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* Views expressed are those of the author and do not necessarily reflect official positions of De Nederlandsche Bank.

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Who manages the household purse? Factors shaping payment task allocation between partners and its implications*

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Abstract

This study highlights the multifaceted nature of household payment task division, revealing that a broad spectrum of factors contributes to who takes the lead in executing household payments. The allocation of specific payment tasks is related to partners' differences in personality traits, enjoyment of payment tasks and available time. Disparities in income and assets also play a significant role, alongside differences in payment knowledge, digital payment experience, and money management skills. Furthermore, individuals tend to replicate the division of payment tasks observed in others. Traditional patterns whereby men manage housing-related payments and women handle grocery expenses, appear across all generations but are most prevalent among the oldest. Greater involvement in household payment tasks is associated with increased financial influence within the household. It also facilitates the ability to take over a partner's payment responsibilities when needed and enhances early awareness of potential financial issues. In a substantial number of households, one partner is solely responsible for managing specific payments. Strong payment knowledge, digital payment experience, and staying informed about the partner's payment activities support a smooth transition of responsibilities when necessary.

Key words: household payments, division of tasks, financial inclusion, gender gap, financial decisions

JEL-codes: D12; D83; J16

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1. Introduction

One of the many tasks on the household to-do list is managing payments, from everyday expenses like groceries to fixed costs such as rent or mortgage repayments. Although paying is a key responsibility in everyday life, surprisingly few studies have focused specifically on the allocation of payment tasks. Our research provides insights into how these tasks are divided between partners, the factors that influence this division, and its broader implications. We aim to answer the following research questions: (1) How do partners divide household payment responsibilities? (2) What factors explain this division of payment tasks? (3) How is the division of payment tasks related to (a) the influence over household financial decisions, (b) the ease with which one can take over payment tasks from a partner, and (c) the speed at which financial problems are recognised? The answers to these questions will be valuable for policymakers and financial institutions seeking to promote financial inclusion and empower individuals, across all socio-demographic groups, to manage payments independently.

We conducted fifteen in-depth interviews and carried out consumer survey research to explore how payment tasks are divided within households. The interviews provided rich insights into the allocation of payment responsibilities, the underlying factors, and their implications, which informed the design of the consumer survey. This survey was completed by members of the LISS panel, a representative Dutch consumer panel widely used by researchers and policymakers. With its well-developed payment infrastructure, the Netherlands offers an excellent setting for studying the division of household payment tasks. As most payments are handled digitally, this context is particularly suitable for examining whether differences in payment knowledge between partners influence how tasks are allocated.

To date, the division of payment tasks within households has received limited scholarly attention. Although there is extensive research on gender gaps in financial decision-making, payment behaviour, and a growing body of work on intra-household decision-making and its gender dynamics, little attention has been paid to the division of payment tasks and to understanding its drivers and implications. Although empirical work in this area is scarce, some evidence exists. For instance, Antonides (2011) examines the allocation of household payment responsibilities between spouses, operationalised as the proportion of payments typically made by the husband across categories such as rent, utilities, insurance, and shopping. The findings indicate that the husband's share of payments is positively associated with his age and employment status, whereas his spending freely, household easily making ends meet, frequent debate about money, and the wife's age, education, and employment are negatively related to his contribution. Van der Cruijsen et al. (2025) distinguish six different types of payments and find that within Dutch households, men are more likely to handle larger financial transactions – such as mortgage payments and taxes – while women tend to manage daily expenses, like grocery shopping. The unequal distribution of payment responsibilities helps explain why men often have a stronger influence on household financial decision-making. Several factors influence the traditional division of payment tasks, including differences in experience with digital payment tools,

awareness of financial fraud, digital literacy, and financial literacy. As these can only explain part of the gender gaps, other influences, such as traditional gender roles, social norms, and unequal labour participation, also seem to play a role.

We contribute to the literature in several ways. We include a broader range of factors that may be relevant to the division of payment tasks. Next to knowledge, we analyse the role of differences in partners' personality traits, bargaining power, time and enjoyment in performing payment tasks, and health, social norms, and personal experiences earlier in life. This set of factors is inspired by previous research on the division of household tasks, studies on payment behaviour, and the in-depth interviews we conducted on the allocation of payment responsibilities. We explicitly asked respondents about differences between themselves and their partner and include variables capturing these differences as explanatory variables in our model. We take the same set of payment tasks as introduced by van der Cruijsen et al. (2025) and test for gender differences in the division of payment tasks as well as generational differences. We dig deeper into the risks of a division of payment tasks by analysing not only the link between the division of payment tasks and financial decision-making power, but also the ability to take over payments when needed and the degree to which one would be quickly aware of any financial problems. In what follows, we elaborate on these contributions in more detail. We begin by motivating the broad set of factors included in our model, which aims to shed light on the drivers of payment task allocation.

We research the role of differences in partners' personality traits, such as the need for control. Prior studies have shown that personality traits matter for financial decisions, such as investment decisions (Jiang et al., 2024) and household debt (Lee and Heshmati, 2025). They also influence financial decision-making responsibilities within households. Johnston et al. (2016), for instance, show that personality traits affect responsibility for savings, investments, borrowing, and major household purchases. Building on these findings, we expect personality traits to also shape responsibilities for payment tasks within households.

Additionally, we examine the role of differences in time and enjoyment in performing payment tasks. One of the earliest models of household dynamics is Becker's (1965) unitary production model, which assumes an altruistic household head allocates tasks to maximise overall welfare. Families benefit from specialisation when partners focus on tasks where they hold a comparative advantage (Becker, 1965; 1974; 1991). To capture this, we include variables reflecting partner differences in time available for grocery shopping and arranging fixed expenses, as well as enjoyment of these tasks. Payment tasks can be time-consuming, especially when they involve in-person shopping or navigating financial decisions such as choosing insurance. Enjoyment may also matter. For example, Dai et al. (2019) show that while men derive similar pleasure from online and offline shopping, women in China prefer offline shopping.

Moreover, we analyse the role of differences in bargaining power, which depend on distribution factors. Prior studies show that bargaining power shapes family members' roles. For example, Wooley

(2003) finds that Canadian partners with higher incomes exert greater control over money. Similarly, Hitczenko (2024) shows that relative income rankings, more than other household variables, are associated with bill payment responsibility. In contrast, patterns in household shopping behaviour appear to be shaped primarily by gender norms. If payment task allocation follows a bargaining approach, we expect the partner with greater financial resources to take the lead. We therefore consider differences in income, contributions to household income, and assets. Most studies suggest that bargaining power plays a more decisive role than the time-consuming domestic production interpretation in determining financial decision-making power (e.g. Bertocchi et al., 2014).

Next, health differences may affect the ability to manage payment tasks and are therefore included in our analysis. Lührmann and Maurer (2007) find that poor health among men is linked to reduced decision-making power within households. While their study does not specify which tasks are impacted, we examine whether health disparities influence how payment responsibilities are allocated between partners.

Another factor that may influence who takes responsibility for payments is knowledge. Financial literacy research shows that men generally score higher than women, as does confidence in their own financial knowledge (Aristei and Gallo, 2022). Van der Cruijsen et al. (2025) show that individuals with higher self-assessed financial and digital literacy are more likely to lead in arranging payments. Payment literacy, however, remains relatively underexplored. While Marcotty-Dehm and Trütsch (2021) and van der Cruijsen and de Haan (2025) find men outperform women, Cwynar et al. (2022) report no significant difference. We capture knowledge differences in several ways: respondents rate their own and their partner's payment knowledge both currently and at the start of cohabitation, as task division may persist over time. They also indicate which partner has the highest education, strongest money management skills, best financial upbringing, digital skills, experience with digital payments, fraud knowledge, and least fear of digital payment world.

We also examine the role of social norms in shaping the division of payment tasks. Specifically, we assess whether individuals' perceptions of how payment responsibilities are typically shared among couples of their age correlate with their own arrangements. Peer effects have long been recognised as influential across behaviours ranging from smoking and fashion to financial decisions. In payments, research has mainly focused on the choice between cash and electronic payment methods. For example, van der Cruijsen and van der Horst (2019) show that intended payment methods at the point of sale are shaped by perceptions of others' behaviour and by what is considered appropriate, such as age- or lifestyle-based norms. Building on this, van der Cruijsen and Knoben (2021) find that individuals tend to mirror payment behaviour within their municipality, particularly in areas with strong social cohesion. Inspired by this literature, we explore whether households mirror the division of payment tasks.

Relatedly, we analyse whether the division of payment tasks within households is linked to how these tasks were allocated in respondents' families of origin. Parental influence may operate through several channels: (i) conscious or unconscious transmission of social norms, such as gendered

expectations, (ii) modelling, as children imitate what they observe, (iii) explicit financial education, such as teaching digital payments, and (iv) shaping financial attitudes and values, for example stressing independence in managing payments. Clarke et al. (2005) show that financial roles are most often transferred from parents, who remain the primary source of influence compared to external actors.

The final potential factor we examine in relation to the division of payment tasks concerns personal experiences earlier in life, either of the respondent or their partner. For example, someone who experienced the death of a parent during childhood may have witnessed first-hand how important it is for the surviving parent to be able to take over payment tasks smoothly. Similarly, someone whose partner became seriously ill may have developed a heightened awareness of the need for both partners to perform payment tasks. Such formative experiences may shape attitudes towards payment tasks and influence how responsibilities are divided later in life.

Beyond identifying drivers, we examine the consequences of payment task allocations, testing them in three ways. First, we analyse whether partners who lead in executing and arranging specific payments also exert greater influence over household financial decisions. While outside the scope of our main analysis, it is worth noting that task division may also shape individual financial choices and wealth accumulation through divergent expectations, such as inflation. These differences arise from exposure to distinct economic signals. For example, women often anticipate higher inflation, partly because they are more frequently responsible for household shopping (D'Acunto et al., 2021). Such elevated expectations can negatively affect financial decisions and long-term wealth accumulation. This link between task division and inflation expectations also matters for central banks seeking to refine communication strategies aimed at shaping household expectations.

Second, we assess people's self-reported ability to take over payment tasks and examine how this relates to the current division of responsibilities. Ward and Lynch (2019) show that the allocation of financial tasks influences both financial literacy and outcomes. Over time, couples tend to specialise, which can be efficient but creates risks if one partner becomes temporarily or permanently unavailable. Early in relationships, financial responsibility and literacy are unrelated, but as responsibility grows, so does literacy. Delegating financial tasks reduces the need to develop financial knowledge, potentially undermining future independence.

Third, we examine individuals' self-assessed ability to quickly signal financial problems and how this relates to the division of payment tasks. Greater involvement in managing household payments may enhance awareness of financial difficulties and reduce the risk of financial infidelity. Breunig et al. (2007) find that partners often disagree on whether their household experienced financial hardship in the past year. When one partner is uninvolved in managing expenses, it becomes easier to conceal purchases the other might disapprove of. Garbinsky et al. (2020, p.1) define financial infidelity as "engaging in any financial behavior expected to be disapproved of by one's romantic partner and intentionally failing to disclose this behavior to them.".

Foreshadowing our main results, we find that the division of household payment tasks is influenced by a wide range of factors. Differences in personality, available time, and enjoyment of payment tasks play a role, as do disparities in income, assets, and financial knowledge. Traditional gender patterns appear across all generations but are most prevalent among older generations, with men more often handling housing-related payments and women grocery expenses. People tend to mirror payment task divisions they observe in others, and taking part in payment tasks increases financial influence and preparedness. In many households, one partner is solely responsible for managing specific payments. Strong payment knowledge, digital payment experience, and staying informed about the partner's payment activities help ensure a smooth handover when needed.

The remainder of this paper is organised as follows. Section 2 describes the data used in the analysis. Section 3 presents the descriptive findings, followed by Section 4, which outlines the empirical approach. Section 5 discusses the results, and finally, Section 6 concludes with a summary and policy implications.

2. Data

2.1 In-depth interviews

As a first step, we conducted interviews to gain in-depth insight into the division of household payment responsibilities, the factors influencing this and its impact. Interviews were held partly online and partly on location in Amersfoort, the Netherlands, each lasting about one hour. Participants could choose whether to participate online or in person. Respondents were recruited by the research agency Norstat. In April and May 2025, we interviewed fifteen individuals living with a partner—four in person and eleven online. Participants ranged in age from 23 to 63 years; ten were women and five men, and about one-third lived with children. Selection aimed to ensure variation in age, education, employment status, duration of cohabitation, and current division of payment tasks. Financial situations also varied. Before the interview, participants completed a table outlining their division of payment tasks, indicated any changes over time, and reflected on how these tasks were divided in their parents' relationship.

2.2 Survey about the division of household payment tasks

As a second step, we have designed a survey about the division of household payment tasks.[1] This survey includes questions on the division of payment tasks, the factors that potentially influence it, the ability to take-over the partner's tasks and the awareness of potential risks of a division of payment tasks. Insights from the qualitative interviews were used to inform and refine the design of the quantitative survey, ensuring that the questions captured relevant experiences and perspectives. The

[1] The questionnaire is available upon request.

survey was distributed to a selection of the online LISS panel.[2] This panel exists since 2007 and is managed by Centerdata, a research institute affiliated with Tilburg University.[3] The LISS panel consists of 5000 households and offers a good representation of the Dutch population. The panel is constructed using a true probability sample of households, drawn from the population register by Statistics Netherlands. As self-registration is not allowed, this approach ensures the panel's composition and representativeness. Participants without the facilities to take part in online surveys are provided with a computer and internet connection. Demographic data were collected when participants joined the panel and are regularly updated to ensure accuracy. Once enrolled in the panel, participants receive monthly invitations to take part in online surveys. Each completed questionnaire is rewarded with a payment to the panel members. Both researchers and policy makers have used the LISS panel extensively to collect consumer survey data on a wide range of topics, for example to study the optimal way to elicit consumers' inflation expectations (Bruine de Bruin et al., 2017).

Between July 7 and July 31, 2025, our survey was distributed to 2,996 members of the LISS panel. Only members aged 16 and older who cohabit with their partner and are either the head of household, married partner or unmarried partner were targeted. Priority was given to households in which both partners could be selected. The survey was fully completed by 2,134 respondents in the target group (71.3% response rate) and partially by 10 respondents (0.3%). We use the data on the first group. The respondents were between 21 and 96 years old. Additionally, 21 respondents (0.7%) were not part of the target group, as they indicated in the first survey question that they do not live with a partner. Consequently, they did not receive any further questions.

3. Descriptive results

3.1 The allocation of payment tasks

We examine how payment tasks are divided between partners across six categories: grocery shopping, housing-related payments, insurances, taxes and social contributions, subscriptions, and peer-to-peer payments. Respondents were asked to indicate who is responsible for each of these tasks. This question closely follows the approach of van der Cruijsen et al. (2025), with the addition of a "not applicable" response option in our survey.

There is a considerable degree of specialisation between partners when it comes to the division of payment tasks. Table 1 presents an overview of the responses. For three out of the six payment types – taxes and social contributions (58%), insurances (56%), and housing-related payments (55%) – most respondents reported that one partner is solely responsible. In contrast, grocery shopping is more often a shared responsibility, with 70% of respondents indicating that both partners are involved in this task.

[2] See https://en.centerdata.nl/liss-panel for more information about the LISS panel.
[3] See https://en.centerdata.nl/ for more information about Centerdata.

The current division of payment tasks often resembles the arrangement that was in place when respondents first started living with their current partner. Eight out of ten respondents report that the way payment responsibilities are shared has remained unchanged since the beginning of their cohabitation, while two out of ten respondents indicate that it has changed. On average, respondents have been living together for 30 years and 7 months. There is considerable variation: the earliest reported start year of cohabitation is 1960, and the most recent is 2025.

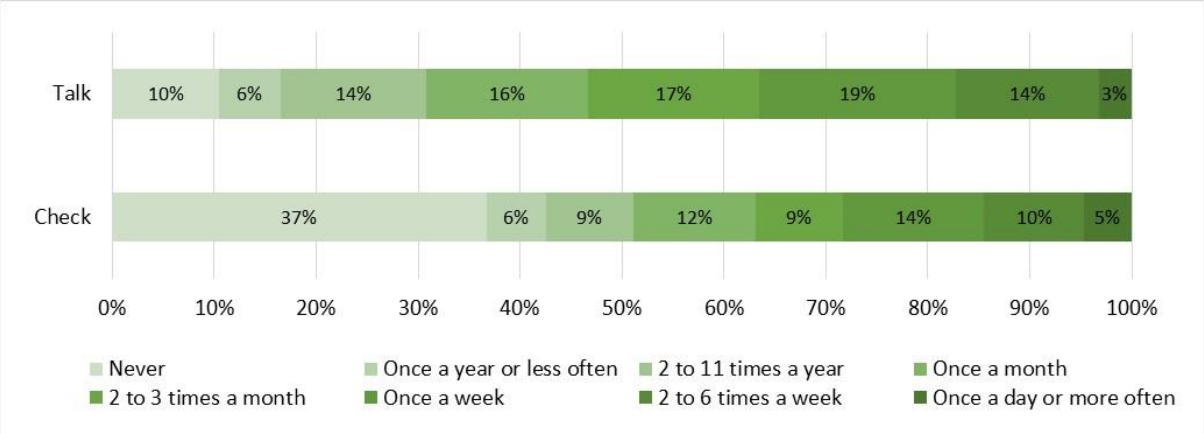
Table 1. The allocation of payment tasks

	I always do this	I do this more often than my partner	My partner and I do this equally often	My partner does this more often than I do	My partner always does this	Someone other than my partner does this	Not applicable	One partner always does this
Grocery shopping	17%	22%	24%	23%	12%	0.05%	1%	29%
Housing-related[1]	32%	6%	18%	6%	23%	0.33%	15%	55%
Insurances	33%	10%	23%	10%	23%	0.37%	2%	56%
Taxes and social contributions[2]	34%	11%	21%	9%	24%	0.37%	2%	58%
Subscriptions[3]	26%	14%	29%	10%	19%	0.23%	3%	44%
Peer-to-peer[4]	15%	15%	36%	10%	9%	0%	16%	24%

Source: LISS panel, July 2025.
Note: 2134 respondents. [1] Rent or mortgage interest and repayment, [2] e.g., to the municipality, [3] e.g., phone/internet, magazines, sports club, TV streaming, and [4] Payments to family, friends, and acquaintances. Survey question: "Who executes or arranges the following payments? If these are amounts that are automatically debited, indicate who has arranged for this to happen."

That someone does not personally make certain household payments does not necessarily mean they are not well-informed about them. Figure 1 summarises how people stay informed. Most partners

Figure 1. Ways to stay on top of household payments



Source: LISS panel, July 2025.
Note: 2134 respondents. The figure shows the answers to "How often do you talk to each other about household payments that have been made or arranged by either of you, so that you both know what types of household payments have been made or arranged and how much money is involved?" and "How often do you check the household payments that have been made or arranged by your partner by looking at paper statements, logging into the banking app, or using online banking?".

communicate with each other about payments that have been made or arranged, so both are aware of the types of payments and the amounts involved. In fact, 90% of respondents report doing this. However, the frequency of these conversations varies considerably: 69% talk about household

payments at least once a month, while 20% do so less frequently. Another way to stay informed about household payments made or arranged by a partner is by checking paper statements, logging into the banking app, or using online banking. Of the respondents, 37% never do this, 14% do so less than once a month, and 49% check at least once a month. Among the respondents, 55% indicate that they have their own payment account, 54% report that their partner has one, and 85% share a joint payment account with their partner.

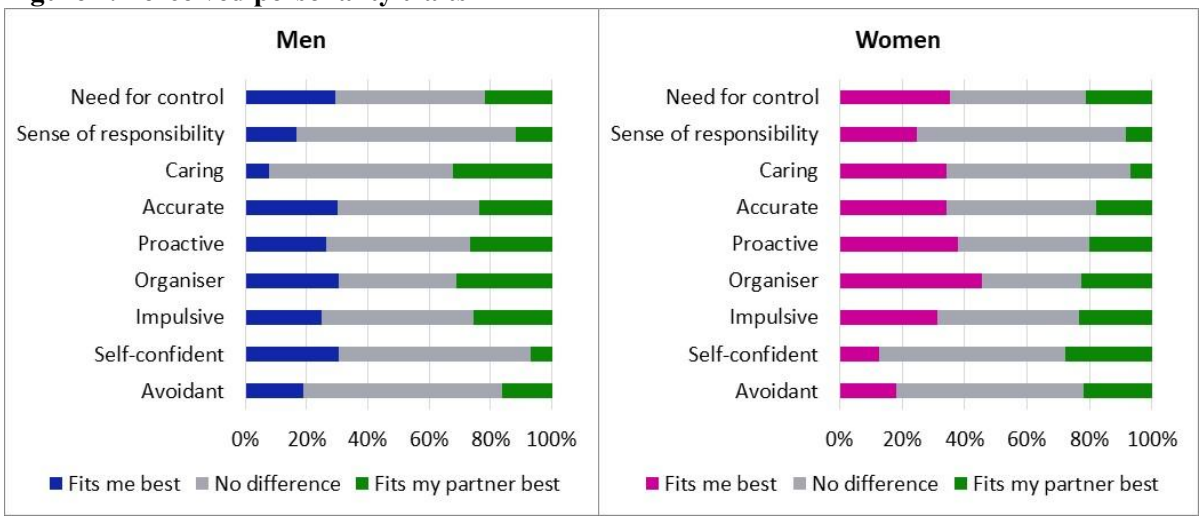
3.2 Related factors

3.2.1 Character differences

The first related factor we look at is character differences. The interviews revealed that personality is often a relevant factor in determining who takes responsibility for household payments. For instance, a strong need for control was frequently mentioned, with the partner exhibiting this trait typically taking charge of payment tasks. Based on these insights, the survey asked respondents to compare their personality traits with those of their partner.

There are several noteworthy differences between the responses of men and women (Figure 2). Men are significantly less likely than women to report that the following traits describe them better than their partner: need for control, sense of responsibility, caring, accurate, proactive, organiser, and impulsive. Conversely, men are more likely than women to indicate that self-confidence suits them better than their partner.[4] For example, only 8% of men believe they are more caring than their partner, compared to 34% of women.

Figure 2. Perceived personality traits



Source: LISS panel, July 2025.
Note: 2134 respondents.

[4] We performed t-tests. All p-values were below 0.01, except for "accurate", which had a p-value of 0.02.

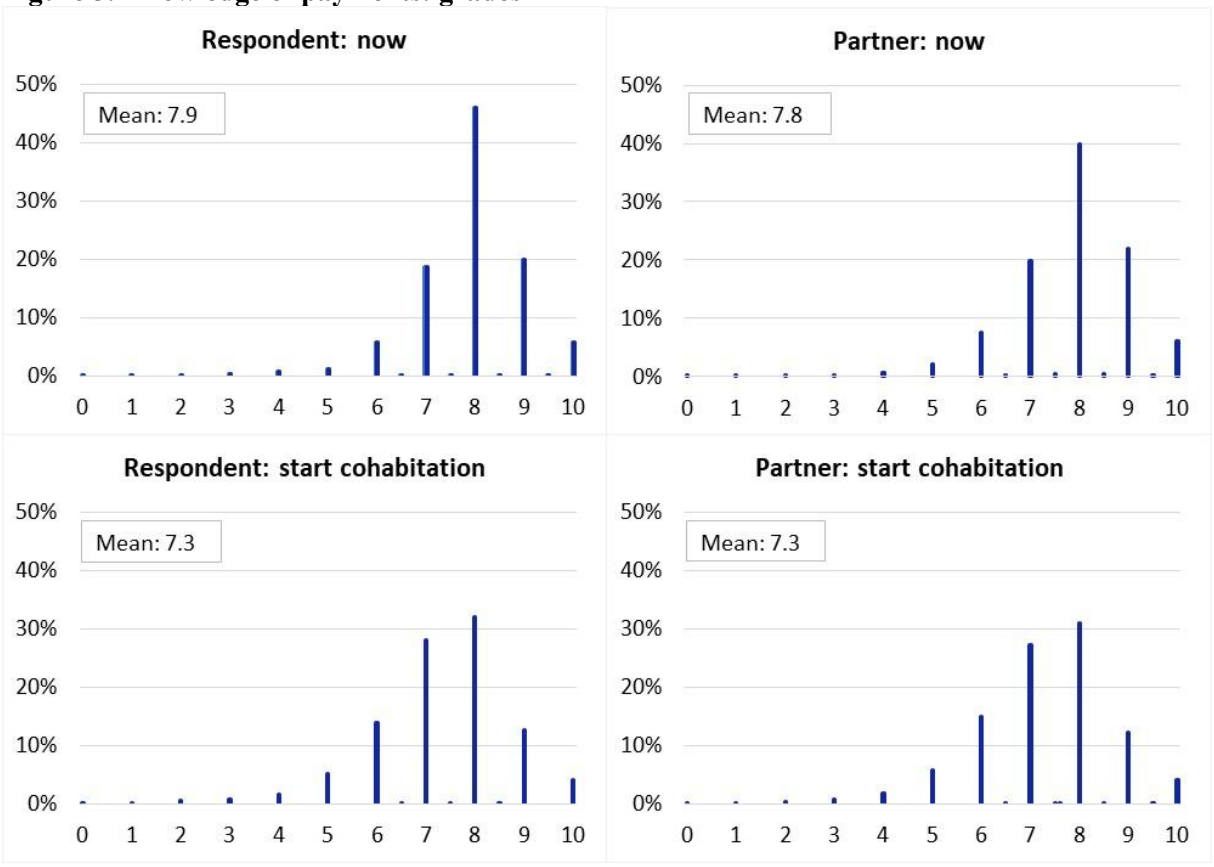
3.2.2 Other differences

Second, we examine other partner differences that may influence the allocation of payment tasks. Many households display disparities between partners in terms of time and enjoyment of payment tasks, financial resources, education, health, and knowledge-related aspects (Table 2). A few noteworthy gender differences stand out. Men are more likely than women to report enjoying the management of fixed expenses and having more time for these tasks, whereas the opposite pattern emerges for grocery shopping. Furthermore, men more often occupy the position of highest earner, contribute more to the household budget, and possess greater assets. They also more often report to have the highest level of education, superior digital skills, more experience with digital payment methods, better knowledge of payment-related fraud, and less apprehension toward the digital environment.

3.2.3 Knowledge

Respondents rate their own payment knowledge at an average of 7.9 and their partner's at 7.8. Nearly all respondents assess their own knowledge as sufficient (97%), and a similar share considers their partner's knowledge sufficient (96%). Perceived knowledge for both partners typically increases after cohabitation, with an initial average rating of 7.3. Figure 3 presents a detailed overview of these assessments.

Figure 3. Knowledge of payments: grades



Source: LISS panel, July 2025.
Notes: 2085 respondents. Respondents with grades higher than 10 are excluded from the sample.

Table 2. Other differences between partners

	All respondents			Men			Women			Difference (men – women, in percentage points)		
	I	My partner	No difference	I	My partner	No difference	I	My partner	No difference	I	My partner	No difference
Most enjoyment in managing the payment of fixed expenses	32%	23%	45%	40%	15%	45%	23%	31%	45%	17***	-17***	0
Most enjoyment in doing the groceries	32%	29%	39%	19%	40%	42%	46%	18%	37%	-27***	22***	5**
Most time to manage the payment of fixed expenses	35%	28%	38%	43%	21%	36%	27%	35%	39%	16***	-13***	-3
Most time to do the groceries	33%	31%	36%	18%	46%	36%	49%	15%	36%	-32***	31***	0
Highest income	44%	41%	16%	70%	14%	16%	16%	68%	15%	54***	-54***	1
Highest contribution to the household budget	28%	22%	49%	44%	8%	47%	12%	37%	51%	33***	-29***	-4**
Most assets	13%	10%	77%	16%	7%	77%	9%	14%	77%	7***	-7***	0
Best health	21%	19%	59%	20%	21%	59%	22%	18%	60%	-2	3*	-1
Highest level of education	31%	24%	45%	36%	20%	44%	25%	29%	46%	11***	-9***	-2
Best money management skills	23%	15%	61%	23%	15%	62%	24%	16%	60%	-1	-1	2
Best financial upbringing as a child	21%	14%	65%	20%	14%	66%	22%	14%	64%	-3*	0	2
Best digital skills	35%	29%	37%	45%	17%	38%	24%	41%	35%	20***	-24***	4**
Most experience with digital payment methods	33%	23%	44%	40%	17%	43%	26%	29%	45%	14***	-12***	-2
Best knowledge about fraud in the payment world	24%	17%	59%	36%	8%	57%	12%	27%	61%	23***	-19***	-4**
Least fear of the digital payment world	24%	17%	59%	32%	10%	58%	16%	25%	60%	16***	-14***	-2

Source: LISS panel, July 2025.

Notes: 2134 respondents (1090 men and 1044 women). Survey question: “Do the following statements apply to you, your partner, or is there no difference?”. T-tests were performed. ***, ** and * denote statistical significance at the 0.01, 0.05, and 0.10 level, respectively.

Knowledge about payments is rather the same across generations, while a small gender gap is observed. On average, women rate their own knowledge at 7.7 and men give themselves a score of 8 (see Table 3). Across all generations and for both genders, respondents report an improvement in payment knowledge since the start of cohabitation, with the most pronounced increase observed among the youngest generation. On average, the absolute grade difference between the partners is 0.98, which is 0.14 points lower than at the start of cohabitation. Respondents under the age of 45 show a stronger reduction in the knowledge gap with their partner compared to older respondents. It is important to note, however, that in some households the knowledge gap has increased. This applies to 18% of respondents. In 25% of cases, the gap has decreased, while in 57% of cases the absolute gap remained unchanged.

Table 3. Knowledge of payments by gender and age

	Total	Men	Women	34 and younger	35-44	45-54	55-64	65 and older
Respondent: grade now	7.9	8.0	7.7	7.9	7.9	7.9	7.8	7.9
Partner: grade now	7.8	7.8	7.9	7.9	7.8	7.8	7.9	7.8
Respondent: grade start cohabitation	7.3	7.4	7.2	7.0	7.1	7.2	7.3	7.5
Partner: grade start cohabitation	7.3	7.2	7.3	6.9	7.0	7.1	7.3	7.4
Grade change respondent: grade now - grade start	0.6	0.6	0.5	0.9	0.8	0.7	0.5	0.4
Grade change partner: grade now - grade start	0.6	0.6	0.6	0.9	0.8	0.7	0.5	0.4
Knowledge gap now: grade respondent - grade partner	0.03	0.22	-0.18	0.02	0.03	0.05	-0.02	0.05
Absolute knowledge gap now	0.98	0.90	1.05	0.85	0.95	0.99	0.98	1.00
Knowledge gap start cohabitation: grade respondent - grade partner	0.05	0.21	-0.12	0.05	0.05	0.09	0.02	0.05
Absolute knowledge gap start cohabitation	1.12	1.01	1.23	1.18	1.23	1.11	1.09	1.09
Change in gap	-0.02	0.01	-0.06	-0.02	-0.02	-0.04	-0.04	0.00
Change in the absolute gap	-0.14	-0.11	-0.18	-0.33	-0.28	-0.11	-0.10	-0.09
Number of observations	2085	1067	1018	171	279	282	477	876

Source: LISS panel, July 2025.
Note: 2085 respondents.

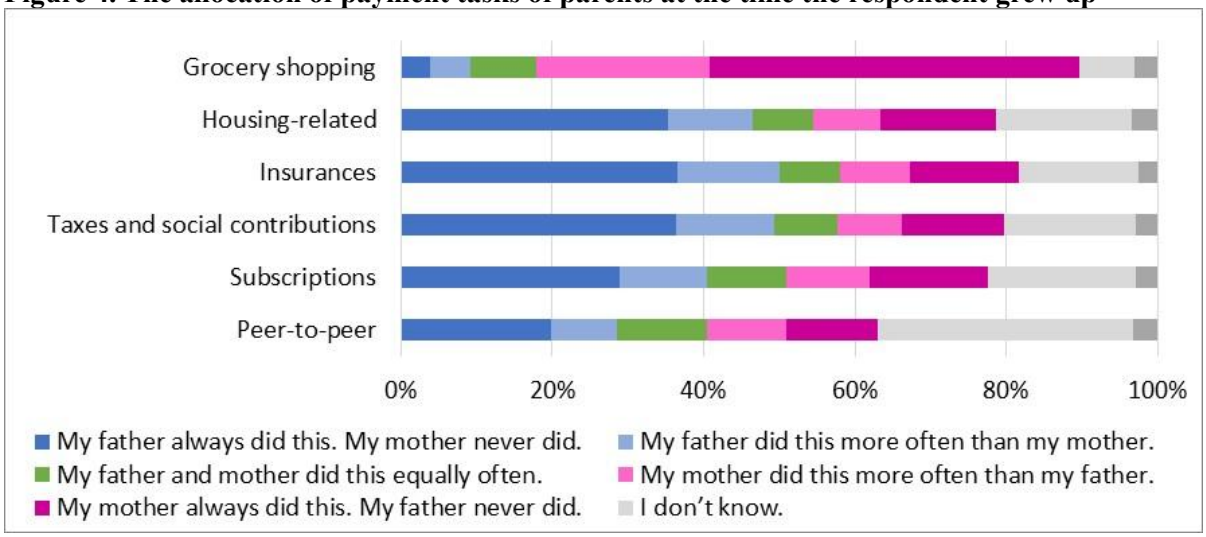
Most respondents report having been taught during childhood how to manage money and make payments. However, there is considerable variation. 6% of respondents indicated that they were not taught at all by their parents or carers how to manage money effectively, and 10% reported not having been taught how to make payments.

3.2.4 Parental roles

Regarding parental roles, we frequently observe that only one parent consistently handled a particular payment task (Figure 4). For example, 49% of respondents reported that their mother always took care of grocery shopping payments, while only 4% said their father did. For all other types of payments examined, it was much more common for the father to be solely responsible than the mother. Notably, a substantial portion of respondents has no idea who managed non-grocery-related household payments, suggesting that such matters were not commonly discussed at the family kitchen table. Overall, the division of payment responsibilities among parents appears similar for male and female respondents. Across all generations, we find that mothers were more often than fathers in the lead when it came to grocery payments, while fathers more frequently took the lead in payments related to housing, insurances, taxes and social contributions, and subscriptions. Among the oldest generations, fathers

were also more likely to lead in peer-to-peer payments. In contrast, among the youngest generation (aged 34 and under), it was more often the mother who took the lead in these types of payments. Compared to other generations, the youngest generation is more likely to report not knowing how their parents divided responsibility for housing-related payments, insurances, taxes and social contributions, and subscriptions.

Figure 4. The allocation of payment tasks of parents at the time the respondent grew up

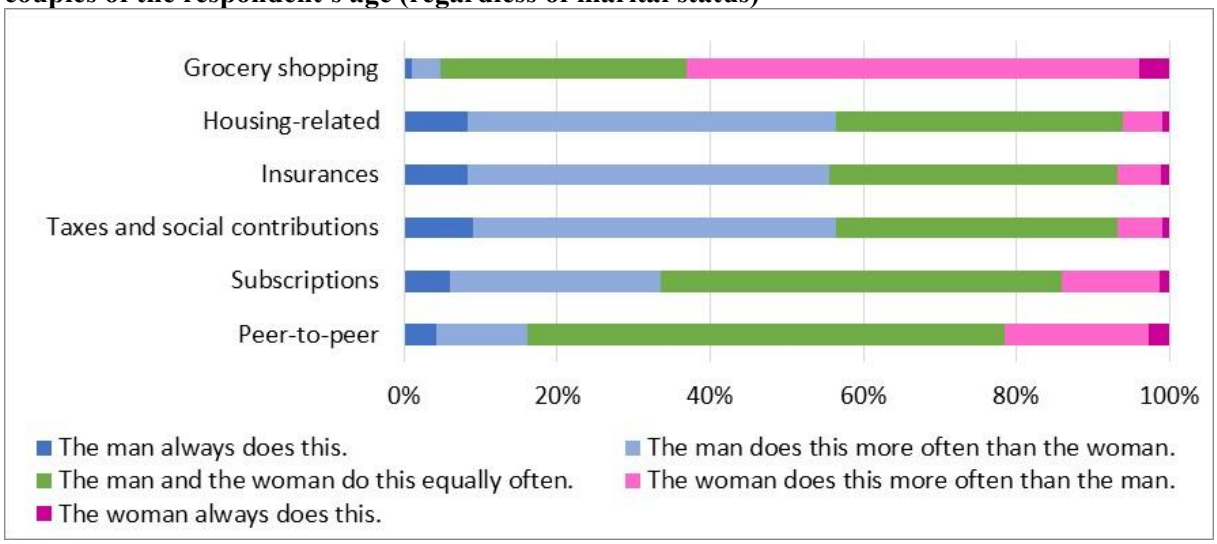


Source: LISS panel, July 2025.
Note: 2134 respondents.

3.2.5 Social norms

Turning to perceptions of payment task allocation among cohabiting male-female couples of the respondent's age, we find that most types of payments are perceived to be shared, and quite often

Figure 5. Perceived most common allocation of payment tasks among cohabiting male-female couples of the respondent's age (regardless of marital status)



Source: LISS panel, July 2025.
Note: 2134 respondents.

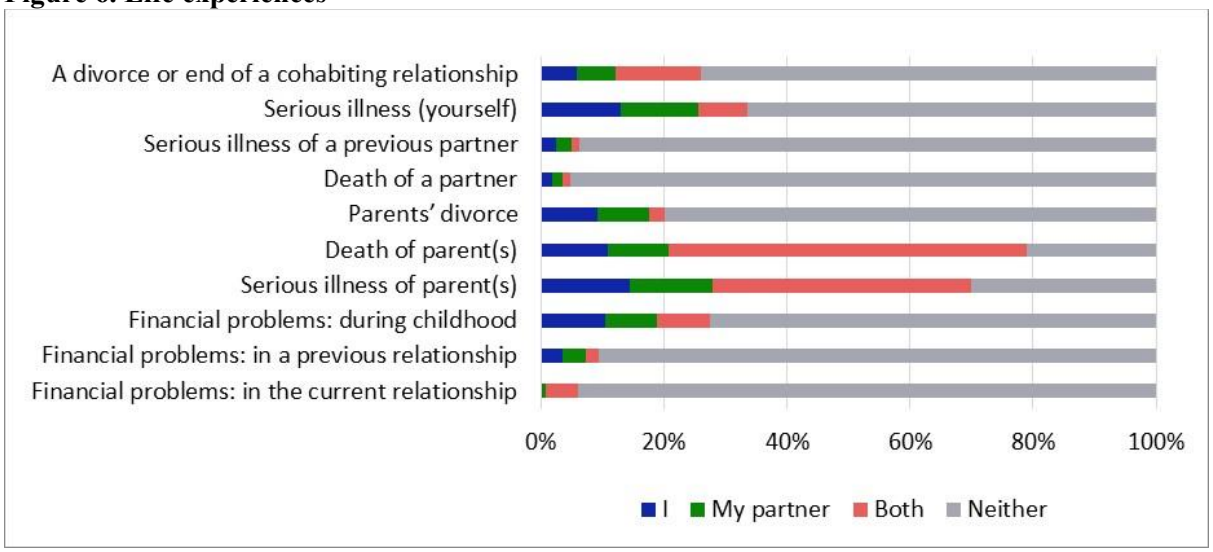
equally divided (Figure 5). Women are perceived to handle more of the grocery payments and payments to family, friends, and acquaintances, while men are seen as taking on a larger share of housing-related payments, insurance, taxes and social contributions, and subscriptions. Interestingly, these perceptions differ from respondents' own household arrangements, where one partner is more often solely responsible for a specific type of payment − indicating a greater degree of specialisation. The perceived most common allocation of payment tasks among cohabiting male-female couples of the respondent's own age shows little variation across generations or between genders.

3.2.6 Life experiences

From the in-depth interviews, we also learned that life experiences can influence how payment tasks are divided and how people view this topic. Some respondents mentioned situations such as the loss of a parent, where the surviving parent faced difficulties in taking over financial responsibilities. Others described growing up in households with financial challenges, which contributed to a heightened awareness of the importance of being informed about household payments and being able to take over these tasks when needed.

In the quantitative research, we included a question to capture a diverse set of experiences of the respondent and their partner. See Figure 6 for a summary of the responses. Most respondents (79%) indicated that they, their partner, or both had experienced the death of one or more parents. Serious illness of a parent was also common, reported by 70% of respondents. Additionally, 33% had experienced serious illness themselves, through their partner, or both. In 27% of cases, the respondent, their partner, or both experienced financial difficulties during childhood. The share is 26% for experiencing a divorce or end of a cohabiting relationship and 20% for experiencing a divorce of the parents. Other experiences are financial problems in the current or previous relationship and serious illness and/or death of a partner.

Figure 6. Life experiences

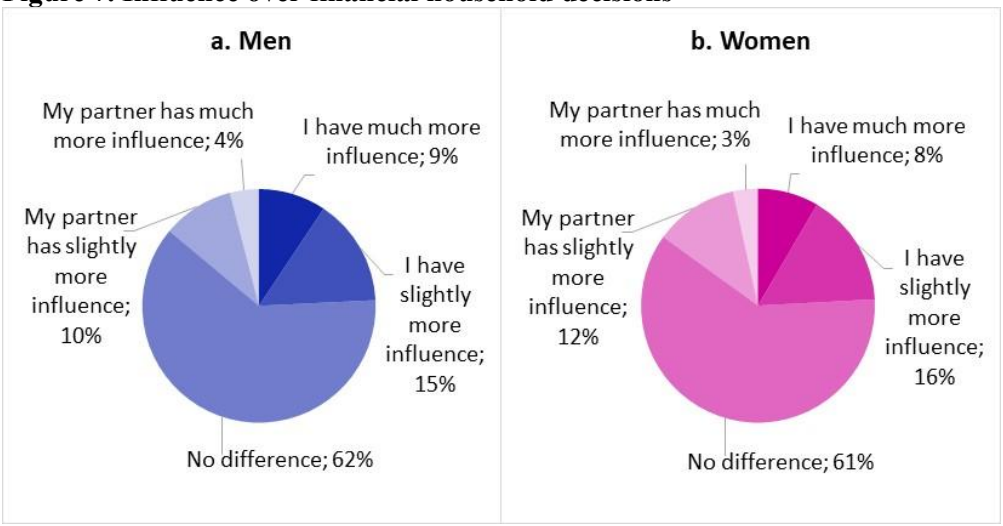


Source: LISS panel, July 2025.
Note: 2134 respondents.

3.3 Risks of the allocation of payment tasks

Next, we assess three dimensions potentially affected by the division of payment tasks: influence over financial decisions, the ability to handle a partner's payment responsibilities when necessary, and timely awareness of financial difficulties. To prevent financial problems or to address them before they result in significant debt, it is beneficial if both partners have a clear understanding of household finances. For the first dimension, 61% of respondents report no difference in influence between themselves and their partner, 26% indicate a slight difference, and 13% note a significant gap. Figure 7 illustrates these patterns for men and women, showing similar trends across genders.

Figure 7. Influence over financial household decisions



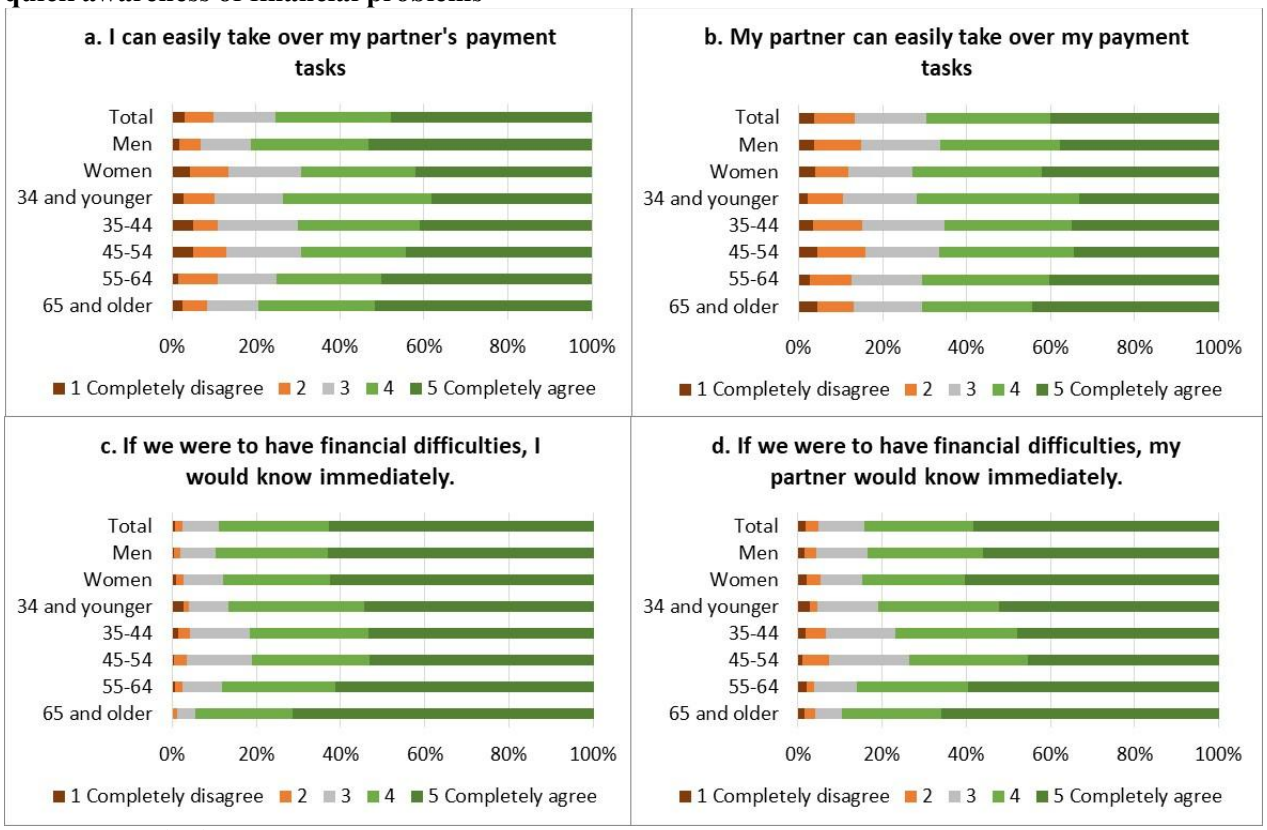
Source: LISS panel, July 2025.
Note: 2134 respondents.

Regarding the second dimension, most respondents feel capable of taking over their partner's payment tasks and trust their partner to do the same. 75% of respondents agree with the statement: "I can easily take over my partner's payment tasks if my partner is (temporarily) unavailable", while 10% disagree (see Figure 8a). The remaining respondents take a neutral stance. Additionally, 69% believe their partner could easily take over their own payment tasks, whereas 13% disagree (see Figure 8b). Gender differences are evident: women report a lower ability to take over their partner's payment tasks than men but are more confident in their partner's ability to take over if needed. Generational differences also emerge: younger respondents feel less capable of taking over payment responsibilities than older respondents. Respondents aged 65 and older report the highest ability to take over payment tasks and are also more positive about their partner's ability to do so compared to younger age groups.

For the third dimension, most respondents report a high level of awareness regarding financial difficulties, both for themselves (see Figure 8c) and their partner (see Figure 8d). A small group expresses doubt about their own and their partner's attentiveness. 89% of respondents believe they would immediately recognise if they were experiencing financial difficulties, and 84% think their partner would notice such issues right away. 5% disagree with the statement that they would

immediately recognise financial difficulties. This is the same for their partner's awareness. Again, generational differences emerge: younger respondents report lower financial awareness than older respondents. Respondents aged 65 and older represent the most optimistic group regarding their own and their partner's ability to quickly identify financial difficulties. Only 2% of respondents indicate that it is difficult or very difficult for their household to make ends meet, 23% consider it neither easy nor difficult, and 75% report that it is easy or very easy.

Figure 8. Risks of the allocation of payment tasks: the ability to take over payment tasks and quick awareness of financial problems



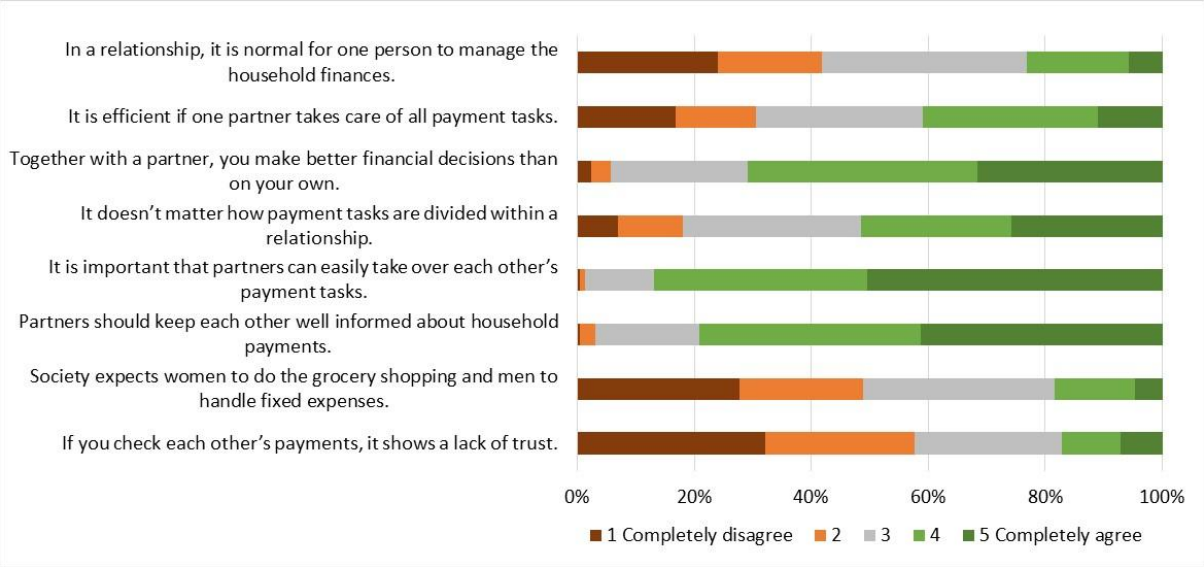
Source: LISS panel, July 2025.
Note: 2134 respondents.

3.4 Views on the allocation of payment tasks

Views on the allocation of payment tasks within relationships vary considerably (Figure 9). 23% of respondents agree that it is normal for one person to manage household finances in a relationship, while 42% disagree and the remainder take a neutral stance. 41% find it efficient if one partner handles all payment tasks, whereas 31% disagree. A large majority (71%) believe that financial decisions are better made together with a partner than alone. 51% feel that it does not matter how payment tasks are divided within a relationship, while 18% think it does. A striking 87% consider it important that partners can easily take over each other's payment tasks, with only 1% disagreeing. The older the respondent, the more likely they are to agree. To illustrate this, 92% of respondents aged 65 or older agree, compared to 81% of those aged 34 or younger. 79% of the respondents believe that partners should keep each

other well informed about household payments and 3% believe they should not. Views are more divided on whether checking each other's payments signals a lack of trust: 17% agree, while 58% disagree. People aged 65 or older are most likely to see this as a sign of distrust: 22% agree with the statement. However, also within this group, a large proportion (55%) disagree. Finally, 18% perceive that society expects women to do the grocery shopping and men to handle fixed expenses, although a larger share (49%) does not recognise such a social norm.

Figure 9. Views on the allocation of payment tasks



Source: LISS panel, July 2025.
Note: 2134 respondents.

Respondents vary considerably in how often they discuss the division of payment tasks with their partner, colleagues, friends, other family members, and parents. Unsurprisingly, the partner is the most common conversation partner when it comes to the division of their payment tasks. However, 7% of respondents never discuss this with their partner. Young people tend to talk about these topics more frequently than older generations, both with their partner and with others outside the household. Women are more likely than men to discuss the division of financial responsibilities with others.

4. Empirical approach

4.1 The division of payment tasks

To gain insights into the factors that play a role in the division of payment tasks, we estimate linear models with head of payments variables as dependent variables. Our baseline regressions throughout this paper are linear models, as the estimates of these models are easier to interpret than the estimates of ordered logit models. As a robustness analysis we estimated ordered logit models, which yield very similar results. These results are available upon request.

$$\text{Head of payments}_{i,j} = \beta_0 + \beta_1 \text{female}_i + \sum_a (\beta_a \text{age}_{a,i} + \beta_{a,f}(\text{female}_i \times \text{age}_{a,i})) + \beta_2 \text{character differences}_i + \beta_3 \text{other differences}_i + \beta_4 \text{head of payments: parents}_{i,j} + \beta_5(\text{female}_i \times \text{head of payments: parents}_{i,j}) + \beta_6 \text{head of payments: others}_{i,j} + \beta_7(\text{female}_i \times \text{head of payments: others}_{i,j}) + \beta_8 \text{own experiences}_i + \beta_9 \text{partner's experiences}_i + e_{i,j} \quad (1)$$

We estimate the model separately for each payment category, but for ease of exposition we suppress in equation (1) the dependence of regression coefficients on j. The subscript *i* in model (1) indicates the individual and the subscript j the payment category: (1) grocery shopping, (2) rent or mortgage interest and repayment, (3) insurance, (4) taxes and social contributions, (5) subscriptions, and (6) payments to family, friends and acquaintances. The head of payments variables are the dependent variables with 0 = "My partner always does this.", 0.25 = "My partner does this more often than I do.", 0.5 = "My partner and I do this equally often.", 0.75 = "I do this more often than my partner." and 1 = "I always do this.". These variables are the same as the ones in van der Cruijsen et al. (2025). Note, however, that we added the answer option "not applicable" in our survey. Accordingly, we treat the head-of-payment variables as missing for respondents who selected "Someone else than my partner does this" or "not applicable".

We include a wide range of explanatory variables. *Female* is a binary dummy variable capturing the gender (0 = male, 1 = female). Binary variables capture the age group (a) of the respondent: *age: between 35 and 44 years*, *age: between 45 and 54 years*, *age: between 55 and 64 years*, *age: 65 years or older* (reference category: *age: 34 years or younger*). Additionally, to test whether gender gaps differ across generations, the model includes interaction terms between gender and age.

Furthermore, the model includes a set of variables capturing differences in partners' personality traits: *need for control*, *sense of responsibility*, *caring*, *accurate*, *proactive*, *organiser*, *impulsive*, *self-confident*, and *avoidant*. For example, the value for *need for control* is 1 if, in the respondent's view, this description best applies to them; 0 if there is no difference between the respondent and their partner; and -1 if the partner has a stronger need for control than the respondent. In addition, the model captures other differences between partners. In the model with *head of payments: grocery shopping* as dependent variable, we include *pleasure grocery shopping*. It measures differences in the enjoyment in doing the groceries. It is coded as 1 if the respondent enjoys doing groceries more than their partner, 0 if both enjoy it equally, and -1 if the partner enjoys it more. In this model we also include *time grocery shopping*, which captures who has most time to do grocery shopping (1 = the respondent, 0 = no difference, -1 = the partner). The *head of payments: rent or mortgage interest and repayment*, *head of payments: insurance*, *head of payments: taxes and social contributions*, and *head of payments: subscription*s models include *pleasure fixed expenses* and *time fixed expenses*, which are constructed in a similar way as *pleasure grocery shopping* and *time grocery shopping*. Additionally, in all models

financial differences are captured by *highest income, highest contribution to household income*, and *most assets*, whereas health differences are indicated by *best health*. Knowledge differences are also part of the models. *Highest level of education*, *best money management skills*, *best financial upbringing*, *best digital skills*, *most experience with digital payments*, *best fraud knowledge*, and *least fear of the digital payment world* are constructed in a similar fashion as the previously discussed difference variables. In addition, the set of explanatory variables includes *payment knowledge gap now*, which is the perceived current grade difference when it comes to knowledge about payments, and *payment knowledge gap start cohabitation*, which is the perceived grade difference at the start of cohabitation.

With the *head of payments: parents* variables we can test whether the division of payment tasks category j relates to the division of payment tasks category j of the respondents' parents. These head of payments variables can take the following values: 0 = "My father always did this. My mother never did.", 0.25 = "My father did this more often than my mother.", 0.5 = "My father and mother did this equally often.", 0.75 = "My mother did this more often than my father." and 1 = "My mother always did this. My father never did.". The variables are set as missing for respondents who don't know the division of payment tasks of their parents and for respondents who grew up with a different family situation. We include interaction effects with gender. We expect that a particular division of payment tasks of parents impacts the head of payments variables different for men and women. For example, the likelihood that a female respondent takes care of grocery shopping may be higher if the mother was also in the lead, whereas for a male respondent one would expect a lower likelihood of being in charge of grocery shopping.

Next, we include variables to examine whether the division of payment tasks is associated with individuals' perceptions of how these tasks are allocated by others. We asked which division of payment tasks respondents think is most common among cohabiting male-female couples of their age (whether married or not). The *head of payments: others* variables can take the following values 0 = "The man always does this.", 0.25 = "The man does this more often than the woman.", 0.5 = "The man and the woman do this equally often.", 0.75 = "The woman does this more often than the man." and 1 = "The woman always does this.".

Finally, we examine whether life events experienced by the respondent and their partner influence the allocation of payment responsibilities. We include a set of binary variables encompassing own experiences (1 = yes, 0 = no): *divorce or end of a cohabiting relationship*, *serious illness (yourself)*, *serious illness of a previous partner*, *death of a partner*, *parents' divorce*, *death of parent(s)*, *serious illness of parent(s)*, *financial problems: childhood*, *financial problems: previous relationship*, *financial problems: current relationship*. Similarly, we include experiences of the partner. Last, e is the error term.[5]

[5] The summary statistics of these variables are available upon request.

4.2 Financial influence

We test the implications of a particular division of payment tasks in three different ways. First, we analyse whether partners who take the lead in executing and arranging specific payments also have greater influence on household financial decisions. Van der Cruijsen et al. (2025) found this for two cases: (1) rent or mortgage interest and repayment and (2) taxes and social contributions. We estimated models with *financial influence* as dependent variable and the six head of payment variables as explanatory variables. The dependent variable is based on the following question: "Who has the most influence over financial household decisions?". The five possible values are: 1 = "My partner has much more influence", 2 = "My partner has slightly more influence", 3 = "No difference", 4 = "I have slightly more influence", and 5 = "I have much more influence".

We estimate the following linear model:

$$\text{Financial influence}_i = \beta_0 + \beta_1 \text{female}_i + \sum_j (\beta_j \text{head of payments}_{i,j}) + \beta_2 \text{character differences}_i + \beta_3 \text{other differences}_i + e_i \quad (2)$$

First, we test whether there is a difference between men and women in the financial influence they perceive themselves to have by including the variable *female* in the model. Second, we incorporate the 'head of payments' variables to examine whether taking the lead in specific payments translates into greater financial influence. Third, we include variables capturing differences between the respondent and their partner into the model. In model 2, *character differences* refers to the same set of variables as in model (1), while *other differences* includes variables about financial differences, and the variables *highest level of education*, *best money management skills*, *best financial upbringing*, and *best digital skills.*

As additional analyses, we include overall head of payment variables instead of the individual head of payment variables to get a more general picture of the relationship between being in charge of household payments and financial influence. We constructed two different measures: *head of payments: overall version 1* and *head of payments overall: version 2*. *Head of payments overall: version 1* is the average of the six different head of household payment indicators. It is set at missing when one of these six measures is missing. A value of one indicates that the respondent takes care of all six types of household payments on their own, a value of zero indicates that the respondent is not at all making these household payments. *Head of payments overall: version 2* is the average of the non-missing *head of payment* indicators. It is thereby available for more respondents than *head of payments overall: version 1*. A value of one indicates that the respondent takes care of all measured household payments on their own, a value of zero indicates that the respondent is not at all making these household payments.

4.3 Ease of taking over payment tasks

Second, we model the ease with which one can take over partner's payment tasks. The variable *ease of taking over payment tasks: self* captures the degree of agreement with this statement "I can easily take over my partner's payment tasks if my partner is (temporarily) unavailable." and ranges from 1 (completely disagree) to 5 (completely agree). We examine whether the ability to take over payment tasks varies by gender and current involvement in household payments, and how it relates to a broad range of other factors.

We estimate the following linear model:

$$\text{Ease of taking over payment tasks: self}_i = \beta_0 + \beta_1 \text{female}_i + \sum_j (\beta_j \text{head of payments}_{i,j}) + \beta_2 \text{personal characteristics}_i + \beta_3 \text{knowledge}_i + \beta_4 \text{payment talk}_i + \beta_5 \text{check payments}_i + e_i \quad (3)$$

First, to test for a gender gap, we include *female*. Second, we incorporate head of payments variables to examine whether the ability to take over a partner's payment tasks depends on the extent to which one already takes the lead in managing household payments. Third, we incorporate additional factors that may influence the ease with which payment tasks can be taken over. Personal characteristics is a set of variables that capture the personal situation and attributes of the respondents. Binary variables indicate age group (*age: between 35 and 44 years*, *age: between 45 and 54 years*, *age: between 55 and 64 years*, and *age: 65 years or older*), and educational attainment (*education: high*, defined as having completed higher vocational and/or university education). We also include variables for net monthly household income (divided into five equal-sized groups), homeownership (*homeowner*, used as a proxy for wealth), and perceived financial ease (*ease of making ends meet with income)*. *Ease of making ends meet with income* is measured on a scale from 1 (very difficult) to 5 (very easy). Knowledge variables are included to examine the role of payment-related knowledge. The knowledge variables are the respondent's self-assessed grade for payment knowledge *(payment knowledge)* and the variable *most experience with digital payments*. The model also includes variables to test whether being on top of household payments affects the ability to take over payment tasks. We include dummy variables that capture how often partners talk to each other about household payments that have been made or arranged (*payment talk: less than monthly*, *payment talk: 1-3 times a month*, *payment talk: weekly or more*), using *payment talk: never* as the reference category. Additionally, we include variables that capture how frequently the respondent checks their partner's household payments (*check payments: less than monthly*, *check payments: 1-3 times a month*, *check payments: weekly or more*), with *check payments: never* as the reference category.

As an additional analysis, we include overall head of payment variables to get a more general picture of the relationship between the degree to which one takes the lead in household payments and

the ability to take over partner's payment tasks.[6]

4.4 Quick awareness of financial difficulties

Third, we estimate a model capturing the speed at which respondents become aware of financial difficulties. Respondents were asked to what extent they agree with the statement: "If we were to have financial difficulties, I would know immediately." The dependent variable, *quickly aware of financial difficulties: self*, reflects the degree of agreement with this statement and ranges from 1 (completely disagree) to 5 (completely agree). Model (4) is estimated using the same set of explanatory variables as model (3). As an additional analysis, we replace the individual head of payment variables with the overall indicators to provide a broader perspective on the relationship between being in charge of household payments and timely awareness of financial difficulties.[7]

$$\text{Quickly aware of financial difficulties: self}_i = \beta_0 + \beta_1 \text{female}_i + \sum_j (\beta_j \text{head of payments}_{i,j}) + \beta_2 \text{personal characteristics}_i + \beta_3 \text{knowledge}_i + \beta_4 \text{payment talk}_i + \beta_5 \text{check payments}_i + e_i \quad (4)$$

5. Regression results

5.1 The division of payment tasks

Table 4a, 4b and 4c include the regression results of the models with the head of payments variables as dependent variables. Table 4a presents the results for grocery shopping and rent or mortgage payments, Table 4b displays the findings for insurance payments and the payment of taxes and social contributions, while Table 4c covers subscriptions, and payments to family, friends, and acquaintances. For each head of payments variable, the first (a) column shows the significant unconditional gender gap. The models in the second (b) column incorporate the binary age indicators and their interactions with *female*. The (c) columns include the full model, excluding variables with missing values for part of the respondents, in the (d) columns we add the variable *head of payments: parents*$_j$ and its interaction with the female dummy, and in the (e) columns *payment knowledge gap now* and *payment knowledge gap start cohabitation* are included.

There are substantial gender gaps in managing household payment tasks (see columns (a)). For grocery shopping, women score 0.23 higher than men on the 'head of payments' scale, a substantial

[6] We also estimated models with the perceived ease with which a partner can take over payment tasks as the dependent variable. This measure reflects agreement with the statement: "My partner can easily take over my payment tasks if I am (temporarily) unavailable." The result of this analysis is available upon request.

[7] Additionally, we ran models using the partner's awareness of potential financial difficulties as the dependent variable. This corresponds to agreement with the statement: 'If we were to experience financial difficulties, my partner would know immediately.' Results of this analysis are available upon request.

gap. Recall that the head of payments variables range between 0 and 1, where 0 = “My partner always does this.”, 0.25 = “My partner does this more often than I do.”, 0.5 = “My partner and I do this equally often.”, 0.75 = “I do this more often than my partner.” and 1 = “I always do this.”. Women are also more often in charge of peer-to-peer payments, with an unconditional gender gap of 0.09. Conversely, men are more often in the lead when it comes to the other four payment categories. The unconditional gender gaps are -0.26 for rent or mortgage payments, -0.24 for insurance payments, -0.25 for taxes and social contributions, and -0.16 for subscriptions. This pattern closely resembles the findings of van der Cruijsen et al. (2025).

For three types of payments, we observe generational differences in the unconditional gender gap (see columns (b)). First, the gender gap in the grocery shopping payment task is significantly larger among respondents aged 65 and older compared to those aged 34 and younger. Second, the gender gap in rent and mortgage payments is also more pronounced in the oldest age group than in the youngest. These findings suggest a decline in gender differences in the allocation of specific payment tasks across generations. Third, the gender gap in peer-to-peer payments is only significant for the age group between 35 and 44 years, where women are more often in the lead.

Various character traits influence the division of payment tasks. Respondents who perceive themselves as having a stronger need for control than their partner are more often in the lead when it comes to grocery shopping payments, taxes and social contribution payments, subscription payments, and peer-to-peer payments. For example, *head of payments: grocery shopping* is 0.04 higher for respondents who indicated that the need for control applies more to them (*need for control* = 1), compared to those who believe it applies more to their partner (*need for control* = -1). Respondents who consider themselves more caring than their partner are more often responsible for grocery shopping and peer-to-peer payments. Similarly, those who perceive themselves as better organisers tend to lead these payments and insurance and subscription payments. Respondents who believe they are more accurate than their partner usually take the lead in all payment categories except grocery shopping and rent or mortgage payments. Finally, those who feel a stronger sense of responsibility than their partner are more likely to lead insurance payments.

The extent to which individuals take the lead in payment tasks is strongly associated with differences in enjoyment of these tasks between partners. We distinguish between grocery payments and fixed expenses. For example, respondents who report enjoying the management of fixed expenses more than their partner score 0.16 higher on *head of payments: rent or mortgage interest and repayment* than those who believe their partner enjoys it more.

Differences in available time to perform specific tasks also play a role. Again, we measure this for both groceries and fixed expenses. This factor is likewise strongly related to the head of payments variables. For instance, respondents who report having more time to do the groceries score 0.15 higher on *head of payments: grocery shopping*.

Table 4a. Head of payments grocery shopping and head of payments rent or mortgage interest and repayment: regression results (1/2)

	Head of payments: grocery shopping					Head of payments: rent or mortgage interest and repayment				
	(1a)	(1b)	(1c)	(1d)	(1e)	(2a)	(2b)	(2c)	(2d)	(2e)
Female	0.23***	0.17***	-0.19***	-0.21***	-0.19***	-0.26***	-0.18***	-0.27***	-0.25***	-0.25***
	(0.01)	(0.04)	(0.05)	(0.06)	(0.05)	(0.02)	(0.05)	(0.06)	(0.07)	(0.06)
Age: between 35 and 44 years		0.01	0.06**	0.06**	0.06**		0.03	0.05	0.07	0.06
		(0.04)	(0.03)	(0.03)	(0.03)		(0.05)	(0.04)	(0.05)	(0.04)
Female*Age: between 35 and 44 years		0.02	-0.04	-0.05	-0.06		-0.04	-0.05	-0.10	-0.09
		(0.05)	(0.04)	(0.04)	(0.04)		(0.07)	(0.06)	(0.07)	(0.06)
Age: between 45 and 54 years		-0.03	0.01	0.02	0.00		0.03	0.03	0.09*	0.03
		(0.04)	(0.03)	(0.03)	(0.03)		(0.05)	(0.04)	(0.05)	(0.04)
Female*Age: between 45 and 54 years		0.06	0.04	0.04	0.04		-0.05	-0.03	-0.08	-0.05
		(0.05)	(0.04)	(0.04)	(0.04)		(0.07)	(0.06)	(0.07)	(0.06)
Age: between 55 and 64 years		-0.05	0.00	0.02	0.00		0.06	0.05	0.08	0.06
		(0.03)	(0.03)	(0.03)	(0.03)		(0.05)	(0.04)	(0.05)	(0.04)
Female*Age: between 55 and 64 years		0.07	0.06*	0.06	0.06*		-0.12*	-0.03	-0.06	-0.06
		(0.05)	(0.04)	(0.04)	(0.04)		(0.07)	(0.05)	(0.06)	(0.05)
Age: 65 years or older		-0.05	0.00	0.02	0.00		0.08*	0.04	0.06	0.05
		(0.03)	(0.03)	(0.03)	(0.03)		(0.04)	(0.04)	(0.05)	(0.04)
Female*Age: 65 years or older		0.08*	0.06	0.05	0.06		-0.10*	0.02	-0.00	-0.01
		(0.05)	(0.03)	(0.04)	(0.04)		(0.06)	(0.05)	(0.06)	(0.05)
Character differences										
- Need for control			0.02**	0.01	0.01			0.01	0.01	0.00
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Sense of responsibility			-0.00	-0.00	-0.01			0.01	0.01	0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.02)	(0.01)
- Caring			0.03***	0.02***	0.03***			0.00	-0.00	-0.00
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Accurate			-0.00	-0.00	-0.01			0.02	0.02	0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Proactive			-0.01	-0.01	-0.01*			-0.01	-0.01	-0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Organiser			0.02***	0.02**	0.02**			0.01	0.01	0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Impulsive			-0.00	-0.00	-0.00			-0.01	-0.01	-0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Self-confident			0.00	-0.00	-0.00			-0.00	-0.01	-0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Avoidant			-0.00	-0.01	-0.00			-0.02	-0.02	-0.02
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
Other differences										
- Pleasure grocery shopping			0.14***	0.14***	0.14***					
			(0.01)	(0.01)	(0.01)					
- Pleasure fixed expenses								0.16***	0.15***	0.14***
								(0.01)	(0.02)	(0.01)
- Time grocery shopping			0.15***	0.16***	0.15***					
			(0.01)	(0.01)	(0.01)					
- Time fixed expenses								0.12***	0.12***	0.12***
								(0.01)	(0.01)	(0.01)
- Highest income			0.00	0.00	-0.00			0.06***	0.07***	0.06***
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Highest contribution to household income			0.00	0.00	0.00			-0.02	-0.03*	-0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Most assets			0.01	0.01	0.01			0.06***	0.07***	0.06***
			(0.01)	(0.01)	(0.01)			(0.02)	(0.02)	(0.02)
- Best health			0.01	0.01	0.01			-0.02	-0.01	-0.02
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Highest level of education			-0.01	-0.01	-0.01			0.03***	0.03**	0.03**
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Best money management skills			0.01	0.01	0.00			-0.00	0.00	-0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Best financial upbringing			0.00	-0.01	-0.00			0.00	0.01	-0.00
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Best digital skills			-0.00	-0.00	-0.00			-0.02**	-0.02*	-0.03**
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Most experience with digital payments			0.04***	0.05***	0.03***			0.06***	0.07***	0.04***
			(0.01)	(0.01)	(0.01)			(0.01)	(0.02)	(0.01)
- Best fraud knowledge			0.01	0.01	0.01			0.03*	0.02	0.02
			(0.01)	(0.01)	(0.01)			(0.01)	(0.02)	(0.02)
- Least fear digital payment world			0.00	0.00	-0.01			0.02	0.01	0.02
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)

Table 4a. Head of payments grocery shopping and head of payments rent or mortgage interest and repayment: regression results (2/2)

	Head of payments: grocery shopping					Head of payments: rent or mortgage interest and repayment				
	(1a)	(1b)	(1c)	(1d)	(1e)	(2a)	(2b)	(2c)	(2d)	(2e)
- Payment knowledge gap now					0.02***					0.03***
					(0.00)					(0.01)
- Payment knowledge gap start cohabitation					-0.00					0.01
					(0.00)					(0.00)
Head of payments: parents$_i$				-0.03					-0.01	
				(0.03)					(0.03)	
Female* head of payments: parents$_i$				0.02					-0.00	
				(0.04)					(0.04)	
Head of payments: others$_i$			-0.20***	-0.20***	-0.20***			-0.29***	-0.32***	-0.31***
			(0.04)	(0.04)	(0.04)			(0.05)	(0.06)	(0.05)
Female* head of payments: others$_i$			0.34***	0.35***	0.33***			0.57***	0.63***	0.60***
			(0.06)	(0.07)	(0.06)			(0.07)	(0.09)	(0.07)
Own experiences										
- Divorce or end cohabiting relationship			-0.00	-0.00	-0.01			0.02	0.02	0.01
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Serious illness (yourself)			0.00	0.00	0.00			-0.01	0.00	-0.01
			(0.01)	(0.01)	(0.01)			(0.02)	(0.02)	(0.02)
- Serious illness of a previous partner			0.02	0.03	0.02			-0.00	0.01	0.01
			(0.03)	(0.03)	(0.03)			(0.05)	(0.05)	(0.04)
- Death of a partner			-0.02	-0.00	-0.02			0.02	0.01	0.03
			(0.03)	(0.03)	(0.03)			(0.06)	(0.06)	(0.06)
- Parents' divorce			0.02	0.01	0.01			0.02	0.02	0.01
			(0.02)	(0.02)	(0.02)			(0.02)	(0.03)	(0.02)
- Death of parent(s)			-0.01	-0.02	-0.01			-0.01	-0.03	-0.01
			(0.01)	(0.02)	(0.01)			(0.02)	(0.02)	(0.02)
- Serious illness of parent(s)			0.00	-0.00	0.00			0.01	0.01	0.01
			(0.01)	(0.01)	(0.01)			(0.02)	(0.02)	(0.02)
- Financial problems: childhood			-0.01	-0.00	-0.01			-0.00	-0.01	0.00
			(0.01)	(0.01)	(0.01)			(0.02)	(0.02)	(0.02)
- Financial problems: previous relationship			-0.01	-0.03	0.00			-0.07*	-0.06	-0.06*
			(0.03)	(0.03)	(0.02)			(0.03)	(0.04)	(0.03)
- Financial problems: current relationship			0.00	0.01	-0.03			0.23**	0.26**	0.21**
			(0.09)	(0.09)	(0.07)			(0.11)	(0.12)	(0.10)
Partner's experiences										
- Divorce or end cohabiting relationship			0.00	-0.01	0.00			-0.01	-0.02	-0.01
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Serious illness (yourself)			0.02	0.02	0.01			0.04**	0.03	0.04**
			(0.01)	(0.01)	(0.01)			(0.02)	(0.02)	(0.02)
- Serious illness of a previous partner			0.01	0.00	0.01			-0.02	-0.01	-0.02
			(0.03)	(0.03)	(0.03)			(0.05)	(0.06)	(0.05)
- Death of a partner			-0.00	0.00	-0.00			0.02	0.01	0.02
			(0.03)	(0.03)	(0.03)			(0.06)	(0.07)	(0.06)
- Parents' divorce			0.01	0.01	0.01			0.04*	0.05*	0.04*
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Death of parent(s)			0.00	0.00	0.00			0.03	0.02	0.03
			(0.01)	(0.01)	(0.01)			(0.02)	(0.02)	(0.02)
- Serious illness of parent(s)			0.00	0.00	0.00			-0.04**	-0.04**	-0.04**
			(0.01)	(0.01)	(0.01)			(0.02)	(0.02)	(0.02)
- Financial problems: childhood			-0.00	-0.01	0.00			-0.03*	-0.04	-0.03
			(0.01)	(0.02)	(0.01)			(0.02)	(0.02)	(0.02)
- Financial problems: previous relationship			0.02	0.03	0.02			0.04	0.01	0.02
			(0.02)	(0.03)	(0.02)			(0.03)	(0.04)	(0.04)
- Financial problems: current relationship			0.06	0.06	0.10			-0.21*	-0.22*	-0.19*
			(0.09)	(0.09)	(0.06)			(0.11)	(0.12)	(0.10)
Constant	0.41***	0.45***	0.59***	0.61***	0.60***	0.68***	0.62***	0.61***	0.60***	0.61***
	(0.01)	(0.03)	(0.04)	(0.04)	(0.04)	(0.01)	(0.04)	(0.04)	(0.05)	(0.04)
Number of observations	2113	2113	2113	1903	2065	1809	1809	1809	1446	1766
R^2	0.13	0.13	0.58	0.58	0.59	0.10	0.10	0.58	0.59	0.60
F-statistic	319.54***	36.20***	73.65***	68.07***	74.78***	22.85***	37.68***	82.07***	68.15***	84.29***

Notes: The table reports coefficients of linear models with *head of payments: grocery shopping* as dependent variable in columns 1a-1e and *head of payments:* rent or mortgage interest and repayment as dependent variable in columns 2a-2e. These variables range between 0 and 1: 0 = "My partner always does this.", 0.25 = "My partner does this more often than I do.", 0.5 = "My partner and I do this equally often.", 0.75 = "I do this more often than my partner." and 1 = "I always do this.". Robust standard errors are in parentheses. ***, ** and * denote statistical significance at the 0.01, 0.05, and 0.10 level, respectively.

Table 4b. Head of payments insurances and head of payments taxes and social contributions: regression results (1/2)

	Head of payments: insurances					Head of payments: taxes and social contributions				
	(1a)	(1b)	(1c)	(1d)	(1e)	(2a)	(2b)	(2c)	(2d)	(2e)
Female	-0.24***	-0.22***	-0.30***	-0.26***	-0.29***	-0.25***	-0.21***	-0.30***	-0.24***	-0.27***
	(0.02)	(0.05)	(0.05)	(0.06)	(0.05)	(0.02)	(0.05)	(0.05)	(0.06)	(0.05)
Age: between 35 and 44 years		-0.03	-0.01	0.04	-0.01		0.03	0.06	0.07	0.06
		(0.05)	(0.04)	(0.04)	(0.04)		(0.05)	(0.04)	(0.05)	(0.04)
Female*Age: between 35 and 44 years		0.07	0.05	-0.04	0.03		0.01	-0.01	-0.10	-0.03
		(0.06)	(0.05)	(0.06)	(0.05)		(0.06)	(0.06)	(0.06)	(0.05)
Age: between 45 and 54 years		-0.03	-0.02	0.04	-0.01		0.01	0.01	0.05	0.01
		(0.05)	(0.04)	(0.04)	(0.04)		(0.05)	(0.04)	(0.05)	(0.04)
Female*Age: between 45 and 54 years		0.03	0.04	-0.01	0.03		0.03	0.04	-0.03	0.03
		(0.07)	(0.05)	(0.06)	(0.05)		(0.07)	(0.05)	(0.06)	(0.05)
Age: between 55 and 64 years		0.01	0.01	0.06	0.02		0.05	0.03	0.06	0.04
		(0.04)	(0.04)	(0.04)	(0.04)		(0.04)	(0.04)	(0.05)	(0.04)
Female*Age: between 55 and 64 years		-0.05	0.03	-0.02	0.01		-0.08	0.01	-0.06	-0.02
		(0.06)	(0.05)	(0.05)	(0.05)		(0.06)	(0.05)	(0.06)	(0.05)
Age: 65 years or older		0.02	-0.01	0.03	-0.01		0.06	0.02	0.04	0.02
		(0.04)	(0.04)	(0.04)	(0.04)		(0.04)	(0.04)	(0.04)	(0.04)
Female*Age: 65 years or older		-0.04	0.07	0.05	0.06		-0.07	0.04	-0.02	0.01
		(0.06)	(0.05)	(0.05)	(0.05)		(0.06)	(0.05)	(0.06)	(0.05)
Character differences										
- Need for control			0.01	0.01	0.00			0.02**	0.02*	0.02*
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Sense of responsibility			0.02*	0.03**	0.01			0.01	-0.00	-0.00
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Caring			0.00	0.00	0.01			0.01	0.01	0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Accurate			0.02**	0.02	0.02*			0.02**	0.03**	0.02**
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Proactive			0.01	-0.00	0.00			-0.00	-0.01	-0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Organiser			0.02*	0.02**	0.02*			0.01	0.02**	0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Impulsive			0.00	0.00	0.00			-0.00	-0.00	-0.00
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Self-confident			0.00	-0.01	-0.01			0.01	0.01	0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Avoidant			-0.01	-0.01	-0.01			-0.01	-0.01	-0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
Other differences										
- Pleasure fixed expenses			0.14***	0.14***	0.13***			0.16***	0.15***	0.15***
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Time fixed expenses			0.14***	0.14***	0.13***			0.13***	0.13***	0.12***
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Highest income			0.03***	0.04***	0.03***			0.03***	0.04***	0.03***
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Highest contribution to household income			0.00	-0.01	0.00			0.01	0.01	0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Most assets			0.04***	0.03**	0.04***			0.03**	0.03*	0.03**
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Best health			-0.01	-0.01	-0.00			-0.00	-0.01	-0.00
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Highest level of education			0.02**	0.02**	0.02**			0.02*	0.01	0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Best money management skills			-0.01	0.00	-0.02			0.01	0.02	-0.00
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Best financial upbringing			0.01	0.01	-0.00			0.00	-0.00	-0.00
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Best digital skills			-0.01	-0.01	-0.01			-0.02*	-0.03**	-0.02*
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Most experience with digital payments			0.07***	0.08***	0.06***			0.07***	0.08***	0.06***
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Best fraud knowledge			0.03**	0.03**	0.02*			0.01	0.02	0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Least fear digital payment world			0.01	0.01	0.00			0.02	0.01	0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Payment knowledge gap now					0.03***					0.02***
					(0.01)					(0.01)
- Payment knowledge gap start cohabitation					0.01					0.01***
					(0.00)					(0.00)

Table 4b. Head of payments insurances and head of payments taxes and social contributions: regression results (2/2)

	Head of payments: insurances					Head of payments: taxes and social contributions				
	(1a)	(1b)	(1c)	(1d)	(1e)	(2a)	(2b)	(2c)	(2d)	(2e)
Head of payments: parents$_i$				-0.04*					-0.03	
				(0.02)					(0.02)	
Female* head of payments: parents$_i$				0.04					0.04	
				(0.03)					(0.03)	
Head of payments: others$_i$			-0.28***	-0.25***	-0.28***			-0.25***	-0.24***	-0.25***
			(0.04)	(0.05)	(0.04)			(0.04)	(0.05)	(0.04)
Female* head of payments: others$_i$			0.49***	0.43***	0.48***			0.51***	0.50***	0.50***
			(0.06)	(0.07)	(0.06)			(0.06)	(0.07)	(0.06)
Own experiences										
- Divorce or end cohabiting relationship			0.01	0.01	0.01			0.01	0.00	0.01
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Serious illness (yourself)			0.01	0.02	0.01			0.00	0.01	0.00
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Serious illness of a previous partner			0.01	0.02	0.02			-0.01	0.00	-0.01
			(0.04)	(0.04)	(0.04)			(0.04)	(0.04)	(0.04)
- Death of a partner			-0.02	-0.03	-0.01			-0.02	-0.04	-0.02
			(0.04)	(0.05)	(0.04)			(0.04)	(0.05)	(0.04)
- Parents' divorce			0.01	0.00	0.00			0.00	0.00	-0.00
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Death of parent(s)			-0.02	-0.03	-0.03			0.02	0.03	0.02
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Serious illness of parent(s)			0.01	0.01	0.01			0.00	-0.00	0.01
			(0.01)	(0.02)	(0.01)			(0.01)	(0.02)	(0.01)
- Financial problems: childhood			-0.00	-0.01	0.00			0.00	0.01	0.01
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Financial problems: previous relationship			-0.03	-0.07**	-0.03			-0.01	-0.02	-0.01
			(0.03)	(0.03)	(0.03)			(0.03)	(0.03)	(0.03)
- Financial problems: current relationship			0.19**	0.23**	0.19**			0.13	0.11	0.14*
			(0.09)	(0.10)	(0.09)			(0.09)	(0.11)	(0.08)
Partner's experiences										
- Divorce or end cohabiting relationship			-0.01	-0.02	-0.01			-0.01	-0.00	-0.00
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Serious illness (yourself)			0.01	0.01	0.01			0.01	0.00	0.01
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Serious illness of a previous partner			0.00	0.01	-0.00			-0.05	-0.04	-0.04
			(0.04)	(0.04)	(0.04)			(0.04)	(0.04)	(0.04)
- Death of a partner			0.04	0.05	0.02			0.02	0.04	0.02
			(0.04)	(0.04)	(0.03)			(0.04)	(0.04)	(0.04)
- Parents' divorce			0.03*	0.04**	0.04**			0.02	0.04*	0.03
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Death of parent(s)			0.03	0.02	0.03			0.02	0.02	0.02
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Serious illness of parent(s)			-0.03*	-0.03*	-0.03*			-0.03**	-0.04**	-0.03**
			(0.01)	(0.01)	(0.01)			(0.01)	(0.02)	(0.01)
- Financial problems: childhood			0.00	-0.01	0.01			-0.01	-0.00	-0.01
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Financial problems: previous relationship			0.03	0.04	0.02			0.01	-0.02	0.00
			(0.03)	(0.03)	(0.03)			(0.03)	(0.03)	(0.03)
- Financial problems: current relationship			-0.18**	-0.20**	-0.18**			-0.08	-0.05	-0.09
			(0.09)	(0.10)	(0.09)			(0.08)	(0.10)	(0.08)
Constant	0.67***	0.66***	0.65***	0.62***	0.65***	0.68***	0.64***	0.61***	0.58***	0.61***
	(0.01)	(0.04)	(0.04)	(0.04)	(0.04)	(0.01)	(0.04)	(0.04)	(0.04)	(0.04)
Number of observations	2084	2084	2084	1712	2037	2090	2090	2090	1680	2042
R^2	0.09	0.09	0.60	0.62	0.61	0.10	0.11	0.61	0.62	0.62
F-statistic	207.01***	23.45***	93.99***	82.43***	91.88***	240.00***	27.24***	97.19***	84.09***	92.78***

Notes: The table reports coefficients of linear models with *head of payments: insurance* as dependent variable in columns 1a-1e and *head of payments: taxes and social contributions* as dependent variable in columns 2a-2e. These variables range between 0 and 1: 0 = "My partner always does this.", 0.25 = "My partner does this more often than I do.", 0.5 = "My partner and I do this equally often.", 0.75 = "I do this more often than my partner." and 1 = "I always do this.". Robust standard errors are in parentheses. ***, ** and * denote statistical significance at the 0.01, 0.05, and 0.10 level, respectively.

Table 4c. Head of payments subscriptions and head of payments of payments to family, friends and acquaintances: regression results (1/2)

	Head of payments: subscriptions					Head of payments: payments to family, friends and acquaintances				
	(1a)	(1b)	(1c)	(1d)	(1e)	(2a)	(2b)	(2c)	(2d)	(2e)
Female	-0.16***	-0.21***	-0.34***	-0.32***	-0.33***	0.09***	0.04	-0.23***	-0.24***	-0.21***
	(0.02)	(0.05)	(0.05)	(0.06)	(0.05)	(0.01)	(0.04)	(0.05)	(0.06)	(0.05)
Age: between 35 and 44 years		-0.04	-0.02	0.00	-0.02		-0.04	-0.02	-0.03	-0.02
		(0.04)	(0.03)	(0.04)	(0.04)		(0.03)	(0.03)	(0.04)	(0.03)
Female*Age: between 35 and 44 years		0.09	0.09*	0.04	0.08		0.12**	0.08*	0.08	0.06
		(0.06)	(0.05)	(0.06)	(0.05)		(0.05)	(0.04)	(0.06)	(0.04)
Age: between 45 and 54 years		-0.02	-0.00	0.03	-0.00		-0.03	-0.00	-0.02	-0.01
		(0.04)	(0.04)	(0.04)	(0.04)		(0.03)	(0.03)	(0.04)	(0.03)
Female*Age: between 45 and 54 years		0.08	0.08*	0.04	0.08		0.08	0.04	0.06	0.03
		(0.06)	(0.05)	(0.06)	(0.05)		(0.05)	(0.04)	(0.06)	(0.04)
Age: between 55 and 64 years		-0.02	-0.00	0.02	-0.00		-0.00	0.02	0.01	0.02
		(0.04)	(0.03)	(0.04)	(0.03)		(0.03)	(0.03)	(0.04)	(0.03)
Female*Age: between 55 and 64 years		0.03	0.10**	0.08	0.09**		0.03	0.02	0.02	0.01
		(0.06)	(0.05)	(0.06)	(0.05)		(0.05)	(0.04)	(0.05)	(0.04)
Age: 65 years or older		-0.02	-0.04	-0.02	-0.04		-0.01	-0.00	-0.01	-0.01
		(0.03)	(0.03)	(0.04)	(0.03)		(0.03)	(0.03)	(0.04)	(0.03)
Female*Age: 65 years or older		0.04	0.13***	0.11**	0.12***		0.06	0.06	0.08	0.06
		(0.05)	(0.04)	(0.05)	(0.04)		(0.04)	(0.04)	(0.05)	(0.04)
Character differences										
- Need for control			0.02**	0.02*	0.02*			0.04***	0.03***	0.03***
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Sense of responsibility			-0.00	-0.00	-0.01			-0.01	-0.01	-0.02*
			(0.01)	(0.01)	(0.01)			(0.01)	(0.02)	(0.01)
- Caring			0.01	0.01	0.01			0.03***	0.04***	0.03***
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Accurate			0.02*	0.01	0.01			0.02*	0.02	0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Proactive			0.01	0.02	0.01			0.01	0.00	0.00
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Organiser			0.02**	0.01	0.02**			0.05***	0.05***	0.04***
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Impulsive			0.01	0.01	0.00			0.02*	0.03**	0.02*
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Self-confident			0.01	0.00	0.00			0.02	0.01	0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Avoidant			0.00	0.00	0.00			0.00	0.00	0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
Other differences										
- Pleasure fixed expenses			0.13***	0.13***	0.12***					
			(0.01)	(0.01)	(0.01)					
- Time fixed expenses			0.10***	0.11***	0.09***					
			(0.01)	(0.01)	(0.01)					
- Highest income			-0.00	0.01	-0.00			-0.00	0.01	-0.00
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Highest contribution to household income			0.03**	0.02	0.03***			0.02	0.02	0.02
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Most assets			0.01	0.01	0.01			0.02	0.01	0.02*
			(0.01)	(0.01)	(0.01)			(0.01)	(0.02)	(0.01)
- Best health			-0.00	-0.00	-0.00			-0.00	-0.01	-0.00
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Highest level of education			0.01	0.00	0.01			-0.00	-0.00	-0.00
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Best money management skills			-0.02	-0.01	-0.03**			0.03**	0.04***	0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Best financial upbringing			0.01	0.01	-0.00			0.03**	0.02	0.01
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Best digital skills			0.02**	0.02	0.02**			-0.02**	-0.03**	-0.03**
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Most experience with digital payments			0.08***	0.09***	0.07***			0.13***	0.13***	0.10***
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Best fraud knowledge			0.01	0.01	0.00			0.01	0.01	-0.00
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Least fear digital payment world			0.03***	0.03***	0.03**			0.04***	0.03**	0.03**
			(0.01)	(0.01)	(0.01)			(0.01)	(0.01)	(0.01)
- Payment knowledge gap now					0.03***					0.04***
					(0.01)					(0.01)
- Payment knowledge gap start cohabitation					0.00					0.01*
					(0.00)					(0.00)

Table 4c. Head of payments subscriptions and head of payments of payments to family, friends and acquaintances: regression results (2/2)

	Head of payments: subscriptions					Head of payments: payments to family, friends and acquaintances				
	(1a)	(1b)	(1c)	(1d)	(1e)	(2a)	(2b)	(2c)	(2d)	(2e)
Head of payments: parents$_i$				-0.03					-0.01	
				(0.02)					(0.03)	
Female* head of payments: parents$_j$				0.05					0.03	
				(0.03)					(0.04)	
Head of payments: others$_i$			-0.23***	-0.23***	-0.23***			-0.30***	-0.34***	-0.30***
			(0.04)	(0.04)	(0.04)			(0.05)	(0.06)	(0.05)
Female* head of payments: others$_i$			0.46***	0.45***	0.45***			0.59***	0.62***	0.58***
			(0.06)	(0.07)	(0.06)			(0.07)	(0.08)	(0.07)
Own experiences										
- Divorce or end cohabiting relationship			0.02	0.04*	0.01			-0.01	-0.01	-0.01
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Serious illness (yourself)			0.01	0.01	0.01			-0.00	-0.00	-0.00
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Serious illness of a previous partner			0.04	0.05	0.04			0.00	0.03	0.01
			(0.04)	(0.04)	(0.04)			(0.04)	(0.04)	(0.04)
- Death of a partner			0.02	0.03	0.03			0.07	0.03	0.07
			(0.04)	(0.04)	(0.04)			(0.04)	(0.05)	(0.05)
- Parents' divorce			0.03*	0.02	0.03			-0.03	-0.05*	-0.03*
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Death of parent(s)			-0.02	-0.03	-0.02			0.02	0.03	0.01
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Serious illness of parent(s)			-0.00	-0.01	-0.00			0.02	0.02	0.02*
			(0.01)	(0.01)	(0.01)			(0.01)	(0.02)	(0.01)
- Financial problems: childhood			0.01	0.01	0.01			0.01	0.01	0.02
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Financial problems: previous relationship			-0.05	-0.09***	-0.04			-0.08***	-0.11***	-0.07**
			(0.03)	(0.03)	(0.03)			(0.03)	(0.04)	(0.03)
- Financial problems: current relationship			0.16**	0.19**	0.15**			0.07	0.06	0.06
			(0.08)	(0.08)	(0.07)			(0.08)	(0.12)	(0.07)
Partner's experiences										
- Divorce or end cohabiting relationship			-0.03*	-0.05**	-0.03*			-0.01	-0.01	-0.01
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Serious illness (yourself)			0.01	0.00	0.01			0.03**	0.03	0.04**
			(0.01)	(0.02)	(0.01)			(0.02)	(0.02)	(0.02)
- Serious illness of a previous partner			-0.06	-0.04	-0.06			-0.03	0.00	-0.02
			(0.04)	(0.04)	(0.04)			(0.04)	(0.05)	(0.04)
- Death of a partner			0.07*	0.07*	0.07*			0.05	0.05	0.06
			(0.04)	(0.04)	(0.04)			(0.05)	(0.05)	(0.05)
- Parents' divorce			0.00	0.01	0.00			0.02	0.03	0.02
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Death of parent(s)			0.02	0.03	0.02			-0.01	-0.03	-0.00
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Serious illness of parent(s)			-0.01	-0.02	-0.01			-0.03*	-0.03*	-0.03*
			(0.01)	(0.02)	(0.01)			(0.01)	(0.02)	(0.01)
- Financial problems: childhood			-0.02	-0.02	-0.01			-0.01	-0.01	-0.00
			(0.02)	(0.02)	(0.02)			(0.02)	(0.02)	(0.02)
- Financial problems: previous relationship			0.04	0.05*	0.03			0.05*	0.04	0.04
			(0.03)	(0.03)	(0.03)			(0.03)	(0.03)	(0.03)
- Financial problems: current relationship			-0.13*	-0.15*	-0.11			-0.08	-0.09	-0.08
			(0.08)	(0.08)	(0.07)			(0.08)	(0.11)	(0.07)
Constant	0.62***	0.64***	0.65***	0.64***	0.65***	0.51***	0.52***	0.60***	0.64***	0.61***
	(0.01)	(0.03)	(0.03)	(0.04)	(0.03)	(0.01)	(0.02)	(0.03)	(0.04)	(0.03)
Number of observations	2073	2073	2073	1626	2026	1801	1801	1801	1259	1765
R^2	0.05	0.05	0.55	0.56	0.56	0.03	0.03	0.38	0.39	0.41
F-statistic	111.76***	13.00***	68.03***	55.25***	66.48***	47.57***	6.77***	23.90***	16.92***	27.87***

Notes: The table reports coefficients of linear models with *head of payments: subscriptions* as dependent variable in columns 1a-1e and *head of payments: payments to family, friends and acquaintances* as dependent variable in columns 2a-2e. These variables range between 0 and 1: 0 = "My partner always does this.", 0.25 = "My partner does this more often than I do.", 0.5 = "My partner and I do this equally often.", 0.75 = "I do this more often than my partner." and 1 = "I always do this.". Robust standard errors are in parentheses. ***, ** and * denote statistical significance at the 0.01, 0.05, and 0.10 level, respectively.

Financial differences between respondents and their partners matter for four out of six types of payment tasks. Respondents who earn more than their partner, and those who possess more assets, are more often in the lead when it comes to rent or mortgage payments, insurance payments, and taxes and social contributions. For example, respondents who earn the most (*highest income* = 1) score 0.12 higher on *head of payments: rent or mortgage interest and repayment* than those who earn less than their partner *(highest income* = -1). For subscriptions, a significant positive effect is found for respondents with the highest contribution to household income. The division of payment tasks does not appear to be related to health differences between partners.

Knowledge differences between partners also play a role in the division of payment tasks. Respondents who are more highly educated than their partner are more in the lead when it comes to rent or mortgage payments, insurance payments, and the payment of taxes and social contributions. Respondents who report having better money management skills than their partner are more often in charge of peer-to-peer payments than respondents who report no difference or having a partner with better money management skills. This also applies to those who had a better financial upbringing during childhood. Respondents with more experience in digital payments than their partner are more in the lead across all types of payment tasks. To illustrate, respondents with more digital payment experience score 0.26 higher on *head of payments: payments to family, friends and acquaintances* than those with less experience than their partner. No significant effect is found for having the best fraud knowledge, and only minor effects are observed for best digital skills (three negative and one positive). Respondents who report less fear of the digital payment world than their partner are more in the lead when it comes to subscription payments and peer-to-peer payments.

Individuals tend to imitate the payment task division of others. For instance, female respondents who perceive that the most common division of payment tasks for male-female couples of their age is that the woman always handles grocery shopping score 0.34 higher on *head of payments: grocery shopping* than male respondents with the same perception. The effects observed across other payment categories are: 0.57 for *rent or mortgage interest and repayment*, 0.49 for *insurances*, 0.51 for *taxes and social contributions*, 0.46 for *subscriptions*, and 0.59 for *payments to family, friends and acquaintances*.

Next, we find that some life experiences also matter for payment task responsibilities. We highlight the most prominent effects. Individuals who have encountered financial problems in a previous relationship play a less central role in the execution of rent and mortgage payments and peer-to-peer payments than individuals without such a history. Respondents currently experiencing financial difficulties exert more control over housing payments, insurance payments, and subscription payments than those without such problems. For example, the effect on *head of payments: rent or mortgage interest and repayment* is 0.23. When the partner is experiencing financial problems, the respondent takes a less leading role in these three types of payments.

Lastly, when the model is extended to include the payment knowledge gap variables, we find additional evidence that knowledge plays a role. For all six types of payments, the effect of *payment*

knowledge gap now is positive and statistically significant. For example, if a respondent rates their own payment knowledge as 10 and their partner's as 4, the score on *head of payments: insurances* is 0.18 higher (6 × 0.03) than for respondents who rate their own knowledge equal to that of their partner. For two types of payments the effect of *payment knowledge gap start cohabitation* is also positive and significant. In the models presented in columns (e), we test the effect of the division of payment tasks among respondents' parents. All interaction terms are statistically insignificant.

5.2 Financial influence

There is a clear positive link between the degree to which one takes charge of household payments and someone's influence over household financial decisions. Table 5 presents the regression results of the models with financial influence as the dependent variable. Column 1 shows that there is no unconditional gender gap. Column 2 includes the 'head of payments' variables and demonstrates that the more one takes the lead in making payments, the greater their influence over household financial decisions. The effects are statistically significant for five out of the six 'head of payments' variables. For illustration, someone who always arranges insurance payments scores 0.35 higher on the financial influence measure than someone who never does. Recall that financial influence is measured on a scale from 1 (my partner has much more influence) to 5 (I have much more influence). Conditional on these 'head of payments' variables, women report having slightly more financial influence than men. This finding remains consistent when controlling for other differences between partners.

The influence on household financial decisions relates to differences between partners with respect to their personal finances, knowledge and character. Column 3 indicates that financial influence tends to be higher among individuals who exhibit a stronger sense of responsibility than their partner, are more proactive, better organisers, and more self-confident. Additionally, individuals who contribute more to household income and/or who possess more assets than their partner tend to have greater financial influence compared to those with no such differences or whose partner contributes more and/or holds more assets. Finally, individuals with better money management skills and those who experienced a stronger financial upbringing than their partner also report relatively high levels of influence over household financial decisions.

These relations are confirmed by the models with the aggregate head of payments variables (column 4 and 5). To illustrate, a partner who always takes care of all six types of household payments scores 0.95 higher on financial influence than a partner who is not all making these household payments (column 4).

Table 5. Financial influence: regression results

	Financial influence				
	(1)	(2)	(3)	(4)	(5)
Female	-0.01	0.16***	0.17***	0.17***	0.15***
	(0.04)	(0.05)	(0.05)	(0.05)	(0.04)
Head of payments: grocery shopping		0.15**	0.18***		
		(0.07)	(0.07)		
Head of payments: rent or mortgage interest and repayment		0.24***	0.17*		
		(0.09)	(0.09)		
Head of payments: insurances		0.35***	0.27***		
		(0.11)	(0.10)		
Head of payments: taxes and social contributions		0.28***	0.07		
		(0.10)	(0.10)		
Head of payments: subscriptions		0.13	0.09		
		(0.09)	(0.09)		
Head of payments: payments to family, friends and acquaintances		0.39***	0.17*		
		(0.10)	(0.09)		
Head of payments overall: version 1				0.95***	
				(0.09)	
Head of payments overall: version 2					0.93***
					(0.07)
Character differences					
- Need for control			0.00	-0.00	0.00
			(0.03)	(0.03)	(0.03)
- Sense of responsibility			0.13***	0.13***	0.13***
			(0.04)	(0.04)	(0.04)
- Caring			0.00	0.00	0.02
			(0.03)	(0.03)	(0.03)
- Accurate			0.05	0.05	0.06**
			(0.03)	(0.03)	(0.03)
- Proactive			0.09***	0.09***	0.08***
			(0.03)	(0.03)	(0.03)
- Organiser			0.08***	0.08***	0.08***
			(0.03)	(0.03)	(0.02)
- Impulsive			0.00	0.00	0.00
			(0.03)	(0.03)	(0.02)
- Self-confident			0.11***	0.11***	0.12***
			(0.03)	(0.03)	(0.03)
- Avoidant			-0.01	-0.01	-0.02
			(0.03)	(0.03)	(0.03)
Other differences					
- Highest income			0.03	0.03	0.03
			(0.03)	(0.03)	(0.03)
- Highest contribution to household income			0.08**	0.08**	0.08**
			(0.04)	(0.04)	(0.03)
- Most assets			0.13***	0.13***	0.13***
			(0.04)	(0.04)	(0.04)
- Highest level of education			0.02	0.02	0.02
			(0.03)	(0.03)	(0.02)
- Best money management skills			0.20***	0.20***	0.20***
			(0.04)	(0.04)	(0.03)
- Best financial upbringing			0.08*	0.07*	0.08**
			(0.04)	(0.04)	(0.03)
- Best digital skills			0.01	0.00	-0.00
			(0.03)	(0.03)	(0.02)
Constant	3.19***	2.25***	2.49***	2.49***	2.50***
	(0.03)	(0.05)	(0.06)	(0.06)	(0.05)
Number of observations	1533	1533	1533	1533	2120
R^2	0.00	0.25	0.37	0.37	0.35
F-statistic	0.06	61.34***	33.02***	41.85***	52.56***

Notes: The table reports coefficients of linear models with *financial influence* as dependent variable. These variables range between 1 and 5: 1 = "My partner has much more influence", 2 = "My partner has slightly more influence", 3 = "No difference", 4 = "I have slightly more influence" and 5 = "I have much more influence". Robust standard errors are in parentheses. ***, ** and * denote statistical significance at the 0.01, 0.05, and 0.10 level, respectively.

6.3 Ease of taking over payment tasks

There is a positive relationship between the extent to which someone takes the lead in managing household payments and their ability to take over payment tasks from their partner. Women report lower ease in taking over payment tasks compared to men (Table 6, column 1). Female respondents score, on

Table 6. Ease of taking over payment tasks: self - regression results

	Ease of taking over payment tasks: self				
	(1)	(2)	(3)	(4)	(5)
Female	-0.33***	-0.12*	-0.04	-0.10**	-0.10**
	(0.05)	(0.06)	(0.06)	(0.05)	(0.04)
Head of payments: grocery shopping		0.00	0.01		
		(0.09)	(0.09)		
Head of payments: rent or mortgage interest and repayment		0.31**	0.27*		
		(0.15)	(0.14)		
Head of payments: insurances		0.12	0.05		
		(0.15)	(0.15)		
Head of payments: taxes and social contributions		0.22*	0.15		
		(0.13)	(0.13)		
Head of payments: subscriptions		0.42***	0.23*		
		(0.13)	(0.13)		
Head of payments: payments to family, friends and acquaintances		0.30***	0.03		
		(0.12)	(0.11)		
Head of payments overall: version 1				0.87***	
				(0.11)	
Head of payments overall: version 2					0.88***
					(0.09)
Age: between 35 and 44 years			-0.06	-0.06	-0.02
			(0.10)	(0.10)	(0.09)
Age: between 45 and 54 years			-0.01	-0.00	0.02
			(0.11)	(0.11)	(0.10)
Age: between 55 and 64 years			0.09	0.09	0.19**
			(0.10)	(0.10)	(0.09)
Age: 65 years or older			0.16*	0.16*	0.20**
			(0.09)	(0.09)	(0.09)
Education: high			-0.09*	-0.09*	-0.06
			(0.05)	(0.05)	(0.04)
Income: quintile 2			0.10	0.09	0.09
			(0.09)	(0.09)	(0.07)
Income: quintile 3			0.02	0.02	0.05
			(0.09)	(0.09)	(0.07)
Income: quintile 4			0.04	0.04	0.04
			(0.10)	(0.10)	(0.08)
Income: quintile 5			0.06	0.05	0.05
			(0.10)	(0.10)	(0.08)
Income: unknown			-0.02	-0.02	-0.02
			(0.12)	(0.12)	(0.09)
Homeowner			0.06	0.05	0.01
			(0.07)	(0.07)	(0.06)
Ease of making ends meet with income			0.17***	0.17***	0.15***
			(0.04)	(0.04)	(0.03)
Payment knowledge			0.21***	0.20***	0.22***
			(0.03)	(0.03)	(0.02)
Most experience with digital payments			0.22***	0.23***	0.22***
			(0.04)	(0.04)	(0.03)
Payment talk: less than monthly			-0.04	-0.04	-0.05
			(0.10)	(0.10)	(0.08)
Payment talk: 1-3 times a month			0.09	0.09	0.06
			(0.10)	(0.10)	(0.08)
Payment talk: weekly or more			0.12	0.13	0.09
			(0.10)	(0.10)	(0.08)
Check payments: less than monthly			0.15**	0.14*	0.14**
			(0.07)	(0.07)	(0.06)
Check payments: 1-3 times a month			0.18***	0.18***	0.21***
			(0.07)	(0.07)	(0.06)
Check payments: weekly or more			0.22***	0.22***	0.23***
			(0.07)	(0.07)	(0.06)
Constant	4.27***	3.40***	1.10***	1.07***	1.02***
	(0.03)	(0.07)	(0.26)	(0.26)	(0.21)
Number of observations	1533	1533	1504	1504	2071
R^2	0.02	0.18	0.30	0.29	0.30
F-statistic	35.89***	43.21***	23.60***	28.74***	38.86***

Notes: The table reports coefficients of linear models with *ease of taking over payment tasks: self* as dependent variable. This variable captures agreement with "I can easily take over my partner's payment tasks if my partner is (temporarily) unavailable.". This variable ranges from 1 (completely disagree) to 5 (completely agree). Robust standard errors are in parentheses. ***, ** and * denote statistical significance at the 0.01, 0.05, and 0.10 level, respectively.

average, 0.33 points lower than male respondents in agreement with the statement: "I can easily take over my partner's payment tasks if my partner is (temporarily) unavailable.". Recall that agreement is measured are on a scale from 1 (completely disagree) to 5 (completely agree). Taking the lead in household payments is associated with a greater ease in taking over payment tasks from one's partner (Table 6, column 2). For example, respondents who always take care of housing-related payments agree 0.31 points more that they can easily take over their partner's payment tasks than those who never handle rent or mortgage payments.

Other factors also play a role (Table 6, column 3). For example, payment knowledge is strongly related to the ease of taking over payment tasks. To illustrate: someone who rates their own payment knowledge with a 9 has, on average, a score on *ease of taking over payment tasks: self* that is 1.26 points higher than someone who rates themselves a 3 (calculated as 6 × 0.21). Partners with more experience in digital payments than their counterpart are also better able to take over payment tasks than those with less experience. Furthermore, individuals who regularly check their partner's household payments report greater ease in taking over payment tasks compared to those who never check their partner's payments.

The models with the aggregate head of payment variables give a similar picture (Table 6, column 4 and 5). For example, a partner who takes care of half of the household payments (*head of payments overall: version 2* = 0.5) agrees 0.44 (calculated as 0.5 × 0.88) more with the statement "I can easily take over my partner's payment tasks if my partner is (temporarily) unavailable." than a partner without household payment responsibilities (Table 6, column 5).

5.4 Quick awareness of financial difficulties

Finally, the extent to which someone takes the lead in managing household payments positively influences their ability to quickly recognise financial difficulties (Table 7). We find no significant gender differences in how quickly individuals believe they would become aware of financial difficulties. Agreement with the statement "If we were to have financial difficulties, I would know immediately." is positively associated with taking the lead in housing-related and peer-to-peer payments (Table 7, column 2). For example, someone who always takes care of peer-to-peer payments agrees 0.41 more with the statement (measured on a scale from 1 to 5) than someone who never handles these payments. Payment knowledge is also an important predictor: individuals who report higher levels of payment knowledge are more likely to indicate that they would quickly become aware of financial problems (see Table 7, column 3). Unsurprisingly, it helps when partners frequently discuss household payments and regularly check the payments made or arranged by the other, whether by logging into the banking app, reviewing paper statements, or using online banking. A similar picture arises when we include the aggregate head of payment variables. To illustrate the relationship between being in charge of household payments and being quickly aware of financial difficulties, *quickly aware of financial difficulties: self*

Table 7. Being quickly aware of financial difficulties: self - regression results

	Quickly aware of financial difficulties: self				
	(1)	(2)	(3)	(4)	(5)
Female	-0.06	-0.04	0.02	0.05	0.06*
	(0.04)	(0.05)	(0.04)	(0.04)	(0.03)
Head of payments: grocery shopping		-0.03	-0.01		
		(0.07)	(0.07)		
Head of payments: rent or mortgage interest and repayment		0.18*	0.12		
		(0.10)	(0.10)		
Head of payments: insurances		-0.03	-0.06		
		(0.13)	(0.12)		
Head of payments: taxes and social contributions		0.04	0.04		
		(0.11)	(0.10)		
Head of payments: subscriptions		0.01	0.01		
		(0.11)	(0.10)		
Head of payments: payments to family, friends and acquaintances		0.41***	0.28***		
		(0.10)	(0.10)		
Head of payments overall: version 1				0.33***	
				(0.09)	
Head of payments overall: version 2					0.19***
					(0.07)
Age: between 35 and 44 years			-0.04	-0.04	-0.04
			(0.09)	(0.09)	(0.08)
Age: between 45 and 54 years			-0.00	-0.00	0.01
			(0.09)	(0.09)	(0.09)
Age: between 55 and 64 years			0.15*	0.16*	0.15*
			(0.08)	(0.08)	(0.08)
Age: 65 years or older			0.34***	0.35***	0.34***
			(0.08)	(0.08)	(0.08)
Education: high			-0.00	-0.00	-0.03
			(0.04)	(0.04)	(0.04)
Income: quintile 2			0.10	0.09	0.07
			(0.07)	(0.07)	(0.05)
Income: quintile 3			0.08	0.07	0.08
			(0.07)	(0.07)	(0.06)
Income: quintile 4			0.11	0.11	0.08
			(0.08)	(0.08)	(0.06)
Income: quintile 5			0.10	0.10	0.09
			(0.08)	(0.08)	(0.06)
Income: unknown			0.03	0.03	-0.00
			(0.10)	(0.10)	(0.07)
Homeowner			0.02	0.03	0.02
			(0.06)	(0.06)	(0.05)
Ease of making ends meet with income			0.19***	0.19***	0.17***
			(0.03)	(0.03)	(0.03)
Payment knowledge			0.13***	0.13***	0.13***
			(0.02)	(0.02)	(0.02)
Most experience with digital payments			-0.00	0.01	0.02
			(0.03)	(0.03)	(0.03)
Payment talk: less than monthly			-0.02	-0.02	0.02
			(0.09)	(0.09)	(0.07)
Payment talk: 1-3 times a month			0.11	0.11	0.10
			(0.08)	(0.08)	(0.06)
Payment talk: weekly or more			0.14*	0.14*	0.12*
			(0.08)	(0.08)	(0.06)
Check payments: less than monthly			0.05	0.05	0.02
			(0.06)	(0.06)	(0.05)
Check payments: 1-3 times a month			0.06	0.06	0.04
			(0.05)	(0.05)	(0.04)
Check payments: weekly or more			0.10**	0.11**	0.09**
			(0.05)	(0.05)	(0.04)
Constant	4.49***	4.16***	2.06***	2.05***	2.30***
	(0.03)	(0.06)	(0.22)	(0.22)	(0.19)
Number of observations	1533	1533	1504	1504	2071
R^2	0.00	0.05	0.17	0.17	0.15
F-statistic	2.12	8.56***	9.51***	11.39***	13.43***

Notes: The table reports coefficients of linear models with *quickly aware of financial difficulties: self* as dependent variable. This variable captures agreement with "If we were to have financial difficulties, I would know immediately." It ranges from 1 (completely disagree) to 5 (completely agree). Robust standard errors are in parentheses. ***, ** and * denote statistical significance at the 0.01, 0.05, and 0.10 level, respectively.

is 0.33 higher for a partner who takes care of all six types of payments on their own than for a partner who arranges none of these payments (Table 7, column 4).

6. Concluding remarks and policy implications

Our research reveals that in many households, the management of specific payment tasks does not appear on both partners' to-do lists. Women more often take the lead in handling everyday payments, while men are more likely to manage fixed expenses. Moreover, we find that partners who take the lead in household payments tend to have greater financial influence, are better equipped to take over their partner's payment responsibilities, and are quicker to recognise financial difficulties. While it may be efficient for only one partner to manage certain payment tasks, these findings support a more balanced approach to their division of specific payment tasks or for rotating tasks. In practice the division of payment tasks is persistent: eight out of ten respondents report that the way payment responsibilities are shared has remained unchanged since the beginning of their cohabitation. And some partners never talk about it. This makes the moment of starting to live together a particularly important intervention point. When couples open a joint account or arrange their first shared financial products, just-in-time education from banks – ideally in collaboration with platforms such as the Dutch Money Wise – can prompt couples to reflect on how they handle money, who will perform which payment tasks, and the risks of becoming overly specialised. Early awareness at this stage may prevent small task imbalances from solidifying into long-term vulnerabilities. Many people assume that the division of payment tasks between partners doesn't matter if these tasks can easily be taken over by one another. In practice, however, taking over these tasks can turn out to be less straightforward than expected.

Additionality, a broad spectrum of factors contributes to who takes the lead in executing household payments, including differences in personality traits, enjoyment of payment tasks, time to perform these tasks (in line with the time-consuming domestic production model), income and assets (indicating that bargaining power matters as well), payment knowledge, digital payment experience, and money management skills. The tendency to replicate the division of payment tasks observed by others and certain life experiences also play a role. Many of these factors are difficult to influence directly. However, improving payment knowledge and money management skills appears to be the most promising avenue, even though it remains challenging.

At the very least, it is advisable for both partners to include staying informed about household payments and how to perform these on their to-do lists – and to actively follow through. This shared awareness and knowledge supports early detection of financial issues and enables a smoother transition of responsibilities when needed. It is important to raise awareness of the potential risks involved in delegating payment tasks to a partner, and of the value of staying informed about household payments and maintaining the skills needed to take over these responsibilities when necessary. There remains ample opportunity to improve individuals' insight into household payment processes and their payment-related knowledge. This is relevant not only for the financial resilience of households themselves, but also for organisations working to prevent and reduce household debt, and for banks and consumer advocacy organisations aiming to strengthen consumers' self-reliance in the payment domain. An important aspect is knowledge of the digital world of payments, and experience with digital payments.

In addition, stakeholders can support households by offering concrete prompts that encourage joint financial engagement – for example: discussing finances quarterly, ensuring shared access to financial documents, periodically swapping tasks, and actively explaining financial decisions to one another.

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