

Tenure & Housing

Sociology

The main tenures, and what each does to security, wealth and mobility.

Tenure shapes security and asset-building, not just cost.

Tenure	Security	Wealth effect
Owned outright	High	Asset held
Mortgaged	High while paying	Asset built slowly
Social rented	Usually secure	None accrued
Private rented	Varies with law	None accrued
Informal or shared	Low	None accrued

Educational reference. Rules on eviction, rent setting and succession differ by jurisdiction and change this picture entirely.