment insurance (UI) fund membership, wealth, replacement rate, relative measure of the rent control benefit.	Higher level of rent control decreases duration of unemployment by 0.91 percent in a local job market, but increases the duration of unemployment by 5.11 percent on non-local job market.
Temkin, K. M., Theodos, B., & Price, D.	USA	Temkin, K. M., Theodos, B., & Price, D. (2013). Sharing equity with future generations: An evaluation of long-term affordable homeownership programs in the USA. <i>Housing Studies</i> , 28(4), 553-578.	Wealth/ Quantitative	This article analyses affordability, personal wealth, security of tenure, and mobility outcomes for seven shared equity programs across the USA	Homebuyers earned returns that were competitive with what they would have received if they had invested in stocks or bonds. In addition, homes remained affordable to lower income buyers over time as the homes were resold. Homeownership under these programs was sustainable: there were very low delinquency and foreclosure rates and many families who sold their homes were able to use their sales' proceeds to purchase market-rate homes. Owners also showed little evidence of being locked in place, and moved to new homes at rates near the national average.	7 shared equity programs		Not reported
Van Leuvensteijn, M., & Koning, P.	Netherlands	Van Leuvensteijn, M., & Koning, P. (2000). The effects of Home-ownership on Labour Mobility in The Netherlands: Oswald's theses revisited. <i>Research Memorandum</i> , (173).	Employment/ Quantitative	Impact of homeownership on unemployment	Owners are less likely to become unemployed.	7500	Age, education, receiving child support benefits, marital status, having a partner who earns income, gender, health, wage.	Home-owners experience fewer job-to-job transitions, but they also have a smaller risk of becoming either nonparticipant EST - 0.2963 SE 0.042, or unemployed EST - 0.2518 SE 0.0299.
Van Leuvensteijn, M., & Koning, P.	Netherlands	Van Leuvensteijn, M., & Koning, P. (2004). The effect of home-ownership on labor mobility in the Netherlands. <i>Journal of Urban Economics</i> , 55 (3), 580-596.	Employment/ Quantitative	Does home-ownership hamper job mobility and increase unemployment?	We do not find homeowners to change less from jobs than tenants. Instead, our results suggest that the housing decision is driven by job commitment, and not the reverse. We do however find homeowners to be less vulnerable for unemployment.	9426	Age, gender, education, having children, having a partner who does earn income, marital state, wage.	Homeowners indeed experience fewer job-to-job transitions, but they also have a smaller risk of becoming either nonparticipant (-0.3392, SD 0.0553), or unemployed (-0.8687, SD 0.0785). Nonparticipant in this context means no income or disability benefits.
van Vuuren, A., & van Leuvensteijn, M.	Netherlands	van Vuuren, A., & van Leuvensteijn, M. (2007). <i>The impact of homeownership on unemployment in the Netherlands</i> (No. 86). CPB Netherlands Bureau for Economic Policy Analysis.	Employment/ Quantitative	Impact of homeownership on unemployment duration.	We find that homeowners are more likely to find a job in the local labour market. The impact is significant but not very large.	20,000 individuals with at least one unemployment spell	Age, gender, education, presence of the children, position in the household, type of employment, unobserved time-independent characteristics, individual characteristics, regional characteristics,.	Homeowners are more likely to find a job in the local labour market Coeff 2.059 (SE 0.033).

Van Vuuren, A., & Van Leuvensteijn, M. Netherlands	Van Vuuren, A., & Van Leuvensteijn, M. (2009). The impact of Homeownership on Unemployment in the Netherlands. In Eds. van Ewijk, C. and van Leuvensteijn, M. <i>Homeownership and the Labour Market in Europe</i> , Oxford University Press.113-136.	Employment/ Quantitative	To analyse the impact of homeownership on unemployment duration	We find that homeowners have higher hazard rates out of unemployment to a job in the local labour market. The impact is significant but not very large. Homeownership has a negative but insignificant impact on the hazard to leave unemployment to the non-local labour market.	Not available	Endogeneity problem, unemployment benefits	Magnitude of the effect is not large. Exact numbers are not available.
Waters, A. M.	Australia Waters, A.M. (2001) <i>Do housing conditions impact on health inequalities between Australia's rich and poor?</i> , AHURI Final Report No. 4, Australian Housing and Urban Research Institute Limited, Melbourne, http://www.ahuri.edu.au/research/final-reports/4 .	Health/ Quantitative	Exploring the impact of housing conditions on health inequalities between Australia's rich and poor.	Housing tenure was found to be independently associated with self-assessed health status, number of serious health conditions reported, health service use and smoking. In particular, after adjustment for confounding variables and cluster sample design.	54000	Demographic, geographic, income, labour, risk factors.	Renters were significantly more likely than outright owners to report poor or fair health status: number of health conditions reported and risk factors (odds ratio of 1.29). There was no evidence of a significant difference in the average number of health conditions reported between purchasers and outright owners after adjustment for confounding factors. Adjustment for other socio-economic variables and risk factors reduced the rate ratio to 1.17 for number of serious health conditions. Renters were significantly more likely than owners to have visited a doctor in the last two week (odds ratio 1.18 with 95% confidence interval 1.09–1.27). More results available.
Weatherburn, D., Lind, B., & Ku, S.	Australia Weatherburn, D., Lind, B., & Ku, S. (1999). "Hotbeds of crime?" crime and public housing in urban Sydney. <i>Crime & Delinquency</i> , 45 (2), 256-271.	Crime/ Quantitative	What is the connection between public housing and crime?	The work lends considerable credence to the view that the public housing allocation process is largely, if not entirely, responsible for the association between public housing and crime.	198 postcodes	Age, poverty, employment, single parent families, residential stability, crowding, Aboriginality.	No effect of housing.
Weich, S. & Lewis, G.	UK Weich, S. & Lewis, G. 1998. Material standard of living, social class, and the prevalence of the common mental disorders in Great Britain, <i>J Epidemiol Community Health</i> , 52 : 8–14.	Health/ Quantitative	To test the hypothesis that poor material standard of living is independently associated with the prevalence of the common mental disorders after adjusting for occupational social class, and to estimate the population impact of poor material standard of living on the prevalence of these disorders.	Housing tenure and structural housing problems were both independently associated with the prevalence of common mental disorders after adjustment for other measures of material standard of living.	9064	Age, sex, social class (household head); the interactions between sex and social class and between age and social class; and employment status, household size, responsibility for dependent children, education, ethnicity, marital status, number of physical health problems, and region of residence.	Odds ratios (95% CI) for common mental disorders by housing tenure) adjusted for age, sex, social class (head of household) and the interactions between sex and social class and between age and social class 1.27 (1.11, 1.45).
Wikström, P. O. H.	Sweden Wikström, P. O. H. (1991). Housing tenure, social class and offending: The individual-level relationship in childhood and youth. <i>Criminal Behaviour and Mental Health</i> . 1: (1), March. 69–89	Crime/ Quantitative	Investigated whether housing in childhood has an independent effect on offending in childhood and youth.	Housing was not a predictor of juvenile crime; the receipt of social welfare and the person's social class were the best predictors.	51,117	Social class	No effect of homeownership.

Windle, G. S., Burholt, V., & Edwards, R. T.	Wales	Windle, G. S., Burholt, V., & Edwards, R. T. (2006). Housing related difficulties, housing tenure and variations in health status: evidence from older people in Wales. <i>Health & Place</i> , 12 (3), 267-278.	Health/ Quantitative	This study aimed to examine housing-related difficulties, the relationship with housing tenure and the subsequent influences on health status.	Owner occupiers reported the least housing difficulties and the best health status. Characteristics of the home environment may help to explain the differences between tenure and health.	423 elderly people	Demographic information, housing problems, and factors relating to energy efficiency.	There was a significant difference in the self-reported health status of respondents' by housing tenure (F = 4.90, 407, p < 0.01).
Woodward, M., Shewry, M. C., Smith, W. C. S., & Tunstall-Pedoe, H.	Scotland	Woodward, M., Shewry, M. C., Smith, W. C. S., & Tunstall-Pedoe, H. (1992). Social status and coronary heart disease: results from the Scottish Heart Health Study. <i>Preventive Medicine</i> , 21 (1), 136-148.	Health/ Quantitative	What is the effect of social status on coronary heart disease?	Housing tenure effects the rate of coronary heart disease.	10,359	Sex and a number of coronary heart disease risk factors	Housing tenure is still highly significant (P < 0.001), with odds ratios of 1.48 and 1.45 for men and women, respectively.
Yates, J., Milligan, V., Berry, M., Burke, T., Gabriel, M., Phibbs, P., ... & Randolph, B.	Australia	Yates, J., Milligan, V., Berry, M., Burke, T., Gabriel, M., Phibbs, P., ... & Randolph, B. (2007). Housing affordability: a 21st century problem. <i>National Research Venture</i> , 3.	Health/ Quantitative and qualitative	This report provides an overview of the major findings that have emerged out of the third AHURI-funded National Research Venture (NRV3), Housing Affordability for Lower Income Australians. It identifies the major risks and challenges in relation to Australia's housing problem in the 21st century, as well as drawing out policy implications.	Housing stress, defined by the 30/40 rule (based on housing costs of at least 30 per cent of income and focusing on households in the bottom 40 per cent of the income distribution adjusted for household size), is a conservative and robust broad brush indicator of the number of households potentially at risk of housing affordability problems.			
Zhan, M., & Sherraden, M.	USA	Zhan, M., & Sherraden, M. (2003). Assets, Expectations, and Children's Educational Achievement in Female-Headed Households. <i>Social Service Review</i> , 77 (2), 191-211.	Education/ Quantitative	This study examines the relationships of mother's assets (home ownership and savings) to, respectively, mother's expectations of child's educational achievement and child's actual educational outcomes in female-headed households.	Assets of single mothers are positively associated with child's educational achievement and that this relationship is partially mediated through expectations.	591 children	Age, race, education, employment, income, number of children in the family, county poverty rate, age and sex of the child.	After controlling for mother's expectations in the model, home ownership is still related to child's performance, but the size of the estimate declines from .42** to .27*.