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Demographic change and housing wealth (DEMHOW)

DEMHOW "Investigating demographic change and housing wealth across Europe. Charting attitudes and contributing to policy making."

DEMHOW is a 33-month research project (2007-2011) funded by the European Union under the Socio-Economic and Humanities theme of its Framework 7 programme.

DEMHOW's starting point is the observation that macro processes of demographic change that are leading to an EU-wide shrinking and ageing of populations are accompanied by another macro process: the EU-wide changes to housing systems. In almost all the member states in recent decades there has been a significant increase in the size of home ownership sectors, so that some two-thirds of European households now own their homes.

The co-incidence of these two macro processes suggests the intriguing question of the extent to which home ownership provides a potential cure for some of the consequences of ageing populations, as well as contributes to the causes.

DEMHOW commenced in March 2008. Its 12 partners, who are drawn from across the member states of the European Union, are undertaking research and other activities in order to:

- Investigate how the composition of wealth has changed with respect, in particular, to changes in population, housing systems, state pension arrangements, and financial institutions.
- Investigate how attitudes toward the acquisition of housing assets and their use in old age are changing, particularly given that fewer people have children.
- Identify past and future developments in financial markets, particularly in relation to equity release products.
- Identify past and future developments in national and EU public policies in relation to the growth of home ownership and the use of housing equity in old age.
- Identify the characteristics of pension systems based on housing assets.
- Undertake dialogue and dissemination activities with researchers.
- Undertake dialogue and dissemination activities with policy makers and others involved in the policy process.

Open all sections

Partner institutions

- University of Birmingham
- **University of Ghent (http://www.ugent.be/en)**
- **University of Southern Denmark (http://www.sdu.dk/?sc_lang=en)**
- **University of Turku (http://www.utu.fi/en/)**
- **Agence Nationale pour l'information sur le logement, Paris (http://www.anil.org/)**
- **University of Bremen (http://www.fb4.uni-bremen.de/)**
- Metropolitan Research Institute, Budapest
- **Technical University of Delft (http://home.tudelft.nl/en/)**
- Centro de Estudos para a Intervencao Social, Lisbon
- **University of Ljubljana (http://www.uni-lj.si/en/about_university_of_ljubljana.aspx)**
- **University of York (http://www.york.ac.uk/)**
- **AGE Platform, Brussels (http://www.age-platform.org/)**

A. Research reports (project deliverables)

The following research reports are all in pdf format.

1. **Micro analysis report (/Documents/college-social-sciences/social-policy/DEMHOW/A1.pdf)**. Jorgen Lauridsen and Morten Skak, February 2009.
2. **Multi-level analysis report (Macro change and micro behaviour: the effect of ageing on tenure choice and households' strategies towards the use of housing wealth) (/Documents/college-social-sciences/social-policy/DEMHOW/A2.pdf)**. Kees Dol and Peter Neuteboom, June 2009.
3. **Equity release products (/Documents/college-social-sciences/social-policy/DEMHOW/A3.pdf)**. Bernard Vorms, December 2009.
4. **Households' perceptions on old age and housing equity - combined report WP2 (/Documents/college-social-sciences/social-policy/DEMHOW/A4.pdf)**. Marja Elsinga, Anwen Jones, Deborah Quilgars and Janneke Toussaint.

B. Papers and articles

The following papers and articles are in pdf format. They include journals, conferences, newspapers, chapters in edited books and draw on DEMHOW research.

1. **Explaining households' economic hardship - an interplay of demography and housing system (/Documents/college-social-sciences/social-policy/DEMHOW/B1.pdf)**. Jozsef Hegedus, Nora Teller and Orsolya Eszenyi. Paper for the ENHR Conference in Prague, 2009.
2. **Housing affordability issues in Eastern and Central European countries (/Documents/college-social-sciences/social-policy/DEMHOW/B2.pdf)**. Jozsef Hegedus. Paper presented for Seminar on Housing, social inclusion and the Economy Social Situation Observatory Network on income distribution and living conditions, 21 April 2009, Brussels.
3. **Property tax, pension system and equity (/Documents/college-social-sciences/social-policy/DEMHOW/B3.pdf)**. Jozsef Hegedus. (Published in Hungarian daily newspaper in Opinion section 22 May 2009, Hungary.
4. **Lessen van de fiananciele crisis in Azie tien jaar geleden. Woningbezit vooral bedoeld als dak boven je hoofd (/Documents/college-social-sciences/social-policy/DEMHOW/B4.pdf)**, in Tijdschrift voor de Volkshuisvesting. John Doling and Richard Ronald, April 2009.
5. **Invisible income and scattered poverty (/Documents/college-social-sciences/social-policy/DEMHOW/B5.pdf)**. Jozsef Hegedus, January 2010.

6. **Home ownership and asset based welfare, Journal of Housing and the Built Environment (/Documents/college-social-sciences/social-policy/DEMHOW/B6.pdf)** , John Doling and Richard Ronald.
7. **Property-based welfare and European home owners: how would housing perform as a pension? Journal of Housing and the Built Environment (/Documents/college-social-sciences/social-policy/DEMHOW/B7.pdf)** , John Doling and Richard Ronald.
8. **The changing role of housing assets in post-socialist countries (/Documents/college-social-sciences/social-policy/DEMHOW/B8.pdf)** , Journal of Housing and the Built Environment. Srna Mandic.
9. **Home ownership in Germany: Retirement strategies of households in a tenant society (/Documents/college-social-sciences/social-policy/DEMHOW/B9.pdf)** . Ilse Helbrecht, Tim Geilenkeuser.
10. **Cautiously optimistic? UK households' perceptions of old age, retirement and the role of housing equity (/Documents/college-social-sciences/social-policy/DEMHOW/B10.pdf)** . Anwen Jones, Mark Bevan, Deborah Quilgars.
11. **Households' views on security in old age and the role of housing assets in Slovenia (/Documents/college-social-sciences/social-policy/DEMHOW/B11.pdf)** . Srna Mandic.
12. **A house is not a retirement plan (/Documents/college-social-sciences/social-policy/DEMHOW/B12.pdf)** . Vicky Palmans, Pascal de Decker.
13. **Security in old age and the role of housing: households' perceptions in 8 EU countries (/Documents/college-social-sciences/social-policy/DEMHOW/B13.pdf)** .
14. **Housing as a piece in the old age puzzle (/Documents/college-social-sciences/social-policy/DEMHOW/B14.pdf)** . Marja Elsinga, Srna Mandic.
15. **Households' strategy in old age: financing retirement and care in Hungary (/Documents/college-social-sciences/social-policy/DEMHOW/B15.pdf)** . Jozsef Hegedus, Hanna Szemzo.
16. **Old age and the role of housing equity - a case study on the Finnish home owners' perceptions (/Documents/college-social-sciences/social-policy/DEMHOW/B16.pdf)** . Paivi Naumanen, Hannu Ruonavaara.
17. **Dutch households' strategies for old age and the role of housing wealth (/Documents/college-social-sciences/social-policy/DEMHOW/B17.pdf)** . Janneke Toussaint, Marja Elsinga.
18. **Strategies and expectations regarding retirement and care and the role of housing equity - the Portuguese Case (/Documents/college-social-sciences/social-policy/DEMHOW/B18.pdf)** . Pedro Perista.
19. **Eten gepensioneerden hun woning op? (/Documents/college-social-sciences/social-policy/DEMHOW/B19.pdf)** Janneke Toussaint.
20. **Co-residence of adult children and aging parent - an option for care in old age? (/Documents/college-social-sciences/social-policy/DEMHOW/B20.pdf)** Srna Mandic.

C. Policy briefings

The following briefings are all in pdf format.

1. **Home ownership as wealth over the life cycle (/Documents/college-social-sciences/social-policy/DEMHOW/C1.pdf)**
2. **How would housing wealth perform as a pension? (/Documents/college-social-sciences/social-policy/DEMHOW/C2.pdf)**
3. **Releasing Housing Equity (/Documents/college-social-sciences/social-policy/DEMHOW/C3.pdf)**
4. **Can home ownership contribute to the income needs of older people? (/Documents/college-social-sciences/social-policy/DEMHOW/C4.pdf)**

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