

Is what's 'mine' also 'yours'? Conflicting perspectives on money management in couples' relationships.

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When setting up a joint household, a couple must decide how to furnish their shared living space, including whether to purchase new furniture and household items. They also need to determine how to meet their daily needs and finance the household as a whole. Does everything that was previously 'mine' now also become 'yours'? Couple sociology has investigated the money management systems that couples develop, and whether responsibility lies with one person, is shared or kept separately (Pahl 1995). However, such systems are usually established under conditions of unequal resources, since women still earn significantly less than their male partners and have less wealth (Dieckhoff et al. 2020; Grabka et al. 2015). Against this background, we ask whether conflicts arise with regard to money management, and if so, at what stage in the relationship do they arise?

The aim of this study is to shed light on the mechanisms contributing to conflicting perspectives on money management among couples, using data from the Socio-Economic Panel (Goebel et al. 2025). Unlike previous research (Althaber et al. 2023; Lott 2017), which examined couples' money management directly, we investigate whether both partners agree or disagree on the type of money management they apply. Therefore, we do not interpret diverging answers from partners as measurement error, but rather as an indicator of conflicting perspectives. Preliminary analysis shows that answers differ between men and women in approximately 20 per cent of couples. We hypothesise that these conflicting perspectives are more prevalent among couples who do not discuss financial matters, such as older couples and those with unequal financial resources (Saalfeld et al. 2025). However, partners' perspectives should align at critical turning points, such as marriage or parenthood (Lott 2017). We examine the relevance of these aspects by applying fixed-effects panel regressions.

Literatur

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