

Joint pot or separate purses? Unpacking the cohabitation-marriage gap in income pooling across Europe

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— Article —

Abstract

Objective: This study examines the cohabitation-marriage gap in income pooling across Europe and quantifies the relative importance of selection and commitment mechanisms for couples' decisions to share or separate economic resources.

Background: Prior research has not effectively measured the relative importance of selection and commitment. We argue that, partly, this is because previous studies treated cohabiters and married couples as two homogeneous groups. We therefore distinguish four union types: directly married, married after cohabitation, cohabiters with and without marital intentions.

Method: Using data from the Generation and Gender Survey Round 1 and logistic regression models with KHB decomposition, we analyze income pooling behaviors in 11 countries (n=34,061).

Results: Findings reveal a gradient in income pooling in seven countries (Germany, France, Austria, Lithuania, Poland, Czech Republic and Sweden), with directly married couples being most likely to pool their incomes, followed by couples who married after cohabitation, cohabiters with and without marital intentions. Commitment-related variables explain more variation in income pooling between union types than selection-related ones, except when comparing directly married and married after cohabitation, where selection is more relevant. In Bulgaria, Russia, Georgia, and Romania, neither mechanism significantly impacts the minimal gap.

Conclusion: Income pooling varies substantially between as well as within marriage and cohabitation. Commitment is generally more influential than selection for understanding couples' resource sharing, though institutional and cultural settings condition the strength of these patterns.

Key words: income pooling, cohabitation, marriage, Europe, selection, commitment, KHB mediation analysis, decomposition



1. Introduction

Income pooling strategies among co-resident couples – i.e., whether partners combine or keep their individual incomes separate – is a central dimension of how economic interdependence is structured within unions. While pooling may influence financial decision-making, it is conceptually distinct from how partners negotiate everyday spending, budgeting, or saving. Income pooling arrangements have important implications, not only for intrahousehold equity but also for individual outcomes in the event of union dissolution, unemployment, or poverty risk (Siegert, 2024). Policymakers and economic models generally assume that income pooling and shared residence among couples are closely correlated: i.e., that partners pool their economic resources independently of their individual contributions to the household's income, to maximize a joint utility function (Becker, 1981; Bennett, 2013; Himmelweit et al., 2013). Indeed, the legal obligations and normative expectations around the institution of marriage may incentivize the pooling of economic resources. For instance, all matrimonial property systems in Europe recognize the value of the “indirect contribution” of homemakers to the well-being of families, and hence justify the community of wealth among spouses (Rešetar, 2008). While the pooling assumption might have been reasonable when applied to married spouses during the second half of the 20th century, the growing prevalence of dual-earning couples and cohabiting unions has diversified how couples organize their economic lives together. Although non-marital cohabitation is widespread throughout Europe today (e.g., Kiernan, 2001; Klüsener et al., 2013), it is still considerably less legally regulated than marriage (Perelli-Harris & Gassen, 2012), and it is sometimes seen as a type of union characterized by lower levels of interpersonal commitment than marriage (Perelli-Harris et al., 2014; Rhoades et al., 2010; Stanley et al., 2004). Thus, cohabiters might be more inclined than married couples to keep their incomes separate.

Previous research on income pooling shows that cohabiting couples are indeed more likely than their married counterparts to keep their incomes separate (e.g., Hamplova & Bourdais, 2009; Hiekel et al., 2014a), and formulated two main theoretical explanations. The first explanation states that the relationship between union type and income pooling strategy is spurious, because the characteristics that sort people into cohabitation vs. marriage are the same that lead couples to pool or not their income. (i.e., selection mechanism). The second explanation focuses on the intrinsic differences between cohabitation and marriage, which entail different joint investment levels that lead couples to pool or not their income (i.e., commitment mechanism). Previous research has shown that these two theoretical mechanisms cannot fully explain the differences in income pooling strategies between married and cohabiting couples (e.g., Hiekel et al., 2014a). However, the relative importance of the selection vs. commitment mechanisms in linking union types to income pooling strategies remains unclear. We thus formulate a first research question: What is the relative importance of the selection and commitment mechanisms in explaining the cohabitation-marriage gap in income pooling?

Cohabitation has become a normative part of the union formation process, often preceding marriage, and people attach different meanings to it (Heuveline & Timberlake, 2004; Hiekel et al., 2014b; Kiernan, 2004; Perelli-Harris et al., 2014). Nonetheless, research on income pooling strategies tends to treat the two groups as homogeneous categories both conceptually and analytically. However, this approach overlooks existing within-group differences: cohabiters may or may not have marital intentions, and married couples may or may not have had a previous experience of cohabitation. Such within-group differences can potentially also entail different income pooling behaviors, and the relevance of the selection vs. commitment mechanisms may vary across each of these couple types. The few studies on income pooling that took such within-group heterogeneity into account found that, in some countries, cohabiters with marital intentions behave more similarly to married couples who previously cohabited than to cohabiters without marital intentions (Hiekel et al., 2014a; Lyngstad et al., 2010). For Italy, Vitali and Fraboni (2022) showed that couples who married after a period of cohabitation are more prone to choose independent matrimonial property regimes than couples who married directly. This study also found that factors linked to selection into cohabitation and marriage partly reduce the observed differences between spouses with vs. without an experience of cohabitation. While their focus was on matrimonial property regimes, such mechanisms may also apply to income pooling, since, despite being different practices, income and wealth pooling share the idea of the commonality vs. autonomy of economic resources. Hence, rather than treating cohabitation and marriage as two homogeneous categories, we analyze how income pooling varies across four types of co-residential unions: married directly, married after cohabitation, cohabiters with marital intentions, and cohabiters without such intentions. This allows us to move beyond estimating a single

cohabitation-marriage "gap" and instead explore a broader spectrum of relationship configurations and their associations with financial practices. We thus formulate a second research question: Do income pooling strategies differ among cohabiters with and without marital intentions and among married spouses with and without prior experience of cohabitation?

Lastly, while the prevalence of cohabitation and the degree of its institutionalization vary across countries (Klüsener et al., 2013; Perelli-Harris & Gassen, 2012), the cohabitation-marriage gap differs as well (Evans & Gray, 2021; Hiekel et al., 2014a; Präg, 2019). We argue that this variation could, in turn, imply that the relative importance of the selection and commitment mechanisms differs across contexts. Hence, the third aim of this paper is to descriptively investigate the heterogeneity within the cohabitation-marriage gap and the relative importance of the selection and commitment mechanisms from a pan-European perspective.

To sum up, while prior research documents that cohabiters are less likely than married couples to pool income, it often treats these groups as homogeneous. Our contribution lies in unpacking this heterogeneity by union subtypes and in estimating the relative explanatory contribution of observed compositional factors and relationship-level indicators, using a decomposition strategy across diverse national contexts.

We study women and men in a co-resident union ($n=34,061$) using data from the Generation and Gender Surveys Round 1 collected between 2004 and 2013. We compare eleven countries for which GGS data allows measuring our key variables: seven in Eastern Europe (Bulgaria, Russia, Georgia, Romania, Lithuania, Poland, and the Czech Republic), two in Central Europe (Germany and Austria), one in Western Europe (France), and one in Northern Europe (Sweden). Applying a decomposition approach through the use of KHB mediation analysis (Karlson et al., 2012), we analytically disentangle the extent to which attributes related to selection and commitment mechanisms account for the differences in income pooling strategies between individuals in four types of co-resident couples: directly married couples, couples who married after cohabitation, and cohabiters with and without intentions to marry.

2. Background

2.1 Selection or commitment?

In response to the rise in non-marital cohabitation and the decline in marriage rates across Europe (Sobotka & Toulemon, 2008), researchers have increasingly examined the differences and similarities between marital and cohabiting unions. These studies have explored how countries legally regulate cohabitation and marriage (e.g., Perelli-Harris & Gassen, 2012; Sánchez Gassen & Perelli-Harris, 2015), as well as how partners behave and what they expect from these unions. The diffusion of cohabitation in recent decades has diversified the meanings that couples attach to both cohabitation and marriage (Cherlin, 2004; Hiekel et al., 2014b; Treas et al., 2014). These new meanings might have in turn diversified income pooling practices across union types.

One of the consistent findings of this line of research is the existence of a so-called "cohabitation-marriage gap" in income pooling: across different country contexts, cohabiting couples are more likely than married couples to keep their incomes separate (Evans & Gray, 2021; Hamplova & Bourdais, 2009; Hiekel et al., 2014a; Lyngstad et al., 2010; Präg, 2019).

Two main explanations have been proposed to account for the different income pooling behaviors by union type: selection into marriage vs. cohabitation (i.e., the selection mechanism) and different levels and types of joint investments and commitments made by married compared to cohabiting partners (i.e., the commitment mechanism).

The selection argument states that people sort into marriage or cohabitation because of certain characteristics, which are, in turn, associated with a given income pooling strategy. The relationship between the type of income pooling strategy and the union type would then be spurious, because the characteristics that lead couples to choose between income pooling and separation are actually the same set of attributes that lead them to prefer being married to cohabiting.

Among the characteristics most frequently linked to selection is age: cohabiters are generally younger than married people. Compared to older people, younger individuals tend to have fewer economic resources and are more likely to still be in education or to be economically dependent from their parents. Hence,

younger couples might have nothing to pool, or they may prefer to keep their incomes separate. In some countries, younger respondents in co-resident relationships are indeed more likely to keep their incomes separate compared to older respondents (Hiekel et al., 2014a).

Another characteristic associated with this mechanism is the level of education. The ideational change toward self-actualization advanced by the forerunners of the Second Demographic Transition (e.g., Lesthaeghe, 2014; Van de Kaa, 2001), i.e., the highly educated, might lead them to be more likely to cohabit and to prefer to keep their incomes separate as an expression of preference for more financial independence (Elizabeth, 2001). Indeed, higher-educated individuals have higher odds of opting for two separate pots (Hamplova & Bourdais, 2009; Hiekel et al., 2014a; Lyngstad et al., 2010). The preference for financial independence may also require a higher socioeconomic status, which is correlated with a higher level of education.

Relative resources between partners, i.e., relative earnings, may also be associated with a certain type of income pooling strategy. For instance, the previously mentioned matrimonial property regimes were specifically created to ensure economic protection for the partner who specializes in unpaid labor. Hence, couples with a breadwinner and a homemaker may prefer to pool their economic resources, at least when the breadwinner is the man (Fraboni & Vitali, 2019). On the other hand, socioeconomically homogamous couples are more likely to keep their economic resources separate (Heimdal & Houseknecht, 2003; Pahl, 1989).

Religiousness is yet another factor that could be linked to the selection mechanism. Religious people hold more traditional and collectivistic values, and might thus prefer both marriage and income pooling.

Individuals' early life course experiences, such as divorce or having a child from a previous union, could influence the type of union and the income pooling strategy they choose. When forming a new union, previously divorced individuals are usually more likely to cohabit (Bumpass & Lu, 2000; Wu & Schimmele, 2005) and might be less likely to pool their incomes (Heimdal & Houseknecht, 2003). The presence of children from previous unions in the new household could also disincentivize the pooling of resources because of the expenses related to the child(ren) from former unions living in the household (Burgoyne & Morison, 1997).

The commitment argument states that differences in the income pooling strategies of cohabiters and married couples derive from marriage and cohabitation being associated with different levels of commitment and joint investments, which in turn affect the risks and benefits of income pooling (e.g., Brines & Joyner, 1999; Hiekel et al., 2014a; Poortman & Mills, 2012). As well as being heavily legally regulated, marriage is a highly institutionalized union type involving strong norms of mutual obligation and is thus often used as a proxy for higher levels of commitment than cohabitation (Perelli-Harris et al., 2014). Indeed, a panel study on German couples shows that the transition to marriage is associated with an increased likelihood of income pooling (Lott, 2017). Cohabitation, by contrast, is not legally regulated in many countries and has a less clear long-term horizon. Thus, the risks related to joint investments, such as income pooling, may be considered higher among cohabiting couples (Treas, 1993).

However, not all cohabiting unions are alike, and legal status does not fully capture the degree of commitment within a relationship. First, a growing number of people have built families while cohabiting. Second, the length of cohabiting unions has been increasing, at least in the European context (Hiekel, 2014). Differences in pooling behavior may increasingly reflect varying levels of commitment within cohabitation rather than between legal statuses. Regarding income pooling strategies, the previous literature has pointed out that long-term cohabiters who have joint biological children tend to have higher commitment and joint investment levels compared to cohabiters who are in shorter unions or do not have joint children, which could, in turn, lead them to opt for income pooling (Hamplova & Bourdais, 2009; Hiekel et al., 2014a; Lyngstad et al., 2010; Präg, 2019). The main argument around union duration is that the longer a couple remains together, the higher their level of commitment and joint investments. Given that the duration of cohabiting unions has been increasing across Europe (Hiekel, 2014), differences in the commitment levels of cohabiters and married couples could be at least partially explained by the over-representation of long-lasting marriages and short-duration cohabitations. When comparing couples at similar stages of commitment—such as long-term cohabiters with children and married parents—differences in income pooling may be substantially reduced.

Similarly, having joint biological children is generally seen as a proxy for higher commitment and joint investment levels, and previous research has shown that cohabiters with joint biological children are more likely to pool their economic resources (e.g., Hamplova & Bourdais, 2009; Lyngstad et al., 2010; Präg, 2019).

Therefore, legal status alone may not sufficiently capture variation in commitment; rather, union duration and parenthood offer more direct indicators. Accordingly, previous research underlines that to adequately test the commitment mechanism, differences in income pooling between married and cohabiters must be analyzed with attention to couples' actual level of commitment and joint investments (e.g., Eickmeyer et al., 2023; Hiekel et al., 2014a).

To summarize, the selection and commitment mechanisms offer two different explanations for the relationship between union type and income pooling strategies. The selection argument suggests that the observed differences in income pooling strategies between married and cohabiting couples are not due to the nature of the union itself but rather to the characteristics of individuals who sort into each type of union. In this view, factors such as socio-economic characteristics, values, and past experiences simultaneously influence the choice of union type and the preference for income pooling, making the relationship between the two spurious. In contrast, the commitment argument posits that marriage and cohabitation are inherently distinct in their level of commitment and joint investments, which directly impact financial arrangements. However, research also suggests that commitment levels within cohabitation and marriage vary depending on factors like union duration and the presence of joint biological children, both of which increase the likelihood of income pooling. Thus, while selection effects may contribute to differences in income pooling, commitment-related mechanisms play a crucial role in shaping income pooling strategies within cohabitation and marriage.

It is important to underline that, although selection and commitment are analytically distinct mechanisms, they are not necessarily mutually exclusive. On the contrary, selection processes—such as the sorting of individuals into union types based on age, education, or partnership history—may shape or reinforce levels of interpersonal commitment. In this study, we estimate the contribution of variables associated with each mechanism separately to enhance interpretability and comparability across contexts. However, we acknowledge that these processes likely interact in complex ways, and we discuss the limitations of our cross-sectional design in capturing such interactions.

In addition to selection and commitment, practical and legal incentives may influence pooling behavior. For example, cost-benefit calculations, such as tax advantages for married couples, can also shape financial behavior (Evans & Gray, 2021). While we do not test these mechanisms directly, we discuss how country-level institutions intersect with selection and commitment in the comparative framework.

Finally, while previous literature has established associations between union type and income pooling, they typically do not estimate the relative explanatory weight of selection and commitment factors. Our contribution lies in applying a cross-national, theory-driven decomposition approach to quantify their respective roles in reducing the association. This allows us to better understand how personal characteristics and relational dynamics jointly shape financial practices across diverse institutional contexts.

2.2 The heterogeneity within the cohabitation-marriage gap

Apart from the methodological issue linked to the predominant reliance on logistic regression in previous work, which limits the ability to disentangle compositional differences from differences in associations, the current limited understanding of the relative importance of the selection and the commitment mechanisms might also derive from the tendency to treat cohabiters and married couples as two homogeneous groups. On the one hand, the meaning attached to cohabitation varies both across countries and between cohabiting individuals/couples (Hiekel et al., 2014b; Perelli-Harris et al., 2014). For example, cohabitation has been described as an alternative to being single, a prelude to marriage, an alternative to marriage, or a union type that is indistinguishable from marriage (Heuveline & Timberlake, 2004; Hiekel et al., 2014b; Kiernan, 2004; Perelli-Harris et al., 2014). The different meanings that couples attach to cohabitation may be associated with different commitment and joint investment levels. In particular, cohabiters with marital intentions might have higher levels of commitment, as marital intentions refer to a longer time horizon that individuals link to their current union. Indeed, previous research has found that in some countries, cohabiters with marital intentions are more likely to pool their incomes than cohabiters without marital intentions (Hamplova & Bourdais, 2009; Hiekel et al., 2014a; Lyngstad et al., 2010). Factors linked to commitment might thus be more relevant in diminishing the gap in income pooling when comparing these two union types.

On the other hand, the increased individualization of marriage (Cherlin, 2010) has diversified money management among spouses (Lauer & Yodanis, 2011), and spouses' premarital life courses are

heterogeneous. The changing meanings and practices around non-marital cohabitation have also impacted marriage, given that an increasing number of couples marry after cohabiting. Couples who cohabited before marriage may have established income pooling strategies before marriage that they do not change after the wedding. For instance, a study on matrimonial property regimes chosen by Italian couples at the time of marriage showed that couples who experienced a period of cohabitation before marrying were more likely to choose independent marital property regimes than couples who married directly, and that these differences were reduced when including variables linked to the selection mechanism (Vitali & Fraboni, 2022).

Here, we propose to grasp the association between union type and income pooling, differentiating cohabiters by their marital intentions and married couples by their exposure to premarital cohabitation. This allows us to better disentangle the roles of selection and commitment in predicting income pooling across the four union types. Since these mechanisms were originally theorized to explain differences between cohabiters and married couples, one might argue that they are less relevant for distinguishing between those married with or without premarital cohabitation and cohabiters with or without marital intentions. However, as cohabitation becomes more common, it also reshapes pathways into marriage - whether directly, or via cohabitation. If a selection process sorts individuals into either marriage or cohabitation, it likely operates within marriage as well, distinguishing between those who marry directly from those who cohabit first. This is particularly relevant in contexts where premarital cohabitation is widespread. If these selection processes also influence preferences for income pooling, we should expect selection to explain differences within groups of married couples. In contrast, for income pooling strategies among cohabiters, as well as for differences between cohabiters with marital intentions and married couples who previously cohabited, commitment is likely more important than selection in weakening the initial association between union type and income pooling, as these groups represent couples at different relationship stages rather than entirely distinct categories.

2.3 *The comparative setting*

While the existence of a cohabitation-marriage gap in income pooling across contexts is well-documented (Evans & Gray, 2021; Hamplova & Bourdais, 2009; Hiekel et al., 2014a; Präg, 2019), knowledge about the heterogeneity within the cohabitation-marriage gap in income pooling from a comparative perspective is limited, apart from a study by Hiekel et al. (2014a) using the same data and a smaller set of six countries. We also lack knowledge about the relative importance of both selection and commitment mechanisms from a comparative perspective, especially when considering the heterogeneity within the cohabitation-marriage gap in income pooling.

While previous research shows that the size of the cohabitation marriage-gap doesn't seem to be related to the share of cohabiters in a country (Evans & Gray, 2021), the spread of cohabitation as a common practice in a country might be related to the relative importance of both selection and commitment mechanisms. Selection might play the biggest role in those countries where cohabitation is not yet widespread, while commitment could help diminish the gap the most in those contexts where cohabitation is more widespread, given that there might be more long-lasting cohabiting unions.

In Central and Eastern Europe, the gap is quite small or non-significant (Hiekel et al., 2014a; Präg, 2019), suggesting a strong normative expectation of income pooling regardless of union type. Interestingly, the size of the cohabitation-marriage gap seems to be related to the taxation system of the country: in contexts where married couples are taxed as individuals, married couples are more likely to behave like cohabiters, and to opt for income separation (Evans & Gray, 2021). Thus, cohabiters with marital intentions and married couples who previously cohabited might have more similar income pooling strategies, especially in countries where married couples are taxed as individuals.

However, despite the growing number of cohabiting couples and the increasing acceptance of cohabitation as a practice in many countries, marriage remains a highly institutionalized and symbolic practice in many societies (Billari & Liefbroer, 2016). As such, norms regarding income pooling may still be strongly tied to marital status, with couples deciding to pool their economic resources only after getting married. Thus, differences in pooling practices between cohabiting and married couples may persist even in contexts where cohabitation is widespread.

Cross-national differences in income pooling are shaped not only by the legal regulation of cohabitation and marriage, but also by broader institutional and cultural factors. In Nordic and Western European countries, for example, individual taxation, dual-earner norms, and greater gender egalitarianism have

supported the spread of more autonomous financial practices, including separate purses (e.g., Çineli, 2022; Evans & Gray, 2021). In contrast, many Eastern and Southern European contexts retain stronger familialist traditions and joint financial expectations, with less institutional differentiation between cohabitation and marriage. Taxation systems, social transfers, and matrimonial property regimes also shape incentives for income pooling. In countries with joint taxation (e.g., Germany, France, and Poland), marriage provides financial benefits that can reinforce shared resource management. By contrast, in countries with individual taxation (e.g., Austria, Lithuania, and Sweden), the economic rationale for pooling is weaker, potentially narrowing behavioral differences between cohabiting and married couples. Finally, the social meaning of cohabitation differs by context. In some countries (e.g., France, the Netherlands), cohabitation is a highly institutionalized and normative form of family life, while in others it remains selective or transitional. This variation may condition both commitment levels and economic interdependence within cohabiting unions. By situating our analysis within this comparative framework, we aim to understand how income pooling practices reflect not only union type and levels of commitment within cohabitation and marriage, but also broader institutional and normative contexts.

Hence, this paper aims to study the heterogeneity within the cohabitation-marriage gap from a comparative perspective. This strategy enables us to investigate the importance of the selection and commitment mechanisms in these four couple types in different contexts at different stages of the diffusion of cohabitation. Rather than introducing new indicators of selection and commitment, our contribution lies in applying a harmonized typology and a theory-driven decomposition strategy across a broader comparative dataset than previous studies. We distinguish between legal and relational union types and assess how different mechanisms contribute to pooling behavior across 11 European countries.

While our study is exploratory in nature, we draw on prior literature to outline several expectations. First, we expect that cohabiters will be more likely to keep incomes separate than married couples, particularly those who married directly. Second, we anticipate that cohabiters with marital intentions and married couples who previously cohabited will occupy intermediate positions, reflecting varying degrees of commitment and normative alignment. Finally, we expect cross-national variation in these associations based on previous findings: smaller differences in Eastern Europe, weaker distinctions among cohabiters and married couples in contexts where cohabitation is highly institutionalized (e.g., France), smaller differences among different types of married unions in contexts where there is a joint taxation system of married couples (e.g., Germany and Poland), and stronger ones across union types in those contexts where there is an individual taxation system (e.g. Austria, Lithuania, Czech Republic and Sweden).

3. Data and methods

3.1 Data and sample

We use data from eleven countries that participated in the first round of the Generations and Gender Survey (GGS) (Vikat et al., 2007): Bulgaria, Russia, Georgia, Germany, France, Romania, Austria, Lithuania, Poland, Czech Republic, and Sweden. The included countries were selected from those that participated in the first wave of the Generations and Gender Survey (GGS) and, crucially, asked respondents about their income pooling strategy. Our selection reflects a balance between data availability and analytical purpose: the eleven countries represent diverse welfare regimes, legal traditions, and stages in the diffusion and institutionalization of cohabitation, from a highly institutionalized setting like France to more traditional contexts like Romania and Georgia. This diversity allows us to examine how the relationship between union type and income pooling varies across contexts with different normative and institutional structures. These are cross-sectional data collected between 2004 and 2013, depending on the country¹, and representative of the population aged 18-79, except for Austria, where they are representative of the population aged 18-45. Although the data are a bit dated, the GGS is the only data source that enables us to study the relationship between income pooling strategies and couple type from a pan-European perspective, differentiating between cohabitation exposure among married couples and marital intentions among cohabiters. We analyzed all countries that administered a question related to the respondent's income pooling strategy with

¹ Bulgaria and Russia in 2004; Germany, France, Romania, and Czech Republic in 2005; Georgia and Lithuania in 2006; Austria between 2008 and 2009; Poland between 2010 and 2011; Sweden between 2012 and 2013.

their current partner (at the time of the interview). To ensure comparability across country samples, and given we are interested in couples formed while cohabitation was becoming more widespread, we restricted the samples to respondents aged 18-45. Additionally, including older adults may conflate past norms with more recent income pooling strategies. The focus on respondents aged 18-45 is also motivated by the fact that the impact of some predictors linked to the two mechanisms, such as parenthood and employment patterns only applies to early/mid adulthood. We further selected only those respondents who were in a co-resident different-sex relationship, either cohabiting or married, at the time of the interview.

3.2 Measurements

Our main dependent variable is income pooling strategy, based on the survey question:

“How do you and your partner/spouse organize your household income?”

1. *I manage all the money and give my partner/spouse his/her share*
2. *My partner/spouse manages all the money and gives me my share*
3. *We pool all the money and each takes out what we need*
4. *We pool some of the money and keep the rest separate*
5. *We each keep our own money separate*
6. *Other.*

Following previous studies (Heimdal & Houseknecht, 2003; Hiekel et al., 2014a; Vogler et al., 2006; Prag et al., 2019), we define income pooling as responses 1, 2, and 3, all of which reflect full income sharing, and contrast them with responses 4 and 5, which indicate partial or full separation. Responses of ‘other’ are excluded (around 1,3%). Our dependent variable is thus a binary indicator: pooled vs. at least partially separate income.

We classify respondents as “pooling” if they report full sharing of income, either jointly or through one partner managing and redistributing all household money. While the categories “I manage all the money and give my partner/spouse his/her share” and its reverse indicate a form of one-person financial control, they still reflect complete sharing of income. Importantly, this operationalization reflects income pooling, not financial decision-making or control. The survey does not distinguish who manages finances in cases of partial pooling (i.e., “we pool some of the money and keep the rest separate”), limiting our ability to analyze money management. We therefore emphasize that our analysis focuses on income pooling strategies, not financial decision-making or control. While pooling and control are often intertwined, they represent distinct dimensions of intra-couple financial organization (Pahl, 1989; Çineli, 2020). Our analysis thus focuses exclusively on income pooling, and the selection and commitment mechanisms discussed relate specifically to this behavior.

Our main independent variable is union type. We first differentiate respondents who are currently married from those who are currently cohabiting, and then further classify them into four groups: those who married directly, those who married after a period of cohabitation, cohabiters with intentions to marry (i.e. those who responded either ‘probably yes’ or ‘definitely yes’ when asked whether they intent to marry their partner within the next three years), and cohabiters without marital intentions (i.e. those who responded either ‘probably not’ or ‘definitely not’ when asked whether they intent to marry their partner within the next three years). The GGS does not offer a harmonized variable to distinguish between informal and registered cohabitation, and not all countries allow for registration (only France among the countries in the analysis). As a result, our cohabiter category includes both registered and informal unions.

We then operationalize the selection and commitment mechanisms using variables that are both theoretically grounded and consistently available across the eleven countries in the GGS. We rely on established indicators in the literature on union formation and financial behavior. To capture selection, we include theoretically grounded and cross-national comparative respondent characteristics known to influence both union type and preferences for financial autonomy: age (18-25, 26-35, 36-45 years), level of education (primary, secondary, and tertiary, using ISCED 1997 classification), and four categories of couples’ employment status (only the man employed, only the woman employed, both employed, neither employed). We also account for religiosity (having any denomination vs. none), prior divorce, and the presence of at least one stepchild or biological child from a former partner living in the household. As a proxy for subjective economic strain, we include whether respondents report difficulties making ends meet, recognizing that income pooling may reflect necessity rather than preference in deprived households.

To capture commitment, we include two indicators of joint investments and long-term orientation: union duration (measured in years) and whether at least one joint biological child below age 18 is present in the household. We acknowledge that this operationalization does not account for all relevant dimensions (e.g., couple-level attitudes, intra-household power dynamics, or unobserved value orientations). Nevertheless, it enables a consistent, theory-driven comparison across countries. The amount of missing information on our variables of interest is small (1,8%) and largely at random. There is one exception: for 6% of the Russian sample the information on the level of education is missing. Those respondents with missing information for at least one of the variables considered in the analysis are excluded from the analytical sample. The final sample of all the 11 countries comprises 34,061 individuals in a union. The variables categories and their distributions by country are presented in Table 1.

3.3 Analytical strategy

In the first analytical step, we assess the presence and the magnitude of the “cohabitation-marriage gap” in each of the countries considered. To do so, we run 11 logistic regressions (one for each country) predicting income separation by union type, i.e., distinguishing marriage from cohabitation. While this initial model is consistent with prior findings and extends these by more countries currently available (e.g., Hiekel et al., 2014a), it serves three key purposes: (1) to confirm the magnitude and significance of the cohabitation–marriage gap in pooling across a broader set of European countries; (2) to establish a benchmark for subsequent decomposition models; and (3) to assess the extent of cross-national variation in the basic association. This step is particularly important given differences in country selection, time of survey, and measurement strategies in earlier studies.

In a second analytical step, we use a decomposition approach by applying KHB mediation analysis (Karlson et al., 2012) to analytically disentangle the extent to which attributes related to selection and commitment account for differences in the income pooling strategies of cohabiters and married individuals. The KHB method enables us to accurately compare nested models and to circumvent some of the methodological problems of standard logistic regression (Mood, 2010). The KHB decomposition provides us with estimates of how much of the cohabitation-marriage gap is mediated by the set of variables linked to selection into union type on the one hand, and by variables linked to differences in levels of commitment in a given union on the other. Given the cross-sectional nature of our data, we cannot establish temporal order or causality. The decomposition approach employed here allows us to estimate the extent to which observed variables related to selection and commitment are associated with differences in income pooling, but not to test mechanisms in the strict causal sense.

In the third step of the analysis, we repeat the previous two analytical steps but distinguish further between the cohabiters and the married couples to empirically assess the heterogeneity within both groups. We compare cohabiters with and without marital intentions and married couples without and with premarital cohabitation. To assess the statistical significance of the differences between the four different union types, we further conduct a pairwise comparison of the predictive margins at means. Bonferroni correction was applied to adjust p-values for multiple testing.

4. Results

Table 1 provides a description of the sample by country regarding the extent to which income is pooled or not, the distribution of union types, and the distribution of the selection and commitment variables included in the analysis.

The prevalence of (types of) cohabitation vis-à-vis (types of) marriage varies considerably across countries. The percentage of cohabiting couples ranges from 7% in Romania to 47% in Sweden. Even greater variation between countries is found when looking at the share of couples who keep at least some of their income separate, ranging from 7% in Georgia to more than half of the respondents from Sweden. Countries also differ considerably in terms of economic deprivation: a majority of respondents in Bulgaria, Russia, and Georgia, and a more than a quarter of respondents in Romania report having difficulties making ends meet.

Religious affiliation is nearly universal in countries like Georgia, Romania, and Poland, which may reduce the explanatory power of this variable in these contexts. Nonetheless, we retain this measure to ensure theoretical consistency across countries and enable comparative analysis of selection mechanisms where variation exists.

Table A-1 in the Appendix summarizes information on whether it is possible to register a partnership and the couples' taxation systems for each country considered. Only in France was it possible to register a partnership at the survey time, and Germany, France, and Poland have a joint taxation system (only for married couples in Germany and Poland)

Figure 1 shows the distribution of income pooling strategies by couple type. Two distinctive patterns emerge. There is a strong prevalence of income pooling across all union types in Bulgaria, Russia, Georgia, and Romania. Note that these are the countries with the highest proportions of individuals reporting having trouble making ends meet. In other countries, distinct differences by union type emerge. Couples who married directly are the most likely to report pooling their income, while cohabiters without intentions to marry are the least likely to report having a joint pot.

Figure 1: Percentage distribution of income pooling strategies by couple type and by country



Graphs by Country

Note: MaDir = Married directly, MAfCoh = Married after cohabitation; CohMi = Cohabitors with marital intentions; CohNoMi = Cohabitors without marital intentions.

Table 1: Percent distribution of income pooling and characteristics by country (N = 34,061)

	Bulgaria	Russia	Georgia	Germany	France	Romania	Austria	Lithuania	Poland	Czech Republic	Sweden
<i>Income pooling strategy</i>											
Pooled	85.10	91.44	92.60	81.19	67.70	92.44	52.88	68.28	87.55	77.11	45.65
At least some separate	14.90	8.56	7.40	18.81	32.30	7.56	47.12	31.72	12.45	22.89	54.35
<i>Union type (1)</i>											
Marriage	84.82	82.29	77.89	83.51	66.71	92.72	70.36	83.92	88.79	78.51	52.70
Cohabitation	15.18	17.71	22.11	16.49	33.29	7.28	29.64	16.08	11.21	21.49	47.30
<i>Union type (2)</i>											
Married directly	50.12	56.60	48.83	30.01	15.99	76.59	17.31	65.12	62.98	44.79	5.65
Married after cohabitation	34.70	25.68	29.06	53.50	50.71	16.13	53.05	18.80	25.81	33.72	47.05
Cohabitors with marital intentions	7.20	10.46	19.19	7.40	13.90	6.28	14.43	11.34	8.08	10.91	26.35
Cohabitors without marital intentions	7.98	7.25	2.92	9.08	19.40	1.00	15.20	4.74	3.13	10.58	20.95
<i>Selection variables</i>											
<i>Age of the respondent</i>											
18-25	9.63	15.26	10.09	7.28	10.57	5.83	8.24	14.54	9.63	11.07	9.59
26-35	43.97	39.91	38.83	33.85	40.66	41.46	38.75	39.32	45.84	45.04	36.06
36-45	46.40	44.83	51.07	58.86	48.77	52.71	53.01	46.15	44.53	43.89	54.35
<i>Respondent's education</i>											
Primary	21.57	5.76	7.15	10.76	15.87	24.44	11.89	8.00	6.04	11.86	3.43
Secondary	55.73	51.65	63.41	63.15	48.26	63.73	68.79	63.80	63.86	71.96	47.24
Tertiary	22.70	42.59	29.45	26.09	35.87	11.83	19.32	28.19	30.10	16.18	49.33
<i>Couples' employment patterns</i>											
Only male employed	25.26	29.55	51.65	37.13	24.39	31.64	29.50	27.24	32.27	31.91	19.49
Only female employed	9.85	7.41	6.31	4.68	4.71	5.80	2.91	4.66	5.22	3.13	5.97
Both employed	50.70	58.13	23.49	51.34	67.02	56.47	64.53	64.35	58.39	59.57	70.79
Neither employed	14.19	4.92	18.55	6.84	3.88	6.08	3.05	3.74	4.12	5.39	3.75
<i>Religiousness</i>											
With religious affiliation	91.74	79.27	99.07	76.19	86.30	99.92	86.50	92.91	98.17	28.28	73.27
Without religious affiliation	8.26	20.73	0.93	23.81	13.70	0.08	13.50	7.09	1.83	71.72	26.73
<i>Previously divorced</i>											
Respondents with no prior divorce	96.37	87.17	98.65	94.60	95.37	96.21	93.44	94.57	95.86	91.11	96.06
Respondents previously divorced	3.63	12.83	1.35	5.40	4.63	3.79	6.56	5.43	4.14	8.89	3.94
<i>Stepchildren or biological children from another union</i>											
No stepchildren or biological children from previous union in hh	96.88	89.04	99.23	88.28	92.95	96.01	93.37	94.16	95.77	91.77	91.24
At least one stepchild or biological child with a former partner below 18 in hh	3.12	10.96	0.77	11.72	7.05	3.99	6.63	5.84	4.23	8.23	8.76
<i>Household able to make ends meet</i>											
Easily/v. easily	3.78	3.67	2.72	29.53	18.29	3.68	40.99	12.11	17.54	10.70	54.86
Fairly easy	4.26	8.69	16.05	34.01	32.46	6.33	34.76	43.25	34.29	26.51	28.76
With some difficulties	34.98	41.47	27.88	24.61	26.44	63.59	17.15	32.75	25.58	38.49	13.14
With difficulties/great difficulties	56.98	46.17	53.35	11.84	22.80	26.40	7.10	11.89	22.59	24.29	3.24
<i>Commitment variables</i>											
<i>Biological joint child (ren)</i>											
No joint biological child with current partner	26.81	31.54	20.89	35.69	27.95	26.26	36.67	30.80	26.19	45.41	34.41
At least one joint biological child below 18 in hh	73.19	68.46	79.11	64.31	72.05	73.74	63.33	69.20	73.81	54.59	65.59
<i>Mean</i>											
<i>Union duration (years)</i>	12.65	11.05	12.81	11.73	10.49	12.26	11.07	10.73	10.43	10.48	9.62
Survey year(s)	2004	2004	2006	2005	2005	2005	2008-9	2006	2010-11	2005	2012-13
Number of observations	4,651	3,212	3,121	2,499	2,526	3,584	2,986	2,724	4,754	2,429	1,575

Note: Own elaboration of the Generation and Gender Survey, Round 1.

Table 2: Summary logistic regressions of the “cohabitation-marriage gap” controlling for selection and commitment variables, exponentiated coefficients

Outcome:	Bulgaria	Russia	Georgia	Germany	France	Romania	Austria	Lithuania	Poland	Czech Republic	Sweden
OR separation vs. pooling	or/(se)	or/(se)	or/(se)	or/(se)	or/(se)	or/(se)	or/(se)	or/(se)	or/(se)	or/(se)	or/se
Union type (ref: Marriage)											
Cohabitation	1.57** (0.22)	2.61*** (0.46)	1.33 (0.23)	3.57*** (0.54)	4.00*** (0.44)	2.58*** (0.58)	2.97*** (0.31)	1.85*** (0.26)	3.03*** (0.42)	2.89*** (0.40)	3.03*** (0.38)
Age (ref: 18-25)											
26-35	0.78 (0.13)	0.88 (0.19)	0.66 (0.17)	1.17 (0.26)	1.19 (0.21)	0.90 (0.26)	1.48* (0.24)	1.18 (0.18)	1.17 (0.20)	0.69* (0.12)	1.05 (0.26)
36-45	0.82 (0.17)	0.85 (0.23)	0.70 (0.21)	1.36 (0.34)	1.77** (0.37)	0.77 (0.26)	1.35 (0.25)	1.05 (0.21)	1.15 (0.25)	0.88 (0.19)	1.52 (0.43)
Respondent's education (ref: Secondary)											
Primary	0.48*** (0.07)	1.03 (0.30)	1.75* (0.44)	0.77 (0.17)	0.66* (0.11)	0.82 (0.14)	0.59*** (0.08)	0.63** (0.11)	0.46** (0.14)	0.60** (0.11)	0.60 (0.19)
Tertiary	1.60*** (0.16)	1.31* (0.18)	1.46* (0.23)	1.31* (0.17)	1.78*** (0.20)	1.49* (0.27)	1.52*** (0.16)	1.55*** (0.15)	1.94*** (0.20)	1.42* (0.20)	1.09 (0.13)
Couples' employment patterns (ref: Both employed or self-employed)											
Only male employed/self-employed	0.56*** (0.06)	0.39*** (0.07)	0.30*** (0.05)	0.41*** (0.06)	0.51*** (0.06)	0.59** (0.10)	0.63*** (0.06)	0.53*** (0.06)	0.32*** (0.04)	0.58*** (0.07)	0.70* (0.11)
Only female employed/self-employed	0.85 (0.13)	1.00 (0.23)	0.75 (0.21)	0.56* (0.15)	1.39 (0.31)	0.93 (0.25)	0.70 (0.17)	1.29 (0.25)	1.23 (0.23)	0.75 (0.22)	1.24 (0.32)
Neither employed or self-employed	0.56*** (0.10)	0.65 (0.21)	0.97 (0.18)	0.64+ (0.15)	0.45** (0.12)	0.72 (0.22)	0.37*** (0.10)	0.84 (0.20)	0.62+ (0.16)	0.48** (0.13)	0.92 (0.32)
Religiousness (ref: being religious)											
Without religious affiliation	1.12 (0.17)	1.14 (0.17)	2.10 (1.17)	1.43** (0.18)	1.26+ (0.18)	1.00 (.)	1.24+ (0.15)	0.98 (0.16)	1.79* (0.48)	0.96 (0.11)	1.16 (0.15)
Marriage history (ref: not divorced)											
Divorced	0.78 (0.19)	1.18 (0.25)	0.70 (0.46)	1.46 (0.34)	1.28 (0.31)	1.61 (0.50)	0.88 (0.16)	1.31 (0.28)	0.86 (0.21)	0.90 (0.18)	0.78 (0.24)
Fertility history (ref: no child(ren) from prior union in the household)											
Child(ren) from prior union	0.85 (0.23)	0.80 (0.18)	2.46 (1.49)	0.63* (0.12)	0.80 (0.16)	0.78 (0.28)	0.69* (0.12)	1.03 (0.21)	1.16 (0.27)	1.29 (0.26)	0.77 (0.17)
Household able to make ends meet (ref: fairly easily)											
Easily/v. easily	1.01 (0.26)	0.79 (0.28)	0.75 (0.37)	1.18 (0.16)	1.13 (0.16)	1.23 (0.43)	1.09 (0.10)	0.83 (0.11)	1.09 (0.14)	0.74 (0.14)	1.12 (0.15)
With some difficulties	0.93 (0.18)	0.59* (0.12)	0.97 (0.20)	0.76+ (0.12)	1.07 (0.14)	0.92 (0.22)	0.83 (0.10)	0.99 (0.10)	1.15 (0.14)	0.92 (0.12)	0.51*** (0.10)
With difficulties/great difficulties	0.92 (0.18)	0.66* (0.14)	0.70+ (0.14)	0.77 (0.16)	0.75* (0.11)	0.81 (0.23)	0.82 (0.14)	0.86 (0.13)	1.11 (0.16)	0.86 (0.13)	0.34** (0.12)
Union duration (years)	0.99 (0.01)	1.00 (0.01)	1.01 (0.02)	0.95*** (0.01)	0.91*** (0.01)	1.03+ (0.01)	0.95*** (0.01)	0.99 (0.01)	0.97** (0.01)	0.98* (0.01)	0.93*** (0.01)
Fertility history current union (ref: no joint child(ren))											
Joint child(ren)	0.90 (0.09)	1.18 (0.18)	0.87 (0.15)	0.65*** (0.08)	0.72** (0.09)	0.72* (0.10)	0.75** (0.07)	0.86 (0.09)	0.68*** (0.07)	0.84 (0.10)	0.54*** (0.08)
Observations	4651	3212	3121	2499	2526	3581	2986	2724	4754	2429	1575

Note: *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$, + $p < 0.1$

As a first analytical step, we run a set of logistic regression models to replicate previous findings on the prevalence of a cohabitation-marriage gap in income pooling. The results are presented in Table 2. Albeit with different magnitudes and levels of significance, the analysis confirms that in all the countries considered, cohabiters are significantly more likely than married couples to keep at least some income separate, even when attributes associated with the selection and commitment mechanisms are considered.

In all countries, couples in which the man is the sole earner are less likely than double earners to keep their incomes separate. Respondents with tertiary education are more likely to report keeping their incomes separate, except for Sweden, where the probability does not differ significantly across educational levels. Another consistent finding is that the longer the duration of the union, the less likely couples are to keep their incomes separate (except in Bulgaria, Russia, Georgia, Romania, and Lithuania). Having at least one joint child is associated with statistically significant lower odds of keeping incomes separate in Germany, France, Romania, Austria, Poland, and Sweden.

In a second step, we run two separate KHB analyses for each country to assess the relative importance of attributes related to, first, the selection mechanism and, second, the commitment mechanism in mediating the association between union type and keeping incomes separate. The results are shown in Tables 3 and 4, respectively. The models predict the likelihood of keeping incomes separate by union type. The outcomes show the coefficients, expressed in log odds. Similar to standard regression techniques, the KHB method also enables us to measure how much the coefficient in the union type is reduced when controlling for variables linked to selection and commitment. The output generated by the KHB mediation analyses comprises the estimated coefficient of the reduced models (the ones with only couple type as independent variable), the estimated coefficient of the full models (controlling for selection in Table 3 and commitment in Table 4), and the estimated difference between these two coefficients (what they call ‘the indirect effect’²). As the authors pointed out: ‘The KHB method ensures that the coefficients presented are measured on the same scale (and thus are not affected by the scale identification issue described earlier). However, the magnitude of logit coefficients is generally difficult to interpret, precisely because they are measured on “arbitrary” scales.’ (Kohler et al., 2011 : 430). Hence, when interpreting the results, they suggest looking at the confounder ratio, which indicates by how much the total association (i.e., the coefficient in the ‘reduced’ model) is larger compared to the direct association (i.e., the coefficient in the ‘full’ model); and the confounder percentage, which indicates the percentage of the total association that is reduced once accounting for selection or commitment variables.

Variables linked to both the selection and the commitment mechanisms contribute to the reduction of the association between union type and income pooling in seven out of the eleven countries: Germany, France, Austria, Lithuania, Poland, Czech Republic, and Sweden. The analyses show that a fraction of the total association between couple type and the income pooling strategy chosen is due to the indirect effect of variables capturing selection and commitment. The magnitude of the association between union type and keeping at least some income separate is then reduced, but differences remain, as shown by the coefficients of union types in the full models (Table 2). Variables linked to commitment account for a larger share of the total association between couple type and income pooling than variables linked to selection. As an example, in the French case, 10% of the total association is attributable to variables linked to selection (Table 3), while 31% is attributable to commitment variables (Table 4).

The confounder percentage linked to the selection mechanism is negative in Bulgaria, Russia, Lithuania, and Romania (see ‘Conf. – Perc’, Table 3). This could suggest that the direct and indirect coefficients are opposite in sign, and that selection has a suppressor effect in these cases. More likely, however, given the descriptive findings shown in Figure 2 for Bulgaria, Russia, and Romania, there is not a lot of variation to be explained in the first place in these countries, as virtually all couples pool their income. Hence, in these three countries, factors linked to the selection mechanism do not appear to be relevant.

2 Throughout the text, we use the term ‘indirect effect’ to refer to the difference between the two coefficients, to ease readability. However, we do not claim any causality by doing so.

Table 3: KHB results for the selection mechanism, cohabitation-marriage gap

Outcome: b separation vs. pooling	Bulgaria b	Russia b	Georgia b	Germany b	France b	Romania b	Austria b	Lithuania b	Poland b	Czech Republic b	Sweden b
<i>Cohabitation (ref: Married)</i>											
Reduced	0.09	0.89***	0.31*	1.87***	1.83***	0.80***	1.56***	0.67***	1.45***	1.27***	1.53***
Full	0.52***	0.90***	0.27	1.65***	1.65***	0.95***	1.35***	0.71***	1.34***	1.23***	1.40***
Diff	-0.44***	-0.02	0.04	0.21**	0.17***	-0.15	0.21***	-0.04	0.12	0.04	0.13*
Conf.-Ratio	0.17	0.98	1.17	1.13	1.11	0.84	1.16	0.95	1.09	1.03	1.09
Conf.-Perc.	-492.75	-1.79	14.39	11.43	9.56	-18.77	13.56	-5.39	8.03	3.16	8.59
Observations	4651	3212	3121	2499	2526	3584	2986	2724	4754	2429	1575

Note: *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$

Table 4: KHB results for commitment variables, cohabitation-marriage gap

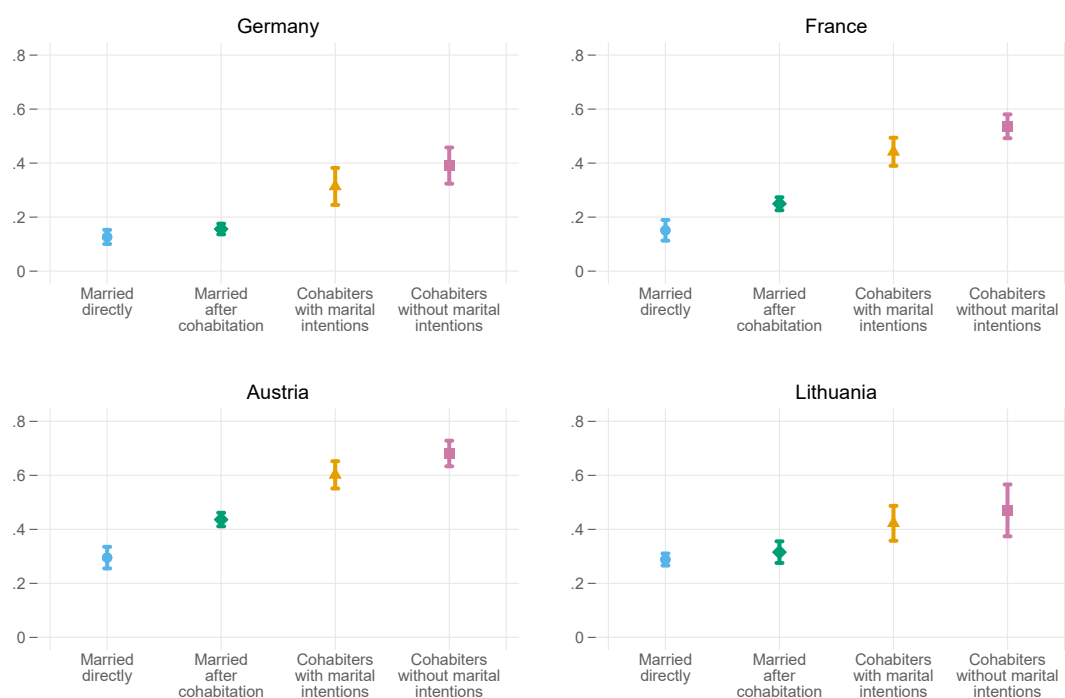
Outcome: b separation vs. pooling	Bulgaria b	Russia b	Georgia b	Germany b	France b	Romania b	Austria b	Lithuania b	Poland b	Czech Republic b	Sweden b
<i>Cohabitation (ref: Married)</i>											
Reduced	0.11	0.88***	0.30*	1.78***	1.77***	0.82***	1.52***	0.65***	1.39***	1.24***	1.53***
Full	-0.05	0.95***	0.32+	1.37***	1.21***	0.75***	1.06***	0.48***	0.90***	1.03***	1.05***
Diff	0.16**	-0.07	-0.02	0.40***	0.56***	0.07	0.46***	0.17*	0.48***	0.22**	0.47***
Conf.-Ratio	-2.09	0.93	0.94	1.29	1.46	1.09	1.43	1.35	1.53	1.21	1.45
Conf.-Perc.	147.8	-8.35	-6.3	22.65	31.38	8.31	30.27	25.98	34.84	17.42	31.05
Observations	4651	3212	3121	2499	2526	3584	2986	2724	4754	2429	1575

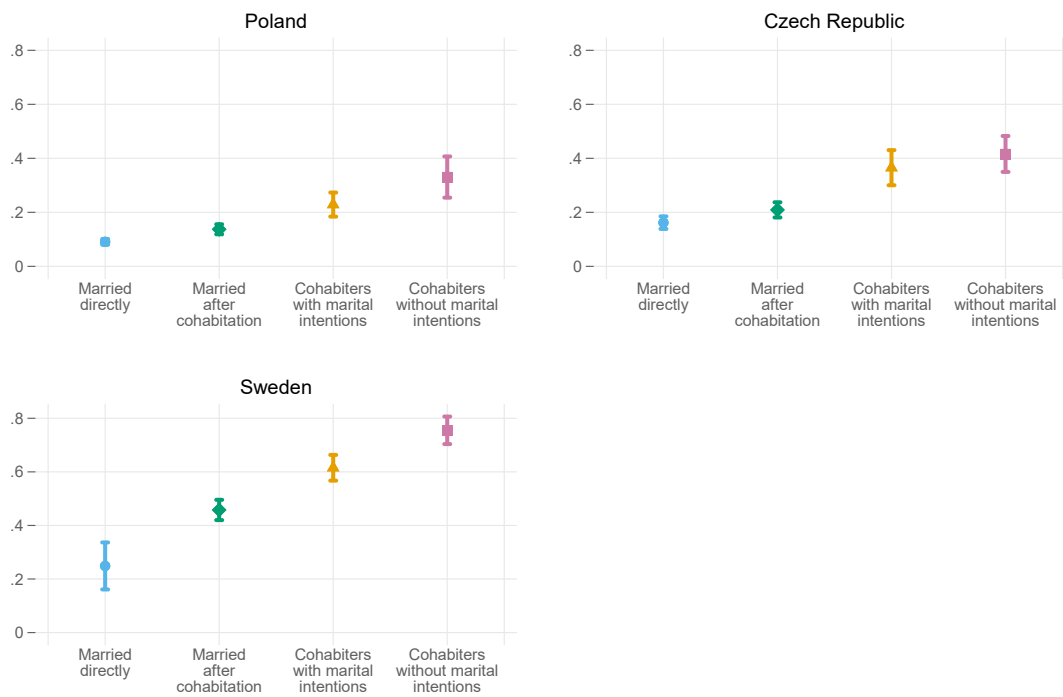
Note: *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$

Next, we move to the analysis of the heterogeneity within the cohabitation-marriage gap, running the same set of models but using as a main independent variable the union type variable that differentiates between married couples based on their prior exposure to cohabitation and cohabiters based on their marital intentions. The results of the 11 logistic regressions are shown in Table A-2 in the Appendix.

Married couples who previously cohabited are more likely to choose a two-pot strategy than those who married directly in all countries, except in Bulgaria, Russia, Georgia, Romania, and Lithuania (Appendix, Table A-2). When looking at the average adjusted predictions of the full models (Figures 2 and 3), two distinct patterns emerge. First, clear differences between union types are revealed in seven countries: “married directly” is the couple type the least associated with choosing a two-pot strategy, followed by couples married after a period of cohabitation, cohabiters with marital intentions, and cohabiters without marital intentions (Figure 2). In the remaining four countries where there is a strong norm of pooling income (i.e., Bulgaria, Russia, Georgia, and Romania), union type is not associated with the income pooling strategy applied by individuals (Figure 3). In order to assess whether differences in income pooling strategies by union type are statistically significant from each other, we run pairwise comparison tests applying Bonferroni correction based on the full models (Table A-3, Appendix). A positive (negative) difference indicates a higher (lower) average probability of choosing a two-pot strategy. Despite a few exceptions in the aforementioned countries where there is an overwhelming prevalence of income pooling, all couple types differ from each other in their association with income pooling vs. separation. In all countries, there are statistically significant differences between married couples who previously cohabited and cohabiters with marital intentions.

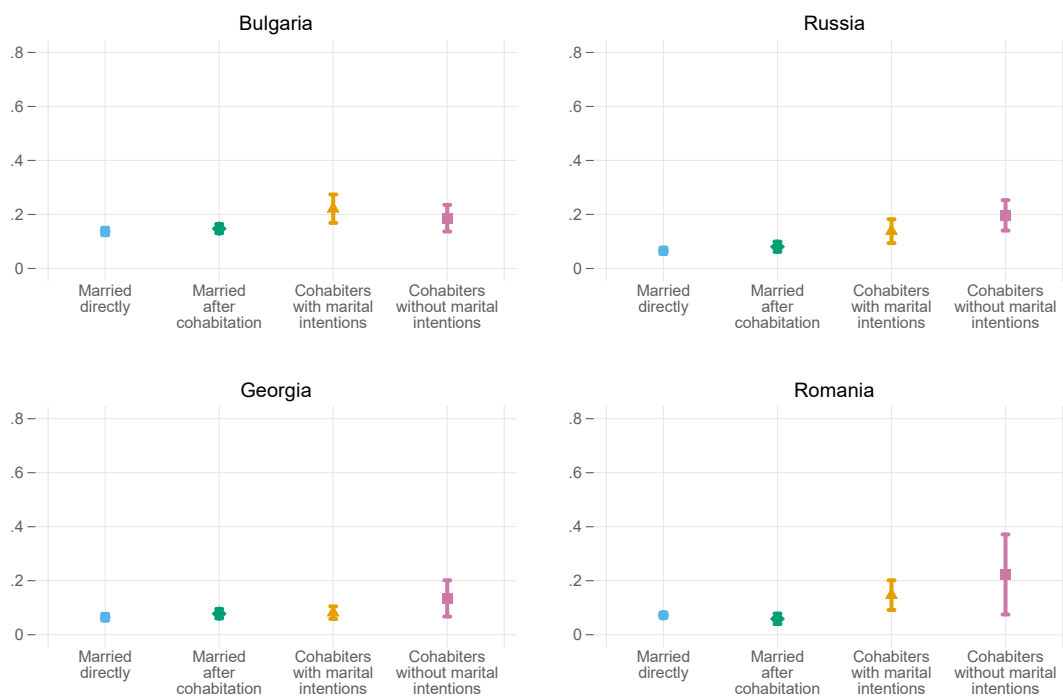
Figure 2: Predicted probabilities of choosing a two-pot strategy (vs. pooling) by couple type, with 95% confidence interval for Germany, France, Austria, Lithuania, Poland, Czech Republic and Sweden.





Note: Predicted probabilities are computed on the basis of the full model estimates presented in Table A-2 in the Appendix.

Figure 3: Predicted probabilities of choosing a two-pot strategy (vs. pooling) by couple type, with 95% confidence interval for Bulgaria, Russia, Georgia and Romania.

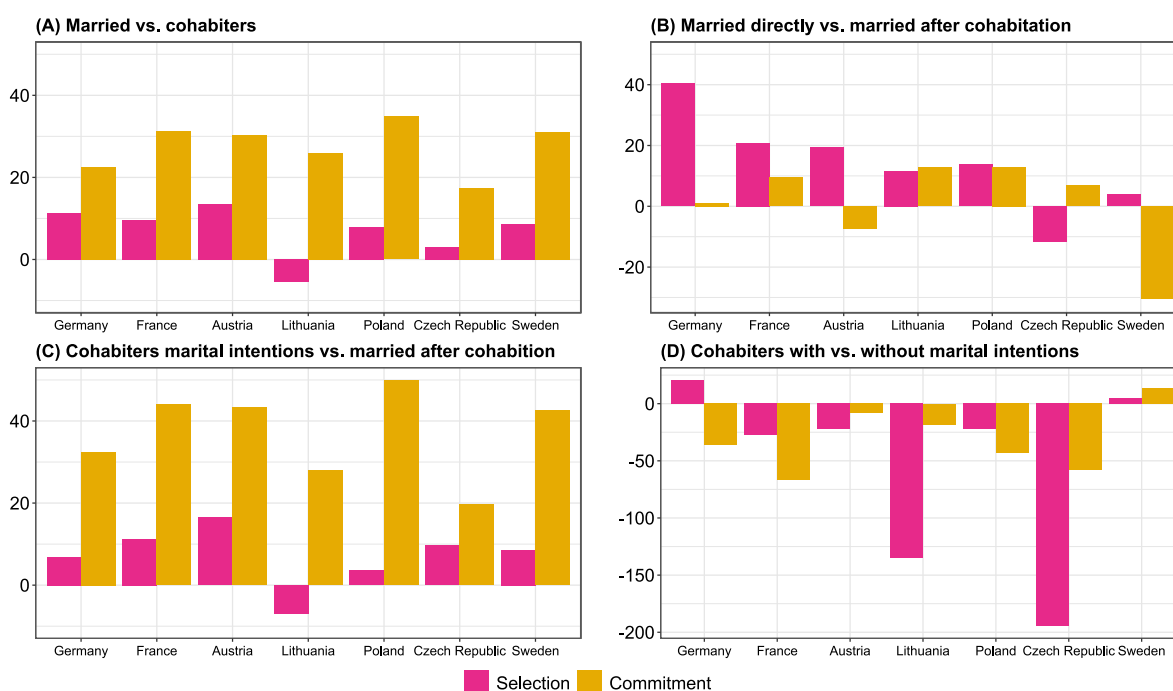


Note: Predicted probabilities are computed on the basis of the full model estimates presented in Table A-2 in the Appendix.

We then present the results of the KHB analysis for selection and commitment, accounting for heterogeneity within cohabitation and marriage (Tables A-4 to A-7 in the Appendix and Figure 4, Panels B, C, and D). Bulgaria, Russia, Georgia, and Romania are excluded from this analysis due to the very limited variation in income pooling across the four union types in these countries. In such cases, decomposing a minimal difference, such as 0.01, offers limited substantive insight.

Figure 4 shows the confounder percentage – i.e., how much of the total association between union type and income separation in the null model is reduced once accounting for variables linked to selection or commitment – of the comparison between married and cohabiting couples (Panel A), couples who married after cohabitation and couples who married directly (Panel B), cohabiters with marital intentions and couples who married after cohabitation (Panel C), and cohabiters with and without marital intentions (Panel D).

Figure 4: Confounder percentage of selection and commitment variables by union type comparison



Note: Panel A: elaboration of results from Tables 3 and 4. Panel B: elaboration of results from Tables A-4 and A-5. Panels C and D: elaboration of results from Tables A-6 and A-7.

Panel A of Figure 4 summarizes the results described in Tables 3 and 4 for these seven countries: variables linked to both the selection and commitment mechanisms contribute to the reduction of the association between union type and income pooling, except for the selection mechanism in Lithuania. Variables linked to the commitment mechanism account for a larger share of the association compared to the selection variables. A similar but more accentuated pattern is found in Panel C, where the relevance of factors linked to the selection and commitment mechanisms is tested by comparing married couples who previously cohabited with cohabiters with marital intentions. Here, the relative importance of commitment is even stronger, while the relative importance of selection diminishes. On the contrary, at least for Germany, France, Austria, Poland and Sweden, the relative importance of variables linked to selection is higher when comparing married couples who previously cohabited to those who married directly (Figure 4, Panel B). Lastly, neither the selection nor the commitment mechanism seems to reduce the association between union type and income pooling strategies when comparing cohabiters with vs. without marital intentions (Figure 4, Panel D).

As outlined in the background section, the selection and commitment mechanisms are not mutually exclusive and may interact. We thus conducted a robustness check where we assessed how much variables linked to selection and commitment reduce the association between union type and keeping at least some

income separate, net of variables linked to commitment and selection, respectively. The results remain substantially consistent with the ones presented in the main analysis (cf. Figure A1 in the Appendix).

5. Conclusion

The aim of this study was to 1) disentangle the role of selection and commitment in the association between union type and income pooling strategies; 2) examine heterogeneity within cohabitation and marriage by differentiating between married couples who previously cohabited and cohabiters with marital intentions; and 3) analyze these patterns from a cross-national perspective using the Generation and Gender Survey of 11 countries. We employed logistic regressions and KHB decomposition analysis to assess how compositional and relational factors shape income pooling behavior.

Previous research has found a “cohabitation-marriage gap” in income pooling, with cohabiting couples being more likely than their married counterparts to keep their economic resources separate (Evans & Gray, 2021; Hamplova & Bourdais, 2009; Hiekel et al., 2014a; Lyngstad et al., 2010; Präg, 2019). From a theoretical point of view, two main explanations for these different behaviors have been offered in the literature. The first one claims that people sort into cohabitation and marriage because of determinate characteristics, which, in turn, lead them to choose separation or the pooling of resources: the selection mechanism. The second explanation emphasizes that income pooling is shaped by couples’ levels of commitment and joint investment, which tend to be higher in marriage due to its institutional and normative frameworks, but may also be present in some cohabiting unions.

Empirically, these mechanisms have often been difficult to distinguish, partly because cohabiters and married couples have typically been treated as homogenous categories. This masks important within-group heterogeneities linked to the differing meanings individuals attach to cohabitation (e.g., Hiekel et al., 2014b), and premarital exposure to cohabitation for married couples.

We conceptualize and operationalize selection and commitment as distinct, theory-driven constructs that plausibly shape couples’ income pooling strategies. While our analysis does not identify causal mechanisms, it assesses the degree to which variables commonly associated with these processes account for observed differences in income pooling across union types. We apply KHB decomposition analysis to quantify the relative contribution of selection and commitment variables to the observed differences, offering a novel comparative application of this approach in studying income pooling between and within cohabiting and married couples.

Our findings show that differences in income pooling strategies by couple type (when comparing cohabiters and married) are reduced when considering both variables linked to the selection and commitment mechanisms. Across most countries, commitment-related indicators (i.e., union duration and joint children) reduce more of the total association between union type and income pooling strategy than selection-related ones. This suggests that income pooling becomes more likely as couples build joint investments. While commitment is on average higher in married unions (Perelli-Harris et al., 2014), income pooling is also practiced among cohabiting couples in long-lasting relationships and those with a joint biological child(ren). If the duration of cohabiting unions continues to increase across Europe (Hiekel, 2014), we may see further convergence in income pooling strategies between cohabiters and the married in the future.

In seven out of the eleven countries considered – Germany, France, Austria, Lithuania, Poland, Czech Republic, and Sweden – the decomposition revealed important within-union type variation. This suggests that the marriage vs. cohabitation comparison is too broad when studying income pooling strategies. In these contexts, a clear gradient emerges when considering marital intentions among cohabiters and premarital cohabitation among married couples. In particular, differences exist between married couples who previously cohabited and those who married directly, with the latter being more likely to pool income; and between cohabiters with and without marital intentions, with the former having higher chances of choosing a one-pot strategy. In contrast, Bulgaria, Russia, Georgia, and Romania show little variation in income pooling strategies across the 4 union types considered, and there seems to be a strong preference for income pooling, notwithstanding union type. Alternatively, instead of being a preference, this higher share of pooling might be driven by a need: as these are the countries with the highest percentages of respondents reporting having difficulties making ends meet, these couples might simply have nothing to

keep apart. Indeed, income pooling among both married and cohabiting couples can be a strategy to cope with economic hardship (Eickmeyer et al., 2023).

Our results also nuance prior findings. While cohabiters who intend to marry are often assumed to behave more similarly to married couples in terms of money management (Hiekel et al., 2014a; Lyngstad et al., 2010), we find that they are more likely to keep income separate. This result did not only hold in countries with joint taxation, such as Germany, France, and Poland, but also in those with individual taxation. This suggests that norms around pooling remain more tightly bound to the legal status of marriage than to the intention to get married alone.

While the commitment mechanism overwhelmingly accounts for the differences between married and cohabiting couples in their association with income pooling strategies, as well as between cohabiters with intentions to marry and cohabiters who previously cohabited, the selection mechanism is more important in reducing differences across married couples with and without pre-marital experience in Germany, France, Austria, Poland, and Sweden. This suggests that those couples who start living together only after getting married are becoming an increasingly selected group and that in several of the countries considered here, the selection mechanism is more relevant when comparing the two types of married couples.

Lastly, the results on the heterogeneity among cohabiters show how these two mechanisms might not be particularly relevant when comparing different groups of cohabiters, since variables linked to both selection and commitment do not account for part of the association between union type and income pooling strategies. This result might be partly driven by the low prevalence of certain union types in some countries. In addition, given the various meanings that cohabitation can entail, the distinction we make here accounts only for those who conceive cohabitation as a prelude to marriage vs. the others, while it does not enable us to differentiate between those who conceive cohabitation as an alternative to being single, an alternative to marriage, or as a union type which is indistinguishable from marriage (Heuveline & Timberlake, 2004; Hiekel et al., 2014b; Kiernan, 2004; Perelli-Harris et al., 2014).

The present study has several limitations that need to be acknowledged. First, this study was conducted with a cross-sectional sample; hence, it refers only to the association between couple types and income pooling strategies at a given point in time, and it does not allow us to test any causal claims. Further studies using longitudinal data, such as those being collected in some GGS countries, could investigate income pooling from a life course perspective and examine how pooling strategies evolve with relationship transitions.

Second, countries collected their data at different points in time (2004 – 2013). This may mean that some observed differences reflect not only institutional or cultural variation, but also temporal differences in economic conditions, policy regimes, or normative climates. While we focus primarily on relatively stable institutional factors and within-country variation, we acknowledge this as a potential source of bias and encourage caution in interpreting cross-country differences as purely structural.

Third, we lack a harmonized measure of home ownership across countries, a relevant proxy for joint financial investment.

Moreover, we argued that one of the motivations for studying income pooling strategies is that having separate purses could create a situation of imbalance in a couple, which could, in turn, lead to inequality between partners if one of the respondents has limited economic resources. However, it should be stressed that income pooling does not lead per se to a more equal division of resources. The fact that income is pooled does not tell us anything about who is managing it, and who has the final decision on how to allocate economic resources. Previous research stressed the role of relative resources and gender norms in predicting money management in complete pooling scenarios (e.g., Çineli, 2020, 2022; Çineli & Mugiyama, 2023; Kenney, 2006; Pahl, 1995; Pepin & Cohen, 2021). Since further evidence shows that both married and cohabiting couples tend to support some level of financial autonomy, i.e., a partial pooling setting (Pepin, 2019), future research should further investigate the decision-making process that go beyond the pooling vs. not pooling division.

In some countries (e.g., France, the Netherlands, and parts of Scandinavia), cohabiting couples may formalize their relationship through registered partnerships, which can confer rights and obligations similar to marriage. As the GGS data do not allow us to distinguish systematically registered from informal cohabitation (except in France), this remains a limitation. Future research should examine how legal recognition of cohabitation affects financial arrangements.

Notwithstanding its limitations, the study clearly shows that married and cohabiting couples differ between and within each other in terms of the income pooling strategies they choose and that the relevance

of the selection and commitment mechanisms varies across both couple types and countries. These results have several implications. First, in line with previous research (e.g., Hiekel et al., 2014a), our findings highlight the need to acknowledge that among both married and cohabiting couples, economic resources might not be shared. Failure to account for intra-couple financial separation risks overlooking inequalities within households, especially when economic models or policies assume full income sharing (see Lersch et al., 2022 for a similar argument based on within-couple allocation of wealth).

Finally, our findings suggest two possible futures: one where rising commitment levels among cohabiters foster greater income pooling, and one where even married couples increasingly opt for financial autonomy, especially as directly married unions become more selective. In either case, the traditional association between marriage and pooling may weaken, and pooling vs. separation may no longer map neatly onto legal status.

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Data availability statement

The data that support the findings of this study can be accessed through the GGP Data Portal by registered researchers. For further details, please refer to: <https://www.ggp-i.org/data/ggp-access-policy/>.

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Information in German

Deutscher Titel

Gemeinsamer Topf oder getrennte Kassen? Der Kohabitation–Ehe-Unterschied im Zusammenlegen von Einkommen in Europa

Zusammenfassung

Fragestellung: Diese Studie untersucht den Kohabitations-Ehe-Unterschied im Zusammenlegen von Einkommen in Europa und quantifiziert die relative Bedeutung von Selektions- und Commitment-Mechanismen für Entscheidungen von Paaren, wirtschaftliche Ressourcen gemeinsam oder getrennt zu verwenden.

Hintergrund: Kohabitierende Paare halten ihr Einkommen häufiger getrennt als Verheiratete. Bisherige Studien erklären diese Unterschiede unzureichend, da sie Kohabitierende und Verheiratete meist als homogene Gruppen betrachten. Wir unterscheiden daher vier Partnerschaftstypen: direkt verheiratete Paare, Paare, die nach einer Kohabitation heirateten, Kohabitierende mit Heiratsabsicht und Kohabitierende ohne Heiratsabsicht.

Methode: Wir analysieren 34,061 Frauen und Männer im Alter von 18–45 Jahren in 11 europäischen Ländern basierend auf Daten des Generations and Gender Survey (2004–2013). Logistische Regressionen und KHB-Dekompositionen schätzen, inwieweit Unterschiede im Zusammenlegen von Einkommen auf Selektion (z. B. sozioökonomische Merkmale, Partnerschaftsverlauf) oder Commitment (z. B. Beziehungsdauer, gemeinsame Kinder) zurückzuführen sind.

Ergebnisse: In sieben Ländern (Deutschland, Frankreich, Österreich, Litauen, Polen, Tschechien, Schweden) zeigt sich ein klares Gefälle: Direkt verheiratete Paare legen ihr Einkommen am wahrscheinlichsten zusammen, gefolgt von nach Kohabitation verheirateten Paaren und Kohabitierenden mit Heiratsabsicht und Kohabitierenden ohne Heiratsabsicht. Commitment erklärt mehr Varianz als Selektion; nur der Unterschied zwischen direkt Verheirateten und zuvor kohabitierenden Eheleuten beruht stärker auf Selektion in die erste Gruppe. In Bulgarien, Russland, Georgien und Rumänien führen starke Normen des Zusammenlegens zu geringen Unterschieden zwischen Partnerschaftstypen, die durch keinen der Mechanismen erklärt werden.

Schlussfolgerung: Das Zusammenlegen von Einkommen variiert deutlich sowohl zwischen als auch innerhalb von Ehe und Kohabitation. Commitment ist meist ein stärkerer Erklärungsfaktor als Selektion, wobei institutionelle und kulturelle Kontexte die Muster prägen.

Schlagwörter: Einkommenpooling, Kohabitation, Ehe, Europa, Selektion, Commitment, KHB-Mediationsanalyse, Dekomposition

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