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Abstract

The rapid rise in late-life divorce observed in many Western countries has become a subject of attention for demographers. This development not only poses challenges for researchers trying to understand its causes but also generates economic vulnerabilities among older adults, for example in terms of housing. In this paper, we use Swedish register data to examine housing shifts amidst divorce for those aged 60 and over. Using data on the discontinuation of marriages or civil partnerships between 1995 and 2013 we identify 32,000 late-life divorces. In addition, to account for possible moves arising in anticipation and as a consequence of divorce, we trace residential location and housing states up to 3 years before and after divorce. We look at gender differences in the probability of residential mobility, distances moved, as well as the probability of ownership and rental forms of tenancy. We find that women are more likely to move and that they move further distances from the marital home. Our study also sheds light on gender differences concerning late-life divorce and its effect on ownership where women are more likely to be tenant owners and men homeowners. Additionally, we examine how gender gaps in housing outcomes of late-life divorce are affected by the economic position of ex-partners and the cohort in which they were born.

Keywords: divorce, ageing, gender inequalities, housing, residential mobility, internal migration

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Introduction

Divorce rates among older adults have surged in many Western countries including Sweden where the number of newly divorced men and women aged 60 and over more than doubled between 2000 and 2020 (Statistics Sweden, 2023; Kridahl, Duvander and Turunen, 2024). The rising number of late-life divorces generates vulnerabilities among older adults for whom advanced age leaves less space for economic adjustment (Brown and Lin, 2012; Kennedy and Ruggles, 2014; Žilinčíková and Schnor, 2021). Research on mid-life divorce highlights the gendered nature of post-divorce inequalities, including inequalities in residential and housing outcomes. Net of other factors women have a higher probability of leaving the marital home following a divorce, although the probability of moving declines with the custody of dependent children, older age or if divorce ends a long marriage (Sullivan, 1986; Gram-Hanssen and Bech-Danielsen, 2008; Mulder and Wagner, 2010; Mulder and Malmberg, 2011). Moreover, concerning homeownership, this tendency is even more pronounced among women (Mulder, ten Hengel, Latten and Das, 2012). At the same time, it is not clear to what extent the results observed for mid-life divorce apply to late-life divorce. This question is timely concerning housing outcomes. In general, homeownership is an important aspect of social stratification, but it also plays a special role among older age groups where those with housing assets can draw on housing equity to supplement their post-retirement income.

In the context of housing, older adults constitute a distinctive group. In comparison to younger groups, older adults are more attached to the place where they live, many are long-term residents, and a large proportion own their housing. Divorce at this life phase represents a substantial diversion from their housing careers. Recently, in a study which analyses Belgian register data, Žilinčíková and Schnor (2021) argued that when settling who moves and who remains in the marital home, older divorcees are influenced by different considerations compared to mid-life divorcees. One factor is the higher emphasis on the fairness principle where the ex-partner for whom moving is more difficult, either because of financial or non-financial reasons, is more likely to stay in the marital home. Evidence in support of this argument is provided by studies from Belgium and the UK, which show that among older long-term married couples, men are more likely to move at divorce compared to women (Evandrou, Falkingham and Green, 2010; Žilinčíková and Schnor, 2021). The fairness principle asserts that older women, who tend to be economically more vulnerable than their partners due to previous childrearing responsibilities, should be compensated for their life-long weaker labour market attachment. The distinctive impact of late-life divorce is

further underscored by shifts in housing preferences across the life course. Older adults tend to prefer smaller housing with lower maintenance costs. This evolving preference is an important factor that sets late-life divorce apart from its mid-life counterpart. One Swedish study shows that the gap between the share in homeownership, a predominant tenure type among older adults, and the share with a preference to remain in this tenure type amounts to over 10 percentage points among those aged 65-74 and that this gap increases further with age (Abramsson and Andersson, 2016).

In this study, we are interested in the housing shifts around the time of late-life divorce for men and women. We expect that the housing options available to divorcees will depend on the housing in which they reside at the time of divorce, the economic resources of the individual as well as the cohort in which they were born. Utilizing register data from Sweden, we investigate the housing careers of late-life divorcees and examine what impact late-life divorce has on their residential mobility, the distance moved and the transitions between different tenure types. We also investigate to what extent the potential gender gaps can be explained by relative economic inequality within the couple before divorce, and how the patterns evolved between consecutive cohorts. Our design allows making a stronger link between divorce and outcome variables, since we track most variables at 7 time points, from -3 to +3 years after the divorce.

We contribute to the literature by examining whether the findings regarding housing implications of mid-life divorce extend to late-life divorce. With our design, we can not only observe whether men or women are more likely to experience a particular outcome but also see at which specific points in time these probabilities are elevated. This is potentially important, as proposed by Žilinčíková and Schnor (2021) men and women are expected to move out of the marital home at different points around divorce. Another contribution is that we can clearly distinguish between homeownership and tenant ownership, which are often conflated under one concept of ownership. Finally, we present new findings on how residential and housing situations for older men and women vary based on their economic status compared to their ex-partners and across different cohorts.

Housing careers

Housing careers and housing pathways are two concepts used to understand residential mobility and the housing changes of individuals over the life course (Clapham 2005, 2010; Abramsson, 2012). The use of housing careers dates back to the 1980 and studies on

residential mobility (Skobba, 2023), and describes how households adjust their housing situation given the options available in the housing market, resources, and preferences (Clark and Dieleman, 1996). Housing careers do not necessarily imply moving up a housing ladder, i.e., from less expensive to more costly housing, or from rented housing to owner occupation, but can instead illustrate how housing changes across the life course according to the needs and preferences of individuals and households (Abramsson, 2012). Still, as households grow in the earlier phases of life, the size of housing often does too. A reduction in household size after for example a divorce, the death of a partner or adult children moving out, does not necessarily result in a move to a smaller dwelling (Abramsson and Andersson, 2012). However, certain life events prompt a move by at least one of the partners in a relationship, i.e., a divorce or separation, possibly resulting in a diversion of the housing career.

When it comes to housing careers, the Swedish housing system has been characterised as an integrated or unitary rental system, with homeownership playing a less pivotal role than in in case of Western, Southern and Eastern European countries, even though this situation has been changing for younger cohorts. The common tenure types distinguished in Swedish housing studies are renting from either public authorities or private landlords in multifamily dwellings, homeownership, which commonly refers to ownership of single-family housing units and tenant ownership which commonly refers to ownership of a flat through cooperative ownership of multifamily housing (Borg, Kawalerowicz and Andersson, 2022). Homeownership, and especially homeownership of single-family housing, is the most prevailing tenure type among older adults. For those aged 60 and over more than 50% are homeowners (Sveriges Riksbank, 2018). There are also gender differences in tenure type distribution for older adults, which are greater than the differences observed for mid-life adults. While older men are more likely to be homeowners, older women are overrepresented in all other tenure types (tenant ownership, public and private rentals, and cooperative or assisted housing) when compared to older men (Statistics Sweden, 2020).

Residential mobility and divorce

Studies on mid-life divorce suggest that divorce has different economic consequences for men and women. Compared to women, men are less likely to experience a substantial loss of income after divorce, they may also improve their standard of living in the post-divorce years. Women also tend to lose more economically and often find themselves at increased risk of poverty (Smock, Manning, and Gupta, 2018). These patterns are often explained in terms of women's weaker labour market attachment and labour market position. Housing

outcomes are a subset of the economic consequences of divorce where residential mobility can be associated with both costs and benefits. In the case of homeownership, one advantage for the ex-partner who moves is that it may be easier to adjust to changing housing requirements and needs, assuming that the ex-partner has the economic resources to find suitable housing. New housing can mean decreased costs associated with mortgage repayments or a smaller portion of the income spent on rent. Some of the disadvantages include the cost associated with the search, a decrease in the housing standards and stability and loss of place-specific social capital.

Previous studies on mid-life divorce document gendered differences in the probability of residential mobility after divorce. In an early British study, Sullivan (1986) reports that about half of women move out of shared housing following a divorce. The author also notes these gender differences extend to the probability of tenure-type transitions associated with divorce. Women tend to move into low-income rental housing while men are more likely to maintain or regain access to homeownership. Similarly, Feijten finds that for Dutch divorcees the risk of exiting homeownership over time disappears for men but remains high for women, most likely due to economic independence differences between male and female ex-partners (2005). In another study, Mulder and Malmberg (2011) report that women are more likely than men to move after divorce and that this probability is even higher if the couple lived in owned housing before divorce. Additionally, the authors find support for the relative income effect: controlling for individual income, those with ex-partners with higher incomes are more likely to move. Similar effects are reported for relative income and education by Gram-Hanssen and Bech-Danielsen in their study of Danish divorcees (2008) Based on these findings on mid-life divorce, we postulated two hypotheses on late-life divorce:

Hypothesis 1. Women are more likely to move out of the marital home following a late-life divorce.

Hypothesis 2. The gender gap in tenure-type exits associated with late-life divorce is largest for homeownership, with women more likely to exit homeownership than men.

Following a purely economic rationale, the probability of relocating after a divorce should be smaller for the ex-partner with greater relative resources. Yet, Mulder and colleagues (2012) find an asymmetrical effect of relative income on the probability of moving after a divorce in the Netherlands. More precisely, women are more likely to move out if they earn a lower share of couples' pre-divorce income, but also, nearly equally likely to move out if their

income constitutes most of the couples' pre-divorce income. Again, this finding is strongest for couples in owner-occupied homes. Similar results from Sweden show a gender-specific impact of resources for predicting exits from homeownership, distance moved or frequency of moves after divorce (van Houdt, 2023). Here, the author observes that for women resources play a bigger role in determining these outcomes than for men. Based on the findings from these studies, we expect that smaller differences in post-divorce residential mobility and homeownership emerge when comparing both women and men classified as economically weaker partners before divorce. Thus, the study's third hypothesis is as follows:

Hypothesis 3. The economic relative resources differences explain some of the gender gap in residential mobility and exit from homeownership among late-life divorcees.

Gendered consequences of divorce across cohorts

In Sweden and many other Western countries, the transformation of gender norms and the rising participation of women in the labour force during the late 20th century, have played important roles in fostering greater economic independence for women, also among women who today are in their 60s or older. It is often assumed that these changes would result in more equality in the economic consequences of divorce between men and women (Tach and Eads, 2015). American studies report a marked improvement in the economic well-being of divorced women over time. For example, McKeever and Wolfinger compare the income of married and divorced women between the 1980s and 2021 and find that women's economic disadvantage associated with divorce decreased over time (2006). Similarly, Tach and Eads look at income development for mothers before and after divorce, comparing outcomes for divorcees in the 1980s, 1990s and 2000s (2015). Their findings show that over time economic consequences of divorce became less severe for mothers. The authors argue that the increase in the share of older women among divorcees as well as an increase in the number of women without dependent children make the economic consequences of divorce less severe for women in general. In contrast, in a study by Bonnet, Martino, Rapoport and Solaz (2022) the authors look at French cohorts born 1927-1964 and report that the increase in divorce rates is a factor associated with lower accumulation of wealth among older women and more unequal distribution of wealth among men. In addition, the penalty for wealth accumulation for divorced women is higher for cohorts born after the Second World War, which contradicts the notion that the economic consequences of divorce become more equal for younger cohorts. This could be a pattern that is specific to France, but it could also be because Bonnet

et al. look at total wealth, including assets from property. Thus, the study's fourth hypothesis is:

Hypothesis 4. The gender gap in residential consequences of late-life divorce decreases between consecutive cohorts.

Residential mobility in older age and after later-life divorce

The trends in residential mobility throughout the life course indicate that older individuals tend to relocate less frequently than their younger counterparts (Rogers and Castro, 1981). When older adults decide to move, their decisions are often associated with life-course events, with divorce or the death of a spouse being two predominant reasons, although declining health, a preference for housing with reduced maintenance costs, and a desire to live in proximity to family members may also contribute to relocation (Herbers, Mulder and Mòdenes, 2014; Abramsson and Andersson, 2012). These considerations underscore the changing nature of housing preferences, which evolve as individuals progress through older adulthood. Flats, either rentals or owned, are often seen as easier to maintain and more suitable for older adults once their household size decreases. Such housing also tends to be better adapted to the needs of older adults and located closer to healthcare and cultural facilities, both factors that older movers pay attention to when planning residential moves (Niedomysl, 2008; Andersson and Abramsson, 2012; Hillcoat-Nallétamby and Ogg, 2014). Although homeownership remains the dominant tenancy form for adults aged 60 and over, owner-occupied houses become less attractive to ageing residents who often develop a stronger preference for rentals or tenant ownership (Angelini and Leferrère, 2012). In Denmark, Sweden and the Netherlands, the residential moves taken by older adults, even though still relatively rare, tend to occur between owner-occupied and rental housing, often also incurring a move to a more central location. Such downsizing moves are also more commonly observed among women (Herbers et al., 2014). Gender is also a factor in overall residential mobility, in Sweden residential mobility for older adults is more common among older women (Andersson and Abramsson, 2012). Andersson and Abramsson argue that the likely explanation for this is the higher longevity of women who need to adjust their housing needs following the death or health decline of their partner, however, a similar argument is likely to also apply to older women who divorce. Gender preferences provide another argument for higher residential mobility of older women, who may prefer housing that doesn't necessitate the upkeep associated with single-family housing. Housing preferences of older adults also vary by gender: while older women value proximity to family and public

transport, older men value ownership and access to private gardens (Andersson, Abramsson and Malmberg, 2019; Žilinčíková, Linares, Artamonova, Brandén and Schnor., 2023). The patterns point us to the direction of the following hypotheses on divorce in later life:

Hypothesis 5. Women are more likely to move further distances following a late-life divorce.

Hypothesis 6. Women are more likely to transition from homeownership to tenant ownership following a late-life divorce.

Data and methods

The study's analysis is based on Swedish register data which includes demographic, socioeconomic, housing, and geographical variables. We apply the following restrictions to define the study population. First, we select all individuals who are aged 60 or over in the 1995-2013 period. Second, we select individuals who divorce at or after the age of 60. In this study, we look only at the dissolution of registered unions, both marriages and registered partnerships[1]. Third, as we compare pre- and post-divorce probabilities for residential and housing outcomes, we remove individuals who could not be observed for the 3 years before or after divorce (this is why although divorces in the sample occurred between 1995 and 2013, we need the data to span a wider interval between 1992 and 2016). Next, we exclude individuals who do not share the household with their ex-partner 3 years before divorce. After the restrictions, the study population consists of 31,788 individuals who experienced a late-life divorce and who can be observed fully up to three years before and after divorce (in total of 222,516 person-years). Lastly, for analysis by cohorts, we further restrict this study population to cohorts born between 1935 and 1953 (see Table A1 in the Appendix). This study population has 25,973 individuals (181,811 person-years).

Variables of interest

The first set of dependent variables relates to residential mobility. To trace how individuals move, we use the housing register and look at the property identifiers. If identifiers change between two consecutive years, we code this as residential mobility, if the identifiers remain

[1] Since 1995, same-sex couples could register as registered partnership as a form of civil status. Registered partnerships and marriages are largely equivalent. However, in 2010, Sweden reformed the marital legislation to gender-neutral that similarly cover same- and opposite-sex marriages. The new legislation replaced the previous registered partnership legislation. Same-sex couples who had registered their partnership could choose if they wanted to retain their civil status label as register partnership or convert it to marriage (Andersson & Noack, 2010).

the same, we code it as no residential mobility[2]. The second outcome for residential mobility is the distance moved, measured in kilometres using Gaussian distance between individual's residential coordinates between two consecutive years.

The second set of dependent variables relates to tenure types. Here, we observe the estimated probabilities for men and women for each of the tenure types separately: ownership (homeownership which refers predominantly to ownership of single-family housing and tenant ownership which refers predominantly to ownership of flats), public rentals and private rentals.

To address whether relative economic status has a similar effect on housing outcomes by gender (H3), we use disposable income measured one year before divorce. As the aim is to focus on the ex-partners' relative economic status, we calculate disposable income deciles for both partners and thereafter subtract the individual disposable income decile from the disposable income decile of the ex-partner. If the obtained value is smaller than zero, we code that individual as the economically weaker ex-partner.

To study how the different housing outcomes differ by cohorts, we divide cohorts born between 1935 and 1953 into groups containing 5-year groups (4 years for the oldest cohort due to data availability). Cohorts are selected in such a way that they can be captured in the registers between 1995-2013 aged 60 and over. The oldest is the cohort of 1935, who turns 60 in 1995, the year when we start tracking late-life divorces. The youngest cohort is those born in 1953, who turn 60 in 2013, which is the last year when we can observe divorces in this study.

Analytical strategy

In this study, we apply a two-way analytical strategy. We begin by comparing aggregate residential and housing outcomes for all individuals aged 60 and over in the Swedish population, comparing them with corresponding states for our study population of older adult divorcees. In this way, we observe how our study population differs from their reference age group in the population, focusing on gender differences and how housing patterns have evolved between 1995-2010.

[2] As residential registration is based on the property identifiers rather than the housing unit there is a small chance that individuals may move within the same property by changing apartments in the same multi-family building, but we deem this of negligible importance.

Second, we utilize the individual-level data of our study population to model probabilities of residential mobility, distance moved, states and exits from different tenancy forms separately for men and women. We apply fixed-effects linear probability models to estimate changes in the outcome variable, which covers the period between 3 years before to 3 years after divorce. The advantage of fixed-effect models is that the focus is exclusively on changes within individuals over time, relating overtime changes in the outcome's variables to overtime changes in the divorce variable. In fixed effects models, the time-constant variables fall out of the equation and all-time constant heterogeneity, including unobserved variables, is considered inconsequential. The only factor that the model requires us to account for, is potentially consequential variables that vary in time. Since divorce probability is dependent on age, time from divorce and the period when divorce occurred, we adjust the models for these factors. As the study also addresses potential gender differences in housing changes around the time of late-life divorce, we analyse fixed-effect models separately by gender.

To analyse how housing outcomes are affected by economic inequalities within the couple, we estimate gender-specific models including only those individuals who are classified as economically weaker ex-partners.

Descriptive analysis

Table 1 presents descriptive statistics for the study population born 1935-1953 and the full population of cohorts born 1935-1953. We include this to show how late-life divorcees in our study population differ from all individuals born between 1935 and 1953. Compared to these cohorts, the study population of divorcees has a higher proportion of men (0.49 and 0.62 respectively). This is because within unions male partner tends to be older than female partners, hence in the study population we capture men who divorce, presumably, with partners who are younger than 60. The study population of older divorcees is also younger, more educated, economically better off, and more urban compared with the full population of cohorts born 1935-1954. The study population of older divorcees has a higher share of foreign-born, a lower share of homeowners and a higher share of renters (measured one year before divorce), compared to the full population of cohorts born 1935-1953.

Table 1 Descriptive statistics of the full population born 1935-1953 and the study population of late-life divorcees born 1935-1953. Time-variant variables were measured one year before divorce.

	Population cohorts 1935-1953		Divorcees cohorts 1935-1953	
	Number	*Share*	*Number*	*Share*
Sex				
Men	8 810 271	0.49	16 151	0.62
Women	9 086 460	0.51	9 822	0.38
Age				
60-64	7 206 058	0.44	17 292	0.67
65-69	5 690 926	0.35	6 781	0.26
70-74	2 702 400	0.17	1 677	0.06
75+	640 009	0.04	223	0.01
Education				
Primary and other	6 339 768	0.35	7463	0.28
Secondary	7 232 828	0.40	10762	0.41
Tertiary	4 324 135	0.24	7748	0.30
Income decile				
1	435 943	0.02	1088	0.04
2	1 507 253	0.08	2085	0.08
3	2 239 398	0.13	2333	0.09
4	2 525 409	0.14	2446	0.09
5	2 390 864	0.13	2905	0.11
6	1 885 839	0.11	2599	0.10
7	1 615 413	0.09	2455	0.09
8	1 595 471	0.09	2635	0.10
9	1 685 613	0.09	2970	0.11
10	2 015 528	0.11	4457	0.17
Place of birth				
Born in Sweden	15 585 318	0.87	20626	0.79
Born abroad	2 311 413	0.13	5347	0.21
Tenure				
Homeowner	10 631 389	0.59	14220	0.55
Tenant owner	3 306 922	0.18	4453	0.17
Public rent	2 077 611	0.12	3795	0.15
Private rent	1 503 907	0.08	2797	0.11
Other	376 902	0.02	708	0.03
Municipality type				
Major cities and commuting	5 426 815	0.30	9195	0.35

Towns and commuting	7 296 180	0.41	10243	0.39
Small towns and rural	5 173 736	0.29	6535	0.25
Cohort				
1935-1939	6 565 370	0.37	6515	0.25
1940-1944	5 994 189	0.33	8606	0.33
1945-1949	4 229 982	0.24	7921	0.30
1950-1953	1 107 190	0.06	2931	0.11

Table 2 shows the tenure type distributions for all men aged 60-78 (which is the age range captured in the register data for cohorts 1935-1954, see Table A1 in the Appendix) and divorced men aged 60-78 and over at 5 time points between 1995 and 2010. As expected for this age group, the dominant tenure type is homeownership, followed by public rentals and tenant ownership. Compared to all men aged 60-78, divorced men aged 60-78 have a substantially lower share of homeowners (the difference amounts to 17 percentage points in 2010) and a higher share who live in public rentals. In Table 3, which shows the corresponding statistics for women, the decline in homeownership is even more substantial for divorced women aged 60-78 compared to all women aged 60-78 in a given year. In 2010 it amounted to 24 percentage points. For both men and women, the gap in homeownership between all individuals aged 60-78 and divorcees aged 60-78 in a given year narrows over time suggesting that divorce has a more negative impact on the probability of homeownership for those born earlier.

Table 2 Distribution of tenure types among men aged 60-78 over and divorced men aged 60-78, by year.

	Tenure types, men				Tenure types, divorced men			
	1995	2000	2005	2010	1995	2000	2005	2010
	Share				Share			
Homeownership	0.61	0.61	0.61	0.62	0.40	0.40	0.42	0.45
Tenant ownership	0.14	0.16	0.17	0.18	0.17	0.20	0.21	0.21
Public rent	0.13	0.12	0.11	0.10	0.25	0.21	0.19	0.18
Private rent	0.09	0.09	0.08	0.08	0.15	0.14	0.14	0.13
Other	0.02	0.02	0.02	0.02	0.04	0.04	0.04	0.03

Table 3 Distribution of tenure types among women aged 60-78 and divorced women aged 60-78, by year

	Tenure types, women				Tenure types, divorced women			
	1995	2000	2005	2010	1995	2000	2005	2010
	Share				Share			

Homeownership	0.50	0.50	0.52	0.53	0.22	0.23	0.26	0.29
Tenant ownership	0.18	0.21	0.21	0.22	0.23	0.28	0.29	0.30
Public rent	0.17	0.16	0.14	0.13	0.31	0.27	0.24	0.22
Private rent	0.12	0.11	0.10	0.09	0.19	0.17	0.16	0.15
Other	0.03	0.03	0.03	0.02	0.05	0.05	0.05	0.04

Table 4 shows that residential mobility is low for older men, with less than 5% changing property in a given year. For divorced older men and divorced older women, the residential mobility is higher by 2-3 percentage points than for older men and older women in general. Furthermore, divorced older men have about 1 percentage point higher residential mobility than divorced older women, although this may be affected by women's longevity compared to men.

Table 4 Residential mobility among men aged 60-78 and divorced men aged 60-78, by year.

	Residential mobility, men				Residential mobility, divorced men			
	1995	2000	2005	2010	1995	2000	2005	2010
	Share				Share			
No mobility	0.95	0.95	0.96	0.96	0.92	0.92	0.93	0.93
Mobility	0.05	0.05	0.04	0.04	0.08	0.08	0.07	0.07

Table 5 Residential mobility among women aged 60-78 and divorced women aged 60-78, by year.

	Residential mobility, women				Residential mobility, divorced women			
	1995	2000	2005	2010	1995	2000	2005	2010
	Share				Share			
No mobility	0.95	0.95	0.95	0.96	0.93	0.93	0.93	0.94
Mobility	0.05	0.05	0.05	0.04	0.07	0.07	0.07	0.06

Regression analysis

We begin by reporting results from analyses on gender differences in residential mobility of late-life divorcees presented in Figures 1 and 2. In these figures, the y-axis displays the probability of residential mobility calculated with margins, based on fixed-effect models, from -3 years before to +3 years after divorce. We show results from the full study population and display confidence intervals to show how much variation there is in the data. Results for men are shown in grey and for women in black. In Figure 1 the probability of residential mobility reaches its peak in the year of divorce, although elevated probabilities are also observed before and after divorce. In the year of divorce, the probability of moving is 35% for men and 43% for women. Figure 2 shows that the estimated distance of move in the year

of divorce is 15.7 km for men and 18.6 km for women. Note that the confidence intervals for the distance moved are quite wide indicating large variation in observed values. These findings confirm Hypothesis 1 about women being more likely to move and Hypothesis 5 about women moving further distances because of late-life divorce. Additionally, the patterns in Figures 1 and 2 show that women tend to move earlier, often before or in the year of divorce, while for men residential mobility tends to occur after divorce.

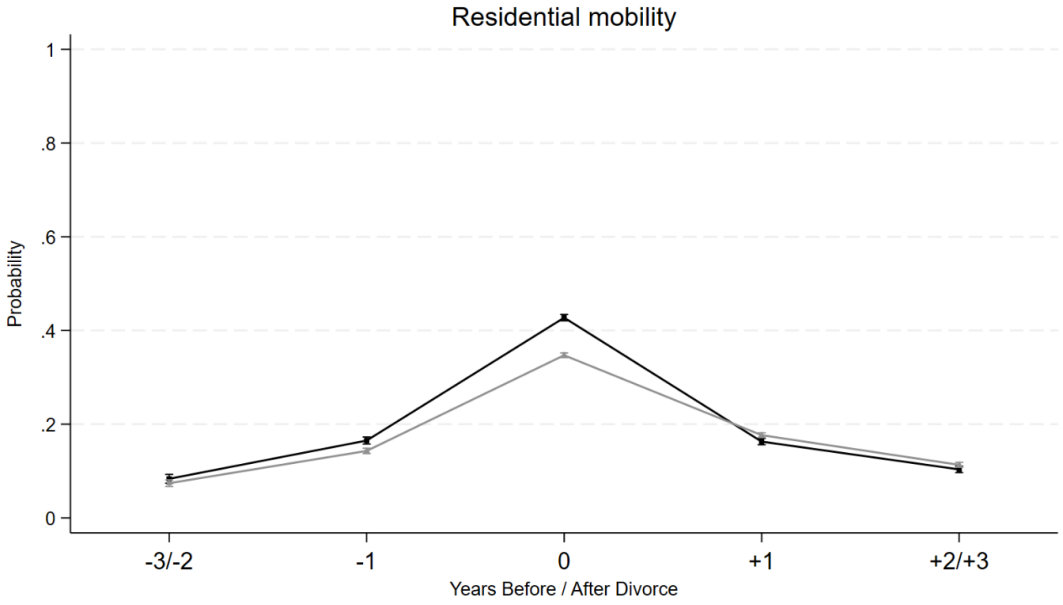

Figure 1 Probability of residential mobility before and after late-life divorce. Women in black, men in grey

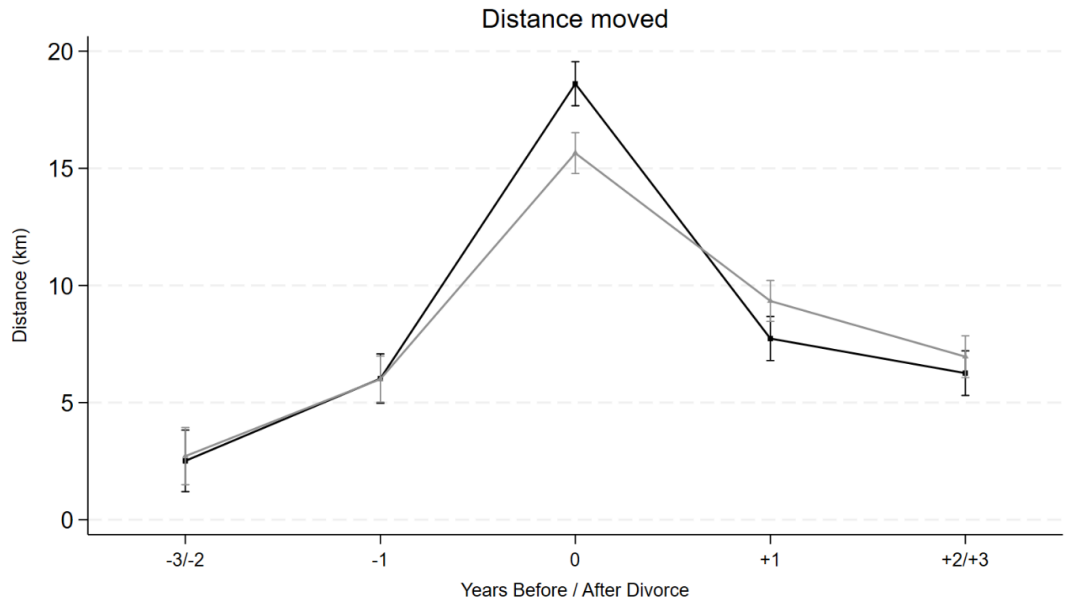

Figure 2 Distance moved before and after late-life divorce. Women in black, men in grey

Next, we turn to the housing consequences of late-life divorce shown in Figures 3-6. The results show that divorce is associated with the emergence of large gender gaps in the probability of homeownership. While both men and women have a similar probability for this type of tenure 3 years before divorce (61% vs 58 % respectively), the gap amounts to 16 percentage points in the year of divorce and remains at this level even 3 years after divorce, see Figure 3. In contrast, Figure 4 shows that late-life divorce is associated with a higher probability of tenant ownership for women, albeit the gap between men and women is smaller than for homeownership. The results show that while homeownership is the most common type of tenancy among older women before divorce, tenant ownership is the most common type of tenancy for older women after divorce. This provides support for Hypothesis 6 which states that older women are more likely than older men to transition from homeownership to tenant ownership following a divorce. Late-life divorce is also associated with an increased probability of public and private rentals, but these increases are smaller in magnitude (Figures 5 and 6).

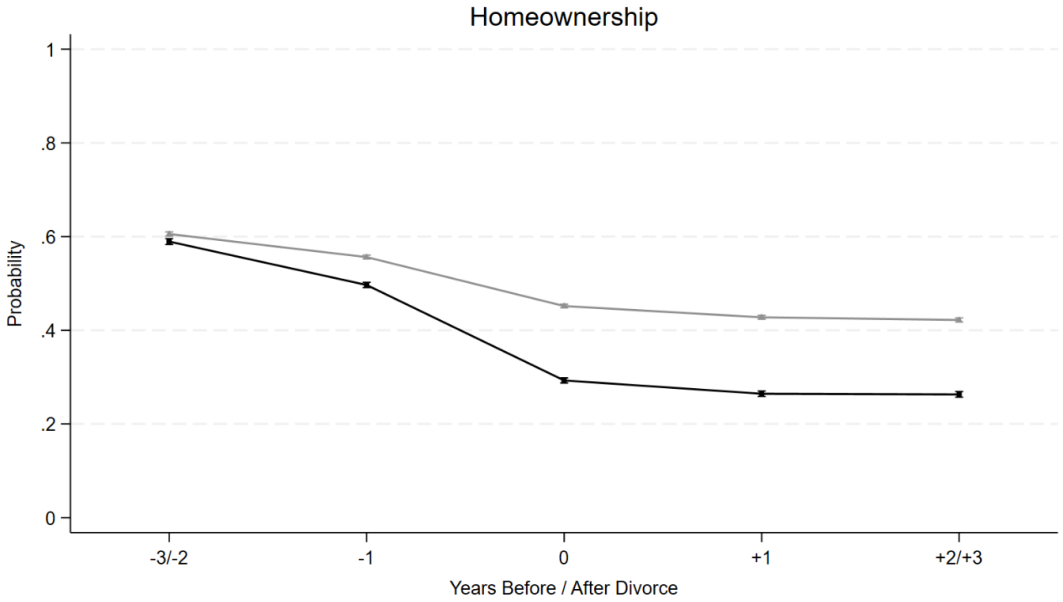

Figure 3 Probability of homeownership before and after late-life divorce. Women in black, men in grey

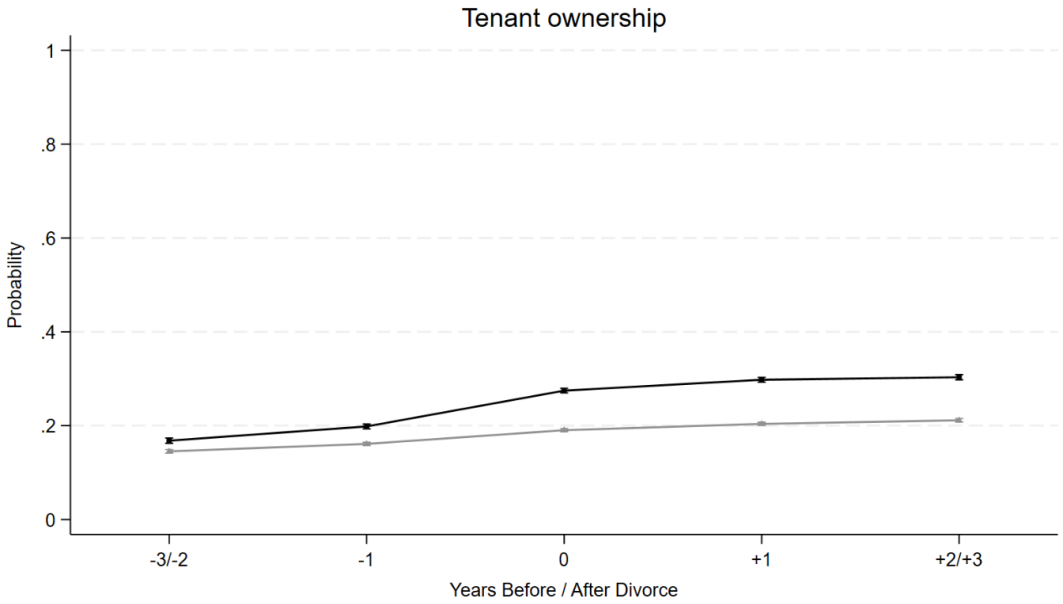

Figure 4 Probability of tenant ownership before and after late-life divorce. Women in black, men in grey

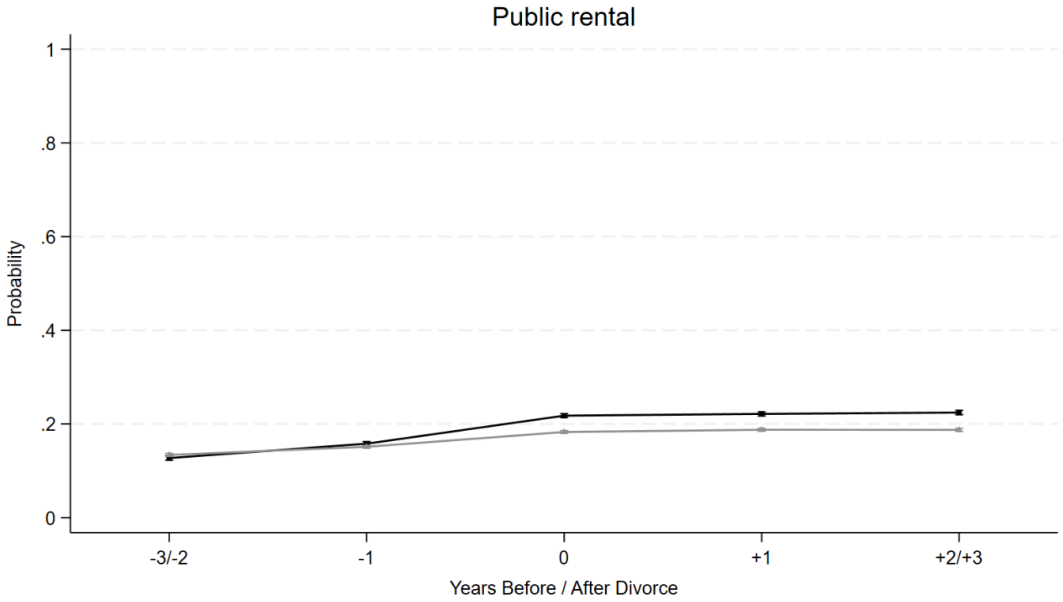

Figure 5 Probability of public rental before and after late-life divorce. Women in black, men in grey

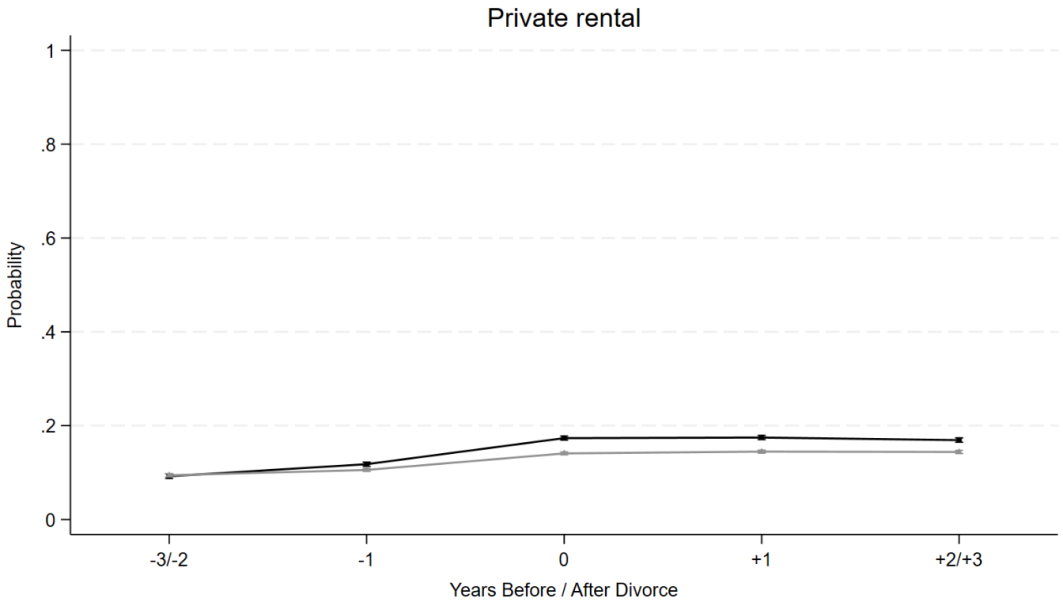

Figure 6 Probability of private rental before and after late-life divorce. Women in black, men in grey

To further establish the role of late-life divorce on housing tenure and exits from ownership, we focus on a sub-sample of the study population who are observed in a particular tenure type one year before divorce. Figures 7 and 8 reveal similar trends[3]. Among older homeowners, divorce is associated with a large drop in the probability of this form of

[3] Figures showing probability of exiting public and private rentals can be found in the Appendix.

ownership, which is substantially larger for women. Among those who were homeowners before their divorce, the probability of this form of ownership is 67% for men and 46% for women 3 years after divorce. In contrast, for tenant ownership, women are more likely to stay in this type of tenancy after divorce. The gender gap is also markedly smaller than in the case of homeownership shown in Figure 7. Jointly, these results provide support for Hypothesis 2, although we also see that gender differences in ownership depend on the type of dwelling owned: for tenant ownership women have a higher probability of this tenure type after divorce compared to men. The probability of residing in this tenure type is 67% for men and 74% for women 3 years after divorce.

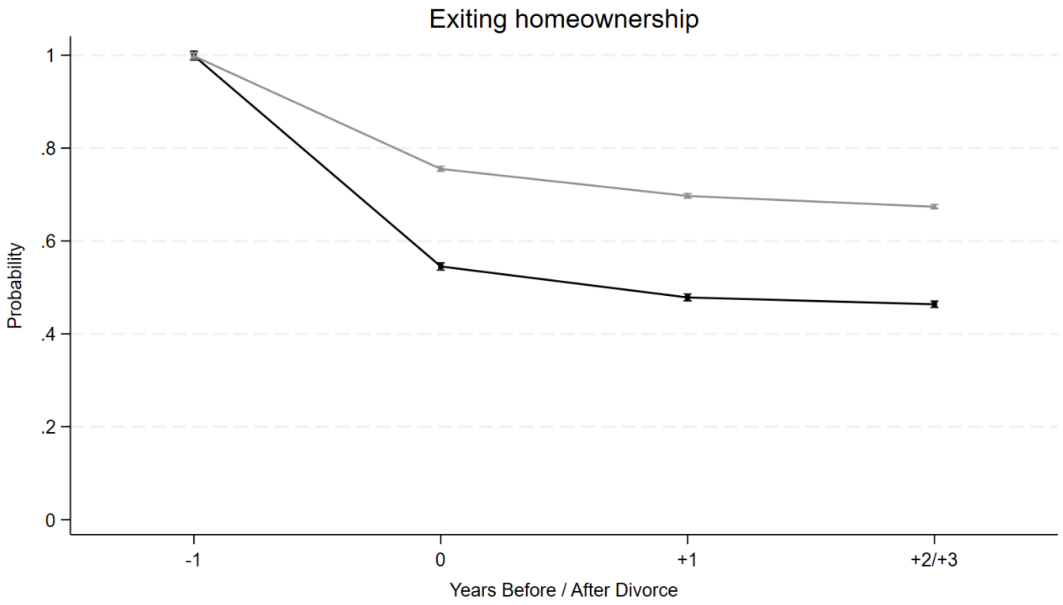

Figure 7 Probability of homeownership before and after late-life divorce. Sub-sample of pre-divorce homeowners. Women in black, men in grey.

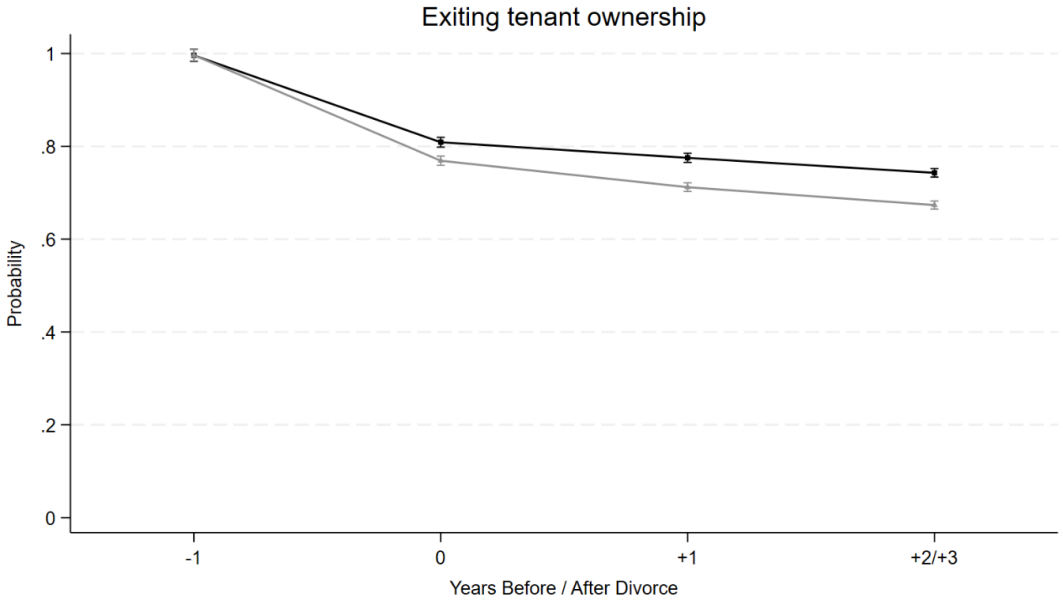

Figure 8 Probability of tenant ownership before and after late-life divorce. Sub-sample of pre-divorce tenant owners. Women in black, men in grey.

Late-life divorce, housing shifts and gender-economic differences

Figure 9 shows that for the economically weaker male ex-partners the probability of moving in the year of divorce is 36% and for the economically weaker female ex-partners it is 46% (compared to 35% and 43% for all older male and female divorcees). For economically weaker ex-partners the difference amounts to 46-36=10 percentage points and for all ex-partners to 43-35=8 percentage points, meaning that the gender gap increases for the economically weaker partners. Figure 10 shows that the gender difference in distance moved is greater for economically weaker ex-partners and this is driven by a higher distance moved by economically weaker female ex-partners in the year of divorce (21km for economically weaker female ex-partners vs. 16km for all female ex-partners). This suggests that being the economically weaker ex-partner is associated with more residential mobility for women.

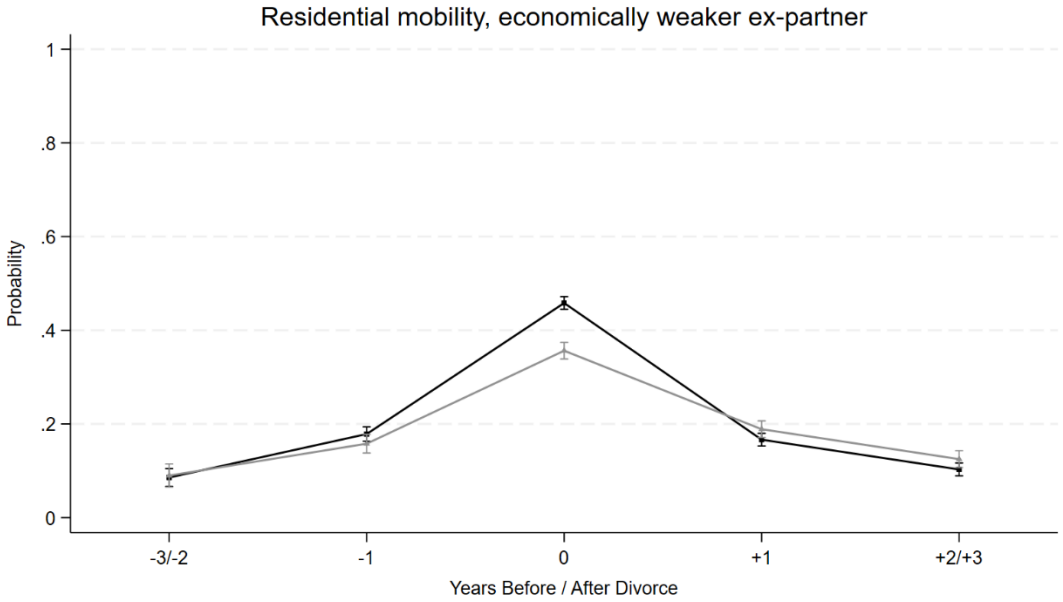

Figure 9 Probability of residential mobility for the economically weaker ex-partner (i.e., economically weaker women and economically weaker men are displayed). Women in black, men in grey.

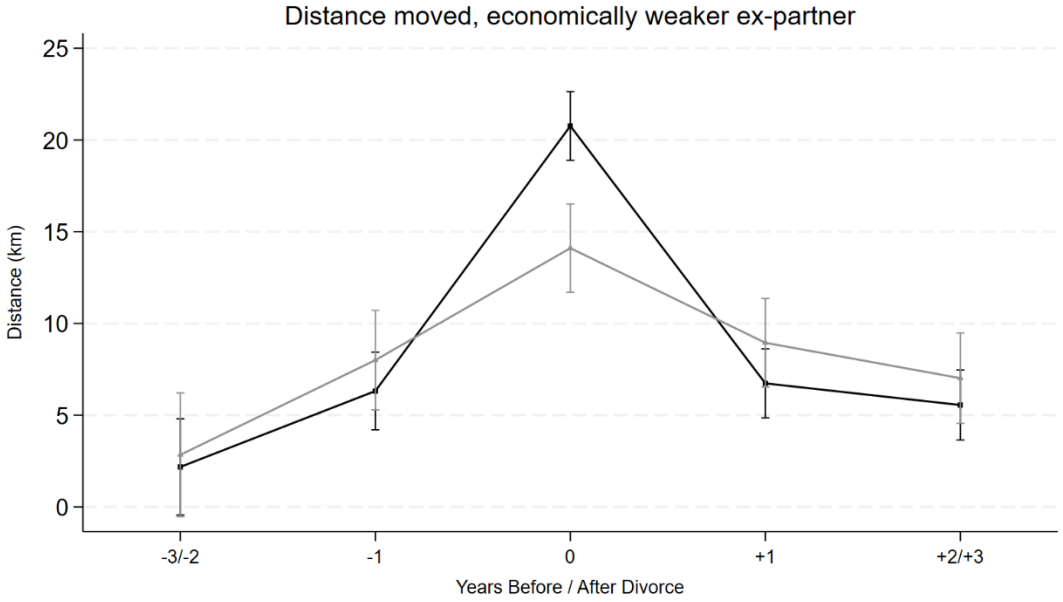

Figure 10 Distance moved for the economically weaker ex-partner (i.e., economically weaker women and economically weaker men are displayed). Women in black, men in grey.

Figures 11 and 12 display the results for housing shifts around the time of late-life divorce for economically weaker ex-partners. Overall, the results indicate that the gender gap in homeownership did not decrease as expected in Hypothesis 3. Instead, we find that the gender gap in the probability of homeownership is greater for economically weaker ex-partners. For example, 3 years after divorce the probability of remaining in homeownership is

37% for economically weaker male ex-partners and 23% for economically weaker female ex-partners (compared with 42% and 26% for older male and older female divorcees in Figure 3). Here, the gender-specific gap is smaller for economically weaker ex-partners than the corresponding gender gap for all older male and female divorcees (37-23=14 percentage points vs. 42-26=16 percentage points). For tenant ownership, the probability of owning a flat 3 years after divorce remains similar for economically weaker female ex-partners and all older female divorcees (30% for both) but it is lower for economically weaker male ex-partners in comparison to all older male divorcees (18 % vs. 21%). Being the economically weaker ex-partner does not have a large effect on tenure-type outcomes for women, yet it tends to decrease the probability of ownership for men.

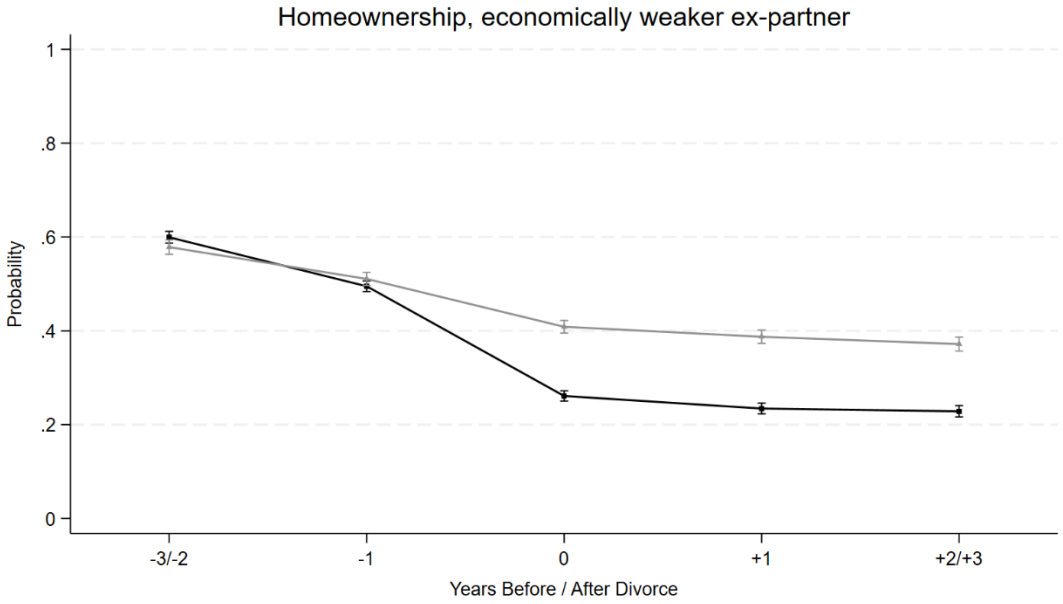

Figure 11 Probability of ownership of single-family housing for the economically weaker ex-partner (i.e., economically weaker women and economically weaker men are displayed). Women in black, men in grey.

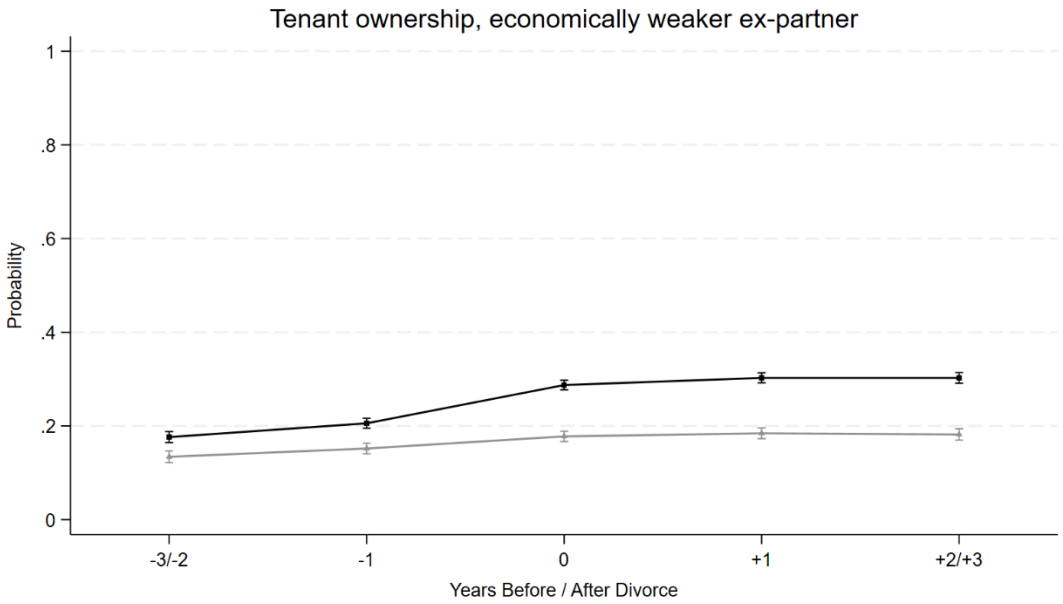

Figure 12 Probability of tenant ownership for the economically weaker ex-partner (i.e., economically weaker women and economically weaker men are displayed). Women in black, men in grey.

Late-life divorce and housing shifts over time

Lastly, we turn to the results on how housing outcomes of late-life divorce differ by cohort. Starting with residential mobility displayed in Figure 13, for earlier cohorts the probability to move in the year of divorce remains similar for women from different cohorts. For men, the probability declines for later cohorts, from 36% for the oldest cohort to 31% for the youngest. Consequently, the gap between men and women in the probability of moving in the year of divorce does not narrow but widens, which contrasts with what was expected in Hypothesis 4. The difference in the probability between the oldest and the youngest cohort amounts to 6 percentage points. Estimates for distances moved by gender are displayed in Figure 14. The youngest cohort of men tends to move shorter distances compared to the two oldest cohorts, but the confidence intervals indicate large variation in distances moved, therefore caution is needed in the interpretation as a few individuals who move long distances can have an impact on the estimates. For women, we see little differences between cohorts.

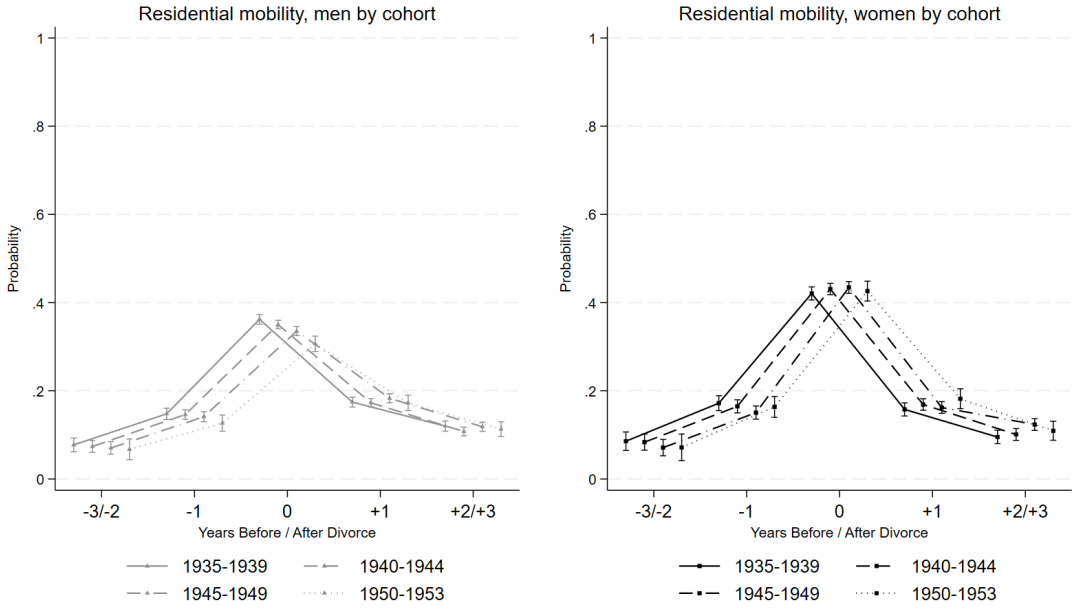

Figure 13 Probability of residential mobility, by cohort and gender. Women in black, men in grey.

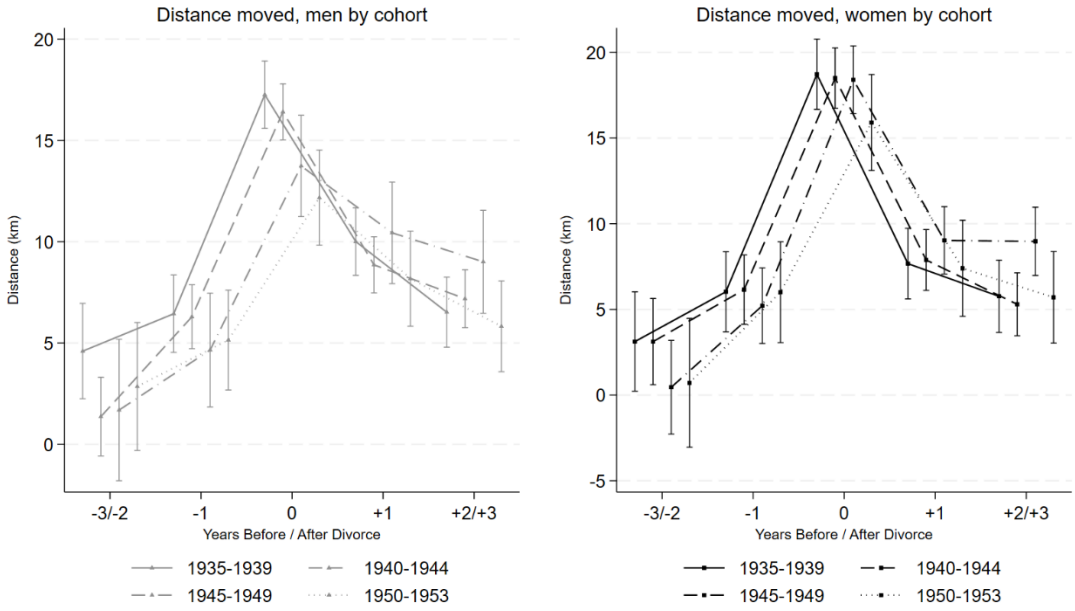

Figure 14 Distanced moved, by cohort and gender. Women in black, men in grey.

We observe more cohort-specific differences for tenure-type shifts shown in Figures 15-18. For example, for both men and women, the oldest cohort is more likely to leave homeownership in association with late-life divorce (Figure 15). For women born 1935-1939, the probability of homeownership in the year of divorce is 28%, compared with 33% for women born 1950-953. Similarly, for men born 1935-1939, the probability of

homeownership in the year of divorce is 44% and for men born 1959-953, it increases to 50%.

For tenant ownership, the results do not show any cohort-specific differences for either men or women (Figure 16). Furthermore, men from each consecutive cohort are less likely to reside in public rentals in association with late-life divorce compared to earlier cohorts (Figure 17). The difference between cohorts is largest 1 year after a divorce, for the cohort 1935-1939 the probability is 19% and for those born 1950-1953, it is 14%. For women, we also observe that later cohorts have lower probabilities of living in public rentals, but the differences are smaller in magnitude than for men. Finally, women from younger cohorts are more likely to reside in private rented housing after divorce than women from older cohorts. For men, there are little differences between cohorts (Figure 18). Overall, the study's fourth hypothesis that the gender gap in housing outcomes is expected to become smaller for younger cohorts is not supported.

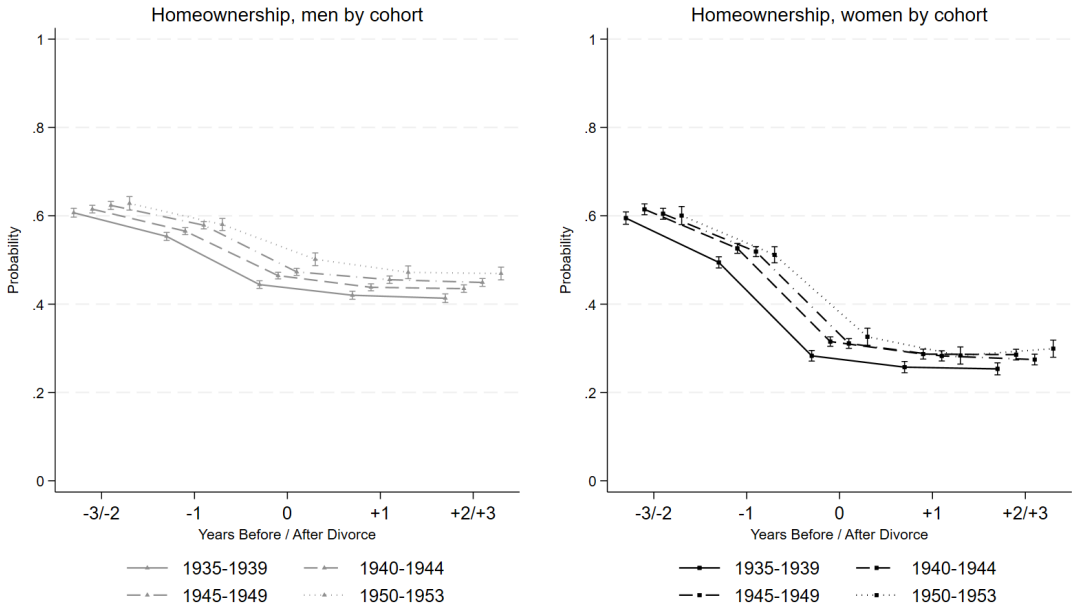

Figure 15 Homeownership and late-life divorce, by cohort and gender. Women in black, men in grey.

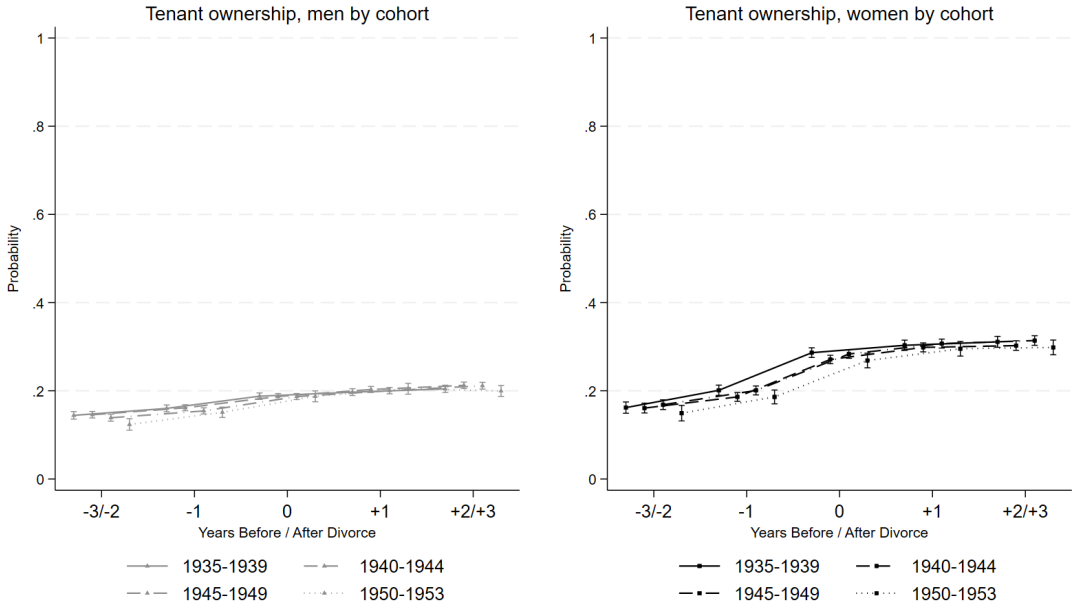

Figure 16 Tenant ownership and late-life divorce, by cohort and gender. Women in black, men in grey.

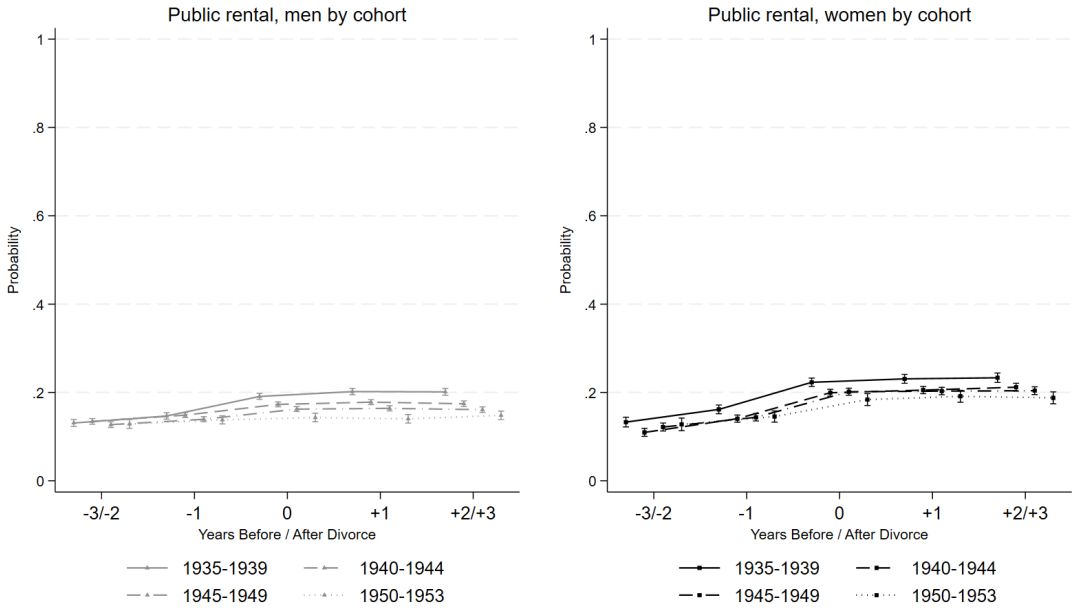

Figure 17 Public rentals and late-life divorce, by cohort and gender. Women in black, men in grey

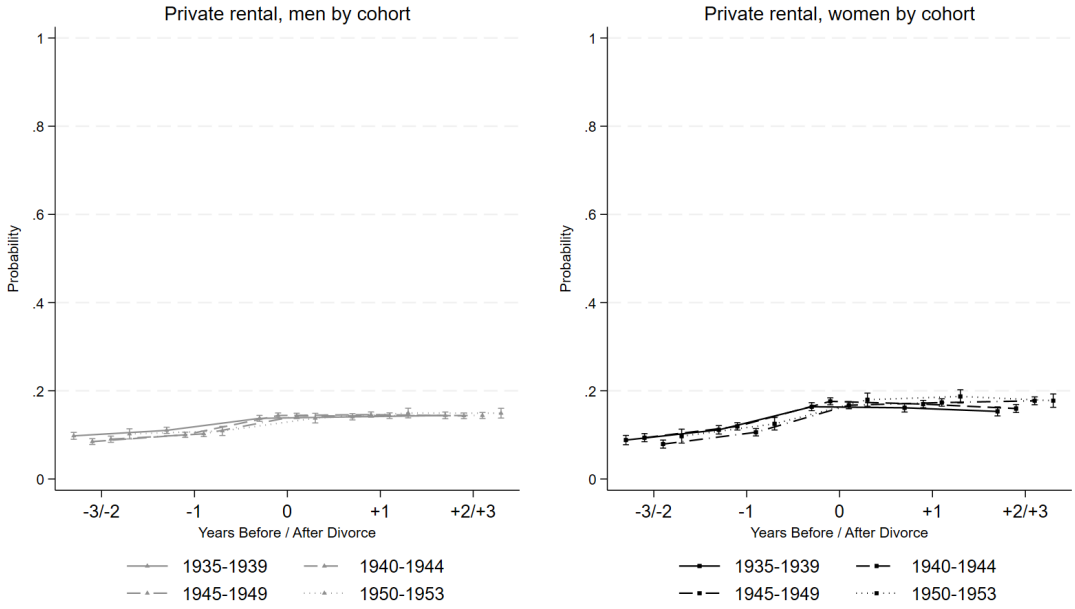

Figure 18 Private rentals and late-life divorce, by cohort and gender. Women in black, men in grey

Discussion and conclusion

This study is one of the first studies that attempt to illuminate housing patterns around the time of divorce in later life. The focus has been on gender, relative economic resources, and cohort differences. The expectation derived from mid-life divorce studies is that older women would be left in a more vulnerable position around the time of divorce. The findings seem to confirm this to a large degree. Many of the patterns observed for younger age groups can be also observed for late-life divorce. Following a divorce, women are more likely to move, they also move further distances. The average distance moved by late-life divorcees is shorter than those reported by Mulder and Malmberg, whose pool of divorcees is on average younger (2011). This may seem unexpected, considering that the higher propensity of women to move after late-life divorce is related to a preference to move closer to remaining family members, in particular, to live closer to adult children (Žilinčíková et al., 2023). Gender differences concerning the probability of exiting ownership depend on whether individuals are homeowners or tenant owners. Even though women are much more likely to exit homeownership around the time of late-life divorce, they are also less likely to exit tenant ownership. Earlier research suggested that housing preferences change with age, and older adults often prefer to move from single housing to apartment flats. This preference is rarely realised (Clark and Deurloo, 2006), but life events such as late-life divorce may be a push factor to act on this preference. The trend for downsized housing in older adults is increasing.

Andersson and Abramsson observed that later cohorts of older adults in Sweden are more willing than in the past to change housing to something more aligned with their lifestyle and health needs (2012). Even though the authors say that the reasons for such increased residential mobility for more recent cohorts of older adults are not entirely clear, one factor may be the rise in late-life divorce, which forces at least one ex-partner to relocate. Additionally, a higher propensity of women to stay in tenant ownership could point to the role of gendered patterns of behaviour where older men tend to remain in owned houses and older women prefer leaving for housing that is easier to maintain and more centrally located (Abramsson and Andersson, 2016).

Our study also sheds light on the gendered differences regarding the timing of housing changes. The largest gender differences for residential mobility and distance moved are observed in the year of divorce, while for tenure-type changes these differences tend to only increase with time. It tends to be women who move out either before divorce or in the year of divorce, while men are more likely to move after divorce. One of the biggest differences between male divorcees overall and economically weaker male divorcees is also observed in the share of men who are homeowners one year before divorce. This share is markedly lower for economically weaker male ex-partners, indicating that men also move in anticipation of divorce (possibly indicating a de facto separation) when their economic bargaining position is weaker in comparison to their partner. Additionally, while being an economically weaker ex-partner does not have a large effect on housing outcomes for women, it tends to decrease the probability of both homeownership and tenant ownership for economically weaker male partners, but not to an extent that would close the gender gap in house homeownership. Hence, our results support the view that relative economic resources do not fully explain the gender gap in residential housing outcomes of divorce for older adults, pointing to different dynamics than those observed by Mulder and colleagues (2012). At the same time, our results are likely influenced by the fact that couples where the man is the economically weaker ex-partner are relatively rare and constitute a selective group of lower-income households. Finally, despite our initial expectations, little evidence is found to support the narrowing of the gender gap between older and younger cohorts in our study population.

Although studies of housing consequences of late-life divorce are sparse, we can compare our results with the study by Žilinčíková and Schnor (2021). In contrast to this study, the authors report that men are more likely to move after late-life divorce than women (including from homeownership). Žilinčíková and Schnor interpret this as a sign that older divorcees adhere

more to the fairness principle where the woman is compensated for her disadvantaged economic position which commonly arises due to life-long weaker labour market attachment and higher burden of unpaid care responsibilities. Does it mean that Swedish late-life divorce is less fair? Here, it may be helpful to underscore the specific context for our study. Sweden has some of the most equalitarian gender attitudes and women's employment rates exceed 80% (Fortin, 2005). Dewilde argues that in countries where women have a weaker economic position, they are compensated by more favourable divorce proceedings in terms of housing and the ability to stay in the marital home (2008). More egalitarian gender norms among Swedes may be one reason why we observe different patterns between Sweden and Belgium. Another reason may be because of differences in the geography of homeownership, where homeownership in Sweden is associated with living in more rural areas where single-family housing is often cheaper than tenant-owned flats in large cities. Hence, in many cases, the ability to remain in an owned apartment may be economically more advantageous than staying in owned single-family housing.

Finally, we shall the limitations of this study. It is conceivable that outcomes of late-life divorce are related to factors like which of the partners initiated the process or other divorce-specific dynamics that we are not able to study with the present data. The study's findings are based on a specific context in Sweden, where egalitarian gender attitudes and high female employment rates may differ significantly from other regions. This limits the generalizability of the results, and caution should be exercised when applying these findings to societies with different sociocultural and economic contexts. Further studies could also make more in-depth investigations of the role of gender differences in absolute and relative economic resources within couples for housing outcomes of late-life divorce. Finally, moving around the time of late-life divorce can be associated with both costs and benefits and further research could explore the nuances surrounding this cost and benefit calculation. Exiting ownership in some cases can be seen as an advantage a preferred outcome or a disadvantage, depending on factors that could not be measured in this study.

Acknowledgements

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Appendix

Table A1 Cohorts included in cohort analyses are those born between 1935 and 1953. Row names represent years in the register data and column names cohorts.

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1935	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78
1936	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77
1937	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76
1938	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
1939	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
1940	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73
1941	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
1942	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
1943	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
1944	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
1945	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
1946	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
1947	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
1948	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
1949	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
1950	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
1951	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62
1952	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
1953	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60

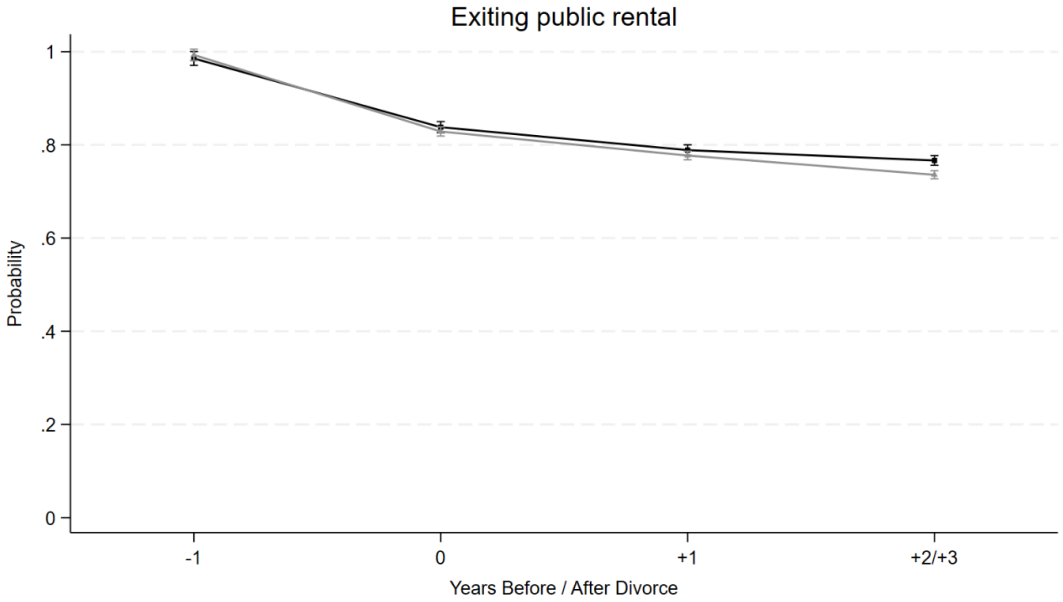

Figure 1A Probability of public rental before and after late-life divorce. Sub-sample of pre-divorce public rentals. Women in black, men in grey.

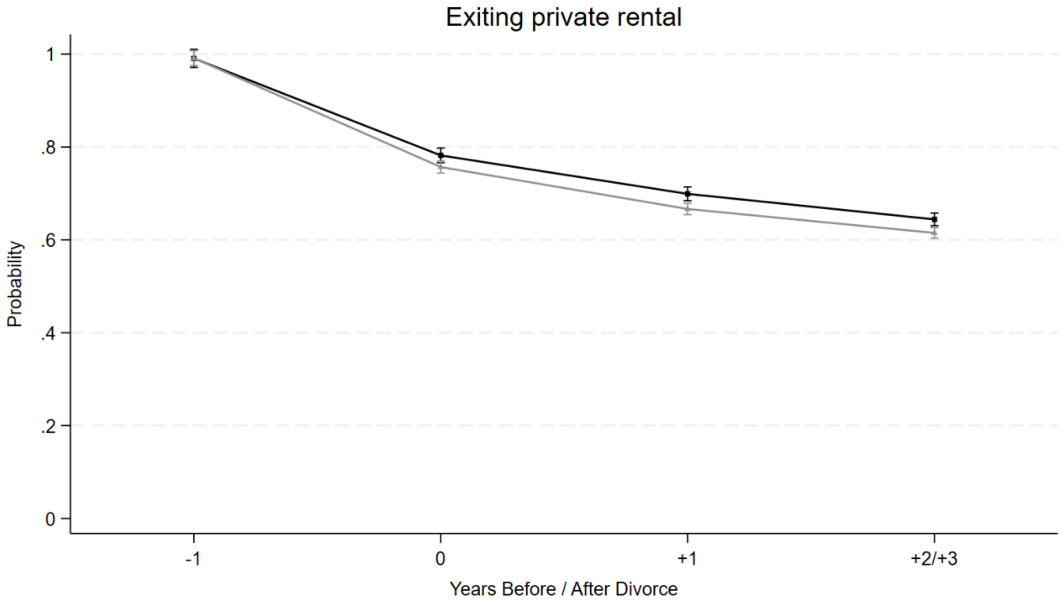

Figure 2A Probability of private rental before and after late-life divorce. Sub-sample of pre-divorce private rentals. Women in black, men in grey.

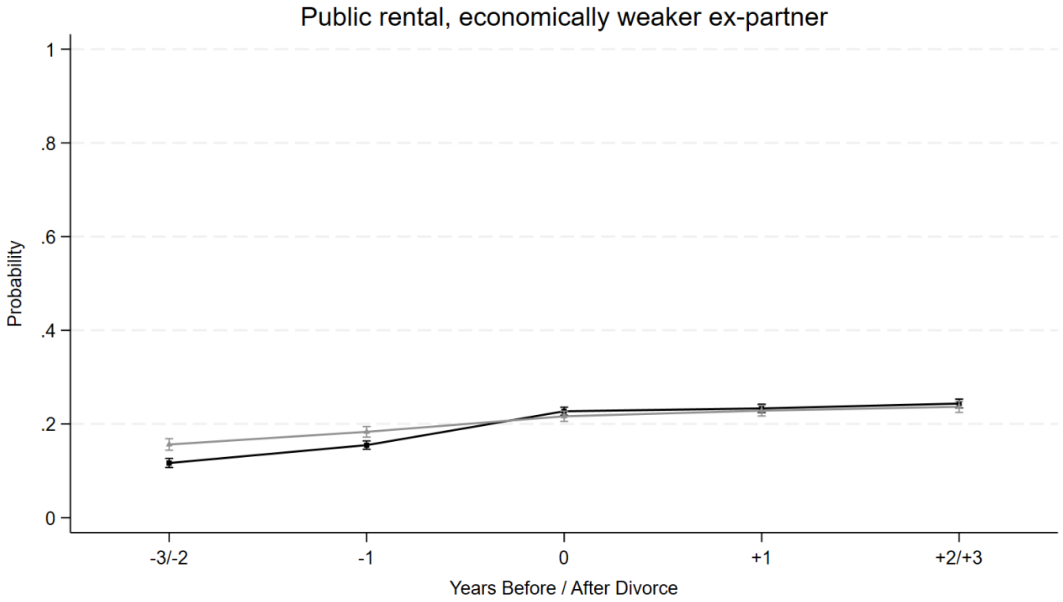

Figure 3A Probability of public rental before and after late-life divorce. Women in black, men in grey.

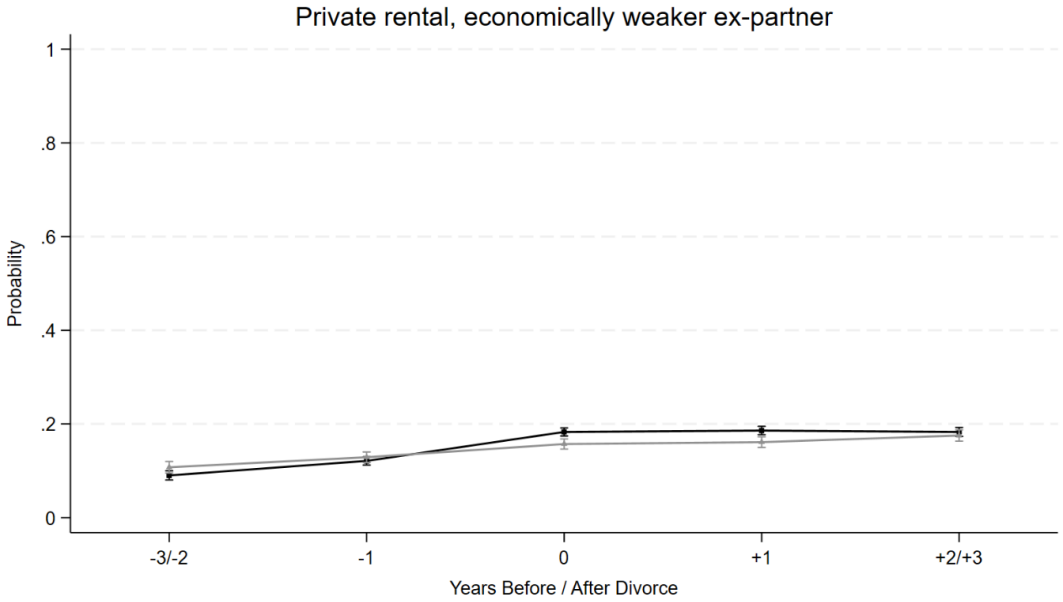

Figure 4A Probability of private rental before and after late-life divorce. Women in black, men in grey.

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