

WHAT’S MINE IS YOURS!? A QUALITATIVE STUDY ON PRIVATE PROPERTY AMONG GERMAN COUPLES

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BACKGROUND

Private property is a key institution of capitalist societies (Piketty 2014), structuring access to and control of resources and social relations (Carruthers & Ariovich 2004). While property has been studied at the macro level, everyday property practices in couples remain understudied.

Sociological research on intimate relationships has largely focused on income and money management, while neglecting wealth—despite its greater inequality and centrality to social stratification (Chancel et al. 2023; Grabka et al. 2015). This neglect is particularly striking in light of the rise of egalitarian relationship ideals.

To understand how inequality is reproduced or challenged at the micro level, we must examine how couples handle both income (*property flows*) and wealth (*property stocks*) in everyday life.

RESEARCH QUESTIONS

- How do couples in Germany make sense of and arrange private property?
- What role do different property objects (income, wealth, residential property, debts, etc.) play in everyday life?
- What collective orientations emerge, and how are they shaped by generation, gender, and regional background (East/West Germany)?

RESEARCH DESIGN

The study is based on **semi-structured dyadic interviews** with cohabiting couples (**n=47**) in Germany (2021-2023). Participants were recruited through flyers, social media, radio, and snowball sampling to ensure variation in sociodemographic features (see Table 1).

Sampling followed a cohort logic: couples formed their households (1) before 1989 (divided Germany), (2) during the transformation era (1990–2005), or (3) since 2006 (post-neoliberal era), assuming that these periods shaped property orientations differently.

Interviews (avg. 3 hours) were conducted in participants' homes and supplemented by quantitative questionnaires on property relations. Data were analyzed using the **Documentary Method** (Bohnsack 2014), a reconstructive approach rooted in Karl Mannheim's sociology of knowledge, and informed by a praxeological perspective on *doing property*.

		Cohort 1	Cohort 2	Cohort 3
Total		16	12	19
Age groups	59-78 years old	16	2	0
	40-58 years old	0	10	5
	20-39 years old	0	0	14
Relationship status	Married	16	11	6
	Not married	0	1	13
Parenthood	With children	16	10	13
	Without children	0	2	6
Regional background	Both East Germany	7	7	7
	Both West Germany	9	3	6
	East and West Germany	0	2	6
Sexual orientation	Heterosexuell	16	10	16
	Homosexuell/queer	0	2	3
Net Household Income (in €)	Median	4.000	5.100	2.500
	Minimum	1.800	3115	1.350
	Maximum	7.200	24.800	5.800
Household Wealth (in €)	Median	656.500	227.100	8.028
	Minimum	14.023	24.500	530
	Maximum	3.051.000	5.510.000	232.000

Table 1: Sociodemographic features of the qualitative sample (n=47)

KEY FINDINGS

1. Property oblivion and reflexivity

Many couples struggle to articulate how property is structured in their relationships. Property often appeared naturalized or irrelevant, with discussions often focusing on income and, to a lesser extent, residential property. Wealth (e.g. savings, investments, inheritances) remained **largely invisible** unless specifically prompted. Notably, even basic legal knowledge was often absent: couples frequently lacked awareness of ownership titles, matrimonial regimes, or tax classifications. This selective oblivion stresses the **informal, taken-for-granted status of property** in intimate life. Yet this invisibility may also help stabilize relationships by concealing economic inequalities between partners. However, among younger and more individualistically oriented couples, highly reflective and transparent approaches suggest shifting norms in how property is arranged and discussed.

2. Typology of couple-based property arrangements

German couples display markedly different orientations toward private property. **Six ideal-typical arrangements** were reconstructed, based on how couples accumulate, manage, and interpret property in everyday life (see Table 2).

The typology focuses on *doing property*—practical and symbolic enactments of property—along dimensions such as property portfolios, property modes, investment and consumption strategies, and handling of debt. Each arrangement is embedded in relationship dynamics (*doing couple*) and gendered divisions of labor and meaning-making (*doing gender*) (see Figure 1).

The findings underscore a **generationally patterned heterogeneity** of property practices (see Figure 2), while regional background (East/West Germany) appeared less influential than expected.

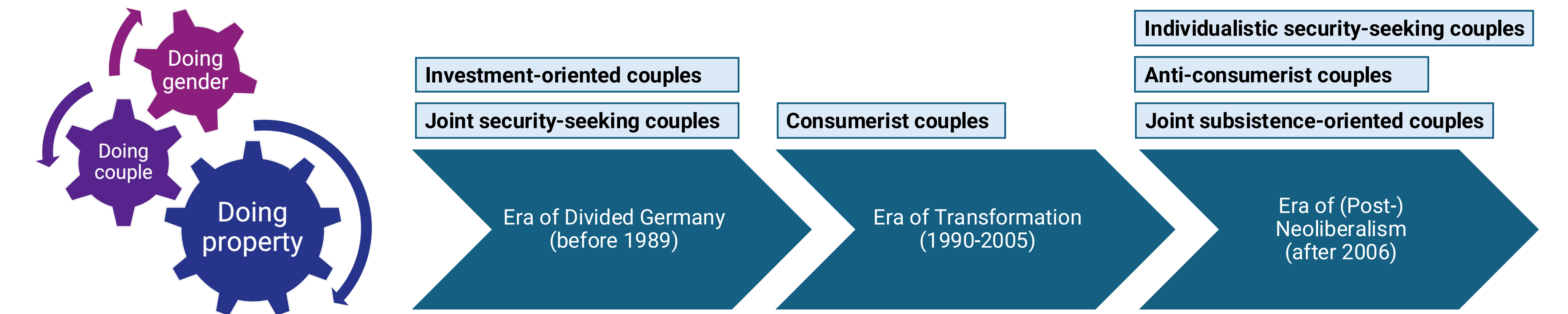


Figure 1: Analytical framework

Figure 2: Property arrangement types based on time of occurrence

Property Arrangement	Investment-oriented	Joint security-seeking	Individualized security-seeking	Consumerist	Anti-consumerist	Joint subsistence-oriented
1. General property orientation (<i>doing property</i>)	Investing for a prosperous life	Security for a stable life through joint property strategies	Security through individualized property strategies	Experience-oriented consumption	Striving for alternative property models	Pragmatic management of property scarcity via solidarity
1.1 Property portfolio (descriptive)	Diversified	Balanced	Narrow to balanced	Narrow	Narrow	Almost non-existent
1.2 Property mode	Generating returns from property	Securing property holdings	Stabilizing finances	Financial consumption	Sustainability and minimalism	"Muddling through"
1.3 Consumption behaviour	High-end	Frugal	Frugal	Hedonistic	Selective, value-driven	Focused on essentials
1.4 Investment behaviour	Grasping market opportunities	Controlled and long-term planning	Reflexive and cautious	—	Selective, value-driven	—
1.5 Handling of debts	Debt framed as investment	Debt avoidance	Debt avoidance	Euphemized consumption debts	joint	Joint out of necessity
2. Property-related couple mode (<i>doing couple</i>)	Dynamic-complementary	Harmonious-symbiotic with sharing ideal	Transparent and dialogical	Harmonious and playful	Reflective and project-like	Solidary and cooperative
3. Gendered division of labour (<i>doing gender</i>)	Between traditional and progressive arrangements	Traditional (male breadwinner model)	Egalitarian aspirations	Doing gender via consumption routines	Strong egalitarian aspirations	Doing gender secondary to "muddling through"

Table 2: Typology of collective orientations toward private property in intimate relationships

CONCLUSION

Private Property as latent structure: In intimate relationships, property often remains invisible or fuzzy—yet it profoundly shapes inequality and relational dynamics. This invisibility serves as a social mechanism: it stabilizes emotional bonds while obscuring material disparities (see also Saalfeld et al. 2025 [forthcoming]).

Beyond income—the analytical potential of property: Focusing solely on income misses key dimensions of inequality. Property—including assets, debts, housing, inheritances etc.—offers a richer lens on how privilege and precarity are distributed and reproduced within couples.

Generational and classed orientations—rather than East/West divides: The typology reveals a pluralization of property orientations over time, shaped primarily by generation and socioeconomic background. Contrary to popular assumptions, regional socialization in East or West Germany plays a surprisingly minor role (see also Saalfeld 2025).

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