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*Descriptive Finding*

### **Separation, divorce, and housing tenure: A cross-country comparison**

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## **Separation, divorce, and housing tenure: A cross-country comparison**

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### **Abstract**

#### **BACKGROUND**

Housing tenure after divorce is an important factor in individuals' well-being. Although previous studies have examined tenure changes following divorce, only a few studies have compared patterns across countries.

#### **OBJECTIVE**

We study the destination tenure type of separated individuals (homeownership, social renting, private renting, other) in Australia, Germany, the United Kingdom, and the Netherlands and investigate differences by education and parenthood status. We compare the results of partnered and separated individuals.

#### **METHODS**

Applying Poisson regression to longitudinal data from four countries, we study individuals' likelihood of moving and moving to different tenure types by partnership status.

#### **RESULTS**

Separated individuals are more likely to experience a residential change than those in a relationship in all countries. Following separation, moving to renting is more common than moving to homeownership. In the countries where the data allow distinguishing private renting from social renting, private renting is the most common outcome. The second most common destination is homeownership in Australia, and social renting in Germany and the United Kingdom. We find

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interesting tendencies by education and parenthood status. Low-educated individuals tend to move to social renting after separation, whereas the highly educated tend to move to homeownership. Separated parents are more likely to move to social and private renting than those who are childless (except in the United Kingdom, where childless separated people tend to move to private renting).

## **CONTRIBUTION**

The findings highlight striking similarities in individuals' post-separation residential mobility and housing across countries, despite significant differences in welfare systems and housing markets.

## **1. Background**

Access to homeownership is one of the key dimensions of inequality in industrialised countries (Dewilde 2008); those who become homeowners will benefit in the long run whereas those who cannot afford homeownership will likely be disadvantaged. Previous research has shown that moves following separation are often directed to smaller, lower quality dwellings, and, most importantly, lead to moves out of homeownership (Feijten 2005; Feijten and van Ham 2007; Gober 1992). Additionally, recent studies in the United Kingdom have shown that separated individuals have elevated levels of residential mobility and reduced levels of homeownership even several years after separation (Mikolai and Kulu 2018a, 2018b), suggesting that separation has a long-lasting influence on individuals' well-being.

Although an increasing number of studies have examined the link between separation and housing, these studies have largely focused on a single country. Housing outcomes of separated individuals are likely to vary across countries with different welfare states and housing markets. The aim of this study is to provide novel empirical evidence on changes in housing tenure following separation in four countries with similar levels of economic development and union dissolution but different welfare regimes and housing markets: Australia, Germany, the Netherlands, and the United Kingdom.

These countries have similar homeownership regimes; mortgages are widespread and serve as the main source of financing homeownership (Beer, Kearins, and Pieters 2007; Mulder and Billari 2010). However, the rental market differs across countries (Kemeny 2001). In the United Kingdom and Australia, publicly and privately owned dwellings coexist in the rental market and do not compete with each other, as public housing is only available to those in need. In these countries, homeownership is the most attractive option (Lersch and Dewilde

2015), whilst private renting is typically linked to lower socioeconomic status and a lower price/quality ratio (Dewilde 2017). In Germany and the Netherlands, competition between the two rental sectors is encouraged and access to public housing is universal (Kemeny 2001). Thus, good quality housing is available across all socioeconomic groups and tenure types (Dewilde 2017; Lersch and Dewilde 2015). Furthermore, the study countries follow different approaches to the provision of welfare support: The United Kingdom and Australia are considered liberal welfare regimes (welfare support is means-tested), Germany is a conservative regime (welfare support is based on contributions), whereas the Netherlands combines elements of the conservative and social-democratic (universal welfare support) regimes (Esping-Andersen 1990). Comparing housing outcomes of separated individuals across countries allows us to examine whether institutional contexts and differences in housing markets influence post-separation residential mobility and housing.

We also explore differences by level of education (a proxy for socioeconomic status) and parenthood status (childless vs. parent) – two factors that play an important role in individuals' post-separation residential mobility (Thomas, Mulder, and Cooke 2017) and well-being (Amato 2010). We compare the residential and housing experiences of separated individuals to those who are in a coresidential relationship (i.e., cohabitation or marriage). We expect to observe significant differences in post-separation mobility between separated men and women, by educational level, and by parenthood status in all four countries. An interesting question is whether the observed differences vary across countries.

## **2. Data**

We use data from four longitudinal datasets: the Household, Income, and Labour Dynamics in Australia (HILDA), the German Socio-Economic Panel (SOEP), the British Household Panel Survey (BHPS) (Institute for Social and Economic Research 2010), and the Netherlands Kinship Panel Study (NKPS). These datasets follow individuals over time and collect reasonably comparable and detailed information on residential mobility, housing tenure, and partnership status. We use data from 2001–2013 for Australia, 1990–2013 for Germany, 1991–2008 for England and Wales (referred to as the United Kingdom for sake of simplicity), and 2002–2014 for the Netherlands. Although the length of the observation window varies across countries, there is a sufficient overlap to enable meaningful comparisons. Attrition rates are similar across HILDA, SOEP, and BHPS (Watson and Wooden 2011) and somewhat higher in the NKPS, in line with previous literature (Dykstra et al. 2005, 2012; Hogerbrugge et al. 2014; Merz et al. 2012).

The sample consists of individuals who were in a two-sex coresidential relationship at the start of the observation window. For comparative reasons, we discard observations from individuals who were in unions formed before the start of the observation window. Individuals are observed from age 20 and are censored at age 50, the date of last interview, or widowhood, whichever happens first. The resulting sample size is 5,882 in Australia (24% ever separated), 7,642 in Germany (27% ever separated), 3,845 in the United Kingdom (25% ever separated), and 2,562 in the Netherlands (12% ever separated).

Residential change is defined as a change in residence (i.e., move) or a change in tenure type (without a residential move). Survey waves in HILDA, BHPS, and SOEP were repeated annually. In each wave, individuals who reported a change of residence since the last interview also reported the year and month of the residential change. For the Netherlands the survey waves were spaced three to four years apart and the year and month of a move were only reported for the last move. The respondents further reported whether they had moved more than once. We estimated the year of previous moves using information on other life events where possible. For previous moves between waves 1 and 2, we also used additional information about a selection of moves from a self-completion questionnaire; this selection did not include local moves.

The type of housing tenure was recorded at each survey wave but no information is available on the date of a change in housing tenure. Therefore, for those respondents who reported a move and a tenure change between two waves, we assumed that the two events took place at the same time. For respondents who reported a tenure change but no residential move, we assumed that the change in housing tenure happened six months before the interview. In all datasets only one move per survey wave was recorded, which may lead to a slight underestimation of mobility rates.

The type of housing tenure can be homeownership, social renting, private renting, or other. Because tenure type is measured at the household level, we distinguish separated individuals who moved to an owner-occupied dwelling by whether they were owners themselves ('homeowner') or someone else (e.g., family or friends) was the owner ('other'). To determine who the owner was, we used information on whether the respondent was the principal owner of the property. Social renting refers to subsidised housing provided by local councils or housing associations (in the United Kingdom and Australia, this tenure type is only available for those in need). For the Netherlands, housing tenure is measured somewhat differently. If the individual or their partner owns the home, tenure is coded as 'homeowner'. In all other cases it is coded as 'other', which includes private renting, social renting, or living in an owner-occupied dwelling that is owned by someone else.

We consider three possible partnership statuses: cohabiting, married, and separated. Separated individuals who repartner are included in the cohabiting or married category, depending on the type of their new partnership. The term ‘separation’ refers to the dissolution of both marriages and cohabiting relationships because usually the date of separation and not the date of the legal divorce implies a move out of the joint home (Feijten 2005). Moves directly linked to separation are included in the data.

### **3. Method**

To conduct a cross-national comparative study, one could fit a hazard regression on a pooled individual-level dataset (e.g., Hoem et al. 2010). However, it is often not possible to share individual-level data across research groups due to data confidentiality requirements. To overcome this issue, we use the count-data approach. For each country, an occurrence-exposure dataset is prepared where the analytical units are defined by a cross-classification over a set of time intervals and covariate categories (Preston 2005). The data for each cell include the total number of events (e.g., residential moves), the total time (e.g., person-months) at risk, and values of covariates for each time period and variable category. We then merge the data from four countries and fit a series of Poisson regression models for count data where the dependent variable is the number of events among individuals with a given set of covariate values and the exposure is the number of person-months. For more information on this approach, we refer to Kulu et al. (2017).

First, we calculate unadjusted mobility rates overall and by destination tenure type by partnership status and country. We then estimate three models. In Model 1 we study the risk of moving to different tenure types by partnership status. We control for age (20–24, 25–29, 30–34, 35–39, 40–44, 45–49), level of education (low, medium, high), order of observed partnership (first vs. second and higher-order), whether individuals experienced a previous move(s) during the observation window, calendar year (1990–1994, 1995–1999, 2000–2004, 2005–2009, 2010–2014), parenthood status, tenure type at origin (homeownership, social renting, private renting, other), and sex. In Models 2 and 3 we include interactions between country, destination tenure type, partnership status, and level of education (Model 2) or parenthood status (Model 3).

## 4. Results

Table 1 shows the number of moves by partnership status and destination tenure type across the study countries. To facilitate interpretation, Figure 1 shows unadjusted mobility rates by partnership status and country (overall and by destination tenure type). Overall, separated individuals are more likely to move than those who are in a coresidential relationship, in all countries. Additionally, in all countries cohabiting individuals have higher moving risks than those who are married. High mobility levels observed in Australia (about twice as high as in the other countries) are in line with previous studies (Long 1991). Most moves are directed towards private renting in all countries and among all partnership statuses, except for married individuals in the United Kingdom and married and cohabiting individuals in the Netherlands, who tend to move to homeownership.

**Table 1: Number of moves and person-months by country, partnership status, and destination housing tenure**

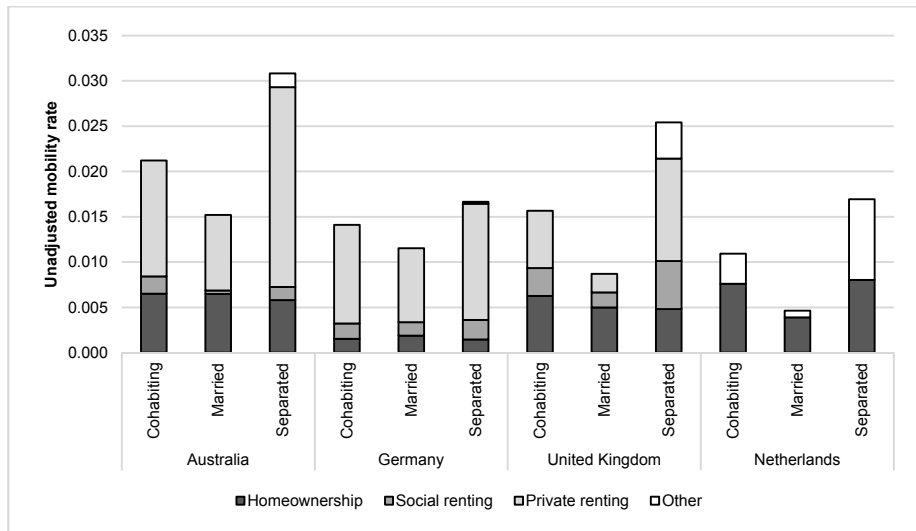
		Number of moves to				Total	Number of person-months	
		Home-ownership	Social renting	Private renting	Other			Rate
Australia	Cohabiting	1,152	341	2,260		3,753	176,981	0.021
	Married	786	49	1,014		1,849	121,570	0.015
	Separated	324	82	1,229	85	1,720	55,832	0.031
	Total	2,262	472	4,503	85	7,322	354,383	0.021
Germany	Cohabiting	466	511	3,277		4,254	301,264	0.014
	Married	536	422	2,300		3,258	282,817	0.012
	Separated	135	198	1,184	21	1,538	92,267	0.017
	Total	1,137	1,131	6,761	21	9,050	676,348	0.013
United Kingdom	Cohabiting	563	276	569		1,408	89,928	0.016
	Married	945	311	390		1,646	188,778	0.009
	Separated	191	210	449	158	1,008	39,652	0.025
	Total	1,699	797	1,408	158	4,062	318,358	0.013
Netherlands	Cohabiting	385			168	553	50,514	0.011
	Married	492			94	586	125,805	0.005
	Separated	99			110	209	12,336	0.017
	Total	976			372	1,348	188,655	0.007

*Source:* Authors' calculations based on the Household, Income and Labour Dynamics in Australia (2001–2013), German Socio-Economic Panel (1990–2013), British Household Panel Survey (1991–2008), and the Netherlands Kinship Panel Study (2002–2014).

*Note:* For Australia, Germany, and the United Kingdom, the 'Other' category refers to the housing tenure of separated individuals who lived in a home where someone else was the homeowner (e.g., family member or friend). For the Netherlands, the 'Other' category is defined for all partnership statuses and also includes those who lived in social or private renting.



**Figure 1: Unadjusted mobility rates by partnership status, destination tenure, and country**

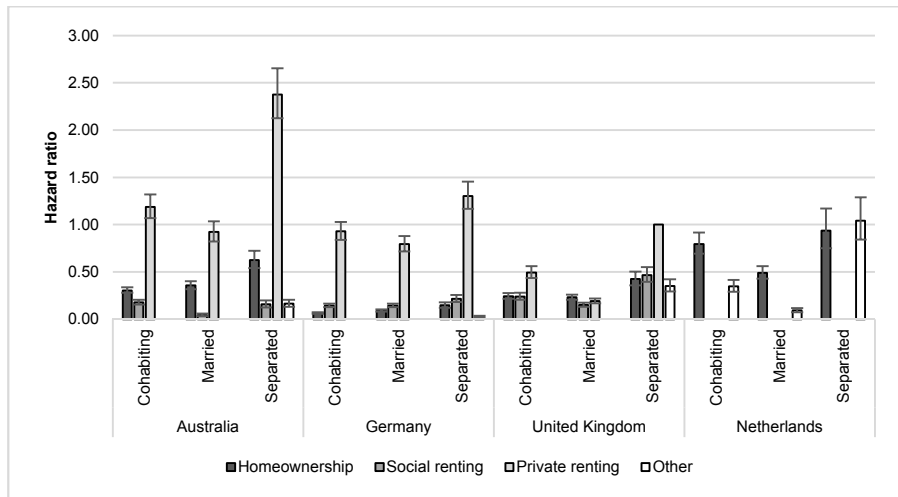


*Note:* For Australia, Germany, and the United Kingdom, the 'Other' category refers to the housing tenure of separated individuals who lived in a home where someone else was the homeowner (e.g., family member or friend). For the Netherlands, the 'Other' category is defined for all partnership statuses and also includes those who lived in social or private renting.

*Source:* Authors' calculations based on the Household, Income and Labour Dynamics in Australia (2001–2013), German Socio-Economic Panel (1990–2013), British Household Panel Survey (1991–2008), and the Netherlands Kinship Panel Study (2002–2014).

Next, we analyze the relative risk of moving to homeownership, social renting, private renting, or other tenure types among cohabiting, married, and separated individuals across countries and controlling for the variables mentioned earlier (Figure 2). We present the results as hazard ratios; all group-specific hazards are compared to the hazards of separated people moving to private renting in the United Kingdom. Overall, private renting is the most common destination tenure across all countries and partnership statuses, except for married people in the United Kingdom and cohabiting and married individuals in the Netherlands, who tend to move to homeownership. Additionally, in the Netherlands separated people are equally likely to move to homeownership and other tenure types. In all other countries, separated individuals have the highest risks of moving to privately rented dwellings. In Australia separated individuals are also likely to move to homeownership, whereas in Germany and the United Kingdom the second most likely outcome among separated individuals is a move to social renting. The lower rates of moving to homeownership in Germany compared to the other countries are in part indicative of the economic costs and societal value attached to homeownership in those societies.

**Figure 2: Relative risk of moving to different tenure types by partnership status and country**

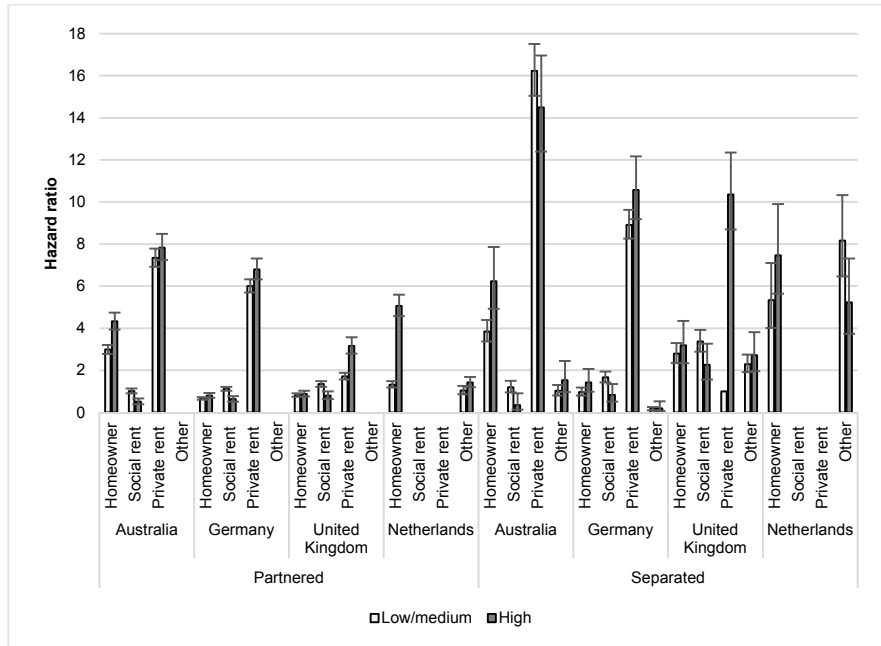


*Notes:* Whiskers indicate 95% confidence intervals compared with the reference category (separated individuals moving to private renting in the United Kingdom). The analysis is controlled for age, sex, level of education, calendar year, whether the respondent has children in the household, order of residential move, order of partnership, and tenure type at origin. For Australia, Germany, and the United Kingdom, the 'Other' category refers to the housing tenure of separated individuals who lived in a home where someone else was the homeowner (e.g., family member or friend). For the Netherlands, the 'Other' category is defined for all partnership statuses and also includes those who lived in social or private renting.  
*Source:* Authors' calculations based on the Household, Income and Labour Dynamics in Australia (2001–2013), German Socio-Economic Panel (1990–2013), British Household Panel Survey (1991–2008), and the Netherlands Kinship Panel Study (2002–2014).

Third, we explore differences in housing tenure among partnered (cohabiting and married individuals grouped together) and separated individuals by level of education. Figure 3 shows the relative risk of partnered and separated people moving to different tenure types by level of education across countries. In this analysis we have grouped together low- and medium-educated people (referred to as lower-educated) and compare their experiences to those of their highly educated counterparts. The reference category is lower-educated, separated individuals moving to private renting in the United Kingdom. We do not find many differences between the moving patterns of partnered and separated individuals by level of education. Overall, the highly educated are more likely to move to homeownership, whereas those with lower levels of education tend to move to social renting. We do not find a strong educational gradient in the risk of moving to private renting: lower- and highly educated individuals are equally likely to move to this tenure type. This pattern holds among partnered and separated people as well as across countries. An exception is the United Kingdom, where highly educated partnered and especially separated individuals are more likely to move to private renting than

those with lower levels of education. Furthermore, in the Netherlands, moving to the ‘other’ tenure type is more common among lower-educated individuals than among the highly educated. Overall, these results indicate that educational level matters for the residential and housing experiences of both partnered and separated individuals.

**Figure 3: Relative risk of moving to different tenure types by partnership status, educational level, and country**

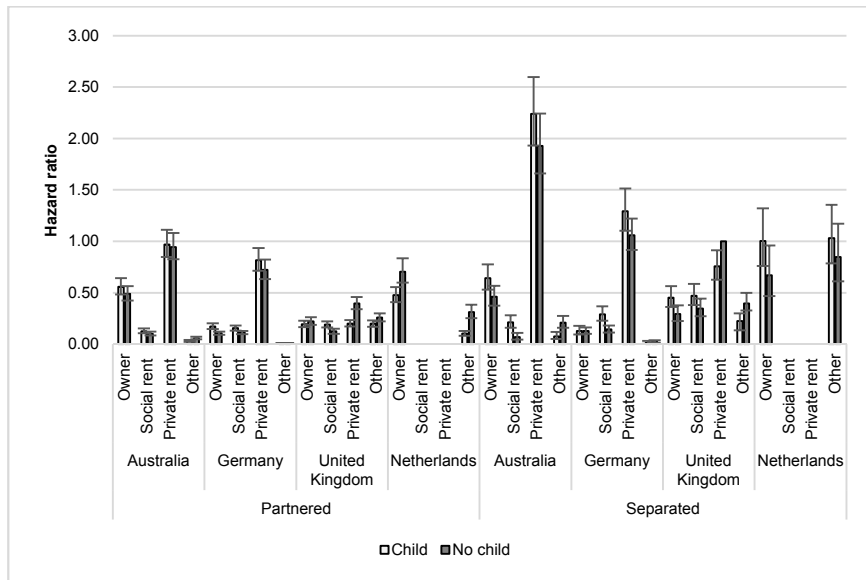


Notes: Whiskers indicate 95% confidence intervals compared with the reference category (low-educated separated individuals moving to private renting in the United Kingdom). The analysis is controlled for age, sex, calendar year, whether the respondent has children in the household, order of residential move, order of partnership, and tenure type at origin. For Australia, Germany, and the United Kingdom, the ‘Other’ category refers to the housing tenure of separated individuals who lived in a home where someone else was the homeowner (e.g., family member or friend). For the Netherlands, the ‘Other’ category is defined for all partnership statuses and also includes those who lived in social or private renting. Source: Authors’ calculations based on the Household, Income and Labour Dynamics in Australia (2001–2013), German Socio-Economic Panel (1990–2013), British Household Panel Survey (1991–2008), and the Netherlands Kinship Panel Study (2002–2014).

Figure 4 shows the relative risk of moving to different tenure types among partnered and separated individuals by parenthood status. The reference category is separated childless individuals moving to private renting in the United Kingdom. Whereas we do not find many differences between partnered parents and partnered childless individuals, separated parents have somewhat higher risks of moving to

social and private renting than their childless counterparts in all countries except the United Kingdom, where childless separated individuals are more likely to move to private renting than those who are parents (in the Netherlands this information is not available). Additionally, in the Netherlands childless partnered individuals are more likely to move to both tenure types than those who have children, whereas the opposite is observed among separated people.

**Figure 4: Relative risk of moving to different tenure types by partnership status, parenthood status, and country**



Notes: Whiskers indicate 95% confidence intervals compared with the reference category (separated childless individuals moving to private renting in the United Kingdom). The analysis is controlled for age, sex, level of education, calendar year, order of residential move, order of partnership, and tenure type at origin. For Australia, Germany, and the United Kingdom, the 'Other' category refers to the housing tenure of separated individuals who lived in a home where someone else was the homeowner (e.g., family member or friend). For the Netherlands, the 'Other' category is defined for all partnership statuses and also includes those who lived in social or private renting.

Source: Authors' calculations based on the Household, Income and Labour Dynamics in Australia (2001–2013), German Socio-Economic Panel (1990–2013), British Household Panel Survey (1991–2008), and the Netherlands Kinship Panel Study (2002–2014).

## 5. Conclusion

This study analyzed the housing tenure transitions of partnered and separated individuals in Australia, Germany, the United Kingdom, and the Netherlands. Although these four countries differ in their welfare systems and housing markets,

our findings highlight striking similarities in individuals' post-separation residential mobility and housing across countries. In all countries, separated individuals are more likely to experience a residential change than those who are in a coresidential relationship. Privately rented dwellings are the primary destination for separated individuals, which offer a flexible alternative to homeownership and require fewer economic resources. Homeownership after separation is more common in Australia and the United Kingdom than in Germany, reflecting cross-national differences in the economic cost of residential properties, other characteristics of the housing market, and the societal value attached to homeownership (e.g., the idea that homeownership is the 'ideal' tenure type for individuals and families). In the Netherlands, the likelihood of moving to homeownership and other tenure types following separation is very similar. This might be because the observation window largely coincided with a period of strong overall growth in homeownership, which was partly due to easy access to mortgages. However, the results should be read with caution, given the specificities of the Dutch dataset. Nonetheless, these results give us an indication of the importance of homeownership compared to other tenure types.

In all four countries, post-separation housing conditions also differ by education and parenthood status. Lower-educated individuals tend to move to social renting, whereas the highly educated mostly move to homeownership after separation. Separated parents are more likely to move to social and private renting than those who are childless. Overall, the study suggests that separation promotes long-term housing inequalities in high-income countries; these inequalities are pronounced across educational groups. However, social housing mitigates the negative impact of union dissolution on housing conditions for the most vulnerable individuals.

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