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Nota di contenuto	Trade-off Between Housing and Pensions -- Housing Wealth Release in Old Age -- Policy Implications for Europe.
Sommario/riassunto	Demographic trends put a burden on EU pension provision. As the sustainability of pension systems is addressed by current pension reforms, lower benefit levels are projected. In this scenario, households may want to consider supplementing their public pension income. As their own residence is on average their most valuable asset, its transformation to income can be one form of alleviating financial distress in old age. Thomas Müller presents research findings on the interdependency of housing and pension wealth as well as on whether and to what extent housing wealth is decumulated after retirement. The author emphasizes the consideration of housing wealth in pension policies to enable European households to employ its housing asset as an income source in old age. Contents Trade-off Between Housing and Pensions Housing Wealth Release in Old Age Policy Implications for Europe Target Groups Scientists, lecturers and students in the field of real estate, economics and international affairs Policy makers (pension and housing legislation), EU officials About the Author Thomas Müller wrote his dissertation at the Real Estate Management Institute (REMI) at the EBS Business School. His research was motivated by the effects of

demographic changes on pension provision in the EU. He focused especially on the allocation and liquidation of private housing wealth as a public pension supplement. .
