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Housing the Ex: Factors that Affect the Housing Solutions of the Divorced and the Separated

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In most countries, the dissolution of marriage through divorce and marital separation is growing. Such trends affect many things, including of course, child rearing, but also housing tenure. Relatively little is known about the housing tenure results of divorce outside Western countries and even less is known in general about the “separated”, who are often not listed as a separate demographic group in most official data sets.

Here, the housing tenure solutions and decisions by the divorced and separated are compared with one another and the married, by using Israeli official data, which treat the separated as a distinct demographic group. The factors that affect the tenure results are separately explored for males and females from the different marital groups. It is seen that the separated differ in some interesting ways from the divorced, and their tenure situation after separation is affected by different explanatory variables. The tenure results for each demographic group seem to reflect the complex interplay of numerous factors, including income and educational levels, age, and ethnicity.

Some of the explanatory factors operate in surprising ways. For example, higher levels of education, controlling for income and salary, are associated with lower likelihood of ownership, in contrast with what has been found in other countries. It is possible that, in some cases, the unexpected directions and magnitudes of the impacts of explanatory factors may be capturing the results of legal divorce and separation procedures and negotiations.

1. Introduction

In much of the world, the incidence of marital dissolution is growing. As larger portions of the population live in households headed by divorced or separated males and females, much real estate research is focusing on housing solutions and choices for these segments of the population.

This literature addresses housing choices, mainly housing tenure, for the divorced, with attempts to identify the factors that influence home ownership after dissolution of marriages. This is a sub-field of research on the tenure decision making in general (e.g., Henderson and Ioannides 1983, Pickvance 1974), and its timing (e.g., Kan 2000, Plaut 1987). The research often focuses on a mixture of demographic and financial explanatory variables.

It has been widely reported that housing tenure and conditions that follow divorce for males markedly differ from those for females. Mulder and Wagner (1993, 2010), Murphy (1990), Poortman (2000), Symon (1990), and others have noted that females are more likely to move out of the family-owned home than males after divorce, at least in some countries.¹ Housing tenure after marital dissolution reflects property settlement between the divorcing couple, salary differences between husbands and wives, as well as issues related to the custody of children. This in turn may reflect the relative strengths in bargaining positions, as the law literature has established (see Mnookin 1985 and Seltzer and Garfinkel 1990). In part, it also represents housing consumption choices subject to the income and wealth restraints that the divorced face after the dissolution of their marriage.

Almost all of the previous literature analyzes housing markets in Western Europe and North America. Little is known about other parts of the world, where not only housing markets differ from those in Europe and North America, but also where marriage and divorce patterns differ. In addition, almost all of the literature addresses housing solutions for the divorced, while relatively little is known about solutions for the “separated,” those who are not divorced, yet live apart from their spouse. The factors that affect housing choices and solutions among the “separated” are likely to be different from those that affect the divorced, if only because property and custody issues are often not fully resolved among the former. As will be seen, the “separated” differ from the “divorced” in other ways, including with respect to income, age, education, ethnicity, household size, and membership in “elite” professions.

¹ Holmans (1990), in contrast, reports that in about 40% of divorce cases, one of the spouses remains in the residential housing unit, and in about 60% of these cases, it is the wife. About a third of those getting divorced move to other owner-occupied housing units.

This paper analyzes the factors that affect housing tenure among the divorced and separated in Israel. Culturally and demographically, Israel differs from countries in Western Europe and North America. Marriage among Israelis is near-universal and tends to take place at relatively older ages, which is somewhat unusual for developed countries.² Divorce and separation rates are rising. Israel is a multi-cultural society with immigrants that comprise a large portion of the population; differences in housing tenure following marital dissolution can be explored across ethnic groups. The data set includes the importance of some variables that have not been analyzed in previous research, including membership in "elite" professions, self-employed vs. other, size of the housing unit in which the couple lived, and detailed measurement of educational achievement.

The Israeli data list "separated" males and females as an independent category, not lumped together with the divorced, and so these people may be independently analyzed, with some interesting differences emerging. In the paper sections below, the housing patterns among the divorced and separated in Israel are separately analyzed for males and females, and compared with the married. Factors that affect housing tenure are identified and logistic regression is used to identify factors that influence the likelihood of housing ownership by marital status for the various demographic groups.

The structure of this paper is as follows: the literature is explored in the next section. The data set used here is then described and the summary statistics for the different marital groups of interest are presented. Males and females are separately characterized, and the divorced are compared with the separated. Following that, a logit regression analysis is used to estimate the effects of various explanatory variables on the likelihood of home ownership for each of the demographic-marital and gender groups.

2. Research on the Housing Tenure of the Divorced

It is well established that marital divorce and separation cause considerable hardship to those involved, particularly for females.³ It is common for such

² Goldscheider (2002). In demography, two patterns are most common: (near-) universal marriage at a young age (developing world) and non-universal marriage at an older age (Europe). Israel is unusual in having (near-) universal marriage at an older age.cf. <http://www.un.org/esa/population/publications/worldmarriage/worldmarriagepatterns2000.pdf>

³ For example, Duncan and Hoffman (1985), Peterson (1996), and others quantify the losses in economic wellbeing for people who are divorcing in the US. These damages are disproportionately borne by women (Holden and Smock 1991). Poortman (2000) reports findings from the Netherlands which show that, while divorce and separation adversely affect both men and women economically, the impact for women is more

marital dissolutions to trigger changes in housing consumption. There has been empirical research, especially in Europe, on these changes, with most of it focusing on how divorce (and also separation, although there is far less data and research) affects changes in housing tenure. For example, Dewilde (2008) reviews changes in tenure for divorcing families in twelve European countries. She reports that movement from ownership to rental housing is common for such families, with rates roughly similar across the countries studied. Mulder and Wagner (1993, 2010) emphasize home ownership before marriage and subsequent ties to a specific location as a substantial explanatory factor in determining tenure after divorce. Stewart (1991) shows that individual incomes of divorcing partners have a significant effect on post-divorce housing solutions.

In most previous research, the dissolution that is analyzed is formal divorce, and only a few papers consider separation decisions by married or unmarried couples and their impact on housing consumption. In general, much less is known about the housing aspects of such separations. Feijten and van Ham (2013) find that divorced couples not only move to lower-quality housing units, but tend to move away to greater distances from their previous residence, compared with married couples who move, while co-habiting couples who split up move to closer locations. Feijten and van Ham (2010, 2013) compare divorcing couples to "co-habiting" ones; they find that the divorced experience a more severe drop in housing quality after separation and are more likely to move from owned to rental housing. Those who remarry then increase their likelihood to live in owned housing. Holmans (2000) and Murphy (1990) also find that remarriage raises the likelihood of ownership.

Feijten and Mulder (2005) explore the impact of lifecycle "transition" events, including divorce, on housing tenure. They believe that couples who see themselves as staying together for the long run are more likely to endeavor to move into owned housing.

Gram-Hanssen (2005) surveys the housing consequences of divorce by using Danish data, and discusses the consequences of the breakup of families together with accompanying housing tenure change. Denmark has one of the highest divorce rates in Europe. Davies Withers (1998) investigates the effects of marital stability on the movement into housing ownership and finds that it is a significant contributory factor. Feijten (2005), Helderman (2007), Mulder and Wagner (2010), and Van Noortwijk et al. (1992) report similar results for the Netherlands, where divorce tends to cause shifts from ownership to rental housing for the members of the couple. Feijten and van Ham (2010), Holmans (1990, 2000), Jarvis and Jenkins (1999), McCarthy and Simpson (1991), Murphy (1990), Symon (1990), Wasoff and Dobash (1990),

severe. Dewilde (2002) and Uunk (2004) do the same for several other European countries.

all analyze similar patterns for the UK. Owner occupiers in the UK are less likely to get divorced in the first place compared with non-owners. About 70% of owners who get divorced remain in owned housing, but tend to move to smaller or lower quality units.

Dieleman and Schouw (1989) report that large numbers of divorcing individuals move into non-permanent housing "solutions", such as moving in with friends or parents. There are differences between divorcing males and females when they retain custody of children. McCarthy and Simpson (1991) report that divorcing fathers who retain custody almost always remain in the previous residence, while divorced mothers who have custody often (41% of cases) leave the residence. Divorced mothers with custody of children who live in public housing are far more likely to stay put. They also report that, while many of the divorced who live in owner-occupied units end up in a different/owner-occupied housing, these new units are usually smaller and cheaper.

While most of the research cited focuses on tenure changes as a result of divorce, some other issues related to the subject have also been analyzed. Farnham et al. (2011) ask the reverse question; how changes in housing prices affect the inclination of couples to divorce. They find that, under some economic circumstances, being "locked in" to a house also causes people to be "locked in" to their marriages, thus lowering the incidence of divorce. Dieleman and Schouw (1989), Holmans (1990), and McCarthy and Simpson (1991), ask whether private housing markets supply "enough" housing solutions to the divorced population, and conclude that they do not. Sullivan (1986) examines the impact of divorce on housing arrangements and shows how attitudes and social factors affect the results.

3. Data and Methodology

The data used here to examine the factors that affect the housing tenure of the divorced and separated come from the Israel Income Survey of 2010, collected by the Israeli Central Bureau of Statistics. The Israeli Central Bureau of Statistics collects information about incomes and their component sources, as well as other demographic and social information. The set also has information about housing and marital status, where a separate category is used for the "separated". The term "separated" is used to refer to people who were married, but are no longer living together and not yet divorced, although they may be in the process of divorcing. Separated and divorced individuals are identified as belonging to separate households and so it is not possible to link the two one-time married people for comparative analysis nor simultaneously analyze in regressions the two erstwhile members of couples. Married people include those who were earlier divorced and remarried.

The Survey consists of detailed responses to interviews collected from 8844 Israeli households⁴ and the individuals within those households. Each household in the sample was in fact interviewed four times during the survey year, once each quarter.⁵ The Survey collected detailed data at two levels: for the entire household (such as income from capital) and individuals within the household (such as salary). The Survey was conducted by interviewers clearly identified as being from the Israeli Central Bureau of Statistics, and as such, have no connection whatsoever with the taxation offices, to bely reluctance to release information. The total sample size is 35,386 individuals.

In the analysis below, we use the household data from the 2010 Survey combined with individual data for the individual defined as the “head of household”. This “head of household” may be either male or female, and is identified as the member of the household who is employed and has the highest income. Respondents who were interviewed for the survey were asked to identify the head of the household. Demographic and other variables are available for individuals (for example, ethnicity) and households (for example, number of rooms in the primary home).⁶

4. Expected Explanatory Variables and their Impact

The tenure outcomes that follow marital dissolution should be affected by the following variables:

* Household income and individual salaries.⁷ A higher household income presumably means a larger “pot” of wealth that is divided with divorce and separation, but should increase the chances for at least one member of the couple to live in owned housing. Individual levels of salary should affect the likelihood of the individual in the dissolving marriage to retain home ownership, and a higher salary may strengthen the “bargaining position” of that individual in divorce or separation, thus increasing the chances for retaining ownership of property.

⁴ “Israel” does not include the occupied territories for the purposes of the survey.

⁵ The households included in the survey may be extrapolated to the general population by using the relative weights of each household type in the full population.

⁶ More detailed discussion of the survey methodology and collection process can be found here: http://www.cbs.gov.il/www/publications09/1357/pdf/intro_e.pdf. Web site with information about survey: <http://www.scooper.co.il/pr/1009432/>. Aggregate tables of results from the survey may be viewed here: http://www.cbs.gov.il/reader/newhodaot/tables_template_eng.html?hodaa=201015219. Survey methodology is described in more detail (in Hebrew) at <http://www.cbs.gov.il/puf/H20091011Methodology.pdf>.

⁷ Much of the literature cited above established the importance of income for post-dissolution tenure.

* Size of the housing unit in which the family lived before dissolution. This is because it is a surrogate for the level of wealth. A larger home before dissolution should raise the likelihood of retaining ownership afterwards.

* Education. The direction of its effects is not unambiguous. Higher education is associated with higher incomes and wealth, other things equal, and so should raise the likelihood of retaining ownership. However, more educated people, particularly females, might be more aggressive in negotiations that surround things like custody and disposition of wealth in the marital dissolution, thus possibly leading to a lower level of ownership after dissolution. Other indicators of status, such as membership in elite professions, could similarly involve the same sets of possibly-conflicting impacts on ownership. So the net effects of these variables could go either way.

* Ethnicity and immigration status. These have been shown to be important factors in other countries with regard to home ownership, with minorities usually having lower ownership rates. The role of ethnicity in Israel may be different because Arabs, the main non-Jewish minority, have unusually high ownership rates. Recent immigrants are less likely to own housing before marital dissolution and so should be expected to retain ownership less often after dissolution.

* Older people. They should be more likely to retain housing ownership after dissolution since they have had longer periods to accumulate wealth and purchase housing in the first place before dissolution.

5. Summary Statistics

The basic housing characteristics of divorced, separated and married individuals are shown in Table 1, with separate numbers for males and females. As can be seen, about 77% of married people, both male and female, live in housing units that they own, and the remainder live in rental housing. The number of individuals who live in owned housing are considerably lower for divorced and separated people (approximately 55% for divorced males, 61% for divorced females, 59% for separated males, and 64% for separated females). As can be seen, separated people are more likely to be living in owned housing than divorced people. Among the divorced and separated, males are less likely to be living in owned housing than females. This last result may be due to the fact that children of such relationships are more likely to be living with the mother than the father and this may result in the retaining of the housing unit by the mother and her children as theirs more often than by the male partner. These basic patterns resemble what has been observed by researchers in Europe cited above.

Table 1 Divorced, Separated and Married Individuals in Israel, Israel Income Survey, Basic Characteristics

	Divorced Males	Divorced Females	“Separated” Males	“Separated” Females	Married Males	Married Females
N	567	1405	127	300	16,376	16,778
<i>Income and Wealth Variables</i>						
Mean Gross Household Income	13140	10138	11951	8770	15902	15191
Mean Salary of Individual	6162	4788	5673	3540	6650	4572
Mean Gross Household Income from Capital	836	387	438	232	470	457
Mean Number of Rooms in Housing Unit	3.27	3.42	3.22	3.56	4.01	3.95
Percent Living in Owned Housing Unit	54.5%	60.9%	59.0%	63.8%	77.1%	77.0%
Mean Number of Rooms in Housing Unit	3.27	3.42	3.22	3.56	4.01	3.95
<i>Schooling Variables</i>						
Percent with High School Matriculation Certificate	29.1%	33.2%	28.8%	29.7%	32.0	37.1
Percent with Bachelor’s Degree	13.9	15.9	13.9	7.5	12.7	15.2
Percent with Postgraduate Degree	11.5	14.1	12.6	10.5	8.4	8.5
<i>Demographic and Ethnicity Variables</i>						
Mean Number of People in Household	2.23	2.64	2.25	3.06	4.19	4.07
Percent age 65+	16.3	15.6	18.7	12.1	11.7	14.3
Age 55-64	20.7	23.0	20.7	13.2	12.2	12.3
Age 45-54	24.4	27.0	18.0	26.4	14.1	13.5
Age 35-44	27.6	24.0	27.2	25.4	17.4	16.2
Age -34	11.0	10.5	15.4	23.0	44.5	43.5
Percent of Column who are Jews	97.3	94.7	92.8	88.8	81.3	82.3
Percent of Column who are Ashkenazi Jews	47.3	51.9	44.4	37.2	32.5	34.8

*(Continued...)**(Table 1 Continued)*

	Divorced Males	Divorced Females	“Separated” Males	“Separated” Females	Married Males	Married Females
Percent Mizrahi/ Sephardic Jews	37.3	34.1	42.4	47.3	28.0	27.6
Percent Native-Born	48.9	47.0	42.3	35.2	66.9	63.3
Percent who Immigrated after 1990	26.1	31.5	34.3	44.6	15.6	17.5
<i>Labor Force Variables</i>						
Percent Self-Employed	31.3	30.7	30.7	26.8	18.3	14.0
Percent Professionals and Managers	23.8	19.5	16.7	12.8	20.2	18.9
Mean Number of Wage Earners in Household	1.07	1.06	1.03	1.01	1.59	1.51

Among other basic characteristics of the demographic subgroups, married and divorced females are more likely to hold a high school matriculation certificate or a bachelor's degree than males. Ethnically, Jews are more likely to be divorced or separated than non-Jews. This differs from most countries like the US and UK where minority ethnic groups tend to have higher rates of divorce. Native-born Jews have a larger representation among the married than other groups and a smaller one among the divorced and separated, in part because they tend to be younger; non-native Jews are more common among the divorced and separated, relative to their share of the population. Ashkenazi or "Western" Jews (whose family origins are in Europe or North America) are more common among the divorced (in part because they are also older than other groups). Divorce and separation are more common among recent immigrants to the country than among others. Younger people are more likely to be married and less likely to be separated or divorced.

Divorced and separated people have lower household incomes and lower personal salaries than married people, again in line with what has been found in other countries. This difference is most pronounced among females. Separated females have considerably lower household incomes and personal salaries compared with divorced females; indeed their household income is only slightly above half that for married females. There are also some differences in incidence of divorce and separation among specific economic groups. Among the self-employed, incidences of divorce and separation are relatively high. Among those in the "high-status" positions of professionals and managers, incidences of divorce are relatively high while those of separation are relatively low. Income from capital or savings is particularly low among

divorced and separated females. Curiously, it is higher for divorced males than for married males.⁸

Household composition also varies across the groups. Household size tends to be smaller for the divorced and separated than for the married; among the former, it is larger for households headed by females than males. This presumably reflects the fact that children are more likely to be in the custody of mothers than fathers. Not surprisingly, the number of wage earners in divorced or separated households is smaller than in married households. Married households live in housing units with a larger number of rooms on average.

Table 2 shows the characteristics of divorced males and females broken down by housing tenure and Table 3 shows the same for the separated. As can be seen in Table 2, the level of schooling is not very different across the groups, although (curiously) non-owners are more likely to have post-graduate education than owners, and divorced females are somewhat more likely to have a bachelor's degree than divorced males. Divorced males and females who are owners are somewhat more likely to be native-born Israelis and Mizrahi Jews than non-owners, and less likely to be recent immigrants. Divorced non-owners tend to be younger. Divorced owners tend to have larger households than non-owners and live in housing units with a larger number of rooms. While divorced males of both housing tenures have higher household incomes and individual salaries than divorced females, both genders who are owners have higher incomes and salaries than non-owners.

Table 3 is similar to Table 2, but separately shows the owners and non-owners for both genders. Both male and female owners are less likely to have college degrees, either a bachelor's or postgraduate degree, than non-owners, and less likely to have only a high school matriculation certificate. As was true for the divorced, the separated are predominantly Jews. However, among the separated male owners, native-born Israelis and Mizrahi Jews appear in relatively large numbers, whereas among the separated male non-owners, Ashkenazi Jews and recent immigrants do so. For separated females, the differences in ethnic representation between owners and non-owners are small. Among the males, the self-employed appear in relatively large numbers among owners while this is true for professionals and managers among the non-owners. Separated female owners tend to be younger than separated male owners.

Household size is larger for owners, whether male or female, perhaps indicating that ownership is more likely when custody of children is awarded to that person. Housing units owned by separated people are larger than those in which non-owners live for both males and females, similar to the pattern

⁸ These explanatory variables are generally absent from the data sets used to analyze housing tenure and divorce in other countries.

found for the divorced. Gross household income is higher for separated owners than for non-owners, where the gap is larger for males than females. Curiously, personal salary is higher for separated non-owner males than male owners. (For divorced males, the salary is slightly higher for owners.) Individual salaries are higher in each case for the divorced than the analogous category of separated.

Table 2 Divorced Owners and Non-Owners of Housing

	Divorced Males – Owners	Divorced Males – Non-Owners	Divorced Females – Owners	Divorced Females – Non-Owners
N	309	258	856	549
<i>Income and Wealth Variables</i>				
Mean Number of Wage Earners in Household	1.23	0.94	1.15	0.97
Mean Number of Rooms in Housing Unit	3.62	2.82	3.65	3.08
Mean Gross Household Income	15,449	11,278	11,139	8,824
Mean Salary of Individual	6,460	6,388	5,423	3,893
Mean Gross Household Income from Capital	1,050	610	392	400
<i>Schooling Variables</i>				
Percent with High School Matriculation Certificate	27.4	32.9	34.5	31.7
Percent with Bachelor's Degree	14.8	14.2	16.8	14.9
Percent with Postgraduate Degree	10.9	13.6	12.4	16.3
<i>Demographic and Ethnicity Variables</i>				
Mean Number of People in Household	2.58	1.87	2.70	2.59
Percent age 65+	15.8	17.3	17.2	12.1
Age 55-64	23.5	14.8	25.7	18.0
Age 45-54	24.1	23.5	28.9	23.9
Age 35-44	24.6	33.6	19.7	31.9
Age -34	12.0	10.8	8.5	14.1
Percent of Column who are Jews	95.8	98.9	94.9	94.6
Percent of Column who are Ashkenazi Jews	45.3	52.0	50.0	56.4
Percent Mizrahi/Sephardic Jews	38.6	32.5	36.5	29.6
Percent Native-Born	52.4	42.9	50.2	41.8
Percent who Immigrated after 1990	20.8	36.5	24.2	43.8
<i>Labor Force Variables</i>				
Percent Self-Employed	24.8	35.9	28.5	12.6
Percent Professionals and Managers	22.5	24.4	21.9	15.5

Table 3 Separated Owners and Non-Owners of Housing

	Separated Males – Owners	Separated Males – Non-Owners	Separated Females – Owners	Separated Females – Non-Owners
Representative of Weighted Population of N*	75	52	191	109
<i>Income and Wealth Variables</i>				
Mean Gross Household Income	13,043	10,431	9,794	7,120
Mean Salary of Individual	4,791	6,951	3,852	3,107
Mean Gross Household Income from Capital	590	223	229	238
Mean Number of Rooms in Housing Unit	3.66	2.58	3.75	3.20
<i>Schooling Variables</i>				
Percent with High School Matriculation Certificate	27.6	29.6	29.3	31.1
Percent with Bachelor's Degree	9.7	20.1	7.7	8.0
Percent with Postgraduate Degree	6.6	21.4	8.1	16.3
<i>Demographic and Ethnicity Variables</i>				
Mean Number of People in Household	2.54	1.85	3.19	2.76
Percent age 65+	21.8	14.5	12.4	11.0
Age 55-64	22.1	17.7	12.1	16.9
Age 45-54	20.2	14.9	29.6	20.6
Age 35-44	23.0	33.7	26.4	23.5
Age -34	12.9	19.2	19.6	28.0
Percent of Column who are Jews	91.9	94.0	87.4	92.7
Percent of Column who are Ashkenazi Jews	33.8	59.1	36.5	39.7
Percent Mizrachi/Sephardic Jews	52.5	28.4	48.0	45.3
Percent Native-Born	53.0	27.2	33.9	36.5
Percent who Immigrated after 1990	12.6	65.1	45.8	43.3
Mean Number of People in Household	2.54	1.85	3.19	2.76
<i>Labor Force Variables</i>				
Percent Self-Employed	35.9	23.3	23.4	33.7
Percent Professionals and Managers	10.8	25.5	12.5	14.7
Mean Number of Wage Earners in Household	1.02	1.03	1.10	0.88

6. Factors that Affect the Likelihood of Home Ownership for the Divorced and Separated

Housing tenure and its influential factors for the different demographic subgroups under consideration are analyzed in Table 4. There, the results from logit regressions are shown, where the dependent variable is the logit of the ratio of probability to live in owned housing divided by the probability of not living in owned housing. Separate regressions are shown for divorced and separated males and females, with one additional analysis of married males for purposes of comparison.

Table 4 Logit of Factors that affect Likelihood that Person from the Group in Question is in Owned Housing Unit

	Divorced Males	Divorced Females	Separated Males	Separated Females	Married (Males Only)
Intercept	-1.87* (0.084)	-2.91* (0.067)	-3.92* (0.472)	-1.75* (0.143)	-2.45* (0.015)
<i>Income and Salary Variables</i>					
Log of Household Income	0.149* (0.006)	0.139* (0.007)	0.376* (0.052)	0.15* (0.016)	0.12* (0.001)
Log of Salary of Individual	-0.02* (0.002)	0.010* (0.002)	--	-0.0* (0.004)	-0.029* (0.0004)
Log of Household Income from Capital	-0.021* (0.002)	-0.030* (0.002)	0.044* (0.007)	-0.011* (0.003)	-0.052* (0.0005)
Number of Rooms in Residence Unit	0.600* (0.009)	0.594* (0.007)	1.557* (0.035)	0.590* (0.013)	0.721* (0.002)
<i>Demographic and Ethnic Variables</i>					
Dummy for Age over 65	0.592* (0.028)	1.326* (0.020)	--	0.853* (0.047)	1.555* (0.008)
Dummy for Age 45-64	0.550* (0.019)	0.823* (0.013)	0.857* (0.060)	0.433* (0.028)	0.970* (0.005)
Dummy if Jewish	-1.288* (0.061)	-0.310* (0.025)	-1.479* (0.121)	-1.142* (0.045)	-1.017* (0.006)
Dummy if Ashkenazi	0.511* (0.021)	0.10* (0.015)	-0.556* (0.064)	0.29* (0.028)	0.051* (0.005)
Dummy if Native Born Israeli	0.039 (0.021)	-0.213* (0.016)	-1.020* (0.081)	0.086* (0.035)	-0.161* (0.006)
Dummy if immigrated after 1990	-0.81* (0.026)	-0.816* (0.018)	-3.78* (0.084)	0.699* (0.038)	-0.726* (0.007)
Number of Persons in Household	0.107* (0.008)	-0.026* (0.005)	0.116* (0.022)	-0.135* (0.010)	0.071* (0.001)
<i>Schooling Variables</i>					
Dummy if have High School Matriculation Certificate (only)	-0.309* (0.020)	0.063* (0.014)	-0.506* (0.070)	-0.430* (0.029)	-0.071* (0.004)

*(Continued...)**(Table 4 Continued)*

	Divorced Males	Divorced Females	Separated Males	Separated Females	Married (Males Only)
Dummy if have Bachelor's Degree	-0.152* (0.026)	-0.048* (0.018)	-3.322* (0.093)	-0.589* (0.050)	-0.349* (0.006)
Dummy if have Postgraduate Degree	-0.280* (0.030)	-0.698* (0.021)	-3.448* (0.119)	-1.733* (0.052)	-0.166* (0.007)
<i>Labor Force Variables</i>					
Dummy if Self-employed	-0.481* (0.029)	-0.097* (0.021)	1.689* (0.080)	-0.689* (0.050)	-0.421* (0.005)
Dummy if Professional or Manager	-0.429* (0.022)	0.293* (0.017)	-0.288* (0.075)	0.572* (0.047)	-0.105* (0.005)
Number of Earners in Household	0.035* (0.014)	0.129* (0.010)	-0.314* (0.045)	0.263* (0.022)	0.233* (0.002)
Somers' D	0.490	0.459	0.877	0.407	0.565
Percent Concordant	74.4%	72.8%	93.8	70.2	78.1
AIC Intercept and Covariates	97,704	208,326	10,493	46,377	2,057,110
N	567	1405	127	300	16,376
Sum of weights used	84,142	177,128	17,572	39,306	2,346,332

Note: Numbers in parentheses are standard errors. * Indicates statistical significance of 10% or higher.

As can be seen, household income is a significant and powerful factor for all population groups. The elasticity of the logit with respect to income is in the range of 1.2 to 1.5 for all groups except for separated males, for whom it is considerably higher. By holding household income constant, individual salary has a weak negative effect on the logit for all groups except divorced females, for whom it is positive and for separated males, for whom it is non-significant. When individual income goes down while household income goes up, the likelihood of ownership usually increases. This may be an indirect reflection of the fact that this combination indicates that ownership likelihood rises when the income of the *ex-spouse* is higher (spousal income is not otherwise directly observable in the data). Capital income (when household income is controlled) is in most cases weakly negatively associated with the likelihood of home ownership (except for separated males), other things equal.⁹ Residence in a larger housing unit is associated with higher likelihood of ownership for all groups.

⁹ This decomposition of types of income is absent from most data sets used to analyze European family dissolution.

The belonging to older age groups, above 45 (for the breadwinner), is in almost all cases associated with a higher likelihood of ownership, other things equal. Being a Jew is associated with a considerably *lower* likelihood of home ownership for all groups. Once again, having ownership more common in the minority group in a country is very unusual (cf. Bourassa 2000). Among Jews, being Ashkenazi is associated with higher likelihood of ownership. In most cases, being a recent immigrant is associated with lower likelihood of ownership, but among separated females, the opposite is the case. Being a native-born Israel is associated with higher likelihood for some subgroups and lower for others.

For every subgroup, a college degree, either a bachelor's or an advanced post-graduate degree, is associated with a *lower* likelihood of living in owned housing, other things equal. This is quite different from what has been found in most studies of European housing tenure for the divorced and separated, such as Jalovaara (2001). The coefficients for the separated are in all cases considerably larger in absolute value than for the divorced. This is puzzling. Could it be that the more highly educated are more aggressive in the legal battles that accompany separation, thus leaving both husbands and wives with less likelihood of owning housing?

A higher number of persons in the household (dependents) is negatively associated with the likelihood of ownership among divorced and separated females, but positively associated with ownership among divorced and separated males. It should be borne in mind that these coefficients are estimated while holding incomes and salaries constant. Being self-employed lowers the likelihood of ownership except for separated males, other things equal. The belonging to groups with higher employment status, which means that the person is a "professional" or a manager, is strongly and positively associated with home ownership for divorced and separated females, but negatively associated with ownership for divorced and separated males (and married males). Perhaps higher-status females are more aggressive or effective in pursuing property and assets. Higher-status males may have more aggressive and effective ex-wives, including in matters of custody of children, and so end up less likely to own housing.

7. Conclusions

The rates of marital dissolution are growing in almost all societies. As the portion of the population who are divorced and separated increases, interest is also growing in the ways that housing tenure decisions are made by and for these groups. While considerable research exists on the tenure solutions for the divorced in Western societies, much less is known about the divorced in other countries. Moreover, generally even less is known about the "separated," who are often not even treated as a distinct demographic group in data sets.

Yet they are distinct. Israeli official statistical data allow separate analysis of the “separated”. It turns out they are more likely to live in owned housing than the divorced, although the married are more likely to do so than both groups, for BOTH males and females. For Israel, the “separated” tend to be somewhat less educated than the divorced, and have lower household incomes and individual salaries, less capital income, different ethnic and age compositions, and are more likely to be recent immigrants.

Overall the analysis of housing tenure for the divorced and separated shows a complex interplay of numerous factors and considerations. The mixes of the explanatory factors and their impacts are quite different for the “separated” compared with the divorced, and they also sharply differ for males when compared with females.

The impact of income alone on housing tenure is itself complex. For all groups, a higher level of total household income is strongly associated with a higher likelihood of remaining owners of housing. The logit coefficient for separated males is about twice that for any other group. This effect is partly offset by the impact of the individual salary of a person. For a given level of household income, a higher individual salary *raises* the likelihood of ownership for divorced females, but *lowers* it for divorced males and separated females. It is not clear why this should be, but it could possibly reflect the outcomes from legal divorce and separation procedures.

There are also some differences across demographic groups. In Israel, Jews in all categories are *less* likely to remain home owners than non-Jews, other things equal. Older people (age 45+) are generally more likely to remain owners. Curiously, higher levels of education, controlling for income and salary, are associated with lower likelihood of ownership. It is not clear what is generating that pattern, but it might be that better educated people are more likely to squander away their wealth in lengthy divorce and custody battles, thus leaving both males and females with lower likelihood to remain housing owners.

In some instances, the separated resemble the divorced, for example, with regards to the effect on housing tenure of the size of the residency before marital dissolution, while in others they differ, for example, the impact of capital income. Divorced males markedly differ from divorced females in terms of housing tenure and the factors that affect their likelihood to remain owners, and similar gender differences are found for the separated.

As the proportion of the population who are divorced and separated grows, in addition to the many related social, educational, and economic consequences, the impact of such “broken” families on the housing market is likely to grow in importance. Urban areas will slowly evolve into environments with different housing compositions, and will reflect in part the growing presence

of the separated and the divorced and also their behavior, which differs in interesting ways from that of the married.

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