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Couples' Money Arrangements in Germany: Visualizing Cohort, Age Group, and Partnership Type Variations

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Abstract

This visualization illustrates patterns of income pooling among German couples using longitudinal data from the German Family Panel (pairfam), examining variations across cohorts born in the 1970s, 1980s, and 1990s and among different partnership types. The findings reveal that marriage is much more strongly associated with income pooling than cohabitation or living-apart-together arrangements. A generational shift is evident: Younger cohorts are less likely to pool finances, even within marriage. The visualization suggests increasing financial independence in intimate relationships over cohorts, reflecting broader societal shifts toward individualism.

Keywords

money, relationship dynamics, income pooling, cohort, couples

Couples' financial arrangements offer insights into social norms, economic behaviors, and relationship dynamics (Bennett, 2013). Using longitudinal data from the German Family Panel (pairfam), release 13.0 (Brüderl et al., 2022), our visualization builds on Pepin's (2022) cross-sectional work for the United States by examining income pooling among German couples, focusing on age and cohort variations for those born in the early 1970s, early 1980s, and early 1990s. Additionally, the analysis of three partnership types—living apart together (LAT), cohabitation, and marriage—offers a deeper understanding of how relationship forms shape financial arrangements.

Previous research has analyzed how couples manage their finances across different cohorts, age groups, and partnership types and revealed shifts in societal attitudes toward economic cooperation and independence within intimate relationships (Bennett, 2013; Hiekel Liefbroer, and Poortman 2014; Mazzeo, Hiekel, and Vitali 2024). It is important to note that joint pooling of financial resources does not necessarily imply equal control (Vogler, Brockmann, and Wiggins 2006). In fact, it has been shown to be more common among traditional male breadwinner couples, suggesting that its decline may signal a shift toward more egalitarian financial arrangements (Vogler, 2005; Vogler et al., 2006). Nonetheless, marriage remains a strong predictor of income pooling,

whereas cohabiting couples tend to maintain more financial independence (Lott, 2017; Pepin, 2022).

Our visualization of German couples' money arrangements (Figure 1) revealed three noteworthy findings. First, across all cohorts, marriage was associated with a higher likelihood of complete income pooling than cohabitation and LAT. For instance, among the 1971–1973 cohort, married couples predominantly pooled all their money, reflecting traditional economic interdependence. In contrast, cohabiting and even more so, LAT couples were more inclined to keep finances separate, signaling a preference for financial autonomy.

Second, the comparison across cohorts indicated a generational shift. The older cohort (1971–1973) showed a stronger tendency toward complete money pooling, whereas younger cohorts (1981–1983 and 1991–1993) increasingly kept their money separate, even within marriages.

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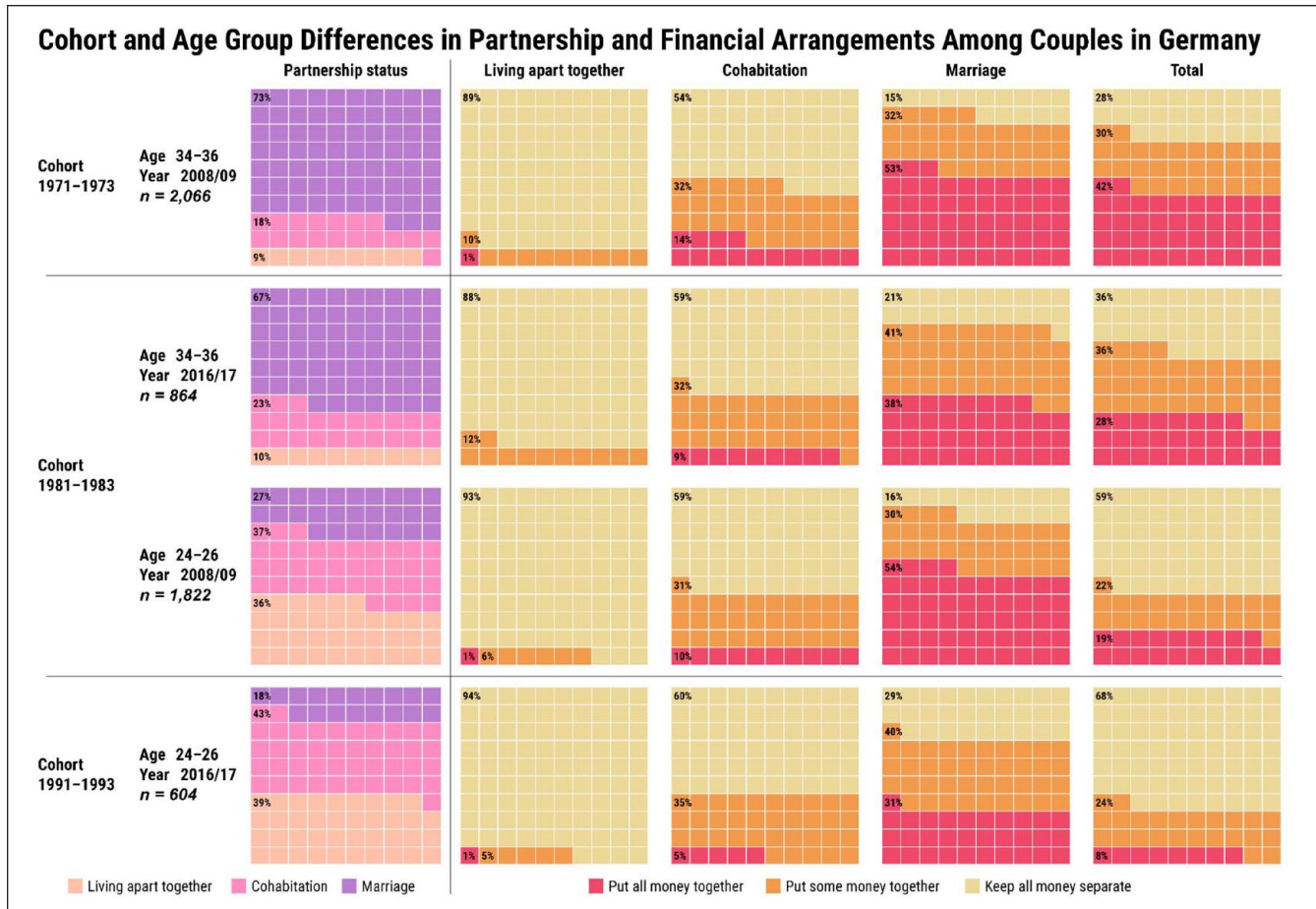


Figure 1. Couples' money arrangements in Germany: Cohort and age group differences by partnership status.

Source: Data from the German Family Panel (pairfam), release 13.0, Waves 1 and 9.

Note: The plot shows percentages using calibrated design weights adjusting the samples to central characteristics of the German population for the three cohorts 1971-1973, 1981-1983, and 1991-1993. Design-adjusted Rao-Scott chi-square tests shown in the supplementary material illustrate that the cohort differences in couples' money arrangements of similar-age respondents are mainly driven by married couples. Similarly, the age group differences within the cohort 1981-1983 are statistically significant ($p < .001$) only among married respondents.

Third, age group comparisons within the 1981-1983 cohort showed that across all partnership forms, the proportion of individuals who pool all or some of their money increased with age. This resulted from a compositional shift toward more institutionalized partnerships (i.e., an increasing share of cohabiting and married couples) in which individuals were consistently more likely to pool their income. Although income pooling increased with age across the entire sample, it decreased among married persons, suggesting that individuals married at a younger age represented a selective group of particularly committed partners.

Our visualization of couples' money arrangements in Germany underscored significant shifts in financial practices across different cohorts, age groups, and partnership types. Money pooling remained most common among

married couples, reflecting traditional norms of economic interdependence. Younger cohorts were generally less likely to pool their money, with a marked trend toward greater financial independence across age groups and cohorts, especially in the youngest cohort. This partly contrasts with U.S. patterns observed by Pepin (2022). However, direct comparison is challenging because Pepin's study used cross-sectional data with broad age categories, whereas ours is based on longitudinal data with narrowly defined birth cohorts. Still, the strong link between partnership formalization and money pooling aligns with findings from the United States and other countries (Hamplová, Le Bourdais, and Lapierre-Adamcyk 2014; Hiekel et al., 2014; Pepin, 2022).

In light of the growing prevalence of cohabitation without marriage, these patterns suggest a broader societal shift

toward individualism in intimate relationships and highlight the need for further research into the factors driving these changes, including the role of economic insecurity, cultural shifts, and evolving gender norms (Mazzeo et al., 2024; Pepin, 2019, 2022).

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Supplemental Material

Supplemental material for this article is available online.

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Florian Schulz is a senior researcher at the State Institute for Family Research and is also affiliated with the Institute for Sociology at the University of Bamberg. His research examines the dynamics and inequalities in the daily lives of couples and families.