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Research Article

Who moves out and who keeps the home? Short-term and medium-term mobility consequences of grey divorce in Belgium

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Who moves out and who keeps the home? Short-term and medium-term mobility consequences of grey divorce in Belgium

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Abstract

BACKGROUND

Research shows that women are more likely to move out after a separation, but the evidence is largely limited to younger ages. Little is known about short-term and medium-term mobility consequences in the case of a ‘grey divorce’.

OBJECTIVE

Focusing on married couples separating at ages 50 to 70, we investigate who leaves the joint home upon separation and in the years immediately following separation. Considering ex-couple characteristics, we contrast the bargaining principle, which predicts higher moving-out rates for women, and the fairness principle, which points to the opposite.

METHODS

Using Belgian register and census data, we study marital couples who separated in 2002 at ages 50 to 70 after a marriage of at least 15 years’ duration. We follow them for three years and estimate their moving patterns using multinomial logistic regressions and continuous-time models that account for the lagged effect of separation.

RESULTS

Older women have a relative advantage in keeping the home at separation and maintain this advantage in the years following the separation. This finding contrasts with prior findings concerning younger ex-couples. Exceptions are women who are significantly younger than their ex-partner, whose children remain with the father, who live at their husband’s birthplace, and who rent rather than own the home.

CONCLUSIONS

Our findings point to a principle of fairness at play in the moving-out decision among older separating couples. Nonetheless, not all women benefit from this advantage.

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CONTRIBUTION

We show that post-divorce moving-out patterns are different at older ages. Looking beyond the immediate moment of separation allows for firmer conclusions to be reached about whether the home is eventually kept.

1. Introduction

Relationship dissolution is generally accompanied by a move on the part of one or both ex-partners. Who moves out and whether the joint home is maintained are some of the most important questions that ex-partners have to decide upon after separation. Separation is shown to increase the likelihood of moving well beyond the immediate moment of household dissolution (Evandrou, Falkingham, and Green 2010; Feijten and van Ham 2007, 2010; Gram-Hanssen and Bech-Danielsen 2008; Mikolai and Kulu 2018a). A growing body of literature shows that the housing consequences of separation can be profound, especially for women (Dewilde 2008; Feijten 2005; Feijten and van Ham 2007; Feijten and Mulder 2005). However, existing research is biased towards younger individuals, and we know very little about the housing consequences for older separating couples. Yet a boom in grey divorce (separation or divorce of individuals aged 50 or above) means that more and more older couples face the situation that one or both need to leave their home. In Belgium, the proportion of divorced couples in which at least one ex-partner was older than 50 increased from 21% in 2002 to 40% in 2018 (Statbel 2020). This paper draws attention to couples separating at ages 50 to 70 after a marriage duration of 15 or more years and investigates whether it is the man or the woman who is more likely to move from the joint home upon separation and in the first years after separation. Long-lasting marriages in this age category might differ from those of their younger counterparts for the following reasons.

First, location continuity seems particularly important in older ages. Older individuals tend to be embedded in their environment to a greater extent, implying strong social and economic ties with their current location (Schewel 2020). Individuals older than 50 have a low probability of migrating (Bell and Muhidin 2009), and migration in this age group is associated with a decrease in individuals' well-being (Nowok et al. 2013). Preserving ties to family, friends, and employment might be crucial following the break-up of a long-lasting marriage.

Second, older couples are likely to own their home, which is especially true in the Belgian case (Delfani, De Deken, and Dewilde 2014). Homeownership provides affordable accommodation for retirement after the mortgage is paid and serves as a form of protection against poverty at older ages (Conley and Gifford 2006; Delfani, De Deken,

and Dewilde 2014). Among younger and older individuals, in the majority of cases, moving out of the joint-owned home after separation is associated with dropping out of homeownership (Angelini, Brugiavini, and Weber 2014; Dewilde and Raeymaeckers 2008; Helderma 2007). This effect has been observed to be immediate as well as long-term (spanning over a decade) (Herbers, Mulder, and Mòdenes 2014), and strongly gendered, with women being more likely to drop out of homeownership than men (Feijten 2005). Moving out of an owned home following separation can lead to a drop in the quality of housing and a higher risk of poverty, particularly among older age groups. Whereas many younger individuals eventually recover from separation, this may be less the case for older people: individuals who are out of the labour market or preparing for the transition to retirement may have limited opportunities for adapting their income to the new situation.

Third, long-lasting marriages of older couples tend to follow a gendered division of labour more than those of younger couples. On the one hand, older women's detachment from the labour market may disadvantage them more than their younger counterparts when it comes to divorce and bargaining over who remains in the home. On the other hand, among older couples divorcing after a long-lasting marriage, the principle of fairness may prevail. Following this principle, the ex-partner for whom moving is more difficult because of financial or family reasons has priority in keeping the joint home. This fairness may be voluntary or forced by a court decision. Long partnership duration and age and the presence of resident and nonresident children have been found to have a positive effect on the probability of the woman staying in the joint home (Gram-Hanssen and Bech-Danielsen 2008; Mulder and Wagner 2010). These associations suggest that older women might have a relative advantage in terms of housing. Evandrou, Falkingham, and Green (2010) found that British women aged 50+ who experienced partnership break-up were indeed less likely to move than men. However, these results must be interpreted with caution, as the survey data tend to lose respondents who move.

Many of the existing studies of post-divorce mobility focus on the question of who moves out and the distance of the move (e.g., Mulder and Malmberg 2011; Mulder and Wagner 2010, 2012; Thomas, Mulder, and Cooke 2017). The focus is then on the movers, with less attention paid to those who are labelled as stayers. However, it may just be that the consequent move of the stayer takes a longer time: for example, when the couple owns their home, as the process of selling may be time-consuming. Moreover, it may not be feasible to keep the home in the longer run. Yet the ability to stay in the home and neighbourhood might mitigate the negative consequences of divorce. The question of who remains in the marital home is of societal relevance: in view of increasing divorce rates among the older population, the gendered economic consequences of separation may accentuate ongoing trends of the feminisation of old-age poverty (Peeters and De Tavernier 2018).

In this paper we investigate who leaves the marital home in the first three years after separation, looking at ex-partners in their 50s to 70s whose marriage lasted at least 15 years, using Belgian population register and census data. We especially focus on the role of ex-couple characteristics, such as joint children, which are known to increase the woman's likelihood of remaining. But do children also positively affect the woman's likelihood of remaining in this older age group, and is this just a 'temporary' effect (i.e., they move out later than their spouse)? We contribute to the existing literature in at least three ways. First, we focus on a fast-growing but rarely studied subpopulation of divorcees and identify the characteristics of the most vulnerable ones in terms of the housing consequences of divorce within this age group. Second, we extend the observation window to follow the consequences of separation beyond the initial move and address the timing of the move. Third, by employing register data we are able to provide more precise estimates of who moves out than in the case of surveys, as we are able to keep track of individuals who moved after separation.

2. Who remains in the home: Societal and legal context of Belgium

2.1 Gender relations among Belgian couples

The gendered nature of the who-moves-out decision is tied to the wider context of gender relations and the division of paid and unpaid labour within and after marriage. In terms of paid labour, Belgian women, like their counterparts in most countries of the world, earn less than men on average (Matteazzi, Pailhé, and Solaz 2018) and are more likely to reduce their paid labour to care for their children (Lewis, Campbell, and Huerta 2008). The gendered division of unpaid labour persists: In Belgian partnerships, women are more involved in housework and caregiving than men (Hook 2010).

Specialisation within marriage is likely to be more pronounced among older generations and especially among those who perceive marriage as a life-long arrangement (Juhn and Mccue 2017). This division of labour within marriage and the partners' unequal earnings translates into women being financially dependent. In the Belgian context, 40% of women 50 to 59 years old and around 50% of those 60 and over are dependent on their partner's income. This figure is only 9% for men 50 to 59 years old and about 10% for men over 60 (Van Hove et al. 2011).

The roles also tend to stay gendered after union dissolution – women tend to keep the role of resident parent, and financial transfers tend to flow from men to women in the form of child support and alimony, in Belgium as in most other Western countries (Andreß et al. 2006). The group most at risk of experiencing a persistent drop in financial resources are women with young children and older women who are inactive in the labour

market and have limited options as to how to increase their income (Peeters and De Tavernier 2018).

2.2 Legal regulations of marital dissolution in Belgium

Two forms of maintenance payment, child support and alimony, are designed to minimise the risks of labour specialisation within marriage in case of divorce and moderate differences in loss of income between ex-partners. Child support is paid to the custodial parent, i.e., the one that remains with the children. No child support is paid when both parents share custody. Additionally, alimony can be requested from the ex-partner if there is a risk of loss of standard of living. Although the law is gender-neutral, for both kinds of payment it is usually the woman who is the receiver. In Belgium, the maximum period during which the ex-partner is obliged to pay alimony depends on the duration of the marriage (Bracke, Verschelden, and Schoors 2013). The spouses or the court can also decide that a regular alimony payment be replaced by capital (Notaire.be n.d.).

The division of the joint property must be settled during the divorce procedure. Where spouses agree on the division of the property, they can make any arrangements they like. Possible solutions include allocating the home to one of the ex-partners (with the other being paid out or not), remaining in joint ownership of the property, or selling the property and sharing the proceeds. If there is no common agreement the court will decide. In principle, either co-owner can demand to receive their 'share' and can therefore force the sale of the property (Notaire.be n.d.). However, if it is not possible for one ex-partner to buy the other out, the ex-couple can agree to remain as joint owners of the home, with the one staying paying rent to the other at a level that corresponds to their share of the property, called occupancy compensation. This can also serve as a provisional arrangement until the sale of the house, which can take time. Spouse alimony compensation and occupancy compensation may cancel each other out in part or completely, as recognized in case law. The eventual sale of the house can result in the court revising alimony rules for the ex-partner. Empirical data from the northern, Dutch-speaking part of Belgium shows that it has become less common to sell the joint house. In the divorce cohorts of 2001 to 2010, about 35% of men and 31% of women became the sole homeowner, and 23% sold their house (Pasteels and Mortelmans 2015).

3. The timing of the move relative to separation

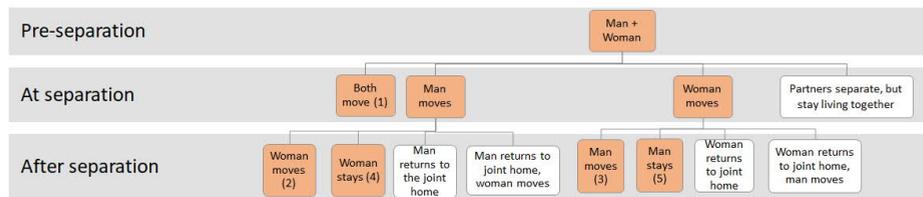
The move of at least one of the ex-partners is the moment when the decision to split up translates into the splitting of the joint household. There are three possibilities: (1) both

move out, (2) the man moves out, or (3) the woman moves out. In terms of immediate outcomes, the literature refers to this type of move as an ‘event move’. Separation moves are an entry into new living arrangements and are often characterised by being urgent and financially and spatially restricted (Feijten and van Ham 2007).

The ex-partner who has remained in the joint home might also move in a lagged reaction to separation (Feijten 2005). As Feijten (2005) argues, these later moves can be driven by a decline in resources created by the loss of a partner’s income. The stayer may not be able to afford the housing costs, e.g., rent, mortgage, and maintenance costs (Feijten and Mulder 2005). Additionally, the place may turn out to be too big for a single person, making its maintenance difficult (Bonnet, Gobillon, and Laferrère 2010).

There are five possible scenarios of moves at and after separation (see Figure 1): (1) both partners move at separation, (2) the man moves first, the woman stays temporarily and then moves too, (3) the woman moves first, the man stays temporarily and then moves too, (4) the man moves, the woman stays, and (5) the woman moves, the man stays. Three other possible scenarios can occur upon separation. First, partners who separate may reconcile and the partner who moved out at separation returns to the joint home. Second, one partner may leave temporarily and then return to the joint home after the other partner leaves. However, such cases cannot be distinguished in our data. Third, in rare cases partners may separate but remain living in the same household. It is important to consider the lagged effect of separation, as its omission may falsely create an impression that the partner who did not move out first is keeping the joint home. Here, we consider moving out within three years as a lagged effect of separation. Unlike other studies, we examine the effect of a couple’s characteristics on who moves out at separation and who moves in the period following separation.

Figure 1: Different scenarios of moves of the (ex-)couple at and after separation.



Note: The colour orange marks the outcomes that we follow in this paper.

4. Who moves and who stays: A cost–benefit calculation or a matter of fairness?

A widely used theoretical framework explaining who moves out at separation is the cost–benefit framework as developed by Mulder and Wagner (2010). The decision is based on the monetary and nonmonetary cost of moving and staying for each of the ex-partners (Mulder and Wagner 2010, 2012). Monetary costs refer to the ability to afford the cost of housing; nonmonetary costs may include disruption of housing career, efforts related to the move, and emotional distress (Mulder and Wagner 2010). The ex-partner is inclined to move if their monetary and nonmonetary costs of moving are lower than their costs of staying. If for both the cost of staying exceeds the cost of moving, both ex-partners move out. If for both the cost of staying is lower than the cost of leaving, two additional principles could be employed in the decision-making process: relative bargaining position (the ex-partner with more resources stays) and the principle of fairness or justice (the ex-partner for whom the cost of moving is higher stays) (Mulder and Wagner 2010; Thomas, Mulder, and Cooke 2017).

In this paper we focus on two elements of the cost–benefit theory: (1) the partner’s resources and bargaining position, and (2) the principle of fairness or justice. In the cost–benefit framework the availability of resources and bargaining positions within the couple dominate (Mulder and Wagner 2010; Thomas, Mulder, and Cooke 2017), while the fairness/justice perspective is often set aside.

The part of cost–benefit theory that focuses on the role of resources and bargaining position suggests that an individual stays only if he or she has resources for maintaining the joint home. This rule applies to the decision to move out at separation as well as in the period after the separation. If both can afford to stay, the one who has more resources is more likely to remain as it strengthens their bargaining position. This perspective suggests that men are more likely to stay at separation because they tend to have a relative advantage over women in terms of resources. Men are then also more likely to stay after the separation because they have more resources to maintain the home.

The principle of fairness suggests that if for both ex-partners the monetary and nonmonetary costs of staying are lower than the cost of moving, the one that will suffer more from moving out (that is, the one with higher monetary and nonmonetary cost of moving) gets priority to keep the joint home. This fairness may be either applied voluntarily or forced by a court decision (e.g., the court can decide which of the ex-partners gets priority in keeping the home (Monseur 2015)). The concept of fairness (also referred to as post-marital solidarity) is well established in divorce law (Kaesling 2018); for example, through the equal division of property or the obligation to support the ex-partner who is in need through alimony (Notaire.be n.d.). In this paper we argue that longer marital duration and shared children lead to fairness being more important to

separating couples (e.g., arising from feelings of responsibility towards the ex-partner and children). The fairness principle suggests that women separating in later life are more likely to keep the home, as women are more likely to be worse off when moving (e.g., greater moving costs if they keep the children, fewer resources for finding appropriate housing).

4.1 Empirical evidence

Previous studies have found the decision of who moves out and who stays in the joint home at/after separation to be gendered. A number of studies find that men are more likely to stay in the joint home at separation and women to move, using both descriptive (Ferrari, Bonnet, and Solaz 2019; Gram-Hanssen and Bech-Danielsen 2008; Mulder and Malmberg 2011; Mulder and Wagner 2012; Theunis, Eeckhaut, and Van Bavel 2018) and multivariate analysis (Cooke, Mulder, and Thomas 2016; Ferrari, Bonnet, and Solaz 2019; Mulder and Malmberg 2011; Mulder and Wagner 2010, 2012) and relying on survey (Cooke, Mulder, and Thomas 2016; Ferrari, Bonnet, and Solaz 2019; Fiori 2019; Mulder and Wagner 2010, 2012) or register data (Gram-Hanssen and Bech-Danielsen 2008; Mulder and Malmberg 2011; Theunis, Eeckhaut, and Van Bavel 2018). These studies either do not restrict the sample regarding age or focus on a broad age range.

However, several other sample-based studies report contradictory results. Mulder and Wagner (2010), looking at an age-unrestricted sample, find that descriptively, men are slightly more likely to leave the joint home at separation. Fiori (2019), also looking at an age-unrestricted sample, finds that men are more likely to leave, using both descriptive and multivariate analysis. Thomas, Mulder, and Cooke (2017), looking at who moves out among parents with resident children, find that women are more likely to stay than men both before and after control variables are introduced into the model. Similar results, i.e., men being more likely to move out, are found in a descriptive analysis of a sample of couples divorcing later in life (aged 50+) (Evandrou, Falkingham, and Green 2010). These findings suggest that when considering couples who share stronger ties, the woman (who typically is at a disadvantage) is more inclined to stay.

The existing literature addressing the question of who moves out in reaction to separation mainly focuses on the short-term mobility outcome of separation. Both separation and move are often measured as change between two waves of a survey, and the timing of a move in relation to separation is not explicitly defined. For example, Cooke, Mulder, and Thomas (2016), Fiori (2019), and Thomas, Mulder, and Cooke (2017) look at the change between two waves of a survey one or two years apart, while it is unclear how the timing of divorce and the move are spaced out. Evandrou, Falkingham, and Green (2010) look at whether the move occurred in the same year as the

divorce. Another study stream has found that separation also has a medium- and long-term effect on mobility. For example, Gram-Hanssen and Bech-Danielsen (2008) show that 26% of those who initially stayed in the joint household moved within a year. Furthermore, separated or divorced individuals are more likely to move than those in other partnership situations (including never-married, partnered, and widowed individuals) (Evandrou, Falkingham, and Green 2010; Feijten and van Ham 2007, 2010; Mikolai and Kulu 2018a). The effect of separation on moving seems to be long-lasting, especially for women. Feijten (2005) and Mikolai and Kulu (2018) find that men who stay in the joint home at separation have a lower risk of moving than women who do not initially move.

4.2 Individual, ex-couple, and place determinants

Age. Within the general population, in the age category of our interest, it has previously been shown that the probability of moving decreases with increasing age (e.g., Evandrou, Falkingham, and Green 2010). In other words, people in their late 60s are less likely to make a residential change than people in their early 50s. It thus seems that especially the nonmonetary costs of moving are higher among older, more often retired individuals, likely stemming from strong social and emotional ties to their current place of residence. The relative age of the ex-partners points to the relatively greater resources and bargaining power of the older ex-partner within the couple (Mulder and Wagner 2010). In line with this reasoning, research shows that the younger ex-partner (which statistically is more often the woman) is more likely to move out (Ferrari, Bonnet, and Solaz 2019; Fiori 2019; Mulder and Malmberg 2011; Mulder and Wagner 2010; Thomas, Mulder, and Cooke 2017).

Educational attainment and employment. Educational attainment is widely used as a proxy for economic and cultural resources (Becker 2009; Theunis, Eeckhaut, and Van Bavel 2018). In absolute terms, the level of educational attainment may indicate whether an individual has the financial resources needed for keeping the joint home in both the short and long run. In relative terms, the educational level may refer to power relations within the couple. The partner with higher educational attainment can have an advantage, e.g., in communication skills and the ability to orient themselves in the legal system, which can turn into an advantage in the bargaining process and thus make them more likely to keep the home. At the same time, the higher-educated ex-partner is likely to suffer less if they move than the lower-educated ex-partner because they can afford better-quality accommodation than the ex-partner. Empirical findings largely agree that the ex-partner with higher education is more likely to stay (Gram-Hanssen and Bech-Danielsen 2008; Mulder and Malmberg 2011; Mulder and Wagner 2010; Theunis, Eeckhaut, and Van

Bavel 2018). This association might be especially relevant for our population of interest, as in earlier birth cohorts educational hypergamy (i.e., a man having higher education than a woman) was more common. Employment status may also point to financial independence. The ex-partner who is retired or out of the labour market is more likely to depend on the other ex-partner's income (Van Hove et al. 2011). Furthermore, an inactive or unemployed ex-partner may have limited opportunities to increase their income following separation. Among older generations, male-breadwinner marriages and educationally hypergamous marriages were common (Nomes and Van Bavel 2017). In a multivariate analysis, Mulder and Wagner (2010) find that if only the woman was employed while her ex-partner was unemployed or inactive, she was less likely to move out. If only the man was employed, the woman was as likely to move as if both were employed. Fiori (2019) finds similar results on a subsample of couples with children.

Children. Couples in the age 50+ category are at the end of their reproductive career and, depending on the age of their children, may have minor or adult resident children and/or nonresident children. Resident children increase the monetary and nonmonetary costs of moving and encourage fairness between the ex-partners in favour of the resident parent at least for the well-being of the children (Bakker and Mulder 2013; Gram-Hanssen and Bech-Danielsen 2008; Mulder and Wagner 2010). In addition, child allowance and alimony paid to the custodial parent add to their budget and may thus increase their likelihood of remaining in the home. Minor coresident children are more likely to remain living with their mother after the separation (Vanassche et al. 2017). Previous research has found that women are more likely to stay if there are dependent children in the household (Ferrari, Bonnet, and Solaz 2019; Fiori 2019; Gram-Hanssen and Bech-Danielsen 2008; Mulder and Malmberg 2011; Mulder and Wagner 2010). When the last child leaves the household, the 'empty nest' can motivate moves to more affordable or needs-fitting accommodation (Wulff, Champion, and Lobo 2010).

The effect of nonresident adult children is theoretically unclear and not well researched. On the one hand, women are more likely to assume a kin-keeping role (Bracke, Christiaens, and Wauterickx 2008), and keeping the matrimonial home might have greater importance for them. Nonresident children are also related to a higher probability of the woman receiving alimony from her ex-husband, which, all else being equal, provides the woman with more resources needed for keeping the home (Mulder and Wagner 2010). On the other hand, separation might motivate one of the parents to move closer to or move in with a child. This might more likely be the woman, as women are found to receive more support from their children following divorce (Thuen and Eikeland 1998; Wright and Maxwell 1991) and to be more involved in grandchild care (Žilincíková and Kreidl 2018). Empirically, Mulder and Wagner (2010) show that women, as opposed to men, are more likely to stay if the joint children have already left the home.

Partnership duration. Mulder and Wagner (2010) argue that a long marital duration may indicate that the couple has lived in the current home for a long time and that the home is not encumbered by a mortgage or that the rent is low. Consequently, it may be more affordable for the one with fewer resources to stay (typically the woman), a hypothesis they see confirmed in their study. Ferrari, Bonnet, and Solaz (2019) also find an association between longer marital duration and the likelihood of the man moving. However, the finding that long marital duration increases the woman's likelihood of staying may also point to the importance of the fairness principle between ex-partners, with the better-off ex-partner (usually the man) being more likely to leave.

Repartnering. Mulder and Wagner (2010) speculate that an ex-partner who is forming a new partnership has more interest in ending the current partnership. At the same time the cost of moving might be lower, as the person may move in with a new partner. Indeed, the ex-partner who repartners is more likely to move (Mulder and Wagner 2010, 2012). A repartnering divide has been found at older ages, with women being much less likely to repartner than men (Brown et al. 2019).

Homeownership and housing type. Characteristics of the home are found to affect the moving-out decision, but theoretically this is not straightforward and empirically not well researched (especially in terms of housing quality). In the case of homeownership, the cost of moving is higher because moving out is often linked to dropping out of homeownership. On the other hand, the cost of staying also tends to be high – the stayer might have to buy out the other partner, which for many might be unfeasible, especially if the dwelling is large. Overall, it is assumed that the one with fewer resources (more likely the woman) is less likely to stay if the home is owned (Mulder and Wagner 2010), and the same can be assumed for sizeable housing. In line with this reasoning, women are found to be less likely to stay if the home is owned (Gram-Hanssen and Bech-Danielsen 2008; Mulder and Malmberg 2011; Mulder and Wagner 2010) or if housing costs are a heavy burden (Fiori 2019). Among young parents, however, fathers are more likely to move if the house is owned (Thomas, Mulder, and Cooke 2017).

Ties to a place. Location-specific capital (DaVanzo 1981), such as social and economic ties, binds people to a place and is likely to increase with the time spent living there. These local ties influence the decision to move out by increasing the costs of moving and providing the resources needed to stay (Mulder and Wagner 2012). Indeed, moving out is less likely for the one with stronger ties, e.g., if they are living lives at their birthplace (Mulder and Wagner 2012). If both ex-partners live at their birthplace, the cost of moving may be higher for the woman as women tend to place higher importance on their social ties (Rossi and Rossi 1991).

5. Hypotheses

The theoretical arguments regarding resources, bargaining power, and fairness in the cost–benefit framework lead to different expectations in terms of which gender stays in the ex-marital home at and after separation following a grey divorce.

The cost–benefit framework, especially the importance of resources and bargaining power, largely portrays women as leavers. Fewer personal financial resources and the weaker bargaining position of women due to gendered marital household-task division and traditional assortative mating should result in women being less likely to stay than men. More concretely, we expect that *women are more likely to move at separation (H1a)*, especially if they are less educated or younger than their ex-partner and if the home is owned or of high quality. It is possible that women may stay initially, building on the principle of fairness, especially if the couple has children who are still living at home. However, *women will be more likely than men to leave the home after separation (H2a)*, as the costs of staying may end up exceeding women’s resources, and the benefits of staying may decrease, especially if children move out of the household.

Gendered aspects of the fairness principle and repartnering, however, reverse this picture and put men forward as leavers. Building on the fairness principle, *men will be more likely to move out at separation (H1b)*, as the costs of moving tend to be higher for women (disruption of housing career, limited resources for finding alternative housing). Where men remain initially, they may have more resources to afford to stay but also more incentive to move. As men are more likely to repartner and repartnering often triggers a move, we can also hypothesize that *men are more likely to move from the ex-marital home after separation (H2b)*.

6. Data and methods

Survey data are often unable to capture relationship status changes and residential moves in older individuals because of event rareness and selection and attrition bias (Evandrou, Falkingham, and Green 2010; Mulder and Wagner 2012). Register data provide a unique opportunity to follow the whole population of separated older individuals and the moves following relationship dissolution. This research uses information from the National Population Registers (2002–2006) and the 2001 Belgian Census provided by Statistics Belgium. The 2001 Belgian Census offers detailed information on married couples, including age, educational attainment, presence of children in the household, age of the youngest child, number of children, homeownership status, place of residence, place of birth, and marital duration as of 1 October 2001. National Population Registers provide

information on the date and destination of residential moves of all Belgian residents between the years 2002 and 2006.

6.1 Sample

Our sample includes married couples that were together in October 2001 but that separated over the course of 2002, and in which the woman's age at separation was between 50 and 70 and man's age did not exceed 75. This age selection is in accordance with the study's focus on older individuals, leaving out the oldest old where the mechanisms of separation might be very different, e.g., related to health issues. We focus on women's age to achieve a more homogenous sample in terms of life-course stage, as women's fertility trajectories are more homogenous than men's. The initial sample comprised 3,537 couples. We left out couples with a marriage duration of fewer than 15 years at the time of separation (712 cases, or 20% of the remaining sample). Marriages with a short duration in this age group are likely to be higher-order marriages, which may have different characteristics and separation behaviours. As Mikolai and Kulu (2018b) document, women separating from higher-order marriages are more likely to move. Unfortunately, we do not have information on order of marriage. As our theoretical argument focuses on long-lasting marriages, this sample restriction ensures greater homogeneity of the sample and enables us to test our hypotheses. Additionally, we dropped 150 couples due to missing information on the timing of separation and 204 couples for which we lost track of one of the ex-partners in the register in the year following separation. Finally, we excluded 244 couples who moved back in together within three years after separation. We did so because our aim in this study is to investigate the housing consequences of marital separation for couples who remain separated. The final sample amounts to 2,217 separated couples.

Marital dissolution was defined based on the date when the first of the ex-partners moved out of the marital household, or the date when both moved to different households if moving at the same time. We consider both ex-partners as moving out at separation if they move out within 30 days of each other. We follow the ex-couple to 36 months after separation to assess whether the spouse who remains in the joint home at separation keeps the home temporarily or for a longer period. As the separation is likely to have not only an immediate but also a lagged effect, we chose three years as the period that allows enough time to capture the possible changes taking place. In this way, we are also able to account for other events that may occur in the post-separation period, such as repartnering or the nest emptying.

6.2 Methods

We combined different analytical approaches for our study of post-separation mobility. Descriptive statistics show whether it is the man or the woman who is more likely to move at and after separation. With Kaplan–Meier survivor estimates, we explored the tendency and timing of leaving among those who stayed at separation. We then estimated multinomial logistic regression models to compare the determinants of who moves out at separation, who moves out in the three years following separation, and who stays for at least three years. The categories of the dependent variable are:

- 1) Both move out at separation.
- 2) Man moves out at separation, woman moves out within three years after separation.
- 3) Woman moves out at separation, man moves out within three years after separation.
- 4) Man moves out at separation, woman stays for at least three years.
- 5) Woman moves out at separation, man stays for at least three years.

This strategy was chosen to capture all possible outcomes that can be followed with register data while taking into consideration the short-term and longer-term effects of divorce. It also allowed us to model the post-separation housing trajectory as a couple's decision.

Additionally, we analysed the question of who moves out at separation and who moves out after separation using a two-step modelling strategy. First, we estimated multinomial logistic regression investigating who moved out at separation (man, woman, or both); and second, we estimated piecewise constant hazard models to model the timing of the moves among those who initially stayed in the joint home. This approach allowed us to explore the effect of independent variables on the timing of the move as well as explore the effect of time-varying covariates in more detail, such as repartnering or nest-leaving children. This analysis is presented in the Appendix.

We explored the effect of individual and couple characteristics that entered the analysis as independent variables. We measured woman's age at separation (50–59, 60–64, 65–70) and relative age difference (0–1.99 years, woman older, man 2–4.99 years older, man 5 years or more older). Note that we do not distinguish the age difference if the woman is older, as such cases are less frequent than those in which the man is the older partner. Resources were measured by woman's education (lower secondary, higher secondary, tertiary, missing) and relative educational differences (homogamous, man > woman, woman > man, missing). We measured the employment status of ex-partners before separation and operationalise it in five categories (both partners employed, both partners unemployed or inactive, man employed and woman unemployed/inactive,

woman employed and man unemployed/inactive, missing).³ The presence of children was captured after the separation (i.e., on 1 January 2003) measured in four categories: (1) nonresident children only, (2) no children, (3) all resident children living with mother, and (4) at least one resident child living with father. The information on nonresident children is limited to biological children, whereas the information we have on resident children does not differentiate between biological children and stepchildren. Marital duration is measured in years from the year of marriage until separation. The model includes both linear and quadratic measures of marital duration. We also capture repartnering by new household formation in the observation period of three years. The type of dwelling is measured in two ways: homeownership: (1) owners, (2) renters, and (3) free of charge or missing; and type of dwelling: (1) large house or apartment (3+ bedrooms), (2) small house (0–2 bedrooms), (3) small apartment (0–2 bedrooms), and (4) missing. Further, to approximate ties to place, we measure if one or both live at their birthplace (that is, the municipality in which they were born): (1) neither, (2) both, (3) man's birthplace, and (4) woman's birthplace. Finally, we control for region and degree of urbanisation by including these categories: (1) Flanders, urban, (2) Flanders, suburban, (3) Flanders, rural, (4) Wallonia, urban, (5) Wallonia, suburban, (6) Wallonia, rural, and (7) Brussels.

6.3 Sample composition

Table 1 shows that couples in our sample are characterized by long marital duration with a mean of 32 years. The mean age of women at separation was 56 years and that of the youngest child 22 years. Table 2 illustrates the distribution of categorical variables. Eighty per cent of women were in the age category 50–59 years, which suggests that separation happened more often before a woman's retirement age. The husband tends to be older (38%) or as old as the wife (48%). In terms of education, about 45% of the marriages were homogamous, in 20% of cases the man was more educated than his wife, and in 16% the reverse was true. In terms of employment, in one-third of cases, both were employed before separation and in 21% of cases neither ex-partner was employed. Couples where the husband was employed and the wife was not were more common (17%) than vice versa (10%). Half of the couples only had children living outside their household shortly after the separation. In 29% of cases, all resident children remained

³ We also experimented with introducing a more complex definition of employment, distinguishing part-time employment, full-time employment, retirement, and unemployment/inactivity. However, some categories were small, e.g., man working part-time, and there were no important differences between working part time or full time, and between different reasons for being out of the labour market. We therefore kept a more parsimonious definition of employment.

with the mother, while in 14% of cases at least one child remained with the father. Only a minority (4%) of the couples had no children. Finally, 29% of men in the sample repartnered following separation, whereas only 16% of women did.

Most of the couples (75%) owned their home and 61% lived in large houses or apartments (with three or more bedrooms). About three-quarters of the ex-partners did not live at their birthplaces, 10% lived at the man's birthplace, and another 9% at the woman's birthplace; only 7% resided at the birthplace of both. About half of the couples lived in Flanders, 39% lived in Wallonia, and 11% in Brussels. Table 1 and Table 2 show the distribution of variables by category of dependent variable.

Table 1: Summary statistics continuous variables (N=2,217)

		Both	Man moves at separation, woman after separation	Woman moves at separation, man after separation	Man moves at separation, woman stays (base outcome)	Woman moves at separation, man stays	Total
Marriage duration	Mean	33	31	32	31	32	32
	Sd	7	7	7	7	7	7
	Min	17	15	15	15	15	15
	Max	48	48	49	50	49	50
Age youngest child 2003	Mean	23	22	22	22	22	22
	Sd	6	6	5	6	6	6
	Min	12	10	9	6	1	1
	Max	38	48	36	44	40	48
Age woman 2001	Mean	57	56	56	56	56	56
	Sd	5	5	5	5	5	5
	Min	50	50	50	50	50	50
	Max	69	70	70	70	70	70

Source: Demobel-Statbel: Belgian census data (2001) and register data (2002–2006).

Table 2: Summary statistics categorical variables (N = 2,217)

	Both		Man moves at separation, woman after separation		Woman moves at separation, man after separation		Man moves at separation, woman stays (base outcome)		Woman moves at separation, man stays		Total	
	N	%	N	%	N	%	N	%	N	%	N	%
Woman's age												
50–59	75	74	221	81	237	81	699	81	547	79	1,779	80
60–64	18	18	35	13	36	12	104	12	99	14	292	13
65–70	9	9	18	7	18	6	56	7	45	7	146	7
Age assortative mating												
0–1.99 years	45	44	151	55	138	47	420	49	315	46	1,069	48
Woman older	13	13	43	16	33	11	144	17	79	11	312	14
Man 2–4.99 years older	30	29	54	20	68	23	210	24	172	25	534	24
Man 5-years-or-more older	14	14	26	9	52	18	85	10	125	18	302	14
Woman's education												
Lower secondary	37	36	122	45	126	43	345	40	286	41	916	41
Higher secondary	22	22	52	19	53	18	190	22	161	23	478	22
Tertiary	24	24	57	21	52	18	231	27	150	22	514	23
Missing	19	19	43	16	60	21	93	11	94	14	309	14
Educational assortative mating												
Homogamous	48	47	120	44	120	41	405	47	309	45	1,002	45
Man>woman	10	10	51	19	51	18	182	21	141	20	435	20
Woman>man	21	21	38	14	43	15	134	16	109	16	345	16
Missing	23	23	65	24	77	26	138	16	132	19	435	20
Employment status												
Both partners employed	33	32	79	29	75	26	280	33	202	29	669	30
Both partners unemployed/inactive	27	26	52	19	55	19	153	18	180	26	467	21
Man employed, woman unemployed/inactive	12	12	53	19	45	15	152	18	117	17	379	17
Woman employed, man unemployed/inactive	8	8	18	7	31	11	100	12	60	9	217	10
Missing	22	22	72	26	85	29	174	20	132	19	485	22
Presence of children before separation												
No children	4	4	7	3	12	4	36	4	28	4	87	4
Nonresident children only	48	47	129	47	136	47	309	36	306	44	928	42
Resident adult children	33	32	101	37	106	36	377	44	273	40	890	40
Resident minor children	12	12	30	11	21	7	120	14	62	9	245	11
Missing	5	5	7	3	16	5	17	2	22	3	67	3
Presence of children 1st year after separation												
No children	4	4	7	3	12	4	36	4	28	4	87	4
Nonresident children only	61	60	154	56	170	58	371	43	358	52	1,114	50
All resident children living with mother	25	25	93	34	38	13	420	49	67	10	643	29
At least one resident child living with father	7	7	13	5	55	19	15	2	216	31	306	14
Missing	5	5	7	3	16	5	17	2	22	3	67	3
Man repartnered within 3 years	33	32	124	45	74	25	355	41	58	8	644	29
Woman repartnered within 3 years	12	12	49	18	74	25	52	6	169	24	356	16
Homeownership												
Owner	66	65	198	72	185	64	684	80	531	77	1,664	75
Renter	27	26	50	18	78	27	123	14	112	16	390	18
Free of charge or missing	9	9	26	9	28	10	52	6	48	7	163	7

Table 2: (Continued)

	Both		Man moves at separation, woman after separation		Woman moves at separation, man after separation		Man moves at separation, woman stays (base outcome)		Woman moves at separation, man stays		Total	
	N	%	N	%	N	%	N	%	N	%	N	%
Type of housing												
Small house	18	18	55	20	53	18	183	21	144	21	453	20
Small apartment	12	12	31	11	41	14	68	8	66	10	218	10
Large house or apartment	63	62	155	57	163	56	553	64	424	61	1,358	61
Other/missing	9	9	33	12	34	12	55	6	57	8	188	8
Living at birthplace												
Both	4	4	18	7	21	7	68	8	45	7	156	7
Man's birth place	11	11	29	11	31	11	75	9	81	12	227	10
Woman's birthplace	7	7	24	9	23	8	88	10	64	9	206	9
Third place	80	78	203	74	216	74	628	73	501	73	1,628	73
Region and degree of urbanisation												
Flanders, urban	22	22	41	15	64	22	163	19	134	19	424	19
Flanders, suburban	17	17	63	23	51	18	172	20	131	19	434	20
Flanders, rural	9	9	25	9	32	11	107	12	88	13	261	12
Wallonia, urban	19	19	39	14	40	14	124	14	117	17	339	15
Wallonia, suburban	13	13	46	17	45	15	122	14	101	15	327	15
Wallonia, rural	4	4	28	10	23	8	82	10	61	9	198	9
Brussels	18	18	32	12	36	12	89	10	59	9	234	11

Source: Demobel-Statbel: Belgian census data (2001) and register data (2002–2006).

7. Results

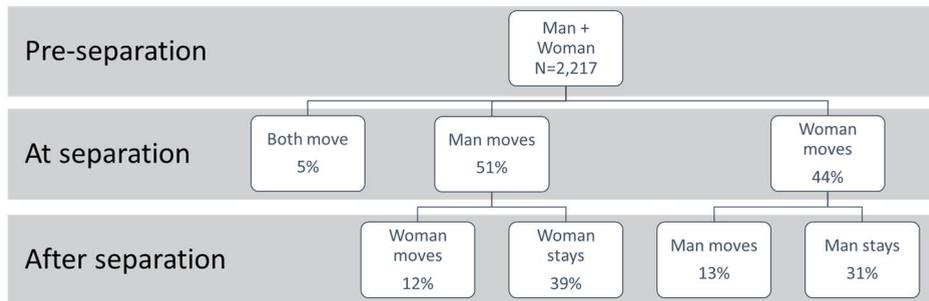
7.1 Descriptive results: Who moves out and when?

Figure 2 provides descriptive information on who leaves the home at and after separation. First, we provide information on the situation at separation, as it allows our sample to be situated within the existing empirical evidence. In 51% of cases the separation of long-lasting couples saw the man moving out of the marital home and in 44% of cases the woman moved out. In about 5% of the cases the ex-partners left the marital home at about the same time, moving to different locations. These results confirm prior findings: After a long-lasting marriage, women initially remain in the marital home more often than men. Second, we are interested in what follows after the moment of separation.

Figure 2 also sheds light on who moves and who keeps the marital home in the first three years after separation. Over the three-year period after separation, similar proportions of men (13%) and women (12%) moved out of the joint home, after initially staying. About 39% of the women and 31% of the men still lived in the marital home three years after separation. Thus, most of the initial stayers tend to also stay in the longer term, thereby maintaining gender differences. Overall, we see that men are more likely

to move than women, and this is primarily due to a gendered decision at the time of separation. Nevertheless, about two-thirds of the women and men had moved in the three years after separation, stressing the disruptive character of separation in the residential biographies of this age group.

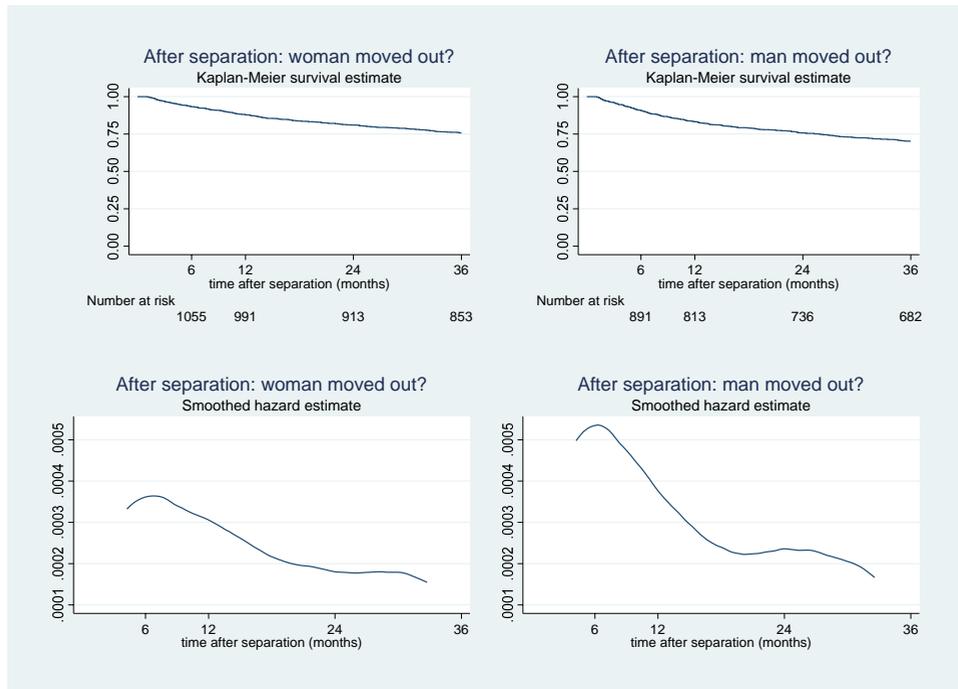
Figure 2: Distribution of dependent variables (leaving the marital home at or after separation)



7.2 Descriptive results: Moving out after initially staying

The descriptive results in Figure 2 reveal a similar proportion of men and women moving from the joint home after staying in it at separation. Figure 3 shows Kaplan–Meier survivor and hazard functions, which explore the timing of leaving among those who stayed at separation. The pattern of timing appears to differ for men and women. Both men and women are most likely to leave the joint home in the first year after separation. However, for men the probability of moving decreases more steeply in the first one and a half years after separation. For women, the probability of moving out decreases more gradually.

Figure 3: Kaplan–Meier survival function and smoothed hazard function on moving out after separation, separately for men and women



7.3 Multivariate results: What determines who remains and who moves?

7.3.1 Multinomial logistic regression

To explore the effect of individual and couple characteristics on housing outcomes we estimated a multinomial logistic regression. Predicted probabilities, presented in Table 3, enable us to compare all housing outcomes by independent variable category as well as compare the housing outcomes of women and men. As we use population data, *p*-values, confidence intervals, and standard errors can be interpreted as illustrations of the effect strengths. Odds ratios are reported in Table A-1 in the Appendix.

Age. A woman's age increases the probability that she stays in the joint home for at least three years following separation and decreases the probability that she moves first. A woman's age relative to her ex-partner seems to be in line with the bargaining power

argument: she is especially likely to stay in the long run if she is older than her ex-partner (43% versus 37% for those with the same age). On the contrary, if her ex-husband is more than five years older, he has the highest probability of staying more than three years (35%), while she has the lowest probability of staying (31%).

Education and employment. The effect of a woman's education accords with the cost-benefit framework. Women with tertiary education have the highest probability of keeping the joint home in the long run (42% as compared to 39% among the higher-secondary-educated and 35% among the lower-secondary-educated). Lower education is thus associated with a greater tendency for women to move out at or sometime after the separation. Against our expectations, a relative educational advantage decreases a woman's probability of staying more than three years at the marital address after separation. This may signal that moving away may better fit the life courses of these women or that they are acting according to the fairness principle. By contrast, if the woman works but her husband does not, she is much more likely to stay in the joint home for at least three years, but the reverse does not hold when the man is the only one working. In this case, the probability of the nonworking woman keeping the home is higher initially, but she has a higher likelihood of leaving the home in the first three years. This confirms previous results of Mulder and Wagner (2010) and provides evidence for both the bargaining (working women) and fairness (working men) principles.

Children. The presence of children shortly after separation has major effects on the moving-out decision. In cases where all resident children stay with the mother, the woman has the highest probability of keeping the joint home in the long run (66%) and a man the lowest (10%). When at least one child stays with the father, the man is most likely to keep the home in the long run (67%), while the woman is very unlikely to keep the home in both the short (5%) and long (5%) run. Interestingly, we observe a close-to-gender-neutral housing pattern for couples that have only nonresident children at the time of separation.

Marital duration. Two outcomes seem to be linked to marital duration (see Figure A1 for a graphical representation of these effects). First, with increasing marital duration, women are slightly more likely to leave at separation, with men following after separation. Second, contrary to our expectations, increasing marital duration slightly decreases the chances of women staying for at least three years. This decrease is nonlinear, i.e., less steep, at the shortest and longest marital durations.

Repartnering. As expected, one of the strongest associations is between repartnering and the moving-out decision. If a woman or man repartners within three years after separation, she or he is less likely to stay in the joint home both temporarily and in the long run (17% of women stay if repartnered, compared to 43% if not; 10% of men stay if repartnered, compared to 40% if not). Repartnering increases the probability that the home is left to the partner who remains single.

Table 3: Predicted probabilities of moving out of the marital home at and within 3 years after separation (N = 2,217).

		Both		Man moves at separation, woman after separation	
Woman's age	50–59 (ref.)	0.05	(0.03–0.06)	0.14	(0.12–0.16)
	60–64	0.05	(0.02–0.09)	0.15	(0.09–0.20)
	65–75	0.06	(0.01–0.12)	0.15	(0.07–0.23)
Age assortative mating	Homogamous (ref.)	0.04	(0.03–0.06)	0.16	(0.14–0.19)
	Woman older	0.05	(0.02–0.07)	0.14	(0.09–0.18)
	Man 2–4 years older	0.06	(0.04–0.08)	0.12	(0.09–0.15)
Woman's education	Man 5 or more years older	0.05	(0.02–0.08)	0.11	(0.07–0.15)
	Lower secondary (ref.)	0.05	(0.03–0.06)	0.15	(0.12–0.19)
	Higher secondary	0.04	(0.02–0.07)	0.13	(0.10–0.17)
Educational assortative mating	Tertiary	0.04	(0.02–0.06)	0.13	(0.09–0.17)
	Missing	0.09	(0.01–0.16)	0.13	(0.07–0.19)
	Homogamous (ref.)	0.06	(0.04–0.08)	0.13	(0.11–0.16)
Employment status	Man>woman	0.03	(0.01–0.04)	0.13	(0.09–0.16)
	Woman>man	0.08	(0.04–0.12)	0.14	(0.09–0.18)
	Missing	0.04	(0.00–0.07)	0.17	(0.11–0.24)
Presence of children 1st year after separation	Both partners employed (ref.)	0.06	(0.04–0.09)	0.13	(0.10–0.16)
	Both partners unemployed/inactive	0.05	(0.03–0.07)	0.14	(0.10–0.18)
	Man employed, woman unemployed/inactive	0.04	(0.02–0.06)	0.16	(0.12–0.20)
	Woman employed, man unemployed/inactive	0.04	(0.01–0.07)	0.10	(0.06–0.15)
	Missing	0.04	(0.02–0.06)	0.16	(0.12–0.20)
	Nonresident children only	0.05	(0.00–0.10)	0.07	(0.02–0.13)
	No children	0.05	(0.04–0.06)	0.14	(0.12–0.17)
	All resident children living with mother	0.04	(0.02–0.05)	0.15	(0.12–0.18)
	At least one resident child living with father	0.02	(0.01–0.04)	0.05	(0.02–0.08)
	Missing	0.07	(0.00–0.13)	0.09	(0.02–0.16)
Marital duration¹					
Marital duration squared¹					
No new couple formation within 3 years after separation (woman)		0.05	(0.04–0.06)	0.13	(0.11–0.15)
New couple formation within 3 years after separation (woman)		0.03	(0.01–0.05)	0.17	(0.12–0.21)
No new couple formation within 3 years after separation (man)		0.04	(0.03–0.05)	0.11	(0.09–0.13)
New couple formation within 3 years after separation (man)		0.05	(0.03–0.07)	0.21	(0.18–0.25)
Homeownership	Owners (ref.)	0.04	(0.03–0.05)	0.14	(0.12–0.16)
	Renters	0.08	(0.05–0.11)	0.14	(0.10–0.18)
	Free of charge or missing	0.07	(0.01–0.12)	0.12	(0.06–0.19)
Type of housing	Large house or apartment (ref.)	0.04	(0.02–0.06)	0.13	(0.10–0.17)
	Small house	0.03	(0.01–0.05)	0.17	(0.11–0.23)
	Small apartment	0.06	(0.04–0.07)	0.13	(0.11–0.16)
Living at birthplace	Missing	0.04	(0.00–0.07)	0.18	(0.10–0.26)
	Neither (ref.)	0.03	(0.00–0.05)	0.15	(0.08–0.21)
	Both	0.05	(0.02–0.08)	0.14	(0.09–0.19)
Region and degree of urbanisation	Man's birthplace	0.03	(0.01–0.06)	0.15	(0.09–0.20)
	Woman's birthplace	0.05	(0.04–0.07)	0.14	(0.12–0.16)
	Flanders, urban (ref.)	0.06	(0.03–0.09)	0.11	(0.08–0.15)
	Flanders, suburban	0.04	(0.02–0.06)	0.17	(0.13–0.21)
	Flanders, rural	0.04	(0.01–0.06)	0.11	(0.06–0.15)
	Wallonia, urban	0.06	(0.03–0.09)	0.13	(0.09–0.17)
	Wallonia, suburban	0.04	(0.02–0.07)	0.16	(0.12–0.21)
	Wallonia, rural	0.02	(0.00–0.04)	0.15	(0.10–0.21)
	Brussels	0.08	(0.04–0.12)	0.16	(0.11–0.22)
Observations		2,217		2,217	

Table 3: (Continued)

		Woman moves at separation, man after separation	Man moves out at separation, woman stays (base outcome)	Woman moves out at separation, man stays
Woman's age	50–59 (ref.)	0.16 (0.14–0.18)	0.36 (0.33–0.39)	0.30 (0.27–0.33)
	60–64	0.11 (0.07–0.15)	0.44 (0.36–0.51)	0.25 (0.19–0.31)
	65–75	0.11 (0.04–0.17)	0.47 (0.35–0.59)	0.21 (0.12–0.30)
Age assortative mating	Homogamous (ref.)	0.15 (0.13–0.18)	0.37 (0.33–0.40)	0.27 (0.24–0.31)
	Woman older	0.13 (0.08–0.17)	0.43 (0.36–0.50)	0.26 (0.20–0.33)
	Man 2–4 years older	0.14 (0.10–0.17)	0.41 (0.35–0.46)	0.28 (0.23–0.33)
Woman's education	Man 5 or more years older	0.18 (0.13–0.23)	0.31 (0.24–0.38)	0.35 (0.29–0.42)
	Lower secondary (ref.)	0.16 (0.13–0.19)	0.35 (0.31–0.40)	0.29 (0.25–0.33)
	Higher secondary	0.12 (0.09–0.16)	0.39 (0.34–0.45)	0.30 (0.25–0.36)
	Tertiary	0.13 (0.09–0.17)	0.42 (0.36–0.48)	0.28 (0.23–0.34)
Educational assortative mating	Missing	0.20 (0.11–0.29)	0.35 (0.24–0.45)	0.24 (0.15–0.33)
	Homogamous (ref.)	0.14 (0.11–0.17)	0.4 (0.35–0.44)	0.27 (0.23–0.31)
Employment status	Man>woman	0.14 (0.10–0.18)	0.41 (0.34–0.47)	0.30 (0.24–0.36)
	Woman>man	0.18 (0.13–0.24)	0.33 (0.26–0.39)	0.28 (0.21–0.34)
	Missing	0.14 (0.08–0.20)	0.34 (0.26–0.43)	0.31 (0.22–0.40)
	Both partners employed (ref.)	0.15 (0.11–0.18)	0.35 (0.30–0.40)	0.31 (0.26–0.36)
	Both partners unemployed/inactive	0.13 (0.09–0.17)	0.34 (0.29–0.40)	0.34 (0.28–0.39)
Presence of children 1st year after separation	Man employed, woman unemployed/inactive	0.14 (0.10–0.19)	0.38 (0.31–0.44)	0.28 (0.23–0.34)
	Woman employed, man unemployed/inactive	0.15 (0.10–0.20)	0.49 (0.41–0.57)	0.21 (0.15–0.27)
	Missing	0.17 (0.13–0.21)	0.4 (0.34–0.46)	0.24 (0.19–0.29)
	Nonresident children only	0.15 (0.07–0.23)	0.44 (0.33–0.56)	0.28 (0.18–0.39)
Marital duration¹ Marital duration squared¹	No children	0.16 (0.14–0.19)	0.34 (0.31–0.38)	0.30 (0.27–0.33)
	All resident children living with mother	0.06 (0.04–0.08)	0.66 (0.61–0.70)	0.10 (0.07–0.13)
	At least one resident child living with father	0.20 (0.15–0.25)	0.05 (0.03–0.08)	0.67 (0.61–0.73)
	Missing	0.19 (0.09–0.29)	0.31 (0.18–0.45)	0.34 (0.21–0.47)
Homeownership	No new couple formation within 3 years after separation (woman)	0.13 (0.11–0.15)	0.43 (0.40–0.46)	0.26 (0.23–0.28)
	New couple formation within 3 years after separation (woman)	0.22 (0.17–0.27)	0.17 (0.12–0.22)	0.41 (0.35–0.47)
	No new couple formation within 3 years after separation (man)	0.14 (0.12–0.16)	0.30 (0.27–0.33)	0.40 (0.37–0.43)
	New couple formation within 3 years after separation (man)	0.13 (0.10–0.16)	0.51 (0.47–0.56)	0.10 (0.07–0.12)
	Owners (ref.)	0.13 (0.11–0.16)	0.39 (0.36–0.43)	0.29 (0.26–0.32)
Type of housing	Renters	0.22 (0.17–0.27)	0.32 (0.26–0.37)	0.25 (0.20–0.31)
	Free of charge or missing	0.15 (0.08–0.22)	0.36 (0.25–0.47)	0.30 (0.19–0.40)
	Large house or apartment (ref.)	0.12 (0.09–0.16)	0.43 (0.37–0.48)	0.28 (0.23–0.33)
	Small house	0.16 (0.10–0.22)	0.33 (0.25–0.42)	0.31 (0.23–0.39)
Living at birthplace	Small apartment	0.15 (0.13–0.17)	0.38 (0.35–0.42)	0.28 (0.25–0.31)
	Missing	0.19 (0.11–0.27)	0.28 (0.19–0.37)	0.32 (0.22–0.41)
	Neither (ref.)	0.14 (0.08–0.20)	0.45 (0.35–0.54)	0.24 (0.16–0.31)
	Both	0.16 (0.11–0.21)	0.29 (0.23–0.36)	0.36 (0.29–0.43)
Region and degree of urbanisation	Man's birthplace	0.12 (0.07–0.17)	0.45 (0.37–0.53)	0.25 (0.19–0.32)
	Woman's birthplace	0.15 (0.13–0.17)	0.37 (0.34–0.41)	0.28 (0.25–0.31)
	Flanders, urban (ref.)	0.18 (0.13–0.22)	0.37 (0.31–0.43)	0.28 (0.23–0.33)
	Flanders, suburban	0.14 (0.10–0.18)	0.37 (0.32–0.43)	0.28 (0.23–0.33)
	Flanders, rural	0.14 (0.09–0.18)	0.41 (0.34–0.49)	0.30 (0.24–0.37)
Observations	Wallonia, urban	0.13 (0.09–0.17)	0.36 (0.29–0.42)	0.32 (0.26–0.38)
	Wallonia, suburban	0.17 (0.12–0.21)	0.34 (0.27–0.40)	0.29 (0.23–0.35)
	Wallonia, rural	0.13 (0.07–0.18)	0.41 (0.33–0.49)	0.29 (0.22–0.37)
	Brussels	0.15 (0.10–0.20)	0.41 (0.33–0.48)	0.20 (0.14–0.27)
		2,217	2,217	2,217

Notes: Predicted probabilities are derived from the logit model presented in Table A-1. Confidence intervals in parentheses.

¹ As predicted probabilities can only be calculated for categorical variables, please see the odds ratio for marital duration and marital duration squared in Table A-1.

Source: Demobel-Statbel: Belgian census data (2001) and register data (2002–2006).

Homeownership and type of housing. If the ex-partners own the home, it is less likely that both move at separation or shortly after separation and more likely that one keeps the joint home in the long run. Ownership works in favour of staying, especially for women, which goes against our expectations: Women have a 39% probability of staying more than three years at the marital address if the home is owned and a 32% probability if it is rented; for men it is 29% if owned and 25% if rented. Interestingly, among renters, men have a higher probability of staying initially and moving sometime after the separation (22% as compared to 13% among male owners), whereas we do not find a comparable effect for women. As to the type of housing, the results do not show any profound pattern. This suggests that the type (apartment or house) or the size of the housing is not driving the moving-out decision.

Ties to a place. Living at the birthplace relates to a higher probability of staying in the longer run. If both ex-partners live at their birthplace, it is especially unlikely that both move out at separation. If both ex-partners live in a third place or at their birthplace, the woman rather than the man is more likely to stay in the long run.

7.3.2 Two-step modelling

In addition to the multinomial logistic regression presented in the above section, we adopted a two-step approach to the analysis of who moved out. First, we used multinomial regression to analyse who moved out of the joint home at the time of separation. The results are presented in Table A-2. Second, using an event-history model separately for men and women, presented in Table A-3, we estimated who moved out after separation conditional on initially staying. These results are largely in accordance with those presented above. A woman has especially high chances of moving out at separation if she is substantially younger than her ex-partner, if she forms a new partnership, and if the couple lives in her husband's birthplace. She is less prone to move at separation if she is employed while her ex-partner is inactive or unemployed, if there are resident children in the household, or if her ex-partner has entered a new partnership. In these models we also experimented with including the measure of subjective health. The association between health and moving out at separation was weak and we excluded the measure from the model. The event-history models show that both men and women are less likely to move as more time elapses after separation. For both, repartnering is associated with moving out of their current household. Interestingly, having nonresident children or the children leaving the household is associated with moving out for women, but not for men. On the other hand, renting as compared to owning is associated with moving out among men, but not women.

7.3.3 Robustness checks

Several robustness checks were performed. First, we estimated models with alternative restrictions on marital duration. Two models were estimated: restricting the sample to marriages of 20 and more years, and restricting the sample to marriages of 10 or more years. The descriptive results stayed almost unchanged, and we observed only mild differences in the strength of the associations in the model findings. Second, an alternative definition of the ‘both move out’ category was introduced. In these checks we considered both ex-partners moving out at separation if they moved within three months or within six months of each other. The direction of the relationship between the variables remained unchanged in both cases, but we observed some changes in the strength of the relationship. Overall, the conclusions that we draw in the paper remain valid when using different samples regarding marital duration and different definitions of both ex-partners moving at separation.

8. Discussion and conclusions

This paper focused on the residential implications of ‘grey divorces’ in which women were aged 50–70 at separation. We concentrated on couples who had been married for at least 15 years. On average, the separation happened after about 32 years of marriage. Among these ‘grey ex-couples’, we aimed to explore who is more likely to move at separation and in the immediate years following separation, with special emphasis on the role of couple characteristics. Based on the cost–benefit framework we hypothesized that women are more likely to move at separation as well as after separation, also putting forward competing hypotheses based on the fairness principle and the prevalence of repartnering among men.

Our analysis has shown that in our sample of older long-term married couples, men are more likely to move at separation than women. The difference was nonnegligible, equal to 7 percentage points. This finding is in contrast to findings for younger couples (Mulder and Malmberg 2011; Mulder and Wagner 2012; Theunis, Eeckhaut, and Van Bavel 2018), but in line with samples restricted to the older generation (Evandrou, Falkingham, and Green 2010) or parents (Thomas, Mulder, and Cooke 2017). This seems to point to a principle of fairness between ex-partners who share stronger ties. As we argue in the theoretical section, in addition to the effect of (relative) resources and bargaining power, the fairness principle may affect the moving-out decision.

We also found that women were as likely to move as men in the immediate years after separation. Thus, women’s initial advantage at separation is maintained over the years. Again this finding seems to contradict previous studies analysing younger samples

(Feijten 2005; Mikolai and Kulu 2018a). Nevertheless, even though we did not find a gendered pattern in the general tendency of moving out in the period after separation, we observed a gendered pattern in the timing of the move. Compared to women, men had a higher probability of moving out shortly after separation. This could be because it usually falls within the man's duties to arrange the sale of the house or the handover to the landlord, and they move as soon as these matters are resolved.

Regarding the characteristics influencing the moving-out decision, we observed some of the well-established associations within the cost-benefit framework. We found a negative association between a woman's level of education and her probability of moving out of the joint home. We also observed that the older ex-partner, with assumed greater bargaining power, was less likely to move. The relative resources seemed to also be at play in the situation of a woman being employed while her ex-partner was unemployed or inactive. Lastly, the one with stronger ties to the place was more likely to stay.

Other associations between the couples' characteristics pointed to the fairness principle. For example, if a woman was better educated than her ex-partner, she was more likely to leave the marital home. Further, if a man was employed while his ex-partner was not, the woman was as likely to stay as if both were employed or unemployed. In accordance with previous studies on couples with children (Thomas, Mulder, and Cooke 2017), women also had an advantage in staying if the home was owned. Lastly, the one who remained with the children (usually the woman) was also more likely to remain in the joint home. We argue that especially within the older age group the fairness principle may be relevant to the moving-out decision; nevertheless, we are not able to rule out that these associations might be the result of other principles or strategies (e.g., avoidance of conflict). Further research using survey data could develop this concept by using a more direct measure of fairness.

We explored the effect of individual, couple, and place characteristics on the moving-out decision at separation and in the three years after separation. The characteristics were more likely to influence the moving-out decisions at separation than after separation. Nevertheless, we found some associations between individual and place characteristics and the ability to keep the home after separation. Repartnering was strongly linked to moving out of the joint household after the separation for both men and women. Renting rather than owning the home was associated with a higher probability of men leaving after the separation. It might be that men stay in the apartment initially to manage the practicalities around the move, such as terminating the lease. Finally, resident children reduced women's probability of moving after the separation in comparison to nonresident children. However, the effect of resident children disappears after the last child moves out of the home.

Register data, as used in this research, is an invaluable source of information for this study of post-divorce mobility, but it has several limitations that we need to address. First, register data is likely to underestimate mobility, as not all real-life moves are necessarily registered. Moreover, the moves as reported in the register may not reflect the exact timing of actual moves, as a reported move may lag behind the real-life move. Further, the current dataset lacks information on income, savings, mortgage, sole homeownership, and the initiation of separation, which could shed further light on the moving-out process. This information could help to further disentangle the associations of education, employment, or homeownership we observe in this paper: for example, if including information on income, savings, and educational level would reveal more about the nonmonetary aspects of moving such as bargaining capacities.

To conclude, this paper underlines the importance of differentiating between older and younger couples in the discussion of housing consequences following divorce. The literature commonly identifies women as the disadvantaged gender in terms of post-separation housing. Increasing divorce rates may thus have social implications, as divorce may increase women's precarity at older ages. Yet, to the contrary, we found that older women have a relative advantage in keeping the home at separation and maintain that advantage even after separation. Nevertheless, not all women benefit from this advantage. The most vulnerable are women who are significantly younger than their ex-husband, whose children remain with the father, who live at their husband's birthplace, and who rent rather than own the home. Furthermore, the housing circumstances of older men may also be threatened, as they have a higher tendency to move. This is especially the case among fathers whose children remain with the mother. In sum, this study shows that the fairness principle within the cost-benefit framework is an important theoretical argument that should be considered in future research on post-separation housing trajectories.

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Appendix

Table A-1: Odds ratios of moving out of the joint home at and within 3 years of separation (N = 2,217).

		Both		Man moves at separation, woman after separation	
		RRR	CI	RRR	CI
Woman's age	50–59 (ref.)				
	60–64	0.98	(0.46–2.06)	0.89	(0.53–1.51)
	65–75	1.06	(0.37–3.03)	0.83	(0.40–1.73)
Age assortative mating	Homogamous (ref.)				
	Woman older	0.91	(0.44–1.88)	0.71	(0.45–1.11)
	Man 2–4 years older	1.25	(0.75–2.08)	0.64	(0.44–0.93)
Woman's education	Man 5 or more years older	1.33	(0.66–2.66)	0.81	(0.48–1.34)
	Lower secondary (ref.)				
	Higher secondary	0.84	(0.43–1.65)	0.77	(0.51–1.17)
	Tertiary	0.7	(0.36–1.36)	0.7	(0.45–1.09)
Educational assortative mating	Missing	1.91	(0.58–6.24)	0.84	(0.43–1.63)
	Homogamous (ref.)				
	Man>woman	0.43	(0.21–0.90)	0.92	(0.62–1.38)
	Woman>man	1.58	(0.82–3.03)	1.24	(0.78–1.99)
Employment status	Missing	0.68	(0.23–2.07)	1.48	(0.82–2.69)
	Both partners employed (ref.)				
	Both partners unemployed/inactive	0.81	(0.41–1.62)	1.04	(0.64–1.69)
	Man employed, woman unemployed/inactive	0.57	(0.28–1.17)	1.13	(0.74–1.73)
Presence of children 1 st year after separation	Woman employed, man unemployed/inactive	0.45	(0.19–1.06)	0.55	(0.30–0.99)
	Missing	0.55	(0.27–1.12)	1.05	(0.67–1.64)
	Nonresident children only (ref.)				
	No children	0.76	(0.25–2.33)	0.39	(0.17–0.93)
Marital duration	All resident children living with mother	0.37	(0.21–0.63)	0.53	(0.38–0.74)
	At least one resident child living with father	2.96	(1.12–7.84)	2.13	(0.97–4.69)
	Missing	1.45	(0.47–4.48)	0.67	(0.26–1.72)
	1	1.11	(0.84–1.45)	0.9	(0.77–1.06)
Marital duration squared	1	1	(0.99–1.00)	1	(1.00–1.00)
	New couple formation within 3 years after separation (woman)	1.66	(0.83–3.32)	3.22	(2.09–4.96)
Homeownership	New couple formation within 3 years after separation (man)	0.72	(0.45–1.14)	1.16	(0.87–1.55)
	Owners (ref.)				
Type of housing	Renters	2.45	(1.40–4.28)	1.18	(0.78–1.79)
	Free of charge or missing	1.73	(0.63–4.76)	0.95	(0.48–1.86)
	Large house or apartment (ref.)				
	Small house	0.64	(0.36–1.14)	0.9	(0.62–1.32)
Living at birthplace	Small apartment	0.6	(0.27–1.34)	1.46	(0.85–2.52)
	Missing	0.94	(0.33–2.62)	1.89	(1.01–3.56)
	Neither (ref.)				
Region and degree of urbanisation	Both	0.42	(0.15–1.23)	0.9	(0.51–1.60)
	Man's birthplace	1.22	(0.60–2.46)	1.26	(0.78–2.03)
	Woman's birthplace	0.52	(0.23–1.19)	0.88	(0.53–1.45)
	Flanders, urban (ref.)				
Constant	Flanders, suburban	0.68	(0.34–1.36)	1.50	(0.94–2.41)
	Flanders, rural	0.57	(0.24–1.32)	0.86	(0.48–1.53)
	Wallonia, urban	1.02	(0.51–2.03)	1.25	(0.74–2.10)
	Wallonia, suburban	0.78	(0.36–1.68)	1.60	(0.96–2.68)
	Wallonia, rural	0.30	(0.10–0.93)	1.27	(0.71–2.27)
	Brussels	1.21	(0.58–2.52)	1.33	(0.75–2.36)
Observations		2,217		2,217	

Table A-1: (Continued)

		Woman moves at separation, man after separation		Man moves out at separation, woman stays (base outcome)	Woman moves out at separation, man stays	
		RRR	CI		RRR	CI
Woman's age	50–59 (ref.)					
	60–64	0.57	(0.33–0.99)		0.7	(0.45–1.08)
	65–75	0.52	(0.24–1.12)		0.54	(0.29–1.02)
Age assortative mating	Homogamous (ref.)					
	Woman older	0.71	(0.43–1.18)		0.82	(0.54–1.24)
	Man 2–4 years older	0.82	(0.57–1.18)		0.92	(0.68–1.25)
	Man 5 or more years older	1.37	(0.87–2.16)		1.53	(1.04–2.25)
Woman's education	Lower secondary (ref.)					
	Higher secondary	0.69	(0.44–1.08)		0.94	(0.67–1.34)
	Tertiary	0.66	(0.41–1.07)		0.82	(0.56–1.21)
	Missing	1.26	(0.61–2.57)		0.85	(0.46–1.60)
Educational assortative mating	Homogamous (ref.)					
	Man>woman	0.95	(0.62–1.44)		1.1	(0.78–1.54)
	Woman>man	1.57	(0.96–2.56)		1.25	(0.84–1.85)
	Missing	1.13	(0.58–2.19)		1.33	(0.76–2.35)
Employment status	Both partners employed (ref.)					
	Both partners unemployed/inactive	0.9	(0.55–1.49)		1.1	(0.74–1.64)
	Man employed, woman unemployed/inactive	0.91	(0.57–1.45)		0.84	(0.57–1.24)
	Woman employed, man unemployed/inactive	0.72	(0.42–1.23)		0.49	(0.31–0.77)
	Missing	0.99	(0.62–1.59)		0.67	(0.44–1.01)
	Nonresident children only (ref.)					
Presence of children 1 st year after separation	No children	0.7	(0.34–1.46)		0.73	(0.41–1.30)
	All resident children living with mother	0.20	(0.13–0.30)		0.18	(0.12–0.25)
	At least one resident child living with father	7.66	(4.08–14.39)		14.24	(8.00–25.32)
	Missing	1.28	(0.58–2.81)		1.24	(0.59–2.60)
	Marital duration	0.84	(0.71–0.99)		0.85	(0.74–0.98)
Marital duration squared	1.00	(1.00–1.01)		1.00	(1.00–1.00)	
New couple formation within 3 years after separation (woman)	4.15	(2.73–6.28)		4.04	(2.77–5.90)	
New couple formation within 3 years after separation (man)	0.51	(0.37–0.71)		0.14	(0.10–0.20)	
Homeownership	Owners (ref.)					
	Renters	1.98	(1.34–2.94)		1.08	(0.76–1.55)
	Free of charge or missing	1.2	(0.59–2.44)		1.11	(0.60–2.04)
Type of housing	Large house or apartment (ref.)					
	Small house	0.73	(0.49–1.08)		0.89	(0.65–1.22)
	Small apartment	1.21	(0.71–2.05)		1.27	(0.79–2.02)
	Missing	1.71	(0.87–3.33)		1.56	(0.87–2.79)
Living at birthplace	Neither (ref.)					
	Both	0.78	(0.44–1.39)		0.7	(0.43–1.14)
	Man's birthplace	1.35	(0.83–2.20)		1.62	(1.08–2.43)
	Woman's birthplace	0.65	(0.38–1.11)		0.75	(0.49–1.13)
Region and degree of urbanisation	Flanders, urban (ref.)					
	Flanders, suburban	0.78	(0.49–1.26)		1.01	(0.68–1.50)
	Flanders, rural	0.69	(0.40–1.18)		0.97	(0.62–1.53)
	Wallonia, urban	0.76	(0.45–1.26)		1.2	(0.79–1.83)
	Wallonia, suburban	1.03	(0.62–1.71)		1.16	(0.75–1.80)
	Wallonia, rural	0.64	(0.35–1.17)		0.95	(0.57–1.56)
	Brussels	0.76	(0.43–1.32)		0.67	(0.40–1.11)
	Constant	8.52	(0.65–112.17)		13.84	(1.54–124.29)
Observations		2,217		2,217	2,217	

Note: Confidence intervals in parentheses.

Source: Demobel-Statbel: Belgian census data (2001) and register data (2002–2006).

Figure A-1: Conditional marginal effects of marital duration on probability of woman moving at separation, man after separation (left), and man moving at separation, woman staying (right)

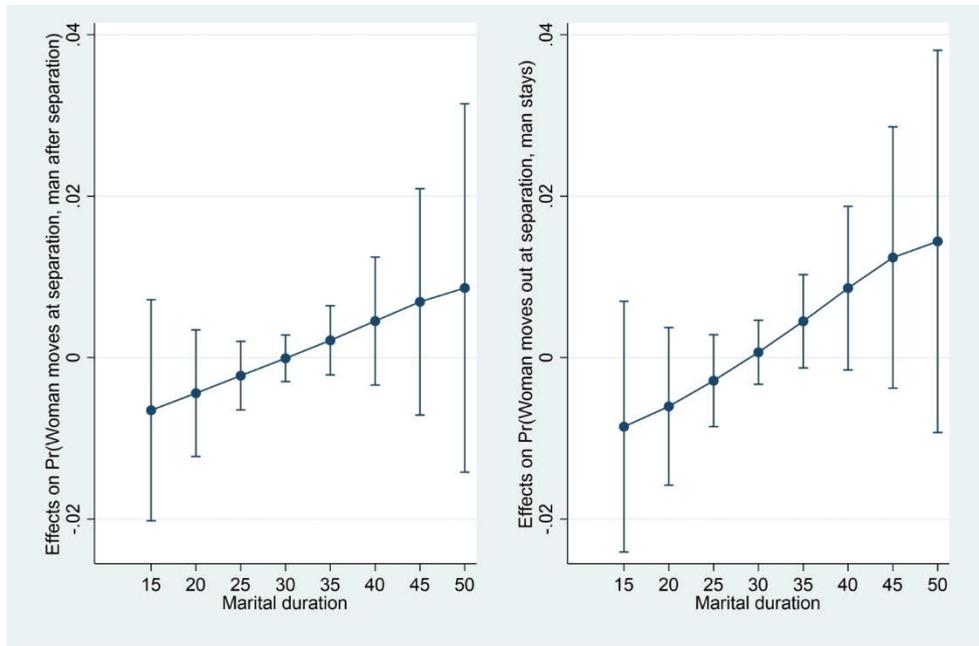


Table A-2: Odds ratios of moving out of the joint home at separation (N = 2,217).

		Man moved out (base outcome)	Woman moved out		Both moved out	
		OR	CI	OR	CI	
Woman's age	50–59 (ref.)					
	60–64	0.79	(0.56–1.13)	1.11	(0.53–2.33)	
	65–75	0.66	(0.39–1.10)	1.18	(0.41–3.36)	
Age assortative mating	Homogamous (ref.)					
	Woman older	0.86	(0.63–1.18)	1.01	(0.50–2.06)	
	Man 2–4 years older	1.09	(0.86–1.39)	1.39	(0.84–2.30)	
	Man 5 or more years older	1.62	(1.19–2.19)	1.4	(0.71–2.76)	
Woman's education	Lower secondary (ref.)					
	Higher secondary	0.93	(0.71–1.23)	0.89	(0.46–1.73)	
	Tertiary	0.89	(0.66–1.20)	0.74	(0.38–1.43)	
	Missing	1.2	(0.74–1.95)	2.11	(0.66–6.72)	
Educational assortative mating	Homogamous (ref.)					
	Man>woman	1.05	(0.80–1.37)	0.43	(0.21–0.89)	
	Woman>man	1.23	(0.91–1.67)	1.5	(0.79–2.83)	
	Missing	0.99	(0.64–1.53)	0.57	(0.19–1.70)	
Employment status	Both partners employed (ref.)					
	Both partners unemployed/inactive	1.03	(0.75–1.42)	0.82	(0.42–1.62)	
	Man employed, woman unemployed/inactive	0.98	(0.73–1.31)	0.59	(0.29–1.19)	
	Woman employed, man unemployed/inactive	0.66	(0.46–0.94)	0.53	(0.23–1.24)	
	Missing	0.82	(0.60–1.13)	0.55	(0.28–1.12)	
	Presence of children before separation	Nonresident children only (ref.)				
No children	0.92	(0.55–1.52)	1.03	(0.34–3.16)		
Resident adult children	0.82	(0.65–1.03)	0.68	(0.40–1.15)		
Resident minor children	0.55	(0.38–0.79)	0.82	(0.38–1.77)		
Missing	1.47	(0.80–2.70)	1.72	(0.57–5.21)		
Marital duration	0.93	(0.84–1.04)	1.2	(0.92–1.58)		
Marital duration squared	1	(1.00–1.00)	1	(0.99–1.00)		
New couple formation within 3 years after separation (woman)	3.44	(2.62–4.51)	1.29	(0.67–2.49)		
New couple formation within 3 years after separation (man)	0.2	(0.16–0.25)	0.67	(0.43–1.05)		
Homeownership	Owners (ref.)					
	Renters	1.26	(0.96–1.65)	2.27	(1.32–3.91)	
	Free of charge or missing	1.17	(0.73–1.88)	1.69	(0.63–4.57)	
Type of housing	Large house or apartment (ref.)					
	Small house	0.87	(0.68–1.12)	0.69	(0.39–1.22)	
	Small apartment	1.1	(0.76–1.58)	0.59	(0.27–1.29)	
	Missing	1.15	(0.74–1.80)	0.79	(0.29–2.17)	
Living at birthplace	Neither (ref.)					
	Both	0.76	(0.52–1.10)	0.44	(0.15–1.28)	
	Man's birthplace	1.3	(0.95–1.78)	1.09	(0.55–2.17)	
Region and degree of urbanisation	Woman's birthplace	0.83	(0.59–1.15)	0.59	(0.26–1.34)	
	Flanders, urban (ref.)					
	Flanders, suburban	0.78	(0.58–1.07)	0.62	(0.31–1.22)	
	Flanders, rural	0.86	(0.60–1.22)	0.59	(0.26–1.35)	
	Wallonia, urban	0.9	(0.65–1.26)	0.97	(0.49–1.90)	
	Wallonia, suburban	0.89	(0.64–1.25)	0.69	(0.33–1.47)	
	Wallonia, rural	0.82	(0.56–1.20)	0.3	(0.10–0.91)	
	Brussels	0.69	(0.47–1.01)	1.16	(0.57–2.38)	
Constant	3.33	(0.60–18.41)	0.01	(0.00–0.55)		
Observations		2,217		2,217		

Note: Confidence intervals in parentheses. There are some differences in the measurement of variables in the two-step analysis presented in the Appendix. In the first step of the analysis (moving at separation), we consider the presence of children prior to separation with the following categories: (1) no children, (2) nonresident children only, (3) at least one resident child with the youngest older than 18, and (4) at least one resident child with the youngest younger than 18.

Source: Demobel-Statbel: Belgian census data (2001) and register data (2002–2006).

Table A-3: Piecewise constant hazard models of moving out among those who stayed at separation

		Men hazard ratio	ci	Women hazard ratio	ci
Time elapsed since separation	2–6 months (ref.)				
	7–12 months	0.74	(0.54–1.00)	0.71	(0.50–0.99)
	13–36 months	0.32	(0.24–0.43)	0.4	(0.30–0.53)
Age	<50 (men ref.)				
	50–59 (women ref.)	0.9	(0.56–1.45)		
	60–65	0.66	(0.37–1.19)	0.81	(0.52–1.25)
	65+	0.69	(0.37–1.30)	0.85	(0.46–1.57)
Education	Lower secondary (ref.)				
	Higher secondary	0.98	(0.72–1.35)	0.85	(0.60–1.20)
	Tertiary	0.76	(0.54–1.06)	0.87	(0.61–1.22)
	Missing	1.04	(0.70–1.52)	1.18	(0.81–1.73)
Employment	Employed (ref.)				
	Unemployed/ inactive	1.07	(0.80–1.44)	1.28	(0.95–1.72)
	Missing	1.36	(0.81–2.29)	1.38	(0.96–1.99)
Marital duration		1.01	(0.88–1.15)	0.96	(0.84–1.10)
Marital duration squared		1	(1.00–1.00)	1	(1.00–1.00)
New couple formation		4.86	(3.45–6.84)	3.81	(2.51–5.76)
Presence of children	No children (ref.)				
	Nonresident children only	1.08	(0.59–1.99)	0.46	(0.21–0.99)
	Resident adult children	0.92	(0.68–1.25)	0.6	(0.44–0.81)
	Resident minor children	0.86	(0.50–1.49)	0.49	(0.31–0.77)
	Missing	1.01	(0.56–1.82)	0.81	(0.37–1.79)
	Last adult or minor resident child moved out of the household	1.73	(1.05–2.85)	1.89	(1.14–3.11)
Homeownership	Owner (ref.)				
	Renter	1.69	(1.24–2.29)	1.12	(0.79–1.59)
	Free of charge or missing	0.9	(0.51–1.60)	0.99	(0.57–1.74)
Type of housing	Large house or apartment (ref.)				
	Small house	0.96	(0.69–1.33)	0.95	(0.69–1.31)
	Small apartment	1.11	(0.74–1.67)	1.28	(0.81–2.03)
	Missing	1.31	(0.77–2.23)	1.65	(1.00–2.74)
Living at birthplace		0.96	(0.70–1.32)	0.87	(0.62–1.23)
Region and degree of urbanisation	Flanders, urban (ref.)				
	Flanders, suburban	0.93	(0.63–1.35)	1.28	(0.86–1.92)
	Flanders, rural	0.78	(0.50–1.21)	0.84	(0.51–1.40)
	Wallonia, urban	0.77	(0.51–1.15)	1.14	(0.73–1.79)
	Wallonia, suburban	1	(0.68–1.49)	1.42	(0.92–2.18)
	Wallonia, rural	0.8	(0.49–1.31)	1.12	(0.68–1.83)
	Brussels	1.26	(0.83–1.93)	1.14	(0.70–1.86)
Constant		0	(0.00–0.00)	0	(0.00–0.01)
Observations		982		1,133	

Note: Confidence intervals in parentheses. The models use two time-varying variables: repartnering (a dummy, taking value 1 at the moment of repartnering) and presence of children. The latter is measured by the following categories: (1) no children, (2) nonresident children only, (3) at least one resident child with youngest older than 18, (4) at least one resident child with the youngest younger than 18, and (5) last adult or minor resident child moved out of the household.

Source: Demobel-Statbel: Belgian census data (2001) and register data (2002–2006).