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Nota di contenuto	Title page; Contents; Gains and losses for European home owners; First time buyers in Finnish housing markets; 'The quantified customer', or how financial institutions value risk; Optimal mortgage choices within different institutional contexts; Modelling the costs and risk of mortgages; Affordable and low-risk home ownership; Affordability, need and the intermediate market: Responding to the challenge in pressured regions; Structural changes in the Danish market for owner-occupation; Mortgage equity withdrawal and remortgaging activity; Home ownership, poverty and educational achievement Payment difficulties of home owners in GermanyContributors
Sommario/riassunto	Drawing from the Conference on Housing Growth and Regeneration, this book talks about the gains and losses accruing to individual households by virtue of their position as home owners. It also focuses on the losses, in the form of repayment risk, related to, difficulties that households may experience in meeting housing loan repayment schedules.