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A Longitudinal Analysis of  
Finnish Register Data**

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# Homeownership after Separation: A Longitudinal Analysis of Finnish Register Data

Marika Jalovaara & Hill Kulu

## Abstract

### BACKGROUND

Divorce and separation have become common life-course events in many European countries. Previous studies show that separated individuals are likely to move from homeownership to renting and experience a period of residential instability. However, little is known about whether and when separated individuals return to homeownership.

### OBJECTIVE

This paper investigates homeownership levels after union dissolution in Finland. We extend previous research by examining changes in homeownership levels after separation in the long term and across population subgroups, asking whether and how post-separation homeownership levels are affected by repartnering, by previous homeownership, and by gender.

### METHODS

We use Finnish register data and logistic regression analysis.

### RESULTS

Compared to partnered individuals, homeownership levels among recently separated individuals are low. With increasing time since union dissolution, homeownership levels increase. However, the levels only increase among repartnered persons, and remain low among non-partnered separated individuals. Low post-separation home-ownership levels partly result from a frequent movement from owner-occupied to rental homes at or soon after separation, but the levels are particularly low among those who also lived in rental homes before separation.

## CONTRIBUTION

The study shows short- and long-term effects of separation on individuals' housing careers. After separation many individuals move from homeownership to rental accommodation, and most previous renters continue to rent. Separated individuals who move in together with or marry a new partner are likely to move/return to homeownership soon after repartnering. In contrast, those who remain non-partnered following separation have a very low likelihood of living in owner-occupied dwellings. This likely reflects constrained opportunities in a country with high homeownership aspirations and levels.

## Introduction

In the past few decades, European countries have experienced significant changes in partnership dynamics and patterns. Young adults increasingly postpone or forgo marriage and live in nonmarital cohabitation instead; and separation, divorce and subsequent repartnering have become common life-course events (Thomson 2014). An increasing body of literature examines relationships between family dynamics and housing changes in Europe and other industrialised countries (Davies Withers, 1998; Deurloo et al., 1994; Mulder & Wagner, 2001; Kulu, 2008). Previous research shows that the start and end of a co-residential union usually trigger a move as they imply a housing change for at least one of the partners (Mulder & Wagner, 1998; Mulder, 2006; Dewilde, 2008; Mulder & Lauster, 2010; Clark, 2013). The birth of a child also increases the likelihood of residential changes, although many couples already move when waiting for their child to be born (Feijten & Mulder, 2002; Kulu, 2008; Clark & Davies Withers, 2009; Rabe & Taylor, 2010; Kulu & Steele, 2013). Changes in homeownership related to union formation and births of children tend to be carefully planned. In contrast, after the break-up of a co-residential union, housing changes are usually urgent with little time for planning, and people are likely to move to smaller dwellings and to dwellings in the rental sector (Gober, 1992; Feijten, 2005; Feijten & van Ham, 2007).

The aim of this paper is to study homeownership levels after separation. Using large-scale longitudinal register data, we extend previous research by examining changes in homeownership levels after separation in the long term (up to 10 years) and across population subgroups. This allows us to address whether and how homeownership levels are affected by repartnering, by gender, and by previous homeownership. Although housing changes among separated individuals have been investigated in recent literature, most studies have used survey data, and small sample sizes have set limitations to how detailed analysis could be conducted. Finally, links between partnerships and homeownership likely vary by the wider context. We contribute to the literature by focusing on Finland, a Nordic country with a flexible housing market where the rental sector is well developed, mortgages are widely available, and homeownership rate is high (Mulder and Billari 2010). Individuals aspire to become homeowners and homeownership is also encouraged by tax breaks.

## Previous Research

Homeownership is a widely preferred housing tenure in most industrialised countries, and a usual aim in individual housing careers is entry into homeownership. However, situations in other spheres of life may trigger moves out of owner occupation, prominent examples being separation and divorce (Helderman, 2007; Herbers et al. 2014). A growing body of literature analyses housing changes related to separation and divorce. By definition, upon separation at least one of the partners has to leave the joint home; very often both partners move. Housing changes related to separation tend to be urgent and choices considered temporary, suggesting that separating individuals may be more likely to accept a less preferable form or quality of housing. After separation, there may also be stricter than usual financial limits and a greater demand for flexibility, making a rental home a necessary or an attractive choice. Accordingly, empirical research shows that separated individuals are likely to move from detached or semi-detached houses to flats and from homeownership to renting (Sullivan, 1986; Flowerdew & Al-Hamad, 2004; Thomas and Mulder 2016).

Recent longitudinal research has provided important insights into moving patterns around separation and of separated people. Feijten (2005) studied moves around separation in the Netherlands using retrospective life-history data and found that separation led to a significant increase in the likelihood of moving from owner-occupied to rental dwellings in the year of separation. The probability of leaving owner-occupation was higher for women than men, which she attributed to lower economic independence of women. A subsequent study by Feijten and van Ham (2007) supported that individuals who had experienced separation moved more often than those in intact couple relationships and also showed that separated individuals moved over short rather than long distances, particularly if they had children with their ex-partner. The analysis of the British data by the same authors revealed that separated individuals were not only more likely to leave homeownership, but also experienced a drop in housing quality after separation; the decline was more pronounced for individuals who experienced marital separation compared to those who split up from cohabitation (Feijten & van Ham, 2010).

A study by Dewilde (2008) on divorce and housing changes in twelve European countries showed that separated individuals are significantly more likely to experience tenure changes from homeownership to renting. Relatively similar patterns were observed in all

twelve European countries, although the analysis also showed that separated men and women who lived in a country with strong extended family support, or social housing policies, or both, were less likely to leave owner occupation compared to those who lived in a country with limited family support and housing policies. Lersch and Vidal (2014) analysed separation and housing tenure in Britain and Germany and showed that separation is negatively associated with homeownership, as expected. Although homeownership rates increased again after repartnering, the levels did not reach those of the first marriage. Interestingly, while the effect of separation on housing changes was broadly similar in Britain and Germany, there were also some important differences; separated individuals in Britain maintained relatively high levels of ownership after separation, whereas ownership rates fell significantly in Germany, which the authors attributed to differences in housing markets.

Recent research has supported that the moving patterns after separation may be gendered and significantly shaped by the country's housing markets and policies. Mikolai and Kulu (2017a; 2017b) analysed the likelihood of moving of single, partnered, and separated men and women in Britain. The analysis showed that many individuals moved due to separation, but the likelihood of moving was also relatively high among separated individuals. Separated individuals were most likely to move to privately rented dwellings; however, women were also likely to move to social renting, especially low educated women with children, whereas men were likely to move to homeownership. These patterns persisted when the authors distinguished between moves due to separation and moves of separated individuals indicating a long-term effect of separation on housing tenure.

In a subsequent study Kulu *et al.* (2017) examined the magnitude and persistence of post-separation increased mobility (or residential instability) in five countries (Australia, Belgium, Germany, the Netherlands, and the UK) with similar levels of economic development, but different welfare provisions and housing markets. The risk of a residential change was the highest shortly after separation and it decreased with duration since separation in all five countries. However, the magnitude of this decline varied by country. In the most constrained and least flexible housing contexts (i.e. Belgium) mobility rates remained high even a year after separation, whereas in the least constrained and most flexible housing contexts (i.e. the Netherlands) post-separation residential instability appeared brief, with mobility rates declining rapidly.

During the last decade, research has emerged on which partner moves out upon separation and which one stays (if anyone). Mulder and Wagner (2010) investigated the patterns in the Netherlands and found that ex-partners initiating separation were more likely to leave, as were those who separated because of forming a new union. The analysis also showed that an ex-partner with custody of children was less likely to move out, as was an ex-partner who had more resources (higher income). A subsequent study by Mulder and Wagner (2012) revealed that moving patterns were also related to ownership at the beginning of a union. As expected, an ex-partner who (already) owned the home upon partnership formation or who did not move was less likely to leave the joint home after a separation.

Recent studies have also investigated the distance of a move and the role of ‘linked lives’ and ‘significant others’. Using Swedish register data Mulder and Malmberg (2011) showed that those with children in the household, especially women, were less likely to move and mostly moved short distances; also separated individuals who had parents or a sibling in the area were less likely to move or if they moved they were more likely to move short distances supporting the importance of location-specific capital and ties. Subsequent studies have supported the importance of ‘linked lives’ and families ties. Using British data, Thomas *et al.* (2017) showed that through links to children, separated parents maintained spatial proximity in the years following divorce. Cooke *et al.* (2017) demonstrated that the migration of separated and divorced parents is largely shaped by the need for parents with joint children to remain in close spatial proximity to each other.

### **Separation and Homeownership in Finland**

In Finland, divorce rates have stabilized at a high level. Of marriages in 1990, around 40% have ended in divorce, and subsequent marriage cohorts have accumulated very similar proportions (Statistics Finland 2016). Importantly however, during recent decades, nonmarital cohabitation has become common, especially in the young age groups. In 2015, among persons younger than age 30, most unions were cohabitations, and at age 35, this figure was one third (Statistics Finland 2017). Separation rates for cohabitations are even higher than for marriages. According to recent estimates, about a half of cohabiting unions end in separation in 15 years and around 40% in marriage, the implication being that long cohabitations are not very common (Jalovaara & Kulu 2018).

In Finland, homeownership is the dominant and preferred housing tenure. As much as 71% of the population live in owner-occupied dwellings (Statistics Finland 2017, StatFin online service). Reflecting mobility towards homeownership in individuals' housing careers, homeownership levels increase as individuals get older, and the levels are much higher among employed persons than among those who are unemployed or outside the labour force (Pyykkönen 2013). The proportion of households living in their own home has remained rather stable in the last decades; however, it decreased during the 1990s' recession and then increased again, especially in the younger age groups (Honkkila 2015).

Reflecting the preference for homeownership, the proportion of persons who would like to own their home is even higher than the proportion of homeowners. According to Juntto (2007), homeownership largely reflects financial opportunities, the discrepancy between preferences and homeownership being large in low-income groups (Juntto 2007).

### **Expected findings**

We focus on changes in homeownership levels after separation and divorce. On the basis of previous research, we expect to find that homeownership levels are highest among the partnered population, and that moving from an owner-occupied home to a rented housing is frequent at or soon after union breakup. We also expect that homeownership levels gradually increase among separated individuals. We suspect, however, that the post-separation return to homeownership mainly occurs in the context of repartnering; those who remain unpartnered continue to have low levels of homeownership. This is plausible given that repartnering signals less demand for flexibility and greater affordability. In the context of (re)partnering, the move from a rented to an owner-occupied home can occur by investing in the home at that point, or by moving in with or marrying a partner who already is a home-owner. Based on previous research, we expect the association between partnership and owner-occupied housing to be somewhat stronger for women than for men, although a high level of gender equality should lead to the differences being quite modest.



## Data and Method

We use data that were compiled at Statistics Finland (permission TK53–663–11) by linking different register sources. The extract used in this study is taken from a random 11% sample of people born between 1940 and 1995 who were recorded in the population of Finland between 1970 and 2010. It provides full histories of coresidential partnerships for the sample until 2009 and histories of childbearing, education, and additional information until 2012. Finnish registers contain information on place of residence down to the specific dwelling, thereby enabling the linkage of opposite-sex partners to coresidential couples even if they are unmarried and childless. Since 1987, the union histories not only cover marriage but also cohabitation. (For a description on how cohabitations are inferred, see Jalovaara and Kulu (2018).)

Our analyses focus on homeownership between 1988 and 2009. We follow people from age 18 to 49. Yearly observations on persons who were not in living in Finland were dropped. The final analyses covered 4,706,484 yearly observations, contributed by 250,228 individuals.

In all analyses, the outcome variable is a dichotomy indicating whether the person lived in an owner-occupied or rented dwelling, the latter including private as well as social rental housing (see Kettunen & Ruonavaara 2015). This is based on Statistics Finland's housing tenure status information (Statistics Finland, 2017a). Our main independent variable is union status, based on the histories of coresidential partnerships. We build different versions of the variable and distinguish between never partnered, cohabiting, married, and separated persons. In all analyses, the 'separated' group is disaggregated by time elapsed since the (most recent) separation. Those who have repartnered are treated in two alternative ways: in the first analysis, they are considered as separated; in subsequent analyses, the cohabiting and married groups are divided into two categories: those in their first (observed) union, and the repartnered.

We exclude results on young persons who lived with their parents and not with a partner or own child because in this case, homeownership is indicative of their parents' housing trajectory rather than their own. Their levels of living in an owner-occupied home is very high (results available from the authors). More than 98% of the previously partnered periods are contributed by separated and divorced persons and only 2% was contributed

by widows/widowers. Levels of homeownership were higher after bereavement than after separation or divorce. (Results for widows and widowers are not shown except in the descriptive Table 1, but they are available from the authors.)

We examine how the association between partnership status and homeownership is affected by ‘previous homeownership’. This is done by disaggregating the group of separated (unpartnered) persons in two groups according to whether they lived in an owner-occupied or rental dwelling the year they were last partnered ( $t_0$ ).

We include a set of control variables that are known or assumed to influence the risk of union dissolution as well as homeownership and that can be confounders in the association between partnership status and homeownership. All models control for age (18–24, 25–29, 30–35, 35–39, 40–44, 45–49) and period (1988–1992, 1993–1998, 1999–2004, 2005–2009). We include dummies indicating female gender and having been born outside of Finland. Educational level is measured as highest level of education achieved by the person, collapsed into three categories (basic, secondary, tertiary) and we also include a categorical variable for income level (income subject to state taxation, adjusted for inflation and divided in quintiles). We also include a dummy for not being employed (although its relationship to income is strong, the variable still provides additional information on individuals). The number of children living in the household is introduced as a continuous variable. Finally, we include an indicator on the degree of urbanization of the place of residence. Time-varying control variables (except age and period) are lagged by one year to avoid endogeneity problems. In supplementary analyses, we also controlled for age at first birth, and the county of residence. The results remained unchanged, and they were left out of the presented models. We fit a number of multivariate logit models. The results are presented as predictive margins.

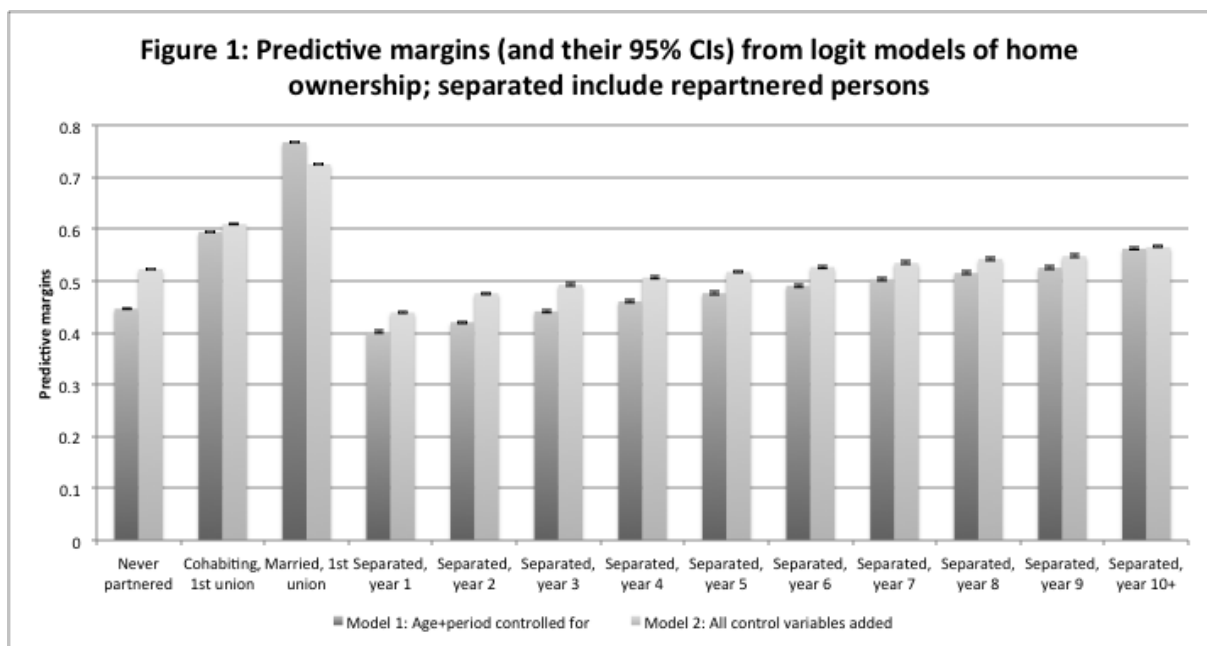
## **Results**

### *Introductory models*

We start with an introductory analysis that investigates how homeownership rates develop after separation from the first (observed) union. In this analysis, separated persons who have repartnered are still considered as separated. As expected, homeownership is positively associated with being partnered. The levels are highest for

married persons, and second highest for cohabitators. The results for previously partnered groups suggest that homeownership rate drops at separation to an even lower level than it is among never partnered persons; however, with increasing time elapsed since union dissolution, the rates gradually increase.

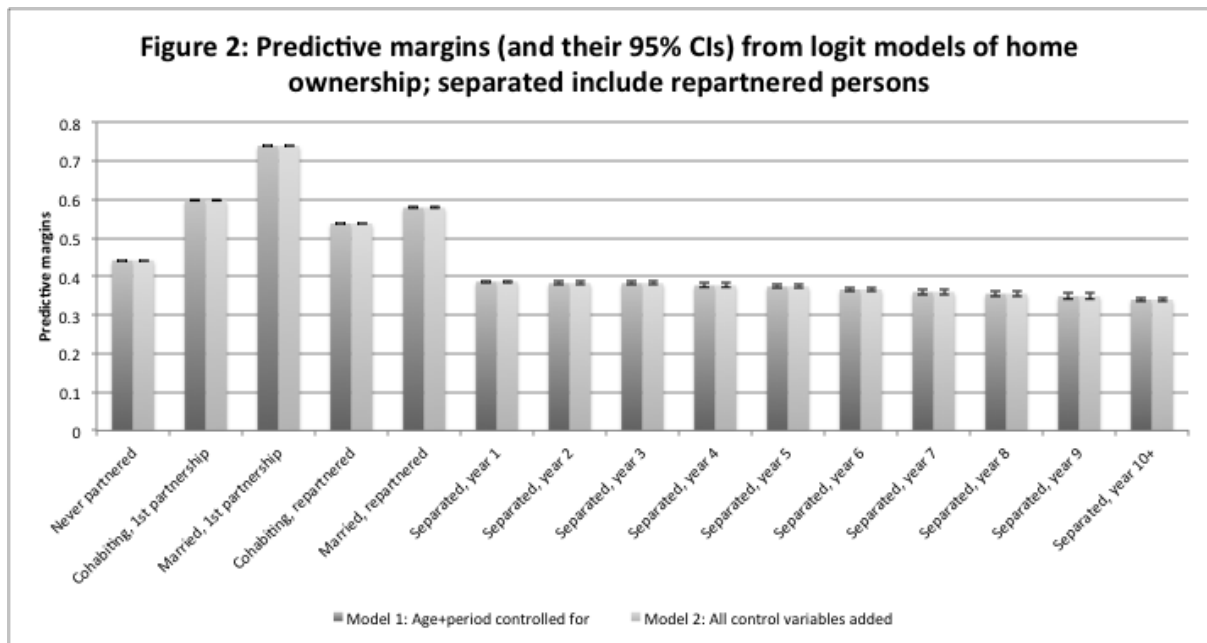
The results from Model 1 and Model 2 are very similar: control variables explain some of the differences in homeownership by union status, but the main results are robust to their inclusion in the model. Appendix Table 1 shows the associations between the control variables and homeownership from Model 2. As expected, homeownership rate is strongly and positively associated with age, education, income, being employed, being Finnish-born, living in a more rural community, and the number of children. The period change shows a decrease and a subsequent increase. This model shows slightly higher odds of homeownership for women than men, but the raw percentages are practically the same (61% for men, 62% for women).



### *The role of repartnering*

The next step in the analysis is to distinguish between repartnered persons and the separated who have not entered a new union. Figure 2 shows results from the analysis where those who have separated but then repartnered form their own groups (cohabiting, repartnered and married, repartnered). Repartnering is common: according to a crude calculation based on category sizes of this variable, after four years from separation, about half remain unpartnered, after six years about on third, and after eight years, only one

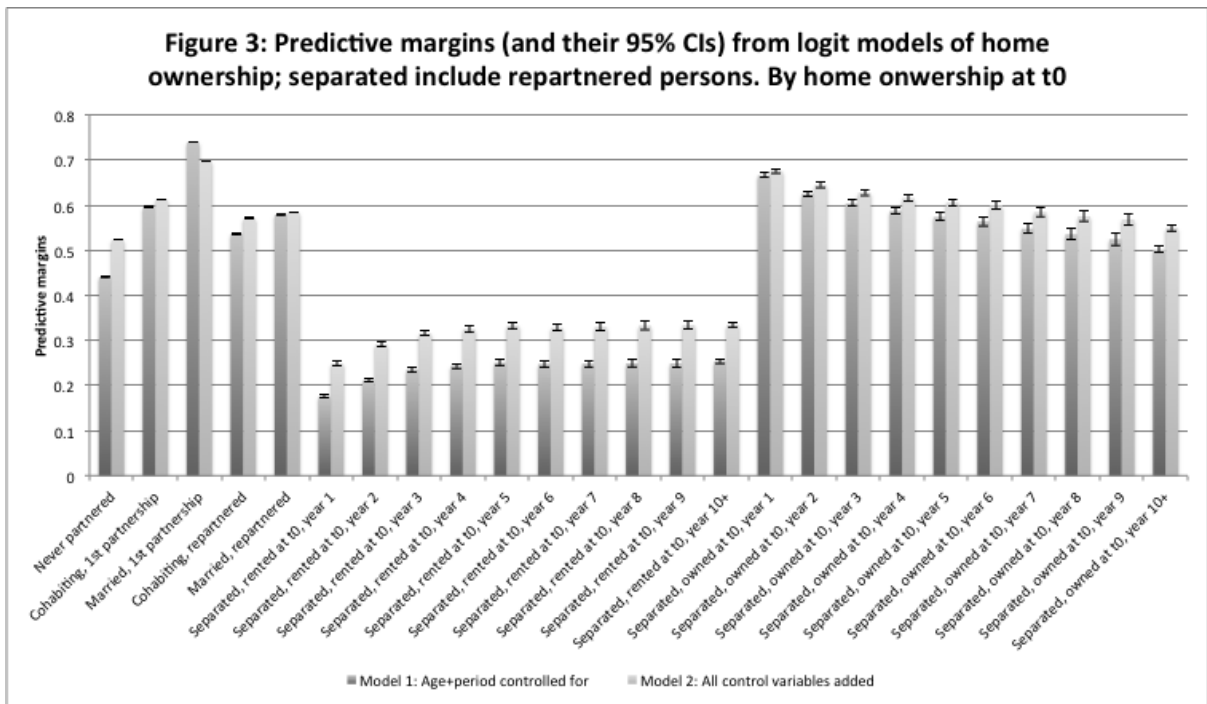
fifth remain unpartnered. Figure 2 shows that homeownership rates among repartnered persons are higher than among those who have remained single after separation, although they are lower than among cohabiting and married persons in their first (observed) union. Interestingly, we no longer observe an increase in homeownership levels with increasing time elapsed since union dissolution. Taken together, these results show that post-separation entry into homeownership is essentially linked to repartnering.



### *Previous homeownership*

Next, we study how post-separation homeownership varies by previous homeownership. We start from the previous analysis (shown in Figure 2) and divide the previously partnered groups into two: those who lived in an owner occupied dwelling when they were last partnered, and those who lived in a rental home. The results are shown in Figure 3. The descriptive results in Table 1 already showed that movement from owner occupied homes to rental homes is quite frequent at the time of separation or shortly after. Still, post separation homeownership rates remain quite high compared to the partnered population (Figure 3). Post-separation homeownership levels are notably low among previously partnered persons who had lived in a rental home also when they were last partnered. Homeownership levels do not increase with increasing time elapsed since union dissolution among previous renters or among previous homeowners, confirming the previous finding that among the previously partnered, entry into homeownership is often linked to repartnering. Actually, among previous owners, the levels even decrease,

possibly reflecting that in longer durations, they are increasingly a select group of individuals (who have not repartnered).



Supplementary analysis, shown in Table 1, looked at not only rates but also changes in tenure status by partnership status. The recently separated clearly is the group where the movement from owner-occupied housing to rented housing is most common. Married and bereaved persons are most likely to stay in owner-occupied homes, whereas the portions of those who stay in rented dwellings is highest among separated and never partnered singles. Transitions to owning are most frequent among very recently separated and cohabitants. The effect of separation on movement from homeownership to renting seems temporary in that the transition rates are particularly high only during the first year after separation.

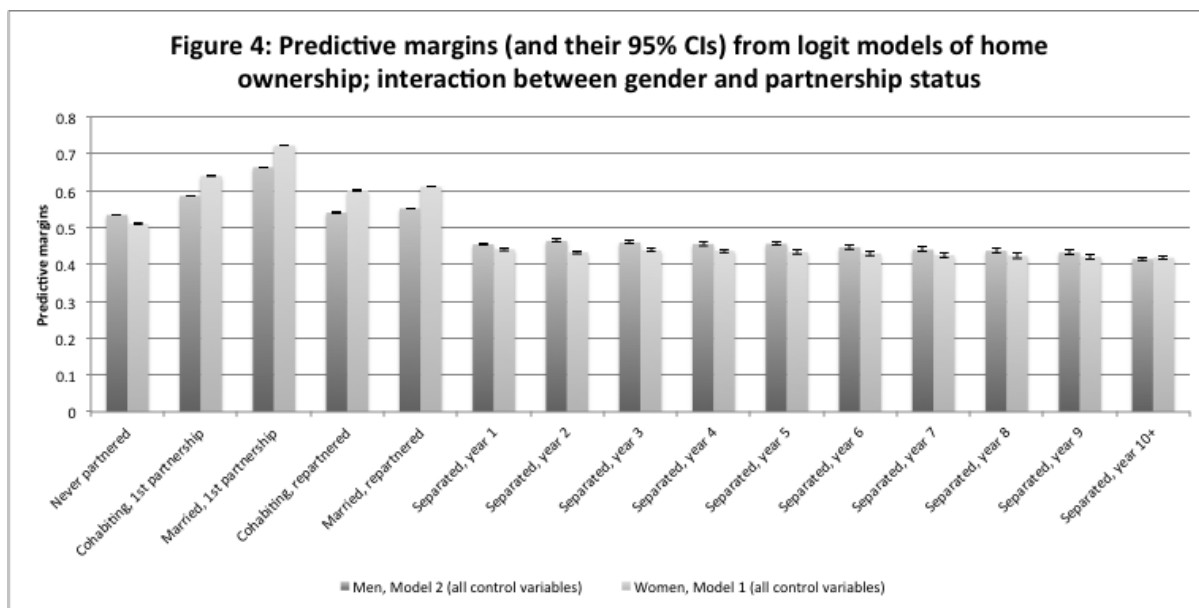
Taken together, our results suggest that the comparatively low ownership rate among previously partnered persons partly results from a rather frequent movement from owner-occupied to rental homes at or soon after separation, but the levels are particularly low among those who lived in rental homes also when they were last partnered.

**Table 1. Homeownership rate (%) and changes in housing tenure by partnership status (% distribution)**

	Ownership rate	Changes from previous year				
		Stayed		Change to		Total
		Owning	Renting	Owning	Renting	
Never partnered	38.6	35.2	58.7	3.4	2.7	100
Cohabiting, 1st partnership	51.6	44.7	45.5	6.9	2.9	100
Married, 1st partnership	79.0	75.8	18.9	3.2	2.2	100
Cohabiting, repartnered	51.4	42.8	44.7	8.7	3.9	100
Married, repartnered	63.4	57.7	32.8	5.7	3.8	100
Separated, year 1	29.6	22.5	57.6	7.1	12.8	100
Separated, year 2	31.4	26.0	64.3	5.4	4.3	100
Separated, year 3	33.2	28.1	63.5	5.1	3.3	100
Separated, year 4	34.6	30.0	62.2	4.6	3.2	100
Separated, year 5	36.0	31.4	61.1	4.5	3.0	100
Separated, year 6	36.6	32.6	60.7	4.0	2.7	100
Separated, year 7	37.3	33.6	60.3	3.7	2.4	100
Separated, year 8	37.9	34.3	59.9	3.6	2.2	100
Separated, year 9	38.6	35.2	59.3	3.5	2.1	100
Separated, year 10+	40.9	38.0	57.2	2.9	1.8	100
Bereaved, unpartnered	72.3	70.5	25.3	1.8	2.4	100
All	62.9	58.5	34.3	4.4	2.8	100

### *Gender interaction*

A final analysis examines whether and how the association between partnership situation and homeownership is different for men and women. Figure 4 shows results for an interaction between union status and gender, based on a model that corresponds to Model 2 in Figure 2 but adds the interaction term. It seems that the association between partnership situation and homeownership is stronger for women than for men. This is especially so among partnered and repartnered women. The gender difference among separated women and men is quite modest, however.



## Conclusions

This paper studied how homeownership levels change after union dissolution. We extended previous research by examining long-term changes in homeownership (up to 10 years) by time since separation and across population subgroups, allowing us to address whether and how post-separation homeownership trajectories are affected by repartnering, by gender, and by previous homeownership. We used longitudinal register data from Finland, which are immune to attrition and provided a large sample to conduct a detailed analysis of homeownership rates among separated individuals.

In line with previous research, we found that separation significantly increases the likelihood of moving from homeownership to renting. Our analyses also showed that compared to partnered persons, post-separation homeownership levels are low. With increasing time since union dissolution, homeownership levels increase. However, the levels are high among those who have repartnered, whereas they do not change (or rather decline) among those who remain unpartnered. The low post-separation homeownership levels partly result from the frequent movement from owner-occupied homes to rental accommodation soon after separation, but the levels are particularly low among those who also rented when they were partnered. As expected, the link between partnership status and homeownership is somewhat stronger for women than for men.

Our study thus supports that separation has a long-term effect on housing careers. After separation, many individuals move from homeownership to a rental accommodation, and most previous renters continue to rent. Separated individuals who move in together or marry a new partner are likely to (re)turn to homeownership soon; in contrast, those who remain unpartnered have a very low likelihood of living in owner-occupied dwellings. This likely reflects constrained opportunities in a country with high homeownership aspirations and levels.

This study was conducted in Finland, a Nordic country with flexible housing markets, well-developed rental sector and widely available mortgages. How generalizable are the results from Finland to other European countries? We believe that basic patterns are similar in most industrialised countries, e.g. separated individuals have significantly lower homeownership levels than partnered people and repartnering normally means a return to homeownership. However, the homeownership levels may vary significantly across countries. For example, in countries where homeownership is mostly funded from saving, family help or inheritance and where rental sector is poorly developed (so-called the elite homeowner regime, see Mulder and Billari 2010), the decline in homeownership rates after separation is likely to be even larger than observed in this study and the negative effect of separation on individuals' housing career is thus stronger. Future research should explicitly compare homeownership levels among separated individuals in countries with different housing markets to determine how institutional factors shape housing trajectories of separated individuals and how policies could mitigate the long-term negative effects of separation on individuals' housing conditions and well-being.

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