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# Independent or Joint? How Relative Income and Wealth Relate to Couples' Money Management in Eastern and Western Germany

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## ABSTRACT

**Objective:** To assess the prevalence of independent money management (IMM) versus joint management among Eastern and Western German couples and examine how partners' relative income and wealth relate to IMM across regional contexts.

**Background:** IMM is often linked to contexts with higher levels of gender equality and greater resource equality between partners. It remains unclear whether IMM is more prevalent than joint management in contexts that differ in historical legacies but operate under a shared institutional framework.

**Method:** Using pooled data from the German Socio-Economic Panel, we estimate cross-sectional logistic regression models for large samples of different-sex couples, distinguished as Eastern ( $N = 4298$ ) and Western German couples ( $N = 9983$ ).

**Results:** Eastern German couples were slightly less likely to manage money independently, reflecting a higher prevalence of joint management. Equal labor incomes increased IMM in the West but less so in the East. Wealth parity was consistently associated with lower IMM and higher joint management in both regions, though more weakly in the West.

**Conclusion:** The findings challenge the assumption that resource equality between partners universally fosters separation of money in couple households and highlight the importance of distinguishing between income and wealth as distinct types of economic resources. Despite a shared institutional framework, small regional differences indicate that the meaning of resource equality for money management may vary across historical contexts.

## 1 | Introduction

How couples manage their money is a key aspect of everyday life in intimate relationships. Money management—accounting for issues of both how partners allocate and control financial resources—reflects not only how couples negotiate the tension between commitment to the couple as a collective unit and individual autonomy (Pepin 2019; Treas 1993; Vogler et al. 2008) but also shapes economic security and power dynamics within

households (Pahl 1989, 2005; Zelizer 1989). As such, money management is closely linked to gender equality, shaping financial dependence, decision-making authority, and long-term economic security, particularly for women.

In many Western societies, sole management, where one partner controls all economic resources, long predominated before joint management, where both partners jointly pool their money, became more widespread throughout the twentieth century

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(Pahl 1989, 2005). Since the 1990s, research has documented a growing trend toward individualized money management, linked to broader cultural and structural changes, including value shifts, rising female labor force participation and dual-earner households, union dissolution, and digital financial infrastructures (Althaber 2024; Ludwig-Mayerhofer 2007; Pahl 2005; Vogler et al. 2006). A consistent finding supports the Gender Equality Hypothesis: Independent money management—defined as partners keeping at least some finances separate—is more common in countries with strong gender-egalitarian norms, policies supporting work-family reconciliation, higher gender equality in the labor market, and individual taxation (Çineli 2022; Evans and Gray 2021; Lauer and Yodanis 2011; Pepin and Cohen 2021). However, these insights rely largely on cross-sectional country comparisons, leaving unresolved how historical legacies shape contemporary financial practices within couples.

At the couple level, prior studies indicate that independent management is more prevalent among cohabiting partners, childless households, and couples with higher incomes (Bennett 2013; Evertsson and Nyman 2021; Hiekel et al. 2014). Relative economic resources also play a central role: a more equal distribution of income within couples is frequently associated with independent arrangements, whereas evidence regarding wealth is comparatively limited and points to potentially divergent patterns (Althaber et al. 2023; Ashby and Burgoyne 2008; Çineli 2022). However, the ways in which relative resources intersect with broader cultural contexts remain insufficiently specified. Rodman's (1972) theory of resources in cultural context suggests that in more egalitarian settings, the influence of economic resources on couples' financial practices should diminish. Yet, recent findings provide mixed support for this claim across developed and developing societies and indicate that the meanings attached to financial arrangements may vary across socio-historical contexts (Çineli and Mugiyama 2023; Hiekel et al. 2014). In particular, little research has examined how this theoretical claim applies to the growing trend toward independent money management in settings where joint management is widespread. Consequently, independent management may not consistently indicate progress toward gender equality but can also reflect diverse normative frameworks and motivations.

This study contributes to debates on how institutional and cultural contexts shape gendered economic practices by analyzing money management within Germany. It focuses on regional variation rooted in historically distinct gender regimes, that is, configurations of gender culture, welfare state arrangements, and labor markets that have evolved differently over time (Pfau-Effinger 2005; Sainsbury 1999). Eastern and Western Germany represent instructive cases: Despite reunification in 1990, they have followed divergent trajectories across these domains. Rooted in its socialist past, Eastern Germany is generally characterized by more egalitarian gender norms, comprehensive public childcare provision, and high female full-time employment, whereas Western Germany tends to exhibit more conservative ideals, lower childcare coverage, and lower full-time employment among women (Barth et al. 2020; Ebner et al. 2020; Pfau-Effinger and Smidt 2011; Rosenfeld et al. 2004; Trappe et al. 2015; Zoch and Heyne 2023). Although income and wealth levels remain lower in the East—potentially constraining

individualized practices—recent research highlights substantial economic convergence since the early 2000s (Holtemöller 2021; Krause 2019; Mau 2024). Together, these historical legacies offer a unique setting to examine how contextual conditions of gender equality intersect with couples' relative resources in shaping money management.

We address two research questions. First, do Eastern and Western German couples differ in their money management practices, specifically in the prevalence of joint versus independent management? Second, does the association between relative economic resources (income and wealth) and independent management differ across these regions? We focus on the distinction between joint and independent management because our analytical interest lies in how couples allocate financial resources. This dichotomy highlights broader trends in financial separation in a comparative perspective, a central axis of contemporary differentiation in couples' financial organization. Although sole money management is typically understood as a subgroup of full pooling, it captures a dimension of financial control and has become relatively rare in contemporary Germany (Çineli 2022). Prior studies have predominantly emphasized partners' relative income. We extend this perspective by incorporating relative wealth, measured as the distribution of real estate, financial assets, private pensions, business and tangible assets, which refer to long-term investments. Considering wealth enables a more nuanced understanding of how different types of economic resources shape financial practices across regions.

Our analyses rely on pooled cross-sectional data from the German Socio-Economic Panel, covering a sufficiently large number of different-sex couple households. We distinguish Eastern and Western German couples based on the partners' place of birth, which serves as a proxy for their socialization context and allows us to capture enduring historical legacies of gender relations. In doing so, the study provides new evidence on how socio-cultural contexts intersect with couples' relative economic resources to shape financial allocation practices in couple relationships.

## 2 | Background

### 2.1 | Money Management, Gendered Power, and Financial Autonomy

Money management is commonly conceptualized as encompassing two related dimensions: the allocation of income within couples, ranging from full pooling to full separation, and the control over economic resources and financial decision-making (Pahl 1989, 2005; see also Evans and Gray 2021; Hamplová and Le Bourdais 2009; Hiekel et al. 2014; Pahl 1989, 2005; Pepin 2019). Whereas the control dimension directly relates to intra-household power dynamics, allocation practices reflect partners' access to resources, are closely linked to perceived ownership, and have potential implications for economic inequalities (Bennett 2013; Burgoyne et al. 2006; Elizabeth 2001). In line with much of the empirical literature, we focus primarily on the allocation dimension and draw on analytical categorizations initially established by Jan Pahl (1989, 1995, 2005).

Joint money management involves pooling all economic resources. It is often associated with financial solidarity and shared responsibility regardless of individual contributions (Pahl 2005; Pepin 2019; Treas 1993) and can mitigate financial disparities between partners (Althaber et al. 2023; Pahl 2005). Nevertheless, research shows that access and control often remain gendered as men typically retain more authority over major financial decisions (Burgoyne et al. 2006; Klesment and van Bavel 2022) and women—especially as the lower earner—tend to restrict their access to joint funds at the expense of their personal spending and financial planning in the long run (Agunsoye et al. 2022; Bennett 2013; Vogler et al. 2006).

Independent management, by contrast, maintains individual ownership of each partner's resources and typically requires explicit negotiation over shared expenses (Pahl 2005; Vogler et al. 2006). Often put into relation with the norm or attitudes of financial autonomy, it is more common when partners have similar economic resources (Althaber et al. 2023; Pepin 2019; Vogler et al. 2006) or diverging spending affinities (Evertsson and Nyman 2014; Pahl 2008). Critics argue that lower-earning women may find independent management limiting rather than empowering, as it can reinforce existing economic disadvantages (Lott 2017; Vogler et al. 2006). However, research suggests that couples who manage money independently frequently negotiate their finances and use informal compensation payments, increasing transparency in financial entitlements (Ashby and Burgoyne 2008; Evertsson and Nyman 2014; Joseph and Rowlingson 2012). As taking financial responsibility fosters financial literacy (Ward and Lynch 2019), independent management may further encourage both partners' engagement with financial matters and may thereby stabilize individualized money management practices.

As a hybrid model, partial pooling combines both pooling and separation of economic resources (Evans and Gray 2021; Pepin 2019; Vogler et al. 2006). Given its partial financial separation and necessity of intra-couple negotiations relating to spending decisions (Hamplová and Le Bourdais 2009), partial pooling more closely aligns with independent than joint management. In the following, independent money management thus refers to both fully separate and partially pooled arrangements.

Finally, sole management entails full pooling combined with centralized financial control, as one partner manages the joint resources and allocates funds to the other partner (Pahl 1989, 1995). Although often subsumed under the broader category of pooling (Evans and Gray 2021; Hamplová and Le Bourdais 2009; Hiekel et al. 2014; Lauer and Yodanis 2011), it reflects a distinct configuration of access to money and decision-making authority, with heterogeneity in whether men or women manage household finances (Pahl 1995; Yodanis and Lauer 2007). Empirical studies further associate sole management with more traditional divisions of labor and asymmetric power relations compared to joint management (Çineli 2022; Lott 2009). Because our analytical focus lies on contrasting shared versus individualized practices of allocating money within couples, we center on the distinction between joint and independent management.

Across OECD countries, particularly in Europe, joint management is the most common arrangement in couples, followed by

individualized approaches, and sole management by one partner remains relatively rare (Çineli 2022; Evans and Gray 2021; Hiekel et al. 2014). Germany reflects this contemporary pattern, with 57% of couples managing their finances jointly, 34% managing all or part of their money independently, and only 9% relying on sole management in 2012 (Çineli 2022, 48).

Given that joint and independent management represent a central and growing axis of differentiation in couples' financial organization, we consider this contrast to be most analytically relevant for addressing current debates on financial individualization and gender inequality. Neither arrangement is inherently superior; both are shaped by economic resources, social norms, and institutional contexts, and can involve shared or specialized financial responsibilities. Yet, this distinction remains undertheorized despite its critical role in shaping financial (in)equalities in couples.

## 2.2 | National Contexts and Differences Between Eastern and Western Germany

Recent research has highlighted several macro-level developments contributing to the growing incidence of independent money management, including the rise of women's employment and dual-earner households, increased relationship instability, value shifts toward individual autonomy, and the spread of digital financial infrastructures (Evertsson and Nyman 2021; Lauer and Yodanis 2011; Pahl 2005). Yet, cross-national variation suggests that the rise of independent management unfolds differently depending on institutional and cultural conditions.

Building on Pfau-Effinger's (2005), distinction between gender culture, work-family policies, and gendered labor-market structures, we understand these as interrelated dimensions at the macro-level that jointly shape couples' money management practices. First, gender culture refers to prevailing values and belief systems about the appropriate division of wage and care work (Pfau-Effinger 2005). In contexts where egalitarian gender norms and individualized notions of partnership are more widespread, couples tend to rely less on practices of pooling money and more on independent management (Çineli 2022; Lauer and Yodanis 2011; Yodanis and Lauer 2007). Second, work-family policies, which regulate how employment and caregiving can be combined, influence women's ability to maintain financial autonomy. Policies that facilitate continuous employment and provide childcare services expand women's economic independence and reduce reliance on their partner (Pfau-Effinger 2005). Accordingly, couples in countries with higher welfare spending and individualized taxation of married partners more often manage their money separately (Evans and Gray 2021). Third, gendered labor market structures shape individuals' access to economic resources (Pfau-Effinger 2005). Where gender equality in the labor market is higher—manifested in women's stronger labor force participation, greater presence in leadership roles, and narrower wage gaps—partners are more likely to manage their finances independently (Çineli 2022; Evans and Gray 2021; Pepin and Cohen 2021; Yodanis and Lauer 2007).

Together, these mechanisms support what we refer to as the Gender Equality Hypothesis—a term we use descriptively to

capture the empirical pattern that higher gender equality fosters more independent management by enhancing women's economic resources and promoting egalitarian norms (Çineli 2022; Evans and Gray 2021; Lauer and Yodanis 2011). Countries characterized by egalitarian gender cultures, accessible childcare, and individual taxation—such as the Nordic welfare states—show notably higher rates of financial separation among couples than those where gender norms and labor market inequalities remain more traditional.

Although cross-national studies have demonstrated that contextual gender equality matters, few have examined the contrast between joint and independent money management directly. Most have focused on the broader concept of income pooling, which combines joint and sole management (Evans and Gray 2021; Hamplová and Le Bourdais 2009; Hiekel et al. 2014; Lauer and Yodanis 2011). Recent studies used sole management as a separate category but typically treated it as the baseline, offering limited insights into the specific distinction between joint and independent management (Çineli 2022; Pepin and Cohen 2021). The breadth of country coverage of these approaches often comes at the expense of contextual depth, making it difficult to assess how long-standing institutional legacies and cultural norms shape the distinction between joint and independent management in contemporary relationships.

Addressing these gaps, we apply the Gender Equality Hypothesis to a single national context—Germany—comparing two historically distinct regions that continue to reflect divergent gender cultures and labor market structures despite sharing the same welfare state institutions today. Western Germany's enduring male-breadwinner heritage contrasts with Eastern Germany's dual-earner tradition. We examine how these regional legacies influence couples' financial practices, with a focus on the distinction between joint and independent money management.

Within Germany, the historical division from 1945 to 1990 into two distinct political and economic regimes—capitalist in the Federal Republic of Germany (FRG) in the West and socialist in the German Democratic Republic (GDR) in the East—led to notable differences in gender culture, welfare systems, and labor market structures. The FRG upheld a (modified) male-breadwinner model through joint taxation of married couples and limited childcare provision, restricting women's—particularly mothers'—engagement in paid work (Brückner 2004; Rosenfeld et al. 2004). Conversely, the GDR institutionalized a dual-earner model by expanding public childcare and facilitating women's full-time employment (Dölling 2022; Kreyenfeld 2004). However, this was driven primarily by socialist ideology and labor shortages, rather than from an explicit goal of promoting gender equality. As a result, women in the GDR continued to shoulder the majority of domestic tasks (Dölling 2022; Scholz 2022).

Following reunification in 1990, Eastern Germany was integrated into the FRG's institutional and legal framework, including its tax and marital property systems, which set incentives for married couples to manage their money jointly (Evans and Gray 2021). Yet, enduring differences in gender culture,

care infrastructure, and employment structures continue to distinguish the two regions (Pfau-Effinger and Smidt 2011). In the East, gender ideologies have remained relatively egalitarian, whereas the West still exhibits more traditional views (Sprengholz et al. 2022). Public childcare availability also remains higher in Eastern Germany (51% of children under three in 2017) than in the West (30%), supporting more equal employment arrangements (Statistisches Bundesamt 2018). Although women's overall employment rates are similar in both regions, Eastern German women are more often employed full-time, whereas Western German women more frequently work part-time (part-time rates in the West 2002: 44%, 2007: 49%, 2012: 49%, 2017: 49% compared to the East 2002: 25%, 2007: 35%, 2012: 35%, 2017: 35%; Pfahl et al. 2023). Reflecting these differences, the gender wage gap was markedly smaller in the East (6%–7%) than in the West (22%–24%) in the 2000s and 2010s (Statistisches Bundesamt 2023). The intra-couple gender wealth gap amounted to €39,000 in the West and to €14,000 in the East in 2007 (Grabka et al. 2015). Following the Gender Equality Hypothesis, we expect the regional distinctions in gender culture, care infrastructure, and labor market structures to result in more independent management among Eastern German couples.

**H1 (East–West hypothesis).** *Eastern German couples are more likely to opt for independent than joint money management compared to Western German couples.*

Although this paper foregrounds the Gender Equality Hypothesis, we acknowledge a complementary perspective often found in prior research—what we refer to as the Economic Necessity Hypothesis. This view interprets joint money management as pragmatic response to economic insecurity, particularly in contexts with limited welfare support (Addo and Sassler 2010; Evans and Gray 2021; Hiekel et al. 2014). Historically, lower living standards in Eastern Germany may have encouraged such practices. However, given shared institutions and substantial convergence in living conditions (Holtemöller 2021; Krause 2019; Mau 2024), we argue that economic necessity alone will no longer sufficiently explain current patterns in the two German regions. Instead, regional legacies related to gender equality offer a more compelling framework for understanding variation in couples' money management.

### 2.3 | Resource-Based Determinants of Money Management

Beyond context factors, theoretical perspectives on couples' money management—particularly independent management—have emphasized a range of micro-level determinants. These include life course and socio-demographic characteristics such as marital status, parenthood, age, union duration, partnership quality, individual gender ideologies, education, and both partners' labor market attachment (Hamplová and Le Bourdais 2009; Hiekel et al. 2014; Vogler et al. 2008). Building on this research, our study focuses on a specific micro-level dimension as an indicator of equality at the couple level: the role of partners' relative economic resources.

Although relative resource theory (Blood and Wolfe 1960; Rodman 1972) emphasizes the link between economic

asymmetries and power, we adopt a broader exchange-theoretical perspective (Heer 1963; Safilios-Rothschild 1976) to analyze whether couples adopt joint or independent management. This framework conceptualizes intimate relationships as ongoing negotiations in which both economic and non-economic resources are exchanged. It highlights how partners negotiate access to and control over economic resources while simultaneously weighing their individual contributions, assessing potential alternatives outside the relationship, and conforming to competing social norms of financial integration versus autonomy in couple relationships. These negotiations ultimately influence whether couples adopt joint or independent money management as an expression of their dependence relation. However, income and wealth as economic resources follow different logics (Hällsten and Thaning 2022; Killewald et al. 2017; Spilerman 2000), a distinction that becomes critical for understanding the specific ways they shape couples' money management. Building on this literature, we adopt the distinction between short-term flows (income) and long-term stocks (wealth) to offer a more nuanced account of how relative economic resources structure the allocation and control of money within couples. Although income is conceptualized primarily as a flow resource that supports immediate consumption, it may also reflect earning potential and thus carry implications for long-term economic standing.

### 2.3.1 | Income as a Short-Term Economic Resource

Income—used predominantly for day-to-day expenses—is a critical economic resource in shaping the dependence relation within couples. Higher-earning partners generally gain bargaining advantages, enabling them to steer decisions toward financial arrangements that protect or enhance their interests (Heer 1963; Safilios-Rothschild 1976; Treas 1993). When one partner's earnings are substantially lower, joint money management may serve both as a stabilizing strategy—offering shared risk-buffering and financial security (Althaber et al. 2023; Lott 2017; Pahl 2005)—and as a symbolic expression of trust, solidarity, and shared goals, particularly in marriage or when raising children (Pahl 2005; Pepin 2019; Treas 1993).

Conversely, when partners contribute similar levels of income, each can credibly insist on maintaining personal accounts and financial autonomy (Bennett 2013; Evertsson and Nyman 2014; Vogler et al. 2006). Within an exchange-theoretical approach, income equality balances bargaining positions and encourages higher degrees of financial independence within the couple (Althaber et al. 2023; Çineli 2022). Rather than pooling all funds and managing them jointly, both partners can reserve a portion for individual use, thereby increasing transparency and control over personal spending. Importantly, qualitative research indicates that aspirations for financial autonomy are not confined to higher income but remain salient even when couples face economic constraints and struggle to make ends meet (Bennett and Sung 2013).

**H2a (Income hypothesis).** *Equality in labor incomes between partners is positively associated with independent money management—as opposed to joint management.*

### 2.3.2 | Wealth as a Long-Term Economic Resource

Wealth—commonly defined as net assets minus liabilities—differs from income in its investment-oriented, long-term nature (Hällsten and Thaning 2022; Pfeffer and Waitkus 2021). It often accumulates through intergenerational transfers, real estate ownership, long-term financial investments, or resources from prior relationships (Fagereng et al. 2022; Keister and Moller 2000; Killewald et al. 2017). Because these channels often operate independently of current labor earnings, wealth disparities can persist even when partners have similar incomes (Kapelle and Lersch 2020). Partners may consider their assets special monies (Zelizer 1989) and thus maintain individualized claims rather than fully integrating them into a shared pot (Evertsson and Nyman 2014; Joseph and Rowlingson 2012). Additionally, under the default German matrimonial property regime—the community of accrued gains, which applies to about 95% of marriages (Nutz et al. 2022)—assets acquired during marriage may still remain individually owned. Thus, wealth disparities may encourage separating finances, as wealthier partners seek to protect their assets and less wealthy partners maintain spending autonomy over their income.

By contrast, equal wealth between partners frequently results from joint investments, most notably in real estate, which can strengthen a sense of collective ownership and solidarity (Althaber et al. 2023; Nutz 2022). Even when contributions to a shared property are unequal, social norms of partnership solidarity often lead both partners to appear on the property deed (Bennett 2013; Joseph and Rowlingson 2012). In such cases, wealth becomes symbolically and materially tied to shared life projects, and joint money management may function as an extension of these long-term commitments. At the same time, perceptions of individual financial contributions—echoing Zelizer's (1989) notion of special monies—may still influence how couples negotiate financial decisions, even within formally joint ownership.

**H2b (Wealth hypothesis).** *Equality in wealth between partners is negatively associated with independent money management—as opposed to joint management.*

## 2.4 | Interaction: National Contexts, Relative Resources, and Couples' Money Management

Rodman's (1972) theory of resources in cultural context suggests that although economic resources often translate into power, this relationship is shaped by broader normative structures. In strongly egalitarian contexts, relative resources may lose their relevance for bargaining power, as equality is institutionally supported. Conversely, in more patriarchal settings, deeply embedded beliefs about men's financial authority can prevent women from leveraging their resources into decision-making power. Following Rodman's (1972) argument, in transitional contexts, where patriarchal and egalitarian norms coexist, couples often negotiate financial arrangements without a clear normative blueprint, increasing the significance of individual economic resources in shaping their financial decisions (Çineli 2022; Lauer and Yodanis 2011).

Although Rodman (1972) examined power relations between spouses rather than specific money management practices, his theory of resources in cultural context offers a useful framework to understand how normative environments condition the relationship between partners' economic resources and their financial arrangements. His model assumes that as gender equality progresses, access to and control over money becomes more collaborative. However, research increasingly shows that independent money management has become more prevalent, especially in societies with strong egalitarian norms (Çineli 2022; Evans and Gray 2021; Lauer and Yodanis 2011; Pepin and Cohen 2021). This trend challenges the implication of Rodman's framework that greater equality in resources and norms should translate into more collaborative or joint forms of money management. Instead, independent management may coexist with egalitarianism rather than signaling power imbalances.

To date, cross-national research on how cultural contexts condition the relationship between partners' relative economic resources and their money management practices has yielded inconsistent results. Early work found that partners' relative incomes mattered less in more egalitarian societies (Yodanis and Lauer 2007), but subsequent analyses using more recent data did not reproduce this finding (Çineli 2022; Pepin and Cohen 2021). Moreover, the role of wealth—a long-term resource shaped by intergenerational transfers—remains largely untested in comparative perspectives. Applying Rodman's (1972) framework to the divergent historical legacies of Eastern and Western Germany, we examine how broader cultural and structural differences might shape the impact of couples' relative resources on adopting either joint or independent management. By doing so, we refine Rodman's theory, arguing that financial equality does not necessarily manifest as a joint arrangement but can also take the form of individualized practices.

### 2.4.1 | Contextual Moderation of Relative Income

Income is one of the most visible markers of each partner's economic contribution. Following Rodman (1972), the extent to which income equality translates into financial independence is contingent on cultural norms in a given context. In Western Germany, where the legacy of the male-breadwinner model remains strong, equal incomes provide a strong incentive for partners to assert financial independence and move away from managing money jointly (Holst and Schupp 2005; Ludwig-Mayerhofer et al. 2006). By contrast, Eastern Germany's socialist legacy promoted a more egalitarian model, where joint management was a longstanding norm even among couples with equal earnings, reflecting both a deeply ingrained collectivist ethos and the experience of necessity constraints under state socialism (Ludwig-Mayerhofer et al. 2006; Saalfeld and Mann 2024; Wimbauer et al. 2002). Assuming a lasting effect of these long-term lived experiences, we expect that a profound cultural moderation shapes the link between income equality and independent money management.

**H3a (Moderation of income hypothesis).** *Equal labor incomes will be more strongly associated with independent money management among Western than Eastern German couples.*

### 2.4.2 | Contextual Moderation of Relative Wealth

Wealth is less directly tied to current labor income and remains embedded in persistently gendered norms, such as inheritance practices within families and the division of financial responsibilities within households (Agunsoye et al. 2022; Bessi re 2022; Pugliese and Belleau 2021). In Western Germany with its legacy of the male-breadwinner model, women's pathways into wealth ownership may remain constrained and heavily dependent on joint accumulation within the partnership, supporting joint access to and control over assets and money (Grabka et al. 2015; Nutz 2022). In Eastern Germany, the legacy of the dual-earner model has promoted more equal incomes and gender attitudes. Yet despite these advances, research suggests that especially joint wealth ownership continues to follow traditional gendered patterns among Eastern German couples, with men typically managing long-term investments and women handling everyday budgets (Saalfeld and Mann 2024). This specialization in financial responsibilities is often facilitated by joint access to and control over money. Because wealth remains deeply embedded in gendered familial practices, it is less likely to respond to contemporary regional differences in gender norms than income. Although substantial East–West disparities in overall levels of wealth and inheritance persist (B nke et al. 2019; Szydlak 2004), empirical evidence on how these structural differences interact with relative wealth inequalities within couples remains limited. We therefore propose an exploratory hypothesis that the link between wealth inequality and independent money management, shaped primarily by gendered practices, will show less regional variation.

**H3b (Moderation of wealth hypothesis).** *The negative association of wealth equality with independent management will differ modestly between Eastern and Western German couples.*

## 3 | Data and Methods

### 3.1 | Data

We used data from the German Socio-Economic Panel (SOEP; v36), a large-scale longitudinal and representative survey that has been conducted annually since 1984 (Goebel et al. 2019). The SOEP data are particularly well suited for our purpose as they collect (I) detailed information on couples' money management, (II) personal-level measures of income and wealth allowing assessment of intra-couple resource inequalities, (III) sufficiently large samples of Eastern and Western German couples, and (IV) capture a wide range of other relevant variables.

For our analyses, observations from multiple survey years were pooled to draw on sufficiently large samples of different-sex couple households in Eastern and Western Germany. We used information on couples' money management measured in 2004, 2008, 2013, and 2018. Income information was available annually, whereas wealth data were measured in 2002, 2007, 2012, and 2017. The information on couples' money management was linked to the preceding wealth wave. Hence, our analyses refer to the years 2002, 2007, 2012, and 2017. Wealth and income data were edited and imputed by the SOEP survey team (Grabka and Westermeier 2015). To address item

non-response affecting other analytical variables, we employed multiple imputation by chained equations using Stata's *mi* procedure, combining estimation results from five imputed datasets using Rubin's rule (Rubin 1987). Variables used in the imputation process, along with information on missing data, are provided in the appendix (Table A1: [Supporting Information](#)).

### 3.2 | Sample

For the analytical sample, we focused on different-sex couples residing in the same household, where both partners were born in Germany and were aged between 18 and 64 years in the relevant survey years (i.e., 2002, 2007, 2012, and 2017). Based on these criteria, the initial sample included 9751 couples. A range of additional sample restrictions were necessary. Given our focus on the contrast between independent and joint money management, couples reporting sole management ( $n = 655$ ) were not included in the multivariate models. Sensitivity analyses including sole management yielded substantively similar conclusions and are discussed in the results section. We excluded 793 couples in which partners were socialized in different regional contexts (so-called mixed-region couples). Closer inspection revealed that this group was internally heterogeneous regarding the place of residence and the partners' socialization backgrounds by gender. Given the small case numbers and heterogeneity within this group, including them in the main analyses was not feasible. Due to the panel structure of the SOEP data, some couples were observed more than once throughout the relevant survey years (once: 53%, twice: 28%, three times: 12%, four times: 7%, with a total of 14,281 observations for 8303 couples). All main analyses were replicated by randomly selecting one observation per couple and repeating this procedure multiple times; the results were highly consistent across random draws. Our final sample consisted of 4298 Eastern German and 9983 Western German couple observations.

### 3.3 | Measures

*Outcome variable.* Our outcome variable was a binary indicator of couples' money management. We distinguished between independent management (1) and joint management of money (0). This dummy was based on responses to the question: "How do you and your partner (or spouse) decide what to do with the income that one or both of you receive?" capturing couples' practices of money allocation rather than formal ownership or institutional arrangements. Joint money management was represented by responses indicating "we pool the money and each take what we need." Independent management encompassed responses indicating either "each keeps track of his/her money" or "we each contribute to a common fund and keep part of our money for ourselves," with the latter referring to partial pooling. Following previous research, we conceptualized partial pooling as a practice more closely aligned with independent management (Çinel 2022; Hamplová and Le Bourdais 2009). In most couples of our sample, both partners' responses matched (87%). In couples with diverging responses (11%), we randomly selected the answer

of one partner to avoid introducing bias. In 2% of couples, only one valid response was available, which was used as a couple level indicator. This approach aligns with coding practices established in previous research (e.g., Lott 2017).

*Explanatory variables.* Our main explanatory variable was a binary indicator for whether couples were socialized in Eastern or Western Germany, using the respondents' place of residency in 1989 where available and otherwise place of birth as a proxy for socialization context. We define couples as either Eastern or Western German and excluded couples where the partners were socialized in different contexts. There was a notable overlap between the couples' regional socialization origin and their current residency. Within our sample, 91% of Eastern German couples and 98% of Western German couples were living in the respective regions at the time of the interview. Accordingly, our measure accounts for both cultural and economic dimensions of gender equality in historical legacies distinguishing the two regions.

Additional explanatory variables were relative labor income and relative personal wealth within couples. To generate relative income, individual net employment incomes of both partners were used. Each partner's personal labor income was adjusted for inflation using the Consumer Price Index and set to zero for non-employed respondents. We chose net income as a measure of disposable income, which may or may not be pooled by the partners. After adding up personal net income, the woman's share of the couple's income was calculated. Women's income share was grouped into four categories: 0% to <40% indicating intra-couple income inequality to the disadvantage of women; 40% to <60% indicating income parity within the couple; and 60%–100% indicating intra-couple inequality to the advantage of women. Couples without earned income were coded as a separate fourth category because these couples largely relied on social benefits and some transfers were paid to the household rather than to the individual partners. The number of couples in this group, along with the full distribution across categories, is reported in Table A2: [Supporting Information](#).

The measures of relative wealth within the couple were based on personal gross wealth of both partners. Personal gross wealth covered the respondent's share of the monetary worth of property assets, financial assets, life insurance policies and private pensions, business assets, and tangible assets. It was inflation-adjusted and top-coded for the extreme 0.01% of wealth values. Similar to relative income, the partners' gross wealth was combined and the share of the couples' gross wealth held by women was calculated. These shares were categorized into four groups following the operationalization of relative income. The distribution of couples across these categories is provided in Table A2: [Supporting Information](#).

*Covariates.* As a higher overall level of economic resources has been shown to be positively associated with independent management (Hu 2021; Lott 2017; Ludwig-Mayerhofer et al. 2006), we included couples' total net household incomes, total gross wealth, and total debts as covariates in our analyses. Debts comprised mortgages, consumer loans, and other liabilities (all inflation-adjusted and top-coded). To deal with the

right-skewness of household income, gross wealth, and liabilities, we categorized them into terciles by survey year.

We adjusted our analyses for a set of demographic factors that correlate with independent money management and vary by country context (Çineli 2022; Hiekel et al. 2014; Lauer and Yodanis 2011; Ludwig-Mayerhofer 2007). Specifically, a dummy measure indicating whether a couple was married or not and the duration of the marriage or cohabitation with the current partner measured in years were included. Marital duration, however, did not cover the time spent in pre-marital cohabitation due to a lack of data on this matter within the SOEP. We also added a dummy indicating whether one or more children under the age of 18 lived in the household. The analyses were adjusted for the highest educational degree in the household, recoded from the CASMIN classification into tertiary or non-tertiary levels. The couple's educational levels were categorized as: (1) both non-tertiary, (2) man non-tertiary and woman tertiary, (3) man tertiary and woman non-tertiary, and (4) both tertiary degree. Considering the non-linearity of the association with money management, age was assessed through age groups for the female partner, with the 40–49 range serving as the baseline (< 30, 30–39, 50–59, and 60–65 years). We also added the age difference between partners in years. Finally, all models include survey year dummies to account for period-specific differences. Correlations among all analytic variables were low to moderate, indicating that multicollinearity is not a concern (Table A3: Supporting Information).

Table 1 provides summary statistics for all analytical variables used in the main analysis. Significant differences in relative income distributions are evident between Eastern and Western German couples. The male primary earner model was more common among Western (70%) than among Eastern couples (44.6%), whereas an equal income distribution was more frequent in the East (31.4% vs. 15.7%). In terms of wealth, regional differences were less pronounced, with an equal wealth distribution being the most common pattern in both regions.

### 3.4 | Analytical Strategy

We estimated pooled logistic regression models with clustered standard errors at the couple level and graphically presented results as predicted probabilities of independent money management with 95% confidence intervals. Average marginal effects for all models and analytical variables are provided in the appendix (Table A4: Supporting Information). To examine regional differences in money management (H1), we first estimated unadjusted models including only the East–West indicator, followed by sequential inclusion of partners' relative income, relative wealth, overall resources, and controls to assess compositional effects. To test associations between relative economic resources and money management (H2a–H3b), we first used a fully adjusted model for the combined sample. We then ran separate models for Eastern and Western German couples to explore variation in associations. Interaction terms between region and relative resources were also tested in the pooled sample (Table A5 and Figure A1: Supporting Information), yielding similar patterns. Finally, we conducted extensive sensitivity

analyses, described at the end of the results section, to assess the robustness of our findings.

## 4 | Results

### 4.1 | Couples' Money Management in Eastern and Western Germany

Before turning to the logistic regression models, we present the weighted descriptive distribution of money management practices among Eastern and Western German couples, including sole management. Figure 1 displays both the overall distribution as well as the year-specific distributions from 2004 to 2018, based on all available couple-observations.

Descriptively, the patterns revealed only small differences between Eastern and Western Germany and did not provide clear support for our H1 East–West hypothesis. Overall, 26% of Western German couples and 25% of Eastern German couples managed their money independently. Independent money management increased substantially over time in both regions—for example, among Western German couples from 18% in 2004 to 36% in 2018. This shift occurred largely at the expense of joint management, while sole management showed no comparable downward trend. Nevertheless, the East–West gap remained modest and did not follow a consistent direction across waves. In some years, Western German couples exhibit slightly higher rates of independent management (e.g., 2013), whereas in others the proportions are nearly identical or marginally higher in the East. Descriptively, East–West differences appeared limited and lacked a consistent direction. The regression analyses therefore tested whether regional differences remain once compositional variation in couples' resources and other characteristics were taken into account.

Figure 2 presents predicted probabilities of independent money management for Eastern and Western German couples across successive model specifications. In line with our conceptual focus, the multivariate models concentrated on the contrast between independent and joint money management, while sole management is not the primary analytical contrast.

In the baseline model including only the East–West indicator (M1), differences are small and not statistically significant (East: 28.2%; West: 29.7%). Adding partners' relative income (M2) reveals a clearer regional difference: Net of income contributions, Eastern German couples are less likely to manage their money independently (26.4%) than Western German couples (30.6%). In contrast, adjusting for relative wealth alone (M3) leaves the East–West gap virtually unchanged from the baseline model. Including both relative income and relative wealth (M4) produces results comparable to M2. When absolute levels of income and wealth are added (M5), again the regional gap remained similar in magnitude, indicating that relative income is a key compositional factor associated with regional differences.

In the fully adjusted model including socio-demographic and life-course controls (M6), the difference narrowed to approximately 2.4 percentage points (East: 27.6%; West: 30.0%) but remained statistically significant ( $p=0.021$ ). Substantively, this

**TABLE 1** | Descriptive statistics for all analytical variables.

Variables	Combined sample	Western German couples	Eastern German couples
	Percent	Percent	Percent
Independent money management	29.3	29.7	28.2
Eastern German couple	30.1	—	—
Woman's share of couple's labor income			
60% to 100%	11.2	9.5	15.1
40% to < 60%	20.4	15.7	31.4
0% to < 40%	62.3	70.0	44.6
Couple w/o labor income	6.0	4.8	8.9
Woman's share of couple's gross wealth			
60% to 100%	15.3	14.4	17.5
40% to < 60%	46.1	46.4	45.2
0% to < 40%	32.3	33.8	28.6
Couple w/o wealth	6.3	5.3	8.7
Couple's total labor income			
1. Tercile	36.0	28.8	52.5
2. Tercile	32.7	33.9	29.8
3. Tercile	31.3	37.2	17.7
Couple's total gross wealth			
1. Tercile	30.5	25.1	43.2
2. Tercile	34.3	30.7	42.6
3. Tercile	35.2	44.2	14.2
Couple's total debts			
1. Tercile	39.2	37.2	43.9
2. Tercile	25.8	23.2	31.8
3. Tercile	35.0	39.6	24.3
Not married	15.3	12.8	21.1
One or more children in household	52.1	54.7	46.1
Years of marriage or cohab.: mean (SD)	17.1 (12.0)	16.7 (11.5)	18.1 (12.8)
Educational levels within couples			
Both non-tertiary	60.6	61.1	59.5
Man non-tertiary/woman tertiary	8.6	6.5	13.5
Man tertiary/woman non-tertiary	14.6	16.1	11.1
Both-tertiary	16.1	16.2	15.9
Woman's age			
< 30 years	8.3	7.7	9.7
30–39 years	26.2	26.2	26.0
40–49 years	33.7	35.4	29.7

(Continues)

TABLE 1 | (Continued)

Variables	Combined sample	Western German couples	Eastern German couples
	Percent	Percent	Percent
50–59 years	24.7	24.1	26.2
60–65 years	7.1	6.5	8.3
Age difference (years, man–woman): mean (SD)	2.5 (4.1)	2.6 (4.2)	2.4 (4.0)
Survey year			
2002/2004	24.3	23.9	25.2
2007/2008	22.5	22.2	23.3
2012/2013	30.9	31.4	29.8
2017/2018	22.2	22.5	21.8
Observations	14,281	9983	4298

Note: SOEP-Core v36, first set of imputed values used, unweighted percentages, authors' calculations.

gap is modest. It emerged only once differences in couples' relative resources were taken into account and runs counter to our East–West Hypothesis, indicating slightly lower levels of independent money management among couples socialized in Eastern Germany. Rather than pointing to a pronounced regional divide, this pattern suggested that regional differences become visible when compositional heterogeneity is held constant, motivating a closer examination of how relative resources relate to the contrast between independent and joint money management across contexts.

To assess whether our findings depend on the exclusion of couples with sole money management, we estimated a multinomial model distinguishing between sole, joint, and independent arrangements as a robustness check, including the full set of covariates (Table A7: Supporting Information). The results show that sole management remained comparatively rare and was somewhat more prevalent among Western than Eastern German couples, whereas joint management was more common in the East. Independent money management, in turn, continued to be slightly more prevalent in the West. Including sole management expanded the outcome structure and increased model complexity. Consequently, the statistical precision of some estimates declined when sole management was modeled as a separate outcome, but the substantive pattern of regional differences and their interpretation remained unchanged, thereby supporting our conceptual focus on the contrast between joint and independent arrangements.

## 4.2 | Control Variables

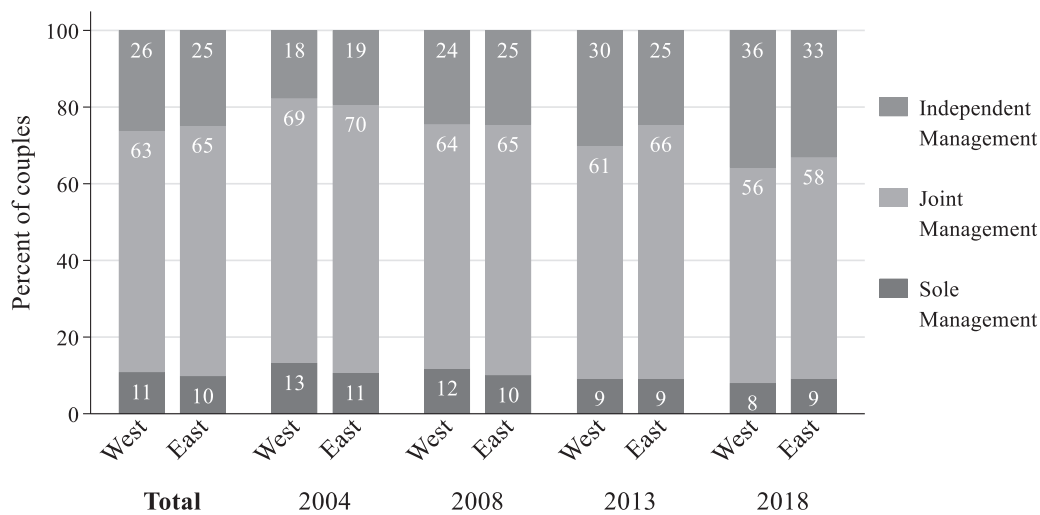
For completeness, we also report the associations of the control variables included in Model M6 (Table A4: Supporting Information). Most patterns aligned with previous research on micro-level determinants of couples' money management. Cohabiting couples were substantially more likely to manage their money independently than married couples (AME: +0.27), making cohabitation the strongest predictor in the model. In contrast, the presence of children and longer relationship

duration were associated with a lower likelihood of independent management. Educational attainment showed no clear association with financial separation. Older age was linked to a higher likelihood of independent management, potentially reflecting a greater prevalence of remarried or recoupled partnerships—an aspect not directly captured in our data. Independent money management also increased over time, with later survey waves exhibiting a higher AME. Absolute economic resources mattered selectively: higher levels of total labor income increased the probability of independent management. Higher gross wealth was likewise positively related to independent management, whereas debts showed no clear association. Overall, partnership, life-course and economic resource characteristics remained much more strongly associated with money management than the modest East–West difference in M6.

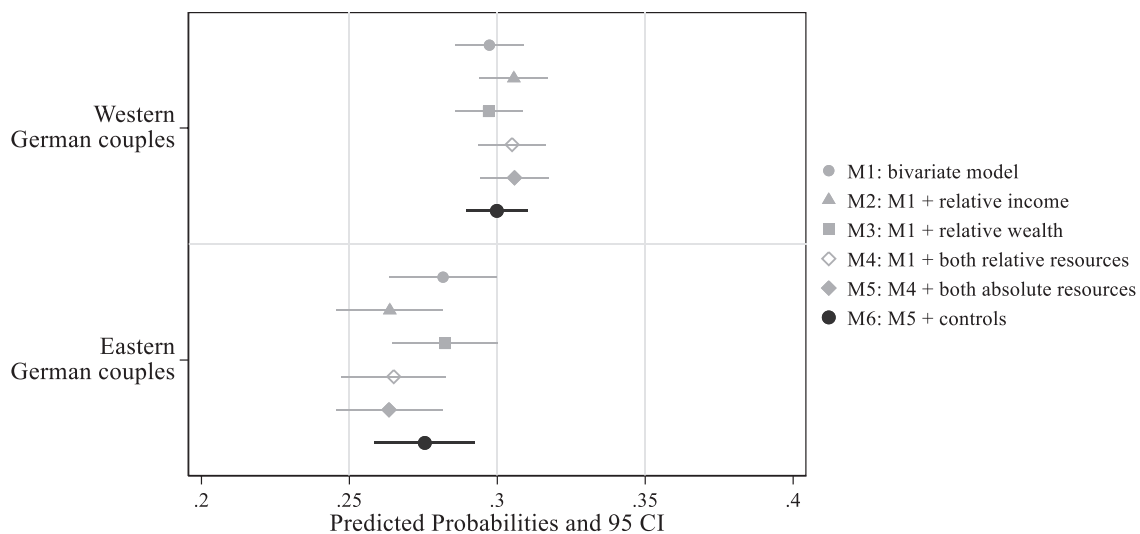
## 4.3 | Relative Resources and Money Management in Eastern and Western German Couples

We next examine how relative income and wealth positions relate to independent in contrast to joint money management and whether these associations differ across regional contexts. Figure 3 presents predicted probabilities from the fully adjusted combined model (M6) as well as separate models for Western (M7) and Eastern German couples (M8), aiming to assess within-region patterns rather than cross-regional divides.

Focusing first on relative income (left panel) and the results for the combined sample, income parity (40% to <60%) is associated with the highest probability of independent management (35%), compared to 28% among male-earner couples (0%–40%,  $p < 0.001$ ), 32% among female-earner couples (60%–100%,  $p = 0.034$ ), and 22% among couples without labor income ( $p < 0.001$ ). Thus, income equality corresponds to a roughly 3–7 percentage point higher likelihood of financial separation. Both male and female earner couples tended to engage more in joint management, though underlying gendered mechanisms likely still shaped these practices. Couples without any labor income



**FIGURE 1** | Money management of Eastern and Western German couples. *Source:* SOEP v36,  $N = 15,802$ , first set of imputed values used, cross-sectional weights applied, authors' calculations.

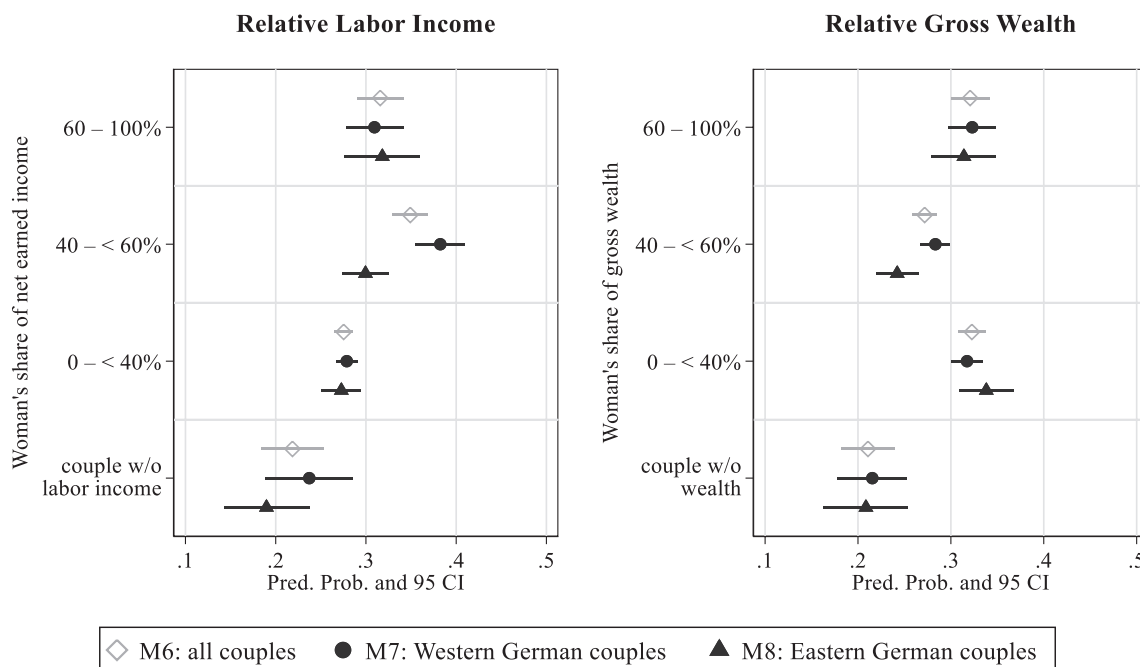


**FIGURE 2** | Independent money management in Eastern and Western German couples, predicted probabilities. Logistic regression contrasting independent and joint money management, clustered standard errors applied; model M6 adjusted for net household income, couple's total gross wealth, total couple debts, marital status, couple duration, children, highest educational degree within couple, woman's age, age difference between partners, survey year; based on SOEP v36; multiply imputed data;  $N = 14,281$ . See Table A4: Supporting Information for model results presented as AME.

had the lowest probability of independent management, which may reflect an economic necessity to pool resources.

The region-specific models revealed that this pattern was more pronounced in Western Germany. Among Western German couples, income parity corresponded to a predicted probability of 38%, around 7–10 percentage points higher than among unequal-income couples (all  $p < 0.001$ ). For Eastern German couples, by contrast, differences across relative income groups were more compressed (30% for income parity, with 2–3 percentage points difference to couples with unequal incomes, non-significant). Although confidence intervals overlapped, these patterns suggested that income equality was more strongly associated with independent management in the West, supporting our Income Hypothesis (H2a) and providing qualified support for the Moderation of Income Hypothesis (H3a).

The right panel of Figure 3 shows results for relative wealth. In the combined sample, couples with equal wealth holdings exhibit a lower probability of independent management (27%) than couples with unequal wealth distributions (32% for both male- and female-advantaged couples, all  $p < 0.001$ ). This negative association appeared in both regions but is more pronounced for Eastern German couples, where wealth parity corresponds to 24% compared to 34% among couples in which men hold more wealth (0%–40%,  $p < 0.001$ ) and 31% among those in which women hold more wealth (60%–100%,  $p = 0.001$ ). Among Western German couples, the difference is smaller, with wealth parity corresponding to a probability of 28% and unequal-wealth couples exhibiting only about 3–4 percentage points higher probabilities ( $p = 0.005$  for male-advantaged and  $p = 0.013$  for female-advantaged couples). As with income, couples without any wealth holdings had the lowest probability of independent



**FIGURE 3** | Independent money management by relative resources in Eastern and Western German couples, predicted probabilities. Logistic regression contrasting independent and joint money management, clustered standard errors applied; model M6 adjusted for net household income, couple's total gross wealth, total couple debts, marital status, couple duration, children, highest educational degree within couple, woman's age, age difference between partners, survey year; based on SOEP v36; multiply imputed data;  $N = 14,281$ . See Table A4: Supporting Information for model results presented as AME.

management (21%), which may again reflect economic necessity. These findings supported our Wealth Hypothesis (H2b). However, regional contrasts in the relative wealth association are not consistently smaller than those observed for relative income and it was unexpected that the association was more pronounced in the East, providing no clear support for the Moderation of Wealth Hypothesis (H3b).

Overall, these findings suggested that relative resource positions were systematically related to couples' money management, while regional differences were limited in magnitude and concentrated in specific groups of relative resources—particularly among couples with equal income or equal wealth (Table A5 and Figure A1: Supporting Information show results of modeling interaction terms). The analyses therefore pointed to context-dependent heterogeneity in how relative economic resources were linked to money management practices rather than broad or generalized East–West divides.

#### 4.4 | Sensitivity Analyses

We conducted several additional analyses to test the robustness of our findings. A multinomial logistic model distinguishing partial pooling, fully independent money management, and joint management confirmed that East–West differences persisted: Eastern couples were less likely to engage in either partial pooling or fully independent management, though these differences were small and not statistically significant (Table A6: Supporting Information). Income parity increased the likelihood of both partial pooling and independent management in

both regions, whereas equal wealth shares mainly reduced independent rather than partially pooled management (Figure A2: Supporting Information). Eastern couples with wealth parity remained less likely to practice either form than Western couples. These results aligned with the main analyses, though estimates were less precise due to low cell frequencies.

We also examined the impact of divergent reports of money management within couples by excluding the 11% of cases with diverging responses. This reduced the estimated East–West difference, rendering it statistically non-significant. However, the overall pattern of associations, particularly those involving relative resources, remained stable, supporting the robustness of our original approach.

To address possible misclassification of regional context, we re-estimated models defining East and West by current residency rather than birthplace. Results remained unchanged, reflecting the high correlation between these measures. Similarly, disaggregating relative wealth into housing and non-housing components produced consistent patterns of East–West differences and of associations between couples' relative wealth and money management practices.

In additional analyses, we divided the explanatory variables for relative resources into finer-grained categories (0%–20%, 20%–40%, 40%–60%, 60%–80%, and 80%–100%) to capture nuances within unequal distributions. These results generally supported our main findings, with clearer associations at the extremes: Independent management was particularly less likely when the woman's share of income or wealth was very low or very high.

However, small cell sizes in these disaggregated categories limited statistical power and justified using broader categories in the main analyses.

To assess whether East–West differences reflect economic constraints, we estimated interaction models combining absolute and relative income and wealth (Figure A3: Supporting Information). The results provided no evidence that lower absolute resources among Eastern German couples account for the main patterns. In Western Germany, income parity is associated with a higher likelihood of independent management across income terciles, whereas this gradient is consistently flatter in the East. Likewise, the negative association between wealth parity and independent management in Eastern German couples appeared across the wealth distribution rather than being confined to low-wealth couples. Overall, these findings suggest that regional differences are not primarily driven by resource scarcity, which contradicts the Economic Necessity Hypothesis.

Finally, we examined period effects by estimating separate models for each survey year. Results indicated that East–West differences in independent management may have increased over time, coinciding with the overall rise in individualized practices. This trend underscores the growing importance of socialization contexts in shaping how couples manage their finances. If not otherwise indicated, detailed results of all robustness analyses are available upon request.

## 5 | Conclusion

This study examined the prevalence of independent versus joint money management among Eastern and Western German couples and assessed how relative income and wealth are associated with these arrangements across regional contexts that are shaped by distinct historical legacies. Drawing on pooled SOEP data, we leveraged within-country variation in gender regimes under a shared legal and welfare-state framework to clarify how financial individualization operates in a setting where joint management remains widespread. Overall East–West differences in the prevalence of independent management are modest. Yet the analyses reveal a theoretically consequential pattern: Similar levels of relative resources translate into partly different allocation practices across the two contexts, underscoring that independent money management cannot be read as a uniform indicator of gender equality or autonomy. Building on this overall pattern, three findings deserve particular emphasis.

First, although independent money management increased considerably across the survey waves in both regions, East–West differences remained relatively small over time. Rather than diverging trajectories, we observe largely parallel developments. Joint management continues to dominate in both regions, even as individualized arrangements have become more common. Rather than pointing to a pronounced regional divide, this pattern underscores the structuring role of shared legal and welfare-state institutions. German taxation rules, social policy, and family law continue to treat couple households as an economic unit, thereby reinforcing incentives for pooling resources across regions (Bennett and Sung 2013; Evans and Gray 2021).

From a theoretical perspective, this pattern is nevertheless noteworthy. Given Eastern Germany's more egalitarian gender regime and higher prevalence of income parity, one might expect higher levels of independent management in the East. Yet, after adjusting for compositional differences, Eastern German couples were slightly less likely to manage money independently than Western German couples. The magnitude of this difference is modest, but its direction runs counter to a straightforward Gender Equality Hypothesis that links greater gender equality to greater financial individualization in couple households.

Our sensitivity analyses that distinguish sole, joint, and independent management further clarify this point. When modeling the full range of allocation practices, regional contrasts are more pronounced for joint than independent management. Eastern German couples were more likely to report joint arrangements, whereas independent and sole management remained somewhat more prevalent in the West. The relative rarity of sole management and the stability of the joint–independent contrast across specifications supported our analytical focus, while also highlighting that regional differences primarily operate through variation in joint practices rather than through a clear-cut difference in independent management. Taken together, these findings suggest that historical legacies of gender equality do not translate mechanically into distinct allocation practices, particularly in a context like Germany where institutional frameworks strongly favor shared economic responsibility. Although prior cross-national research has shown that greater gender equality is associated with more individualized practices, especially when independent management is contrasted with sole management (Çineli 2022; Evans and Gray 2021; Lauer and Yodanis 2011), our results indicate that this association is less straightforward when comparing independent to joint management in a setting where joint practices remain widespread.

Second, the association between partners' relative labor income and independent money management varies across regional contexts. In Western Germany, couples with equal labor incomes were more likely to manage money independently, consistent with the view that economic equality can reduce asymmetries in exchange and dependence relations (Althaber et al. 2023; Bennett 2013; Çineli 2022). In Eastern Germany, by contrast, this association is noticeably weaker. Although income equality is more prevalent in the East, it does not translate into independent management to the same extent. Importantly, these differences are modest in magnitude, cautioning against interpreting them as evidence of pronounced regional polarization. Rather, they point to a contextual moderation in how relative resources are translated into financial allocation practices.

This finding aligns with Rodman's (1972) theory of resources in cultural context, which suggests that the influence of intra-couple resources depends on broader normative and institutional environments. In a setting where dual-earner arrangements and income equality are historically widespread, income parity may not carry the same implications for individualized management practices as in contexts where it marks a departure from traditional gender roles. The higher prevalence of joint management among Eastern German couples with equal earnings suggests that long-standing norms valuing financial integration continue to shape money management practices

alongside economic considerations (Ludwig-Mayerhofer 2007; Saalfeld and Mann 2024). At the same time, selection processes into income parity groups may differ across regions, reflecting broader opportunity structures that shape men's and women's labor market participation and condition how couples arrive at similar income positions. Taken together, these results caution against interpreting individualized money management as a universal expression of equality and underscore that the link between relative resources and the allocation of money in couple households is mediated by enduring socio-historical contexts.

Third, income and wealth operate as distinct economic resources with different implications for couples' money management. Whereas income reflects current flows and labor market positions, wealth captures accumulated assets tied to ownership, entitlement, and long-term security (Bessière 2022; Keister and Moller 2000; Zelizer 1989). Across regions, couples with more equal wealth holdings were less likely to manage money independently than those with unequal holdings. This pattern was more pronounced in Eastern Germany, although again the difference was modest in magnitude. Rather than facilitating a separation of money, wealth parity appeared to be associated with financial integration.

One interpretation is that equal wealth holdings often reflect joint investments and shared asset accumulation, thereby reinforcing solidarity and long-term commitment. Unequal wealth, by contrast, may motivate clearer financial boundaries to preserve individual claims (Joseph and Rowlingson 2012; Zelizer 1989). We did not anticipate that this integrative association would be more pronounced in Eastern Germany. A plausible explanation lies not in short-term economic necessity but in persistent regional differences in wealth accumulation and inheritance structures as a legacy of the socialist past and the post-reunification transformation. Despite substantial convergence in income, disparities in asset ownership and intergenerational transfers remain pronounced (Holtemöller 2021; Mau 2024; Szydlak 2004). In this context, joint assets, such as owner-occupied housing, may carry heightened practical and symbolic significance for wealth accumulation, potentially reinforcing financial integration. At the same time, greater financial integration does not necessarily imply egalitarian control. Gendered specialization in financial tasks persists among Eastern German couples (Saalfeld and Mann 2024), suggesting that macro-level gender equality does not automatically translate into equal authority over wealth within households. These findings underscore that wealth constitutes a qualitatively distinct dimension of economic inequality within couples.

Taken together, these findings refine theoretical debates on money management and gender inequality in couple relationships. In light of ongoing discussions about a stalled gender revolution (Cooke 2024; England et al. 2020; Sullivan et al. 2018), our results complicate a straightforward expectation that higher contextual gender equality translates into greater financial individualization. Broader transformations, such as the expansion of financial markets, increased access to credit, and welfare state retrenchment that shifts responsibility for long-term security onto individuals, may be equally, if not more, consequential for contemporary trends in how couples organize their finances (Pahl 2008; van der Zwan 2014).

Consistent with Rodman's (1972) framework of resources in cultural context, the influence of relative resources on money management depends on socio-historical environments. Yet our findings also indicate that macro-level gender equality and resource parity alone cannot explain how financial practices are structured. Partnership and life-course characteristics remain more strongly associated with money management than the modest regional divide observed in the fully adjusted models of our study. Drawing on Bennett and Sung's (2013) multidimensional conception of financial autonomy, including economic independence, control, and privacy, the results underscore that similar allocation patterns may carry different implications for agency across contexts. Independent management may enhance individual control in some settings, but in others it may reflect concerns about privacy, risk management, or unequal trust. Conversely, financial integration through joint management does not automatically imply dependence nor guarantee egalitarian control over assets.

Our findings also speak to ongoing debates in research on gender and wealth inequality. They highlight the need to connect analyses of asset distribution and allocation within couples to scholarship on ownership regimes, inheritance practices, and the gendered structuring of economic responsibility (Agunsoye et al. 2022; Bessière 2022; Pugliese and Belleau 2021). Rather than treating wealth as a uniform resource, a more differentiated approach is required, one that considers how institutional legacies and normative expectations shape the meaning and management of assets within intimate relationships.

Several limitations qualify these findings and point to directions for future research. First, the cross-sectional design precludes causal interpretations and does not allow us to examine how money management evolves within couples over the life course. Longitudinal analyses of transitions, particularly around key events such as childbirth, unemployment, or asset acquisition across cohorts, would deepen understanding of the dynamics underlying financial integration and separation. Second, our measure captures the allocation of money but not formal ownership structures or decision-making authority. Although this aligns with prior research emphasizing perceptions over formal ownership (Ashby and Burgoyne 2008; Joseph and Rowlingson 2012), it may not fully reflect today's increasingly complex financial arrangements. Future studies should more clearly disentangle allocation and control, ideally combining survey data with qualitative or experimental approaches to capture the everyday negotiation of financial responsibilities. Extending analyses beyond allocation to include saving strategies, risk sharing, and asset accumulation would further illuminate the implications of money management for long-term economic security and gender inequality. Third, although the East–West comparison leverages meaningful variation in historical legacies within a shared institutional framework, focusing on Germany limits generalizability. Beyond single-country analyses, future research would benefit from comparative designs that focus on trajectories of contexts. Analytically selected country cases differing in key institutional and cultural dimensions could help clarify whether the rise of individualized money management reflects advances in gender equality, processes of financialization, shifting responsibilities for economic risk, or broader transformations in values, union formation,

and relationship stability. Such an approach would deepen our understanding of the institutional drivers of contemporary shifts in the allocation of money in couple households. Finally, the heterogeneity of mixed-region couples offers an additional opportunity to explore how historical legacies shape financial practices. Given sample limitations, a systematic analysis of this group was beyond the scope of the present study but represents a promising avenue for future research.

Taken together, the findings of this study highlight that couples' financial arrangements are shaped by institutional contexts that continue to structure gendered economic dependencies. Gender inequalities in income remain closely linked to how partners allocate money, highlighting the importance of reducing institutional incentives for economic dependence, such as joint taxation of unequal earnings, and expanding access to affordable childcare. The distinct role of wealth further points to persistent gendered patterns in asset accumulation and control. Strengthening individual entitlements to pensions and property, while lowering economic barriers to separation, may help prevent financial integration from reinforcing asymmetric dependence. More broadly, as welfare retrenchment and financial market expansion shift responsibility for economic security into the private sphere, policies that balance shared responsibility with individual protection are central to promoting gender equality within and beyond couple relationships.

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### Data Availability Statement

The analyses are based on data from the German Socio-Economic Panel (SOEP, v36, <https://doi.org/10.5684/soep.core.v36eu>) collected by the German Institute for Economic Research (DIW Berlin). Restrictions apply to the availability of these data, which were used under license for this study. Data are available from DIW Berlin (<https://www.diw.de/soep>).

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### Supporting Information

Additional supporting information can be found online in the Supporting Information section. **Table A1.** Variables used for imputation model, number and percentage of missing values. **Table A2.** Number of observations for relative economic resource variables. **Table A3.** Correlation matrix of variables used in the analyses ( $N=14,281$ ). **Table A4.** Differences in independent money management, average marginal effects (AME) and robust standard errors ( $N=14,281$ ). **Table A5.** East–West difference in independent money management and differences between groups of relative resources, models with interaction terms, coefficients and clustered standard errors ( $N=14,281$ ). **Table A6.** Multinomial logistic regression of couples' money management, disaggregating independent money management, predicted probabilities and 95% CI ( $N=14,281$ ). **Table A7.** Multinomial logistic regression of couples' money management including SOLE MANAGEMENT, predicted probabilities and 95% CI ( $N=15,871$ ). **Figure A1.** Predicted East–West difference in independent management across groups of relative resources, models with interaction terms, AME ( $N=14,281$ ). **Figure A2.** Predicted probabilities for joint management, partial pooling, independent money management in Eastern and Western German couples ( $N=14,281$ ). **Figure A3.** Interaction of total and relative resources for independent money management in Eastern and Western German couples, predicted probabilities ( $N=14,281$ ).