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# The Potential Role of Housing Equity in a Looming Baby Boomer Retirement Cash-flow Crisis: An Australian Perspective

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housing equity at low cost. Incorporating panel data from the Household, Income and

Labour Dynamics in Australia (HILDA) Survey, we illustrate the role of housing in Australian household portfolio composition in particular and the experience of homeownership for different Australian households, with the primary objective being to identify issues that affect home equity decumulation.

Key words: Homeownership Household finance Retirement, Financial stress, Housing equity

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