



Call for Papers

Symposium on Housing Tenure and Financial Security

Homeownership has long been a central pillar of financial security for American families. While considerable debate exists about the factors that influence households' tenure decisions and the role(s) of housing wealth in household portfolios, homeownership's inclusion in the American Dream reflects its close association with wealth creation and residential stability. However, a decade after the start of the foreclosure crisis, important questions remain about whether the experiences of the last 10 years have changed anything fundamental in U.S. households' reliance on homeownership as a vehicle for financial security or in their openness to alternative forms of tenure that combine aspects of owning and renting.

Additionally, emerging issues raise important questions about the future role(s) of homeownership and other forms of tenure in the lives of American families. What barriers currently limit households' access to homeownership or to other tenure options that offer greater security of tenure and opportunities for wealth generation? How have technological innovation, urban restructuring, growing income inequality, or other recent trends affected tenure outcomes? How will aging baby boomers manage their home equity, and what role will it play in their decisions about how and where to live? What are the long-term consequences of foreclosure and the loss of wealth for affected households? And, what are the implications of these and other questions for housing policy?

To better understand these issues, **Fannie Mae and the Harvard Joint Center for Housing Studies (JCHS)** are together organizing a symposium that examines the evolving relationship between tenure choice, financial security, and residential stability. Specifically, we invite article-length research papers on the following topics:

- **Wealth:** The relationship between homeownership, other forms of tenure, and wealth post-Great Recession.
- **Foreclosures:** The long-term effects of foreclosures on financial security and other outcomes.
- **Tenure Choice:** The causes and consequences of changes in the homeownership rate.
- **Financing:** How recent policy changes affect access to and the cost of mortgage finance.
- **Taxes:** How recent tax law changes will affect housing prices and tenure choice.
- **Innovation:** How technology is changing housing outcomes.
- **Socioeconomics:** Implications of recent demographic, geographic, and income trends.
- **Aging:** Implications of housing tenure for financial security among older adults.

Authors interested in participating in the symposium should submit a two-page abstract of their proposed paper to jchs@harvard.edu by **Friday, April 13, 2018**. The abstracts should respond to at least one of the topics identified above and contain a clear presentation of the paper's motivation, research questions, expected data and methodology, and implications for policy. The abstracts should also clearly state whether the author(s) currently have access to all data sources and the remaining steps involved in accessing datasets not currently in hand. The conference committee will review the submitted abstracts and notify authors of their decisions in mid-May 2018.

The symposium conference will be held at Harvard University in Spring 2019 with completed papers due one month prior. Travel expenses associated with participating in the conference will be covered for the presenting author. All conference papers will be published as working papers on the JCHS website. Completed papers will also be subject to a peer review process for inclusion in a special issue of *Cityscape*. The symposium seeks to foster dialogue across disciplines, as well as between academia and policy/practice. We welcome submissions from authors working across multiple disciplines, including but not limited to economics, sociology, public policy, city and regional planning, and other fields.