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Homeownership and Subjective Well-Being in China: Evidence from Gender and Urban–Rural Differences Using CFPS Data

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Abstract: Housing ownership has become an important socioeconomic asset that may influence not only household wealth but also psychological well-being. This study examines the relationship between urban housing ownership and residents' subjective well-being in China, with particular attention to gender and rural–urban disparities. Using nationally representative data from the China Family Panel Studies (CFPS), this study analyzes 31,368 respondents aged 16–98 years. Ordered logistic regression models were employed to estimate the association between homeownership and life satisfaction while controlling for demographic and socioeconomic characteristics. The results indicate that homeownership is positively associated with higher life satisfaction among Chinese residents. However, the magnitude of this relationship differs across social groups, with stronger positive associations observed among men compared with women and variations between rural and urban residents. These findings suggest that housing ownership functions beyond a financial asset by providing psychological security, social recognition, and residential stability. This study contributes to the growing literature on housing and well-being by demonstrating how housing assets influence subjective outcomes within China's rapidly changing socioeconomic environment.

Keywords: *Homeownership; Subjective Well-Being; Life Satisfaction; Gender and Urban–Rural Disparities.*

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I. INTRODUCTION

Housing ownership has increasingly become recognized as more than a physical shelter; it represents a critical socioeconomic asset associated with wealth accumulation, residential stability, and psychological security (Zhu and Tian, 2024). Globally, previous research has demonstrated that homeowners generally report higher levels of subjective well-being than renters because ownership provides greater control over living environments, reduces housing uncertainty, and strengthens perceptions of financial security (Lee and Han, 2026). However, the psychological benefits of homeownership are not uniform across populations. Differences in economic opportunities, gender roles, and institutional environments may influence how individuals experience the benefits of housing assets (Adewale and Parisi, 2025). Therefore, understanding the relationship between homeownership and subjective well-being requires consideration of the social and cultural contexts in which housing ownership occurs.

China provides an important setting for examining the well-being effects of housing ownership because residential property has become a central component of household wealth, family formation, and social identity following market-oriented housing reforms. Since the late 1990s, housing has transformed from a welfare-based resource into one of the most important forms of private wealth accumulation. In addition to its economic value, homeownership in China is closely connected with marriage expectations, family security, and social status (Liu and Liu, 2026). These factors may generate psychological benefits by enhancing individuals' sense of achievement and reducing future uncertainty. However, access to housing assets remains unequal, with differences influenced by gender, household registration systems, income levels, and urban–rural socioeconomic conditions.

Despite extensive research on housing and economic outcomes, limited attention has been given to how homeownership contributes to psychological well-being while considering gender and rural–urban heterogeneity in China. Previous studies often examine housing wealth or housing satisfaction but provide less evidence regarding whether ownership itself generates different psychological returns among men and women or across residential contexts

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(Hu and Su, 2026; Taylor et al., 2026). This study addresses this gap by using nationally representative CFPS data to investigate the relationship between homeownership and subjective well-being among Chinese residents. Specifically, it examines whether housing ownership is associated with life satisfaction, whether these effects differ by gender, and whether rural and urban residents experience different well-being outcomes from housing assets. By integrating housing, gender, and socioeconomic perspectives, this study provides new insights into the broader social meaning of homeownership in contemporary China.

II. LITERATURE REVIEW

➢ *Gender Differences in the Well-Being Effects of Homeownership: Global Perspective*

Homeownership is widely recognized as an important household asset that contributes to economic security, residential stability, and psychological well-being; however, its benefits may vary between men and women because of differences in wealth accumulation, labor market opportunities, and social expectations. Evidence from the United States and Europe indicates that homeowners generally experience higher life satisfaction and fewer psychological problems compared with renters because ownership provides greater control over living conditions and reduces housing uncertainty (Kang and Park, 2023). For example, studies based on large population surveys in developed countries have consistently reported that homeowners demonstrate higher levels of subjective well-being than renters, even after controlling for income, employment, and demographic characteristics (Chidewe and Chukwuemeka, 2026; Nebel et al., 2026). Research among older adults further indicates that the psychological benefits of homeownership may be stronger among men, with homeowners reporting higher life satisfaction and fewer depressive symptoms compared with renters, while these differences are less pronounced among women (Chidewe et al., 2026; Park et al., 2022). These findings suggest that housing assets may function not only as financial resources but also as psychological resources that enhance perceived security and social status.

Gender differences in the relationship between homeownership and well-being are particularly evident in developing economies where women historically face greater barriers to asset ownership. According to global estimates, women continue to own fewer productive assets than men in many low- and middle-income countries due to unequal inheritance systems, lower income opportunities, and restricted access to formal financial services (Perrin and Hyland, 2026). Empirical evidence from South Asia and sub-Saharan Africa demonstrates that women's ownership of land and housing assets is associated with increased decision-making power, improved household bargaining position, and enhanced psychological empowerment (A and V, 2026). For instance, studies in India have shown that women who possess independent property rights report greater autonomy and reduced vulnerability because ownership provides protection against economic dependence. Similarly, research across African countries has found that women's control over productive assets improves their ability to cope with household shocks and strengthens their perceived security (Perelli et al., 2024). These findings indicate that although homeownership benefits both genders, its psychological value may be especially important for women when ownership represents independence and protection.

The psychological effects of homeownership are also strongly influenced by institutional and cultural contexts. In countries with stronger gender equality and mature housing markets, differences between men and women may be relatively limited because both genders have greater opportunities to acquire and control housing assets (Feyertag et al., 2021). In contrast, in societies where housing ownership is closely connected with marriage, family formation, and social identity, gender differences become more pronounced (Sun and Zhang, 2020). For example, research in East Asian countries has shown that housing ownership is strongly associated with marriage prospects and family expectations, particularly for men who are traditionally expected to provide housing security. In China, where housing ownership has become a major indicator of economic success and family readiness, owning a home may generate psychological benefits through enhanced social recognition and reduced uncertainty. Therefore, the relationship between homeownership and subjective well-being should be understood as a socially embedded process influenced by gender norms, institutional arrangements, and asset distribution patterns.

➢ *Gender Differences in the Well-Being Effects of Homeownership: Insights from China*

China provides an important context for examining how housing assets influence psychological well-being because housing has become a central component of household wealth, marriage markets, and social status following urban housing reforms (Cheng et al., 2020). The rapid expansion of private housing ownership after the late 1990s transformed residential property from a welfare entitlement into one of the most important forms of wealth accumulation. Empirical studies using nationally representative Chinese datasets have demonstrated that homeowners generally report higher subjective well-being than renters. For example, Hu et al. (2026), using urban Chinese survey data, found that homeownership significantly improved both housing satisfaction and overall happiness, suggesting that ownership provides psychological benefits beyond physical housing conditions. More recent studies using longitudinal Chinese household data have also shown that transitions from renting to owning a home significantly increase subjective well-being, indicating a potential causal relationship between housing ownership and happiness (Zheng et al., 2020).

Gender differences are particularly important in China because housing ownership is closely connected with traditional expectations regarding marriage and family responsibility. For men, homeownership often represents economic capability, social achievement, and marriage competitiveness (Wei et al., 2017). Studies have shown that housing wealth significantly influences marriage patterns in China because families frequently consider residential

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ownership an important requirement for male marriage prospects. Conversely, for women, housing ownership may contribute to well-being through increased autonomy, economic security, and bargaining power within households (Calasanti, 2025). However, empirical evidence suggests that the psychological benefits of homeownership may differ by gender. Using data from the China Family Panel Studies (CFPS), recent research based on 31,368 respondents found that homeownership was positively associated with life satisfaction and negatively associated with depression, with these psychological benefits being largely driven by men (Seo et al., 2022). The study reported that approximately 88.9% of respondents were homeowners and identified significant gender differences in how housing assets influenced psychological outcomes.

Despite increasing female participation in China's housing market, gender inequalities in housing asset acquisition remain influenced by family traditions, inheritance practices, and marriage-related expectations. Historically, Chinese households often prioritized housing investment for sons because men were expected to provide marital housing, potentially limiting women's independent access to property wealth (Chen et al., 2024). However, rising female education levels, increased labor market participation, and changing family structures have gradually strengthened women's ability to acquire housing assets (Agree, 2017). Recent evidence suggests that housing ownership remains positively associated with subjective well-being in China, but the mechanisms differ across gender and social groups. Therefore, examining gender heterogeneity using CFPS data is essential for understanding whether homeownership functions primarily as a financial asset, a source of psychological security, or a marker of social identity for Chinese men and women.

III. METHODOLOGY

➢ *Data Extraction*

Data for this study were extracted from the 2016 China Family Panel Studies (CFPS) and the 2017 China Household Finance Survey (CHFS), two nationally representative longitudinal and household-level datasets widely used for research on socioeconomic development, housing conditions, and individual well-being in China. The sample included respondents aged 16–98 years, covering a broad range of adult populations across urban and rural regions. Relevant information extracted from these surveys included housing ownership status (e.g., homeownership, number of residential properties, housing characteristics, and housing value), subjective well-being indicators (e.g., self-reported happiness, life satisfaction, and psychological well-being measures), and demographic characteristics such as gender, age, marital status, education level, employment status, household income, health status, and family structure. In addition, socioeconomic and asset-related variables, including household wealth, financial conditions, regional characteristics, and housing-related expenditures, were extracted to control for potential confounding factors (Chidewe and Chokuwamba, 2025; Li and Liu, 2026). These comprehensive datasets enabled an empirical assessment of the relationship between urban housing ownership and residents' subjective well-being while accounting for individual, household, and socioeconomic heterogeneity across the Chinese population.

➢ *Predictor Variables: Homeownership and Housing Characteristics*

The primary predictor variable in this study is homeownership status, which represents an individual's ownership of residential property and serves as an indicator of household wealth, economic security, and social stability. Based on information collected from the CFPS and CHFS datasets, homeownership was measured using respondents' residential property ownership status and categorized as either homeowners or non-homeowners. To further capture the multidimensional effects of housing assets, additional housing-related indicators were considered, including perceived housing security, the economic importance of housing ownership, and the extent to which homeownership contributes to personal autonomy and social recognition (Lee, 2019). These dimensions reflect potential mechanisms through which housing assets influence subjective well-being by reducing uncertainty, improving financial confidence, and enhancing individuals' sense of control and social identity (Jurčišinová et al., 2025). Together, these predictor variables allow the study to examine both the direct effect of homeownership and the pathways through which housing ownership may affect psychological well-being among men and women.

➢ *Conceptual Framework*

Fig. 1 presents the conceptual framework guiding this study, illustrating the hypothesized pathways through which homeownership may influence residents' subjective well-being. Specifically, homeownership is considered the primary predictor, while housing security, financial security, and perceived autonomy represent potential mechanisms explaining the relationship between housing assets and psychological outcomes.

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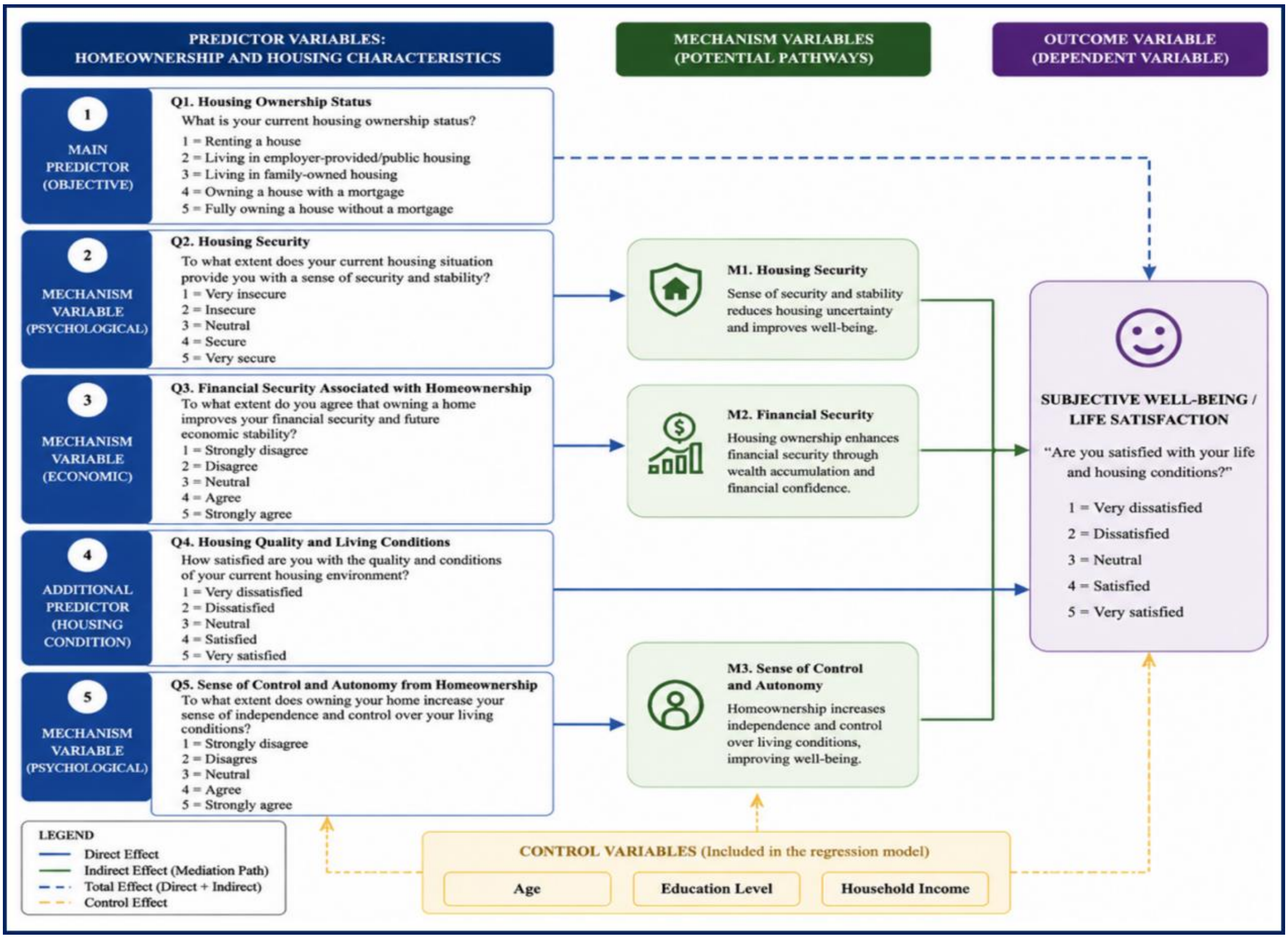

Fig. 1. Conceptual Framework Illustrating the Relationship Between Homeownership, Housing-Related Mechanisms, and Subjective Well-Being.

➢ *Control Variables*

To minimize potential confounding effects, this study incorporates several demographic and socioeconomic control variables that may influence both homeownership status and subjective well-being. Three major control variables are included: age, education level, and household income (Li, 2023). Age is controlled because psychological well-being, housing preferences, and asset accumulation patterns often vary across the life course, with older individuals generally having greater opportunities to acquire housing assets (Cristofalo and Trappolini, 2025). Education level is included as a measure of human capital, as higher educational attainment is commonly associated with improved employment opportunities, income potential, and access to housing resources, which may influence life satisfaction. Household income is controlled because economic capacity directly affects the ability to purchase and maintain housing while also independently contributing to subjective well-being (Bentley et al., 2025). By accounting for these factors, the analysis more accurately estimates the independent association between homeownership and residents' psychological well-being.

➢ *Statistical Analysis*

Statistical analyses were conducted to examine the association between homeownership and residents' subjective well-being and to assess whether this relationship differs by gender and residential location. Because the dependent variable, life satisfaction, was measured using a five-point Likert scale ranging from 1 (very dissatisfied) to 5 (very satisfied), ordered logistic regression models were employed as the primary analytical approach. This method is appropriate for ordinal outcomes because it estimates the probability of respondents reporting higher levels of life satisfaction while accounting for the ordered nature of the response categories (Chidewe, 2025; Chidewe, 2026; Fullerton, 2009).

The baseline regression model estimated the relationship between homeownership status and life satisfaction while controlling for potential confounding factors, including age, education level, household income, employment status, household registration (*hukou*), marital status, and party membership. Province fixed effects were included in the full-sample models to account for regional differences in economic development, housing markets, and social conditions. Regression coefficients, standard errors, odds ratios, and significance levels were examined to evaluate the direction and magnitude of the association between housing ownership and subjective well-being (Grimes et al., 2022).

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To investigate potential heterogeneity, separate ordered logistic regression models were estimated for male and female respondents and further stratified by rural and urban residence (Patten et al., 2003). This approach allows examination of whether the psychological benefits associated with homeownership vary according to gender and socioeconomic context. In addition, interaction models between gender and homeownership were considered to formally test whether the effect of housing ownership differs significantly between men and women.

Finally, robustness analyses were conducted using alternative specifications of the homeownership variable, including ownership of the current residence and ownership of current and additional residential properties. These additional analyses were performed to ensure that the observed association between housing ownership and subjective well-being was not sensitive to different measurements of housing assets. All statistical analyses were performed using appropriate regression procedures, with statistical significance evaluated at conventional thresholds ($p < 0.10$, $p < 0.05$, $p < 0.01$, and $p < 0.001$).

IV. RESULTS

➢ *Descriptive Statistics*

Table 1 presents the descriptive statistics of the analytical sample consisting of 31,368 respondents from the CFPS dataset. The average life satisfaction score was 3.62 (SD = 1.08) on a five-point scale, indicating moderate overall subjective well-being among respondents. The mean depression score was 6.41 (SD = 5.59), suggesting considerable variation in psychological health outcomes. Housing ownership was highly prevalent, with approximately 88.9% of respondents reporting ownership of current or additional residential properties, while 85.1% owned their current residence. The average respondent was 45.80 years old, and the majority were married (78.7%) and employed (70.8%). Regarding socioeconomic characteristics, respondents had an average log household income of 10.78, while education levels remained relatively low, with nearly half of participants having primary or elementary education. Approximately 73.6% of respondents held agricultural household registration (*hukou*), reflecting the substantial rural representation within the sample.

Table 1. Descriptive Statistics of Sample Characteristics and Key Variables

Variable	**Observations (*N*)**	**Mean (SD) / %**	**Min**	**Max**
Psychological well-being indicators				
Depression score	31,368	6.41 (5.59)	0	51
Life satisfaction	31,368	3.62 (1.08)	1	5
Housing characteristics				
Homeownership (current and additional residence)	30,171	88.90%	0	1
Homeownership (current residence only)	31,368	85.10%	0	1
Demographic characteristics				
Age (years)	31,368	45.80 (16.92)	16	98
Female (%)	31,368	50.30%	—	—
Married (%)	31,368	78.70%	—	—
Employment (%)	31,368	70.80%	—	—
Socioeconomic characteristics				
Household income (log)	31,368	10.78 (1.02)	1.79	16.25
Education level	31,368	1.90 (1.02)	1	5
Agricultural *hukou* (%)	31,368	73.60%	—	—
Party membership (%)	31,368	8.40%	—	—

➢ *Association Between Homeownership and Life Satisfaction*

Tables 2a and 2b present the ordered logistic regression results examining the association between homeownership and life satisfaction for women and men across rural, urban, and full-sample contexts. The results indicate that homeownership is positively associated with life satisfaction for both genders, with slightly stronger effects observed among men. Among women, homeownership is significantly associated with higher life satisfaction in rural areas ($\beta = 0.169$, $p < 0.05$) and marginally significant in urban areas ($\beta = 0.137$, $p < 0.10$). For men, homeownership consistently shows a positive and significant relationship across all models, including rural ($\beta = 0.177$, $p < 0.05$) and urban areas ($\beta = 0.172$, $p < 0.05$). Control variables such as age, family income, and employment status demonstrate expected effects, with higher income and older age positively linked to life satisfaction. Province fixed effects were included in full-sample models to account for regional variation. Overall, these findings suggest that homeownership functions as an important socioeconomic asset associated with enhanced psychological well-being, with gender and rural–urban differences moderating the strength of this relationship.

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Table 2a. Ordered Logistic Regression: Homeownership and Life Satisfaction (Women)

Variable	Rural	Urban	Full Sample
Homeownership	**0.169* (0.072)**	**0.137 (0.073)**	0.119 (0.075)
Age	0.011*** (0.002)	0.011*** (0.002)	0.013*** (0.002)
Family income (log)	0.149*** (0.024)	0.165*** (0.026)	0.138*** (0.030)
Education	-0.075** (0.025)	-0.090*** (0.026)	0.020 (0.038)
Employment	-0.282*** (0.046)	-0.292*** (0.047)	-0.346*** (0.063)
Household registration	-0.007095	-0.075 (0.057)	-0.03024
Marital status	-0.188** (0.058)	-0.204*** (0.058)	-0.075 (0.078)
Party membership	0.256** (0.096)	0.246* (0.096)	0.359* (0.147)
Province FE	No	No	Yes
Pseudo R^2	0.0005	0.007	0.012
Observations	14,422	14,422	14,422

Table 2b. Ordered Logistic Regression: Homeownership and Life Satisfaction (Men)

Variable	Rural	Urban	Full Sample
Homeownership	**0.177* (0.072)**	**0.172* (0.070)**	0.139* (0.071)
Age	0.016*** (0.002)	0.016*** (0.002)	0.015*** (0.002)
Family income (log)	0.160*** (0.024)	0.176*** (0.025)	0.131*** (0.034)
Education	-0.001375	-0.068** (0.026)	-0.001 (0.033)
Employment	-0.287*** (0.057)	-0.298*** (0.057)	-0.290*** (0.084)
Household registration	-0.007168	-0.090 (0.059)	0.047 (0.110)
Marital status	-0.304*** (0.063)	-0.315*** (0.065)	-0.107 (0.086)
Party membership	0.287*** (0.064)	0.286*** (0.066)	0.183* (0.085)
Province FE	No	No	Yes
Pseudo R^2	0.001	0.01	0.016
Observations	14,718	14,718	14,718

Notes: $p < 0.10$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Dependent variable: Life satisfaction (1 = very dissatisfied to 5 = very satisfied). Ordered logistic regression used.

V. DISCUSSION

The findings of this study demonstrate that homeownership is positively associated with residents' subjective well-being, suggesting that housing functions not only as an economic asset but also as a source of psychological security and social stability. This observation is consistent with the argument of Ding and Zhou (2023), who highlighted that China's rapid housing privatization transformed residential property into a central component of household wealth accumulation and social welfare after the housing reform period. According to Lee and Jin (2026), ownership of housing provides individuals with greater economic security, improved living stability, and enhanced social status, which may explain why homeowners in our sample reported higher levels of life satisfaction. In the Chinese context, where housing has become closely linked to family security, wealth preservation, and future expectations, ownership may reduce uncertainty associated with housing costs and residential instability, thereby contributing to improved psychological outcomes. Our findings therefore support the broader perspective that housing assets generate both material and non-material benefits beyond their market value.

The results further reveal gender differences in the well-being effects of homeownership, with the positive association appearing slightly stronger among men than women. This finding aligns with the work of Zhang et al. (2024), who emphasized that gender roles and family expectations strongly influence socioeconomic outcomes in Chinese households. In particular, Chinese men have traditionally faced greater social pressure to provide housing security for marriage and family formation, making homeownership an important marker of economic capability, social achievement, and family responsibility. This cultural expectation may amplify the psychological benefits of owning a home among men by strengthening feelings of social recognition and personal success. However, housing ownership may also improve women's well-being through increased autonomy and financial security, particularly as women's labor force participation and independent asset ownership have increased in contemporary China (Deng et al., 2019). Therefore, although the psychological returns of homeownership may differ by gender, housing remains an important pathway through which individuals achieve greater security and life satisfaction.

The observed rural–urban differences further suggest that the relationship between homeownership and subjective well-being is influenced by broader socioeconomic and institutional conditions. Our results indicate that homeownership contributes positively to life satisfaction among both rural and urban residents, but the magnitude of this association varies across contexts. This finding is consistent with Wang et al. (2026) research on China's urban–rural transformation, which emphasized that regional inequality, household registration systems, and unequal access to economic resources shape individual welfare outcomes. In urban areas, housing ownership may enhance

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well-being through wealth accumulation, social mobility, and improved access to urban resources, whereas in rural areas, ownership may provide psychological security by reducing economic vulnerability and strengthening household stability. Therefore, the contribution of housing assets to subjective well-being should be interpreted within China's broader socioeconomic transformation, where housing simultaneously functions as a financial asset, a social resource, and a foundation of personal security.

VI. CONCLUSION

This study provides empirical evidence that homeownership is positively associated with subjective well-being among Chinese residents. Using CFPS data and ordered logistic regression models, the findings demonstrate that housing ownership contributes to higher life satisfaction, although the magnitude of the association varies across gender and residential contexts. The results suggest that housing functions not only as an economic asset but also as a source of psychological security, social recognition, and residential stability. These findings highlight the importance of considering gender and rural–urban differences when evaluating the social value of housing. Policies promoting equitable access to housing assets may contribute to improving population well-being and reducing socioeconomic disparities.

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- *Credit Authorship Contribution Statement*

Okeke Benita Njideka: Writing – original draft, Conceptualization, Methodology, Formal analysis.

- *Declaration of Competing Interest*

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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- *Ethics Approval*

Not applicable. This study did not involve any human participants, animal experiments, or clinical trials.

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