Chapter 16 Money, work, and wealth in partnerships

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Despite women's progress in educational attainment and labour force participation in Western societies, gender inequalities between different-sex partners have remained persistently large (England, 2010). Women have continued to maintain the primary responsibility for unpaid labour in the home, which is strongly intertwined with women's economic potential and, thus, economic inequalities between partners. Such disparities have the potential to affect autonomy and well-being, particularly of women. However, the relevance of intra-couple economic inequalities has often been overlooked. This is due to popular misconceptions that partners are financial units where (a) resources are shared and pooled irrespective of individual contributions, and (b) partners can equally and freely access all economic resources. Although there have been methodological and practical grounds for such assumptions (i.e., data limitations, complexity in questionnaire design, sensitivity of financial topics, etc.), such ideas have been deeply ingrained based on idealistic and traditional views about partnerships, particularly marriage. Such assumptions, however, do not necessarily hold and fail to describe the lived reality of most couples.

The present chapter explores the magnitude, causes, and consequences of economic intra-couple inequalities, focusing on different-sex couples within Western societies. Section 2 starts with an overview of the extent of intra-couple inequalities, focusing on income, pensions, and wealth. To highlight the relevance of economic intra-couple inequalities, section 3 presents theoretical approaches to control, power, and decision-making within the household. Becker's New Household Economic theory is contrasted with more recent resource-bargaining perspectives and gender theories. Because individual control and power over economic resources are heavily interwoven with the degree to which money is pooled or kept separately, section 4 further explores how money is allocated and managed within partnerships. Section 5 highlights the different drivers of intra-couple inequalities. This section also points out some relevant contextual aspects that fuel or dampen inequalities between partners. The chapter concludes with a discussion of limitations to quantitative intra-couple research and potential ways forward.[1]

16.1 Measures and status quo of intra-couple economic inequalities

To assess economic disparities between partners, quantitative researchers have overwhelmingly focused on income inequalities and commonly measured those as the intra-couple earnings gap. This gap is defined as a woman's earnings share relative to the sum of her and her partner's earnings. Within this context, earnings refer to income from employment and—depending on the study—other sources, such as unemployment benefits and income from investments. Considering all couples irrespective of partners' level of labour force participation, research commonly found that women in cohabiting or married partnerships earn approximately 20 to 40 per cent of couples' income (Bianchi et al., 1999; Dotti Sani, 2015; Haupt & Strauß, 2022; Stier & Mandel, 2009). Overall, smaller intra-couple income gaps were found in more gender-egalitarian contexts and more significant gaps in more conservative contexts (Bianchi et al., 1999; Dotti Sani, 2015; Stier & Mandel, 2009). Within Europe, Grow and Van Bavel (2020) show that the share of couples in which women contribute nothing to the couple's earnings ranges from five to ten per cent in the Scandinavian countries and up to 36 per cent in Greece. Logically, a woman's earnings share increases with her participation in the labour market and rising number of hours worked. Thus, dual-earner couples' income disparities are substantially smaller (Dieckhoff et al., 2020). Nevertheless, even women in those couples commonly earn less than their male partners across Western societies (Bianchi et al., 1999; Stier & Mandel, 2009). Additionally, male partners often do not only earn more than their female partners even if women work full-time but there is also a striking discontinuity in female partners' relative contributions to couples' income at the point where women start to outearn their male partners (Grow & Van Bavel, 2020). Specifically, many female partners contribute just a bit less than or as much as their husbands, but very few contribute more and presume the role of the female breadwinner. As such, female breadwinner households remain an exception and are often a result of male partners' under- or unemployment (Vitali & Arpino, 2016).

Once labour market activities and associated earnings cease due to retirement entry, individuals rely heavily on their pension income. Depending on the pension system, pension income largely reflects an individual's level and years of overall earnings contributions to a pension fund during their working age. Considering that women earn substantially less than their male partners and are more likely to have

[1] Next to the present book chapter, other researchers, including Evertsson and Nyman (2021), Kulic and Dotti Sani (2020) and Bennett (2013), have previously provided excellent overviews around the topic of money within couples.

care-related career breaks over their working-age years, it is not surprising that earnings inequalities also translate into inequalities in pensions. While the pension coverage rate between female and male partners is relatively equal across most Western societies, the pension income gap amongst European couples where both partners receive a pension is substantial with women receiving on average 42 per cent less pension income than their male partner (Betti et al., 2015).

Intra-couple inequalities in earnings not only translate into pension inequalities but are also a relevant driver of inequalities in personal net wealth (i.e., personally owned and the individual share of jointly owned assets minus liabilities). Women's lower earnings translate directly into lower savings potentials. Lower earnings are also linked to lower and fewer fringe benefits (e.g., employer bonuses and performance incentives, employee stock and equity options, etc.) that can be used to increase savings and investments. Although financial transfers, including inheritances or *inter vivos* (i.e., transfers made during the grantor's lifetime), are another essential pathway of wealth accumulation, inheritances seem less gendered: most Western laws prohibit the discrimination of heirs based on gender. However, research on potentially gendered *inter vivos* transfers is inconclusive across countries, and more research is needed to understand whether and how such transfers may contribute to intra-couple inequalities (Bessière, 2022; Nordblom & Ohlsson, 2011).

Understanding intra-couple inequalities in wealth, in addition to inequalities in income, is crucial because the two measures capture different aspects of economic well-being. Income refers to the current "flow" of financial resources generally used to cover daily consumption costs but is also highly susceptible to sudden changes, for instance, due to unemployment. On the contrary, wealth refers to a "stock" of resources that can support current and future consumption even in the absence of income, providing an important real and psychological safety net (Killewald et al., 2017; Spilerman, 2000).

Considering that wealth is partially accumulated through income, women were also found to hold substantially less wealth than their male partners—considering wealth owned independently of the other partner and the personal share of jointly held wealth (Frémeaux & Leturcq, 2020; Grabka et al., 2015; Kapelle & Lersch, 2020; Lersch & Schunck, 2023). In Germany, Austria, and the US, the net wealth of women is, on average, €33,000, €60,000, and $23,000 lower than that of their male partners, respectively (Grabka et al., 2015; Lersch & Schunck, 2023; Rehm et al., 2022). This translates into women owning about 28 to 34 per cent of their male partner's average wealth across these three contexts. However, it must be acknowledged that men do not out-own their female partners across all couples. In Germany, for instance, the intra-couple wealth gap is driven by 52 per cent of couples where the male partner owns more than the female partner compared to 19 per cent where she out-owns her male partner and 29 per cent of couples without a wealth gap (Grabka et al., 2015). Due to the limited availability of individual-level wealth data, research on wealth within couples remains sparse and is limited to a few countries.

16.2 Theoretical approaches to the relevance of intra-couple economic inequalities

After highlighting the magnitude of economic inequalities within couples in section 2, the question arises whether such inequalities are substantially relevant to partners' well-being. Hence, do intra-couple income, pension or wealth differences relate to or enable other inequalities between partners?

Based on assumptions of early neoclassical economic approaches that date back to Becker's well-known work "A Treatise of the Family" (1981) and his New Household Economic theory, intra-couple inequalities are not a concern for the well-being of either partner and their children. According to Becker (1981), households act as a homogenous unit with a single utility function where any personally generated economic resources are considered household resources. This ignores any plurality of decision-making within the household. Instead, it assumes that all household members share the preferences of the household head—traditionally the man—who acts in an altruistic manner in the distribution of resources to guarantee equal well-being of all family members. Although assumptions around a unitary household may still hold for some couples, such assumptions have been deeply entrenched in normative perceptions about an institutional marriage that focuses on jointness between spouses rather than individuality (Cherlin, 2004).

Starting in the 1970s and 1980s, a large body of research heavily criticised and contested Becker's assumptions (see, for instance, Bennett (2013) for an overview). Such studies were primarily based on two theoretical approaches: resource-bargaining perspectives and perspectives related to gender display and norms. In contrast to Becker's assumptions about shared preferences in household decision-making, resource-bargaining perspectives postulate that partners may have conflicting interests. These conflicts are settled based on power relations where the partner with higher individual endowments has more bargaining and decision-making power (Blood & Wolfe, 1960; Brines, 1994). Although resources-based bargaining theories are essentially gender-neutral, decision-making processes, preferences, and money are gendered. Specifically, previous research highlighted that men commonly have the final say, particularly over more significant and critical investments, while women are more involved in everyday spending related to the domestic sphere (Klesment & Van Bavel, 2022; Tichenor, 2005). Additionally, women's economic contributions are perceived as secondary to men's contributions, largely irrespective of their actual contributed share (Nyman, 2003; Pahl, 1995; Zelizer, 1989). This reflects gendered perceptions and behaviour in line with deeply ingrained traditional social norms around men's role as the provider and head of the household with decision-making power, while women are expected to be the dependent wife and mother responsible for homemaking (Lorber & Farrell, 1991; West & Zimmerman, 1987).

A woman's decision-making power and control increases as her absolute and relative resources increase within the couple. This has been shown to benefit her and her children's subjective and economic well-being (Bonke & Browning, 2009; Pahl, 1995). However, women's financial independence violates previously mentioned social norms about gender roles within the household (Bittman et al., 2003; Brines, 1994; Lorber & Farrell, 1991). As such, women and men may seek to neutralise norm violations through compensatory behaviour. For instance, women with substantial economic resources may not fully exercise their associated bargaining power. Instead, decision-making power—particularly over more significant financial matters—may be passed back to the male partner or decisions may be made jointly (Klesment & Van Bavel, 2022). Early studies also argued that increases in women's relative financial contributions—particularly beyond where she owns more than her partner—are linked to couples' reversal to a more traditional division of domestic labour (Brines, 1994). More recent studies have, however, questioned this link and found no or little evidence supporting gender display in housework related to women's household income contributions (Gupta, 2007; Hook, 2017; Sullivan, 2011).

16.3 Money management and access to resources

The level of intra-couple economic inequalities and individual access to and control over financial resources is heavily interwoven with the degree to which money is pooled or kept separately. How money is allocated and managed within partnerships is complex, as work by Pahl and Vogler has illustrated (Pahl, 1995; Vogler et al., 2006). However, two broad extremes are possible: partners may pool all economic resources or keep their resources completely separated. Both extremes of money allocation systems have different advantages and disadvantages for resource access and control.

Resource pooling allows partners to provide access to each other's individually and jointly generated resources. This may be particularly beneficial if intra-couple inequalities are significant and one partner needs to be financially compensated, for instance, due to forgone wages during career breaks (Althaber et al., 2023). However, pooling does not necessarily lead to equal access and control over those resources (Burgoyne et al., 2007; Vogler et al., 2006). The partner with lower or no income contributions—commonly the woman—may be perceived as owning a smaller share of pooled resources. Because ownership is linked to the access and control of resources (Pahl, 1995; Zelizer, 1989), men likely exercise more control over pooled money, while women feel less entitled to do so. Underlying this process are notions about—potentially subtle and unconscious—gendered negotiations (Dema-Moreno, 2009; Nyman, 2003). Overall, women's lower control over and access to joint resources has been shown to limit women's personal spending. This is particularly the case if children are present, as women tend to cover children's financial needs before settling their own needs (Lanau, 2023).

On the contrary, keeping personal resources in separate accounts allows unrestricted personal access to and control over these funds because partners may operate—to some degree—as two separate economic entities (Vogler et al., 2006). Additionally, couples that practice (full or partial) resource separation often aim to navigate the conflicting norms of autonomy and jointness through open negotiations and discussions about financial responsibilities (Vogler et al., 2006). Despite the advantages of resource separation, it can also limit the spending capacity of the lower earnings spouse—commonly the woman—particularly if intra-couple inequalities are substantial. This may ultimately disadvantage children as women are commonly responsible for settling child-related costs (Pahl, 2005). Overall, both extremes of money management—pooling or separating money—have the potential to lead to different living standards between partners within the same household, depending on partners' circumstances and characteristics.

Due to the different levels of autonomy, control, and decision-making power associated with whether resources are pooled or held separately, researchers have illustrated that money management varies substantially across couples (Pahl, 1995; Vogler et al., 2006). Because joining resources blurs the boundaries of ownership and control and increases dependence between partners, the likelihood to pool or partially pool resources increases as partners signal long-term commitment, for instance, through marriage and parenthood (Eickmeyer et al., 2019; Lauer & Yodanis, 2011; Pepin, 2022). In turn, the likelihood of pooling resources decreases if partners signal doubt and uncertainty about the partnership's future or have previously experienced a union dissolution (Burgoyne & Morison, 1997). Furthermore, pooling of resources is less likely for partners that can 'afford' or prefer financial independence, which is commonly the case for higher educated partners or couples in which women work (Burgoyne et al., 2007; Lott, 2016). Keeping resources separate is also more common for cohabiting partners than married ones (Evans & Gray, 2021; Hiekel et al., 2014). On the one hand, cohabitation may not (necessarily) signal long-term commitment and often provides limited legal protection in case of separation (Perelli-Harris & Gassen, 2012). On the other hand, cohabitation is more selective of gender-egalitarian partners. Finally, as attitudes have become overall more gender egalitarian over recent cohorts, individualised money management systems have become more common not just in cohabitating unions but also in marriages (Hu, 2021).

16.4 Contextual drivers of economic intra-couple inequalities

A range of complex and interconnected factors have been discussed in the literature to explain intra-couple economic inequalities. As the accumulation of wealth and pension entitlements is heavily connected to women's and men's income during their working lives, most drivers, first and foremost, are linked to earnings disparities—referring predominantly to income from employment—and subsequently translate into pension and wealth disparities.

Before discussing couple-related drivers, it must be acknowledged that women usually earn less than men, irrespective of their relationship status (Blau & Kahn, 2007). Across the EU, women earn on average 14 per cent less than men on an hourly basis, with the highest unadjusted pay gaps of above 20 per cent in the Czech Republic, Germany, Austria, and Estonia (Leythienne & Pérez-Julián, 2022). Similar unadjusted pay gaps can be found across Western countries, including the US, Canada, and Australia. Pay differences emerge *inter alia* through occupational segregation, where women and men tend to work in different industries with an undervaluation of jobs within female-dominated sectors (e.g., education, health care, etc.). Additionally, women are less likely to hold managerial positions, which commonly offer higher salaries (Arulampalam et al., 2007). However, even within the same occupation or industry and once potential differences in education, responsibility, or work experience are accounted for, women tend to have lower wages than men (e.g., de Ruijter et al., 2003). Such differences are commonly attributed to employer discrimination and bias, both overt and subtle, affecting, for instance, hiring, promotions, and salary negotiations (e.g., England et al., 1996; Hipp, 2020; Wade, 2001). Finally, and most importantly, women are more likely to work fewer hours (e.g., part-time) or have employment interruptions than men. While this fuels the previously mentioned drivers of pay differences, it also leads to a depreciation of women's human capital and, thus, lower pay and a lower capacity to accumulate pension entitlements and wealth over the life course (Polachek, 1981).

Differences in working hours or employment interruptions are closely linked to intra-household gendered decision-making on career aspects and family responsibilities. Across most societies, female partners spend substantially more time on unpaid domestic labour, including care work, than their male partners, restricting women's capacity to engage in paid labour (Baxter, 2002; Kan et al., 2022; Sayer, 2005). A range of theoretical approaches have been used to explain this gendered division of paid and unpaid labour, including the previously mentioned theory by Gary Becker. Becker (1981, 1985) sees specialisation as a way to maximise the household's overall production. Each partner is expected to focus on one productivity domain (i.e., unpaid or paid labour) based on their respective earnings potential. Becker (1985) also assumes that women have a predisposition to "specialise" in non-market work based on inherent biological differences. The sociological resource-bargaining approach sees the gendered division of labour as a result of spouses' negotiations about obligations and resources (Blood & Wolfe, 1960; Brines, 1994). The partner with higher individual endowments (i.e., income, savings, etc.) can negotiate out of doing "undesired" housework. While these approaches are gender-neutral in their essence, a large body of research has argued that the division of labour is embedded in strong, internalised social norms around the nurturing role of women that seems incompatible with career aspirations while men are perceived as the economic provider (Alwin et al., 1992; Gorman & Fritzsche, 2002; Lorber & Farrell, 1991; West & Zimmerman, 1987).

Gender norms and the display of gendered behaviour differ substantially across time, contexts, and couple types. Because egalitarian attitudes are particularly strong within cohabiting couples, the division of labour is generally more equal in cohabitation than in marriage (Bianchi et al., 2014). In contrast, a more traditional division of labour within marriage was not only socially encouraged but even institutionally enforced for most of the 19th and early 20th centuries when women across Western societies needed their husband's permission to be able to work for pay. Legal changes have since ensured women's autonomy and equal economic opportunities. At the same time, the prevalence and support for norms around a male breadwinner and female homemaker model have eroded, and it has become widely expected that women also contribute financially to the household (Pepin & Cotter, 2018; Scarborough et al., 2019). Nevertheless, female partners are still expected to do the lion's share of domestic and particularly care work, with motherhood often seen as irreconcilable with (full-time) employment—particularly if children are still young (Treas & Widmer, 2000). Thus, while the negative association between women's transition into marriage and their labour market participation and income has weakened or disappeared in most Western societies over recent decades (Hoffman, 2009; Killewald & Gough, 2013), the transition to or even anticipation of parenthood—or other care-responsibilities—continues to drive women out of (full-time) employment and into strong and lasting economic dependence to fulfil the role as the primary carer and nurturer (Baxter et al., 2008; Dotti Sani, 2015; Musick et al., 2020).

Country contexts, including specific norms and structural factors, matter substantially in developing and persisting intra-couple inequalities in economic outcomes and the division of labour. Specifically, countries differ vastly in enabling women to balance care work and paid employment while encouraging men's engagement in unpaid labour. Negative associations between care work and female partner's household income contributions are lowest in countries strongly supporting gender equality in the public and private sphere (Anxo et al., 2006; Musick et al., 2020). Three contextual areas shall be highlighted of particularly high relevance: First, *regulations and social norms around working hours* that limit full-time employment hours while establishing a work culture that respects such limits and provides some flexibility can free up time for unpaid labour and particularly care work (Gornick & Meyers, 2003; Hook, 2006). However, if flexible working hours are mainly used by women, such practices reinforce prejudices and gender discrimination. Second, the availability of *paid (maternity) leave* enables new mothers to take time off from work to carry out care work while temporarily replacing some or all forgone wages.[2] However, while shorter paid leave encourages mothers' return to the labour market, extended leave hinders mothers' re-entry and penalises their

[2] An exception across OECD countries is the US, where employers are not obligated to provide paid parental leave.

wages while encouraging a persistently traditional division of labour between partners. Additionally, parental leave primarily or exclusively offered to and used by female partners substantially reinforces a traditional division of labour. This highlights the need for paid, *father-specific parental leave* regulations (Gornick & Meyers, 2003; Hook, 2006).[3] Third, the availability of *affordable or subsidised childcare* for children of all ages positively affects mothers' labour force re-entry and attachment, encouraging female partners' financial independence throughout their life course. However, as Hook (2006) points out, publicly funded childcare does not challenge fathers' involvement in care work and may thus maintain traditional gender ideologies.

Finally, assortative mating and mating preferences may play a role in intra-couple inequalities. Partners are commonly more alike than two randomly selected women and men (Schwartz, 2013). However, research has highlighted that women, more than men, prefer financially well-off partners. Additionally, female partners are commonly younger than male partners (Schwarz & Hassebrauck, 2012). As a result, women have less labour market tenure, leading to lower income and less time to accumulate wealth or pension entitlements before the relationship compared to their male partners. As previously highlighted, a range of theoretical approaches emphasise the relevance of such initial differences for household-level decisions on which partner's career to prioritise.

16.5 Conclusion

The present chapter highlights the prevalence of substantial economic inequalities between partners to the disadvantage of women. Such disparities in the private sphere have been widely overlooked despite some successful efforts towards more gender equality, as illustrated by women's advances in their educational attainment and labour market participation rates. The oversight of intra-couple inequalities, which are still institutionally supported, for instance, through parental leave policies, is embedded in widespread normative ideas of a common economic consensus between partners. As highlighted in this chapter, such assumptions do not necessarily hold because partners may have conflicting interests and need to negotiate financial decisions. Such negotiations are settled based on power relations and are intertwined with gendered behaviour and role expectations. Women's lower economic contributions to the household are linked to lower power with potentially detrimental consequences for women's and children's well-being. Driving factors behind intra-couple inequalities are the persistent imbalance in the division of domestic labour, mainly related to parenthood, and closely connected inequalities within the labour market.

[3] See Koslowski et al. (2022) for a detailed cross-country overview of leave policies.

Our understanding of inequalities in the private sphere is still in its infancy. Next to the general oversight of the family as a place of inequalities due to misconceptions about the couple as an economic unit, a range of methodological challenges has also limited (quantitative) research efforts. First, wealth and pension income are hard to measure because of their complexity in combination with the common financial illiteracy of survey respondents around pension entitlements or market values of wealth components. For wealth, researchers face the additional challenge that wealth is often only measured at the household level or that questions about the personal share of joint wealth components are ambiguous regarding whether they measure legal or perceived ownership shares (Joseph & Rowlingson, 2012). To address the lack of intra-couple research, particularly on pension income and wealth, survey datasets need to include more comprehensive economic measures at the personal level. This would also provide a fruitful basis for robust cross-country studies that can provide a better understanding of the relevance of contextual factors.

While earnings data are more readily available in surveys than pension income or wealth, studies on earnings are also prone to error. The desire for social conformity has led survey respondents to over-report socially favourable behaviour and under-report less favourable ones (Krumpal, 2013). Comparing self-reported income with income reports in administrative data, Roth and Slotwinski (2020) and Murray-Close and Heggeness (2019) found that when wives out-earn their husbands, respondents reduced this social norm violation by inflating the husband's earnings and deflating wife's earnings. Similar patterns of socially desirable reporting may also apply to pension income or wealth and even the division of labour, although no research has specifically examined these aspects yet. Thus, measurement error due to misreporting likely leads to an underestimation of inequalities between partners, which feeds into the oversight of such inequalities more broadly. To this end, more linkage of survey and administrative data and a critical assessment of survey methodology for couple research is required. Linking administrative and survey data and broader access to administrative data may also allow for exploring fine-grained variation and intersectionality in intra-couple inequalities that current research lacks (e.g., race, class).

Overall, previous research across Western societies clearly highlights that female partners earn and own less than male partners during working age and beyond. These inequalities may be detrimental because they may lead to women's lower autonomy, control, and power over financial decision-making. Women's financial dependence on their partners may restrict their financial independence and economic well-being within the partnership. However, it also needs to be acknowledged that such intra-couple inequalities may not necessarily be perceived as detrimental, particularly if partners show high marital quality and satisfaction with the marriage and money management arrangements. Thus, large individual variations within the perceptions and lived realities of such inequalities are possible. Irrespective of whether intra-couple economic inequalities are perceived as a disadvantage for women during the partnership, such inequities can potentially increase women's economic vulnerability in case of widowhood or separation and divorce. To overcome intra-couple inequalities, policies and norms (e.g., about working hours, parental leave, etc.) need to enable an equal division of domestic labour throughout the life course irrespective of the presence of dependent children. This is also closely intertwined with important initiatives to reduce the gender pay gap, which would subsequently improve women's accumulation of wealth and pension income. Thus, increasing equality in the private sphere will likely reinvigorate the gender revolution.

16.6 References

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