

Privacy Statement Research regarding Tilburg University - School of Economics and Management research on ***The effect of mortgage insurance and housing subsidies on moving behavior***

In housing markets, buyers are often also sellers. The literature shows that moving homeowners prefer to buy first whenever there are many buyers compared to sellers and time-on-market for sellers is low. If households expect house prices to fall, their incentives to sell first are stronger because they could sell expensive and buy cheaper. House prices and the risk of being stuck with two houses or without any house depend on market tightness, but by choosing whether to buy or sell first, homeowners reinforce market tightness. This behavior tends to destabilize the housing market and leads to self-fulfilling fluctuations in prices and market tightness.

This research is expected to contribute to our understanding of the housing market by considering a novel mechanism in which insurance improves market functioning, by changing the incentives to buy first.

For this research, the researchers use data provided by CBS, NHG and NVM. All data are combined, pseudonymized and stored within a secure environment by CBS. For replication and integrity purposes the data will be securely archived for at least 10 years. The results of the research (on an aggregated level) will be published in an academic journal without leading to identified or identifiable individuals.

If you have any questions about this research, do not hesitate to contact the principle investigator Florian Sniekers: [F.J.T.Sniekers@tilburguniversity.edu](mailto:F.J.T.Sniekers@tilburguniversity.edu)

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