



Housing problems related to divorce

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Abstract:

There are at least three different reasons for studying divorce and housing. First because divorce may have a strong impact on the housing market as divorce often entails new housing needs. Second because divorce may be interesting to study as a critical case of what the home means emotionally, socially and economically for the families. And thirdly because problems of housing in relation to divorce may accentuate the unhappy situation that both the parents and the children are in during a divorce.

This paper will provide a statistical overview of divorce in Denmark, present a literature review of international studies on housing and divorce and will compare both with a more theoretical discussion of the meaning and concept of home. The paper is the first step in a Danish research project on housing and divorce.

Introduction

Divorce entails new housing needs and relocation. Divorce means that you have to find new housing that meets the needs of the new situation. Often the income is smaller, there still needs to be room for the children and typically one also wants to stay in the neighbourhood. Especially in the regions with large population growth and therefor a huge demand for dwellings, it may be a problem to find suitable housing solutions. In recent years it has been raised as a growing problem that authorities cannot provide housing for newly divorced. You need to have more social problems than just a divorce to get help. Often staying with friends and families is an unstable solution, and being without a permanent residence might be the first step of a social come-down (Adelvang 2002). Many divorced do manage to find a permanent residence, but also in these cases it may be experienced as a social come-down, as the residence they can afford will often be of a lower standard than what they used to have. In some cases it has even been argued that poor opportunities for finding suitable housing after a divorce might be a reason for staying together. New developed social housing close to an area with detached family houses might, for instance, escalate the rate of divorce in the detached houses, as the new social

housing provides an opportunity for women to find a suitable residence (Knudstrup Olesen 1986). These and many other examples link the issues of divorce and housing.

Some of these questions might be of relevance for housing policy, like the question whether the market offers enough and the right housing opportunities to fulfil the need arising from divorce of families. Other questions might be more relevant within architects' discussions about designing homes that suit late-modern living. Most of our houses are built for nuclear families; a relevant question might therefore be how these houses meet the needs of the divorced families. And finally questions on housing and divorce might also be linked to theoretical discussions on the meaning of the home. In the literature the meaning of the home is often linked to the meaning of the family, but what happens then to the meaning of the home, when the family dissolves?

Contracting a marriage has been closely related to the decision of moving together for as long as the institution of marriage has existed. In modern times it can be seen in the 1950s in Denmark when there was a shortage of housing, and marriage was a condition for getting an apartment. Later on in the 1960s and 1970s when Denmark experienced strong economic growth and the construction of more than a million new detached houses, getting married and buying a house became linked. However, the 1970s were also the years when the institution of marriage started to change morally. Getting a divorce changed in this period, from being socially stigmatising to becoming part of normality, and furthermore living together without being married was no longer morally unacceptable, it rather became the norm that you should have lived together before marriage. In the study of divorce and housing, we thus have to incorporate different types of co-habitation, and different ways of ending co-habitation. Divorce in the legal sense of the word is only possible if you are married, and it may occur long after the actual departure has taken place. In this paper I am however interested in divorce in a much broader sense of the word than just the legal one. This interest includes when couples living together and having children together, break up and leave each other.

In this paper I will first introduce theoretical approaches for understanding both divorce and housing. I use literature on everyday life in families and the role of the home, together with literature on families in late modernity. This is followed by a statistical overview of divorce in Denmark, as a background for discussing the size and character of the problems. Next follows a literature review on international research on housing and divorce. The review concentrates on three themes including migration and demography, social aspects of different tenures and the meanings and emotions of the home. Finally in the discussion the theoretical approach, the statistical introduction and the international review are combined to pose the most relevant research questions for further research on housing and divorce.

Theories of families and housing in late modernity

The theoretical description will introduce three different subjects including theories on everyday life, theories on family and individuality in late modernity and theories on the meaning of the home.

The Norwegian anthropologist Marianne Gullestad has worked on everyday life and culture in a Scandinavian context and has especially focused on the meaning of the home. Gullestad sees everyday life, as where

we tie together activities across all the sectors that all of us have to engage in (Gullestad 1989). There are in this understanding two dimensions of everyday life, one including the practical organisation of tasks and activities and one including experiences and knowledge given by our engagement in the everyday life. In both dimensions the home is central for the way humans seek to create meaning and coherence in a fragmented life and Gullestad argues that the weight of everyday life is in the home, because according to time and space the home is the centre of our everyday life. We may spend part of our everyday life in other places, although the home is where we set out from and where we return. Our homes are thus not only important for the daily organising of our lives, but also for fundamental aspects of how we experience and perceive the world.

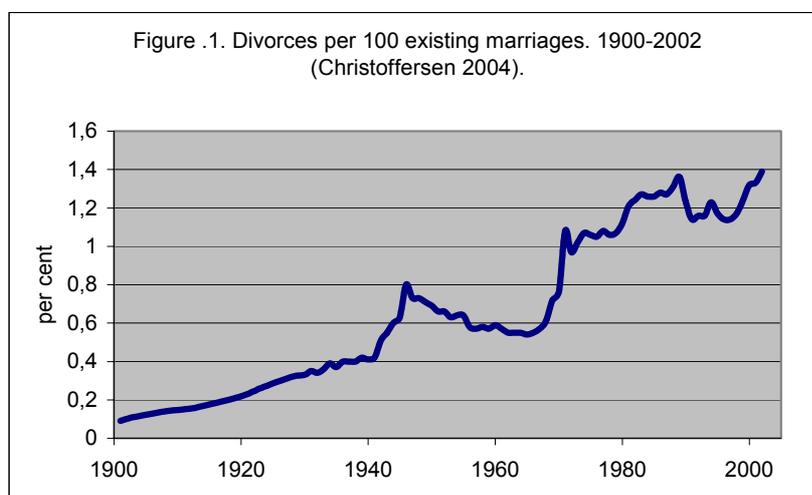
The empirical material that Gullestad uses in her study is from the 1970s. Therefore it may be relevant to introduce also more recent studies on families in late-modernity. In 'Risk Society' Ulrich Beck describes the changes that the individual and the family undergo in late-modernity (Beck 1997). Focus is on the societal individualising and de-traditionalising, which on a societal level also involves the dissolution of class society. For the families these changes are closely linked to women's liberation, and the subsequent economic independence from their husband together with changed sexual moral and contraception (Beck 1997, Castells 1997). Following this the lifelong marriage is no longer the only possibility for economic and social security or for emotional intimacy. What we witness are, however, not only crises of the marriage and the traditional nuclear family, because at the same time the dream of the one and only and the lifelong relationship is as strong as ever (Gundelach 2002). Beck describes that the more traditions are crumbling away, the greater expectations we have to our relationship, because this is our last defence against loneliness (Beck 1997, p.186). When you have lost God, your class and your neighbours, your partner is the only relationship you have left. Thus it is neither love nor economy but fear of loneliness that keeps the family together. Marriage and nuclear family life is therefore not in a crisis but in transition. In a life course there will be a changed weight between the family and the individual. There will be divorce and remarriage together with other types of co-habitation before, after and on the side of the marriage, like living alone is a reality for a still greater part of the population (Danish Building Research Institute and Institute for Local Government Studies 2001). And for those actually living together in a family there will be other types of post-modern family organisation than the traditional patriarchal one (Dencik 1996). Thus, there is a changed moral foundation for the family. Beck describes it as the 'negotiated family' where you enter into an alliance with the purpose of exchanging emotionality. It is however an alliance which can always be cancelled. The only relation left that cannot be cancelled or exchanged, is the relation to the child. The whole production of childhood and the bitter fights over children during divorce also bear witness to the growing importance of children.

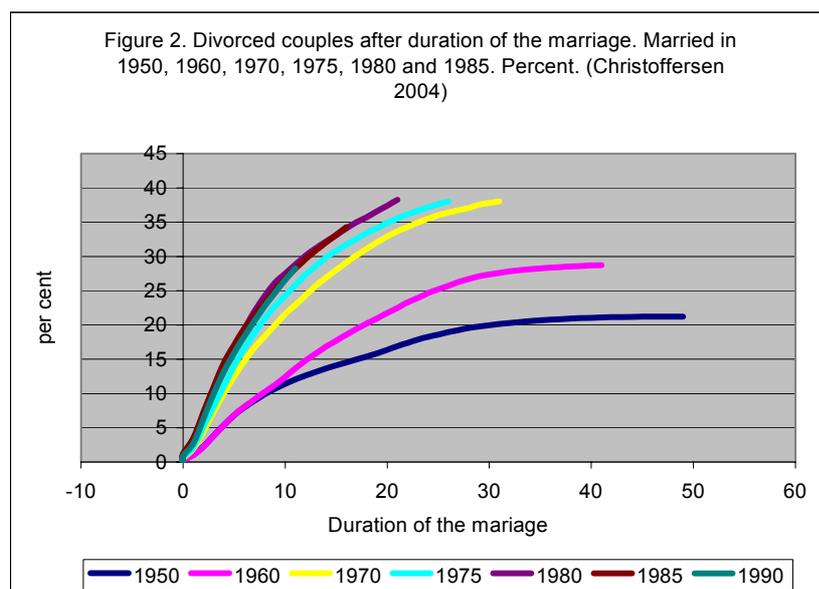
Of course, these changes of the moral and the foundation of the family also influence the home and the meaning of the home. First it means that all the work on renovating and decorating homes can be seen as a project which is as much about maintaining the family relations as it is about maintaining the house itself (Gram-Hanssen and Bech-Danielsen 2004). Therefore an important question is also how relations to the home change when the home after the divorce changes into an individual project. Generally within housing studies there are furthermore several studies

focussing on questions on the meaning and the constitution of the home (Després 1991, Saunders and Williams 1988; Saunders 1989). More recent studies on housing and consumption has focused on meanings of home ownership and has shown how normalisation of ownership is followed by social stigmatisation of tenants (Gurney 1999a, 1999b). A conclusion that might be very relevant when looking at divorce and housing as many divorced probably are moving from owner-occupied to rented housing. Finally it may be important to remember that the home to many people may be their castle or their haven, but for others like for instance women experiencing domestic violence the home may be experienced quite differently (Goldsack 1999)

Statistic overview of divorce in Denmark

It is complicated to make up the numbers and character of all departures, separations and divorces, however this section will use available statistics on divorce and research on childhood to encircle the phenomena. Mogens Nygaard Christoffersen has described divorce in Denmark in several ways which will be summarised in the following (Christoffersen 2004). One way is to relate the number of divorces to the number of existing marriages in each year, which is shown in Figure 1. We see here that there has been an increase in the number of divorces in the last 100 years, however most strongly during World War II and in the 1970s. The problem with this way of demonstrating development in divorce is however the fact that the year of the marriage is important for the duration of the marriage, as there are different cohorts with different patterns. Figure 2 shows how many couples are divorced after duration of their marriage for 7 different cohorts. For all cohorts divorce is more likely to occur in the beginning of the marriage than later, but we also see that marriages contracted after 1970 are more likely to end in divorce than those contracted in the 1960s and 1950s. It looks like the curves for 1980 and 1990 cohorts are very similar, which might indicate that growth in divorce has stabilised. Today around 25% of the marriages end in divorce within the first 10 years, and all in all 35-40% of marriages end in divorce.





In Beck's theories of late-modern families, focus was on liberation of women and their entrance on the labour market as part of the explanation of growth in divorce rates, as the women got economically independent of their husbands. Explanations on a societal level however may be very different from those on the individual level. Christoffersen refers to many investigations from the 1950s, 1960s and 1970s, which emphasise that low income and social insecurity increase the probability of divorce, as do unequal wages between wife and husband (Christoffersen 2004).

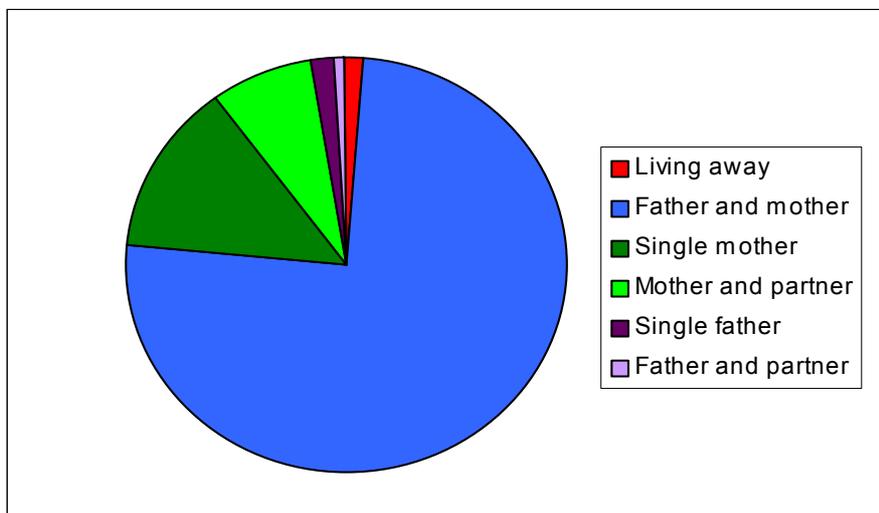
The individual reason for divorcing thus does not seem to be linked to whether women are on the labour market or not. In an investigation from the 1980s on the reasons for divorcing, the most stated reason by men was adultery (47%) whereas women mostly stated unequal division of housework as the reason. One third of women and one fifth of men stated economic reasons and further 25% of the women mentioned violence as one of the reasons for divorce (Koch-Nielsen 1983). In a more recent Danish study every third woman indicated that either an alcohol problem or other abuse or violence was part of the reason for the divorce, 17% mentioned violence (Heide Ottosen 1997).

Statistics on other departures and separations

Divorce and marriage in the legal sense of the words may, however, only be part of the family separations. In Denmark as well as in many other countries, it is not unusual to live together and also to have children without being married. When focusing on divorce and how many children experience divorce, it is therefore important to incorporate the non-marital co-habitation. In Denmark, because of intensive registrations, it is possible to do statistics on this question. Computer simulation on these statistics estimate that about 35-40% of children will experience their parents becoming divorced or separated (Christoffersen 2004). Another way to illustrate the amount of children experiencing divorce is to see the distribution of family types that all Danish children live under. Figure 3 gives an example of this from year 2001. Here it is seen that the majority of Danish children actually do live

together with both of their parents. Note that not only divorce but also parents, who died, are part of this figure.

Figure 3. Whom do Danish children live with in year 2001 (Statistikbanken.dk).



The question of what happens to children after the divorce can be described from two other sources. Table 1 (Christoffersen 2004) shows the number and per cent of children living with single fathers or mothers. Please note again that not only divorces but also parents, who died, are part of this figure. As we see the majority, almost 90%, of children living with a single parent live with their mother. Furthermore we see that the percentage of children living with their father has not risen for the last thirty years. One of the explanations for this might be that divorce occurs earlier in the marriage today than before, and that young children more often tend to stay with their mothers (Christoffersen 2004). Tendencies from USA that today the father more often than earlier gets custody cannot be found in Denmark (Christoffersen 2004).

Table 1: Estimate of number of 0-17 year old children in Denmark (in 1,000) living with single fathers or mothers (Christoffersen 2004).

	1974	1980	1985	1990	1991	1996	2003
Single fathers	14	15	19	14	19	18	22
(Per cent)	14	13	15	11	12	11	11
Single Mothers	86	98	110	115	145	154	172
(Per cent)	86	87	85	89	88	89	89
All together	103	113	130	129	164	172	194
(Per cent)	100	100	100	100	100	100	100

Another source to describe what happens with the children after their parents divorce comes from a 1000-family-questionnaire project focusing on divorced parents with children aged 10-12 years, where the parents have a new partner (Heide Ottosen 1997). Here it is 72% per cent of the divorces, where the mother has custody of the child, in 5% the father and 23% of the families have shared custody. The possibility of shared custody dates from 1986 and among those in this study who divorced after 1986 up till 40% have shared custody (Heide Ottosen 1997). In 9% of the divorces, brothers

and sisters were separated, and for 57% of the children the divorce also meant that the children moved from their former childhood home. In 58% of the families the mother moved, in 37% the father moved and in 5% both the father and the mother moved. Thus a wish to let the children stay in their childhood home does not seem to influence the way the housing situation is handled after a divorce. One thing is however whom the children stay with mostly, another question is whether they have a second home at the other parent. In the project cited here, most of the children (42%) saw their non-custodial parent every second weekend and maybe once in-between, 13% saw the other parent more than this. 23% of the children had less contact than once every two weeks with the parent they were not living together with and 10% of the children had no contact at all. These data may indicate that at least in 13% of the divorces, but maybe more, the child may have a room of his/her own at both the father's and the mother's home. However in 23% of the cases s/he does certainly not have his/her own room at both places.

Remarriage and new partners moving in may furthermore influence questions of housing and divorce. Statistics show that one third of children of divorced parents live in a household where their custodial-parent has a new partner, and that the older the child is, the bigger the likelihood of having a step-parent in the household (Christoffersen 2004). Christoffersen reports from other studies that most divorced parents live 5-6 years alone before moving together with a new partner. This new relationship however is more unstable than the first one, and one fourth of the 16 year old children living with a step-parent, had experienced living together with more than one step-parent (Christoffersen 2004).

This statistical overview has focused on the situation in Denmark. For an international comparison Table 2 lists some figures of the divorce rate from different countries. The table shows synthetic indexes calculated by summing duration-specific divorce rates in each year. This method clearly gives a higher divorce rate for Denmark than the one presented in Figure 1. The table however indicates that Denmark has a rather high divorce rate compared with other developed countries, though the United States shows an even higher rate.

Table 2: Trends in divorce rates per 100 marriages in selected developed countries. Based on (Castells 1997, p.140)

Country	1970	1980	1990
Denmark	25.1	39.3	44.0
England and Wales	16.2	39.3	41.7
France	12.0	22.2	31.5
Greece	5.0	10.0	12.0
Netherlands	11.0	25.7	28.1
Sweden	23.4	42.2	44.1
United States	42.3	58.9	54.8

International literature on housing and divorce

The amount of international literature on the issue of housing and divorce is quite limited though some studies do exist. Like in other areas of housing studies there are studies focusing on migration and demography, on social aspects of different housing tenures and on the meanings and emotions of the home. In the following these studies will be introduced and discussed

within these three subgroups of themes, though as many of the studies combine migration and demography with the question of housing tenure, the following introduction will do the same.

Literature on migration, demography and tenure

The category where most literature on housing and divorces is found is within studies on migration and demography. Most of these studies argue that the relevance of this subject is to understand the impact that divorce may have on the housing market, along with the question whether the market offers sufficient housing opportunities for divorced people (McCarthy and Simpson 1991, Holmans 2000, Dieleman and Schouw 1989).

A study from the Netherlands uses a national survey on housing needs, together with a smaller survey, as a basis for their study (Dieleman and Schouw 1989). They find that in the first 6 months after the actual divorce (which may be long before the legal divorce) most of those who leave the matrimonial home move to non-permanent solutions like staying with friends or family. Furthermore they find that after 6 to 7 years 65% of the divorced individuals will have remarried, which means that there remains a 35% increased need for more housing as a result of divorce. Dieleman and Schouw also report that especially for divorced women, who do not remarry, the divorce often create a tenacious handicap in access to the preferred part of the housing stock (Dieleman and Schouw 1989)

An English study, based on the General Household Survey, with some extra questions on housing together with the Survey on English Housing, focuses also on the effects of divorce and remarriage on housing demand and conditions (Holmans 2000). Here it is estimated that slightly more than half of the divorced form new couples and thus do not generate extra housing demand. Furthermore this study concludes that approximately 40% of the divorced singles from owner-occupied homes stay in the matrimonial home (though some of them leave later), in 60% of these families the women stay. 33% moved to other owner-occupied housing, 12% went to rental housing and more that 17% went to live in someone else's household, often their parents. In this study it is concluded:

'Some 60,000 annually of the ex-members of divorcing married couples were forced out of owner-occupation altogether' (p. 15, Holmans 2000).

As we see from this citation, there is a strong orientation towards seeing owner-occupation as better housing than rental, at least from the author's point of view. Quite a lot of the migration- and demographic-oriented divorce studies actually focus on (what they consider as) the question of moving down the ladder of housing careers with regard to type of tenure, often with a special focus on women's situation (Symon 1990). One of the more comprehensive studies within the subject of divorce and housing careers is reported in (McCarthy and Simpson 1991). Based on a survey among 640 divorced men and woman (that is 640 different divorces), they have asked about all the movement in a three-year period after the divorce, and furthermore they have done 33 interviews with persons who find their present housing situation inappropriate. In this study, like in other studies (Holmans 2000, Dieleman and Schouw 1989), it is concluded that one has to distinguish between the first non-permanent housing arrangement and where the divorced live after a couple of years. If we first concentrate on the more permanent arrangement, it is shown that 41% of the women leave the matrimonial home, and the women only stay if they also have custody of the

children. Fathers with custody almost always stay, at least in the first years after a divorce. In two out of three divorces the children stay in their home in a period after the divorce. In 10% of the divorces both parties leave the matrimonial home (McCarthy and Simpson 1991).

Divorced couples from *owner-occupied homes* on one hand have the best economical and social situation before divorce, which on the other hand also means that they are the ones which can realise the greatest difference between their matrimonial home and their post-divorce housing situation. Most of the divorced from owner-occupied homes end up in owner-occupied housing again after the divorce though often in smaller homes than before. This holds true especially for the custody-parents, but also the majority of non-custodial parents end up in owner-occupation (McCarthy and Simpson 1991).

Divorced woman from *public sector housing* to a large extent stay within the sector, for custodial mothers it holds true for 90%. Among the divorced men from public housing it is however only half of them, who stay in the sector. One of the reasons being that non-custody fathers are not seen as having 'priority need' from the authority point of view. The *rental non-public-sector* consists of both housing associations, privately rented housing and housing tied to employment. Despite the big differences within this group of housing they have in common that many of the divorced from this sector change tenure after their divorce (McCarthy and Simpson 1991).

Overall this study thus points towards public housing and owner-occupation as the two equally important sectors for post-divorce housing in UK, the question however is if this primarily mirrors the possibilities on the housing market or the needs and wishes of the divorced. 29% of the respondents in the survey indicate that they asked local authorities for help to solve their housing situation after the divorce. The majority of these however went to a waiting list, 20% was refused help at all, whereas 18% of the custody-parents and only 8% of non-custodial parents got immediate help (McCarthy and Simpson 1991). These results indicate that more would have liked to stay in public housing than actually got the possibility, at least as a solution right after the divorce.

The above movements between sectors describe the situation three years after the divorce. As mentioned earlier the first period just after deciding to divorce, may be a very problematic housing situation. The first move out of the matrimonial home are for 20- 35% of the divorced a move to family or friends, higher for the men than for the women, and often going to the parents home. In owner-occupied homes the divorced may however be advised by their solicitor not to move from the matrimonial home before the legal division of property has been decided. In the rental sector the problem of moving to family and friend means that the local authorities will not accept that you have priority needs for housing, as the immediate problem has been solved. Not moving from the home may however cause unbearable situations with man and wife trying to live separate lives under the same roof, often aggravating the bad relationship and possibly generating violent situations (McCarthy and Simpson 1991).

So who are the losers of the divorces in the housing situation? McCarthy and Simpson argue that the two groups that comes out of the divorce with the biggest housing problems are the custody-mothers and the non-custody fathers, which are also the two biggest groups. The women often move down the social ladder of preferred housing tenure and size, and the fathers often have unstable housing with frequent moves. Another study has

focused solely on women and here it is concluded that divorced women according to all social and economic indicators are like the female population as a whole except concerning their housing situation (Murphy 1990). Regarding the housing situation it is concluded that divorced women are less likely to be owner-occupiers; to be living in a single-family household and to have sole use of amenities, than the female population as a whole.

Generally in studies including interview it is obvious that the division of property including the question of who shall stay in the matrimonial home can cause huge problems (McCarthy and Simpson 1991, McCarthy and Simpson 1990). Custody over the children and the economy might be the biggest issue, however these questions are both closely linked with the housing question, and problems finding suitable housing solutions may aggravate the other problems of the divorce.

Literature on the meaning and emotions of the home

The third type of studies within the issue of housing and divorce relates to meaning of the home in the divorce situation. Under this theme the study by Kathryn H. Anthony who has followed 37 families asking for psychological or social help in a centre, is of major interest (Anthony 1997). The understanding of the home in this study is that the physical surroundings and the residence itself, the parents and the children together form the home. Both before, under and after the divorce the situation can be analysed with focus on the home physicality or with focus on each of the three parties of the divorce, as the custody-parent, the non-custodial parent and the child often experience the housing situation in very different ways.

Focusing on the housing situation may reveal how the home can either reduce or produce stress before, during or after the divorce. Although the home is rarely cited as the specific cause for divorce both maintenance, payment and household chores in big one-family homes are reported to produce conflicts as well as the lack of privacy and space both inside and outside apartments are reported to exacerbate conflicts in the family. After the divorce, moving and house hunting are reported as two of the greatest stress producers for both mothers and children. Furthermore losing the home can cause severe grief resembling the loss of a family member. A man told for instance, how he after returning his children at the end of the weekend visit, would just sit in his car staring at his dream house, struggling to accept that it was no longer his. In line with this children, who go to stay for a weekend with their father in their old home, are reported to feel very sad at the end of the weekend when they have to return to their new home. Those who are leaving the matrimonial home are not just being divorced from their former family both also from a house, which may have meant something special to them.

The study from Kathryn H. Anthony suggests that the children may be those who suffers most from the housing and divorce situation. She writes:

‘While the mothers’ levels of satisfaction with their current home was close to what it was in the married home, children remained less satisfied both with their mother’s and their father’s homes. (...) In some instances, the physical housing environment, particularly that of non-custodial parent (usually the father) sent such a negative message that the children felt like pieces of leftover baggage’. (p. 12, Anthony 1997)

Kathryn H. Anthony concludes her article by discussing implications for planning, designing and managing of housing to better meet the needs of

families of divorce. She has recommendations in three different areas. The first concerns the need for a diverse set of housing types that can solve both the immediate needs for housing just after the separation and in the medium term before a permanent housing solution is found. The second concerns greater flexibility in architecture and interior design in the non-custodial parents home including guesthouses in multifamily housing, and interior design which can change from private room for the child when they are there to serve other purposes when the child is not there. The third concerns problems of maintaining a house especially for the women who stay alone in single-family dwellings, who are used to have a husband taking care of the repair and service of the house and its appliances.

Summary and further studies

There are at least three different reasons for focusing on the relation between housing and divorce. The first two have a practical implication with one relating to the influence that divorce may have on the housing market, and the other relating to understanding how housing problems may accentuate the problems of divorce. The third reason is more theoretical and relates to understanding divorce as a critical case of what the home means to people.

From theories of everyday life and of late-modern families and from different types of housing studies, we know how the family life and the home are closely related both on a practical and on a symbolic level. Since family life has been changing over the recent decades this also points towards questions of the meaning of home. Nuclear families are not about to phase out however, they are changing and the biggest change relates to the uncertainty one has to assign to the durability of a relationship – one always know that there is a possibility of divorce. If family life and home are closely related and if family lives are changing, we must also expect that the meaning of home will change. How it will change is one of the questions that will be investigated in the qualitative part of a Danish research project on housing and divorce.

In the paper the statistics on Danish divorce are presented. Denmark has quite a high divorce rate compared with other industrial countries, only exceeded by the USA. Divorce rates have increased since the 1960s, however it seems to have reached a stable level now, where 35-40% of all marriages ends in divorce. For children this also means that 35-40% of all Danish children in their childhood will experience that their parents leave each other or get divorced. The majority of Danish children however still live with both of their parents. In the year 2001 approximately 75% of all Danish children thus lived with both their parents, and the last 25% of children mostly lived with their mother. Only in a very few cases the father gets custody of the child. Furthermore research shows that the majority of the children who experience divorce will also experience that they will have to move from their childhood home.

International literature on housing and divorce has mainly focused on three different types of questions. First is how divorce influences the general housing market, second is what type of housing and tenure that the divorced moves to and what social problems are related to finding suitable housing. Finally are the question of the meaning and the importance of the home before, during and after the divorce.

Following from theories, statistics and the international review the main questions for a Danish study on housing and divorce can be deduced. In Denmark researchers have access to extensive registrations on the Danish population including knowledge of all moving, with all socio-economic background knowledge of the family members of the household and knowledge of the households members family relation to each other.

Register analysis of these data from one year, including approximately 15,000 divorced couples (divorced in the sense of actually moving from each other) can then give very detailed knowledge of what types of housing and tenure that the divorced seeks, of regional and social differences, and of the housing question concerning the children. Furthermore qualitative interviews with divorced will be conducted to provide knowledge on the meaning of the home to the divorced couples.

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