

1 Money, power and spending decisions in 2 intimate relationships¹ 3

4
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8

9 10 **Abstract**

11
12 Drawing on British data from the 2002 International Social Survey Programme
13 (ISSP) module on 'Family and Changing Gender Roles', this paper is an exploratory
14 attempt to assess the extent to which newly emerging 'individualised' patterns of
15 money management in intimate relationships, are coming to be associated with
16 shifts towards greater equality between partners, in terms of who has the final say
17 over large expenditure decisions, and the implications this has for overall satisfac-
18 tion with the relationship and happiness with life in general. Our findings show that
19 while in general, keeping money partly separate was associated with a relatively
20 high level of male control, which was more visible to female respondents than male
21 control in other systems, a minority of (sometimes) higher earning, cohabiting
22 women with partly separate finances, were able to make autonomous decisions
23 about spending, possibly by using their own personal spending money. However, the
24 analysis also indicates that when either men or women made autonomous decisions
25 about spending, both male and female respondents were less satisfied with family
26 life, as well as with life in general, than those who made joint decisions.

27 28 **Introduction**

29
30 There is now increasing evidence that while heterosexual couples in Western
31 societies almost invariably see their relationships as partnerships between
32 equals, based on love, sharing and equality, the different ways in which they
33 manage money tend to both reflect and reinforce, as well as conceal, the power
34 relationship between them (Rake and Jayatilaka, 2002; Vogler and Pahl, 1993;
35 Pahl, 1989; Burgoyne, 1990; Burgoyne and Lewis, 1994; Singh, 1997; Fleming,
36 1997; Shove, 1993; Nyman, 1999, 2003). During the 1980's for example, Vogler
37 and Pahl (1994) provided a descriptive (bivariate) analysis of how patterns of
38 money management were associated with inequalities in financial decision
39 making among married couples, which in turn, had 'knock on' effects in terms
40 of inequalities in living standards and access to personal spending money.

41 One aspect of financial decision making is who has the final say over major
42 decisions about spending, particularly in relation to large one off expenditures

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1 for the home. This is important because expenditure decisions have been
2 found to be one of the main sources of conflict and disagreement between
3 couples, particularly when one partner feels they have less influence over
4 spending than the other (Kirchler *et al.*, 2001; Sutton *et al.*, 2003). As Blumstein
5 and Schwartz (1983) point out, while on the one hand, money tends to be a
6 taboo subject which couples dislike talking about, even in private, decisions
7 about large one off expenditures usually involve so much deliberation
8 between partners, they tend to bring to the surface differences in underlying
9 values or attitudes which are usually kept hidden. Not surprisingly then, the
10 nature of decision making has also been found to be associated with relation-
11 ship satisfaction (Kirchler *et al.*, 2001; Blumstein and Schwartz, 1983), which in
12 turn, is likely to impact on each individual's well being and happiness with life
13 in general (Layard, 2006). Pahl (1989) for example, found that when male
14 partners controlled finances, both male and female partners were less happy
15 with their relationships than when responsibilities were shared.

16 During the last 10 to 15 years, however, in a context of increasing rates of
17 cohabitation and falling rates of marriage (Kiernan, 2004; Ermisch and
18 Francesconi, 2000), new sociological approaches to intimate relationships have
19 emerged, in which couples are thought to be abandoning conventional forms
20 of heterosexual marriage in favour of new kinds of 'individualised' intimate
21 relationships, in which they are able to make their own decisions about how
22 they want to live together, rather than conforming to traditional gender roles.
23 While Giddens (1992) for example, talks about the emergence of fragile but
24 highly egalitarian and radically democratic 'pure relationships', especially
25 among cohabiting couples, Beck and Beck-Gernsheim (1995) talk about the
26 emergence of insecure and conflictual, 'negotiated provisional' or 'post famil-
27 ial' relationships, although unlike Giddens, they also emphasise that men and
28 women are still in very unequal bargaining positions and that new forms of
29 relationship are seldom egalitarian. (For a discussion, see Vogler, 2005).

30 In this context, research on the intra-household economy has recently
31 begun to show that a small but increasing proportion of couples are now
32 attempting to achieve greater individual freedom as well as equality in their
33 relationships, by keeping their incomes from paid employment partly or com-
34 pletely separate, and operating as two separate autonomous economic units,
35 rather than merging money, as in the past (Vogler *et al.*, 2006, 2007; Burgoyne
36 *et al.*, 2006; Pahl, 2005). So far, however, there has been little quantitative
37 research on the extent to which individualised systems of money management
38 are coming to be associated with more or less egalitarian outcomes than
39 traditional systems, in terms of power over important expenditure decisions, or
40 the implications this has for relationship satisfaction or happiness with life
41 in general.

42 Drawing on a national survey of 'Family and Changing Gender Roles'
43 undertaken as part of the 2002 International Social Survey Programme
44 (ISSP),² this paper attempts to build on Vogler and Pahl's (1994) early work by
45 addressing three key questions:

- 1 • first, how far are the newly emerging individualised systems of money
2 management coming to be associated with greater equality between
3 partners in terms of power over important expenditure decisions, than
4 more traditional ways of managing money, as Giddens' (1992) thesis
5 would lead us to expect? Or, how far on the other hand, are increasingly
6 individualised and unstable intimate relationships still associated with
7 marked gender inequalities, albeit perhaps, in new and impersonal mar-
8 ketised forms, which as Beck and Beck-Gernsheim (1995) suggest, may
9 make intimate relationships a relatively good deal for men but even
10 riskier for women?
- 11 • second, how far are systems of money management independently
12 related to power over expenditure decisions, after controlling for other
13 factors, and
- 14 • third, although there is little previous research in this area, how far is
15 power over expenditure decisions related to satisfaction with the rela-
16 tionship and happiness with life in general?

17
18 In order to put the analysis in context, we begin with a brief discussion of
19 existing research on money, power and spending, before focusing on the ques-
20 tions raised above. Finally, we conclude by highlighting our main findings and
21 drawing out their implications for broader theories of intimate relationships,
22 as well as their implications for future research.

23 24 **Money, power and spending decisions**

25
26 Existing research on money in the household is based on a crucial distinction,
27 drawn from industrial sociology, between exercising power or strategic control
28 over household finances and financial management as an executive function.
29 While the former involves the freedom to make major financial decisions such
30 as which allocatory system should be used and how much should be spent on
31 collective domestic expenditure as opposed to personal spending money, the
32 latter involves organising money and making ends meet on a day to day basis,
33 within the constraints set by broader strategic decisions. Managing and con-
34 trolling money should therefore be thought of as two separate functions in
35 which managing money is only likely to become a source of power when
36 income is high enough to enable real decisions to be made about how to spend
37 money and when the person responsible for managing money is also able to
38 exercise some degree of control over broader strategic decisions. Theoretically,
39 we would suggest that since the power dynamics of intimate relationships are
40 likely to reflect psychological and emotional as well as sociological factors,
41 they are likely to predispose couples towards adopting particular management
42 styles, which then reinforce (and sometimes also conceal), the original power
43 relationship. Power is therefore likely to operate both through, and independ-
44 dently of, any particular management style (Fleming, 1997). Traditionally,

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1 wives have been more likely to manage money, while control has more often
2 been a male prerogative, associated with the breadwinner or primary earner
3 status (Vogler and Pahl, 1993; Blumstein and Schwartz, 1983; Edwards, 1981;
4 Pahl, 1989).

5 In the early 1980's, Pahl (1989) devised a typology of the main ways in which
6 couples *managed* money on a day to day basis (below). This is divided into two
7 subsections, depending on the extent to which money is merged and constructed
8 as collectively owned, so that couples operate more or less as single economic
9 units; or whether money is constructed as individually owned and couples
10 prioritise individual freedom by keeping their own incomes partly or completely
11 separate and exchanging goods and services between them on the basis of market
12 like relationships (Treas, 1993; Treas and Widmer, 2000; Nyman and Reinikainen,
13 2002; Nyman, 2003; Elizabeth, 2001; Burgoyne *et al.*, 2006).

14 **Systems in which money is constructed as collectively owned and couples**
15 **operate more or less as single economic units:**

- 16 • the *female whole wage* system in which women manage all the money
17 except the man's personal spending money.
- 18 • the *male whole wage/housekeeping allowance* system in which men either
19 manage all the money (which may leave non-earning wives with no
20 personal spending money) or men manage most of the money, except for
21 the woman's housekeeping allowance.
- 22 • the *joint pooling* system in which couples pool all the money, usually in a
23 joint bank account and in theory manage it jointly, each taking money out
24 as needed.

25 **Individualised systems in which money is perceived as individually owned and**
26 **couples operate largely as two separate autonomous economic units:**

- 27 • the *partial pool* in which couples pool some of their income to pay for
28 collective expenditure and keep the rest separate to spend as they
29 choose, without having to discuss it with the other partner.
- 30 • finally, the *independent management* system in which both partners have
31 their own independent incomes from earnings or state benefits which
32 they keep completely separate and each partner has responsibility for
33 different items of household expenditure.

34 While the female whole wage and housekeeping allowance systems involve
35 separate gendered spheres of responsibility for spending based on a discourse
36 of breadwinning, in which men are constructed as the main earners; the joint
37 pool is less internally structured, and in theory offers greater scope for discus-
38 sion and negotiation over the use of pooled money (Shove, 1993). In contrast,
39 the two individualised systems of money management are based on financial
40 self sufficiency for each partner, together with earner control over one's own
41 income (Elizabeth, 2001). Couples using the independent management system
42 for example, attempt to establish both equality and individual autonomy in
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1 their relationships, by constructing all money as individually owned and defin-
2 ing equality, not as equal access to and control over money, as in the joint pool,
3 but as making equal contributions towards collective expenditure (going
4 50/50) regardless of income (Elizabeth, 2001; Brines and Joyner, 1995; Singh ¹
5 and Lindsay, 1996; Nyman, 2003). In a series of qualitative interviews with
6 couples in New Zealand, Fleming (1997) found that partial pooling couples
7 often seemed to have a foot in each camp. While they saw the household unit
8 as important and liked the idea of pooling, they were often not fully committed
9 to it in practice and sometimes disagreed over the extent to which money was
10 jointly or separately owned. He concluded that the partial pool could there-
11 fore be thought of as a hybrid between systems in which couples operate as
12 single economic units and those in which money is kept completely separate,
13 acting as a way of accommodating the two conflicting principles of jointness
14 and autonomy.

15 In a quantitative analysis of change in the use of different allocative systems
16 between 1994 and 2002 (also based on the ISSP), Vogler *et al.* (2006) found
17 that while at both points in time, approximately half of couples claimed to use
18 the joint pool, the proportion using the two traditional systems (the female
19 whole wage and housekeeping allowance systems) declined slightly over the
20 period, while the proportion using the partly individualised, partial pool,
21 increased slightly. The partial pool (and to a lesser extent the independent
22 management system) were most likely to be used by younger, middle class,
23 dual earning, cohabiting couples, expressing relatively egalitarian ideologies of
24 gender, especially when one partner earned more than the other. When cohab-
25 iting couples earned similar amounts they were most likely to use the joint
26 pool. Before going on to address the question of how far the newly emerging
27 individualised systems of money management are coming to be associated
28 with greater equality between partners in terms of who has the final say over
29 large expenditure decisions, we look briefly at what we can learn from previ-
30 ous research on power over expenditure decisions.

31 **Power over expenditure decisions**

32 Early research on power in the household tended to explain power either
33 in terms of the resource theory of power (Blood and Wolfe, 1960; Safilios ² ³
34 Rothschild, 1970), and/or in terms of cultural ideologies/discourses of gender,
35 particularly discourses of breadwinning which construct the man as the main
36 earner (Zelizer, 1989). (For a discussion see Vogler, 1998). In the late 1970's,
37 Edgell (1980) took this further by showing that not all financial decisions were
38 equally important. In a qualitative study of 40 married couples, he found that
39 couples tended to distinguish between the most important, but infrequent,
40 strategic financial decisions, such as setting overall financial priorities, which
41 tended to be taken by husbands, on the basis of the breadwinner or provider
42 role; and much less important, but frequent decisions such as spending on
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1 food, children and household items, which were invariably left to wives as part
2 of women's traditional domestic responsibilities for shopping. In between
3 were a range of intermediate or middle ranking decisions which couples
4 claimed to take together, such as deciding where to go on holiday, buying
5 major items for the home and spending on leisure. Blumstein and Schwartz
6 (1983) and Kirchler *et al.* (2001) show that it was precisely these middle
7 ranking or intermediate level decisions, especially large one off expenditures
8 for the home, that generated most of the disagreement and conflict between
9 couples, particularly when one partner felt they had less influence over spend-
10 ing than the other.

11 More recently, patterns of expenditure have also been found to be highly
12 gendered: women tend to prioritise collective over individual spending, and
13 typically spend more of their income making purchases for the household,
14 while men tend to be more preoccupied with individual spending (Pahl, 1989;
15 2000). While men and women are equally likely to spend on household items
16 and consumer durables, men have often been found to legitimate their own
17 individual spending on personal hobbies and interests (e.g. computers, sound
18 systems etc.) under the guise of collective expenditure (Goode *et al.*, 1998;
19 Nyman, 1999). Not surprisingly then, Kirchler *et al.* (2001) found that having
20 the final say over large one off expenditures also tended to be gendered in very
21 traditional ways, as well as varying with class and relationship status. Women
22 tended to have more knowledge about, interest in and control over spending
23 related to the domestic sphere, such as kitchen equipment, cleaning equip-
24 ment, furniture and furnishings, while men tended to have more knowledge
25 about, interest in and control over spending on technical equipment such as
26 TVs, DVDs, stereos, videos, cameras and so on. Whereas among working class
27 couples, each partner tended to decide autonomously, within their own gen-
28 dered spheres of authority, middle class couples were more likely to make
29 decisions jointly. Blumstein and Schwartz (1983) similarly found that while
30 married couples also tended to decide jointly (which did not necessarily mean
31 equally in a 50/50 sense, because the husband's traditional provider role gave
32 more power to men than women), if only one partner decided, it was usually
33 the wife, because husbands often delegated responsibility to wives, so that they
34 did not have to spend their time on it. Delegating power to wives, however, did
35 not reduce conflict, because wives usually wanted more autonomy than they
36 had, and husbands resisted giving it. Among cohabiting couples (who usually
37 rejected the provider role), the partner with the largest income usually had the
38 most say. However, this led to inequality which clashed with the ideology of
39 equality, on which they had structured their relationships, leading to conflict
40 and relationship breakdown. This was most acute when the woman rather than
41 the man had more say, because men were eager for their female partners to
42 share financial responsibilities, but wary of them gaining too much influence.

43 Turning to who benefited from decisions, Kirchler *et al.* (2001) found that
44 while on average, men had more influence over, and more benefit from finan-
45 cial decisions than women, men were more likely than women to claim that

1 control 'balanced out' between partners over time, whereas women were far
2 more likely to see it as crystallised according to traditional gender roles and
3 the characteristics of the couple. The authors suggest that this may be because
4 men's greater influence over spending decisions is not in line with the egali-
5 tarian spirit of the times, they tend to gloss over or try to surpress it, by
6 claiming control is balanced, whereas women on the other hand, continue to
7 see themselves as being in a weaker position. Finally, Kirchler *et al.* (2001)
8 found that the tactics couples used to influence each other during conflicts
9 were strongly related to each individual's satisfaction with the overall quality
10 of the relationship, which in turn affected choice of tactics in future conflicts.
11 While some tactics such as integrative bargaining (ie finding new options
12 which met both partners' needs), positive emotions and open presentation of
13 facts tended to increase partners' trust in each other and raise overall levels of
14 satisfaction with the relationship, others, such as insisting on one's wishes,
15 withdrawing from the discussion and presenting false facts, led to mistrust and
16 dissatisfaction, which had long lasting effects on the quality of the relationship.
17 Satisfied couples thus tended to have different dynamics of interaction from
18 dissatisfied ones.

19 One of the problems with Blumstein and Schwartz's (1983) and Kirchler
20 *et al.*'s (2001) studies, however, is that they fail to consider the way in which
21 power over spending decisions may be affected by the different ways in which
22 couples manage money in their relationships. Money is considered simply in
23 terms of each partner's relative economic contribution to the household (the
24 resource theory of power), rather than in terms of how it is organised and
25 managed within households. We would suggest, however, that because the
26 different ways in which couples manage money depend not just on both
27 partners' relative economic contributions to the household, but also on a range
28 of conflicting discourses about money in intimate relationships, control over
29 spending is also likely to be crucially affected by the different ways in which
30 couples manage money (Vogler, 1998). As Shove (1993) argues, however, the
31 allocative systems couples use to manage money are likely to affect spending
32 decisions not because they directly determine the outcome of decisions, but
33 because they tend to structure the context within which decisions about spend-
34 ing take place. In this way potentially contentious issues, such as the distinction
35 between individual and collectively owned money, or the amount allocated for
36 housekeeping, tend to be removed from the agenda. With these points in mind
37 we now turn to our own analysis. We begin with a brief discussion of the data
38 and then go on to our main findings.

40 **Data**

41
42 The analysis is based on British data drawn from a national survey of 'Family
43 and Changing Gender Roles' undertaken by the UK's National Centre for
44 Social Research as part of the 2002 ISSP. The British survey was based on a

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1 nationally representative sample of individuals aged 18 and over, living in
2 Great Britain (ie England, Wales and Scotland, south of the Caledonian
3 Canal). Each respondent participated in a face to face interview and also
4 completed a self completion questionnaire after the interview. The ISSP pro-
5 vides a unique opportunity to explore the extensiveness and correlates of
6 individualised finances in the population as a whole, because it is the only
7 recent data set to include questions on money management and financial
8 decision making, alongside a wealth of attitudinal and behavioural variables
9 necessary for interpreting and contextualising the analysis. Inevitably of
10 course, it also involves drawbacks such as lower response rates for the self
11 completion questionnaires than for the initial interviews, the provision of cross
12 sectional, rather than genuinely longitudinal data and only one partner's view
13 of the relationship.³ The results therefore need to be treated as tentative rather
14 than conclusive and evaluated alongside those from other studies. The analysis
15 is based on 591 male and 701 female respondents aged 18 and over, living in
16 married or opposite sex cohabiting relationships in 2002, of whom, 87% were
17 married and 13% were cohabiting.⁴

19 **Inequalities in financial decision making in Britain in 2002**

21 In the 2002 ISSP, the main indicator of inequalities in power over middle
22 ranking spending decisions asked respondents to say who had the final say
23 when they and their partner made decisions about buying major things for the
24 home: mostly the male partner, mostly the female partner, both decided
25 together, or sometimes one partner and sometimes the other partner decided.
26 This generated four different types of decision making: male dominated,
27 female dominated, joint and varying.⁵ It is important to note that although
28 neither joint or varying decisions necessarily indicate *equal* decision making in
29 a 50/50 sense, they may be at least *potentially* more egalitarian than either male
30 or female dominated decisions (Blumstein and Schwartz, 1983; Kirchler *et al.*,
31 2001). In the sample as a whole, 63% of respondents reported that decisions
32 were joint, 17% that they varied, 14% that they were female dominated and
33 6% that they were male dominated. Having the final say was found to be
34 related to three different sets of factors: first to a range of socio-economic
35 background factors (ie sex, age, relationship status⁶ and social class⁷), secondly,
36 to the main independent variable (ie patterns of money management) and
37 finally, to the two factors which previous studies indicate are important in
38 predicting power (ie both partners' relative incomes and cultural ideologies/
39 discourses of women's traditional responsibilities for family life).

40 In terms of background factors, our findings indicate that while in the sample
41 as a whole there were no significant differences between male and female
42 respondents, young men (aged under 34) were more likely than older men
43 (aged over 55) to see decisions as varying (Table I). Given that the idea of
44 varying decisions between partners is likely to be a relatively recent one,

Table I Who has the final say over buying major things for the home, by age, for respondents in couple relationships, in Britain, in 2002

	Aged 18–34	Aged 35–54	Aged 55+	Total
	%	%	%	%
Male respondents				
Female dominated decisions	17	15	13	15
Male dominated decisions	2	6	8	6
Varying decisions	32	19	8	17
Joint decisions	49	60	71	63
Total (%)	100	100	100	100
N respondents	(102)	(245)	(328)	(585)
$\chi^2 = 38.4$; d.f. = 6; $p = <.001$				
Female respondents				
Female dominated decisions	17	12	17	14
Male dominated decisions	9	6	2	6
Varying decisions	12	15	10	13
Joint decisions	63	67	72	68
Total (%)	100	100	100	100
N respondents	(158)	(340)	(200)	(697)
$\chi^2 = 13.9$; d.f. = 6; $p = <.05$				

Source: ISSP 2002.

Note: In addition to broad comparisons by age controlling for sex, differences between men and women were also analysed within each age group. Differences between men and women under 35, $\chi^2 = 19.615$; d.f. = 3; $p = <0.001$. Differences between men and women aged 35–54 n.s. Differences between men and women aged over 55, $\chi^2 = 8.849$; d.f. = 3; $p = <0.05$.

emerging with women's increasing participation in the labour market in recent years, this is more likely to be a cohort than an age effect. As Kirchler *et al.* (2001) found, however, young women were more likely than young men to see decisions as either joint or taken by the man (Table I), probably for exactly the reasons the authors suggest. While having the final say was not significantly related to the total income entering the household, in a statistical sense, it was interesting that female dominated decisions were associated with the lowest mean standardised household incomes, while male dominated decisions were associated with the highest (£23,865 and £27,870 respectively per annum). This is consistent with the finding that working class men were more likely than men in other classes to see decisions as female dominated and less likely to see them as joint (21% and 11% respectively; $\chi^2 = 10.677$; d.f. = 3; $p = <0.05$), although it was interesting that working class women on the other hand, were more likely than working class men to see them as joint (73% and 58% respectively) and less likely to see themselves as having the final say (13% and 21% respectively; $\chi^2 = 11.684$; d.f. = 3; $p = <0.01$). This is consistent with previous studies showing

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1 that in working class households, female control tends to be more nominal than
2 real, heavily circumscribed by the constraints of a low total household income
3 and the husband's need for regular amounts of personal spending money,
4 which is not usually available to wives (Pahl, 1989; Vogler and Pahl, 1993, 1994;
5 Goode *et al.*, 1998). Table II supports Blumstein and Schwartz's (1983) finding
6 that married respondents were also more likely than cohabiting respondents to
7 see decisions as joint, while cohabiting respondents were more likely to see
8 them as female dominated, possibly because women in cohabiting unions (who
9 tend to keep money partly or completely separate) were using their own
10 personal spending money to buy things like furniture, furnishings, kitchen and
11 cleaning equipment and so on, rather than sharing expenditure with their male
12 partners (Kirchler *et al.*, 2001; Pahl, 2000).

13 As well as being related to background factors, having the final say also
14 varied sharply with how respondents managed money (Table III). As we might
15 expect, the joint pool was associated with the highest level of joint decision
16 making (69%), which as Singh (1997) suggests, is likely to be precisely because
17 pooling money in a joint account is itself a very powerful symbol of jointness,
18 trust and sharing in intimate relationships, which helps to conceal the contra-
19 diction between the ideal of intimate relationships as partnerships between
20 equals and the (often) continuing reality of inequalities in control over and
21 access to money. Again, as we might expect, the low income female whole
22 wage system, was associated with the highest level of female control, although
23 it was notable that while the difference did not reach statistical significance,
24 female respondents using the female whole wage system felt they had less
25 independent control over spending decisions than male respondents perceived
26 their female partners as having. Female respondents were less likely than male
27 respondents to see themselves as having the final say and more likely to see
28 decisions as varying. Since our male and female respondents were not part-
29 nering each other, we cannot, of course, deduce from this that individual
30 couples necessarily experienced such large differences in perceptions in their
31 own relationships, although it is nevertheless consistent with previous research
32 showing that among low income couples, female control tends to be a del-
33 egated responsibility, assigned by the man as the main provider, rather than
34 being genuinely autonomous (Goode *et al.*, 1998; Pahl, 1989; Lewis, 2002).

35 As predicted, the male managed housekeeping allowance system was asso-
36 ciated with the highest level of male control, and male respondents using this
37 system were nearly four times as likely as female respondents to see them-
38 selves as having the final say (23% and 6% respectively), whereas female
39 respondents on the other hand were more likely than male respondents to see
40 decisions as joint (74% and 54% respectively). Again, since our male and
41 female respondents were not partnering each other, we cannot assume that
42 individual couples necessarily experienced such large differences in percep-
43 tions of control in their own relationships, although it is nevertheless consis-
44 tent with Singh's (1997) finding that in traditional households, women tend to
45 deny or gloss over gender inequalities under an aegis of jointness, as well as

Table II Who has the final say over buying major things for the home, by relationship status, for respondents in couple relationships, in Britain, in 2002

	Childless married respondents	Childless cohabiting respondents	Married parents	Cohabiting parents	Total
	%	%	%	%	%
Male respondents					
Female dominated decisions	16	21	10	20	15
Male dominated decisions	7	4	5	8	6
Varying decisions	10	23	25	28	17
Joint decisions	67	53	60	44	62
Total (%)	100	100	100	100	100
N respondents	(310)	(173)	(53)	(25)	(561)
$\chi^2 = 26.1$; d.f. = 9; $p < 0.01$					
Female respondents					
Female dominated decisions	14	30	10	18	14
Male dominated decisions	4	4	7	6	5
Varying decisions	12	9	13	15	12
Joint decisions	70	57	70	62	68
N respondents	(353)	(47)	(233)	(34)	(667)
$\chi^2 = 15.0$; d.f. = 9; $p < 0.1$					

Source: ISSP 2002.

Note: In addition to broad comparisons by relationship status controlling for sex, differences between men and women were also examined within each relationship category. Only those between married fathers and mothers were significant: $\chi^2 = 9.234$; d.f. = 3; $p < 0.05$.

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Table III Who has the final say over buying major things for the home by allocative systems, for respondents in couple relationships, in Britain, in 2002

	Female whole wage	House-keeping Allowance	Joint pool	Partial pool	Independent management	Total
	%	%	%	%	%	%
Male respondents						
Female dominated decisions	40	7	11	16	14	15
Male dominated decisions	5	23	4	9	4	6
Varying decisions	13	16	16	18	24	17
Joint decisions	42	54	69	57	58	62
Total (%)	100	100	100	100	100	100
N respondents	(62)	(43)	(332)	(93)	(50)	(580)
$\chi^2 = 67.0$; d.f. = 12; $p < .001$						
Female respondents						
Female dominated decisions	27	12	11	20	10	14
Male dominated decisions	2	6	4	11	9	6
Varying decisions	22	8	13	8	17	13
Joint decisions	49	75	72	61	64	67
Total (%)	100	100	100	100	100	100
N respondents	(63)	(52)	(374)	(124)	(81)	(694)
$\chi^2 = 38.7$; d.f. = 12; $p < .001$						

Source: ISSP 2002.

Note: In addition to broad comparisons controlling for sex, differences between men and women were also examined within each allocative system. Only those between men and women using the housekeeping allowance system were significant: $\chi^2 = 8.944$; d.f. = 3; $p < .05$.

1 with Rake and Jayatilaka's (2002) finding that women in their focus groups
2 insisted on seeing decision making as joint, even in the face of evidence that it
3 was not.

4 In contrast, the two individualised systems were associated with markedly
5 lower levels of joint decision making and higher levels of both male and
6 female dominated decisions than we might have expected, given that couples
7 using these systems claim to be strongly committed to equality (Elizabeth,
8 2001; Burogyne *et al.*, 2006; Brines and Joyner, 1999). It was also notable that 4
9 male respondents using both systems were also more likely than both male
10 respondents using other systems and female respondents using the individu-
11 alised systems, to perceive decisions as 'varying', which as Kirchler *et al.* (2001)
12 found, may be at least partly a way of glossing over their own greater influence.
13 Overall then, these rather mixed patterns of control may partly arise because
14 keeping money partly or completely separate is most typical of cohabiting
15 couples earning different amounts, who may be making decisions either on the
16 basis of who has the higher income (ie the resource theory of power) or
17 perhaps on the basis that whoever wants it pays with their own personal
18 spending money (Elizabeth, 2001). Qualitative studies for example, show that
19 as well as keeping large amounts of money separate to spend as they choose,
20 couples with individualised finances tend to have a much clearer sense of who
21 paid for what, than other couples, and are more likely to see assets as indi-
22 vidualy rather than collectively owned (Burgoyne *et al.*, 2007; Nyman, 2003).

23 Turning to relative income and cultural ideologies of women's traditional
24 responsibilities for family life, relative income was measured by asking respon-
25 dents to consider all sources of income and then to say which partner had
26 more. Response categories were: male partner has a lot more, male partner has
27 more, we have about the same, the female partner has more and the female
28 partner has a lot more. If one partner had no income the other was classified
29 as having a much higher income. In the sample as a whole, men were over-
30 whelmingly likely to have a lot more (32%) or more (41%) income than their
31 partners, 14% of respondents had the same, 9% of women had more and a tiny
32 4% of women had a lot more. Among female respondents, however, relative
33 income was interrelated with relationship status: women in cohabiting rela-
34 tionships were more likely than married women to have more or a lot more
35 than their male partners (23% and 10% respectively, $\chi^2 = 12.3$; d.f. = 4;
36 $p < 0.05$).

37 As can be seen in Table IV, when male respondents saw their female
38 partners as having the same, more or a lot more than themselves, they were
39 more likely to see the female partner as having the final say, whereas female
40 respondents on the other hand, were only likely to see themselves as having
41 the final say when they had *slightly more* income than their male partners,
42 which was most likely among women in cohabiting relationships. Contrary to
43 the resource theory of power, however, when female partners saw themselves
44 as having *a lot more*, they were more likely to see decisions as either joint or
45 dominated by the man. This is consistent with Tichenor's (1999) finding that

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Table IV Who has the final say over buying major things for the home by who has the highest income, for respondents in couple relationships, in Britain, in 2002

	Man a lot more	Man a little more	Both have the same	Woman a little more	Woman a lot more	Total
	%	%	%	%	%	%
Male Respondents						
Female dominated decisions	15	9	26	23	24	15
Male dominated decisions	7	4	4	11	6	6
Varying decisions	21	17	13	8	12	17
Joint decisions	57	70	57	60	59	62
Total (%)	100	100	100	100	100	100
N respondents	(198)	(183)	(77)	(52)	(17)	(527)
$\chi^2 = 25.4$; d.f. = 12; $p < .05$						
Female respondents						
Female dominated decisions	14	9	15	31	17	13
Male dominated decisions	8	4	4	4	17	5
Varying decisions	14	14	18	4	-	13
Joint decisions	64	74	63	61	67	69
Total (%)	100	100	100	100	100	100
N respondents	(160)	(280)	(82)	(49)	(24)	(595)
$\chi^2 = 36.6$; d.f. = 12; $p < .001$						

Source: ISSP 2002.

Note: Differences between men and women within income categories were all n.s.

1 when women earned a lot more than their male partners, money did not
2 translate into them having more power over decision making, because in the
3 absence of an explicitly articulated feminist discourse, they were afraid of
4 being seen as unloving and uncaring by their partners and attempted to
5 preserve their husbands' masculinity by backing away from power, defining all
6 assets as joint, deferring to husbands and adopting various strategies to make
7 it look as if husbands were in control. When male partners had a little more
8 than their female partners, both male and female respondents were most likely
9 to see decisions as joint, whereas when male respondents saw themselves as
10 having a lot more, they were more likely to see decisions as varying, which as
11 Kirchler *et al.* (2001) suggest, may be at least partly, a way of glossing over or
12 masking their own greater influence.

13 Finally, having the final say was also related to women's but not men's
14 cultural ideologies/discourses of woman's traditional responsibilities for
15 family life, which as Nyman (2003) points out, can be seen as the reverse side
16 of ideologies of men's traditional responsibilities for breadwinning. While
17 women's employment has been associated with a weakening or fading of
18 ideologies of men's traditional responsibilities for breadwinning, this is not
19 the case for ideologies of motherhood and women's traditional responsibili-
20 ties for caring and unpaid household tasks, which still remain strong
21 (Nyman, 2003; Lewis, 2001). Ideologies of women's traditional responsibili-
22 ties for family life were measured by asking respondents how strongly they
23 agreed or disagreed with each of the following statements about the negative
24 effects of women's employment on their traditional caring responsibilities
25 within the home:

- 26 • a working mother can establish just as warm and secure a relationship
27 with her children as a mother who does not work
- 28 • a pre-school child is likely to suffer if his or her mother works
- 29 • all in all family life suffers when the woman has a full-time job

30
31
32 Individuals' responses to the three items were then aggregated into an index of
33 support for traditional discourses about the negative impact of women's
34 employment on family life, ranging from 3 to 15, with high scores indicating
35 traditional attitudes and low scores less traditional attitudes.⁸ As can be seen in
36 Table V, women were less traditional in their views than men (7.9 and 8.7
37 respectively) and women with the most traditional views were likely to see
38 spending decisions as male dominated, while those with the least traditional
39 views were more likely to see them as joint, with female dominated and
40 varying decisions falling between the two extremes.

41 42 **Explaining who has the final say**

43
44 Our second key question then, is how far was having the final say independ-
45 dently related to the different ways in which couples managed money, after

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Table V Who has the final say over buying major things for the home by ideologies/discourses of women's traditional responsibilities for family life, for respondents in couple relationships, in Britain, in 2002

	Men	Women	All
	Mean (S.D.)	Mean (S.D.)	Mean (S.D.)
Female dominated decisions	8.5 (3.1)	8.4 (2.9)	8.4 (3.0)
Male dominated decisions	8.5 (3.0)	8.9 (3.0)	8.7 (3.0)
Varying decisions	8.6 (2.9)	8.2 (2.6)	8.4 (2.7)
Joint decisions	8.8 (2.7)	7.7 (2.8)	8.2 (3.0)
Overall mean	8.7 (2.8)	7.9 (2.8)	8.3 (2.8)
N respondents	(561)	(668)	(1,229)
F – Ratio*	n.s	p = <.05	n.s

Source: ISSP 2002.

* Omnibus test for differences between means in the sample as a whole, and for men and women separately.

Note: The index of women's traditional responsibilities for family life ranged from 3 to 15 with high scores denoting traditional attitudes and low scores non-traditional attitudes. We also analysed differences between men and women within different types of decision making. Difference between men and women taking joint decisions: $t = 5.562$; $d.f. = 804$; $p < .001$. Difference between overall means for men and women: $t = 4.9$; $d.f. = 1,234$; $p < .001$. This is largely accounted for by 'joint decisions.' All other differences between men and women were n.s.

controlling for other factors, or was having the final say more a result of relative income and/or ideologies/discourses of gender, as previous research suggests? In order to find out, we carried out a series of multinomial logistic regression analyses (Agresti, 1996), with who had the final say as the dependent variable and the large 'joint' category as the reference category.⁹ Our independent variables consisted of age (entered as a covariate at the individual level, ranging from 18 to 91) the type of relationship the respondent was living in (cohabiting parents, childless cohabiting, childless married, married parents) which partner had the higher income (woman more, the same, man more) couples' socio-economic milieu, which was captured by social class (professional/managerial, intermediate, working class) and the ways in which respondents managed money (the female whole wage, the housekeeping allowance, the partial pool, the independent management, the joint pool). Finally, we also included a score for ideologies/discourses of women's traditional responsibilities for family life, in which high scores indicated more traditional ideologies. The entries for age and ideologies of women's traditional family responsibilities represent the difference in odds between the oldest (or highest) compared to the youngest (or lowest) points on the scales (Vogler and Pahl, 1994). In the case of the categorical variables, the last named category is always the reference group.

Table VI shows the odds of female, male and varying decisions as compared with joint decisions, in the sample as a whole. While the parameter estimates

Table VI Multinomial logistic regression showing the independent predictors of female dominated, male dominated and varying decisions (as compared joint decisions) for *all respondents* in couple relationships, in Britain, in 2002.

	Female dominated decisions	Male dominated decisions	Varying decisions
	Odds	Odds	Odds
(constant)	0.1	0.6	0.4
Age	0.6	0.1**	0.1***
Ideologies of women's responsibilities	1.8	1.9	1.8
Sex			
Male	1.3	1.4	1.9***
Female (ref.)	–	–	–
Relationship status			
Childless married	1.1	1.8	0.8
Childless cohabiting	2.5***	0.7	1.0
Cohabiting parents	1.8	0.5	1.1
Married parents (ref.)	–	–	–
Social class			
Managerial/professional	1.0	1.2	1.1
Intermediate	0.7	0.7	1.0
Working class (ref.)	–	–	–
Relative income			
Woman more	1.6*	1.2	0.4**
Both the same	1.6*	0.7	1.2
Man more (ref.)	–	–	–
Household allocative systems			
Female whole wage	5.0***	2.6*	2.2**
Housekeeping allowance system	0.4	6.5***	0.8
Partial pooling system	1.6*	4.5***	1.2
Independent management system	0.8	2.0	1.6*
Joint pool (ref.)	–	–	–

Source: ISSP 2002.

Notes: *** $p < .01$, ** $p < .05$, * < 0.1 ; $N = 1,016$; Pseudo $R^2 = 0.14$, Likelihood 1842.659, 42d/f; The last named category is always used as the reference, labelled (ref.) above.

are sometimes unreliable due to data sparsity and the results therefore need to be treated with caution, as indicative rather than conclusive, they nevertheless provide some indication of the extent to which patterns of money management were related to who had the final say, after controlling for other factors. At a general level, the results show that in the sample as a whole, as well as for

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1 men and women separately, the way in which couples managed money was
2 clearly the strongest predictor of decision making once cohort, sex, relation-
3 ship status, social class, relative income and ideologies of women's traditional
4 responsibilities for family life were taken into account. On the other hand,
5 however, decision making was not simply a reflection of patterns of money
6 management, since it was also independently related to relative income as well
7 as to relationship status, sex, cohort, and in the case of women alone, also to
8 ideologies of women's traditional responsibilities for family life.

9 Table VI confirms that in the sample as a whole, decisions were more likely
10 to be seen as *female dominated* than joint, in two rather different situations.
11 These were, first, when respondents used the low income female whole wage
12 system rather than the joint pool and secondly, when respondents used the
13 newly emerging partial pool rather than the joint pool, which as we saw earlier,
14 is associated with childless cohabiting unions and female partners earning
15 more or the same as their male partners. In the context of the female whole
16 wage system, however, in which resources may well be insufficient to meet the
17 basic needs of the family, expenditure decisions are likely to be more of a
18 strain or a worry than a source of power (Clarke, 2002). Qualitative studies, for
19 example, show that in low income households, women tend to control finances
20 for peace of mind, to ensure bills are paid and the needs of the family are
21 prioritised over individual spending (Goode *et al.*, 1998; Rake and Jayatilaka,
22 2002). As one woman in Rake and Jayatilaka's focus groups explained:
23 '... well unless I paid the rent ... my husband wouldn't never have' (2002: 17).
24 In the context of the partial pool, however, women may be more able to make
25 genuinely autonomous decisions about spending, possibly by using their own
26 (sometimes higher) personal spending money, rather than sharing expenditure
27 with their male partners.

28 In contrast, decisions were more likely to be seen as *male dominated* rather
29 than joint among respondents using *every* allocative system except the joint
30 pool. For example, those using the traditional housekeeping allowance system
31 were over 6 times as likely as those using the joint pool to see decisions as male
32 dominated, while those using the individualised partial pool were nearly 5
33 times as likely, and those using the traditional female whole wage system were
34 nearly 3 times as likely to do so. While the coefficient did not quite reach
35 statistical significance, the trend in the independent management system was
36 also in the same direction. This tends to confirm the thesis that male control
37 operates not only directly through the male managed housekeeping allowance
38 system, but also indirectly through the female whole wage and indeed, the
39 individualised partial pooling system. Further analysis of men and women
40 separately (not shown) indicated that while male respondents, using the
41 housekeeping allowance, female whole wage and partial pooling systems were
42 significantly more likely than those using the joint pool to see themselves as
43 having the final say, female respondents were only likely to see their male
44 partners as having the final say when they used the individualised partial pool,
45 rather than the joint pool, as well as when they were younger rather than older,

1 when they were married with no children rather than married with children
2 and crucially, when they expressed traditional ideologies of women's respon-
3 sibilities for family life. This is consistent with the argument that while a
4 minority of (sometimes) higher earning, cohabiting women using the partial
5 pooling system may have been able to use their own personal spending money
6 to make autonomous decisions about spending, the partial pool was also
7 associated with relatively high levels of male control, and male control was
8 also more visible to female respondents than male control in other systems.

9 Finally, Table VI confirms that decisions were more like to be seen as
10 *varying* than joint, by younger rather than older respondents, by men rather
11 than women, by those living in households in which male partners earned
12 more than their female partners and by those using the female whole wage and
13 the independent management systems, rather than the joint pool. While in the
14 context of the female whole wage system, the idea of 'varying' decisions may
15 possibly indicate the constraints on women's capacity to make genuinely
16 independent decisions, in the context of the independent management system,
17 on the other hand, it may be more a way of glossing over or masking greater
18 influence by the higher earner – usually the man.

19 Paradoxically then, while individualised systems of money management
20 based on earner control are often used to try to overcome traditional gender
21 inequalities and create egalitarian non-financially dependent relationships
22 (Elizabeth, 2001), our findings show that the partial pool was just as likely to
23 be associated with inequalities in financial decision making as more traditional
24 ways of managing money associated with the male breadwinner model of
25 gender. And although the coefficient did not quite reach statistical significance,
26 the trend in the independent management system was also in the same direc-
27 tion. These findings are consistent with qualitative studies (Elizabeth, 2001;
28 Nyman, 2003; Burgoyne *et al.*, 2007; Pahl, 2005) showing that despite a rhetoric
29 of sharing and equality in intimate relationships, in the context of a gendered
30 labour market in which men still earn more than women, while women are
31 more likely than men to use money designated for their own personal spend-
32 ing to boost collective expenditure on the home and family, individualised
33 systems of money management tend to have highly unequal outcomes.
34 Inequality also tends to be more visible than in systems in which money is
35 merged and treated more as a joint resource.

36 When one partner earns more than the other, the partial pool may, there-
37 fore, tend to end up in practice operating rather like the traditional house-
38 keeping allowance system, although as Elizabeth (2001) points out, it is not
39 always the man who has the final say, since women's higher income may
40 sometimes grant them the kind of power and influence that has traditionally
41 been associated with men in heterosexual relationships. However, as Clarke
42 (2002) emphasises, it is one thing to have decision making power, but how, and
43 in whose interests it is exercised is quite another matter, since as Sen (1990)
44 reminds us, preferences may be shaped by, as well as legitimating and rein-
45 forcing, external social constraints.¹⁰ Given that women for example, typically

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1 tend to deny themselves an equal entitlement to household resources, on the
2 grounds that others should have first claim (Goode *et al.*, 1998), we cannot
3 assume that women necessarily derive as much personal benefit from decision
4 making as men (Clarke, 2002; Kirchler *et al.*, 2001; Blumstein and Schwartz,
5 1983). Miller (1998) for example, found that far from being an expression of
6 individualisation and self identity, women's shopping for the domestic sphere
7 is almost invariably undertaken with the needs of others in mind, and is more
8 appropriately understood as a modern form of sacrifice, in which women
9 express femininity by subsuming themselves in acts of love and devotion,
10 dedicated not to the gods, but to love and care for partners and children within
11 the family. Again, this is clearly something which requires much more analysis
12 in future research.

13 One of the main limitations of our analysis is that we do not know whether
14 respondents with partly or completely individualised finances defined large
15 one off expenditures for the home as part of collective expenditure, to which
16 both partners contributed, regardless of who had the final say, or whether
17 as Elizabeth (2001) found, (especially among cohabiting couples) that the
18 partner who wants a particular item is also expected to pay for it out of their
19 own personal spending money. To the extent that cohabiting couples define
20 major things for the home as part of individual, rather than collective spend-
21 ing, cohabiting women's relatively high levels of control may possibly be an
22 expression not just of their own higher incomes, but also of their male part-
23 ners' relative lack of interest and/or reluctance to spend their own personal
24 spending money on items for the home, especially if partners have different
25 levels of commitment to the relationship. This is also something requiring
26 more attention in future research. How far then, was having the final say
27 associated with respondents' satisfaction with family life and happiness with
28 life in general?

30 **Satisfaction with family life and happiness with life in general**

31
32 Satisfaction with family life was measured by asking respondents to rank on a
33 seven point scale (in which 7 was completely satisfied and 1 was completely
34 dissatisfied) how satisfied or dissatisfied they were with family life, all things
35 considered. Happiness with life in general was measured by asking respon-
36 dents to indicate on a similar 7 point scale, how happy or unhappy they were
37 on the whole, with life in general. Table VII shows the mean scores for satis-
38 faction with family life by who had the final say over large expenditure deci-
39 sions, for male and female respondents separately. In the sample as a whole,
40 men were more satisfied with family life than women (4.0 and 3.8 respectively;
41 $t = 2.6$; $d.f. = 1,884$; $p = <0.01$). While causation is likely to operate in both
42 directions, both men and women were least satisfied with family life when the
43 man had the final say and most satisfied when they made decisions jointly. As
44 can be seen in the regression analyses in Table VIII, after controlling for a

Table VII Satisfaction with family life by who has the final say over buying major things for the home, for respondents in couple relationships, in Britain, in 2002

	Men		Women		All	
	(Mean)	(S.D.)	(Mean)	(S.D.)	(Mean)	(S.D.)
Female dominated decisions	3.9	(0.9)	3.5	(1.0)	3.7	(1.0)
Male dominated decisions	3.7	(1.1)	3.3	(1.3)	3.5	(1.2)
Varying decisions	3.9	(0.8)	3.5	(1.1)	3.7	(0.9)
Joint decisions	4.1	(0.8)	3.9	(0.9)	4.0	(0.8)
Overall mean	4.0	(0.8)	3.8	(1.0)	3.9	(0.9)
N respondents	(579)		(688)		(1,267)	
F - Ratio*	p = <0.01		p = <0.001		p = <0.001	

Source: ISSP 2002.

* Omnibus test for differences between means in the sample as a whole and for men and women separately.

Note: Satisfaction with family life was measured on a 7 point scale, 1 = very dissatisfied and 7 = very satisfied. In addition to broad comparisons controlling for sex, differences between men and women were also analysed within decision making categories. Female dominated decisions, difference between men and women: $t = 2.7$; $d.f. = 178$; $p = <0.01$. Male dominated decisions, difference between men and women n.s. Varying decisions, difference between men and women $t = 2.6$; $d.f. = 181$; $p = <0.05$. Joint decisions, difference between men and women $t = 3.5$; $d.f. = 178$; $p = <0.001$.

wide range of other factors, both male and female respondents were less satisfied with family life when either partner controlled spending autonomously, and female partners were also less satisfied when spending decisions varied. Finally, as can be seen in Table IX, after controlling for a wide range of other factors, satisfaction with family life was also a crucial predictor of both men's, and especially women's, overall happiness with life in general: the more satisfied respondents were with family life, the happier they were with life in general.

Conclusion

This article has attempted to explore the extent to which newly emerging individualised patterns of money management, are now coming to be associated with greater equality between partners in terms of who has the final say over important expenditure decisions, than more traditional ways of managing money associated with the male breadwinner model of gender, as well as the implications this has for relationship satisfaction and happiness with life in general. While there are obvious difficulties and limitations involved in interpreting the findings from a single indicator, particularly in an area as complex

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Table VIII Selected multiple linear regression estimates for satisfaction with family life for male and female respondents in couple relationships, in Britain, in 2002

	Beta	t
Male respondents		
Adjusted R² = 0.04; Std. Error .768		
(Constant)		17.775***
35–54 years old (vs 55+)	–.144	–2.1**
Female dominated decisions (vs joint decisions)	–.103	–2.1**
Male dominated decisions (vs joint decisions)	–.095	–2.0**
Female respondents		
Adjusted R² = .08; Std. .9488		
(Constant)		15.413***
Female dominated decisions (vs joint decisions)	–.203	–4.4***
Varying decisions (vs joint decisions)	–.121	–2.7***
Living in a childless married relationship (vs married with children)	–.149	–2.5**
Male dominated decisions (vs joint decisions)	–.108	–2.4**
Living in a childless cohabiting relationship (vs married with children)	–.105	–2.0**

Source: ISSP 2002.

Notes: *** p < .01, ** p < .05; Parameter estimates are only shown for estimates with t ratios <2.0 for a full model, which includes a set of dummy variables for decision making, age, relationship status, social class and who earns more, as well as covariates for total household income and ideologies/discourses of women's traditional responsibilities for family life. The reference categories for the remaining predictors are entered in parentheses.

as power or control over large expenditure decisions, our aim was to provide a quantitative picture, albeit partial and limited, which may be able to stimulate questions for future research, rather than providing definitive answers. We would like to conclude by highlighting our main findings and drawing out their implications for broader theories of intimate relationships before discussing their implications for future research.

Our main finding was that despite women's independent access to money, as well as the decline of men's traditional responsibilities for breadwinning and the emergence of cohabiting relationships explicitly based on an ideal of equality, inequalities in control over finances are not necessarily disappearing, although power may be coming to be exercised in rather different ways. Despite a rhetoric of sharing and equality in intimate relationships, the newly emerging partial pooling system was just as likely to be associated with inequalities in financial decision making as more traditional ways of managing money, associated with the male breadwinner model of gender, and this tendency was also evident in the independent management system. This is consistent with qualitative studies showing that as men's responsibility for

Table IX Selected multiple linear regression estimates for happiness with life in general, for male and female respondents in couple relationships, in Britain, in 2002

	Beta	t
Male respondents		
Adjusted R² = .43 Std. Error .6453		
(Constant)		
Satisfaction with family life	.505	11.1***
Satisfaction with job	.300	6.3***
Living in a childless cohabiting relationship (vs married with children)	.107	2.1**
Female respondents		
Adjusted R² = .592 Std. Error .5743		
(Constant)		.908
Satisfaction with family life	.694	18.8***
Satisfaction with job	.207	5.8**

Source: ISSP 2002.

Notes: *** p < .01, ** p < .05; Parameter estimates are only shown for estimates with t ratios <2.0 for a full model, which includes a set of dummy variables for decision making, age, relationship status, social class and who earns more, as well as covariates for total household income, ideologies/discourses of women's traditional responsibilities for family life, satisfaction with family life and satisfaction with job. The reference category for relationship status is entered in parentheses.

breadwinning has faded, along with the viability of claims to power based on it, power is coming to be based on the visibility of each individual's earned income, which is deemed to confer power on the owner over how it can be used (Nyman, 2003; Burgoyne *et al.*, 2006; Elizabeth, 2001). When individuals made autonomous decisions about spending, however, both male and female respondents were less satisfied with family life, as well as with life in general, than those who made joint decisions.

At the moment we know very little about how the partial pool, and indeed the independent management systems, operate in practice and much more qualitative and quantitative research clearly needs to be done on these systems. It is possible, however, that among couples earning different amounts, intimate relationships may be coming to resemble business relationships, regulated by market models of exchange, based on 'equity' (rewards proportional to inputs) rather than equality (equal rewards regardless of inputs), in which the higher earner has more control over money and greater access to money for personal spending and saving (Burgoyne and Lewis, 1994; Elizabeth, 2000; Ferree, 1990). We would therefore suggest that, rather than supporting Giddens (1992) thesis that individualised relationships can be conceptualised as highly egalitarian and radically democratic 'pure relationships', which could have great revolutionary potential in subverting gender inequalities in society

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1 more generally, our analysis is more consistent with Beck and Beck-
2 Gernsheim's (1995) thesis of a marketisation of intimate relationships, since
3 individualised unions may now be coming to resemble business relationships,
4 in which rewards are proportional to inputs.

5 In contrast to Beck and Beck-Gernsheim (1995), however, we would
6 suggest this is less a result of women's increasing 'individualisation' in the
7 labour market per se, and more because, in defining equality in a classically
8 liberal way in terms of inputs (going half and half) couples tend to ignore
9 pre-existing differences in income and thus allow market forces into the rela-
10 tionship. These may then be compounded by the 50/50 principle, strengthening
11 traditional gender roles, despite the decline of traditional discourses of male
12 breadwinning and the increasing importance of co-provisioning. Indeed, it
13 could be suggested that the contradiction between on the one hand, the ideal
14 of intimate relationships as partnerships between equals, and on the other
15 hand, the lived experience of 'equity' may possibly be one of the reasons why
16 cohabiting couples with unequal individual incomes are more likely than those
17 with similar incomes to break-up (Brines and Joyner, 1999).

18 What implications then do our findings have for future research in this
19 area? We would suggest that future research needs to continue to unpick
20 issues of equity and equality, particularly in relation to the two individualised
21 systems of money management, bearing in mind that they may operate differ-
22 ently among married and cohabiting couples as well as at different stages of a
23 relationship. The main question is how do couples make decisions about what
24 counts as collective versus individual spending, and particularly, how do they
25 make decisions about large one off expenditures for collective use which do
26 not fit neatly into either routine collective expenditure such as rent/mortgage,
27 council tax, fuel, food etc. or into personal spending money? Who decides and
28 why, and who pays? How far do they both contribute, regardless of who
29 decides? How far does the higher earner decide? Or is it more a case of
30 whoever wants it has to pay? This of course raises the thorny question of how
31 far separate finances are also associated with separate possessions. However,
32 as well as helping us to understand changing patterns of inequality in intimate
33 relationships, this could also help to shed light on some of the deeper emo-
34 tional dynamics of cohabiting as compared with married relationships.

35 36 **Notes**

- 37
38 1 We are grateful to the ESRC for providing funding to undertake this research (ESRC Grant
39 number R000239727), as well as to Rosemary Crompton for acting as the principal applicant.
40 2 The International Social Survey Programme is a voluntary grouping of study teams in 38
41 nations each of which agrees to run a short annual self completion survey containing an
42 agreed set of questions asked of a probability based nation-wide sample of adults aged 18 and
43 over. The topics change from year to year by agreement with a replication every 5 years or so
44 (Davis and Jowell, 1989). See also <http://www.issp.org.uk/info.htm>.

- 1 3 Response rates were 61% for the interviews and 52% for the self completion questionnaires.
2 Although it is possible that the self completion questionnaires may be slightly less represen-
3 tative than the initial interviews (women for example were oversampled) all our analyses
4 control for sex. Our multivariate analyses also control for age, social class, and relationship
5 status. While self completion questionnaires involve lower response rates than face to face
6 interviews and require literacy to complete, they do, however, have the advantage of providing
7 time for reflection as well as privacy for the respondent, thus minimising the risk of socially
8 desirable or consensus answers.
- 9 4 The level of cohabitation in the ISSP was broadly representative of the population as a whole.
10 The General Household Survey estimates that in 2002, 12% of both men and women aged 16
11 to 59 were cohabiting. This compares with 11% of both men and women aged 18 to 59 in the
12 2002 ISSP. After taking account of age differences the figures are very similar.
- 13 5 We are grateful to one of the Journal's anonymous referees for suggesting the term 'varying.'
14 We prefer varying to balanced (Kirchler *et al.*, 2001) because although the question rules out
15 major discrepancies in the relative importance of different expenditure decisions, it could still
16 be the case that one partner had the final say over relatively expensive items such as double
17 glazing, sofas etc. while the other partner had the final say over smaller items for the home.
- 18 6 Relationship status was measured by distinguishing between married and cohabiting respon-
19 dents and then subdividing both categories into those with and without children under 16
20 living with them in their households. This generated the following four categories: childless
21 married respondents, childless cohabiting respondents, married parents and cohabiting
22 parents.
- 23 7 Class was measured on the Goldthorpe (1987) three class model: managerial/professional,
24 intermediate and working class.
- 25 8 Factor analysis revealed one underlying factor explaining 39% of the variance. The highest
26 loading items were those referring to both a pre-school child and the family suffering when the
27 mother worked, suggesting that it is primarily a measure of support for women's traditional
28 role as the main carer within the home. Cronbach's Alpha = 0.79; mean 7.9; SE = 0.18.
- 29 9 For a more detailed discussion of how these were set up, see Vogler *et al.* (2006).
- 30 10 Sen (1990) uses the concept of 'adaptive preferences' to refer to the process in which indi-
31 viduals tend to adjust their choices or preferences to the way of life they know (ie to external
32 social constraints). We are grateful to one of the ESRC's anonymous referees for drawing our
33 attention to this point.

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