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## Sommario/riassunto

Home ownership sectors in most European countries have grown in size. Whatever assets European households have acquired in recent decades, real estate appears to form a significant element in wealth portfolios. Frequently, national governments have been active in promoting the shift in tenure balance. The general question pursued in this book is about the gains and losses accruing to individual households by virtue of their position as home owners. The focus, here, is on financial gains and losses. It also concerns the losses, in the form of repayment risk, related to difficulties that some ho

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