

Die Portfolioallokation Privater Haushalte Unter Berücksichtigung Selbstgenutzter Immobilien - Eva-maria Ferstl

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Für viele private Haushalte stellt die Frage, ob sie eine Immobilie kaufen oder lediglich mieten, ein großes Problem dar. Diese Überlegung hat gravierende Auswirkungen auf die Vermögenssituation der Haushalte, da ein Hauskauf in der Regel das vorhandene Vermögen übersteigt und zur Finanzierung eine Hypothek auf das Haus aufgenommen werden muss. Durch die Verschuldung ergeben sich starke Auswirkungen auf weitere Investitionen, beispielsweise in Aktien oder Anleihen. Die Kreditaufnahme und die sich daraus ergebenden Tilgungszahlungen schränken den Investitionsspielraum stark ein, welcher zusätzlich durch die jeweilige Risikoeinstellung der Haushalte limitiert ist. Aus diesen Überlegungen lässt sich schließen, dass die optimale Portfoliozusammensetzung privater Haushalte und die Portfolioeffizienz unter dem Einbezug selbstgenutzter Immobilien von großer Bedeutung ist. In der vorliegenden Arbeit werden diese Begebenheiten an Hand mehrerer in der Literatur diskutierter Modelle untersucht. Zunächst erfolgt dazu eine kurze Charakterisierung selbstgenutzter Immobilien, anschließend werden zwei aufeinander aufbauende Modelle, deren jeweiligen Datengrundlagen und die damit erzielten Ergebnisse erläutert. Author: Ferstl, Eva-Maria Publisher: GRIN Verlag Illustration: N Language: GER Title: Die Portfolioallokation privater Haushalte unter Berücksichtigung selbstgenutzter Immobilien Pages: 00028 (Encrypted PDF) On Sale: 2009-01-01 SKU-13/ISBN: 9783640262212 Category: Business & Economics : General

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