Record Nr. UNINA9910826316803321 Autore Moreno Badia Marialuz Titolo Who saves in Ireland? : the micro evidence / / prepared by Marialuz Moreno-Badia Pubbl/distr/stampa [Washington, D.C.],: International Monetary Fund, 2006 **ISBN** 1-4623-1045-1 1-4527-2895-X 1-283-51526-1 9786613827715 1-4519-9634-9 Edizione [1st ed.] Descrizione fisica 1 online resource (33 p.) Collana IMF working paper; ; WP/06/131 Saving and investment - Ireland Soggetti Housing - Prices - Ireland Lingua di pubblicazione Inglese **Formato** Materiale a stampa Livello bibliografico Monografia "May 2006." Note generali Nota di bibliografia Includes bibliographical references. ""Contents""; ""I. INTRODUCTION""; ""II. WHO SAVES IN IRELAND?""; ""III. Nota di contenuto ARE HOUSEHOLD SAVINGS AFFECTED BY CAPITAL GAINS IN HOUSING?""; ""IV. THE SPECIAL SAVINGS INCENTIVE ACCOUNTS""; ""V. CONCLUDING REMARKS""; ""APPENDIX I""; ""APPENDIX II""; ""APPENDIX III""; ""REFERENCES"" Sommario/riassunto This paper provides detailed empirical evidence on the saving behavior of Irish households using micro data from the 1994/95 and 1999/2000 Household Budget Surveys. I employ synthetic cohort techniques to characterize the life cycle profile of saving rates and to examine the response of household saving to house price appreciation. The analysis suggests that households at the peak of their working lives have relatively low savings though there is no evidence of a generational savings gap. Also, despite housing being a major component of Irish households, wealth, there is no strong relationship between savings and housing capital gains.