**Table S4. Banking arrangements among heterosexual couples in Australia, full output for models testing Hypothesis 3.**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | 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 | 1.03\*\*\* | 0.98 | 1.01 | 1.00 | 0.99 |
| Couples’ age difference (<=5 years) |  |  |  |  |  |
| Man 5 years older | 0.75 | 1.08 | 0.88 | 0.96 | 1.08 |
| Woman 5 years older | 0.61 | 0.98 | 1.05 | 1.29 | 1.47 |
| Employment status (neither employed) |  |  |  |  |  |
| Both employed | 4.46\*\*\* | 1.14 | 1.68\*\*\* | 1.05 | 0.47\*\*\* |
| Only man employed | 3.70\*\*\* | 1.49\* | 1.62\*\* | 0.89 | 0.55\*\*\* |
| Only woman employed | 1.42 | 1.69 | 2.24\*\*\* | 1.72\* | 1.41 |
| University degree (neither has degree) |  |  |  |  |  |
| Both have degrees | 1.77\*\* | 1.87\*\*\* | 1.29 | 1.73\*\*\* | 1.35 |
| Only man has a degree | 1.72\* | 1.33 | 1.10 | 1.42\* | 1.03 |
| Only woman has a degree | 1.46\* | 1.24 | 0.85 | 1.05 | 0.91 |
| Born in Australia (neither) a |  |  |  |  |  |
| Both born in Australia | 1.57\* | 1.14 | 1.61\*\*\* | 1.65\*\*\* | 1.19 |
| Only man born in Australia | 2.81\*\*\* | 1.53 | 1.65\* | 1.91\*\* | 1.00 |
| Only woman born in Australia | 2.14\*\* | 1.20 | 1.39 | 1.57\* | 0.98 |
| Total income (IHS) | 1.40\*\*\* | 1.30\*\*\* | 1.09 | 1.27\*\*\* | 0.90\* |
| Relationship history (ref. both 1st relationship) |  |  |  |  |  |
| Men 1st relationship and women 2nd+ | 0.22\*\*\* | 1.44 | 2.02\*\*\* | 1.67\* | 2.81\*\*\* |
| Women 1st relationship and men 2nd+ | 0.32\*\*\* | 1.82\* | 1.63\* | 1.75\*\* | 2.32\*\*\* |
| Both 2nd+ relationship | 0.04\*\*\* | 5.16\*\*\* | 5.34\*\*\* | 9.81\*\*\* | 21.73\*\*\* |
| Relationship duration | 1.07\*\*\* | 0.98\* | 0.97\*\*\* | 0.95\*\*\* | 0.94\*\*\* |
| N (observations) | 15,263 | 15,263 | | | |
| N (couples) | 7,006 | 7,006 | | | |
| AIC/BIC | 11,084/11,229 | 40,707/41,264 | | | |

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