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Table of Contents

List of Figures v
List of Tables vi
Acknowledgements vii
Overview 1
Chapter 1: Should I Take a Pay Cut for My Partner to Get a Raise? Escalation of Inequality in Close Relationships 2
Abstract 3
Study 1: Accepting Inequality in Income Tradeoffs 11
Study 2: Accepting Inequality in Division of Chores 17
Study 3: Manipulating Income Disparity 20
Study 4: Tradeoff Considerations Lead to Increased Acceptance of Inequality 22
Study 5: Reduced Equality Concern as a Mediator 25
General Discussion 29
References 36
Chapter 2: Who Owns What Is Ours? Financial Contribution and Perceived Ownership in Romantic Relationships 42
Abstract 43
Study 1: Financial Contribution Shapes Asset Division 48
Study 2: Financial Contribution Shapes Perceptions of Generosity 53
Study 3: Financial Contribution Shapes Spending Power 57
Study 4: Financial Contribution Shapes Children's Perceptions of Who Paid for College 61
Study 5a: Reminder of Low Non-Financial Contribution 66
Study 5b: Financial and Non-Financial Contributions 69
Study 6: Couples Study 73
General Discussion 77
References 80
Appendix A: Supplement to Chapter 1 84
Pilot Study: Preference for Equality in Relationships 84
Supplementary Study 1: Perceptions of Joint Ownership as Moderator 87

Supplemental Analyses 90

List of Figures

Figure 1.1: Likelihood for Lower Earners to Accept Pay Cut or Raise as a Function of Income Disparity From Study 1, Chapter 1.....16

Figure 1.2: Mediation From Study 5, Chapter 1.....28

Figure 2.1: Fairness Ratings of Asset Divisions by Participants' Relative Earning Status From Study 1, Chapter 2.....53

Figure 2.2: Perceived Generosity and Supportiveness of the Endorser From Study 2, Chapter 2.....56

Figure 2.3: Agreement With Different Spending Power Statements by Condition From Study 3, Chapter 2.....61

Figure 2.4: Perceived Parental Contributions Across Major and Minor Expenses From Study 4, Chapter 2.....65

Figure 2.5: Fairness Ratings of Unequal Asset Divisions Across Financial and Non-Financial Reminder Conditions From Study 5a, Chapter 2.....69

Figure 2.6: Fairness Ratings of Unequal Asset Divisions Across Financial and Non-Financial Contribution Conditions From Study 5b, Chapter 2.....72

List of Tables

Table 1.1: Summary of Studies From Chapter 1.....11

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Overview

Romantic relationships provide a rich and important context for studying financial decision making. The financial lives of romantic partners are often deeply intertwined: they make joint expenditures, share assets and resources, assume liabilities together, and depend on one another in pursuing financial goals. At the same time, partners are individuals with their own preferences, goals, earnings, financial history, and opportunities. Therefore, it would be misleading to assume that romantic partners experience identical financial lives and arrive at the same financial outcomes. In this dissertation, I examine how inequalities in income and ownership emerge within relationships and how they shape couples' financial decisions. Chapter 1 explores how decisions to prioritize total household income over equality can initiate a pattern of escalating inequality, often at the expense of the lower-earning partner's income and career. One might argue, however, that income inequality within relationships is of limited consequences if "what is mine is yours." Chapter 2 takes up that question by examining whether higher- and lower-earning partners are in fact perceived as having equal access to and equal ownership over their shared resources.

Chapter 1: Should I Take a Pay Cut for My Partner to Get a Raise? Escalation of Inequality in Close Relationships

Abstract

Romantic partners often face tradeoffs between income equality and collective financial gain. Across five studies, we examined how existing income disparities in dual-earner couples shape their willingness to accept further inequality in pursuit of greater total household income. We find that greater income disparities predict a greater willingness to prioritize the higher earner's career and financial gain, further widening the income gap. This escalation of inequality over consecutive decisions emerges not only in income-related tradeoffs (e.g., salary cuts and raises) but also in decisions that indirectly affect income (e.g., chore delegation). The effect is causal: experimentally induced disparities increase acceptance of inequality, and prior decisions to accept inequality make individuals more likely to accept larger inequalities in subsequent decisions. This pattern arises partly because, as disparity grows, partners become less concerned with achieving equality. Our findings reveal how everyday decisions, motivated by efficiency and shared benefit, can unintentionally escalate inequality within romantic partnerships.

"While I was singing and dancing and playing piano and having one of the best experiences I've ever had on a film, my lady was raising our daughter, pregnant with our second, and trying to help her brother fight his battle with cancer. If she hadn't taken all that on so I could have this experience, it would surely be someone else up here other than me today."—Receiving a Golden Globe for *La La Land,* Ryan Gosling thanked his wife, fellow actor Eva Mendes (Gajanan, 2017).

As illustrated in Ryan Gosling's speech, romantic partners often prioritize one partner's career development and income (Johnson et al., 2019; Laurin et al., 2016; Murphy et al., 2022; Pixley, 2008; Shockley et al., 2025). How do such career and income decisions unfold over time? After completing *La La Land*, did Gosling and Mendes shift their focus towards her career, or did they continue prioritizing his? A shift could reflect a desire to balance their career paths, whereas prioritizing Gosling's career again would diverge their paths further.

This research examines how initial income disparities influence the subsequent career and financial decisions of dual-earner couples. When income inequality exists within a relationship, one possibility is that the couple works to reduce the gap by investing in the lower earner's career development. In contrast, we predict that the couple might favor the higher earner's career advancement, such that the income and career progression gap widens over time—a phenomenon we dub *escalation of inequality in close relationships*.

Maximizing Total Benefits

People value equality. They are often motivated to pursue equality within a group, even if it comes at their personal cost (Dawes et al., 2007; Shaw & Olson, 2012). This preference emerges early in life (Schmidt & Sommerville, 2011) and influences decisions across various contexts (Kahneman et al., 1986; Messick, 1993; Ordabayeva & Chandon, 2011). For example, in dictator games, allocators give away about a quarter of their endowment. They choose to decrease inequality at the cost of undermining their self-interest (Engel, 2011).

However, concern with equality varies. For example, people might be less concerned about inequality as the number of recipients increases (Garcia & Tor, 2025). Further, people often face tradeoffs between equality and efficiency (Okun, 1975). Maximizing overall benefit may require sacrificing equality (Charness & Rabin, 2002). While people often prioritize equality, they favor efficiency when pursuing equality is excessively wasteful (Choshen-Hillel et al., 2020). For example, most people would be happy for their friend to receive a free drink, without demanding that the friend discard it unless they get a free drink as well.

People also care about personal benefits. However, they sometimes compromise personal benefits to maximize the total benefits for the group, even if the added benefits to the group cannot be redistributed to benefit them personally (Garcia-Rada et al., 2025). People in closer relationships are even more likely to consider the total benefit spontaneously. They would give up a little for their friend to gain a lot, as well as take a little from a friend to benefit themselves a lot (e.g., they would expect a close friend to forgo a small reward for them to receive a larger one; Tu et al., 2016).

These tensions between equality versus maximizing total benefits, and between personal benefits versus maximizing total benefits, are particularly relevant for romantic couples' decisions. Couples often merge their financial resources, at least partially, and for good reason: merging resources increases relationship quality (Addo & Sassler, 2010; Gladstone et al., 2022; Olson et al., 2023). Many couples view their money as collectively owned, regardless of its source (Ashby & Burgoyne, 2009). Consequently, couples may consider their collective earnings more than their individual incomes when making financial decisions.

Romantic partners further balance their individual goals with what is best for the couple (Ko et al., 2019). They make everyday choices, such as who should take time off work to handle

chores, and rarer but higher-stakes decisions, such as which partner's education to fund or whether to relocate when one partner receives a job offer. These decisions often involve sacrificing equality or personal benefits to enhance the couple's overall finances. For instance, if the lower earner takes on more household responsibilities or agrees to relocate for the higher earner's career advancement, the couple's total income may increase, but the lower earner's own career and income might suffer, further decreasing income equality.

Does income equality matter for couples? In general, people hesitate to allocate resources unequally because they dislike appearing partial and want to avoid being held personally responsible for unequal allocations (Choshen-Hillel et al., 2015; Gordon-Hecker et al., 2017a). In romantic relationships, financial decisions are often made jointly (Brick et al., 2022; Filiatrault & Ritchie, 1980; Simpson et al., 2012). When both partners decide, a diffuse sense of responsibility may lead to greater acceptance of inequality. Additionally, if partners perceive most or all of their financial resources as shared, the exact division of resources or contribution might matter less. In fact, fewer than one-third of married adults in the U.S. are in relationships where both spouses earn similar incomes (i.e., each spouse earns 40%–60% of the couple's combined earnings; Pew Research Center, 2023), suggesting that income equality may not be a crucial factor in choosing or maintaining a relationship.

Despite the prevalence of income inequality among romantic partners, couples may prefer income equality, provided it is not too costly. Unequal financial and household contributions are among the most common sources of conflict in romantic relationships (Peetz et al., 2023). Striving for similar incomes may help couples mitigate stress and tension in their relationships. In recent decades, people in Western societies have increasingly self-sorted into relationships based on educational attainments, allowing them to have comparable starting

incomes and earning potentials (Almar et al., 2024; Calvo et al., 2024; Fernández & Rogerson, 2001). Income equality can also foster more balanced partnerships, reducing feelings of dependency for the lower earner and easing financial burden on the higher earner. Indeed, partners who feel more equal report greater relationship satisfaction and stability (Bellani et al., 2018; Utne et al., 1984).

In this research, we ask how existing income disparities influence the way couples navigate tradeoffs between equality and total income over time. Partners make numerous career-related financial decisions throughout their relationship. How does a decision made at Time 1 influence the decision at Time 2?

The Present Research

Our central hypothesis is that *romantic partners' financial decisions lead to an escalation of inequality*. Partners in relationships with more unequal incomes are more likely to accept tradeoffs that increase household income while deepening inequality. This occurs because as achieving equality becomes harder, relationship partners prioritize it less. With greater disparity, both partners feel more comfortable forgoing considerations of equality.

For example, we predict that couples with more unequal incomes would be more likely to agree to a tradeoff in which the lower earner takes a 10% pay cut in exchange for the higher earner receiving a 10% raise. Beyond monetary tradeoffs, we also test whether people in relationships with more unequal incomes are more willing to make tradeoffs that may harm lower earners' future career development, such as taking on additional chores and skipping work. We predict that greater income disparities would make partners more likely to assign career-impeding chores to the lower earners.

Moving beyond correlations, we test for causality. We predict that, irrespective of their actual status as lower or higher earners, when people consider a scenario where they earn less than their partner, the degree of income disparity determines their willingness to increase it further. For example, people who assume the role of a lower earner (in a scenario) would be more likely to forgo career advancement and take on additional chores if they picture a larger income disparity in their relationship.

Moreover, people may become more likely to accept inequality after having accepted it in prior cases. Using a repeated choice paradigm, we ask, for example, whether those who considered making a tradeoff that slightly increased inequality would be subsequently more likely to agree to a tradeoff that substantially increases inequality compared to those who never considered the initial tradeoff. This repeated-choice paradigm allows us to investigate the dynamic that increases inequality over multiple decisions.

Why does inequality escalate in romantic couples? Turning to process, we test whether as income disparity grows, partners become less concerned with achieving equality and shift their focus toward maximizing total income instead. Notably, partners might be more concerned with equality as they move further from it (similar to how people with lower incomes might be more concerned about money, or people in poorer health may be more concerned with their health). Yet, we predict this is not the case for equality; once it is lost, it becomes a lesser concern. We predict that reduced concern for equality mediates the relationship between income disparity and willingness to accept further inequality.

Across studies, we focus on the perspectives of the lower earners. In our paradigms, decisions that maximize total benefit undermine equality for both partners but reduce personal

earnings only for lower earners (e.g., taking a pay cut so that the higher earner can receive a larger raise). Our focus is therefore on the lower earners who have more at stake.

Across studies, we also explore gender effects. Gender differences in career prioritization and labor market participation have often been attributed to societal norms, with women often earning less money and holding less power (Bertrand et al., 2015; Jayachandran et al., 2024). While men in positions of low power often feel threatened (Overall et al., 2016), women risk becoming invisible (Neel & Lassetter, 2019). When it comes to tradeoff preferences, we consider two potential sources of gender differences. One possibility is that there are gender differences in tradeoff preferences, such that women are generally more likely to accept tradeoffs that benefit their partner's income, *regardless* of their relative status (Johnson et al., 2019). Another possibility is that any observed gender differences are actually a function of relative status, such that women appear more likely to accept such tradeoffs only because they are the majority of those in the lower-earning position. If this is the case, then when relative status is controlled for, there are no systematic gender differences. We examine and report gender effects across all our studies to evaluate these hypotheses.

Does Equality Matter for Couples?

Possibly, as an alternative or complementary explanation, couples do not value income equality in the first place. If what is mine is yours, and vice versa—why should it matter who earns the money? In a pilot study ($N = 201$; see web appendix), we asked whether people value income equality in their relationships. Participants evaluated hypothetical scenarios in which they earned less than, the same as, or more than their partner and indicated their preference for each. The total income for the couple was held constant, allowing us to test whether participants prefer to earn more, less, or about the same as their partner. Consistent with prior research

documenting inequality aversion in other social contexts (Bolton & Ockenfels, 2000; Fehr & Schmidt, 1999; Loewenstein et al., 1989) and its negative consequences for lower earners (Overall & Hammond, 2025), we found that participants prefer relationships where their own and their partner's earnings were equal (details in web appendix). These findings suggest that people are not indifferent to income disparities in relationships. Rather, they have a clear preference for income equality. Forgoing income equality thus constitutes a meaningful compromise.

Transparency and Openness

We next report five pre-registered studies (findings summarized in Table 1). Across studies, we calibrated our measures and manipulations with pilot studies. These pilot studies yielded small to large effect sizes depending on the paradigm. We predetermined the sample sizes based on the effect sizes obtained in the pilot studies, ensuring at least 80% power. We report all manipulations and measures, pre-registered analyses, exclusion criteria, and note any deviations. All study materials, data, syntax, and PDFs for pre-registrations are available at Open Science Framework (https://osf.io/9zydu/?view_only=1c8904450f17417a98ab014a69c7aa23).

Table 1: Summary of Studies

Study 1 (N = 321)	Participants in relationships with more unequal incomes were more likely to accept further income inequality (i.e., lower earner accepts a pay cut for the higher earner to get a raise).
Study 2 (N = 400)	Participants in relationships with more unequal incomes were more likely to delegate career-impeding chores to the lower earner.
Study 3 (N = 200)	Testing causality: Participants were more willing to accept further income inequality when they imagined being in less vs. more equal relationships.
Study 4 (N = 1,110)	Testing for escalation of inequality through sequential tradeoffs: Participants who considered (vs. not) making tradeoffs that created small inequalities were subsequently more likely to accept a tradeoff that created a large income inequality.
Study 5 (N = 599)	Process: Romantic partners in relationships with greater income disparities cared less about having similar incomes as their partner. This reduced concern for equality mediated the effect of income disparity on willingness to accept further inequality.

Study 1: Accepting Inequality in Income Tradeoffs

In Study 1, we examined whether partners in relationships with more unequal incomes would be more willing to sacrifice this valued equality. Participants were asked to consider whether they would accept an income change that increased their total combined income at the cost of increasing income inequality (i.e., a salary increase for the higher earner and a salary decrease for the lower earner). We hypothesized that lower earners in relationships with greater income disparities would be more willing to forgo personal income to increase total income than those in relationships with smaller income disparities. Because the dilemma between increasing total versus personal pay is primarily relevant for lower earners, we did not preregister a directional hypothesis for higher earners' preferences. As a secondary hypothesis, we examined whether lower earners care more about combined (vs. personal) income than higher earners. This study was pre-registered (https://aspredicted.org/2mh7-9q44.pdf).

Method

Participants. We recruited 350 U.S. residents via Prolific who were working and cohabiting with a romantic partner. Of the 350 complete responses received, we excluded 29 participants whose partners did not earn an income, as the tradeoff questions did not apply to them. Across our studies, we included prompts that asked participants to describe pictures (serving as a bot check), explain their answers to specific questions, or provide comments at the end of the study. A research assistant reviewed all open-text responses to identify any that were gibberish, nonsensical, or irrelevant. No participant was excluded based on this review in this study. The final sample included 321 participants (165 female, 154 male, one non-binary, one nonconforming; M_{age} = 40.53, SD_{age} = 10.66). Among them, 69.8% were married, 22.4% were dating, 4.0% were engaged, and 3.7% were in a civil union or similar relationship. Most participants (91.3%) were in different-sex relationships, while 8.7% were in same-sex relationships. The average relationship length was 13.26 years (SD = 9.25). In terms of education levels, 63.9% of participants held a four-year college degree or higher.

Procedure. Providing a precise measure of income disparity, participants used an embedded calculator to compute and report the ratio of their income to their partner's income. To standardize the reported ratios, values equal to or greater than 1 (indicating participants earned as much or more than their partner) were left unchanged. Values below 1 (indicating participants earned less than their partner) were inverted and made negative. This transformation allows the resulting values to represent the ratios between the higher earner's income and the lower earner's income, while still retaining information about their relative earning status[1]. For analyses related

[1] This transformation did not affect our findings. Analyses using the untransformed ratios, which yielded the same results, are reported in the web appendix.

to income disparity, we excluded univariate outliers (N = 18) detected by the median absolute deviation (MAD) with a cutoff of 3, following the recommendations of Leys et al. (2013).

As our key dependent variable, participants reported their interest in accepting tradeoffs where one partner's income would increase at the cost of the other partner's. Specifically, participants indicated how likely they would be to accept a 10% pay cut for their partner to receive a 10% raise, and to receive a 10% raise if it meant their partner would take a 10% pay cut, assuming that the number of hours they each work remained the same (1 = *Very unlikely*, 7 = *Very likely*; we used a slider scale in all of our studies). If the lower earner takes a pay cut for the higher earner to get a raise, it will increase their total income but also increase income inequality. Conversely, if the higher earner takes a pay cut for the lower earner to get raise, it will reduce inequality but also their total income.

We included three measures to assess perceptions of the couple's financial jointness. Participants answered how much they cared about their personal versus combined income (1 = *How much I make*, 7 = *How much we make as a couple*) and the extent to which their financial assets were shared with their partners (0% = *None is combined*, 100% = *All is combined*). As an exploratory measure, participants rated two items adapted from Ashby and Burgoyne's (2009) ownership perception scale: "It makes no difference which account or name money is kept in—all the money belongs to both of us"; "We see ourselves as separate from each other financially" (1= *Strongly disagree*, 7 = *Strongly agree*; second item reverse-coded; $\alpha = 0.86$). Lastly, participants reported their relationship length and relationship satisfaction ($\alpha = 0.97$; 5-item Relationship Satisfaction subscale from Rusbult et al., 1998).

Results and Discussion

The two tradeoff questions measured how willing participants were to increase joint income at the cost of equality and to increase equality at the cost of joint income. As pre-registered, since the responses to these questions were not significantly correlated ($r = -0.06$, $p = .27$), we analyzed them separately.

To test the relationship between income disparity and willingness to accept further inequality, we regressed lower earners' ($N = 155$) likelihood to accept a pay cut on the income disparity of their relationship. Supporting the hypothesis, lower earners in relationships with more unequal incomes were more likely to report that they would accept a pay cut for their partner to get a raise ($\beta = -0.17$, $t(153) = -2.41$, $p = .017$, 95% $CI_\beta = [-0.30, -0.03]$; Figure 1.1). Along the same lines, lower earners in relationships with more unequal incomes were less likely to accept a raise if it required their partner to take a pay cut ($\beta = 0.24$, $t(153) = 3.21$, $p = .002$, 95% $CI_\beta = [0.09, 0.40]$).

In pre-registered exploratory analysis, we find that higher earners ($N = 137$) displayed a similar pattern: in relationships with more unequal incomes, higher earners were marginally more likely to accept a raise if it required their partner to take a pay cut ($\beta = 0.17$, $t(135) = 1.67$, $p = .098$, 95% $CI_\beta = [-0.03, 0.38]$) and less likely to accept a pay cut for their partner to receive a raise than higher earners in relationships with more equal incomes ($\beta = -0.28$, $t(135) = -2.65$, $p = .009$, 95% $CI_\beta = [-0.49, -0.07]$).

We also examined perceptions of financial jointness. Whereas lower earners did not perceive a higher percentage of shared assets ($p = .97$), in support of the hypothesis, they cared more about combined (vs. personal) income than higher earners ($\beta_{lower} = 0.58$, $t(308) = 3.22$, $p = .001$, 95% $CI_\beta = [0.23, 0.94]$). Perceptions of financial jointness predicted lower earners' willingness to accept a pay cut: lower earners were more likely to accept a pay cut the more they

valued combined income over personal income ($\beta = 0.60$, $t(163) = 5.76$, $p < .001$, 95% CI_β = [0.39, 0.81]), perceived assets sharing ($\beta = 0.01$, $t(163) = 3.46$, $p < .001$, 95% CI_β = [0.006, 0.02]), and recognized joint ownership ($\beta = 0.34$, $t(163) = 4.68$, $p < .001$, 95% CI_β = [0.20, 0.49]). Conversely, perceptions of financial jointness had weaker or no effects on higher earners' likelihood of accepting a raise (ps > .09). This is likely because they did not face the same tradeoff between total income and personal income.

For other pre-registered exploratory analyses, we tested whether perception of joint ownership moderated the relationship between income disparity and tradeoff acceptance. We found that the effect of income disparity on willingness to accept further inequality was stronger when partners perceived greater joint ownership ($\beta_{intx} = 0.07$, $t(288) = 2.56$, $p = .011$, 95% CI_β = [0.02, 0.13]).

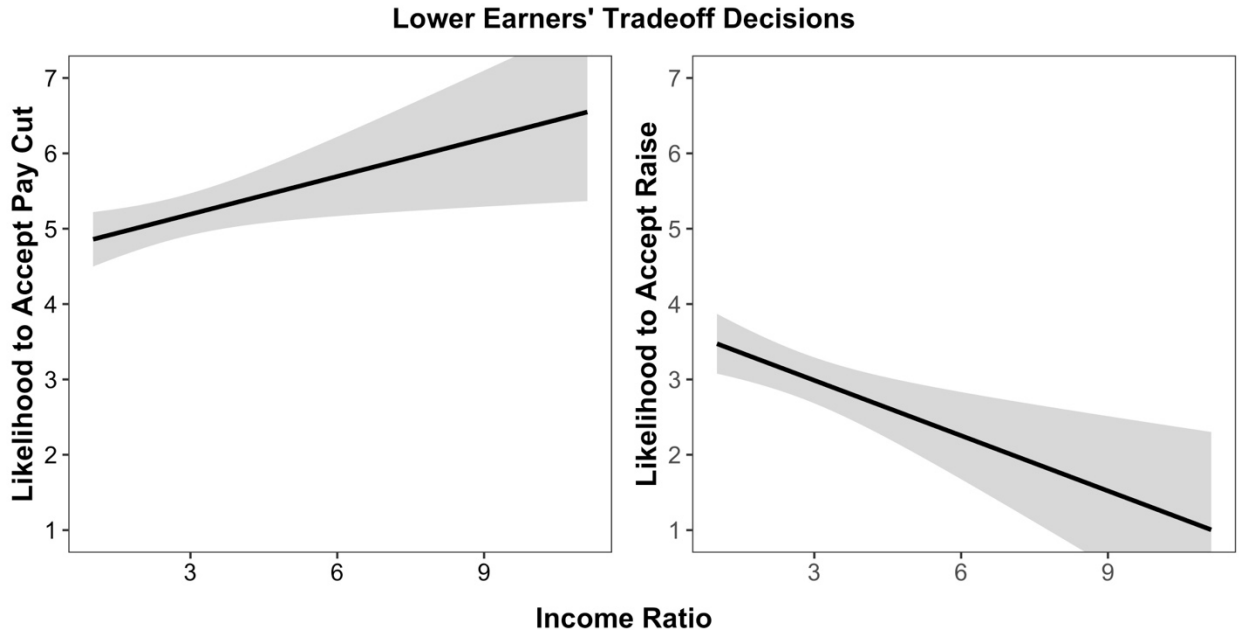
A follow-up study (Supplementary Study 1; reported in web appendix) provided further evidence that perceptions of joint ownership moderate individuals' willingness to accept inequality. When income disparity was large (vs. small), lower earners were more willing to accept additional inequality with someone with whom they shared many financial resources (a romantic partner), but not with someone with whom they shared few financial resources (a roommate). In another pre-registered exploratory analysis, we tested for gender differences in income tradeoff considerations. Although women were more willing to accept a pay cut for their partner to receive a raise ($\beta = 0.69$, $t(319) = 2.92$, $p = .004$, 95% CI_β = [0.22, 1.15]), they were also more likely to be the lower earner in their relationship: 75.2% of women (vs. 26.6% of men) were lower earners. The effect of gender on pay cut acceptance was no longer significant when controlling for relative income status ($p = .34$). Gender also did not moderate the effect of

income disparity on accepting further inequality (p = .35). We find similar effects for gender effects in all our studies.

Study 1 offers initial evidence that couples with more unequal incomes were more open to further inequality. However, couples may not frequently encounter opportunities where they could directly influence their incomes. In Study 2, we examine this effect in an everyday decision context: the delegation of chores.

Figure 1.1

Likelihood for Lower Earners to Accept Pay Cut or Raise as a Function of Income Disparity (Study 1)



Note. Income ratio represents the ratio of higher-earner's income to the lower earner's income (i.e., a value of 3 indicates that the participant is in a relationship with someone who earns three times as much as they do). We plotted with the absolute values so larger income ratios correspond with larger income disparities. The left and right panels show lower earners' willingness to accept a pay cut or a raise respectively, as a function of income disparity in their relationship.

Study 2: Accepting Inequality in Division of Chores

In this study, we tested whether income disparity predicted acceptance of inequality in the context of chores delegation. Partners in romantic relationships decided whether the higher or lower earner in their relationship should take on career-impeding chores. We predict that greater income disparity would make partners more likely to assign career-impeding chores to the lower earners. Since Study 1 revealed similar decision patterns among lower and higher earners, we did not make separate predictions for each group and combined their data to increase statistical power when appropriate. This study was pre-registered (https://aspredicted.org/p5wm-bcms.pdf).

Method

Participants. We recruited 400 U.S. residents via Prolific, all employed and in a relationship with someone who also earned an income. Unlike Study 1, we did not limit participation to those living with a partner to introduce more variance to our dependent measure, considering that cohabiting partners might have established chore assignments and feel more obligated to take on chores for each other. We received responses from 401 participants; one was excluded based on open-text responses. The final sample included 400 participants (196 male, 197 female, seven non-binary; M_{age} = 37.91, SD_{age} = 10.99). Of these participants, 57.3% were married, 36.8% were dating, 4.8% were engaged, and 1.3% were in a civil union or similar relationship. A majority of participants (68.5%) held a college degree or higher, with a median income between $50,000-$55,000.

Procedure. We measured perceived income disparity by asking participants to rate their income relative to their partner's income (1 = *I make a lot less than my partner*, 4 = *I make the same amount as my partner*, 7 = *I make a lot more than my partner*). Of the 400 participants, 191 earned less than their partner, 24 earned the same, and 185 earned more. Per our preregistration,

we excluded those who earned the same as their partner from analysis related to lower and higher earners. We re-coded the remaining responses onto a three-point scale, with higher values indicating greater income disparity.

Next, participants decided who should handle a "time-consuming, repeated" chore, such as taking a family member to medical appointments, and which would require the person responsible to regularly take time off from work (1 = *Definitely my partner*, 6 = *Definitely me*). We reverse-coded higher earners' responses to this question so higher values corresponded with assigning chores to the lower earner. We counterbalanced the order in which participants answered the income disparity and chores delegation questions to examine whether explicitly reminding participants of their relative status and income disparity would affect their chores delegation decision.

We then asked participants to consider which scenario would make career advancement more likely: "If I regularly take time off to do chores and my partner works" or "If my partner regularly takes time off to do chores and I work." The majority (85.5%) acknowledged that career advancement was more likely if their partner handled the chores. Participants also rated five items meant to assess their jointness perceptions (e.g., "I see myself and my partner as one economic unit;" 1 = *Strongly disagree*, 7 = *Strongly agree*; $\alpha = 0.87$).

Results and Discussion

Confirming our hypothesis, romantic partners were more likely to delegate career-impeding chores to the lower earners when the income disparities within their relationship were larger ($\beta = 0.28$, $t(374) = 2.92$, $p = .004$, 95% $CI_{\beta} = [0.09, 0.46]$). A one-sample *t*-test comparing chores delegation with the midpoint of the scale (3.5) further revealed that partners on average

tended to delegate time-consuming chores to the lower earners (M = 3.88, SD = 1.50; t(375) = 4.89, p < .001, 95% CI [3.73, 4.03], d = 0.25).

To examine whether the relationship between income disparity and assigning chores to the lower earner varied based on relative income status (lower vs. higher earner), we conducted, according to our pre-registered plan, a multiple regression analysis with income disparity, relative income status, and their interaction as predictors. We found that income disparity significantly predicted chores assignment to the lower earner ($\beta_{\text{disparity}}$ = 0.47, t(372) = 3.63, p < .001, 95% CI_{β} = [0.22, 0.73]), with greater income disparities increasing the likelihood of assigning chores to the lower earner. Relative income status was also significant (β_{lower} = 3.49, t(372) = 3.30, p = .001, 95% CI_{β} = [1.41, 5.57]), with lower earners more likely to assign chores to themselves. The interaction was significant (β_{intx} = –0.40, t(372) = –2.30, p = .02, 95% CI_{β} = [–0.75, –0.06]) with a negative coefficient, suggesting that income disparity's effect on chore assignment was weaker for the lower earners, likely due to their overall high willingness to accept chores.

We next tested whether asking about relative income after (vs. before) the chores delegation question attenuated the relationship between income disparity and chores delegation. We regressed chore assignment on income disparity, question order, and their interaction. We found a marginally significant main effect of disparity on chores assignment ($\beta_{\text{disparity}}$ = 0.25, t(372) = 1.86, p = .06, 95% CI_{β} = [–0.01, 0.51]) but no significant effect of question order (p = .92) and no significant interaction (p = .86), indicating that the effect of income disparity on chores assignment was not moderated by question order. Income disparity affected participants' chores delegation without explicit reminders.

We also tested whether jointness perceptions increased lower earners' willingness to take on chores. We found that jointness perceptions were unrelated to lower earners' chore assignment decisions ($p = .83$). This suggests that lower earners were willing to compromise career advancement even when they did not perceive a high level of jointness in their current relationship. Doing chores might be regarded as less consequential for one's long-term outcome, as compared to other career decisions (e.g., pay, which we examined in Study 1).

Lastly, we explored gender differences. Women were more likely to assign chores to the lower earner than men ($\beta_{female} = 0.74$, $t(374) = 4.94$, $p < .001$, 95% $CI_{\beta} = [0.45\ 1.03]$). Though, they were also more likely the lower earner in their relationship: 75.5% of women were lower earner (vs. 27.1% of men). The effect of gender on chore assignment was no longer significant after controlling for relative status ($p = .10$). Gender also did not moderate the effect of income disparity on assigning chores to the lower earner ($p = .55$).

Study 2 extends the finding from Study 1, that income disparity predicts willingness to accept further inequality, to an everyday decision context. We found that couples with less equal incomes were more likely to assign career-impeding chores to the lower earner. Together, Studies 1 and 2 provide externally valid, though correlational, evidence that income disparity predicts willingness to accept further inequality. However, it remains possible that this relationship is driven by unobserved characteristics of these couples (e.g., individuals who are less concerned with equality may choose to be in relationships with more unequal incomes). To address this alternative explanation, we experimentally manipulate income disparity in Study 3.

Study 3: Manipulating Income Disparity

Study 3 provided a controlled test for our hypothesis that partners in relationships with more unequal incomes were more likely to accept further inequality. To establish causality, we

experimentally manipulated perceived income disparity. Participants imagined being in relationships with varying income differences and decided whether the lower or higher earner should take time off to do chores. We predicted that the greater the assumed income disparities, the more likely participants would be to assign the chores to the lower earner. This study was pre-registered (https://aspredicted.org/syxv-mhzt.pdf).

Method

Participants. We requested responses from 200 U.S. residents on Prolific, and 201 completed the study. One participant was excluded because their open-text responses were classified as gibberish, nonsensical, or irrelevant. The final sample consisted of 200 participants (91 female, 101 male, 8 non-binary; M_{age} = 35.44, SD_{age} = 11.46). In terms of education levels, 57.5% held a college degree or higher. The median annual income range of these participants was between $50,000-$59,999, corresponding to an hourly rate between $25 and $30, assuming a worker works 40 hours per week for 50 weeks a year.

Procedure. In a within-subject design, participants imagined earning $20 an hour at work and being in a relationship with someone who made $25, $30, …, or $55 an hour (gap increased in increments of $5). Participants learned that their partner had some time-consuming and recurring chores that needed to get done, such as home maintenance and pet care. For each scenario, participants reported who should regularly take time off to do chores (–30 = *Definitely my partner* to 30 = *Definitely me*; the direction of the scale was randomized in the survey and recoded for analysis).

Results and Discussion

We predicted chores assignment from income difference, with random intercepts for participants. Supporting the hypothesis, participants—who were all lower earners in this study—

were more willing to take on chores as the income gap between them and their partner widened ($\beta = 1.87$, $t(1199) = 29.62$, $p < .001$, 95% $CI_\beta = [1.75, 2.00]$).

In this study, when all participants imagined being the lower earner, women were *less* likely to assign chores to the lower earner than men ($\beta_{female} = -4.08$, $t(1398) = -5.16$, $p < .001$, 95% $CI_\beta = [-5.63, -2.52]$). Gender did not moderate the effect of income disparity on assigning chores to the lower earner ($p = .25$).

We replicated this finding in Supplemental Study 2 using the same scenario (see OSF for study materials, data, and syntax). The procedure mirrored that of Study 3, except that participants saw income scenarios presented in reverse order, with the hourly pay gap *decreasing* in $5 increments. Consistent with Study 3, as the larger the gaps, participants were more likely to assign chores to the lower earner ($\beta = 1.59$, $t(1199) = 19.58$, $p < .001$, 95% $CI_\beta = [1.43, 1.75]$).

So far, we have assumed that inequality escalates, such that after accepting small inequalities, people in romantic relationships are more likely to accept larger ones. However, the "one-off" decisions participants considered in Studies 1, 2, and 3 do not fully capture the numerous tradeoffs couples have to navigate throughout the course of their relationship. Study 4 examines the hypothesis that after making tradeoffs that increased inequality, partners are more likely to accept tradeoffs that further increase inequality.

Study 4: Tradeoff Considerations Lead to Increased Acceptance of Inequality

We theorized that decisions on inequality escalate, such that after accepting small inequality, people in romantic relationships are more likely to accept larger ones. Accordingly, Study 4's participants either considered a one-time tradeoff or considered the same tradeoff after evaluating similar, smaller tradeoffs. We predicted that once partners accepted tradeoffs favoring total income over equality, they would become more inclined to accept subsequent tradeoffs that

increased inequality. We tested this prediction in the context of monetary and chores tradeoffs (Income: https://aspredicted.org/6r65-m26d.pdf; Chores: https://aspredicted.org/4rck-t4wf.pdf).

Method

Participants. We ran the study in two waves, aiming to recruit 600 U.S.-based participants on Prolific for each. We received 602 responses for the income-tradeoff wave and 604 for the chore-tradeoff wave. As pre-registered, we excluded participants who failed our comprehension check: 49 for income and 43 for chores. We also excluded participants whose open-text responses were coded as gibberish, nonsensical, or irrelevant: four for income and none for chores. The final sample included 549 participants in the income wave (268 female, 277 male, four non-binary; M_{age} = 39.44, SD_{age} = 12.82); 55.2% of participants had college-level education or higher. The median income range of these participants was between $40,000-49,999. The final sample in the chores wave included 561 participants (286 female, 271 male, three non-binary, one gender fluid; M_{age} = 40.61, SD_{age} = 13.57); 53.5% held a four-year college degree or higher. The median income range of these participants was between $50,000-$59,999.

Procedure. In the income scenario, participants imagined making $40,000 annually and being in a relationship with someone who earned more. They decided whether to take a 10% pay cut for their partner to receive a 10% raise. Using a between-subjects design, we manipulated the number of times participants considered this tradeoff. Participants in the multiple-decisions condition considered this tradeoff across four income scenarios, where their partner earned $50,000, $60,000, $70,000, and $80,000 annually (in that order). Participants in the single-decision condition only considered one scenario where their partner made $80,000. For each scenario, participants rated how likely they were to accept a pay cut (–30 = *Very unlikely*, 30 =

Very likely). The focal comparison between the two conditions was participants' decision in the scenario where their partner earned $80,000, which all participants completed.

The chores scenario had participants consider whether they or their partner needed to take time off work to handle time-consuming, recurring chores. Participants learned that they earned $20 per hour, while their partner earned more. Using a between-subjects design, we randomly assigned participants to consider four scenarios (partner earned $25, $30, $35, or $40 per hour) or one scenario (partner earned $40 per hour). In each case, they decided who should be responsible for the chores (–30 = *Definitely my partner*, 30 = *Definitely me*; scale direction randomized).

Participants completed a comprehension question, choosing the option where their combined income with their partner would be higher (Income condition: "If I take a pay cut and my partner gets a raise" or "If I DO NOT take a pay cut, and my partner DOES NOT get a raise." Chores condition: "If I take time off to do chores and my partner works" or "If my partner takes time off to do chores and I work."). As stated above, we excluded participants who selected the incorrect (second) option from our analysis.

Results and Discussion

First, we analyzed responses of participants who considered four disparity scenarios (N = 287 in the income scenario, N = 281 in the chores scenario) to test whether income disparities increased willingness to accept further inequality. We replicated the previous results: participants (who imagined themselves as lower earners) were more likely to accept a pay cut (β = 2.50, $t(860) = 11.36$, $p < .001$, 95% CI_β = [2.07, 2.93]) and take on career-impeding chores (β = 2.55, $t(842) = 17.56$, $p < .001$, 95% CI_β = [2.27, 2.84]) when the income disparities within the scenarios were greater.

Next, we tested our hypothesis that after making tradeoffs that increased inequality (vs. not), participants were more likely to accept further inequality. We found that participants who evaluated multiple tradeoffs were more likely to accept a pay cut for their partner to receive a raise (M_{multi} = 14.57, SD_{multi} = 17.25) and to assign chores to themselves (M_{multi} = 19.15, SD_{multi} = 14.92) compared to those who considered the same tradeoff scenario for the first time (income: M_{once} = 9.84, SD_{once} = 17.62), $t(540) = 3.17$, $p = .002$, 95% CI [1.80, 7.66], $d = 0.27$; (chores: M_{once} = 16.00, SD_{once} = 14.77), $t(559) = 2.51$, $p = .012$, 95% CI [0.68, 5.61], $d = 0.21$).

Finally, there was no gender difference in participants' tradeoff decisions, neither in the single-decision condition ($p = .97$) nor the multiple-decisions condition ($p = .81$). That is, women were no more likely to accept a pay cut for their partner to receive a raise than men. Gender also did not moderate the effect of income disparity on tradeoff acceptance ($p = .47$).

These findings suggest that after considering tradeoffs that compromised equality in the past, people are more likely to accept further tradeoffs that exacerbate inequality, ultimately contributing to an escalation of inequality. Tradeoff decisions are not "one-offs" and may have lasting impacts on future decisions. In contrast to the theory of "mutual cyclical growth" (Wieselquist et al., 1999), which posits that partners take turns making sacrifices to promote each other's well-being, we find that one partner may consistently forgo personal benefit if doing so improves the couple's overall financial standing.

Study 5: Reduced Equality Concern as a Mediator

Why do couples become more accepting of larger inequalities? Study 5 tested our theory that couples in relationships with greater income disparity are less concerned about achieving income equality, which in turn leads them to be more open to further inequality. In this study, romantic partners reported the income disparity within their relationship (our IV), how important

it was for them to have similar incomes with their partner (our mediator), and their interest in accepting an income tradeoff that would exacerbate inequality (our DV). We hypothesized that reduced concern for equality mediates the relationship between income disparity and willingness to accept further inequality. This study was pre-registered (https://aspredicted.org/7hgb-9kk6.pdf).

Method

Participants. Our goal was to attain approximately 600 U.S.-based participants who were in married, dual-earner relationships following exclusions. We first requested 600 participants via Prolific. After receiving 594 completed responses, we checked for exclusions (i.e., 34 equal earners[2]) and requested 40 additional participants. In total, we received 635 complete responses. We excluded three participants based on their open-text responses and another 33 participants who reported earning the same amount as their partner. The final sample included 599 participants (295 female, 298 male, five non-binary, one transgender; M_{age} = 42.25, SD_{age} = 10.54); 69.8% of participants had college-level education or higher. The median household income range was between $100,000-$149,999.

Procedure. We measured income disparity, our independent variable, by asking participants to rate their income relative to their partner's (1 = *I make a lot less than my partner*, 4 = *I make the same amount as my partner*, 7 = *I make a lot more than my partner*). For those identifying as lower or higher earners, we recoded their responses onto a three-point scale, with

[2] Although we initially planned to exclude participants who failed the comprehension check (see main text for question details), we observed after the first recruitment wave that approximately a third of participants answered incorrectly. We decided to retain these participants for several reasons: (1) the comprehension check required a level of numeracy, particularly in interpreting percentages, that our sample may not possess, (2) including these participants could yield valuable insights into our framework and provide a more conservative test of our hypothesis, and (3) excluding this many participants would substantially reduce statistical power.

higher values representing greater income disparities. Of the 599 participants, 283 identified as lower earners and 316 as higher earners.

To measure our proposed mediator, we asked participants how important it was that they and their partner earned similar incomes (1 = *Not at all*, 7 = *Extremely*). For the dependent variable, participants indicated how likely they would be to accept a tradeoff where the lower earner takes a 10% pay cut for the higher earner to receive a 10% raise. The dependent variable was measured after the mediator.

Next, participants completed a comprehension check, selecting whether accepting the tradeoff would cause their combined income to increase, decrease, or stay the same. The majority of participants (66.8%) correctly indicated that their combined income would increase, while 30.9% believed it would stay the same, and 2.3% thought it would decrease.

Results and Discussion

We conducted a mediation analysis to test whether partners with more unequal incomes care less about income equality, which in turn mediates their willingness to accept further inequality. We found that income disparity negatively predicted equality concern ($\beta = –0.37$, $p < .001$) and positively predicted tradeoff acceptance ($\beta = 0.46$, $p < .001$). Equality concern, in turn, negatively predicted tradeoff acceptance ($\beta = –0.12$, $p = .003$), and the inclusion of equality concern reduced the effect of income disparity on tradeoff acceptance ($\beta = 0.42$, $p < .001$; Figure 1.2), suggesting partial mediation. A bootstrap analysis with 5,000 resamples revealed a significant indirect effect ($p = .004$, 95% CI = [0.012, 0.09]).

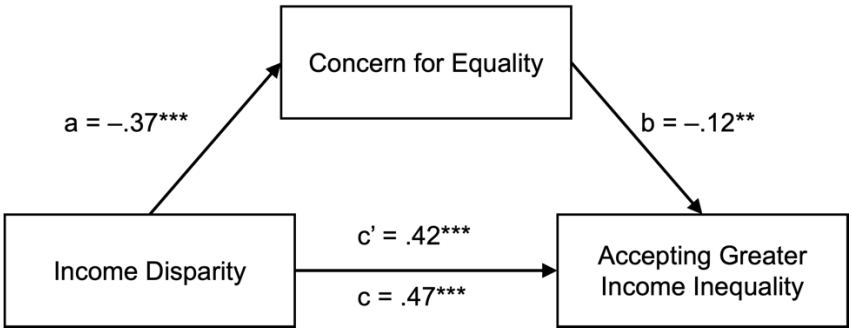
As an exploratory analysis, we examined whether participants who thought accepting the tradeoff would not affect their combined income ($N = 185$) made different tradeoff decisions than those who thought it would increase their combined income ($N = 400$). Participants who

believed their combined income would remain unchanged were overall less likely to accept the income tradeoff (β = –1.11, t(583) = –6.92, p < .001, 95% CI_β = [–1.42, –0.79]). Nevertheless, the effect of income disparity on tradeoff acceptance remained significant after controlling for participants' belief about whether their combined income would change (β = 0.35, t(582) = 3.81, p < .001, 95% CI_β = [0.17, 0.53]). Additionally, participants' belief about whether their combined income would change did not moderate the effect of disparity on tradeoff acceptance (p = .38).

These findings suggest that partners with greater income disparities are more inclined to accept further inequality, even if they do not anticipate an immediate financial gain. Romantic couples sacrifice equality because they place less weight on income equality in their financial decisions.

Figure 1.2

Mediation in Study 5



Note. a, b, c, and c' are path coefficients representing standardized regression weights; **p < .01, ***p < .001.

Finally, Similar to the demographic make-up of our previous studies, 69.5% of women were lower earners, and only 25.7% of men were lower earners. We did not observe any gender difference in willingness to accept the income tradeoff (p = .88). Gender also did not moderate the effect of income disparity on willingness to accept further inequality (p = .76).

General Discussion

Couples frequently make decisions that affect both partners' incomes and career development, such as whether to relocate for a partner's job or how to assign demanding household chores. The current research investigates how income inequality between partners may escalate as a result of repeated career-prioritizing decisions. Across a series of studies, we document that couples in relationships with more unequal incomes are more willing to accept further inequality, with the goal of maximizing total income. We demonstrate the effect of income disparity on willingness to accept further inequality both in existing relationships (Studies 1, 2 and 5) and in experimental settings (Studies 3 and 4). Furthermore, we found that inequality escalates through sequential decisions where repeated consideration of tradeoffs (between preserving equality and maximizing total income) leads to greater willingness to accept further inequality in subsequent decisions (Study 4).

We further found that partners in relationships with greater income disparities care less—not more—about equality, and this reduced concern for equality mediated the effect of income disparity on willingness to accept further inequality (Study 5). Although losing a valued principle might be expected to increase its desirability, losing equality instead appeared to diminish how much partners valued it.

Across these studies, we measured income disparity in existing relationships using objective (i.e., income ratio between partners) and subjective measures (i.e., perceived income difference). We also manipulated income disparity in scenarios, by describing income differences in terms of hourly pay and annual salary. For our dependent variable, we measured willingness to accept tradeoffs that increased income inequality directly (i.e., changes to incomes) or indirectly (i.e., delegation of career-impeding chores). Thus, the effect of income

disparity on willingness to accept further inequality seems robust and can be generalized to a broad range of decision contexts in romantic relationships.

In studying financial knowledge, Ward and Lynch (2019) documented an increasing divergence over time: when couples assign financial responsibility to one partner, that partner gains more financial knowledge over time, while the other partner's understanding stagnates. An initially small disparity in knowledge escalates to a larger gap as the relationship progresses. We find that a similar pattern exists with income, where an initial income disparity may widen over the course of the relationship.

This research contributes to the literature on financial decisions in romantic relationships by revealing a potential downside of joint financial management. Whereas pooling finances generally enhances relationship satisfaction (Addo & Sassler, 2010; Gladstone et al., 2022; Olson et al., 2023), merging finances may encourage couples to prioritize combined income, which can obscure and even reinforce underlying income inequalities. Specifically, our research finds that the perceptions of joint ownership can motivate couples to make tradeoffs that favor overall gains at the cost of increasing inequality.

We identify income disparity and relative income status (i.e., being the lower or higher earner) as relevant factors in shaping relationship dynamics and consequences of financial decisions, with implications for gender inequality. A meta-analysis on gender differences in social (other-regarding) preferences found that women are not more socially oriented than men (Croson & Gneezy, 2009). Another meta-analysis on women's and men's helping behaviors revealed that men helped more on average, though the effect is context-dependent (e.g., men are more likely to help in situations involving danger; Eagly & Crowley, 1986). In our studies, while women were often more likely than men to sacrifice their income (see also Johnson et al., 2019;

Overall et al., 2016), this gender difference disappeared once we controlled for relative income status. This suggests that the observed effects are driven by relative income status more than gender norms per se. However, because women are more likely to be the lower earners in relationships (Pew Research Center, 2023), as was true in all our samples of romantic partners, these dynamics may exacerbate existing gender income inequality.

Our work also adds to the broader discussion on the equality–efficiency tradeoff. In studies on individual-level decisions (often involving strangers), fairness concerns tend to dominate (Choshen-Hillel et al., 2015; Gordon-Hecker et al., 2017b). Our research tests the equality–efficiency tradeoff in a novel context of romantic relationships. Importantly, we find that romantic partners too care about equality. Yet, the desire to maximize total benefit can often take precedence over the pursuit of equality in close relationships. This research opens new avenues for exploring how individuals in other close relationships (e.g., parent and child) navigate the tradeoff between equality and efficiency, and likely also value efficiency over equality. A similar dynamic may arise in other relationships, such as between coworkers with differing levels of professional experience, where the priority to achieve shared goals (e.g., ensure success of a project) outweighs the desire to promote equality (e.g., opportunities for the less experienced worker to develop).

This research examines one instance of escalation of inequality in the context of financial decision making. It is possible that this phenomenon is not unique to romantic relationships or financial decisions. Understanding the underlying mechanisms and identifying the types of groups to which it applies is a potentially worthwhile pursuit for researchers interested in equality and resource allocation. For example, policies aimed at maximizing economic growth (e.g., infrastructure investments in urban centers) might unintentionally exacerbate inequalities

for rural or underserved communities. Broadly speaking, our findings encourage researchers to consider how perceived shared goals within any group, such as households, organizations, or communities, might inadvertently promote inequality when members prioritize collective gains over equal contributions, even when equality is valued.

Implications

Is prioritizing total income over income equality rational? All else being equal, people tend to prefer income equality in romantic relationships. However, one might argue that maximizing household income is more rational for couples who share resources (although we note that a third of the participants in Study 5 did not realize that increased disparity results in increased total income). We contend that the rationality of prioritizing household income over equality depends on several factors. First, partners must enjoy equal financial standing, such as access to resources and the ability to sustain their lifestyle after a breakup, irrespective of individual contributions. Second, income disparities should not translate into inequalities in other domains such as decision-making power. Third, inequality must have a neutral or positive overall effect on relationship quality.

The compounding effect we document, such that accepting smaller inequalities may lead couples to accept larger inequalities, illustrates how early decisions can set a pattern that gradually enlarges disparities over the course of the relationship, leading to growing codependency. Career-prioritizing decisions can have lasting personal development and financial implications for romantic partners. For example, when a lower earner agrees to limit their work hours for household responsibilities or to relocate for the higher earner's job, they may experience not only short-term income loss but also enduring effects on their career trajectory. Differences in income may also create inequalities elsewhere, such as prestige, network, and

self-efficacy. Across our studies, we observe an overall enthusiasm for accepting tradeoffs that benefit total income but increase inequality, suggesting that people are not sufficiently considering long-term consequences. If partners are aware of this pattern, they might be more thoughtful of long-term consequences and less myopic in their tradeoff decisions.

Additionally, having large income disparities may expose romantic partners to greater financial vulnerabilities. If the higher earner loses their ability to work, the couple might struggle to find an alternative source of income. Relationships might not last forever, and the lower earners may find themselves at a significant disadvantage if the relationship dissolves. An extreme interpretation of "what's mine is yours" is rarely accurate. Whereas a couple may have mainly joint financial assets, some assets (e.g., inheritance, retirement accounts) are seldom combined. Couples might also disagree on the extent to which their assets are joint. If partners are not completely aligned in their subjective evaluation of how much of their resources are shared, sacrificing personal income to increase joint income might backfire.

Lastly, the escalation of inequality may disproportionately affect certain households. For instance, lower-income households might place a greater emphasis on increasing total income, making them more susceptible to increasing inequality. Alternatively, wealthier couples would be more likely to accept the tradeoffs because they worry less about financial independence. Education might also matter, with more educated couples accepting tradeoffs that increase total income more readily because they are more likely to calculate and comprehend the financial benefits for the couple as a unit.

Limitations

Our primary interest is to understand how couples navigate tradeoffs between maximizing total benefit and achieving equality. Therefore, all of our studies were designed to

create conflict between these two goals. Specifically, we ensured that maximizing total income hurts equality (e.g., a 10% pay cut for the lower earner and a 10% raise for the higher earner would increase total income, but at the same time increase income inequality). Thus, our findings cannot directly speak to whether couples will tolerate increased inequality even when it does not offer any benefit to total income (e.g., whether the lower earner would accept a $10,000 pay cut for the higher earner to receive a $10,000 raise). Nevertheless, we have some evidence suggesting couples may still prefer to prioritize the higher earner's income even if it does not offer immediate benefit (Study 5).

Another feature of our paradigms is that couples with more unequal incomes potentially have more to gain from accepting a tradeoff than couples with less unequal incomes. For example, consider couples A and B. In couple A, partners earn $50,000 and $60,000, respectively, whereas in couple B, partners earn $50,000 and $100,000. Couple B has more unequal incomes than couple A. Accepting the income tradeoff in Study 1 (e.g., lower earner accepts a 10% pay cut for higher earner to get a 10% raise) will increase couple B's income more ($5,000 for couple B and $1,000 for couple A). Rather than considering this as a limitation of our design, we believe it realistically reflects tradeoffs couples navigate. As the income gap between partners widens, there is often more to gain from prioritizing the higher earner's income. Nonetheless, it is important to note that the larger income increase for couple B is accompanied by an even larger increase in their income gap ($15,000 for couple B $11,000 for couple A). One could also argue that increasing income is more important for couple A since they have less money than couple B. In sum, we maintain that the greater potential gains for couples with more unequal incomes are part of the realistic process of how inequality escalates. This does not entirely explain our findings, however. We offer evidence that escalation partly happens due to

couples becoming more accepting of greater inequalities after accepting smaller inequalities (Study 4).

Conclusion

Discussing her research on dual-earner couples, Petriglieri reflected that "Most of the couples I interviewed aspired to split their responsibilities at home and at work equally, but few managed to really do so. For many, resentment and guilt festered, and equality became a mirage" (2019). This quote highlights romantic partners' widespread desire for equality and their frustration over why it often feels unattainable. Our research sheds light on why equality in relationships can feel like a moving target. We reveal a key, potentially underappreciated, consequence of accepting tradeoffs that prioritize total income: the escalation of inequality over time. As partners increasingly prioritize joint financial gains over equality, income disparities may widen over time, with potential consequences for both partners' well-being. Understanding these dynamics is crucial for developing strategies to help couples navigate financial decisions in a way that balances joint and individual interests.

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Chapter 2: Who Owns What Is Ours? Financial Contribution and Perceived Ownership in Romantic Relationships

Abstract

Romantic relationships are often understood as economic partnerships in which resources are jointly shared. Across six studies, we examined whether differences in financial contribution shape perceived ownership of shared resources in a marriage. We find that greater financial contribution increases perceived claim over marital assets: higher earners are viewed as more entitled to assets following divorce, as more generous when endorsing a partner's discretionary spending, and as more responsible for funding household expenditures. These asymmetries are visible not only in partners' own judgments but also in the perceptions of important third parties, such as their children. We also test whether non-financial contributions, such as household labor and caregiving, similarly shape ownership judgments. Although non-financial contributions increase perceived claim, their effect is weaker than that of financial contributions. Our findings reveal how household finances can contain subtle forms of inequality, even in relationships organized around norms of pooling and equality.

Close romantic relationships, and marriage in particular, are often understood as economic partnerships in which resources are shared rather than individually owned. Traditional wedding vows—"for richer or for poorer"—frame marriage as a commitment to shared lives across changing material conditions. Institutional structures reinforce the same understanding. Income and assets acquired during the marriage are typically viewed as belonging to the marriage rather than to the individual who earned or acquired them (e.g., American Law Institute, 2002; New Zealand Ministry of Justice, 2026; Direction de l'information légale et administrative, 2023). U.S. federal tax law likewise allows married couples to file jointly, combining both partners' incomes on a single return (Internal Revenue Service, 2025). These arrangements lend force to the broader cultural intuition that romantic relationships transform private income into shared household resources—that, effectively, "it all goes into one pot." Consistent with this view, full pooling is the most common form of money management among married couples (Gladstone et al., 2022; Olson et al., 2023).

Within this framework of economic unit, equality serves as an attractive default. A large body of research shows that people dislike inequality and often regard equal division as fair, even when equality is costly (Bolton & Ockenfels, 2000; Fehr & Schmidt, 1999; Loewenstein et al., 1989). Such preferences emerge early in development: infants and young children show sensitivity to fairness and unequal allocations (Schmidt & Sommerville, 2011; Shaw & Olson, 2012). This intuition also extends to romantic relationships. In Fiske's (1992) relational models theory, communal sharing describes social relations in which members of a "bounded group" are treated as "equivalent and undifferentiated," with romantic partnerships serving as a prototypical case. Thus, if marriage is understood as a partnership of equals, then equal claim over marital resources would seem to follow naturally.

This logic further implies that differences in who brings in the money should matter little for who is perceived as having claim over it. Such a view is compatible with relationship arrangements that encourage specialization or prioritization of one partner's career. In Western societies, the most common family structure is that of a dual-earner where both people engage in paid work (OECD, 2022). As couples balance work and family demands, a common strategy is to prioritize one partner's career while the other scales back (Becker & Moen, 1999; Pixley, 2008; Voydanoff, 2002). Chapter 1 of this dissertation finds that when couples make career prioritization decisions, preferences for maximizing joint income often outweigh the desire to preserve income equality. Although couples express a preference for income equality, they are often willing to compromise it to increase total benefit. One possibility may be that income equality is seen as less important when financial resources are assumed to be equally shared.

Yet it is unclear that partners actually treat their resources as equally shared, despite the ideal of equality. Research on intra-household economy has long challenged the assumption that the household operates as a single economic unit, arguing instead that pooling resources can conceal, rather than eliminate inequality. Lundberg and colleagues' (1997) analysis of the U.K. child benefit reform showed that, holding total household income constant, when benefit income was redirected towards wives, household spending pattern changed, suggesting that who receives money matters for how it is used. Qualitative research similarly has found that formal financial arrangements do not always reflect how the money is used. Pahl's (1983, 1995) typology of money management showed that couples who describe their finances as "pooled" in fact vary widely in who controls, monitors, and authorizes spending. Burgoyne (1990) found that joint accounts often function less as genuinely shared pools than as allowance systems, with one partner retaining greater discretion over large or discretionary expenditures while the other

manages routine outlays. The language of sharing, in other words, can mask a more stratified reality. Additionally, these asymmetries are not always visible to couples themselves. In the domain of household labor, Radcliffe et al. (2023) found that partners endorsed ideals of equality even when their own day-to-day reports revealed persistent imbalance. Although that work does not examine financial decision making directly, it suggests a broader pattern that couples may uphold equality as a relational ideal while daily practice diverges from it.

A useful framework for understanding these inequalities is psychological ownership. Psychological ownership refers to the feeling that a target is "mine" (Pierce et al., 2001, 2003). It is conceptually distinct from legal ownership: partners may legally own the same assets while differing in the extent to which that asset feels like it belongs to one of them. Pierce et al. (2003) identified three major routes by which psychological ownership develops: exercising control over a target, coming to know it intimately, and investing the self into the target. The first route emphasizes that the ability to use and shape a target helps create a sense of ownership. For example, greater job autonomy can foster psychological ownership over one's work (Pierce et al., 2004). The second route holds that familiarity and knowledge can generate feelings of ownership. For example, long-term renters may feel greater ownership over a residence than its new owners. The third route, and the most relevant here, focuses on one's investment. It draws on Locke's (1690) labor theory of property and suggests that investment of one's time, effort, and energy increases psychological ownership. For example, people value objects more when they have helped create them, termed the "IKEA effect" (Norton et al., 2012). In the context of romantic relationships, the labor involved in generating income may similarly produce a stronger sense that shared financial resources are, in some meaningful way, one's own.

Therefore, financial contribution should shape perceptions of ownership over shared resources. A partner who contributes more financially may be seen as having a stronger claim over marital assets, as being more generous when permitting discretionary spending, or as being more responsible for funding major household expenditures. At the same time, contribution within relationships is not limited to money. Partners also contribute through household labor, caregiving, and other forms of unpaid work. These non-financial contributions should also matter for ownership perceptions because they, too, represent investments in the relationship and joint resources. However, because financial contribution is directly tied to the accumulation and maintenance of monetary resources, it may carry greater weight than non-financial contribution when people judge who is entitled to what. This distinction is especially important in relationships organized around specialization, where one partner may contribute more financially and the other more through unpaid labor.

The present research tests this account across a series of studies. We predict that greater financial contribution increases perceptions of ownership within relationships, even in a context where norms of sharing and equality are strong. Specifically, we expect higher-earning partners to be viewed as more entitled to assets following divorce, more generous when endorsing a partner's spending, and be seen as having greater spending power. We also test whether these ownership perceptions extend beyond the couple's own judgments to the perceptions of important third parties, such as their children. Here, we predict that children will attribute major family expenses more to the higher-earning parent than to the lower-earning parent. Finally, we examine whether non-financial contributions shape ownership judgments as well. We predict that greater non-financial contribution will increase perceived claim over shared assets, but that its effect will be weaker than that of financial contribution.

While classic measures of psychological ownership often ask participants to indicate the extent to which a target feels like "mine" (e.g., Peck & Shu, 2009; Van Dyne & Pierce, 2004), those items may be less diagnostic in marriage, where explicit claims of individual ownership could feel normatively inappropriate or relationally threatening. Partners may reject statements implying that marital assets are "mine," even if their judgments in practice reflect asymmetries in perceived claim. For this reason, we took a more indirect approach and examined how ownership perceptions are expressed through downstream judgments.

Across six studies, we investigate these questions using a range of paradigms. The first studies test whether financial contribution affects judgments of asset division, generosity, and spending power. Subsequent studies examine whether similar assumptions are visible in how children infer who pays for important household expenditures. We then compare the effects of financial and non-financial contributions on perceived claim over marital assets.

Study 1: Financial Contribution Shapes Asset Division

In Study 1, we tested whether financial contribution serves as a basis for perceived ownership, operationalized as claim to marital assets following divorce. People in married, dual-earner relationships evaluated how fair it would be for a hypothetical couple with a large income disparity to divide their assets in different ways following divorce. A 50/50 split provides a natural benchmark for these judgments. Equal division is favored legally in many contexts (Gerson, 2022), which reflects cultural views of marriage as a partnership of equals and is consistent with broader psychological tendencies to prefer equality (e.g., Loewenstein et al., 1989). If ownership perceptions are independent of financial contributions, judgments should be symmetric around this benchmark, such that giving the higher earner either more than half or less

than half of the assets is evaluated similarly, and more negatively (since it deviates from the norm) than an equal split.

We instead hypothesized that financial contributions would shape perceived ownership. Specifically, participants should view it as fairer for the higher earner to receive a larger (vs. smaller) share of the couple's assets.

We used a hypothetical scenario to capture the general beliefs about ownership while minimizing the discomfort and defensiveness that may arise when people evaluate their own relationships. This approach reduces self-presentational concerns and allows participants to reason more abstractly about fairness, with less influence from idiosyncratic relationship details. At the same time, we expected participants' judgments to be informed by their own perspectives and interests. Accordingly, we predicted that participants who earned more than their partners would be especially likely to endorse giving the higher earner a larger share of the assets. This study was pre-registered (https://aspredicted.org/h43bt5.pdf).

Method

Participants. We aimed to recruit 300 participants in married, dual-earner relationships. We first collected an initial sample of 300 participants. During data-quality checks, 16 participants reported implausible relationship start ages (i.e., they were younger than 16 or older than their current age when the relationship began). An additional ten participants did not meet pre-registered inclusion criteria for our primary analysis (i.e., they earned the same amount as their partner). To maintain adequate statistical power, we submitted an updated pre-registration specifying these exclusions and recruited 30 additional participants (original pre-registration: https://aspredicted.org/gf2dq6.pdf; updated pre-registration: https://aspredicted.org/h43bt5.pdf).

In total, we obtained 325 complete responses. We excluded 17 participants who reported implausible relationship start ages and 11 participants who reported earning the same amount as their spouse, consistent with our pre-registered criteria. The final sample included 297 participants (49.2% female, 50.5% male, 0.3% non-binary; 1.3% Asian, 22.6% Black or African American, 72.7% White or Caucasian, 3.4% other or multiracial; 4.4% Hispanic or Latino; M_{age} = 39.92, SD_{age} = 12.35). All participants were in married, dual-earner relationships with an average relationship length of 14.84 years (*SD* =11.15); 55.6% of participants reported earning more than their spouse and 44.4% reported earning less. Median household income fell between $90,000 and $99,999.

Procedure. Participants first completed a screener verifying their relationship and employment status. Only those who met the eligibility criteria—being married and in a dual-earner relationship—proceeded to the main survey.

Participants then read a scenario describing a divorcing couple with a large income disparity. In the scenario, Partner A had contributed around 80% of the couple's total assets, while Partner B contributed about 20%. Participants evaluated the fairness of seven asset divisions, ranging from Partner A receiving 20% of the assets (and Partner B 80%) to Partner A receiving 80% (and Partner B 20%), using a 7-point sliding scale (1 = *Extremely unfair*, 7 = *Extremely fair*). The order of the allocations was counterbalanced, such that some participants first saw divisions in which Partner A received a relatively smaller share and others first saw divisions in which Partner A received a relatively larger share.

Next, participants reported their income relative to their spouse's income (1 = *I make a lot less than my partner*, 4 = *I make exactly the same amount as my partner*, 7 = *I make a lot more than my partner*). We used this measure to classify participants as lower earners (1–3),

equal earners (4), or higher earners (5–7). Consistent with our pre-registration, we excluded equal earners from the focal analyses because we were interested in comparing the responses of higher and lower earners. Finally, participants reported their relationship length, age, gender, race and ethnicity, and household income.

Results

We first tested whether participants viewed it as fairer for the higher-earning partner to receive a larger rather than smaller share of the couple's assets following divorce. For each participant, we computed mean fairness ratings for divisions in which Partner A, the higher earner, received a larger share (60–80%) and for divisions in which Partner A received a smaller share (20–40%). A paired-samples t-test showed a strong asymmetry in these judgements. Participants rated divisions that gave Partner A a larger share as fairer ($M = 4.38$, $SD = 1.46$) than those that gave Partner A a smaller share ($M = 2.09$, $SD = 1.21$; $t(296) = 21.22$, $p < .001$, $d = 1.71$). This pattern is consistent with the prediction that financial contributions shape perceived ownership.

We next conducted exploratory comparisons with the equal-split benchmark. Participants did not rate an equal split ($M = 4.25$, $SD = 1.87$) differently from divisions that gave Partner A a larger share ($t(296) = 0.83$, $p = 0.41$). However, participants rated the equal split as substantially fairer than divisions that gave Partner A a smaller share ($t(296) = 20.71$, $p < 0.01$, $d = 1.33$). Thus, participants did not treat departures from equality as inherently unfair. Instead, their judgments were sensitive to the direction of the allocation: divisions giving more to the higher earner were viewed much more favorably than allocations favoring the lower earner.

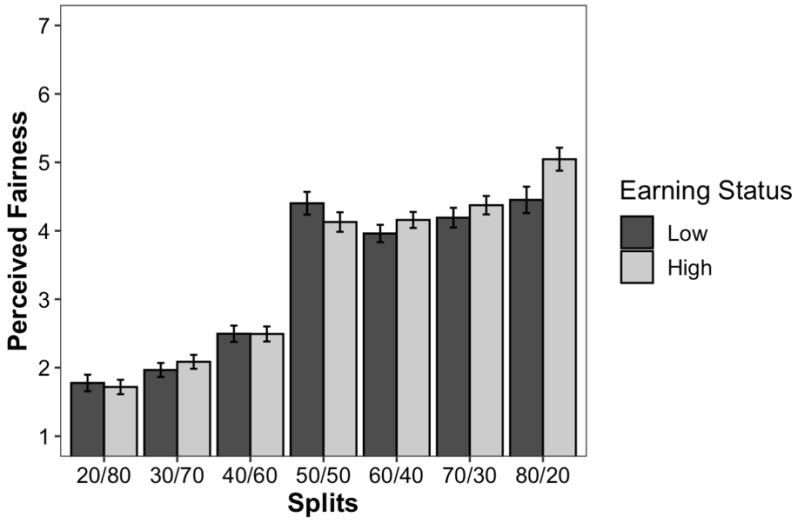
Participants' own relative earning status showed a marginal effect: those who were higher earners in their own relationships were marginally more likely to favor giving Partner A a larger

share (M = 4.53, SD = 1.48) than were participants who were lower earners in their own relationship (M = 4.20, SD = 1.41; p = .055, d = .22; see Figure 2.1). As a pre-registered exploratory analysis, we estimated a linear mixed-effects model predicting fairness ratings from participants' relative earning status, asset split, and their interaction, with random intercepts for participants. The key question was whether higher and lower earners responded differently across the various allocation scenarios. This analysis yielded one significant interaction: for the 80/20 split, higher earners rated the allocation as fairer than lower earners did (b = 0.65, t(1770) = 2.64, p = .008). Though participants' own relative earning status was not central to our primary research question, this pattern is informative in that it suggests that participants were not evaluating the scenarios from a detached or purely hypothetical perspective. Rather, their own position within their relationship appears to have shaped their judgments.

Overall, Study 1 provides initial evidence that financial contribution informs perceptions of ownership. Participants did not treat all deviations from equal division alike. Instead, they judged allocations favoring the higher earner more favorably than allocations favoring the lower earner. Although the divorce context offers a useful setting for eliciting ownership judgments, it is possible that these patterns are specific to relationship dissolution. In the next study, we therefore examine whether the link between financial contribution and ownership perceptions extends to ongoing relationships.

Figure 2.1

Fairness Ratings of Asset Divisions by Participants' Relative Earning Status (Study 1)



Study 2: Financial Contribution Shapes Perceptions of Generosity

In Study 2, we tested ownership using a different downstream judgment: perceived generosity. Specifically, we examined whether the same act of endorsing a spouse's spending decision would be seen differently depending on whether the endorser was the higher or lower earner in the relationship. Participants read about a married couple in which one partner either earned more or earned less than the other and evaluated that partner's decision to support the spouse's spending choice. This design allowed us to examine ownership perceptions without asking directly about entitlement or division.

We reasoned that judgments of generosity provide an indirect window into perceived ownership. To view a person as generous is, in part, to infer that they are giving up something of value. Such judgments therefore presuppose some degree of ownership or claim. If spouses are seen as having equal ownership of marital resources regardless of who contributed more financially, then endorsing a partner's spending should be viewed similarly whether the endorser is the higher or lower earner. If, however, financial contribution shapes perceived ownership, then the same act should carry different meaning depending on who performs it: endorsing a partner's spending should seem especially generous when observers perceive the endorser as

relinquishing control over resources that are more properly theirs. We therefore predicted that a higher earner who endorsed the spouse's spending would be perceived as more generous and supportive than a lower earner who endorsed the identical spending decision. This study was pre-registered (https://aspredicted.org/53tu8a.pdf).

Method

Participants. We recruited 350 participants in married, dual-earner relationships via Prolific and received 347 complete responses. As pre-registered, we excluded seven participants who reported implausible relationship start ages (younger than 16 or older than their current age when the relationship began). The final sample consisted of 340 participants (49.4% female, 49.7% male, 0.9% non-binary; 4.1% Asian, 8.5% Black or African American, 82.9% White or Caucasian, 4.4% other or multiracial; 8.8% Hispanic or Latino; M_{age} = 45.98, SD_{age} = 11.63). Average relationship length was 19.26 years (SD = 10.99). All participants were in married, dual-earner relationships; 41.5% of participants earned more than their spouse, 4.7% earned the same, and 53.8% earned less.

Procedure. Participants read a vignette describing a married couple with unequal incomes but an explicit agreement to fully share their financial resources.

> *A and B have been married for many years. A is a successful physician, earning an enviable income. B works a desk job, making a lower income. From the start, they agreed to pool all their earnings—no splitting, no tallying, just shared resources.*
>
> *Recently, A [or B] agreed when B [or A] wanted to pay for business-class airfare for a reunion trip with old classmates. A [or B] was also on board with B [or A]'s decision to buy front-row tickets to a concert with friends.*

Using a between-subjects design, we manipulated which spouse endorsed the other spouse's discretionary spending decisions. In one condition, the higher earner (A) endorsed the lower earner's spending; in the other, the lower earner (B) endorsed the higher earner's spending.

Including an explicit pooling arrangement allowed us to examine whether perceptions of ownership track financial contribution even in a relationship context that normatively emphasized joint ownership.

After reading the vignette, participants rated the extent to which the endorsing spouse was generous and supportive on 7-point sliding scales (1 = *Strongly disagree*, 7 = *Strongly agree;* sliding scale). Finally, participants reported relationship and demographic information, including relationship length, relative earning status, age, gender, and race and ethnicity.

Results

First, we tested our prediction that endorsing a partner's spending would be perceived differently depending on whether the endorser was the higher or lower earner in the relationship. Supporting this prediction, participants who viewed the higher earner (Partner A) as the endorser rated them as more generous ($M = 5.95$, $SD = 1.08$) than did participants who viewed the lower earner (Partner B) as the endorser ($M = 5.55$, $SD = 1.17$; $p = .001$, $d = 0.36$). Similarly, participants rated Partner A as more supportive ($M = 6.54$, $SD = 0.62$) than Partner B ($M = 6.37$, $SD = 0.74$; $p = .02$, $d = 0.25$; see Figure 2.2).

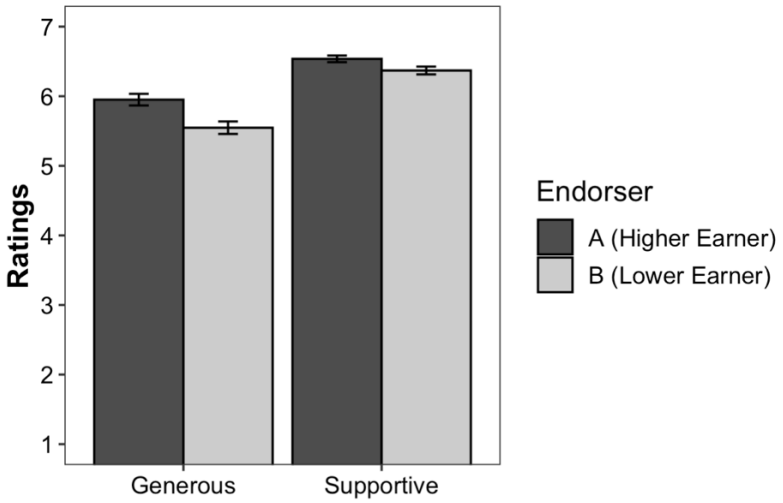
As a pre-registered exploratory analysis, we examined whether these judgments varied as a function of participants' own relative earning status. Consistent with our approach in Study 1, we excluded participants who reported earning the same amount as their partner. A linear regression predicting generosity ratings from endorsing partner, participants' relative earning status, and their interaction revealed a significant effect of endorsing partner ($b = -0.63$, $t(320) = -3.32$, $p = .001$). This effect indicates that participants who earned more than their partner rated Partner B as less generous than Partner A. There was no main effect of participants' own relative earning status ($p = 1.00$). This effect was qualified by a marginal interaction ($b = 0.43$, $t(340) =$

1.69, $p = .092$), indicating that the tendency to view higher earners as more generous was somewhat stronger among participants who themselves earned more than their partner and weaker among those who earned less. A parallel regression predicting supportiveness ratings showed the same basic pattern. There was a significant effect of endorsing partner ($b = -0.25$, $t(320) = -2.19$, $p = .029$), such that participants who earned more than their partner judged Partner B as less supportive. There was no main effect of participants' own relative earning status ($p = .48$) and no interaction ($p = .25$).

Overall, Study 2 extends the findings of Study 1 by showing that differences in financial contribution shape judgments even in an ongoing relationship where resources are explicitly described as shared. Pooling may grant both partners access to the same financial resources, but it does not appear to erase asymmetries in perceived ownership. The same act of approving a spouse's discretionary spending was interpreted as more generous and more supportive when performed by the higher earner than by the lower earner. This suggests that unequal contribution can shape relationship dynamics in subtle ways, including how partners' everyday financial decisions are socially interpreted. In Study 3, we examine the asymmetry in ownership more directly by testing whether higher earners are seen as having greater spending power.

Figure 2.2

Perceived Generosity and Supportiveness of the Spending Endorser (Study 2)



Study 3: Financial Contribution Shapes Spending Power

Study 3 examined whether perceived ownership extends directly to consumption in the form of spending power. That is, the extent to which each partner is seen as entitled to make discretionary purchases without the other partner's approval. Whereas Studies 1 and 2 examined ownership perceptions through judgments about assets division and generosity, Study 3 tested whether the effect of financial contribution emerge more directly in beliefs about partner's access to financial resources in ongoing relationships.

We expected participants to endorse equality as the dominant norm. In marriage, equal access to shared resources is a widely valued ideal, especially in ongoing relationships where partners are presumed to function as a unit. Accordingly, we predicted that participants would agree more strongly that both partners should have equal spending power, regardless of income, than that the higher earner should have more spending power. We also predicted that participants would agree least with the statement that the lower earner should have more spending power.

At the same time, we reasoned that this egalitarian preference might be somewhat easier to endorse in principle than in practice. People may be comfortable affirming equal access at an abstract level yet become more hesitant when equality is translated into concrete discretionary

purchases that make personal cost more salient. To test this possibility, we manipulated whether participants considered spending power in general terms or in relation to specific "splurge" expenses. We predicted that support for equal spending power over higher-earner advantage would emerge in both conditions, but that this difference would be smaller when participants evaluated concrete spending decisions rather than spending power in the abstract. This study was pre-registered (https://aspredicted.org/yz9y7v.pdf).

Method

Participants. We recruited 300 participants through CloudResearch Connect whose screener responses indicated they were in married, dual-earner relationships, and we verified their eligibility again within the survey[2]. Consistent with our pre-registration, we excluded 20 participants who did not meet the inclusion criteria (i.e., not in a married, dual-earner relationship) and six participants who reported implausible relationship start ages (younger than 16 or older than their current age at the start of their relationship). To reach our target sample size, we recruited an additional 30 participants.

In total, we collected 330 complete responses. We excluded 21 participants who did not meet the recruitment criteria and seven who reported implausible relationship start ages. The final sample consisted of 302 participants (47.7% female, 51.3% male, 1.0% non-binary; 4.6% Asian, 8.6% Black or African American, 81.5% White or Caucasian, 5.3% other or multiracial; 7.6% Hispanic or Latino; M_{age} = 42.86, SD_{age} = 9.54). All participants were in married, dual-earner relationships with an average relationship length of 16.85 years (SD = 8.85); 42.5% reported earning more than their partner, 40.5% earned less, and 5.0% earned the same amount.

[2] Prolific allows researchers to request participants to return a study when their in-survey screener responses do not match the eligibility information they provided on the platform. Connect does not permit the same procedure (at least not explicitly so). Accordingly, in studies conducted on Connect, all participants were allowed to complete the survey, and ineligible respondents were excluded during data analysis.

Procedure. We randomly assigned participants to one of two conditions: a *general* condition or a *specific* condition. In the *general* condition, participants read a statement explaining that partners in relationships may differ in their spending power, defined as the freedom to make discretionary purchases without their partner's approval. In the *specific* condition, participants read concrete examples of discretionary or "splurge" purchases, such as business-class airfare for a trip with friends or a designer suit or handbag.

Participants then indicated their agreement with three statements on 7-point slider scale (1 = *Strongly disagree*, 7 = *Strongly agree*): (1) "The person who earns more money should have more spending power," (2) "Both partners should have equal spending power, regardless of income," and (3) "The person who earns less should have more spending power." Finally, participants reported relationship and demographic information, including relative income, relationship length, age, gender, and race and ethnicity.

Results

We first tested whether agreement differed across the three statements using a linear mixed-effects model with statement as a fixed effect and random intercepts for participants. The analysis revealed a significant effect of statement: Participants agreed more strongly that both partners should have equal spending power ($M = 5.50$, $SD = 1.39$) than that the higher earner should have more spending power ($M = 3.37$, $SD = 1.69$; $b = 2.24$, $t(903) = 18.77$, $p < .001$). In contrast, participants agreed less with the statement that the lower earner should have more spending power ($M = 2.41$, $SD = 1.29$, $b = -0.95$, $t(903) = -8.01$, $p < .001$). Thus, participants most strongly endorsed equality, but when they departed from equality, they were more accepting of an advantage for the higher earner than for the lower earner.

Next, we tested whether framing moderated preference for equal spending power versus higher-earner advantage. Following our pre-registration, we focused on these two statements since we expected agreement with the lower-earner advantage statement to be low. We fit a linear mixed-effects model with statement, condition, and their interaction as fixed effects and random intercepts for participants. There was a significant main effect of statement: in the general condition, participants agreed more with the equal spending power than with higher-earner advantage ($b = 1.99$, $t(600) = 11.29$, $p < .001$). The main effect of condition was marginal, such that agreement with higher-earner advantage was somewhat lower in the specific condition than in the general condition ($b = -0.31$, $t(600) = -1.74$, $p = .082$). This pattern was qualified by a significant interaction between statement and condition ($b = 0.50$, $t(600) = 1.98$, $p = .048$). Contrary to our prediction, the difference in agreement between equal spending and higher-earner advantage was larger in the specific condition than in the general condition (Figure 2.3). In other words, when participants considered concrete discretionary expenses rather than spending power in the abstract, their preference for equal spending power became more pronounced, not less.

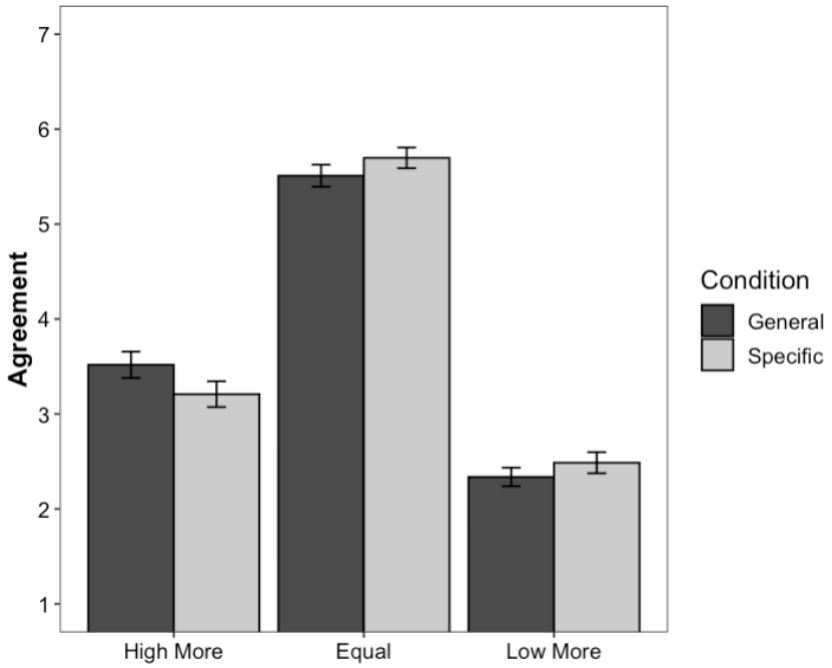
Overall, Study 3 suggests that participants endorse equal access to discretionary spending as the dominant norm in ongoing relationships. At the same time, the results also reveal an asymmetry beneath that egalitarian preference: although equality was most favored, participants were still more accepting of greater spending power for the higher earner than for the lower earner. The framing results further suggest that concrete spending decisions may heighten, rather than weaken, the salience of equality norms. One possibility is that concrete discretionary purchases made the fairness implications of unequal access more salient. Abstract questions

about “spending power” may invite reasoning about contribution and entitlement, whereas specific purchases may more readily evoke concerns about equal treatment within marriage.

Together, these findings suggest that equality may function as an explicit norm, even while contribution-based ownership perceptions persist beneath the surface. In Study 4, we test this by examining how an important third party—the couple’s children—perceives who pays for meaningful household expenditures.

Figure 2.3

Agreement With Different Spending Power Statements by Condition (Study 3)



Study 4: Financial Contribution Shapes Children’s Perceptions of Who Paid for College

Studies 1–3 provided evidence that financial contribution shapes perceived ownership and access within romantic relationships. In Study 4, we extended this question beyond the couple’s own perspective to that of an important third party: their children. Income differences within a couple may shape not only how partners understand ownership and access, but also how

others perceive a couple's financial behavior in a way that reflects assumptions about unequal ownership. Children's perceptions are especially important because such perceptions may inform broader family dynamics, including who is seen as providing, who receives gratitude, and who is understood to hold greater influence within the household. Study 4 examined college students' perceptions of how their parents contributed financially to various family expenditures.

To examine this, we asked college students to report how they perceived their parents' financial contributions to a range of family and household expenses. We were especially interested in whether they saw the higher-earning parent as contributing more to major expenditures such as college-related costs. If financial contribution shapes ownership, children may infer that the major household expenses are funded more by the higher earner, even when resources are shared or pooled within the household. This study was pre-registered (https://aspredicted.org/zp75gr.pdf).

Method

Participants. We recruited 400 undergraduate students from a major university in Singapore and received 400 complete responses. Consistent with our pre-registration, we excluded 45 participants from families without two parents present and 49 participants whose parents earned the same amount or for whom the relative income question did not apply. The final sample included 306 participants (61.1% female, 37.9% male, 0.7% non-binary, 0.3% other; 83.7% Singaporean; $M_{age} = 20.85$, $SD_{age} = 1.54$).

To characterize participants' family and financial context, we also assessed parental employment, participants' own work status, and family composition. In the final sample, 64.1% of participants reported that both parents had worked for pay in the past 12 months, 34.0% reported that one parent had worked for pay, and 2.0% reported that neither parent had worked

for pay. In addition, 8.2% of participants had worked full-time in the last 12 months, 62.8% had worked part-time, and 30.1% had not worked. Most participants (85.3%) reported having at least one sibling.

Procedure. Participants reported how they perceived various family expenditures were funded. These included major expenses (college-related expenses, allowance, family home, and family car[s], when applicable) as well as minor ones (groceries and birthday gifts). For each item, participants indicated the perceived source of funding on a five-point scale (1 = *Entirely from dad*, 3 = *Equally from both parents*, 5 = *Entirely from mom,* with an option for "Other"[1]).

Participants then reported their parents' employment and relative income. Specifically, they indicated whether each parent had worked for pay in the past 12 months and reported their parents' relative income (1 = *Mom makes a lot less than dad*, 3 = *Mom makes the same amount as dad*, 5 = *Mom makes a lot more than dad*, with an option indicating the question did not apply). Lastly, participants provided demographic and background information, including age, gender, nationality, scholarship status, work status, number of parents present in the household, and number of siblings.

Results

For each expenditure item, we coded responses into a contribution attribution score ranging from −2 (*Entirely from the lower-earning parent*) to +2 (*Entirely from the higher-earning parent*), with 0 indicating equal contribution. As pre-registered, for the college expenses

[1] We designed the measures to capture perceptions within two-parent, heterosexual households. We did not assess family structure beyond this framing, as doing so would have required collecting sensitive information about participants' families in this data-collection context (e.g., same-sex couples). However, we included an option of "Other" for each item and a general family structure measure ("Which best describes your family situation? Both parents present / Single mother / Single father / Other) to determine whether the study questions applied to a given participant. Participants who selected "Other" typically indicated that the expense was funded by themselves (e.g., tuition covered by a scholarship or personal support for allowance), by someone other than their parents (e.g., grandparents, siblings, or a government fund), or that the expenditure did not apply to their family (e.g., no birthday gift spending).

item, we excluded participants whose scholarships covered "all [their] tuition and usual college expenses" ($N = 36$). We excluded responses of "Other" at the item level, but we retained the participants' responses to all other items. After these exclusions, response rates were 83.7% for college expenses, 91.5% for allowance, 99.0% for the family home, 70.9% for the family car(s), 98.7% for groceries, and 93.8% for birthday gifts.

To test whether participants perceive major expenses as being funded more by the high-earning parent, we fit a linear mixed-effects model predicting contribution attribution for major expenses with a fixed intercept and random intercepts for participants. The intercept was positive and significant ($b = 0.79$, $t(305) = 17.68$, $p < .001$), suggesting that participants systematically attributed major expenses more to the higher earning parents than to the lower-earning parent.

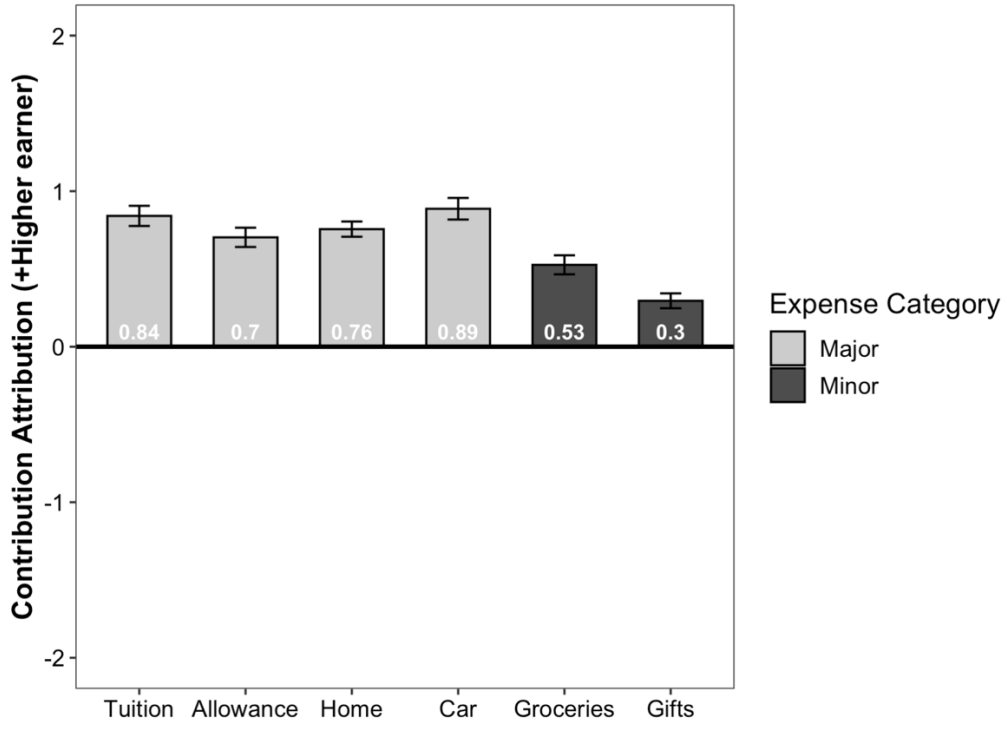
Next, we examined whether contribution attribution differed across major versus minor expenses. A linear mixed-effects model predicting contribution attribution from expense category (1 = major, 0 = minor), with random intercepts for participants, revealed that major expenses ($M = 0.79$, $SD = 0.99$) were attributed more to the higher earning parent than minor expenses ($M = 0.41$, $SD = 0.95$; $b = 0.38$, $t(1358) = 9.81$, $p < .001$; see Figure 2.4). Thus, although participants generally associated family expenditures with the higher-earning parent, this tendency was stronger for major than for minor expenses.

Was this effect driven by households in which only one parent worked for pay? As an exploratory analysis, we repeated these tests among participants who reported having two working parents ($N = 196$). Results replicated the main findings: participants in these perceived the major expenses as funded more by the higher-earning parent ($b = 0.56$, $t(194) = 11.58$, $p < .001$), and major expenses were more strongly attributed to the higher-earning parent than minor expenses ($b = 0.30$, $t(872) = 5.86$, $p < .001$).

Study 4 extends the earlier findings by showing that differences in financial contribution shape not only partners' own judgments of entitlement and access, but also how resource flows within the family are socially understood. Participants in Study 4 perceived meaningful family expenditures, especially major expenses, as being funded more by the higher-earning parent. Even when children may not know the formal details of how their parents manage money, they appear to infer that the higher earner is more responsible for paying for important things. These findings further support the idea that unequal contribution can produce asymmetries in perceived ownership that extend beyond the couple itself. In Study 5, we test whether ownership perceptions are tied specifically to financial contribution or to relationship contribution more broadly.

Figure 2.4

Perceived Parental Contributions Across Major and Minor Expenses (Study 4)



Study 5a: Reminder of Low Non-Financial Contribution

Though Studies 1–4 highlight the role of financial contribution, romantic partners contribute to relationships in many ways beyond income. In Studies 5a and 5b, we therefore examined whether non-financial contributions, such as household labor, caregiving, and other day-to-day responsibilities, similarly shape ownership perceptions, and whether they do so to the same extent as financial contributions.

To test these questions, we employed a paradigm similar to that used in Study 1. Participants read divorce scenarios in which two partners differed in the extent of their financial and non-financial contributions. Participants evaluated the fairness of different asset divisions. We predicted that non-financial contributions would also increase perceived claim to marital assets, though less strongly than financial contributions. These studies were pre-registered (Study 5a: https://aspredicted.org/xf3i8k.pdf; Study 5b: https://aspredicted.org/8is5vg.pdf).

Method

Participants. We recruited 200 participants in married, dual-earner relationships via Connect and received 202 initial responses. As pre-registered, we excluded participants who did not meet the screening criteria and those who reported implausible relationship start ages (i.e., younger than 16 or older than their current age at the start of the relationship). After identifying these exclusions ($N = 25$), we recruited an additional 30 participants to reach our target sample size.). In total, we collected 232 complete responses. We excluded 19 participants who did not meet the screening criteria and eight participants who reported implausible relationship start ages, resulting in a final sample of 205 participants (55.6% female, 43.9% male, 0.5% non-binary; 4.4% Asian, 9.3% Black or African American, 79.0% White or Caucasian, 7.3% other or multiracial; 10.7% Hispanic or Latino; $M_{age} = 43.72$, $SD_{age} = 11.26$). All participants were in

married, dual-earner relationships, and the average relationship length was 17.77 years (*SD* = 9.71). The median household income was between $100,000 and $149,000; 45.4% of participants reported earning more than their spouse, 7.3% earned the same, and 47.3% earned less.

Procedure. The study used a 2 (financial contribution: equal, greater) × 2 (non-financial contribution reminder: no, yes) within-subject design. Each participant evaluated all four combinations of the two factors.

Participants read a series of divorce scenarios and reported how fair it would be for one partner to receive a larger share of the couple's assets. We presented the scenarios in two blocks. First, in the *no reminder* block, participants read two scenarios describing the couple's financial contributions without any mentioning of their non-financial contributions. In one, Partner A contributed a similar share of financial resources as Partner B (*equal financial contribution*); in the other, Partner A contributed more (*greater financial contribution*). Then, in the *yes reminder* block, participants read two additional scenarios that varied financial contribution in the same way (*equal* and *greater financial contribution*) but now included a reminder that Partner A had contributed little to household chores. We randomized the order of scenarios within each block.

For each scenario, participants rated the fairness of allocating a larger share of the couple's assets to Partner A on a slider scale (1 = *Extremely unfair*, 7 = *Extremely fair*). Finally, participants reported relationship and demographic information including relationship length, relative earning status, age, gender, race and ethnicity, and household income.

Results

First, we tested whether participants viewed it as fairer for Partner A to receive a larger share of the couple's assets when Partner A had contributed more financially than when both

partners had made similar financial contributions. A linear mixed-effects model predicting fairness ratings from financial contribution, with random intercepts for participants, revealed a significant effect ($b = 1.55$, $t(614) = 17.65$, $p < .001$). Thus, participants were more likely to view unequal asset division in favor of Partner A as fair when Partner A had contributed more financially.

We next tested our hypothesis that reminder of Partner A's lower non-financial contribution would attenuate this effect. We estimated a linear mixed-effect model predicting fairness ratings from financial contribution (0 = equal, 1 = greater), non-financial contribution (0 = no reminder, 1 = yes reminder), and their interaction, with random intercepts for participants. The model revealed a significant interaction between financial contribution and reminder of non-financial contribution ($b = -1.15$, $t(612) = -6.90$, $p < .001$), suggesting that participants were more likely to view unequal asset division in favor of Partner A as fair when Partner A had contributed more financially (see Figure 2.5).

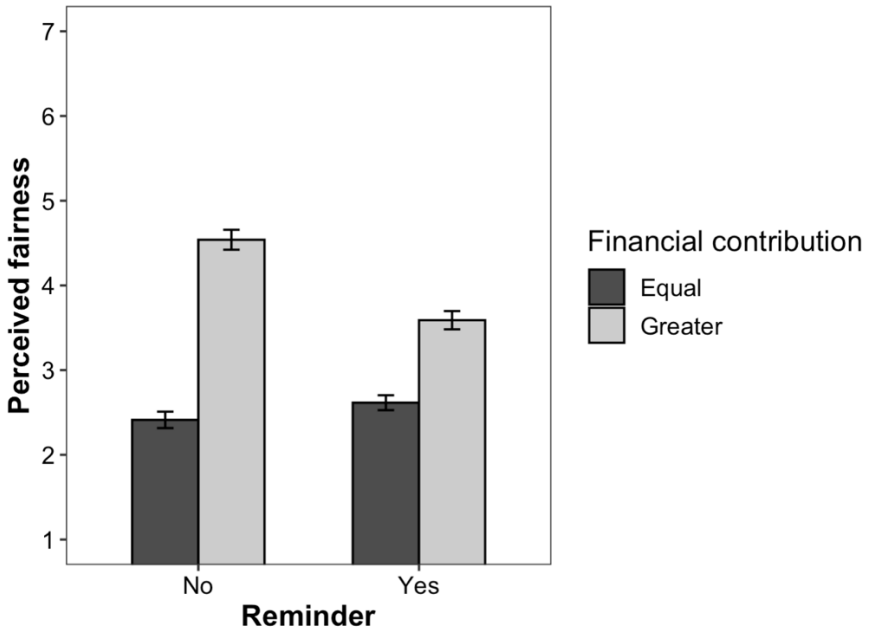
We followed up with exploratory simple effects analyses examining the effect of financial condition at each level of non-financial reminder. Financial contribution significantly increased support for allocating a larger share to Partner A when there was a reminder about low non-financial contribution ($b = 0.97$, $t(612) = 8.25$, $p < .001$), although it was larger in magnitude than when the reminder was absent ($b = 2.13$, $t(612) = 18.01$, $p < .001$).

Study 5a provides initial evidence that ownership perceptions are sensitive not only to financial contribution but also to non-financial contribution. At the same time, the results suggest that these two forms of contribution are not weighted equally: reminders of lower household contribution attenuated, but did not eliminate, the effect of financial contribution. One limitation of this design is that non-financial contribution was operationalized narrowly, through a

reminder about low chore contribution. In addition, because the reminder block always followed the no-reminder block, participants may have anchored on the financial difference and adjusted insufficiently when later given non-financial information. Study 5b addresses these limitations by using a fully randomized within-subject design, defining financial and non-financial contributions more explicitly, and estimating the effect of positive non-financial contribution directly.

Figure 2.5

Fairness Ratings of Unequal Asset Divisions Across Financial and Non-Financial Contribution Conditions (Study 5a)



Study 5b: Financial and Non-Financial Contributions

Method

Participants. We recruited 200 participants in married, dual-earner relationships through Connect and received 201 complete responses. As pre-registered, we excluded participants who did not meet the screening criteria and those who reported implausible relationship start ages,

defined as being younger than 16 or older than their current age when the relationship began. After identifying these exclusions, we requested an additional 30 participants to reach our target sample size. We collected a total of 231 complete responses. We excluded 25 participants who did not meet our screening criteria and nine participants for reporting implausible relationship start ages. The final sample consisted of 197 participants (57.4% female, 42.1% male, 0.5% non-binary; 4.6% Asian, 9.6% Black or African American, 82.2% White or Caucasian, 3.6% other or multiracial; 6.6% Hispanic or Latino; M_{age} = 41.97, SD_{age} = 9.88). The average relationship length was 15.73 years (SD = 9.53). The median household income was between $100,000 and $149,999; 45.7% reported earning more than their partner, 5.6% earned the same, 48.7% earned less.

Procedure. We told participants that they would read about several couples going through divorce and that each couple differed in the extent to which each partner had contributed financially and non-financially to the relationship. We defined financial contributions as income, savings, and payments toward household expenses and major assets. We defined non-financial contributions as household tasks and management, caregiving, and other day-to-day responsibilities.

The study used a 2 (financial contribution: equal, greater) x 2 (non-financial contribution: equal, greater) within-subject design. Participants read four scenarios describing couples in which Partner A contributed either an equal or greater share financially and either an equal or greater share non-financially. For example, in the *greater-financial*, *equal-non-financial* condition, participants read: "A couple is getting divorced. Over the course of their relationship, Partner A contributed more financial resources and assumed a similar share of the non-financial responsibilities as Partner B." For each scenario, participants rated how fair it would be for

Partner A to receive a larger share of the couple's total assets on a continuous slider scale (1 = *Extremely unfair*, 7 = *Extremely fair*). We randomized the scenario order.

Then, participants reported relationship and demographic information including relationship length, relative earning status, age, gender, race and ethnicity, and household income.

Results

First, we tested whether participants viewed it as fairer for Partner A to receive a larger share of the couple's assets when Partner A contributed more financially or more non-financially than when both partners contributed equally on those dimensions. A linear mixed-effects model predicting fairness ratings from financial contribution (0 = equal, 1 = greater) and non-financial contribution (0 = equal, 1 = greater), with participant random intercepts revealed a significant effect of financial contributions ($b = 1.54$, $t(589) = 16.50$, $p < .001$) and a significant effect of non-financial contributions ($b = 1.07$, $t(589) = 11.61$, $p < .001$).

As a pre-registered exploratory analysis, we tested whether financial and non-financial contributions interacted, such that the effect of one form of contribution depended on the level of the other. We fit a linear mixed-effects model including financial contribution, non-financial contribution, their interaction, and participants random intercepts. The model revealed a significant and negative interaction ($b = -0.95$, $t(588) = -5.256$, $p < .001$), suggesting that the combined effects of financial and non-financial contributions were less than additive.

We then directly compared the magnitude of the two main effects using a contrast in the mixed-effects model. Financial contribution had a significantly larger effect on fairness judgments than non-financial contribution ($b = 0.46$, $t(589) = 3.46$, $p < .001$; see Figure 2.6).

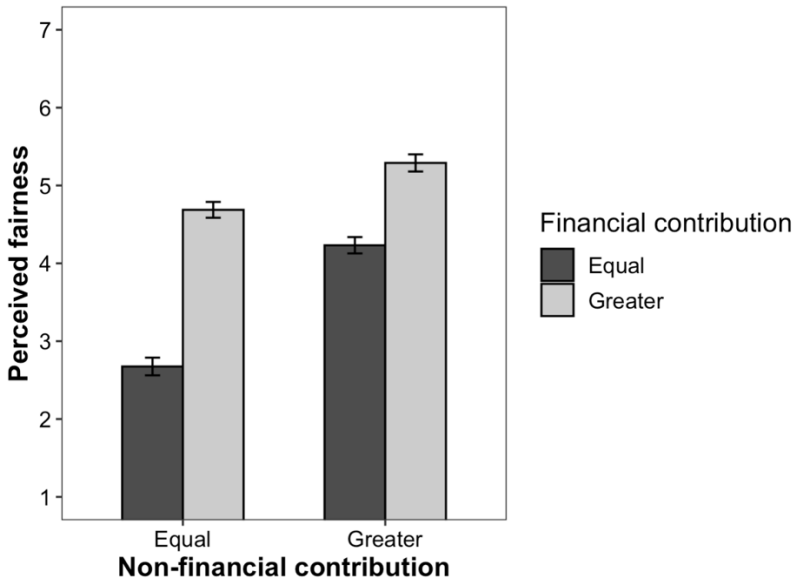
Taken together, these findings indicate that both forms of contribution shape ownership perceptions, but financial contribution carries greater weight.

Study 5b provides a clearer test of whether ownership perceptions track non-financial as well as financial contributions. Participants viewed it as fairer for Partner A to receive a larger share of the couple's assets not only when Partner A had contributed more financially, but also when Partner A had contributed more through household labor, caregiving, and other day-to-day responsibilities. At the same time, the effect of financial contribution was stronger than the effect of non-financial contribution, suggesting that both forms of contribution matter, but they are not weighted equally in judgments of claim.

These findings are especially relevant because many dual-earner couples organize their relationships around specialization, with one partner contributing more financially and the other contributing more through unpaid labor. Our results suggest that such arrangements may reduce, but not erase, asymmetries in perceived ownership. In this sense, unequal contribution in money and unequal contribution in labor are not treated as psychologically interchangeable.

Figure 2.6

Fairness Ratings of Unequal Asset Divisions Across Financial and Non-Financial Contribution Conditions (Study 5b)



Study 6: Couples Study

In Study 6, we examined a possible downstream implication of unequal ownership perceptions in actual couples' financial lives: spending discretion. Specifically, we asked cohabiting, dual-earner couples how much they and their partner could spend across several categories without consulting the other. This study was intended as a test of whether asymmetries in perceived claim over shared resources would extend to partners' views of spending and permission seeking. We hypothesized that higher-earning partners had higher self-spending thresholds (the maximum amount they would spend before consulting their partner) compared to their lower-earning partners across personal spending categories. This study was pre-registered (https://aspredicted.org/qg6t6u.pdf).

Method

Participants. We aimed to recruit 100 cohabiting, dual-earner couples. We recruited in person at a public-facing lab located in the downtown area of a large Midwestern city. At the time of analysis, we had collected responses from 183 participants.

As pre-registered, we excluded three participants whose partner's data were not recorded and eight participants from couples in which both partners reported earning the same amount, because our analyses focus on differences between higher- and lower-earning partners. To maximize sample retention, when one partner reported earning the same amount as their partner, but their partner indicated earning more or earning less, we reclassified the equal-earner response based on their partner's response; this applied to two participants. In addition, we excluded five couples ($N = 10$) who provided inconsistent reports of relative earnings (i.e., both partners indicated that they earned more or earned less), which made classification impossible. This exclusion was not pre-registered.

The final sample included 164 participants (82 couples; 50.0% female, 48.8% male, 0.2% non-binary; 20.7% Asian, 4.3% Black or African American, 65.9% White or Caucasian, 9.1% other or multiracial; 13.4% Hispanic or Latino; $M_{age} = 41.95$, $SD_{age} = 13.17$). The average relationship length was 16.14 years ($SD = 13.57$). Median household income fell between $150,000 and $200,000, and 40.2% of couples reported having at least one child living in the household.

Procedure. Research assistants invited romantic couples to participate in the study. Participants first completed a screener assessing their relationship and employment status. Those in cohabiting, dual-earner relationships proceeded. While participants were recruited as pairs, they completed the study independently. We instructed them to not discuss the study until both had completed it.

Participants considered four categories of personal spending: personal electronics (e.g., phone, headphones, smartwatch), personal leisure or hobbies (e.g., sports gear, classes, games), dining or entertainment for oneself (e.g., meals out, tickets), and personal travel or trips taken

alone. For each category, they first reported the maximum amount they could spend without consulting their partner and then estimated the maximum amount their partner could spend in each category without consulting them.

Lastly, participants reported relationship and demographic information, including relationship length, relative earning status, age, gender, race and ethnicity, household income, and household composition (i.e., presence of children).

Results

As pre-registered, we first estimated a mixed-effects model predicting spending thresholds from relative income status and spending category, with random intercepts nested within couples. This model tested whether higher-earning partners had higher spending thresholds while accounting for category-specific differences and couple-level clustering. This analysis did not support the predicted effect of higher earners having higher spending thresholds ($p = .96$). Inspection of the raw threshold data revealed substantial skew and several extreme values, likely reflecting the open-ended dollar format of the measure. We therefore conducted a series of additional, non-pre-registered analyses using alternative approaches to reduce sensitivity to outliers, including log-transformation and truncation (dropping observations above 95th percentile). None of these analyses yielded evidence for the predicted higher-earner advantage.

As a pre-registered exploratory analysis, we examined whether partners recognized income-based differences in spending thresholds within their relationship. Specifically, we compared the participants' self-reported thresholds with their estimates of their partner's thresholds as a function of participants' relative income status. We estimated a linear mixed-effects model predicting spending thresholds from relative income status, report target (self vs.

estimate of partner), their interaction, and spending category, with random intercepts for individuals nested within couples. The predicted interaction between relative income status and report target was not significant ($b = -102.84$, $t(1129) = -0.46$, $p = .64$), suggesting that that discrepancies between self-reports and partner estimates did not differ reliably for higher versus lower earners. There was also no main effect of relative income status ($b = 7.07$, $t(128.26) = 0.03$, $p = .98$), suggesting that higher and lower earners did not differ in their self-reported spending thresholds. There was a marginal main effect of report target ($b = 257.62$, $t(1129) = 1.63$, $p = .10$, such that participants' estimates of their partner's thresholds were somewhat higher than their self-reported thresholds.

Given the substantial skew in raw threshold values, we next examined whether this conclusion was robust to alternative model specifications. We conducted similar, non-pre-registered analyses using log-transformation and truncation approaches to reduce sensitivity to outliers. None of these analyses yielded evidence for the predicted higher-earner advantage. The log-transformed model revealed no interaction between relative income status and report target ($b = -0.20$, $t(1129) = -1.30$, $p = .19$) and no main effect of relative income status ($b = -0.12$, $t(1129) = -0.60$, $p = .55$). There was a marginal effect of report target ($b = 0.21$, $t(1129) = 1.96$, $p = .05$), such that lower earners were estimating higher thresholds for their partners. The truncation model revealed a significant interaction ($b = -68.65$, $t(1060) = -2.84$, $p = .005$), such that lower earners said their partner could spend more than they could, and higher earners say their partner could spend less than they themselves could. No main effect on relative status ($b = -13.52$, $t(104) = -0.43$, $p = .67$). There was also a significant effect on report target ($b = 45.50$, $t(1059) = 2.66$, $p = .008$). Because these follow-up analyses were not pre-registered, we interpret them cautiously. At minimum, they suggested that conclusions based on the raw threshold

measure were sensitive to how extreme responses were handled, underscoring the need for a less noisy measure of spending discretion than open-ended dollar amounts.

General Discussion

Across six studies, this chapter examined whether financial contribution shapes perceptions of ownership within romantic relationships. Although marriage is often framed as a shared economic unit in which resources belong equally to both partners, the present findings suggest sharing does not necessarily imply equal claim. Instead, who contributes more financially appears to matter for how people infer entitlement, access, generosity, and responsibility for household spending. Taken together, the studies provide converging evidence that financial contribution increases perceived ownership over marital resources, even in a context strongly governed by norms of equality.

The first set of studies established this pattern across several downstream judgments. In Study 1, participants judged it as fairer for the higher earner to receive a larger rather than a smaller share of marital assets following divorce. Importantly, participants did not simply penalize all deviations from a 50/50 split equally. Unequal divisions favoring the higher earner were evaluated more favorably than unequal divisions favoring the lower earner. Study 2 extended this logic to an ongoing relationship context. Even when a married couple was explicitly described as fully pooling their finances, the same act of endorsing a spouse's discretionary spending was seen as more generous and more supportive when performed by the higher earner than by the lower earner. Study 3 further showed that, when participants were asked directly how spending power should be distributed within marriage, they endorsed equality as the dominant explicit norm. Yet participants were more accepting of greater spending power

for the higher earner than for the lower earner. Together, these studies suggest that contribution-based ownership perceptions can coexist with overt commitments to equality.

Study 4 extended these findings beyond the couple's own perspective by examining judgments made by an important third party: the couple's children. Participants perceived major household expenditures as being funded more by the higher-earning parent, and this tendency was stronger for major than for minor expenses. These findings suggest that ownership-related asymmetries are not merely private beliefs held by partners themselves. Rather, they appear to be socially legible within the household. This feature is potentially consequential as perceptions of who is "really paying" may shape recognition, gratitude, authority, and expectations. Thus, one contribution of the present work is to show that the implications of unequal contribution may extend beyond the couple's internal accounting.

Studies 5a and 5b addressed an important conceptual question: whether ownership perceptions track financial contribution specifically, or contribution more broadly. These studies showed that non-financial contributions, such as household labor and caregiving, also increase perceived claim over shared assets. At the same time, financial and non-financial contributions were not weighted equally. In both studies, non-financial contribution attenuated or increased ownership judgments in the expected direction, but financial contribution exerted the stronger effect. This asymmetry is theoretically and practically important. Many romantic relationships are organized around specialization, with one partner contributing more through paid work and the other contributing more through unpaid labor. The present findings suggest that these contributions are not treated as psychologically interchangeable when people judge entitlement over shared assets. In that sense, the studies provide another demonstration of how inequalities

can persist in subtle ways within household finances, even when both partners contribute meaningfully.

The present work suggests the importance of distinguishing between explicit egalitarian ideals and the judgments people make in practice. Across studies, participants often endorsed equality as a relationship norm. Yet their evaluations still reflected asymmetries tied to financial contribution. Additionally, we provide some evidence that lower- and higher-earners disagreed about the extent to which financial contribution mattered (Study 1). Future research might examine further the disagreement, as well as the interpersonal consequences of such misalignment.

Together, these findings suggest that inequality within household finances can take forms subtler than formal ownership or money management structure alone would reveal. Even in relationships organized around ideals of unity and sharing, perceptions of entitlement may still track who contributed more. Understanding these subtle asymmetries is essential for understanding how financial inequality is experienced, justified, and reproduced within close relationships.

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Appendix A: Supplement to Chapter 1

Pilot Study: Preference for Equality in Relationships

In a pilot study, we asked whether people value income equality in their relationships. Participants evaluated hypothetical scenarios where they earned less than, the same as, or more than their partner and indicated their preference for each. The total income for the couple was held constant, allowing us to test whether participants prefer to earn more, less, or about the same as their partner. Consistent with prior research documenting inequality aversion in other social contexts (Bolton & Ockenfels, 2000; Fehr & Schmidt, 1999; Loewenstein et al., 1989), we predicted that participants would prefer relationships where their own and their partner's earnings were equal. This study was pre-registered (https://aspredicted.org/d7jg-bttn.pdf).

Method

Participants. We aimed to recruit 200 U.S. residents via Prolific. Across our studies, we included prompts that asked participants to describe pictures (serving as a bot check), explain their answers to specific questions, or provide comments at the end of the study. A research assistant reviewed all open-text responses to identify any that were gibberish, nonsensical, or irrelevant. No participant was excluded based on this review in the pilot study. The final sample consisted of 201 participants (104 female, 94 male, three non-binary; M_{age} = 36.67, SD_{age} = 12.53).

Procedure. Participants imagined being in a relationship where they and their partner collectively earned $60 an hour. Assuming both partners worked the same number of hours each week, participants evaluated five different scenarios where their hourly income was lower than ([self, partner]: [$10, $50] and [$20, $40]), the same as ([$30, $30]), or greater than their partner ([$40, $20] and [$50, $10]). We counterbalanced the order in which the scenarios were presented

(ascending vs. descending order). Participants first selected one scenario they preferred the most and then indicated their preference for each scenario (1 = *Not at all*, 7 = *Very much*).

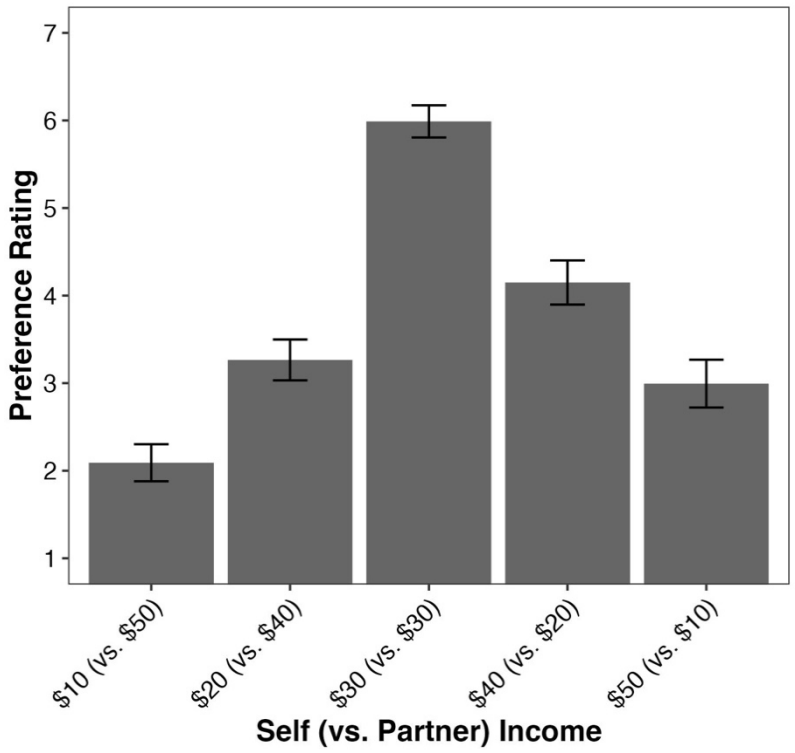
Results

Out of 201 participants, 148 (73.6%) favored the equal income scenario. An exact binomial test revealed that this proportion was significantly higher than 0.50 ($p < .001$), showing that the majority of participants preferred relationships with equal incomes.

A repeated-measures ANOVA revealed a main effect of income scenario on ratings ($F(3, 544) = 186.67$, $p < .001$). Further confirming our hypothesis (see Figure 1.3), participants favored the equal scenario (i.e., earning $30 an hour; $M = 5.99$, $SD = 1.30$) over the unequal ones (i.e., earning $10, $20, $40, or $50 an hour; $M = 3.13$, $SD = 1.18$; $t(200) = 20.97$, $p < .001$, 95% CI [2.59, 3.13], $d = 1.48$). Additionally, among the unequal scenarios, participants preferred scenarios with smaller income gaps (i.e., earning $20 or $40 an hour; $M = 3.71$, $SD = 1.24$) over those with larger gaps (i.e., earning $10 or $50 an hour; $M = 2.54$, $SD = 1.41$; $t(200) = 13.66$, $p < .001$, 95% CI [1.00, 1.33], $d = 0.96$).

Participants cared about self-benefit: they preferred earning more (i.e., earning $40 or $50 an hour; $M = 3.57$, $SD = 1.69$) over earning less than their partner (i.e., earning $10 or $20 an hour; $M = 2.68$, $SD = 1.40$; $t(200) = 6.24$, $p < .001$, 95% CI [0.61, 1.18], $d = 0.44$). Nonetheless, as exploratory analysis, we found that participants' preference for equal earnings (i.e., earning $30 an hour) was even stronger than their preference for earning more (i.e., earning $40 or $50 an hour; $t(200) = 13.95$, $p < .001$, 95% CI [2.08, 2.76], $d = 0.98$).

Figure 1.3: Preference for Different Income Scenarios (Pilot Study)



Notes: Error bars represent 95% confidence intervals.

Supplementary Study 1: Perceptions of Joint Ownership as Moderator

Supplementary Study 1 explored whether perceptions of joint ownership moderate individuals' willingness to accept greater inequality. That is, we tested whether the effect of income disparity on willingness to accept further inequality was weaker in relationships where individuals perceive less shared ownership of financial resources. Participants considered, in a scenario, whether to take on chores for someone with whom they shared few financial resources (a roommate) or many financial resources (a romantic partner). We hypothesized that the effect of income disparity on lower earners' willingness to accept chores would be attenuated when participants perceived a lower level of joint ownership. This study was pre-registered (https://aspredicted.org/5j3d-7rkn.pdf).

Method

Participants. We aimed to recruit 400 U.S. residents via Prolific. No one was excluded based on their open-text responses. The final sample included 400 participants (198 female, 197 male, five non-binary; M_{age} = 39.29, SD_{age} = 13.33).

Procedure. This study used a 2 (joint ownership: romantic partner vs. roommate, between-participants) × 2 (disparity: small vs. large, within-participants) design. We manipulated perceived joint ownership by asking participants to imagine living with either a romantic partner or a roommate. Each participant considered two scenarios where their partner/roommate earned more than them per hour. In one scenario, the partner/roommate earned $5 more than them and in the other $25 more than them. The order of these two income scenarios was randomized. For each scenario, participants indicated who should regularly take time off from work to complete chores, such as home maintenance and organization (1 = *Definitely my partner/roommate*, 6 =

Definitely me). We hypothesized that the effect of income disparity on assigning chores to the lower earner is larger when participants imagine living with a partner (vs. roommate).

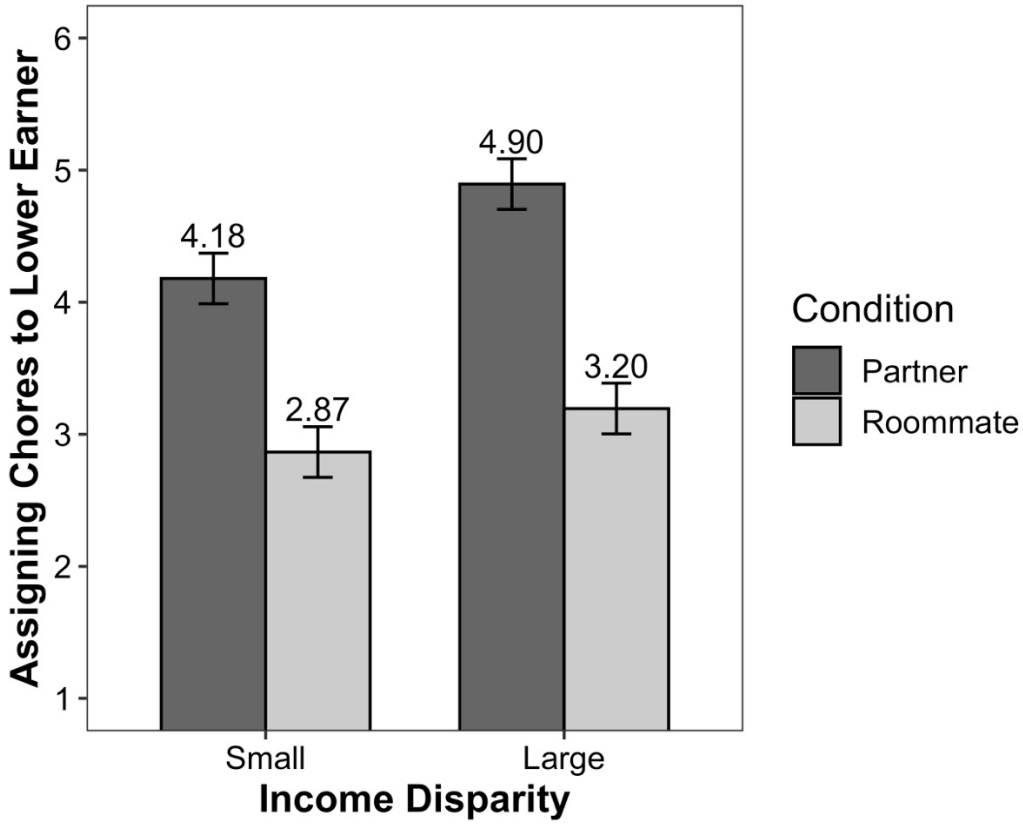
As a manipulation check, we asked participants to what extent they imagined sharing finances with their partner/roommate in the scenario (1 = *Not at all*, 7 = *To a great extent*).

Results

Supporting the manipulation, participants who imagined living with a partner ($M = 5.77$, $SD = 1.44$) considered sharing financial resources to a greater extent than those who imagined living with a roommate ($M = 3.33$, $SD = 2.18$; $t(398) = 13.24$, $p < .001$, 95% CI [2.08, 2.80], $d = 1.32$).

We fit a linear mixed-effects model that included the main effects of perceived joint ownership (partner vs. roommate) and income disparity, as well as their interaction, with random intercepts for participants. We replicated the main effect of income disparity on assigning chores to the lower earners ($\beta_{\text{disparity}} = 0.33$, $t(398) = 4.51$, $p < .001$, 95% $\text{CI}_\beta = [0.19, 0.47]$). There was also a significant main effect of perceived joint ownership on chores delegation ($\beta_{\text{partner}} = 1.32$, $t(530) = 9.69$, $p < .001$, 95% $\text{CI}_\beta = [1.05, 1.58]$), with lower earners who imagined living with a partner (vs. roommate) more likely to take on chores. These effects were moderated by a significant interaction between perceived joint ownership and income disparity ($\beta_{\text{intx}} = 0.39$, $t(398) = 3.72$, $p < .001$, 95% $\text{CI}_\beta = [0.18, 0.59]$; Figure 1.4). This indicated that income disparity had a larger impact on accepting further inequality when perceptions of joint ownership were stronger.

Figure 1.4: Likelihood to Delegate Chores to the Lower Earner by Joint Ownership Condition (SS1)



Notes: On the y-axis, lower values indicated assigning chores to one's partner or roommate, while higher values represented assigning chores to oneself (i.e., the lower earner).

Supplemental Analyses

Study 1 (N = 321)

Testing main hypothesis with untransformed ratios. First, we examine the relationship between income disparity and willingness to accept further inequality using the untransformed income ratios of lower earners. As predicted, lower earners in relationships with less equal incomes were more likely to take a pay cut for their partner to get a raise (β = –1.76, $t(153)$ = –3.29, p = .001, 95% CI_β = [–2.82, –0.70]). Lower earners in relationships with less equal incomes were less likely to accept a raise if it required their partner to take a pay cut (β = 2.25, $t(153) = 3.81$, $p < .001$, 95% CI_β = [1.08, 3.42]).

Tradeoff decisions. On average, partners were more willing to increase total income at the cost of equality (i.e., lower earner accepting a pay cut for higher earner to get a raise; M = 4.96, SD = 1.88) than to reduce inequality at the cost of total income (i.e., higher earner taking a pay cut for lower earner to receive a raise; M = 3.16, SD = 2.01; $t(309) = 11.97$, $p < .001$, 95% CI [1.50, 2.09], d = 0.68).

Relationship satisfaction. Income disparity did not predict relationship satisfaction (p = .31), meaning that partners in less equal relationships were just as satisfied about their relationship as those in more equal relationships. Relative income status also did not predict relationship satisfaction (p = .52), suggesting that lower earners were as satisfied about their relationship as the higher earners. Relationship satisfaction significantly moderated the effect of income disparity on willingness to accept further inequality (β_{intx} = 0.10, $t(288) = 2.64$, p = .009, 95% CI_β = [0.02, 0.17]), suggesting that the effect of income disparity on tradeoff acceptance was stronger when partners were more satisfied with their relationship.

Relationship length. Partners in longer relationships (log-transformed relationship years) were more likely to accept an income tradeoff that would increase inequality ($\beta = 0.36$, $t(290) = 2.57$, $p = .011$, 95% $CI_\beta = [0.08, 0.64]$). Length of relationship also moderated the effect of income disparity on willingness to accept further inequality ($\beta_{intx} = 0.16$, $t(288) = 2.13$, $p = .034$, 95% $CI_\beta = [0.01, 0.31]$), suggesting that the effect of income disparity on tradeoff acceptance was stronger when partners had been together for longer.

Educational attainment. Educational attainment is often used as a proxy for social class, with individuals holding a four-year college degree often classified as high socioeconomic status (SES) and those without such a degree categorized as low SES (e.g., Emery & Finkel, 2022). We tested whether having a four-year college degree moderated the effect of income disparity on willingness to accept further inequality. We found that the effect of income disparity on willingness to accept inequality was marginally stronger for partners with a four-year college degree ($\beta_{intx} = 0.23$, $t(288) = 1.97$, $p = .050$, 95% $CI_\beta = [-0.00004, 0.47]$).

Study 2 (N = 400)

Chores assignment by relative status. On average, lower earners were more likely to assign chores to themselves ($M = 4.42$, $SD = 1.32$) than higher earners were to assign them to the lower earners ($M = 3.32$, $SD = 1.47$; $t(367) = 7.64$, $p < .001$, $d = 0.79$).

Gender differences. Women were more likely to assign chores to the lower earner than men ($\beta_{female} = 0.74$, $t(374) = 4.94$, $p < .001$, 95% $CI_\beta = [0.45\ 1.03]$). Though, they were also more likely the lower earner in their relationship: 75.5% of women were lower earner (vs. 27.1% of men). The effect of gender on chore assignment was no longer significant after controlling for relative status ($p = .10$). Gender also did not moderate the effect of income disparity on assigning chores to the lower earner ($p = .55$).

Educational attainment. Having a four-year college degree did not moderate the effect of income disparity on assigning chores to the lower earner ($p = .51$).

Study 3 (N = 200)

Gender differences. When all participants imagined being the lower earner, women were *less* likely to assign chores to the lower earner than men ($\beta_{female} = -4.08$, $t(1398) = -5.16$, $p < .001$, 95% $CI_{\beta} = [-5.63, -2.52]$). Gender did not moderate the effect of income disparity on assigning chores to the lower earner ($p = .25$).

Educational attainment. Having a four-year college degree did not moderate the effect of income disparity on assigning chores to the lower earner ($p = .11$).

Personal income. We tested whether personal income moderated the effect between income disparity and assigning chores to the lower earner in the scenarios. In a mixed-effect model, we regressed chores assignment on income gap, participants' personal incomes (log-transformed), and their interaction, with random intercepts for participants. We found that personal income moderated the effect of income disparity on assigning chores to the lower earner ($\beta_{intx} = -0.16$, $t(1162) = -2.62$, $p = .009$, 95% $CI_{\beta} = [-0.28, -0.04]$), suggesting that the effect of income disparity on assigning chores to the lower earner was weaker for those with greater personal income.

Study 4 (N = 1,110)

Gender differences. In the income scenario, there was no gender difference in participants' tradeoff decisions, neither in the single-decision condition ($p = .97$) nor the multiple-decisions condition ($p = .81$). That is, women were no more likely to accept a pay cut for their partner to receive a raise than men. Gender also did not moderate the effect of income disparity on tradeoff acceptance ($p = .47$).

In the chores scenario, there was no gender difference in participants' tradeoff decision in the single-decision condition ($p = .50$); though in the multiple-decisions condition, women were less likely to assign chores to the lower earner than men ($\beta = -3.05$, $t(1122) = -3.38$, $p < .001$, 95% $CI_\beta = [-4.81, -1.28]$). Gender also moderated the effect of income disparity on assigning chores to the lower earner ($\beta_{intx} = 1.07$, $t(841) = 3.69$, $p < .001$, 95% $CI_\beta = [0.50, 1.63]$). This suggests that the effect of income disparity on assigning the chores to the lower earner was greater when the participants were female.

Educational attainment. Having a four-year college degree did not moderate the effect of income disparity on accepting income tradeoffs (Study 4a: $p = .44$; Study 4b: $p = .30$).

Personal income. Personal income did not moderate the effect of income disparity on accepting income tradeoffs (Study 4a: $p = .32$; Study 4b: $p = .56$).

Study 5 (N = 599)

Gender differences. Similar to the demographic make-up of our previous studies, 69.5% of women were lower earners, and only 25.7% of men were lower earners. We did not observe any gender difference in willingness to accept the income tradeoff ($p = .88$). Gender also did not moderate the effect of income disparity on willingness to accept further inequality ($p = .76$).

Educational attainment. Having a four-year college degree did not moderate the effect of income disparity on accepting income tradeoffs ($p = .40$).

Household income. Household income did not moderate the effect of income disparity on accepting income tradeoffs ($p = .40$).

Joint account. Participants who had a joint account with their partner were more likely to accept the income tradeoff than those who did not ($\beta = 0.40$, $t(597) = 2.25$, $p = .025$, 95% $CI_\beta = [0.05, 0.75]$). Having a joint account also moderated the effect of income disparity on willingness

to accept the income tradeoff ($\beta_{intx} = 0.57$, $t(595) = 2.62$, $p = .009$, 95% $CI_{\beta} = [0.14, 0.99]$), the effect of income disparity on accepting further inequality was greater when participants had a joint bank account with their partner.

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