

# Workshop on Changing Demographics and Housing Demand

FEDERAL RESERVE BANK PHILADELPHIA  
Consumer Finance Institute

Fannie Mae

OCTOBER 24–25, 2024  
WASHINGTON, DC



## Announcement and Call for Papers

### Workshop on Changing Demographics and Housing Demand

Co-organized by Fannie Mae's Economic and Strategic Research Group and the Federal Reserve Bank of Philadelphia's Consumer Finance Institute

Submission Deadline: June 1, 2024

Conference Dates: October 24–25, 2024

Location: Fannie Mae Midtown Center, Washington, D.C.

The U.S. population is experiencing sweeping demographic changes that are altering housing demand. The population is aging rapidly, and homeowners face difficult decisions about whether to “age in place” in their homes or move, which is made more complex by some homeowners’ need to access home equity, the largest source of savings many have. Meanwhile, household formation among younger generations is on the rise, with prospective homeowners facing a limited supply of homes, rising interest rates, and affordability pressures. The future may also bring unique challenges related to climate change, global migration stemming from geopolitical crises, and post-COVID-19 changes in remote versus in-person work.

To better understand these issues, Fannie Mae's Economic and Strategic Research Group and the Federal Reserve Bank of Philadelphia's Consumer Finance Institute are co-organizing a workshop that examines the evolving relationship with demographic change, housing demand, and housing finance. Specifically, we invite policy-relevant research papers on topics such as:

- household formation and rent-versus-buy preferences;
- quantifying and/or addressing barriers to homeownership entry, such as housing costs, rising costs of credit, limited housing supply, student debt, down payment availability, and other barriers to credit access for low- and moderate-income and underserved borrowers;
- the implications of rising nonmortgage housing costs (e.g., insurance, property taxes) for sustainable homeownership and aging households;
- accessible housing that addresses the needs of an aging population, including embedded health services;
- reverse mortgages and other ways for older households to extract housing equity;
- household mobility and migration during and post-COVID-19; and

- housing and home repair needs related to modernizing the aging housing stock, matching housing supply to demand, retrofitting structures to allow for aging in place and multigenerational households, and improving climate resilience.

Research papers should be submitted to our [submission portal](#) by June 1, 2024. Questions can be directed to [CFIHousingWorkshop@phil.frb.org](mailto:CFIHousingWorkshop@phil.frb.org).

**Program Committee**

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