|  |  |
| --- | --- |
| *Content type* | **Publications** |
| *Date* | 17 September 2007 |
| *Title* | **Asset Accumulation across the Life Course** |
| *Excerpt* | Research exploring changing patterns of wealth among UK households in the decade after 1995. The research explores all types of assets and debt, and highlights the varied experience of different cohorts. |
| *Body copy* | Research exploring changing patterns of wealth among UK households in the decade after 1995. The research explores all types of assets and debt, and highlights the varied experience of different cohorts.[You can download a copy of this research here](http://www.ilcuk.org.uk/files/pdf_pdf_32.pdf).This research was made possible by the generous support of Prudential and Partnership.Asset Accumulation across the Life Course analyses changing patterns of wealth across different age groups.The analysis, which was undertaken by NatCen, uses data from the British Household Panel Survey for 1995, 2000 and 2005. The analysis explores changes in levels of liquid and illiquid assets and debt.Some of the key findings of the research are:\* Significant changes in illiquid property wealth among different cohorts resulting from rising property prices.\* Rising household income among younger cohorts contrasting with static real income among older generations.\* Rising levels of mortgage debt among young and middle aged cohorts.\* Falling rates of participation in personal pension schemes.Media coverage of this research includes:'While the old grow richer, the young get poorer' by David Willetts MP, The Times'Home is where your wealth is' by Lord David Lipsey, Public FinanceAn accompanying discussion paper, entitled [‘Asset Accumulation in Focus: The Challenges Ahead’](http://www.ilcuk.org.uk/index.php/publication/publication_details/asset_accumulation_in_focus_the_challenges_ahead1), was published simultaneously by the ILC-UK.Authors: Richard Boreham and James Lloyd |
| *Category (choose one only)* | [ ]  Culture and society[ ]  Finance and wealth[ ]  Health and care systems | [ ]  Infrastructure[ ]  Productivity |
| *Culture and society topics (choose more than one if relevant)* | [ ]  Arts and music[ ]  Community[ ]  Digital connections[ ]  Families[ ]  Identity | [ ]  Inequalities[ ]  Isolation[ ]  Loneliness[ ]  Relationships[ ]  Social connections |
| *Finance and wealth topics (choose more than one if relevant)* | [ ]  Advice[ ]  Debt[ ]  Financial planning[ ]  Housing wealth | [ ]  Investments[ ]  Pensions[ ]  Personal finance[ ]  Savings |
| *Health and care systems topics (choose more than one if relevant)* | [ ]  Cancer[ ]  Care homes[ ]  Dementia[ ]  Hearing loss[ ]  Immunisation | [ ]  NHS[ ]  Nutrition and hydration[ ]  Prevention[ ]  Sight loss[ ]  Social care |
| *Infrastructure topics (choose more than one if relevant)* | [ ]  Built environment[ ]  Education | [ ]  Housing[ ]  Transport |
| *Productivity topics (choose more than one if relevant)* | [ ]  Consumption[ ]  Employment[ ]  GDP[ ]  Growth | [ ]  Opportunity of longevity[ ]  Recruitment[ ]  Training[ ]  Work |
| *Themes* | [ ]  BME[ ]  Cost[ ]  Emerging issue[ ]  Funding[ ]  Good practice[ ]  Immigration[ ]  Innovation[ ]  Intergenerational[ ]  International | [ ]  LGBT[ ]  Life expectancy[ ]  Older consumers[ ]  Policy[ ]  Providers[ ]  Technology[ ]  Welfare[ ]  Workforce |