

## Dissecting the gender gap in intergenerational transfers: the case of Germany

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**Abstract:** We study gender disparities in intergenerational wealth transfers in Germany over more than four decades, focusing on inheritances and inter vivos gifts. Using individual-level data from the Socio-Economic Panel (SOEP), we document persistent gaps: while women are in some cases more likely to report receiving an inheritance, men are more likely to receive gifts and obtain larger overall transfer amounts. These differences are not uniform. In West Germany, younger women face particularly large disadvantages in gifts, whereas no systematic gaps are observed in East Germany. We also show that transfers, particularly gifts, contribute to the gender wealth gap. Oaxaca–Blinder decompositions indicate that gifts account for a measurable share of the mean gap in 2019, and RIF decompositions reveal that transfer amounts contribute to both explained and unexplained components across the wealth distribution. Despite gender-neutral inheritance law, our findings suggest that testamentary freedom and persistent social norms continue to generate unequal outcomes. Addressing these disparities is essential to prevent wealth transfers from reinforcing intergenerational and gender-based economic inequality.

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