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Housing Studies > Volume 33, 2018 - Issue 8

1,715 25

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Original Articles

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

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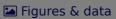
Pages 1175-1206 | Received 18 Sep 2015, Accepted 22 Dec 2017, Published online: 31 Jan 2018

66 Cite this article https://doi.org/10.1080/02673037.2018.1424803





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Abstract

The finding that homeowners own more non-housing wealth than tenants is well known. We examine whether the higher financial wealth of owners can be partly explained with increases in saving when becoming a homeowner in two distinct institutional contexts. Using longitudinal data for the UK (British Household Panel Survey) and Germany (Socio-Economic Panel Study),

we find controlli

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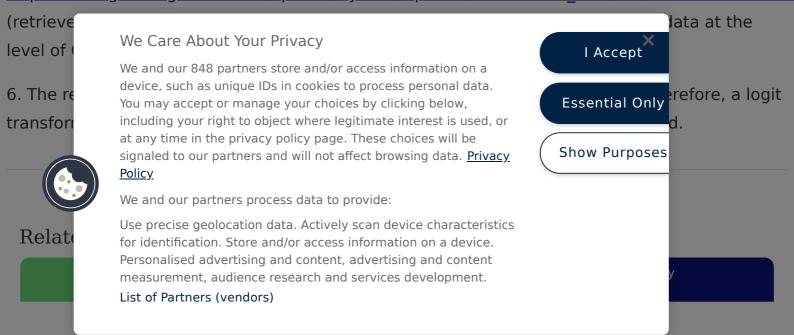
Acknowledgement

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 511: Simple average house prices, by dwelling type and region, United Kingdom, from 1986' available at

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/10647/140990.xls



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