

Mind the (Housing) Wealth Gap: Intergenerational justice and family welfare (2011-2014)

The Centre on Household Assets and Savings Management is part of a team which has been awarded £0.7m in grant funding from the **Leverhulme Trust**.

The project, led by Dr Beverley Searle, combines expertise from the Universities of St Andrews, Durham and Birmingham.

The research, entitled '**Mind the (Housing) Wealth Gap: Intergenerational Justice and Family Welfare**', will take place over 3 years and will focus on the transfers of wealth, particularly housing wealth, within families. Firstly it addresses inequalities in society, particularly the uneven distribution of housing wealth within and across generations. Those who do not have access to housing wealth are put at a disadvantage as housing increasingly determines life chances. Secondly, it addresses these inequalities in the context of an ageing society. As people live longer this places growing demands on housing wealth. Parents face a difficult moral dilemma between saving wealth for their own welfare and health needs, against passing wealth on to their children to help them achieve educational, marital or housing aspirations. Thirdly, where housing wealth takes a central role in such decisions, this raises legal concerns about the protection of assets, particularly of vulnerable owners.

[For further information on the project, please visit the Wealth Gap Blog \(http://wealthgap.wp.st-andrews.ac.uk/\)](http://wealthgap.wp.st-andrews.ac.uk/)

Further information

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