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Research Article

Homeownership after separation: A longitudinal analysis of Finnish register data

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Homeownership after separation: A longitudinal analysis of Finnish register data

Marika Jalovaara¹

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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 to experience a period of residential instability. However, little is known about postseparation homeownership levels in the long run.

OBJECTIVE

This paper investigates homeownership levels after union dissolution. We extend previous research by examining changes in homeownership levels after separation by time (since union dissolution) and across population subgroups. We study whether and how postseparation homeownership levels are associated with repartnering and 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 are high only among repartnered persons and remain low among separated individuals who remain single. Homeownership levels are slightly lower among separated women than among separated men.

CONTRIBUTION

The study shows the 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 form new unions are likely to move or return to homeownership. By contrast, those

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who remain unpartnered following separation have a low likelihood of living in owner-occupied dwellings. This likely reflects both individuals' choices and their constrained opportunities in a country with high homeownership aspirations and levels.

1. 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. Separation, divorce, and subsequent repartnering have become common life-course events (Thomson 2014). An increasing body of literature examines the relationship between family dynamics and housing changes in Europe and other industrialised countries (Davies Withers 1998; Deurloo, Clark, and Dieleman 1994; Mulder and Wagner 2001; Kulu 2008). Previous research shows that the start and end of a coresidential union usually trigger a move, as they imply a housing change for at least one of the partners (Mulder and Wagner 1998; Mulder 2006; Dewilde 2008; Mulder and Lauster 2010; Clark 2013). The birth of a child also increases the likelihood of changing residence, although many couples move while waiting for children to be born (Feijten and Mulder 2002; Kulu 2008; Clark and Davies Withers 2009; Rabe and Taylor 2010; Kulu and Steele 2013; Chudnovskaya 2018). Changes in homeownership related to union formation and the birth of children tend to be carefully planned with the future in mind. By contrast, after the breakup of a coresidential 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 and van Ham 2007).

The aim of this paper is to study homeownership levels after separation. We examine changes in homeownership level after separation in the long term (up to ten years) and across population subgroups. This allows us to determine how homeownership levels vary with time elapsed since separation and how they are associated with repartnering and with gender. Although housing changes among separated individuals have been investigated in recent literature (Dewilde 2008; Lersch and Vidal 2014), most studies have used survey data, and small sample sizes have imposed limits on how detailed an analysis could be conducted. We use large-scale longitudinal register data that enables fine-grained analyses. Finally, associations between partnerships and homeownership likely vary by the wider context. Previous studies (Dewilde 2008; Lersch and Vidal 2014) on housing changes focus on several European countries, but not on the Nordic societies. We contribute to the literature by focusing on Finland, a Nordic country with an 'easy homeownership regime', where the

rental sector is well developed, mortgages are widely available, and the homeownership rate is high (Mulder and Billari 2010). Most individuals aspire to becoming homeowners, and homeownership is also encouraged by tax breaks (though these have been limited in recent years).

2. Previous research

Homeownership is a widely preferred housing tenure in most industrialised countries, and a common aim in an individual's housing career 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, Mulder, and Mødenes 2014). A growing body of literature analyses housing changes related to union dissolution. By definition, upon separation at least one of the partners has to leave the joint home; very often both partners move. Housing changes caused by separation tend to be urgent and the 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 semidetached houses to flats and from homeownership to renting (Sullivan 1986; Flowerdew and 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) studies moves around separation in the Netherlands using retrospective life-history data and finds that separation leads 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-occupied dwellings is higher for women than for men, which she attributes to the lower economic independence of women. A subsequent study by Feijten and van Ham (2007) supports that individuals who have experienced separation move more often than those in intact couple relationships and also shows that separated individuals move over short rather than long distances, particularly if they have children with their ex-partners. Analysis of British data by the same authors reveals that separated individuals are not only more likely to leave homeownership but also experience a drop in housing quality after separation; the decline is more pronounced for individuals who experienced marital separation than for those who ended cohabitation arrangements (Feijten and van Ham 2010).

A study by Dewilde (2008) on divorce and housing changes in twelve European countries shows that separated individuals are significantly more likely to experience

changing from homeownership to renting. Relatively similar patterns are observed in all twelve European countries, although the analysis also shows that separated men and women who live in countries with strong extended family support or social housing policies, or both, are less likely to leave owner-occupation situations than those who live in countries with limited family support and housing policies. Lersch and Vidal (2014) analyse separation and housing tenure in Britain and Germany and show that separation is negatively associated with homeownership, as expected. Although homeownership rates increase again after repartnering, the levels do not reach those of the first marriage. Interestingly, while the effect of separation on housing changes is broadly similar in Britain and Germany, there are also some important differences: separated individuals in Britain maintain relatively high levels of ownership after separation, whereas ownership rates fall significantly in Germany, which the authors attribute to differences in housing markets.

Recent research supports that the moving patterns after separation may be gendered and significantly shaped by the country's housing markets and policies. Mikolai and Kulu (2017; 2018) analyse the likelihood of moving of single, partnered, and separated men and women in Britain. The analysis shows that many individuals move due to separation, but the likelihood of moving is also relatively high among separated individuals. Separated individuals are most likely to move to privately rented dwellings; however, women are also likely to move to social-renting situations, especially low-educated women with children, whereas men are likely to move to homeownership. These patterns persist when the authors distinguish 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) examine the magnitude and persistence of postseparation-increased mobility (or residential instability) in five countries (Australia, Belgium, Germany, the Netherlands, and the United Kingdom) with similar levels of economic development but different welfare provisions and housing markets. The risk of a residential change is highest shortly after separation, and it decreases with duration since separation in all five countries. However, the magnitude of this decline varies by country. In the most constrained and least flexible housing contexts (i.e., Belgium), mobility rates remain high even a year after separation, whereas in the least constrained and most flexible housing contexts (i.e., the Netherlands), postseparation residential instability appears brief, with mobility rates declining rapidly.

During the last decade, research has emerged regarding which partner moves out upon separation and which one stays (if anyone). Mulder and Wagner (2010) investigate the patterns in the Netherlands and find that ex-partners initiating separation are more likely to leave, as are those who separated due to forming a new union. The analysis also shows that an ex-partner with custody of children is less likely to move

out, as is the ex-partner who has more resources (higher income). A subsequent study by Mulder and Wagner (2012) reveals that moving patterns are also related to ownership at the beginning of a union. As expected, an ex-partner who already owns the home upon partnership formation or who does not move then is 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) show that separated individuals with children in the household, especially women, are less likely to move and mostly move short distances; also, those who have parents or siblings in the area are less likely to move, or if they move they are 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 family ties. Using British data, Thomas, Mulder, and Cooke (2017) show that through links to children, separated parents maintain spatial proximity in the years following divorce. Thomas, Mulder, and Cooke (2018) demonstrate 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.

3. Separation and homeownership in Finland

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

In Finland, homeownership is the dominant and widely preferred housing tenure. Seventy per cent of people live in owner-occupied dwellings (Statistics Finland 2019, StatFin online service), which is near the EU average (Rybkowska and Schneider 2011). The proportion of families living in their own homes has remained rather stable in the last decades: it decreased during the recession of the 1990s but then increased again, especially in the younger age groups (Honkkila 2015). Homeownership comprises both direct ownership of detached housing and, in the case of apartment blocks, ownership of shares in a housing company that manages the property (see

Lujanen 2010 for details). Finland is a sparsely and unevenly populated country, and the proportion of owner-occupied housing is much lower in the major urban areas than it is nationally (Yousfi, Vilkama, and Vaattovaara 2010). Access to homeownership is largely financed by private bank loans and the owners' financial resources. In the past the aim of Finnish housing policy was to encourage homeownership as a means of saving for ordinary people, and it was encouraged by the state through the offer of state-backed loans and tax deductions (Yousfi, Vilkama, and Vaattovaara 2010). However, as in many other European countries, housing policy in Finland has moved towards more market-based solutions, resulting in the abolition of state loan support to owner-occupiers and cutting tax breaks to owners (see Ruonavaara 2013). As entry into homeownership requires a certain amount of capital and income, it is unattainable for those with the fewest resources (Karhula 2015), and the policies supporting owner occupation mostly affect middle-class homeownership (Haartti, Martikainen, and Remes 2015). While overall the proportion of persons who would like to own their homes is higher than the proportion of homeowners, the discrepancy is by far the largest in low-income groups (Juntto 2007).

In Finland the rental sector can be divided into the private rental sector, with no rent regulation, and the state-subsidised social rental housing sector, where access to housing is needs-based and rent levels are regulated. The share of social housing is relatively high compared to the rest of Europe (Yousfi, Vilkama, and Vaattovaara 2010; Kettunen and Ruonavaara 2015) and the sector primarily comprises households of lesser means. Means-tested housing-allowance schemes aim to ensure reasonable housing costs for all, regardless of housing tenure (Yousfi, Vilkama, and Vaattovaara 2010); however, in practice most housing allowance recipients are renters.

Homeownership levels in Finland increase as individuals get older, reflecting movement towards homeownership in individuals' housing careers. Furthermore, homeownership levels are much higher among the employed than among the unemployed or those outside the labour force (Pyykkönen 2013), and they increase with increased household income (Haartti, Martikainen, and Remes 2015). Homeownership levels are higher among married than cohabiting couples, but among both the levels are higher for couples with children, and they are lower for single people and single parents (Haartti, Martikainen, and Remes 2015).

4. Expected findings

We focus on changes in homeownership level after separation and divorce. On the basis of previous research and considerations linked to the Finnish context, we expect to find that homeownership levels are highest among the partnered population, and that

homeownership rates are low after union breakup. We also expect that among separated individuals, homeownership gradually increases with time elapsed since the union dissolution. We suspect, however, that the postseparation 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 repartnering, 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 homeowner.

Based on previous research, we expect the association between partnership status and owner-occupied housing to be somewhat stronger for women than for men. However, we expect that any gender differences in all the above associations and differences are modest in the Finnish context. In Finland a strong two-earner family model prevails and employment rates are similar for men and women, meaning that in couples both partners tend to contribute to housing costs, including mortgages. In the case of divorce, property is usually divided equally between both spouses. These factors should contribute to partnered individuals being more able to afford homeownership than unpartnered individuals and should lead to comparably low postseparation homeownership rates among both men and women. However, higher wages and greater capital among men, partly linked to women taking longer family leaves, may improve access to homeownership for separated men compared to separated women.

5. Data and method

We use data compiled at Statistics Finland 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 childbearing and education histories and additional information until 2012. Finnish registers contain information on places of residence down to specific dwellings, thereby enabling the linkage of different-sex partners to coresidential couples even if they are unmarried and childless. Since 1987 the union histories not only cover marriage but also cohabitation. In our data a cohabiting couple is defined as a man and a woman registered as domiciled in the same dwelling for over 90 days, who are not close relatives (siblings or a parent and child, for example) or married to each other, and whose age difference is no more than 20 years. The rule on age difference does not apply if the couple has shared children. (For some details on the inference of cohabitations, see Supplementary Material in Jalovaara and Kulu [2018].)

Our analyses focus on homeownership in the Finnish population between 1988 and 2009. We include people who were between the ages of 18 and 49. Yearly observations of persons not living in Finland at the time were dropped. The final analyses cover 4,706,484 yearly observations, contributed by 389,068 individuals.

We fit a series of multivariate logistic regression models. The models are fitted in yearly longitudinal data, and the results are presented as predictive margins, that is, ‘adjusted predictions’, which are predicted probabilities of a positive outcome, adjusted for the other variables in the model.

In all the analyses the dependent variable is homeownership – a dichotomy indicating whether the person lived in an owner-occupied or rented dwelling. The variable is based on Statistics Finland’s housing-tenure status information (Statistics Finland 2017a) for the situation at the end of the year. Importantly, the main outcome in the analysis is level of homeownership rather than residential changes. Low levels of homeownership in a group may reflect a low likelihood of entering owner-occupation and a low likelihood of remaining in previously entered owner-occupation situations, reflecting housing career instability.

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; this allows us to draw conclusions as to how homeownership levels change over time after union dissolution. Those who have repartnered after separation are treated in two alternative ways. In the first analysis they are considered as separated, while in subsequent analyses the cohabiting and married groups are divided into two categories, those in their first (observed) union and the repartnered. In our data a person may separate multiple times, thus moving between separated and repartnered categories.

The analyses exclude yearly observations on persons living in the same household as their parents because then homeownership tends to be indicative of the parents’ housing trajectory rather than the child’s. Among young persons living with their parents, the share of those living in owner-occupied homes is very high (Haartti, Martikainen, and Remes 2015). In our data more than 98% of the previously partnered periods are contributed by separated and divorced persons, and only 2% are contributed by widows and widowers. Levels of homeownership are higher after bereavement than after separation or divorce. (Widows and widowers are included in the analysis; the results are not shown in the Figures but are shown in the descriptive Table 1 and the Appendix Tables 2, 4, and 5.)

We include a set of control variables that are known to or are 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 by the end of the previous year, collapsed into three categories (basic, secondary, tertiary), and we also include a categorical variable for income level (income subject to state taxation during the year, adjusted for inflation and divided into quintiles). We also include a dummy for not being employed: although its relationship to income is strong, the variable also provides additional information on individuals. The number of children living in the household is introduced as a categorical variable (0, 1, 2, 3, 4+). Finally, we include an indicator of 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 the two variables were left out of the presented models. Appendix Table 1 shows the distributions of yearly observations in the independent variable categories.

6. Results

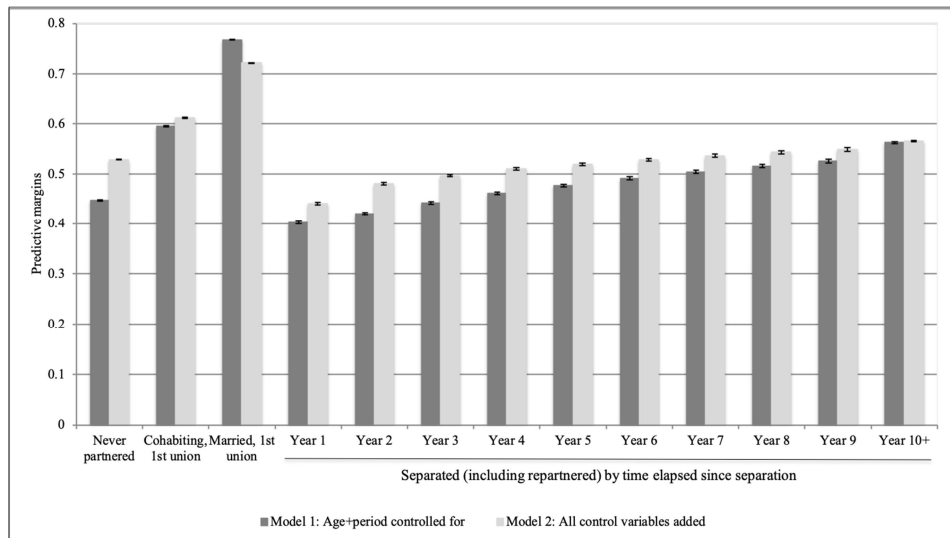
6.1 Introductory models

We start with an introductory analysis that investigates how homeownership rates develop after separation from the first (observed) union. This analysis still considers separated persons who have repartnered as separated. Figure 1 shows predictive margins from two logit models: Model 1 controls for age and period, and all control variables are added in Model 2. (The results are also shown in Appendix Table 2.) As expected, homeownership is positively associated with being partnered. The levels are highest for married persons and second highest for cohabitators. Among recently separated persons the homeownership rate is at an even lower level than 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 3 shows the associations between the control variables and homeownership from models that include age, period, and the variable in question. As expected, the 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).

Figure 1: Predictive margins (and their 95% CIs) from logit models of homeownership; separated includes repartnered persons



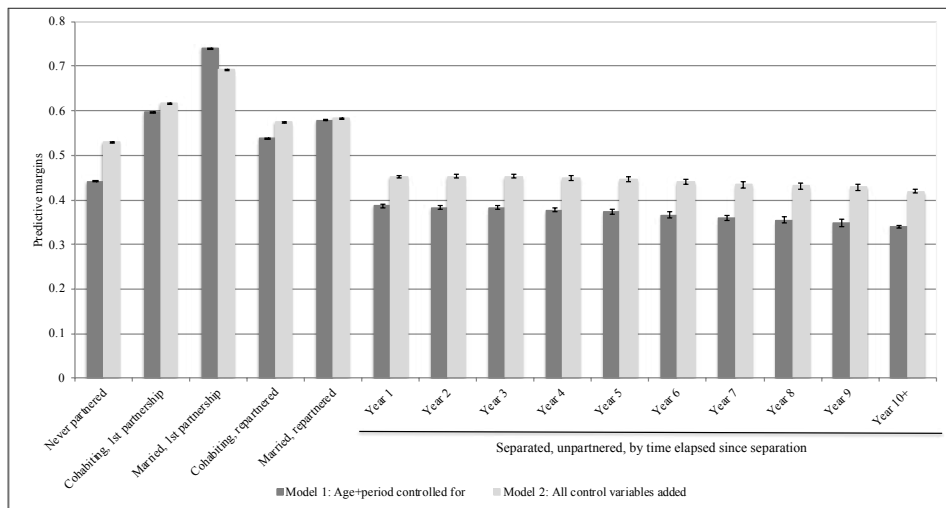
6.2 The role of repartnering

The next step in the analysis is to distinguish between the separated persons who have repartnered (i.e., entered a new union) and the separated persons who have remained unpartnered. Figure 2 shows results from the analysis where those who have separated but then repartnered form their own groups ('cohabiting, repartnered' and 'married, repartnered'). (The results are also shown in Appendix Table 4.) Repartnering is common: according to a crude calculation based on category sizes of this variable, four years after separation, about half remain unpartnered; after six years, about one-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 suggest that postseparation entry into homeownership is essentially linked to repartnering.

Again, the results from Model 1 and Model 2 are similar: the main patterns are robust to the inclusion of the control variables, although they explain some of the differences in homeownership level by union status.

Figure 2: Predictive margins (and their 95% CIs) from logit models of homeownership; separated does not include repartnered persons



6.3 Changes in tenure status by partnership status

Supplementary analysis, shown in Appendix Table 6, not only looked at rates but also at changes in tenure status by partnership status. The recently separated group is clearly where the movement from owner-occupied housing to rented housing is most common. The portion of those who stay in rented accommodation is highest among separated and never-partnered singles, whereas married and bereaved persons are most likely to remain in owner-occupied homes. Transition to ownership is most frequent among the 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. This suggests that the comparatively low ownership rate among previously partnered persons partly results from a frequent

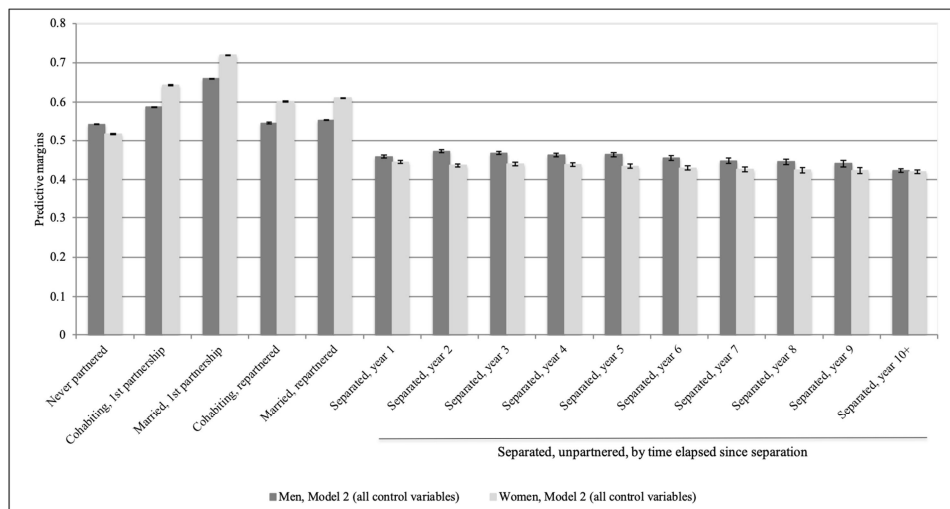
movement from owner-occupied to rental homes at or soon after separation, but also from the fact that after separation many renters just continue to rent.

6.4 Gender differences

A final analysis examines whether and how the association between partnership situation and homeownership is different for men and women. Figure 3 shows results for the interaction between union status and gender, based on a model that corresponds to Model 2 in Figure 2 but that adds the interaction term (the results are also shown in Appendix Table 5). The association between partnership situation and homeownership appears to be stronger for women than for men. However, the gender difference between separated women and men is quite modest.

A supplementary analysis focused on whether the gender difference in homeownership was related to being a parent. An interaction term between gender and having children living in the household was introduced into the models (not shown). A clear pattern emerged: levels of postseparation homeownership were higher for separated, single men living with children.

Figure 3: Predictive margins (and their 95% CIs) from logit models of homeownership; interaction between gender and partnership status; separated does not include repartnered persons



7. Conclusions

This paper studied how homeownership levels develop 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 determine how postseparation homeownership levels change over time and how they are associated with repartnering and gender. We used longitudinal register data from Finland, which are immune to attrition from nonresponse and provided a large sample for conducting a detailed analysis of homeownership rates among separated individuals.

Our analyses showed that postseparation homeownership levels are low compared to partnered homeownership levels. As time since union dissolution increases, homeownership levels increase. However, the levels are high among those who repartner, whereas they remain low among unpartnered individuals. As expected, the link between partnership status and homeownership is somewhat stronger for women than for men, but the gender differences after separation are modest – as we expected, given the Finnish gender-egalitarian context.

Our study thus finds that separation has a long-term effect on housing careers. After separation many individuals move from homeownership to rental accommodation, and most previous renters continue to rent. Separated individuals who move in with or marry a new partner are likely to soon (re)turn to homeownership; by contrast, those who remain unpartnered have a very low likelihood of becoming owner-occupiers. This likely reflects not only individual preferences but also constrained opportunities in a country with high homeownership aspirations and levels.

This study was conducted in Finland, a Nordic country with a well-developed rental sector and widely available mortgages. How generalizable are the results from Finland to other European countries? We believe that in most industrialised countries the basic patterns are similar (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 by savings, family, or inheritance and where the rental sector is poorly developed (the so-called elite homeowner regime; see Mulder and Billari 2010), the decline in homeownership rate after separation is likely to be even larger than observed in this study, and the negative effect of separation on individual housing careers therefore 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 and how policies could mitigate the long-term negative effects of separation on individuals' housing conditions and well-being.

It is also important to further examine patterns since separation across socioeconomic groups and geographical regions within countries to identify potential inequalities in the access to homeownership. This is the first study to investigate homeownership levels after separation by time since union dissolution. Using large-scale administrative data from Finland, the analysis showed that homeownership levels after union dissolution first decline and thereafter increase. However, the levels are high among repartnered individuals, whereas they remain low among separated individuals who remain single.

8. Acknowledgments

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Appendix

Table A-1: Distribution of yearly observations by independent variable category

	N, 1000s	%
Total	4,706	100
Home ownership (the dependent variable)		
Other than owner-occupied dwelling	1,812	38.5
Owner-occupied dwelling	2,895	61.5
Partnership status (from Figure 2)		
Never partnered	776	16.5
Cohabiting, 1st partnership	624	13.3
Married, 1st partnership	2,211	47.0
Cohabiting, repartnered	234	5.0
Married, repartnered	496	10.5
Separated, unpartnered, year 1	73	1.6
Separated, unpartnered, year 2	58	1.2
Separated, unpartnered, year 3	45	1.0
Separated, unpartnered, year 4	36	0.8
Separated, unpartnered, year 5	28	0.6
Separated, unpartnered, year 6	23	0.5
Separated, unpartnered, year 7	18	0.4
Separated, unpartnered, year 8	15	0.3
Separated, unpartnered, year 9	12	0.3
Separated, unpartnered, year 10+	44	0.9
Bereaved, unpartnered	13	0.3
Age (at the end of the year)		
19–24	533	11.3
25–29	711	15.1
30–35	795	16.9
35–39	856	18.2
40–44	919	19.5
45–49	892	19.0
Period		
1988–1992	1,076	22.9
1993–1998	1,318	28.0
1999–2004	1,272	27.0
2005–2009	1,041	22.1

Table A-1: (Continued)

	N, 1000s	%
Gender		
Male	2,288	48.6
Female	2,419	51.4
Educational attainment		
Basic	1,078	22.9
Secondary	2,200	46.7
Tertiary	1,429	30.4
Employment		
Employed	3,551	75.4
Nonemployed	1,156	24.6
Income quintile		
1st	1,004	21.3
2nd	979	20.8
3rd	952	20.2
3th	906	19.3
5th	865	18.4
Country of birth		
Finland	4,556	96.8
Other	151	3.2
Number of children in the household		
0	2,110	44.8
1	927	19.7
2	1,094	23.2
3	431	9.2
4+	144	3.1
Degree of urbanization		
Urban	3,337	70.9
Semiurban	708	15.1
Rural	662	14.1

Table A-2: Predictive margins (and standard errors) from logit models of home ownership; separated includes repartnered persons

	Model 1: Age+period controlled for		Model 2: All control variables added	
	Margin	Std. Err.	Margin	Std. Err.
Never partnered	0.447	0.001	0.529	0.001
Cohabiting, 1st union	0.595	0.001	0.611	0.001
Married, 1st union	0.768	0.000	0.722	0.000
Separated, year 1	0.402	0.001	0.441	0.001
Separated, year 2	0.421	0.001	0.481	0.001
Separated, year 3	0.442	0.001	0.497	0.001
Separated, year 4	0.461	0.001	0.510	0.001
Separated, year 5	0.477	0.001	0.520	0.001
Separated, year 6	0.491	0.002	0.528	0.001
Separated, year 7	0.504	0.002	0.536	0.002
Separated, year 8	0.516	0.002	0.543	0.002
Separated, year 9	0.526	0.002	0.549	0.002
Separated, year 10+	0.562	0.001	0.566	0.001
Bereaved, unpartnered	0.629	0.004	0.603	0.004
Cohabiting, 1st union	0.595	0.001	0.001	0.611
Married, 1st union	0.768	0.000	0.000	0.722
Separated, year 1	0.402	0.001	0.001	0.441
Separated, year 2	0.421	0.001	0.001	0.481
Separated, year 3	0.442	0.001	0.001	0.497
Separated, year 4	0.461	0.001	0.001	0.510
Separated, year 5	0.477	0.001	0.001	0.520
Separated, year 6	0.491	0.002	0.001	0.528
Separated, year 7	0.504	0.002	0.002	0.536
Separated, year 8	0.516	0.002	0.002	0.543
Separated, year 9	0.526	0.002	0.002	0.549
Separated, year 10+	0.562	0.001	0.001	0.566
Bereaved, unpartnered	0.629	0.004	0.004	0.603

Table A-3: Effects of control variables, from models that include age and period, and the variable in question. Predictive margins and standard errors

	Margin	Std. Err.
Age		
18–24	0.230	0.001
25–29	0.446	0.001
30–35	0.617	0.001
35–39	0.700	0.000
40–44	0.742	0.000
45–49	0.766	0.000
Period		
1988–1992	0.687	0.000
1993–1998	0.607	0.000
1999–2004	0.568	0.000
2005–2009	0.609	0.000
Gender		
Male	0.601	0.000
Female	0.628	0.000
Educational attainment		
Basic	0.508	0.000
Secondary	0.611	0.000
Tertiary	0.699	0.000
Employment		
Employed	0.666	0.000
Nonemployed	0.454	0.000
Income quintile		
1st	0.455	0.001
2nd	0.487	0.001
3rd	0.615	0.000
3th	0.674	0.000
5th	0.755	0.000
Country of birth		
Finland	0.622	0.000
Other	0.402	0.001

Table A-3: (Continued)

	Margin	Std. Err.
Number of children in household		
0	0.499	0.000
1	0.648	0.000
2	0.746	0.000
3	0.763	0.001
4+	0.739	0.001
Degree of urbanization		
Urban	0.577	0.000
Semiurban	0.702	0.001
Rural	0.717	0.001

Table A-4: Predictive margins (and standard errors) from logit models of home ownership; separated does not include repartnered persons.

	Model 1: Age+period controlled for		Model 2: All control variables added	
	Margin	Std. Err.	Margin	Std. Err.
Never partnered	0.442	0.001	0.531	0.001
Cohabiting, 1st partnership	0.598	0.001	0.616	0.001
Married, 1st partnership	0.739	0.000	0.693	0.000
Cohabiting, repartnered	0.538	0.001	0.574	0.001
Married, repartnered	0.579	0.001	0.583	0.001
Separated, year 1	0.387	0.002	0.451	0.002
Separated, year 2	0.382	0.002	0.453	0.002
Separated, year 3	0.382	0.002	0.452	0.002
Separated, year 4	0.377	0.003	0.449	0.002
Separated, year 5	0.374	0.003	0.447	0.003
Separated, year 6	0.366	0.003	0.440	0.003
Separated, year 7	0.359	0.003	0.434	0.003
Separated, year 8	0.355	0.004	0.432	0.004
Separated, year 9	0.349	0.004	0.429	0.004
Separated, year 10+	0.340	0.002	0.418	0.002
Bereaved, unpartnered	0.628	0.004	0.600	0.004

Table A-5: Predictive margins (and standard errors) from logit models of home ownership; interaction between gender and partnership status. Separated does not include repartnered persons

	Men, Model 2: All		Women, Model 2: All	
	control variables added		control variables added	
	Margin	Std. Err.	Margin	Std. Err.
Never partnered	0.541	0.001	0.516	0.001
Cohabiting, 1st partnership	0.588	0.001	0.643	0.001
Married, 1st partnership	0.660	0.000	0.719	0.000
Cohabiting, repartnered	0.544	0.001	0.602	0.001
Married, repartnered	0.552	0.001	0.611	0.001
Separated, year 1	0.459	0.002	0.445	0.003
Separated, year 2	0.472	0.003	0.436	0.003
Separated, year 3	0.468	0.003	0.440	0.003
Separated, year 4	0.463	0.003	0.438	0.003
Separated, year 5	0.464	0.004	0.434	0.004
Separated, year 6	0.455	0.004	0.430	0.004
Separated, year 7	0.448	0.005	0.426	0.004
Separated, year 8	0.445	0.005	0.424	0.005
Separated, year 9	0.441	0.006	0.423	0.005
Separated, year 10+	0.423	0.003	0.420	0.003
Bereaved, unpartnered	0.598	0.008	0.612	0.004

Table A-6: Homeownership rate (%) and changes in housing tenure by partnership status (% distribution)

	Ownership rate	Stayed owning	Stayed renting	Change to owning	Change to renting	Total
Never partnered	38.5	35.2	58.7	3.4	2.7	100
Cohabiting, 1st partnership	51.5	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	51.2	42.8	44.7	8.7	3.9	100
Married, repartnered	63.3	57.7	32.8	5.7	3.8	100
Separated, unpartnered, year 1	29.6	22.5	57.6	7.1	12.8	100
Separated, unpartnered, year 2	31.2	26.0	64.3	5.4	4.3	100
Separated, unpartnered, year 3	33.1	28.1	63.5	5.1	3.3	100
Separated, unpartnered, year 4	34.4	30.0	62.2	4.6	3.2	100
Separated, unpartnered, year 5	35.8	31.4	61.1	4.5	3.0	100
Separated, unpartnered, year 6	36.4	32.6	60.7	4.0	2.7	100
Separated, unpartnered, year 7	37.1	33.6	60.3	3.7	2.4	100
Separated, unpartnered, year 8	37.9	34.3	59.9	3.6	2.2	100
Separated, unpartnered, year 9	38.5	35.2	59.3	3.5	2.1	100
Separated, unpartnered, year 10+	41.0	38.0	57.2	2.9	1.8	100
Bereaved, unpartnered	72.2	70.5	25.3	1.8	2.4	100
All	62.7	58.5	34.3	4.4	2.8	100