Housing Affordability and Fertility

- Mulder and Billari (2010) identified a specific "difficult" homeownership regime, characterized by a high share of owner-occupation and low access to mortgages
- Kearney et al. (2022) decline in U.S. birth rates since the Great Recession can be partially attributed to rising housing costs.

Housing Tenure and Fertility

- Homeownership is positively associated with fertility intentions and outcomes (ICrishnan, 1995; Mulder & Lauster, 2010;Vignoli et al., 2013).
- Vignoli et al. (2013) showed that Italian couples who feel more secure about their housing situation are more lilkely to plan for a first child in the short run.

Housing Market Dynamics and Fertility

- Rising house prices can have a positive effect on fertility through a wealth effect (Lovenheim & Mumford, 2013; Dettling & ICearney, 2014),
- Negative relationship due to the increased cost of living (Clarlx, 2012; Pan & Yang, 2022).

The Role of Financing in Housing Decisions and Fertility

- Access to mortgages enable households to purchase homes and potentially influencing their fertility decisions (Mulder, 2013; Brauner-Otto, 2023)
- Daysal et al. (2021) found that mortgage rate pass-through has a positive effect on birth rates among households eligible for rate adjustments in the U.S.
- Hacamo (2021) showed that increased access to mortgage credit due to banking deregulation in the U.S. had a positive effect on the total number of children born.