



### Context

Housing forms the most substantial expense for both homeowners and renters. Therefore, the relevance for financial well-being is big. Housing affordability is under pressure, housing decisions have long-term effects and incomes are becoming more volatile. ***What are the most important challenges individuals and households face regarding their housing and how could they cope with these challenges to have a better living experience?***

### Research questions identified during the workshop

- What innovations/models can be arranged to make housing, insurance and care providers offer better connected solutions to consumers?
- How can housing, care and pension decisions be best combined? (e.g. flexibility of pension/mortgage payments?, different requirements for homeowners and renters?, or interest rates coupling investments in MBS?)
- Do households feel the need to readjust strategies for their housing?
- How are housing choices made in relation to (planned and unplanned) big life events? (e.g. divorce: what is the reverse impact on housing?)
- Why do (elderly) people want to stay in their house, in case moving to a different house or nearby family would be a better decision?
- What habits and emotions influence people when making housing decisions? (e.g. elderly generations and the role of housing as a bequest)
- What capabilities will empower people to make better housing decisions for the future?
- From the basis of normative approaches, how can we identify the mistakes people make in their housing decisions? (e.g. over- and undervaluation; regrets)
- How can we predict housing decision mistakes for the future if past experience might not be relevant?
- What are the challenges for the new generations to enter the housing market and regarding affordable housing? What are the underlying needs and how can they be solved?
- What challenges do new generations with more flexible/precarious work and longer working lives have in regard to housing opportunities?
- How can we solve the societal issues around ageing population and current housing/care solutions that are not suitable/sustainable?
- Are reversed mortgages a solution for the financially constrained? Is there enough knowledge on what that means? What is the real need of consumers?
- How has equity release developed in Europe? Can equity release be made a simpler option to gain people's trust and solve their financial problems?
- How could the gap in disposable incomes between homeowners and renters be made smaller? (e.g. easier transfer from renting to buying)
- What are the risks households face in terms of ability to pay their houses in an *only-interest* type of mortgage? How to mitigate those risks?
- What are the real problems for low income households regarding housing? What are the actions needed over time to be able to reach their goals?
- How do we create/rethink new housing arrangements (energy, finance, etc.) to make well-informed future-proof decisions?
- How could home owners and providers invest in making the housing stock more energy efficient? Is *hybrid living* a good option for energy transition?
- How do house owners decide on renovations/maintenance in relation to sustainability?
- How can we solve the social housing issues related to aging around care and sustainability?

**Call for research proposals open until September 30, 2018**

<https://www.thinkforwardinitiative.com/research/call-for-research-proposals>