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Time Since Separation, Repartnering, and Homeownership in England and Wales, and Germany

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ABSTRACT

Separation, divorce, and repartnering are increasingly common across European societies. These partnership transitions are closely related to individuals' housing careers. For example, after separation, individuals are likely to move out of homeownership and experience a period of elevated residential mobility. However, little is known about the role of repartnering for post-separation housing careers. This paper investigates homeownership levels among separated and repartnered individuals in Germany, and England and Wales, two societies with similar levels of economic development but different welfare and housing systems. We use multi-level logistic regression to study the probability of being a homeowner on combined data from the British Household Panel Survey and the United Kingdom Household Longitudinal Study, and the German Socio-Economic Panel. We find that separated individuals are significantly less likely to own a home than those who are married or cohabiting in both countries. Homeownership levels increase over time since separation, but this increase is largely associated with repartnering. Homeownership rates remain low among separated individuals who do not repartner, especially among those with low socio-economic status. We conclude that separation has a long-term effect on individuals' housing careers, which exacerbates existing housing inequalities particularly in countries such as England and Wales where homeownership is the main tenure type.

1 | Introduction

Post-separation family dynamics are tightly interwoven with residential and housing changes. We focus on the interrelationship between separation, repartnering, and homeownership taking a life course perspective. The 'life course' represents a sequence of events (or transitions) experienced by individuals over time (Elder 1985). Transitions are discrete life changes embedded in trajectories while trajectories are sequences of states in a life domain (Elder 1985). We utilise several key principles of the life course approach.

First, individuals' life domains are interrelated via the interplay between trajectories and transitions in different domains over time (Elder 1985). Some transitions can be 'turning points' if they significantly alter individuals' future life course trajectories

(Bayrakdar et al. 2019; Elder 1978; Stone et al. 2014). Whilst separation is often cast as a negative turning point, which can derail or disrupt individuals' future opportunities and outcomes, repartnering can be a positive turning point, allowing individuals to recuperate (some aspects of) their pre-separation lives (Stone et al. 2014).

Separated individuals can be especially vulnerable to suboptimal housing and tenure precarity due to a sudden deterioration in economic resources often combined with a need for urgent housing decisions. Transitions out of homeownership (Dewilde 2008; Feijten 2005; Feijten and van Ham 2010; Lersch and Vidal 2014), into smaller and lower quality dwellings, or back to parents (Stone et al. 2014) are common examples of how separation can interrupt individual housing pathways. Repartnering could be a pathway for individuals to compensate for (some of) the losses associated with separation. For example, it may lead to the pooling of resources allowing the couple to purchase a home. Thus, repartnering may lead to homeownership and a recovery in individuals' post-separation housing circumstances.

We contribute to previous research in the following ways. First, although repartnering may alter post-separation housing careers, previous studies have mainly focused on the link between first union formation and housing changes showing that partnership formation is linked to improvements in housing conditions and the transition to homeownership (Clark and Huang 2003; Feijten 2005; Mikolai et al. 2020). Only a handful of studies have investigated post-separation housing outcomes (e.g., Feijten and Mulder 2010; Jalovaara and Kulu 2019; Lersch and Vidal 2014; Schnor and Mikolai 2020). We build on these studies by focusing on the link between separation and homeownership, distinguishing between individuals who repartner and those who remain single. In addition, we further differentiate between those who cohabit and those who remarry following separation—a distinction that has received limited attention in previous studies.

Second, time and duration are central to the life course perspective. Post-separation housing outcomes may be temporary, but it is also possible that separation has a long-lasting effect on individuals' housing. Often, individuals experience an immediate housing change due to separation, but they may also undertake several adjustment moves later to acquire housing of the quality, size, and type that fits their new requirements (Feijten and van Ham 2007, 2010; Warner and Sharp 2016). At the same time, separated individuals struggle to regain the same levels of housing stability as couples (Feijten and van Ham 2010; Lersch and Vidal 2014) even several years after separation (Kulu et al. 2021; Mikolai and Kulu 2018). Most studies that have explored the role of repartnering following separation for the transition to homeownership have not examined the role of duration since separation for homeownership levels. Only Jalovaara and Kulu (2019) have investigated homeownership levels over time since separation while also distinguishing between individuals who have and who have not repartnered. They focused on Finland, a Nordic country with a well-developed rental sector, widely available mortgages, and a high

homeownership rate (Jalovaara and Kulu 2019; Mulder and Billari 2010). We investigate the role of duration since separation for homeownership levels while also distinguishing between individuals who have and who have not repartnered in the context of England and Wales, and Germany.

Third, we investigate whether and how individuals' post-separation housing careers intersect with other life domains (education and parenthood) and dimensions of inequalities (gender and geography) that are important for separated individuals' housing careers. While previous studies have shown that post-separation housing pathways interact with individuals' education, gender, and parenthood status and are geographically varied (Ferrari et al. 2019; Fiori 2019; Mikolai and Kulu 2019; Mikolai et al. 2019; Mulder and Malmberg 2011; Mulder and Wagner 2010; Thomas et al. 2017), they have not explored whether differences along these dimensions persist when we distinguish separated individuals who repartner from those who do not.

Finally, individuals' life courses are embedded and shaped by the social, institutional, and housing market contexts. To explore the role of context, we compare the interrelationship between partnership and housing careers in England and Wales, and Germany. Despite similarities in their demographic trajectories, the characteristics and dynamics of the British and German housing and welfare systems differ to an extent that may influence the pace at which people recover their post-separation housing conditions (Dewilde 2008; Lersch and Vidal 2014; Thomas and Mulder 2016). Although homeownership is generally the preferred tenure in most advanced economies, considerable disparities exist in the ease of entrance, institutional support, cultural preferences, quality, and security of different housing tenures.

We use combined data from the British Household Panel Survey (BHPS) and the United Kingdom Household Longitudinal Study (UKHLS), and the German Socio-Economic Panel and estimate multi-level logistic regressions. First, we study the probability of being a homeowner by partnership status (never partnered, cohabiting, married, or separated [by time since separation]). Second, we distinguish between separated individuals who repartnered and those who did not. Finally, we estimate the probability of being a homeowner by gender, parenthood, education, and area type again distinguishing between individuals who did and who did not repartner following separation.

2 | Separation and Housing

Separation implies that at least one ex-partner must leave the joint home. When conceptualised as a rational decision process, the person leaving the joint home will be the ex-partner for whom the costs of moving are lower than the costs of staying. If the costs of moving are higher than the costs of staying for both ex-partners, then a negotiation takes place to decide who will leave and who will stay based on the ex-partners' relative resources, gender, and who has custody of any shared children (Mulder and Malmberg 2011; Mulder and Wagner 2010; Theunis et al. 2018).

For those who leave the joint home, housing choices tend to be urgent, financially constrained and may often be temporary adjustments, meaning that people may have to accept lower quality housing, at least initially. Following separation, ex-partners' financial resources become restricted due to a decline in household income and the loss of economies of scale (Feijten and van Ham 2007, 2010), characteristics that are less conducive to homeownership. For those who remain in the former joint home, housing outcomes should, at least in the short term, remain stable. However, even if ex-partners initially stay in the joint home, they may not be able to maintain homeownership (Lersch and Vidal 2014) meaning that sometime after separation they are likely to move out of homeownership. Taken together, separated individuals are less likely to be homeowners than partnered individuals. Indeed, previous studies from the United Kingdom (Flowerdew and Al-Hamad 2004; Mikolai and Kulu 2018) and the Netherlands (Feijten and van Ham 2007) show that separated individuals tend to move from homeownership to renting (Flowerdew and Al-Hamad 2004; Mikolai and Kulu 2018).

Linked to the negotiation process of which partner should move out of the joint home, the costs of moving or staying, and the costs of homeownership (Fiori 2019; Mulder and Malmberg 2011; Mulder and Wagner 2010; Theunis et al. 2018), post-separation housing trajectories should vary by individuals' relative resources (e.g., education). Indeed, while those who have more resources are more likely to stay in the joint home (Gram-Hanssen and Bech-Danielsen 2008; Mulder and Malmberg 2011; Mulder and Wagner 2010; Schnor and Mikolai 2020), they are also more likely to remain or become homeowners following separation given their assumed bargaining position and ability to afford the monetary costs of homeownership alone (Thomas et al. 2017). Indeed, cross-national evidence shows that following separation, lower educated individuals tend to move to social renting, whereas highly educated individuals tend to move to homeownership (Mikolai et al. 2019).

Additionally, gender differences in labour-market attachment and gendered norms of caregiving can lead to gender asymmetries in post-separation life trajectories. Despite increasing equality in childcare provision (McGill 2014), women still hold primary pre- and post-separation childcare responsibilities. Additionally, women are financially worse off following divorce than men (Manting and Bouman 2006). One implication of this is that gender differences are closely tied to the presence of joint children. Indeed, previous research shows that ex-partners without joint children are equally likely to move out of the joint home, whereas if they have children, fathers are more likely to move out than mothers (Feijten and Mulder 2010; Ferrari et al. 2019; Fiori 2019; Thomas et al. 2017). When children are not involved, these gender disparities are reduced or even reversed (Gram-Hanssen and Bech-Danielsen 2008). Gender and parenthood status are thus also likely to influence post-separation homeownership levels. Although there are fewer studies on these questions, based on the above, it is likely that women and especially mothers will stay in the pre-separation home. A previous British study showed that separated individuals were most likely to move to private renting, yet for women the second most likely outcome was social renting,

whereas for men it was homeownership (Mikolai and Kulu 2018). Additionally, those who lived with children following separation in Britain were more likely to remain homeowners than those who did not live with their children (Mikolai and Kulu 2019).

Finally, the place where individuals live is likely to impact separated individuals' ability to maintain or purchase a (new) home. Both the availability of owner-occupied housing and house prices vary across housing markets. Rural areas typically have a larger share of owner-occupied homes, whereas urban areas have a more diversified housing market with a larger stock of rental properties. Additionally, houses prices are higher in urban areas than in rural areas (Helderman and Mulder 2007). Given the typically more expensive housing market and broader tenure mixture, post-separation homeownership levels may be lower in urban areas relative to rural areas.

While the above points typically highlight a deterioration in housing conditions in the initial period after separation, it is important to recognise that the effect of separation on residential and homeownership trajectories may vary with duration since separation and can be long lasting. As noted above, ex-partners who initially remained in the joint home may have to move out later either because they cannot afford to pay for the costs of remaining a homeowner independently or because the process of selling the former joint home was prolonged (Feijten 2005). Second, individuals who have moved out of the joint home may experience 'adjustment moves' as they search for a suitable dwelling (Kulu et al. 2021). The housing tenure following such adjustment moves is most likely to be temporary (e.g., renting, sharing, or moving back to parents). However, over time, as separated individuals' economic conditions recover, and where suitable dwellings matching needs and preferences are identified, residential stability may be achieved, and homeownership levels may recover (Kulu et al. 2021). The findings of Mikolai and Kulu (2018) in the UK certainly point to such mechanisms, with men found to be more likely than women to move to homeownership in the initial period after separation, and with the risk of moving to homeownership among separated individuals becoming very similar to those of married individuals in the longer run (i.e., 3 years after separation), and thus suggesting a recovery in homeownership levels over time.

3 | Repartnering and Housing

Over time, separated individuals may accumulate resources that increase their probability of becoming a homeowner (Lersch and Vidal 2014). One way this could occur is via repartnering, which offers a means of returning to the benefits of a common household production, improved economies of scale, and the pooling of incomes and assets (Feijten 2005; Jalovaara and Kulu 2019; Lersch and Vidal 2014). From this perspective, we can assume that repartnered individuals are more likely to obtain homeownership than unpartnered separated individuals. Homeownership may also be achieved by finding a partner who is already a homeowner (Jalovaara and Kulu 2019; Lersch and Vidal 2014). Although it is likely that repartnered individuals

have a higher propensity to own a home than unpartnered separated individuals, their situation may not improve compared to those who are in a first relationship. This is because higher order co-residential relationships are different from first relationships. As partners tend to be older, they will enjoy the benefits of ownership for a shorter time, their expectations about relationship stability might have changed, and fewer financial resources may be available for investing into homeownership given the earlier separation (Lersch and Vidal 2014). This suggests that homeownership in a subsequent relationship is less likely than in a first relationship, with the effect of separation potentially persisting over time regardless of repartnering (Lersch and Vidal 2014). Taken together, separated individuals who repartner may be more likely to be homeowners than unpartnered separated individuals but less likely than those in a first relationship.

Repartnering may be a key reason for why separated individuals' homeownership levels may recover over time. While previous studies have noted a recovery in separated individuals' positions in the housing market over time, there has been limited recognition that an improvement in homeownership levels over time may be driven by separated individuals repartnering and repartnered individuals having a higher propensity to become homeowners. Additionally, selection into repartnering might be an underappreciated factor underpinning broader disparities in post-separation homeownership levels, with more resourceful individuals entering partnerships first, leaving behind a pool of non-partnered individuals who are increasingly composed of those less able to access or maintain homeownership. If this is the case, once we distinguish separated and repartnered individuals, homeownership levels of unpartnered separated individuals should be less likely to recover over time. In a rare example of such analysis in Finland, Jalovaara and Kulu (2019) found that separated individuals were increasingly likely to be homeowners over time. However, homeownership levels only increased among repartnered individuals and remained low among those who did not repartner. Lersch and Vidal (2014) compared homeownership levels among first-time married and remarried men and women in Britain and Germany and showed similar results.

There is a dearth of evidence on the role of resources, gender, parenthood, and geography for homeownership levels following repartnering. However, these factors are not only important for post-separation housing but also for the propensity of repartnering. Studies on repartnering consider the role of these factors in the framework of needs, attractiveness, and opportunities (e.g., De Graaf and Kalmijn 2003). Broadly speaking, the higher individuals' levels of needs for a new partner, attractiveness on the partner market, and opportunities to meet someone, the higher the probability of a new relationship (De Graaf and Kalmijn 2003). Resources may have an important influence on individuals' propensity to find a new partner. Those with fewer resources may have a greater need to repartner to recover some losses related to separation yet at the same time, their relative lack of resources may make them less attractive on the partnership market. Evidence regarding the role of resources is mixed: most studies find no effect of education on remarriage whereas others find gendered effects (De Graaf and Kalmijn 2003; Wu and Schimmele 2005). From

the perspective of gender, the re-marriage market is more favourable for men because they can find partners in a wider age range than women. Additionally, the negative consequences of divorce tend to be temporary for men but chronic for women (Buyukkececi 2021). Indeed, men are more likely to form a second union, and they repartner more quickly than women (Ophir and Boertien 2024; Wu and Schimmele 2005). This may, at least partly, be related to women's post-separation childcare commitments as having children reduces women's chances of repartnering through reducing their attractiveness (De Graaf and Kalmijn 2003) and constraining their preferences and opportunities to repartner (Wu and Schimmele 2005). Indeed, evidence shows that separated individuals (especially women) who have children are less likely to repartner than those who do not have children (De Graaf and Kalmijn 2003; Ivanova et al. 2013). At the same time, having children has been found to increase men's repartnering chances as it can signal positive perceptions as a 'good father' (Wu and Schimmele 2005). Finally, it is useful to recognise that the propensity to find a new partner is related to the place in which individuals live, as opportunities to meet a new partner vary spatially. In rural areas, there is a smaller partner market and fewer opportunities to meet someone implying that separated individuals who live in rural areas are less likely to repartner relative to those who live in urban areas (De Graaf and Kalmijn 2003).

4 | Comparing England and Wales With Germany

Across Europe, separated individuals are more likely to move from homeownership to renting than partnered individuals (Dewilde 2008). However, the national context is important: In countries with extended family support and strong social housing policies, separated individuals were less likely to move out of homeownership than in countries with limited support for families and restrictive housing policies. With similar levels of economic development, but different welfare provisions and housing markets, England and Wales, and Germany are ideally suited to a comparative analysis of housing outcomes following separation.

Different welfare and housing regimes may affect post-separation housing. Britain is typically identified as a liberal welfare state (Esping-Andersen 1990) where, despite universal access to health care and state pensions, welfare provision is less extensive, often means-tested, and the market plays an important role. Social support is restricted to those in need, with financial support targeted at reducing poverty. This extends to housing; local authorities are legally required to provide housing to homeless families with dependent children. Thus, access to social housing and extensive welfare support is largely restricted to lone parents with few resources (Coulter and Thomas 2019).

Germany is a conservative welfare state (Esping-Andersen 1990), where the market's role is much less important (Thomas and Mulder 2016), and social security entitlements strongly depend on individual employment contributions (McGinnity 2004). Marriage has been encouraged through tax allowances and policies have typically favoured the traditional 'male breadwinner'

model (Thomas and Mulder 2016). Thus, the welfare tradition in Germany may produce gendered outcomes. This system makes the post-divorce financial situation of German women more volatile compared to men, but potentially also compared to women in liberal welfare regimes (Bayaz-Ozturk et al. 2018). Indeed, British women required around 8 years whereas German women required around 12 years to recover pre-divorce income levels (Andreß et al. 2006).

Housing systems also differ in the two countries. Both countries have a 'career homeownership' regime, where mortgages are widespread and represent the primary source for financing homeownership (Mulder and Billari 2010). However, the range of mortgages offered has been more restrictive and has been targeted at more advantaged groups in Germany (Davies et al. 2016). Higher down payments, higher transaction costs, and restricted public subsidies underpin Germany's relatively low homeownership rates (Lersch and Vidal 2014). Previous studies suggest that homeownership in Germany is largely the preserve of married couples (Thomas and Mulder 2016), with the transition to homeownership characterised as a 'once in a life-time' event in 'mid-life' (Voigtländer 2014). Thus, even re-married partners may not have the opportunity to become homeowners (Lersch and Vidal 2014). This contrasts with Britain, with a more competitive mortgage market offering a broader range of products, and where re-entering home-ownership is more likely upon repartnering than in Germany (Toussaint and Elsinga 2009).

Britain and Germany may also differ regarding the cultural value attached to homeownership. Homeownership has long had a particular importance in the Anglophone countries (Kemeny 1981), while less strong sentiments towards home-ownership were noted in Germany (Börsch-Supan 1985). In Britain, homeownership has been actively promoted by all incumbent parties since the 1950s, and several policies have been introduced since the 1970s and 1980s to help with the transition to homeownership. In addition, British fiscal policy works to the benefit of homeowners who have enjoyed tax-free capital gains on owner-occupied housing (Bayrakdar et al. 2019).

The cross-national differences in the rental market are large. With much of the best social housing stock sold off and not replaced, and with strict rules of access to the sector, social housing has become increasingly residualised and stigmatised in Britain (Murie and Williams 2015). As the social housing sector has declined, the number of households living in the private rental sector has risen, from around 10% in the 1980s and 1990s to 19% in 2018 (Department for Communities and Local Government 2019). With short contracts and landlords' right to terminate contracts at the end of the fixed period, people in the private rental sector experience higher levels of tenure insecurity than those in owner-occupied and socially rented accommodation.

In contrast, Germany takes a 'unitary' approach to the rental market. Access to social housing is less restricted than in Britain. With the quality of social housing units relatively high, competition between the private and public sector is encouraged (Kemeny 2001). Tenants' rights are protected by indefinite contracts and rent caps make private renting an attractive and realistic long-term alternative to homeownership (Bayrakdar et al. 2019). Combined with the restrictions on mortgage lending, the competitive nature of the rental market helps to explain why Germany has the lowest homeownership rate (at 49% in 2019) in the EU (Eurostat 2020).

Taken together, we might expect to see differences between the two countries in terms of individuals' relative ability and speed to 'achieve' (or return to) homeownership. In the only previous example of a comparative UK-German analysis of post-separation housing trajectories, union dissolution was negatively associated with the propensity to own a home in both countries, though separated people in Britain maintained relatively high levels of homeownership, whereas homeownership rates fell significantly in Germany (Lersch and Vidal 2014).

The geographically differentiated housing market is another important, though under-researched, source of macro-structural influence (Thomas et al. 2017). In both contexts, we can expect constraints on housing choice to be greater where housing stock, diversity, and tenure composition are limited (e.g., rural areas) or where house prices and market tightness are particularly heightened (e.g., London and its hinterland). Even after accounting for composition, less favourable post-separation housing outcomes should be observable within more constrained market contexts—with higher propensities to rent and lower propensities to own than we might expect given the observed micro characteristics. In Germany, there is an additional source of potential variation arising from the historical differences between the East and West of the country. Although both parts of the country have experienced growth in homeownership rates since reunification, ownership rates are almost 20 percentage points higher in the West (Grabka 2014).

5 | Expectations

Taken together, we expect, first, that separated individuals will be less likely to be homeowners than partnered individuals, but that over time since separation homeownership levels will recover. This is expected to be the case especially in England and Wales where homeownership levels are generally higher and where private renting is a less desirable alternative, compared to Germany. Second, we expect that repartnered individuals will be more likely to be homeowners than separated individuals, but less likely than those who are in a first co-residential partnership. Additionally, we expect that the recovery in homeownership levels among separated individuals is largely due to repartnering. Thus, once we distinguish separated and repartnered individuals, homeownership levels of separated individuals who do not repartner will be less likely to recover over time. We expect repartnering to be more important for being a homeowner in Germany than in England and Wales. This is because higher down payments and marriage-promoting policies may necessitate two earners to obtain homeownership.

Finally, post-separation homeownership levels in England and Wales as well as Germany are likely to vary by gender, parenthood status, education, and geography. We expect that following separation and repartnering, women, those who have

children, the higher educated, and those who live in rural areas will be more likely to be homeowners than men, those who are childless, the lower educated, and those living in urban areas. These relationships should be similar across the two countries.

6 | Data and Methods

For England and Wales, we combine data from the British Household Panel Survey (BHPS; 1991–2008) and nine waves (2009–2019) of the UKHLS (University of Essex 2020, 2024, 2025; Pronzato 2011). We follow individuals up to 2019, the year before the COVID-19 pandemic, to avoid any pandemic-related changes conflating the results. The BHPS is a nationally representative sample of 5000 households and approximately 10,000 individuals, which interviewed the same sample of adults annually. If the composition of a household changes, original household members are followed and new household members are interviewed. The design and structure of the UKHLS is very similar. From the second wave, UKHLS included BHPS sample members who responded to the final survey and agreed to participate in UKHLS. We use information on original BHPS sample members and two subsamples (the European Community Household Panel and the Wales Extension Sample). We exclude Scotland and Northern Ireland due to differences in sample design and some control variables (e.g., area type).

For Germany, we use the German Socio-Economic Panel (SOEP; 1991–2019), a nationally representative, on-going panel study that collects information from all individuals within the sample households since 1984 in West Germany, and since 1991 in East Germany (Goebel et al. 2019). About 30,000 people in 15,000 households are interviewed annually. SOEP also follows individuals who leave or join original sample households. We use information from original sample members and from refreshment samples that ensure the representativity of the sample over time. We study respondents from both countries who were surveyed between 1991 and 2019.

These data sets are suitable for the longitudinal analysis of homeownership by partnership status as: (i) they collect annual information on owner-occupancy, partnership status, and key socio-demographic variables and (ii) they enable us to examine changes after separation as they follow individuals after leaving an original sample household (due to union dissolution) and forming a new one. Although separation can lead to panel attrition due to household change, prior studies did not find that attrition would bias the results (e.g., Kroh 2011; Washbrook et al. 2014). In addition, these data sets are largely comparable and have been used in prior comparative studies of union dissolution and homeownership (Bayrakdar et al. 2019; Lersch and Vidal 2014; Mikolai et al. 2019).

Following Jalovaara and Kulu (2019), we estimate the probability of being a homeowner using a set of multi-level logistic regression models on person-year datasets, where respondents are second-level units and yearly observations of respondents are first-level units to control for the clustering of repeated episodes within individuals. Individuals are observed from age 16 or from their age at the date of entry into the study (if later) until age 50, widowhood, or the end of observation, whichever happens first. Respondents who were separated at the time of first observation in 1991 are excluded. The British sample consists of 15,183 individuals (127,114 observations); the German sample includes 63,444 individuals (351,245 observations).

The outcome variable shows whether the individual lived in an owner-occupied dwelling (1) or not (0) in a particular year; the latter category includes private and social renting as well as living in a dwelling owned by someone else (e.g., partner, other family members or friends). This means that our outcome shows levels of homeownership (rather than the risk of moving into homeownership). Thus, low homeownership levels may reflect both a low likelihood of entering homeownership and remaining in homeownership (Jalovaara and Kulu 2019). Our key explanatory variable is partnership status. We distinguish never partnered, cohabiting, married, and separated individuals. The separated group is disaggregated by time since separation (in years). Those who have repartnered are treated in two ways. In the first analysis, they are considered as separated. In subsequent analyses, the cohabiting and married groups are divided into two categories: (i) those in their first (observed) union and (ii) those who have repartnered.

We control for age (16–19, 20–24, 25–29, 30–35, 35–39, 40–44, 45–49), period (1991–1994, 1995–1999, 2000–2004, 2005–2009, 2010–2014, 2015–2019), educational level (low, medium, high[1], missing information), number of children in the household (no child, one child, two children, three or more children), employment status (self-employed, employee, full-time student, unemployed, other, missing information), area type of residence[2] (London [for England and Wales], large cities, medium cities, towns, small towns, rural areas, missing information), and differences between East and West Germany (for Germany). In England and Wales, around 16% observations have missing values on at least one variable (education, employment status, or area type); in the German data, this is around 7%. To use as much information as possible, we keep individuals in the analyses who have missing values and defined variable categories for these[3]. Supporting Information S1: Table 1 shows the distribution of person-years for the dependent variable and by the categories of independent variables

We consider several model specifications. First (Model 1), we estimate the probability of being a homeowner by partnership status (never partnered, cohabiting, married, or separated [by time since separation]). Second, we distinguish cohabiting and married individuals according to whether their union was a first (observed) union or repartnering (Model 2). Finally, we estimate four interaction models (Models 3−6) to study the probability of being a homeowner by gender, parenthood, level of education, and area type among individuals with different partnership statuses, focusing on separated and repartnered individuals. For these models, we simplified the number of children (no child and 1+ child), level of education (high vs. the rest), and area type

(urban and rural) variables. We present the results as predictive margins, that is, predicted probabilities of homeownership, which are adjusted for other variables in the analyses (Jalovaara and Kulu 2019).

7 | Results

7.1 | Homeownership Following Separation and Repartnering

Figure 1 shows the predictive margins of being a homeowner by partnership status in England and Wales as well as Germany adjusted for the control variables. In this step, we focus on separation from a first (observed) union implying that we consider individuals who have repartnered as separated. In England and Wales, married individuals have the highest propensity to be homeowners (76%) followed by cohabiting individuals (66%). Never partnered individuals are less likely to be homeowners than those who are in a union (35%). As expected, the propensity to be a homeowner drops significantly once individuals experience separation. The likelihood of owning a home is around 40% during the first year following separation and increases to around 47% in subsequent years. This slight rebound is in line with the idea that among those who leave the former joint home, housing choices tend to be urgent, financially constrained but also often temporary, with people gradually adjusting to separation and returning to homeownership.

The overall picture is similar in Germany despite lower probabilities of owning a home among all groups with the highest homeownership levels observed among married individuals (32%) and a significant decline in the propensity to own a home

observed in the period following separation. We find no evidence of a rebound in homeownership rates in the years following separation, with the homeownership propensity of separated individuals remaining steady at around 18%.

Next, we distinguished between individuals who repartnered following separation and those who remained single (Figure 2). The likelihood of being a homeowner among repartnered (cohabiting and married) individuals is around 60% in England and Wales, which is slightly lower than that among those who are in their first (observed) unions. Similarly, repartnered individuals in Germany have a slightly lower likelihood of being a homeowner than those who are in their first unions.

What happens to the homeownership propensities of separated individuals once we distinguish separated single and repartnered individuals? Interestingly, in England and Wales, the likelihood of being a homeowner a year after separation is still 40% but this probability does not increase with increasing time since separation; it even declines slightly (although caution is needed because the group of separated individuals becomes smaller and increasingly selective). The results for Germany are similar except that homeownership levels are lower. In Germany, the likelihood of being a homeowner is about 17% among separated individuals, and it does not change much over time since separation except in the last period when it declines.

Thus, post-separation homeownership levels in England and Wales are essentially linked to repartnering. Homeownership rates increased among separated people when we did not distinguish between those who remained separated and those who repartnered. However, once repartnering is
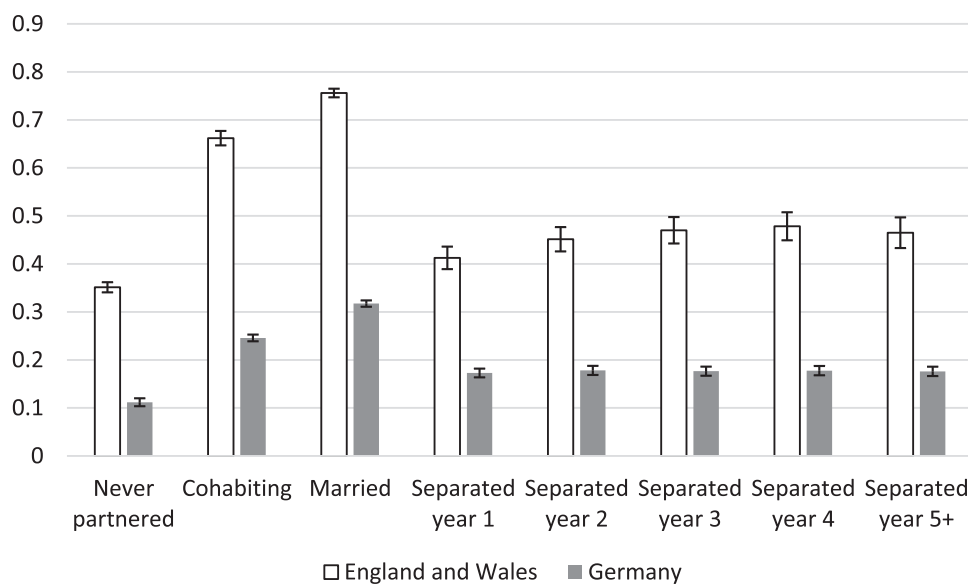

FIGURE 1 | Predictive margins of homeownership by partnership status in England and Wales, and Germany. *Source:* British Household Panel Survey combined with UK Household Longitudinal Study (1991–2019) for England and Wales, and German Socio-Economic Panel (1991–2019) for Germany. Models are adjusted for age, period, gender, educational attainment, employment status, area type of residence, East/West Germany (for Germany), and number of children in the household (see Supporting Information S1: Table 2 for the full models). Models for England and Wales, and Germany were estimated separately.
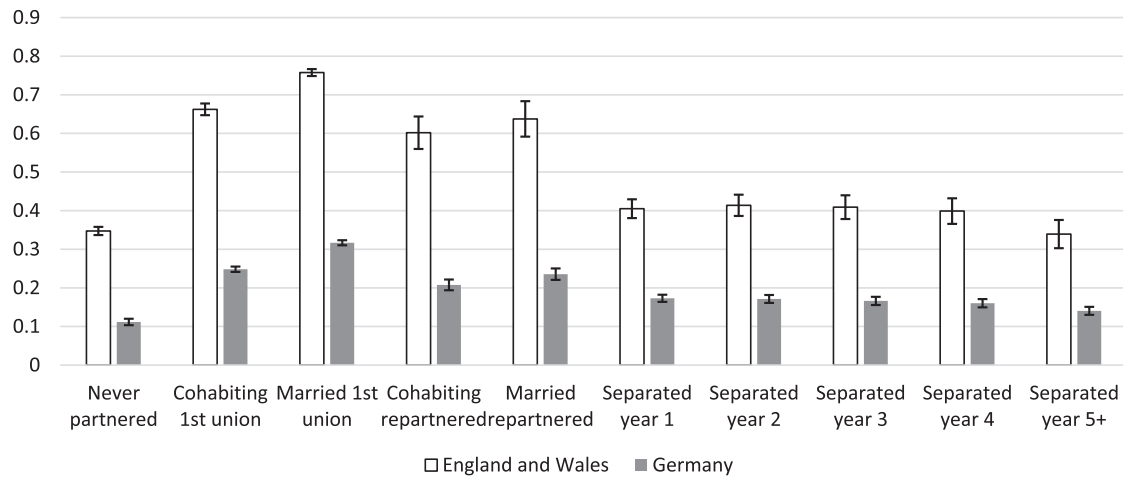
FIGURE 2 | Predictive margins of homeownership by partnership status in England and Wales, and Germany, distinguishing repartnered individuals from separated single individuals. *Source:* British Household Panel Survey combined with UK Household Longitudinal Study (1991−2019) for England and Wales, and German Socio-Economic Panel (1991−2019) for Germany. Models are adjusted for age, period, gender, educational attainment, employment status, area type of residence, East/West Germany (for Germany), and number of children in the household (see Supporting Information S1: Table 2 for full the full models). Models for England and Wales, and Germany were estimated separately.
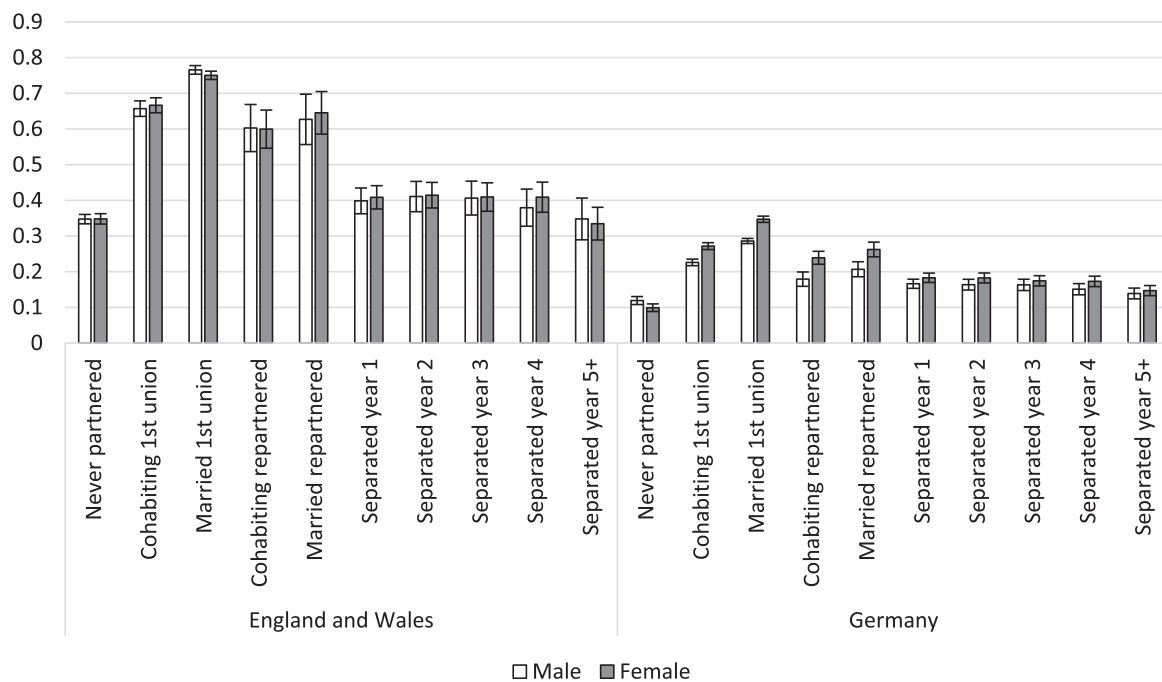

FIGURE 3 | Predictive margins of homeownership by partnership status and gender in England and Wales, and Germany, distinguishing repartnered individuals from separated individuals. *Source:* British Household Panel Survey combined with UK Household Longitudinal Study (1991−2019) for England and Wales, and German Socio-Economic Panel (1991−2019) for Germany. Models are adjusted for age, period, educational attainment, employment status, area type of residence, East/West Germany (for Germany), and number of children in the household. Models for England and Wales, and Germany were estimated separately.

accounted for, the probability of homeownership among separated singles remains stable before declining after 5+ years. This indicates that repartnering increases the propensity to be a homeowner in England and Wales. However, in Germany, we found stable homeownership propensities over time since separation before we distinguished repartnered individuals. When repartnering was

accounted for, homeownership propensities among the separated remained similar except for a decline in the latest period. As such, repartnering and homeownership levels are not linked in the same way as they are in England and Wales, although repartnered individuals still have higher homeownership propensities than those who are separated.

7.2 | Differences by Gender, Parenthood, Education, and Geography

We estimated four additional models, which included interactions between partnership status (distinguishing separated and repartnered individuals) as well as gender, parenthood, education, and area type. First, we do not find significant differences in the probability to own a home among separated women and men in either country (Figure 3). However, repartnered women (both cohabiting and married) in Germany are more likely to own a home than repartnered men. We do not find gendered homeownership patterns among repartnered individuals in England and Wales. When looking at homeownership propensities among never partnered people and those in their first (observed) cohabitation or marriage we find similar propensities to own a home in England and Wales. In Germany, however, never partnered men are more likely to be homeowners than never partnered women, whereas women in a first cohabitation or marriage have higher probabilities to own a home than their male counterparts.

Second, we estimated homeownership propensities by partnership status and the presence of children in the household (Figure 4). In both countries, separated single parents are somewhat more likely to own a home after separation than those who do not have children. However, the decline in homeownership rates is larger for separated single parents than for those who do not have children in the household. Meanwhile, in both countries, never partnered childless individuals have slightly higher homeownership rates than never partnered individuals with children. We find cross-country differences in the patterns among partnered individuals. In England and

Wales, childless cohabiting and married individuals in their first (observed) unions are somewhat more likely to be homeowners than those who have children, but we find no differences among repartnered cohabiting/married parents and nonparents. In Germany, cohabiting and married parents (both in a first and subsequent relationship) are more likely to be homeowners than their childless counterparts. These results suggest that homeownership is more closely linked to childbearing in Germany than in England and Wales (Bayrakdar et al. 2019).

Third, we studied educational differences in homeownership rates by partnership status (Figure 5). We distinguished between those who have at least degree-level education (high) and those who do not (low). We do not find educational differences among separated singles in England and Wales. Meanwhile, in Germany, we find a positive educational gradient; separated singles with high levels of education are more likely to own a home than the low-educated. Among repartnered individuals, we also do not detect any educational differences in homeownership probabilities in England and Wales, whereas in Germany, highly educated remarried individuals are somewhat more likely to be homeowners than those with lower education. Furthermore, highly educated never partnered individuals have higher homeownership propensities than their lower educated counterparts in both countries. Finally, highly educated individuals in a first marriage are more likely to be homeowners than those with lower education in both countries.

Last, homeownership rates are lower in urban than in rural areas regardless of individuals' partnership status. We observe the largest differences among those in their first unions
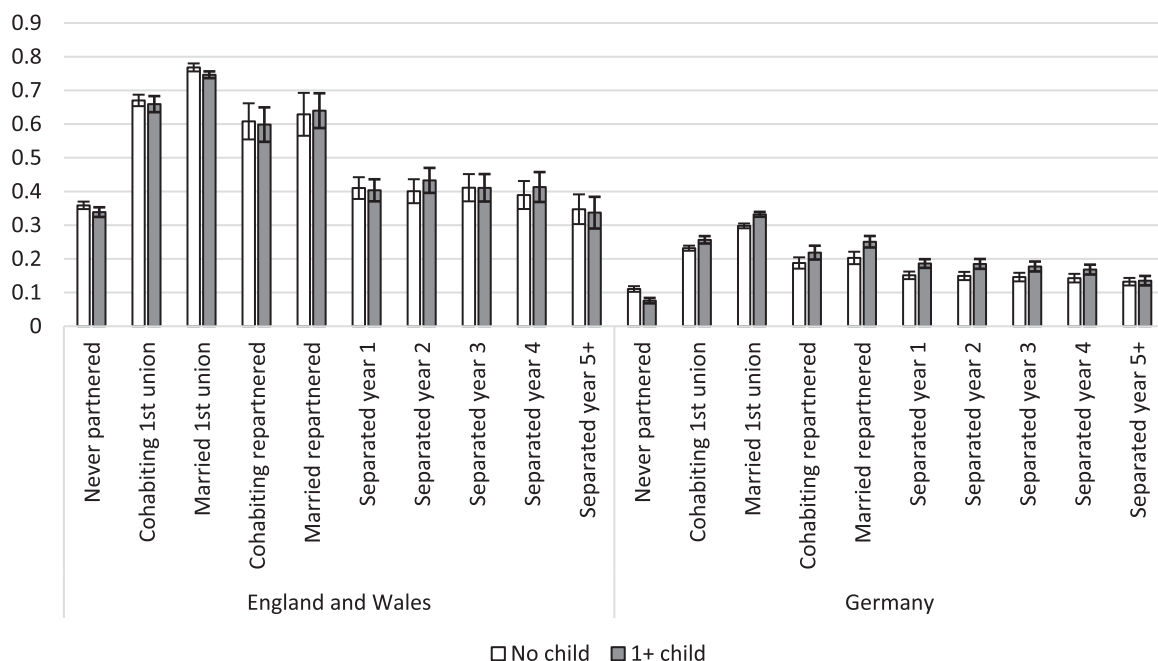

FIGURE 4 | Predictive margins of homeownership by partnership status and presence of children in the household in England and Wales, and Germany, distinguishing repartnered individuals from separated individuals. *Source:* British Household Panel Survey combined with UK Household Longitudinal Study (1991–2019) for England and Wales, and German Socio-Economic Panel (1991–2019) for Germany. Models are adjusted for age, period, gender, educational attainment, employment status, area type of residence, and East/West Germany (for Germany). Models for England and Wales, and Germany were estimated separately.
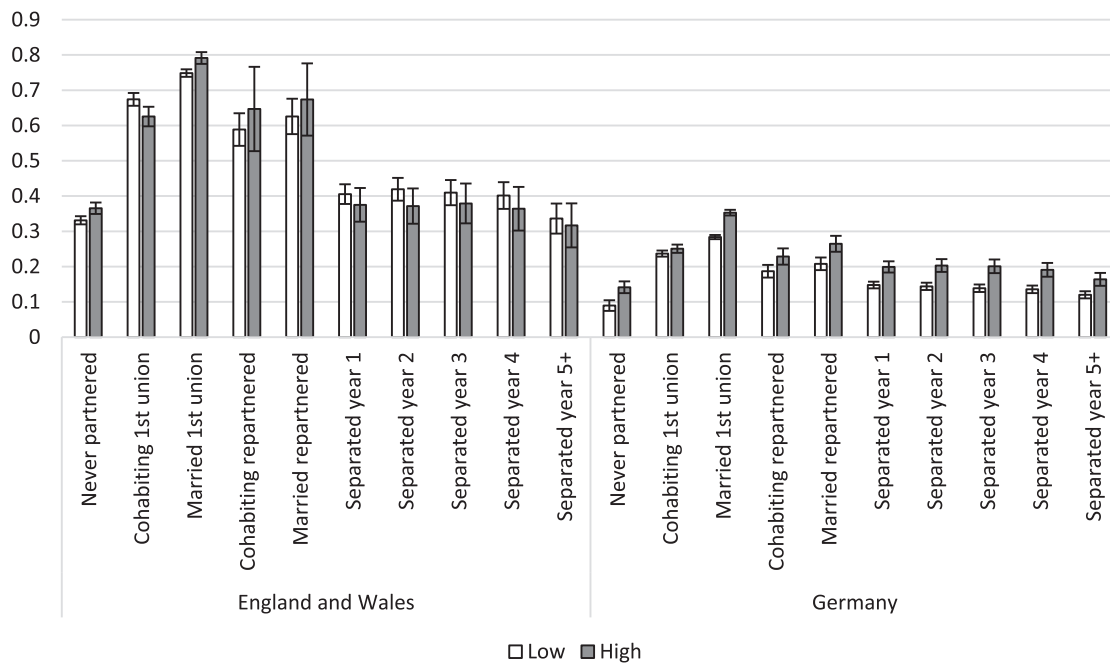
FIGURE 5 | Predictive margins of homeownership by partnership status and level of education in England and Wales, and Germany, distinguishing repartnered individuals from separated individuals. *Source:* British Household Panel Survey combined with UK Household Longitudinal Study (1991–2019) for England and Wales, and German Socio-Economic Panel (1991–2019) for Germany. The low-educated category includes low and medium educated individuals. Models are adjusted for age, period, gender, employment status, area type of residence, East/West Germany (for Germany), and number of children in the household. Models for England and Wales, and Germany were estimated separately.
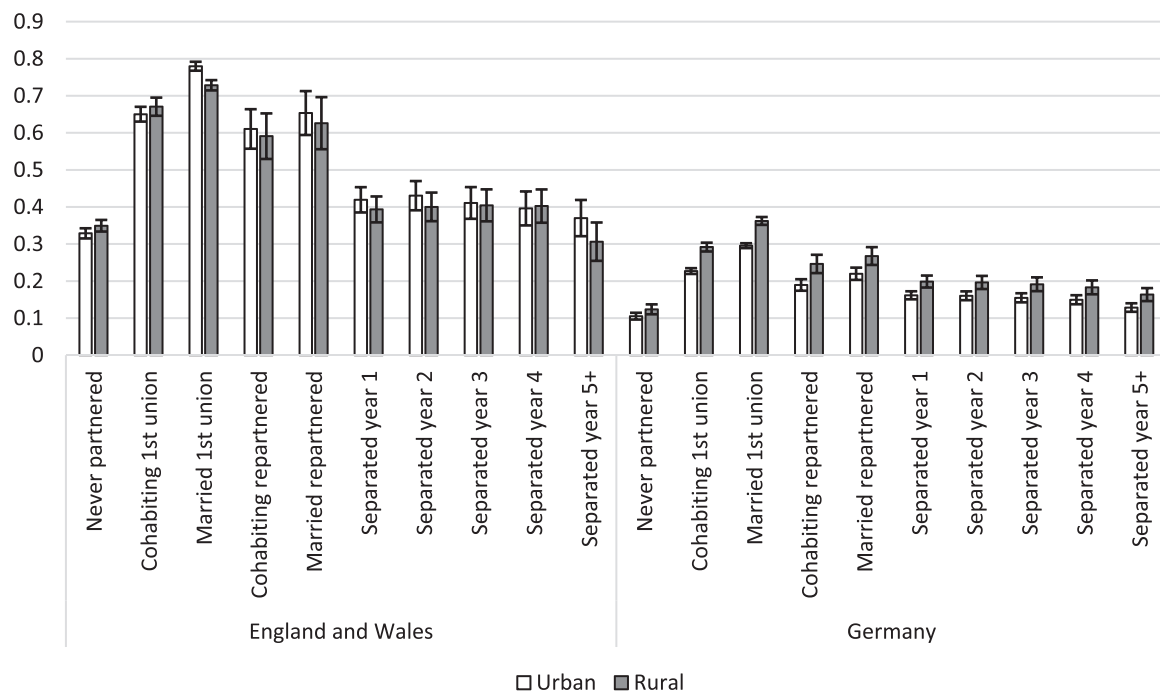

FIGURE 6 | Predictive margins of homeownership by partnership status and area type of residence in England and Wales, and Germany, distinguishing repartnered individuals from separated individuals. *Source:* British Household Panel Survey combined with UK Household Longitudinal Study (1991–2019) for England and Wales, and German Socio-Economic Panel (1991–2019) for Germany. Models are adjusted for age, period, gender, educational attainment, employment status, East/West Germany (for Germany), and number of children in the household. Models for England and Wales, and Germany were estimated separately.

(Figure 6). We do not find the same pattern in England and Wales. Urban-rural differences in homeownership propensities are largely not significant except among those who are in their first marriages, where those in urban areas are more likely to own a home than those in rural areas.

8 | Conclusions and Discussion

We investigated homeownership propensities following separation and repartnering in England and Wales, and Germany. Research has shown that upon separation, individuals tend to move out of homeownership. However, little is known about the role of repartnering for post-separation housing.

Using comparable, high quality longitudinal data from England and Wales, and Germany, we showed that, in line with previous research and our expectation, separated individuals are less likely to be homeowners than those who are in a relationship. When examining homeownership levels over time since separation, homeownership increases in England and Wales. However, this increase is only among repartnered individuals, whereas homeownership rates remain low among non-partnered separated individuals. This means that in England and Wales, repartnering and homeownership are closely linked.

In Germany, the picture is somewhat different. Homeownership propensities among separated individuals remain similar over time since separation. Once we distinguish repartnered individuals from those who separated but did not repartner, we observe the same homeownership levels except for 5+ years after separation, when the probability of homeownership somewhat declines. Thus, repartnering and homeownership are not linked to the same extent in Germany as they are in England and Wales, although repartnered individuals still have higher homeownership propensities than those who are separated. These findings demonstrate the importance of repartnering for improving separated individuals' housing circumstances.

Differences in overall homeownership levels, norms related to homeownership, and housing markets may underlie the different housing outcomes across countries. Homeownership levels are low in Germany and homeownership is disproportionately restricted to married couples with children. In England and Wales, however, homeownership is more widespread. These differences might partly explain why repartnering leads to a much larger increase in homeownership rates in England and Wales than in Germany. They are also likely relevant to the larger moderating effects observed according to gender, parenthood, education, and area type in Germany.

In line with what was found previously in Germany (Lersch and Vidal 2014), repartnered women were more likely to own a home than repartnered men. This may reflect gender differences in the levels and speed of repartnering in Germany. Women are less likely to repartner, and they do so later than men (Ivanova et al. 2013). Regarding the role of children, separated single parents had somewhat higher homeownership propensities than those who did not have children in the household in both countries. A potential reason for this is that

children tend to stay with their mothers following separation, meaning that the ex-partners may decide to move out so that the children can stay in the family home (Ferrari et al. 2019; Fiori 2019). However, the decline in homeownership probabilities was larger for separated single parents than for those who are childless.

In Germany, re-married parents were more likely to be homeowners than re-married childless individuals. We did not find such differences in England and Wales. If separated parents with primary responsibility for children are more likely to stay in the joint home following separation, it is possible that new partners would move into this home and thus support the retention of homeownership among repartnered parents. However, observing this pattern in Germany may also reflect the particularly strong links between partnership, parenthood, and homeownership in the country (Thomas and Mulder 2016).

Limited educational differences in post-separation homeownership propensities were observed in England and Wales, but we found significant differences in Germany, with highly educated separated singles and highly educated re-married individuals having higher homeownership propensities than their lower educated peers. Again, these differences might be explained by differences in the two countries' housing markets. In Germany, mortgages are typically more difficult to obtain than in England and Wales, which means that those with more resources are more likely to afford homeownership especially after negative events such as separation. Alternatively, cross-national differences in selection into separation and repartnering by education, and the way in which homeownership and repartnering are related, could play a role. However, studies on these questions are scarce; we leave it for future research to establish the mechanisms of the complex linkages between education, repartnering, and homeownership.

Finally, we found cross-national differences in urban-rural patterns of homeownership. In Germany, the probability of homeownership was smaller in urban areas than in rural areas regardless of individuals' partnership status. We did not find significant urban-rural differences in the probability to own a home in England and Wales, except among those who were in a first marriage. Married individuals in urban areas were more likely to own a home than their rural counterparts. In the UK context, this might be explained by the better availability of housing stock on the ownership market in urban areas as well as higher house prices in rural areas.

Our study has some limitations. First, we have not addressed selection into separation or repartnering. However, it is possible that individuals with certain observed or unobserved characteristics are more likely to experience separation or repartnering than others. Additionally, the processes of selection into separation or repartnering can differ across countries. Thus, our results cannot be interpreted as causal. Future research should study these potential selection processes. Second, we focused on the probability of homeownership and have not analysed the probability to live in private or social renting and its correlates. This may be an issue as those who separate or repartner could be overrepresented among those who rent in the first place. Whilst many studies consider moving to homeownership and renting

among separated individuals (e.g., Mikolai and Kulu 2018, 2019; Mikolai et al. 2019), future research should investigate re-partnered individuals' housing tenure in more detail. Finally, housing transitions are also influenced by the characteristics of local housing markets (e.g., Coulter 2017). Our indicator measuring the area type of residence included categories, which may merge areas with different housing markets. Including more information on local housing markets (e.g., house prices or levels of owner-occupied housing stock) was not possible in this study but this would be a fruitful avenue for future research to better understand whether and how local housing conditions influence the housing careers of separated and repartnered individuals across countries.

Conflicts of Interest

The authors declare no conflicts of interest.

Endnotes

[1] In Germany, low level of education includes ISCED97 levels 0, 1 and 2; medium level of education includes ISCED97 levels 3 and 4, and high level of education includes ISCED97 levels 5 and 6. In England and Wales, we have coded degree, first degree, higher degree, and teaching degree as high level of education; A levels, O levels, CSE and GCSE as medium level of education; and other or no qualifications as low level of education. These categories are comparable to the respective ISCED97 classification used for Germany (OECD 1999).

[2] The definition of this variable differs slightly across the two countries due to differences in how geographical information is collected. In England and Wales, following Kulu and Washbrook (2014), we define large cities as those with a population of more than 400,000, medium cities have 200,000–400,000 inhabitants, towns have fewer than 200,000 inhabitants but a population density of at least 1000 individuals per km2, small towns have fewer than 200,000 inhabitants and a population density of 250–1000 individuals per km^2, and rural areas have fewer than 200,000 inhabitants and fewer than 250 individuals per km^2. In the German data, the area type variable is derived using information on grouped municipalities in functional areas (so called BIK regions; see Behrens and Wiese [2013]). Large cities are the core and peripheral municipalities around large functional areas where the core is a large city (i.e., more than 500,000 inhabitants). Medium cities consist of the core and peripheral municipalities around medium functional areas with a medium-size city as the core (100,000−500,000 inhabitants). Towns are the core and peripheral municipalities around small functional areas with a small

city as a core (50,000−100,000 inhabitants). Small towns are functional areas with 5000−50,000 inhabitants, and rural areas are functional areas with less than 5000 inhabitants.

[3] We have also conducted the analyses without episodes where individuals had missing values on at least one of the independent variables. The results were almost identical for both countries.

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Supporting Information

Additional supporting information can be found online in the Supporting Information section.