

Accepted Manuscript

Time-varying diversification strategies: The roles of state-level housing assets in optimal portfolios

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PII: S1059-0560(18)30094-7

DOI: [10.1016/j.iref.2018.02.001](https://doi.org/10.1016/j.iref.2018.02.001)

Reference: REVECO 1578

To appear in: *International Review of Economics and Finance*

Received Date: 15 December 2015

Revised Date: 29 January 2018

Accepted Date: 6 February 2018

Please cite this article as: Huang M., Time-varying diversification strategies: The roles of state-level housing assets in optimal portfolios, *International Review of Economics and Finance* (2018), doi: 10.1016/j.iref.2018.02.001.

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