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DIVORCE AND THE DISRUPTION OF THE HOUSING CAREER

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1. INTRODUCTION *

About one-fifth of all household formation in the Netherlands is due to divorce, leading to an extra increase in the number of new starts on the housing market of about 40%. This led to a continuation of the housing shortage in the Netherlands in general and in large and suburban municipalities in particular. To cope with the increasing number of divorcees and the related urgent housing needs of part of the persons involved, the municipal government of a suburban community in the Randstad (the urbanized western part of the Netherlands) intended to build a block of low-rent small apartments. The inhabitants of the street where this block had been planned however, objected because they didn't want divorced persons as their neighbours. A new location had to be found.

Looking at the figures about divorce rates in the Netherlands might support the idea of divorce as an epidemic. The increase in the number of divorces shows a typical S-shaped curve starting at a low level of 6000 in the sixties, rising

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rapidly to a level of about 30 000 in the early eighties, after which it stabilized at this level. At the same time the yearly number of marriages dropped from 100 000 to 90 000.

The reaction towards divorcees described above points to the existence of discrimination of divorcees in the Netherlands, although this might be hard to prove. Is the incident described above really incidental, or a manifestation of a more structural aversion against divorcees? Is this aversion limited to the potential neighbours or also found among policy makers? This article will not provide the definite answer to these questions. What we will try to uncover, is whether the weak housing market position of the divorced can be explained from the structural determinants of the housing market position in general. In combination three factors determine the major part of the variation in housing consumption in the Netherlands: viz. income, household composition and degree of urbanization (Deurloo, 1987). Building on earlier research (Van Noortwijk et al. 1987) we will show that divorcees, in comparison to a random selection of households from the same marriage cohort which have not changed their marital status, have lower incomes and less children and live in larger cities more often. Next we will answer the question whether these differences can account for the relatively lower level of housing consumption of the divorced.

The differences in housing situation will be described using the concept of a hierarchy of dwellings. Hooimeijer et al. (1986) constructed a typology of nine housing submarkets that reflects the relative desirability of different types of dwellings. For practical reasons we use a condensed form of this typology, consisting of three housing submarkets. The multi-family rental sector is at the bottom of the hierarchy, the single-family rental sector is in the middle and the owner-occupier sector is at the top. Households occupying dwellings that belong to a higher submarket live in better dwellings than households living in dwellings of a lower submarket. When households move to a higher submarket they are moving up the hierarchy and make a step forward in their housing career. As will be shown further on married households have made more progress in their housing career than the divorced, for whom the disruption of their marriage also means a disruption of the housing career.

2. DIVORCE, HOUSING NEEDS AND HOUSING MARKET POSITION

The post-war era in the Netherlands was characterized by a huge housing shortage. For a long time this issue appeared as number one on any political agenda. In the late sixties however, the Ministry of Housing announced that the shortage would soon be over. The construction sector was booming and the rate of new construction was high enough to beat the growth rate of the number of households as projected for the seventies. The projection of the number of households in the seventies was based on a population projection specified according to age, sex and marital status. By applying headship-rates the future

number of households was derived. The household projection proved utterly wrong due to the rise in divorce rates mentioned above. The development of age-specific divorce rates is depicted in Figure 1. As can be seen from this figure the frequency of divorce started in the second half of the sixties, but really boomed in the seventies. The introduction of a more lenient legislation with respect to divorce in 1971, might have stimulated this development, but is more an expression of the changing attitudes towards marriage, rather than a cause for this trend (De Hoog 1979, Frinking 1981). The rapid increase in the number of divorces could have been counterbalanced if remarriage rates had gone up as well. However this did not happen. On the contrary, the Netherlands experienced a drop in remarriage rates as well. As a result the number of divorcees has grown tremendously over the last two decades as Figure 2 illustrates.

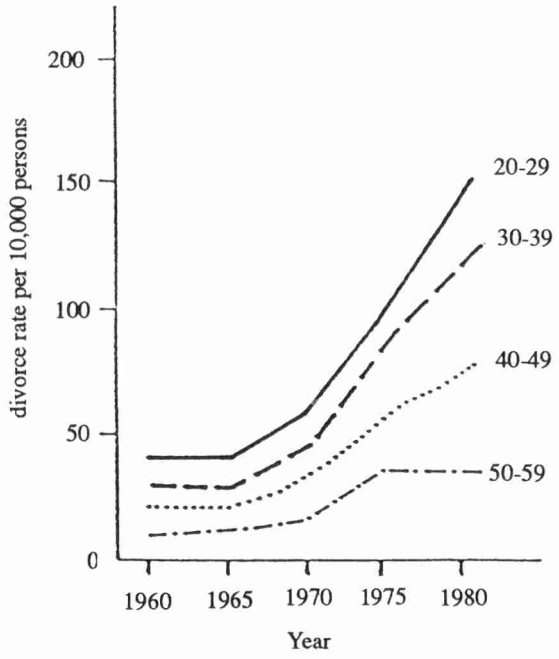

Fig. 1. Age-specific divorce rates
Source: CBS

The effects on the housing market are (slightly) less pervasive than Fig. 2 suggests. Not all of the divorced people live in independent dwellings. Some of them cohabit with a partner, others live in with their parents, or with relatives or friends. Nevertheless, the effects have been striking and account for the continuation of the housing shortage in the Netherlands to a large extent.

Even though the number of divorces per year has stabilized around 1985 at a

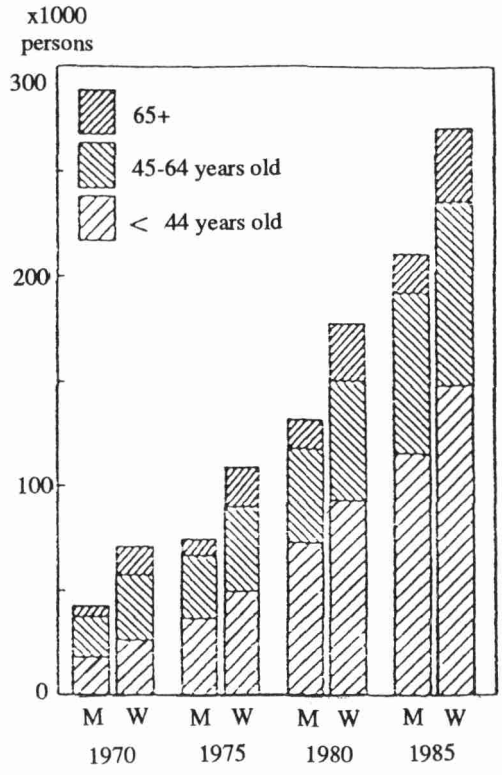

Fig. 2. Number of divorcees by sex and age
Source: Dieleman & Schouw (1989)

level of 30000, the total number of divorced persons in need of housing will continue to grow, due to the low remarriage rates. Applying headship-rates calculated from data from 1982 to the population projection in 2000, Dieleman & Schouw (1989) estimated the increase in the number of dwellings occupied by divorced persons. Their results are depicted in Table 1.

Table 1. *Estimated number of divorced heads of households in 1987 and 2000*

Age	1982	1987	2000
15-24	4900	3900	2300
25-34	78 500	93 500	71 000
35-44	90 000	158 500	208 000
45-54	63 000	105 000	265 000
55-64	44 000	64 000	151 500
65-74	27 500	36 000	75 000
75+	6000	9400	17 000
Total	313 900	470 300	789 800

Source: Dieleman & Schouw 1989

Total construction planned from 1987 to 2000 amounts to about one million dwellings. As can be seen from the table, over 30 0000 of this need for new construction can be attributed to the extra bousing need generated by divorces. This is not only a problem of building enough dwellings. Divorced people differ from married couples in a number of ways. The quality of the dwellings they want or can afford is therefore also different. The housing market position of the divorced has attracted surprisingly little attention of housing researchers. Only a few studies show the international literature. Notable exceptions are the research done by Oriel Sullivan (1986) and by Dieleman & Schouw (1989). Both studies concentrate on the moves households make after breaking up. The housing situation after the divorce is compared to the housing situation before breaking up. Both studies start from the premises that divorce means a disruption of the housing career, although they specify, that this is particularly the case for the person leaving the marital home. However, a clear picture of the (lasting) effects of a break up on the level of housing consumption does not emerge.

Sullivan only compares several groups within the population of divorcees and finds that male manual workers are worse off than male non-manual, hinting at the fact that the class, or the income might be decisive in housing consumption after a divorce. She also shows that divorced households having dependent children have a better change of living in local authority housing, while those without live in the private rental or owner-occupied sector.

Dieleman & Schouw take the total population as a frame of reference for analyzing the housing situation of the divorced. They find surprisingly little differences in income between those two groups, but a large difference in the pattern of residential mobility. They mention the fact that divorce rates are higher in the more urbanized areas of the Netherlands, where the housing stock is of poorer quality, as one of the explanatory factors of these differences.

The evidence from the existing literature is rather confusing. It is unclear which factors determine the housing situation of the divorced. It is also unclear to what extent people having experienced a break up live in lower quality dwellings than those who did not go through this event and whether these differences can be accounted for by household characteristics which determine the housing situation in general or whether breaking up has an extra effect on the subsequent development of the housing career. In the next paragraph we will try to shed some light on this issue by making a more systematic comparison.

3. CONSEQUENCES OF BREAKING UP: A SYSTEMATIC DESCRIPTION

In an exploratory analysis of the housing situation of the divorced in the Netherlands, we applied a Chi-square Automatic Interaction Detection technique (CHAID, Kass 1980) to the original micro data base of the Housing Needs Survey from 1982 (Van Noortwijk et al. 1987). As the name indicates, this technique

selects independent variables on the basis of the significance of the relation with the dependent variable. We used a simple measure of housing consumption, distinguishing three categories: rental dwellings in multi-family structures, single-family rental dwellings and owner-occupied dwellings (the latter are almost exclusively of the single-family type in the Netherlands). For the independent variables we choose classifications as wide as the data set allowed. The CHAID does not only select variables in order of 'explanatory' power, but also merges categories of the independent variables which do not differ significantly in their effect on the dependent variable.

The results showed that three factors accounted for the variation in housing consumption, both among a group of divorced people and among the group of people that did not break up. In order of importance these turned out to be: degree of urbanization, income and the presence of dependent children. Other variables, like age, duration of the marriage and the time elapsed since the divorce, did not show up as important predictors of the present housing situation. The analyses confirm the a priori choice of variables made by Sullivan (1986) and Dieleman & Schouw (1989). The original detailed classification of the predictors could be greatly reduced. Only with respect to municipality size, more than two categories were needed.

Although the CHAID analyses enhanced the insight in the structural determinants of the housing consumption, it does not allow a systematic comparison of the housing situation of the divorced and households that have remained married. In order to get a clearer picture of the effects of breaking up we decided to repeat the analysis in a more formalized way using data from the Housing Needs Survey from 1986.

From this data set we elicited all households that were married after 1960 and had divorced as their marital status in 1986. From the same data set we took a random sample of households married after 1960 and having married as their marital status in 1986. The number of households in the sample roughly equals the number in the first group. Although the sample of married households might contain a number which have remarried after a divorce, we still feel that they can be regarded as the best possible reference group to analyze changes in household- and housing-situation which result from breaking up. We used the variables and classification that were suggested by the CHAID analyses on the 1982 data set, but only after testing whether these dimensions were still the most important in explaining the housing situation of the divorced.

As Table 2 shows, the two groups differ substantially in their housing consumption. The people that have broken up live in multi-family structures for over 50% as compared to only 15% among the married households. Owner-occupation is rare among the divorced, 16% as compared to over 50% for married households. However the table also suggests that these differences might be attributed to their position on the structural determinants of the housing consumption.

Table 2. Differences between divorced and married households (marriage cohorts 1960 or later)

	Married (n=1446)	Divorced (n=1629)
Type of dwelling		
Multi-family rent	15.6%	50.3%
Single-family rent	31.0%	33.5%
Owner-occupied	53.4%	16.2%
Size of municipality		
Larger 100.000	21.2%	45.4%
20-100.000	43.4%	39.4%
Under 20.000	35.4%	15.2%
Income		
Less than f29.000 net p.y.	20.7%	76.1%
f29.000 or over net p.y.	79.3%	23.9%
Dependent child		
Child(ren) present	77.0%	52.7%
No child(ren)	23.0%	47.3%

Source: WBO1985/1986

Low incomes predominate among the divorced (76%). Of the couples that remained married only 21% is in this lower income bracket. This seems contradictory to the findings of Dieleman & Schouw (1989). However they compared the incomes of all divorced people with the total population, while we limited the analyses to the marriage cohorts of 1960 and later. These cohorts are in the age category in which incomes are generally high. Nearly half of the divorced live in cities with more than 100 000 inhabitants. Of the married couples this is only 21%. The fact that married couples have children more often stems from two causes. Divorce rates in the Netherlands are higher among childless couples. The second cause is that the children usually stay with one of the partners after the divorce (the mother mostly). The fact that the percentage of divorcees having children is still quite high, is probably due to undersampling of the childless divorced in the Housing Needs Survey.

To illustrate the effects of municipality size, income and the presence of dependent children on housing consumption and to test whether one of these dimensions can explain the difference in housing consumption between divorced and married households, we produced the three-dimensional crosstabulations depicted in Table 3.

As can be seen from this table, there is a substantial heterogeneity in the housing consumption of both the divorced and the married, with respect to each of the factors mentioned. In larger cities only 20% of the total group owns the dwelling they occupy. However, this percentage is much lower among the divorced in these cities (12%). In small municipalities on the other hand nearly 50% are home owners. Again, the divorced display a much lower percentage (20%). Income displays the same relation. Households having a high income hardly live in multi-family structures (20%) unless they are divorced (42%). Allocation rules obviously play a role in determining the type of housing occupied. The

percentage of home owners is almost the same among people with or without children. Having children however does contribute to the chance of obtaining a single-family dwelling in the rental sector, both for the divorced and the married. It is striking that 40% of the divorced having children live in single-family family dwellings as opposed to only 12% of the same group which has not broken up. However married households with children own their (single-family) dwellings in 55%.

Table 3. Housing situation of divorced and married households (controlling for other factors)

		multi-fam	single-fam	owner-occ.	Total	Numbers
Size of municipality						
100000 +	Divorced	70.9%	16.4%	12.7%	100%	740
	Married	38.8%	21.8%	39.4%	100%	307
	Total	61.5%	18.0%	20.5%	100%	1047
20-100000	Divorced	38.0%	43.3%	18.7%	100%	642
	Married	13.9%	32.8%	53.3%	100%	628
	Total	26.1%	38.1%	35.8%	100%	1270
Less 20000	Divorced	20.6%	59.1%	20.2%	100%	247
	Married	3.7%	34.2%	62.0%	100%	511
	Total	9.2%	42.3%	48.4%	100%	758
Income						
f 29000 min	Divorced	52.8%	36.8%	10.4%	,100%	1240
	Married	28.3%	43.0%	28.7%	100%	300
	Total	48.1%	38.0%	14.0%	100%	1540
f 29000 pl.	Divorced	42.2%	22.9%	34.7%	100%	389
	Married	12.2%	27.8%	59.9%	100%	1146
	Total	19.9%	26.6%	53.6%	100%	1535
Child(ren)						
No	Divorced	60.3%	17.1%	22.6%	100%	770
	Married	25.6%	26.8%	47.6%	100%	332
	Total	49.8%	20.1%	30.1%	100%	1102
Yes	Divorced	41.4%	48.1%	10.5%	100%	859
	Married	12.2%	32.4%	55.5%	100%	1109
	Total	24.9%	39.2%	35.8%	100%	1968

Source: WBO1985/1986

The conclusion we can draw from Table 3, is that neither of these dimensions in isolation can account for the difference in housing consumption between the two groups. Within each sub-table the relation between being divorced or married and the quality of the housing consumed is still very strong. This does not preclude the possibility that the cumulative effects of these factors can account for this difference. As we saw in Table 2, the divorced have a low score on each of these dimensions. It could be that the combination of these factors makes their

housing market position relatively weak. To uncover whether this is the case, a multi-variate analysis is needed.

4. THE CONSEQUENCES OF BREAKING UP: A FORMAL TEST

The figures in the previous section give a clear picture of the differences in housing situation and household characteristics between divorced and married households. However, sofar we have no information about the nature and strength of the influence of the relevant variables simultaneously on differences in housing consumption.

An adequate technique to analyze relations between variables in a multi-dimensional contingency table is loglinear analysis (for details on loglinear analysis the reader is referred to Goodman 1978 and Bishop, Fienberg & Holland, 1975). The cells in the table contain frequencies of every combination of categories of the various variables. Each frequency is the result of a number of effects of variables and relations between variables. In loglinear analysis a parameter is estimated for each effect that is specified in a specific model. We use the multiplicative form of the loglinear model because it facilitates interpretation. By multiplying the relevant parameters one gets the expected frequency of the associated cell of the table. In a saturated model all possible effects are specified and the expected frequencies will be identical to the observed ones. If some effects are absent in the model, the value of the parameters is set to one a priori and these effects are assumed to be absent in the population. This is an efficient way to test hypotheses of independence.

The performance of any specified model can be measured by the statistic L^2, the Likelihood ratio, which tests the probability that the sample data are obtained from a population for which the model is correct. If the value of L^2 is not significant, given the degrees of freedom, the model is accepted.

In this paragraph the hypothesis that the differences in housing situation between married and divorced households are caused not only by the differences in income, household composition and degree of urbanization, but also by the bare fact of marital status is put to a formal test. While the characteristics of the housing stock and the degree of shortage of cheap dwellings in the public rental sector are quite different for large and small towns we decided to carry out the tests for each of the three municipality sizes separately.

The procedure is as follows. Because of the differences in household composition and income between married and divorced households, we decided to begin with a (base) model in which only the main effects and all first and higher order interaction effects between the explanatory variables are specified. In general, most applications of loglinear analysis have the form of hierarchical models. We use this model as a starting point (Table 4a). The relations between children and marital status (CH*MS) and also between income and marital status (I*MS) are significant and fairly strong.

Table 4a. *Households attributes of the married and the divorced (1985)*

Effect	Multiplicative parameters; Municipality size		
	Large	Medium	Small
Children (Ch)			
no	0.694	0.854	0.787
yes	1.442	1.171	1.271
Income (I)			
< fl. 29 000	0.904*	1.009*	0.935*
> fl. 29 000	1.106*	0.991*	1.069 *
Marital Status (MS)			
divorced	1.459	1.069*	0.886*
married	0.685	0.935*	1.129*
Ch*I			
no and low	0.892	0.876	1.004*
yes and low	1.121	1.141	0.996*
no and high	1.121	1.141	0.996*
yes and high	0.892	0.876	1.004*
CH*MS			
no and div.	1.252	1.413	1.257
yes and div.	0.799	0.708	0.795
no and mar.	0.799	0.708	0.795
yes and mar.	1.252	1.413	1.257
I*MS			
low and div.	1.627	1.879	1.818
high and div.	0.614	0.532	0.550
low and mar.	0.614	0.532	0.550
high and mar.	1.627	1.879	1.818
CH*I*MS			
no, low ,div.	0.917*	0.901	1.077*
yes, low ,div.	1.091*	1.110	0.929*
no, high ,div.	1.091*	1.110	0.929*
yes, high ,div.	0.917*	0.901	1.077*
no ,low ,mar.	1.091*	1.110	0.929*
yes, low ,mar.	0.917*	0.901	1.077*
no, high ,mar.	0.917*	0.901	1.077*
yes, high, mar.	1.091*	1.110	0.929*
Large	$L^2 = 280$	df = 14	p = 0.000
Medium	$L^2 = 428$	df = 14	p = 0.000
Small	$L^2 = 226$	df = 14	p = 0.000

* = effect not significant at 95% level

In the next step the effect of each of the three explanatory variables on the type of dwelling is measured by adding them one at a time to the base model. All effects as single determinants of housing situation proved to be significant. Since we already controlled for all interactions between income, the presence of children and marital status, the unique effects of household composition, income and marital status on the housing situation was measured. We continued with a model in which the effect of income as well as the presence of children on housing situation both have been added to the base model to see if those two variables could explain the differences in housing situation sufficiently. Still the model did not perform satisfactorily. The Likelihood ratio at this point was 36.11 ($p = 0.000$) for large cities and 90.22 ($p = 5.E\text{-}15$) for small towns. The last step in testing our hypothesis is the inclusion of the marital status factor and concerns the question: while the effects of both income and children as determinants of the housing situation are already at work, can the marital status factor still add a significant contribution in determining the housing situation? Table 4b contains the parameters of the final model.

It is clear that the differences in income and household composition do not account sufficiently for the lower level of housing consumption of divorced households. The effect of whether one is divorced or married, while controlling for all interactions between income, children and marital status still has a significant influence on the probability of living in a specific type of dwelling.

The values of the parameters should be interpreted in terms of deviating from one. To enable a direct comparison of parameters of large, medium-size and small towns the model that fits best for small towns is also used for the other two. In larger cities the way in which income, having children and marital status determine the housing situation is straightforward, the simultaneous influence of having children or not and being married or divorced in determining the dwelling type is absent as can be seen from the (DT*CH*MS) parameters which are not significant. In medium-size towns relations are so extremely complex that a saturated model was needed to arrive at a satisfactory fit of the model.

Some remarks can be made on table 4b. The parameters for the main-effect of dwelling type (DT) clearly reflect the differences in composition of the housing stock of the large, medium-size and small towns. In small towns the share of multi-rent housing is much smaller than in larger towns. Having children (DT*CH) means a higher probability to live in a single rent dwelling, especially in smaller towns. Households without children live comparatively more often in multi-rent housing. This is consistent with the allocation rules in the Netherlands. The fact that income (DT*I) is major determinant of living in the rental or owner-occupier sector could be expected, households with low incomes live in the rental sector, households with higher incomes are owner-occupier. In small towns the influence of marital status on the type of dwelling (DT*MS) is much stronger than in larger cities. Being divorced in general enhances the probability of living in a multi-rent apartment, being married has a very positive influence on the probability to be an owner-occupier.

Table 4b. Determinants of the housing situation of divorced and married households

Effect	Multiplicative parameters Municipality size		
	Large	Medium	Small
Dwelling Type (DT)			
mult-rent	2.158	0.862	0.406
sing-rent	0.634	1.234	1.808
owner-occ.	0.731	0.941	1.362
(DT)*Children (CH)			
mult-rent and no	1.315	1.259	1.314
sing-rent and no	0.739	0.685	0.660
owner-occ.and no	1.029*	1.161	1.154*
mult-rent and yes	0.760	0.795	0.761
sing-rent and yes	1.354	1.461	1.516
owner-occ.and yes	0.971*	0.862	0.867*
(DT)*Income (I)			
mult-rent and low	1.335	1.340	1.266
sing-rent and low	1.438	1.170	1.121*
owner-occ.and low	0.521	0.638	0.705
mult-rent and high	0.749	0.746	0.790
sing-rent and high	0.696	0.855	0.892*
owner-occ.and high	1.919	1.568	1.419
(DT)* Marital Status (MS)			
mult-rent and div.	1.381	1.327	1.664
sing-rent and div.	0.831	1.023*	1.048*
owner-occ.and div.	0.871	0.736	0.573
mult-rent and mar.	0.724	0.754	0.601
sing-rent and mar.	1.203	0.977*	0.954*
owner-occ.and mar.	1.148	1.358	1.744
(DT)*(Ch)*(MS)			
mult-rent, no, div.	1.093*	0.853	0.924*
sing-rent, no, div.	0.880*	0.828	0.797
owner-occ., no, div.	1.040*	1.416	1.358
mult-rent, yes, div.	0.915*	1.172	1.082*
sing-rent ,yes, div.	1.137*	1.208	1.255
owner-occ. ,yes, div.	0.962*	0.706	0.736
mult-rent, no ,mar.	0.915*	1.172	1.082*
sing-rent ,no ,mar.	1.137*	1.208	1.255
owner-occ. ,no ,mar.	0.962*	0.706	0.736
mult-rent ,yes ,mar.	1.093*	0.853	0.924*
sing-rent ,yes, mar.	0.880*	0.828	0.797
owner-occ. ,yes ,mar.	1.040*	1.416	1.358
Large	$L^2 = 6.03920$	df = 6	p = 0.419
Medium	$L^2 = 18.48328$	df = 6	p = 0.005
Small	$L^2 = 8.07055$	df = 6	p = 0.233

* = effect not significant at 95% level

The parameters can be used to compute so called odds ratios for the eight possible types of households. When the probability of a household to live in a multi-rent apartment is divided by the probability of living in a single-rent dwelling one gets the odds ratio. This ratio reflects the inequality of probabilities, for example the probability of a single-person divorced household with a low income in a large city to live in a multi-rent apartment instead of a single-rent dwelling is more than eleven times as high. For a married person it is not even three times as high.

The upper part of Table 5 gives the probability of living in a multi-rent rather than in a single-rent dwelling, the lower part gives the odds ratios for households to live in single-family dwellings that are their own rather than renting it.

Table 5. Odds ratios of multi-family rent and owner-occupied versus single-family rent

Odds ratios	Municipality size		
	Large	Medium	Small
	m-r/s-r	m-r/s-r	m-r/s-r
No kids , low income, divorced	11.62	2.11	0.93
No kids, low income, married	2.73	1.18	0.27
No kids, high income, divorced	13.47	1.61	0.73
No kids , high income, married	3.16	0.90	0.22
Kids, low income, divorced	2.37	0.51	0.17
Kids , low income ,married	1.33	0.32	0.09
Kids, high income, divorced	2.75	0.39	0.14
Kids , high income, married	1.54	0.25	0.07
	own/s-r	own/s-r	own/s-r
No kids , low income ,divorced	0.72	0.81	0.77
No kids, l ow income, married	0.47	0.53	0.89
No kids, high income, divorced	5.49	2.73	1.96
No kids, high income, married	3.59	1.80	2.25
Kids, low income, divorced	0.27	0.11	0.09
Kids, low income, married	0.34	0.63	0.84
Kids, high income, divorced	2.02	0.37	0.22
Kids, high income, married	2.57	2.11	2.13

Looking at the odds ratios we again may conclude that of households which differ only in marital status, divorcees in all cases live in multi-rent dwellings more frequently than in single-rent dwellings compared with those who remained married. In larger cities for both divorced and married households living in a single-family dwelling the probability to be an owner-occupier is two to five times as high as the probability to be a renter when they have a high income. In medium-size and small towns this only holds for households without children. If they have children divorcees with a high income have a chance of five to one (0.22, small towns) to be in the rental sector rather than be owner-occupiers, for

married households with high incomes and children on the contrary, chances to own versus rent are still more than two to one.

The results of the analysis clearly show that breaking up as such has consequences on the housing career. When other characteristics of households are identical, the probability to live in a multi-rent apartment is substantially higher for divorcees than for married couples. This may be an expression of the weak position on the housing market of divorced households. In general, the housing career seems to have come to an end for the divorced households (single-person and single-parent households) in our analysis. The major part of this group consists of households which have been divorced for a relatively long time, 5 year or more. The results of our analysis indicate therefore, that breaking up has a lasting effect on the housing market position, which can not be ascribed to their lower incomes, their tendency to concentrate in the larger cities and the absence of dependent children.

5. CONCLUSION

The share of the divorced within the total population of households is growing rapidly. By the year 2000 almost 12.5% of all households will consist of divorced persons. Until recently the specific housing situation of this group has received little attention. Although various authors have pointed out that the housing consumption of divorced households is certainly of lower quality than the consumption of married couples, a systematic comparison was still lacking. Earlier research seemed to suggest that the weak housing market position of the divorced could be explained by the fact that they are overrepresented in the lower income bracket, that they have dependent children to a lesser extent and that they live in large cities more often. On top of that this weak position was regarded as temporary. In this view divorce leads to a disruption in the housing career, but the divorced are supposed to engage in a new process of filtering up, almost immediately.

If this were true, then the housing market position of the divorced would warrant no further research attention. Improving the housing situation of this group could be done by generic policies, like improving the accessibility of expensive and owner-occupied housing to lower income groups. As a preliminary investigation of the housing market position of the divorced we felt therefore urged to analyze the effect of a marital break-up, while controlling for the factors mentioned. From the analyses it has become very clear that breaking up as such is detrimental to the housing market position, and has a lasting effect on the chances one has on the housing market. It can be reasonably assumed that the housing market behaviour of the divorced is highly constrained, and that they have to substitute their housing preferences to a large extent. At this moment they have only one way out of this awkward situation: remarriage.

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