**Table S8. Banking arrangements among heterosexual couples in Australia, models where couple-level mismatches in joint bank accounts are coded as ‘no joint account’.**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | 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 |
| *Hypothesis 1 a* |  |  |  |  |  |
| Total income (IHS) | 1.25\*\* | 1.24\* | 1.20 | 1.30\*\* | 0.99 |
| Relative resources (ref. similar contribution) |  |  |  |  |  |
| Women contribute 60%+ | 0.71\* | 1.36 | 1.39\* | 1.37\* | 1.60\*\*\* |
| Men contribute 60%+ | 1.02 | 1.09 | 1.15 | 0.95 | 1.04 |
| N (observations) | 13,675 | 13,675 | | | |
| N (couples) | 6,645 | 6,645 | | | |
| AIC/BIC | 11,350/11,485 | 33,567/34,086 | | | |
| *Hypothesis 2 b* |  |  |  |  |  |
| Number of dependent children | 1.33\*\*\* | 0.83\*\* | 0.83\*\*\* | 0.73\*\*\* | 0.73\*\*\* |
| N (observations) | 13,675 | 13,675 | | | |
| N (couples) | 6,645 | 6,645 | | | |
| AIC/BIC | 11,323/11,451 | 33,513/34,002 | | | |
| *Hypothesis 3 c* |  |  |  |  |  |
| Relationship history (ref. both 1st relationship) |  |  |  |  |  |
| Men 1st relationship and women 2nd+ | 0.18\*\*\* | 1.48 | 2.52\*\*\* | 2.02\*\* | 3.29\*\*\* |
| Women 1st relationship and men 2nd+ | 0.27\*\*\* | 1.99\* | 2.56\*\*\* | 2.22\*\*\* | 3.01\*\*\* |
| Both 2nd+ relationship | 0.03\*\*\* | 6.82\*\*\* | 8.78\*\*\* | 15.10\*\*\* | 33.49\*\*\* |
| Relationship duration | 1.07\*\*\* | 0.96\*\*\* | 0.95\*\*\* | 0.94\*\*\* | 0.92\*\*\* |
| N (observations) | 13,565 | 13,565 | | | |
| N (couples) | 6,600 | 6,600 | | | |
| AIC/BIC | 11,306/11,449 | 33,326/33,874 | | | |
| *Hypothesis 4 b* |  |  |  |  |  |
| Gender-role attitudes | 1.01 | 1.01 | 0.99 | 0.99\*\*\* | 0.99\*\* |
| N (observations) | 12,464 | 12,464 | | | |
| N (couples) | 6,089 | 6,089 | | | |
| AIC/BIC | 10,232/10,358 | 30,840/31,323 | | | |
| *Hypothesis 5 b* |  |  |  |  |  |
| Mean parental socio-economic status | 1.00 | 1.01 | 1.01 | 1.01\*\* | 1.01 |
| Family background (ref. neither from female-empowered family) |  |  |  |  |  |
| Only man from female-empowered family | 0.49\*\* | 1.34 | 1.34 | 1.36 | 1.77\*\* |
| Only woman from female-empowered family | 0.55\* | 1.29 | 1.32 | 1.38 | 1.55 |
| Both from female-empowered family | 0.76 | 1.72\* | 1.59 | 1.56 | 1.61 |
| N (observations) | 13,663 | 13,663 | | | |
| N (couples) | 6,636 | 6,636 | | | |
| AIC/BIC | 11,329/11,487 | 33,549/34,158 | | | |

HILDA Survey (2002, 2006, 2010 & 2014). Column 1: random-effect binary logit models. Columns 2-4: random-effect multinomial logit models. All models feature robust standard errors. a controls: marital status, age, employment, education and ethnicity. b controls: marital status, age, employment, education, ethnicity and total income (IHS). c controls: age, employment, education, ethnicity and total income. \* *p<*0.05, \*\* *p<*0.01, \*\*\* *p<*0.001. Complete tables of model coefficients are available from the authors upon request.