PRIVACY STATEMENT

This process-specific privacy statement is part of Tilburg University's general privacy statement. Here, you will find more information about the organization, which standards of due care our organization applies, and what rights you have as a data subject, among other things. Below, you will find more information on the processing of personal data for the following scientific research project:

Title
Can borrowing constraints explain the comeback of the private rental sector?

Description
Buy-to-let investment has been an important driver of the revival of private rental sectors in developed economies. How is it possible that buy-to-let investors can outbid potential owner-occupiers that prefer home-ownership over renting? This project uses causal identification methods to study whether borrowing constraints can explain the rise of buy-to-let investment. Borrowing constraints prevent people from spending as much on mortgage payments as on rental payments. This difference gives investors profit opportunities to convert owner-occupied housing into rental housing. This study uncovers whether buy-to-let investors indeed cater to tenants that would be owners in the absence of borrowing constraints.

Process
Scientific research

Legal basis
Public interest

Origin of data
Existing confidential datasets from third parties: Statistics Nederlands (CBS) and the Nederlandse Vereniging van Makelaars (NVM).

Description of data subjects
This study uses personal data of subjects that bought a house in the Netherlands in 2010 or 2011, or have similar characteristics as those that did.

Type of data
Personal data include gender, birth year and month, household composition, address and postal codes. Other data include characteristics of houses and their transactions. Sensitive personal data include financial data such as income and wealth.

Safeguards in this study

Transparency
We aim to inform the data subjects through this Privacy Statement.

Technical security
All data is processed in the microdata environment from CBS on CBS servers. Data from NVM is stored by NVM privately and at SURFdrive for the project team. The CBS environment has a very elaborate multi-factor authentication procedure and frequently notifies researchers of the strict regulations for working with their data.

Organizational security
All data are pseudonymized by CBS before they are combined to avoid them being directly retraceable to individuals. Research results will be aggregated such that these are based on a minimum of 10 people. Results can only be exported from the CBS environment after CBS has checked that data does not disclose information retraceable to specific individuals or households.

Disclosure to third parties
The research takes place together with Jan Rouwendal and Ning Jia at the Vrije Universiteit Amsterdam. Data will not be disclosed to third parties.

Retention period
All data in the CBS microdata environment will be stored by CBS for 5 years after conclusion of the research project. The NVM data are stored for at least 10 years by VU Amsterdam. The original datasets remain stored with CBS and NVM according to their own storage periods.

Ethical assessment
The Institutional Review Board (IRB) of TiSEM has approved this research protocol under application number EXP 2023-005.

Your rights
You have the right to request access to your data and to ask for the rectification or erasure of your data. You also have the right to obtain a restriction of or object to the processing of your personal data.
You also have the right to lodge a complaint with a data protection supervisory authority. For the Netherlands, this is the Autoriteit Persoonsgegevens (AP).

Questions about this research
If you have any questions or suggestions about this research, or would like to exercise your rights regarding the processing of your personal data, please contact:
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