

Changing Partnership Patterns, Housing and New Social Vulnerabilities

Key messages:

- ▶ Increasing divorce and separation rates have major implications for current and future levels of housing inequality, patterns of social stratification and opportunities for spatial mobility.
- ▶ Prolonged residential instability after separation could lead to instability for individuals in other life domains (e.g. psychological wellbeing, children's schooling, access to friendship networks, post-separation socio-economic status).
- ▶ National variation in social norms, welfare state traditions, family policies, mortgage systems and housing markets shape and constrain individuals' opportunities to access suitable housing after separation, and to 'recover' their position on the housing market.
- ▶ National housing markets need to adapt to changing partnership and family patterns. The increase in the levels of divorce and separation implies that there is a growing need for smaller and more affordable housing units of good quality on both the rental and the homeownership markets.

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› Demographic change and housing

Partner relationships, residential relocations and housing are strongly interconnected, and are crucial factors for people's wellbeing. In recent decades, marriage rates have declined in all European countries, non-marital cohabitation has become common, and divorce and separation rates have increased significantly. As family patterns have changed, family and housing trajectories have become more diverse. For example, while some individuals still marry once and live in a family home for most of their lives, others experience multiple partnership and housing transitions. At the same time, transformations within housing markets, such as increasingly constrained access to homeownership, have changed the role of family events in shaping housing transitions across the life course. These new demographic and housing realities have major implications for current and future levels of housing inequality, patterns of social stratification and opportunities for spatial mobility. Against this background, this policy brief focuses on the long-term effects of separation on residential (in)stability.

› The PartnerLife Project

This policy brief is based on research from the PartnerLife project (<https://partnerlifeproject.org/>) funded by the Economic and Social Research Council (ESRC), the Netherlands Organisation for Scientific Research (NWO), and the German Research Foundation (DFG) under the Open Research Area (ORA) Scheme, 2014-2017. This comparative project investigates how partner relationships and residential trajectories develop in relation to each other in people's life courses in Germany, the United Kingdom and the Netherlands. Using advanced longitudinal methods, the project examines the short- and long-term effects of separation on individuals' residential mobility and housing patterns. It also studies the interrelationships between the lives of ex-partners and separated parents, and how these relationships determine their mobility experiences.

› Norms, policy and housing markets

The speed and the magnitude of changes in partnership and family formation and their relationships to housing are influenced by national variation in social norms, welfare state traditions, family policies and housing markets (Thomas & Mulder 2016). Differences across countries shape and constrain individuals' opportunities to access suitable housing after separation, and to 'recover' their residential stability (Kulu et al. 2017). Drawing on Esping-Andersen's (1990) welfare state typology, Mulder and Billari

(2010) distinguished four types of homeownership regimes that may influence individuals' ability to make successful 'adjustment' moves, and to recover their residential stability after a separation:

- In the 'career homeownership' regime (e.g. DK, DE, NL, SE, UK), mortgages are widespread and represent a major source of homeownership financing. Owning a home is a progressive step in a housing career that is generally undertaken by those households who have a sufficiently high and stable income. Renting is seen as an acceptable alternative, especially for singles and childless couples, while homeownership is traditionally reserved for families.
- The 'elite homeownership' regime (e.g. AT, BE, FR) is characterised by limited access to mortgages and the requirement that the purchase of a home is financed from savings, family help or inheritance. Consequently, homeownership tends to be restricted to more affluent families. Renting is both an acceptable and necessary alternative.
- The 'easy homeownership' regime (e.g. FI, NO, IS) is characterised by widely available mortgages and high levels of homeownership.
- Finally, in the 'difficult homeownership' regime (e.g. Southern European countries), homeownership is normatively prescribed and is common, but access to mortgages is limited, and the rental sector is poorly developed. Again, levels of personal savings, family help and inheritance largely determine access to homeownership.

It is also important to consider the alternatives available for those who cannot afford or do not wish to (re-)enter homeownership. According to Kemeny (2001), we can distinguish two types of housing markets: In 'dualist' rental systems, some of the rental stock is in private hands, while some of it is publicly owned. There is no competition between the public and private sectors in this type of housing market because publicly owned, socially rented accommodation is only available to those in need (e.g. BE, UK). In contrast, in countries where the rental market is 'unitary' (e.g. DE, NL), access to public housing is not (or only partly) restricted by need, and competition between the private and the public sectors is encouraged.

› Residential instability after separation

Housing changes because of separation are inevitable because at least one of the ex-partners has to move out of the joint home. While separation does not necessarily have a long-term negative impact on residential stability, prolonged residential instability could lead to instability in other life domains. Previous research has highlighted the potentially deleterious effects of (repeated) moves

on individuals' psychological wellbeing; their children's schooling and access to friendship networks; and, more broadly, their post-separation socio-economic status.

In a study of post-separation residential instability in five countries (AT, BE, DE, NL, UK), Kulu et al. (2017) found that separated women and men are significantly more likely to move than cohabiting and married individuals. The risk of a residential change is highest shortly after separation, and it decreases with time since the separation. However, the magnitude of this decline varies according to the national housing context. In the most constrained and least flexible housing contexts (i.e. BE), mobility rates remain high even a year after separation; whereas in the least constrained and most flexible housing contexts (i.e. NL), the period of post-separation residential instability tends to be brief, and rates of mobility decline rapidly after this initial period. These findings show that wider structural constraints and opportunities play an important role in the residential (in)stability of separated individuals.

› Insights from Britain

Our data for England and Wales, displayed in Figure 1, indicate that in the period immediately after union dissolution (0-4 months), separated individuals are more than twice as likely to move as their married counterparts. Even three or more years after separating, separated individuals are more likely to move than their married or cohabiting counterparts. These results indicate that separation has a long-term effect on individuals' residential stability. Efforts should therefore be made to reduce residential instability by enabling separated and divorced people to settle down soon after separation – especially if they have joint children.

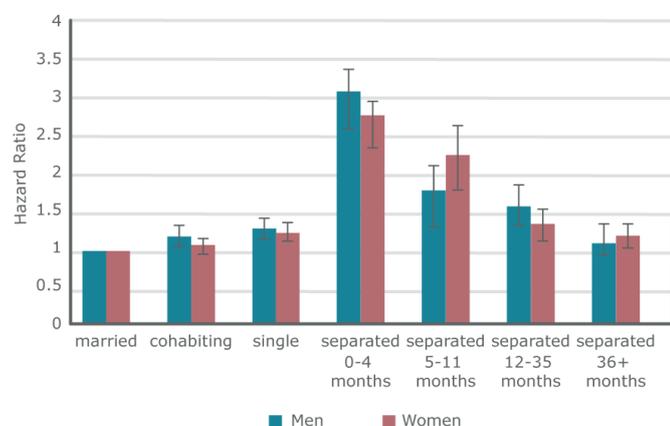


Figure 1: Risk of a move by partnership status and gender in England and Wales. Whiskers indicate 95% confidence intervals compared to the reference category (married women and married men). Source: Mikolai & Kulu (forthcoming)

To better understand the impact of separation on individuals' socio-economic status and wellbeing, it is important to study residential mobility after separation by housing tenure (social renting, private renting and homeownership). Our research on Britain (Mikolai & Kulu 2017a) shows that during five years immediately after the dissolution of their union, separated individuals (who do not start a new partnership) are most likely to move to privately rented housing (Figure 2). However, while women are more likely than men to stay in or move to social housing, men are more likely than women to move to homeownership. Such gender differences persist over time.

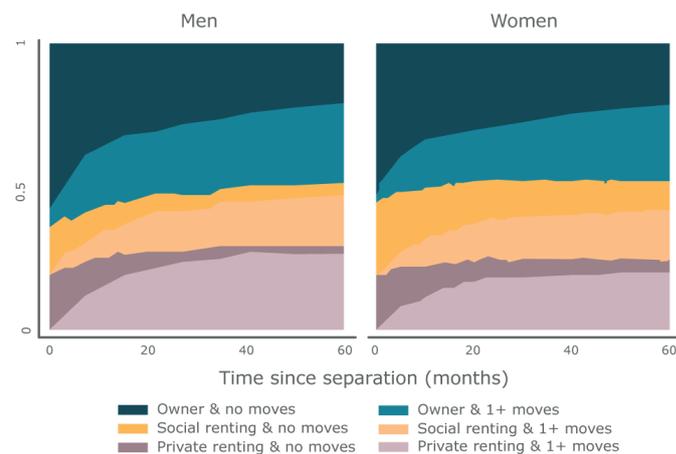


Figure 2: Cumulative proportion of separated men and women by tenure type and order of move in Britain over time since separation. Source: Mikolai & Kulu (2017a)

Additional analysis indicates that the risk of moving to social housing for women is related to their level of education: Less educated separated women are the most likely to move to social housing, whereas highly educated women are the least likely to do so (Mikolai & Kulu 2017b). These findings highlight the important role of housing policies in providing the most vulnerable groups with secure housing after separation.

To understand the implications of these findings for the residential stability of individuals, the specific national housing context needs to be considered. In Britain, the social housing system has traditionally offered long-term residential stability to separated women (and, to a lesser extent, to men) with children. However, social housing is often stigmatised and spatially segregated. Instead, social housing should be more geographically dispersed across areas where privately rented and owned properties are located. Many separated individuals move to privately rented dwellings. However, private renting is assumed to be a short-term solution (reflected by short-term contracts), and these dwellings are often of lesser quality than dwellings with other tenure types. To support the residential stability of separated individuals, privately

rented dwellings should be more secure, more accessible, of better quality and better regulated than they are currently. The residential stability of separated individuals could be further supported by helping them to return to homeownership. At the moment, the housing stock in Britain does not reflect changes in peoples' life courses. Whereas most of the properties being offered for sale are larger houses, the rental market is dominated by smaller properties. To better reflect individuals' changing needs, smaller properties that are appropriate for separated individuals should be offered for sale.

› Separation and vulnerable populations

Individuals from lower socio-economic backgrounds have relatively high separation and divorce rates. This relationship suggests that those who have fewer resources to start with may suffer from the consequences of separation and divorce more than those who are better off. Additionally, individuals who are in ethnically mixed marriages have higher divorce rates. As mixed marriages are likely to become more common in the future, growing numbers of separated individuals may find themselves in precarious housing conditions.

Being separated may be associated with cumulative forms of inequality. Housing is one of the main dimensions of inequality in contemporary industrialised societies. Separation may have less deleterious consequences for couples who could afford to become homeowners in the first place than for those who were renting before separation because these individuals are likely to be more vulnerable. Therefore, separation may contribute to the reproduction of social inequalities.

Divorce and separation have consequences for children. An increasing proportion of parents opt for joint custody. This could mean that children are commuting between their father's home and their mother's home. But in some cases, the parents may choose to go back and forth between two properties to ensure a stable environment for their children. These trends in joint custody may have implications for the housing needs of separated mothers and fathers.

› Policy recommendations

- Efforts should be made to reduce prolonged residential instability among separated individuals. Members of the most vulnerable groups should be provided with secure housing after separating, particularly when children are involved.

- Social housing should be more geographically dispersed and mixed with other tenure types in order to reduce residential segregation, increase social cohesion and enhance educational opportunities for children of separated low-income families.
- Private renting should provide long-term security for those who cannot afford homeownership and/or wish to rent.
- To better reflect the changing needs of individuals and families, smaller and more affordable homes (e.g. with one or two bedrooms) of good quality should be made available on both the private rental market and the homeownership market.

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