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*Reflection*

## **Family dynamics and housing: Conceptual issues and empirical findings**

**Clara H. Mulder**

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## **Family dynamics and housing: Conceptual issues and empirical findings**

**Clara H. Mulder<sup>1</sup>**

### **Abstract**

#### **OBJECTIVE**

In this reflection I discuss my conceptual ideas and the latest empirical findings regarding the connections between leaving the parental home, marriage, parenthood, and separation on the one hand, and housing on the other. I also discuss the limitations of the research and directions for future research.

#### **CONCLUSIONS**

Parental housing of good quality keeps specific categories of potential nest-leavers in the parental home, but is also positively associated with the likelihood of young adults starting their housing careers as homeowners. The connections between housing and marriage and between housing and parenthood can be characterized using the concepts of housing space, quality, and safety or security – all three of which married couples and families need more than singles – and flexibility, which couples and families need less. These four needs are strongly subject to social norms. There is a strong tendency for married couples and prospective families to move into home ownership and higher quality homes. Separation tends to lead ex-partners with lower moving costs and fewer resources to move from the joint home, and tends to lead to a longer lasting decrease in housing quality, particularly for women. Future research could focus on the impact of housing on the transformation of dating partnerships into co-residential partnerships, the impact of housing quality and home ownership on the quality of partner relationships, partnership and housing histories rather than single events and short-term effects, unraveling the causal connections between family and housing, and incorporating the impact of the socio-spatial context in the research.

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## **1. Introduction**

Housing and homes are to a large extent the realm of the family. This is so obvious that it has always surprised me how little theory and empirical research there is that explicitly connects the family life course and housing. Demographers and family researchers tend to focus on transitions in the family life course without paying too much attention to housing, whereas housing researchers tend to do the opposite (see also Mulder and Lauster 2010). In the past few decades, however, a small group of researchers has worked on the connections between family transitions and housing, and much progress has been made in the past few years. In this reflection I discuss my conceptual ideas and the latest empirical findings regarding this connection. I also discuss what I think are the shortcomings of the recent research, and avenues for further research.

I concentrate on three topics: the connection between leaving the parental home and housing, the connection between family formation (marriage and first parenthood) and housing, and the connection between separation (including divorce) and housing. After discussing these three topics, I also try to say something about the impact of the global financial and housing crisis on these areas. In many instances I pay particular attention to the difference between home ownership and renting. This is because housing tenure is such a crucial characteristic of housing (Lelièvre and Bonvalet 1994; Kendig 1990) and has received a lot of attention in the literature. The disciplines I draw on are demography, geography, sociology, and housing economics, and the geographical coverage is restricted to Europe, North America, and Australia.

## **2. Leaving the parental home and housing**

Of the family events discussed in this paper, leaving the parental home is the only one that always requires a residential relocation. One can form a partnership by moving or having a partner move in, one can separate by moving or seeing the ex-partner move, one can have a child without moving, but one cannot leave the parental home without moving (one can form one's own household by staying in the parental home when the parents die or move out, but that is uncommon in most societies under study and usually not counted as leaving the parental home). For leaving the parental home to take place, therefore, there are always two issues a person living with parents has to deal with that are related to housing.

The first issue is when, or whether, the parental home and household should be exchanged for other accommodation and a different household. This issue has been the subject of a large literature on the timing of leaving the parental home (see Mulder

2009, for a brief review). Only a small part of that literature pays attention to the role of housing in the timing of leaving home: the actual parental housing, or the housing-market constraints the young adult faces in deciding about when and whether to leave the parental home.

The second issue is the type of housing in which those who leave the parental home start their housing careers. This issue is subject of an even smaller literature.

## **2.1 Parental housing and the timing of leaving the parental home**

Leaving the parental home can be seen as resulting from a choice between staying in the parental home and forming one's own household. Some young adults might not consider staying a realistic option. This could be because they are keen on going to a specific university or accepting a specific job far from home or want to start living with a partner and follow the common pattern of doing so away from the parental home. Many others, though, might postpone leaving if they prefer the parental home over accommodation away from the parents. This could particularly be the case if the parental home offers enough space and privacy: if it is a larger home, of higher quality, and likely owner-occupied. Such a spacious parental home could be called a 'feathered nest'. This term was used by Avery, Goldscheider, and Speare (1992) and by Goldscheider and Goldscheider (1999), albeit to indicate an affluent parental household rather than high-quality parental housing. Their work is part of a substantial literature investigating the impact of parental resources on leaving the parental home. In that literature the quality of the parents' housing and its impact on their children leaving home is rarely addressed, but there are some exceptions.

For the United States, Mulder and Clark (2000) found that children of homeowners were less likely to leave home to live independently without a partner while remaining within their state of origin than children of renters. For children of parents owning more expensive homes the effect was less clear and statistically insignificant, however. For leaving home within the state to live with a partner, the effect of parental housing was small and statistically insignificant. No statistically significant effects were found of parental housing on leaving home to live outside the state of origin. In contrast, leaving home for college rather than for establishing an independent household was more likely among children of homeowners than renters, and particularly likely if the parents owned an expensive home (Mulder and Clark 2002). All these findings were obtained after controlling for parental income. The picture that seems to arise from these findings for the United States is as follows. After accounting for other parental resources, a parental home offering higher housing quality seems to keep particularly those potential nest-leavers at home who would otherwise leave home to live alone not very far from

home to set up their own households: for them, a spacious parental home forms an attractive alternative to independent accommodation. This does not hold for those who would otherwise leave home for college: for this category parental housing affluence seems to be an extra resource allowing leaving, over and above parental income. There are no signs that parental housing quality affects leaving home to live with a partner.

Findings for West Germany were different, however. Substantial and statistically significant negative effects of parental homeownership on leaving the parental home both to live alone and to live with a partner were found after accounting for other parental resources (Mulder, Clark, and Wagner 2002). One might speculate that the feathered-nest effect is stronger in the West German context where homeownership is less common, and is therefore extended to leaving home to live with a partner. Similarly, there was a negative effect of parental house value on women's (but not men's) likelihood of leaving home to live with a partner in the Netherlands (Zorlu and Mulder 2011). The effect on leaving home to live independently was positive, however.

## **2.2 The housing market and the timing of leaving the parental home**

One would expect that the choice between staying in the parental home and forming one's own household would also be affected by housing market constraints. Higher local costs of housing or a limited availability of rental housing could make it difficult for young adults to establish their own households, particularly if they aspire to leave home to live close to their parents, in the same local housing market. As Aassve et al. (2002) suggest, housing markets in Southern Europe are what they call 'inhospitable' to young entrants, and this might form one of the explanations of the high age of leaving home in this part of Europe. As Iacovou (2002) remarks, however, it is unclear whether affordable housing supply causes young people to leave home earlier or whether the housing supply is a response to demand from young people.

It is not immediately obvious how the impact of housing market constraints should be expected to differ between leaving home to live alone and leaving home to live with a partner. Setting up a single-person household in independent accommodation is likely more expensive than starting a couple household and might therefore be more affected by high housing costs; furthermore, some who form a partnership might move in with the partner. But at the same time many of those who leave home to live without a partner might move to college dormitories, choose to share with roommates, or move in with family rather than find housing for themselves alone. These choices are likely much less attractive to couples.

Empirically, higher local costs of housing were associated with a smaller likelihood among young adults to leave home to live with a partner, but the findings

were less conclusive for leaving home to live alone (Ermisch and Di-Salvo 1997; Ermisch 1999; Mulder and Clark 2000). Higher local housing costs were also associated with a greater likelihood to live with roommates rather than alone among young adults who had left the parental home (Haurin et al. 1997). The difference between marriage and unmarried cohabitation also seems to matter to the impact of housing costs: in a study for the United States, Hughes (2003) found a particularly strong negative impact of housing costs on living as a married couple compared to any other living arrangement (living alone, with roommates, with parents, or cohabiting).

The idea that local house prices only affect leaving home to live close to home was supported by the finding of Mulder and Clark (2000), that the negative impact of house prices on leaving home was only found for leaving home within a US state. The effect on interstate nest-leaving was even positive (albeit small and only marginally significant). Possibly, some young people move away from the parental home to escape from high local housing costs. Focusing specifically on rents, Haurin, Hendershott, and Kim (1993a) found a substantial impact of local housing costs on leaving home, but this impact decreased at older ages of the young adults.

### **2.3 Leaving home: In which housing**

In trying to explain the type of housing in which young adults start their independent household careers, scholars have departed from two different theoretical standpoints. The first is that the decision about first housing follows the decision to leave the parental home and that these two decisions (and therefore the timing of leaving the parental home and first housing) can be investigated and modeled separately. The second is that young people make joint decisions about their living arrangements and their housing.

The assumption that the timing of leaving home and the choice of first housing result from separate decisions is clearly a simplification that is not necessarily always correct (Clark and Mulder 2000). As Mulder and Hooimeijer (2002) argue, however, it is probably justified in the majority of cases, and using the assumption helps simplify modeling procedures and the interpretation of findings.

Given this assumption one can see the destination of leaving home in terms of whether someone leaves home to live with or without a partner as a major determinant of the choice of housing (Clark and Mulder 2000; Mulder 2003; Mulder and Hooimeijer 2002). Even after accounting for the greater resources that are likely available among couples because they frequently have two incomes, singles may be less likely to become homeowners than couples in order to remain flexible, and therefore hesitate to financially commit to homeownership. Furthermore, married nest-leavers make a

greater commitment to their partners than those who leave home to cohabit, possibly leading to a greater preference for homeownership (Mulder and Manting 1994; see also Section 3.4). Among those who leave home to live without a partner, some might make a positive choice to share housing with others to find companionship and share housekeeping tasks (Clark and Mulder 2000).

Next to preferences, resources can be expected to be of major importance in determining housing choices after leaving home (Mulder and Hooimeijer 2002). These may be derived from the new household's own income and wealth, and also from that of the parents. Furthermore, they are likely to grow with age, as the young adult accumulates savings over time.

Other important determinants of the choice of housing after leaving home are related to contextual differences. Among these are the cost and availability of housing, which tend to differ between regions and change through time (Mulder and Hooimeijer 2002).

The second standpoint - that young people decide jointly about living arrangements and housing - was advocated by Bourassa et al. (1994) and Yu and Myers (2010). The idea underlying this standpoint is that young people's decisions about whether to live with parents or not and in which housing to live cannot be seen as independent from each other. In some studies this idea leads to two-stage modeling in which the outcome of the household formation stage is used as input for the housing choice stage (Haurin, Hendershott, and Kim 1993b). In other studies the young adults are assumed to choose between three alternatives: living with the parents, becoming a renter household, or becoming an owner household (Yu and Myers 2010; Yu and Haan 2012). Although the conceptualization of the choice processes differs between the two standpoints, the literature departing from the second standpoint does not contain very different theoretical arguments.

Empirical findings on young adults' housing after leaving the parental home confirm the strong association between type of household and type of housing. The findings on this association from Clark and Mulder (2000; they included mobile homes in their analysis) and Leppel (1987; she looked specifically at shared accommodation) for the United States, and from Mulder and Manting (1994), Mulder and Hooimeijer (2002) and Mulder (2003) for the Netherlands, can be summarized as follows: those who leave home to cohabit and particularly to marry are much more likely to start their housing careers as homeowners, and much less likely to start in rented accommodation and particularly in shared housing or a mobile home, than those who leave home to live without a partner. According to the same studies, those with more individual and parental resources (including parental homeownership) are more likely to start their housing careers as homeowners and less likely to start in shared accommodation or in mobile homes, whereas those enrolled in education frequently start in shared housing.

Furthermore, the likelihood of starting in owner-occupied housing was negatively associated with high local house prices and was smaller in times with higher housing costs (Abramsson et al. 2004).

### **3. Family formation and housing**

To understand the connections between family formation and housing, four concepts are useful that are connected with each other but can be discussed independently. These concepts are space – by which I mean housing space – quality, safety or security, and flexibility. A fifth concept is also indispensable, but cannot be separated from the other concepts: social norms.

#### **3.1 Space**

The more people there are in a household, the more housing space the household needs. A one-person household can live in a studio or one-bedroom apartment, a married or cohabiting couple needs an extra room compared with one person, and a family needs more rooms and more space than a couple. As simple and obvious as this may seem, the whole idea of a differentiation in need for space between different types of households is very much subject to social norms. Physically, the body of an extra person does not require that much space at all, but we have strong norms about what is acceptable for which type of household.

Space norms develop in accordance with a society's wealth. Picture a family with eight children living in a one-room dwelling. This housing situation was probably not seen as very desirable or even acceptable just over a hundred years ago, but it was the reality for many poor families in large cities. If this family had had just two more rooms their housing situation would likely have been seen as acceptable.

Space norms also differ geographically. In accordance with differences in actual housing stocks, norms are different in cities than in rural areas. In Northern, Western, and Southern Europe, norms prescribe more housing space than in Eastern Europe, and in most of North America they prescribe even more space. I vividly remember a comment I got when I spent a few months in Los Angeles fourteen years ago. My landlady asked me about my housing situation at home in the Netherlands. I proudly told her about the apartment I inhabited in Amsterdam with my husband, and that I considered spacious: three bedrooms, 110 square meters. Her comment was: 'Oh but that's tiny!'

On average, owner-occupied homes provide more space than rented homes. This is one of the causes of the greater likelihood of home ownership among families than among singles and childless couples.

### **3.2 Quality**

A similar story can be told about housing quality and quality of the living environment. Housing quality is a broad concept encompassing many aspects. It refers to the absence of such problems as insufficient heating or insulation, leakages, moisture, noise, and the like. It also refers to privacy, status, comfort, and luxury.

First of all, there is a strong social norm in Europe and North America today that a family should have its own dwelling and not share a home with others unless in special circumstances. Let us not forget that this norm is not self-evident: in the post-Second World War housing shortage it was quite common for young families to live with parents. The norm of one family living in one house is challenged by those in commuter partnerships: these are couples and families in which one partner lives away part of the time for work (Gerstel and Gross 1984; Van der Klis and Mulder 2008). But the vast majority of commuter partners with children take great care to create a stable home for the children: the children permanently live with the resident parent in the family home, which the commuter parent joins as often as s/he can.

Families seem to have a particular preference for single-family homes with yards. There is a strong social norm prescribing that children should be able to play outside near their home, if not in their own yard then in the fields, in a park, or in a playground. Environments should not be built up too heavily, and there should be enough green space. Cities, and particularly inner cities, are therefore often not seen as ideal environments for raising children, whereas suburbs are.

Owner-occupied homes generally are higher quality than rented homes. This is another cause of the over-representation of families among homeowners.

In a thoughtful and provocative paper, Lauster (2010) argued that ‘redefinition of the proper performance of motherhood by the privileged constitutes an important aspect of cultural change, making positive evaluations of motherhood more difficult to achieve without a proper house.’ This quote has three important elements. ‘Proper performance’ and ‘proper house’ refer to social norms about what is considered appropriate housing for forming a family. ‘Cultural change’ refers to changes in these norms through time. ‘The privileged’ refers to the forerunner role of people who have the financial means to perform new behavior. In times of increasing prosperity social norms will require increasing quality of housing as appropriate for having children. Lauster views near-universality among privileged parents as a sign that a particular housing characteristic is

becoming normative: if around 90% of the 10% of families earning the most have housing of a certain kind, the characteristic is apparently seen as important and normative. Less privileged households will then also start to strive for that kind of housing. For the context of the United States, Lauster suggests that home ownership first became a norm, followed by a detached house, a roomy house of six or more rooms, and having at least two bathrooms.

### **3.3 Safety and security**

Families particularly strive for safety and security of the home and its environment. For the home itself, this includes security of tenure and protection against eviction. Traditionally, it has been argued that home ownership offers more security than renting. Saunders (1990) has even gone so far as to claim that home ownership provides ontological security. Today's housing market crisis has shown that home ownership does not provide security by definition.

### **3.4 Flexibility**

There is a difference between families and other households in the extent to which they need or prefer flexibility in their housing situation. Particularly young singles tend to be in the middle of building up their housing and labor market careers. Most envisage a future with a partner, even though they might not know who that is going to be. They therefore tend to have a need for flexibility in their housing situation; that is, they need to be able to move without great effort or high costs. To a lesser extent this also holds for middle-aged singles, many of whom are divorced. They are less likely to have to move for job reasons, but they might anticipate moving in with a new partner. Flexibility is much less of an issue for families. By contrast, moving is problematic for many families because many have to take into account two workplaces and the location of the children's school. There seems to be a social norm not to drag children around between schools.

Home ownership is a much less flexible tenure than renting. The transaction costs of home ownership are high: the transfer tax, the costs of a notary and real estate agent, and the costs of obtaining a mortgage easily add up to 5% to 10% of the house value, or tens of thousands of euro.

### **3.5 Recent empirical findings: marriage and housing**

Much of the empirical work on the connection between family and housing is focused on home ownership. Time and again it has been shown that there is a strong link between marriage and home ownership (for example Mulder and Wagner 1998). Recent research by Holland (2012) has shown that this is also the case in Sweden, a country where unmarried cohabitation is by now the almost universal way of starting a co-residential partnership. Yet many couples in Sweden marry after a period of cohabitation, and many do so around the time they also become homeowners. Holland proposes four mechanisms that might explain a positive connection between marriage and home ownership. The first is that a jointly owned home might be a prerequisite or catalyst for marriage. The second is that marriage might enhance the value of or facilitate joint home purchase, because couples view home ownership as a secure investment that conforms to the status of being married or because couples see marriage as a prerequisite for home ownership. The third is that home purchase and marriage might both be part of one and the same transition to stability. And the fourth is that certain characteristics of couples might create a propensity for both marriage and joint home ownership.

Holland's findings show an increased risk of marriage just after home ownership, and an even more strongly increased risk of a transition to home ownership just after marriage. These findings do not contradict the existence of any of the four mechanisms, but they are most in line with the second mechanism. The idea that marriage would be a prerequisite for home ownership is most in line with a function of marriage as a merely practical arrangement for joint ownership. But the idea that married couples are particularly keen to make a secure investment is in line with a preference among these couples for housing security. This might indicate that many see marriage as a logical step before parenthood.

Although the link between marriage and home ownership is still strong, it is declining. As Lauster and Fransson (2006) have shown for Sweden, and Smits and Mulder (2008) for the Netherlands, the difference between married and cohabiting couples in the likelihood of becoming homeowners has decreased, and singles are catching up somewhat with couples.

### **3.6 Recent empirical findings: parenthood and housing**

Parenthood has also been shown to have a link with home ownership, but this link is not completely straightforward. It seems to be mainly the combination of marriage and a pregnancy around the time of the marriage that is associated with a greater likelihood of

a transition to home ownership (Mulder and Wagner 1998, 2001, for West Germany and the Netherlands). In a comparison between the Netherlands and West Germany Mulder and Wagner (1998) also found an elevated likelihood of moving into ownership around the birth of the second child for Germany, but not for the Netherlands. Otherwise, the time window between forming a partnership and having a first child seems to be the most favorable for the transition to home ownership. As Feijten and Mulder (2002) have shown, this was increasingly the case among people born between the 1920s and 1960s in the Netherlands. Among these birth cohorts the timing of becoming a homeowner shifted from mainly after the birth of the first child to mainly before. The same was the case for moving into a single-family home. This shift in the timing of home ownership and moving into a single-family home need not surprise us: the time between partnership formation and parenthood has increased on average, dual earnership has become common particularly among couples without children, and in these birth cohorts home ownership increased along with increasing prosperity. The move into owner-occupation (Mulder and Wagner 2001) or into a single-family home (Kulu and Vikat 2007) is frequently followed quickly by the birth of a child, and fertility is higher in less urban than urban environments (Kulu and Boyle 2009; Kulu, Vikat, and Andersson 2007). These findings suggest that many couples move to better housing in anticipation of having children (see also Kulu 2008; Michielin and Mulder 2008); more generally, many couples who have a child move around childbirth (Clark and Davies Withers 2009). Research by Ström (2010) suggests that it is mainly the size of the dwelling in number of rooms that enhances the likelihood of having a first child. After accounting for size she did not find a statistically significant association of fertility with single-family homes versus apartments, but she did with home ownership. Findings by Enström Öst (2012b) for Sweden suggest simultaneity between the decision to become a homeowner and the decision to have a first child, but more so for cohorts born in 1964 and 1974 than for the older birth cohort of 1956.

In all, these empirical findings are very much in line with an increasing tendency among those wanting to form families to secure proper high-quality housing first, probably in accordance with changing social norms. As long as this tendency goes along with an increase in the quality of the housing stock and increasing opportunities for prospective families to afford high-quality housing, this is fine. But things are different when access to high-quality housing is not that easy. For the 1974 birth cohort in her Swedish study, Enström Öst (2010) found a negative association between the user cost of home ownership and the likelihood of having a first child. This birth cohort also experienced more difficulties entering the housing market than earlier cohorts. Likewise, findings for the United States suggest that women living in expensive housing markets delay the birth of their first child (Clark 2012). Unlike Clark (2012), Simon and Tamura (2009) even find lower completed fertility in areas with higher

housing costs, and this effect does not seem to be caused by selective mobility. These findings suggest that difficult access to housing may lead to postponement of parenthood and possibly prevent some couples from having a child. They seem to support an assertion that I have made elsewhere about differences in fertility between countries: that low numbers of children per woman seem to be particularly prevalent in countries with difficult access to home ownership (Mulder and Billari 2010).

## **4. Separation and housing**

Just as much as it is normative for families to live together in one home, it is also normative to end joint residence if a couple breaks up their relationship. Some ex-partners may regard the actual moving apart as the end of their partnership, others may perceive they ended the partnership first and moved apart shortly afterwards, still others may move apart on trial first and decide to end the partnership afterwards. The move associated with the separation has immediate housing consequences for both ex-partners. Just to illustrate, in the survey *Divorce in the Netherlands*, approximately 30% of divorced people who left the home reported that they thought the housing outcome of the divorce was to their disadvantage, whereas this was true of only 7% of those who stayed (Mulder and Wagner 2012). It is therefore relevant to ask the question of which ex-partner moves out and which ex-partner stays, and under what circumstances. But regardless of who moves out, the obvious other relevant question is what the consequences of separation are for housing careers, in both the short run and the long run.

### **4.1 Who moves out? Theory**

Together with my colleague Michael Wagner I have proposed a theoretical framework for who, in two-sex couples, moves out of the joint home upon separation and who stays (Mulder and Wagner 2010). This framework can be briefly summarized as follows (see also Mulder and Malmberg 2011). Any separating person for whom the costs of moving are lower than the costs of staying will move. These costs could be monetary or non-monetary. Additionally, any ex-partner with insufficient resources to bear the costs of paying for the joint home on her or his own will move. This could lead to the male ex-partner moving, the female ex-partner, or both. The situation is more complicated when the costs of moving are higher than the costs of staying for each ex-partner, and both can afford to pay for the joint home on their own. Negotiation about who moves and who stays will be necessary in this situation. In these cases the issue of

who moves out is likely resolved using rules of fairness or justice. Such a rule could be that the partner for whom the costs of moving are lower moves out.

From this framework a variety of hypotheses has been derived and tested. I will discuss some of these hypotheses and the corresponding findings, many of which come from my own joint work: with Michael Wagner using survey data for the Netherlands, with Gunnar Malmberg using register data for Sweden, and with various colleagues from Statistics Netherlands using register data for the Netherlands.

#### **4.2 The costs of moving out: hypotheses and findings**

In the research thus far all hypotheses and findings with regard to the costs of moving out on the occasion of separation pertain to non-monetary rather than monetary costs. This is why I focus on non-monetary costs. The hypothesis always reads that higher costs of moving out lead to a smaller likelihood of moving out, and vice versa.

An important non-monetary cost of moving out is ties to the home. Having lived in the home before the start of the partnership arguably results in stronger ties to the home than having moved in with the partner. Evidence indeed suggests that having had the partner move into one's home decreases the likelihood of moving out (Mulder and Wagner 2012). Ownership of the home also creates ties. In cases where only one ex-partner owned the home, it is almost exclusively that ex-partner who stays in the home and the other who moves out (Feijten and Mulder 2010; Mulder and Wagner 2012). The situation is more complicated when the partners jointly own the home. If one ex-partner stays in a jointly owned home, that ex-partner has to buy the other out. This is often easier for the man because of his better income prospects. In accordance with this idea, findings for Denmark by Gram-Hanssen and Bech-Danielsen (2008), for Sweden by Mulder and Malmberg (2011), and for the Netherlands by Mulder and Wagner (2010) indicate that the woman is more likely to move out if the home is owner-occupied. But in an earlier British study women were found to be less likely to leave if the couple lived in an owner-occupied home than in a privately rented home (Sullivan 1986). Because of the tying effect of owner-occupation, one might also think it less likely for both partners to move out if the home is owner-occupied. Findings for Sweden suggest this is the case (Mulder and Malmberg 2011). But in the Netherlands it was more likely for both partners to move out from owner-occupied homes (Mulder et al. 2012). This is probably because divorces were observed that took place in a period in which selling prices rose much more rapidly than rents. This rise in prices reduced affordability of many homes to just one ex-partner. A decrease in prices, as we see now in many countries, also leads to problems, but different ones. In this situation a major problem is that the couple might have to sell the home at a loss.

Custody of the children can also be seen as a tie to the home. Moving is a greater effort for a parent with children than for a single person, and staying in the home is usually thought to be in the children's best interest. Not surprisingly, therefore, the ex-partner with whom the children stay is much less likely to move out than the other partner (Gram-Hanssen and Bech-Danielsen 2008; Mulder and Wagner 2010). This holds for the man as much as the woman, but the woman is more frequently the one who gets custody of the children. Those who work from home are also tied to the home and are less likely to move out (Mulder and Malmberg 2011).

Another source of costs are ties to the residential location. In line with this idea, the likelihood of moving out is smaller for ex-partners who have their parents or siblings living close by (Mulder and Wagner 2012; Mulder et al. 2012; Mulder and Malmberg 2011) or who have a long history in the same place of residence (Mulder and Malmberg 2011; Mulder and Wagner 2012).

The costs of moving out are likely lower when an ex-partner has a greater interest in the separation or when she or he has an attractive alternative to the joint home. In line with this idea, the likelihood of moving out is greater for an ex-partner who initiated the decision to separate (Mulder and Wagner 2010) or who switched to a new partner (Mulder and Wagner 2010, 2012). In these cases feelings of guilt may also play a role in the decision to move out, or the person may just pack his or her suitcases and go.

### **4.3 Resources and moving out**

As our theory predicts, ex-partners with more resources have been found to be less likely to move out. This is true both of absolute resources, for example the individual income (Gram-Hanssen and Bech-Danielsen 2008; Mulder and Malmberg 2011), and of relative resources, for example a greater contribution of the individual than the ex-partner to the household income (Mulder and Malmberg 2011; Mulder et al. 2012) or a higher age of the individual than the ex-partner (Mulder and Malmberg 2011; Mulder et al. 2012; Mulder and Wagner 2010). The impact of relative resources is not symmetrical: the female partner seems to need more resources to negotiate staying in the home than the male partner.

### **4.4 Separation and housing careers**

The move out of the joint home is often associated with a step down in the housing career, for example with a move from owning to renting (Feijten 2005). But dropping out of home ownership also remains likely up to a couple of years after a divorce or

separation. This is particularly true for women (Feijten 2005). An impact of divorce on moves out of home ownership has been found for a wide range of countries in Europe (Dewilde 2008). Even regardless of the move on the occasion of the separation, separated people are more likely to move, and more likely to move to apartments or bedsits and the like (Feijten and Van Ham 2010). Difficult affordability is certainly part of this story. The impact of divorce and separation on housing careers appears to be long lasting: starting a new partnership seems to be one of the best ways to climb up on the housing ladder again (Feijten and Van Ham 2010).

At the same time it should be acknowledged that housing seems to be a factor in the likelihood of separation, albeit not necessarily a causal factor. Home ownership and living in higher-quality housing have been found to be associated with a smaller likelihood of divorce (Jalovaara 2002). This association could be caused by selective moves into home ownership by more committed or more stable couples. But it could also indicate a causal relationship from housing to divorce. Living in a high quality home could lead to greater life satisfaction and fewer marital problems, and the high transition cost of moving between owner-occupied homes may lead to reluctance to leave the joint home.

## **5. The financial and housing crisis and the family-housing connection**

It is not immediately obvious how the current housing and financial crisis will affect the family-housing connection. The changes in the housing market have been profound, to say the least. As Clark (2011) has argued, the recent decrease in house prices has led to a severe shock in how people regard housing in the United States. In an optimistic scenario one might think an end to the housing price bubble might be beneficial to young people trying to leave the parental home and establish a housing career that suits family formation, because housing affordability will be enhanced. In the long run there might be such an impact. But as long as the crisis continues it seems more likely that young households suffer even more severely from it than others, owing to the great uncertainty and low number of transactions in the housing market and the decreased access to mortgages (e.g., Yates and Berry 2011). A complication here is that the social norm prescribing high-quality housing before partnership and family formation might lag behind the reality of the difficult housing and mortgage markets. Young couples might feel severely constrained in forming families, and the argument I have given above, that difficult access to home ownership might be a factor in low fertility in

Southern Europe (Mulder and Billari 2010), might become valid for other European countries as well.

The crisis will likely also lead to greater housing stress for divorced and separated people. In cases where neither of the ex-partners is able to afford the joint home on his or her own, the ex-couple will have to sell the home at a loss and might end up with a remaining mortgage debt. One might think this would make divorce or separation too costly for some couples, decreasing the likelihood of separation. But actually there is some evidence that sudden decreases in house prices increase the risk of separation (Rainer and Smith 2008). Apparently, the impact of uncertainty and economic strain more than offset any possible effect of higher costs of separation.

## **6. Conclusion, critical appraisal, and directions for future research**

Elsewhere I argued that housing and population have a two-sided relationship (Mulder 2006). In this reflection I have more specifically addressed the links between transitions in the family life course and housing. I have addressed only part of these links. Nevertheless, I hope to have argued convincingly that family transitions and housing are closely connected with each other, and that this connection has important implications for family formation and therefore well-being.

Even though we know much more now about the connections between the family life course and housing than we did five or ten years ago, the research conducted thus far has limitations. Some of these will hopefully be addressed in future research.

In the research on the relationships between partnership formation and housing, the formation of a co-residential partnership has thus far been treated as the start of the partnership. The phase before the formation of such a partnership – dating, or being in a living-apart-together relationship – has been strikingly absent from the research. Decisions about starting to live together among dating partners might have a lot to do with the housing situation of the prospective cohabiters. If one of them inhabits a home that is suitable for both partners to live in, the other partner may move in. This may speed up the formation of a co-residential partnership. Furthermore, it provides the partner with whom the other partner moved in with better opportunities to stay in the home in case of separation (Mulder and Wagner 2012), and possibly also with more say in decisions about investing in the home or about moving. Future research may address the role of housing in the transformation of dating relationships into co-residential partnerships and in whether one partner moves in with the other upon the formation of such partnerships.

Another neglected issue in the research thus far is the impact of housing quality, or home ownership, on relationship quality. If there were such an impact it would likely

underlie the association between home ownership and living in high quality housing on the one hand, and a low risk of separation on the other. But whether it exists is unknown thus far.

Most studies have focused on single events and on short-term impacts, or at most on whether impacts last for a few years. This is certainly useful, but a proper assessment of mutual impacts of housing and family would include longer periods. Future research could pay more attention to the long-term evolution of partnership and housing trajectories and their interaction in the lives of individuals and couples.

In much of the research the causal direction of the relationships between housing and family is not very clear. More efforts could be made to unravel the causal relationships. Applying simultaneous-equations models might help (Enström Öst 2012a), and so might studies using in-depth interviews.

Finally, the impact of the socio-spatial context, in the sense of welfare regimes, housing markets, and family systems, has thus far largely been neglected in the research. There can be no doubt that such an impact exists, and it is likely substantial. Possibly, for example, contextual differences could explain the mixed findings on the impact of parental housing on leaving the parental home.

I think it is worthwhile for both family and housing researchers to investigate the connections between housing and family further. I sincerely hope that in another five or ten years' time many of the issues I have raised have been taken up, next to other issues that I have not thought of.

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