

# Housing Constraints, Cohabitation Pathways, and Early Fertility in the Netherlands: A Longitudinal Study

## Extended Abstract

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Fertility in the Netherlands has declined markedly over the past fifteen years. The total fertility rate (TFR) dropped from 1.8 children per woman in 2010 to just above 1.4 in 2024. This decline has raised concerns among policymakers and demographers alike, as lower fertility has implications for population aging, labor force dynamics, and social policies. Several explanations have been proposed for this trend, including changes in partnership formation and dissolution, economic factors, and broader societal shifts in family planning. In particular, delayed union formation and increased instability of co-residential relationships may contribute to lower fertility. Moreover, evidence suggests that even among cohabiting couples, fertility may have declined, pointing to factors beyond the timing of partnership formation.

This study specifically examines early fertility among cohabiting women in the Netherlands. Cohabitation has become increasingly common, with many unions beginning outside marriage. While much research has focused on marital fertility, fewer studies have addressed how fertility unfolds in co-residential unions and how it may be shaped by contextual factors such as housing availability. Housing is central to family formation: the ability to secure a suitable dwelling may influence when and whether couples choose to live together, as well as when they have children.

The Dutch housing market has experienced increasing pressures over the past decade. House prices have risen sharply since 2013, mobility is constrained, and young adults—particularly first-time buyers and renters—face difficulties in finding suitable housing. These constraints may contribute indirectly to delayed fertility. For example, adult children may remain in the parental home longer, postponing co-residence with a partner. Even when couples do cohabit, they may begin their union in one partner's existing home rather than jointly moving into a new dwelling. Such arrangements may affect both subsequent housing trajectories and fertility timing.

The present study addresses four main research questions. First, we examine the share of cohabiting women who have a child within the first eight years of co-residence and how this share has evolved since 2012. Second, we investigate the prevalence of unions that begin with one partner moving into the other's dwelling and how this mode of entry has changed over time. Third, we analyze how long it takes cohabiting couples to move to a subsequent dwelling and how this duration depends on the mode of cohabitation entry. Fourth, we explore the interval between the start of cohabitation and the birth of the first child, comparing couples who form a new joint household with those who begin by one partner moving in, and examining trends since 2012.

To address these questions, we conduct a longitudinal study combining the Dutch Labour Force Survey (LFS) with register microdata from Statistics Netherlands (SSB) (Bakker et al., 2014). This approach allows us to reconstruct detailed partnership and housing trajectories over time while linking these trajectories to fertility outcomes. The longitudinal design enables us to observe

changes in both housing careers and childbearing patterns within the same couples, providing a richer understanding of the interaction between cohabitation, housing, and fertility.

We hypothesize that housing market tightness reduces the ability of couples to jointly secure a new dwelling, increasing the likelihood that cohabitation begins by one partner moving into the other's home. Furthermore, we expect that couples who begin cohabitation in this way face greater obstacles in moving on to a desired dwelling, which may in turn influence the timing of childbearing. Since tight housing markets may also restrict young adults' opportunities to form independent households, we account for both partners' living arrangements prior to cohabitation—whether they were living with parents or independently—when analyzing housing and fertility trajectories.

Our study contributes to the literature in several ways. First, it extends research on declining fertility by focusing specifically on cohabiting women, a group often overlooked in fertility studies that concentrate on marriage. Second, it integrates housing market constraints into the analysis, offering insight into how structural factors outside of individual preferences may shape family formation. Third, by using a longitudinal design with linked survey and register data, we can follow couples over time and examine the temporal sequence of cohabitation, housing moves, and childbearing, allowing for more robust causal inferences than cross-sectional data alone.

Preliminary analyses suggest that the proportion of cohabiting women having a child within the first eight years of union has declined, reflecting both broader fertility trends and potential delays associated with housing constraints. Similarly, the share of unions beginning with partner-moving-in arrangements appears to have increased in recent years, consistent with expectations regarding the impact of housing market pressures. Initial findings also indicate that couples entering cohabitation through partner-moving-in pathways tend to take longer to move to a preferred dwelling and experience a longer interval before the birth of the first child compared to couples who form a joint household from the outset.

Overall, this study sheds light on the complex interplay between housing careers, cohabitation, and early fertility in the contemporary Netherlands. It demonstrates that structural factors such as housing availability can have important consequences for family formation, potentially contributing to observed fertility declines. By combining longitudinal survey data with administrative registers, we provide a detailed, dynamic perspective on how cohabiting couples navigate both housing and childbearing decisions. The findings have implications for both demographic research and housing policy, suggesting that interventions aimed at alleviating housing constraints may indirectly influence fertility patterns.

In conclusion, this research highlights the importance of considering housing market dynamics in studies of partnership and fertility behavior. By focusing on cohabiting women and their housing trajectories, we provide new evidence on how contemporary family formation unfolds in a context of constrained housing supply. Future research should continue to explore the interactions between economic, housing, and social factors in shaping reproductive behavior, particularly in countries experiencing similar demographic and housing pressures.