

1,776 Views | 25 CrossRef citations to date | 10 Altmetric

Original Articles

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

Philipp M. Lersch & Caroline Dewilde

Pages 1175-1206 | Received 18 Sep 2015, Accepted 22 Dec 2017, Published online: 31 Jan 2018

Cite this article <https://doi.org/10.1080/02673037.2018.1424803>

Check for updates

Sample our Health and Social Care Journals

>> [Sign in here](#) to start your access to the latest two volumes for 14 days

- Full Article
- Figures & data
- References
- Supplemental
- Citations
- Metrics
- Reprints & Permissions
- [Read this article](#)
- [Share](#)

Abstract

The finding that homeowners own more non-housing wealth than tenants is well known. We examine... with increases in saving... g longitudinal... (panel Study),... however, when... ownership... saving rate in... nemaking... no evidence... compensate... me. This... ny.

We Care About Your Privacy

We and our 870 partners store and access personal data, like browsing data or unique identifiers, on your device. Selecting "I Accept" enables tracking technologies to support the purposes shown under "we and our partners process data to provide," whereas selecting "Reject All" or withdrawing your consent will disable them. If trackers are disabled, some content and ads you see may not be as relevant to you. You can resurface this menu to change your choices or withdraw consent at any time by clicking the ["privacy preferences"] link on the bottom of the webpage [or the floating icon on the bottom-left of the webpage, if applicable]. Your choices will have effect within our Website. For more details, refer to our Privacy Policy. [Here](#)

We and our partners process data to provide:

Use precise geolocation data. Actively scan device characteristics

- [I Accept](#)
- [Reject All](#)
- [Show Purposes](#)



Keyword

Acknowledgement

Data from the British Household Panel Survey are available from the UK Data Archive (<http://www.data-archive.ac.uk>) and data from the German Socio-Economic Panel Study are available from the German Institute for Economic Research (DIW), Berlin (<http://www.diw.de/soep>). 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.
5. The house price data are drawn from ONS' 'Live tables on housing market and house prices', 'Table 51: Average house prices in the United Kingdom, from 1986' available at <https://www.gov.uk/government/tables/average-house-prices-in-the-uk> (retrieved 2018-08-14) and https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/647/140990.xls (retrieved 2018-08-14) data at the level of local authority districts.
6. The regression model is a logit model. Therefore, a logit transformation is used.



Related



Family
German



and



Young People, Homeownership and Future Welfare >

Kim McKee
Housing Studies
Published online: 13 Aug 2012

Owning vs. Renting: the benefits of residential stability? >

Arthur Acolin
Housing Studies
Published online: 23 Sep 2020

View more



Information for

- Authors
- R&D professionals
- Editors
- Librarians
- Societies

Opportunities

- Reprints and e-prints
- Advertising solutions
- Accelerated publication
- Corporate access solutions

Open access


- Overview
- Open journals
- Open Select
- Dove Medical Press
- F1000Research

Help and information

- Help and contact
- Newsroom
- All journals
- Books

Keep up to date

Register to receive personalised research and resources by email

 Sign me up



✕

We use cookies

to enhance your browsing experience, analyze site usage, and assist in our marketing efforts. For more details, please refer to our [Privacy Policy](#).

Accept all cookies
 Reject all cookies
 Manage preferences