

25. HOME OWNERSHIP

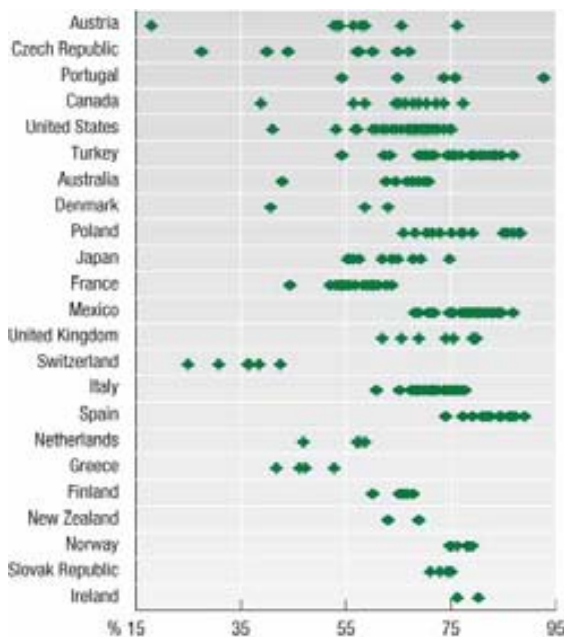
In many OECD countries home ownership is an important dimension of well-being. It protects owners from fluctuations in rents and ensures families a stable and secure shelter. In addition, the value of a property represents a major source of wealth for households. Differences in the rate of home ownership across OECD countries depend significantly on several factors, including rental subsidies, the existence of high-quality social housing and the deductibility of interest payments on loans from taxable income.

Ownership rates vary greatly in Austria

Figure 25.1 shows regional variations in the ownership rate. The largest regional variations are registered in Austria and the Czech Republic, where home ownership rates vary between 17 and 76% and

25.1. Austria and the Czech Republic show the highest regional variation in home ownership rates

Range of regional variation in home ownership rate, 2001 (TL2)



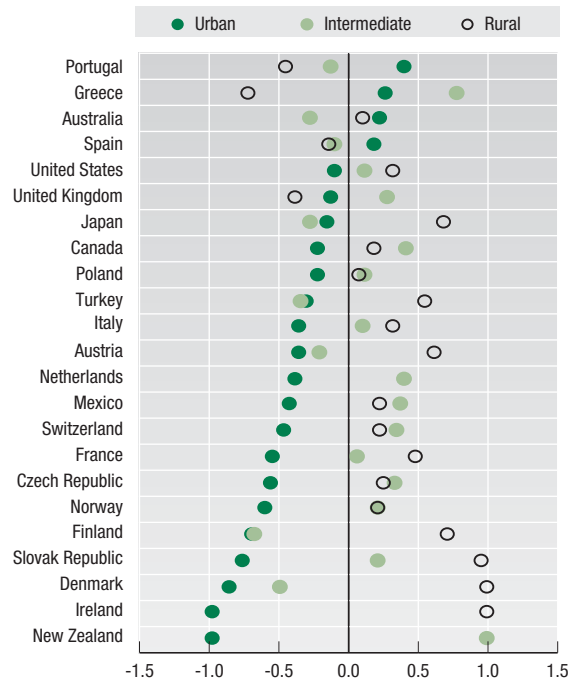
27 and 67%, respectively. In both countries the capital region has the lowest rate of home ownership, probably owing to higher property prices.

Home ownership is higher in rural areas

In most OECD countries the correlation between the home ownership rate and the share of population by type of region (urban, intermediate and rural) is negative for urban regions, where estate prices are higher (Figure 25.2). Only in Portugal, Greece, Australia and Spain is the correlation positive for urban regions. For rural regions, instead, the correlation is positive in most countries. In Australia the correlation is positive for both urban and rural regions, while in the United Kingdom the correlation is positive only for intermediate regions; it is negative for both urban and rural regions.

25.2. In most OECD countries urban regions tend to have a lower home ownership rate

Spearman correlation between home ownership rate and share of population by regional type, 2001 (TL2)



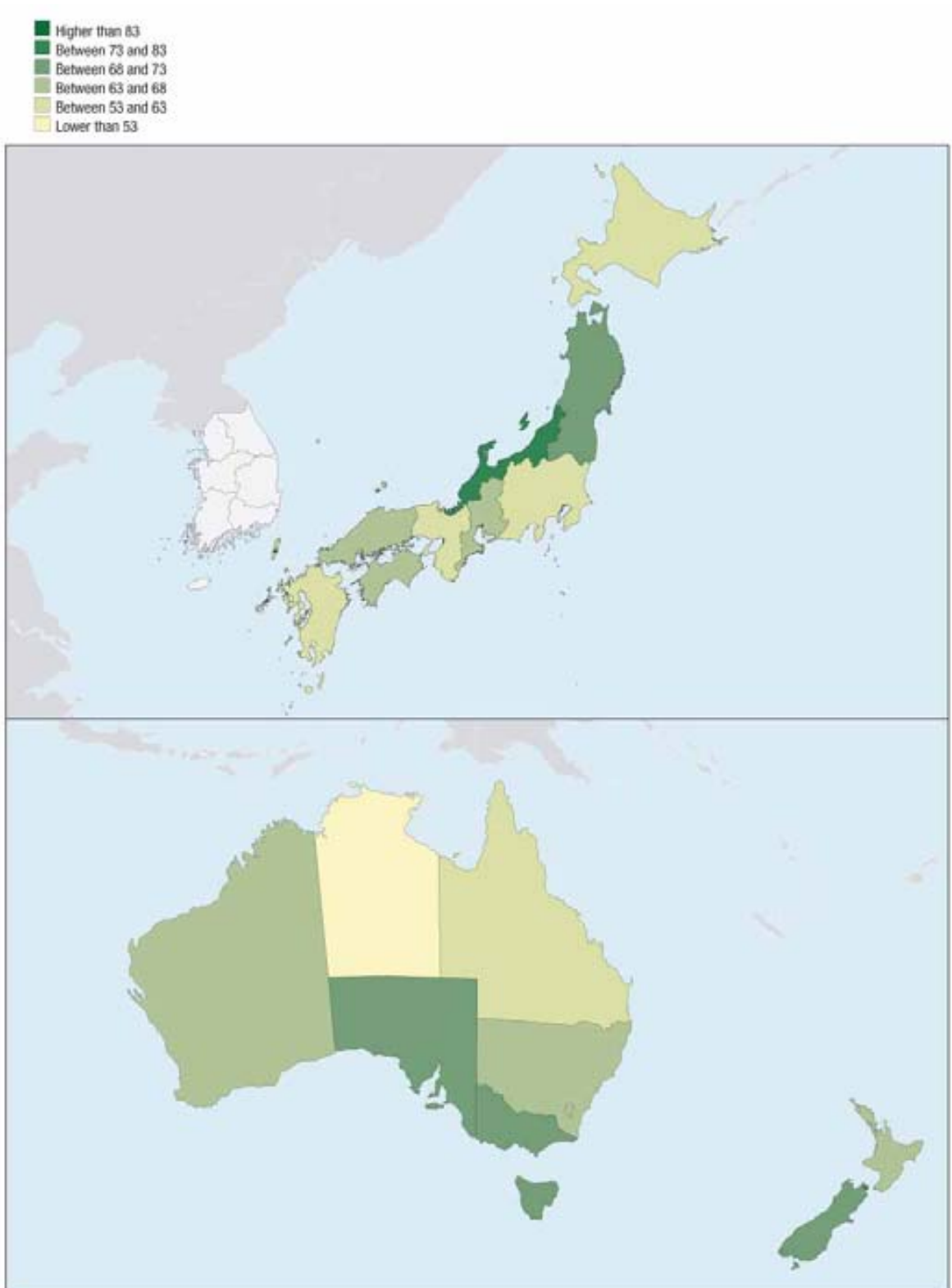
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Definition

The home ownership rate is defined as the number of dwellings inhabited by the owner as a percentage of total occupied dwellings.

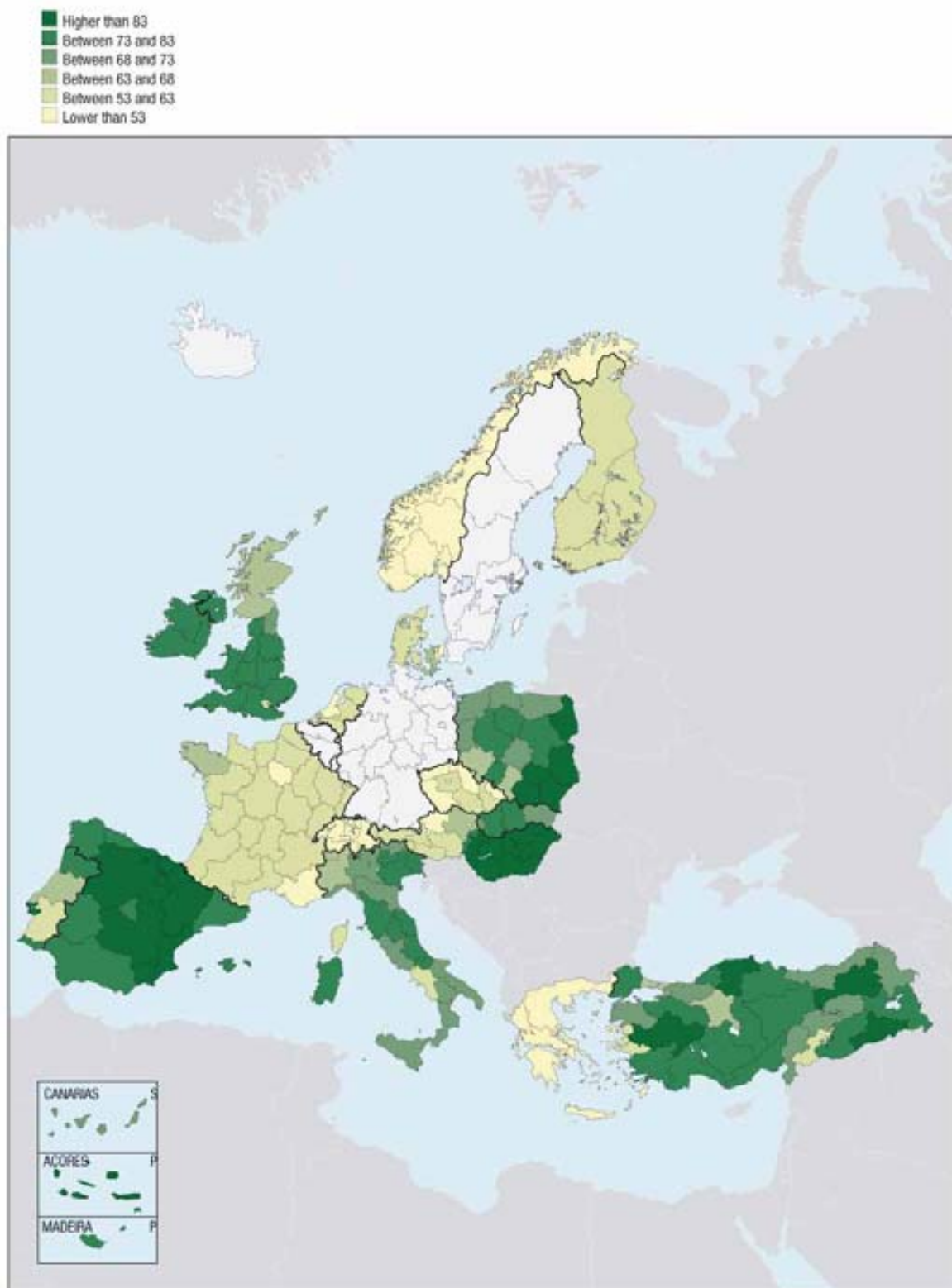
25.3. Home ownership rate: Asia and Oceania


2001

StatLink  <http://dx.doi.org/10.1787/860207754414>

25.4. Home ownership rate: Europe

2001

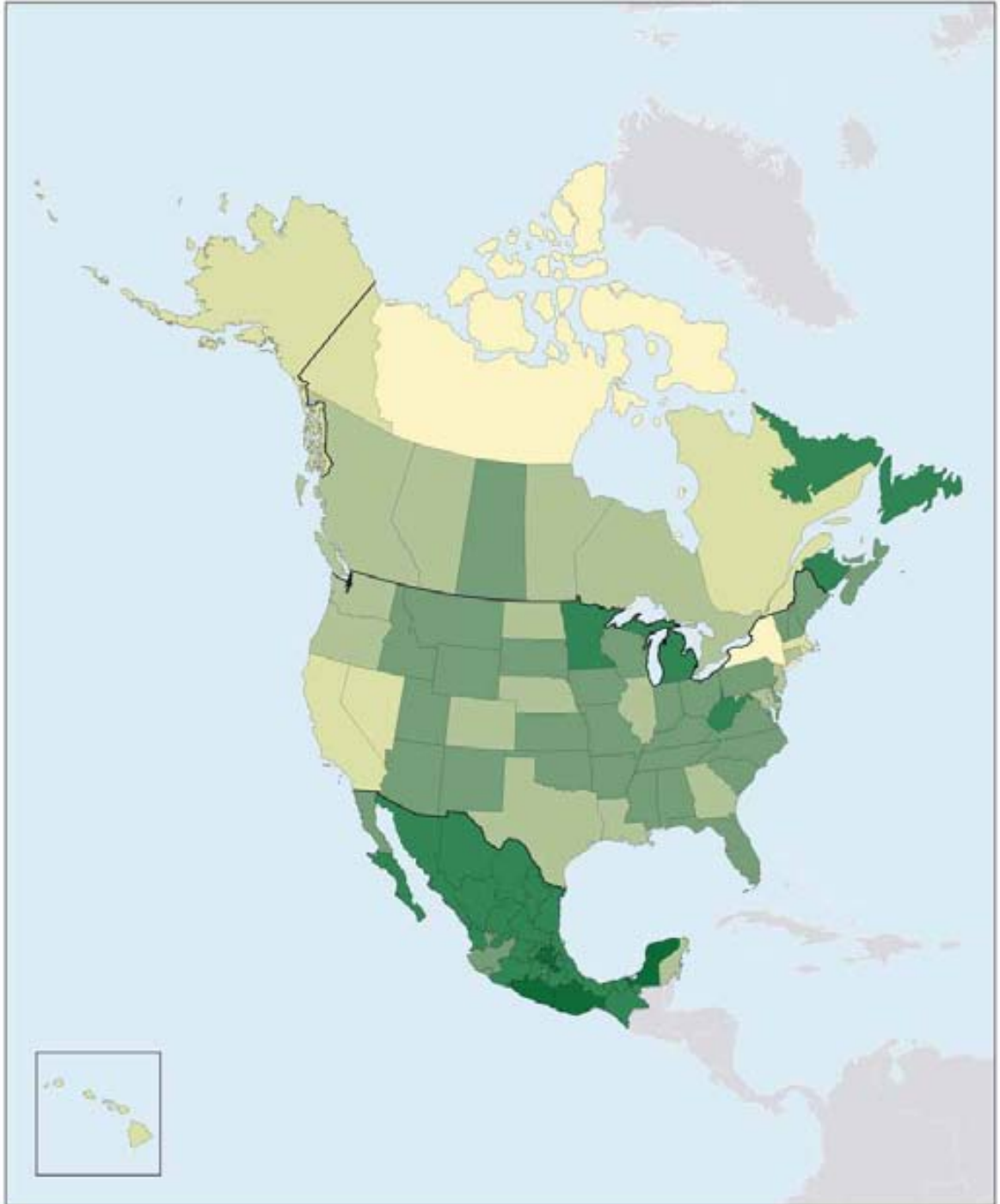


StatLink  <http://dx.doi.org/10.1787/860207754414>

25.5. Home ownership rate: North America

2001

- Higher than 83
- Between 73 and 83
- Between 68 and 73
- Between 63 and 68
- Between 53 and 63
- Lower than 53



StatLink  <http://dx.doi.org/10.1787/860207754414>

Symbols and Abbreviations

OECD (25) average	Unweighted average of 25 OECD countries.
OECD (25) total	Sum over all regions of 25 OECD countries.
OECD (25)	Range of variation over all regions of 25 OECD countries.
TL2	Territorial Level 2.
TL3	Territorial Level 3
NOG	Non Official Grid
*	Differences in the definition of data or regions. Please check the “Sources and Methodology” section.
PU	Predominantly Urban
IN	Intermediate
PR	Predominantly Rural
PPP	Purchasing Power Parity
USD	United States Dollar





I. REGIONS AS ACTORS OF NATIONAL GROWTH

1. GEOGRAPHIC CONCENTRATION OF POPULATION
2. GEOGRAPHIC CONCENTRATION OF THE ELDERLY POPULATION
3. GEOGRAPHIC CONCENTRATION OF GDP
4. REGIONAL CONTRIBUTIONS TO GROWTH IN NATIONAL GDP
5. GEOGRAPHIC CONCENTRATION OF INDUSTRIES
6. REGIONAL CONTRIBUTIONS TO CHANGES IN EMPLOYMENT
7. GEOGRAPHIC CONCENTRATION OF PATENTS

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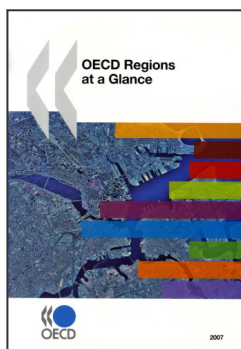
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