

Family dynamics and first-time homeownership

Paper for the 2007 PAA Annual Meeting, New York



Annika Smits (a.w.m.smits@uva.nl)

Clara H. Mulder

University of Amsterdam

Department of Geography, Planning and International Development Studies

Nieuwe Prinsengracht 130

1018 VZ Amsterdam

The Netherlands

Abstract

In this paper, we address the transition to first-time homeownership. We use the occurrence of household events such as cohabitation, marriage and getting children, as well as homeownership of the parents as the main explanatory factors. Using the first wave of the Netherlands Kinship Panel Study and event history analysis techniques including interaction effects with calendar year, we investigate how the effects of household events and the intergenerational transmission of homeownership have changed during the past few decades. The preliminary results show that singles and cohabiters have become more likely to make the transition to homeownership, whereas intergenerational transmission and the differences between married couples with children and cohabiting couples with children have not changed markedly.

1. Introduction

The importance of the transition to first-time homeownership can hardly be denied. By becoming the owner of a home, one does not only accumulate wealth and disposable income, but also improves his or her quality of living (Mulder and Wagner, 1998). Apart from this, homeownership is an important symbol of achievement. Social inequality can arise from differences in access to homeownership and can be reproduced if these differences remain (Henretta, 1984).

As early as in the nineteen-fifties, Rossi (1955) has argued that household events are closely linked to housing events. Researchers who have used this argument in their own work found that the transition to homeownership mainly takes place when stability in both income and household situation has been reached (Davies Withers, 1998; Dieleman & Everaers, 1994; Henretta, 1987). Feijten and Mulder (2002) addressed the importance of household events on housing events and proved Rossi's argument to be valid in the Netherlands during the twentieth century. Their results also showed, however, that moving into owner-occupied housing consistently happened at younger ages and took place increasingly frequently before first childbirth.

Whether or not one becomes a homeowner does not solely depend on household events. Buying a home, as opposed to renting, is such a large investment that simply not everyone can afford it. Previous research has shown that those whose parents are homeowners are more likely to become homeowners themselves. Resulting from financial contributions by the parents, similarities in housing market conditions (Helderman & Mulder, forthcoming) and the process of socialization (Henretta, 1984), homeownership of the parents nowadays still largely contributes to the offspring's chances of becoming homeowners as well.

Although the effects of household events and parental homeownership on the transition to first-time homeownership have been established clearly, not so much is known about the changes in these effects during the last few decades. As Manting (1996) has argued, the meaning of cohabitation and marriage has changed in the Netherlands during the twentieth century. Possibly this might have led to a change in the difference between married and cohabiting couples regarding their likelihood of becoming homeowners. Furthermore, the context in which the transition to first-time homeownership takes place has changed in other respects, among which are increasing prosperity and an increasing supply of owner-occupied homes. It is therefore likely that the effects of household events and parental homeownership have changed correspondingly. In this paper, we will investigate the changes in explanatory power of these factors during the last few decades. The household events that are considered are cohabitation, marriage and getting children. We use event-history analysis techniques and the first wave of the Netherlands Kinship Panel Study.

2. Theoretical background and research hypotheses

2.1 Household events and homeownership

That housing events are closely linked to household events, has long been acknowledged (Rossi, 1955). Research evolving from this statement, however, developed only some thirty years later. In the early nineteen-nineties, Clark *et al.* (1994) found that those who become homeowners are most often those who have achieved stability in income as well as in family situation. Stable households are often households in which its members are more committed to each other (cf. Mulder & Manting, 1994). Singles are free to make their own choices within the household, whereas cohabiters are expected to adapt their behavior to their partner's. The level of commitment is likely to be higher after marriage and when children have been born. This regards not only daily activities and behavior, but also behavior towards the housing situation. According to Feijten and Mulder (2002), making a commitment within the household raises the need to find appropriate housing.

Based on these findings, we can expect people in different household situations to differ in their likelihood of becoming homeowners. When for instance a couple is expecting its first child, appropriate housing is needed. Since the new household situation is one that will have long-term consequences, the housing conditions should accordingly be suitable for a long term. This also applies to married couples versus cohabiting couples. Couples who make the commitment for a long-lasting relationship are more likely to have a desire for long-stay housing. Owner-occupied homes are often more spacious, better located and more easily adapted to the household's needs than rented dwellings, and thus provide better conditions for long-stay housing.

Apart from the fact that housing should correspond to the household situation, it should also correspond to the inhabitant's financial situation. Since buying a home is probably

the largest financial investment one ever makes in life (Mulder & Smits, 1999), the purchase is a bigger risk for those who have not achieved stability in their household situation yet. For people who are still in the process of shaping their lives, the financial commitment of homeownership is not likely to be desired. This hypothesis can be illustrated by the findings of Mulder and Manting (1994), who found that among movers, singles were least likely to become homeowners. Furthermore, married movers without children and movers who were getting married within a year were most likely to become homeowners.

2.2 The intergenerational transmission of homeownership

Homeownership can be seen as a status good. It is well known that status goods are often transmitted from one generation to the next. Henretta (1984; 1987) was the first to conduct a micro-level research on first-time homeownership in which intergenerational transmission of homeownership was taken into account. Ever since, similarities in homeownership between generations have more often been established (Chronologically: Mulder & Wagner, 1998; Boehm & Schlottman, 1999; Mulder & Smits, 1999; Clark & Mulder, 2000; Kurz, 2004; Helderma & Mulder, forthcoming).

Although the exact mechanisms of intergenerational transmission of homeownership have not yet clearly been unraveled, there are several theoretical explanations for the phenomenon. First, the role of financial contributions of the parents should be considered. Parents who are homeowners themselves are, more likely to help their children financially on their way to homeownership than parents who rent their dwelling. Helderma and Mulder (forthcoming) show that the effect of parental housing tenure on that of their children can partly be explained by gift giving.

Second, we can reasonably assume that parents and children quite often operate in the same housing market (Helderma & Mulder, forthcoming). As has been shown for the Netherlands, people most often live within short distance from their parents. Depending on the urbanization level of the area, either the rental (in strongly urbanized areas) or the owner-occupied sector (in the least urbanized areas) prevails. Henretta (1987) found for the United States that, when housing-market characteristics are taken into account, the effect of parental homeownership on children's homeownership is reduced to less than half its size.

A third explanation of the intergenerational transmission of homeownership is that the resemblance of housing tenure between parents and children might be a side-effect of a resemblance in socio-economic status. Parental homeownership can be seen as an outcome of their socio-economic status and the homeownership of their children can, in turn, be seen as an outcome of the socio-economic status transmitted to them (cf. Blau & Duncan, 1967).

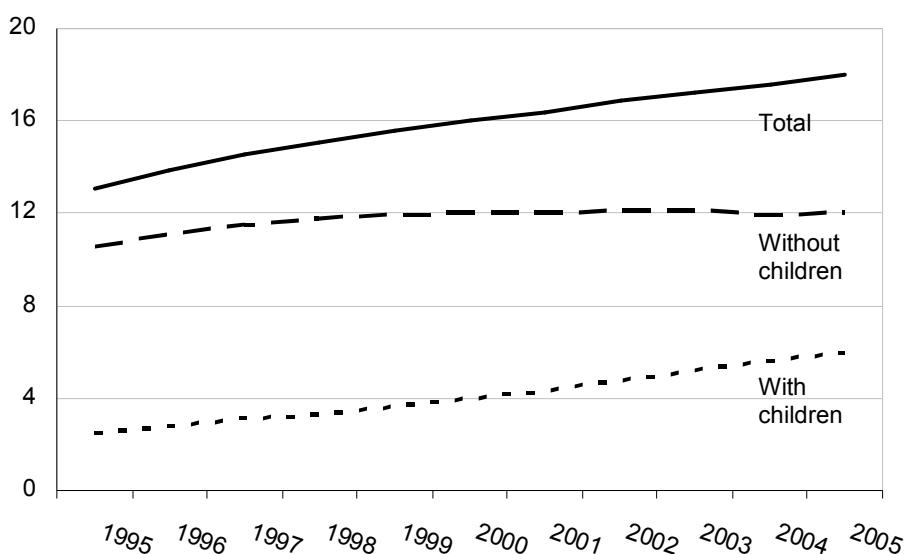
Finally, the intergenerational transmission of homeownership may be the result of a socialization process that takes place during late childhood. As is argued by, among others, Easterlin (1980) and Henretta (1984), children tend to strive for a socioeconomic status that is at least equal to that of their parents. For those whose parents owned a home during the

period in which values about future achievements were developed, the wish to become a homeowner is probably stronger. Although this hypothesis has never fully been tested in previous research, the explanation might still account for the remaining effect of parental housing tenure that researchers on this topic have found so far. After accounting for other mechanisms, Helderma & Mulder (forthcoming), for example, still found a strong effect of the parents' housing tenure on that of their children.

2.3 Changes in the effects of household events and parental homeownership

Stability in household situation is an important determinant of the likelihood of becoming a homeowner. Recent figures suggest that household stability has decreased in the Netherlands over the last decades. That is, when we assume that marriage is an important indicator of household stability. According to the latest figures on Dutch cohabiting couples (Van der Meulen & De Graaf, 2006), the share of unmarried cohabiting couples has risen strongly during the last ten years (see Figure 1). In 2005, eighteen percent of all Dutch couples were unmarried, whereas ten years earlier, their share was thirteen percent. In the same period, the share of unmarried couples with children has doubled, whereas the share of married couples who have children has declined by seven percent.

Figure 1: Percentages of unmarried couples among all Dutch couples in the Netherlands, 1995-2005.



Source: Statline, Statistics Netherlands 2006, own calculations

The changes in household composition that have been taking place in the Netherlands in the last ten years are striking. Against the background of these changes in behavior towards household events such as marriage and getting children, it is interesting to see whether behavior towards housing events has changed as well. The share of owner occupied homes in the Netherlands has been rising since the end of the forties. But how this is related to a rapidly changing composition of Dutch households is still unclear.

Several reasons can be put forward for expecting changing effects of household events on housing events. The first concerns the (changing) meaning of homeownership. Whereas the transition to homeownership has long been a transition that only a minority had easy access to, becoming a home-owner is more widespread nowadays. The exclusiveness of being a homeowner has therefore diminished, which means that the diversity among homeowners has probably increased.

A second reason for expecting changing effects of household situation and parental homeownership can be found in economic conditions. As people in the Netherlands have become more prosperous during the past few decades, owner-occupied homes have become within reach for more people. This might have led to easier access to homeownership for singles and a decrease in the importance of parental help. At the same time, the share of double-income couples has risen. Furthermore, parents are in a better position to help their children become homeowners nowadays than in the past: they are more frequently homeowners themselves and they have fewer children who might need help. The sharp rise in house prices during the 1990s and 2000s might have been partly caused by these changes. As a result, there might have been an increase in dependence on two incomes. The help of parents might also have become more important for the transition to homeownership. It is not clear beforehand which effect is most pronounced: that of increasing prosperity, or that of rising prices and a possible increase in the dependence on two incomes or parental help.

Third, it is likely that the meaning of cohabitation and marriage has changed during the past decades. Manting (1996) emphasizes how the original, unconventional meaning of cohabitation has lost its importance since the early nineteen-eighties. Cohabiting was no longer an instrument to deviate from the conventional relationship in which marriage was highly important. Instead, it became a strategy to test one's relationship, for example prior to marriage. Since the early nineteen-nineties, this new meaning of cohabitation as a period of trial has diminished. Cohabitation has become more and more accepted as a way of not only moving into a union, but also of maintaining the union. Today, a stable relationship no longer needs to be confirmed by the consecration of marriage; neither does a stable family with children. The difference between married and unmarried people in the likelihood of becoming a homeowner is expected to have decreased correspondingly.

The hypotheses that evolve from the theoretical assumptions sketched above are as follows:

1. Singles, unmarried couples and unmarried couples with children have become more likely to become first-time homeowners since the early ninety-nineties compared with married couples.
- 2a. The effect of parental homeownership on the transition to first-time homeownership has diminished through the years.

Versus

- 2b. The effect of parental homeownership on the transition to first-time homeownership has intensified through the years.

2.4 Other factors

Apart from the importance of household events and the intergenerational transmission of homeownership, other factors are also important to the transition to first-time homeownership. Clark *et al.* (1994) found strong effects of level of income, which, in its turn, is associated with level of education. Mulder and Smits (1999) found that the odds for couples to become homeowners differ according to housing market conditions. In times when the housing market is down, the chances of becoming a homeowner are, unsurprisingly, smaller.

Furthermore, we account for gender, age, socio-economic status, socio-economic status of the parents and degree of urbanization at age fifteen.

3. Data and method

3.1 Data

Data from the Netherlands Kinship Panel Study (NKPS; Dykstra *et al.*, 2005) have been used. The NKPS data were designed to provide information on a wide variety of socio-demographic and family characteristics in the Netherlands, such as household characteristics and family values. It is a large-scale random sample of the Dutch population aged 18-79, with a total sample size of 8161 respondents. The NKPS provides useful information on the timing of first homeownership, partnership histories, cohabitation, marriage, having children and education. For this article, we used the first wave of the study, which has been conducted in 2002-2004. All of the indicators have been measured or reconstructed annually.

Our dependent variable is a measure of whether the transition to first-time homeownership took place in a given year. The observation period starts when the respondent was 18 years old. For each following year, the respondent either scored one (transition to first-time homeownership) or zero (transition to first-time homeownership did not take place). Observations are being censored at the time of interview. Respondents' ages at the time of censoring varied from 18 to 65.

Household events regard partnership status and childbirth. For measuring partnership status, we used information on whether the respondent was cohabiting or married at the time of interview and whether the respondent had ever lived with different partners before (either being married or not). Partnership statuses and birth years of children (including adopted children and children with previous partners) have been used to construct a measure of family status with eight categories: single, single with children, cohabiting, cohabiting with children, married, married with children, higher order marriage, higher order marriage with children.

For measuring the intergenerational transmission of homeownership, we used the housing tenure of the parents when the respondent was fifteen years old. Of those who became homeowners themselves, 55.7 percent had lived in an owner-occupied home at the age of fifteen.

Income could not be used as a control variable since we do not have any information on the income history of a respondent. Instead, socio-economic status was measured by level of education and duration since first job. For level of education, we used the highest educational level achieved. Originally, this was measured in ten categories varying from 'incomplete elementary' to post-graduate. We assigned education years needed for each level in order to assign time-varying educational levels to each person-year. Finally, the indicator is categorized into three categories: elementary/lower vocational education; secondary/middle vocational; higher vocational/university. Duration since first job is used as a proxy for work experience and the time that one had for building up savings. Only positive durations were considered in the operationalization, so we excluded those who became homeowners before they found their first job.

We used a period variable to control for the effects of housing market conditions. It has four categories: 1970-1978, 1979-1983, 1984-1994, 1994-2004. Because of the collapse of the Dutch housing market between 1979 and 1983, this period was defined as a separate category. Age was classified into four categories: 18 to 25; 26 to 35; 36 to 45 and 46 to 65.

Socio-economic status of the parents is measured by the parents' highest achieved educational level. For cases in which the educational level of one parent was unknown, we assigned the educational level of the other parent. When both levels of education were unknown, we used a separate category. In total, we have unknown levels of education for 5720 person-years. The degree of urbanization was measured retrospectively asking the respondent where the parents lived at age fifteen. Address densities were used to assign the corresponding urbanization degree.

To measure the changes in the effects of household events and intergenerational transmission of homeownership, we included interaction terms of both factors with period. This results in the inclusion of two new sets of dummies in our models.

-Note: in the final version of the paper, table 1 will be revised to exclude respondents aged 65 and over -

Table 1: Transition to first-time homeownership by selected socio-demographic indicators, percentages for each category, per year.

Socio-demographic indicators	Becoming a homeowner (%)	Occurrences	Exposures
<i>All</i>	3.55	5297	149,086
<i>Gender</i>			
Male	3.65	2295	62,955
Female	3.49	3002	86,131
<i>Age group</i>			
18-24	2.10	1134	54,003
25-39	5.66	3487	61,633
40-64	2.21	655	29,589

65+	0.54	21	3,861
<i>Homeownership parents</i>			
No	2.79	2348	84,180
Yes	4.54	2949	64,906
<i>Level of education parents</i>			
(Incomplete) elementary	2.68	1349	50,385
Secondary / low to middle vocational	4.09	2869	70,069
Higher vocational / university (+)	4.25	972	22,849
Don't know	1.87	107	5,720
<i>Degree of urbanization parents</i>			
Very strong	2.62	890	33,954
Strong	3.60	1279	35,518
Moderately	3.87	980	25,309
Hardly	4.36	1177	27,000
Not	4.37	792	18,112
<i>Level of education</i>			
Elementary / lower vocational	2.27	941	41,524
Secondary / middle vocational	3.89	2078	53,366
Higher vocational / university	6.01	1685	28,018
<i>Duration since first job</i>			
0-5 years	4.27	1497	35,075
6-10 years	6.21	1471	23,705
11-15 years	5.35	868	16,222
16-25 years	3.71	751	20,261
26-77 years	1.56	356	22,765
<i>Family status</i>			
Single	1.22	747	61,261
Single children	1.25	137	10,925
Cohabiting	8.81	870	9,876
Cohabiting children	5.16	149	2,885
Higher order marriage	6.02	328	5,452
Higher order marriage children	2.66	468	17,620
Married	13.09	1112	8,492
Married children	4.56	1486	32,575
<i>Period</i>			
1941-1949	0.36	10	2,793
1950-1969	1.96	612	31,292
1970-1978	4.12	1067	25,899
1979-1983	3.22	539	16,727
1984-1994	3.69	1554	42,125
1995-2004	5.01	1515	30,250

Source: NKPS 2004, own calculations

An overview of the variables used is given in table 1. The table also shows who were most likely to make the transition to first-time homeownership. The percentages are taken from the whole set of person-years under exposure, thus all years in which respondents were aged eighteen and older. Each year, almost 3.6 percent of the sample is assigned the status of first-time homeowner. Males are slightly more likely to become homeowners than females are, as can be seen in the second row of table 1. When we take a look at some other characteristics of those who make the transition to first-time homeownership, we see that they are mostly aged between 25 and 39, are highly educated, have found their first job six to ten years ago and are married, but childless. Their parents were for the greater part homeowners, were highly educated and lived in hardly or not urbanized regions at the time when the respondent was fifteen years old.

3.2 Method

We carried out discrete-time hazard analyses of the transition to first-time homeownership. Following Yamaguchi (1991) they were performed by using logistic regression analysis of person-years.

Unknown is when exactly the events took place within a year, and so, which event took place first: the transition to homeownership, or a change in family status or one of the other covariates. However, when the move to an owner-occupied home is closely connected to a couple's plan to cohabit, or, conversely, when the cohabitation is closely connected to the couple's plan of buying a home, the time difference between the two events is of no importance. Although one event could still be evolving from the other, it is impossible to derive the causal ordering from the temporal ordering in this case: time ordering does not necessarily reflect causal ordering (cf. Willekens, 1991). A time lag between events, in which causal ordering is not clearly distinguishable is usually referred to as 'fuzzy time' (Courgeau and Lelièvre 1992: 97). Regardless of when exactly an event took place in a year, we treated the event as having taken place for the whole year. This also applies for cases in which multiple events took place in one year, although we cannot precisely tell which event preceded the other.

The time at risk is measured in years since the respondent has become eighteen years old. We assume constant risks in the age intervals 18-25, 26-35, 36-45 and 46-65.

The following logistic regression model was estimated:

$$\log \frac{\lambda(t; X)}{1 - \lambda(t; X)} = a(t) + \sum_k b_k X_k$$

Where $\lambda(t; X)$ is the probability of making the transition to first-time homeownership at time t for a given set of covariates X (where $X = X_1, \dots, X_k$). The parameters used in the model are given by b_k ($k=1, \dots, K$). The baseline odds of the model is indicated by:

$$a(t) = \log \frac{\lambda_0(t)}{1 - \lambda_0(t)}$$

which is the logarithm of the odds of the occurrence of an event for a respondent with value zero on all covariates used.

4. Findings

In a first model without interactions (see table 2), we found significant effects of parental homeownership and family status. Furthermore, we found that men are more likely to become homeowners than women, those aged 25-39 are more likely to become homeowners than any other age group, the highest educated are twice more likely to become homeowners than are the lowest educated and those who found their first job six to ten years earlier are more likely to become homeowners, than those with other durations since their first job.

Table 2: Log-odds of the transition to first-time homeownership by socio-demographic characteristics.

	Exp (b)
<i>Homeownership parents</i>	
No	1
Yes	1.42***
<i>Level of education parents</i>	
(Incomplete) elementary	1
Secondary / low to middle vocational	1.15***
Higher vocational / university (+)	1.06
Don't know	0.89
<i>Gender</i>	
Male	1
female	0.84***
<i>Age group</i>	
18-24	1
25-39	1.25***
40-64	0.97
65+	0.26***
<i>Level of education</i>	
Elementary / lower vocational	1
Secondary / middle vocational	1.53***
Higher vocational / university	2.00***
<i>Duration since first job</i>	
0-5 years	1
6-10 years	1.18***
11-15 years	1.01
16-25 years	0.79***
26-77 years	0.41***
<i>Family status</i>	
Single	1
Single + children	1.52***
Cohabiting	5.09***
Cohabiting + children	3.50***
Higher order marriage	5.98***
Higher order marriage + children	3.41***
Married	10.30***
Married + children	4.57***
<i>Degree of urbanization parents</i>	
Very strong	1
Strong	1.11*
Moderately	1.14*
Hardly	1.29***
Not	1.41***
<i>Period</i>	
41-49	1
50-69	2.89*
70-78	5.84***
79-83	4.99***
84-94	5.92***
95-04	8.83***
<i>Constant</i>	
	0.00126
Log Likelihood	-15148.753
Number of observations	93340
Degrees of freedom	30

Source: NKPS 2004, own calculations

Both educational level of the parents and degree of urbanization of the parents when the respondent was aged fifteen, seem to matter. Respondents with higher educated parents have better chances of becoming homeowners, as well as respondents who lived in rural areas when they grew up.

Period also shows to be an important predictor of the transition to first-time homeownership. Compared to the nineteen-forties, the odds of becoming a homeowner have become higher and higher. Between the years 1995 and 2004, people were 8.8 times more likely to become homeowners, than during the nineteen-forties.

-Note: Findings will be revised when our final models have been optimized. So far, preliminary results show that singles and cohabiters have become more likely to make the transition to homeownership. The effects of intergenerational transmission and the differences between married couples with children and cohabiting couples with children have not changed markedly-

5. Discussion

-to be written-

Acknowledgement

The Netherlands Kinship Panel Study is funded by grant 480-10-009 from the Major Investments Fund of the Netherlands Organization for Scientific Research (NWO), and by the Netherlands Interdisciplinary Demographic Institute (NIDI), Utrecht University, the University of Amsterdam and Tilburg University.

References

Ajzen I. The theory of planned behavior. *Organizational Behavior and Human Decision Processes* 50 179-211.

Allison P.D. (1982). Discrete-time methods for the analysis of event histories. *Sociological Methodology* 13 61-98.

Blau P.M. & Duncan O.D. (1967). *The American Occupational Structure*. Wiley New York.

Boehm T. P. & Schlottman A. M. (1999). Does home ownership by parents have an economic impact on their children? *Journal of Housing Economics* 8 217-232.

- Clark W. A. V. Deurloo M. C. & Dieleman F. M. (1994). Tenure changes in the context of micro level family and macro level economic shifts. *Urban Studies* 34 7-19.
- Clark W. A. V. & Mulder C. H. (2000). Leaving home and entering the housing market. *Environment and Planning* 32(9) 1657-1671.
- Courgeau, D. & Lelièvre, E. (1992). Interrelations between first home-ownership constitution of the family, and professional occupation in France. In: J. Trussel, R. Hankinson and J. Tilton (Eds.). *Demographic Applications of Event History Analysis*, 120-140. Oxford: Clarendon Press.
- Davies Withers S. (1998). Linking household transitions and housing transitions: a longitudinal analysis of renters. *Environment and Planning A* 30 615-630.
- Deurloo M. C. Clark W. A. V. & Dieleman F. M. (1994). The move to housing ownership in temporal and regional contexts. *Environment and Planning A* 26 1659-1670.
- Dieleman F. M. & Everaers P. C. J. (1994). From renting to owning: life course and housing market circumstances. *Housing Studies* 9 11-25.
- Dykstra P. A. Kalmijn M. Knijn T. C. M. Komter A. E. Liefbroer A. C. & Mulder C.H. (2005). *Codebook of the Netherlands Kinship Panel Study. A multi-actor multi-method panel study on solidarity in family relationships Wave 1*. The Hague: Netherlands interdisciplinary Demographic Institute (NKPS Working Paper No. 4).
- Easterlin R. A. (1980). *Birth and Fortune; the Impact of Numbers on Personal Welfare*. New York: Basic Books.
- Feijten P. & Mulder C. H. (2002). The timing of household events and housing events in the Netherlands: A longitudinal perspective. *Housing Studies* 17(5) 773-792.
- Helderman A. C. Mulder C. H. & Van Ham M. (2004). The changing effect of home ownership on residential mobility in the Netherlands. *Housing Studies* 19(4) 601-616.
- Helderman A.C. & Mulder C.H. (forthcoming). Intergenerational transmission of homeownership: the roles of gifts and continuities in housing market characteristics. *Urban Studies*.

- Henretta J. C. (1984). Parental status and child's home ownership. *American Sociological Review* 49 131-140.
- Henretta J. C. (1987). Family transitions housing market context and first home purchase by young married households. *Social Forces* 66(2) 520-536.
- Kurz K. (2004). Labour market position intergenerational transfers and homeownership. A longitudinal analysis for West German birth cohorts. *European Sociological Review* 20(2) 141-159.
- Manting, D. (1996). The changing meaning of cohabitation and marriage. *European Sociological Review* 12(1) 53-65.
- Mulder C. H. & Manting D. (1994). Strategies of nest-leavers: 'settling down' versus flexibility. *European Sociological Review* 10 155-172.
- Mulder C. H. & Smits J. (1999). First-time home-ownership of couples: The effect of inter-generational transmission. *European Sociological Review* 15(3) 323-337.
- Mulder C. H. & Wagner M. (1998). First-time home-ownership in the family life course: A West German-Dutch comparison. *Urban Studies* 35(4) 687-713.
- Netherlands Ministry of Housing Spatial Planning and the Environment (2004). *Cijfers over wonen 2004. Feiten over mensen wensen wonen. [Figures on housing 2004. Facts about People Wishes Housing]* The Hague: Netherlands Ministry of Housing Spatial Planning and the Environment.
- Van der Meulen, A. & de Graaf, A. (2006). Samenwoonrelaties stabiel. *Bevolkingstrends* 54(1) 32-36.
- Willekens, F. (1991). Understanding the interdependence between parallel careers. In: Siegers, J.J., de Jong-Gierveld, J. and Van Imhoff, E., eds. *Female Labour Market Behaviour and Fertility: a Rational-Choice Approach*. Berlin: Springer, 2-31.
- Yamaguchi K. (1991). *Event history analysis*. Newbury Park CA: Sage.