**Table S1. Banking arrangements among heterosexual couples in Australia, full output for the baseline model.**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Joint account  vs. no joint  account | Account choice (ref. partners have only a joint account) | | | |
|  | Joint + man  separate | Joint + woman  separate | Joint + both  separate | Both separate only |
| Couple’s mean age | 1.06\*\*\* | 0.97\*\*\* | 0.99\* | 0.98\*\*\* | 0.96\*\*\* |
| Couples’ age difference (<=5 years) |  |  |  |  |  |
| Man 5 years older | 0.42\*\*\* | 1.44\* | 1.17 | 1.47\*\* | 1.88\*\*\* |
| Woman 5 years older | 0.30\*\*\* | 1.44 | 1.76 | 2.42\*\* | 3.16\*\*\* |
| Marital status (*de facto*) |  |  |  |  |  |
| Married | 64.13\*\*\* | 0.11\*\*\* | 0.15\*\*\* | 0.04\*\*\* | 0.02\*\*\* |
| Employment status (neither employed) |  |  |  |  |  |
| Both employed | 3.21\*\*\* | 1.19 | 1.76\*\*\* | 1.25 | 0.63\*\* |
| Only man employed | 2.52\*\*\* | 1.57\* | 1.71\*\*\* | 1.08 | 0.78 |
| Only woman employed | 1.11 | 1.68+ | 2.25\*\*\* | 1.88\*\* | 1.69\* |
| University degree (neither has degree) |  |  |  |  |  |
| Both have degrees | 1.63\*\* | 1.92\*\*\* | 1.33+ | 1.87\*\*\* | 1.45\* |
| Only man has a degree | 1.43 | 1.43+ | 1.15 | 1.58\*\* | 1.20 |
| Only woman has a degree | 1.30 | 1.32 | 0.92 | 1.19 | 1.04 |
| Born in Australia (neither) a |  |  |  |  |  |
| Both born in Australia | 1.56\*\* | 1.14 | 1.60\*\*\* | 1.63\*\*\* | 1.14 |
| Only man born in Australia | 1.93\* | 1.80\* | 1.98\*\* | 2.50\*\*\* | 1.42 |
| Only woman born in Australia | 1.71\* | 1.28 | 1.52\* | 1.75\*\* | 1.11 |
| Couple’s total income (IHS) | 1.32\*\*\* | 1.29\*\*\* | 1.09 | 1.28\*\*\* | 0.94 |
| N (observations) | 15,379 | 15,379 | | | |
| N (couples) | 7,054 | 7,054 | | | |
| AIC/BIC | 11,159/11,281 | 40,960/41,426 | | | |

HILDA Survey (2002, 2006, 2010 & 2014). Odds ratios. All models feature robust standard errors. \* *p<*0.05, \*\* *p<*0.01, \*\*\* *p<*0.001.