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Original Articles

# Homeownership, saving and financial wealth: a comparative and longitudinal analysis

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#### **Abstract**

The finding that homeowners own more non-housing wealth than tenants is well known. We

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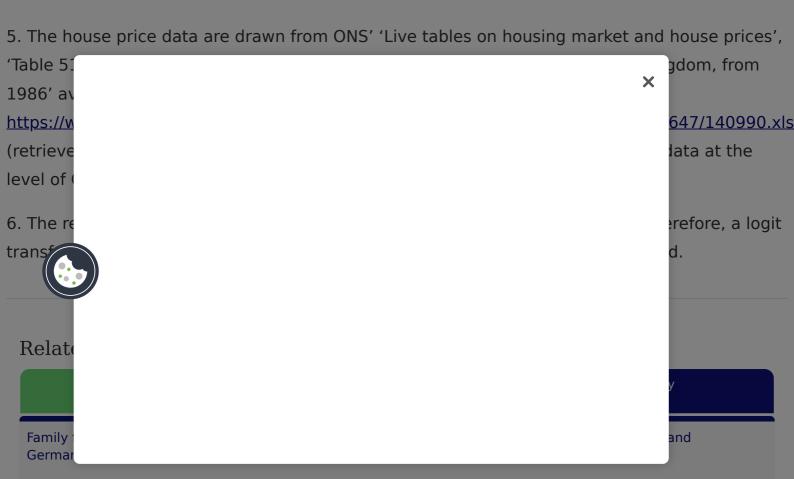
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# Acknowledgement

Data from the British Household Panel Survey are available from the UK Data Archive (<a href="http://www.data-archive.ac.uk">http://www.data-archive.ac.uk</a>) and data from the German Socio-Economic Panel Study are available from the German Institute for Economic Research (DIW), Berlin (<a href="http://www.diw.de/soep">http://www.diw.de/soep</a>). Neither the original collectors of the data nor the distributors bear any responsibility for the analyses or interpretations presented here.

# Notes

- 1. The low-income ECHP-subsamples are excluded from the analysis. All other subsamples are included.
- 2. The high-income sample G, the innovation sample I and the latest refreshment sample K from 2012 are excluded.
- 3. Restricting the sample to the period 1992–2008 covered in both surveys yields comparable results (see Table S.3 in the Supplementary Material).
- 4. In the BHPS, the head of household is the principal owner or renter of the accommodation. When there is more than one owner or renter, a male and older person takes precedence. In the SOEP, the head of household is the person most knowledgeable about a household's situation.



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