Who Leaves the Joint Home After Separation? The Role of Partners' Absolute and Relative Education in Belgium

Lindsay Theunis¹, Mieke C. W. Eeckhaut² and Jan Van Bavel¹

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Abstract: After union dissolution, the question of who stays in the joint home and who moves to a new place is of great importance to the life courses of the separating adults as well as any children involved. Drawing on a unique Belgian dataset linking Census and Register data (N=56,931), this study addresses the role of heterosexual partners' absolute and relative educational attainment by means of Diagonal Reference Models. Results for absolute education, which are based on the homogamous couples, show that the man is more likely to move when the couple has many educational resources, while the woman or both partners are more likely to move in couples with low levels of education. Results for relative education, which are based on the heterogamous couples, show that the partner with the highest education level is more likely to stay, particularly when the difference is large. In line with predictions based on women's greater perceived vulnerability after separation, who moves and who stays is more strongly associated with the woman's than with the man's education. This indicates that human capital may insure women against poverty by reinforcing their position not only in the labour market but also in the housing market.

Keywords: Diagonal Reference Models, Divorce, Education, Educational Heterogamy, Separation, Spatial Mobility

¹ Centre for Sociological Research, University of Leuven (KU Leuven)

² Department of Sociology and Criminal Justice, University of Delaware

Introduction

One of the major life events predicting residential mobility is divorce or separation (Feijten, 2005). The end of a co-residential partnership implies that at least one partner has to move out of the joint home. Moves after a separation are often urgent and financially and spatially restricted (Feijten and van Ham, 2007; Mulder and Wagner, 2012; Mikolai and Kulu, 2017; Thomas et al., 2017a). Once a couple has made the decision to separate, both ex-partners usually want to act on that decision as soon as possible. This urgency can lead to one partner having to accept housing that is of a lesser quality than the housing the couple was living in. In addition, financial problems or challenges can push separating partners in accommodation that is over-priced, temporary or shared. Spatial restrictions may apply when people have local ties, for example when co-parenting or visiting arrangements require proximity between ex-partners. People's family and work ties can also restrict the places where they want to settle down: the search area, but also the options for finding a new place might be limited due to the desire of living in close proximity to the parents or the workplace.

Existing theory on who moves out stresses, among other things, the relevance of partners' socio-economic resources (Mulder and Wagner, 2010). Partners' *absolute* resources are expected to shape the decision of who moves and who stays, as a partner needs sufficient resources regardless of the other partner's resources to afford the joint home. In addition, partners' *relative* resources likely matter, as the partner with the most resources will likely be in a better position to claim the joint home. Yet, relatively little is known about how partners' absolute and relative resources simultaneously shape moving decisions after separation, as most of the empirical literature has focused on either absolute *or* relative resources (Mulder and Wagner, 2010, 2012). The few studies (Mulder and Malmberg, 2011; Mulder et al., 2012; Thomas et al., 2017b) that have examined effects of both absolute *and* relative resources have relied on measures that are ill-equipped to dealing with their interconnected effects, such as

difference scores (e.g. woman's relative contribution to the household income, the absolute numeric difference in years of education between man and woman) or compound measures (e.g. the various combinations of the education of the man and woman). Difference scores have commonly been criticized on both substantive and methodological grounds (e.g. uncontrolled confounding; see Edwards, 1994; Zuckerman et al., 2002). Compound measures generally necessitate a reduction of information to limit the numerous combinations of partners' resource characteristics. These measures also do not distinguish between the individual-/partner- and the couple-level effects of partners' resources, meaning that they do not allow for straightforward conclusions regarding the nature and significance of either type of effect. This study will rely on Diagonal Reference Models (DRMs) which were designed by Sobel (1981) to study the effects of social mobility and have been successfully applied to the dyadic analysis of partners' absolute and relative resources (Eeckhaut et al., 2013).

Understanding the unique role of partners' absolute and relative resources is important in light of recent social developments such as the spectacular increase of participation in higher education in general, and by women in particular (Van Bavel, 2012); the decreasing likelihood of women to partner a more-educated man (Esteve et al., 2016; De Hauw et al., 2017) and the increasing likelihood of women to be the main earner (Klesment and Van Bavel, 2017). These changes indicate that, in addition to substantial gains in *absolute* resources, more and more couples are now being formed in which the woman surpasses the man in *relative* resources. These changes may alter women's relative vulnerability after separation, as this vulnerability has commonly been attributed to their weaker absolute *and* relative socio-economic position, and tends to be exacerbated by the presence of children. Previous studies have shown that women are more likely than men to leave the joint home and, consequently, to experience a downward move on the 'housing ladder' (Feijten, 2005; Dewilde, 2008; Lersch and Vidal, 2014). This is in line with studies reporting a higher

likelihood for women to experience negative financial consequences of a separation (Andreß et al., 2006). By investigating the unique effects of partners' absolute and relative resources, we hope to clarify how recent changes in women's education, labour force participation, and assortative mating might be expected to alter moving patterns after separation.

This study draws on unique population data provided by Statistics Belgium which links the 2001 Belgian Census to the Population Registers of 2001-2006. In a country like Belgium, the question of who moves might be of the utmost importance. Belgium not only has high divorce rates (Eurostat, 2015a), it is also characterised by a limited supply of good quality and affordable (social and private) rental housing—the type of housing where many separated tend to end up (Winters and Heylen, 2014; Pittini et al., 2015; Mikolai and Kulu, 2017). We focus on the importance of partners' absolute and relative education because education is multifaceted: a higher level of education not only reflects better labour market opportunities and higher earnings potential (Kalmijn, 1998), it also contributes to partners' personal values, beliefs, skills and knowledge (or *human capital*) (Becker, 2009). Compared to direct income measures, education is also much less susceptible to issues of endogeneity with respect to the separation process (Schwartz and Han, 2014).

Background

The Relevance of Absolute and Relative Education

Mulder and Wagner (2010; 2012) were the first to develop a theoretical framework to answer the question “Who is more likely to move out of the joint home upon separation?”. They assert that who moves out is the result of a decision-making process, wherein ex-partners bargain over the relative costs of either staying or moving. These costs can be monetary; partners need sufficient resources to bear the financial cost of staying or moving. They can

also be non-monetary; social or emotional aspects, like stress or uncertainty, might foster or prevent a move. For example, people might experience benefits or reduced costs from relocation if they escape domestic abuse, move in with a new partner, or simply desire a fresh start on a new location (Mulder et al., 2012). The theory builds on the principle that any partner for whom the cost of moving is lower than the cost of staying will likely move. For example, any partner who is not able to bear the cost of the home on his/her own will be inclined to move. The situation gets more complicated if, for both partners, the cost of moving is greater than the cost of staying. In that case, the issue of who moves out remains unresolved unless additional principles or rules of fairness or justice come into play. The partner with more resources than the other, for instance, might be more likely to claim the home, as this partner might use his/her dominant position to argue that the other should move or to push the other out.

Mulder and Wagner's theoretical framework fits within a rational choice paradigm and emphasizes, among other things, the relevance of his and her resources in absolute and relative terms. It builds on established theories of family power, such as Blood and Wolfe's (1960) resource theory. The latter theory emphasizes the key role of partners' relative economic resources in determining the balance of power inside the family; the partner with the most economic resources is believed to have more influence (McDonald, 1980) and therefore to be more successful in negotiating his or her way out of an undesirable outcome, such as moving out of the joint home.

The more-educated partner is expected to have both more economic and cultural resources than the less-educated partner. On the one hand, (s)he is supposed to have more income potential, which could give the person and his/her bank confidence in the fact that (s)he will be able to cover the living costs on his/her own in the long term, even if it is not that obvious in the short term. On the other hand, (s)he is supposed to have more knowledge

and/or skills, such as knowledge of the legal system and/or communication skills which can be useful during the negotiation process. Hence, our first hypothesis states that, in case of a difference in educational level, *the more-educated partner will be less likely to move* (H1). When both partners have a low level of education, the probability that either one will be able to acquire or afford the joint home is likely reduced, and the probability that both partners will move thus increased. This leads to our second hypothesis, related to partners' absolute levels of education; *the lower the educational attainment of both partners, the higher the likelihood that both will move from the joint home* (H2), so the lower the likelihood that at least one partner will stay.

The Interplay Between Gender and Education

There are reasons to expect that the salience of the female partner's educational attainment in the decision of who moves surpasses that of the male partner. During the second half of the twentieth century, returns to education have increased for both men and women: a higher education has become more important for getting (and staying) married, attaining a high standard of living, and staying out of poverty. From the 1980s onwards, this increase in importance has been stronger for women than for men (DiPrete and Buchmann, 2006). Gains in the pay-off to education are probably not limited to salaries and marriage chances, but likely extend to life after union dissolution. For example, staying in the home after separation can offer crucial protection against poverty or a downward move on the housing ladder, and having a high education could help men and women secure this protective outcome. Women are at a relatively higher risk of poverty after separation than men, partly because they continue to hold the vast majority of pre- and post-separation childcare responsibilities (Bianchi, 1999), but also because of their relative lack of other types of resources, such as wealth, income or occupational status (Klesment and Van Bavel, 2017). This heightened

vulnerability is likely to increase the importance of their education, compared to that of the male partner. Thus, our third hypothesis states that *who moves out is more strongly associated with the female partner's than the male partner's educational attainment* (H3).

Previous Research

Most previous research has used income measures as proxies for partners' (economic) resources. Dutch and Scandinavian studies found a high individual income (Gram-Hanssen and Bech-Danielsen, 2008; Mulder and Malmberg, 2011) and a greater contribution to the household income (Mulder and Malmberg, 2011; Mulder et al., 2012) to be associated with a lower likelihood of moving out. A Dutch study found the negative association between higher relative income and moving to be gendered: it was stronger for males than for females (Mulder et al., 2012). A somewhat different pattern emerged in a British study focussing on separating couples with children: fathers were found to be more likely to leave the home when they had a greater share of the household income (Thomas et al., 2017b). However, the direction of the causal effect of labour force participation on separation has proven to be ambiguous. Women in particular have been shown to anticipate a separation by increasing their labour force participation in order to become more financially independent. This means that a woman's labour market position and income at the time of separation likely overestimate her financial independence, as she might have acquired this position only shortly before the separation (Kreager et al., 2013). The issue of reverse causation is arguably less problematic in analyses that rely on education, because women are less likely to return to school in anticipation of a separation (Schwartz and Han, 2014).

While divorce scholars (e.g. Killewald, 2016; Schwartz and Gonalons-Pons, 2016) have recommended shifting attention from employment status and earnings to measures of economic potential, such as education, few studies to date have included measures of

education. Mulder and Wagner (2010) found no association between partners' relative education and the likelihood of the woman versus the man moving out in the Netherlands. A Swedish study by Mulder and Malmberg (2011) found neither partner's absolute education to be associated with the likelihood of moving. In contrast, a more recent Dutch study by Mulder and Wagner (2012) found an effect of absolute education for men; they were more likely to move when they had a university degree, as compared to a lower secondary degree. As previously stated, however, relatively little is known about how partners' absolute *and* relative education simultaneously shape moving patterns, as all of these studies have focused on either absolute *or* relative education.

The Belgian Context

Like most Western-European countries, Belgium has a high divorce rate. During the period 1970-2008, the Belgian divorce rate (number of divorces per 1000 inhabitants) nearly quintupled, increasing from 0.7 to 3.3 (Eurostat, 2015a). The peak in 2008 came after the legal reform in 2007 which allowed divorce on grounds of irretrievable breakdown (Corijn, 2015). While the divorce rate has been declining since 2008, this decline has been compensated by an increase in dissolutions of unmarried cohabitations (Corijn, 2016). Two out of three divorces involve minor children (OECD, 2014). Until recently, the large majority of those children lived with their mother after the separation; part of them full-time, while part of them also stayed with their father now and then. Father residence tended to be limited to difficult family situations, or situations where the mother was economically disadvantaged. More recently, the country has pioneered legal changes that promote arrangements of shared residence; in 1995, joint parental authority was legally established, and in 2006 joint physical custody became the default residence arrangement after a parental separation (Sodermans et al., 2013).

Belgium is also characterized by a high share of homeownership and by mostly good housing conditions (Winters and Elsinga, 2011; Pittini et al., 2015). In 2014, the share of homeownership reached 72%, which is slightly above the European average (Eurostat, 2015b). Even though housing conditions in Belgium are generally good, there is a limited supply of good quality and affordable rental housing. Especially in Brussels, where the population is expected to increase rapidly (Pittini et al., 2015), the demand for affordable rental housing is irrevocably high. The strong focus of the Belgian housing policies on encouraging owner-occupation is partly to blame. The regional governments mainly provide a favorable fiscal regime for home-buyers, while subsidies for renters remain quite low (Winters and Heylen, 2014). A study from Flanders, the Northern part of Belgium, showed that selling of the jointly owned house to a third party after separation has decreased over time—in the most recent studied separation cohort (2001-2010), 35% of men and 31% of women became sole homeowners, whereas 23% sold their house to a third party (Pasteels and Mortelmans, 2015).

Data and Methods

Data and Sample

We rely on data from Statistics Belgium that link the 2001 Belgian Census to the National Population Registers from 2001-2006. The Census provides information on the demographic and socio-economic characteristics of the entire Belgian population on October 1, 2001. The identification of co-residential couples was based on information about the relationship to the head of the household. Through the link with the Population Registers, we were able to follow-up couples' childbearing and residential transitions till January 1, 2006.

The study population was limited to separated couples in which both partners were registered as married and living together at the same address in October 2001, but no longer

living at that address by January 2006 at the latest. We only selected separated couples with two Belgian-born ex-partners to avoid the additional complexities of mixed and immigrant marriages (e.g. Eeckhaut et al., 2011). We excluded marriages that had started more than 15 years before the Census, as older marriages would be increasingly selected on stability (they had more time to dissolve than more recent marriages). Sensitivity analyses using a maximum marriage duration of either 5 or 10 years did not lead to substantively different results. We only selected couples in which the woman was 19-50 years at the time of separation to reduce the risk that most women and men were no longer active in the labour force or lived at a retirement home. Finally, 4,642 couples (7.5%) had missing information on the level of education and were excluded. These couples showed a very similar pattern of moving out as the reference group, i.e. the lowest educated couples. However, including couples with missing values did not substantially alter the model outcomes. The final study population consists of 56,931 couples.

Variables

The dependent variable distinguishes between couples in which the man, the woman, or both partners moved out from the joint home after separation. The information on who moved was derived from partners' registered residence locations between 2001 and 2006. This way, we observe *de facto* (moving apart) rather than *de jure* (legal) separations. After the first partner left the former joint home, the second one was counted as having moved too if (s)he moved to a different address within the time span of one year after the first partner; otherwise, the second partner was counted as having stayed. We chose a time span of one year for two reasons. A shorter time span could have underestimated the number of separations in which both partners left the home because it takes at least three months to denounce a tenancy agreement. If the home was jointly owned, it could take time to get through the selling

process. A longer time span could have overestimated the number of separations in which both partners moved because the second partner could have left the home for reasons unrelated to the separation process. Robustness checks with shorter and longer time spans did not lead to substantively different conclusions.

The main independent variables in the analysis are the education of the man and the woman, as reported in the 2001 Census. We distinguished five categories: (1) no education or primary education only, (2) lower secondary education, (3) upper secondary education, (4) tertiary, non-university education and (5) tertiary, university education. These variables were also used to measure educational differences (see ‘Analytic strategy’ below).

[Table 1 here]

From the literature, we know that characteristics associated with non-monetary costs of moving are strongly correlated with who moves (Mulder, 2013). Therefore, we included a set of control variables representing ties to the home and the residential location: housing tenure (owned; rented; other; unknown), living with dependent children (≥ 1 children under 18; no children under 18; unknown), working from home (no one; the man only; the woman only; both; unknown), marriage duration (measured continuously), marriage order (first marriage, higher-order marriage, unknown), woman’s age at separation (measured continuously), age difference (< 2 years; man 2-4 years older; man ≥ 5 years older; woman 2-4 years older; woman ≥ 5 years older), living in district of birth (both; the man only; the woman only; no one), region and degree of urbanization (Flanders, urban; Flanders, suburban; Flanders, rural; Wallonia, urban; Wallonia, suburban; Wallonia, rural; Brussels) and being employed (both; the man only; the woman only; neither). All variables were measured at the time of the 2001 Census, except marriage duration, the woman’s age at separation, and co-

residence of dependent children. The latter variables were measured at the time of separation. The two continuous variables (marriage duration and the woman's age at separation) were centered around the mean in order to compare the effect of education(al differences) for a more 'average couple'. Descriptive statistics are presented in Table 1.

Analytic Strategy

The analysis proceeded in two stages. First, we explored bivariate associations between the dependent variable and man's and woman's education. Second, we relied on Diagonal Reference Models (DRMs) to examine the absolute and relative effects of education on who moves out. DRMs were designed by Sobel (1981) to examine effects of social mobility. More recently, the models have been applied to a variety of heterogamy and mobility questions in different research areas, such as attitudes and norms (e.g. Tolsma et al., 2009), cultural and material consumption (e.g. Daenekindt and Roose, 2013), health care (e.g. Missine et al., 2015) and contraceptive use (e.g. Eeckhaut, 2017). The advantage of DRMs is that the technique offers a parsimonious and interpretable approach to estimating effects of educational differences between partners (i.e., relative effects), over and above the main effects of partners' education (i.e., absolute effects; Eeckhaut et al., 2013).

DRMs consider couples with similarly educated partners—i.e., homogamous couples—to represent the core of their group. Because both partners share the same educational level, they are indeed not subject to the influence of another educational group. When cross-tabulating the education of the woman (i) by that of the man (j) (see Table 2), homogamous couples can be considered *diagonal referents* for couples located off the diagonal, i.e., heterogamous couples. The value on the dependent variable for each heterogamous couple with levels i and j is determined by the values as estimated for the homogamous couples, i.e., the diagonal values μ_{ii} and μ_{jj} (cf. H2). The relative impact of these

diagonal referents, that is, of the education of the woman and the man, is estimated by means of a salience parameter $-p-$ with a value between 0 and 1 (cf. H3). A p value above 0.5 suggests a stronger impact on the dependent variable of the education of the woman. Vice versa, a p value below 0.5 suggests that the education of the man has a stronger effect.

[Table 2 here]

We used the multinomial logistic transformation of the DRMs (Eeckhaut et al., 2014) because the dependent variable is measured by means of three categories. The first model (Model 1) describes the value of the dependent variable B_{ijmk} (in equation (1)) as the probability that couple k is situated in category m of the dependent variable, given that the educational levels of the woman and man are i and j , respectively. The term θ_{ijm} (in equation (2)) represents the log-odds of this probability. To this model, covariates can be added, which means that control variables can be included in the models (in equation (2): c different variables X).

$$B_{ijmk} = \frac{\exp(\theta_{ijm})}{\sum \exp(\theta_{ijm})} \quad (1)$$

$$\theta_{ijm} = p * \mu_{iim} + (1 - p) * \mu_{jjm} + \sum \beta_{cm} * X_{ijc} \quad (2)$$

where $i = 1, 2, 3, 4, 5$; $j = 1, 2, 3, 4, 5$; $m = 1, 2, 3$; $k = 1, \dots, N$;

and $0 \leq p \leq 1$.

Similarly, heterogamy variables can be added (in equation (3): h different variables Z) to test for an effect of educational differences, over and above the main effects of education (cf. H1). Two commonly used operationalizations of heterogamy were tested. In Model 2, we included a three-category heterogamy variable which captures only the direction of the educational difference: homogamous, woman more-educated, and man more-educated. In Model 3, we included a five-category heterogamy variable that adds more nuance by also taking into account the size of the educational difference: homogamous, woman 1-2 categories more-educated, woman 3-4 categories more-educated, man 1-2 categories more-educated, and man 3-4 categories more-educated.

$$\theta_{ijm} = p * \mu_{iim} + (1 - p) * \mu_{jjm} + \sum \beta_{cm} * X_{ijc} + \sum \beta_{hm} * Z_{ijh} \quad (3)$$

All models were estimated in R using the non-linear regression command *gnm* with the *Dref* function to specify the diagonal reference term. The best-fitting model was identified as the model with the lowest Akaike information criterion (AIC) value. All estimated odds ratios were presented with their respective 95% confidence intervals. The latter provide no indication of the sampling error, as they are based on population data, but they do provide a useful indication of the stability of the estimates.

Results

Bivariate Analysis

Table 3 presents the number of couples by the education of the man and woman and the corresponding percent of couples in which only the woman, only the man, or both moved out. Overall, we note that the woman moved out slightly more often than the man: 40.5% versus 37.4%. Couples in which both partners moved represent 22.1% of cases, which is comparable

to the percent reported for Sweden (Mulder and Malmberg, 2011: 24.0%), the UK (Thomas et al., 2017b: 18.9%) and the Netherlands (Mulder et al., 2012: 20.0%), but somewhat lower than the percent reported for Denmark (Gram-Hanssen and Bech-Danielsen, 2008: 30.0%).

[Table 3 here]

Results of the bivariate analysis show that man's and woman's education are positively associated with the likelihood of the man moving out (marginal distributions of Table 3c) and negatively associated with the likelihood of both moving out (marginal distributions of Table 3d). The likelihood of the woman moving out shows a negative association with woman's education, but a positive association with man's education (marginal distributions of Table 3b). The largest gaps tend to be between those with upper secondary and those with tertiary, non-university education, which suggests that the main divide is between those with secondary education or less and those with post-secondary education. For educationally homogamous couples, patterns tend to match the patterns as observed for woman's education (last column of Tables 3b, 3c and 3d) more than those as observed for man's education (last row of Tables 3b, 3c and 3d). Most importantly, the educational level of homogamous couples is negatively associated with the woman moving out, suggesting that who moves is more strongly determined by the woman's than the man's education. In addition, educational gradients based on homogamous couples tend to be somewhat stronger than those based on woman's education, indicating the importance of considering both partners' educational levels when examining the role of absolute education.

The role of relative education for who moves can be explored by comparing, for each category of the dependent variable, the percentages for heterogamous couples (off the diagonal) with the percentages for their homogamous counterparts (on the diagonal). This

comparison generally shows higher than expected percentages of the man moving out among couples in which the woman is the more-educated partner (Table 3c; below the diagonals) and higher than expected percentages of the woman moving out among couples in which the man is the more-educated partner (Table 3b; above the diagonal). Differences appear particularly large for couples in which the educational level of the woman exceeds that of the man by 3 to 4 categories.

Diagonal Reference Models

We estimated three DRMs (results of main variables presented in Table 4); one model in which we do not control for a heterogamy effect and two models exploring different heterogamy measures. Based on the Akaike information criteria (cf. AICs in Table 4), we conclude that Model 1 (model without a heterogamy measure) is the worst-fitting model as this model shows the highest AIC. The AICs of Model 2 (model with a three-category heterogamy measure) and Model 3 (model with a five-category heterogamy measure) are clearly lower, with Model 3 having the lowest AIC. Thus, both models suggest that the direction of the educational difference, which is included in both heterogamy measures, matters for who moves out. Model 3, which is the best-fitting model, additionally indicates that the size of the educational difference matters as well.

[Table 4 here]

The odds ratios of Model 3 largely confirm the patterns by education as found in the bivariate analysis. The values for the homogamous couples ($\mu_{11}-\mu_{55}$) show a positive association between education and the man moving out, as compared to the woman moving out, and a negative association between education and both moving out. When both spouses

have a university degree, as compared to primary education or less, the man is 47% more likely to move out than the woman (odds ratio [OR]=1.47), whereas the likelihood of both moving out is 41% lower (OR=0.59). These results support H2, which stated that the likelihood of both partners moving out would be negatively associated with partners' absolute education attainment. We did not, however, expect that the woman would be more likely to stay in the joint home when both partners have a high education level.

The heterogamy coefficients show that the more-educated partner is less likely to move out. Moreover, larger education differences (cf. 3-4 categories vs. 1-2 categories) are associated with larger differences in odds: compared to educationally homogamous couples, the man is 19% more likely to move out than the woman when she is 1-2 categories more-educated (OR=1.19), and 57% more likely to move out when she is 3-4 categories more-educated (OR=1.57). Vice versa, the man is 15% less likely to move out than the woman when he is 1-2 categories more-educated (OR=0.85), and 26% less likely to move out when he is 3-4 categories more-educated (OR=0.74). Finally, both partners are more likely to move, as compared to the woman only, when the female partner is more-educated, but less likely to move when the male partner is more-educated. These results largely confirm H1, which stated that the more-educated partner would be less likely to leave the joint home. We additionally note that the effect is bigger when the educational difference is large.

The relative importance of his versus her education can be inferred based on the salience parameter p . The value of 0.78 (95% confidence interval = [0.59,0.98]) implies that moving out is more strongly associated with the education of the woman than with the education of the man. This supports H3, which stated that the woman's education is more dominant in the decision of who moves than the man's education.

Results for the control variables largely correspond to associations observed in previous studies (see Table A1). To assess the sensitivity of our results, we conducted

separate DRMs by couples' parental status, by region and urbanization grade of the joint home's location, and by housing tenure of the joint home. After all, the relevance of education(al differences) might depend on the presence of (young) children (Thomas et al., 2017b), spatial differences in labor and housing markets (Mulder and Malmberg, 2011), and whether the joint home was owner-occupied or rented (Mulder et al., 2012). These sensitivity analysis suggest that the role of education(al differences) is different for couples living in Brussels or in a rented home (results not shown). In the models limited to couples living in Brussels only (N=1,796), odds ratios for the homogamous couples showed a negative, rather than a positive association between education and the man moving out. This indicates that, in Brussels, women in highly educated couples are more likely than men to leave the joint home. While these results should be interpreted with caution, as they are based on a small and possibly select group of the Belgian population (note that marriages with immigrant background, which are very common in Brussels, were dropped from the study population), they could be related to the more expanded rental housing options in Brussels than in Flanders or Wallonia. The results for renters only (N=13,785) show less pronounced effects of education(al differences). Because one partner usually has to pay the other off in separations involving an owner-occupied home (Mulder et al., 2012), the role of resources is possibly greater for owners than for renters. In addition, the salience parameter goes under 0.5, indicating that the man's education is more dominant in who moves out for renters. Yet, the 95% confidence interval [-0.47,0.74] for this parameter is too large to draw firm conclusions.

Conclusion and Discussion

This study examined the importance of partners' absolute and relative resources for decisions regarding who moves after separation. It built on previous research in three important ways. First, we considered the role of partners' educational attainment; it reflects both partners'

human capital, as well as income potential. Second, we employed a dyadic analysis technique: Diagonal Reference Models. Compared to individualistic techniques used in previous research, this technique is specifically adjusted to jointly estimate the effects of partners' absolute and relative resources (Eeckhaut et al., 2013). Finally, we relied on a unique Belgian database containing Census and Register data for nearly 57,000 separated couples.

Three key findings emerged from this study. First, the probability of both partners moving out decreases with increasing education. As expected, both the male and female partner are more likely to move when both have a lower level of education, making it more likely that neither one would be able to acquire or afford the home on his or her own. Interestingly, we found that the man is more likely to move than the woman when both partners have a high level of education (i.e., a post-secondary degree), while the reverse is true when both partners have a lower level of education. Second, unlike previous research (cf. Mulder and Wagner, 2010; Mulder and Malmberg, 2011), we found rather strong support for the importance of educational differences. In heterogamous couples, the more-educated partner is less likely to move, especially when the educational difference is large. This finding is in line with the idea that educationally advantaged partners use their resources to stay rather than to move (Mulder et al., 2012). Third, we found gender differences in the importance of education for moving out the joint home. In line with the formulated hypothesis, results showed that who moves out is more strongly associated with the education of the woman than with the education of the man.

Our findings highlight the relatively high likelihood for highly educated women to stay in the joint home. They move less often than their male partners in both hypogamous (when they had a less-educated partner) and homogamous unions. It is reasonable to assume that highly educated women experience many incentives to claiming the home. Because of their educational level, which is indicative of certain “nonmarket skills” such as intelligence

(Dronkers, 2002), they might be strongly aware of the often negative repercussions of moving, which tend to be more severe for women than men. Indeed, earlier studies have shown that family migration harms the employment and earnings of married women substantially, especially in the years following a move, and in particular when the move was due to a separation (e.g. Feijten and van Ham, 2007; Cooke, 2008; Dewilde, 2008). Highly educated mothers might also be driven to claim the home as maintaining the balance between a professional career and their care-giving responsibilities might limit their post-separation locational choice-sets (Boterman and Bridge, 2015; Thomas et al., 2017b). These explanations are also in line with the finding that woman's education is more dominant in the decision of who moves out. Keeping the joint home might protect women more than men from a downward move on the housing ladder, or even from poverty, and having a high education helps them prevent a move. Future studies could shed more light on these gendered dimensions by including measures of gender-specific values and attitudes, but also intentions and expectations about residential mobility after separation.

In contrast to survey data, our administrative data is not subject to issues related to selective non-response among separated persons (Mitchell, 2010) or reduced reliability due to retrospective reporting (Mulder et al., 2012). Moreover, the data includes a much larger number of observations, avoiding sample-size problems. Still, there are several limitations to keep in mind. First, we had to limit this study to formerly married couples. Even though it is possible to trace unmarried cohabitations in the 2001 Census, we would not be able to identify when the latter unions were formed. Because union duration is an important aspect of the selection criteria and an important control variable, we chose to omit these unions. A recent Swedish study showed that moving out of the home is not related to being in an unmarried or married cohabitation (Mulder and Malmberg, 2011). It remains to be seen whether these findings can be generalized to non-Scandinavian contexts. Second, results are also limited to

heterosexual partnerships, as marriages between same-sex partners became legal in Belgium only in 2003 (Belgische Senaat, 2003). Future research is needed to examine this population and their gendered processes. Third, administrative delay might have biased the actual time between moves of two involved partners (Mulder et al., 2012). People living in Belgium are legally obliged to report changes in address to the receiving municipal register within eight business days (Belgische federale overheidsdiensten, 2017). Nevertheless, some movers might not register their new address or do so much later than required. Fourth, our administrative data were not specifically collected to answer questions on separation. For this reason, the data do not contain information on single homeownership, who initiated the separation, possible causes of the separation (e.g., a new relationship of either partner), and with whom the children stayed (immediately) after the separation (e.g. Mulder and Wagner, 2010). These family-related indicators could act as confounders or mediators of the association between education(al differences) and who moves out. Among couples with an owner-occupied home, for example, sole homeowners have a much higher likelihood to stay (Mulder and Wagner, 2012). As sole homeowners are more likely to be highly educated, because of the increased need for individual economic resources compared to joint homeowners or renters (e.g. Lersch and Vidal, 2016), highly educated partners could be more likely to stay. Highly educated men also have a higher likelihood of re-partnering than highly educated women, at least in Belgium (Theunis et al., 2015). Consequently, highly educated men might be happier to leave the joint home, as they are more likely to move in with a new partner. Finally the data does not provide any information on direct income measures, such as earnings, debts or savings (Mulder et al., 2012). Therefore, we could not investigate whether it is education or income that matters more when it comes to studying absolute and relative (economic) resources. Educational measures possibly account less for endemic gender inequalities in the accumulation of economic resources, such as the gap in labour force

participation rates due to childbearing and -rearing, and the general wage gap (Mandel and Semyonov, 2014; Klesment and Van Bavel, 2017).

The findings of our study underline the importance of a thoughtful housing policy and town planning. Due to the longstanding Belgian policy towards promoting homeownership, the private rental market suffers major affordability problems, especially for the most economically disadvantaged groups, and waiting lists for social housing are long (Winters and Heylen, 2014; Pittini et al., 2015). Policymakers should continue paying attention to these markets as this is where many separated persons, often with children, end up. Our study implies that disadvantaged men and women will be most vulnerable on the housing market because they are more often forced to move out after separation. Policies fostering a solid supply of affordable dwellings, suitable for single-parents, would be beneficial for the life chances of these adults as well as the children involved.

Based on the insights gained by this study and previous work documenting the rise of hypogamy (Esteve et al., 2016; De Hauw et al., 2017), we can expect lower negative outcomes of separation on housing for women in the near future. If disproportionately more hypogamous unions will dissolve, more women than men will likely be able to stay in the joint home and avoid the often high (non-)monetary costs of moving out. However, the population of separated couples is arguably never going to be a random sample of all kinds of marriages, as who gets separated is proven to be dependent on many variables including education (Schwartz and Han, 2014; Grow et al., 2017). A recent Belgian study examining the determinants of divorce, for instance, shows similar dissolution risks for homogamous and hypogamous marriages, but an elevated risk for hypergamous marriages (husband more educated) (Theunis et al., 2017). This could counterbalance the expected lowering of negative outcomes for women in the near future. Future work is needed to shed more light on trends

over time while accounting for the marginal distributions of homogamous and heterogamous unions.

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Table 1. Descriptive statistics of variables, and cross-tabulation of who moves out by independent variable (N=56,931)

	% of total	% by who moves out		
		Woman	Man	Both
Who moves out?	100.0	40.5	37.4	22.1
Education man: No or primary	7.4	39.3	36.7	24.1
Lower secondary	26.0	39.1	37.5	23.4
Upper secondary	42.2	40.3	35.9	23.8
Tertiary, non-university	14.0	42.3	39.2	18.6
Tertiary, university	10.4	43.0	41.3	15.8
Education woman: No or primary	5.9	42.9	33.9	23.2
Lower secondary	20.9	41.8	34.2	24.0
Upper secondary	43.0	41.5	34.8	23.6
Tertiary, non-university	22.6	37.8	42.9	19.3
Tertiary, university	7.5	37.0	46.6	16.3
Housing tenure: Owned	71.8	43.4	37.1	19.5
Rented	24.2	32.6	37.8	29.6
Other	1.7	36.9	43.9	19.2
Unknown	2.3	35.3	35.8	28.9
Living with dependent children: ≥ 1 children under 18	78.0	39.1	39.6	21.4
No children under 18	18.7	45.7	30.0	24.3
Unknown	3.3	44.5	26.9	28.7
Working at home: No one	85.3	40.1	37.6	22.3
The man only	1.4	66.0	18.0	16.0
The woman only	2.1	27.5	55.9	16.6
Both	0.7	63.9	19.4	16.7
Unknown	10.4	41.4	35.5	23.1
Marriage order: First marriage	67.3	40.3	37.2	22.5
Higher-order marriage	29.7	40.8	38.2	21.0
Unknown	3.0	41.0	34.6	24.5
Age difference: < 2 years	29.1	35.8	41.8	22.3
Man 2-4 years older	29.5	42.4	34.9	22.7
Man ≥ 5 years older	26.1	50.0	28.9	21.1
Woman 2-4 years older	9.3	31.8	45.7	22.5
Woman ≥ 5 years older	5.9	25.2	52.1	22.7
Living in district of birth: No one	24.0	40.1	37.0	22.9
The man only	17.3	48.4	29.6	22.0
The woman only	17.1	32.5	45.4	22.1
Both	41.6	40.7	37.5	21.8
Region and degree of urbanization: Flanders, urban	19.3	38.6	8.3	23.1
Flanders, suburban	26.7	42.5	36.0	21.5
Flanders, rural	19.6	43.0	34.3	22.7
Wallonia, urban	10.2	36.3	41.8	21.9
Wallonia, suburban	13.3	39.4	39.1	21.5
Wallonia, rural	7.8	41.7	36.8	21.4
Brussels	3.2	34.4	42.0	23.6
Being employed: Both	75.9	40.5	37.4	22.1
The man only	16.9	41.9	36.6	21.5
The woman only	3.7	35.8	40.0	24.2
No one	3.5	38.6	37.4	24.0
	$\bar{x}$ (Sd.)	$\bar{x}$ (Sd.)	$\bar{x}$ (Sd.)	$\bar{x}$ (Sd.)
Woman's age at separation (range: 19-50)	35.6 (6.0)	35.4 (6.0)	36.6 (5.8)	34.1 (6.2)
Marriage duration (range: 0-20)	8.9 (4.6)	8.9 (4.6)	9.4 (4.6)	7.8 (4.5)

Table 2. Visual representation of the ‘Diagonal Reference Model’ method

Education woman (i)	Education man (j)				
	1	2	3	4	5
1	μ_{11}	$(p^*\mu_{11})+((1-p)^*\mu_{22})$	$(p^*\mu_{11})+((1-p)^*\mu_{33})$	$(p^*\mu_{11})+((1-p)^*\mu_{44})$	$(p^*\mu_{11})+((1-p)^*\mu_{55})$
2	$(p^*\mu_{22})+((1-p)^*\mu_{11})$	μ_{22}	$(p^*\mu_{22})+((1-p)^*\mu_{33})$	$(p^*\mu_{22})+((1-p)^*\mu_{44})$	$(p^*\mu_{22})+((1-p)^*\mu_{55})$
3	$(p^*\mu_{33})+((1-p)^*\mu_{11})$	$(p^*\mu_{33})+((1-p)^*\mu_{22})$	μ_{33}	$(p^*\mu_{33})+((1-p)^*\mu_{44})$	$(p^*\mu_{33})+((1-p)^*\mu_{55})$
4	$(p^*\mu_{44})+((1-p)^*\mu_{11})$	$(p^*\mu_{44})+((1-p)^*\mu_{22})$	$(p^*\mu_{44})+((1-p)^*\mu_{33})$	μ_{44}	$(p^*\mu_{44})+((1-p)^*\mu_{55})$
5	$(p^*\mu_{55})+((1-p)^*\mu_{11})$	$(p^*\mu_{55})+((1-p)^*\mu_{22})$	$(p^*\mu_{55})+((1-p)^*\mu_{33})$	$(p^*\mu_{55})+((1-p)^*\mu_{44})$	μ_{55}

Note. The grey shaded boxes are the educationally homogamous couples.

Table 3. Number of couples (a) and percentage of couples in which only the woman (b), only the man (c), or both (d) moved out, by woman's and man's education

a. All couples

<i>Education woman</i>	<i>Education man</i>					Total
	Primary	Lower secondary	Upper secondary	Non-university	University	
Primary	1,038	1,173	957	138	48	3,354
Lower secondary	1,385	5,144	4,415	671	291	11,906
Upper secondary	1,439	6,423	12,882	2,566	1,184	24,494
Non-university	307	1,778	4,923	3,750	2,130	12,888
University	46	257	870	840	2,276	4,289
Total	4,215	14,775	24,047	7,965	5,929	56,931

b. Only the woman moved

<i>Education woman</i>	<i>Education man</i>					Total
	Primary	Lower secondary	Upper secondary	Non-university	University	
Primary	41.4	42.9	43.4	50.0	43.8	42.9
Lower secondary	39.9	40.6	41.9	51.0	48.5	41.8
Upper secondary	38.8	38.8	41.7	45.6	48.7	41.5
Non-university	33.2	34.5	35.6	39.2	43.7	37.8
University	28.3	30.7	34.7	37.5	38.6	37.0
Total	39.3	39.1	40.3	42.3	43.0	40.5

c. Only the man moved

<i>Education woman</i>	<i>Education man</i>					Total
	Primary	Lower secondary	Upper secondary	Non-university	University	
Primary	32.9	35.0	33.6	34.1	33.3	33.9
Lower secondary	37.0	35.1	33.3	28.9	32.6	34.2
Upper secondary	35.9	37.7	33.5	34.0	34.2	34.8
Non-university	47.9	44.0	42.9	43.0	41.3	42.9
University	58.7	48.2	46.9	46.5	46.1	46.6
Total	36.7	37.5	35.9	39.2	41.3	37.4

d. Both moved

<i>Education woman</i>	<i>Education man</i>					Total
	Primary	Lower secondary	Upper secondary	Non-university	University	
Primary	25.6	22.1	23.0	15.9	22.9	23.2
Lower secondary	23.1	24.3	24.8	20.1	18.9	24.0
Upper secondary	25.4	23.6	24.7	20.4	17.1	23.6
Non-university	18.9	21.5	21.5	17.7	15.0	19.3
University	13.0	21.0	18.4	16.0	15.2	16.3
Total	24.1	23.4	23.8	18.6	15.8	22.1

Note. The grey shaded boxes are the educationally homogamous couples.

Table 4. Odds ratios (and 95% confidence intervals) of main variables from multinomial logistic Diagonal Reference Models predicting who moves out (ref. = The woman only)

	Model 1		Model 2		Model 3	
	The man only	Both	The man only	Both	The man only	Both
The homogamous with educational level i (μ_{11}-μ_{55})						
No or primary (ref.)	1.00	1.00	1.00	1.00	1.00	1.00
Lower secondary	1.13 (1.02-1.23)	1.04 (0.93-1.14)	1.08 (0.96-1.19)	0.98 (0.86-1.09)	1.09 (0.97-1.20)	0.98 (0.86-1.09)
Upper secondary	1.29 (1.17-1.40)	0.99 (0.90-1.10)	1.13 (1.01-1.25)	0.86 (0.76-0.96)	1.13 (1.03-1.27)	0.86 (0.76-0.97)
Tertiary, non-university	1.70 (1.54-1.86)	0.93 (0.83-1.03)	1.46 (1.30-1.61)	0.75 (0.66-0.85)	1.46 (1.34-1.67)	0.75 (0.67-0.86)
Tertiary, university	1.80 (1.60-2.00)	0.79 (0.69-0.89)	1.49 (1.30-1.67)	0.61 (0.52-0.70)	1.47 (1.35-1.73)	0.59 (0.52-0.70)
<i>Salience parameter (p)</i>	<i>1.00</i>		<i>0.83</i>		<i>0.78</i>	
3-category heterogamy variable						
Homogamy (ref.)			1.00	1.00		
Woman more-educated			1.19 (1.13-1.25)	1.15 (1.08-1.22)		
Man more-educated			0.85 (0.81-0.91)	0.85 (0.80-0.91)		
5-category heterogamy variable						
Homogamy (ref.)					1.00	1.00
Woman 1-2 cat. more-educated					1.19 (1.13-1.25)	1.14 (1.07-1.21)
Woman 3-4 cat. more-educated					1.57 (1.28-1.92)	1.42 (1.11-1.83)
Man 1-2 cat. more-educated					0.85 (0.81-0.90)	0.87 (0.81-0.93)
Man 3-4 cat. more-educated					0.74 (0.59-0.93)	0.75 (0.57-0.99)
<i>AIC</i>	343,621		343,494		343,491	

Notes. The saliency parameters were constrained [0–1] in the analysis. ref. = Reference category. The estimates of the control variables (housing tenure, living with dependent children, working at home, marriage duration, marriage order, woman's age at separation, age difference, living in the district of birth, region and degree of urbanization, and being employed) are found in Table A1.

Appendix

Table A1. Odds ratios (and 95% confidence intervals) of control variables from multinomial logistic Diagonal Reference Models predicting who moves out (ref. = The woman only)

	Model 1		Model 2		Model 3	
	The man only	Both	The man only	Both	The man only	Both
Housing tenure						
Owned (ref.)	1.00	1.00	1.00	1.00	1.00	1.00
Rented	1.58 (1.50-1.66)	1.87 (1.77-1.97)	1.57 (1.49-1.65)	1.84 (1.75-1.95)	1.56 (1.49-1.64)	1.84 (1.75-1.95)
Other	1.50 (1.29-1.74)	1.06 (0.89-1.28)	1.50 (1.29-1.74)	1.06 (0.88-1.28)	1.50 (1.29-1.74)	1.06 (0.88-1.28)
Unknown	1.33 (1.16-1.52)	1.66 (1.44-1.91)	1.32 (1.15-1.51)	1.64 (1.43-1.89)	1.32 (1.15-1.51)	1.64 (1.43-1.89)
Living with dependent children						
≥ 1 children under 18 (ref.)	1.00	1.00	1.00	1.00	1.00	1.00
No children under 18	0.63 (0.60-0.66)	0.87 (0.82-0.92)	0.63 (0.59-0.66)	0.87 (0.82-0.92)	0.63 (0.59-0.66)	0.87 (0.82-0.92)
Unknown	0.61 (0.55-0.69)	0.93 (0.83-1.04)	0.62 (0.55-0.69)	0.93 (0.83-1.05)	0.62 (0.55-0.69)	0.93 (0.83-1.05)
Working at home						
No one (ref.)	1.00	1.00	1.00	1.00	1.00	1.00
The man only	0.27 (0.22-0.32)	0.47 (0.39-0.58)	0.27 (0.23-0.33)	0.49 (0.40-0.59)	0.27 (0.23-0.33)	0.49 (0.40-0.59)
The woman only	2.19 (1.91-2.51)	1.11 (0.93-1.32)	2.19 (1.91-2.51)	1.11 (0.93-1.33)	2.19 (1.91-2.51)	1.11 (0.93-1.33)
Both	0.33 (0.26-0.43)	0.45 (0.34-0.59)	0.33 (0.26-0.43)	0.45 (0.34-0.59)	0.33 (0.26-0.43)	0.45 (0.34-0.59)
Unknown	0.93 (0.87-0.99)	0.98 (0.81-1.05)	0.92 (0.86-0.98)	0.96 (0.89-1.03)	0.92 (0.86-0.98)	0.96 (0.89-1.03)
Marriage duration	1.01 (1.00-1.01)	0.98 (0.97-0.98)	1.01 (1.00-1.01)	0.98 (0.97-0.98)	1.01 (1.00-1.01)	0.98 (0.97-0.98)
Marriage order						
First marriage (ref.)	1.00	1.00	1.00	1.00	1.00	1.00
Higher-order marriage	0.88 (0.83-0.93)	0.93 (0.87-0.99)	0.87 (0.82-0.92)	0.91 (0.85-0.97)	0.87 (0.82-0.92)	0.91 (0.85-0.97)
Unknown	0.85 (0.76-0.96)	1.04 (0.91-1.19)	0.84 (0.75-0.95)	1.03 (0.90-1.17)	0.84 (0.75-0.95)	1.02 (0.90-1.17)
Woman's ag at separation	1.03 (1.02-1.03)	0.97 (0.96-0.97)	1.03 (1.02-1.03)	0.97 (0.96-0.97)	1.03 (1.02-1.03)	0.97 (0.96-0.97)
Age difference						
< 2 years (ref.)	1.00	1.00	1.00	1.00	1.00	1.00
Man 2-4 years older	0.74 (0.70-0.77)	0.81 (0.76-0.86)	0.73 (0.70-0.77)	0.80 (0.76-0.85)	0.73 (0.70-0.77)	0.80 (0.76-0.85)
Man ≥ 5 years older	0.52 (0.49-0.55)	0.60 (0.56-0.63)	0.51 (0.49-0.54)	0.59 (0.55-0.63)	0.51 (0.48-0.54)	0.59 (0.55-0.63)
Woman 2-4 years older	1.23 (1.14-1.32)	1.20 (1.10-1.31)	1.22 (1.13-1.31)	1.19 (1.09-1.30)	1.22 (1.13-1.31)	1.19 (1.09-1.30)
Woman ≥ 5 years older	1.75 (1.59-1.93)	1.64 (1.47-1.84)	1.75 (1.59-1.93)	1.64 (1.46-1.84)	1.75 (1.59-1.93)	1.63 (1.46-1.83)

Table A1. continued

	Model 1		Model 2		Model 3	
	The man only	Both	The man only	Both	The man only	Both
Living in district of birth						
No one (ref.)	1.00	1.00	1.00	1.00	1.00	1.00
The man only	0.68 (0.64-0.73)	0.76 (0.71-0.81)	0.68 (0.64-0.72)	0.74 (0.69-0.80)	0.68 (0.63-0.72)	0.74 (0.69-0.80)
The woman only	1.57 (1.48-1.67)	1.14 (1.06-1.22)	1.56 (1.46-1.65)	1.13 (1.05-1.21)	1.55 (1.46-1.65)	1.13 (1.05-1.21)
Both	1.06 (1.00-1.11)	0.87 (0.82-0.92)	1.04 (0.98-1.09)	0.84 (0.80-0.90)	1.03 (0.98-1.09)	0.84 (0.79-0.89)
Region and degree of urbanization						
Flanders, urban (ref.)	1.00	1.00	1.00	1.00	1.00	1.00
Flanders, suburban	0.88 (0.83-0.94)	0.84 (0.79-0.90)	0.88 (0.83-0.93)	0.84 (0.78-0.89)	0.88 (0.83-0.93)	0.84 (0.78-0.89)
Flanders, rural	0.86 (0.81-0.92)	0.86 (0.80-0.93)	0.85 (0.80-0.91)	0.85 (0.79-0.91)	0.85 (0.80-0.91)	0.85 (0.79-0.91)
Wallonia, urban	1.15 (1.07-1.24)	0.99 (0.91-1.08)	1.14 (1.06-1.23)	0.98 (0.90-1.07)	1.14 (1.06-1.23)	0.98 (0.90-1.07)
Wallonia, suburban	1.00 (0.93-1.07)	0.94 (0.86-1.01)	0.99 (0.92-1.06)	0.93 (0.85-1.01)	0.99 (0.92-1.06)	0.93 (0.85-1.01)
Wallonia, rural	0.91 (0.84-0.99)	0.84 (0.76-0.92)	0.91 (0.84-0.99)	0.82 (0.75-0.90)	0.91 (0.84-0.99)	0.82 (0.75-0.90)
Brussels	1.04 (0.92-1.17)	1.09 (0.95-1.25)	1.06 (0.94-1.19)	1.11 (0.97-1.28)	1.06 (0.94-1.19)	1.11 (0.97-1.28)
Being employed						
Both (ref.)	1.00	1.00	1.00	1.00	1.00	1.00
The man only	1.00 (0.95-1.06)	0.87 (0.82-0.93)	0.99 (0.94-1.05)	0.86 (0.81-0.92)	0.99 (0.94-1.05)	0.86 (0.81-0.92)
The woman only	1.23 (1.11-1.37)	1.25 (1.11-1.41)	1.20 (1.08-1.33)	1.21 (1.07-1.36)	1.20 (1.08-1.33)	1.20 (1.08-1.33)
No one	1.07 (0.96-1.20)	0.88 (0.77-0.99)	1.02 (0.91-1.15)	0.83 (0.73-0.94)	1.02 (0.91-1.14)	0.83 (0.73-0.94)

Note. ref. = Reference category.