**Table S2. Banking arrangements among heterosexual couples in Australia, full output for models testing Hypothesis 1.**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Joint account  vs. no joint  account | Banking arrangements (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\*\*\* | 1.43\* | 1.17 | 1.46\*\* | 1.86\*\*\* |
| Woman 5 years older | 0.31\*\*\* | 1.43 | 1.75 | 2.40\*\* | 3.13\*\*\* |
| Marital status (*de facto*) |  |  |  |  |  |
| Married | 63.26\*\*\* | 0.11\*\*\* | 0.15\*\*\* | 0.04\*\*\* | 0.02\*\*\* |
| Employment status (neither employed) |  |  |  |  |  |
| Both employed | 3.22\*\*\* | 1.17 | 1.68\*\*\* | 1.23 | 0.62\*\* |
| Only man employed | 2.45\*\*\* | 1.52\* | 1.57\*\* | 1.09 | 0.77 |
| Only woman employed | 1.23 | 1.57 | 1.98\*\* | 1.67\* | 1.45 |
| University degree (neither has degree) |  |  |  |  |  |
| Both have degrees | 1.65\*\* | 1.91\*\*\* | 1.31 | 1.85\*\*\* | 1.44\* |
| Only man has a degree | 1.42 | 1.41 | 1.12 | 1.57\*\* | 1.19 |
| Only woman has a degree | 1.36 | 1.30 | 0.91 | 1.15 | 1.00 |
| Born in Australia (neither) a |  |  |  |  |  |
| Both born in Australia | 1.55\* | 1.13 | 1.58\*\* | 1.63\*\*\* | 1.14 |
| Only man born in Australia | 1.92\* | 1.77\* | 1.92\*\* | 2.48\*\*\* | 1.40 |
| Only woman born in Australia | 1.73\* | 1.27 | 1.50\* | 1.73\*\* | 1.09 |
| Total income (IHS) | 1.31\*\*\* | 1.29\*\*\* | 1.08 | 1.30\*\*\* | 0.94 |
| Relative resources (ref. similar contribution) |  |  |  |  |  |
| Women contribute 60%+ | 0.74\* | 1.30 | 1.59\*\*\* | 1.39\*\* | 1.59\*\*\* |
| Men contribute 60%+ | 1.06 | 1.11 | 1.29\*\* | 1.00 | 1.07 |
| N (observations) | 15,379 | 15,379 | | | |
| N (couples) | 7,054 | 7,054 | | | |
| AIC/BIC | 11,158/11,295 | 40,944/41,471 | | | |

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