1 **Supplementary File**

2 # Financial Solidarity or Autonomy? How Gendered Wealth and
3 # Income Inequalities Influence Couples' Money Management

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5 **Table S1.** Variables used for imputation model with the number and percentage of missing values.

Variable	Number	Percentage
Independent money management	38	0.25
Woman's share of joint labour incomes*	1328	8.75
Woman's share of non-housing wealth*	7397	48.71
Woman's share of housing wealth*	1466	9.65
Couple's net household income (Euro)*	611	4.02
Couple's total gross non-housing wealth (Euro)*	7397	48.71
Couple's total gross housing wealth (Euro)*	1466	9.65
Household debts (Euro)*	2140	14.09
Socialisation in East or West Germany	88	0.58
Cohabitation (ref.: married)	39	0.26
One or more children in household	0	0
Duration of marriage or cohabitation (yrs)	582	3.83
Man's qualification level	99	0.65
Woman's qualification level	105	0.69
Man's age (yrs)	0	0
Age difference	0	0
Survey year	0	0
Residential environment	281	1.85
Man's net labour income*	945	6.22
Woman's net labour income*	709	4.67
Living in urban or rural area	0	0
SOEP sample	0	0

Notes: SOEP v36, based on the full sample of all available couple-years, N = 15185, authors' calculations. (*) SOEP imputed data used.

Table S2. Summary statistics for model variables.

	Mean / %	Std. Dev.	Min	Max
Dependent Variable				
Independent money management	0.315		0	1
Independent Variables				
Woman's share of joint labour incomes				
60–100%	0.123		0	1
40–<60%	0.197		0	1
0–< 40%	0.605		0	1
couple w/o labour income	0.076		0	1
Woman's share of non-housing wealth				
60–100%	0.208		0	1
40–<60%	0.249		0	1
0–< 40%	0.447		0	1
couple w/o non-housing wealth	0.096		0	1
Woman's share of housing wealth				
60–100%	0.057		0	1
40–<60%	0.431		0	1
0–< 40%	0.104		0	1
couple w/o housing wealth	0.408		0	1
Controls				
Couple's net household income (Euro)	3,860	10,602	392	980,391
Couple's total gross non-housing wealth (Euro)	153,934	440,310	0	11,089,157
Couple's total gross housing wealth (Euro)	160,945	193,256	0	2,232,143
Household debts (Euro)	65,433	124,766	0	2,179,540
Socialisation in East or West Germany				
both in East Germany	0.271		0	1

both in West Germany	0.650		0	1
mixed	0.079		0	1
Cohabitation (ref.: married)	0.188		0	1
One or more children in household	0.524		0	1
Duration of marriage or cohabitation (yrs)	16.2	12.4	1.0	47.0
Man's qualification level				
low	0.060		0	1
medium	0.640		0	1
high	0.300		0	1
Woman's qualification level				
low	0.096		0	1
medium	0.668		0	1
high	0.236		0	1
Man's age				
<30 years	0.067		0	1
30-39 years	0.224		0	1
40-49 years	0.316		0	1
50-59 years	0.240		0	1
60-65 years	0.152		0	1
Age difference (yrs)	2.7	4.4	-21.0	35.0
Survey year				
2002	0.246		0	1
2007	0.189		0	1
2012	0.321		0	1
2017	0.244		0	1

9   Notes: SOEP v36, first set of imputed values used, analysis sample (random draw of one observation per couple), N= 8874; authors'
10   calculations.

11   **Table S3.** Matrix of Cramer's V for relative and absolute resource measures.

	Woman's share of joint labour incomes	Woman's share of non-housing wealth	Woman's share of housing wealth	Couple's net household income	Couple's gross non-housing wealth	Couple's gross housing wealth	Couple's total debts
Woman's share of joint labour incomes	1						
Woman's share of non-housing wealth	0.154	1					
Woman's share of housing wealth	0.084	0.163	1				
Couple's net household income	0.177	0.169	0.172	1			
Couple's gross non-housing wealth	0.109	0.353	0.216	0.283	1		
Couple's gross housing wealth	0.127	0.165	0.577	0.298	0.310	1	
Couple's total debts	0.140	0.113	0.361	0.241	0.196	0.366	1

12 Notes: SOEP v36, first set of imputed values used, analysis sample (random draw of one observation per couple), N= 8874; authors'
13 calculations.

14 **Table S4.** Full regression table of main results.

	M1 (inc)	M2 (inc)	M3 (non-h)	M4 (non-h)	M5 (hous)	M6 (hous)	M7 (all)	M8 (all)
Women's share of joint labour incomes								
60–100%	-0.155*** (0.019)	-0.157*** (0.019)					-0.149*** (0.018)	-0.048** (0.017)
40–<60%	*ref.*	*ref.*					*ref.*	*ref.*
0–40%	-0.196*** (0.013)	-0.197*** (0.014)					-0.178*** (0.013)	-0.073*** (0.013)
couple w/o labour income	-0.299*** (0.019)	-0.302*** (0.019)					-0.268*** (0.020)	-0.103*** (0.024)
Women's share of non-housing wealth								
60–100%			0.132*** (0.017)	0.132*** (0.017)			0.102*** (0.016)	0.039** (0.014)
40–<60%			*ref.*	*ref.*			*ref.*	*ref.*

	M1 (inc)	M2 (inc)	M3 (non-h)	M4 (non-h)	M5 (hous)	M6 (hous)	M7 (all)	M8 (all)
0–40%			0.091*** (0.014)	0.092*** (0.014)			0.087*** (0.014)	0.041** (0.014)
couple w/o non-housing wealth			0.019 (0.018)	0.020 (0.022)			0.021 (0.022)	-0.012 (0.022)

Women's share of housing wealth

	M1 (inc)	M2 (inc)	M3 (non-h)	M4 (non-h)	M5 (hous)	M6 (hous)	M7 (all)	M8 (all)
60–100%					0.198*** (0.023)	0.198*** (0.023)	0.177*** (0.023)	0.069** (0.021)
40–<60%					ref.	ref.	ref.	ref.
0–40%					0.216*** (0.018)	0.216*** (0.017)	0.206*** (0.017)	0.095*** (0.016)
couple w/o housing wealth					0.180*** (0.010)	0.200*** (0.019)	0.192*** (0.019)	0.034 (0.019)

CONTROLS

Couple's net household income (ref.: 3. quartile)

	M1 (inc)	M2 (inc)	M3 (non-h)	M4 (non-h)	M5 (hous)	M6 (hous)	M7 (all)	M8 (all)
1. quartile		0.002 (0.014)					-0.026 (0.014)	-0.028* (0.014)
2. quartile		-0.012 (0.014)					-0.026 (0.014)	-0.008 (0.013)
4. quartile		-0.005 (0.014)					0.013 (0.015)	0.002 (0.014)

Couple's gross non-housing wealth (ref.: 3. quartile)

	M1 (inc)	M2 (inc)	M3 (non-h)	M4 (non-h)	M5 (hous)	M6 (hous)	M7 (all)	M8 (all)
1. quartile				-0.005 (0.017)			-0.032 (0.017)	-0.053*** (0.016)
2. quartile				0.001 (0.015)			-0.017 (0.015)	-0.027* (0.013)
4. quartile				-0.012 (0.015)			-0.003 (0.016)	0.003 (0.015)

Couple's gross housing wealth (ref.: 3. quartile)

	M1 (inc)	M2 (inc)	M3 (non-h)	M4 (non-h)	M5 (hous)	M6 (hous)	M7 (all)	M8 (all)
1./2. quartile						-0.014 (0.019)	-0.002 (0.019)	0.008 (0.019)
4. quartile						0.019 (0.016)	0.013 (0.016)	0.009 (0.015)

	M1 (inc)	M2 (inc)	M3 (non-h)	M4 (non-h)	M5 (hous)	M6 (hous)	M7 (all)	M8 (all)
Couple's total debts (ref: 3. quartile)								
1./2. quartile								0.008 (0.012)
4. quartile								-0.003 (0.014)
Couples socialization (ref.: both in West Germany)								
both in East Germany								-0.024* (0.011)
mixed								-0.001 (0.016)
Cohabiting								0.260*** (0.016)
One or more children in household								-0.070*** (0.011)
Duration of marriage/cohabitation (yrs)								-0.011*** (0.001)
Man's qualification level (ref.: medium)								
low								-0.035 (0.018)
high								0.017 (0.011)
Woman's qualification level (ref.: medium)								
low								-0.059*** (0.015)
high								0.016 (0.012)
Man's age (ref.: 40-49 years)								ref.
<30 years								-0.050** (0.018)
30-39 years								-0.019 (0.012)
50-59 years								0.052*** (0.014)

	M1 (inc)	M2 (inc)	M3 (non-h)	M4 (non-h)	M5 (hous)	M6 (hous)	M7 (all)	M8 (all)
60-65 years								0.073*** (0.021)
Age difference between partners (yrs)								-0.000 (0.001)
Survey year (ref.: 2002)								
2007								0.034* (0.014)
2012								0.051*** (0.012)
2017								0.110*** (0.013)
Number of Couples	8874	8874	8874	8874	8874	8874	8874	8874

Notes: Logistic regression, AME for independent money management, robust standard errors in parentheses; * p < 0.05, ** p < 0.01, *** p < 0.001. Source: SOEP v36, multiply imputed data, own calculations.

Table S Error! No text of specified style in document.**1.** Sensitivity Analysis: Alternative grouping of the relative resource measures.

	M9
Women's share of joint labour incomes	
80–100%	-0.084*** (0.021)
60–<80%	-0.005 (0.025)
40–<60%	*ref.*
20–<40%	-0.031* (0.014)
0–< 20%	-0.116*** (0.014)
couple w/o labour income	-0.119*** (0.024)
Women's share of non-housing wealth	
80–100%	0.046** (0.016)
60–<80%	0.030

	M9
	(0.018)
40–<60%	*ref.*
20–<40%	0.032
	(0.019)
0–< 20%	0.049***
	(0.014)
couple w/o non-housing wealth	-0.008
	(0.022)
Women's share of housing wealth	
60–100%	0.068**
	(0.021)
40–<60%	*ref.*
0–< 40%	0.096***
	(0.016)
couple w/o housing wealth	0.031
	(0.019)
Couple's net household income (ref.: 3. quartile)	
1. quartile	-0.017
	(0.014)
2. quartile	-0.005
	(0.013)
4. quartile	0.003
	(0.014)
Couple's gross non-housing wealth (ref.: 3. quartile)	
1. quartile	-0.052**
	(0.016)
2. quartile	-0.027*
	(0.013)
4. quartile	0.003
	(0.015)
Couple's gross housing wealth (ref.: 3. quartile)	
1./2. quartile	0.010
	(0.019)

	M9
4. quartile	0.012
	(0.015)
Couple's total debts (ref.: 3. quartile)	
1./2. quartile	0.011
	(0.012)
4. quartile	-0.001
	(0.014)
Couples socialization (ref.: both in West Germany)	
both in East Germany	-0.029[**]
	(0.011)
mixed	-0.001
	(0.016)
Cohabiting	0.252[***]
	(0.016)
One or more children in household	-0.060[***]
	(0.011)
Duration of marriage/cohabitation (yrs)	-0.010[***]
	(0.001)
Man's qualification level (ref.: medium)	
low	-0.035
	(0.018)
high	0.023[*]
	(0.012)
Woman's qualification level (ref.: medium)	
low	-0.054[***]
	(0.016)
high	0.007
	(0.012)
Man's age (ref.: 40-49 years)	
<30 years	-0.045[*]
	(0.018)
30-39 years	-0.016
	(0.011)
50-59 years	0.054[***]
	(0.013)
60-65 years	0.086[***]

	M9
	(0.021)
Age difference between partners (yrs)	-0.000
	(0.001)
Survey year (ref.: 2002)	
2007	0.032*
	(0.014)
2012	0.048***
	(0.012)
2017	0.099***
	(0.013)
Number of Couples	8874

18 Notes: Logistic regression, AME for independent money management, robust standard errors in parentheses, analysis sample
19 (random draw of one observation per couple); * p < 0.05, ** p < 0.01, *** p < 0.001. Source: SOEP v36, multiply imputed data, own
20 calculations.

21 **Table S6.** Sensitivity Analysis: Separate models for each survey year with full sample of couple-observations.

	FULL	2002	2007	2012	2017
Women's share of joint labour incomes					
60–100%	-0.037*	-0.053*	-0.025	-0.011	-0.063*
	(0.015)	(0.027)	(0.029)	(0.025)	(0.028)
40–<60%	ref.	ref.	ref.	ref.	ref.
0–40%	-0.071***	-0.067***	-0.071***	-0.056**	-0.094***
	(0.011)	(0.019)	(0.020)	(0.017)	(0.020)
couple w/o labour income	-0.107***	-0.075*	-0.132***	-0.140***	-0.108*
	(0.020)	(0.033)	(0.037)	(0.032)	(0.052)
Women's share of non-housing wealth					
60–100%	0.037***	0.040	0.040	0.028	0.042
	(0.011)	(0.021)	(0.022)	(0.018)	(0.026)
40–<60%	ref.	ref.	ref.	ref.	ref.
0–40%	0.038***	0.051**	0.046*	0.034*	0.021
	(0.010)	(0.017)	(0.019)	(0.016)	(0.022)
couple w/o non-housing wealth	-0.013	0.042	-0.019	-0.018	-0.028
	(0.018)	(0.034)	(0.035)	(0.031)	(0.039)

	FULL	2002	2007	2012	2017
Women's share of housing wealth					
60–100%	0.085***	0.041	0.080*	0.111***	0.091**
	(0.019)	(0.031)	(0.036)	(0.029)	(0.034)
40–<60%	*ref.*	*ref.*	*ref.*	*ref.*	*ref.*
0–40%	0.079***	0.021	0.062*	0.107***	0.113***
	(0.014)	(0.023)	(0.024)	(0.021)	(0.027)
couple w/o housing wealth	0.040*	-0.013	0.056	0.088**	0.027
	(0.017)	(0.024)	(0.030)	(0.030)	(0.033)
Couple's net household income (ref.: 3. quartile)					
1. quartile	-0.032**	-0.023	-0.051*	-0.021	-0.036
	(0.011)	(0.020)	(0.023)	(0.019)	(0.022)
2. quartile	-0.008	-0.032	-0.009	0.002	-0.001
	(0.011)	(0.018)	(0.021)	(0.019)	(0.022)
4. quartile	0.012	0.038	0.015	-0.014	0.010
	(0.011)	(0.021)	(0.023)	(0.018)	(0.023)
Couple's gross non-housing wealth (ref.: 3. quartile)					
1. quartile	-0.060***	-0.020	-0.040	-0.102***	-0.072**
	(0.013)	(0.022)	(0.026)	(0.023)	(0.027)
2. quartile	-0.028**	-0.016	-0.006	-0.042*	-0.046*
	(0.010)	(0.020)	(0.024)	(0.017)	(0.021)
4. quartile	0.001	-0.011	-0.005	0.004	0.019
	(0.012)	(0.020)	(0.024)	(0.020)	(0.021)
Couple's gross housing wealth (ref.: 3. quartile)					
1./2. quartile	-0.006	0.036	-0.034	-0.063*	0.045
	(0.015)	(0.025)	(0.027)	(0.028)	(0.033)
4. quartile	0.003	-0.011	-0.011	0.005	0.029
	(0.011)	(0.019)	(0.021)	(0.019)	(0.022)
Couple's total debts (ref.: 3. quartile)					
1./2. quartile	0.001	0.015	0.014	0.006	-0.037
	(0.010)	(0.017)	(0.019)	(0.016)	(0.019)
4. quartile	-0.012	0.013	-0.015	-0.021	-0.030
	(0.011)	(0.021)	(0.022)	(0.018)	(0.022)

	FULL	2002	2007	2012	2017
Couples socialization (ref.: both in West Germany)					
both in East Germany	-0.026*	0.007	-0.028	-0.043**	-0.036
	(0.011)	(0.017)	(0.018)	(0.015)	(0.019)
mixed	-0.010	0.020	-0.010	-0.050*	0.012
	(0.015)	(0.027)	(0.026)	(0.021)	(0.026)
Cohabiting	0.264***	0.247***	0.269***	0.259***	0.288***
	(0.015)	(0.030)	(0.029)	(0.022)	(0.025)
One or more children in household	-0.061***	-0.029	-0.056**	-0.104***	-0.065***
	(0.010)	(0.016)	(0.017)	(0.017)	(0.019)
Duration of marriage/cohabitation (yrs)	-0.011***	-0.008***	-0.010***	-0.012***	-0.013***
	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)
Man's qualification level (ref.: medium)					
low	-0.037*	-0.025	-0.065*	-0.041	-0.015
	(0.017)	(0.036)	(0.031)	(0.027)	(0.032)
high	0.012	0.004	0.042*	0.004	-0.000
	(0.011)	(0.016)	(0.018)	(0.015)	(0.019)
Woman's qualification level (ref.: medium)					
low	-0.053***	-0.018	-0.022	-0.060**	-0.120***
	(0.015)	(0.026)	(0.027)	(0.022)	(0.028)
high	0.011	-0.010	-0.010	0.025	0.023
	(0.011)	(0.017)	(0.018)	(0.016)	(0.019)
Man's age (ref.: 40-49 years)					
<30 years	-0.037*	-0.043	-0.010	-0.017	-0.083*
	(0.016)	(0.025)	(0.030)	(0.028)	(0.034)
30-39 years	-0.017	-0.026	-0.022	-0.000	-0.016
	(0.009)	(0.016)	(0.018)	(0.016)	(0.021)
50-59 years	0.042***	0.088***	0.050*	0.019	0.020
	(0.011)	(0.021)	(0.021)	(0.019)	(0.021)
60-65 years	0.083***	0.115***	0.108**	0.065*	0.047
	(0.018)	(0.034)	(0.035)	(0.032)	(0.036)
Age difference between partners (yrs)	-0.000	-0.001	-0.002	0.000	0.001
	(0.001)	(0.002)	(0.002)	(0.001)	(0.002)
Survey year (ref.: 2002)					
2007	0.036***				
	(0.008)				

	FULL	2002	2007	2012	2017
2012	0.053*** (0.008)				
2017	0.120*** (0.010)				
Number of Couples	15185	3605	3395	4727	3458

Notes: Logistic regression, AME for independent money management, robust standard errors in parentheses for models 2002-2017, clustered standard errors for model FULL due to repeated observations per couple; * p < 0.05, ** p < 0.01, *** p < 0.001. Source: SOEP v36, multiply imputed data, own calculations.

Table S7. Sensitivity Analysis: Gross wealth instead of distinguishing between housing and non-housing wealth.

	M10
Women's share of joint labour incomes	
60–100%	-0.044* (0.017)
40–<60%	*ref.*
0–40%	-0.073*** (0.013)
couple w/o income	-0.102*** (0.024)
Women's share of gross wealth	
60–100%	0.041** (0.014)
40–<60%	*ref.*
0–40%	0.056*** (0.011)
couple w/o wealth	-0.051* (0.020)
Couple's net household income (ref.: 3. quartile)	
1. quartile	-0.026 (0.014)
2. quartile	-0.008 (0.013)

	M10
4. quartile	0.005
	(0.014)
Couple's gross wealth (ref.: 3. quartile)	
1. quartile	-0.035[*]
	(0.016)
2. quartile	-0.002
	(0.014)
4. quartile	0.008
	(0.014)
Couple's total debts (ref.: 3. quartile)	
1./2. quartile	0.013
	(0.011)
4. quartile	-0.009
	(0.014)
Couples socialization (ref.: both in West Germany)	
both in East Germany	-0.027[*]
	(0.011)
mixed	-0.002
	(0.016)
Cohabiting	0.267[***]
	(0.016)
One or more children in household	-0.071[***]
	(0.011)
Duration of marriage/cohabitation (yrs)	-0.011[***]
	(0.001)
Man's qualification level (ref.: medium)	
low	-0.034
	(0.019)
high	0.017
	(0.011)
Woman's qualification level (ref.: medium)	
low	-0.057[***]
	(0.016)
high	0.014
	(0.012)
Man's age (ref.: 40-49 years)	

	M10
<30 years	-0.055**
	(0.018)
30-39 years	-0.023*
	(0.011)
50-59 years	0.052***
	(0.014)
60-65 years	0.075***
	(0.021)
Age difference between partners (yrs)	-0.000
	(0.001)
Survey year (ref.: 2002)	
2007	0.034*
	(0.014)
2012	0.053***
	(0.012)
2017	0.113***
	(0.013)
Number of Couples	8874

26 Notes: Logistic regression, AME for independent money management, robust standard errors in parentheses, analysis sample
27 (random draw of one observation per couple); * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Source: SOEP v36, multiply imputed data, own
28 calculations.

29 **Table S8.** Sensitivity Analysis: Quintiles for the level of couples' household resources.

	M11 (Q5)
Women's share of joint labour incomes	
60–100%	-0.044*
	(0.017)
40–<60%	ref.
0–40%	-0.071***
	(0.013)
couple w/o labour income	-0.096***
	(0.024)
Women's share of non-housing wealth	

	M11 (Q5)
60–100%	0.039** (0.014)
40–<60%	ref.
0–40%	0.041** (0.013)
couple w/o non-housing wealth	0.003 (0.026)
Women's share of housing wealth	
60–100%	0.067** (0.021)
40–<60%	ref.
0–40%	0.091*** (0.016)
couple w/o housing wealth	-0.031 (0.054)
Couple's net household income (ref.: 3. quintile)	
1. quintile	-0.036* (0.016)
2. quintile	-0.002 (0.015)
4. quintile	0.008 (0.015)
5. quintile	0.011 (0.017)
Couple's gross non-housing wealth (ref.: 3. quintile)	
1. quintile	-0.048* (0.021)
2. quintile	-0.013 (0.016)
4. quintile	0.019 (0.016)
5. quintile	0.025 (0.017)

	M11
	(Q5)
Couple's gross housing wealth (ref.: 3. quintile)	
1./2. quintile	0.059
	(0.060)
4. quintile	-0.021
	(0.015)
5. quintile	-0.009
	(0.017)
Couple's total debts (ref.: 3. quintile)	
1./2. quintile	-0.014
	(0.013)
4. quintile	-0.029
	(0.016)
5. quintile	-0.026
	(0.017)
CONTROLS	✓
Number of Couples	8874

Notes: Logistic regression, AME for independent money management, robust standard errors in parentheses, analysis sample (random draw of one observation per couple); * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$. Source: SOEP v36, multiply imputed data, own calculations.

Table S9. Sensitivity Analysis: Multinomial logistic regression, AME for sole management by one partner, complete pooling and independent management of money.

	Sole Management by one partner	Complete Pooling	Independent Management
Women's share of joint labour incomes			
60–100%	0.031**	0.021	-0.052**
	(0.012)	(0.018)	(0.017)
40–<60%	ref.	ref.	ref.
0–40%	0.031***	0.054***	-0.085***
	(0.008)	(0.014)	(0.012)
couple w/o labour income	0.065***	0.062**	-0.128***
	(0.015)	(0.024)	(0.022)

	Sole Management by one partner	Complete Pooling	Independent Management
Women's share of non-housing wealth			
60–100%	0.008	-0.043**	0.035**
	(0.012)	(0.016)	(0.013)
40–<60%	*ref.*	*ref.*	*ref.*
0–40%	0.011	-0.045**	0.034**
	(0.009)	(0.014)	(0.012)
couple w/o non-housing wealth	-0.009	0.037	-0.028
	(0.014)	(0.023)	(0.020)
Women's share of housing wealth			
60–100%	0.009	-0.074***	0.065***
	(0.015)	(0.022)	(0.020)
40–<60%	*ref.*	*ref.*	*ref.*
0–40%	-0.007	-0.093***	0.100***
	(0.011)	(0.017)	(0.015)
couple w/o non-housing wealth	0.012	-0.051*	0.039*
	(0.012)	(0.020)	(0.018)
Couple's level of net household income, non-housing wealth, and housing wealth	✓	✓	✓
Controls	✓	✓	✓
Number of Couples	9499	9499	9499

36 Notes: Multinomial logistic regression, AME, robust standard errors in parentheses. The number of cases for complete pooling and
37 independent money management is slightly lower in this model (N = 8555) than in the main analysis (N = 8874) because the random
38 draw of one observation per couple also includes sole management of money. AMEs for multinomial logistic regression models indicate
39 the difference in probability of each category of the dependent variable associated with a unit change in each of the analytical variables
40 (regardless of the base outcome specified in the model); ; * p < 0.05, ** p < 0.01, *** p < 0.001. Source: SOEP v36, multiply imputed
41 data, own calculations