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CHAPTER 3

Family background, individual resources and the homeownership of couples and singles

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Abstract

Homeownership is influenced by resources, household context and characteristics of the family of origin. Using the Netherlands Kinship Panel Study, we investigate this influence and to what extent it differs between men and women in couples and between single men and women. The results for couples show that the earning potential of the male partner, indicated by the level of education, is much more important to housing tenure than the earning potential of the female partner, whereas the impact of the current income is similar for both sexes. Single women are less likely to be homeowners than single men are. Moreover, the earning potential has a greater effect on homeownership for single men than for single women. Some evidence is also found for a greater effect of the father's socio-economic status on women's than on men's home-ownership.

Keywords

Homeownership, household context, family background, The Netherlands

3.1 Introduction

Homeownership is an important aspect of the quality of people's lives (Boehm and Schlottmann, 1999; Green and White, 1997; Helderma, 2007). Owner-occupied dwellings are regularly of a high quality and situated in attractive neighbourhoods (Mulder and Smits, 1999; Conley, 2001). Buying a home also requires a large financial investment, which makes it an important step in the life course (Helderma et al, 2004). Owning a home is therefore a clear indicator of the social status of an individual and is often associated with a high standard of living. Furthermore, homeownership is not only an indicator of social status but also a way to gain capital. The differences in access that people have to homeownership can consequently cause social inequality in societies (Forrest et al, 1990; Jenkins and Maynard, 1983; Henretta, 1984; Conley, 2001, Kurz and Blossfeld, 2004). Previous research has shown that individual characteristics, resources and the household situation are important factors influencing housing tenure (Feijten and Mulder, 2002; Mulder and Hooimeijer, 1995; Mulder and Smits, 1999).

Gender might play an important role in housing decisions and also in homeownership. Gender is socially constructed: Men and women behave according to their socially constructed understandings and attitudes, for instance towards the relationship between parenting and paid work and attitudes towards housing. As a result, men and women can have different life expectations or set different priorities (Saugeres, 2009). These gendered beliefs lead to differences between men and women in what is expected behaviour or what is regarded as the social norm. As a result gender differences might lead to differences between men and women in their housing preferences and behaviour. From the previous studies we indeed know that factors influencing homeownership differ between men and women in couples. Within couples, the resources of the man are more important in becoming a homeowner than the resources of the woman (Mulder and Smits, 1999). In addition to that, women are more likely to move out of homeownership after a union dissolution than men are (Feijten, 2005; Gram-Hanssen and Bech-Danielsen, 2008). The contribution of resources to homeownership thus differs between men and women in a couple and the household situation has a different effect on men's and women's housing tenure.

The different contribution of resources between men and women in a couple might cause a difference in bargaining power between the two partners in decisions concerning housing and changes of residence, not only during the partnership but also after a possible union dissolution. This idea is supported by evidence from a qualitative study for Denmark, which suggested that the decision on who of the ex-partners was going to stay in the matrimonial home was frequently based on who had brought in which resources (Gram-Hanssen and Bech-Danielsen, 2008). A disruption in the housing career, which frequently follows after a separation, can have an important impact on the quality of the lives of divorced women and single mothers. The inequality in bargaining power and its possible consequences that may

result from the gender difference in the contribution to homeownership makes this gender difference a relevant research topic.

By only studying couples as in most previous studies, one cannot fully answer the question whether men and women have equal access to homeownership. When single women do not become homeowners to the same extent as single men do, women might be disadvantaged in their housing careers. This could become particularly important since the number of one-person households in the Netherlands is expected to increase from 2.3 million in 2002 to almost 3.4 million in 2050 (Faessen, 2002). A separate examination of homeownership among singles could yield more insight into gender inequality in home-ownership.

Besides the characteristics of the household of the individual, previous research has shown that there is an influence of the family of origin on homeownership (Henretta, 1984; Kennedy and Stokes, 1982). The similarities in housing tenure between parents and their children are frequently referred to as the intergenerational transmission of homeownership (Jenkins and Maynard, 1983; Mulder and Smits, 1999). This transmission takes place by means of transfers of resources and through socialization. Parents can influence their children's housing tenure by, for instance, gift giving (Pickvance and Pickvance, 1995; Mayer and Engelhardt, 1996; Helderma and Mulder, 2007) and inheritance (Mullins, 2000). Studies on the influence of the family of origin have mainly focused on this inter-generational transmission of homeownership. However, little attention has been paid to the influence of other characteristics of the family in which an individual has grown up, such as family size and parental divorce. Another aspect that has remained under-exposed is how the influence of the family background differs between men and women. Questions such as whether parents distinguish between daughters and sons when giving financial support and whether sons or daughters are more likely to be affected by, for instance, a parental divorce, have not yet been examined for homeownership. The help or influence of parents could be different for singles and couples, which asks for a separate analysis for both groups.

In this paper we will provide a systematic analysis of the differences between men and women in how their homeownership is influenced by resources, household context and family background characteristics. An important distinction that will be drawn is that between men and women in couples and single men and women. Within the category of singles, it is important to distinguish further between individuals who have been married before (and are now divorced or widowed) and those who have not. The research question we address is:

To what extent do resources, household context and family background characteristics influence homeownership and to what extent does this influence differ between men and women in couples and between single men and women?

Data from the first wave of the Netherlands Kinship Panel Study are used. These data provide us with a broad range of information on socio-economic, demographic and housing characteristics of 8161 respondents and of their partners. Moreover, the data contain detailed information on the family background of the respondents, such as socio-economic status of the parents and the family structure. We perform logistic regression analyses of whether or not a person lives in an owner-occupied home using separate models for couples and singles in which we compare the effects for men and women.

3.2 Theoretical framework

Previous research has shown that homeownership is mainly influenced by financial resources and the household situation. Parental resources also have an important influence, as have demographic and housing market characteristics and as might have other characteristics of the family of origin. These influences on homeownership in general are discussed in Section 3.2.1. The extent to which these factors may have a different impact for men and women in couples and single men and women is discussed in Sections 3.2.2 and 3.2.3.

3.2.1 Factors influencing homeownership

3.2.1.1 Resources

One of the most important factors influencing homeownership is the availability of financial resources, both income and assets (Dieleman and Everaers, 1994). In obtaining a mortgage, level of education is also taken in consideration; not only by mortgage banks but also by individuals themselves. A higher level of education is often associated with a higher income, if not now, then in the foreseeable future. Banks are thus more willing to provide mortgages to the more highly educated even if the current income is not yet sufficiently high because they take into account the earning potential. Level of education is not only an indicator of earning potential, but might also relate to housing preferences and attitudes towards residential choices. Regarding homeownership, one could expect that people that are more highly educated are also more willing to borrow money in order to buy a home or might be more familiar with the process of becoming a homeowner.

Labour-force participation is important. Being unemployed often coincides with a low income and unfavourable income prospects, which makes it difficult to obtain a mortgage. Furthermore, when someone becomes unemployed, it will often become difficult for such a person to be able to pay for the high housing costs that come with owner-occupied dwellings, which might lead to a move out of owner-occupation. Having an own company or business can be seen as a form of capital. Obtaining a mortgage might therefore be easier for people who are self-employed (Mulder and Smits, 1999; Mulder, 2006; Helderma et al, 2004).

3.2.1.2 Household context

The household situation clearly plays an important role in homeownership (Feijten and Mulder,

2002; Mulder, 2006). Since buying a home in the Netherlands involves high transition costs (usually about 10% of the house price), it often takes several years before one can sell a home again without financial loss. Buying a home is therefore something people typically do when they are in a stable phase of their lives, in a stable relationship and job position (Mulder and Hooimeijer, 1995; Clark, Deurloo and Dieleman, 1997; Mulder and Smits, 1999; Helderma and Mulder, 2007). Singles are therefore far less likely to be homeowners than couples are. Couples, both married and cohabiting, are in turn more likely to be homeowners when they have children. Although some researchers argue that the high costs that accompany buying a home compete with the costs that go along with having children (Courgeau and Lelièvre, 1992), research results indicate that many couples become homeowners when they have children or in anticipation of starting a family (see Mulder, 2006 for the Netherlands and Kennedy and Stokes, 1982 for Canada). We thus expect couples with children to be the most likely to be homeowners, followed by couples without children. For singles that have been married before and are currently separated or widowed, we expect a smaller likelihood of being a homeowner, although they are probably more likely to live in an owner-occupied home than singles who have never been married before. Single parents may also be less likely to live in owner-occupied dwellings than couples with children, but we expect them to be more likely to be homeowners than singles without children.

3.2.1.3 Family background

52 Parents and their children often show similarities in their housing tenure. This intergenerational transmission of homeownership operates through several mechanisms (Jenkins and Maynard, 1983; Henretta, 1984). Firstly, when the parents are homeowners, they can use their capital or mortgage for helping their children financially (Jenkins and Maynard, 1983; Smits and Mulder, 2008). Secondly, the intergenerational transmission of homeownership might also be caused by a socialization process. People that have grown up in owner-occupied housing might have developed a preference for it. Since an owner-occupied dwelling is also a status symbol, and children generally try to achieve at least the same status as their parents, having parents who own a home might lead to a greater preference for owner-occupied housing (Henretta, 1984; Boehm and Schlottmann, 1999).

Besides helping their children by means of the equity in their own home, parents can support their children financially by using their income (Jenkins and Maynard, 1983; Pickvance and Pickvance, 1995; Mulder and Smits, 1999). We can expect that individuals whose parents have a higher socio-economic status are more likely to receive financial support from their parents, which increases the likelihood of living in owner-occupied housing. Self-employment of the parents is related to the ability to accumulate capital, which could positively influence their children's homeownership. In addition to that, self-employment could be intergenerationally transmitted so that children whose parents are self-employed might also be more likely to be self-employed themselves (Helderma and Mulder, 2007; Mulder and Smits, 1999). When

there are many siblings in the family of origin, parents have to divide their resources between the children. The size of the family of origin is thus expected to be negatively associated with the likelihood of being a homeowner.

Parental divorce and family structures like single-parent and stepfamilies that occur during childhood can influence many aspects of the lives of individuals when they are adults. For example, research has shown an influence of family structure on the timing of leaving the parental home (Mitchell, Wister and Burch, 1989; Cooney and Mortimer, 1999) and union and family formation (Fischer, 2004). Parental divorce might influence the likelihood of being a homeowner in several ways. Firstly, the amount of resources parents have available will decrease when the family is split up. Not only are divorced fathers less likely to help their children financially (De Jong Gierveld and Dykstra, 2002), there might also be stepsiblings with whom the parental resources have to be shared (Fischer, 2004). Secondly, a parental divorce may cause a change in attitudes towards making long-term decisions such as marriage and buying a home. Individuals who have experienced a parental divorce might have a preference for renting because it leads to fewer problems when a relationship ends. We thus expect that having experienced a parental divorce during childhood will decrease the probability of being a homeowner.

3.2.1.4 Other characteristics

In the Netherlands, most people do not often move into an owner-occupied dwelling immediately after they leave home but frequently make the transition to first-time homeownership in their early thirties. They first finish their education, start their occupational career and form a union (Mulder, 2003). This also provides people with time to accumulate assets for their dwelling. Once a person has moved into an owner-occupied home, he or she is unlikely to move out of owner-occupation again (Helderman, 2007). We thus expect that the older someone is, the more likely it is to be a homeowner. However, since there has been an increase in homeownership during the last decades of the 20th century, older cohorts are less likely to be homeowners than younger cohorts (Helderman and Mulder, 2007). We thus can also expect a negative cohort effect at older ages.

Regarding the characteristics of the local housing market, we expect a greater share of owner-occupied dwellings in the area to be positively related to the likelihood of being a homeowner. We also expect a negative relation between the average local housing price and the probability of living in an owner-occupied dwelling (Mulder and Hooimeijer, 1995; Helderman and Mulder, 2007). In the Netherlands, more rural areas are characterized by a larger share of owner-occupied dwellings but also by lower average housing prices. In the more urban areas, the social renting sector dominates the housing market and average housing prices are higher. The degree of urbanization of the place of residence therefore provides additional information on the housing market. The degree of urbanization is also

related to certain preferences and a specific life phase. People who are still in education or starting their occupational career are overrepresented in cities compared to more rural areas (Helderman and Mulder, 2007). We therefore expect that people living in very strongly urbanized regions are less likely to be homeowners.

Because children tend to live close to the place where they grew up, it is likely that parents and their children operate in the same or a similar housing market which can be dominated by a certain housing tenure. It is therefore important to account for the distance between the place of residence during the childhood and the current place of residence. We can expect that the smaller the distance, the greater the chances are that the housing tenure is similar. This means that when parents were renters, children living nearby will also be more likely to be renters, while children whose parents owned their home will be more likely to be homeowners themselves (Helderman and Mulder, 2007).

3.2.2 Men and women in couples

Couples often have dual incomes, which is one of the reasons why they are more likely to own a home than single persons are. However, obtaining a mortgage based on two incomes might imply that the home becomes unaffordable as soon as one of the partners becomes unemployed or leaves the labour market. As couples often buy a home in anticipation of forming a family and the female partner is still more likely to reduce her labour-force participation, mortgages of couples are often mainly based on the income and income potential of the male partner (Mulder and Hooimeijer, 1995). Mulder and Smits (1999) found that the male's labour market position was more important to moving into homeownership than that of the female partner. We therefore expect that, for couples, a higher income of the male partner leads to a greater likelihood of living in an owner-occupied home than that of the female partner. We also expect that unemployment of the male partner leads to a smaller likelihood of being a homeowner, while the female being not in the labour force might only have a small negative effect on homeownership. Because we expect that the decision to buy a home will frequently be mainly based on the income of the male partner, we can expect that also his income potential, indicated by the level of education, will be particularly important. If the woman is anticipated to reduce her labour-force participation when having children, the level of education of the female partner might hardly be taken into consideration by both banks and the couple themselves.

There is very little research available that compares men and women regarding the impact of their family background on homeownership. Nevertheless, one can think of arguments why there could be a difference between the two sexes. Women have, on average, lower incomes than men because they have lower-skilled jobs and more often work part-time. Because of these lower incomes, women might be more likely to need the financial help of their family in order to buy a home. Furthermore, because women tend to have closer relationships with

their parents than men (Rossi and Rossi, 1990), parents might be more willing to support daughters than sons. For parental resources, including family size, we might therefore expect a larger positive effect on the likelihood of being a homeowner for females than for males.

Because women are often kin keepers, they might be more affected by family problems than men are. From research on leaving the parental home, we know that parental divorce has a stronger effect on the timing of leaving the parental home for women than for men (Cooney and Mortimer, 1999; Blaauboer and Mulder, forthcoming). There are also indicators that the effect of parental divorce on children's marital status and their likelihood of divorce is stronger for women (Fischer, 2004). A parental divorce during childhood might therefore lead to a lower likelihood of being a homeowner for women than for men.

The age effect could show differences between men and women because women tend to have partners that are a few years older than they are, so we can expect that women in couples are homeowners at slightly younger ages than men are. Regarding the influence of housing market characteristics and the distance between persons and their parents, we have no reason to expect any differences between men and women.

3.2.3 Single men and women

Faessen (2002), examining the housing preferences of one-person households, states that single people cannot be treated as a homogeneous group: Single people who have been married before differ in their preferences and available resources from single people who have never been married before. However, research on homeownership in which single men and single women are compared is scarce and so is research in which various categories of singles are distinguished. Because marital status has a different impact on women's and men's homeownership and the available resources differ, particularly after a union dissolution, we can expect a difference in homeownership for single men and women who are divorced or separated. Single women who have never been married before might be less likely to be homeowners because of their generally lower wealth and incomes (Haurin et al, 1996).

Given that homeownership is often related with having children or anticipating having them, many singles will postpone buying a home until they have a stable relationship with a partner with whom they can buy a home together. For women, the expectancy of the future household situation may be more important to homeownership than for men. Even when they are still single, women may envisage a future in which they will reduce their labour-force participation and the family income will mainly be provided for by a husband. They may therefore be reluctant to invest in homeownership on the basis of their own income and income potential. Men on the other hand may anticipate more continuity in their labour-market career and be more confident to make a major financial investment. We could therefore expect that single men are more likely to live in owner-occupied dwellings than single women are. And also, that

income, employment and earning potential (and thus level of education) are more important for single men's than for single women's homeownership.

The fact that women in couples are more dependent on the resources of their partner for being homeowners also has consequences when a couple separates. Union dissolution more often leads women to move out of owner-occupation than men (Feijten, 2005, Helderma, 2007). We thus expect a stronger negative effect of being currently separated, and of being a single parent, for women than for men.

Like for men and women in couples, the family of origin could also have a different influence for single men and women. The effect of parental resources, and also the differences between men and women, could be more pronounced for singles, because for them the income of a partner and help of parents-in-law are not available. Single women could be more dependent on the financial help of their parents than single men, since women generally have lower incomes than men and work fewer hours (which is also the case in the dataset used here). Particularly the socio-economic status of the parents is therefore expected to influence single women more than single men. For reasons similar to those for people in couples, we expect single women's homeownership to more affected by having experienced a parental divorce than single men's.

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We do not expect any differences in the age effect between single men and single women; neither do we expect differences regarding the influence of housing market characteristics or the distance between the current place of residence and the place of residence during childhood.

3.3 Data and methods

We use data from the first wave of the Netherlands Kinship Panel Study (NKPS; Dykstra et al, 2005). This dataset provides us with a broad range of socio-economic, demographic and family and household characteristics. The dataset, collected in 2002-2004, includes 8161 respondents, all are residents of the Netherlands and aged 18-79. The data contain information about family background characteristics of the respondent and about the current family situation and socio-economic resources. Information about the socio-economic position of the partner of the respondent is also available.

We selected those individuals who were aged between 25 and 65 years during the time of the interview. We also excluded those persons who were living in the parental home. The selection thus includes adults who are likely to have left education or are in the final stage of it and who are likely to have started their occupational careers. By excluding persons over 65 years old, we exclude people who have left the labour market and those whose children probably already have left home, because both transitions may give reasons to leave the

owner-occupied housing sector. Of the 6491 respondents left, list-wise deletion of cases with missing values on specific variables led to an N of 6005, of whom 3523 women and 2482 men.

3.3.1 Variables

The variable of interest is a measure of whether the respondent lives in an owner-occupied dwelling or not. Firstly, the respondents were asked whether they had ever owned or co-owned a home and whether they had been homeowners ever since. Respondents were then asked whether they owned or co-owned the current home they were living in and whether their partner owned or co-owned their current dwelling. Only about 8% of the respondents who indicated they had ever owned or co-owned a home stated that they did not own their current home. Of the people who stated that they had never owned a home, 4% indicated that their partner owned or co-owned their home. These people were also categorized as homeowners. The category of homeowners thus included respondents who indicated that they owned their home themselves and those who indicated that their partner owns their home. It might have been interesting to focus on individual homeownership, but owing to the ordering of the questions we suspect many whose partners are officially the only owner have reported to be owners themselves, so the distinction drawn would be artificial.

We created three income variables: household income, income of the respondent and the income of the partner. The household income is used for analyzing the whole sample, while the income of the partner and respondent are used when analysing the couples and singles separately. All variables give the net income per month in thousands of euros. Missing values were imputed with the mean value and dummy variables are included to control for the occurrence of imputations. The income of the partner was set to zero when the respondent did not have a partner. In the labour-force participation for both the respondent and the partner, we made a distinction between those who are employed, those who are unemployed and those who are not in the labour force. Another variable was created to measure whether anyone in the household (either the respondent or the partner or both) was self-employed; there were too few self-employed in the data to use separate measures for the respondent's and the partner's self-employment. Level of education of both the respondent and the partner was divided into four categories: up to lower vocational, middle or higher secondary school or middle vocational, higher vocational, and university.

The household situation was divided into six categories: married without children, cohabiting without children, married or cohabiting with children, single parent, single after divorce or widowhood, and single never married.

Parental homeownership was measured retrospectively for the year in which the respondent was aged 15 and indicates whether the parents were homeowners or not. As a proxy for the

socio-economic position of the parents during the childhood of the respondent, we use the standard International Socio-Economic Index (ISEI; Ganzeboom et al, 1992) of the father when the respondent was aged 15. We imputed the missing values with the mean and included a dummy variable indicating whether the value was missing. The variable indicating whether or not the father was self-employed also pertains to the period in which the respondent was 15 years old.

Family size was measured by a variable indicating the number of siblings, including stepsiblings and half-siblings. We distinguish between small families (no siblings or one sibling), medium sized families (two or three siblings) and large families (four or more siblings). The variable on parental divorce indicates whether a person experienced parental divorce during the time he or she was still living in the parental home.

We control for age, age squared, sex and being foreign born (indicating whether the respondent was born in the Netherlands or elsewhere). To measure the association between characteristics of the housing market and homeownership, we use two indicators. Firstly, we include the share of owner-occupied housing in the municipality in which the respondent lives. Secondly, we take into account the average housing price (in Dutch referred to as the WOZ value), measured in thousands of euros, in the municipality. The choice for the use of the municipality, rather than for instance that of the labour market region, was made for reasons of data availability. These additional data come from Statistics Netherlands which provides good information on administrative areal units such as the municipality. The degree of urbanization of the current place of residence was included through a variable indicating whether the respondent lived in a very strongly urbanized municipality, that is, in one of the larger cities of the Netherlands.

To control for whether parents and their children operate in a similar housing market, we use the distance in kilometres between the current place of residence of the respondent and the place of residence when the respondent was aged 15. The current place of residence was measured at the four-digit postal code level, while the place of residence at age 15 was measured at the level of the municipality. This could lead to the observation of a small distance when people are actually living at the same place. For this reason, and also because a logarithmic transformation was used, all values between 0 and 1 were recoded into the value 1. The logarithmic transformation was used because the distribution of distances is skewed towards small distances and because the effect of distance is expected to be smaller for longer distances. To make the effect of home-ownership readable as the effect for the mean log-distance, the mean log-distance was subtracted from the log-distance. Besides this log-distance, an interaction variable with parental homeownership was created. The effect of the interaction variable is the additional effect of distance for home owning parents, which we can expect to be negative (Helderma and Mulder, 2007).

The descriptive statistics of the categorical variables are shown in Table 3.1. The descriptive statistics of the continuous variables are shown in Table 3.2.

Table 3.1: Descriptive statistics of the categorical variables: percentages (N=6005)

	Females	Males	All
Housing Tenure			
Rented	27.96	24.13	26.38
Owner occupied	72.04	75.87	73.62
Resources			
Income household missing	7.92	5.36	6.86
Income respondent missing	1.28	1.01	1.17
Income partner missing	6.95	4.59	5.98
Employment			
Employed	67.30	81.43	73.14
Unemployed	2.92	3.10	3.00
Not in labour force	29.78	15.47	23.86
Employment partner			
Employed	60.15	46.86	54.65
Unemployed	1.25	0.77	1.05
Not in labour force	10.28	23.13	15.59
No partner	28.33	29.25	28.71
Self employed (anyone in the household)	13.14	12.89	13.04
Level of education			
Up to lower vocational	34.49	27.96	31.79
Middle or higher secondary or middle vocational	32.67	30.70	31.86
Higher vocational	24.30	26.91	25.38
University	8.54	14.42	10.97
Level of education partner			
Up to lower vocational	21.57	26.83	23.75
Middle or higher secondary or middle vocational	23.87	23.17	23.58
Higher vocational	17.00	15.11	16.22
University	9.23	5.64	7.74
No partner	28.33	29.25	28.71
Household context			
Married, no children	21.06	23.25	21.97
Cohabiting, no children	7.38	8.54	7.86
One person, never married	12.63	18.94	15.24
One person, divorced or widowed	8.20	7.98	8.11
Cohabiting or married, with children	43.23	38.96	41.47

Single parent	7.49	2.34	5.36
Family background			
Parents home owner	54.39	49.92	52.54
Fathers' ISEI missing	1.62	1.29	1.48
Father self employed	25.55	24.50	25.11
Number of siblings			
No siblings or one sibling	31.08	28.93	30.19
2 or 3 siblings	39.57	39.04	39.35
4 or more siblings	29.35	32.03	30.46
Experienced parental divorce	9.31	8.26	8.88
Other characteristics			
Foreign born	2.38	2.26	2.33
Degree of urbanization: very strongly urbanized	19.42	17.73	18.72

Source: NKPS

Table 3.2: Descriptive statistics of the continuous variables (N=6005)

	Females		Males	
	Mean	SD	Mean	SD
Income household (1000 euros per month)	2.15	1.81	2.47	2.11
Income respondent (1000 euros per month)	0.95	1.04	1.92	1.59
Income partner (1000 euros per month)	1.14	1.27	0.54	0.79
Father's ISEI	4.66	1.58	4.64	1.56
Age	43.75	10.84	45.28	10.87
Age squared	2031.93	976.59	2168.34	992.50
% Owner occupied dwellings in municipality	53.88	13.60	53.95	13.36
Average housing value in municipality	132.61	31.20	131.66	30.32
Log distance - mean log distance	0.01	1.50	-0.01	1.53

Sources: NKPS, Statistics Netherlands

3.3.2 Methods

We use logistic regression analyses. We first performed an analysis on the whole sample, including both men and women. Then we ran a model for all males and one for all females and tested whether the differences in the effect of the coefficients for the household context between men and women were significant. Next, we carried out separate analyses for two-sex couples and for singles.

For the analyses of couples, our sample consists of those respondents who live together with a partner. The partners of these main respondents are not in the data set themselves; information about the partners is obtained from the main respondent, who may be either male or female. It is important to keep in mind the difference between the male and female

respondents who provide the information and the male and female partners in one couple. Regarding the impact of the resources and household context of the male and the female partner in one and the same couple, we have no reason to expect any differences according to whether the information was obtained from a male or a female respondent. We expect, for instance, that the effect of the income of the male partner in a couple is the same, regardless of whether it is observed for male or for female respondents. We also have no reason to expect being married versus cohabiting to have a different effect for male than for female respondents, because this is a characteristic of the couple and not of the individual respondent. The parameters for the resources and household variables should thus be the same for the male and female respondents who have a partner. However, we do expect a difference between the parameters for the male and the female partner in a couple for those covariates that are not related to the household as a whole but to the individual partners in the couple. For the influence of parental characteristics, we examine differences between male and female respondents. This is because the data do not contain information about the resources of parents-in-law. We therefore cannot compare the influence of the characteristics of the male partner's parents and the female partner's parents in one and the same couple.

Since we do not expect any differences between the parameters for men and for women for the variables indicating the couple's resources and the household context, it is not useful to estimate these parameters separately for men and women. We therefore performed a logistic regression analysis on the whole sample of male and female respondents with partners to obtain the common coefficients for the variables indicating individual resources and the household context. In the estimations of the separate equations for men and women which we then performed, the coefficients for resources and household context were constrained to be equal to these common coefficients. In other words, we forced the coefficients for resources and household context to be the same for male and female respondents.

For the singles, our sample consists of those male and female respondents who do not live together with a partner. We carried out three analyses: for all singles and for single men and women separately.

For both the couples and the singles, we compare the results of the male and female respondents using seemingly unrelated estimations of the separate models (Clogg et al., 1995; Weesie, 1999). With seemingly unrelated estimations, the coefficients and standard errors of the two models are estimated simultaneously. The coefficients obtained from this simultaneous estimation are the same as those obtained from separate estimations, but the standard errors are robust, which allows comparing the coefficients across the estimators using a post estimation test. This method thus allows us to test whether the models differ from each other significantly and it provides information on which specific parameters differ significantly from each other. This enables us to examine whether certain characteristics have

a larger effect on men or women. An advantage of this method compared to using interaction terms for each variable, is that it does not lead to an increase in the number of degrees of freedom used. It is thus a more efficient way of analyzing differences between two groups.

Additionally, for the resources of individuals in couples, we tested whether the parameters for the resources of the male partner and those for the resources of the female partner differ significantly from each other using Wald tests.

3.4 Results

3.4.1 Household context

To test whether there are significant differences between men and women in the effect of household context on homeownership, we ran analyses for the whole sample and for all men and all women separately. The parameters for household context are shown in Table 3.3. We controlled for all other independent variables. The last column shows whether the odds ratios for males significantly differ from those for females.

For the whole sample, we see that compared to being married without children, cohabiting or being married with children increases the chances of being a homeowner. Being single and never married before decreases this likelihood by almost 70%. The results confirm our expectation that singles are less likely to be homeowners than people in couples are. Regarding the differences between men and women, we see significant differences for the categories never married singles and single parents. The difference between being married and being a never married single or being a single parent is significantly greater for women than for men. In other words, for women, being a never married single or being a single parent leads to a greater decrease in the likelihood of being a homeowner compared to being married than being single does for men. The fact that single mothers have significantly lower chances of being homeowners than married women is also in line with the previously found result that women are more likely to leave the owner-occupied housing sector after union dissolution (Feijten, 2005). For men on the other hand, it seems that being a single father might increase the chances of being a homeowner compared with being married without children, although this effect is not significant. Apparently, the household context is a very important determinant of homeownership, but in a different way for women than for men. The parameter for females in the model for all respondents clearly indicates that women are indeed less likely to be homeowners than men are.

Table 3.3: Odds ratios of the effects of household context on homeownership (ref. category=rented)

	All	Females	Males	diff.
Household context				
<i>Household type (ref. married, no children)</i>				
Cohabiting, no children	0.678 ***	0.576 ***	0.774	
One person, never married	0.306 ***	0.297 ***	0.496 ***	*
One person, divorced or widowed	0.432 ***	0.460 ***	0.580 **	
Cohabiting or married, with children	1.600 ***	1.442 **	1.778 ***	
Single parent	0.590 ***	0.607 **	1.524	**
Female	0.863 **			
Constant	0.003 ***	0.003 ***	0.002 ***	
N	6005	3523	2482	
Initial -2 Log Likelihood	6929.456	4175.226	2743.190	
Final -2 Log Likelihood	5322.772	3172.056	2078.188	
Prob > chi2	0.000	0.000	0.000	0.051
Degrees of freedom	30	31	31	
Pseudo R2	0.232	0.240	0.242	

Sources: NKPS, Statistics Netherlands

*** p < 0.01, ** p < 0.05, * p < 0.10

Models also include: income, income missing, employment, self employment, level of education, parental homeownership, fathers' ISEI, fathers' ISEI missing, father self employed, number of siblings, experienced parental divorce, age, age squared, foreign born, percentage owner occupied dwellings, average housing value, degree of urbanization, log distance, log distance * parental homeownership.

In model 'All' household income is used, in models 'Females' and 'Males' income respondent and income partner are used.

3.4.2 Men and women with partner

Table 3.4 shows the results of the logistic regression analyses for the male and female respondents who have a partner. As explained in Section 3, the estimates under the headings Resources and Household Context were obtained from the analysis which included both the male and the female respondents with a partner, while the other estimates are obtained from the separate analyses for men and women.

Table 3.4: Odds ratios of the effects on homeownership for men and women with partner (ref. category=rented)

	Females	Males	diff.
Resources			
Income female	1.274 ***		
Income female missing	1.032		
Income male	1.379 ***		
Income male missing	1.271		
<i>Employment female (ref. employed)</i>			
Unemployed	0.417 ***		
Not in labour force	0.710 ***		
<i>Employment male (ref. employed)</i>			
Unemployed	0.502 **		
Not in labour force	0.955		
Self employed (anyone in the household)	1.331 *		
<i>Level of education female (ref. up to lower vocational)</i>			
Middle or higher secondary or middle vocational	1.271 **		
Higher vocational	1.575 ***		
University	1.079		
<i>Level of education male (ref. up to lower vocational)</i>			
Middle or higher secondary or middle vocational	1.744 ***		
Higher vocational	3.365 ***		
University	3.109 ***		
Household context			
<i>Household type (ref. married, no children)</i>			
Cohabiting, no children	0.720 **		
Cohabiting or married, with children	1.654 ***		
Family background			
Parents home owner	1.637 ***	1.767 ***	
Fathers' ISEI	1.128 ***	1.001	*
Fathers' ISEI missing	0.671	1.724	
Father self employed	1.182	1.249	

<i>Number of siblings (ref. no siblings or one sibling)</i>			
2 or 3 siblings	0.654	***	0.692
4 or more siblings	0.627	***	0.658
Experienced parental divorce	0.682	**	0.858
Other characteristics			
Age	1.128	***	1.185
Age 2	0.999	*	0.999
Foreign born	0.516	*	0.451
% owner occupied dwellings in municipality	1.059	***	1.047
Average housing value in municipality	0.992	***	0.997
Degree of urbanization: very strongly urbanized	0.889		0.948
Log Distance	1.028		1.012
Log Distance * Parental homeownership	0.917		0.833
Constant	0.003	***	0.002
N	2525		1756
Initial -2 Log Likelihood	2690.612		1750.133
Final -2 Log Likelihood	1881.840		1237.435
Prob > chi2	0.000		0.000
Degrees of freedom	16		16
Pseudo R2	0.301		0.293

Sources: NKPS, Statistics Netherlands

*** p < 0.01, ** p < 0.05, * p < 0.10

The results regarding the impact of resources are in line with our expectations: a higher income and higher level of education lead to a greater chance of being a homeowner, while being unemployed or not in the labour force leads to a smaller likelihood. Self-employment indeed leads to a greater chance of being a homeowner. The results for the household context are similar to those in Table 3.3: compared to being married without having children, cohabiting leads to a lower likelihood of being a homeowner while having children increases the odds by 65%.

Using Wald tests for parameter comparisons (see Table 3.5), we compare the impact of the resources of the male partner with those of the female partner in a couple. In Table 3.4 we see that the parameter for the male income is higher than that for female income. However, the test results in Table 3.5 show that this difference is not significant. So, no support is found for the expectation that the income of the male partner would be more important to homeownership than the income of the female partner. The differences between the employment statuses of both sexes are not significant either. However, the differences between the parameters for

the various levels of education of the male and the female partner are strong and significant. This means that in couples, the level of education of the male partner is more influential than the level of education of the female partner, indicating that the earning potential of the male is considered to be of higher value than that of the female.

Table 3.5: Results of the Wald tests for parameter comparisons for couples

Null Hypothesis	Chi 2	Prob>Chi 2
Income female = Income male	0.50	0.479
Unemployed female = Unemployed male	0.18	0.670
Not in labour force female = Not in labour force male	1.70	0.192
Middle or higher secondary or middle vocational female = Middle or higher secondary or middle vocational male	3.11	0.078 *
Higher vocational female = Higher vocational male	8.70	0.003 ***
University female = University male	8.06	0.005 ***

Source: NKPS

Regarding the family background characteristics, the results confirm our hypotheses that the more resources the parents have, the more likely someone is to be a homeowner. For both the male and the female respondents, having parents who owned a home increases the odds of owning a home by more than 60%. The socio-economic status of the father only has a significant effect for women. Parents might indeed be more willing to help their daughters than their sons. Fathers' self-employment does not have a significant effect on homeownership of couples. Family size also proves to matter: having two or more siblings leads to a lower likelihood of being a homeowner compared to having no siblings or only one sibling. For women we find a significant negative effect of having experienced a parental divorce during the childhood on homeownership, while men are not significantly affected by this. These results provide us with some evidence that women are indeed more affected by their family background than men are. This evidence is not strong, though: the effect of the most influential parental resource, parental homeownership, does not differ significantly between men and women.

The older the person, the more likely this person is to live in an owner-occupied home. The parameter for age squared is slightly below one, indicating a declining age effect. For women the maximum of the parabola is estimated to lie around 70 years, for men around 60 years. This difference is, however, not significant. Having been born outside the Netherlands reduces the chance of being a homeowner by half. The results for the housing market variables are as expected: a greater share of owner-occupied dwellings is associated with a greater chance of being a homeowner while higher average housing prices are associated with a lower chance of living in an owner-occupied home. Since the percentage of owner-occupied dwellings and average housing prices are measured at the level of the municipality, the standard errors are artificially small which may have led to erroneously significant results. The inclusion of indicators for the supply of owner-occupied housing and house prices

context probably leads to the fact that the degree of urbanization does not have a significant effect on homeownership. The distance between the current place of residence and the place of residence when the respondent was 15 has no significant effect either. However, for men in couples we find a negative effect for the interaction variable with parental homeownership. This indicates that for men whose parents were homeowners, living farther away leads to a smaller likelihood of being a homeowner, which is in line with our hypothesis. For women, the effect is not significant.

3.4.3 Single men and women

The results of the analyses on the single men and women in our sample are shown in Table 3.6. In the first model, which shows the results for all singles, we find a strong effect of gender: After controlling for all other independent variables, single women are over 30% less likely to be homeowners than men are. When comparing the models for single males and single females, we also see that the models differ from each other significantly ($p=0.013$).

For all singles together, the results for the resources are similar to the results for couples, except for the fact that we do not find a significant effect of self-employment and unemployment for singles. This may be caused by the smaller number of self-employed and unemployed singles. When we compare the impact of resources for single women with the impact of resources for single men, we find some striking and significant differences. Strong support is found for our hypothesis that earning potential is more important for men's homeownership than for women's. Having a university degree increases the chance of being a homeowner by more than five times for men, while it does not even double the chance for women. The effect of income is stronger for females than for males, although the difference is not significant. Apparently, current income is about equally important for females and males, while income prospects are more important for males.

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Table 3.6: Odds ratios of the effects on homeownership for single men and women (ref. category=rented)

	All	Females	Males	diff.
Resources				
Income	1.355 ***	1.459 ***	1.268 **	
Income missing	1.052	0.918	1.891	
<i>Employment (ref. employed)</i>				
Unemployed	0.790	1.332	0.382 **	**
Not in labour force	0.722 **	0.711 *	0.810	
Self employed	1.157	0.900	1.533	
<i>Level of education (ref. up to lower vocational)</i>				
Middle or higher secondary or middle vocational	1.893 ***	1.790 ***	1.991 ***	
Higher vocational	2.198 ***	1.825 ***	3.056 ***	

University	2.825 ^{***}	1.911 ^{**}	5.205 ^{***}	**
Household context				
<i>Household type (ref. one person, never married)</i>				
One person, divorced or widowed	1.498 ^{**}	1.827 ^{***}	1.168	
Single parent	2.147 ^{***}	2.074 ^{***}	3.121 ^{***}	
Family background				
Parents home owner	1.869 ^{***}	1.939 ^{***}	1.684 ^{***}	
Fathers' ISEI	1.032	1.090 [*]	0.927	**
Fathers' ISEI missing	0.976	0.928	1.040	
Father self employed	1.697 ^{***}	1.625 ^{***}	1.965 ^{***}	
<i>Number of siblings (ref. no siblings or one sibling)</i>				
2 or 3 siblings	1.027	1.233	0.805	
4 or more siblings	0.882	1.004	0.801	
Experienced parental divorce	0.724 [*]	0.737	0.693	
Other characteristics				
Female	0.672 ^{***}			
Age	1.186 ^{***}	1.197 ^{***}	1.195 ^{***}	
Age 2	0.999 ^{***}	0.998 ^{**}	0.998 ^{**}	
Foreign born	1.105	0.855	1.685	
% owner occupied dwellings in municipality	1.029 ^{***}	1.031 ^{***}	1.031 ^{***}	
Average housing value in municipality	0.994 ^{***}	0.995	0.992 ^{**}	
Degree of urbanization: very strongly urbanized	1.065	1.296	0.832	
Log Distance	0.976	0.912	1.093	*
Log Distance * Parental homeownership	0.996	1.095	0.849	*
Constant	0.002 ^{***}	0.001 ^{***}	0.008 ^{***}	
N	1724	998	726	
Initial -2 Log Likelihood	2389.580	1380.811	998.053	
Final -2 Log Likelihood	2039.980	1190.159	818.382	
Prob > chi2	0.000	0.000	0.000	0.013
Degrees of freedom	27	26	26	
Pseudo R2	0.146	0.138	0.180	

Sources: NKPS, Statistics Netherlands

*** p < 0.01, ** p < 0.05, * p < 0.10

The results for the household context confirm our expectations that compared to not having been married before, being divorced or widowed and being a single parent lead to a higher likelihood of being a homeowner. Single fathers are over three times more likely to live in an

owner-occupied home than single men that have never been married before; single mothers are two times more likely to be homeowners than never-married single women. Divorced or widowed women are also more likely to be homeowners than their never-married counterparts, while divorced or widowed men are not. The latter finding is opposite to what we expected to find for divorced women. This might be caused by the fact that being divorced and being widowed have different outcomes for men and women. In the case of divorce, women might be more likely to leave the joint (owner-occupied) home because of financial reasons, while in the case of widowhood it is more often the man who deceases before the woman because of both the age differences between them and the difference in life expectancy, which leads to the woman staying behind in the owner-occupied home. Unfortunately in our sample both groups are too small to distinguish between these categories in the analysis.

The effects of the family background are similar to those found for couples, although for singles we do not find a significant effect of father's socio-economic status and family size. We do find a significant effect of fathers' self-employment, which was not the case for couples. When we compare the influence of the family background for men and women, we only see a difference for the effect of fathers' socio-economic status: only for women does it increase the likelihood of being a homeowner. Parental divorce does have a significant negative effect on the whole sample but probably because of a lack of statistical power, this effect is not significant when we analyze men and women separately.

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Single men and women have a greater chance of being homeowners when they are older, until the age of 60 after which the likelihood is estimated to decrease again. No significant effect of being foreign born is found, which is probably caused by the fact that people who are foreign born do not often live alone in the Netherlands. The results for the other control variables are similar to the results for couples except for the fact that no effect of the interaction variable of distance and parental homeownership is found for single men, while we did find such an effect for men in couples.

3.5 Conclusion and discussion

In this paper we examined to what extent the impact of resources, household context and family background characteristics on homeownership differs between men and women in couples and between single men and women. Our results showed that in general women are less likely to be homeowners than men are. The household context, which has an important influence on homeownership, has a significantly different effect for men and women. The difference between being a never married single or being a single parent and being married without having children is significantly greater for women than for men. Moreover, single mothers are less likely to be homeowners than married women, while single fathers are not. We also found some important differences in the impact of resources between men and women, both in couples and for singles.

In the analyses on men and women who live with a partner, we did not find a statistically significant difference between the effect of the income of the male partner and the effect of income of the female partner. However, we did find a striking difference in the effect of level of education. The level of education of the male partner is far more important for homeownership than the level of education of the female partner. This indicates that the earning potential of the male partner is probably valued higher when deciding to buy a home. These results are slightly different from results in previous studies, but are in line with the central explanation behind them: the resources of the male partner are more important for homeownership than those of the female partner. In addition to the differences regarding resources, we found some evidence that women are more affected by their family of origin than men are. For both men and women, a positive effect of parental homeownership was found and a negative effect of originating from a large family in which parental resources have to be shared with many siblings. Men are, however, not significantly influenced by their fathers' socio-economic position and by parental divorce, while women are. For women, a high socio-economic status of the father increases the likelihood of being a homeowner, and having experienced a parental divorce during childhood decreases this likelihood.

70 The comparison of single women and single men showed some very interesting results. For both single women and single men their current income influences their likelihood of being a homeowner, However, for single men their earning potential is more important than it is for women. Even within the group of single persons, a strong effect of the household context is found. For women, having been married before and having children makes it more likely to be a homeowner, while for single men only having children does so.

We can conclude that the determinants of homeownership have a different impact on men and women. Household situation and actual income are better predictors of homeownership for women, while resources, and more specifically earning potential, seem to be better predictors for men. Single women are far less likely to be homeowners. They may be waiting for their own income to be sufficiently high, or for a partner with whom they can start a family. Single men are more likely to buy a home for themselves, and they are influenced more than women by their educational attainment and less than women by their household context. Based on the fact that women tend to be more affected by family situations than men are, we also expected differences in the impact of the family background on homeownership. These expectations were partly supported. Women are indeed more affected by a parental divorce and the socio-economic status of the father than men are.

A small drawback of the data we used is the fact that the respondents were asked only a limited number of questions about their partner. We therefore did not have information about the family background of the partner, while this information would have been highly relevant for the analyses of couples. If information on the family background of both persons in the

couple were available, a direct comparison would be possible between whose family of origin matters more: that of the female or that of the male partner.

Compared with previous research, the addition of separate analyses for singles provided valuable new insights. It showed us that men and women really have different access to homeownership. Not only is there a difference between partners in couples in the contribution of individual resources to the couples' homeownership, but there is also a difference between men and women without partners in the level of homeownership and in its determinants. For this paper, the emphasis was on a comparison between females and males. In further research, the emphasis could be shifted to a comparison between couples and singles, to see whether the impact of resources, household context and family background differs between them.

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