

Managing money in new heterosexual forms of intimate relationships

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Abstract

Drawing on British data from the 1994 and 2002 International Social Survey Programme modules on “Family and Changing Gender Roles,” this paper attempts to analyse the ways in which different subcategories of cohabiting couples organise money and to compare them with their married counterparts in the same age range and family situations. The results indicate that while young cohabiting parents tend to see their relationships as similar or equivalent to marriage and organise money in very similar ways to married parents, young childless and older post-marital cohabiting couples are overwhelmingly likely to keep money partly or completely separate, especially when one partner earns more than the other.

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1. Introduction

There is now increasing evidence that the different ways in which couples manage money can be seen as a tangible expression of how they resolve the cross cutting tensions at the heart of all intimate relationships between on the one hand, individual autonomy versus commitment to the welfare of the couple as a collective unit, and on the other hand, between equality versus inequalities in power and living standards, between individuals within the same relationship (Blumstein and Schwartz, 1983; Burgoyne, 1990; Elizabeth, 2001; Fleming, 1997; Heimdal and

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Houseknecht, 2003; Nyman, 1999; Pahl, 1989; Rake and Jayatilaka, 2002; Singh, 1997; Treas, 1993; Treas and Widmer, 2000; Vogler and Pahl, 1993). Traditionally of course, these polarities have been institutionally rooted in the marriage contract and the labour market. On the one hand, the marriage contract requires spouses to support each other financially, both during marriage and after it ends (Barlow et al., 2005), while on the other hand, we enter the labour market as individuals who are in some sense deemed to “own” the money we have earned, it is “ours” and we are seen as having a legitimate right to do what we like with it (Burgoyne, 1990; Burgoyne and Lewis, 1994; Nyman and Reinikainen, 2002; Rake and Jayatilaka, 2002; Singh, 1997).

In the past, these tensions were resolved in a highly gendered way. Men were expected to enter the labour market as individuals, acting as breadwinners for the whole family, while wives were constructed as economically dependent on husbands and primarily responsible for unpaid caring and household tasks, regardless of how much they actually earned (Zelizer, 1989, 1994). While on the one hand, husbands were expected to provide for their families and “share” their earnings with wives, on the other hand, as breadwinners, they were also seen as having a legitimate right to more control over money and greater access to money for their own use. Not surprisingly, the division of the wage was always a potential source of conflict between couples, since wives were expected to meet the family’s needs without necessarily having control over all the income.

Today of course, this has changed dramatically. Both men and women now participate in the labour market as individuals with their “own” incomes, and intimate relationships are almost invariably regarded as partnerships between equals, in which all resources are shared equally, regardless of who contributes what to the household. At the same time, however, men still earn more than women, while women are still seen as responsible for unpaid caring and household tasks. In these circumstances, the problem couples face is that individual autonomy and equality are inevitably in tension with each other, because equality requires the higher earning partner to give up a degree of individual autonomy and control over their “own” income in order to redistribute equally within the couple. The intra-household economy can therefore be seen as a crucially important dimension of intimate relationships, sitting at the interface between the couple and the wider society, mediating the extent to which gender inequalities in the labour market are transposed into inequalities in access to and control over money within the relationship (Vogler and Pahl, 1994).

During the last 15–20 years, however, there has been a dramatic increase in cohabiting relationships, which in the UK, do not entail the same legal ties and financial obligations as marriage.¹ With the exception of child support, there is no automatic legal requirement for cohabiting partners to support each other financially, either during the relationship or after it ends, regardless of whether this is through separation or the death of one of the partners (Barlow et al., 2005). This may leave the financially weaker partner (usually the woman) seriously disadvantaged in relation to property, pensions and inheritance if the relationship ends, particularly if she has either stopped work or cut down her working hours to look after children (Arthur et al., 2002; Barlow et al., 2005; Maclean, 1995; Smart and Stevens, 2000). In the UK, cohabiting unions also tend to be much less stable than married unions, especially when they involve children. The median length of a cohabiting union is about 3 years, within which time approximately 60% are converted into

¹ This is not necessarily the case in some N.W. European countries where cohabitation is socially and legally supported such as Sweden and to a lesser extent, the Netherlands (Batalova and Cohen, 2002; Berrington, 2001).

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