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Sommario/riassunto	What is the current role of housing wealth in household retirement strategies across the European Union member states, and could this role be extended? This question is often raised by researchers and policymakers as governments search for ways to cut pensions expenditure. Owner-occupation could potentially be part of a solution as the retired are often rich in terms of housing wealth. The existing theory shows that owning one's own home can be regarded as a form of pension: once the mortgage has been repaid, housing expenses are substantially lower and housing wealth can also be cashed in, ei