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Feijten, P.; Mulder, C.H.

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Unter Mitarbeit von Beate Kortendiek, Anja Szypulski und Shih-cheng Lien

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Gender, divorce and housing – a life course perspective

Peteke Feijten and Clara H. Mulder

1 Introduction

The basic notion of housing is universal: a house provides shelter and a safe haven around which people's private lives evolve. But 'housing' also has gendered connotations. The feminine aspect of housing centres around domesticity, while the masculine aspect is about the house as a building: the physical unit where a man accommodates his family. For women, traditionally, the house is the centre of her life, while for men, worklife outside the house marks his identity. This gendered view on housing is also expressed through gendered contributions to the housing situation. Men usually pay for the house (mortgage or rent), while women run the household. In addition, men take care of most of the maintenance of the dwelling, while women mostly take care of the decoration and the internal upkeep. With de-traditionalisation of society due to increasing female labour market participation and the rise of gender-egalitarian attitudes, these notions may have lost some of their significance, but the gendered image of housing is still strong and widely shared.

It has been argued by feminist scholars that this image of the home fosters gender inequality through power imbalance within the household: men's role is dominant and women's role is dependent (Kane and Sanchez 1994). This power imbalance is very persistent because Western societies are rooted in a patriarchal system that steers both society at the macro level and families at the micro level (Calasanti and Bailey 1991). At the micro level, this power imbalance is not a problem as long as families are intact, but it becomes a problem when couples split up. The dependent position of married women makes them vulnerable to the disappearance of the husband from the household. The dependent position of married women becomes visible in the high incidence of poverty among femaleheaded lone parent households that are created through divorce.

Divorce has a strong impact on housing. Most often, the housing situation is negatively affected by a break-up. Moves into smaller, lower quality, cheaper housing are much more common among divorcees than among couples. As such, divorce can be regarded as a life event disrupting the housing career, in contrast to life events that progress the housing career, such as couple formation and

family formation. The 'housing career' – the sequence of houses and places where one lives over the life course – is often interpreted as having an upward direction (Gober 1992), but divorce, as well as for example becoming unemployed, can direct the housing career in a downward direction (Feijten 2005b). Therefore, we explicitly interpret the term 'housing career' neutrally in this chapter.

Divorce and break-up of cohabiting unions are quite common life events nowadays. Increasingly more people experience it at some point in their lives. Most of these people exit again from the status of being divorced or split up by repartnering. This is especially true for those who split up from a cohabiting union. Thus, the linearity of relationship patterns over the life course has decreased, and many life courses are better characterised by "serial monogamy" than by "for better or for worse, 'til death do us part". As the sequence of relationship events is not as linear as it was in the past, so may the corresponding housing careers have developed a more whimsical shape. Episodes of living in comfortable housing may be alternated by episodes in very modest housing, and then again an upward leap in housing quality may be made. It is likely that divorce or break-up often only have a temporary effect on housing careers, but for some the 'damage' may be lasting.

How divorce affects housing careers is related to the characteristics of the divorced person. Gender is the most important characteristic determining the effect of divorce on housing. Many studies have shown that the negative effects of divorce are stronger for women than for men. This is mainly due to the weaker income position of women in a marriage, and the fact that they are more often the head of a lone-parent family after divorce. These factors impinge on housing as well. Closely related to this is the presence of children. The expartners of a couple with children are either the head of a lone-parent family or a non-custody parent after the divorce, unless they share custody (which becomes increasingly common but still accounts for only a small minority of living arrangements of children whose parents are divorced) (Fokkema, De Graaf and Kalmijn 2002).

This chapter reports how divorce affects housing careers, from a gendered life course perspective. In the empirical part of the chapter, different aspects of housing careers are analysed: occurrence of moving; who moves: the exhusband, the ex-wife, or both; type and tenure of housing; and distance moved. Part of the empirical findings has been derived from previously published work, another part consists of new analyses. Data are used from a pooled life-history data set and the Netherlands Kinship Panel Study. The empirical findings refer to the Netherlands. Therefore, we dedicate a brief section to the particulars of divorce (numbers; legal arrangements; custody arrangements) and housing market

(distribution of tenure and dwelling type; moving patterns) in the Netherlands after the literature review.

2 Theoretical and contextual background

2.1 Divorce and housing

Residential relocation is instrumental behaviour: it is done in order to achieve a certain goal, but is not a goal in itself. Residential relocation involves costs, such as financial costs, information costs, time costs and so on. These costs have to be outweighed by the place utility (expected benefits) of the new dwelling and location over the old. Only then does it logically make sense to move (Wolpert 1966, Brown and Moore 1970, De Jong and Fawcett 1981). However, what is largely overlooked in this literature is that not only the pull factors of the new housing situation have to be taken into account, but also the push factors of the old housing situation. Push factors are typically important in case of a divorce or split up. When a couple splits up, one of the partners urgently needs to move out of the communal dwelling – not because of the attraction of a new place, but because the old place needs to be left in order to get separated.

The life course approach provides a better analytical framework for connecting splitting up, residential behaviour and housing choice. Several authors (e.g. Mulder 1993, Clark and Dieleman 1996, Mulder and Hooimeijer 1999, Feijten 2005a) have conceptualised how parallel life careers trigger, facilitate and restrict residential moves and housing choice. Life events, such as job change and marriage, may trigger a move. Life course stage often dictates what requirements are put upon the type of housing and location by a household, and what resources are available to realise preferences. Divorce is a life event that triggers a residential move, but also strongly restricts the choice set, due to the urgency of the move (there is no time to look around for better alternatives) and the limited resources (loss of the partner's income; loss of economies of scale).

The strong push and the urgency of moves triggered by divorce often lead these moves to be downward on the housing ladder, that is, from owner-occupied into rented housing, from single-family into multi-family housing, and from bigger into smaller housing (Schouw and Dieleman 1987, Wasoff and Dobash 1990, McCarthy and Simpson 1991, Van Noortwijk, Hooimeijer and Dieleman 1992, Feijten 2005b). Who leaves the matrimonial home upon separation often seems to depend on who is the rejected party (stays) or the 'guilty' party (leaves) (Gram-Hanssen and Bech-Danielsen 2008). Studies in the early 1990s found that at the moment of separation, women stay in the matrimonial home more often than men and that this gender difference was greater when the couple had lived in the house longer, and when they had dependent children (Symon 1990, Wasoff and Dobash 1990). The partner moving out often moves into temporary

and/or shared accommodation (Sullivan 1986, Schouw and Dieleman 1987). Such an unfavourable housing situation often adds to the stress already involved in a separation (Anthony 1997). Alternatively, both partners leave the matrimonial home because neither can afford the home on their own. A partner who manages to stay in the matrimonial home actually most likely experiences an increase in housing quality, because the home is shared with fewer people than before the separation. The preference concerning staying in the matrimonial home differs. Some have a strong preference for staying (Anthony 1997, Gram-Hanssen and Bech-Danielsen 2008), while others prefer to leave (Jackson 1990, Cooper 1992). Those who want to move house don't necessarily want to move to a new region, because this would mean they would lose their location-specific capital, or would end up living further away from their children.

In a later stage, when the divorce is settled, other factors may bring about change in a divorcee's housing situation. One is the inability to keep up housing costs, such as rent, mortgage and maintenance costs. The party that keeps the matrimonial home suddenly has to pay for the cost of that home alone. This can become especially problematic for women, as their income is usually lower. Also the practical side of upkeeping a house may turn out to be a too difficult task. Altogether, women often end up in lower quality housing or poorer neighbourhoods, sooner or later after a divorce (Wasoff and Dobash 1990, Stewart 1991, Hayes and Al-Hamad 1999). The most common way of exiting from this situation for women is remarriage. This often improves their financial situation (Poortman and Fokkema 2001, Dewilde and Uunk 2008), and also their housing situation (Holmans 1990, Murphy 1990, South and Crowder 1998).

2.2 Divorce and gender

It is well-known from the literature that the effects of divorce are different for men and women (Kalmijn and Poortman 2006). Women are often worse off financially after a divorce than men and in terms of adjusted household income, men do slightly better after divorce than before (Poortman 2000, Manting and Bouman 2006). The situation is different after splitting up from cohabitation: the gender difference is much smaller and men also experience a small decline in finances (Manting and Bouman 2006). However, separated men are not better off in all economic respects. Their housing situation usually declines (Anthony 1997) and compared to their married counterparts, they rely more often on social benefits and more often live below the poverty line (Poortman and Fokkema 2001). For long-term divorcees, economic hardship is quite persistent (Manting and Bouman 2006) but remarriage usually improves the economic situation for both men and women (Poortman and Fokkema 2001, Manting and Bouwman 2006).

The two most important reasons for gender differences in economic well-being after divorce are a lack of economic independence (women are lower educated and more often have no job, a part-time job or a low paid job) and the fact that women more often live with dependent children (which stands in the way of full-time labour market participation). Welfare state arrangements and alimony partly take away the differences in economic well-being after divorce, but they cannot create equality between the sexes (Poortman 2000).

Although divorced women do less well economically, the literature suggests that they benefit from divorce in a non-economic sense. A recent longitudinal study on Germany (Andress and Bröckel 2007) found that women had higher subjective well-being after divorce than men. Overall life satisfaction was higher for women than for men in the year following separation, and in the somewhat longer term, women perceived their (objectively worse) economic situation as no better or worse than men did. The latter has also been found by Jarvis and Jenkins (1999) for Great Britain. The effects of divorce and separation for women are therefore particularly negative in the short run. In the years after the divorce, divorced women may progress their labour market careers, thus improving their economic well-being, and their general sense of well-being may increase along. Nevertheless, repartnering remains the most effective strategy into better economic well-being for women. For those women who repartner, divorce is a disrupting yet temporary situation, of which the losses will often not be fully made up, but which may lose its significance as time passes.

2.3 Divorce in the Netherlands

Like in most Western countries, annual divorce rates strongly increased in the Netherlands from the 1970s onward, to arrive at a relatively stable level of around 9 % of marriages that it is still at today. The total divorce percentage also increased to around 33 % (Statistics Netherlands 2008a). These numbers illustrate that divorce has become a very common life event. Increasingly more people have seen or will see their marriage end in a divorce. When we include the experience of children of their parents' divorce, it is safe to claim that a considerable share of the population experience divorce from close by at some point in their lives. Often, a divorce involves minor aged children. Since 1960, the percentage of divorcing couples with minor aged children has varied roughly between 60 % and 65 % (Dieleman and Schouw 1989, Statistics Netherlands 2008b). In 82 % of the cases, the custody of the children is granted to the mother and in 11 % of cases to the father (Kalmijn and De Graaf 2000). Joint custody is much rarer (around 3 % to 4 % (Fokkema, De Graaf and Kalmijn 2002)).

The percentage of marriages that will be dissolved through a divorce if the age-specific divorce and mortality risks of that year would remain in place.

Then, there is the dissolution of non-marital unions. The number of persons in non-marital unions increased from 518 thousand in 1995 to 777 thousand in 2007 – an increase of 50 %. Non-marital unions dissolve at considerably higher rates than marital unions. Exact numbers of non-marital union dissolutions are lacking due to this event not being registered, but survey research has shown that the risk of a dissolution of a non-marital union is several times higher than the risk of dissolution of a marital union (Kalmijn 2008, Manting, 1994, Liefbroer and Dykstra 2000: 128). Cohabiting unions are more temporary and less committing in nature than marital unions (Rindfuss and VandenHeuvel 1990, McRae 1993), and thus their dissolution perhaps has a less severe impact than the dissolution of marital unions. Cohabitors have on average invested less in their housing situation, and they are less often owner-occupiers than are married people. Nevertheless, we took married and cohabiting unions, and their dissolutions, together in our analysis, partly because the numbers would become too small if we did not do so and we want to analyse gender differences.

2.4 Housing market in the Netherlands

Every year, around 10 % of the Dutch population moves. Around one-third of moves is to another municipality and two-thirds are within the same municipality. The most common reason for moving is the dwelling (mostly moves to a larger dwelling), followed by partnership formation. Divorce accounted for 7 % of all moves in 2006 (VROM 2007).

The housing market in the Netherlands consists of 56 % owner-occupied dwellings, 33 % social rented dwellings and 11 % private rented dwellings. In terms of type, 71 % of dwellings is a single-family dwelling and 29 % is a multifamily dwelling (flat or apartment) (VROM 2006). Rented dwellings and multifamily dwellings are over-represented in urban areas. As in many Western countries, house prices have strongly increased over the last 1.5 decades, making it increasingly more difficult for new entrants on the housing market to find suitable housing. For divorcees, finding a suitable dwelling after divorce may be difficult, because they are likely to search in the same submarket as young starters on the housing market: small, affordable (rented) accommodation.

In the nineteen seventies and early nineteen eighties, when divorce rates were lower and the housing market was not as tight as it is nowadays, many divorcees appealed to local authorities for social rented housing, and many local authorities took on the responsibility of accommodating these people (often under certain conditions, such as minor aged children living in the household) (Dieleman and Schouw 1989). Nowadays, local authorities simply cannot realise this anymore because of their long waiting lists, and divorcees have to find their own housing solution.

3 Empirical findings for the Netherlands

3.1 Data

The findings are based on two data-sets. The first is a pooled life-history data-set, consisting of the SSCW survey² (ESR/STP 1992), the Netherlands Family Survey 1993 (Ultee and Ganzeboom 1993), and the Netherlands Family Survey 2000 (De Graaf et al. 2000). Each data-set contains information about respondents' family history, relationship history, work history, education history and housing history. The data were collected through structured face-to-face retrospective interviews. Respondents who were living in the parental home were excluded, as were respondents for whom vital information on their life courses was missing. All our models include dummies to control for measurement differences between the surveys (but the differences were not significant). The data represent people from a wide range of birth years. Therefore, the housing careers of people who separated in the 1960s throughout the 1990s are analysed together. Because the empirical results stem from a few separate research projects, the exact sample sizes on which the analyses are based differ (N is reported in each table and figure caption).

The second data-set is the second wave of the Netherlands Kinship Panel Study (NKPS, Dykstra et al. 2007). The first NKPS wave (Dykstra et al. 2005) was conducted in 2002-2003 and was representative of the Netherlands population aged 18-79 not living in institutions. The main sample of the first wave consisted of 8,161 persons, among whom 5,165 lived in a two-sex co-residential partnership. Of these, 3,995 have been re-interviewed in the second wave in the period 2005-2007. Of those respondents reporting living with a partner in the first wave, 174 reported their partnership had ended between the first and the second waves. It is the information of these respondents we use for analysing who moved out of the family home: the male partner, the female partner, or both. The results of the analysis of who is most likely to move out of the family home after separation should be treated with care, for several reasons. First of all, even though the NKPS main sample is a large data-set, the number of separations observed between the first and second waves is only modest. Secondly, the data suffer from gender-specific non-response. Already in the first wave, the percentage of males among respondents living in couples was 42.8 rather than around 50 (as it should be because the probability of being selected into the sample should be equal for the male and the female partner). Men are typically under-

The survey was commissioned by the Stichting Sociaal-culturele Wetenschappen (SSCW), Nederlandse Organisatie voor Wetenschappelijk Onderzoek (NWO). The data-set is available under the title 'Aspects of life-event history of the Dutch population: part 1: changes in socio-demographic data, social mobility, relationship history, educational career, and work mobility' at the Niwi Steinmetz archives (under number P1107).

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represented in surveys, but their under-representation is stronger in NKPS than in many other surveys (Dykstra et al. 2005), possibly because men are less interested in kinship as an interview topic. The under-representation of men living in couples is slightly stronger in the second wave than in the first (41.7 % men) and still stronger among those who separated between the first and second waves (37.3 % men). Thirdly, respondents who left the joint home after the separation are also under-represented, probably because these are difficult to reach. To correct for the selectivity, we use weighted data for most of the results. We took a preliminary version of the standard weighting variable for Wave 2 (documentation to be provided in a future version of Dykstra et al. 2007) as a starting point. After applying these weights, the share of men was still too low: around 45 % rather than almost 50. We further adjusted the weights to correct this underrepresentation. There can be no guarantee, however, that the selectivity problem is solved completely by using this procedure.

3.2 Occurrence of moving after split up and divorce

After a split up or divorce, people move on average more often than do people who are in stable relationships. In Feijten and Van Ham (2007) it was shown that the likelihood of moving for a separated person was 1.6 times as high as for someone in his/her first relationship. This excluded the move that was made in order to actually get separated. If we included that, the difference in moving likelihood was even greater. The increased likelihood of moving decreased somewhat when the divorce or separation was longer ago, but it remained elevated compared to the stably partnered for a considerable number of years. We also found that the increased likelihood of moving was partly due to background characteristics of separated people compared to those in a first relationship. Level of education, socio-economic status and presence of dependent children in the household all influenced the likelihood of moving, and they decreased the influence of being separated to insignificance.

3.3 Who moves out of the family home?

Upon separation, either the man or the woman leaves the family home, or they both leave. Table 1 shows the distribution of who leaves by who answered the interview question, using unweighted data. It can be seen that the majority of NKPS respondents (58 %) report only their ex-partner had left, whereas 36 % report only they had left and 6 % report both had left; this finding illustrates the selectivity of the sample according to who left. These percentages differ somewhat between men and women: separated men report more frequently that only their ex-partner or both had left, whereas they report less frequently that they had left themselves. This gender difference is not statistically significant, however.

Furthermore, it is not clear what causes this difference: a greater likelihood of women than men to move out, or a greater non-response of men who moved out than of women who moved out. In any case, we do not replicate earlier findings for Britain in the early 1990s (Symon 1990, Wasoff and Dobash 1990) and for Denmark in 2002 (Gram-Hanssen and Bech-Danielsen 2008) that women are more likely than men to stay in the matrimonial home.

We find that women are less likely than men to leave the home when there were children in the household before the separation (45.5% of women are reported to leave while their men stay; weighted data) than when there were not (53.6%), but the difference is not statistically significant. However, we do find that the ex-partner with whom the children live with after the separation – mostly the female – is considerably less likely to move out (see table 2). This apparent contradiction arises from the fact that, in the minority of cases where the children stay with the male, the female almost invariably moves out, whereas if the children stay with the female, she moves out in a considerable minority of cases (almost one-third).

Table 1: Percentage leaving joint home after separation by gender of respondent (unweighted data)

	Respondent	Ex-partner	Both	N (= 100 %)
Male	31.3	59.4	9.4	64
Female	39.1	56.4	4.5	110
Total	36.2	57.5	63	174
Source: NKPS (own calculations). Pear	son chi-square 2.24,	df = 2, p = 0.3	3

Table 2: Percentage leaving joint home after separation by parent with whom children live after separation (row percentages; weighted data except Pearson chi-square)

	Male left	Female left	Both left	N (unweighted)
No joint children/elsewhere	40.2	52.9	6.9	91
All with male	9.1	81.8	9.1	12
All with female	65.9	31.8	2.3	52
Divided or co-parents	31.3	56.3	12.5	19
Total	43.1	50.0	6.9	174

Source: NKPS (own calculations). Pearson chi-square = 18.53, df = 6, p = 0.01

Because of the small number of observations, we further only report two more results. Marked as they are, they still have to be interpreted with care because of

the selectivity of the sample. As Gram-Hanssen and Bech-Danielsen (2008) also found, who leaves is strongly associated with who initiated the separation (see table 3). It should be noted that most respondents (both males and females) report they mainly initiated the separation themselves. Because most respondents are female, the share of cases in which the female is reported to have taken the initiative is probably over-represented.

Table 3: Percentage leaving joint home after separation by who initiated the separation (row percentages; weighted data except Pearson chisquare)

	Male left	Female left	Both left	N (unweighted)
Initiative of both	43.2	54.1	2.7	35
Initiative of male	64.8	27.8	7.4	48
Initiative of female	28.9	62.7	8.4	91
Total	43.1	50.0	6.9	174

Source: NKPS (own calculations). Pearson chi-square = 22.94, df = 4, p = 0.00

Table 4: Percentage leaving joint home after separation by who owned the home (row percentages; weighted data except Pearson chi-square)

	Male left	Female left	Both left	N (unweighted)
Home was rented	35.6	57.5	6.8	66
Couple owned jointly	51.2	40.5	8.3	89
Only man owned	7.7	92.3	0.0	12
Only woman owned	100.0	0.0	0.0	7
Total	43.1	50.0	6.9	174_

Source: NKPS (own calculations). Pearson chi-square = 22.94, df = 6, p = 0.00

The last finding is the association between who leaves and who owned the home before the separation (see table 4). Among renters, it is most frequently the female partner who leaves the home. It is possible that, in many of these cases, the male partner was the only person on the tenancy agreement or paid (most of) the rent. Unfortunately, we have no further information about tenancy agreements or rent payment. If only one partner owned the home, the other partner almost invariably leaves (because this association is so extreme, we show the findings even though the absolute numbers are very small). It should be noted that, among the couples in the NKPS data, home-ownership of only the male partner is reported more frequently (4.1 % of couples) than home-ownership of only the female partner (2.4%). If the partners owned the home jointly, it appears to be most frequently the woman who stays and the man who leaves. A further investigation revealed that this finding could only for a small part be explained from the great share of those with children among homeowners. At first sight, this finding seems to contradict findings from previous research that women's housing careers tend to suffer more from divorce than men's. Possibly, this contradiction is partly caused by differences in measurement. We used the answer to a direct question about who moved out of the house at the time of the separation. The answers to this question may partly have pertained to moves to temporary accommodation, whereas such moves might not have been observed in data from other sources. Furthermore, as Feijten (2005b) has shown, if men leave an owner-occupied home upon separation, they tend to move to another owneroccupied dwelling while women who leave tend to move out of owneroccupation. Finally, as also shown by Feijten (2005b), in contrast with men, women remain likely to move out of owner-occupation for a longer period after the separation than men.

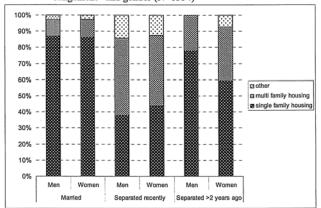
3.4 Type and tenure of housing after split up and divorce

Gender, divorce and housing

Figure 1 shows the distribution of destination type of housing for all respondents moving from a single-family dwelling (these results are based on the pooled lifehistory data). As can be seen, married men and women move by far the most often into another single-family dwelling. This is quite different when a couple splits up: then, almost half of the moves by men are into multi-family housing and around 15 % into other types of housing, such as with family or into lodging. Women succeed a bit more often in staying in the single-family sector shortly after separation. In the somewhat longer period after the separation or divorce, men have largely patched up as almost 80 % of their moves are into singlefamily housing (this category excludes people who found a new partner). For women, the situation has also improved compared to shortly after the divorce, but not as much as for men: only 60 % of moves made by women are into singlefamily housing. Given that separated and divorced women more often have children living with them than separated/divorced men, it could be argued that they more often need a single-family dwelling, but less often succeed in moving into one. We have to keep in mind, though, that this graph only represents movers. Women who live in single-family housing after a split up or divorce, will more often stay there and not move at all, while men move more often in the postdivorce period (Schouw and Dieleman 1987).

Concerning housing tenure, we also found considerable gender differences (Feijten 2005b). A multivariate analysis of the risk of moving out of owneroccupation (on a sample of homeowners only) indicated that this risk was high for people who separated or divorced. For women, the risk was very high right upon separation. Men also moved often upon separation, but mostly within the owner-occupied sector. This reflects their better financial situation after a divorce compared to women. Somewhat later after the divorce, the risk to drop out of owner-occupation regressed to a normal level for men (comparable to the risk of those in couples), but it remained high for women. Thus, even if women stayed in an owner-occupied home upon the separation (presumably, in most cases, the matrimonial home), they kept running the risk of losing it and moving into rented accommodation. A move from owning to renting is probably the most closely related to a change in financial situation, because there is such a strong association between income, wealth and tenure, also in the Netherlands.

Figure 1: Destination of moves from single-family housing, by living arrangement* and gender (N=1354)



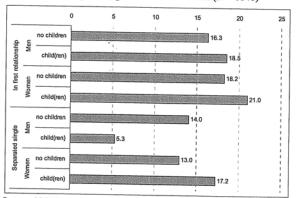
* 'Separated' refers to any form of living separately after marriage, i.e. separated (still legally married but not living together anymore) or legally divorced.

Source: SSCW survey and Netherlands Family Surveys 1993 and 2000 (own calculations)

3.5 Distance of moving after split up and divorce

Divorce and splitting up also affect moving distance. For all movers in the lifehistory data-set, we analysed the average moving distance by marital status. The results showed that separated people moved over shorter distances (18.4 kilometres) than people in relationships and singles (both 25 kilometres). We also studied moving distance operationalised as a binary variable indicating whether people moved over a long distance (more than 40 kilometres) or not. We broke the result down by living arrangement, gender and 'child status'. We expected that people who do not have the custody of their children after a split up or divorce (usually men) would not often move over long distances, because they want to stay close to their children. Figure 2 shows that separated singles (that is, divorced and split up persons not yet in a new relationship) move less often over long distances than their counterparts in a first relationship. As expected, the percentage is particularly low (five percent) for separated men with children (where often these children will live elsewhere, with their mother).

Figure 2: Percentage of moves over a long distance (> 40 km) by living arrangement, gender and child status (N = 6140)



Source: SSCW survey and Netherlands Family Surveys 1993 and 2000 (own calculations)

We also analysed moving distance in a multivariate model with control variables. Again, separated men with children were estimated to move over the shortest distance of all, so the effect of being a separated man with children (mostly living elsewhere) appears to be robust. Separated men and women without children also moved over short distances, which we attributed to strong ties to the previous place of residence. When one experiences a split up, and ends up living alone, it may be very important to the person to stay in a familiar environment, close to friends and familiar shops, services and leisure activities.

3.6 Escaping the divorced state: the effect of repartnering

It is well-known from the literature that divorced and split up women who remarry, improve their circumstances in many ways: their standard of living improves (Amato 2000, Poortman and Fokkema 2001), they live in better neighbourhoods (Spain 1990, South and Crowder 1998) and they live in better quality housing (Poortman and Fokkema 2001). For divorced men, there is usually not a big change in financial and housing circumstances after repartnering, as their standard of living is already comparable to that of people in a relationship. Several of our analyses described above also estimated the effect of repartnering. The results show that re-partnered people (those who had either remarried or moved in with an unmarried partner) moved less often than separated people, but more often than people in a first relationship. Their moving propensity was especially high in the first period of the new partnership, and then rapidly decreased towards the level of people in a first relationship. Concerning type of housing after re-partnering, we found a gender difference in favour of women. They more often moved in single-family housing with their new partner (89 % of moves) than repartnered men did (77 % of moves). In terms of tenure, we only analysed homeowners. Homeowners who repartnered stay in owner-occupation in around 80 % of cases (both men and women). Although this percentage is high, their risk of leaving owner-occupation is still around 2.5 times higher than for people in a first relationship.

4 Conclusion and discussion

In this chapter, we have shown that divorce and the break-up of a non-marital union have several consequences for men's and women's housing careers. Separation leads to increased moving, often into lower quality housing, and often over short distances. Who moves out of the matrimonial home is determined by whether the couple has children and who gets custody of these children, who owns the home, and who initiated the divorce. The lower quality of post-divorce housing takes the form of moves out of owner-occupation into rented housing, and out of single-family dwellings into flats or temporary accommodation.

Divorced fathers were found to move mainly over short distances, probably in order to stay close to their children living in the former matrimonial home. This self-imposed geographical constraint also limits the choice of housing divorced fathers have, and therefore divorced men with children may more often make a 'downward' housing move than divorced men without children.

Into what type of housing divorcees move appeared to be gendered. Women are more at risk of moving out of owner-occupation. They move out of single-family dwellings at about equal rates as men, but given that they more often live

with children, a move out of a single-family dwelling is more often a problem for them.

The gender differences also have a duration aspect. In the short term, both men and women move out at high rates. Women are worse off than men in terms of tenure (if women move from an owner-occupied home, it is more often into the rented sector than for men), but better off in terms of dwelling type (if women move from a single-family dwelling, it is more often into another singlefamily dwelling than for men). With increasing duration of the divorced or split up state, gender differences increasingly diverge, to the disadvantage of women. As the divorce or split up is longer ago, the risk for women to make 'downward' housing moves remains, while it disappears quite quickly for men. Thus, men's housing careers are only affected in the short term by divorce and split-up, while women's housing careers are affected more permanently. For women, starting a new relationship is a common and effective way of regaining housing quality, whereas for men repartnering does not affect their housing career very much. We can conclude that for men and for those women who find a new partner, divorce usually causes a temporary disturbance of their housing career, while for women who remain divorced, the backlog is lasting, and they often do not catch up with their married counterparts, nor with their male counterparts.

Reflecting on the theoretical gender connotations of housing, the power imbalance relating to housing seems to be at least partially recreated through divorce, as we saw that women's housing careers are more negatively affected then men's, especially in the longer run. But one strong 'asset' in favour of women's housing situation is their dominance in custody of children. A separating couple often wants the best for their children, and this often means that the mother can stay in the matrimonial home with the children. Yet, the gendered duration effects of divorce mean that a permanent stay in the matrimonial home is not guaranteed for lone mothers. Also, re-marriage rates for divorced women with children are lower than for divorced women without children (De Graaf and Kalmijn 2003), so this escape-route out of poor housing is less accessible for lone mothers.

In this chapter, we have shown that effects of divorce on housing careers are both *gendered* and *time-dependent*. Future research into this topic should acknowledge this. A third dimension that has been found to affect housing and location after divorce and split up, is the presence of children – they are a good predictor of the housing moves of the custody and the non-custody parent. But since mothers still get custody over the children after a divorce in the vast majority of cases, the gender dimension already captures most of the differences between custody and non-custody parents in post-divorce housing careers.

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