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My House or our Home?
Entry into Sole Homeownership in
British Couples

Philipp Lersch (University of Cologne)

Sergi Vidal (The University of Queensland)

E-mails:

lersch@wiso.uni-koeln.de

s.vidal@uq.edu.au

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Abstract

It is mostly assumed that both partners in couples own their homes jointly. We challenge this assumption and examine the individual ownership configurations within couples in Britain. We argue that the individual legal status as an owner will determine to what degree individuals can benefit from homeownership. Two research questions are addressed: (1) How frequent is homeownership by only one partner, i.e. sole homeownership, in British couples? (2) Which factors are associated with the entry into sole homeownership? Using longitudinal data from the British Household Panel Survey (1992-2008) and the UK Household Longitudinal Study (2010-2011), we apply (multinomial) logistic regression and discrete-time event history analyses. We find that in 13% of unions in owner-occupancy one partner solely owns the home. Many individuals enter sole homeownership through residential stability at union formation by remaining an owner of a pre-union home. A substantial share of partnered individuals enters sole homeownership at later times during their unions. Overall, entries into sole homeownership are more likely with more economic resources, with step children living in the home and for cohabitants. Within unions, the chances to enter into sole homeownership are reduced with longer union durations. Sole homeownership is partly an outcome of demographic processes such as increased union instability and more frequent cohabitation. In turn, sole homeownership may also impinge on these processes. For instance, sole homeownership may increase the risk of union dissolution compared to joint homeownership. This is one avenue for future research.

Keywords

Acknowledgements

1   Introduction

Scholars (and policy makers) mostly assume that couples' self-occupied homes are jointly owned assets of both partners. This follows from the common assumption that wealth is equally shared within households and more specifically within couples. Recently, scholars have begun to challenge the assumption of unconditionally shared wealth, paralleling research which shows that incomes are not necessarily equally pooled within couples (Deere and Doss 2006; Grabka et al. 2013; Joseph and Rowlingson 2012; Warren 2006). Empirical evidence shows that ownership of assets is becoming increasingly individualized within couples (Kan and Laurie 2014). The fact that wealth is more and more held individually may be associated with particular aspects of the second demographic transition (Lesthaeghe 2010) such as increased cohabitation rates (as cohabitants are less likely to pool resources [Hiekel, Liefbroer and Poortman 2014a]), delayed entry into marriage (because individuals accrue more wealth before union formation [Sierminska et al. 2010]) and high rates of divorce in most post-industrialized societies (because individuals retain individual ownership as a safety net in case of union dissolution [Joseph and Rowlingson 2012]). Thus, individualized ownership of assets may follow from new opportunities and ambiguities in contemporary romantic unions and can be considered as one aspect of the wider ideational turn towards increasingly secular and individualized attitudes forming contemporary unions and families.

To date, however, the prevalence and determinants of sole ownership of assets are not well understood. Therefore, the present analysis addresses two central questions using the example of sole homeownership, i.e. homeownership by only one partner, in Britain: (1) How frequent is sole homeownership in British couples? (2) Which factors are associated with the entry into sole homeownership? To answer these research questions, longitudinal data from the British Household Panel Survey (BHPS, 1992-2008) and the BHPS-sample in the UK Household Longitudinal Study (UKHLS, 2010-2011), are jointly analyzed using (multinomial) logistic regression and discrete-time event history analyses. Due to the pioneering nature of this study, we focus on exploring the frequency and characteristics of sole homeowners, the prevalence of different types of entries to sole homeownership, and the person- and couple-level factors that are associated with these entries. We leave the explicit analysis of gendered entries into sole homeownership for future research.

2   Background

2.1   Relevance of Sole Homeownership

We focus on homeownership because it is the major asset in most personal wealth portfolios and offers a number of benefits. First, it provides housing services which are often superior to other types of housing, e.g. greater security of tenure (Megbolugbe and Linneman 1993; Mulder 2013). Second, like other forms of wealth, homeownership may be liquidated to generate income, can be used as collateral and as a safety net for rainy days, and can be handed down to the next generation (Spilerman 2000).

The *individual* legal status as a homeowner, however, will determine to what degree and in which way individuals can benefit from homeownership – even during marriage (Warren 2006). Although the British legal system (in common with most others) grants special property rights to married spouses, benefits from sole homeownership remain: For instance, spouses without individual property rights do not have the right to be consulted in case of encumbrance of the home by the solely owning spouse; they have to register their home rights to secure their legal rights; and, in case the spouse who solely owns the matrimonial home dies, the ownership is not automatically transferred to the surviving spouse (Standley 2010: pp. 153ff).

Individual property rights are even more consequential for cohabiting couples (Conway and Girard 2004), which constitute a growing share of all couples in Britain and elsewhere, even at older ages (Hiekel, Liefbroer and Poortman 2014b; Kiernan 2002).The legal rights of cohabitants are governed by the general property law in Britain and no particular rules are in place to protect cohabitants who do not own a share in the home – although cohabitants often do not seem to be aware of this lack of legal protection (Joseph and Rowlingson 2012). In specific cases, cohabiting partners with no legal title may claim a beneficial interest in the home after separation, if partners can prove that they have contributed towards the home, if there was an agreement between the partners on sharing the home, or if it is in the best interest of underage children. This beneficial interest, which is difficult to establish, provides the partner without legal title only some temporary and limited rights to the home, however (Standley 2010: pp. 73ff). Beyond these legal aspects, sole homeowners may have more power within the couple, e.g. solely owned property can be used as a resource in bargaining by threatening to end the union (Burgoyne and Morison 1997).

Sole homeownership and sole ownership of other types of assets within couples may not only be outcomes of demographic behavior, but may also, in turn, impinge on these behaviors. For example, sole homeownership compared to joint homeownership, may reduce union stability and increase the risk of union dissolution. Further, the individual ownership status may affect the relationship between housing and fertility found in previous research (Kulu and Vikat 2007). Finally, sole homeownership may have repercussions for the intergenerational transmission of wealth in blended families if solely owned assets are not equally passed on to biological and step children (Burgoyne and Morison 1997).

2.2   Previous Literature

Despite the relevance of these issues, no previous quantitative work that we are aware of has examined within-union differences in legal homeownership status to date. The existing literature on homeownership has mostly treated all (adult) household members as equal owners if at least one household member is the legal owner of the property (but see for an exception the literature on determinants of moving out after union separation [Mulder and Wagner 2012]). The existing literature has mostly used models based on rational tenure choices combined with a life course perspective to explain entry into homeownership. It is assumed that households collectively and unitarily weigh costs and benefits of homeownership given their limited resources and decide for homeownership if benefits are higher than costs. Costs, benefits and resources vary across the life course and depend on contextual conditions (Di Salvo and Ermisch 1997; Mulder and Wagner 2001).

Homeownership is a particular asset with high initial costs which provides net benefits especially in the future. Therefore, from a rational choice perspective, joint homeownership of couples can be considered a form of union-specific capital similar to having children. Partners often need to pool their resources to be able to enter homeownership (Brüderl and Kalter 2001, Lyngstad and Jalovaara 2010). The accumulated, net benefits of union-specific capital are higher with longer union duration. When unions end, union-specific capital cannot be completely shared between both partners, which is why partners that expect to stay together are more likely to invest in union-specific capital (Lillard and Waite 1993). Thus, the entry into joint homeownership indicates a progressed institutionalization and stabilization of the union. Consistent with these arguments, empirical research has found that married couples and families with children are more often in homeownership than young singles or

cohabiting couples; for instance, because the former are more likely to make a long-term investment in their homes (Kulu and Steele 2013; Mulder 2013).

Considering individuals instead of couples as decision units, when and why do partners invest individually in sole homeownership rather than in joint homeownership as a union-specific capital, which would be the norm as one step in the institutionalization of the union? Previous literature suggests some possible answers. Sierminska et al. (2010) use the German Socio-economic Panel (SOEP) to examine the gender gap in individual housing wealth, i.e. the value of all properties (co-) owned by individuals net of mortgages. The study finds married men to have about 1.14 times more housing wealth than married women on average (1.17 among cohabitants). This gender gap for partnered individuals is smaller than the gaps for other types of assets and not statistically significant. Using the same data, a gross *within*-union gap of EURO 13,000 in housing wealth is found which corresponds to partnered women owning only 80% of the men's average housing wealth (Grabka et al. 2013). Both studies show that lower current incomes and less labor market experience as proxies for individual resources explain a large share of the within-union wealth gap. In addition, men are likely to initially enter unions with more wealth than women, because men are on average older at union formation.

Based on analysis of the BHPS, which is used in the present study, it is found that solely held savings in couples are positively associated with cohabitation and being divorced (Kan and Laurie 2014). In contrast, children increase the probability of joint savings. Qualitative research from Britain indicates that similar findings could be expected for homeownership. Most of the couples in first cohabitations and marriages see their owner-occupied homes as equally shared between both partners (Joseph and Rowlingson 2012). Sharing assets is perceived by many respondents as the norm and to not share assets is considered as a sign of mistrust between partners. In most of these couples, both partners contribute towards paying off the mortgages and both have a legal title of ownership.

In higher order unions, sole homeownership of one partner becomes more likely. Partners in higher-order unions may be more likely to solely own their homes for mainly three reasons (Burgoyne and Morison 1997): (1) After the experience of a break-down of an earlier union in which assets and incomes were often shared, repartnered individuals are more careful regarding joint property and they are more likely to not share assets that they bring into the union. Also, sole homeownership provides resources to leave undesired unions. (2) Most repartnered individuals have managed their finances independently before forming their

current unions and they see no reason for changing this arrangement. Rather than explicitly deciding for sole homeownership, in many couples sole homeownership may be the result of not actively deciding to share assets. (3) Many repartnered individuals with children from prior unions want to ring-fence their assets to be able to pass their wealth exclusively to their biological children.

In general, however, homeownership is more often jointly held by both partners than other forms of assets such as savings (Joseph and Rowlingson 2012). This may be due to homeownership being the largest financial investment in the lives of most individuals, requiring resource pooling in order to buy property (Holland 2012).

2.3   Two Types of Entries into Sole Homeownership

From a life course perspective, transitions in unions and changes in the housing situations are interconnected in complex ways (Mulder 2013). An entry into sole homeownership is a non-normative, deliberate choice, consistent with beliefs about the past and current union situation. We assume that this choice can be made in two divergent situations.

First, sole homeownership may be the result of state dependency in the life course. Prior to forming the current union, one partner has invested in homeownership while being single or while being in a previous union. The current partner has subsequently moved in, but has not co-invested into the home. We label this *state-dependent entry* into sole homeownership (see Table 1). This type of entry can only occur at the time of union formation and is distinct from other entries in that prior to union formation the solely owning partners have owned (at least part of) the home in which they become sole homeowners with their current partners moving in without buying. Thus, in this situation individuals mainly choose whether they maintain their homeownership status in their current residence to become sole homeowners.

Second, we assume that the situation is different when individuals in coresidential unions choose to enter sole homeownership by buying a new home. These individuals deliberately choose to buy without their partners becoming joint owners. We categorize these entries into sole homeownership as *within-union entries* (see Table 1). Within-union entries are heterogeneous and encompass all entries that are not state-dependent entries. Within-union entries may happen directly at union formation, and at a later time during the union. Note that within-union entries may occur for those who have owned before entering the

current union, but have moved in with their partner in a newly owned home. In the empirical analysis, both types of entries will be examined separately to gain a more nuanced picture of entries into sole homeownership.

Table 1: Types of Entries into Sole Homeownership

Individual is home-owner prior to start of current union	Individual changes residence upon start of union	Time point of entry into sole home-ownership	Situation of partner	Type of entry
Yes	No	Start of union	Partner moves in without becoming joint owner	State-dependent entry
Yes	Yes	Start of union	In new home partner does not own	Within-union entry
No	No	Later during union	In new home partner does not own	Within-union entry
No	Yes	Later during union	In new home partner does not own	Within-union entry

Data: Own presentation

2.4 Hypotheses about Entries into Sole Homeownership

First, based on our reflections on state-dependent entries, we expect that *sole homeownership directly at union formation may be more likely for partners who are residential stable and do not move at union formation than for partners who are residential mobile (Residential Stability Hypothesis).* State-dependency may lead to entries into sole homeownership as individuals maintain their prior homeownership status and stay in their pre-union residences. When forming a union, these state-dependent entries due to residential stability may be more likely than partners becoming sole homeowners after residential mobility and buying a new home.

Next, we expect that *entry into sole homeownership is more likely after having experienced a divorce compared to not having experienced a divorce (Divorce Hypothesis).* Entry into sole homeownership may be more likely after the first marriage ends. Some of the

divorced will maintain their homes acquired during the previous marriages, thus, increasing their chances of becoming sole owners with new partners. In addition, partners who have experienced a break up of a prior marriage may be less confident about the permanence of their current unions and be less likely to invest in union-specific capital. They may be more likely to maintain their economic independence to be prepared for future union dissolutions.

In addition, we expect *entry into sole homeownership to be more likely during cohabitations than during marriages (Cohabitation Hypothesis).* This is because marriages are associated with a higher degree of institutionalization of the union and a higher commitment of both partners than cohabitations (Cherlin 2000), which channels resources into union-specific capital (Poortman and Mills 2012). Marriage, family formation and jointly buying a home remain important, interrelated aspects of coupledom in Britain (Ermisch and Halpin 2004; Rowlands and Gurney 2000). This is not as much the case with cohabitations which are not as strongly associated with buying homes. Following a similar argument, we expect that *entry into sole homeownership is less likely with longer union duration (Duration Hypothesis).* Further, we hypothesize that *entry into sole homeownership is less likely in unions with common children (Common Children Hypothesis).* With longer union duration and common children, the commitment and trust in the union will increase which makes a joint investment in homeownership more likely and sole investment in homeownership less likely (for a similar argument see Hiekel, Liefbroer and Poortman [2014a]).

In contrast, it is likely that *entry into sole homeownership is more frequent in unions with step children (Step Children Hypothesis).* Previous literature shows that partners in step-families are likely to ring-fence their assets to protect the inheritance of their biological children (Burgoyne and Morison 1997). Thus, investments in union-specific capital compete with the inheritance motive in these families. Therefore, on the one hand, partners may be more likely to enter sole homeownership to be able to pass on their wealth to their biological children. On the other hand, some partners may be less inclined to invest in jointly owned homes to be able to pass on the economic resources to their biological children instead.

Homeownership is initially a costly investment with high financial commitment. Only individuals with sufficiently high, personal incomes or access to credit are able to make this financial commitment without support from their partners. Maintenance costs of homes can also be substantial (Fisher and Williams 2011), so that only resourceful partners will consider retaining sole homeownership a viable option. The high costs may deter partners from co-investing into the home that the partner already owns. Thus, *entry into sole homeownership*

may be more likely with more individual access to economic resources (Resources Hypothesis).

3   Data and Analytical Strategy

3.1   Data

Longitudinal data from two related surveys are used to follow respondents over time through different union and housing statuses. The data for the period 1992-2008 is drawn from the British Household Panel Survey (BHPS).[1] For the years 2010 and 2011, data for the same respondents is drawn from the UK Household Longitudinal Study (UKHLS), which is the follow-up study of the BHPS incorporating the latter's sample and most of the survey content.[2] Since 1991, the same respondents were interviewed annually (with a one year gap in 2009 without interview) as long as they did not leave the panel due to attrition (1991 is excluded from the analysis as our response variable is differently measured in this year). In 1999 and 2001 regional booster samples were added to the survey which we include in our analysis.

The BHPS and UKHLS are well-suited for our analysis because information on all members of respondents' households is collected, so that data on respondents and their co-residing partners are available. Both datasets contain information on self-reported, individual ownership of the primary residence. Other relevant information for the analysis of the determinants of within-union differences in wealth is available in the datasets. The longitudinal nature of the data allows tracking changes overtime, and thus, allows examination of the time-varying and time-constant factors that contribute to entries into sole homeownership.

The BHPS and UKHLS are well maintained panel studies and until 2008 attrition was similar to other household panel surveys. About 48% of the respondents interviewed in 1991 were again interviewed in 2008 (Taylor et al, 2011). In the transition from the BHPS to the UKHLS, the attrition rate was higher than in previous years with only about 77% of households still eligible from the BHPS sample responding to the UKHLS survey in 2010. In

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[1] See https://www.iser.essex.ac.uk/bhps.
[2] See https://www.understandingsociety.ac.uk.

2011, about 82% of households that remained in the sample were successfully interviewed (McFall 2013).[3]

3.2 Sample

We use two different analytic samples for the analysis of state-dependent entries ("state-dependent sample") and within-union entries ("within-union sample"). For both samples, the following general sample selection rules apply. We only consider observations of individuals in coresidential, heterosexual unions who are household heads or their partners for the analyses.[4,5] Individuals can be observed in more than one union over time. We treat observations of the same individual in different unions as independent from each other.[6] We exclude individuals below the age of 18 and individuals that are older than 65 years as well as those whose partners are outside this age range from the analysis. Older individuals are excluded because different mechanisms than the ones covered above may cause transitions into and out of ownership at old ages, e.g. retirement migration. We further exclude individuals living with their parents or in multi-family households, as we cannot clearly identify the individual ownership statuses in these households. Large survey response gaps undermine the measurement of sole homeownership entries, as we are not able to measure the entry year with precision. For individuals who did not respond to the survey in two consecutive waves, we exclude the observation following the survey response gap.[7]

For the state-dependent sample, we only consider individuals who are observed in the first year of their current unions and who have been observed in the year before entering their current unions (to be able to identify their entry into a union and residential stability). After

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excluding individual-year observations with missing values, the state-dependent sample includes 3,243 individuals in 3,181 unions.[8]

For the within-union sample, we consider all observations of individuals who coreside with a partner. After excluding individual-year observations with missing values, the within-union sample consists of 13,791 individuals with 105,931 individual-year observations in 8,456 unions.

3.3 Measurement

3.3.1 Response Variables

Individual ownership of the current home is measured as a binary status for up to two household members in the BHPS data (for descriptive statistics see Table S.1 in the supplementary materials). The question in the survey is "In whose name is this (house/flat/room) owned?" which is answered by one household member and the first two responses are recorded in the BHPS. In the UKHLS all responses are recorded. This information is the basis for our response variables. First, we create a dummy variable measuring *sole homeownership* (1=sole homeownership, 0= not in sole homeownership). This variable flags partnered individuals that solely own the property that they occupy with their partners. Second, we create an event indicator for the *entry into sole homeownership.* This variable indicates whether individuals are observed in sole homeownership in the current survey wave but have not been observed in sole homeownership in any previous wave during their current union (coded 1) or whether they have not been observed in sole homeownership in the current and any previous survey wave during their current union (coded 0). This variable is coded 0 for state-dependent entries (i.e. respondents are in sole homeownership in the first observation in their current unions while being residential stable).

3.3.2 Explanatory Variables

To test our hypotheses, we construct a number of explanatory variables. The dummy variable *residential stability* indicates whether respondents live at the same address they have been observed in the previous survey wave (ref.: residential mobility). The *union duration* for

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[8] Due to the survey design, we only have few couples in which both partners were observed before union formation in our sample (both partners would need to be BHPS sample members before they form a new union). As our state-dependent sample mostly consists of one observed partner per couple, we refrain from explicitly modelling the couple-level for this sample and use cluster-robust standard errors instead.

the current union is recorded in years. Marital status of the respondent is captured in the dummy *married* (ref.: cohabiting). Past experience of marital disruption is measured in a binary variable indicating whether respondents have *ever divorced* (ref.: never divorced). *Common child* and *step child* are dummies that measure if at least one child in the household is of both partners or of the respondent only, respectively.

Regarding access to economic resources, we include a binary indicator of whether respondents are *employed* (ref.: not employed) and have a *university degree* (ref.: no university degree) to proxy permanent income. *Labor market experience (in years)* is included as a proxy for economic resources that may have been accumulated over time. The variable is constructed using complete retrospective employment histories. *Personal income (log)* is measured as all monthly, personal incomes after transfers in 2006 pounds sterling. The variable is log-transformed. Finally, the *respondent's contribution to household income* measures the share of the respondents' contributions to the income of the household. To capture potential non-linear effects, we consider three categories of the relative income share: *less than 1/3, between 1/3 to 2/3 (ref.), and more than 2/3*.

3.3.3   Control Variables

We treat the binary indicator *women* as a control variable in our analysis, because the objective of the present study is not to examine gendered entries into sole homeownership. However, we report results for this variable to inform future research. We control for additional variables for which we report full estimation results only in the supplementary materials (Table S.2, Table S.3 and Table S.4). *Age group* measures respondents' age in five categories: *18-25 (ref.), 26-35, 36-45, 46-55* and *56-65 years*. *Relative age* measures the difference between respondents' ages and their partners' ages in three categories: *respondent is more than 3 years younger, between 3 years younger to 3 years older (ref.), and respondent is more than 3 years older*. Regarding the partner, we also consider whether the *partner is employed* (ref. partner is not employed). We control for *ethnic minority status* (ref. British white). A dummy variable for *Southeast England* (including London) is included in the model to capture the tight housing market in this region. We include dummy variables for *Wales, Scotland* and *Northern Ireland* (ref.: Rest of England) because we include the BHPS booster samples for these regions. We add period dummies for *1992-1994 (ref.), 1995-1997, 1998-2000, 2001-2003, 2004-2006, 2007-2008,* and *2010-2011* (the last dummy variable covers the UKHLS data).

First, we present descriptive evidence regarding the frequency of sole homeownership in Britain and the relative importance of both types of entry into sole homeownership in our sample. Second, we contrast the average characteristics of sole homeowners compared to joint owners and tenants. Third, we examine bivariate associations between *residential stability* and *sole homeownership* at union formation. Fourth, to formally test the Residential Stability Hypothesis, we estimate whether *residential stability* upon union formation predicts *sole homeownership* in a multivariate framework using the state-dependent sample. The response variable is *sole homeownership*. The response variable is analyzed using a logistic regression model. A significant, positive coefficient for the *residential stability* dummy variable would indicate that entry into sole-homeownership is more likely for those partners remaining in their pre-union residence. In a further model specification, we add the explanatory and control variables to explore changes in the coefficient of the *residential stability* variable after accounting for other factors associated with the entry into sole homeownership.

Fifth, to complement this analysis, we compare the characteristics of residentially mobile and stable individuals who do or do not enter sole homeownership at union formation within the state-dependent sample. The categorical response variable is a combination of the dummy variables *sole homeownership* and *residential stability* with four categories: residentially mobile and no sole homeowner (ref.), residentially stable and no sole homeowner, residentially mobile and sole homeowner, residentially stable and sole homeowner. This variable is analyzed using a multinomial logistic regression model. The right-hand side of the equations of each alternative contains all explanatory and control variables. The coefficients of the explanatory variables are of interest to understand similarities and differences in the correlates of state-dependent sole homeownership entries vis-à-vis alternatives at the formation of a coresidential union.

Finally, to examine within-union entries into sole homeownership, we use available information on the complete duration of the union in event history analyses (EHA). Since exact dates of entry events are unknown, but events are known to occur within a yearly interval, we use discrete-time EHA which allows for an appropriate modelling when events occur within a wide time interval (Allison 1982). The response variable is the event of *entry into sole homeownership*. We model the hazard h_{ti} of event occurrence within the union duration interval *t* given no entry event in prior interval *t-1* has occurred within a union of

individual i.[9] To deal with the multi-level structure of observations of partnered women and men nested in unions, we include male and female partner-specific random effects in the model to capture partner-level time-constant unobserved heterogeneity. In standard statistical software, the Maximum Likelihood estimate of the variance of the random term can be approximated using numerical integration.[10] The model to be fitted can be expressed in the following form:

$$log\left(\frac{h_{ti}}{1-h_{ti}}\right) = \alpha(t) + \beta' x_{ti} + u_i + v_i$$

The discrete time hazard is weighted by a linear duration function of years since union formation $\alpha(t)$,[11] and a vector x_{ti} of explanatory and control variables described above. β' is the vector of coefficients for the covariates. Finally, u_i and v_i are male and female partner-specific random terms. As the correlation between partner-specific random terms is estimated, model estimates account for the influence of unobserved characteristics of partners on individuals' choices (Steele et al. 2013), in this case, about sole homeownership. We acknowledge that the results of the proposed estimations cannot be considered causal but are merely sophisticated descriptions of the associations under study. For instance, unaccounted sources of unobserved heterogeneity due to the omission of relevant covariates may affect the validity of these estimates.

4 Results

4.1 Prevalence of Sole Homeownership and Types of Entries

The British housing market is dominated by homeownership and especially partnered individuals are likely to live in own homes. Based on our sample, in the observation period 1992-2011, about 83% of partnered individuals live in homes owned by at least one partner.

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[9] We omit the subscript for the respondent level as different unions of a respondent are considered to be independent.

[10] For estimation we use the *gsem* command in Stata 13.1 applying mean-variance adaptive Gauss–Hermite quadrature and approximating the multivariate distribution (i.e. numerical integration of the residuals) by 20 integration points per dimension.

[11] For the duration function, we use available retrospective information on the date of the start of the union. Using retrospective information on the date of entering the risk set alleviates the potential issue of left-truncation bias in the estimation of the duration parameter (see e.g. Guo 1993). As most of the transitions occur at early stages of the union and steadily decline over union duration, a linear duration function appears to best fit the data.

85% of partnered individuals in owner-occupancy own their homes jointly with their partners, compared to only 8% of partnered individuals (13% of couples) who are sole homeowners (Table 2). This share is considerably smaller than, for example, the share of couples in which partners have separate savings which is the case in 59% of British couples (Kan and Laurie 2014). Between 1992 and 2011, the share of partnered individuals who are sole homeowners varies only little without a clear trend in the observation period. These results show that although jointly owned homes are the norm in Britain, in a considerable subset of unions sole homeownership occurs. Note that our sample does not allow us to directly generalize to the contemporary British population, but provides the best approximation currently available as sole homeownership is not recorded in other data.

Table 2: Share of Sole Homeowners

	N	Share in owner-occupancy	Share in sole homeownership
Partnered individuals	107,089	83%	6%
Partnered individuals in owner-occupancy	85,858	100%	8%
Unions	60,220	83%	11%
Unions in owner-occupancy	48,034	100%	13%

Data: BHPS 1992-2008, UKHLS 2010-2011 (weighted [N unweighted], state-dependent and within-union samples)

Notes: N are yearly observations of partnered individuals or unions

Table 3: Frequency of Types of Entries in Sample

	N	Share of partnered individuals	Share of partnered individuals with any entry[a]
Partnered individuals observed since union formation	3,243	100%	
Part. individuals with any entry into sole homeownership	979	30%	100%
Part. individuals with state-dependent entry	542	17%	55%
Part. individuals with within-partnership entry	506	16%	52%

Data: BHPS 1992-2008, UKHLS 2010-2011 (unweighted, state-dependent sample and respondents from within-union sample observed since union formation)

Notes: [a]: Percentages do not sum up to 100% because individuals may experience both entries; N are yearly observations

To gain an impression of the relative importance of both types of entries into sole homeownership, we compare the number of observed state-dependent and within-union entries in our data (Table 3). We restrict the analysis to respondents observed in the state-dependent sample (and their subsequent observations), which does not allow us to draw conclusions about the relative frequency of these entries in the British population. From those partnered individuals observed since union formation in our data, 30% have experienced sole homeownership at some point during their observation period. 17% of partnered individuals observed since union formation experience a state-dependent entry. 16% experience a within-union entry. This indicates that more than one half (55%) of the sole homeowners among partnered individuals observed since union formation enter into sole homeownership as a consequence of state-dependencies at union formation. Another half of the sole homeowners (52%) entered into this status by moving to a new home upon union formation or by acquiring sole homeownership during their unions. The sum of the share of partnered individuals with a state-dependent entry and those with a within-union entry exceeds the overall number of respondents with any type of entry into sole homeownership. This indicates that some respondents experienced both, state-dependent and within-union entries into sole homeownership.

4.2   Average Characteristics of Sole Homeowners

In Table 4, the average characteristics of sole homeowners are contrasted with (social and private) tenants and respondents that own their homes jointly with their partners (joint homeowners). Sole homeowners are less likely to be female, than both, tenants and joint homeowners. They are more likely to have experienced a divorce. Sole homeowners are less likely to have a common child with their partners, but are more likely to have a child of which their partner is not the biological parent. Overall sole homeowners have more economic resources than tenants and joint homeowners – in absolute and relative terms. However, sole homeowners have less labor market experience compared to joint homeowners which may be an age effect, because sole homeowners are younger on average compared to joint homeowners (not shown in table). Sole homeowners are partnered for a shorter duration compared to joint owners, but they do not differ significantly in their union duration compared to tenants. Sole homeowners are less likely to be married compared to joint owners, but are similarly likely to be married compared to tenants.

Table 4: Group Characteristics by Homeownership Status

	Tenants	Joint owners	Sole owners (ref.)
	Mean/proportion		
Women	0.508***	0.504***	0.421
Union duration (in years)	12.494	18.329***	12.081
Married	0.694	0.917***	0.674
Ever divorced	0.160***	0.101***	0.236
Common child	0.573***	0.612***	0.435
Step child	0.152*	0.042***	0.184
Employed	0.496***	0.644***	0.733
University degree	0.257***	0.430	0.434
Labor market experience (in years)	15.843***	22.968*	21.896
Personal income (log)	6.391***	6.904***	7.076
Partner is employed	0.501***	0.652**	0.607
Respondents' contribution to household income (ref.: between 1/3 to 2/3)			
Less than 1/3	0.333***	0.338***	0.213
More than 2/3	0.246***	0.251***	0.346
Inividual-year observations	21,230	71,354	7,498
Unions	3,123	5,546	2,408

Data: BHPS 1992-2008, UKHLS 2010-2011 (weighted [N unweighted], state-dependent and within-union samples)

Notes: Unions can be observed in more than one tenure type; t-test of mean difference ∗∗∗ significant at 0.1% two-tailed, ∗∗ significant at 1%, ∗ significant at 5%

4.3 State-dependent Entries into Sole Homeownership

We now examine state-dependent entries into sole homeownership. We use the state-dependent sample which only includes the first observation in newly formed unions. Figure 1 summarizes the importance of residential stability for the entry into sole homeownership at union formation in our sample. About 35% of individuals in newly formed unions remain in their prior residence at union formation, i.e. they are residentially stable. Of these residential stable individuals, 45% become sole homeowners in their newly formed unions. This

contrasts with only 8% of residentially mobile individuals who become sole homeowners at union formation. At union formation, about 22% of partnered individuals are sole homeowners. This share is larger than the total share of sole homeowners in our observation period (13%). This may indicate that sole homeownership more often occurs at early stages of the union.

Figure 1: Residential Stability and Entry into Sole Homeownership at Union Formation
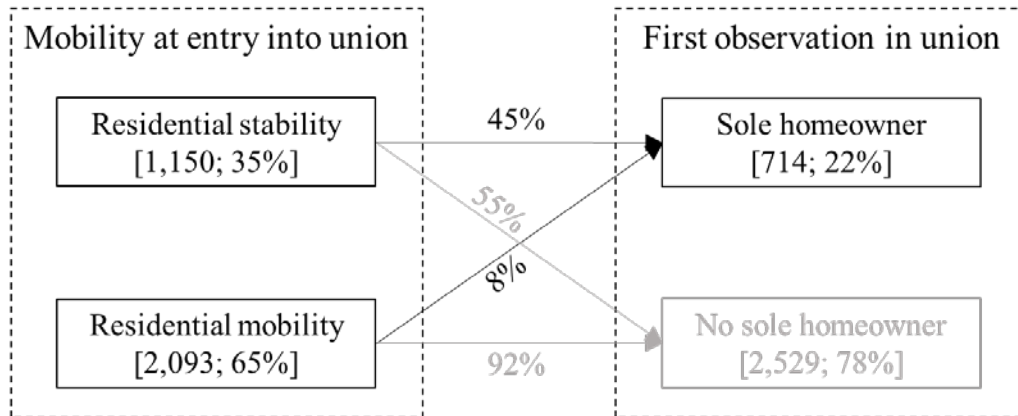
Data: BHPS 1992-2008, UKHLS 2010-2011 (weighted [N unweighted], state-dependent sample)

Notes: -

The important role of residential stability for entering sole homeownership at union formation is supported once we control for compositional differences between individuals who are residentially mobile at union formation compared to residentially stable individuals in a multivariate setting (Table 5). We find that the odds to enter sole homeownership at union formation are starkly increased by a factor of about 10 for those individuals who are residentially stable compared to residentially mobile individuals even after controlling for compositional differences between both groups. Independently from residential stability, we find individuals who are employed, who have a university degree, who have more labor market experience and more income (absolute and relative) to be more likely to become sole homeowners at union formation. Married individuals are less likely to become sole homeowners.

Table 5: Logistic Regression Model of State-dependent Entry into Sole Homeownership at Union Formation

	Entry into sole homeownership Odds ratios (SE)		Entry into sole homeownership Odds ratios (SE)	
Residential stability	9.956	***	10.009	***
	(0.99)		(1.14)	
Women			0.972	
			(0.12)	
Married			0.720	*
			(0.10)	
Ever divorced			1.144	
			(0.16)	
Common child			0.822	
			(0.14)	
Step child			0.958	
			(0.12)	
Employed			2.009	***
			(0.31)	
University degree			1.503	***
			(0.16)	
Labor market experience (in years)			1.061	***
			(0.01)	
Personal income (log)			1.193	*
			(0.09)	
Partner is employed			1.090	
			(0.16)	
Respondents' contribution to household income (ref.: between 1/3 to 2/3)				
Less than 1/3			1.198	
			(0.19)	
More than 2/3			1.457	**
			(0.20)	
Individuals	3,243		3,243	
Unions	3,181		3,181	
Deviance	2,779.518		2,465.280	
AIC	2,783.518		2,527.280	

Data: BHPS 1992-2008, UKHLS 2010-2011 (unweighted, state-dependent sample)
Notes: Logistic regression model with cluster-robust standard errors; response variable: sole homeownership (1=sole homeownership, 0= not in sole homeownership); control variables included: age groups, relative partner's age, partner has a university degree, partner is employed, region of residence, calendar year, ethnic minority status, and a constant term (full estimation results available in Table S.2 in the supplementary materials). *** significant at 0.1% two-tailed, ** significant at 1%, * significant at 5%.

We now turn to a multinomial logistic regression model to compare the characteristics of residentially mobile and stable individuals who do or do not enter sole homeownership (Table 6). We first discuss characteristics of those individuals that are residentially stable and enter sole homeownership due to state dependency. Compared to residentially mobile individuals who do not enter sole homeownership (the largest group of individuals), residentially stable sole homeownership entrants are more likely to be women, to have previously experienced a divorce and to have more labor market experience. Residentially stable sole homeownership entrants have more personal income and are more likely to contribute more than two thirds to the household income.

At union formation, residentially mobile sole homeownership entrants, which are a subgroup of all individuals entering sole homeownership within unions (see next section), are more likely to have step children, to be employed, to hold a university degree, to have more labor market experience and to contribute more than two thirds to the household income compared to residentially mobile individuals who do not enter sole homeownership at union formation. Noteworthy, women are more likely to be residentially stable than men at union formation (irrespective of whether they enter sole homeownership or not).

Table 6: Multinomial Logistic Regression Model of State-Dependent Entry into Sole Homeownership at Union Formation

	Residential mobility, no sole homeowner	Residential stability, no sole homeowner	Residential mobility, sole homeowner	Residential stability, sole homeowner
	Odds ratios (SE)	Odds ratios (SE)	Odds ratios (SE)	Odds ratios (SE)
Women	reference	1.776 ***	1.440	1.304 *
		(0.22)	(0.27)	(0.16)
Married		1.364 *	0.914	0.912
		(0.17)	(0.20)	(0.13)
Ever divorced		1.070	0.925	1.395 *
		(0.16)	(0.23)	(0.21)
Common child		1.685 ***	1.109	1.209
		(0.24)	(0.30)	(0.23)
Step child		1.863 ***	1.580 *	1.225
		(0.23)	(0.34)	(0.17)
Employed		0.534 ***	2.150 **	0.934
		(0.07)	(0.62)	(0.16)
University degree		0.842	1.541 *	1.159
		(0.09)	(0.26)	(0.13)
Labor market experience (in years)		0.973 **	1.042 *	1.038 ***
		(0.01)	(0.02)	(0.01)
Personal income (log)		1.026	1.144	1.234 *
		(0.04)	(0.14)	(0.11)
Partner is employed		0.903	0.760	1.329
		(0.12)	(0.17)	(0.21)
Respondents' contribution to household income (ref.: between 1/3 to 2/3)				
Less than 1/3		1.012	1.218	1.167
		(0.15)	(0.31)	(0.20)
More than 2/3		1.316	1.727 *	1.733 ***
		(0.19)	(0.39)	(0.26)
Individuals		3,243		
Unions		3,181		
Category-specific number of observations	1,921	608	172	542

Deviance	6,058.565
AIC	6,238.565

Notes: Multinomial logistic regression model with cluster-robust standard errors; response variable: sole homeownership*residential stability (0=residential mobility, no sole homeowner, 1=residential stability, no sole homeowner, 2=residential mobility, sole homeowner, 3=residential stability, sole homeowner); control variables included: age groups, relative partner's age, partner has a university degree, partner is employed, region of residence, calendar year, ethnic minority status, and a constant term (full estimation results available in Table S.3 in the supplementary materials).
*** significant at 0.1% two-tailed, ** significant at 1%, * significant at 5%.

4.4   Within-union Entry into Sole Homeownership

Table 7 presents results from the discrete-time event history analysis model for within-union entries into sole homeownership. In this analysis, we consider all available information on the union duration and no longer only the start of the union. We find the hazard of entering sole homeownership to be negatively associated with the union duration. Each additional year in a union reduces the hazards of entering sole homeownership by a factor of about 0.98. Concerning marital status, we find that married individuals are by a factor of about 0.69 less likely to enter sole homeownership than cohabiting individuals. Being divorced is not statistically significantly associated with within-union entry into sole homeownership.

Family structure is a relevant aspect of the entry into sole homeownership. Step children in the household are positively associated with entry into sole homeownership. The hazard rates of entering sole homeownership are almost 1.80 times higher for individuals when they live with step children in the household compared to individuals with no step children in the household. Common children with the partner are not significantly associated with the entry into sole homeownership within unions, but the direction of the estimated coefficient is in the expected, negative direction.

Regarding absolute and relative economic resources, we find overall evidence for a positive association with the entry into sole homeownership. Individuals who are employed, with a university degree, more labor market experience and individuals who contribute more than two thirds to the household income are more likely to enter sole homeownership. We do not find a significant coefficient for personal income (log), for having an employed partner and for contributing less than one third to the household income.

Table 7: Discrete Time EHA Model of Within-union Entry into Sole Homeownership

	Entry into sole homeownership	
	Hazard ratios (SE)	
Union duration	0.981	***
	(0.00)	
Married	0.694	***
	(0.05)	
Ever divorced	1.131	
	(0.09)	
Common child	0.906	
	(0.06)	
Step child	1.798	***
	(0.15)	
Employed	1.197	**
	(0.08)	
University degree	1.255	***
	(0.07)	
Labor market experience (in years)	1.022	***
	(0.00)	
Personal income (log)	1.023	
	(0.03)	
Partner is employed	1.045	
	(0.07)	
Respondents' contribution to household income (ref.: between 1/3 to 2/3)		
Less than 1/3	0.935	
	(0.07)	
More than 2/3	1.255	***
	(0.08)	
Intercept		
Women	0.007	***
	(0.00)	
Men	0.006	***
	(0.00)	
Variance Intercept		
Women	2.877	***
	(0.39)	
Men	3.748	***
	(0.53)	
Covariance		
	2.505	***
	(0.26)	
Inividual-year observations	105,931	
Unions	8,456	
Deviance	19,594.341	
AIC	19,662.341	
χ^2 difference intercept women vs men	4.240	
p-value difference intercept women vs men	0.039	

Data: BHPS 1992-2008, UKHLS 2010-2011 (unweighted, within-union sample)
Notes: Logistic regression model with correlated random-effects at individual level; response variable: entry into sole homeownership (1=entry into sole homeownership, 0= no entry into sole homeownership); control variables included: age groups, relative partner's age, partner has a university degree, partner is employed, region of residence, calendar year, ethnic minority status, and a constant term (full estimation results available in Table S.4 in the supplementary materials).
*** significant at 0.1% two-tailed, ** significant at 1%, * significant at 5%.

The average intercepts for women and men are statistically significantly different for women and men ($\chi^2(1)$=4.24, p<0.05). This indicates that the conditional hazard rate to enter sole homeownership at union formation is statistically higher for women than for men, but the substantive difference seems small.

5 Discussion

In the Residential Stability Hypothesis, we expected that sole homeownership directly at union formation may be more likely for partners who are residential stable and do not move at union formation. We found compelling evidence for this hypotheses. In our sample, about one in two entries into sole homeownership occurs at union formation for respondents who remain residentially stable and have a partner move into their residence. Residential stability at union formation is highly predictive of sole homeownership.

We expected that entry into sole homeownership is more likely after having experienced a divorce compared to not having experienced a divorce (Divorce Hypothesis). We only found weak evidence for this hypothesis. State-dependent entries into sole homeownership are more likely for individuals previously divorced, but within-union entries are not more likely to occur after a divorce. This may indicate that some divorcees are more likely to retain previously jointly owned property, for instance, due to divorce settlements. They become state-dependent sole homeowners, but divorcees do not seem to be generally more likely to enter sole homeownership. However, part of the effect of having experienced a divorce may be captured in the step children coefficient. In addition, only economically more resourceful divorcees may be likely to enter sole homeownership, while less resourceful divorcees may not be able enter sole homeownership. Such heterogeneity in the underlying processes may explain why we do not find an overall significant effect of divorce.

In the Cohabitation Hypothesis, we proposed that the entry into sole homeownership is more likely during cohabitations than during marriages. For within-union entries, we found clear support for this hypothesis. Married individuals are less likely to enter sole homeownership within their unions compared to cohabitants, where joint homeownership would normatively be a next step of union formalization after marriage. For state-dependent entries, however, we find mixed evidence which may be due to little statistical power. Similar to the Cohabitation Hypothesis, we also expected the union duration and the presence of

common children to be negatively associated with the entry into sole homeownership. We only found evidence in favor of the Union Duration Hypothesis (which we could only test for within-union entries), but not for the Common Children Hypothesis. Our findings, however, support the Step Children Hypothesis for within-union entries into sole homeownership. In the Step Children Hypothesis, we expected sole homeownership to be more frequent in unions with step children. State-dependent entries are not more likely if step children are present.

Finally, we expected that the entry into sole homeownership may be more likely with more individual access to economic resources (Resources Hypothesis). Our findings are consistent with this hypothesis. In particular, more labor market experience and contributing more than two thirds to the household income are associated with a higher likelihood of entering sole homeownership both at union formation and at later times within unions. Within unions, being currently employed and holding a university degree are positively associated with entries into sole homeownership which may be due to mortgage requirements.

Our findings corroborate previous, non-representative qualitative evidence on within-union disparities in homeownership (e.g., Joseph and Rowlingson 2012). In particular the role of step children in shaping within-union inequalities in wealth have been suggested by qualitative research (Burgoyne and Morison 1997), but has only been quantitatively tested in the current study. Our findings corresponds to recent research on non-housing wealth in Britain showing that not only economic resources but also life course stages and family structure are relevant for within-union inequalities (Kan and Laurie 2014). In contrast to Kan and Laurie (2014) who did not find effects of relative resources, we show that the relative resources in a couple affect entry into sole homeownership. This may be due to the relatively high costs of entering homeownership compared to other types of investments. In Germany, comparable results to the ones presented here have been found for the overall within-union wealth gap (Grabka et al. 2013). In accordance with Grabka et al. (2013) and other studies on overall wealth (e.g., Ruel and Hauser 2013), we found a significant effect of employment experience on entry into sole homeownership.

Our study is subject to limitations. While the BHPS and UKHLS go further than other surveys in recording the individual homeowner status of household members, in the BHPS only the first two owners in each household are recorded. As we restrict our analysis to one-couple households, we believe that this limitation does not substantially affect our results. Additionally, no information about the actual share of the home owned by respondents is

available. Moreover, homeownership status on its own does not indicate actual housing wealth as individuals may have negative home equity. However, the review of the legal background has shown that a binary ownership status variable is sufficient to capture the most relevant aspects of within-union inequality in ownership and residency rights. Additionally, legal and self-perceived ownership of the home may differ as couples may report assets as shared while only one partner legally owns the assets (Kan and Laurie 2014). Survey data, however, offers limited opportunities to address this issue.

6   Conclusion

In this study, longitudinal data from the BHPS and UKHLS are analyzed. These data are unique in providing individual-level information on homeownership within households. The analysis shows that in 13% of unions in owner-occupancy only one partner solely own these homes. We identify two types of entries into sole homeownership, which are equally important in our sample. First, individuals may enter sole homeownership at union formation, because one partner remains residentially stable in a home already owned before union formation. Second, partners may enter sole homeownership within the course of their unions. Our results point to two sets of factors that are related to entries into sole homeownership in co-resident couples: (1) individuals' economic resources – also relative to their partners' resources – and (2) the family situation as described by marital status, union duration and family structure. Within couples, economically resourceful individuals who cohabit, with step children in the household, during the early phase of the union are most likely to enter sole homeownership.

The current study is, to our knowledge, the first quantitative analysis to investigate to what extent homeownership is jointly held within couples. By taking into account that homeownership may be an individual asset not shared in couples, this analysis substantially contributes to the emerging literature on within-union wealth inequalities (e.g., Kan and Laurie 2014) which helps to understand the gender gap in wealth that has mainly been examined via between-household differences until now (e.g., Ruel and Hauser 2013). For example, our analysis shows that family structure and marital history are important determinants of within-union wealth inequalities beyond the effect of personal lifetime earnings of individuals on which previous research has often focused.

Going beyond the objectives of the present study, it may be hypothesized that pathways into sole homeownership are different for women and men. According to our findings, women may be overall less likely to be sole homeowners than men, but may be slightly more likely to enter sole homeownership via state-dependent entries and within unions. However, the differences between women and men are small in substantive terms in the multivariate analyses. Future research should investigate these gender differences in more detail. Further extensions may additionally include measures of regional housing market conditions. This may be important to better model the contexts in which partners buy homes which may impact on the necessity to pool resources from both partners to buy property. Further investigations of the differences over periods may provide insights into how changing housing market contexts affect sole homeownership within couples. Finally, examinations of the interactions between economic resources and family structures, e.g. divorce status, as well as potential unobserved heterogeneity in their associations with entries into sole homeownership, may be helpful to elucidate the determinants of sole homeownership.

7   Acknowledgement

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Supplementary Materials

"My House or our Home? Entry into Sole Homeownership in British Couples"

Table S.1: Descriptive Summary Statistics

	State-dependent entry sample				Within-union sample			
	Mean/ Pro-portion	SD	Min	Max	Mean/ Pro-portion	SD	Min	Max
State-dependent entry into sole homeownership								
Residential mobility, no sole homeowner	0.592	0.491	0.000	1.000	0.084	0.277	0.000	1.000
Residential stability, no sole homeowner	0.187	0.390	0.000	1.000	0.850	0.357	0.000	1.000
Residential mobility, sole homeowner	0.053	0.224	0.000	1.000	0.005	0.069	0.000	1.000
Residential stability, sole homeowner	0.167	0.373	0.000	1.000	0.062	0.240	0.000	1.000
Within-union entry into sole homeownership	0.215	0.411	0.000	1.000	0.020	0.139	0.000	1.000
Residential stability	0.355	0.478	0.000	1.000	0.911	0.284	0.000	1.000
Women	0.575	0.494	0.000	1.000	0.525	0.499	0.000	1.000
Age group (ref.: 18-25)								
26-35	0.385	0.487	0.000	1.000	0.249	0.432	0.000	1.000
36-45	0.165	0.371	0.000	1.000	0.288	0.453	0.000	1.000
46-55	0.069	0.254	0.000	1.000	0.239	0.426	0.000	1.000
56-65	0.023	0.149	0.000	1.000	0.163	0.370	0.000	1.000
Ethnic minority status	0.027	0.161	0.000	1.000	0.028	0.166	0.000	1.000
Partnership duration (in years)	0.177	0.381	0.000	1.000	0.826	0.379	0.000	1.000
Married	0.225	0.465	0.000	2.000	12.854	11.396	0.000	50.000
Ever divorced	0.190	0.392	0.000	1.000	0.121	0.326	0.000	1.000
Common child	0.128	0.334	0.000	1.000	0.579	0.494	0.000	1.000
Step child	0.260	0.439	0.000	1.000	0.093	0.290	0.000	1.000
Employed	0.718	0.450	0.000	1.000	0.618	0.486	0.000	1.000

University degree	0.418	0.493	0.000	1.000	0.386	0.487	0.000	1.000
Labor market experience (in years)	10.468	8.881	0.000	50.000	19.958	12.199	0.000	55.000
Personal income (log)	6.819	1.403	0.000	9.876	6.779	1.455	0.000	11.287
Partner is employed	0.740	0.439	0.000	1.000	0.639	0.480	0.000	1.000
Respondents' contribution to household income (ref.: between 1/3 to 2/3)								
Less than 1/3	0.222	0.416	0.000	1.000	0.332	0.471	0.000	1.000
More than 2/3	0.220	0.414	0.000	1.000	0.239	0.427	0.000	1.000
Relative age compared to partner (ref.: between 3 years younger to 3 years older)								
Respondent >3 years younger	0.243	0.429	0.000	1.000	0.197	0.398	0.000	1.000
Respondent >3 years older	0.222	0.416	0.000	1.000	0.182	0.386	0.000	1.000
Period (ref.: 1992-1994)								
1995-1997	0.148	0.355	0.000	1.000	0.127	0.332	0.000	1.000
1998-2000	0.162	0.368	0.000	1.000	0.151	0.358	0.000	1.000
2001-2003	0.185	0.389	0.000	1.000	0.207	0.405	0.000	1.000
2004-2006	0.196	0.397	0.000	1.000	0.193	0.395	0.000	1.000
2007-2008	0.104	0.305	0.000	1.000	0.118	0.322	0.000	1.000
2010-2011	0.065	0.246	0.000	1.000	0.063	0.244	0.000	1.000
Region (ref.: Rest of England)								
Scotland	0.148	0.355	0.000	1.000	0.153	0.360	0.000	1.000
Southeast England	0.212	0.409	0.000	1.000	0.196	0.397	0.000	1.000
Wales	0.116	0.321	0.000	1.000	0.127	0.333	0.000	1.000
Northern Ireland	0.054	0.226	0.000	1.000	0.082	0.274	0.000	1.000
Inividual-year observations		3,243				105,931		
Couples		3,181				8,456		

Table S.2: Logistic Regression Model of State-dependent Entry into Sole Homeownership (Full Model Results)

	Entry into sole homeownership		Entry into sole homeownership	
	Odds ratios (SE)		Odds ratios (SE)	
Residential Stability	9.956	***	10.009	***
	(0.99)		(1.14)	
Women			0.972	
			(0.12)	
Married			0.720	*
			(0.10)	
Ever divorced			1.144	
			(0.16)	
Common child			0.822	
			(0.14)	
Step child			0.958	
			(0.12)	
Employed			2.009	***
			(0.31)	
University degree			1.503	***
			(0.16)	
Labor market experience (in years)			1.061	***
			(0.01)	
Personal income (log)			1.193	*
			(0.09)	
Partner is employed			1.090	
			(0.16)	
Respondents' contribution to household income (ref.: between 1/3 to 2/3)				
Less than 1/3			1.198	
			(0.19)	
More than 2/3			1.457	**
			(0.20)	
Age group (ref.: 18-25)				
26-35			1.622	**
			(0.26)	
36-45			1.533	
			(0.34)	
46-55			0.860	
			(0.28)	
56-65			0.820	
			(0.41)	
Ethnic minority status			1.507	
			(0.43)	

Relative age compared to partner (ref.: between 3 years younger to 3 years older)

Respondent >3 years younger			0.834	
			(0.11)	
Respondent >3 years older			0.987	
			(0.13)	
Period (ref.: 1992-1994)				
1995-1997			0.985	
			(0.18)	
1998-2000			0.890	
			(0.16)	
2001-2003			0.856	
			(0.16)	
2004-2006			0.771	
			(0.14)	
2007-2008			0.981	
			(0.20)	
2010-2011			0.700	
			(0.18)	
Region (ref.: Rest of England)				
Scotland			1.147	
			(0.17)	
Southeast England			0.843	
			(0.11)	
Wales			1.149	
			(0.19)	
Northern Ireland			0.738	
			(0.19)	
Intercept	0.090	***	0.005	***
	(0.01)		(0.00)	
Individual-year observations	3,243		3,243	
Couples	3,181		3,181	
Deviance	2,779.518		2,465.280	
AIC	2,783.518		2,527.280	

Data: BHPS 1992-2008, UKHLS 2010-2011 (unweighted, state-dependent sample)
Notes: Logistic regression model with cluster-robust standard errors; response variable: sole homeownership
(1=sole homeownership, 0= not in sole homeownership).
*** significant at 0.1% two-tailed, ** significant at 1%, * significant at 5%.

Table S.3: Multinomial Logistic Regression Model of State-Dependent Entry into Sole Homeownership (Full Model Results)

	Residential mobility, no sole home-owner		Residential stability, no sole home-owner		Residential mobility, sole home-owner		Residential stability, sole homeowner	
	Odds ratios (SE)		Odds ratios (SE)		Odds ratios (SE)		Odds ratios (SE)	
Women	reference		1.776	***	1.440		1.304	*
			(0.22)		(0.27)		(0.16)	
Married			1.364	*	0.914		0.912	
			(0.17)		(0.20)		(0.13)	
Ever divorced			1.070		0.925		1.395	*
			(0.16)		(0.23)		(0.21)	
Common child			1.685	***	1.109		1.209	
			(0.24)		(0.30)		(0.23)	
Step child			1.863	***	1.580	*	1.225	
			(0.23)		(0.34)		(0.17)	
Employed			0.534	***	2.150	**	0.934	
			(0.07)		(0.62)		(0.16)	
University degree			0.842		1.541	*	1.159	
			(0.09)		(0.26)		(0.13)	
Labor market experience (in years)			0.973	**	1.042	*	1.038	***
			(0.01)		(0.02)		(0.01)	
Personal income (log)			1.026		1.144		1.234	*
			(0.04)		(0.14)		(0.11)	
Partner is employed			0.903		0.760		1.329	
			(0.12)		(0.17)		(0.21)	
Respondents' contribution to household income (ref.: between 1/3 to 2/3)								
Less than 1/3			1.012		1.218		1.167	
			(0.15)		(0.31)		(0.20)	
More than 2/3			1.316		1.727	*	1.733	***

	(0.19)		(0.39)		(0.26)
Age group (ref.: 18-25)					
26-35	3.039	***	1.583	*	6.325 ***
	(0.42)		(0.35)		(1.30)
36-45	3.428	***	1.166		7.871 ***
	(0.72)		(0.39)		(2.19)
46-55	5.185	***	0.580		6.457 ***
	(1.57)		(0.33)		(2.39)
56-65	9.408	***	1.275		7.540 ***
	(4.27)		(1.02)		(4.10)
Ethnic minority status	1.361		1.641		2.337 **
	(0.42)		(0.81)		(0.64)
Relative age compared to partner (ref.: between 3 years younger to 3 years older)					
Respondent >3 years younger	0.744	*	0.645		0.738 *
	(0.09)		(0.14)		(0.11)
Respondent >3 years older	1.314	*	1.050		1.243
	(0.18)		(0.22)		(0.17)
Period (ref.: 1992-1994)					
1995-1997	1.013		1.079		1.034
	(0.19)		(0.32)		(0.21)
1998-2000	0.928		0.928		0.859
	(0.18)		(0.27)		(0.17)
2001-2003	1.179		1.260		0.816
	(0.21)		(0.36)		(0.16)
2004-2006	0.952		0.766		0.829
	(0.18)		(0.23)		(0.16)
2007-2008	0.756		0.916		0.857
	(0.17)		(0.31)		(0.19)

2010-2011	0.664		0.559		0.619	
	(0.16)		(0.25)		(0.16)	
Region (ref.: Rest of England)						
Scotland	1.234		1.267		1.288	
	(0.19)		(0.28)		(0.21)	
Southeast England	1.133		0.684		1.097	
	(0.16)		(0.16)		(0.16)	
Wales	1.232		0.840		1.654	**
	(0.20)		(0.25)		(0.29)	
Northern Ireland	1.849	**	0.780		1.509	
	(0.42)		(0.36)		(0.38)	
Intercept	0.117	***	0.008	***	0.005	***
	(0.04)		(0.01)		(0.00)	

Individual-year observations		3,243		
Couples		3,181		
Category-specific number of observations	1,921	608	172	542
Deviance		6,058.565		
AIC		6,238.565		

Data: BHPS 1992-2008, UKHLS 2010-2011 (unweighted, state-dependent sample)

Notes: Multinomial logistic regression model with cluster-robust standard errors; response variable: sole homeownership*residential stability (0=residential mobility, no sole homeowner, 1=residential stability, no sole homeowner, 2=residential mobility, sole homeowner, 3=residential stability, sole homeowner); control variables included: age groups, relative partner's age, partner has a university degree, partner is employed, region of residence, calendar year, ethnic minority status, and a constant term.
*** significant at 0.1% two-tailed, ** significant at 1%, * significant at 5%.

Table S.4: Discrete Time EHA Model of Within-union Entry into Sole Homeownership (Full Model Results)

	Entry into sole homeownership Odds ratios (SE)	
Union duration (in years)	0.981	***
	(0.00)	
Married	0.694	***
	(0.05)	
Ever divorced	1.131	
	(0.09)	
Common child	0.906	
	(0.06)	
Step child	1.798	***
	(0.15)	
Employed	1.197	**
	(0.08)	
University degree	1.255	***
	(0.07)	
Labor market experience (in years)	1.022	***
	(0.00)	
Personal income (log)	1.023	
	(0.03)	
Partner is employed	1.045	
	(0.07)	
Respondents' contribution to household income (ref.: between 1/3 to 2/3)		
Less than 1/3	0.935	
	(0.07)	
More than 2/3	1.255	***
	(0.08)	
Age group (ref.: 18-25)		
26-35	0.977	
	(0.11)	
36-45	0.856	
	(0.11)	
46-55	0.848	
	(0.12)	
56-65	0.873	
	(0.15)	
Ethnic minority status	1.890	***
	(0.27)	
Relative age compared to partner (ref.: between 3 years younger to 3 years older)		
Respondent >3 years younger	0.815	**
	(0.06)	
Respondent >3 years older	1.131	
	(0.08)	
Period (ref.: 1992-1994)		
1995-1997	1.262	*

	(0.13)	
1998-2000	1.699	***
	(0.16)	
2001-2003	1.463	***
	(0.14)	
2004-2006	1.298	**
	(0.13)	
2007-2008	1.351	**
	(0.14)	
2010-2011	1.153	
	(0.15)	
Region (ref.: Rest of England)		
Scotland	1.087	
	(0.09)	
Southeast England	0.835	*
	(0.07)	
Wales	1.071	
	(0.09)	
Northern Ireland	0.829	
	(0.10)	
Intercept		
Women	0.007	***
	(0.00)	
Men	0.006	***
	(0.00)	
Variance Intercept		
Women	2.877	***
	(0.39)	
Men	3.748	***
	(0.53)	
Covariance		
	2.505	***
	(0.26)	

Inividual-year observations	105,931
Couples	8,456
Deviance	19,594.341
AIC	19,662.341
χ^2 Difference intercept women vs men	4.240
p-value Difference intercept women vs men	0.039

Data: BHPS 1992-2008, UKHLS 2010-2011 (unweighted, within-union sample)
*Notes: Logistic regression model with correlated random-effects at individual level; response variable: entry into sole homeownership (1=entry into sole homeownership, 0= no entry into sole homeownership); *** significant at 0.1% two-tailed, ** significant at 1%, * significant at 5%.*

Table S.5: Logistic Regression Model of State-dependent Entry into Sole Homeownership (Excluding Imputed Observations, Excluding UKHLS)

	Entry into sole homeownership		Entry into sole homeownership (excluding imputed observations)		Entry into sole homeownership (excluding UKHLS observations)	
	Odds ratios (SE)		Odds ratios (SE)		Odds ratios (SE)	
Residential stability	10.009	***	9.992	***	9.885	***
	(1.14)		(1.13)		(1.16)	
Women	0.972		0.972		0.990	
	(0.12)		(0.12)		(0.12)	
Married	0.720	*	0.719	*	0.701	*
	(0.10)		(0.10)		(0.10)	
Ever divorced	1.144		1.144		1.140	
	(0.16)		(0.16)		(0.16)	
Common child	0.822		0.822		0.788	
	(0.14)		(0.14)		(0.14)	
Step child	0.958		0.958		0.967	
	(0.12)		(0.12)		(0.13)	
Employed	2.009	***	2.009	***	2.017	***
	(0.31)		(0.31)		(0.33)	
University degree	1.503	***	1.503	***	1.529	***
	(0.16)		(0.16)		(0.17)	
Labor market experience (in years)	1.061	***	1.061	***	1.061	***
	(0.01)		(0.01)		(0.01)	
Personal income (log)	1.193	*	1.192	*	1.207	*
	(0.09)		(0.09)		(0.09)	
Partner is employed	1.090		1.090		1.081	
	(0.16)		(0.16)		(0.16)	
Respondents' contribution to household income (ref.: between 1/3 to 2/3)						
Less than 1/3	1.198		1.196		1.250	
	(0.19)		(0.19)		(0.20)	
More than 2/3	1.457	**	1.456	**	1.539	**
	(0.20)		(0.20)		(0.22)	
Individual-year observations	3,243		3,239		3,033	
Couples	3,181		3,177		2,971	
Deviance	2,465.280		2,464.838		2,319.660	
AIC	2,527.280		2,526.838		2,379.660	

Data: BHPS 1992-2008, UKHLS 2010-2011 (unweighted, state-dependent sample)
Notes: Logistic regression model with cluster-robust standard errors; response variable: sole homeownership (1=sole homeownership, 0= not in sole homeownership); control variables included: age groups, relative partner's age, partner has a university degree, partner is employed, region of residence, calendar year, ethnic minority status, and a constant term.
*** significant at 0.1% two-tailed, ** significant at 1%, * significant at 5%.

Table S.6: Multinomial Logistic Regression Model of State-Dependent Entry into Sole Homeownership (Excluding Imputed Values)

	Residential mobility, no sole homeowner	Residential stability, no sole homeowner		Residential mobility, sole homeowner		Residential stability, sole homeowner		Residential stability, no sole homeowner (excluding imputed observations)		Residential mobility, sole homeowner (excluding imputed observations)		Residential stability, sole homeowner (excluding imputed observations)	
	Odds ratios (SE)	Odds ratios (SE)		Odds ratios (SE)		Odds ratios (SE)		Odds ratios (SE)		Odds ratios (SE)		Odds ratios (SE)	
Women	reference	1.776	***	1.440		1.304	*	1.783	***	1.442		1.307	*
		(0.22)		(0.27)		(0.16)		(0.22)		(0.27)		(0.16)	
Married		1.364	*	0.914		0.912		1.358	*	0.911		0.909	
		(0.17)		(0.20)		(0.13)		(0.17)		(0.20)		(0.13)	
Ever divorced		1.070		0.925		1.395	*	1.070		0.925		1.395	*
		(0.16)		(0.23)		(0.21)		(0.16)		(0.23)		(0.21)	
Common child		1.685	***	1.109		1.209		1.690	***	1.112		1.210	
		(0.24)		(0.30)		(0.23)		(0.24)		(0.30)		(0.23)	
Step child		1.863	***	1.580	*	1.225		1.857	***	1.575	*	1.222	
		(0.23)		(0.34)		(0.17)		(0.23)		(0.34)		(0.17)	
Employed		0.534	***	2.150	**	0.934		0.534	***	2.145	**	0.934	
		(0.07)		(0.62)		(0.16)		(0.07)		(0.61)		(0.16)	
University degree		0.842		1.541	*	1.159		0.840		1.539	*	1.158	
		(0.09)		(0.26)		(0.13)		(0.09)		(0.26)		(0.13)	
Labor market experience (in years)		0.973	**	1.042	*	1.038	***	0.973	**	1.042	*	1.038	***
		(0.01)		(0.02)		(0.01)		(0.01)		(0.02)		(0.01)	
Personal income (log)		1.026		1.144		1.234	*	1.026		1.143		1.233	*
		(0.04)		(0.14)		(0.11)		(0.04)		(0.14)		(0.11)	
Partner is employed		0.903		0.760		1.329		0.902		0.760		1.329	
		(0.12)		(0.17)		(0.21)		(0.12)		(0.17)		(0.21)	

Respondents' contribution to household income (ref.: between 1/3 to 2/3)

Less than 1/3	1.012	1.218		1.167		1.008	1.213		1.162	
	(0.15)	(0.31)		(0.20)		(0.15)	(0.31)		(0.20)	
More than 2/3	1.316	1.727	*	1.733	***	1.320	1.727	*	1.732	***
	(0.19)	(0.39)		(0.26)		(0.19)	(0.39)		(0.26)	
Individual-year observations	3,243					3,239				
Couples	3,181					3,177				
Deviance	6,058.565					6,054.569				
AIC	6,238.565					6,234.569				

Data: BHPS 1992-2008, UKHLS 2010-2011 (unweighted, state-dependent sample)

Notes: Multinomial logistic regression model with cluster-robust standard errors; response variable: sole homeownership*residential stability (0=residential mobility, no sole homeowner, 1=residential stability, no sole homeowner, 2=residential mobility, sole homeowner, 3=residential stability, sole homeowner); control variables included: age groups, relative partner's age, partner has a university degree, partner is employed, region of residence, calendar year, ethnic minority status, and a constant term.
*** significant at 0.1% two-tailed, ** significant at 1%, * significant at 5%.

Table S.7: Multinomial Logistic Regression Model of State-Dependent Entry into Sole Homeownership (Excluding UKHLS)

	Residential mobility, no sole homeowner	Residential stability, no sole homeowner	Residential mobility, sole homeowner	Residential stability, sole homeowner	Residential stability, no sole homeowner (excluding UKHLS observations)	Residential mobility, sole homeowner (excluding UKHLS observations)	Residential stability, sole homeowner (excluding UKHLS observations)
	Odds ratios (SE)	Odds ratios (SE)	Odds ratios (SE)	Odds ratios (SE)	Odds ratios (SE)	Odds ratios (SE)	Odds ratios (SE)
Women	reference	1.776 ***	1.440	1.304 *	1.347 *	1.747 ***	1.403
		(0.22)	(0.27)	(0.16)	(0.17)	(0.23)	(0.28)
Married		1.364 *	0.914	0.912	0.912	1.402 *	0.893
		(0.17)	(0.20)	(0.13)	(0.13)	(0.18)	(0.21)
Ever divorced		1.070	0.925	1.395 *	1.428 *	1.083	0.912
		(0.16)	(0.23)	(0.21)	(0.22)	(0.17)	(0.23)
Common child		1.685 ***	1.109	1.209	1.116	1.675 ***	1.063
		(0.24)	(0.30)	(0.23)	(0.22)	(0.25)	(0.31)
Step child		1.863 ***	1.580 *	1.225 *	1.232	1.810 ***	1.537
		(0.23)	(0.34)	(0.17)	(0.17)	(0.23)	(0.34)
Employed		0.534 ***	2.150 *	0.934	0.942	0.509 ***	1.938 *
		(0.07)	(0.62)	(0.16)	(0.16)	(0.07)	(0.58)
University degree		0.842	1.541 *	1.159	1.203	0.832	1.505 *
		(0.09)	(0.26)	(0.13)	(0.14)	(0.09)	(0.27)
Labor market experience (in years)		0.973 **	1.042 *	1.038 ***	1.037 **	0.975 *	1.049 **
		(0.01)	(0.02)	(0.01)	(0.01)	(0.01)	(0.02)
Personal income (log)		1.026	1.144	1.234 *	1.221 *	1.019	1.204
		(0.04)	(0.14)	(0.11)	(0.11)	(0.04)	(0.16)
Partner is employed		0.903	0.760	1.329	1.301	0.962	0.838
		(0.12)	(0.17)	(0.21)	(0.21)	(0.14)	(0.20)

Respondents' contribution to household income (ref.: between 1/3 to 2/3)												
Less than 1/3	1.012		1.218		1.167		1.181		1.007		1.347	
	(0.15)		(0.31)		(0.20)		(0.21)		(0.16)		(0.35)	
More than 2/3	1.316		1.727	*	1.733	***	1.708	***	1.282		1.889	**
	(0.19)		(0.39)		(0.26)		(0.26)		(0.19)		(0.43)	

Individual-year observations	3,243	3,033
Couples	3,181	2,971
Deviance	6,058.565	5,703.446
AIC	6,238.565	5,877.446

Data: BHPS 1992-2008 (unweighted, state-dependent sample)

Notes: Multinomial logistic regression model with cluster-robust standard errors; response variable: sole homeownership*residential stability (0=residential mobility, no sole homeowner, 1=residential stability, no sole homeowner, 2=residential mobility, sole homeowner, 3=residential stability, sole homeowner); control variables included: age groups, relative partner's age, partner has a university degree, partner is employed, region of residence, calendar year, ethnic minority status, and a constant term.
*** significant at 0.1% two-tailed, ** significant at 1%, * significant at 5%.

Table S.8: Discrete Time EHA Model of Within-union Entry into Sole Homeownership (Excluding Imputed Observations, Excluding UKHLS)

	Entry into sole homeownership		Entry into sole homeownership (excluding imputed observations)		Entry into sole homeownership (excluding UKHLS observations)	
	Odds ratios (SE)		Odds ratios (SE)		Odds ratios (SE)	
Union duration (in years)	0.981	***	0.981	***	0.981	***
	(0.00)		(0.00)		(0.00)	
Married	0.694	***	0.694	***	0.680	***
	(0.05)		(0.05)		(0.05)	
Ever divorced	1.130		1.130		1.139	
	(0.09)		(0.09)		(0.09)	
Common child	0.907		0.907		0.908	
	(0.06)		(0.06)		(0.06)	
Step child	1.797	***	1.796	***	1.804	***
	(0.15)		(0.15)		(0.15)	
Employed	1.197	**	1.197	**	1.222	**
	(0.08)		(0.08)		(0.08)	
University degree	1.255	***	1.255	***	1.255	***
	(0.07)		(0.07)		(0.07)	
Labor market experience (in years)	1.022	***	1.022	***	1.022	***
	(0.00)		(0.00)		(0.00)	
Personal income (log)	1.023		1.023		1.021	
	(0.03)		(0.03)		(0.03)	
Partner is employed	1.045		1.045		1.040	
	(0.07)		(0.07)		(0.07)	
Respondents' contribution to household income (ref.: between 1/3 to 2/3)						
Less than 1/3	0.935		0.934		0.943	
	(0.07)		(0.07)		(0.07)	
More than 2/3	1.254	***	1.254	***	1.258	***
	(0.08)		(0.08)		(0.08)	
Variance Intercept						
Women	2.878	***	2.873	***	2.846	***
	(0.39)		(0.39)		(0.40)	
Men	3.737	***	3.738	***	3.690	***
	(0.53)		(0.53)		(0.54)	
Covariance	2.503	***	2.501	***	2.571	***
	(0.26)		(0.26)		(0.27)	
Inividual-year observations	105,928		105,830		99,220	
Couples	8,455		8,451		8,208	
Deviance	19,593.413		19,589.722		18,461.446	
AIC	19,661.413		19,657.722		18,527.446	

Data: BHPS 1992-2008, UKHLS 2010-2011 (unweighted, within-union sample)
Notes: Logistic regression model with correlated random-effects at individual level; response variable: entry into sole homeownership (1=entry into sole homeownership, 0= no entry into sole homeownership); control variables included: age groups, relative partner's age, partner has a university degree, partner is employed, region of residence, calendar year, ethnic minority status, and a constant term.
*** significant at 0.1% two-tailed, ** significant at 1%, * significant at 5%.