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Research Article

My house or our home? Transitions into sole home ownership in British couples

Philipp M. Lersch

Sergi Vidal

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My house or our home? Transitions into sole home ownership in British couples

Philipp M. Lersch¹

Sergi Vidal²

Abstract

BACKGROUND

It is mostly assumed that both partners in couples own their homes jointly. We challenge this assumption and examine the individual ownership configurations within couples in Britain. We argue that the individual legal status as an owner will determine to what degree individuals can benefit from home ownership.

OBJECTIVE

Two research questions are addressed: (1) How frequent is home ownership by only one partner in a couple, i.e., sole home ownership, in Britain? (2) Which factors are associated with the transition into sole home ownership for partnered individuals?

METHODS

Using longitudinal data from the British Household Panel Survey (1992–2008) and the UK Household Longitudinal Study (2010–2011), we apply logistic regression and discrete-time event history analyses.

RESULTS

We find that 8% of partnered individuals in owner-occupancy are sole homeowners. Many individuals become sole homeowners at union formation by remaining the owner of a pre-union home. A substantial share of partnered individuals become sole homeowners during their unions. Overall, transitions into sole home ownership are more likely after divorce, with more economic resources, with stepchildren living in the home, for cohabitants, and with shorter union durations.

CONCLUSIONS

Sole home ownership is partly an outcome of demographic processes such as increased union instability and more frequent cohabitation. In turn, sole home ownership may also impinge on these processes. For instance, sole home ownership may increase the

¹ University of Cologne, Germany. E-Mail: lersch@wiso.uni-koeln.de.

² The University of Queensland, Australia.

risk of union dissolution compared to joint home ownership. This is one avenue for future research.

1. Introduction

Scholars (and policymakers) mostly assume implicitly that couples' self-occupied homes are the jointly owned asset of both partners (Joseph and Rowlingson 2012). This follows from the common assumption that wealth is equally shared within households and more specifically within couples based on a unitary household model (Becker 1981). Recently, scholars have begun to challenge the assumption of unconditionally shared wealth, paralleling research which shows that incomes are not necessarily equally pooled within couples (Deere and Doss 2006; Grabka, Marcus, and Sierminska 2015; Joseph and Rowlingson 2012; Warren 2006). Empirical evidence shows that ownership of assets is becoming increasingly individualized within couples (Kan and Laurie 2014). The fact that wealth is increasingly held individually may be associated with particular aspects of the second demographic transition (Lesthaeghe 2010), such as increased cohabitation rates (as cohabitants are less likely to pool resources [Hiekel, Liefbroer, and Poortman 2014a]), delayed entry into marriage (because individuals accrue more wealth before union formation [Sierminska, Frick, and Grabka 2010]), and the high rates of divorce in most post-industrialized societies (because individuals retain individual ownership as a safety net in case of union dissolution [Joseph and Rowlingson 2012]). Thus, individualized ownership of assets may follow from new opportunities and ambiguities in contemporary romantic unions and can be considered as one aspect of the wider ideational turn towards the increasingly secular and individualized attitudes forming contemporary unions and families.

To date, however, the prevalence and determinants of sole ownership of assets are not well understood. Therefore the present analysis addresses two central questions vis-à-vis sole home ownership, i.e., when a partnered individual is the only owner of the primary residence she or he lives in with her/his partner, in Britain. 1) How frequent is sole home ownership? 2) Which factors are associated with transitions into sole home ownership for partnered individuals? In our study we differentiate two distinct types of transition: individuals who maintain their prior home ownership when forming a new union and thereby convert to sole homeowners and partnered individuals who become sole homeowners within a union by acquiring home ownership.

To answer our research questions, longitudinal data from the British Household Panel Survey (BHPS, 1992–2008) and the BHPS sample in the UK Household Longitudinal Study (UKHLS, 2010–2011) are jointly analyzed using logistic regression

and discrete-time event history analyses. Due to the pioneering nature of this study, we focus on exploring the frequency and characteristics of sole homeowners, the prevalence of the two different types of transition into sole home ownership, and the individual- and partner-level factors that are associated with these transitions. We leave the explicit analysis of gendered transitions into sole home ownership and the examination of non-owning partners for future research.

2. Background

2.1 Relevance of sole home ownership

We focus on home ownership because it is the major asset in most personal wealth portfolios and offers a number of benefits. First, it provides housing services that are often superior to other types of housing, e.g., greater security of tenure (Megbolugbe and Linneman 1993; Mulder 2013). Second, like other forms of wealth, home ownership may be liquidated to generate income, can be used as collateral and as a safety net for rainy days, and can be handed down to the next generation (Spilerman 2000).

The individual legal status as a homeowner, however, will determine to what degree and in which way individuals benefit from home ownership – even during marriage (Warren 2006). Although the British legal system (in common with most others) grants special property rights to married spouses, benefits from sole home ownership remain. For instance, spouses who are sole owners have the right of encumbrance of the home without consulting their non-owning spouse; they do not have to register their home rights, which non-owning partners need to do to secure their legal rights; and the sole-owning spouse has the freedom to bequest the home to somebody other than the surviving non-owning spouse (Standley 2010: pp. 153ff).

Individual property rights are even more consequential for cohabiting couples (Conway and Girard 2004), which constitute a growing share of all couples in Britain and elsewhere, even at older ages (Hiekel, Liefbroer, and Poortman 2014b; Kiernan 2002). The legal rights of cohabitants are governed by the general property law in Britain and sole-owning cohabitants have exclusive rights to their homes. No particular rules are in place to protect cohabitants who do not own a share in the home – although cohabitants often do not seem to be aware of this lack of legal protection (Joseph and Rowlingson 2012). Only in specific cases can cohabiting partners with no legal title claim a beneficial interest in the home after separation and restrict the rights of the sole-owning partner, if they can prove that they have contributed towards the home, if there was a legal agreement between the partners on sharing the home, or if it is in the best

interest of underage children. However, this beneficial interest, which is difficult to establish, provides the partner without legal title only some temporary and limited rights to the home (Standley 2010: pp. 73ff). Beyond these legal aspects, sole homeowners may have more power within the couple; for instance, solely owned property can be used as a resource in bargaining by threatening to end the union (Burgoyne and Morison 1997).

Sole home ownership, and sole ownership of other types of assets within couples, may not only be the outcome of demographic behavior but may also impinge on this behavior. For example, sole home ownership, compared to joint home ownership, may reduce union stability and increase the risk of union dissolution. Further, individual ownership status may affect the relationship between housing and fertility, found in previous research (Kulu and Vikat 2007). Finally, sole home ownership may have repercussions for the intergenerational transmission of wealth in blended families if solely owned assets are not passed on equally to biological children and stepchildren (Burgoyne and Morison 1997).

2.2 Previous literature

Despite the relevance of these issues, no previous quantitative work that we are aware of has examined within-union differences in legal home ownership status. The existing literature on home ownership has mostly treated all (adult) household members as equal owners if at least one household member is the legal owner of the property (but see for an exception the literature on determinants of moving out after union separation, Mulder and Wagner 2012). The existing literature mostly uses models based on rational tenure choices combined with a life course perspective to explain entry into home ownership. It is assumed that households collectively and unitarily weigh the costs and benefits of home ownership given their limited resources and decide for home ownership if the benefits are higher than the costs. Costs, benefits, and resources vary across the life course and depend on contextual conditions (Di Salvo and Ermisch 1997; Mulder and Wagner 2001).

Home ownership is a particular asset with high initial costs that provides net benefits, especially in the future. Therefore, from a rational choice perspective, joint home ownership of couples can be considered a form of union-specific capital similar to having children. Partners often need to pool their resources to be able to enter home ownership (Brüderl and Kalter 2001; Lyngstad and Jalovaara 2010). The accumulated, net benefits of union-specific capital are higher with longer union duration. When unions end, union-specific capital cannot be completely shared between both partners, which is why partners that expect to stay together are more likely to invest in union-

specific capital (Lillard and Waite 1993). Thus, the entry into joint home ownership indicates a progressed institutionalization and stabilization of the union. Consistent with these arguments, empirical research has found that married couples and families with children more often own their homes than young singles or cohabiting couples (Kulu and Steele 2013; Mulder 2013).

Considering individuals rather than couples as the decision unit, when and why do partners invest individually in sole home ownership rather than in joint home ownership as a union-specific capital, which would be the norm as a step in the institutionalization of the union? Previous literature suggests possible answers. Sierminska, Frick, and Grabka (2010) use the German Socio-Economic Panel (SOEP) to examine the gender gap in individual housing wealth, i.e., the value of all properties (co-) owned by individuals net of mortgage. The study finds married men to have about 1.14 times more housing wealth than married women, on average (1.17 among cohabitants). This gender gap for partnered individuals is smaller than the gaps for other types of assets and not statistically significant. Using the same data, a gross within-union gap of Euro 13,000 in housing wealth is found, which corresponds to partnered women owning only 80% of men's average housing wealth (Grabka, Marcus, and Sierminska 2015). Both studies show that lower current incomes and less labor market experience as proxies for individual resources explain a large share of the within-union wealth gap. In addition, men are likely to initially enter unions with more wealth than women, because men are on average older at union formation.

Analysis of the BHPS, which is used in the present study, has found that solely held savings in couples are positively associated with cohabitation and being divorced (Kan and Laurie 2014). By contrast, children increase the probability of joint savings. Qualitative research from Britain indicates that similar findings can be expected for home ownership. Most of the couples in first cohabitations and marriages see their owner-occupied homes as equally shared between both partners (Joseph and Rowlingson 2012). Many respondents perceive sharing assets as the norm and to not share assets is considered as a sign of mistrust between partners. In most of these couples, both partners contribute towards paying off the mortgage and both have a legal title of ownership.

In higher-order unions, sole home ownership by one partner becomes more likely. Partners in higher-order unions may be more likely to solely own their homes for three main reasons (Burgoyne and Morison 1997). 1) After the experience of a breakdown of an earlier union in which assets and incomes were often shared, repartnered individuals are more careful regarding joint property and are more likely to not share assets that they bring into the union. Also, sole home ownership provides resources to leave undesired unions. 2) Most repartnered individuals have managed their finances independently before forming their current union and see no reason for changing this

arrangement. Rather than explicitly deciding for sole home ownership, in many couples sole home ownership may be the result of not actively deciding to share assets. 3) Many repartnered individuals with children from prior unions want to ring-fence their assets to be able to pass their wealth exclusively to their biological children.

In general, however, home ownership is jointly held by both partners more often than other forms of assets such as savings (Joseph and Rowlingson 2012). This may be due to home ownership being the largest financial investment in the lives of most individuals, so that resource pooling is necessary in order to buy property (Holland 2012).

2.3 Two types of transition into sole home ownership

We define sole homeowners in coresidential unions as partnered individuals who are the only owner of the home a couple lives in. It is important to distinguish two types of transition into sole home ownership status, which are related to changes in the two defining elements of sole home ownership: coresidential union status and home ownership.

First, we consider a focal individual who is already a homeowner, forms a new coresiding union with a partner moving in, and the new partner does not co-invest in the property. In this situation, the focal individual maintains the prior home ownership status in the current residence. Here, a change in the union status, i.e., union formation, induces the transition into sole home ownership. We refer to these transitions as “conversion to sole home ownership”. This transition can only occur at the start of a new coresidential union.

Second, within an existing coresidential union, a focal individual may enter sole home ownership by acquiring home ownership without the partner gaining property rights.^{3,4} Here, a change in home ownership is central for the transition into sole home ownership, while the coresidential union status does not change. We refer to these transitions as “within-union entry into sole home ownership”. In some cases, the formation of a new coresiding union may coincide with acquiring new home ownership, so that a focal individual becomes a sole homeowner directly at union formation. For instance, a newly formed couple may move together into a new home which only one partnered individual buys. We also consider these cases as within-union entries.

³ In the vast majority of cases, acquisition of home ownership will be through buying a home. In our sample, less than 5% of outright owners inherited their homes.

⁴ This may also occur during marriage. For instance, spouses may change their ownership arrangements to avoid particular legal obligations. In higher-order marriages, individuals may transfer their property rights to their spouses to secure their spouses’ home rights and to avoid transferring the house to children from a former marriage when the individual dies.

We differentiate these two types of transition because, first, conceptually, they represent heterogeneous processes, and by considering the transitions separately we may gain a better overall understanding of transitions into sole home ownership. While conversions to sole home ownership are a matter of stable housing and home ownership despite union changes, within-union entries are a matter of changing home ownership despite union stability. Second, empirically, it is not appropriate to model both types of transition together because the populations at risk of experiencing the transitions are distinct. Therefore, while next we formulate a common set of explorative hypotheses about transitions into sole home ownership, we test these hypotheses separately in our empirical analyses for conversions to sole home ownership and within-union entries into sole home ownership.

2.4 Hypotheses about transitions into sole home ownership

We expect that *transitions into sole home ownership are more likely after having experienced a divorce compared to not having experienced a divorce (Divorce Hypothesis)*. Transitions into sole home ownership may be more likely after the first marriage ends. Some of the divorced will maintain their homes acquired during the previous marriage, thus increasing their chances of becoming sole owners with new partners. In addition, partners who have experienced the break-up of a prior marriage may be less confident about the permanence of their current union and less likely to invest in union-specific capital. They may be more likely to maintain their economic independence to be prepared for future union dissolution.

In addition, we expect that *transitions into sole home ownership are more likely during cohabitation than during marriage (Cohabitation Hypothesis)*. This is because marriage is associated with a higher degree of union institutionalization and a greater commitment of partners than cohabitation (Cherlin 2000), which channels resources into union-specific capital (Poortman and Mills 2012). Marriage, family formation, and jointly buying a home remain important, interrelated aspects of coupledness in Britain (Ermisch and Halpin 2004; Rowlands and Gurney 2000). This is not as much the case with cohabitation, which is not as strongly associated with buying a home. Following a similar argument, we expect that *transitions into sole home ownership are less likely with longer union duration (Duration Hypothesis)*. This hypothesis does not apply to conversions into sole home ownership, which can only occur at the beginning of a union. Further, we hypothesize that *transitions into sole home ownership are less likely in unions with common children (Common Children Hypothesis)*. With longer union duration and common children the commitment and trust in the union will increase, which makes a joint investment in home ownership more likely and sole investment in

home ownership less likely (for a similar argument see Hiekel, Liefbroer, and Poortman [2014a]).

By contrast, it is likely that *transitions into sole home ownership are more frequent in unions with stepchildren (Stepchildren Hypothesis)*. Previous literature shows that partners in stepfamilies are likely to ring-fence their assets to protect the inheritance of their biological children (Burgoyne and Morison 1997). Thus, in these families investment in union-specific capital competes with the inheritance motive. Therefore, on the one hand partners may be more likely to enter sole home ownership so that they can pass on their wealth to their biological children, while on the other hand some partners may be less inclined to invest in jointly owned homes so that they can pass on the economic resources to their biological children instead.

Home ownership is initially a costly investment with high financial commitment. Only individuals with sufficiently high personal income or access to credit are able to make this financial commitment without support from their partners. Maintenance costs of homes can also be substantial (Fisher and Williams 2011), so that only resourceful partners will consider retaining sole home ownership as a viable option. The high costs may deter partners from co-investing in the home that a partner already owns. Thus, *transitions into sole home ownership are more likely with more individual access to economic resources (Resources Hypothesis)*. By economic resources we mean direct labor income, education (as a proxy for permanent income), and employment status and labor market experience (as a prerequisite for access to credit). We would also expect relative income to be an important aspect of economic resources, because if one partnered individual has substantially more income than the other partner s/he may be more willing to shoulder the costs of home ownership alone, or may be expected to do so by the partner with less income.

3. Data and analytical strategy

3.1 Data

We examine the two types of transition into sole home ownership (i.e., conversion to sole home ownership and within-union entries into sole home ownership) using longitudinal data from two related surveys that follow respondents over time through different union and housing statuses. The data for the period 1992–2008 is drawn from the British Household Panel Survey (BHPS).⁵ For the years 2010 and 2011, data for the same respondents is drawn from the UK Household Longitudinal Study (UKHLS),

⁵ See <https://www.iser.essex.ac.uk/bhps>.

which is the follow-up study of the BHPS, incorporating the latter's sample and most of the survey content.⁶ From 1991 the same respondents were interviewed annually (with a one-year gap in 2009 without interview) as long as they did not leave the panel due to attrition (1991 is excluded from the analysis as our response variable is differently measured in this year). In 1999 and 2001 regional booster samples were added to the survey, which we include in our analysis.

The BHPS and UKHLS are well suited to our analysis because information on all members of respondents' households is collected, so that data on respondents and their co-residing partners are available. Both datasets contain information on self-reported, individual ownership of the primary residence. Other relevant information for the analysis of sole home ownership is available in the datasets. The longitudinal nature of the data allows tracking changes overtime, and thus allows examination of the time-varying and time-constant factors that contribute to transitions into sole home ownership.

The BHPS and UKHLS are well maintained panel studies and until 2008 attrition was similar to other household panel surveys. About 48% of the respondents interviewed in 1991 were interviewed again in 2008 (Taylor et al. 2010). In the transition from the BHPS to the UKHLS the attrition rate was higher than in previous years, with only about 77% of households still eligible from the BHPS sample responding to the UKHLS survey in 2010. In 2011 about 82% of households that remained in the sample were successfully interviewed (McFall 2013).⁷

3.2 Sample

Since the populations at risk of conversion to sole home ownership and to within-union entry into sole home ownership differ, we create two different analytical samples. Both samples are restricted to observations of individuals in coresidential, heterosexual unions who are household heads, or their partners.⁸ We exclude individuals below the age of 18 and individuals that are older than 65 years, as well as those whose partners are outside this age range. Older individuals are excluded because different mechanisms than the ones covered above may cause transitions into and out of ownership at old ages, e.g., retirement migration. We further exclude individuals living with their parents or in multi-family households, as we cannot clearly identify the individual ownership

⁶ See <https://www.understandingsociety.ac.uk>.

⁷ Our results are robust against the exclusion of the UKHLS data (see Table S.4 and S.5 in the supplementary materials).

⁸ The head of household is the principal owner or renter of the accommodation. If this condition applies to more than one household member, an older and male member takes precedence.

statuses in these households. Large survey response gaps undermine the measurement of transitions into sole home ownership, as we are not able to identify the transition year with precision. For individuals who did not respond to the survey in two consecutive waves, we exclude the observation following the survey response gap.⁹

Only individuals at the beginning of their union are at risk of converting to sole home ownership. For the multivariate analysis of conversions into sole home ownership, therefore, we only include individuals who are observed in the first year of their current coresidential union. Thus, for each individual within each coresidential union a single observation is retained in the sample. The sample has additionally been restricted to homeowners in the year before entering their current unions, since one defining element of conversions to sole home ownership is ownership of a pre-union home. After excluding missing data, 978 union entries by pre-union homeowners of 902 individuals are included in the analysis of conversions into sole home ownership.

Every individual in a coresidential union who is not a sole homeowner is at risk of a within-union entry. Therefore we consider all repeated, yearly observations of individuals who coreside with a partner until the union is dissolved or an entry into sole home ownership has been observed for the multivariate analysis of within-union entries. We exclude observations in the first year of a newly formed union if a transition to home ownership has been observed but was due to a conversion to sole home ownership. After excluding missing data, 13,871 individuals with 106,566 individual-year observations are included in the within-union analysis.

3.3 Measurement

3.3.1 Response variables

Individual ownership of the current home is measured as a binary status for up to two household members in the BHPS data. The question in the survey is “In whose name is this (house/flat/room) owned?” which is answered by one household member and the first two responses are recorded in the BHPS. In the UKHLS all responses are recorded. This information is the basis for our response variables. First, we create a dummy variable measuring sole home ownership (1=sole home ownership, 0=not in sole home

⁹ In panel data, item non-response leads to interval-censored data. We have dealt with this type of missing information in the union status, union identifier, and home ownership status variables by imputing the values with information from the previous and next waves, if the values were identical in both waves. This imputation has affected very few observations for the models of within-union entry and no observations in the models of conversion to sole home ownership. Associations between explanatory variables and within-union entry into sole home ownership do not vary when excluding cases with imputed information (see Table S.5 in the supplementary materials).

ownership; for descriptive statistics see Table S.1 in the supplementary materials). This variable flags partnered individuals that solely own the home that they occupy with their partners. We use this variable to assess how frequent sole home ownership is in Britain. Second, we create two event indicators for transitions into sole home ownership. Conversion to sole home ownership indicates whether individuals are observed in sole home ownership in the first year of a newly formed union and have been in this home in the previous, pre-union survey wave (coded 1; otherwise coded 0). Within-union entry into sole home ownership indicates whether individuals are observed in sole home ownership in the current survey wave but have not been observed in sole home ownership in the previous survey wave (coded 1; otherwise coded 0).

3.3.2 Explanatory variables

To test our hypotheses we construct a number of explanatory variables. “Union duration” for the current union is recorded in years. Marital status of the respondent is captured in the dummy “married” (ref.: cohabiting). Past experience of marital disruption is measured in a binary variable indicating whether respondents have “ever divorced” (ref.: never divorced). “Common child” and “stepchild” are dummies that measure if at least one child in the household is of both partners or of the respondent only, respectively.

Regarding access to economic resources, we include a binary indicator of whether respondents are “employed” (ref.: not employed) and have a “university degree” (ref.: no university degree) to proxy permanent income. “Labor market experience (in years)” is included as a proxy for economic resources that may have been accumulated over time. The variable is constructed using complete retrospective employment histories. “Personal income (log)” is measured as all monthly, personal incomes after transfers in 2006 pounds sterling. The variable is log-transformed. Finally, “respondent’s contribution to household income” measures the share of the respondents’ contributions to the income of the household. To capture potential non-linear effects, we consider three categories of the relative income share: less than 1/3, between 1/3 and 2/3 (ref.), and more than 2/3.

3.3.3 Control variables

We include a binary indicator, “women”, as a control variable in our analysis. We control for additional variables for which we report full estimation results only in the

supplementary materials (Table S.2 and Table S.3). “Age group” measures respondents’ age in five categories: 18–25 (ref.), 26–35, 36–45, 46–55 and 56–65 years. “Relative age” measures the difference between the respondent’s age and his/her partner’s age in three categories: respondent is more than 3 years younger, between 3 years younger and 3 years older (ref.), and more than 3 years older. Regarding the partner, we also consider whether the “partner is employed” (ref. partner is not employed). The dummy variable “second or higher union” indicates whether respondents are partnered with a partner other than they have initially been observed with (ref. first union). We control for “ethnic minority status” (ref. British white). A dummy variable for “Southeast England” (with London) is included in the model to capture the tight housing market in this region. We include dummy variables for “Wales”, “Scotland”, and “Northern Ireland” (ref.: Rest of England) because we include the BHPS booster samples for these regions. We add period dummies for 1992–1994 (ref.), 1995–1997, 1998–2000, 2001–2003, 2004–2006, 2007–2008, and 2010–2011 (the last dummy variable covers the UKHLS data).

3.4 Analytical strategy

First, we present descriptive evidence regarding the frequency of sole home ownership in Britain and the relative importance of both types of transition into sole home ownership in our sample. Second, we contrast the average descriptive characteristics of sole homeowners compared to joint owners and tenants.

Third, we test our hypotheses concerning conversions to sole home ownership using logistic regression. The response variable is “conversion to sole home ownership”. Logistic regression is suitable since the event of interest is measured in a single yearly time interval between two survey waves in which a union formation is observed. Since some individuals are observed during the study window entering more than one union and being a homeowner before union formation, we use cluster-robust standard errors to account for the correlation of repeat observations of individuals.

Fourth, to examine within-union entries into sole home ownership we use event history analyses (EHA). Since exact dates of entry events are unknown, but events are known to occur within a yearly interval, we use discrete-time EHA, which allows for an appropriate modeling when events occur within a wide time interval (Allison 1982). The response variable is the event of within-union “entry into sole home ownership”. We model the hazard h_{ti} of event occurrence within the union duration interval t , given that no entry event in prior interval $t-1$ has occurred within a union of individual i .¹⁰ To

¹⁰ We omit the subscript for the respondent level, as different unions of a respondent are considered to be independent. In alternative model specifications we add an individual-level random term to account for

deal with the multi-level structure of observations of partnered women and men nested in unions, we include male and female partner-specific random effects in the model to capture partner-level time-constant unobserved heterogeneity. In standard statistical software, the Maximum Likelihood estimate of the variance of the random term can be approximated using numerical integration.¹¹ The model to be fitted can be expressed in the following form:

$$\log\left(\frac{h_{ti}}{1-h_{ti}}\right) = \alpha(t) + \beta'x_{ti} + w_i + v_i$$

The discrete time hazard is weighted by a linear duration function of years since union formation $\alpha(t)$,¹² and a vector x_{ti} of explanatory and control variables described above. β' is the vector of coefficients for the covariates. Finally, w_i and v_i are male and female partner-specific random terms. As the correlation between partner-specific random terms is estimated, model estimates account for the influence of unobserved characteristics at the partnership level on individuals' transitions (Steele, Clarke, and Washbrook 2013): in this case, within-union entries into sole home ownership. We acknowledge that the results of the proposed estimations cannot be considered causal but are merely sophisticated descriptions of the associations under study. For instance, unaccounted sources of unobserved heterogeneity due to the omission of relevant covariates may affect the validity of these estimates.

4. Results

4.1 Prevalence of sole home ownership and types of transition

The British housing market is dominated by home ownership and partnered individuals are especially likely to live in owned homes. Based on our sample, in the observation period 1992–2011 about 83% of partnered individuals lived in homes owned by at least

nesting of repeated unions within individuals. The estimation results are very similar (Table S.5 in the supplementary materials).

¹¹ For estimation we use the *gsem* command in Stata 13.1, applying mean-variance adaptive Gauss–Hermite quadrature and approximating the multivariate distribution (i.e., numerical integration of the residuals) by 20 integration points per dimension.

¹² For the duration function we use available retrospective information on the date of the start of the union. Using retrospective information on the date of entering the risk set alleviates the potential issue of left-truncation bias in the estimation of the duration parameter (see, e.g., Guo 1993). As most of the transitions occur at early stages of the union and steadily decline over union duration, a linear duration function appears to best fit the data.

one partner. 85% of partnered individuals in owner-occupancy owned their homes jointly with their partners, compared to only 8% of partnered individuals who were sole homeowners (and, consequently, 8% of partnered individuals who coresided with a sole homeowner). This share is considerably smaller than, for example, the share of couples in which partners have separate savings, which is the case in 59% of British couples (Kan and Laurie 2014). These results show that although jointly owned homes are the norm in Britain, a considerable share of partnered individuals are sole homeowners. Between 1992 and 2011 the share of partnered individuals who were sole homeowners varied only a little without a clear trend in our sample. Note that our sample does not allow for direct generalizations to the contemporary British population or description of changes in the British population over time, because the data does not include refreshment samples. Still, our results provide the best approximation currently available, as sole home ownership is not recorded in other data.

To gain an impression of the relative importance of both types of transition into sole home ownership, we compare the number of observed conversions to sole home ownership and within-union entries into sole home ownership by partnered individuals in our sample (Table 1). From those partnered individuals observed since union formation in our data, 31% experienced a transition into sole home ownership at some point during their observation periods, but may have changed to joint home ownership later on. 16% of partnered individuals observed since union formation experienced conversions to sole home ownership at union formation. 17% experienced within-union entries into sole home ownership.

Table 1: Frequency of types of transition in sample of partnered individuals observed since union formation

	N	Share of partnered individuals
Partnered individuals observed since union formation	3,132	100%
Without observed transition into sole home ownership	2,162	69%
With observed transition into sole home ownership	970	31%
Conversion to sole homeowner	503	16% ^a
Within-union entry	530	17% ^a

Data: BHPS 1992-2008, UKHLS 2010-2011 (unweighted, all respondents are included who are observed since formation of their current union)

Notes: ^a: Percentages do not sum up to 31% because individuals may experience both entries; N are yearly observations

How can the difference between the 8% of partnered individuals who are sole homeowners and the 31% of partnered individuals observed since union formation who experienced a transition into sole home ownership be explained, beyond sample differences? Sole home ownership is relatively unusual (8%), but in the initial stages of a newly formed coresidential union, (temporary) sole home ownership is more common (31%). In general, partnered individuals may not remain sole homeowners, and may transition to other housing arrangements.

Table 2: Group characteristics by home ownership status for partnered individuals

	Tenant	Joint owner Mean/proportion	Sole owner (ref.)
Union duration (in years)	12.494	18.328***	12.083
Married	0.694	0.917***	0.674
Ever divorced	0.160***	0.101***	0.236
Common child	0.573***	0.612***	0.435
Stepchild	0.152*	0.042***	0.184
Employed	0.496***	0.644***	0.733
University degree	0.257***	0.430	0.434
Labor market experience (in years)	15.844***	22.971*	21.902
Personal income (log)	6.391***	6.904***	7.076
Respondents' contribution to household income (ref.: between 1/3 and 2/3)			
Less than 1/3	0.333***	0.338***	0.214
More than 2/3	0.246***	0.251***	0.346
Women	0.508***	0.504***	0.421
N (Individual-year observations)	21,227	71,349	7,494

Data: BHPS 1992-2008, UKHLS 2010-2011 (weighted [N unweighted])

Notes: Individuals can be observed in more than one tenure type; t-test of mean difference *** significant at 0.1% two-tailed, ** significant at 1%, * significant at 5%

4.2 Average characteristics of sole homeowners

In Table 2 the average characteristics of sole homeowners are contrasted with (social and private) tenants and respondents that own their homes jointly with their partners (joint homeowners). Sole homeowners are more likely to have experienced a divorce. Sole homeowners are less likely to have a common child with their partners, but are more likely to have a child of which their partner is not the biological parent. Overall, sole homeowners have more economic resources than tenants and joint homeowners in absolute and relative terms. However, sole homeowners have less labor market

experience compared to joint homeowners, which may be an age effect because sole homeowners are younger on average compared to joint homeowners (not shown in table). Sole homeowners are partnered for a shorter duration than joint owners but do not differ significantly in their union duration compared to tenants. Sole homeowners are less likely to be married compared to joint owners, but are similarly likely to be married compared to tenants. Sole homeowners are less likely to be female than both tenants and joint homeowners.

4.3 Conversion to sole home ownership

Table 3 presents results from the logistic regression model for conversion to sole home ownership. Conversion to sole home ownership occurs if a focal individual remains the owner of a pre-union home at union formation and a new partner moves in without co-investing. The reference category to which conversion to sole home ownership is compared includes those who were homeowners before union formation and leave their pre-union home ownership and those whose partners co-invest in their homes at union formation. Those respondents who are not in home ownership before union formation are not considered to be at risk of conversion to sole home ownership and are not included in the reference category.

In line with our expectations, we find that conversion to sole home ownership among pre-union owners is correlated with prior union history. Being ever divorced is associated with 57% higher odds of converting to sole home ownership. In our sample we do not find significant associations between other indicators of family structure, such as being married or having a common child or stepchild, and conversions to sole home ownership. Against our expectations, we find that associations between economic resources and conversion to sole home ownership are non-significant. Some coefficients also run counter to our expectations; for instance, being employed and having a university degree are non-significantly but negatively associated with conversion to sole home ownership. Due to small statistical power we may fail to identify effects as statistically significant.

Table 3: Logistic regression model of conversion to sole home ownership at union formation

	Conversion to sole home ownership Odds ratio (SE)
Married	0.769 (0.13)
Ever divorced	1.571 ** (0.26)
Common child	1.085 (0.30)
Stepchild	1.033 (0.17)
Employed	0.648 (0.15)
University degree	0.788 (0.11)
Labor market experience (in years)	1.001 (0.01)
Personal income (log)	0.979 (0.07)
Respondents' contribution to household income (ref.: between 1/3 and 2/3)	
Less than 1/3	0.803 (0.18)
More than 2/3	1.256 (0.22)
Women	0.844 (0.13)
N (Individual-year observations)	978

Data: BHPS 1992-2008, UKHLS 2010-2011 (unweighted)

Notes: Logistic regression model with cluster-robust standard errors; response variable: conversion to sole home ownership; control variables included: age groups, relative partner's age, partner has a university degree, partner is employed, region of residence, calendar year, ethnic minority status, second or higher union (in sample), and a constant term (full estimation results available in Table S.2 in the supplementary materials).

*** significant at 0.1% two-tailed, ** significant at 1%, * significant at 5%.

4.4 Within-union entry into sole home ownership

Table 4 presents results from the discrete-time event history analysis model for within-union entries into sole home ownership. Within-union entries include all transitions into

sole home ownership while coresiding with a partner. Thus, all individuals who coreside with a partner and are not yet in sole home ownership contribute to the estimation of this model. We find the hazard of entering sole home ownership to be negatively associated with union duration. Each additional year in the current union is associated with a reduction in the hazard of entering sole home ownership by a factor of about 0.98. Concerning marital status, we find that married individuals are less likely to enter sole home ownership than cohabiting individuals by a factor of about 0.71. Being divorced is not statistically significantly associated with within-union entry into sole home ownership.

Family structure is a relevant factor in the entry into sole home ownership. Stepchildren in the household are positively associated with entry into sole home ownership. The hazard rates of entering sole home ownership are almost 1.71 times higher for individuals when they live with stepchildren in the household compared to individuals with no stepchildren in the household. Having common children with the partner is not significantly associated with entry into sole home ownership within unions, but the direction of the estimated coefficient is in the expected, negative direction.

Regarding absolute and relative economic resources, we find overall evidence of a positive association with entry into sole home ownership. Individuals who are employed, have a university degree, have more labor market experience, and who contribute more than two-thirds of the household income are more likely to enter sole home ownership. We do not find a significant coefficient for personal income (log) and for contributing less than one-third of the household income.

Table 4: Discrete time EHA model of within-union entry into sole home ownership

	Within-union entry into sole home ownership	
	Hazard ratio (SE)	
Union duration	0.984	***
	(0.00)	
Married	0.706	***
	(0.05)	
Ever divorced	1.052	
	(0.09)	
Common child	0.921	
	(0.06)	
Stepchild	1.710	***
	(0.14)	
Employed	1.215	**
	(0.08)	
University degree	1.250	***
	(0.07)	
Labor market experience (in years)	1.020	***
	(0.00)	
Personal income (log)	1.028	
	(0.03)	
Respondents' contribution to household income (ref.: between 1/3 and 2/3)		
Less than 1/3	0.946	
	(0.07)	
More than 2/3	1.248	***
	(0.08)	
Intercept		
Women	0.007	***
	(0.00)	
Men	0.006	***
	(0.00)	
Variance Intercept		
Women	2.750	***
	(0.36)	
Men	3.774	***
	(0.53)	
Covariance	2.479	***
	(0.25)	
N_i (Individual-year observations)	106,566	
χ^2 difference intercept women vs men	4.873	
p-value difference intercept women vs men	0.027	

Data: BHPS 1992-2008, UKHLS 2010-2011 (unweighted)

Notes: Logistic regression model with correlated random-effects at individual level within union; response variable: within-union entry into sole home ownership; control variables included: age group, relative partner's age, partner has a university degree, partner is employed, region of residence, calendar year, ethnic minority status, second and higher unions (in sample), and a constant term (full estimation results available in Table S.3 in the supplementary materials).

*** significant at 0.1% two-tailed, ** significant at 1%, * significant at 5%.

The average intercepts for women and men are statistically significantly different from each other. This indicates that the conditional hazard rate to enter sole home ownership is statistically higher for women than for men, but the substantive difference appears small. In addition, the conditional hazard of a within-union entry for both genders is very small.

5. Discussion

We found differences between the factors associated with conversion to sole home ownership and the factors associated with within-union entry into sole home ownership, which may reflect differences in the composition of the populations at risk and may be evidence of the heterogeneous processes leading to each type of transition.

We expected that transition into sole home ownership would be more likely after having experienced a divorce compared to not having experienced a divorce (Divorce Hypothesis). We found only partial evidence for this hypothesis. Conversion to sole home ownership is more likely for individuals previously divorced. This may indicate that some divorcees are more likely to retain previous jointly owned property; for instance, due to divorce settlements. This seems to be the major route to conversion to sole home ownership. Against our expectations, within-union entry is not more likely to occur after a divorce. However, part of the effect of having experienced a divorce may be captured in the stepchildren variable and our control variable for higher order unions. In addition, divorcees with more economic resources may be more able to transition into sole home ownership than divorcees with less resources.

In the Cohabitation Hypothesis we proposed that the transition into sole home ownership is more likely during cohabitation than during marriage. For within-union entries we found clear support for this hypothesis. Married individuals are less likely to enter sole home ownership within their unions compared to cohabitants, for whom joint home ownership would normatively be a next step of union formalization after marriage. For conversion to sole home ownership, however, we find no evidence to support the hypothesis, which may be due to lack of statistical power.

Similar to the Cohabitation Hypothesis, we also expected union duration and the presence of common children to be negatively associated with transition into sole home ownership. We only found evidence in favor of the Union Duration Hypothesis (which we could only test for within-union entries), and not for the Common Children Hypothesis. Our findings, however, support the Stepchildren Hypothesis for within-union entry into sole home ownership. In the Stepchildren Hypothesis, we expected sole home ownership to be more frequent in unions with stepchildren. Conversions to sole home ownership are not more likely if stepchildren are present.

Finally, we expected transitions into sole home ownership to be more likely with more individual access to economic resources (Resources Hypothesis). For within-union entries, our findings are consistent with this hypothesis. In particular, higher education, being employed, more labor market experience, and contributing more than two-thirds of the household income are associated with a higher likelihood of entering into sole home ownership within unions. The importance of economic resources may be due to mortgage requirements.

Our findings corroborate previous, non-representative qualitative evidence on within-union disparities in home ownership (e.g., Joseph and Rowlingson 2012). In particular, the role of stepchildren in shaping within-union wealth inequality has been suggested by qualitative research (Burgoyne and Morison 1997), but has only been quantitatively tested in the current study. Our findings are consistent with recent research on non-housing wealth in Britain, showing that not only economic resources but also life course stages and family structure are relevant to within-union inequality (Kan and Laurie 2014). In contrast to Kan and Laurie (2014), who did not find effects of relative resources, we show that the relative resources of partners in a couple affect within-union entry into sole home ownership. This may be due to the high costs of entering home ownership compared to other types of investment. In Germany, comparable results to those presented here have been found for the overall within-union wealth gap (Grabka, Marcus, and Sierminska 2015). In accordance with Grabka, Marcus, and Sierminska (2015) and other studies on overall wealth (e.g., Ruel and Hauser 2013), we found a significant effect of employment experience on entry into sole home ownership.

Our study is subject to limitations. While the BHPS and UKHLS go further than other surveys in recording the individual homeowner status of household members, in the BHPS only the first two owners in each household are recorded. As we restrict our analysis to one-couple households, we believe that this limitation does not substantially affect our results. Additionally, no information about the actual share of the home owned by respondents is available. Moreover, home ownership status on its own does not indicate actual housing wealth, as individuals may have negative home equity. However, the review of the legal background has shown that a binary ownership status variable is sufficient to capture the most relevant aspects of within-union inequality in ownership and residency rights. Additionally, legal ownership and self-perceived socially constructed ownership of the home may differ. For instance, couples may report assets as shared when only one partner legally owns them (Kan and Laurie 2014). Survey data offers limited opportunity to address this issue of measurement error, which our study shares with other studies on the within-household distribution of wealth (e.g., Grabka, Marcus, and Sierminska 2015). However, assuming that homes

are jointly and equally owned - as has been the practice in most previous research on home ownership - may be even more problematic.

6. Conclusion

This study analyzes longitudinal data from the BHPS and UKHLS. These data are unique in providing individual-level information on home ownership within households. The analysis shows that 8% of partnered individuals in owner-occupancy are sole homeowners. We identify two types of transition into sole home ownership, which are equally frequent in our sample. First, individuals may convert to sole home ownership at union formation, because one partner remains in a home already owned before union formation. We find that the conversion to sole home ownership mainly occurs after divorce. Second, partners may enter sole home ownership within the course of their unions. Our results point to two sets of factors that are related to within-union entry into sole home ownership: 1) an individual's economic resources – also relative to their partner's resources – and 2) the family situation as described by marital status, union duration, and family structure. Within couples, economically resourceful individuals who cohabit, have stepchildren in the household, and are in the early phase of the union are most likely to enter sole home ownership.

The current study is, to our knowledge, the first quantitative analysis to investigate the extent to which home ownership is jointly held within couples. By taking into account that home ownership may be an individual asset not shared in couples, this analysis substantially contributes to the emerging literature on within-union wealth inequalities (e.g., Kan and Laurie 2014). For example, our analysis shows that family structure and marital history are important determinants of within-union wealth inequality, beyond the effect of individuals' personal employment experience, on which previous research has often focused.

Going beyond the objectives of the present study, it can be hypothesized that pathways into sole home ownership are different for women and men. According to our findings, women overall may be less likely to be sole homeowners than men, but may be slightly more likely to transition into sole home ownership via within-union entry. However, the difference between women and men is small in substantive terms in the multivariate analyses. Future research should investigate this gender difference in more detail. Further extensions might include measures of regional housing market conditions. This might be important to better model the contexts in which partners buy homes, which may impact on the necessity to pool both partners' resources to buy property. Further investigation of differences over periods of time may provide insight into how changing housing market context affects sole home ownership within couples.

Finally, while we studied sole owning partners, examining the transitions to non-ownership for those whose partners become sole homeowners is an important next step.

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