

## **Housing conditions and union dissolution in Germany**

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Moving in together with a partner is one step in the institutionalization process of intimate relationships (Lois 2012), and a large fraction of young adults has lived with a partner by their mid-20s (Kennedy and Bumpass 2008). While some decades ago mainly married couples lived in the same household (Bumpass, et al. 1991), today unmarried cohabitation is a standard living arrangement and the majority of partners has experienced phases of married and/or unmarried cohabitation during their partnership histories. When searching for an apartment or house, couples with a low socio-economic status might be unable to afford the rent for high standard dwellings and opt for a small flat of cheap quality. But it is unclear whether the housing conditions of cohabiting couples have an influence on their relationship stability.

The aim of this study is to investigate the relationship between housing problems and the separation of cohabiting partners. Employing Social Stress Theory (Aneshensel 1992), we argue that substandard living and stress caused by the housing situation are related to union dissolution. The theory states that social stress is a consequence of one's location in the social system. Economic distress has negative effects on coping resources, induces psychological stress and may result in social conflicts and unfavorable conflict behavior (Voydanoff 1990). Consequently, stress affects the quality of couple relationships (Neff and Karney 2004). Empirically, it has been shown that there are negative spillover effects of work stress on relationship quality and stability (Roberts and Levenson 2001, Thompson, et al. 2005, Rhoades, et al. 2009, Mills and Täht 2010). This can also be transferred to housing conditions. Substandard housing can create social stress (Edwards, et al. 1982) and we argue that this might foster partner conflicts and diminish coping

capabilities. For example, a lack of private space, an insecure housing situation or a high financial burden due to high mortgages or rents are likely to be stressful for a couple. We therefore investigate whether and how the housing situation affects the perceived quality of partner relationships.

Our analyses are based on the German Family Panel pairfam, waves 1 to 5. This dataset is an annual survey conducted in the years 2008 to 2012 and includes cohabitation histories of three birth cohorts (1991-1993, 1981-1983, 1971-1973). Unfortunately, the information on the housing situation is collected only at the time of interview. Therefore, we reduce the sample to respondents who report being in a cohabiting relationship at time of interview. The data is organized in discrete-time event-history format with person-years as the unit of observation. We found 6,796 cohabiting partnerships. In order to make sure that we analyze only those respondents who not only end their shared living because of work related reasons but also stop their intimate relationship, we exclude couples who do not dissolve their union within 3 months after one partner moved out of the joint household. Most of the relationships in our sample are stable over the study period; we observe 524 cases that experience the end of cohabitation.

Using the information on average space per person in square meters, the average number of rooms per person and the share of housing costs in the household income we analyze the risk of union dissolution in the following waves. Union dissolution depends on many aspects. In our multivariate model, we control for age, education, and marital status. It has been shown that union dissolution of cohabiting partners depends also on duration of relationship before moving in together. Moreover, the number of children living in the household is both related to union dissolution and to average space available per person in an apartment. These variables are controlled for to the model.

We expect that those unions who live in constricted room, i.e. who have less than one room per person on average in their apartment, have higher union dissolution risks. Those who have to pay a large share of their monthly household income for rent face financial distress. For this group we also expect higher occurrence of separation.

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