

**FINANCIAL MANAGEMENT IN SELECTED
DUBLIN FAMILIES
WITH SPECIAL REFERENCE TO
DUAL-EARNER COUPLES**

A thesis submitted in candidacy for the degree of Doctor of Philosophy.

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DECLARATION

I hereby certify that this material, which I now submit for assessment on the programme of study leading to the award of Doctor of Philosophy is entirely my own work and has not been taken from the work of others save and to the extent that such work has been cited and acknowledged within the text of my work.

Signed:.....*Eddie Kohon*.....

Date:.....*30th June 1997*.....

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ABSTRACT

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Title: **Financial management in selected Dublin families with special reference to the dual -earner family**

This dissertation aims to give a detailed understanding of financial management in a sample of Dublin families. By focusing on dual as well as single-earner couples, the findings reflect the behaviour and attitudes of this growing segment in Irish society.

Sociological and marketing studies on dual-earner families were used as a theoretical backdrop for this investigation.

Three separate levels of analysis were used in conducting the research. Firstly, family budgets were examined using data from the latest available Household Budget Survey (1987). Differences were identified in expenditure patterns in a total of 708 dual- and single-earner families within the Dublin region.

Secondly, the systems of family finance used by a sample of Dublin families were examined. Four hundred individuals (two hundred couples) were chosen by quota sample in randomly selected locations. Controls of age, social class and work status of the wife were implemented and self-administered questionnaires were separately completed by husband and wife. Management and control of finances were examined as well as levels of satisfaction. In a cluster analysis, five personal money management styles were identified.

Finally, a sub-sample of twelve couples was chosen for a more detailed examination. Depth interviews were conducted with husbands and wives separately and findings are presented concerning spending, saving and financial decision-making.

Conclusions are drawn relating to each element of this study and recommendations are made for those marketing to such families.

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Aileen, Eamonn and Noeleen, now in their teens, have lived with 'Daddy's book' for as long as they can remember, and must be glad that I will now vacate the study and even the computer. They never realised the deep relevance for my research of the nursery rhyme they learned years ago

*'Clap handies, clap handies, till Daddy comes home,
Daddy 's got money and Mammy's got none'.*

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NOTE

1. For the purposes of this dissertation, Ireland and Irish refer to the Republic of Ireland.
2. While the term “working wives” is used to designate wives who work in paid employment, it is not the author’s intention to denigrate in any way the many wives who work in the home. The term is used merely for convenience.
3. Similarly, “dual-earner families” may be used interchangeably with “dual-earner couples” and refers only to families where the two earners concerned are a husband and wife.
4. Except where otherwise stated, the Central Statistics Office refers to the Irish Central Statistics Office.

ABBREVIATIONS USED IN THE DISSERTATION

BHPS	British Household Panel Survey
CES	Consumer Expenditure Survey (United States of America).
CSO	Central Statistics Office, Ireland.
DED	District Electoral Division, Ireland
ESRI	Economic and Social Research Institute, Ireland
FAFH	Food Away From Home
FES	Family Expenditure Survey, UK
FWW	Full-time Working Wife.
HBS	Household Budget Survey, Ireland
LFS	Labour Force Survey, Ireland
ILO	International Labour Organisation.
NWW	Non Working Wife- (i.e. not employed)
PWW	Part-time Working Wife
WW	Working Wife (employed)

Chapter 1

Introduction

INTRODUCTION

1.1 Introduction to the study

One of the most important developments affecting family life in most Western societies since the 1950s has been the increased labour force participation of married women. Over that period the most common family structure has changed from the traditional model, containing a husband as breadwinner and a wife as homemaker, to a different structure, where both are in paid employment. The implications of this reality have been looked at from a number of different perspectives, including those such as sociology, psychology and personnel, and a substantial literature has emerged. This research will look at the phenomenon of the dual-earner couple in Ireland from a marketing perspective. Specifically the focus will be on how much money accrues to such families, what it is spent on, how it is managed and disposed of and by whom it is controlled.

Dual-earner families have attracted the attention of marketers, primarily because of the size of the segment. Evidence from the UK (Morris, 1990) shows that the newer dual-earner family structure now significantly exceeds the traditional form, while in the US there are now twice as many dual-earner as traditional families (Hayghe, 1993b). Additionally, the clarity with which this segment can be identified has increased the interest taken by marketing personnel. Spending power in these American families is reported to be up to 30% above average (Rubin et al., 1990), and in such families it is suggested that wives exercise increased influence on purchasing decisions (Hertz, 1992). The presence of an employed wife is thought to affect the sort of products and services purchased in two different ways (Strober & Weinberg, 1977). Firstly, she is thought to exert increased influence on spending in direct consequence of her increased contribution to household finances (Morris & Ruane, 1986), and secondly, her presence in the labour force gives rise to new needs (Nickols & Fox, 1983). In particular, it is thought that a greater use of convenience goods and services, as well as labour-saving appliances, will result. If these assumptions are found to be correct in the Irish context, then the group will constitute a high-income group whose special needs must be fulfilled. As such, it will fulfil all the textbook criteria for being a market segment of significance (Kotler, 1996).

An alternative outcome of the dual-earner phenomenon is proposed when a different set of research findings is examined. These relate particularly to the "double burden", first

labelled as such by Hughes as far back as 1925. Evidence from American studies accumulated over three decades (Walker & Woods, 1976; Pleck, 1985; and Blair & Lichter, 1991) shows the existence of substantial time pressures among such wives. Reduced time availability, resulting in role overload, may cause quite different consequences. Instead of wishing to take part in additional household tasks, such as the exercise of financial power or the engagement in making decisions regarding various purchases, such wives may wish to off-load the maximum number of such tasks. In this scenario, they may not seek to use their earning power to increase their participation in such tasks but may use their power to ensure that these tasks are done by anyone other than themselves.

The traditional distribution of gender roles sees the husband's work in a different way to that of his wife. In her case, the choice to continue in paid employment while rearing a family is regarded as a '*decision* rather than a foregone conclusion' (Brannen & Moss, 1992, italics added). This differentiates it from the imperative to work for a husband, whose bread-winning role is taken for granted. Similarly, a wife's earnings are regarded as "transitory" and non-essential (Friedman, 1957). When a wife is in paid employment, the income accrues to her in the first instance and hence it is her decision as to how it will be used. At one extreme, she may use the additional income solely for her own needs. It may be consumed totally on personal spending, part of which might be work-related, but mostly it will be purely discretionary. At the other extreme, it has been noted in early British research that the earnings of many wives disappear into the housekeeping money, pay essential family expenses, pay for child-care and actually leave the earner with little increase in her personal spending (Hunt, 1980; Morris, 1984). It has even been noted in some exceptional cases, that a wife's work has the effect of benefiting her partner even more than herself. If her earnings are used to meet certain necessary expenses, her employment may reduce the size of her partner's contribution, thus leaving him with more money for tobacco and alcohol (Jephcott et al., 1962).

More commonly, the prevailing practice is that a wife's earnings are lodged into a common pool, over which joint control is exercised (Vogler, 1989). Another alternative, which is less common among all groups except for young professionals, is for the wife to keep independent control of her own income and pay either a share of the common expenses or selected bills. The basic principle in operation is that the two incomes are

kept as separate as possible (Vogler, 1989). To date, this option has received little attention and the mechanisms by which dual-earner couples choose what Treas (1991) called "the common pot or separate purses" are not well understood. Only in the United States have Blumstein & Schwartz (1983) and, more particularly, Hertz (1986, 1992) explored this important area.

In the study of family finance, as in so many other topics of research, it is the exceptional and the unique that has been investigated in the first instance. Sociologists, particularly those in Britain and Ireland, have investigated financial behaviour of minorities such as small farmers (Arensberg & Kimball, 1968), the poor (Glendenning & Miller, 1987; Nolan & Callan, 1994), large families (Land, 1969), battered wives (Pahl, 1980), elderly wives (Burgoyne, 1990) and cross-class families (McRae, 1987). As is common, the ordinary and mundane has been neglected as an object of study in favour of the more interesting minority.

Only recently have British sociologists working in the area of family relationships turned their attention to the financial organisation in so-called 'normal families'. When two books with similar titles – *Money in the Family* (Wilson, 1987) and *Money and Marriage* (Pahl, 1989) – appeared, it looked as if this lacuna might have been filled. Each study is based on empirical work undertaken in the UK, but in neither case is the sample size larger than 102 couples. Furthermore the studies were geographically and socially limited – to inner-city London families in the former case and to households in Kent in the latter. The generalisability of their findings is therefore open to question. Only two studies to date have attempted to overcome these deficiencies of sample size. The first is the Social Change and Economic Life Initiative (SCELI) research by Vogler (1989), which was based on over 1200 families. Yet again, problems of external validity arise as the six British cities chosen for this sample cannot be regarded as fully representative of urban families in England. More recently however, a newly constituted British Household Panel Survey (BHPS), which contains data from approximately 6,000 couples, has enabled the 'black box' of the household to be opened even more. This study, which represents the most serious attempt to date for the provision of data for the UK, has now delivered its first results (Laurie & Rose, 1994).

When one turns to Ireland, very little at all is known about how husbands and wives organise their financial affairs. Such ignorance exists not only in relation to dual-earner couples but even concerning families of a more traditional structure. Until recently, only one Irish study within the past two decades could be said to explore the internal functioning of marriage and to provide a detailed description of the roles taken by men and women. This work by Hannan & Katsiaouni (1977), although excellent in its time, has serious limitations if used as a guide to the present. All the respondents were farmers in the western counties of Ireland which means that the sample cannot claim representativeness. In addition to having seasonal income which is uncharacteristic of the majority of worker, these respondent were mainly self-employed. They thus are untypical of the "ordinary" wage and salary earners who constitute 76 percent of the workforce (Labour Force Survey, table 16, 1995). An additional deficiency affecting this survey's relevance to present circumstances is the fact that in 1970, when the fieldwork was conducted, feminism had made little impact on the attitudes of either men or women in Ireland and so the cultural context is significantly different from the present day. A new study is obviously required to assess the impact on marital relationships of nearly a quarter-century of the women's movement and feminist consciousness.

It is however true that information on modern Irish families both rural and urban has emerged in more recent times. In an unpublished working paper, Rottman et al. (1991) at the Economic and Social Research Institute described some aspects of money management behaviour among single-earner couples and multiple-earner households. However, the paper contained no analysis of the behaviour of dual-earner couples as this research was conceived as part of a programme dealing with poverty. Rather than dealing with financial behaviour within society as a whole including the more affluent sections of society, its stated aims and overall emphasis were to underpin social policy. Consequently, although a subsection of this work dealing specifically with husband-wife households was later published (Rottman, 1994), behaviour within dual-earner households was deemed to be inappropriate and therefore was excluded.

Another pressing reason to engage in such a study relates to the plethora of financial services now on offer to personal customers. An urgent update on our knowledge on the financial realities of middle- and higher-income families is overdue, as the early

research studies (described in chapter 4) took place within a cash-based economy, mainly among British working-class families. Such findings need to be re-assessed to see how the systems of family finance might have been affected by the many banking facilities and financial services now available.

Questions arise as to how the recent revolution in customer services – electronic transfer of wage packets into bank accounts, ATMs giving access to cash, special bank accounts for household budgeting, direct debit and standing orders for paying bills together with the many charge cards and credit cards – might have an impact on the management as well as the control of household finances. Decisions to adopt these facilities may have created new opportunities for increasing the level of access to money for each partner. Certainly, the easy availability of credit facilitates the making of large purchase decisions. On the other hand, they have the potential for creating increased divergence between marital partners. On the other hand, a decision not to adopt these facilities may have proved to be contentious between the spouses. Little is known about how couples adopt, use and control such services and the impact such services may have on the management and control of their family finances.

The paucity of information about financial decisions within families is not unique to Ireland. Such arrangements between husband and wife constitute a private and little understood area, which until recently has largely been ignored. Many academic disciplines (economics, sociology, marketing, social policy) have tended to regard the family as if it were an individual, i.e. as a single unit of decision-making and consumption. This led to the belief that the household had a common standard of living and a presumption that all resources were allocated in an equal manner. Official sources regarded the internal functioning of the household and the family as a 'black box', whose dynamic would not be analysed. Even the Central Statistics Office (UK), which undertakes very detailed analyses of spending behaviour in the annual *Family Expenditure Survey*, reported that:

We have no data about the flows of income between people within households (*Social Trends*, 1979).

In the absence of definite information to the contrary, the presumption has been that money is equitably transferred between spouses. In the area of social welfare provision,

this unquestioned assumption underlies the view that a household's overall financial status indicated the reality of poverty among all members. It was, for example, presumed by Beveridge (1942), on whose thinking the British welfare state was founded, that all family members had a fair share of the household resources and that relative affluence for one was not at the expense of others. For this reason, the actual position of wives and children remained undocumented until relatively recently. Only when studies on old people and on young mothers and even studies on the distribution of food within households were published (under the very apt title *Give and Take in Families*, (Brannen & Wilson, 1987). Only then did the view emerge that inequality rather than equality was more likely to be prevalent within families.

The accumulated evidence of these and other British studies (see Morris & Ruane, 1986 for a bibliography) supported the view that husbands are in an extremely privileged position relative to wives. Furthermore, the most weighty findings for Britain show that in the majority of families, irrespective of income, women carry the greater burden of financial deprivation (Vogler, 1989).

1.2 Focus of the research

This research is centred on families rather than the more all-embracing term households (although for convenience the two terms may be used interchangeably). As the research objectives concern the arrangements between husbands and wives, only families containing both partners are included. Important market segments such as the singles market and single-parent families which were highlighted by Zeithaml (1985) are therefore excluded. Given the thrust of this research, which is to study family functioning from a marketing perspective, a decision was taken to confine the research to families where at least one partner was employed. Families where neither partner was in paid work and who were living on welfare benefit were therefore excluded because of the significant financial problems they face. Unattractive as a target market, their struggle to survive in the face of scarce resources requires that they be studied in their own right.

The focus in this research is on the ability to purchase goods and services and on decisions relating to such purchasing. A series of questions relevant to such decisions must be answered. What level of spending power is available to families of various types? How do couples allocate money to the various areas of expenditure? Are primary decision-makers in place for particular kinds of purchase or are decisions shared across all spending categories? Who might take overall control of the financial affairs and how is such control negotiated and subsequently perceived? These and many other questions must be addressed in order that marketing personnel may identify the most fruitful market segments and the key decision-makers. Only when they are equipped with such information will they be in a position to target dual-earners in a focused manner with appropriate products and marketing communications.

The understanding of such family decision-making has been receiving increased attention in marketing education. Students of buyer behaviour, in particular, have concentrated on the gender division of much household purchasing. In each of the recent editions of American-published consumer behaviour texts, such as Assael (1995), Loudon & Della Bitta (1993) or Schiffman & Kanuk (1997), a full chapter is devoted to the broad topic of family decision-making. Much of this material is based on the findings of recent research within the US. Such reports are also found in British consumer behaviour texts (for example, Chisnall, 1994). The main difficulty facing the present research is the lack of comparable studies relating to family life in the Irish Republic. The extent to which findings from other cultures are applicable in Ireland is open to conjecture and presents serious problems for marketers. This present research aims to make a contribution in this regard.

Decision making regarding products and services is rendered even more complicated by the realisation that there is a clear difference between having spending power for collective needs and having personal spending money. While much household spending is undertaken by one member on behalf of the whole family, a significant proportion of funds may be retained by the earner(s) for personal use. The procedures for the transfer of finances within families for collective purposes must also be examined. The level of contribution made, the purpose for which it is made and the manner in which it is transferred all require exploration. Pahl (1989), who has undertaken considerable

research in this area over the past decade, summarises the research task quite succinctly as follows:

Money enters the household in a number of different forms; as wages and salaries, as social security payments, as gifts, interest on savings, rent from property owned. It leaves as payments for the whole range of household expenditures in the form of cheques, hire purchase and credit card payments and so on. Thus, both at the point when it enters and at the point when it leaves the household, it is effectively in the hands of individuals. What happens between these two points? (1983; p.239).

1.3 Statement of research objectives

Given the general background to this research, its overall focus

is to gain understanding concerning the current patterns of financial management found in selected Dublin families, and to focus particular attention on the situation of dual-earner couples.

Experienced researchers counsel the use of very specific objectives in order to guide the direction of the research effort and to maintain a sharp focus on the output of useful findings (Cresswell, 1994; Chisnall, 1997). For these reasons, the following four main objectives were identified at an early stage.

Specific objectives

- 1. *To distinguish between the financial resources and spending patterns of dual-earner and single-earner couples within the target population***
- 2. *To describe the general patterns of financial management and control found in Dublin families.***
- 3. *To examine how differences in various demographic, occupational or attitudinal factors might explain any variations found in these patterns.***
- 4. *To obtain an evaluation from husbands and wives of the financial arrangements in place.***

The first objective concerns the actual finance available to dual-earner families and as such is required by the marketing focus that underlies this investigation. In addition to constituting a sociological investigation, these findings must inform the decisions facing marketers and thus be of practical benefit. The presumption that 'two incomes means twice as well off' must be examined in the light of male-female wages but more particularly in the context of high tax rates. The hypothesis that dual-earner couples have significantly higher overall levels of spending than single-earners is self-evident. For example no data is available on how this extra money is spent as no Irish study to date has investigated the overall budgets of dual-earner families. Anecdotal evidence supports the view that housing, consumer durables, convenience products and selected personal services are areas where the fruits of the two-income family are enjoyed in a particular way. But neither the quantification of such benefits nor their allocation to particular purposes, have been documented in Ireland to date.

The next three objectives are inter-related and refer to behaviour patterns exhibited by both husbands and wives relating to their finances. Objective number two is concerned with the management and control of this finance and aims to report on how Irish couples deal with such matters. Of particular interest is the extent to which Irish behaviour patterns in this regard conform to those found in other more industrialised countries. The key issue to be analysed is how ultimate control is divided between husband and wife.

Research from other societies shows that wives who are young, upper-class, well educated and in employment, tend to exercise the highest levels of influence in the power play regarding family finance. As this is an initial overview of the situation in an urban context in Ireland, the third main objective relates to the identification of those exercising high levels of financial power. Put simply, the third objective seeks to determine who wields financial power within Irish families. The answer to such an question is likely to prove enlightening to marketing personnel.

The fourth and final research objective goes beyond the mere description of how family finance is managed: it seeks reaction to such behaviour from the actors concerned. Not only are they asked to evaluate their partner on a number of criteria, but the existence of rows, tension and dissatisfaction is probed. These issues are investigated through the

use of depth interviews as well as through more quantitative approaches. The rationale underlying the investigation of contemporary attitudes is to help determine future behaviour regarding the disposal of family money. Examination of the levels of dissatisfaction with present patterns of financial control denotes the likelihood that they may change. Hence an indication of their stability may be established

Consistent with the statement of these objectives lies an overall hypothesis which underlies the entire research.

In families where the wife is employed, increased levels of spending are found to be spread across all budgetary categories, and wives take an increased share of overall management and control of spending decisions. These families experience higher levels of satisfaction with money matters than those where only husbands are employed.

1.4 Overall organisation of the report

In the chapters that follow, matters that are germane to a study of family finance in Ireland will be explored.

Chapter 2 contains a review of the existing Irish literature dealing with money management. While financial arrangements may not have been an explicit focus of these investigations, such existing studies of family structure and functioning relating to Ireland are very illuminating. The evidence is rather fragmentary, focused on rural rather than urban experience and essentially out of date. However, it provides valuable background information as it provides the context within which contemporary Irish families have established their own patterns of behaviour.

Chapter 3 focuses on the patterns of labour force participation of married women. This literature concentrates on some of the consequences of such work for family work and decision-making. In the US, as in Britain, a large majority of married women are in dual-earner rather than single-earner relationships over many decades and in each society a significant corpus of research findings on the working wife phenomenon has accumulated. It might be noted that the concentration on these societies reflects the

volume of research published in the English language. In all this literature, the effects of a wife's employment on marital power has been given special attention as many researchers sought to examine the hypothesis that relations between husbands and their employed partners have become more equitable. Empirical evidence has focused on two key areas - the division of domestic labour and family decision-making - and evidence has been gathered from a wide variety of studies conducted in very diverse locations and circumstances. Findings are assembled to examine the propositions that women have now gained equality in terms of decision-making and have shed many of their domestic tasks. Specific attention is given to the implication of these findings for consumer behaviour. Additionally, the main theories thought to underpin such manifestations of marital power are examined.

The impact of these changes on spending behaviour is examined and the shifts in household consumption are assessed.

Chapter 4 narrows the focus of the discussion from the organisation of household tasks in general to the specific investigation of family finance. Since the beginning of the 1980s, a body of evidence on the management and control of family money has been accumulating in the UK, where the bulk of the empirical research originated. The development of this research tradition is briefly traced and the various approaches to the topic are compared and contrasted. A cursory glance at these studies shows that working-class families have dominated the chosen samples. However, a thorough examination of this literature shows that the concepts, distinctions and basic models produced are useful for the present examination of the dual-earner family. In the discussion of the literature, its social setting is recognised since virtually all the studies have been undertaken in societies having a different culture and traditions to Ireland. The applicability of such findings to modern Irish conditions is therefore constantly assessed.

In chapter 5, the methodology for this investigation is presented. Through the articulation of the central objectives of the study, four research hypotheses emerge, originating in both the literature and the exploratory research which was conducted. Some discussion is presented regarding how each of these key questions might be

approached. Three separate phases of research proposed as being necessary and in each case the methodology to be adopted is described.

In the first phase of the research programme, detailed information concerning the amount of money available to dual- and single-earner families is provided through a unique analysis of the *Household Budget Survey 1987* data, which is held by the Central Statistics Office. By this means the benefit in economic terms of a wife's employment was gauged. These findings are based on expenditure diaries, (which represents the most valid data collection possible) and because they were completed by a random sample of over seven hundred Dublin families, represent the most reliable evidence available.

The conduct of a quantitative study was clearly essential to fulfil the other research objectives. To this end, the decision to use a drop-off and pick-up method for data collection purposes was taken after much exploratory research (Appendix B). Fieldworkers under the principal researcher's direct supervision were used to identify respondent families and to place self-administered questionnaires which were to be completed by each spouse. The sampling procedures described in this chapter represent a realistic compromise between what is theoretically desirable and what is attainable in practice and are the most rigorous that could be devised. The manner in which the four hundred individuals, representing two hundred couples were selected is described in some detail. Essentially a multi-stage sampling procedure was implemented and the achieved sample represents Dublin families in terms of age, geographical location, social class and the work status of the wife. These were chosen by quota sample using interlocking quotas within randomly chosen locations of Dublin. The manner in which these locations, (which correspond to District Electoral Divisions) were chosen by probability methods is also described. Finally, the design of the questionnaire, its piloting and the eventual conduct of the fieldwork are also described.

The third and final phase of fieldwork was qualitative in nature and was conducted after the quantitative research findings had been examined. Such a procedure therefore afforded the researcher an opportunity to revisit a sub-sample of respondents and to probe their behaviour and attitudes in more depth. While the quantitative research had presented information describing the *outcomes* of the decision-making, a more

qualitative approach was necessary to cast light on the underlying *processes*. To this end, twenty-four individuals (twelve couples) were contacted to generate such further insight into the processes that underpinned their decisions.

The next three chapters concern the findings of each of the three phases of the research already described.

Chapter 6 is concerned with providing answers to the first objective and initially focuses on the disposable income available to families within Dublin. Budgets for families containing both employed wives and housewives are presented and their purchasing behaviour is contrasted. The main focus here is to investigate how much additional money is available to dual-earner couples and to see which sectors benefit.

Chapter 7 looks at the systems used by Dublin families to allocate, manage and control their money. Results are analysed by age, social class, work status and other segmenting variables. These methods of management and control are then compared with those which have currency internationally. Clusters of individuals who exhibit similar personal money management styles are identified and their distribution within families is examined. Additionally, the level of satisfaction or dissatisfaction felt by married people regarding their financial relationship is assessed.

Chapter 8 presents the results of a 'follow-up' sample, who were personally interviewed by the researcher. The purpose of these interviews was to gain insight into the money management practices which were identified in the quantitative study. The guiding influences that affect the decisions of the twelve couples are explored in more depth in this section.

In the final chapter, the research objectives are revisited and conclusions are drawn. The implications of these findings are explored in two ways. Firstly, suggestions are made regarding further research to expand the scope of the present study and compensate for its shortcomings. Secondly, the implications of the findings for marketing personnel in Ireland are explored in some detail.

Chapter 2

Research on family finance in Ireland

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The main task in this chapter is to gain insight into money management practices relevant to dual-earner families in urban Ireland. In undertaking a comprehensive search for material relating to the Irish context, the author was struck by the paucity of material dealing with contemporary families or those living in an urban setting. Almost all of the existing studies are particularly dated and reflect a rural economy. The existing Irish literature therefore contains material that may not have direct relevance to contemporary urban families. Secondly, studies of recent origin which relate to urban living tend to focus on the incidence of poverty and its effects with the result that the available evidence casts little light on the behaviour of affluent families who are at the heart of this investigation. However, all the studies examined in this chapter cast some light on contemporary behaviour patterns.

Within the space of a single generation 1930–1990, the Irish economy has dramatically altered, with corresponding changes in social life (Lee, 1990). The numbers employed in agriculture have dropped from 25 percent of the workforce in 1926 to less than 11 percent in 1996, while the proportion working in the service sector have increased to 62 percent (Labour Force Survey, 1996). The structure and functioning of families has also undergone corresponding adjustment in line with Goode's observation: 'whenever the economic system expands through industrialisation, family patterns change' (1964, p. 105). To a large extent, the traditional extended rural family has given way to a nuclear urban model. Many of today's parents who were socialised in the former environment are now involved in a process of adaptation and personal adjustment themselves. It is useful therefore to look at the cultural milieu they experienced in order to gain an understanding of the behaviour and ideologies to which they were exposed.

2.1 Introduction

A search of the literature underlines the paucity of modern sociological studies on the family in Ireland. The main concentration of evidence comes from anthropologists such as Arensberg & Kimball, 1940, 1968; Messenger, 1992; Brody, 1973; and Scheper-

Hughes, 1979. These authors took up residence in small rural communities in the western counties of Ireland, and produced lengthy and detailed descriptions of community and family life in these settings. Their focus on rural families can be explained by the desire of these authors to document rural patterns of living in Ireland before they had disappeared under the unrelenting influences of modernisation, migration and emigration. The effect of such decisions, however, is lamentable in one sense, as it has resulted in an almost total ignorance of urban family life in the Irish context.

The central feature of the above mentioned rural studies is the total domination of family life by the husband. Shortall (1991), in a major review of the existing evidence, explains that ownership of land provides the primary explanation underlying such a privileged position. Inheritance through the patrilineal line conferred status and power on the men rather than on their wives. All the major decisions centred on the farm and were taken solely by the farmer, who saw such decision-making as a legitimate exercise of his power, given that he was the owner of the land. Messenger (1992) concurs with such an explanation and notes that 'most fathers in Inis Beag (a small island off the West Coast) are loath to surrender their property *as with it goes control of the family*' (p. 68, italics added). Arensberg & Kimball (1940) report that a husband rarely shared these decisions with his wife.

The role of a wife within such families was particularly circumscribed. Not only was she expected to work very long hours on behalf of the family enterprise, but, in return, she was granted very little decision-making power. Sociological investigations by McNabb (1964) and Brody (1973) agree with this view of the traditional Irish rural family. Indeed, documentary evidence of a more patriarchal society is hard to find. Anthologies of family studies (such as that assembled by Anderson, 1971) reproduce Arensberg & Kimball's (1940) description of Irish rural families as the archetypal example of segregated gender roles.

The conventional wisdom, therefore, is that wives were excluded from the decision-making process in Ireland and that they endured an extraordinary level of subordination. Such dominance by the husband is hard for modern readers to fathom. But it is even more inexplicable when the wife's economic contribution is correctly appreciated. Close examination of the daily routines of men and women shows her work-load to be quite

onerous. Even though it is apparent that the farm business could not remain in existence without the work contribution of wives, they were excluded from decision-making relating to its future. Arensberg & Kimball (1940), for example, report that 'wives rise earlier, have more time-consuming duties and end their work later than the men' (p. 35). Similarly, McNabb (1964) recognised the exploitative nature of the woman's role when he reported that 'daughters are never compensated for their work on the farm' (p. 188). Not only is the women's work 'onerous and unvarying', but 'she rarely sees the outside of her home' (p. 234). While a man may gain some respite from work by occasional visits to the town for a fair, a match or a race meeting, his wife seldom gets such a break. Indeed, on those occasions when he manages to get away, she is expected to shoulder the additional workload in his absence. Such a state was clearly resented by the wives, many of whom confided that 'they resented the greater freedom enjoyed by their husbands' (Messenger, 1992, p. 77). Nevertheless, the wives gained no merit for this or any other work. Obviously, a culture of silence and endurance on the part of women existed at that juncture.

Her status as fellow-worker and her centrality to the well-being of the family did not grant her entry into making decisions about the family farm. Even when farm work was talked about between men in the pub, their wives were not party to such discussions as 'a respectable woman would never set a foot inside one of these places, unless there was a grocery shop attached' (McNabb, 1964: p. 233). And even in their own households, when neighbours gathered in the evening time, the wife was excluded from any discussion of matters affecting the farm - even though these decisions affected the financial well-being of her entire family. In a truly remarkable and most striking account, Arensberg & Kimball report that they have heard men admonish a woman for interrupting with such phrases as: "woman, be silent, while we (men) are talking about ploughing" (pp. 48-9).

With regard to money, all the anthropological evidence shows that the husband also exercised full control of this sphere. Such control arose initially with the cash being paid into his hands through his attendance at the various fairs, where the buying and selling took place. These were 'masculine affairs where women had no place' (Arensberg & Kimball, p.283). Having gained physical possession of the cash, the husband then retained total control over this farm income and decided how it would be spent. No

evidence is presented by any author that wives were given any portion of this cash either as an automatic entitlement or by means of a regular allowance to use for their own or their family needs. All money transactions appear to be retained under the husband's personal control with the wives apparently lacking access to any cash.

While the above picture represents the conventional wisdom regarding families in rural Ireland, it is incomplete and actually quite misleading. Shortall (1991) believes that the wife's true position has been misunderstood due to the striking manner in which her husband's domination has been described. While the patriarchal father undoubtedly had full control of farm-based finances, it is incorrect to presume that his wife was totally without purchasing power. New documentation shows that rural wives had considerable resources, all of which were achieved through their own labour. In effect, this evidence points to the existence of what were in effect dual-earner families even as early as the nineteenth century.

2.2 Evidence from the nineteenth century

A corpus of unstructured data on life in rural Ireland has come down largely through the oral tradition rather than in written documents and this material also contains evidence regarding the division of labour within farm families (O'Danachair, 1985). Segments of this material which concern the financial rewards that were received by each partner from his or her work, clearly indicate the existence of a bilateral system of financial dealings.

The strict division of labour between husband and wife in rural farms is a matter of historical fact for decades and has been quite uncontroversial.

On the farms the work was divided. The production and marketing of cattle and crops was the man's business, while that of the farmyard – milk and butter, and fowl, eggs and feathers – was the women's business. (O'Danachair, 1985: p.110)

However, on reflection, it is apparent that each of these independent activities must generate an income and so would constitute a separate business entity. While the farmer

ran the farm as his business and disposed of its income, his wife also had independent purchasing power through her work within the farmyard.

The existence of such an income for a wife is of considerable significance as it gives her financial independence. Evidence from research in many parts of the world (see section 4.2) shows that a wife's earning power may be used in a variety of ways. She may choose to add her earnings into the general housekeeping in such a way that financial arrangements between husband and wife are basically unaffected, or alternatively, she may use her earning power to increase her leverage on how the enlarged pool of family resources will be used. A third option, which is the one that tended to prevail in rural Ireland, is that she may keep her own income totally separate from that of her husband. Outside of his influence and control, she could spend it as she saw fit for her own or her family's benefit. Essentially, the evidence in the Irish context is that the wives had considerable resources which they retained totally outside the control of their husbands.

The farmer's wife took her produce to market, sold it to best advantage and controlled the money thus gained. . . . No doubt the farmer's wife spent much or most of the money gained on household needs and on her own and the children's clothes, but the point is that she controlled the money in her own right, and few husbands would fly in the face of popular tradition by interfering in the system (O'Danachair, 1985: p. 110).

While it might be argued that such income was quite meagre and might justifiably be discounted as mere "pin money", a number of features of Irish life at that time support the contrary view, namely, that it was of real significance for the families concerned.

It must be remembered that cash was particularly scarce within Irish families toward the turn of the present century because any income which was generated from the farm had to be used for farm-related purposes. According to the reports of the Congested District Boards (1893), cash income from the sale of crops or animals was used in total to pay landlords and to provide inputs for the next season's farming. So this money never really entered the household sphere where it might be used for housekeeping purposes.

This fact can be explained as household needs could be met at that time without much reliance on cash. The farmers grew sufficient food for survival and a well-established system of barter provided a mechanism through which items such as tea and tobacco

could be obtained. Furthermore, the description of “cooring”,¹ a system of labour co-operation and reliance between neighbours and relations, indicates that one might easily survive without money in such communities (Arensberg & Kimball, 1940). Given such an economic background, the existence of any cash income which might be devoted to domestic purposes was of paramount importance. However small, such funds could provide “extras” for the family concerned.

While the dual-earning nature of Irish rural families was recorded by O'Danachair (1985), his sources don't report either the amount of such earnings or their size relative to the total budget of the family. Such limitations are only to be expected, given that historical evidence of the daily lives of ordinary people is very scarce. Furthermore, these difficulties are compounded by two other factors. Firstly, the data concerns the lives of women (Luddy & Murphy, 1989) and secondly, any enquiry into personal finance is particularly sensitive.

It is fortunate, then, that a government report exists which provides contemporary written records on such matters. In a fascinating historical contribution, Cullen (1989) uses detailed budgets which were documented in the *Inquiry into the Condition of the Poorer Classes in Ireland* (1835) to demonstrate that the amount of money earned by the wives of farm labourers was quite sizeable. These wives had two sources of income. Firstly, they were engaged in casual employment at ‘fieldwork, manufacture and gleaning etc.’, which provided an income that was ‘neither regular nor of major significance’ (p. 98) and secondly, they had earnings from keeping pigs and poultry which Cullen reports to be ‘accepted as the pattern, and not as occasional or exceptional’ (p. 99). The proportion of family income attributable to such small-scale businesses was quite considerable.

The women's contribution in these baronies ranges from fifteen percent to twenty-five percent when her husband was constantly employed to over thirty-five percent when he had very irregular employment. The budgets for these baronies show that her contribution more than equalled the rent of cabin and conacre in every case. It bridged the gap between relative comfort and distress (pp. 99–100).

¹* The word “cooring” is an anglicisation of the Gaelic word “cabhair”, which means “help”.

As part of the household budget, this money was used to provide extras in addition to some of the necessities of life. All the evidence points to the use of such income for household purchases such as clothes, candles, soap and tobacco rather than personal purchases.

This pattern of wives working to provide for the necessities as well as the extras in life has remained to this day as a central motivation for the employment of married women. In the landmark study on women's work within the UK, such financial considerations were quoted by 69% of the respondents as their main reason for working (Martin & Roberts, 1984). More recently, Irish reports by Kremer & Montgomery (1993) and O'Donovan & Curtin (1991) agree that financial reasons dominated the work motivations of married women in that location.

The surprising evidence from the early historical sources therefore is that wives who had little access to the finance received by their partners were nonetheless in possession of substantial purchasing power. Indeed, the traditional family was in effect a dual-income entity where the husband and wife had separate sources of earnings which they used independently and for distinct purposes. Thus it can be argued that a remarkably modern style of financial organisation permeated the traditional relationships.

This view contrasts sharply with the one-sided view that has characterised Irish rural families. However, this new evidence does not invalidate the earlier findings, rather its discovery helps to explain the persistence of such an apparently inequitable system. Rather than accepting the position whereby they had no access to cash, many wives were socialised into work patterns from which they derived a personal income. Indeed, it might be argued that the existence of such funds in the hands of wives reinforced the *status quo* and may even have justified the retention by men of the income they gained from the farm.

The essential finding, therefore, is the existence in rural Ireland of dual earner families who practised a very modern form of 'independent management' of finance rather than the traditional 'housekeeping allowance' or even the 'pooling of resources'. Nor was there any tradition in the nineteenth century of husbands transferring money regularly to

their wives. The significant issue is how long this behaviour persisted and how it came to change in more recent times.

2.3 Family finance in rural Ireland

The major investigation of rural life undertaken by Arensberg & Kimball in the early 1930s shows that these patterns persisted well into the twentieth century. The first strictly sociological study of family life in Ireland, this study has exerted considerable influence in shaping current thinking and so deserves to be examined in some detail.

Two limitations must be recognised in order to prevent the over-generalisation of these findings. This study again relates only to a rural economy where household finances are inextricably bound up with the business of farming and as producers at a subsistence level, these families are untypical of urban society. Essentially, money is not critical to their survival. Rather mutual aid and barter constitute important economic realities in their lives (Hannan & Katsiaouni, 1977).

Secondly, the findings relate to only County Clare in rural Ireland where the American anthropologists Arensberg & Kimball lived for two years (1930–32). Although Clare adequately represents the structure of land-holding found throughout the country according to the 1926 Census data, this particular study only reports on small farms within that county.

Essentially, it confirms that the web of relationships characteristic of the nineteenth century was still very much in existence in the 1930s. The traditional strict division of roles between husband and wife had not changed, nor had their division of financial responsibilities. Crops and cattle on the farm were still the man's province, while the wife took charge of the household and the farmyard. Such a gender role ideology was strongly integrated into the fabric of the society and was supported by the prevailing social control mechanisms. And it was regarded as immutable because it corresponded to the natural order of things.

That a man should concern himself with a woman's work, such as the sale of eggs or the making of butter, is the subject of derisive laughter, while a woman's smaller hands make it 'natural' for her to be a better hand at milking the cows (Arensberg & Kimball, 1940: p. 48).

Again reference is made to the wife's income from the sale of eggs or butter. But although her independent financial power is still acknowledged, it tends to be overlooked because of Arensberg & Kimball's powerful depiction of the dominant father.

In farm work, the father directs the activity of the family as it works in concert. In his special province he looks after and cares for the cattle, has full control over them, and takes complete charge of buying and selling them. He disposes of the income they bring in (p. 46).

It is also clear that no change in the disposal of such income had occurred. The allocation of financial resources between the demands of the farm itself and those of the household still remained the husband's prerogative:

The division of income between household needs and the demands of farm and livestock springs from his decisions; yet it is a matter of nice adjustment between himself and his wife in favour of the group as a whole. Custom and his own desire demand that he provide for his household to the best of his ability. Though he can make what disposal he will of the funds earned by the labour of the group, his wife and children can expect as of right that he shall make it for the family as a whole in which each member receives his share (p. 47).

While the phrase 'a matter of nice adjustment between himself and his wife' is of fundamental importance in arriving at a particular outcome, this "adjustment" is nowhere described nor is the wife's perception of such matters ever discussed. Messenger (1992), alone, writes of negative reaction from wives regarding their lifestyle, material which was discovered only through his own wife's discussion with these informants. [Obviously the advantages of same-gender interviews which facilitated such disclosure should be noted]. No information, however, is given to the reader concerning the *processes* in operation, which would constitute a core insight to be gained from this subject matter. Neither is there any suggestion that finance might be an ongoing source of conflict between husband and wife. Hence the reader is left with the underlying presumption that money matters were universally harmonious - which is patently untrue. Such an important omission is to be regretted and future research should not neglect to seek out the actors' perceptions of their situation (with or without same-gender interviewers). A more interpretative paradigm in future research would facilitate such disclosures.

The neglect of conflict reflects a consistent viewpoint that pervades this entire work. While Arensberg & Kimball wrote from the theoretical perspective of functionalism, they

appear to emphasise only the *eufunctions* rather than the *dysfunctions* (to use the useful distinction of Worsley, 1977, p. 184). This does not mean that the ethnographic detail they provide is invalidated, but the interpretation presented is particularly one-sided. Such a functionalist perspective invariably tends to portray an overly harmonious picture, whereby all the elements of a social system are seen to operate together in a coherent way, each social institution working in an integrated way to support the stability of the entire system. The picture of rural Ireland presented by Arensberg & Kimball is that of 'a stable, cohesive and harmonious entity organised around two central institutions: the family and the community' (Commins, 1986). It describes relationships according to a very limited and inherently flawed perspective which completely neglects conflict.

There is, for example, little mention of emigration, drunkenness or the hardship and poverty that characterised those times. Lack of employment opportunities for family members and discontent with a rural lifestyle, which led to the 'flight from the land', are completely ignored. The picture presented might be contrasted with a conflict analysis by Brody (1973), which emphasised the alternative view. In his work, *Inishkillane*, rural Ireland is presented as being in a state of demoralisation, atrophy and social decay. Rejecting the idyllic presentation of rural life, he argued that rural life is fraught with tensions and divisions.

A consciousness of the perspective adopted by Arensberg & Kimball might lead one to cast doubt on the harmonious nature of the family relationships, as reported. However, the absence of data means that this issue cannot be resolved. One fact, though, is clear; the final arbiter of family finance was the husband.

Even with regard to household purchases, he retained control through his payment of the shopkeepers' bills whenever cash became available through the sale of livestock or the seasonal income from crops (p. 293). In some of these excursions the wife was present (p. 284), presumably to make purchases relating to household needs. But she did not have a substantial role in grocery shopping due to the fact that much of their food was home-produced. So, unlike her urban counterparts, she simply did not need a constant supply of cash. Nor did she require systems to be established concerning the manner in which this money might be allocated to her from her husband's income.

However, there is clear evidence that she retained her independent income.

All money derived from the sale of eggs and butter, the chief concern of the women beyond the house itself, belongs to her to dispose of as she sees fit. Yet the fruits of her labours are also subject to the needs of the family unit, husband and children (pp. 46–7).

Arensberg & Kimball give the impression that a large proportion of the household necessities such as tea and sugar, tobacco, tallow, candles and oil, as well as clothes, were obtained through the wife's income. While other items were obtained using a credit system organised by the shopkeeper and were paid when the husband's farm work yielded cash, no data is available regarding the proportion of purchases acquired from either the husbands' or the wives' earnings.

Reference is also made to another important source of money – cash sent home by migrant children and relatives. These funds, which are of major significance to the Irish economy, are mentioned in these reports, but it is noted that the authors have no record of their magnitude for local districts.

A great many farms, especially in West and North Clare, are partially supported by Christmas gifts sent from children living abroad. Gifts of money, clothing and presents of all descriptions are sent back (p. 137).

The importance of such funds can be appreciated when one considers that remittances from emigrants were estimated to total 5% of national income in 1958 (O'Mahoney, 1967). Transfers from farmers' children within the state would have increased this figure still further.

Brody (1973) also underlined the real importance of this money where he states that the family farm as a source of income was 'rivalled and in many instances supplanted by another source: money from abroad' (p. 139). Nevertheless, he is silent regarding how this money was handled.

Its management by either the husband or the wife is a matter of significance on which all the various authors are silent. Personal informants, however, have assured the present writer that this money was sent to the wife in her capacity as mother. They remember benefiting from such bounty in rural areas in Cork and Donegal and report that funds were sent home to help support the younger children. These funds were sent to the

mother rather than the father so that they might more certainly benefit the children. Consistent with this belief is the fact that the mother tended to keep up family contact and to look after written correspondence with the emigrants.

Conclusion

In short, the consistent evidence is that the dual-earner family was certainly in existence in small farms in rural Ireland in the 1930s. Little however is known about families who experienced other economic circumstances in those years. While the work of Arensberg & Kimball first published in 1940 is titled *Family and Community in Ireland*, this is misleading as it concentrates only on family relationships within one small sector of society – the small farmers. No evidence is available about the financial affairs of either the large landowners or those living in towns or cities in Ireland.

The relationships described above, which characterised small farmers and their wives, are not generalisable to an urban context for a number of reasons. Firstly, these rural families had little dependence on a continual flow of money for their survival. In contrast to their urban counterparts, they grew many of the necessities of life and so food purchasing was not a continuous expense. Secondly, the social fabric of their communities was unique in that much activity required no formal remuneration. The community operated using its own system of reciprocity and a payment in cash was actually the mark of an outsider. What the locals called a “meitheal” or “cooring” was a system of co-operation and help extended to members of one's kin and neighbours. In such a society, neither husband nor wife had much need for cash as an ongoing means of exchange. Thus the necessity of providing money for food - which is central in modern urban society and which lies at the heart of all the husband/wife finance transfer systems - was less relevant in this environment.

It is also clear from the sociological/anthropological writings of the 1930's that social control mechanisms such as derision operated to prevent any change in gender role performance and so supported the *status quo*. Only a significant shift in the basic economic order was likely to alter such a well-established and internally coherent mode of behaviour.

2.4 Changing patterns of behaviour among farm families

There is no doubt that major changes in social behaviour occurred in the 1960s, when rural Ireland endured a dramatic burst of economic change. These changes can be attributed to many forces which reduced the social and cultural isolation of these rural communities. Widespread migration to towns and cities within Ireland and across the entire English-speaking world, modern means of transportation, rural electrification, mass communications such as radio, TV and telecommunications, and free secondary education, all made significant contributions to accelerating the pace of change. In the midst of such a wave of change, one new feature within the rural economy deserves particular attention. Although an altered payment system for milk and eggs may have appeared to be quite insignificant at that time, its implications for Irish women and their families proved to be enormous.

O'Danachair (1985) first identified the important fact that a wife's control of family finance depended on the fact that money for her own work was paid directly into her hand. He also noted that with the passage of time much of this economic independence was eroded through the emergence of new economic organisations. The establishment of co-operative creameries transferred the butter money from the woman to the man, and the widespread emergence of battery hens and large-scale egg production virtually killed the countrywoman's trade in fowl and eggs. Rural Ireland was not unique in experiencing such changes nor is O'Danachair the sole author to point to such effects given that Abelson (1979) has recorded the occurrence of similar changing patterns in the Pyrenees.

In a fascinating content analysis of the specialist farming newspapers, Duggan (1987) demonstrates how new role models were presented to farmers' wives. Over the years 1955–70, newspaper items dealing with traditional wives' work on the farm were replaced by items dealing with household furnishings and cookery. She concludes that the depiction of the farmer's wife as a 'working woman who manages pigs and hens' was supplanted by a different role model. Cookery, fashion, decoration and a photographic social page replaced work-related items which had formerly dealt with poultry and pig-rearing.

In addition to repositioning the role of the farmer's wife, the farming press encouraged males to enter areas which formerly had been regarded as the women's domain. By advancing the case for economies of scale in operations such as poultry and dairy farming, they encouraged husbands to seek the necessary financial assistance from the banks. The production of milk, eggs and chickens, potentially too lucrative to be retained on a small scale by the women, thus became acceptable work for a man. Even the mechanisation of milking had the effect of transferring it from being 'women's work' to being work 'suitable for a man'.

Only marginal sources of income such as knitting and spinning remained to provide the women with an independent means of earning money. While some earnings could be achieved by knitting traditional Irish ("báinín") sweaters or socks, the number of experts who could generate significant cash from such a craft was small. Again enterprising women in island communities, such as those off the Donegal coast, found that gathering *dulse* (edible seaweed) and carrageen moss provided a means of barter with local shopkeepers. More recently, tourism has provided a seasonal income for many rural wives who provide bed and breakfast for visitors. Scheper-Hughes describes how these small profits made from the tourist season were looked upon as "windfalls" by most guest-house women, analogous to their old "butter and egg" money (1979, p. 50). It was paid directly into the wife's hands and legitimately belonged to her as she had sole responsibility for the work involved - which, of course, was defined as 'women's work'.

The most significant finding, however, is that the adoption of modern farming practices regarding milk and poultry had hidden consequences for the balance of financial power. Over time, most women lost their access to their traditional sources of income and while mechanisation increased the family income, the cash was no longer paid directly to them. As a result, its management and control disappeared from their hands. Rather these rewards went into bank accounts which tended to be the preserve of the husband.

Without her own income a wife did not seem to merit the same voice in farming decisions. Shortall (1991) concludes that they just did not gain the entitlement that one would have expected in the light of their enormous work contribution. By way of contrast, she presents the contrasting finding of Twomey (1976), who reported that

wives who had 'off-farm earnings' (as teachers or nurses) were more likely to be involved in farming decisions than farm wives.

They receive the same status and privileges as men in their place of work and so may 'demand' the same right with regard to running the farm and the visible monetary contribution they now make also means that they can 'demand' a bigger say (Shortall, 1991: p. 322).

Twomey obviously felt that the tangible resources possessed by a spouse implicitly affected his or her influence at the bargaining table. Or more properly in this case, it gave them the right to partake in the decision-making in the first place.

Conclusion

Traditional economic circumstances enabled families to manage their financial affairs without any real monetary transfer between the spouses and all the evidence points to these husbands and wives operating an *autonomic* rather than a *joint* financial system, to use the language of Davis & Rigaux (1974) (see section 3.5.2 below). This means that instead of pooling and sharing their income and making joint decisions about its disposal, these rural couples were accustomed to compartmentalised spheres of control which were independently funded.

However, the adoption of new farm practices for dairy, eggs and poultry production produced a significant latent effect, namely that regular payments were made by cheque. As bank accounts were invariably controlled by the husband, this seemingly insignificant change had remarkable repercussions. Effectively it removed the wife's access to her traditional source of income. Because the cash no longer was paid into her hand but went into general farm accounts, she no longer had control over it and with it lost her financial independence. *De facto*, such families were quickly transformed from being dual to single-earner. Although the wives were still doing the bulk of the farmyard work, they had lost the payment associated with it. Then, rather than enjoying the autonomy that two incomes can permit, they were faced with the problems of money allocation that affect single-earner families everywhere.

2.5 Finance in rural families in the 1970s

Existing knowledge on the modern Irish family dates from 1970 and so is more than a quarter century out of date. This derives from work was undertaken by Hannan & Katsiaouni (1977), who hypothesised that the rapid economic, social and cultural changes of the 1950s and 1960s would lead to corresponding changes in both attitudes and behaviour within families. This led the authors in 1970 to undertake an intensive sociological study of patterns of interaction in farm families. Their aim was to measure the amount of change that had occurred over the four decades since the investigations of Arensberg & Kimball. To this end, a rural population was chosen from ten of the western counties and the sample was chosen to represent nuclear families containing both husband and wife.

Intensive personal interviews were conducted simultaneously with husband and wife in a random sample of 408 farm families. (Through a curious quirk of fate, the author of the present enquiry was one of the field-workers in this particular study). Three basic dimensions of family interaction were studied. These themes which had featured in earlier anthropological studies were the division of labour, authority / decision-making and the social-emotional relationships between family members.

The main finding of this study is the discovery of three groupings of families each of roughly equal size. Only about one-third to one-half of all farmers approximated to the "traditional" farm family model, i.e. one with rigid sex segregation in task roles as depicted by Arensberg & Kimball. Here the father dominated the decision-making, and the mother provided the social-emotional focus for the children. At the other extreme, between one-quarter and one-third of families appear to be closer to the "modern" urban middle-class model of family interactions, i.e., low sex segregation in task roles. These were characterised by a high level of sharing in task and decision-making roles as well as joint and mutually supportive social-emotional patterns. A third group, which was approximately similar in size to the other two groupings, were closer to the "traditional family" in some areas and closer to the "modern" urban middle-class model in others.

The decision-making dimension mentioned above is the section most relevant to the present research. Following the basic methodology of Blood and Wolfe (1960), the

authors examined the distribution of power within the family across a number of typical issues. Accordingly, respondents were asked in separate interviews to declare who had the "final say" or made the "final decision" across sixteen separate topics, which ranged from "decisions to buy more farm land" to "how the children were to be raised". Some matters of financial responsibility was also included within the list.

Hannan & Katsiaouni measured financial dominance through the use of a composite of five separate decisions ranging from "who has the final say in borrowing money to buy land" to "who has the final say in buying or renting a TV". When these items were put to husband and wife separately, their answering generally displayed a remarkable degree of agreement that the husband still retained most decision making power. In nearly 30% of cases, he had the final say often apparently without consulting his wife. In another 50% of families she was involved in discussing the matter, but the final decision still rested with him (p. 75).

While the results of this enquiry are the most recent available, they cannot be generalised too widely. In addition to being quite outdated, they relate to a narrow economic context that is irrelevant to present circumstances. For instance, over half of the sampled households were self-sufficient and produced all their needs of potatoes, vegetables, eggs, poultry and meat (p. 66). They therefore did not have the same reliance on money for shopping that represents an ever-present necessity in all urban households.

Families in this study differed from the typical urban family in another respect - as they did not receive a regular income on a weekly or monthly basis. Rather their cash availability was dependent on the requirements and production of their farming business and so reflected seasons of either high farming inputs or outputs. In this way, their patterns of money management were influenced by their economic environment.

Given their business-related nature, it is surprising then to find that many of these households took such an uncalculating attitude to money. In about half of the households, nobody kept any record of the receipts or expenses relating to the farm. Cash dominated many of their transactions and this money was stored in the household often on the "dresser" in about two households out of every five. About two-thirds of

respondents used bank or post office accounts with current accounts being used by only one family in four

Day-to-day management of money, as opposed to major decision-making was divided fairly equally between husband and wife. In only one-quarter of cases did a single individual attend to all financial matters and pay all the bills. These 'family finance officers' (to use the phrase of Ferber & Lee, 1974) were evenly divided between husband and wife – 12% in each case. In a small number of cases (6%) a completely shared system prevailed whereby either partner might pay the bills depending on convenience. But the vast majority of families (70%) fell within these two extremes, where a clear division of responsibility existed regarding the payment of bills. The husband usually paid the rates and Land Commission "rent", and all large items, such as electricity, while the wife paid the more routine bills for groceries and clothes. Such patterns are quite typical and echo the results of research elsewhere (section 4.2) where shared responsibility predominates.

Where a cash economy prevailed, money tended to be shared and was equally available to both husband and wife. However, all dealings with the financial institutions and all usage of financial instruments such as cheques tended to be the preserve of the husband. This finding is of importance as such services have proliferated within Irish life in the intervening decades. It is plausible that such an increased use of bank services may have concentrated finance even further into the husbands' hands. Such a hypothesis needs to be considered in the present investigation.

A second issue underlined by these findings is the growing importance of non-farming income. Total income no longer came merely from selling at the market, but also from supplementary income from relief and local employment and remittances from abroad (Brody, 1973, p. 123). This latter feature of the traditional Irish economy has been acknowledged by the earlier writers, although little detail had been reported. The evidence from Hannan & Katsiaouni is that just under a quarter of families (23%) were in receipt of money from their migrant children. Such contributions were primarily made to low income and low socio-economic status households- i.e those under the most severe financial pressure. It was also, of course a factor of importance for families who

had adult children and so were in the later stages of their life cycle. The declining population of young people in rural areas had hastened the end of the "cooring" and created a resultant dependence on cash for various services.

No information is given about the control of such finances between husband and wife. One does not know, for example, whether this money was used by the husband for farming purposes or by the wife to provide household needs.

While many of the girls continue the practice (of sending home a few shillings weekly) and those shillings have often become a pound or two, the sons . . . often prefer to appear at Christmas and mid-summer with an impressive fat 'roll' (Brody, 1973, p. 122).

Some of this latter money certainly made its way into the fathers' hands, according to Brody, who found that the volume of alcohol consumed was very substantial. According to his assessment, 'that kind of expenditure is not possible without the help of the remittance money' (p. 122). The significant contributions of adult children to their mothers for food and lodgings has been reported in other locations (Millward, 1968; Barker, 1972; see section 4) and requires that these sources of income should be fully investigated in future studies.

A final legacy of Hannan & Katsiaouni's work is their exposure of the wide gulf which exists between actual behaviour and that which is expected and desired. This gap was found to be greatest for the many wives whose traditional husbands led to widespread dissatisfaction (p.5). This evidence shows the limitation of confining one's research objectives to the mere reportage of actual behaviour. Without studying the expectations of the actors concerned, important dimensions are missed and incomplete and possibly invalid conclusions become likely.

2.6 Family finance in an urban setting

Only fragmentary evidence could be found relating to urban families in an Irish context. The first and only study of urban family life containing reference to family finance was published by Humphreys in 1966. However, as the fieldwork was undertaken much earlier (1949-51), the data is totally outdated and of little direct relevance to present

conditions. However, its wealth of insight gives it an abiding value. Practices which are reported in this work have been validated in other locations and now form the conventional wisdom for researchers everywhere (see section 4.2).

Humphreys set out to document the lifestyle of *New Dubliners* (the title of his study), and to compare and contrast their experience with the life in rural Ireland, which had been described in the earlier work of Arensberg & Kimball. Basically the work is the outcome of qualitative research techniques which provide an extremely detailed record of family life in an urban setting. The author wished to 'make as complete a case study of each family as possible' (p. 6) and to that end conducted a minimum of six separate interviews with each family over a period of several months. The findings, however, must be treated with caution for a number of reasons.

The first reservation concerns the very narrow focus of the sampled families, who numbered only twenty-nine couples. These were confined to couples where at least one partner had a parent born outside Dublin. The size of this segment of families is not known and therefore its representativeness relative to all Dublin families is unclear.

Secondly, the selection of the sample is problematic, as the author was a Jesuit priest, who used a snowball sample generated originally from contacts of the Jesuit community in Dublin. One might suspect that such individuals would be atypical, coming as they did from a limited pool of contacts having an up-market bias.

Thirdly, one might presume significant effects on the fieldwork due to the author's known status as a Catholic priest. While this fact appears to have facilitated access to areas of personal life that were taboo at that time, it also seems to have had disadvantages. On the one hand, the families were willing to discuss sex education relating both to the parents themselves at the time of their marriage and to their teenage children. On the less favourable side, one might be suspicious that Humphreys was furnished with a sanitised version of family life. Respondents appear to have presented a bowdlerised impression of their relationships. For example, no single episode of dissatisfaction of any kind is expressed within the entire report – no stresses, no strains, no arguments. Most significantly, it seems that little thought was given to any such

issues as topics such as 'problems within the relationship' or 'tensions' are entirely absent from the lengthy themesheet that guided the interviews.

The main findings are presented in the format of a case description of a single family within which many pen pictures about daily life are presented. Key issues are explored through this means of reportage and insight gained into many aspects of money management behaviour. The study also proved to be a fertile source of hypotheses regarding subgroups within the population. Although the latter findings were developed from tiny sub-samples and so may be quite tenuous, differences in lifestyle were identified.

Humphreys found a clear-cut division of labour within the household. Wives remained at home as housewives, while their husbands were the sole breadwinners. As the husband's place of work now was no longer either farm or farmyard, but the factory, shop or office, joint bread-winning was no longer convenient. Thus a strict division of labour was reinforced. The wife's role was to look after the children and to attend to the household tasks, while her husband provided all the income.

Dual-income families were almost non-existent in an urban context. Even though the wife would have been in paid employment prior to her marriage, this almost inevitably ended on marriage. At that time, considerable moral pressure was exerted on women to give up work. The social mores were underpinned by strong Church influence regarding family life which found support from the image of the family contained in the 1937 Constitution. These were reinforced by legal restrictions on women remaining in the public service sector after marriage (see The Conditions of Labour Act, 1936). While married women could work outside the public service, which was subject to this ban until July 1973, very few did so. Even those married women whose circumstances might facilitate paid work (such as the newly married, the childless, or those whose children were no longer dependent) were notably absent from the workforce. This is evidenced by the fact that as few as 5% of married women were in paid employment, according to official data (Census of Population, 1951).

Given this background, it is hardly surprising that Humphreys reports no variations in financial patterns due to the additional income of the wife. Such an omission is perfectly

understandable in the economic circumstances of that era, but it limits the application of these findings to present circumstances, where as many as 43% of married women under the age of sixty five years have some income from paid work (Labour Force Survey, 1995).

One method of financial organisation dominates Humphreys's data. The husband is reported to have handed over his wages to the wife on a weekly basis – retaining only a small amount of cash for personal expenses (p. 99). Thus wives had access to virtually all of the wages and were responsible for all bills as well as food purchases and other household expenditure. Such a “whole wage” system, as it was labelled by Pahl in 1980, has been widely noted in working-class communities in the UK and USA (see chapter 4 below). Where a husband hands over an unopened wage packet to his wife and then is given back some cash as personal spending money, a “whole wage” system is in operation. However, where the husband retains some (indeterminate) amount for personal expenses and gives the balance to his wife, the description “whole wage” may tend to be applied, even though it is somewhat misleading.

Although the wife in Humphreys's sample is given ‘all but a little spending money he keeps for himself’ (p. 99), this phrase is so vague as to give rise to serious problems about what exactly might be meant. The personal expenses described by Humphreys include mention of visits to the pub on most nights for a few “jars” (p. 97). While this may indicate light to moderate drinking, there is every possibility that such a phrase involved massive understatement in some cases. Humphreys must have been aware of this as he mentions levels of drinking that involved a great waste of time and ‘especially of money that could be used by the family’ (p.144).

The significance of this comment must be appreciated. Either such heavy drinking did not occur within his sample, which limits its realism, or it is glossed over in the analysis of finances given above. Because the source of money to support over-indulgence in drink is undisclosed, the financial arrangements as described by Humphreys must be incomplete. The picture presented of a husband handing over all his wage (or virtually all) is therefore a stretching of the truth. It is more likely that the wife receives a wage packet from which an indeterminate proportion has been removed as personal spending

money for the husband. From the above discussion it is clear that any future study of family finance should contain explicit mention of personal spending money and should make some attempt to quantify its impact on the family resources. This might best be achieved by including such material within the interview schedules of both partners (see questionnaire in Appendix D).

Again, Humphreys detected a difference in financial organisation between middle-class and working-class families. Although the evidence is necessarily weak given its very small base, the “whole wage” system was practised only by working-class families. This latter group of wives controlled the whole wage, did the shopping and managed all expenses both large and small. Humphreys underlines their major economic role as follows:

Unlike the rural wife who divides these (economic) activities with her husband, the New Dubliner wife, with few exceptions is responsible for virtually all the exchange and service activities so important for the family. She manages the budget and does nearly all the buying (p. 33).

In contrast to the traditional rural wife, the working-class urban wife had responsibility for paying all the bills. She had wide independence in making decisions and exercised this autonomy, even in making many large expenditures like the purchase of furniture. Thus in the terminology of Edwards (1981), she has responsibility for “control” as well as “management” of family finance (see section 4.2). As the principal manager and executive (p. 100) she decided what to buy, and she organised the necessary money. Normally, though, she informed the husband as to whether or not they could afford it.

While it might have been hypothesised that husbands in working-class homes would be extremely patriarchal and would dominate husband–wife relationships, this was found to be untrue within this Dublin sample. They apparently accepted no responsibility other than to provide the wage. Day-to-day money management was identified as being women’s work and these men seemed to be detached from any knowledge, control, responsibility or worry in these matters. Humphreys captures this spirit of non-involvement as follows:

The first to acknowledge her success as a manager is John (the Husband). . . . ‘How she made ends meet left me guessing’ (p. 99).

While such findings might be unexpected and attributed to the idiosyncrasies of the small sample, their veracity is not in doubt (section 4.1). On the contrary, the dominance of working-class wives over financial decision-making is well established in the literature, having been verified in many studies relating to a variety of locations (Morris & Ruane, 1989)

The working-class husbands also observed a strict division of labour. One wife even testified that 'the men would starve first before they would shop for anything, or even be seen in a shop' (p. 98) This is verified by a husband who even boasted that he knew nothing about shopping for food for the house.

The only time I go into a store, except for the tobacconist's, is when I am buying clothes for myself. I would not know what were the right prices. The men here leave that sort of thing to the women. For example, they would not be seen wheeling a baby or washing the dishes or anything like that. That is considered a woman's job. In fact if you saw a man doing things like that, you would consider him a traitor (p. 98).

This extraordinary term "traitor" certainly indicates attitudes consistent with a "battle of the sexes", where the performance of the kind of work a wife normally did on behalf of the family was a crossing of the lines and in some way letting one's own side down. The strength of sex-role ideology and the division of labour apparent here is quite remarkable. It certainly means that the "symmetrical family" described by Young & Wilmott (1973) was conspicuously absent from this Dublin study.

Humphreys found a different system operated within middle-class households. For the professional/managerial/clerical stratum a clear division of responsibility existed between husband and wife. Ultimate control rested with the husband and the wife's role was more confined.

The husband will give his wife a substantial portion of his income for the household budget and she will have as much authority in its use as the artisan wife. But her husband still keeps a large portion of the total family income under his own control and takes a far larger part in making financial decisions and in actually handling the family's finances, particularly in the matter of savings and investments (p. 194).

Again, such a pattern represents yet another example of what other researchers would later verify. Where savings, assets and property are involved, male control is inevitably found; while in families where money is tight, the wife is left to try to make ends meet (Morris & Ruane, 1989; Pahl, 1989; Land, 1989). Where important decisions have to be

taken, it is now well documented that the husband takes control, thus regulating his wife to act as an administrator rather than decision-maker. Contrary to more recent findings (Vogler, 1989), these middle-class families in the 1950's did not operate an egalitarian system within which all decisions, both major and minor, tended to be shared.

One of the most significant findings reported by Humphreys is his quantification of the contribution of children to family finances. According to his research, adult children paid over all their wages to their mother when they first became employed. In the typical family this amounted to a figure of 63% of the total household income where three adult children were contributing (p. 101). Thus their combined income was nearly twice that of the father at this stage in their family life cycle.

This cash was available to the mother rather than the father and was managed by her although the older girls also had an assisting role. While she received their full wage, the mother gave her employed children an allowance for spending money while she looked after all their needs. In time, she permitted them to take responsibility for all these areas themselves, requiring just a weekly contribution to the household expenses for their keep.

This amount they determine themselves. At the same time, the girls are now expected to manage their own financial affairs. They purchase their own clothes and other personal articles, provide their own spending money and determine their own margin of savings (p. 101).

Such patterns are very similar to those documented by Millward (1968) in a study of young working women in British towns. The results of that research shows that at a certain age, these young women also stopped paying their entire wage to their mother and progressed to paying only for their "board".

The evidence of Humphreys therefore is that income from adult children presented urban mothers with substantial purchasing power independent of the husband's contribution. Apparently this income ranked in equal important for urban mothers as Brody (1973) had found it to be in rural Ireland. The main difference is that the adult children were present in the family home in the urban areas. The omission of such an income source for mothers in any consideration of household finance would thus be a serious error.

In conclusion, Humphreys work, while qualitative in nature, is the only sociological material to cast light on family life in an urban setting in the Ireland of the 1950s. The validity of his insight is reinforced by the fact that many of his findings were later authenticated in quantitative studies elsewhere. They now represent the conventional wisdom as presented by Pahl (1995), Vogler & Pahl (1994) and Hertz (1992). However they are so dated in the Irish context that their sole function at present is to provide a benchmark from which the change that has occurred over the past four decades can be gauged.

2.7 More recent studies

Little sociological work on the family in Ireland appeared in either the 1980s or the 1990s and much of published material relevant to the present study emanated from poverty studies. The Economic and Social Research Institute and the Combat Poverty Agency have been to the forefront in this regard. In some cases undertaken by these organisations (O'Neill, 1992), the aim is to *Tell it as it is* (to use the title of her report) by describing the reality of poverty from a participant's viewpoint. Other studies such as Ward's *Financial Consequences of Marital Breakdown* (1989) or Daly & Walsh's work on *Moneylending and Low Income Families* (1988) and Murphy-Lawless' *The Adequacy of Income and Family Expenditure*, address particular problems of poor families. While these works relate to financial matters within families, their specificity of focus renders them of limited relevance to this study.

However, the chief evidence regarding poverty and wealth in Ireland has emerged from a single source - the *Survey of Income Distribution, Poverty and Usage of State Services* which was conducted by the Economic and Social Research Institute in 1987. The sample used is excellent in its design and the findings from the 3000 households can be generalised without qualification to a national scale. The principal difficulty with these findings is that the data, in the main, focus on various aspects of poverty. These findings, which previously were documented in a series of working papers and research reports, have more recently been assembled by Nolan & Callan (1994). The thrust of the papers provide a detailed discussion of poverty, its incidence, its correlates, its implications and possible policy remedies. Only one study by Nolan (1991), with the

title *The Wealth of Irish Households – What Can We Learn from Survey Data*, has approached the problem from the other end of the social spectrum.

One report within this overall research programme examines the control and management of money and significantly for this research concentrates on families rather than households. In his *Income Distribution within Irish households*, Rottman (1994) describes how 625 couples were re-interviewed in 1989 with a view to examining family issues relating to poverty. The selected households were confined to husband–wife units with 300 of the 625 couples being single-earner households. Again the objectives related to how various poverty-related issues might be managed and by whom. The specific focus of this research can be exemplified by the examination of issues such as how an unexpected medical bill might be met, how child benefit was spent, and how an additional £20 per week might be used. Despite these limitations, the study made a valuable contribution to the understanding of family finance in Ireland.

It broke new ground in that the level of sharing of income between husband and wife was examined for the first time. Each household manager was asked to identify the ‘usual weekly contribution to household expenses’ - in other words, how much went into the “kitty”. According to Rottman (1994, p. 95), fifty five percent of family income was shared between the members – most of which is used to pay for basic costs of living.

A second theme examined was the system of distribution of money used by the couples. Results are given for one-earner households and multi-earners separately as they were asked different questions. In all, ten categories were identified but these were later reduced to four main categories. For the overall sample, wives have total management of all the finance in almost a half of these families (48%), while the management is shared through the use of an allowance system in another 38%. In this system some routine purchases are made from an allowance or kitty, while others are made by the main earner. Independent management where both spouses purchase from their own incomes as well as a joint kitty are practised by 10%, while in 4% of households the main earner (almost always the husband) retains responsibility for all routine purchases.

About half the Irish families were therefore found to use segregated (or single partner management) rather than joint systems.

While these definitions of the options available do not directly correspond with those in common use within Britain, it is clear that making direct comparisons impossible (see Pahl, 1993), most Irish families allocate their finances in ways that are very different from those reported in British studies (Rottman, p. 196). Whole wage systems are less common in Britain, being found in about one in every six families as against almost one-half in Ireland. Allowance-based systems are more common, but represent only one out of every four households in Britain as against two out of every five families in Ireland. Independent management was almost the same in the two studies (Pahl, 1983, pp. 245–9).

A third important theme within Rottman's objectives is the study of inequality between the partners. By focusing on their personal spending money and their access to leisure, the balance of power between spouses was evaluated. About a third of households are characterised by equal access to personal money 'to spend on yourself for your own pleasure or recreation'. Furthermore, when households having no spending money for either partner are excluded, equal access existed in less than one fifth of the couples. In the other families, the husband has either sole access or a higher share than his wife. Overall, husbands fared better regarding access to leisure. Such inequity is less pronounced where wives had their own source of income. Significantly also, the method of household allocation of money is an important indicator of the level of well-being enjoyed by household members.

The real benefits of this study are four-fold. Firstly, financial relations between husbands and wives are described in a modern context in an Irish setting. Secondly, the relatively recent literature dealing with intra-family relationships is applied to Irish couples. Thirdly, the seeking of details relating to the proportion of income contributed to the family 'kitty' brings a new level of precision to such matters. Finally, its sampling procedures which were excellent in design and execution and with the exception of the recently established BHPS panel study are the only study in the literature which represents a nationally representative result (see section 5.3).

However, three serious problems affect the results when considered from the point of view of the present research objectives. Firstly, the idiosyncratic method of classification means that full comparison with other studies is impossible- a fact that is accepted by Rottman (p. 43). The principal difficulty is that the 'allowance system' as used by Rottman corresponds to the 'husband whole wage' as used by most other authors (Pahl, 1989; Vogler 1989 and Laurie & Rose 1994). The definition of 'pooling' used by these authors is dissimilar as they use the possession of a joint account as a necessary condition of pooling (Pahl, 1989, p.87). Secondly, the data reflect the position of multiple-earner families as against dual-earner families. Household members other than the husbands and wife had an income in nearly one fifth of all families (18%) (see Rottman, Table 3. p. 33). Thirdly, information relating to the 'usual weekly contribution from each earner' was obtained from the household manager (usually the wife) rather than from the earner concerned. Even if a re-analysis were considered to isolate the behaviour of dual-income as distinct from multi-earner couples, the focus on issues relating to poverty would make the exercise unsatisfactory.

Evidence relating to more affluent households, other than this ESRI/Combat Poverty initiative, is almost negligible. In a review of available studies of the wealthy, Byrne (1989) emphasises the dearth of information in the area. He notes that only the *Household Budget Surveys* (CSO, 1984, 1989) could provide adequate details on either their composition or behaviour. Although these surveys are based on large samples (typically over 7700 households), whose members complete individual spending diaries and keep record of all income, they are reckoned to miss the top 1% of the population, where the 'real wealth' is centred. The research instruments are quite basic and, for example, investigate neither saving behaviour nor attitudes of the participants.

The only Irish study dealing with decision-making behaviour of working wives that could be discovered is the work of O'Donovan & Curtin (1991). This Master's thesis contains a comparison of the behaviour and attitudes of fifty working wives and fifty housewives in an area in County Clare. Again, the sample is small scale, chosen on a convenience basis and relates to a rural rather than an urban context

These working wives, most of whom had been employed for more than five years, were found to be motivated primarily by financial need - a fact that was confirmed by their

expenditure patterns. The bulk of their earnings went on food, housing and household goods as well as clothes for the family and transport. None reported that entertainment, holidays or clothes for themselves were significant areas of expenditure. Neither were the overall levels of household income significantly different between the two groups. So in no sense did the working wives constitute a market segment of any great value.

Basically these wives worked mainly to supplement the low incomes of their partners and to keep their families out of poverty and they appear to have succeeded in this aim as only 6% of working wives as opposed to 16% of housewives belonged to the lowest-income households (p. 236). Their motivation to enter employment was therefore echoed by that reported in Kremer & Montgomery's study in Northern Ireland (1993), where financial need was mentioned by over 80% of the women surveyed.

Contrary to expectation (Coser, 1990; Blood & Wolfe, 1960; Collins, 1975; Lukes, 1974), the increased resources these working wives brought to their marital relationships did not increase their power over domestic decision-making. Nor did possession of their own incomes place them in an advantageous position vis-à-vis housewives, even in terms of financial management within their own households.

These findings, although they contradict the consensus found in studies of dual earners elsewhere (Section 4.2.4 and 4.2.5), are broadly supported by two other studies of employed women in rural Ireland. Harris (1989) found that the general lack of employment opportunities for women in County Mayo resulted in their acceptance of poor working conditions when employed in a multinational company. She found no support for the theory that entry into paid employment leads to the radicalisation of women. Similarly, Owens (1989) concluded that traditional values regarding women's productive as well as reproductive roles among women in County Donegal acted as obstacles to their taking up employment in the clothing industry. The impact of value orientation is seen to be critical as O'Donovan & Curtin (1991) failed to find any consistent variation in attitudes between the two groups.

Women in industry were no more likely to display more 'liberated' attitudes about the role of women and were no less free from sexist attitudes (p. 238).

The expectation that attitudes of married women in an urban context might prove different cannot be assessed at present due to the absence of suitable data. O'Connor (1991, 1995) comes closest to articulating the experience of contemporary Irish women. As she reports, 'recognition of the individuality of the partners and the move to establish a social order based on negotiation have begun to be experienced in Irish marriages' (1995, p.141). This is evidenced particularly by the halving of the birth-rate since the 1960's from four to two (Kennedy 1989), demonstrating that women have had considerable success in reducing the duration of their child-rearing stage. However, Eurobarometer data showed that amongst men who did take responsibility for at least one domestic task, the proportion who were willing to cook, clean, shop, to dress children in Ireland was lower than in any other EU country; it was in fact between one third and one quarter of the EU average on these various tasks (Second Commission on the Status of Women 1993, p. 118).

However, the existence of attitudinal evidence points to the persistence of very traditional attitudes (Fine-Davis, 1988). Even though substantial change occurred in her investigations of such attitudes over the period 1975 to 1986, the later results were still very 'traditional'. For example, three-quarters of all married women (74%) in 1986 declared that they were not in a job because of their children or more precisely because of their child-care responsibilities. These attitudes supporting a woman's role as 'wife and mother' were also reinforced by a lack of public support for working mothers. Almost half of the population (46%) believed that 'it is bad for young children if their mother goes out to work', and more than a third held the view that 'women should be more concerned with housekeeping and bringing up children than with a career'.

Men were found to be even more traditional than women in their views concerning gender roles:

They are more likely to see a woman's role as in the home and the man's outside the home. They are also more likely to see women as dependent, and to believe that the wife and mother role is the most fulfilling one women could want (Fine-Davis, 1988, Vol. 1, p. 48).

These husbands contributed little to ease the burden of the wife's "second shift" where their partner was in employment and were reported to spend only four hours a week more on domestic work than the husbands of housewives – sixteen hours rather than

twelve. This resulted in a seventy-hour week being worked by employed wives as opposed to sixty hours for their husbands (pp. 71–2).

Attitudes at an official level are still unsupportive of the employment of married women. Taxation acts as a major disincentive to their employment, according to the Second Commission on the Status of Women

As a wife's income is added to that of her husbands for tax purposes, a small income on her part has the effect of bringing a husband who has even less than average industrial income into the highest tax bracket. Indeed this factor, in concert with the unavailability of child-care facilities at work, has the effect of keeping many women out of the workforce (Report of the Commission, p. 12).

Again as O'Connor (1995) pointed out, official taxation policy 'reinforced the idea that 'what is of benefit to married men is, by a process of osmosis, also of benefit to women' (p. 140).

While many of the more recent research projects have poverty as their theme, some of their findings have general application and should be noted. For example the study of money-lending by Daly & Walsh (1988) found that 14% of the 100 families examined had serious financial problems which were specifically due to the failure of husbands to transfer sufficient money to their wives. Such inequity in the standard of living between wage-earners and their dependants is an aspect of family finance that should not be neglected. Secondary poverty or the process through which some members of a family become poor due to factors operating within the family itself, has been documented ever since the earliest poverty study of Rowntree (1913). Indeed, Pahl (1980) and Wilson (1987) in the UK found that many separated and divorced women perceived the poverty of lone parenthood to be an improvement on the economic circumstances they experienced within their former marriages.

The assumption that resources are equitably shared within families has been challenged by a number of Irish studies, in addition to the work of Rottman quoted above. In her study of 700 lone mothers in Northern Ireland, Evason (1982) found that despite the fact that 70% of her sample were still living in poverty, nearly one-half of the divorced and separated women in her sample felt that they had the same or better standards of living now that they were on their own.

In her compelling analysis of the available Irish evidence, Daly (1989) demonstrates that it is women rather than men who suffer the worst effects of poverty. This is true with regard to their health, education and social welfare benefits as well as the psychological effects of poverty, such as feelings of depression and helplessness. Women in poor families have the task of giving effect to the decisions taken by the male breadwinner (or primary social welfare recipient) and providing for the family on a day-to-day basis using the money transferred to them, regardless of that amount. This task of managing the money 'subtly transfers to the women the responsibility for its adequacy or inadequacy - it almost becomes her fault when she cannot manage on the money she gets' (Daly, 1989, p. 28).

Daly & Walsh (1988) found women who went to money-lenders did so, not so much because of their squandering of money, but because of the low incomes at their disposal. 'Not only did they budget, but do so with great care and ingenuity' (Daly, 1989, p. 28). However, they are faced with the constant grind of having insufficient money to provide nutritious food for large families (Lee & Gibney, 1988) and in such circumstances it is women rather than men who carry the greater burden.

While studies such as these may not reflect the experience of all families, the reality of a differential experience of marriage for men and women is a finding that must be acknowledged. The lesson of such studies is that a thorough study of family finance must separately investigate the different experiences of men and women. As was shown in the various studies of family interaction contained in the volume edited by Brannen & Wilson (1987), such inequity is not confined to money, but work, time, help from relatives and even food were also shown to be shared in an unequal manner. Feelings of powerlessness and exclusion from decision-making power are obviously additional manifestations of such inequity.

2.8 Conclusions

- The main finding of this chapter is the dearth of research on family life in the modern urban context. Existing studies have been shown to reflect a bygone age where 25% of the labour-force was engaged in agriculture. Centred as they were on traditional small farmers and labourers, which were relatively poor sections of the community, such studies are no longer fully relevant for present conditions.
- They do, however, have some abiding significance in that they show that wives in Ireland always had possessed considerable earning power. Indeed the reality of the distant past was that dual-earner families were common and that independent money management was the norm. Where production could be undertaken around the household and did not affect the wife's rearing of the children, women were accustomed to significant economic independence.
- Families in the 19th and early 20th centuries exhibited only a very limited number of strategies to handle their resources. Surprisingly, the most modern method of family finance is the one that was practised in most rural families. Funds tended to be handled separately and each partner had his or her own independent income and sphere of activity. Another common practice was for finance to be handled in a segregated manner with one partner taking full charge.
- Economic circumstances also underlay the practice among working-class wives in the 1950's. Because of the low wages earned by their husbands, their wives carried a great deal of the responsibility for managing money. Such women had control of major financial decisions as well as being managers on a day-to day basis.
- Husbands tended to have greater control of finances where family resources were more abundant. This was true except where a wife had independent income and so could bring this material resource to bear in winning her a share in the family power.
- While poverty research has dominated the research agenda in the recent past, its abiding value for this project is in demonstrating that the experience of women as well

as men must be separately investigated. Typically, poverty has been seen to impinge more dramatically on women than on their husbands. This results from the serious inequity found to be characteristic of many relationships.

- Overall, the evidence of this chapter underlines the relevance of economic circumstances to the systems of finance that are adopted by families. Little research could be found regarding affluent families in present-day circumstances and so it is necessary to seek information on such groups in other economies. Such a search is likely to be fruitful given the dominant position of dual earners in most industrialised countries.

Not only is sociological evidence of importance but the findings of researchers in the fields of consumer behaviour, home economics and marketing are also relevant. The literature concerning the purchasing practices and shopping behaviour of dual-earner families will also be considered. Chapter 3 is dedicated to this task.

Chapter 3

Research on dual-earner families

Chapter 3 The Dual- income family.

3.1 Introduction

The emergence, over the last four or five decades, of families in which both spouses are in paid employment is one of the most significant social changes of this century. It is no surprise therefore that a substantial corpus of sociological literature has documented its effect on family relationships. This literature is the subject matter of the present chapter.

- The first task is to disentangle varying definitions of 'dual-earner family' which serve to confuse this literature. Particular problems are the tendency to use the terms "*dual-earner*" and "*dual-career*" interchangeably, and to ignore the distinction between full-time and part-time employment. Each of these difficulties hinder a measured evaluation being made of this phenomenon.
- A second task is to present statistical information regarding the size of the dual-earner segment in Ireland and to compare it with other locations. Evidence is presented which shows that, at present, a majority of wives within the younger age cohorts are found in the paid workforce. The speed at which such patterns are developing in Ireland is found in Appendix A.
- The next two sections examine two major strands of research findings relating to family power. The first focuses on task performance within these families. As money management and shopping are tasks to be performed, it is relevant to investigate how the overall *division of labour* is organised. Various approaches to its measurement show that wives perform about two thirds of family/household work and their husbands only do one third - even where both partners are working outside the home. Particular insight into domestic relations is gained when explanations thought to underlie such an inequitable division of labour are examined. These findings provide an important background for the present research as the same forces are likely to affect the manner in which couples organise the tasks associated with financial matters.

- Why so many wives accept an unfair division of roles and how they can reconcile this apparent inequity with the egalitarian value system they generally espouse are other important issues that demand attention. As Sachs stated, the real conundrum is why women consent to what appears to be their own exploitation (1983). An emerging solution to this contradiction has its roots in a paradigm shift within the research community. Present practice is for researchers to focus on the depth of meaning that family work holds for wives.
- The exercise of power within dual-earner families also concerns the *decision-making* as it occurs between the spouses. Following the seminal work by Blood & Wolfe (1960), researchers have come to believe that an employed wife will exercise increased influence over family decisions. One proposed reason is that her contribution to the total family resources will give her increased leverage in formulating family plans, while a second reason is she will require to satisfy various new demands which arise directly from her employment.
- The existence of a second earner within a family has so many practical implications that researchers in disciplines such as economics, marketing, consumer behaviour and home economics have given it attention. In particular, each discipline has examined the usage of time-saving durables and various convenience goods and services. Such purchases are thought to relate to the 'time-buying' strategies of families faced with the 'double burden' (performing domestic work in addition to going out to work) a topic which has exercised the minds of sociologists for so long. Again, work-related expenses must be brought into the reckoning given that they reduce the additional income gained by working wives. Because working mothers require suitable child-care services, better transport, suitable work clothes and higher spending on food-away-from-home (FAFH), their employment is likely to generate increased activity in these sectors of the economy. Such consequences underpin the marketing importance of the present project.
- Finally, the chapter concludes with an analysis of the shopping habits of dual-earner families. Researchers with backgrounds in marketing and particularly consumer behaviour have contrasted the shopping behaviour of dual- with that of single-

earners. The manner in which each group reacts to various elements of the marketing mix is examined for indications on how innovative, effective and profitable marketing tactics might be devised.

3.2 Dual-earner families - definitions

Terminological inexactitude threatens a correct interpretation of much of this literature. Typically, this arises from the fact that much of the stereotypical behaviour that is attributed to 'dual-*earner* couples' actually applies only to 'dual-*career* couples' - a much smaller sub-segment. Such confusion is further compounded through the popular image of 'yuppies' - an even smaller, more loosely-defined group of couples, whose youth and upper social class membership, (although not strictly defined) make them difficult to enumerate. Labelling couples as "dual-income" or "dual-earner" conjures up misleading images of such small but high profile groups. The many working class and older couples who are dual-earners certainly cannot be considered to share a lifestyle with either 'yuppie' couples or those professional families who enjoy the benefits of being 'dual-career'.

There is ongoing value in the distinction between 'dual-career' couples and 'dual-earners' which was originally proposed by Rapoport & Rapoport (1971). In their view, '*career*' are '*those types of jobs which requires a high degree of commitment and which have a continuous developmental character*' (p. 18). Individuals engaged in such occupations are likely therefore to have different work motivation from other earners. The Rapoports believed that these dual-career couples merited special investigation, as they embodied in bold relief the dilemmas faced by other families. Of all wives, these women were most committed to their employment and so had the least time available to fulfil the household duties traditionally undertaken by women. Highly intelligent and well educated, they frequently challenged patriarchal attitudes and prejudices in pursuing their careers and being 'trail-blazers' in their place of work, it was likely that they would also seek to re-organise their domestic arrangements.

Young & Wilmott (1973) concurred with this focus on dual-career couples as they epitomised what these authors labelled the 'symmetrical family'. In their view, egalitarian relationships would emerge as the modal pattern for all families in the future. Gender equality would eventually permeate the behaviour and decision-making of all married people. Not only would bread-winning be undertaken by both parties but they would share child-care and other aspects of domestic work, including shopping and money management. In addition, power over family decisions would be apportioned in a fair and equal manner.

It is understandable then that when primary research relating to working wives began to emerge, it was influenced by the above authors. Studies were undertaken specifically to examine the impact which the employment of career wives had on their domestic relationships. Role performance was evaluated, the division of labour monitored and the balance of domestic power was analysed. Major reviews of this work are found in Pleck (1985); Spitze (1988) and Thompson & Walker (1989). However management of finance was only explicitly included in the constellation of household tasks under examination on rare occasions.

From a marketing point of view, the distinction based on 'career' holds much promise. 'Dual-career' families invariably have high levels of income and providing this segment can be identified in a simple manner, it promises to be very attractive as a target group. The work motivation of these wives stands in sharp contrast to the 'just-a job' segment (to use the phrase coined by Bartos in 1977), whose motivation is purely financial and who out of necessity must contribute to the family income. Although the latter wives actually constitute a majority in the population of working wives, many of them wish they had the choice to stay at home and raise their families. Crispell (1995) quotes a Roper Public Opinion Polls study in the US to the effect that

'half of all working women would prefer to stay home rather than work, but 44 percent of this group doesn't think it will be possible in the near future. One in four of all working women say that quitting her job would make it nearly impossible to get by'. (p. 55).

That many 'dual-earner' as opposed to 'dual career' families are not very well off is surely a realistic proposition.

The distinction between 'career' and 'just-a-job' may well be critical but its measurement in the population is very difficult due to its dependence on attitudinal information which is not found within official Labour Force Survey statistics anywhere. Indeed Bartos, who proposed the scheme, which is based on variables such as the occupational status accorded to each particular employment and the work motivation that inspires its occupants, never presented any empirical data to support it. Her claim is based on 'proprietary information and miscellaneous studies' gained at her employment with Yankelovich Inc. in New York. No empirical work, which directly measured the relative size of these segments within the total US female population, could be discovered within the academic literature.

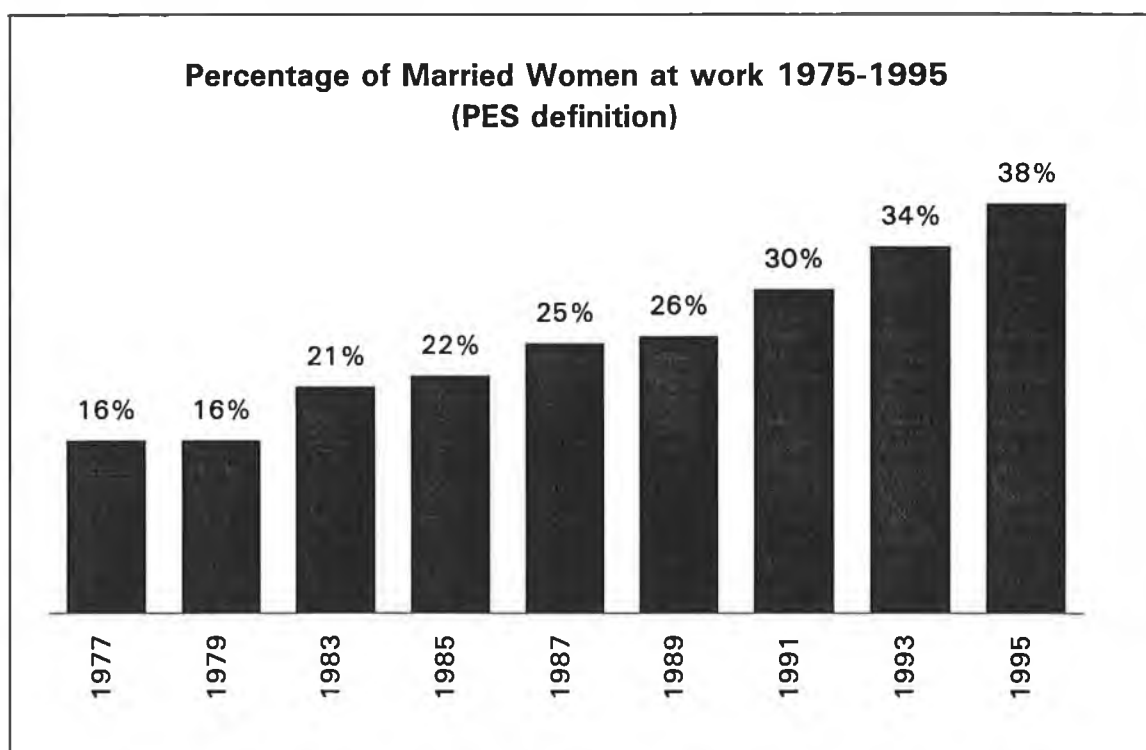
Although an operational definition of 'career' is absent from national census data-sets, a proxy variable shows the potential of this approach. Using 1994 Current Population Survey data in the US, Crispell (1995) found a wide gulf in spending power between various families. Total family income averaged \$77,000 dollars in the 20 percent of American families where both partners have college degrees, which is dramatically larger than the \$42,000 average income found in an equal sized group of families where both spouses are high school graduates. Such a disparity underlines the value of distinguishing between these sizeable market segments.

The most common practice adopted by researchers is to use a simple dichotomy of 'employed/not employed' or 'working/ non working', as it is more typically labelled (Jackson et al., 1985; Weinberg & Winer, 1983). Also the trichotomy of full-time/part-time/non-employed status for wives is commonly used because of its reportage in the employment statistics of most countries. Notwithstanding the fact that part-time status tends not to be defined in a consistent way but rather reflects a wife's assessment of her own situation (Central Statistics Office, 1996), this distinction has proved useful (see Bryant, 1988; Bellante & Foster, 1984; Rubin et al., 1990).

3.3 Measuring the size of the dual-income segment

Neither '*dual-income couple*', '*dual-earner couple*' nor '*dual-career couple*' are officially designated terms in Irish employment statistics and so the number of couples fitting these descriptions cannot be exactly determined. Official sources do, however, contain data on the number of married women in employment - a surrogate measure which can be used with only a slight degree of imprecision. Information on the work status of males and females is updated regularly in the annual Labour Force Survey, which is based on a sample of over 46,000 households nation-wide. As indicated in Fig 3.1, it is clear that the number of dual-income couples in Ireland is increasing.

Fig. 3.1 Growth in Numbers of Employed Married Women in Ireland 1975-1995



* Calculated as a percentage of all married women under the age of 65 years of age

Note.

These figures give a conservative estimate of the number of married women at work, given that they are based on Principal Economic Status as recorded by the women. After 1987, the CSO also used the ILO definition to record work status. According to this criterion, work status is defined by whether or not one was working for payment for at least one hour in the week prior to the Labour Force Survey. This latter system reflects accurately the number of married women who are in receipt of a wage.

At present, 41% of married women under the age of 65 years give their occupation as being in paid employment according to the *Labour Force Survey 1996* (45% were at work in the week prior to the LFS survey). The figures are even higher for the younger age group particularly in Dublin (Central Statistics Office, 1997). For example, 64% of under-35 year old married women in the Dublin region are in the workforce (PES definition). Exact data for Ireland and selected other countries are examined in more detail in Appendix A.

As dual-earners are fast becoming a majority in this country, gaining insight into their lifestyle becomes more pertinent, particularly in so far as it relates to the distribution of family work including money management and purchasing behaviour. Due to the dearth of Irish-based information, research findings from other industrial societies will be examined.

3.4 The division of labour in dual-earner households

The most significant feature of the literature on dual-earner families is the centrality of domestic work to the entire discussion. Not only was it the first feature to be studied by sociologists but its influence tends to pervade most aspects of their investigations. Theories underlying the allocation of domestic work are likely to affect all marital interactions, including tasks such as shopping, decision-making and looking after family money. Hence their importance for this study.

Most of the empirical work on the domestic division of labour has been undertaken in the United States and strictly speaking, has application only to that culture. However evidence has been gathered from other locations, such as Australia (reported by Bryson, 1996), Sweden (Calasanti & Bailey, 1991), Holland (Van Der Lippe, 1994), Austria (Szinovacz, 1977) and Canada (Meissner et al., 1975, Brayfield, 1992).

Nearer to home, a substantial contribution has been made by authors within the UK. These studies were reviewed by Morris (1990) in a US-UK comparison of what she called "the workings of the household". In all this body of empirical evidence, it is regrettable that findings specifically relating to Ireland are scarce and those that exist are

somewhat dated. Only one work could be discovered which had dual-earner couples as its specific focus (see section 2.7) and this was based on a small and localised sample (O'Donovan & Curtin, 1991). More recently, a report on *Mothers Fathers and Employment* (Thomas Coram Research Unit, 1997) casts light on Irish couple's behaviour regarding hours of work of mothers and fathers and couples across the European Union.

Authors differ substantially in their estimates of the amount of change that has actually occurred within families. Indeed Hartmann (1981), Rexroat & Shehan (1987) and Shelton (1990) deny that any real change has occurred at all. They maintain that men have not increased their participation levels in domestic work and conclude that the basic inequality between men and women has not been addressed. Others such as Berk & Berk (1979), Coverman & Shelley (1986), Spitze (1988) and Presser (1994) report that men's contributions have risen but are in agreement that such an increase is only slight. As Miller & Garrison aptly put it, "these household labour studies of the 1970's were 'much ado about nothing'" (1982, p. 242). Yet others such as Ericksen et al., (1979), and Pleck (1985) and Blair & Johnson (1992) point to significant changes, particularly where the wife is in paid employment.

Unanimity is found on only one issue, namely that women undertake more household work than men (irrespective of how this is defined). Surprisingly, this conclusion still persists even after two or three decades despite the increased levels of work participation by wives, the socialisation of a generation of 'new men' and a culture that has become more sensitive to issues such as gender equity.

The reason such contradictions arise within the literature is principally because the division of labour has been measured in a variety of ways (Warner, 1986). Well known American data sets such as the *American's Use of Time* studies (used by Pleck 1985; Juster & Stafford, 1985; Robinson, 1977 and Coverman & Sheley, 1986) and the *Panel Study of Income Dynamics* (analysed by Nickols & Metzen, 1978; Berardo et al., 1987), all used different definitions of housework. Indeed the *National Survey of Families and Households 1988*, which has been used more recently by authors such as Blair & Lichter, (1991), Coltrane & Ishii-Kuntz (1992), South & Spitze, (1994) and Pittman &

Blanchard, (1996) is incompatible with each of these early data sets. In such circumstances, exact measurement of change over time is impossible.

3.4.1. Issues in the measurement of domestic work

The use of only one spouse (the wife) as an informant in early studies (such as Blood & Wolfe) was rightly criticised by Safilios-Rothschild, (1970) because of the low levels of correlation found in husband/wife reports. Brown & Rutter (1966) for example, found correlations of only 0.4 to 0.7 for husband/wife accounts regarding their participation in family events just a week or two earlier. As a result, virtually all studies nowadays are designed to obtain information independently from each spouse. Although fieldwork costs are thereby increased, the removal of this obvious threat to the validity of one's findings justifies the additional expense.

Two main approaches have been traditionally used in measuring household work:

(i) the relative distribution approach and (ii) time budgets.

The relative distribution approach favoured by Blood & Wolfe (1960), Spitze & Huber (1981) and Blair & Lichter, (1991) defines a number of tasks as constituting housework and enquires who mainly undertakes them - the wife only or mainly, the husband only or mainly or both equally.

One problem which is peculiar to this approach is that it does not provide data on how much *individual* work is performed by either the husband or wife. For example, changes in a husband's *share* of the work might be attributed *either* to an increase in his work time *or* to a reduction in his wife's work time. Each could bring about the same result (Pleck, 1985).

The second major approach to work measurement is based on the time taken by each partner in performing the various tasks. In this methodology, all activities are noted, along with their starting and ending times. As a time diary is completed by each spouse, problems in estimating the behaviour of one's partner do not arise. In this way, the *absolute time* spent on each task can be assessed as well as the *relative contribution* of

each partner. By conducting such diaries, perhaps a decade apart, an accurate assessment can be made of the changes that have occurred.

While such time-based surveys promise to deliver very detailed data, they are also subject to serious operational and theoretical problems (Warner, 1986). Mainly these problems relate to high levels either of incompleteness or refusal, in addition to the time and cost involved. It has proved difficult to get participants to keep a diary for more than one day and in some cases diaries are filled out retrospectively making them subject to recall error (Pleck, 1985). Recent work by Pitman et al. (1996) underlined the limits of 'single-day' studies, as data gathered daily over 10 weeks showed household work performance to be dynamic rather than static and related to the level of stress experienced by the various partners. Of course, the intrusive nature of contemporaneous reportage of one's behaviour using a diary raises additional problems regarding validity of the findings. Because of the possibility of bias from any or all of the above causes, the accurate data collection which is promised by this methodology, cannot be guaranteed.

However, more serious difficulties arise which are common to each of the above methods. Firstly, an agreed definition of 'domestic work' has proved elusive. The chosen tasks are inconsistent in both number and content, ranging from five (Ross, 1987) to sixty-four (Coltrane, 1993). Some lists include child-care (Warde & Heatherington, 1993; Gregson & Lowe, 1993), while others such as Blood & Wolfe (1960) considered this activity would bias their results, due to the fact that one third of the couples in their sample had no children. Kamo (1988) and Blair & Lichter (1991) excluded it for another reason, namely that caring for children was partly work (e.g. bathing and feeding) and partly leisure (e.g. playing with the child).

While many studies limit the enquiry to so-called 'feminine' tasks such as cooking, cleaning and laundry (Model, 1981; Maret & Finlay, 1984; Farcas, 1976; Pittman & Blanchard, 1996), other authors have sought to formulate a balanced male-female list of tasks (Blood & Wolfe, 1960; Blair & Lichter, 1991). Typical of the latter is the highly influential *Husbands and Wives* where Blood & Wolfe (1960) used an eight-item index. Three were typically male tasks (doing household repairs, mowing the lawn and shovelling the sidewalk); three were typically female (getting the husband's breakfast on workdays, tidying the living-room when guests are coming, washing up at evening time);

finally, two neutral tasks (grocery shopping and keeping track of the money and bills) were selected. Respondents were asked to report who performed each of the eight tasks - the husband always; husband more than the wife; the husband and wife exactly the same; the wife more than the husband or the wife always. As can be appreciated, each of the above items might be justifiably criticised.

Ross (1987) rejected the use of a balanced set of male and female tasks because the time requirement for male tasks typically is considerably less than for those performed by women. Her solution was to select the most time-consuming tasks and to investigate their performance. As cooking, cleaning, shopping, dish-washing and child-care are the five most time-consuming tasks which comprise 72 percent of housework time (Walker & Woods, 1976), they were chosen in her research. Ross is correct in using a time-based approach, but her list cannot produce an unbiased assessment of how household work is performed because more than a quarter of its constituent elements are missing.

The best approach appears to be that of Kamo (1989) who tried to remedy this difficulty through the selection of a 15-item index. In addition, he also weighted each task using the time budget data of Walker & Woods (1976). Then, using a nine-point scale to evaluate the relative contribution of each partner, he found that husbands take 36% of the work-load or about half of that of their wives.

A second serious problem is that all items selected are regarded as if they *are equal in terms of work input* (Warner, 1986). While Kamo (1989) weighted each task in terms of the time required, other issues such as their desirability and importance, their frequency, or the monotony involved or the responsibility involved in their performance are effectively ignored. It must be admitted that none of Blood and Wolfe's masculine tasks - mowing the lawn, shovelling snow or doing household repairs - occurs with any frequency nor has to be performed with any degree of urgency. Neither would any of these tasks be considered to be monotonous in the same way as food preparation or washing up, are both of which have to be performed in an unending cycle. Indeed the male tasks listed appear to be seasonal and quite peripheral to the business of running a home. Nonetheless, the work load for wives and husbands is calculated using a simple aggregate score of these tasks. In this regard Pleck's comment, that

any husband performing half of these tasks could hardly be interpreted as doing half the housework' seems justifiable criticism of such an approach (1985: p. 33).

The third major problem is that quantitative approaches to work measurement miss much of the 'work' that is inherent in 'housework'. Robinson, one of the main proponents of time-based studies, observed in his *Americans' Use of Time* study:

simple time data do not reflect those subtle role demands that are involved in the performance of housework; that is the constant attention required throughout the day, week or year; the continual changes and decisions about scheduling and priorities; the monotony and inevitability; and the unsettling combination of the hectic and the menial (1977, pp 61-2).

In this, he is echoing the views of Oakley (1974), who wrote of women's housework role as being 'monotonous, lonely, low status, lengthy as well as being time consuming'. Berk & Berk (1985) agree that housework is 'unrelenting, repetitive and routine'. Typical contributions by men, according to them, are 'infrequent, irregular and non - routine'. As Hochschild correctly points out

dinner needs to be prepared every evening around six o'clock, whereas the car oil needs to be changed every six months, any day around that time, any time that day (1989, p. 8).

The importance of the 'nasty or nice' dimension in researching the domestic division of labour is explored in a variety of studies. In Canada, Meissner (1977) found that men preferred to take tasks having at least one of the three following characteristics: (i) clearly defined boundaries as to what the job entailed and a clear indication regarding when it was completed (such as mowing the lawn); (ii) an element of discretion as to when the task could be done (such as house repairs or car maintenance); and (iii) greater leisure components (such as playing with the children). Such selectivity is common to men according to Lein (1979) who reported that they choose the tasks that would 'stay finished' longer (such as painting the house or digging the garden).

Although wives are 'assisted' by their partners to a greater extent than formerly, this help often centres only on the more pleasant aspects of housework such as cooking and shopping. For example, the selective work performance of husbands may be to prepare special-event high-budget meals rather than the routine provision of evening meals when one is tired and hungry. Alternatively, grocery shopping, where there are few monetary constraints is a desirable task rather than its performance when faced with a tight budget.

An unanticipated result of such support is that her work-load may be rendered even more unsatisfactory. Lein states that

'the woman's share of the work becomes less pleasant, less flexible and more frequently undone. Thus, fathers can be doing more, without necessarily accomplishing a complementary improvement in mother's live' (p. xviii).

A final problem with quantitative approaches to work measurement is the distinction between *task performance* and *responsibility*. According to all accounts, little change in responsibility for household work has occurred between the genders. Barnett & Baruch (1987) defined such responsibility as 'remembering, planning and scheduling' and in a study of 160 white middle class families, reported that as many as 150 husbands accepted *no responsibility* for any of the "feminine" home chores. Several years later, Brannen & Moss (1992) in Britain arrived at similar results in their study of young wives who had returned to work after maternity leave. While these young mothers acknowledged that their husbands were 'willing to help', the real responsibility for the new child and for all the domestic work still lay with them. Leslie et al. (1991) confirm that husbands engage in higher levels of child-care but they concluded that wives remain 'responsible for children, both in terms of planning and implementing decisions regarding their care and in the overall commitment of time'.

Merderer (1993) felt this was a key issue and she further differentiated '*work performance*' from what she called its '*orchestration*' - a concept that is even broader than '*responsibility*'. In her view, quantitative methodologies approach work tasks as 'visible and mechanical' entities and ignore 'the invisible orchestration of family work', which is an inherent part of their work content. As these management tasks inevitably fall to women, she held that their absence creates a systematic bias in the measurement process. She also believed that a wife's work almost always involves 'household management' as against 'task performance'. Simply put, the wife is not only involved in doing the work, but knowing that it has to be done and being responsible that it will be done.

Applying this concept to a marketing context, while a task such as grocery shopping may be performed by a husband, it is likely that his wife will have identified the items that need replenishment and perhaps have written the shopping list. Financial tasks such as 'looking after the bills' certainly have a similar multi-dimensional nature. Not only do

such chores necessitate trips to banks or post-offices to physically pay the bills, they also contain significant dimensions which might be labelled "household management". Controlling the level of usage of a particular service, worrying about the bill, ensuring that funds are available to meet expense even to the extent of cutting back in other areas of spending, may also form part of the overall task of 'looking after bills'. Essentially therefore, the task may not be simple but may involve higher order responsibilities such as overall budgeting. When considered in this light, Merderer's distinction between 'household management' and the much less important issue of 'task accomplishment' should not be neglected when a comprehensive evaluation of household tasks is being undertaken.

Conclusion

Many of the issues in examining the respective work roles of husbands and wives, are affected by the lack of consensus regarding the definition of housework.

- In the main, the operational definitions used by researchers are quantitative in approach and fail to encompass the multi-faceted reality of domestic tasks. Such issues are also likely to intrude when one is trying to explore how money management tasks are allocated within the family.
- The main finding regarding house-work is that many tasks are undesirable, or as Mainardi stated, the essential fact about housework is 'that it stinks' (quoted by Ahlander & Bahr, 1995). If one were to distil a single conclusion from the research findings in this area, it is that where work is examined on a 'nasty versus nice' basis, men take the more desirable tasks. This portends that money management will be undertaken by men, except in circumstances where insufficient income is available. In that case, the probability is that it will rest with their wives.
- A second important finding from this literature is the distinction between taking 'responsibility' for tasks and merely undertaking them under the overall direction of one's partner. Functions such as planning and controlling are significant and should be given due weight in future research in this area. Obviously, research into tasks dealing with family money must therefore give due weight to dimensions such as the

overall control of major decisions. Such issues are more significant than the mere performance of tasks under someone else's aegis.

3.4.2 Findings concerning the division of household work

In the midst of all the contradictions *between* studies, basic patterns from *within* studies have emerged and three assertions may confidently be made.

- First, women reduced their time spent on domestic work in the 1970's and 1980's. Faced with what Fox and Nickols (1983) called the 'time crunch', the onus has fallen to wives rather than husbands to deal with these problems and make adjustments (Rexroat & Shehan, 1987). Generally their response is to cut back both on housework and child-care (Robinson, 1977; Berardo et al., 1987; Berk, 1985).
- Second, although the men's contribution over the same duration has risen, the change is only marginal. Time budget studies from the 1970's consistently found little increase in husbands' domestic work time (Meissner et al., 1975; Robinson, 1977; Walker & Woods, 1976). Demo & Acock (1993) provide more recent data where they found that husbands of employed wives contribute 4.3 more hours per week on such chores than do husbands of non-employed wives. The key finding in all this research is not to find that husbands do more but to find that the division of labour is still so unequal.
- Third, wives share of domestic work has varied, estimated at 65% by Coverman (1983) who used a relative time measure, at 73% by Berk (1985) using a time-budget approach and at 64% by Kamo (1988) whose method was a composite of the previous two measures. In other words, these and other researchers (such as Lennon & Rosenfield, 1994) conclude that women perform about *twice* as much of the total household labour as men. When work is confined to indoor housework the ratio is *three* times as much as husbands (Berardo et al., 1987; Hochschild, 1989; Thompson & Walker, 1989).
- Despite the problems associated with defining housework, these figures seem to be remarkably robust across time and in different nations. Nieme (1995), for example,

reviewed the evidence from Europe and North America and reported that women still did two-thirds of all domestic work. In Australia, comparable findings were reported by Bryson (1996) who examined the total time use of men and women both for work and non-work activities. This evidence which was based on *The Australian Bureau of Statistics 1992 Time Use Survey* showed that women who are employed full-time and who have children spend 52% of their total time at housework while their husbands only spend about half as much (27%). Again as the total work week is equivalent for each gender, the two to one ratio again is apparent in these findings.

3.4.3 Explaining the division of labour

In the 1980's a second strand emerged in this literature. Researchers were curious at the absence of the expected shift in behaviour - the 'stalled revolution' to quote Hochschild (1989) - and sought to understand *how* and *why* such an inequitable division of labour persists.

Three main explanations have been presented - (i) time availability (ii) relative resource or exchange theory (iii) gender role ideology.

Time availability offers the most obvious explanation of how domestic work is allocated (Coultrane & Ishii-Kuntz, 1992; Coverman, 1985 and Kamo, 1988). In the traditional family structure, men devote the majority of their time to paid work, while their wives invest corresponding time in homemaking. When women become more involved in paid work, the time they have available for housework is seriously decreased and so it is expected that their husbands will be obliged to help.

The theory originates in the work of Blood & Wolfe (1960) who demonstrated that the husbands of working wives contributed more to housework than did the husbands of housewives who do not work outside of the home. Other researchers supported these findings and were able to demonstrate that the time spent by a husband in paid work was negatively correlated with his share of domestic work (Nickols & Metzen, 1978; Hartmann, 1981; Pleck 1985). However, most studies are agreed that such time differences are not particularly high (Fox & Nickols, 1983; Spitze, 1988) and that the

correlations between husband's time availability and household work are either inconsistent or very small (Coverman, 1985; Hardesty & Bokemier, 1989). The most measured conclusion is that of Thompson & Walker who stated that

there is no simple trade-off of wage and family hours between wives and husbands, nor do partners allocate family work on the basis of availability (1989, p. 856).

The second theory based on relative resources or 'exchange theory' was also expressed by Blood & Wolfe. In their view, resources such as income, education and occupational status contribute to a spouse's prestige or power within the relationship and make it possible for one to avoid mundane work, such as housework. High-income husbands do less work around the house and their wives, who typically have less resources, undertake more of this work in exchange for the benefits they receive (Huber & Spitze, 1983). Such findings quickly gained popularity due to their verification in replicated studies by other researchers (Erickson et al., 1979; Maret & Finlay, 1984).

While this body of evidence is in the predicted direction, these results point to marginal rather than major shifts in behaviour. In dual-earner families, despite the fact that a wife's contribution to family resources is higher than where she is a housewife, women still assume the bulk of family responsibilities (Berardo et al., 1987; Bird et al., 1984). These sources suggest that the *absolute level* of a wife's income is positively correlated with the degree to which cooking and cleaning tasks are shared. Model (1981), on the other hand, proposed an adjustment to this hypothesis and claimed that the correlation was more correctly based on *relative rather than absolute income* on the wife's part. And when Ross (1987) sought to adjudicate on this matter, she found that the smaller the gap between the husband's earnings and the wife's earnings the greater was his relative contribution. According to her findings, it was not the *absolute* level of income, but the income *relative* to that of her husband that appeared to be the critical consideration. This gives credence to the fact that the dynamic in operation relates more to the *relative power between spouses* than to the absolute income contribution from the wife.

One flaw in these explanations is that the *process* through which economic power or occupational status translates into a decrease in one's housework requirements is left rather vague and much work still needs to be done. One exception to this criticism

however is the qualitative account taken by Hood (1983). Her examination of the narratives of a small sample of 16 couples clearly showed how power is exerted through confrontation, negotiations, appeals to fairness or simply "going on strike". The end result is that someone other than the wife shares the chores (1983).

A second point to note is that these proposed theories are based on a negative view of housework, which is understood as an onerous duty from which participants will seek any excuse to reduce their involvement or even to claim complete exemption. Fundamentally, the explanations relate to the exercise of family power where the partner with the most 'power' will be successful in gaining release from participation. Powerful men are better able to avoid undesirable tasks, while powerful women are better able to "extract" labour from their husbands. Not only that but they influence the types of family work that these men do (Blair & Lichter, 1991).

An alternative explanation holds that *gender role ideology* is at the heart of the household division of labour. The central thesis here is that the work done by women depends on the values and attitudes that they espouse, together with the value orientations of their spouses (Ross, 1987). If a wife defines a woman's role as 'being in the home', then her performance of domestic work will reflect such traditional values. In like manner, the expectations that are held about the husband's domestic role will obviously affect his involvement. Of course, the expectations one has of one's partner are also significant. In this way, a person's gender ideology is given central importance for their acceptance of domestic work.

Hiller & Philliber (1986) demonstrated substantial variation in overall ideology between husbands and wives. In their study, while 84 per cent of couples were found to agree that child care should be shared, only 38 percent agreed that housework should be shared. More wives than husbands accepted that the wife should be responsible for domestic matters and it was also reported that a greater proportion of husbands than wives want to maintain traditional roles regarding money matters.

It must, however, be acknowledged that evidence supporting gender ideology theory has also proved to be mixed. Many studies showed that wives with less traditional sex-role attitudes spend less time on household tasks than do those with more traditional

attitudes (Stafford et al., 1977; Clarke et al., 1978). A parallel relationship for husband's sex-role attitude was found by Bird et al.(1984) and Model (1981). Hochschild (1989) also found a strong tendency for husbands with egalitarian views to embody such ideas in their actions. Seventy per cent of men with an egalitarian ideology shared equally, while only 22 percent of men subscribing to a traditional ideology share domestic tasks equally. Work by Kamo (1988) and Hiller & Philliber (1986) all support these relationships.

No deterministic relationship could however be confirmed due to the incongruity between expressions of principle and actual practice. Researchers such as Coverman (1985) found that egalitarian views seem to have no effect on husband's participation in housework. And even in the case of individuals both male and female who proclaimed themselves to be feminists, Blaisure & Allen (1995) found a divergence between the beliefs they articulated and how these were borne out in practice. After a review of this literature, Thompson & Walker concluded that

in spite of all the talk about egalitarian ideology, abstract beliefs about what women and men "ought" to do are not connected with the division of family work (1989, p. 857).

Conclusion

- The three theories discussed above (time availability, exchange theory and gender role ideology) have guided most of the family sociology over the past two decades and while some insight has been gained into the working of families - dual-earner families in particular - they have produced rather inconsistent results.
- Variables such as age, duration of marriage, number of children, education, race, social class, income, hours worked by both the wife and her husband, sex-role attitudes and attitudes to housework have also been used in various combinations in such analyses (Barnett & Baruch, 1987; Berk, 1985; Coverman, 1985; Geerken & Gove, 1983; Nichols & Metzen, 1982; Pleck, 1985; Rextoath & Shehan, 1987; Ross, 1987; Spitze, 1986). However, in most instances, they failed to explain the observed differences.
- Indeed, the various theories proposed only explain about 15 to 20 percent of the variance in husband's work, according to Benin & Agostinelli (1988). Clearly these theories are seriously inadequate to solve what has been described as 'the most well documented and least satisfactorily explained aspects of contemporary family life'.

3.4.4 Recent developments regarding household work

More recently studies have attempted to address these issues (for major review see Shelton & John, 1996). Researchers such as Sanchez & Kane (1996) have examined the expectations that spouses have in regard to such work and wondered if they were aggrieved given the inequality in its performance. More fundamentally they wondered how these wives might accommodate such a contradiction within their thinking.

The curious fact is that although women do most of the family work, only about one-third see this arrangement as unfair (Barnett & Baruch, 1987; Berk, 1985; Benin & Agostinelli, 1988). This extraordinary finding applies even in dual-earner families, where partners might be expected to have equal commitment. However the persistence of the 'double shift' for wives (Hochschild, 1989) appears to be accepted by women even in such circumstances. Further evidence from Blair & Johnson (1992), Ferree (1991) and Thompson (1991) confirm the low expectations of wives concerning the level of family work undertaken by husbands.

When wives in high-status employment were questioned about such matters, Yogev (1981) found that only a minority said that their husbands were doing too little around the house. Some difference in opinion was found to relate to the presence of children as the negative assessment of husbands' work performance occurred in 25 percent of cases where children were present, while it was substantially higher (35 percent) in families that had no children. Obviously, either children contributed to performing this work or in their absence, the husband's neglect of this area was even more pointed.

More recently, Lennon & Rosenfield (1994) analysed the National Survey of Families and Households and found that 'women consider doing two-thirds of the housework as fair to both spouses, while men see doing one-third as reasonable' (p. 525).

Faced with such puzzling findings, a new strand of thinking has emerged. Formulated at the end of the 1980's, it involves a rejection of the traditional mechanistic 'time and tasks' approach that had prevailed up to then. It concludes that the characterisation of housework as 'menial, tedious, boring and to be avoided if possible' (Rabuzzi, 1982, p. 94) must be an inadequate formulation of how women see such work. Despite the fact

that 'that men avoid it because they are not accustomed to doing monotonous, repetitive work which never issues in any lasting, let alone important achievement' (Mainardi, 1980, p. 102), other forces must underpin the fact that so many women accept to do it as part of their work.

Ahlander & Bahr (1995) pointed the way to a new perspective and presented what they called 'the moral dimensions of housework', based on familial values. In their view, housework should be re-conceptualised as family work with its basis in moral obligation. In their view, housework, like other activities is inherently neither positive nor negative, fulfilling nor unfulfilling. It varies in meaning and in the 'perceived benefits associated with doing it' (p. 62).

Hence a search for the positive values such as women found in family work is likely to counterbalance the negative view that underpins most of the research. A number of qualitative research papers emerged which presented a more complete view of what family work entails for women (Berk, 1985; West & Zimmerman, 1987; Hochschild 1989; and DeVault 1991). They confirmed previous findings that women do not enjoy household tasks (Oakley, 1974; Komter, 1989). However they presented an alternative view which is that women value them for the interpersonal outcomes they embody such as caring for their family. As Thompson put it 'many enjoy ministering to the needs of their loved ones ...even if they do not enjoy the tasks themselves' (1991, p. 184).

Central to this new perspective is the idea of 'doing gender' (West & Zimmerman, 1987). According to this view, gender identity is not given, based on individual biology, but is created and reinforced through the performance of 'feminine tasks' such as housework or 'masculine tasks' such as bread-winning. Individuals affirm and reinforce their gender identity through such behaviour. Berk (1985) argued that domestic arrangements actually support two production processes: the production of household goods and services and at the same time, the production of gender. As well as producing food, clean children and so on, a wife realises and expresses her femininity. Such a view is encapsulated well in Berk's title for her book - *The gender factory*. Housework is therefore seen as 'home-making' and 'taking care of the family' and as such, it relates to issues such as nurturing which embody core values that are sought by women. According to this perspective, women regard these activities as deeply

important and are likely to engage in them irrespective of their other commitments including paid employment. Put another way, if they lose these functions, they feel their identity as women is severely compromised.

DeVault (1990) presents a comparable view in her work on meal preparation. In her view, a mother's feeding of the family is an expression of caring and as such is highly significant to her personal identity. Much more is involved than the mere provision of sustenance, as the provision of family meals can be regarded as 'doing gender'.

Given this perspective, it is understandable that women do not want men to share such tasks on a 50:50 basis as they would loose out on this element of their gender identity. They do however want this work to be appreciated and require that they will be given their 'just reward' for their efforts. In Ferree's notable phrase, it is not so much 'equality' as 'equity' that is desired (1991).

Hochschild (1989) has also exerted significant influence in this new approach through her in-depth exploration of the meanings husbands and wives create within their relationships. Concepts such as the 'marital economy of gratitude' (1989, p.18) whereby couples view some actions in their marriages as gifts and others as burdens afford a considerable insight.

To date, these explorations have remained qualitative in nature - a situation which is likely to continue - as disclosure by the actors concerned lies at their core. For this reason, the recent work relating to the construction of gender in families through work and family decisions has retained a qualitative methodology even though more than 60 couples acted as informants (Zvonkovic et al., 1996).

Conclusion

Recent studies on the participant's evaluation of their domestic role have changed the nature of the debate about domestic work.

- Rather than arguing about how it might be measured in valid manner, theorists have concentrated on the levels of satisfaction or dissatisfaction experienced by the participants.
- Secondly, research has sought to reconcile the facts about domestic work with an ideology of gender equality which is exerting considerable influence in Western industrial countries. This research is based on a qualitative approach which seeks to capture the personal meaning that domestic work has for women. Essentially, the findings cause a re-evaluation of the view that domestic work is a 'chore' and to be avoided.

3.5 Decision making power within the family

Family decision making constitutes the second main issue relevant to this research. Given some recasting of family roles due to the earning power of wives, another key question is how decision-making power is now exercised. In particular, the manner in which financial power is distributed within families is a central concern for this research.

Ever since the seminal work by Blood & Wolfe (1960), discussion in family sociology has focused on how power is shared equally in some families, while in others it is exercised only by one partner. Typically, family power is measured through the examination of 'who has the final say' over a number of family decisions. As these range across all areas of family life from decisions about 'how children will be reared' to 'where the family will live', it can be appreciated that a financial dimension underlies many of these decisions. Hence this literature is pertinent to the present research.

Research on general power within families has much in common with that relating to the division of labour. Not only do they have common intellectual origins in *Husbands and*

Wives, the major study undertaken by Blood & Wolfe (1960), but they also tend use similar explanatory variables, including the wife's work status which is at the heart of the present investigation. Essentially both topics relate to marital power which is exercised both in the allocation of family work as well as how decisions are taken. When the above authors sought to investigate marital power, it was operationalised through the examination of eight separate decisions (ranging from the 'choice of the husband's job' to 'where they will live' to 'whether or not to buy life assurance'). Wives were asked to declare who mainly or only 'had the final say' with regard to each decision or whether they were had an equal say. Using these decisions, the authors calculated an overall score for marital power.

Responses from 909 Michigan women showed couples to be either *autocratic* (one person rule) or *syncratic* (more than one ruler). The former couples could be either categorised as *husband dominant* or *wife dominant*, while a distinction in egalitarian decision making was made between situations where most decisions were made jointly (*syncratic* decision making) and those where an equal number of independent decisions were made by each of the spouses (*autonomic* decision making). This fourfold typology of decisions was originally proposed by Herbst (1952) and has been shown to have an abiding value. While marital power is obviously best understood as a continuum, these identifiable reference points now have universal usage.

Using a simple summation of all eight decisions, the power index was shown to be correlated with other aspects of the couples' lives. In this way, Blood & Wolfe formulated the 'resource theory of power', whereby final decision-making or 'power' is dependent on the relative resources each partner brings to the relationship. Wives who possessed high levels of education, status and income relative to their husbands were found to have higher levels of power than others. Wives in employment therefore were believed to 'exchange' their enhanced resources for a greater share in family power. As can be appreciated, this echoes the findings regarding the allocation of domestic work (section 3.4.3). So not only do personal resources determine how much work one undertakes but they also affect one's bargaining power when decisions are being taken.

This theory has been validated in a large number of situations. Rodman in particular (1967, 1972) reviewed studies from Finland, France, Greece, Yugoslavia and the United

States and concluded that the expected correlations existed. His final conclusion was that the balance of marital power is influenced by the interaction of two factors (1) comparative resources of husband and wife and (2) the cultural and sub-cultural expectations about the distribution of marital power (Rodman, 1972, p. 60). In this way, his 'normative-resource theory' takes account of local definitions of desirable expressions of power. While his theory incorporates an element of gender role ideology, its central focus is on the exchange of resources.

The range of resources found to be significant has been expanded in other research. Safilios-Rothschild (1970) had originally argued against the usefulness of investigating socio-economic resources in her review study of marital power. Later she actually found these resources to be significant in her amended exchange model which was validated in her native Greece (Safilios-Rothschild, 1976). In this new model, she differentiated between 'orchestration power' and 'implementation power'. While one person might exercise power through planning an overall strategy, the power exercised by the other partner might be to control specific decisions. She also introduced a new concept which was to incorporate a measure of emotional attachment to one's partner as a significant variable. In her scheme, the partner who is 'more in love' has less orchestration power, while partners who perceive themselves to be 'equally in love' share the power in marriage.

Personal resources such as beauty, personality, personal competence or expertise, willingness to share domestic work have also been considered in such research (Szinovacz, 1987).

One constant however, in this debate is the strong correlation of decision making power with the earning power of wives. Research internationally has consistently confirmed these results and suggests that

'the distribution of power in the family changes in favour of the wife wherever she contributes financially to the household' (Coser, 1990, p. 71)

3.5.1 Measuring family power

As will be noticed from the above discussion, the words 'power' and decision making' have been used interchangeably. Indeed this operationalisation of power by means of decision making has been a major source of controversy. All the major reviews of this literature (Safilios-Rothschild, 1976; McDonald, 1980; Cromwell & Olsen, 1975) have been critical of existing research. Indeed Hoffman & Nye concluded that 'the numerous studies concealed and confused more than they revealed and clarified' (1974, p. xv).

These criticisms echo those relating to the operationalisation of household work (section 3.4). First, the range and gender balance of the decision areas is unresolved. Blood & Wolfe contended that the range of decisions used in their questionnaire were equally appropriate for each gender. However a replication and extension of their study by Centres et al, (1971) used six additional decisions which were specifically aimed at the provision of such a gender balance. As a result, the overall measure showed dramatic change and the conclusions pointed to an overall equality in marital power rather than the husband-dominance that had been found originally. Obviously, the selection of the decision-areas - a matter about which researchers are prone to disagree- becomes even more critical.

The second problem area concerns the simple aggregation of various decisions to calculate an overall index. The assumption that all decision areas are of equal importance and the subsequent use of an unweighted total is unjustified as some decisions are patently more important than others. Indeed, an individual may be willing to cede influence over any number of spheres providing that he or she can control a single key issue. This common experience must therefore be incorporated into a realistic measure of marital power. Subjective assessment by spouses of the salience of each decision area is the only avenue through this might be achieved and so this dimension of the measurement becomes critical (Godwin & Scanzoni, 1989).

As in the discussion of household work above, a 'nasty and nice' dimension is relevant also. Indeed, some decision areas may be undesirable exercises in 'power' and may represent decisions that one might actively seek to off-load. In such cases, the ability to get someone else to take it over and '*not to have the final say*' may actually be an

expression of one's power. To take an example from Blood & Wolfe's eight key indicators, it seems of dubious relevance to the exercise of anybody's power to have decision power concerning 'who the family doctor is to be' or 'the purchase of life assurance'. On the contrary, these may represent chores to be avoided. As Edgell (1980) in his UK study of middle class couples emphasised the central issue is determining family power must be the importance of each decision to the actors concerned. Hood in her *Becoming a Two-Job Family* puts it succinctly where she notes that

'having the power to decide about something about which one might prefer not to decide is an empty victory' (1983, p. 178).

One solution might be to weight the responses by the importance factor that is accorded to each decision by respondents, but typically researchers have not adopted such an approach.

Another alternative is to follow the example of Blumstein & Schwartz (1991) who used a single question to measure decision making power among American couples: "In general, who has more say about important decisions affecting your relationship, you or your partner?"

The final focus of criticism of this body of research is that some studies are based on the self report of only one partner (e.g. Blood & Wolfe). This problem, as stated by Weiting & McLaren is that 'there are no grounds for assuming that a family group can be adequately represented by acquiring data from only one member' (1975, p. 101). Research shows that where data are collected from both parties, the level of correspondence is unsatisfactory (Davis, 1971, Burns & Hopper 1986; and Spiro, 1983). The level of agreement must be measured *within* families (which looks at differences between individual husbands and wives) rather than *across* families (where the difference measure is between the views of men and women). Woodside & Motes (1979) found the divergence between partners was masked in the latter case when it was measured at the aggregate rather individual family level. When this was examined Davis (1970), for example, found that it could be as low as 60 percent agreement between spouses for sub decisions relating to the purchase of cars and furniture and even lower results are quoted by Munsinger et al., (1975).

The problem however does not simply disappear with the questioning of both spouses, as this will merely uncover their differing perceptions and give no clear answer as to how such divergence might be resolved. On the one hand, Olsen & Rabunsky (1972) cite findings to suggest that couples might report patterns that appear egalitarian, due the cultural acceptability of such findings. A counter argument suggested in the same study, is a tendency for husbands to over-estimate their own power and wives to under-estimate theirs, thus making their marriages appear to fit a more traditional pattern whereby wives can have equal but not more power than their husbands. However the concept of '*modesty*' as described by Davis (1970) suggests another possibility. He found evidence that husbands attribute more influence to their wives and so down-play their own power, while wives operate in a similar manner. Olson & Rabunsky (1972) concluded that individuals were reliable in their reporting of *which* decisions are taken but were unreliable regarding *who* makes them. Essentially, an adjudication between opposing viewpoints proves impossible.

At the heart of this dilemma is the problem of getting beyond the perceptions of actors. Indeed a quest to resolve the dilemma indicates the fundamental paradigm within which such researchers conduct their investigation. While 'realists' work on the presumption that there is a unique truth concerning how people behave and that their behaviour can be 'objectively described', those rooted in an 'interpretivist' paradigm contend that all social reality is socially constructed by the actors concerned and that divergent interpretations are only to be expected. Given that one is totally dependent on personal revelation by the participants in such marital situations, it is therefore impossible to get beyond perceptions, to ascertain what actually occurs and adjudicate on which account might gain precedence (Turk & Bell, 1972; Granbois & Willett, 1970). One is left with the inevitable finding that spouses may have divergent views and that these conflicting interpretations may be irreconcilable.

The second major set of criticisms are concerned with the narrowness of approach taken above as sociologists are agreed that 'power' embraces much more than a study of who 'has the final say' for particular decisions. McDonald (1980) has argued that power is multidimensional and that *context* and *processes* must be taken into account in addition to *outcomes*. This view is now being embraced by other researchers.

Scanzoni and his colleagues (1977, 1980) have taken such an approach and their model is particularly useful in the examination of the *context* factors. Not only do they make reference to the relative resources of the spouses (Blood & Wolfe, 1960), but also include the emotional interdependence of the partners (Safilios-Rothschild 1976) and the gender role modernity of the couples (Qualls, 1987).

Not only are specific decisions examined but their importance for each of the partners comes into the reckoning in the measurement process - a matter that has been referred to above. Rather than focusing on what are thought to be stereotypical masculine or feminine decision areas, their approach is to find the salience or importance of each decision area for the participants (Godwin & Scanzoni, 1989).

Another development is the expansion of resource theory from an emphasis on socio-economic resources to categories such as love and affection. Safilios-Rothschild (1976) argued that such resources as affection, expression, companionship and sex were frequently the resources available to women and that these should also be taken into account. With regard to sex, she wrote that women who have little direct access to money and prestige may use sex as a resource to gain power in the relationship.

Again the recent work by Park and colleagues (1995) lamented the lack of emotion-based considerations in the discussion of family decisions and counselled a wider approach. They felt that the emphasis on rational, economic based models is myopic and that the influence of emotion in changing the relative influence of marital partners needs to be brought to the forefront. As they see it:

the relationships between family members which create notions of hearth and home are centred on the deep-seated affection members have for one another. The implications of such interpersonal affection pervades all family decisions. Park et al., 1995, p. 651

This contribution merely sets a new agenda as empirical work in this area has not yet begun.

While it is universally agreed that resources of all kind (money, status, education, or beauty) may be determinants of power, their exchange value depends on the context

within which they operate. As pointed out by McDonald (1980) in his review of this literature, family power is both a behavioural and a perceptual phenomenon. Resource theory only has explanatory power in the context of a 'fair' exchange and requires that the resources one's partner can offer are perceived as desirable. 'If someone controls a resource that you don't care about that person has no power over you' (Brehm, 1992, p. 280).

The positing of dependence as an intervening variable has therefore been of substantial help. As Blumberg & Coleman (1989) put it:- the attractiveness of any resource depends on its perceived value by a recipient. Indeed recent research shows that the value of some contributions to intimate relationships vary by gender (i.e. it depends on whether the contribution is made by a male or female partner). Regan & Sprecher (1995) discovered that men felt that they should receive more credit than their female partners for contributions such as having an important and prestigious career and providing their partner with social opportunities; women for their part, felt that their contribution of other benefits were worth as much as those of their male partners.

Finally, resource or exchange theory is unlikely to provide explanations unless both partners are committed to the relationship. Indeed the 'principle of less interest' as proposed by Waller (1937) runs counter to such theory. According to this view 'a partner who does not care about the relationship actually exerts power over a partner who is committed to it and wants it to flourish'. Such a mechanism may operate in working class households where wives control financial decisions precisely because their dominant partner wants little involvement and exercises his power by opting out of decision making.

3.5.2 Analysing power processes - stages in purchasing decisions

The second major area of development in power theory is a new focus on power *processes*. This shifts the enquiry from '*who decides*' to '*how was the decision made*' (Davis, 1976). *Process* therefore concerns the manner in which power is exerted in a moment-by-moment way. For the purposes of this dissertation this will be examined in the context of purchase decisions. One way in which a process approach can be achieved is by examining all the constituent parts of any such decision. A second issue (which is examined in the following section) explores the strategies people use in seeking to 'get their way'.

Purchase decisions have been examined within the discipline of consumer behaviour for many years and tracing the various stages of decision making - need recognition, provision of information, evaluation of alternatives and final decision making - has permitted the inputs of each spouse to be traced (Davis & Rigaux, 1974). Davis, who perhaps is the most influential writer on this topic, divided the husband-wife decision process into six sub-decisions with reference to cars - When to buy X; Where to buy it; How much to spend; What type to buy; What model; What colour. Obviously model and colour may not be applicable in all cases, but other salient product features can be applied as appropriate.

Davis also underlines that family power can be exercised in raising decision issues, in providing information and in arguing for alternatives just as much as in making final decisions. Indeed, the individual who puts an issue on the agenda always will exercise power unless a divergence of opinion arises. Only in that event does 'having the final say' become relevant. It is clear therefore that many decisions are taken purely because one spouse has exercised influence and the expression of 'overt' power (having the final say) just does not arise.

The first major review of husband-wife influence in family purchasing was conducted by Ferber (1973). He reported two early studies from the survey research centre of the University of Michigan which concurred in the finding that wives exerted the main influence in 40 per cent of households, husbands in little more than one quarter, while joint influence occurred in the rest.

Again another early study by Sharp & Mott (1956) enquired about seven decision areas which are broadly similar to those used by Blood & Wolfe (1960). Their major finding was that differences between families mainly related to income - with lower income wives exercising the highest influence - thus illustrating the effects of resource theory.

Yet another study by Wolgast (1958) concentrated on economic decisions concerning savings, household goods, cars, and general money management and had the advantage that it was based on a nation-wide survey. Again wives in low income exercised the most decision making power. Age was also found to discriminate between couples with joint decisions declining as a couple grew older. Technically, however, these findings are problematic as they were based only on the self-report of wives.

Shuptrine & Samuelson (1976) examined sub-decisions in the car and furniture areas as a replication of the Davis (1970) study. However in this case, responses were sought from both partners. While husbands' responses and wife's responses are separately recorded, no correlation between the two was undertaken. Husbands were found to be definitely dominant in deciding when to buy a car (69 per cent), while his dominance decreased to 16 per cent in considering to buy furniture. These results suggest that the role of a partner in major purchase decisions is probably product specific.

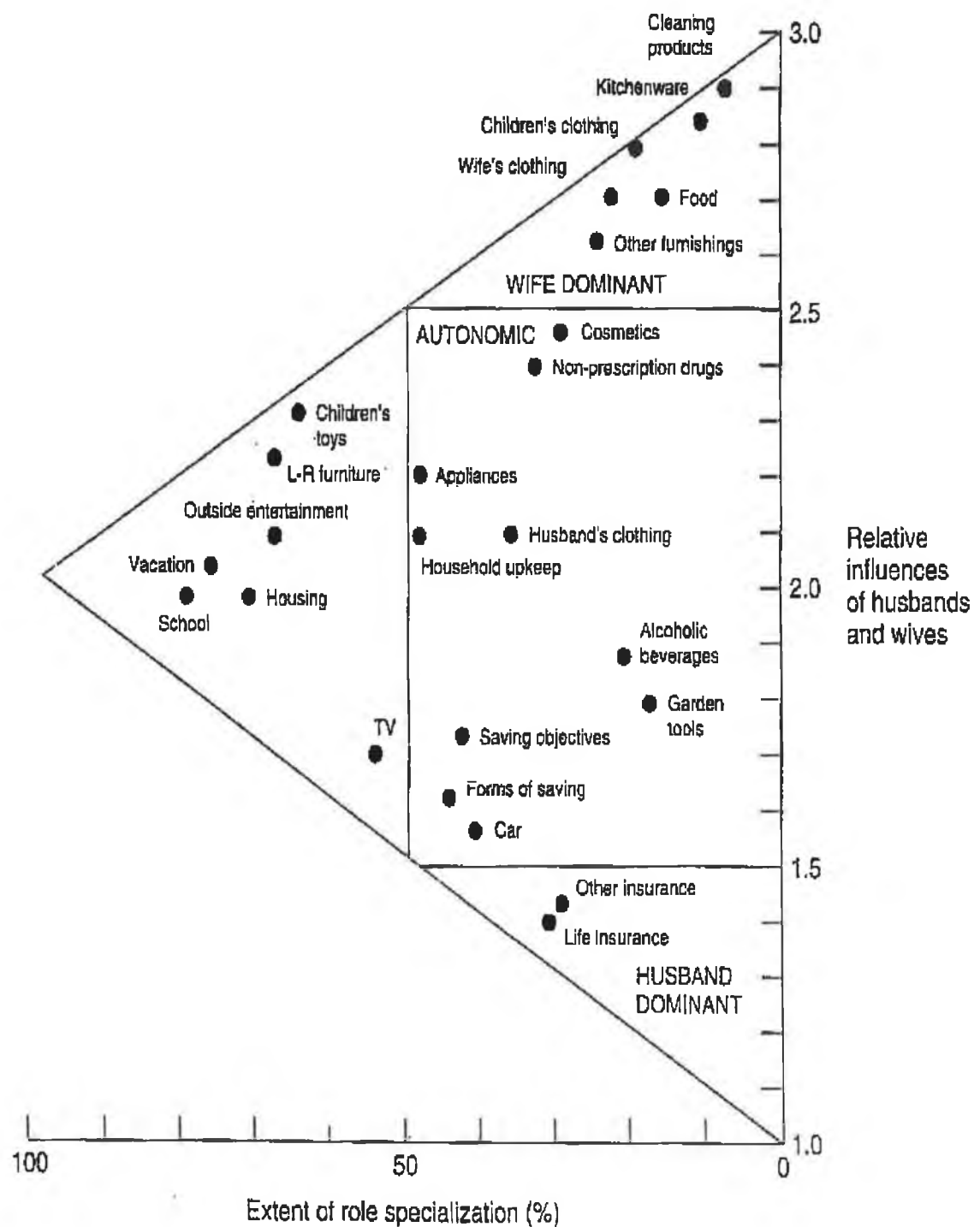
The most influential study, however, within this literature is that conducted by Davis & Rigaux (1974). Although the sample was extremely small (73 Belgian couples) and was conducted on a convenience basis, the range of decisions and the depth of the investigation is impressive. The manner in which the results were encapsulated onto a single chart permitted these findings to be easily communicated and thus facilitated their dissemination and subsequent influence.

Four main categories of product decisions were identified within families:

1. *Wife dominant* - products where the wife largely has the most influence
 2. *Husband dominant* - where the husband has the most influence
 3. *Autonomic*- products where each partner is equally likely to make the decision independently
 4. *Syncratic or Joint*- both partners made the decision jointly.
- As Figure 3. 2 shows, the product categories most used by each partner are the ones over which they exert most control. Even where considerable expense is involved such as cars and the clothing of wives and children.
 - Secondly, decisions that have the highest level of importance (or risk) for the family such as house, children's education, tend to be those which are made jointly. The only notable exception is the relationship of husbands with the purchase of cars.
 - Thirdly, and significantly for this research, it will be noted that both savings objectives and the forms of saving tend to be taken independently by the husband.
 - The abiding significance of Davis and Rigaux's work is that spousal influence was examined at each of the three decision making stages. Relative influence was therefore mapped at the problem recognition and information gathering as well as final decision making stages. In going from problem recognition to information search the husband became more dominant for a larger number of products. On the other hand, when moving from the information search to a final decision, the pattern of influence became more equal. Information search was therefore seen to be an individual task whereas the final decision was likely to be made jointly.

Figure 3.2

The Distribution of Family Decisions between Spouses



Source : Davis and Rigaux, 1974

An interesting replication of this study was conducted in the US by Putnam & Davidson (1987). Basically similar findings were reported and many of the product classifications confirm the results of previous studies. Husbands were found to be dominant in decisions for lawnmowers, sports equipment and hardware items. Wives dominate decisions for food, clothes and kitchenware. For cameras and for personal clothing the decision was likely to be made on an individual basis and the couple are most likely to make joint decisions regarding accommodation and holidays.

It might be noted that a number of items changed their position between the original study of 1974 and this American investigation in 1987. Cars, TV sets and financial planning had move from being husband - dominant to joint decision making, possibly reflecting the influence of working wives. More recent work on 'baby boomers' by Lavin (1993) showed that this tendency to break down the traditional gender based shopping typology is ongoing, although at a slow pace.

While not detracting from the excellence of the Davis & Rigaux conceptualisation, two possible omissions might be noted. First, the ranking of product decisions by the actors concern is not included. In other words, the interpretation of their importance is left to the reader. This potential drawback is significant as perceptions between people may differ. The recent work by Webster (1995) attempted to remedy this deficiency. While she did not go as far as incorporating such product involvement into a scheme that was as comprehensive as that of Davis & Rigaux, she tried to measure involvement in an empirical manner. Using Zaichkowsky's (1985) involvement construct, she obtained importance ratings from both men and women. Such an approach seem to be an advance which should be incorporated into future studies.

Second, Davis & Rigaux appear to neglect the fact that all product decisions are essentially demands on a common purse. Therefore wife-dominated purchases such as clothes for the children are in competition with husband dominated areas such as sports equipment. It is insufficient, therefore, just to know who takes charge of a particular area - one must also know how likely it is that a purchase will be made in that category in the first place. A financially dominant husband may commandeer any available cash for his own needs, to the neglect of areas where his wife yields influence. Thus the allocation of priorities between competing decision-categories is where the *real* power

lies. The manner in which purchase decisions come onto or are dropped from a purchasing agenda is an area of more fundamental importance which certainly merits investigation. As research which specifically looked at this topic could not be found, it is intended that this important issue will be addressed in the present research.

3.5.3 Strategies used in family decision making

A second way in which decision making processes might be examined is to focus on the strategies used by each partner. This again shifts attention from outcomes to the process through which they were achieved. The issues relevant to this approach are styles of communication (such as assertiveness and persuasion) and various influence strategies that couples use. According to Menasco & Curry (1989), there are two kind of decision: *consensual* where the couple agree that something will be done and the only matter for decision is how and *accommodative* where the fundamental decision and the details of its implementation are in dispute. In the latter case where the couple do not agree, tactics such as bargaining, concession, power and compromise must be employed.

Obviously the influences strategy to be employed must relate to the type of power that is being exerted. While French & Raven's (1959) early typology of power bases include legitimate, reward, coercive, expert and referent power, not all of these are appropriate for family relationships. Hallenbeck (1966) suggests that while all may operate to lesser extent in relations between married people, reward/referent power (where we identify with our friends and want them to like us) is perhaps the most appropriate. Given the personal relationship between spouses, coercion or the "hard" bargaining tactics are inappropriate.

The dominant author in this literature is Spiro (1983). While she was conscious of the consensual nature of many decisions (i.e. they were agreed), she recognised that many decisions (according to 88 per cent of couples) were accommodative due to disagreement between the spouses. The study of power then required exploration of how influence was exerted. The patterns she outlined are as follows:

(1) *expert influence* through which one partner tries to show that she or he is more knowledgeable about the subject matter of the decision.

(2) *legitimate influence* whereby a partner seeks shared feelings about role expectations to achieve influence. For example, the husband might argue that since he is the 'man of the house', he should make a particular decision.

(3) *bargaining* involves the attempt by one spouse to turn the joint decision into an autonomous one in return for some favour granted in the past or to be granted in the future. 'If you do this, then I'll do that' may be the most common type of bargaining attempt.

(4) *reward/referent influence* is a combination of two of French & Raven's categories. Reward is to grant something enjoyable to one's partner, while referent influence is based on the feeling of oneness (or desire for such an identity). Spiro found that the things that a spouse does to reward the partner were those things which in the view of the partner in 'ideal' husband or wife might do. For example, one partner may be very 'loving' or buy a gift for the other in order to influence him or her. Expressed more colloquially it entails 'softening him/her up' in order to get one's way.

(5) *emotional influence* is where one partner displays some emotional-laden behaviour. Anger, crying pouting or 'the silent treatment' are examples of such techniques.

(6) *Impression management* is the final strategy presented. Here, misrepresentation is central to the strategy. Essentially external factors are used as excuses to hide one's own decision. For example, one spouse may claim that the other's preferred brand was 'out of stock' when in fact it wasn't. The objective is to convince the spouse that the cause is due to external factors actually outside the influencer's control. (Spiro, 1983, p. 394).

By using about five or six items to illustrate each strategy (a total of thirty three items) she successfully gained insight into the process through which power is exercised between 196 eligible respondents. Firstly, the families in which the percentage of income contributed by the wife was the highest were those who displayed the greatest influence attempts. Secondly in a surprising finding, she showed that each partner was unaware of their partner's strategy in the sense that they were more likely to describe it incorrectly than correctly. Typically individuals attributed stronger attempts at influence to their partner than he or she was prepared to admit in the self-reports. Finally there was a tendency for older spouses to make less use of these persuasive attempts.

While Spiro was working mainly within a marketing literature, she did not appear to be aware of the work of Falbo & Peplau (1980) on power strategies which had been published three years earlier in the social psychology literature. Their thirteen strategies are even more detailed than those used by Spiro and can be immediately applied to marital interaction. The full list of strategies are (1) *Asking*, (2) *Bargaining*, (3) *Laissez-Faire* (by which they mean 'I just go ahead and do it without telling my spouse'), (4) *Negative Affect* (not talk, act cold or sulk) (5) *Persistence* ('keep reminding what I want until my spouse gives in'), (6) *Persuasion* ('trying to convince my spouse that my way is right'), (7) *Positive Affect* (being very cheerful and pleasant) (8) *Reasoning* (discussing rationally) (9) *Stating Importance* (to me) (10) *Hinting* (11) *Talking* (talk through and discuss needs and differences) (12) *Telling* (tell what I want) and (13) *Withdrawal* (ignore spouse or refuse to listen to his/her side). Analysed in a global way, two basic dimensions were identified - one being a direct/indirect dimension while the other dimension measures the extent to which the strategy was unilateral or bilateral. While these strategies were developed in the study of intimate groups in the early 1980's, their application to married couples did not appear until Aida & Falbo's report in 1991.

This scheme is a simpler alternative to the six category method of grouping that Spiro employed. Her scheme was based on cluster analysis, however has the significant benefit that it measures both the *level* as well as the *type* of influence. She arrived at groupings such as *non-influencers*, *light-influencers* and *heavy influencers* on the one hand while on the other hand *subtle influencers*, *emotional influencers* and *combination influencers* were also discovered. It is also notable that as many as 60 percent of the sample used either 'no influence' or 'only light influence'. It is particularly relevant for this research that when the adherents of each strategy were identified, high earning wives appeared to use their resources through the use of strong strategies to achieve their ends.

3.5.4 Conflict and its management

Another benefit of Spiro's work is that she first brought such social psychological thinking into the mainstream of consumer behaviour. Since its publication, a new understanding of agreement and disagreement in decision making has been achieved. Qualls (1987, 1988, 1992) is the author who has made the greatest contribution to our understanding how conflict arises and how it might be managed in family purchasing

decisions. He also distinguished between explicit (manifest) and implicit (cognitive) in any conflict situation. Cognitive conflict in his view affects not only the current decision but future decisions as well. Conflict therefore has a learning dimension whereby one learns of one's partners preferences as well as their methods of dealing with disagreement. In this way the events leading to disagreement and the manner of its resolution in any particular instance have residual importance within the relationship. (Qualls & Jaffe, 1992). Strategies such as *Competition*, (attempts to complete dominate the decision), *Concession* (accept the preferences of the other either unconditionally or conditionally in return for a later payback), *Bargaining* (efforts to achieve a compromise between the divergent positions), *Avoidance/Withdrawal* (inactivity on a decisive issue), are common practices which echo the experience of many couples, although their application to family purchasing is relatively recent. Their application to money is another topic which is relatively undeveloped (for existing studies see chapter 4).

3.5.5 Satisfaction with family decision making power

The final area where development in this literature has taken place is a new focus on *outcomes*. Here the focus has turned to issues other than the actual behaviour that occurs. These additional effects of power are variously labelled as the 'subjective evaluation of the arrangements' (Szinovacz, 1987) or the 'perceived degree of consensus' (Godwin & Scanzoni, 1989). The manner in which communication was made, conflict resolved, gains made or ceded and overall fairness of the outcome all contribute to its acceptability. Godwin & Scanzoni believe that these are best measured by the degree of consensus, the perceptions of fairness and the amount of gain that the partners felt each had achieved.

Much of the research in this area has focused on satisfaction measures and their relationship to the exercise of power. Gray-Little & Burks' (1983) review of the literature dealing with power and marital satisfaction shows that egalitarian relationships generate the least dissatisfaction.

Such a calculating view of power is arguably a male approach which is culturally influenced. Indeed the evidence is that bread-winning wives do not seek to exercise such

power over their husbands (Stamp, 1985; McRae, 1987; Hertz, 1992). According to Blumstein & Schwartz (1991), this merely reflects the bias in the theoretical framework that is used rather than being a most puzzling finding. They argue that the agenda considered in the resource theory is much too narrow. It has been based on the features of life that men value and the types of power that men generally wield, economic, religious or political. If power is defined as the ability to change the behaviour of others intentionally, then power is at the core of what women do namely, the shaping of future generations (Kranichfeld, 1987). Such a change in perspective from relationships which are external to the family to those which are internal marks the entry into what she calls 'true' family power. In so doing, family power is seen to be "almost universally the territory of women" (p. 45).

This view is conceptually akin to the notion of 'doing gender' as cited in the discussion of the division of domestic (see section 3.3 above). Accordingly women may opt to exercise more rather than less 'power' when they choose to be at the heart of their families. Such 'investment, attention, connection and care for their family' are the exercise of real choices.

From this perspective, the ability to make the decision about what kind of car to buy or where to spend the family vacation is nearly reduced to non-significance (Kranichfeld, 1987, p. 53).

Choosing to exercise decision making dominance within spheres such as food, clothing and family furnishings may be incorrectly thought of as selecting the less important areas of spending. However, it represents the feeding and nurturing role that sociologists now see to be at the heart of female power. Women opt to remain in charge of these areas and choose to perform these tasks, not because their partners have greater income, higher levels of education or higher social status but because in so doing they are taking control over those areas of family life which *they* perceive to be the most significant.

While it can be granted that these sociologists have correctly identified the shortcomings of current theories of family power, it must be remembered that this thesis is actually concerned with these self-same matters of "near non-significance".

3.5.6 Dimensions of power within families

It might appear extraordinary that the word 'power' has occurred so many times in the previous pages but this is only to be expected as this is the very mechanism that underlies much social interaction. As Russell wrote in 1938, 'the fundamental concept in social science is power, in the same sense in which energy is the fundamental concept in physics' (Russell, 1938, p. 12).

Komter's work (1989) on family power is one of the few studies to address this matter in an explicit way. In her view there is a 'hidden power' in marriage. While she defined power as 'the ability to produce intended effects in line with one's perceived interests without overt conflict' she feels that equating power with 'having the final say' or 'winning out where there is a conflict of interests' is too narrow a view and should be broadened.

Such a broader approach might be based on the work of Lukes (1974, 1986) who proposed a three dimensional approach to power. Dimension one was to win priority for one's own views where a difference of opinion arose - in other words have the 'final say'. But he expanded the concept through a second dimension which was to have control over the other so that a divergence of opinion does not become a 'battle of wills'. In this expression of power the weaker spouse just gives way when it becomes known what the powerful partner's views might be. No contest is even considered. While this power might appear to be oppressive, a third dimension proposed by Lukes is even more total. One partner is so controlled that even in their aspirations and expectations they don't envisage that 'it might be otherwise'. Such control over their 'hearts and minds' prevents consideration outside of the options thought appropriate by the powerful partner. Put differently, they are so dominated that they don't even realise how low their expectations have become. According to Komter (1989), who conducted her research in the Netherlands, this latter stage does operate within families and as a result many women do not even realise how disadvantaged they have become.

In Ireland, Shorthall (1990, 1992) has produced a similar analysis in her work on farm wives. In doctoral research, she showed that farm wives in Ireland accept a dependent status and even conspire to sanction other wives who sought to break out of that mould.

Only by tracing what happens in 'abnormal times' - such as when a husband died- is it clear that the boundaries placed on the work role of such farm wives were artificial, notwithstanding the fact that they were supported by a whole range of social mores and sanctions. While role definitions regarding farm work were based on the impossibility of women conducting such work because of their gender and were accepted on that account, these rationalisations miraculously disappeared in the event of any of these women becoming widows. Essentially the ideology supported a male dominated society and these wives became locked into powerlessness through their acceptance of the view that 'this is the way that it should be'.

In arriving at this conceptualisation both Komter (1989) and Shorthall (1992) were influenced by the work of Gaventa (1980) who propounded the theory of powerlessness as being embedded in the ideology of a society. Although his thinking arose from the study of miners in the Appalachian mountains in Tennessee, its application is universal. Only through a major disruption and a change of their consciousness do they come to realise how oppressed they had been in their former circumstances. Only then, do they come to realise that their horizons had been bounded by the influence (or power) of an oppressive regime.

A group of mature housewives studied by Burgoyne (1990) illustrate this situation quite clearly where family money is concerned. Only when they returned to work after an absence of many years (during which they reared their children), did they realise how economically dependent and powerless they had been over many years. The curious fact is that they would have 'put their hand on their heart' and sworn that they were quite happy and fully satisfied with the *status quo*. They don't even realise that their expectations had been bounded by their circumstances.

Kranichfeld (1987) feels that the acceptance of such dependence epitomises the most complete exercise of power. In her view it is narrow-minded and misleading to confuse power with coercion. Coercion which clearly implies forcing another to do something against his or her will has been over emphasised in this literature. She further states that much of the power research has been based on a conflict model of the zero-sum-game type- 'where my benefit results in your loss'. This has resulted in research methodologies based on the reporting of 'who is the boss' and 'who has the final say

when there is disagreement'. While these issues are quite relevant in the current research, other salient issues must be examined.

Conclusion

- Given that the dominant theory underpinning the division of labour and the possession of domestic power is thought to be influenced by the financial resources that working wives command, it seems appropriate to quantify their power in financial terms.
- Second, the manner in which the income generated by working wives affects the general standard of living of their families may be revealed through an examination of their purchasing patterns. Obviously some spheres of family spending may gain to a greater extent than others.
- Finally, the amount of work related expenditure may indicate the costs of employment which inevitably will decrease the overall differential between single- and dual-earner households.

Such topics will be addressed in the following sections of the present chapter.

3.6 Earnings within dual income families

It is be noted that practically all the research cited to date reflects the sociological training of their authors. As a consequence, the main focus of such explanations is on roles, power, ideology and related concepts. Basically the research agenda has centred on three key questions: firstly, *who* within the family commits time and effort in the performance of particular tasks; secondly, *how* some decisions are taken by one partner on his or her own while others are shared; thirdly *why* can such inequitable arrangements persist. In all of this literature, it is surprising that the overall size of the wife's income is somewhat neglected. Much of the research effort to date has been dominated by a single question, namely how housework and home responsibilities are managed. Such an emphasis is also reflected in the analysis of spending decision within such families. The one constant for disciplines such as sociology, economics, consumer behaviour and home economics, has been to determine whether or not the second income had resulted in 'time buying strategies' (Nickols & Fox, 1983). While a substantial body of research findings has concentrated on these issues, the basic facts regarding the income of wives are unknown, or if known, have tended to go unpublicised.

Questions such as the size of the contribution of a 'working wife' to family income have marketing significance and so must be determined for the Irish situation. Surprisingly, no simple answer can be given, due to the absence of data. The *Household Budget Survey* (HBS) reports income and expenditure data for Irish households and so is the obvious source for such data. However, the most recent available data (HBS 1987 which was published in 1989) proved to be unhelpful. While this major study, (based on a sample of over 7,700 households) contains a detailed breakdown of spending patterns within households of varying size, composition, social class and geographical location, no analysis has ever been carried out on the finances of dual- as opposed to single-earner couples. Not only are the beneficiaries of this spending differential unknown, but it's size has never been established. As regards the funds under the jurisdiction of each partner, this quite detailed information is unavailable, given that the reporting unit is the household.

Neither is any analysis of dual versus single earner families available in *the ESRI Survey of Income Distribution, Poverty and Usage of State Services 1987*, a national survey based on a national sample of 3,300 households, which resulted in a number of research papers on Irish households and significantly increased knowledge in their regard (see Nolan & Callan, 1994). As reported in section 2.7, the work by Rottman proved very relevant for the present study, while its publication does not preempt it.

In Britain, where the *Family Expenditure Survey* (FES) is undertaken on an annual basis, it might be expected that substantial research would be available on this topic. However a similar lacuna in knowledge is apparent there. While a number of studies have attempted to quantify the earnings of wives, few have addressed either the issue of dual- and single-earner expenditure spending or the spending differential between husbands and wives. Investigation of the latter topic would seem to be specifically excluded by the study given its objectives, as stated in the handbook describing its methodology. They specifically exclude information on the latter theme:

intra-household money transfers are ignored...except pocket money to children under 16. Furthermore, no attempt is made to find out whether a recorded payment is on behalf of some other household member; this is in keeping with the fact that the FES is a household enquiry and not an individual one (Kemsley et al., 1980)

However the literature search revealed one study which concentrates specifically on differences in spending behaviour between husbands and wives in Britain. This well-known work by Piachaud (1982) was based on a secondary analysis of the 1977 FES, where he gained access to the *individual* spending diaries of men and women. This surprising level of access however represents a less than fruitful assessment of the intra-familial distribution of income. Indeed Piachaud recognises the limitations of his data source and admitted that knowledge of what was earned and what was spent and who spent it, has a logical flaw as it reveals nothing about who benefited. This difficulty stems from the fact that money spent by one person contains no clear indication of who might have benefited. For example, while Piachaud reports that women account for 84% of total expenditure on food, it is clear that these purchases are on behalf of the entire family. Less clear is who might be the primary beneficiary of spending on items such as tobacco or alcohol.

Piachaud notes that spending on clothing, alcohol and tobacco were all significantly higher in families when the wife has a larger share generating total family income. He also states that no definitive explanation for this fact can however be concluded from the internal evidence. Either women have a higher preference for these items so that when they have more of their own income they choose to spend more on them or alternatively, these expenditures may be an almost inevitable result of the greater pressures of work. As Piachaud reports 'unfortunately there is no means of distinguishing between these two explanations' (p. 477)

Neither could conclusive evidence be found to relate either the possession of time-saving durables (washing machine, fridge) or the possession of a car to a wife's employment status. These were found to relate to variables such as income level, family size and the stage in the family life-cycle. Significantly, when these other variables were held constant, Piachaud found that wives who were engaged in paid work were no more likely to possess such products than those doing either less or no paid work.

The most significant finding of this work for the present researcher is Piachaud's conclusion that in the vast majority of families, wives contribute remarkably little income. Across the entire sample of over 2,000 families this contribution by wives was only an average of 16.7 per cent of the combined net family income. While this figure accurately reflects the low level of wife's contributions, the reported data analysis is somewhat limited. The average, as quoted, represents a broad range of families - all of whom show relatively low levels of contribution. At the upper end, the proportion of wives who provide as much as 40 percent of the combined family income is less than one tenth. This was balanced by fully six tenths of wives, who provide less than 20 percent of combined income. This latter statistic might be subject to mis-interpretation as this group include an important and undisclosed number of families where the wives provide *nothing*, due to her being outside the paid workforce. The existence of this group is significant as it reduces the overall average level of contribution when the mean is calculated. While Piachaud's work accurately depicts how few wives had any significant contribution to income, it might have been more enlightening to have highlighted the average contribution of those wives who *were* at work. A later FES was analysed by Hamill in her study of *Wives as Sole and Joint Breadwinners* (1979) who followed this approach and she recorded a mean contribution of 25%.

Surprisingly, no overall average figure is quoted in the monumental work of Martin & Roberts (1984), which even to the present day, still stands as the most authoritative understanding of women and employment in the UK. This omission is not an error in reporting but arguably a more honest and accurate system of presenting the findings. The absence of mean or median level of contribution in this report actually highlights the fact that a majority of working wives contribute little to total household funds and only a small minority earn sizeable incomes. The publication of average contributions in such circumstances would actually mislead, as it would tend to mask such differences. For example, the bottom quartile of the working wives in Martin & Robert's 1980 survey contributed less than 20 percent to gross family earnings, while the top quartile contributed about 40 percent. A median value of 30 percent could be calculated from the separately reported values in Table 8.17, which represents a value that broadly is consistent with the 25% found by Hamill.

These relatively low levels of contribution by working wives (typically about 25 - 30 percent) reported from Britain are rather higher than the 17 percent share found in a small Canadian sample by Cheal (1993). However these figures are broadly supported by research findings from the US. In that country the *Consumer Expenditure Survey* (CES) has provided the main source of data on family income and expenditure. Based on nationally representative samples of approximately 5,000 families who complete expenditure diaries each quarter, this on-going survey corresponds to the *Household Budget Survey* in Ireland and the *Family Expenditure Survey* in the UK.

Danziger (1980), Lazear & Michael (1980) and Rainwater et al. (1986) all have used this source to demonstrate that wife's earnings average at about 20 percent of family income. That these estimates should be lower than the British level of contribution can be explained by a number of features of women's employment in the USA. Part time work by women and the tendency to move in and out of employment are much more prevalent in the US than in Britain (Morris 1990). In both societies, it might be noted that the low level of contribution by women is affected by the fact that their wage rates are lower than men's and that women are found in low-status low-pay work to a greater extent (Hansen & Ooms, 1991). In addition the lack of increase in real income from part-time

work has been noted as major problem and constitutes the principal reason why women's earnings still lag behind those of men (Hutton, 1994).

The expectation that American families composed of dual-earners might be in receipt of high levels of income is therefore quite misplaced. The source of this misconception is further explained by Lazear & Michael (1980) who used CES data. Using couples who had no children (and so were matched in that respect), Lazear & Michael selected two groups; one comprising single-earners and the other containing wives who worked full time. Their intention was to show how a concentration on the monetary income of a working wife can be misleading. Looking at the *average before-tax earnings* of wives in two-income families relative to their husbands, it might appear that the wives actually raised their family's income by over 60 per cent. However, the earnings of husbands in single earner families were found to be 20 per cent higher than for dual-earners, which is not untypical (see below).

The differential in total *before-tax income* within the two groups was then found to be 35 percent, but when the *after-tax family incomes* were compared, this advantage had reduced to 25 percent. If one were to make the necessary adjustment for the higher levels of education and lower age of dual-earner families, the true *after-tax income* advantage is only about 20 percent (Lazear & Michael, p. 205).

Strober (1977) however is alone in that she produced an analysis which led to different conclusions. Her conclusions state that the earnings of working wives produce no additional family income but merely only serve to equalise the total incomes of families containing working and non-working wives.

Two reasons might account for such divergence in findings. First, she was working from a much smaller sample - 800 families from the Michigan Survey Research Centre's Survey of Consumer Finances. Second, it is well established that husbands in single earner families earn more than those whose wives are also employed (Hayghe, 1981). A third possibility is that income might be contributed to the households by people other than the husband and wife. Indeed, where the wives were not earners, she reported that family income from other sources was 30% higher than in households where they were employed.

The third reason must be discounted as the results were found to be consistent at each stage of the family life cycle. Strober discovered that even among families headed by younger men, where adult children could not have contributed to the total family income, the husbands' apparent earnings were lower where the wife was at work.

The wife's earning power apparently takes the pressure off husbands being forced to engage in supplementary work to support the family. A corollary of this view is that the economic motivation for a wife's earning is supplementary to the family's needs rather than being absolutely necessary for their survival. Hayghe produced additional evidence to support this thesis when he found that relatively more of the income in such households was spend on convenience items rather than necessities.(1981). This view is also supported by Rainwater (1984) who concluded that:

For a great many families in which the mother is a labour force participant, her earnings have a special role in the family economy and in no sense function to keep the family consumption up to a particular level... Much of the way in which families seem to use the income that wives contribute suggests the primacy of non-pecuniary motives (p. 81-82).

Eggbeen & Hawkins (1990) concur with such a view. Their study found that 'when married women cite economic motives for their employment outside the home, they are referring to standard-of-living preferences rather than basic economic necessities' (p. 54). Indeed their detailed study of US Census data relating to income shows that the increase in wive's employment from 1960 to 1980 came in families where the husband earned an 'adequate' rather than an 'inadequate' income. For the sake of this exercise, the cut-off point for 'adequate' was reckoned at *twice* the official poverty level

Again Poduska (1992) concurs with this view as he cites Maslow's hierarchy of needs as a theoretical approach to understanding the non-monetary personal reasons women give for their involvement in the workplace. Generally there is consensus that it is the woman's own goals and interests that influence her decision to work rather than her husband's economic circumstances. They are there more because they 'want to be there' rather than because they 'must be there'.

It has been claimed by some researchers that the wife's share had risen considerably in the 1980's (Blau, 1986; Danzinger & Gottschalk, 1986). They suggest that it increased to between one-quarter and one-third of the joint total husband-wife earnings. This level of increase was also confirmed by the US Bureau of the Census (1987), who reported that the median income of dual-earners was 47 percent higher than where the husband alone was working. Indeed the work by Rubin & Riney (1994) shows clearly that the 1990 *before-tax* differential was nearly 55% as against a comparable figure of 32% in 1970 (Table 3.8). The reason proposed for this relative increase is to do with increased female earnings and a decrease in male employment levels.

More recently Hayghe (1993, b) discovered that 33.5 million American wives had earnings which accounted for about \$3 dollars out of every \$10 of family income. The exact figure at 31% was based on the *1991 Current Population Census* and is calculated to be higher than the 27% calculated twenty years earlier. Seven wives out of 10 who work full-time added 38% while for those who worked part-time the median contribution was 14% (Krafft, 1994).

Granted that large contributions are made by wives, one cannot necessarily conclude that two-earner families in the US have a much higher standard of living than their single-income counterparts. Lazear & Michael (1980) remind us that substantial costs may be incurred in earning the second income. Indeed they concluded that although two-earner families had about 20 percent more money income after tax than comparable one-earner families, 30 percent more was required to have a similar standard of living. In other words they are *worst off*. They attributed this to the wife's decreased household production activity and the increased level of work-related expenses. Essentially 'it takes more money for a second income to increase the family's economic well-being than it would were the equivalent amount be added to a single earner's income'. (Eggebeen & Hawkins, 1990, p.58).

Hanson & Ooms (1991) made a most significant contribution to the debate when they re-focused precisely on this same issue. Using a sample extracted from the *Consumer Expenditure Survey 1980-1983*, they set out to measure the costs as well as the rewards of having both partners employed. These findings are subject to only one caveat as the

sample was confined to couples having at least one child under 18 years old, hence its results are not universally applicable.

No mean figures are quoted for the totality of sample families as the authors concentrated on establishing results for families at different levels of husband's income. In this way they demonstrated that the income advantage for dual-earners existed at all levels. It varied dramatically however depending on one's income bracket. In lower-, middle- and upper-income families, the dual-earner income advantages were 70%, 38% and 16%, respectively. As can be appreciated the impact of the earnings of a working wife was most felt at low levels of husband's income.

This *CES* data proved to be highly appropriate for this study as a detailed breakdown of expenditure categories is provided. Costs of employment, such as taxation, and child-care could therefore be assessed. The authors concluded that these work-related expenses greatly reduced the economic benefits from employment. Losses of half to two thirds (46% to 68%) of the income advantage were reported, depending on whether the family is low-income or upper-income. Real income advantages therefore were found to average 43%, 24% and 9% in lower-, middle- and upper-income families, respectively. In consequence, the real advantage for the upper third of income earners is quite negligible. The importance of this research is of enduring value as it focused attention for the first time on the *net* monetary benefit of a wife's employment.

Another way of looking at the net benefit of a wife's employment might be estimated by focusing on the increases it permits in total family spending. This has been estimated in the US but not (to this researcher's knowledge) outside of that society. In each case the *Consumer Expenditure Survey* was used as it reports as much as 95 percent of all household expenditure items (Gieseman, 1987). Total expenditure has been examined only by a few researchers. Waldrop (1989) gave what she called 'a lesson in home economics' for marketers where she showed that wives in employment were the major target market as they accounted for 76% of total spending in 1986-7. Looking at the average spending she found that she found that those families who had working wives spent 14% more than those containing housewives. (personal calculation from table p. 29).

It would be wrong to focus too much on the *percentage increase* due to a wife's earnings. Even the lowest *rate of increase* (9 percent) translates into a considerable amount of money as it is calculated on very high base. In addition, if this figure is totally available as disposable income, then its impact on spending can be dramatic.

At the other end of the social spectrum, any increase in the overall family earnings however small may be vital for their economic survival. In the UK, Land (1983) and Rimmer (1981) concur in the view that the number of households in poverty would increase three or fourfold were it not for the fact that the wives were working. Again Danzinger & Gottschalk (1986) concur with such a view, but with reference to the USA. Their estimate was that wife's earnings reduced the poverty rate for two -partner families by 35 percent.

Conclusion

In conclusion, the available evidence points to the fact that wife's earnings make a net contribution. However such high levels of contribution by wives in the US might not necessarily be a valid benchmark for Irish families as all incomes received here are net of tax. The use of a PAYE (Pay-As-You-Earn) system in Ireland differs from than the US situation where tax is counted as an expenditure for the family. The burden of tax and social welfare on the Irish is particularly heavy where 58 pence in the pound operates at very low thresholds. Empirical data relating to Ireland is required therefore to underpin any discussion of the purchasing behaviour of dual-earner families in this country.

3.7 Expenditure patterns within dual earner families

Various studies (Vickery, 1979; Waldrop, 1989; Rubin, Riney & Molina, 1990) have examined the main categories of expenditure in order to see where the additional income of dual income households tends to be spent. It is hypothesised that it will be allocated to *particular sectors* of spending rather than raising all categories by the same proportion. Given the dearth of evidence it is hard to find consensus within the existing studies.

Much of the focus has centred on durables, services and other work-related expenses of wives, including food transportation and clothing. Of course, a case must equally be made that housing, personal entertainment or savings might also be found to exert a claim on the additional income. Research results are presented using these headings.

These favoured targets for the additional money are thought to relate to a number of spending categories which are either related to time management, work related expenses or general lifestyle. Of these, the emphasis on time-related issues has taken precedence in the literature.

3.7.1 Expenditure on consumer durables

This has tended to be based on the theories of a number of economists who have addressed household decision-making. Mincer (1962) felt that husbands and wives considered employment, leisure and housework to three areas where optimal decision making was necessary. Becker (1965) in his theory of the allocation of time took a similar micro-economic approach. In what has become known as the 'new home economics', he likened the household to a small factory that produces as well as consumes commodities (such as meals) and services (such as child-care). In his view, the production of household commodities involves inputs of time and effort as well as raw materials and technology. Family members will attempt to maximise their total utility by producing the best combination of commodities, given their existing resources. As wives give over increased time to the demands of their employment, they will seek to use less time-consuming methods of undertaking household work, substitute technology

for their own labour, buy-in paid labour, or use more purchased goods in household production. In his scheme therefore, a rearrangement of household tasks will be necessary when a wife works full-time in the paid labour force. Finally, a relative income concept was introduced by Duesenberry (1949). In his view consumption of any household was influenced by relative rather than absolute levels of consumption. Previous levels of consumption within the same household or consumption levels relative to the rest of the population- i.e. "keeping up with the Jones" - were of central importance. The well-known observation that dual-earner couples do not perceive any greater flexibility in their economic situation because they have raised their standard of living to the level of their combined incomes (Treas, 1987) augurs for the validity of this explanation.

Employed mothers may attempt to delegate child-care or other household tasks as strategies to reduce what Fox & Nickols (1983) called the 'time crunch'. However the reality is that no great increase has been found to occur in the share of household work undertaken by other family members.

Surprisingly, the hiring of paid help has not been documented to any great degree (Walker & Woods, 1976; Hertz, 1986). Hochschild (1989) is a notable exception who discussed the matter, but then she points out the limited ability of most working mothers to pay for such help. Brannen and Moss (1992) found only 10 % of the young wives in their sample paid someone else to do part of their housework. This is virtually the same level of use as Oropesa (1993) found in American research. In that 1990 study it was found that 12% had paid someone to come in and clean their house at least once in the previous year.

The employed wife has adapted to the situation by cutting corners and reducing the time she spends on housework. She sometimes may reduce her leisure time and even her sleep time in order undertake the 'double shift' (Hochschild, 1989). Besides reducing her 'standards' with regard to housework, other strategies to 'buy time' involve the use of labour saving durables, additional services or increased convenience products. (Strober & Weinberg, 1980).

For this reason, theorists have examined the purchase of timesaving durables (such as washing machines, dryers, dishwashers and microwave ovens). On the one hand, Galbraith (1973) assumed that working wives would spend *less* on such products than non-working wives, as they would have less time for dealing with them. Mincer (1960) expects that they will spend *more* on such goods. Influenced by Friedman's permanent income theory, his view is based on the assumption that wife's earnings have a large transitory component which is likely to be translated into savings (such as the purchase of durables). Drucker (1976) also considers that wife's income will be regarded as transitory and so argues that it will be spent on 'extraordinary' purchases.

While many researchers have suggested these hypotheses, the expected findings have not been confirmed. Strober & Weinberg (1977, 1980) failed to find the wife's employment status significant either in determining either the purchase of durables or the amount that would be spent. Once the wife's impact on total family income was accounted for, no significant differences were found. The hypothesis that wives who recently had moved into paid employment might invest their newly acquired wealth in major household purchases was similarly discounted.

This work was later replicated and extended by Weinberg & Weiner (1983). The data were from the Michigan Survey Research Centre *Survey of Consumer Finances* and again the sample confined to husband-wife families of working age. As in the previous study a decade earlier, working wife households did not have significantly different patterns of purchasing once the impact of family income was held constant.

Similar results were obtained by Strober & Weinber in 1980, Abdel-Ghany & Foster (1981) and Fox & Nickols in 1983, all using different methodologies. In the former study, a national sample of 2,000 married women were questioned in a mail panel. A response rate of 84 % was obtained and complete data for urban wives in husband-wife families obtained. Income again (followed by life cycle stage) were found to be the main determinants of the possession and purchase of consumer durables. Again neither wife's employment status nor even her recent entry into the labour force were significant, once family income and the life cycle were taken into account.

The work by Nickols & Fox (1983) was intended to replicate and expand that of Strober & Weinberg (1980). Indeed this work sampled 1600 two-parent and two child families from 11 states. Wive's working status was measured in a number ways, time diaries were used and information was obtained concerning the possession of consumer durables. Yet again the pervasive influence of income on the ownership of household durables was corroborated. As Yang & Magrabi suggest, it may be 'because most households are able to buy the durables regardless of differences in need' (1989, p. 134).

A similar view underpinned the approach taken by Reilly (1982) who was also puzzled by the lack of direct correlation between a wife's work status and her possession of consumer durables. By introducing an intervening variable to measure 'role overload', he found evidence of significant relationships in the expected direction. In his own research he found that only some working wives reported role overload and it was not the ability to pay as much as the wife's experience of overload that distinguished between purchasers and non-purchasers. Within the model, the hypothesised relationships were statistically significant for the possession of durables, although not so for consumption of convenience food.

Indeed more recent research has revisited the issue of stress (or role overload) and found positive relationships between perceived stress and the allocation of household work among married college students Pitman et al. (1996). Looking at the use of particular foods, Madill-Marshall & Duxbury (1995) similarly found that stress had a significant correlation with the use of convenience foods.

Bryant revisited the technicalities of the older research in 1988 and correctly identified deficiencies within the existing literature. First, family income, which contains the wife's earnings, tended to be confused with total family income without her contribution, with which it is correlated. Although the former measure was used in all previous articles, it causes a systematic bias in the demand function for durables. Second, a wife's available time for household duties must be distinguished from the time she commits to employment. Again, problems of intercorrelated variables confuse the model. By incorporating such technical adjustments, Bryant formulated revised equations which showed that total durables and wives' time are not substitutes, but are complements. As

wife's time becomes more valuable, they do not substitute durables for time but withdraw from the use of durables.

This theoretical contribution is welcome but in the empirical study undertaken the definition of durables embraced items (such as electronic equipment, musical instruments, recreation and sports equipment) which might be more properly regarded as leisure items. While he realised this limitation, Bryant never ran his analysis using the narrower and more appropriate definition of durable.

One technical explanation of this unexpected finding that has been suggested is that the procedures of using stepwise regression and stepwise discriminant functions in these analyses may be inappropriate. Oropensa (1993) suggests stepwise regression and simultaneous estimation are 'inappropriate in situations where the distinction between direct and indirect effects is important' (p.446).

This view is shared by Sen, who considers that as the 'wife's employment may be endogenous (in the expenditure equations), simultaneous equation bias could result' (1993, p. 884). This explanation seems valid in this situation. An independent variable (wife's employment) influences a dependent variable (spending on durables), only through its effect on a third variable (income). Stepwise techniques (either regression or discriminant analysis) are therefore inherently inadequate for discovering such an indirect effect. In this case the explanatory power of a causally prior variable (employment status of the wife) is dissipated through the intervening variable (income). In a thorough analysis, procedures should be put in place to demonstrate the indirect effects as well as the direct effects. This could be undertaken by specifying that a particular independent variable would enter the regression equation prior to other variables. To date, this has not been done by Oropensa himself.

Conclusion

- The overall conclusion therefore is that the puzzle regarding household durables remains unresolved. Contrary to expectation, a long series of investigations have failed to provide conclusive evidence that families of working wives have higher levels of household durables than those of housewives. Perhaps the technical reasons, such as those suggested by Oropensa and Sen, are responsible for the fact that researchers have failed to confirm the expected relationships.
- The issue seems to be confused by the fact that researchers control for the level of family income. Their aim has been to see whether or not families at the same level of income engage in different purchasing behaviour purely because of the wife employment. Put simply, do families in possession of total income of £30,000 spend differently if it was composed of £20,000 from the husband and £10,000 from the wife as opposed to £30,000. In the author's opinion, this view is mistaken. Were it not for the wives earnings, these families would not have an income of £30,000 in the first place. Put another way, these authors miss the essential benefit of a wife's income, namely that it raises the total family income.

3.7.2 Expenditure in the service sector

Many of the above researchers have also focused on the purchase of services. In this they have met with more success and have found significant differences to relate to the wife's employment status. While the reasons for differential success in this regard as opposed to the investigation of durables are unclear, the balance of evidence supports the increased level of services used by dual-earners (Oropesa, 1993).

Waldman & Jacobs (1978) analysed the *US Consumer Expenditure Survey* data from 1972 and discovered that two-earner families spent more than one-earner families on food away from home and on domestic and household services (such as child care, house cleaning, laundering, cooking, and clothes care). Yet when the sample was classified by income, only the latter finding was seen to be significant and it tended to be inconsistent depending on which service was being examined. As these researchers did not control

for factors other than income, more detailed interpretation of these findings are impossible. However the Consumer Expenditure facilitates such investigation as it clearly defines FAFH (food-away-from-home) as the total expenditures for all meals at restaurants, carry-outs and vending machines. It also includes meals as pay, catered affairs such as weddings and meals away from home on trips.

Vickery (1979), used the same data, controlling for income, family demographic characteristics, as well as wife's employment status and found that where wives worked full time (35 hours a week or more) significantly more money was spent on personal care. She also found that both of these categories of working wives spent significantly more money on domestic services and on dry cleaning, laundry and clothing repair than did families in which the wife was not employed. Thus some categories that might be seen as work-related were seen to be affected. Regrettably, Vickery did not include FAFH or child-care costs in her analysis and so the picture is incomplete.

These deficiencies were remedied by Bellante & Foster (1984), who again used the *Consumer Expenditure Survey 1972-3*. Over 3,700 families provided full and complete data and were eligible for inclusion in the study. The dependent variables were expenditures on FAFH, child care, domestic services, personal care total services. These authors found that FAFH was by far the largest expenditure category accounting for full 63% of total services spending on average while all the other categories were roughly similar in magnitude to one another. (For this reason the later literature has tended to pay special attention to FAFH). The results of their regression analysis showed that the dominant factor was total family income. This had greater impact on expenditures than any other variable, although family life cycle and education were also significant. With the exception of domestic services and personal care, expenditure levels were found to differ between working-wife and non-working-wife families. In particular, the number of weeks worked was positively associated with expenditure on FAFH, child care and total services. However, given that the highest R-squared value obtained is 27 %, most of the variation in expenditure on services remains unexplained.

The search for more thorough understanding was continued by Jacobs, Shipp & Brown (1989), who used the *1984 -86 Consumer Expenditure Survey* data to re-examine the question. Working status of wife was found on this occasion to have a significant

impact on FAFH and child care. This was found to be significant once other explanatory variables, such as income, family life cycle and location were held constant. The impact on child-care expenditures was large (17-18%) compared to the impact on FAFH (2-3%).

FAFH and child care again were the sectors that Nickols & Fox (1983) found significant in their 11 state study of over 1600 two-parent, two-child families. It appeared that purchases of such services are key areas relating to the distinctive lifestyle of the working wife. The same two areas were also selected from a larger group by Yang & Magrabi (1989) who found the expenditure for these two categories (but not domestic services or clothing care) correlated with hours worked and full-time versus part-time work status of the wife. This may be due to the immediate daily pressure they put on working wives, unlike domestic cleaning which can be put off until less busy times like the weekend (Soberon et al., 1991).

The spotlight therefore was put onto FAFH and child-care. As stated previously FAFH is actually the most critical sector of all service expenditure given that it accounts for a massive proportion of total domestic services (which usually comprise baby-care, FAFH and housekeeping services). Data from the *1990 Consumer Expenditure Survey* show that the average expenditure for FAHF was 78% of this total with baby-care at 20% of the total. Expenditures on housekeeping (cleaning, laundering, cooking, gardening, carpet, window cleaning on other domestic chores) was quite minimal - comprising only 2% of the total. Another reason for the deserved emphasis on FAFH in this literature is the fact that these expenditures were made by almost 80% of American households while baby-care and household services were each reported only by about 7% of households (Gray, 1992).

3.7.3 Expenditure on Food Away from Home (FAFH)

FAFH has been subjected to much analysis from marketing, home economists and agricultural economics within the US. However for every study that supports the view that FAFH expenditure is higher where wives are working (Bellante & Foster, 1984; Soberon-Ferrer & Dardis, 1991; Vickery, 1979) there are as many where no relationship was found (Goebel, & Lennon, 1983; Rubin et al., 1990; Yang & Magrabi, 1989).

Different measures have been used to measure the purchase of prepared meals. In addition to the use of *actual expenditure*, the *number of meals* bought and the *percentage of meals* eaten away from home have been utilised in order to capture the frequency with which a particular family might attempt to save time. Here again the results are conflicting. Two studies show that a positive relationship with wife's employment (Nickols & Fox, 1983; Ortiz et al, 1981) while another one did not (Yang & Magrabi, 1989).

Within their own literature a number of American agricultural economists have also concentrated on the FAFH. Using an additional variable such as the perceived value of time to a wife, Prochaska & Schrimper (1973) examined the *1965-6 US Department of Agriculture Household Food Consumption Survey*. Where employed housewives had placed a high value on time the expenditure was found to be high. Total family income was generally found to be of importance in this study.

Total income also features as significant in studies by Redman (1980), Blaylock & Derrick (1971), Lehfeld & Dardis (1982). However, while Redman (1980) found that the wife's employment status was not significant, the latter study found that working wives spent significantly more than other households. Another study by Kinsey (1983), using a different sample, reinforced this latter result. In a study of about 5,000 households from *the Panel Study of Income Dynamics*, she concluded that there was a significant difference between full-time and part-time working wives with regard to spending on FAFH. These results were also confirmed by Soberon-Ferris & Dardis (1991) but on a different data set - the *Consumer Expenditure Survey 1984-5*.

Kinsey also made an important methodological breakthrough. As 26 % of the households had no FAFH expenditure, she used Tobit rather than OLS (Ordinary Least Squares) analysis. This approach was later shared by Yang & Magrabi (1989) Soberon & Ferrer (1991) and Yen (1993), all of whom who believe that a Tobit analysis is technically more appropriate in these circumstances. A Tobit analysis is required in the case of a 'censored' sample, where complete data is available for the independent variables while missing or zero observations exist for the dependent variable (Maddala, 1983). When this technique was implemented, employment status of the wife was seen to be significant.

Another development in this strand of research was the distinction in FAFH between expenditures made at fast-food locations as against restaurant expenditures. McCracken & Brandt (1987) hypothesised that the value of time would lead to an increase in spending at fast food outlets more than at time-intensive restaurants. This was confirmed by the results which showed the value of time to be positively related to total expenditures on FAFH. Significantly, its effect was stronger in the case of money spent at fast-food outlets than on restaurant meals. For such fast food expenditures, the value of the home maker's time was an even more important explanatory variable than family income. Clearly then the evidence points to life-style considerations.

More recent work by Madill-Marshall et al.(1995) shows the existence of two important segments of working wives with regard to the consumption of convenience foods.. Working wives in this Canadian study were found either to use no convenience foods at all (about 45%) or to be heavy users (30%) using all kinds at least weekly. This group obviously use such foods as time -saving devices..

Pol & Pak (1995) had identified the segments of the American population that have reduced their spending on FAFH. Again using the 1989 Consumer Expenditure Survey, these authors showed that families comprising husband and wife without children and families containing adult children have the highest propensity to spend on FAFH.

More recent data from the US has shown that FAFH is actually decreasing as a proportion of all spending on food. While the reasons relate to a decline in some sectors due to economic causes, the facts are quite clear. *The Consumer Expenditure Survey*

1990-1991 shows clearly that while the average spending on food was basically constant from 1989 to 1991, the amount spent on FAFH dropped slightly over the three years. As a result, all food expenditures classified as "away from home" decreased from 42 to 38 percent of the total spent on food (US Department of Labour, 1993). This evidence might appear inexplicable given demographic trends such as the increasing proportion of single person households to a record level of 24% of all households in 1990 and the rise to 60% of dual-earners as a proportion of all married couples.

A possible explanation, proposed by Pol & Pak (1995), is that this trend may relate to a phenomenon called 'cocooning' which has been identified by a number of sociologists and marketers (Drucker, 1992; Hall, 1989 and Rose, 1990) since the late 1980's as a trend which appears to be contrary to the increasing out-of-home existence experienced by many Americans. While the evidence pointed to the increasing numbers of dual-earner families whose time was at a premium because of the 'second shift' and the increased tendency for people to live on their own (totalling 24 million in 1993 according to the US Bureau of the Census (Table 63), a contrary trend also was emerging. He labelled it 'cocooning' by which he meant that individuals and families wished to spend increasing time within their own homes.

3.7.4 Expenditure on Domestic services

The available evidence does not show the expected relationship of domestic services and dual earner households. In his review of this literature, Oropensa examined the expenditures under this heading (which include housecleaning, laundry and cooking) and concluded that the link between a wife's employment and domestic services was unproved.

Many other authors (Rubin et al., 1990; Soberon-Ferrer & Dardis, 1991; Vickery, 1979 and Yang & Magrabi, 1989) have investigated the purchase of such services. In each case the expected hypothesis was unsubstantiated. Similar negative results were found by Nickols & Fox (1983) who looked at the frequency of usage for these services. A possible explanation for this result was given by Rubin & Riney (1994) who surmised that either someone else in the family does such work, or standards are lowered. It is

clear that the strategy of substitution by means of paid services does not occur in these households to any greater extent than in the families of housewives.

3.7.5 Expenditure on Clothing

Clothing for work was mentioned by Hansen & Ooms (1991) as a cost of employment and data from other studies have confirmed this finding (Lazear & Michael, 1980; Nelson, 1989). However contradictory results have emanated from the work by Strober (1977) showing that wife's clothing in one-earner and two earner families are not significantly different and in some cases marginal expenditures are larger for non employed wives (Jacobs et al., 1989). The solution to the conflicting evidence may lie in the distinction proposed by Waldrop (1989). In her study of the spending behaviour of married couples, she reports that 'to predict how much a married women will spend on clothing, it is vital to know whether or not she has children. 'If she does, then outfitting her children will take priority over clothing for herself or for her husband' (p. 30). This view is confirmed by the examination of sample used by Lazear & Michael which was confined to *childless couples*.

Rubin & Riney (1994) also report that full-time working wives spend more on their apparel than non-employed wives but state that these difference decline with age. They believe that the apparent age differences 'probably reflect the more extensive wardrobes accumulated by older employed wives' (p. 78).

Social class differences also have been noted by Norum (1989). In her study, wives in white-collar occupations spent more than those whose occupation was labelled 'blue-collar'. As can be seen from the above evidence, the conclusions are not clear-cut and factors such as age, presence of children and social class have been shown to represent important factors that must be considered also. In conclusion, the impact of a second salary on the wife's clothing is not a simple relationship.

3.7.6 Other expenses.

Transportation is one of the highest categories of spending in many societies. In the US, for example, the 1989-91 Consumer Expenditure Survey shows that in the budgets of married couples, transportation was the second highest expenditure category at 19.8 percent. Second only to housing (25 percent of the family budget) it consumes more of the typical family budget even than food (16.2 percent) according to a CES analysis by Lino (1994). Other spending categories such as home furnishings, entertainment and clothing which one might regard as being important to the budgets of families are only each about 5 percent.

In these expenditure studies, the cost of transport include in the cost of new and used vehicles in addition to the costs of operation such as tax, insurance, fuel and maintenance. New and used vehicle purchase and public transport expenditures were found to be the same for both dual and single earner families (Jacobs et al., 1988). However since dual-earner families own more vehicles than single-earner families the operating costs are higher for households containing working wives.

3.8 Shopping Behaviour of Dual-earner Families

While previous sections 3.4 and 3.5 have examined the allocation of family money to specific areas, this particular section will focus on shopping behaviour itself. Possible differences in the shopping behaviours of working wives and housewives have been a subject of investigation over the last two decades. Cunningham & Green (1974, 1975) were among the first to investigate this distinction and they found that role overload underpinned the differences they found. Women employed outside the home sought to limit grocery shopping due to the demands of multiple roles and numerous demands on their time. Where wives are involved in 'juggling' (to use the phrase of Crosby, 1991), shopping does not command high priority.

The accumulated evidence is that working wives avoid shopping to a considerable extent. McCall (1977) found that they shopped less frequently than their non-employed counterparts and Hacklander (1978) found that they spent less time in the supermarket. One interesting observation is that women who were employed in professional and technical professions did not see grocery shopping as a means 'to break out of normal routine' and to see 'new items and get new ideas' (Joyce & Guiltinan, 1978). Characteristics of supermarkets such as the attractiveness of decor and the friendliness of personnel are less important to them than to others. In summary, as Zeithaml (1985) concluded 'shopping was a chore' and not something that was either 'an important task' or 'fun'. Given that employed wives have additional income and that their time is at a premium it is no surprise to find grocery shopping features less in their lives. McCall (1977) underlined the fact that convenience and time saving are more salient in their lives. Research evidence from Strober & Weinberg (1980) shows working wives to be less likely either to check prices or use price-off coupons. As can be appreciated these findings are quite uncontroversial and accord with the conventional wisdom.

Schananger & Allan (1981) found that these differences relate not only to whether or not wives were working but also to the occupational category in which they were engaged. High status wives were less inclined to look for supermarket specials or newspaper advertisements and were also less likely to use coupons than housewives. However, wives working in low status occupations were found to be more 'deal prone' than non-working wives.

The value of differentiating between employed wives has been underlined by Bartos (1977, 1978, 1982) who found significantly different behaviours between what she labelled as those who 'had a career' as opposed to 'just-a-job'. While she was particularly weak in presenting any empirical evidence to support such a distinction a major evaluation of her model was undertaken by Schaninger and his colleagues (1993). Their findings showed the Bartos model segment to be very appropriate in segmenting grocery markets. Wives working at home (both 'plan-to-work' and 'stay-at-home wives) were much more price sensitive than their working counterparts. They also were more inclined to watch advertisements for sales. Not only were they more likely to use coupons, but they also believed in shopping at several supermarkets in order to seek out bargains (p.56). Obviously, time is not a critical variables for such segments.

Zeithaml (1985) concurs in this opinion and undertook a major study to investigate these hypotheses. Her evidence exemplifies what Berry (1979) had called the 'time- buying' customer. Working wives were significantly lower in terms of the number of supermarkets they visited, the extent of their planning, the amount of information used and the extent of economising. However they spent significantly more than other wives. In effect, they form a very distinctive and valuable market segment.

Surprisingly little attention has been paid to the use of advertising by working wives. Indeed the article by Burns & Foxman (1989) represents the first specific investigation of this topic. No direct affect of the married woman's work-week length was found on their usage of advertising. However, significant effects where found to relate to the wives role load. The authors therefore concluded that it was perceived role load rather than working status which should be incorporated into any future studies of the target audience for advertising messages. A second finding was that the wife's use of advertising decreased at higher levels of overall family income. To date, these hypotheses have not been replicated.

Another possible response to the working wives shortage of time is the assumption by husbands of responsibility for grocery shopping. Studies of shopping behaviour such as the IMRA study of 1993 shows 73 percent of food shopping respondents where female. While note must be taken of the rising numbers of single male households, it is clear that

married men are assuming higher levels of responsibility for grocery shopping. Estimates vary from 25 to 45 percent. Maret & Finlay (1984) Brayfield (1992) and Michman (1986) all report findings that when men shop alone they are less likely to pre-plan the shopping trip, less likely to use coupons, make a shopping list or check the advertisements for different supermarkets they were found to purchase more impulse items, a greater proportion of snacks and convenience products and spend more overall on food shopping.

However in the small scale study conducted in Canada by Polegato & Zaichkowsky (1994), such differences were not proven.

The difference between husbands and wives was mainly in their willingness to chase a bargain; husbands seem to be more routine shoppers and less likely to make a special trip to another store. ... A further difference was the importance that wives allocated to 'specials' (p. 291).

Any review of the literature on shopping behaviour is quite incomplete if due recognition is not given to the work of Thompson (1989, 1990, 1994, 1996). Using phenomenological interviews, he has generated a new approach to understanding the 'lived meaning' of consumer experiences as it relates to experiences such as shopping. Furthermore, his insight into the shopping experience as a mode of expressing and constructing one's self-concept marks the beginning of a rich tradition. Furthermore, scepticism associated with advertising, the nostalgia for enduring product quality and the 'game' of shopping for the best deals are issues that convey substantial meaning and insight. Such work as described in his 1994 work offers an antidote to sometimes sterile reports of statistically significant correlates of shopping behaviour.

To date, the rich insight into shopping behaviour by women provided by Thompson (1994) has not been applied specifically to the topic of family money. Only Millman's *Warm Hearts and Cold Cash* (1991) or the work of Elliott and his colleagues (1996) offers comparable insight into the pleasures of shopping. In the latter case, the restriction of the enquiry to those who are addicted to shopping makes it inapplicable to the present study. At the same time, the rich nature of the data argues well for the future where similar work will be undertaken on a wider scale.

3.8 Conclusions

- The key finding from this chapter is that dual earner families exhibit behaviours that distinguish them from their single-earner counterparts..
- The involvement in the domestic sphere is much more prevalent although it tends to come under serious pressure due to their work commitments. Even so, they still undertake about twice as much domestic work as their partners. Generally, the less onerous and more interesting tasks appropriated by their husbands. This might indicate their likely performance of the money management tasks.
- Where family decisions have to be taken, wives are likely to be participants in the formulation of the major affecting the family.
- The evidence is that wives in employment are increasingly involved in purchasing decisions.
- The fact that the majority of couples do not automatically see priorities in the same light means that accommodation is necessary. Various personal strategies which were outlined in the text are likely to be implemented in deciding on priorities and implementing decisions regarding family money.
- The differential in spending power between dual and single earner families has been examined in the latter part of the chapter. While not large as might have been anticipated, the gain to the families of working wives are substantial and indicate that some areas of expenditure are particularly likely to benefit.

Chapter 4

Financial management in families

Chapter 4

Financial management and the dual earner family

This chapter concerns itself solely with finance within the family - a topic which has only recently come to maturity as a focus for research. In the main, the relevant literature arose in three disciplines: consumer behaviour, home economics and sociology. Early findings are fragmented and contains little in terms of a systematic body of findings until the seminal work of Pahl (1983) provided a general framework within which many diverse findings could be accommodated. Thereafter, a more substantial corpus of research findings has accumulated on the topic. However, as these early findings have an abiding value they are presented in the first section of the chapter.

The second section outlines current thinking regarding the management and control of family money which is based on the work of Pahl (1983, 1989). The nature of the particular arrangements is described, their popularity assessed and an indication given of the kinds of household which have been found to use the various systems.

A further section concentrates specifically on dual-earner families, where the range of options is much wider and where shifts in the traditional balance of household power are most likely to have occurred. As seen in the previous chapter, the 'time crunch' for working wives is a potent force which might cause wives to shed the maximum number of chores. On the other hand, their desire to exercise the increased power associated with their earning may lead them to embrace these particular tasks.

The result of these opposing motivations is that patterns of family finance within such families cannot be anticipated with any certainty.

The present research aims to make a contribution in this regard.

4.1 Early studies of finance within families

The study of family finance actually has a long history, as British sociology originally arose out of poverty studies which were conducted around the turn of the century. Work by Booth (1892) and Rowntree (1911) documented the life and labour of the poor including details of how family money was allocated. Targeting of groups such as the poor (Abel-Smith & Townsend, 1979) or the elderly (Townsend, 1963) is particularly common in sociology, as the study of such groups concerns a lifestyle which is regarded as 'different from the mainstream' or 'unknown'.

Another underlying stimulus for the analysis of family finance has been the mission of agencies such as the Economic and Social Research Institute to inform policy makers concerning the use to which public money is put. Parallel with this, is the incentive for lobby groups such as the Child Poverty Action Group in the UK who undertake research in order to underline the meagre resources on which many families must survive.

Early insight into the organisation of family money arose in the 1950s with the publication of studies of identifiable groups of employees such as coalminers (Dennis et al., 1956); fishermen (Tunstall, 1962) or dockers (Kerr, 1958). It also arose from community studies, which tended to centre either in traditional rural settings (Arensberg & Kimball, 1968) or in working class communities (Young & Wilmott, 1957). In few, if any, of these studies were financial arrangements a primary objective of the research, but rather they emerged as an integral part of the sub-culture under investigation. Typical of such work is the study by Humphreys (1968), referred to previously (section 2.6), which found that the Dublin husband typically handed over the wage packet to his wife, from whom he received drinking money to go off with the 'lads'. In other communities, a corresponding account may have made reference to the wife receiving a housekeeping allowance, while her husband looked after all the bills. Bell's account of middle class fathers helping out their sons (1969) exemplifies such findings. So, while the financial aspects of a couple's relationship may constitute

important findings within such studies, this body of knowledge tended to be serendipitous rather than resulting from stated research objectives.

Even in more recent work, financial arrangements tend to be discussed within the context of a broader research agenda. Such recent examples include work on the return of young mothers to work (Brannen & Moss, 1988), studies of large families (Land 1969), role-reversed couples (Wheelock, 1990), middle class couples (Bell, 1969; Edgell, 1980), dual career couples (Hertz, 1986) and cross-class families (McRea, 1987). In each of the above cases, even though the insight into financial matters have been significant, it did not form a core theme within the original research objectives.

Young (1952) broke with this pattern in his *British Journal of Sociology* article on "The distribution of money within the family". This marks the first study in British academic literature (and indeed in that of the US) to deal specifically with family finance. In this work, Young formulated a most basic and enduring division of income within households: *housekeeping money* for family demands and *pocket money* for the leisure spending of husbands. He reported that a fixed housekeeping allowance was commonly given to wives to cover family necessities while the remainder was kept by the husbands as personal spending money for themselves. In this way, husbands were able to manage the conflict inherent in their role set in a satisfactory manner. On the one hand, their responsibility as a breadwinner was fulfilled by the handing over of 'housekeeping money' to their wives, while on the other hand, they could remain highly attached to their male peer group, where status and prestige were highly prized, although this required substantial drinking money. 'Housewives often did not know either what their husbands earned or how they spent their money' (Young, 1952, p. 308).

Such a mechanism of using a housekeeping allowance provided significant money for husbands, while at the same time providing for their dependants. An additional benefit provided by such a system was that husbands could avoid responsibility for "making ends meet" once the money had been transferred to their wives. It was, then, her

responsibility to manage and to budget - tasks that frequently constituted a burden rather than a desirable exercise of power.

This division of finance into 'housekeeping' and 'personal money' is a core concept and marks a major contribution on Young's part. In an elaboration of this approach, he also showed that community norms governed the manner in which finance was organised within a community, including the size of the housekeeping allowance to be paid over. Furthermore, he showed that wives acceded to such a division, accepting that the partner in paid employment deserves personal spending money as of right. Indeed, up to the early 1970s, women tended to describe the good provider as 'one who hands over the money regularly and who does not keep *the whole* of any 'extra' he earns for himself (Oakley 1974, p. 144, italics added)

Another enduring contribution of Young (1950) is his view that society should stop assuming that "some members of a family cannot be rich while others are poor" (p. 305). While this conclusion has now been incorporated into contemporary thinking (Marshall & Woolley, 1993), it flew in the face of official thinking of public policy makers (see chapter 1). It also anticipates the conclusion of various feminist writers (Hartmann, 1981; and Delphy, 1979) that men rather than women are likely to have the greater share of scarce family resources.

Though Young raised many of the enduring questions, this work is not based on primary research on his own part and is seriously limited by the community studies on which it rests. These sources are vaguely described and lack the necessary detail such as sample size, location and method of selection of informants, which would permit their value to be assessed. As money management systems other than the 'housekeeping allowance' are not adverted to, one is left with the impression that this was the only system in existence in Britain in the 1940's and 1950's. While Young is careful to specifically apply this system only to communities where married women were economically inactive, such samples are quite unrepresentative of British life in general. The fact is that married women constituted 38 % of the female workforce when Young's findings were reported (Dex 1985).

Through their exploration of the dual roles of women, Yudkin & Holme (1963) and Myrdal & Klein (1968) demonstrate that this group had attracted the attention of sociologists in the 1960's. However questions concerning their financial arrangements were not addressed. Rather, these authors tended to focus on the effects of such work on the upbringing of children through their exploration of data from other societies. While the economic motive for working was discussed and was found to relate predominantly to purchase of 'extras' rather than 'necessities' for the family, these authors nowhere discuss how this additional money might affect the balance of power within the marriage.

The first author to formulate a general typology of financial arrangements was Zweig (1961). Again, while finance was only a peripheral issue in his study of 672 male workers in five English industrial centres, the classification system he produced is quite detailed. His data is based on three main questions: whether or not they gave their wives a housekeeping allowance; whether this sum was fixed or variable and whether it covered all bills including the rent or just a select few. In interpreting his findings it should be noted that they represent only the husband's view of events, as wives were not included in the overall research programme.

Nine variations were found to operate within the sampled families. The housekeeping allowance was the most popular system, although slight variations existed regarding its organisation. For the majority of families surveyed (52 per cent), the allowance was regular, covered food and some bills and was fixed from week to week. In a further 8 percent of families, it covered a similar range of items, but varied from week to week depending on the husband's earnings. A similar number of families (9%) confined the housekeeping allowance to food items only and all bills were paid by the husband. Finally, in just one per cent of respondents, a set proportion of the wage (typically two thirds or four fifths) was handed over.

The housekeeping allowance system was not the only system to be practised as another major variation was to hand over the entire wage packet over to the wife, either closed

(10%) or after the husband's pocket money had been taken out (6%). The wife then paid all the bills and took care of the entire family budget.

A third major variation was to share the wages in some manner, either by putting them into a drawer or kitty (over 2%) or by pooling the earnings of partners if both were working. The latter system of 'pooling' was fairly popular and was practised by 12 per cent of couples. Finally, Zweig mentions what he called 'a very peculiar arrangement', which one respondent described as " what she makes is hers, what I make is mine."

When Pahl reviewed this early classification system, she noted the wide variety of systems in use. However she felt that these could be grouped into what she considers the three dominant financial allocation systems (Pahl, 1989, p. 50). Where a part of the husband's wage packet is handed over in the form of an allowance to the wife and the remainder is retained by him for use as pocket money and to pay one or more household bills, she labelled this as an '*allowance system*'. This constituted 70% of families in Zweig's study. The variation where the whole wage packet was handed over either before or after the husband's pocket money was taken out was labelled as a '*whole wage system*' and was found in 16% of families. Finally, '*pooling*' was more common in dual-income families and was found in 15% of the population.

Zweig's approach is important in that he showed that a large number of different separate systems could be initially identified using a questionnaire, and might be grouped for ease of understanding in the analysis stage. More importantly, it raised the question of knowledge and control for the first time. Analysed differently, the wife has full knowledge and control of family finance in 24 % of all households, while in 9% she is given responsibility only for managing whatever portion of the family budget her husband may have allocated for food. This distinction between 'control' over the total finances and ' day-to-day management' of only part of the total by means of an allowance is a concept of enduring value and now forms part of the conventional wisdom (section 4.2 below)

It should be noted that the allowance system meant that many wives were ignorant of the total amount earned by their partners and by implication did not know how much was kept back (Young, 1952). Later estimates by Gorer (1971) put this proportion at around one in six. Pahl's 1989 study reports that 16 per cent of wives and 32 per cent of husbands did not know the size of their partner's income. However, most said they either 'could find out if they wanted to or that they had known once but had forgotten' (p. 126).

On the negative side, Zweig's work fails in that no insight is provided into the wives' descriptions of events, nor their reaction to such systems. As mentioned in section 3.5.6, it is now agreed among investigators that the views of both partners must be elicited in all areas of family relationships. Again, while mention is made of husband's personal spending money, the existence of such personal money for the wife is ignored, except in the case of pooling. This issue of personal spending money for both partners is again a matter of central importance which should be explicitly examined.

In doctoral research on the working class family as an economic unit, Gray (1974 and 1979), made a specific examination of the spending behaviour of 84 working class families in Edinburgh. Her main findings showed that the amount of overtime worked by the husband was related to the financial system adopted by the couple. Husbands who handed over their whole wage packet to their wives, were less likely to do overtime than those who just handed over a specific amount and then retained the remainder for their own use. Clearly, personal benefit proves a more powerful incentive for husbands to work than more generalised benefits for the entire family.

However, such self-interest was not always characteristic of her respondents. By distinguishing between the 'housekeeping allowance' and the much larger 'collective expenditure', which refers to all spending made on behalf of the family, she showed that husbands contributed to the upkeep of the family to a much greater extent than the size of the housekeeping allowance or his retention of spending money might suggest. Even where husbands handed over all money to their wives, except for personal spending money, they still contributed to collective spending in a variety of ways.

Such contributions increased at higher income levels and where there were more children.

Gray found a major divergence in money management practices between two groups of respondents depending on their relative wealth. One group of families (45%) used an *allowance system* where the wife received a weekly allowance for food and a number of other expenses, but where the husband retained responsibility for at least three major items of expenditure (for example, rent, fuel and furniture). This was more common in owner-occupied households and among higher income families.

The second system, called the '*pocket money type*', was where the wife managed all the money except for the husband's spending money and this system was practised by 55% families. These were poorer families where there was less owner occupation, less consumer durables and where the partners had more independent leisure interests.

The relationship of the size of the housekeeping allowance relative to earnings was examined in the important but unpublished study of MacLeod (1977). This study, which has not appeared in the literature except where quoted by Pahl (1989), is based on a rather large sample of 451 couples in Newcastle-on-Tyne. Basically his contribution is that 'joint management' was practised by 39% of the sample while the remaining 61% of husbands gave their wives a 'lump sum'. The definition of 'joint management' is a useful one as it does not necessarily require both parties to be involved on a day to day basis with all the funds, but that 'the partners, and particularly the husband, did not withhold any control over the income received' (p. 143). In this way, the key concepts of *management* and *control* were again clearly differentiated. Essentially, it must be realised that giving a 'lump sum' by the husband means that he exercises control over the level of income to which the wife has access.

MacLeod also found that the level of housekeeping allowance differed substantially between lower and higher income groups - a fact that is only to be expected, and he also showed that this proportion is considerably *less* in high income households (p. 152). Two possible explanations come to mind, first, the housekeeping allowance is

typically for food and groceries which accounts for a lesser proportion of income for all wealthy families (according to Engel's Law, well known to economists - see Livesey, 1993); second, men may appropriate control over finance to themselves where there is wealth to enjoy.

This latter perspective was taken by Land (1969), whose feminist writings reinforce the view that women suffer great inequality within marriage. Based on her study of 86 large families in London, she showed that hardship and deprivation are unequally shared, with the wives putting their husbands and children first. This finding is not confined to Land's small and local sample but has subsequently been verified in a large scale survey by Volger who formulated an index of deprivation which is based on measures such as cutting out meals, turning down heat and cutting down on their social life (1989, table 8). Even in terms of food, men do better than their wives (Charles & Kerr, 1987) or to use the pithy phrase of Young 'the bread winners are often the meat-eaters (1952, p. 305.)

As wives always seem constrained to undertake money management in circumstances of poverty, Land also concluded that the amount of money handled by the wife is a good indication of families standard of living. If one were to formulate what might be known as Land's Law, it would read: '*where one is trying to make ends meet, women are in charge of the money; where there is surplus money, men are in control*'. The truth of this finding has since been verified by other researchers (see Morris & Ruane, 1989) and now forms part of the accepted wisdom about family life.

Again Land highlighted the fact that male spending money is a protected category and that 'men get a larger share of the resources because they have more power than women within the family' (1983, p. 66). According to her analysis, the source of this power rests primarily in their role as breadwinner or provider, which is socially defined to be more highly regarded than that of child-rearing and home-making. As articulated by Blood and Wolfe (see chapter 3) "the balance of power in particular families and in whole categories of families is determined by the comparative resourcefulness of the two partners and by their life circumstances" (1960, p. 29).

Of course, the role definitions to which men and women learn to adhere constitute learned behaviour concerning how they will behave. Writing from a feminist perspective, Hunt (1978) contended that much of the inequality experienced by women is ideologically based. Wages are seen as payment for work done and although the work of women in the home is essential, it does not attract a wage and therefore is undervalued. Even where women are in paid employment, their low wages are typically insufficient to support a family, thus preserving intact the image of the male as the sole breadwinner. Of course, the absence of wives from the workforce while they have young children reinforces the view that their wages are non-essential. Low wages for working wives are then socially defined as either supplementing the housekeeping to enable the family to survive or alternatively as cash with which to buy 'extras'. Such a social definition means that women's wages are not regarded in the same light as those of men, and so the personal benefits that are associated with being a breadwinner tend to apply only to men. In this way, Hunt argues that women are socialised to genuinely accept such an inequitable status even though they contribute to family income and have internalised such an ideology. As Comer expressed it:

"If any sociologist or interested person had inquired into the financial arrangements of my marriage, I would have laid my hand on my heart and sworn that we shared money equally. And in theory, I would have been telling the truth. In fact, it would no more have occurred to me to spend money on anything else but housekeeping, than it would have occurred to him not to." (Comer, 1974, p. 124).

Hunt's views in this regard have been generally accepted and expanded by a number of other authors. Hertz (1986) for example, in her book on dual career couples suggests that the contributions to family funds by wives may not, of themselves, ensure equality of power. She points out the necessity of these contributions remaining visible. This view is echoed by Burgoyne (1990), who demonstrates that wives feel differently about their financial contribution, depending on whether it disappeared into a joint account or was maintained in their own separate account. Only when their income retains an independent existence can wives gain the full benefit from their bread-winning efforts. In her sample of mature women, who had returned to work after raising their families, she described their experience of increased satisfaction through

keeping their earnings separate and so retaining full control over their disposal. Having been without their own income for so long, they now realised the extent of the former dependence.

This emphasis on 'control' marks the major contribution of Edwards in Australia. Although her research was based on only 50 couples, her clear distinction between an individual having day to day management of money and actually making the decisions as to how finance might be organised marks a major breakthrough. In her view, 'management' and 'control' are concepts which are analogous to those of 'overall strategy' and 'day to day management' within business enterprises. 'Control' involves making fundamental decisions about the distribution of income, including the allocation of responsibility for different areas of expenditure; 'management', on the other hand, refers to the process whereby these decisions are actually put into operation. This distinction has had a major impact on subsequent thinking, particularly through Edward's collaboration with Pahl.

Conclusion

- In tracing the contributions of the above authors, the narrow focus of such studies constitutes their major limitation. While they tended to have objectives other than the study of family finance, their concentration on particular segments of society - such as the working class, the poor and those with young children - also proved to be a disadvantage.
- The breadth of income levels, and limitations to stages in the family life-cycle and the range of social class background found in such studies, proved insufficient to give proper representation of financial systems that might be found in the wider community.
- However qualitative work on small groups of working class families (Gray 1974), battered wives (Pahl 1980), redundant husbands (Morris, 1984), did show that the 'black box' of the household unit could be penetrated. While such a task was seen to be incredibly difficult, the definitions, concepts and findings of such studies

contain invaluable insight for sociologists such as Pahl (1989) and Vogler (1989) who turned their attention to financial matters in more representative samples of families.

4.2 The basic classification system

The system for classifying household allocation that presently enjoys universal use is based on Pahl's typology. One of the principal workers in the field, she built on the previous work undertaken by Zweig and Gray as well as working closely with Edwards in Australia. In collaboration with Edwards, she emphasised that 'management' and 'control' should be distinguished clearly. 'Management' involves day to day handling of money and it may or may not be associated with real control. Pahl made a major contribution by proposing a series of typologies. Starting from a small scale study of battered wives, she moved her investigation to a sample of 102 couples, representative of the general population. The categories she established and the framework presented have more than compensated for the relative narrowness of her original results.

Pahl stands as the dominant writer in all of this literature. From her seminal article on finance in the lives of battered wives (1980), her influence is felt on each side of the Atlantic. In the UK her work has influenced the British Household Panel Study which is yielding new insight at the macro level, while in North America her typology is widely used by sociologists who are studying family finance particularly in the dual-earner form of family (Treas 1993, Hertz 1992, Marshall & Woolley, 1993).

Literature which concentrates solely on money management is therefore a relatively recent phenomenon. Even Pahl's seminal article in 1980, which was the first to focus solely on money management within marriage and so marks the beginning of a very productive strand of family research, is significant in that it referred to battered wives and was published in a Journal of Social Policy. In addition Wilson's in-depth study of

money in the family, which was published as a book in 1987, formed part of a larger research project on depression among working class women.

It is also notable that much of the early information on family finance derives from the study of the poor. Pahl's first publication (1980) in the area came from a study of battered wives. It was only afterwards that she moved to a study of so-called "ordinary" families (1983).

Influenced by Edwards (1981), who distinguished clearly between the day to day management of money and overall control, Pahl introduced a classification system in 1983, which has endured. This was later modified in 1989 and is now regarded as the most useful model for analysing household finance. However Pahl herself realised that it had limitations and that it was "justifiable to be sceptical about the adequacy of the typology" (1989, p. 79).

One possible problem was that the limited size of samples used in the development of this classification might not encompass the variety found in a national population (for example, there were no young urban professionals among Pahl 102 couples in Kent). However, Vogler (1989) used this typology in her large sample of 1211 respondents from 6 British urban areas and found that 70% of couples gave exactly the same answer. When asked "Which of the following methods on this card comes closest to the way you organise your finances? It doesn't have to fit exactly you should choose the nearest one", apparently no one gave the answer "none". (Laurie & Sullivan, 1991). These authors together with Ritchie & Thomas, (1993) have however severely shaken confidence in the Pahl typology. From 19 depth interviews conducted with couples, they report that thirteen didn't fit neatly into the existing categories as "there were either significant features of a category missing or there seemed no appropriate category at all" (Laurie & Sullivan, 1991, p. 118). This is more serious than the view expressed by Pahl who observed that "for many couples it was a case of choosing the type of allocative system which most closely resembled the way in which they organised their money. As so often in the social sciences, classification involved simplification (Pahl, 1989; p.91). Part of the difficulty is the manner in which the

classification question is asked. A variation is proposed by Morris (1993), which facilitated couples to respond that the classification did not fit. When this was implemented in a study involving 791 couples in Hartlepool, 1.5 % (12) responded "other" and 0.4% (3) gave no response. This perhaps indicates that the problem is not of major proportion.

In order to clarify the present position and to explore the key issues, the insights of the principal authors must be examined.

The categories Pahl proposed vary according to whether or whether the responsibility for money management belongs to a single partner or is shared jointly.

She identifies five basic systems of money management:

- (i) the *female whole wage* system- where the wife manages all the household finances and is responsible for all expenditure;
- (ii) the *male whole wage* system - where all control and spending is done by the husband;
- (iii) the *housekeeping allowance* system - where a set amount of money is allocated to the wife, for housekeeping and other specific items, while the husband has his own sphere of responsibility;
- (iv) the *independent management* system- where each partner must have an income, which is not pooled, but largely remains separate, and the total expenses are divided up and designated to each person's responsibility;
- (v) the *pooling system* - which is a fully shared management in which both partners have access to all household income and are jointly responsible for management of, and expenditure from, a common pool

In the first four categories responsibility for household finances is vested in a particular individual, while the remaining pooling system involves joint or non-segregated responsibility.

In the next section, each of these financial management systems will be explored in more detail and attention will be paid to the geographical or sub-culture situations and the family circumstances where each has been found to operate. In addition, how each

system affects both the personal spending money for both husbands and wives will be examined as this is clearly is the key issue relating to fairness and equality.

4.2.1 Wife's whole wage system

In this system the wife is responsible for managing all household finances and responsible for all expenditure. It has also been called "tipping up" of wages and has been found in a wide variety of locations. In Scotland it was described by Gray (1974); in Dublin by Humphreys (1966); in Australia by Edwards (1981) as well as being common in the North and Northwest of England (Gorer, 1971; Todd and Jones, 1972) and in Wales (Morris, 1984). In fact Zweig (1961: p. 35) reported it was referred to as either 'the Irish way' or 'the Welsh way'. The family types reporting it tended predominantly to be (Gray, 1974; Rowntree, 1954) miners (Dennis et al, 1956) or redundant steel workers (Morris, 1984).

In the female whole wage system, the wife manages the whole pay, except for the husband's personal spending money. His money may be acquired by either of two distinct methods. In the first version it is given to him by his wife, while in other versions of the system, he first takes out his pocket money before handing over the wage packet. The husband thereafter plays no part and has no further responsibility for either budgeting or making ends meet. He can spend his personal money as he wishes without worry since that his role as breadwinner has been fulfilled. The task of managing this income now rests with his wife.

Moreover, his role as overall provider for the family did not absolutely demand that wage increases were proportionately handed over. It was accepted in these communities that the rewards of overtime were largely, if not totally, for the husband's personal use. The system thus enabled men to maintain their standard of living, while transferring the burden of money management to the wives. The good husband, according to such thinking, was the one who 'hands over the money regularly and who does not keep the *whole* of any 'extra' he earns for himself (Oakley 1974) p. 144 (italics added).

The reason underlying the adoption of this method across a wide variety of circumstances and locations appears to be that many of these households were low income. This, according to Wilson (1987: p.218) is the most significant factor as she concluded that "level of income is the most important aspect of money management in any household". Again Land (1969) concurs with this assessment based on her study of large families in London. In her view: "the primary responsibility for managing the household shifted from the father in the higher income families, to the mother in the low income families". Such conclusions have been found by virtually every researcher on this topic and is explained as follows:

In most families, women are responsible for the more frequent purchases, while men deal with the less frequent payments. Therefore, as necessities such as food constitute the majority of outgoings in low income homes, it make sense for women to take control. Morris (1984) agrees with this rationale and points out that the strict surveillance of finance and tight control of money was best achieved in the families of redundant workers by having centralised control. Such unitary control was better located in the hands of the woman by reason of her association with children and the domestic sphere. So, like many of the other writers referred to above, she also links this system to the traditional separation of roles and the rigid division of labour that characterised these communities.

The whole wage system is characteristic of households which rely on state benefit for similar reasons. Here again, wives are faced with the constant chore of trying to keep the household functioning on minimal finance.

In the whole wage system, the woman unlike her husband is not allocated any personal spending money as such. This has been explained in a variety of ways :

" they have access to domestic funds and thus no need of separate spending money; their social activity revolves largely around the home and is less dependent on spending; where the husband is employed, he needs money for fares, petrol, food at work, etc.; by virtue of his earning he has an entitlement to PSM (personal spending money) which is not accorded to the woman." (Morris & Ruane, 1989).

Even if earning, she will add her wages to the money given by the husband. Many such women work because they have to and their income lifts the household over the poverty line. This means that there is no surplus available for discretionary spending by the wife. Her only source of personal spending is the housekeeping money. Generally though, by careful management and budgeting she can obtain some personal money.

As Wilson (1987) reported from her London sample of inner city, many women felt guilty about taking any of this for spending on themselves and thought that others in the family should have priority. Any money they spent on themselves were for necessities.

Only cigarettes seemed to count as a source of enjoyment. They had got used to managing to set aside cigarette money and continued to do so. "It's the only thing I do, my only pleasure (p.135).

Child benefit, which is paid directly to mothers, assumes a special significance for the wives in this category. This was particularly apparent in the families investigated by Pahl (1989). Child benefit merited the highest level of importance for wives using this system (85% as compared with 45% for the sample as a whole, p. 159). Clearly this represents what Zelizer (1989) referred to as 'special monies' due to the significance they assume.

Then overall, the female whole wage system confers a chore rather than power on women and one cannot but be struck by the fact that the burden of poverty rests primarily on women. In addition the absence of personal money for wives contrasts sharply with the privileged status of the husband's personal money. This can obviously be a source of resentment to some wives, as Oakley (1974) found.

4.2.2 Male whole wage

While the wage is typically earned by the husband and the entire administration undertaken by the wife is very common, another form of unitary management has also been found. This is the case where the husband keeps sole responsibility for all household finances to himself. Not only does he control the big financial decisions, which is a common enough occurrence, but he also manages the day to day expenditures.

Pahl (1980) describes the most usual pattern to be for

"the couple to go shopping together on a 'family shopping night'; the wife would choose the goods which the household needed and the husband would pay for them at the checkout. Thus what looks like the symmetrical family at its most egalitarian may in fact be a particularly non-egalitarian form of marital relationship" (p326).

While the husband has full access to the family income and pays for everything, his wife is totally dependent and can be left with virtually no money at all.

This system is mentioned in the description of the 'whole wage' system of Pahl (1983: p. 245), but is not elucidated. In fact a flow-chart of the whole wage system where the husband was the sole earner and the manager, shows a question-mark opposite the wife's personal money. Pahl obviously had insufficient knowledge of its workings. Little recognition then was given to this system until recently, as knowledge about it had emerged only in some of the early small-scale studies. These were mainly among samples of families characterised by violence and break-up.

In the 1980 study of battered wives that originally stimulated Pahl's interest in this whole research area, 5 out of the sample of 25 battered wives were in such male managed households. Such a proportion indicated that this category might possibly be widespread in the general population. However it was not found in her 1983 sample of 102 couples who were taken from the general population. Nor did it appear among the 250 responses to the University of Surrey study (Family Finances Group 1983), which was a national postal survey. For these reasons, it was not included among the

four different methods, which constituted Pahl's initial attempt at classification (Pahl 1983).

When writing her 1989 book, she described the method and noted that it had occurred in one study of the general population. Undertaken by Bird's Eye (the food company) a sample of 711 respondents contained a substantial 5 % of respondents who claimed to use a male whole wage management system. Later a study on the organisation of health care, using a sample of 64 families with pre-school children, revealed that 8 % had full husband management (Graham, 1985). Pahl felt this might be untypical of the general population as it included fewer earning wives and a greater number of couples for whom money was a problem (p. 78).

Reference is also made in Pahl's work to two studies of violent marriages. Homer, Leonard and Taylor (1985) published a study of battered women in Cleveland in Northeast England. They found that in a 86 % of the 78 families in the study the men controlled the finances. In 22% of these cases husbands not only had the control but even the day to day management of all the money coming into the house. This left many women with virtually no cash at all. Even in cases where money was transferred to the wife as a housekeeping allowance, it was not unusual for it to be occasionally taken back, even by force, for drinking and gambling.

Pahl also reports the findings of Evason (1982), who studied 674 single parents in Northern Ireland. The sample included 40% divorced or separated, more than half of whom had been battered. Violent husbands were more likely to keep even the day to day holding of all money in their own hands. Because non-employed wives have no housekeeping money to manage, they have a serious lack of personal spending money. Such situations of total dependence were found to be rare in the examination of the UK FES by Davies & Joshi (1994).

The ambivalence about whether or not to include this method obviously depends on its incidence in the general population. This dilemma was finally resolved by the later and larger scale study undertaken by Vogler (1989). Here male management emerged as a

category of considerable importance, consisting of 10 % of the 1211 households in this study. This runs counter to Wilson's description of it "as a deviant pattern which has serious consequences for wife and children" (p.215) - which was, it must be realised, generalised from the experiences of a small sample comprising just 61 households. More recently, the largest and most representative UK survey, the British Household Panel Survey (BHPS), again found that as many as 10% of families used such a system (Laurie & Rose, 1994). This means that discussion over a decade has finally been resolved and the system merits inclusion in the overall typology.

Where the family is well off, all bills are paid by the husband and the wife has no financial worries. It is therefore quite a benevolent system. Evidence from Vogler's study shows high income families to be the most characteristic users of this system. Of all groups, they possessed the highest level of average income (p.52 table 13) and had almost the lowest incidence of falling behind with bills such as gas, electricity, rent or mortgage.

No evidence of the 'Mean Husband syndrome' was apparent. In this extreme situation, which tends to attract media attention, a wife may have to ask for and justify minor purchases such as tights as she may literally not have a penny to her name. Such extreme inequality was not found between husband and wife nor was there evidence of deprivation on the part such wives according to Vogler (1989).

In a section measuring financial deprivation suffered by wives relative to their husband, the group actually displayed higher equality scores for wives relative to their husbands than several other systems. Similarly it proved to be no different than others when the actual domestic division of labour was examined (Vogler 1989, table 25). The one distinguishing factor according to the measures taken by Volger was these spouses' adherence to a very segregated gender role orientation. Typical of their mentality was strong agreement with items such as: "In times of high unemployment married women should stay at home". Husbands particularly using this and indeed the 'housekeeping allowance' were more sexist in their attitudes than those using the 'pooling system with equal control' (table 29). In summary, the 'male whole wage' system appears to be

quite ordinary and without pathological implications. It therefore merits inclusion in any subsequent classification systems.

4.2.3 Housekeeping Allowance

This system involves the separation of spheres of responsibility for both partners. Accordingly, the husband will give his wife a fixed amount for the housekeeping expenses and retains the balance out of which he will pay for other items. In addition to paying the bills, he exercises control over the major purchasing decisions.

This system has been found to have a similar geographical spread as in virtually all the whole wage system. However it has been found to relate to better-off sections of the population. Traditionally associated with industries with a high degree of male solidarity such as fishing, mining or heavy industry, it is also commonly found among higher paid manual workers and middle class couples in which the husband is the sole earner (Dennis et al. 1956; Townsend 1957; Zweig 1961; Oakley 1974; Edgell 1980).

While day to day management rests with the wife, her husband exercises the real control. As he is the direct recipient of the income, he is in a position to determine how much of his earnings will enter the household and to which collective purposes it will be designated. Given that he has access to the main source of the income and that his wife typically is not employed, she has access only to what he chooses to give her. Overall power tends to rest with the husband as he can choose the size of the allowance and the specific items which it is supposed to cover.

The allowance system has many variations, mainly because of these varying patterns of responsibility. Pahl (1989) reports that "at one extreme, a wife may only be responsible for expenditure on food; at the other extreme she may be responsible for everything except running the car, and the system of financial management may come close to the whole wage system" (1989: p.69).

The distinction between 'female whole wage' and 'the housekeeping allowance system' does not depend so much on the size of the allowance given as with the division of responsibility. It will no doubt be remembered that some wage packets were opened before being handed over to the wife in the description of the 'whole wage' variation. If then, a husband retains a large sum for personal money before handing over the wage packet, this system may logically be classified as 'an allowance'. The key area of differentiation between the two systems is not so much the proportion of his income that is given into her hands but the level of responsibility for dealing with all household bills that is associated with the 'whole wage' system. One can justifiably argue that a family could still be classified as 'whole wage system' even if he retained as much as half his earnings, so long as he expected her to manage everything. It is, however, obvious that the boundaries between such systems in this typology are somewhat blurred.

From the husband's point of view, this system works well. It functions to identify money to be retained under his control and money to be given to his wife. Various studies have found that because basic pay is often allocated for collective expenditure, and bonuses are regarded as personal spending money; husbands have often preferred increases in bonuses rather than increases in basic pay. (Mays 1954; Zweig 1961; Tunstall 1962). This is similar to the effect found by Gray (1974), whereby husbands giving a house-keeping allowance undertook higher levels of overtime than those where the whole wage went to the wife. A subsidiary issue which deserves investigation within this stem is the degree to which such housekeeping allowances keep pace with the rise in wages or prices.

Under this system, wives are unlikely to have specially designated personal spending money. Rather they must organise such finding through careful management of the collective money. However, as noted by Wilson (1987) there is evidence that wives who spend money earmarked as housekeeping may feel guilty in using it on their own needs. Again Laurie (1992) found a persistent tendency for wives to feel guilty about spending anything on themselves "many women saw spending time or money on purely personal items or activities as not only wasteful but also selfish' (p. 162). The self

effacing nature of wives spending appears to be widespread and results in a greater proportion of money paid directly to wives being used to the benefit of home and children (Pahl, 1995).

4.2.4 Joint management or the pooling system

Pahl (1989) repeats the classic statement of this position: 'it's not my money; it's not his money; it's our money' In this system, financial responsibilities are in principle non-segregated. Its essential characteristic is that both partners have access to all or nearly all the household money and both have responsibility for management of the common pool and expenditure out of that pool' (1983: p.247).

This model is very common having being described by many authors (Zweig, 1961; Gray, 1974; Morris, 1984; Edwards, 1981; Stamp, 1985). It is appears to be quite common and is generally thought to be characteristic of middle class households where wives are in employment (Hunt 1980; Wilson, 1987).

The way it works is that money is paid into a joint account or into a common kitty, to which both have access. Personal spending money is either retained by each partner or is taken from the common pool. If the husband has his sphere of responsibility and the wife hers, then it might appear to be very similar to the allowance system. The key factor that distinguishes this as a separate system is 'the fact of equal access to all household income' (Morris & Ruane 1989: p. 8).

This equal access principle could operate where there is a common purse (or kitty) just as well as where there is a joint bank account. It is surprising then to find that the latter condition alone was made an *essential* condition of shared management by Pahl. She felt it provided a 'relatively objective way in which to assess the joint-ness or otherwise of a couple's financial arrangements. Having a bank account suggested some degree of pooling, so couples with a joint account were divided from those without one (Pahl 1990). Such an objective method of identifying 'pooling households' was sought and finally adopted by Pahl, because the ideology of sharing

frequently tends to be expressed by couples, whose management system might be very inequalitarian. The tendency to express agreement with culturally desirable options is the main problem to be overcome and Pahl's solution represents a simple and clear method of defining what actually occurs.

One must be wary of accepting a claim to operate shared management simply on face value as Pahl found that

the disparities between the joint and the separate interviews, between ideology and reality, between the protestation of conjugal equality and the practicalities of married life, made it seem as if pooling was yet another 'black box' (1989: p. 72).

Given that she felt 'pooling' was too vague and unsatisfactory a concept, she subsequently re-analysed her data using a different conceptual framework.

In this adapted model, the distinction between 'control' and management', (a matter clarified through a collaboration with Edwards, 1981), became a critical issue. Given that individuals may share a 'common pot' (to use the phrase popularised by Treas, 1991), overall control has to be kept over the major expenditure to ensure that overspending does not take place. In response to the question "Who really controls the money that comes into the household?", Pahl (1989) discovered considerable variety in the patterns of those claiming to use pooled or shared finances. She therefore identifies three varieties of pooling: wife-controlled pooling, and husband-controlled pooling as well as the truly shared control. Her 1989 typology is therefore based on a merging of two concepts, the first being *system of money management* and the second, *the control of finances*.

This coincides with the view of Vogler, who also discovered ambiguity. "Couples using the pooling system displayed the highest levels of disagreement and the greatest heterogeneity in patterns of money management" (1989, p.9). By establishing 'who in their household had the ultimate responsibility for organising household money and paying the bills: the male partner, the female partner or both equally' in the questionnaire, respondents who truly shared could be identified. This mechanism achieved the desired end and Volger discovered that "the general 'pool' category masks the existence of three analytically different forms of pooling - the male pool,

female pool and the jointly managed pool." (p. 9). Even though exactly 50% of the 1211 couples claimed to have pooled management, as few as 20% of the total sample merited the label of 'pooled' with both partners agreeing that the money management was really shared. The remaining 30% were almost equally divided by gender with no outright contradictions between partners, indicating what Pahl had earlier called 'instances where there is very clearly a senior and a junior partner' (1989: p. 72).

This evidence suggests that equal sharing is less common than might be expected and the egalitarianism that is reported may reflect an ideology of what people think they ought to report (Wilson, 1987).

4.2.5 Independent management

Given that it is necessary for each partner to have an income, this pattern is confined to couples where each partner has an income. This has resulted in its neglect until recent times and it is the topic about which least is written. The essence of this system is that unlike pooling neither partner has access to all the household income. Expenditure which is necessary for household functioning is contributed to a 'kitty' by the partners who then retain all other income for their personal use. While the proportion of bills paid by each partner may vary over time, depending on their individual financial circumstances, the principle of keeping flows of money separate within the household is maintained.

This system has been identified from the earlier writings of Zweig, and was found to be remarkably large (11 out of 50) in Edward's sample of Australian couples. Pahl, however found a 9% incidence of independent management among her sample which was composed of couples with children. As childless families are reputed to have the highest level of adoption of this system, Pahl felt that in a general population of married couples that this figure might be higher. She also speculated that it was more common among cohabiting couples, a fact which was corroborated in the USA where Blumstein & Schwartz (1991) identified it as 'antipooling'. Its existence has not been

widely reported in the early studies in Britain particularly those reporting on working class families.

Even in households with substantial wife's earnings, where such a system could possibly be implemented, little evidence was found that it was widespread. One would have expected to find a number of dual-career couples middle class couples to be first to adopt such a system. Edgell (1980) in his study of 38 middle class professional couples, however, found little evidence of independent management. Husbands in his sample were more likely to reserve the major decisions for themselves, while letting their wives take control of the more frequent but lesser important decisions. Stamp (1985), on the other hand, found that as many as 6 out of the 18 households included in her exploratory study of 'bread-winning wives' used independent finances. In these cases, defined to be those where the wife was earning more than the husband, with many of the wives were employed in the professions.

The importance of high levels of wife education and social class was also reflected in the work of McRae (1987). She studied a sample of 30 cross-class couples and found that it contained as many as 10 couples using an independent management system. Her sample again reflected high education and levels of earning capacity among wives, almost all of whom had sufficient earnings to support the household, if necessary.

McRae's work is interesting as she is one of the few authors to attempt an exploration of how such sharing was achieved. By listing the items for which each partner took responsibility, she verified that gender-specific behaviour was observed - the wives invariably taking responsibility for food shopping. Generally however, little is known about the manner in which the division of household bills is organised. Neither the day to day details of their management nor the nature of communication between partners are very well understood. Additional qualitative research such as that conducted by Hertz (1992) in the US is needed.

In an interesting study of thirteen professional women, who were about to return to the workforce, Burgoyne (1990) discovered that three had used independent management

and yet others felt that they might use it in the future. The rationale given in this article relate to their desire to retain power over their own money with the resultant sense of freedom. Among such women there appeared to be a strong desire to throw off the dependency inherent in many of the other systems.

Pahl's own study, based on 102 couples in Kent with children contained few young professionals. This gave rise to speculation on her part that in the wider community the proportion opting what Treas (1991) called the 'separate purse', might be even larger. Indeed Cheal (1993) in Canada found that among the very few couples who adopted this form of strategy, 'it was never the preferred arrangement for couples with children' (p. 211).

The matter was finally resolved when the first large scale study was undertaken under the aegis of the Social Change and Economic Life Initiative (SCHELI), a major initiative across fourteen universities. Results presented in Table 4.1, show a remarkable consistency with from the British Household Panel Survey (BHPS). This more recent study which is based on a representative sample of more than 6,400 households, aims to describe the process of social change at individual and household levels and was established by the ESRC Research Centre on Micro-social Change.

In both of these surveys only 2% use independent management (Vogler, 1989 and Laurie & Rose, 1994). This finding is most significant in that it puts an end to the speculation that many couples, particularly the young, may have begun to use an independent management system. The result is even more significant in the case of the latter survey both because of its recency (Wave 2 fieldwork was undertaken in 1992) and the fact that the sample was designed to include couples **irrespective of whether they are married or cohabiting.**

Table 4.1**Comparison of Money Management Systems**

	Wife Whole Wage	House- keeping Allowance	Joint Management	Husband Whole Wage	Independent Management
Pahl ^a	14	22	56	Nil	9
Morris ^b	35	16	40	3	5
Vogler ^c	26	12	50	10	2
Laurie & Rose ^d	25	11	49	11	2

a Fieldwork was conducted in 1983 in Kent (Sample 102 couples)

b Fieldwork was conducted in 1989 in Hartlepool (Sample 532 couples)

c Fieldwork was conducted in 1989 in 6 UK cities (Sample 1,211 couples)

d Fieldwork was conducted in 1991 National (Sample 6,404 couples)

Note These values total to 98% as 2% of couples answered 'Other ' or 'Don't know'

4.3 Evaluation of this typology

The manner in which Pahl has dominated this literature is witness to the fact that her typology has stood the test of time and significantly it forms the basis of the BHPS study. Prior to the first wave of data collection, the section dealing with the allocation of family finance was subject to much discussion, particularly the work of Laurie (1992) and Ritchie & Thomas (1990).

Using a mixture of qualitative and quantitative methods, Laurie (1992) has found 'a number of unresolved difficulties with the model' (p. 158). These centre on the fact that the typology assumes that a number of conditions will be fulfilled in order that the

respondents financial organisation may be categorised. 'The absence of overlapping characteristics or the absence of expected features makes the unambiguous assignation of observations to categories difficult' (Ritchie & Thomas, 1990. p. 9). In one case quoted by Laurie, the manner in which the couple had organised their finance could have been categorised in as many as three distinct ways. The most problematic category of the taxonomy is that of 'shared management or pooling' Laurie (1992). When she questioned her respondents about the meaning of the term 'pooling' her informants had four different interpretations of the term. In her opinion, such problems of interpretation could be removed but only through the use of a longer and more detailed questionnaire, which for the purposes of the BHPS was judged to be impractical.

The first result of this study demonstrate that Laurie's opinion in this regard may not have been correct. Laurie & Rose (1994) show that the patterns of household financial organisation show a remarkable instability between 1991 and 1992. Only 66% of the 5,060 couples who were interviewed at both waves of this longitudinal survey placed themselves in the same category at both waves. Whether these findings signify weaknesses in the measurement system, which is plagued by normative answering, or whether these shifts reflect real change, is not yet certain. These authors are of the view that 'while some of the movement may be the result of such complexities, the amount of movement between categories also suggests that real changes have occurred (Laurie & Rose, 1994, p. 230). They conclude that research is necessary before they can really distinguish between these two explanations. Nevertheless they can consider whether some forms of financial management are inherently more volatile than other" (p. 231).

Again the data showed that systems were evolving rather than static as had been presumed. The relationship between a wife's entering into employment and the family's adoption of a more egalitarian system is found to be unclear. However the evidence suggested that the number of working hours was a significant factor.

Other criticisms of the Pahl/Volger conceptualisation consider that such a concentration on the allocative methods for money within the family distracts from other significant issues. Wilson 's (1987) presents an alternative perspective as she approaches the topic of family finance from the woman's viewpoint. She felt that the thrust of Pahl's work, while extremely valuable was incomplete, given the easy option of saying that 'we share'. Such an approach tends to gloss over the reality of conflict which must inevitably arise. What is needed according to her is an approach which is centred in the reality that that "most couples do not have enough money for both partners to spend exactly as they wish i.e. that there will almost inevitably be some form of competition, but that can also accommodate the idea that resources are shared." (p. 42).

In formulating her approach she was greatly influenced by the work of Sen (1984) whose theoretical perspective underlies all her work. Writing in the context of family life during famine time, he advanced the view:

there has to be a clearer analysis of the existence of both co-operative and conflicting elements in family relations... The essence of the problem is that there are many co-operative outcomes - beneficial to all the parties compared with non- co-operation, but the different parties have strictly conflicting interests in the choice among the set of efficient co-operative arrangements. So the problem is one of 'co-operative conflict' (Sen, 1984, p. 374-5).

Wilson agreed that such a framework was appropriate and was indeed necessary to compensate for the consensus-based perspective underlying the work of other writers. Given such a framework it is not surprising that she focused on the personal spending money on the part of women. As state earlier (section 4.2.1) such wives were more inclined to allocate available money to collective rather than personal uses and feel guilty about spending on themselves.

4.4 Conclusions

The main conclusions regarding the Pahl model are that

- it provides the best available framework for capturing the complexities of financial behaviour.
- With a minimum of questioning (about the manner of allocation of finance and the location of overall control, the two most salient issues relating to family finance are encompassed.
- It therefore provides researchers with a common yard-stick with which to examine family behaviour over time and between various groups in different societies.
- While the five main options are regarded by theorists as being 'points on a continuum, the reality is that respondents to such questionnaires can find a point which approximates to their behaviour. In the BHPS study, the largest application of the Pahl model, only 2% of respondents felt that their personal circumstances were not accommodated by the model.
- The findings of the BHPS also give rise for concern because of the volume of transitions found between wave 1 and wave 2 in this longitudinal study. Given the results of Laurie's work (1992), it is likely that the size of changes which were reported may reflect difficulties in interpretation in addition to actual movement.
- The principal finding of the BHPS suggests that rather than being static, as had been previously thought, systems of financial allocation within families are evolving.

Chapter 5

Research Methodology

The methods to be used in any research project must simultaneously reflect the aims and objectives of the study, the resources of the researcher and the realities of undertaking the data collection. All three considerations must be given due weight in choosing a suitable research design. While this approach is necessary in designing any research, it is particularly pertinent when undertaking family sociology.

This chapter outlines the objectives chosen for this study. A rationale is given for the selection of each objective and a hypothesis is defined for each. Because of the breadth of the task being undertaken, three phases of research are necessary. The methods to be used for each of these stages are described in some detail and the chapter ends with a discussion of why such 'triangulation' is appropriate.

5.1 Overview of the difficulties inherent in this topic

The study of husband-wife interaction is particularly problematic, as it involves patterns of power and authority within an intimately personal relationship. At the centre of the inquiry is the "tension between individual desires and priorities and the interests of the collectivity" (Morris, 1990: p. 103). Because of this tension, a truthful account of one's behaviour may also involve an admission of one's selfishness. Honesty and frankness about past and present behaviour cannot therefore be guaranteed and the recording of merely normative attitudes exists as an ever present danger.

It must also be appreciated that past experiences, either harmonious or contentious may limit the expression of peoples' expectations. For example, a wife may curtail her spending on clothes due to arguments in the past and learn to lower her future expectations in this regard. Any investigation of the couples' relationship must be conscious of such psychological defence mechanisms. In such circumstances, the open expression of dissatisfaction may provide a yard stick of the openness and honesty that has been achieved.

Broaching the topic of money adds even further to the difficulty of this enquiry. Not only is money a sensitive subject between married partners, but it is a taboo subject generally. People don't enquire into financial affairs of their immediate family, friends or acquaintances as such matters are off-limits, presumed to be satisfactory and subject to euphemism if even discussed at all. Given the reticence experienced in discussing matters relating to one's own finances as a private individual, additional difficulties are interposed when the subject matter explores the extent to which these finances are shared with one's partner.

It must also be appreciated that the very act of enquiry into a couple's affairs may raise unintended effects such as the disturbance of an equilibrium with existing relationships (Stamp, 1985). However, if worthwhile data is to be gained, such intrusion is unavoidable and the danger of undesirable side-effects must be acknowledged.

A thin line therefore, divides research objectives that are too bland and worthless from those which are over-intrusive and hence unattainable. On the one hand, the research must be probing in order to address the central issues that arise between husband and wife. On the other hand, however, the questioning cannot appear to be so personal, insensitive or exploitative that respondents will refuse to co-operate. The identification of where such a boundary lies is a delicate matter of judgement.

The initial task therefore is to arrive at research objectives that are both worthwhile and attainable. In addition, this researcher was conscious that he must pilot his data collection procedures so that, in the words of Oppenheim, he might break through the barriers of "awareness, irrationality, inadmissibility, self-incrimination and politeness" (1993: p. 211). Unless access to the private and personal sphere can be achieved - an area where disclosure or discussion may not take place even between the partners - the research effort is doomed to failure.

Moser & Kalton capture this dilemma in their admonition that any statement of objectives should be "as explicit in what is practicable as in what is desirable" (1971, p. 44). Particular care was therefore taken to ensure that the project could realistically be

achieved by a single researcher working with limited resources. Bearing in mind all the above considerations, the general aim of this research was formulated as follows:-

to gain an understanding of the current patterns of financial management found in selected Dublin families, and to focus particular attention on dual-earner couples.

In order to address this aim, which admittedly is rather general in nature, a number of more detailed objectives were developed to guide the research into more precise spheres of enquiry.

5.2 Developing Specific Objectives for the Research

These objectives were identified initially from a review of the available literature. Issues of relevance such as family power, decision making and the allocation of family tasks have already been examined (Chapter 3), while other questions arose from the examination of research on purely financial matters (Chapter 4).

A second strand of preliminary research involved detailed discussions with informants possessed of a diversity of interests. The benefit of such exploratory research has been recognised by researchers in all disciplines (Chisnall, 1997; Kerlinger, 1986). It is particularly useful in extending the insights gleaned from a search of the academic literature. These discussions were carried out in two ways: firstly, a survey of 'key informants' and secondly discussions with 'ordinary couples'.

Selltiz, Writesman & Cook (1976) suggest using a survey of key informants to expose the researcher to some of the more practical concerns that affect his or her informants. "A selected sample of people working in the area is called for" (1976, p. 94). In this case, consultation with key informants or what the above authors called an 'experience survey' was achieved with individuals having experience in retailing, financial journalism, and financial services generally (banking, insurance, building societies and credit unions). In addition a solicitor, a social worker, an accountant/tax expert and a marriage guidance counsellor were consulted. Because they interact with families in

various ways as they conduct their personal affairs, it was thought that their experiences would be particularly valuable.

Group discussions and separate one-to-one interviews were also conducted with six couples who differed in terms of age and social background. These were chosen by the researcher on the basis of convenience.

The aim of both sets of open-ended discussions was to focus attention on matters peculiar to the Irish situation. Invariably none of the informants were aware of any academic literature dealing with such matters. The professionals acknowledged that they had not been questioned previously about husband-wife interaction and generally confessed some ignorance regarding the family dimension of their clients' behaviour. However their contribution generally proved to be helpful and was valuable in generating insights not discussed in the academic literature.

Universally, the informants emphasised the importance of privacy in all these matters. Such secrecy was illustrated through anecdotal evidence of how some spouses kept financial information from their partners and indeed from their banks. While underlining this issue proved to be helpful, it highlighted yet again the likely problems in collecting such data. It particularly reinforced the necessity to seek information in a manner which would maximise disclosure of such interpersonal matters.

Secondly, both groups of informants displayed a consistent tendency to identify dual earner couples solely with the professional classes with the result that, when discussing the lifestyle of working wives, they concentrated on families where wives either pursued a career or were relatively wealthy. Insufficient emphasis was put on working-class women, who may be working out of financial necessity and perhaps on a part-time basis. This confusion between various kinds of dual-earner families is quite common (see section 3.1) and had to be accommodated in the sampling plan (see 5.6.5 below).

An interesting local dimension uncovered in these discussions was the overwhelming importance in Irish families of "the children's allowances". As child benefit is paid to

directly to mothers in all families irrespective of means, it looms large in many of their lives. As the only income paid specifically to mothers, this monthly payment merits inclusion in what Zelizer labelled 'special monies' (see Section 4.3). It was clear from these discussions that an enquiry should be made as to how mothers organised this money and how important it was to their budgets and even their self-esteem.

Again, the most important outcome of these discussions was the self-confessed ignorance on the part of these participants of any differences in behaviour or attitudes that could be attributed specifically to a wife's work status. While a range of behaviours and attitudes were initially attributed to working wives, on further reflection, the participants frequently contradicted their initial assessment. It was very common to hear comments such as: *'But I suppose that might also be true of younger wives in general.'* However, this is often followed by the reflection: *'But maybe, this happens in all high income families'*. The underlying problem is that neither the behaviour nor the attitudes of any family type is known for certain, irrespective of work status, age or social class. Such reflections led the researcher to conclude that possible peculiarities of the dual-earner segment would be impossible to isolate without an examination of other family types.

Finally, both practitioners and 'ordinary' couples expressed genuine interest in the achievement of this task and underlined its timeliness.

As a result of these complementary phases of exploratory work, (the literature search and the exploratory enquiries which included both an experience survey and discussion with a variety of couples), the following tasks were selected to guide the research:-

1. *to identify the financial resources and spending patterns of dual- earner and single-earner couples within the target population.*
2. *to describe the general patterns of financial management and control found in Dublin families.*
3. *to examine how differences in various demographic, occupational or attitudinal factors might explain any variations found in these patterns.*
4. *To obtain an evaluation from husbands and wives of the financial arrangements in place.*

The following section will deal with each objective in detail and will argue why it was selected. A hypothesis relating to the core of each objective is then formulated.

5.3 Discussion of Objectives and Statement of Hypotheses

This section discusses each objective in turn and enunciates four hypotheses to be tested.

5.3.1 Objective One

To distinguish between the financial resources and spending patterns of dual-earner and single-earner couples within the target population.

One essential requirement of this study is to examine differences in the financial situations of dual-earner couples as opposed to those with just a single income. Not only must the expected differential in their income be quantified, but the manner in which it is spent must also be documented.

While evidence relating to overall income differences between dual- and single-earner couples is available from a small number of US and UK studies (section 3.6), data relevant to the Irish context has never been produced.

Secondly, research from home economics, consumer behaviour and sociology (chapter 3) has also shown that the anticipated spending differences between dual- and single-earners relating to consumer durables were not confirmed, although higher expenditures for convenience products and services were found where the wife was employed (section 3.6). This is also to be investigated in the present study.

Thirdly, the considerable costs of employment identified by Hansen & Ooms (1991), which significantly reduce the benefits of the additional wage, must be calculated in an Irish context. In this way, the net benefit, if any, of a second income can be assessed.

In the exploratory interviews referred to in the previous section, it was suggested that dual-earner couples dramatically increase their spending across all budgetary categories. As it was put by one respondent 'they work hard, play hard and have money to burn'. By way of contrast, other informants felt that housing expenses together with the increased outgoings that become necessary where both partners are employed, may actually leave such couples with very little additional spending money. While 'asset rich', it was hypothesised that their standard of living on a day to day basis may not be increased to any great extent. Empirical evidence is necessary to adjudicate between these equally plausible scenarios.

Answers to the above questions cannot be gained from published information and so a quest to suitable data was initiated. Although household spending in Ireland is monitored through the *Household Budget Survey* (HBS), only one table (Table 8, HBS, 1987) distinguishes *families* from *households*. Furthermore, while this table presents data on families at different stages of their life cycle, it contains no reference to the wife's employment status.

Neither has any other national research quantified the money available to such Irish families. Even the large-scale investigation of Rottman (1994) omitted dual-income families, due to its overall focus on poverty. Indeed the only study dealing explicitly with dual-earners in Ireland is the geographically confined Master's dissertation undertaken by O' Donovan (1991). As was noted in that particular study (discussed in section 2.7), these families did not appear to be very well-off and the wives worked principally to 'make ends meet'.

It is proposed therefore, to examine spending behaviour in many kinds of families, but to pay particular attention to the issue of the wife's work status. Not only will their level of disposable income be explored, but spending on major items such as housing, education and holidays will also be examined. By conducting a comparison with single-earner families, the spending of dual-earner families can be properly assessed and evaluated. Such information is intended to provide new and valuable data for marketers who wish to quantify the value of the dual-earner segment and to ascertain where its increased spending power is targeted.

After due consideration of the above matters, the following hypothesis was formulated:

H 1: The higher levels of spending of dual earner couples rather than single earners are expended particularly on housing, consumer durables, convenience products and selected personal services.

5. 3. 2 Objective 2

To describe the general patterns of financial management and control found in Dublin families.

Having quantified the additional money is available to dual-earner families, the second objective is to see who within the family has access to such funds and who ultimately controls their usage. This objective aims specifically to provide data on how the money that enters family households of all descriptions is organised. As was seen in the review of literature (section 4.2) a number of separate aspects of financial management need to be considered in order to deal comprehensively with the topic.

The first issue is to identify the overall financial system operating within each family. Basically the choice lies between some form of joint management and control and systems where these tasks are segregated. Pahl's typology (section 4.2) will be used in this study as it represents the best integration of the management and control issues in addition to having broad currency which facilitates international comparisons.

A second dimension to this objective relates to access to various modern banking services, which will be individually monitored for each partner. As these services put significant financial power into the hands of their users, the level of access between husband and wife will act as an indicator of the level of sharing that exists between them.

The third task relates to the manner in which particular financial chores are organised. Enquiry must be made into who takes charge of various day-to-day financial tasks such as the paying of particular bills. Rather than asking a single question about who looks after the day-to-day money management, a detailed check-list will be used to identify

the tasks performed by each partner. In addition to including routine as well as non-routine items, this list will extend to those tasks which are truly strategic rather than merely constituting the implementation of previously formulated decisions. Following Edgell (1980), such items will be varied in importance as well as in their frequency of performance. For example, visiting a bank or ATM to get cash is more time intensive and regular, but less strategically significant, than visiting a manager to alter overdraft facilities or to take out a loan.

Again, researchers into family finance have traditionally found a gender division in purchasing decisions. As exemplified in the monumental works of both Blood & Wolfe (1960) and Davis & Rigaux, (1974), many spending decisions are undertaken jointly or independently, while other categories are dominated by just one partner. Typical listings have differentiated between product and service areas such as groceries, clothes, sports equipment and holidays. What has been missing from the above conceptualisation is the fact that all of these decisions require the withdrawal of funds from a common pool. So, while it is universally agreed that the purchasing of children's clothes is the wife's sole decision, the release of money from a family's resources for this purpose may require protracted negotiations with her husband. Her undisputed exercise of power over such spending may therefore be constrained by his overall control of the family budget. By delay, obstruction or even direct refusal, he may postpone even the most essential purchases. And because every couple has to deal with limited resources and must assign priorities, the key issue is *not who within the family has the 'final say'* about particular kinds of purchase, but *who defines the priorities* between various spending areas.

In the group discussions that formed part of the exploratory research, certain spouses appeared to exercise an effective veto over the expending of *any* money, irrespective of its budgetary heading. In such circumstances, their 'gate-keeper role' was quite pervasive and appeared to be of even greater significance than their exercise of control over any particular purchase. A quantitative survey is obviously necessary to determine the incidence of such behaviour and thereby to expand current thinking on these matters.

Finally, it was thought that the management and control of finance within families might relate to the fundamental orientations that individuals have to money, savings, credit and other such issues. Carefulness with money or its opposite are, of course personal traits having the most fundamental bearing on how finance is organised within families (Pahl, 1989) and so cannot be neglected in any comprehensive study of family finance. In this regard, the approach taken by Brennan (1988) and Prince (1993) appears to be fruitful and should be developed in the present study. While some individuals are quite traditional with regard to financial instruments, others avidly seek out new and more sophisticated means of conducting their finances. Some who are not risk-averse are willing to invest and to spend freely using all the facilities presented by modern banking, while others consistently look to the 'rainy day'. It was proposed to include such attitudinal information to further understand the dynamics of budgeting, spending and saving.

The existing literature shows that husbands achieve a higher level of control in the more important sectors of decision making (section 4.2). Even in families where wives exercise overall control of family finances in addition to having day-to-day management, the evidence shows this to be of little benefit to them. As reported by Land (1969) and Pahl (1989), wives in poorer families typically have such overall control. However, it represents a burden of responsibility rather than a desirable exercise of power. Wilson (1987), Morris (1989) and Vogler (1989), on the other hand, have shown that husbands exercise control in families which enjoy the highest standard of living. The question of how control is exercised cannot be answered in the Irish context as Rottman's large study concentrated on the allocation of family money rather than focusing on who had ultimate control. However, its importance for marketing is obvious as the identity of the chief decision-maker makes him or her the primary target of marketing communications.

The second hypothesis therefore relates to matters of management and control and is phrased as follows:

H 2: While day-to-day management of financial affairs may be shared or undertaken totally by wives, husbands are more likely to retain the final control about financial matters, where family income is highest.

5.3.3 Objective Three

To examine how differences in various demographic, occupational or attitudinal factors might explain any variations found in these patterns.

In the literature reviewed in chapter 4, overall systems of finance were found to vary depending on the circumstances of the family concerned. The research task here is to find the correlates of each type of financial system encountered in this Irish sample and to explore the nature of these associations.

Social class, as measured by occupational category, was found in other countries to be a critical variable in identifying those families using pooling systems as opposed to segregated systems (Wilson, 1987; Pahl, 1989). Other variables closely correlated with class, such as educational level, income level and employment status, have also appeared as determinants of the overall pattern adopted (Morris, 1993; Vogler & Pahl, 1993). Differences have also been noted at different stages of the family lifecycle. In particular, a high level of joint purchasing and shared money management has characterised younger couples, while more segregated systems are in vogue among older couples. Evidence from the literature that joint rather than separate control is found in young, middle-class and dual-earner families will be empirically tested.

Qualitative research from the US however, suggests a contrary proposition, namely that couples fitting these descriptions may engage in independent management, whereby they choose to retain as much control as possible over their own resources. Consistent with this mentality, they do not seek any involvement in the finances of their partner (Hertz, 1992) as such arrangements reflect their ideology concerning personal independence as well as their view of marriage.

The impact of an individual's gender ideology is central to the way financial power is allocated within a family. In particular, the attitudes of husbands to gender roles both inside and outside the home have been found by Vogler & Pahl (1993) to have predictive ability. They reported that the single most important indicator of the system adopted by couples was the couples' view of 'who had the ultimate responsibility for

bread-winning'. Other important correlates such as education and the wife's employment status were also found to be relevant.

It is envisaged that consistent patterns of variation in financial systems will be found to relate to the above mentioned classification variables.

The third hypothesis is therefore framed as follows:

H 3: Families who have the highest level of joint control over family finance tend to be under 35 years old, of social class, in paid employment, without children, with education above the mandatory school leaving age or modern in mentality.

5.3.4 Objective 4

To obtain an evaluation from husbands and wives of the financial arrangements in place

A search of the relevant literature found that levels of satisfaction with financial arrangements have not been investigated to date and that little is known about how couples feel about such matters. As 'dissatisfaction with current practices' is as significant a matter as either 'the number of financial tasks presently undertaken by each partner' or whether or not they might define the 'priorities for family spending', it was decided to include this issue as a main research objective.

In studies relating to household work, inequality had been described by researchers for many years before they first came to address its effects and its consequences. The surprising finding of such research was that many wives did not see these arrangements as unfair. Their perceptions of their situation provides an explanation of why they do not expect 'total equality' with their partners. (Yogev & Brett, 1985; Benin & Agostinelli, 1988 and Lennon & Rosenfield (1994). As many as a third of working wives believe that they should accept the bulk of the housework (Ross, 1987). In like manner, a partner who has little financial power may yet experience little dissatisfaction

and so have little incentive to seek change. This research aims to quantify the incidence of such mentalities and behaviour.

It is recognised that direct evidence of dissatisfaction with life circumstances is difficult to establish and so indications of such a state will have to be obtained discretely. In the group discussions, some informants indicated that change would be desirable or where change had recently occurred, they admitted that the new situation was much more satisfactory. Group dynamics in a single-sex focus group interview helped to elicit such admissions and some evidence of dissatisfaction emerged. Typically, this was expressed more openly by non-earning wives who described situations in which they felt disadvantaged and resentful. They remarked on their 'reluctance to ask for money for major purchases for themselves'. In many cases, they cut back on their own needs rather than request the necessary money from their partner, which they described as a 'demeaning' practice. They also described how it was common to use the strategy of 'picking the right moment' to broach spending that required significant outlays. A recurrent theme in all these discussions was the 'lack of independence' that arose because they had 'no money that they could call their own'. Even though they may have previously described themselves as being 'satisfied with the system of finance in operation', the existence of latent dissatisfaction was certainly signalled by such comments.

Directly questioning respondents about their partner's performance was also found to be of value, if conducted with discretion. Positive evaluations of partners were made in the group discussions through complimentary phrases such as "she is a very good manager" or "he is very responsible". While negative evaluations were rarely expressed in such a direct manner, informants tended to under-report the difficulties encountered or to express it in code. Phrases such as "I always have a few bob for myself" constituted definite statements of satisfaction with their situation, while admissions that "he is not the best with money" represent a typical euphemism for the most unsatisfactory of situations. The reluctance to face up to unhappy relationships is understandable, as co-operation and persuasion are more common within a marriage relationship than confrontation or explicit bargaining. In such a context, it was thought

that expressions of dissatisfaction would likely be indirect and understated rather than explicit and direct.

Given the evidence of the literature that wives in paid employment consistently express such satisfaction at having their own money, the fourth hypothesis is stated as follows:

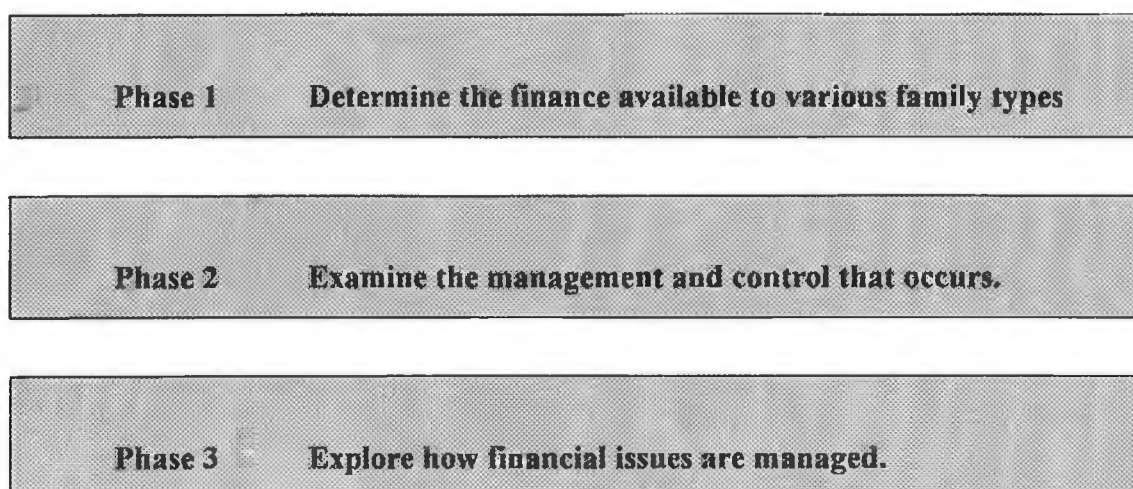
H 4. High levels of latent, if not overt dissatisfaction with present financial arrangements are likely to be experienced by wives who don't have a personal income from paid employment.

The four hypotheses listed above contain the key issues of the research, their examination is judged to be feasible and the topics they contain are of major significance for Irish families. The next step in the research process is to decide on the methods that will address these hypotheses in the most appropriate manner.

5.4 Design of the Research Programme

Although the four research objectives may seem to be few in number, the inclusion of objectives 1 and 4 broaden the scope of previous investigations. The next problem therefore is to organise a research design that will do them justice while remaining capable of implementation within the available resources which are quite limited. Clearly, a diversity of methodologies seems necessary to fulfil the separate sections of the total programme. The three separate phases of the research, which are judged to be necessary, are displayed in Figure 5. 1.

Figure 5.1 Phases of the research design



5.4.1 Phase 1 Examination of finance available to Dublin families

The first phase of the research deals with actual budgets and spending behaviour. The use of spending diaries is recommended as the best method for examining such matters (Household Budget Survey, 1989). Such use of a longitudinal rather than a retrospective approach has the potential to provide information of the highest accuracy. By recording spending behaviour as it occurs over a designated time period, memory errors are minimised. Thus the proportion of income that is committed to any product or service can be established with a minimum of inaccuracy. Typically the use of purchasing diaries over a duration of two or three weeks is favoured by the statistical offices of national governments (Gieseman, 1987).

However this exercise could not be implemented by an individual researcher given that the Irish Central Statistics Office with its considerable resources conduct such a study only at seven year intervals. To expect that such an enquiry might be combined with an additional quantitative or qualitative investigation through the use of just a single sample of families is totally unrealistic. In the unlikely event that a small number of families could be induced by the present researcher to give such an immense degree of co-operation, the validity of the data produced would be very low, due to the small numbers involved.

However, as data concerning the budgets of Irish families was essential to objective 1, access was sought to an appropriately large database. While the data collection phase was not organised by the author, his use of such a resource is be unique in the Irish context. Exact details of how this was achieved are outlined in section 5.5.

5.4.2 Phase 2 Examination of management and control in families

The second phase of the research programme concerns issues which are quite separate from the establishment of actual expenditure patterns. Therefore separate data requirements were necessary. Objective 2 demands a quantitative approach in order to accurately describe the money management behaviour being practised at present and so to indicate the extent of change from previous decades (see chapter 2). Such data would also facilitate a comparison with the behaviour of contemporary families in other countries (see chapter 4). Statistical generalisability of the sample findings is essential to achieve such goals and so a quantitative study was deemed necessary (see section 5.6)

5.4.3 Phase 3 Exploration of how finances are managed

The third phase of the research agenda requires a qualitative approach. Indeed much of the previous work (and almost all the studies undertaken by sole researchers) has been based on such methods, which are particularly appropriate given the sensitive nature of the subject matter. In this research, seeking to uncover feelings of unhappiness and dissatisfaction (see objective 4) necessitates the use of less structured and more interactive approaches.

By organising the qualitative study in conjunction with the earlier quantitative phases considerable benefits can be gained. The decision to sub-sample from the respondents of the original study enables the quantitative findings to be consolidated and explored in greater depth. Furthermore, substantial levels of information concerning the selected families are available to provide a springboard for these later investigations. The manner in which this procedure was organised is outlined in section 5.7

Examining the Finance available to Dublin Families.

As stated previously, expenditure diaries offer the most accurate procedure for the examination of income and spending behaviour. Only two sources of such data exist in Ireland so each was examined to determine its suitability..

Firstly, a household panel is currently organised by Taylor Nelson AGB. This service, which for decades had operated under the aegis of Attwood and later AGB (Ireland), has the advantage that it is ongoing. Data concerning purchases are collected from a representative sample of 1500 Irish households. A diary booklet is completed every week and results are reported quarterly. The real disadvantage of this service from the point of view of the present research is that only designated product categories (confined to the grocery sector) are included in the data set. The narrow range of purchasing behaviour currently monitored made this source impractical.

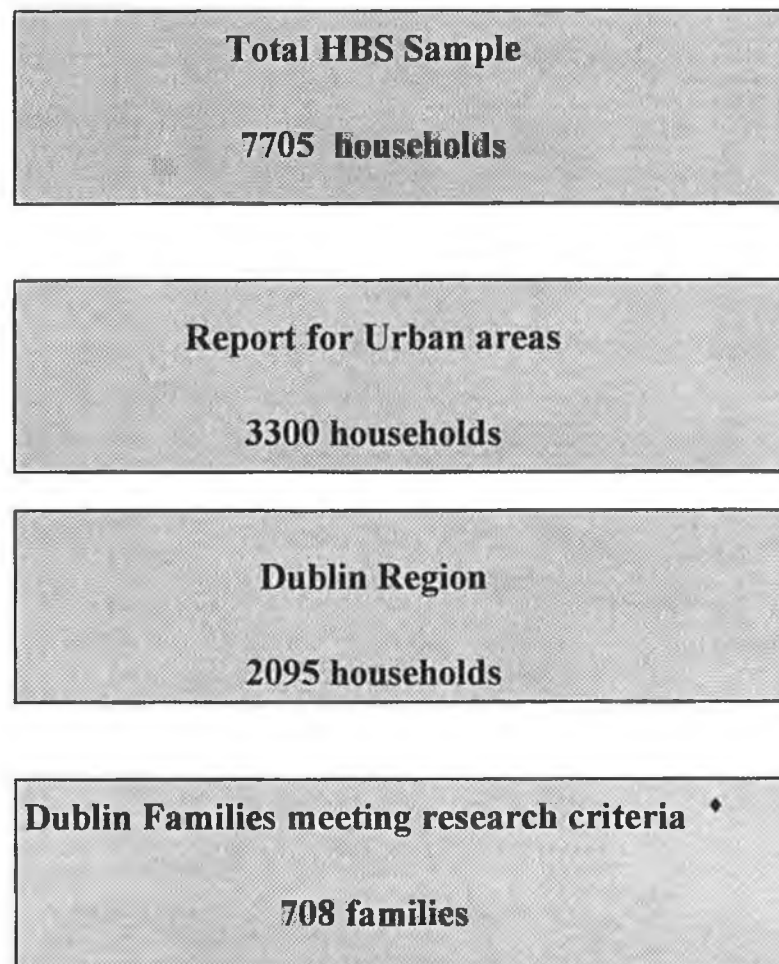
The second source offering accurate data relevant to the research objectives was the *Household Budget Survey* (HBS), conducted by the Central Statistics Office. This survey, which is based on a national representative sample of 7,700 households, examines income and expenditure data. The report is based on personal expenditure diaries which are completed over a fourteen day period by all household members over the age of fifteen. In addition, the household head is asked to fill out an expanded questionnaire. This data file therefore constitutes the largest national survey of household and indeed family budgets. Obviously the budgets of single-and dual-earner families are contained within this data base.

Results for the 1987 study were only published in 1989 - two whole years after the fieldwork commenced because of the available resources and practices within the Central Statistics Office. Although an updated HBS was initiated in 1994, these data were not available for analysis in the present study. For that reason, reliance on the 1987 data for this research is unavoidable.

5.5.1 Defining the population

Based on a probability sample of 7705 households nation-wide who provided full data, a separate analysis is available for urban and rural areas.

Figure 5.2 **Sample extracted from the HBS sample**



- ♦ **Husband and wife present**
Husband employed full-time
Wife under sixty-five years of age
No income earners other than the couple

5.5.2 Data extraction procedures.

One distinction immediately becomes necessary. While the HBS reports on the basis of *households*, the present research objectives require a more narrowly defined unit - the *family* household. Strict conditions for the inclusion of the appropriate families had to be adopted in line with the research objectives. Not only must both husband and wife be present, but the husband must be employed full-time (see introduction 1.2 above). For her part, the wife had to be below retirement age (i.e. under 65 years).

Additionally, in order that the financial consequences of a wife's employment might be clearly isolated, where family members other than the two spouses contributed to household income the household was excluded. This latter restriction became necessary because of the nature of the access granted to the researcher (see below). In all, seven hundred and eight husband/wife families in Dublin fulfilled all of the above criteria.

The author acknowledges the assistance of the CSO in making these results available. Even though staff were fully engaged in the fieldwork organisation for the 1994 HBS, they undertook to perform a specific analysis of the 1987 HBS specially for this research. A debt of gratitude is due to the personnel concerned.

Aggregate results for families containing dual income as versus single income couples could be extracted from the large data-set. Furthermore, the spending patterns in particular categories could be identified for those families where the wife works full-time as opposed to part-time.

5. 5. 3 Limitations

The inability to get *individual* family records is recognised as a limitation to the analysis. Present policy within the CSO precluded the making available of individual records (even if rendered anonymous) for this researcher's personal analysis. This means that a disaggregation of family income between husbands and wives on a case by case basis is not feasible. In turn, this precludes regression analysis whereby the relative importance of variables such as age, social class, family size and children's ages for household spending might be explored. Even performing significance tests between means of the various subgroups cannot be undertaken. While such limitations are recognised, they proved to be unavoidable

Significant new information on family spending in urban Ireland can be gained by bringing this hitherto buried data into the public arena. Indeed the very influential study of the *Consumer Expenditure Survey* in the USA by Rubin, Riney & Molina (1990) appears to be based on equally simple methods. The results of this phase of the research are presented in Chapter 6.

5.6 Detailed methodology Phase 2

Primary research on the management and control of money

The main feature of the literature on family finance (see section 4.1) has been the exploratory nature of most investigations. Qualitative research emanating mainly from Britain and the USA has predominated, and many of the reports have little external validity, being based only on small convenience samples. Typically, constraints on the resources available to individual researchers have required that a compromise be made between the desirable and the attainable. Invariably the research design has been based on the number of couples that could be personally studied by a researcher working on his or her own. On occasion, the number of such informants has been less than twenty couples (Burgoyne, 1990; Stamp 1986; Hertz, 1986). Indeed influential findings such as those produced by Wheelock (1990), Edgell (1980), Morris (1984) and Hochschild (1989) have been based on total samples of under fifty couples.

Typically these informants were selected on a convenience basis where they shared some relevant characteristic such as social class, employment status or work location. Even seminal writings such as the work of Pahl (1980) and Hertz (1992) that have explored key concepts and underlined central distinctions have been grounded on such small samples. Indeed to demand that they should also have external validity for an entire society is unrealistic. Such a demand is not really pertinent at the early stages of theory development where the search for useful concepts and helpful insights outweighs the quest for statistical generalisation.

5.6.1 Previous research using a quantitative approach

However the basic conceptual framework would now seem to have been clarified at this stage and the literature has now reached a level of maturity such that recent research efforts have become quantitative in approach (e.g. Volger, 1989, Morris, 1993; Rottman, 1994). The publication of yet another small scale study that ignored such studies of the wider population would not be academically justifiable at this present time. Indeed to produce a merely qualitative study would be unhelpful to Irish marketers and sociologists. For this reason, the objectives of the present project

include questions which can only be answered using a quantitative approach. The imperative to conduct a quantitative study cannot be ignored at this stage nor can a lack of resources be used to justify such an omission.

In designing a quantitative study, due recognition should be given to the many shortcomings of existing studies. Specifically, problems regarding geographical representation in the sampling procedures have seriously undermined their usefulness.

Even the landmark study reported by Pahl (1989) was confined to Kent in England. Firstly, her sampling frame was dependent on winning the co-operation of medical practitioners, who provided registers of families containing at least one child under 16 years of age, who formed her target population. Many family types were therefore excluded. Secondly, her difficulty in arranging interviews necessitated a narrow geographical boundary. Basically her problem related to scheduling interview times suitable to the four actors involved, a husband and wife and the two researchers who would conduct the simultaneous interviews. Indeed, it should be noted that the 102 family interviews in her study took a full 10 months to complete and constituted only a 51 percent response rate. The impracticability of a national representative sample in such circumstances can surely be appreciated. These experiences exerted considerable weight when the present research was being planned.

Other more recent research efforts have also been geographically confined. The random sample reported by Morris in 1993 was confined to Hartlepool, an area which is acknowledged by the author to be untypical of Britain. Despite the large number of respondents (532 couples chosen from the Domestic Rates register), the findings relate to an area having low female employment and high levels of male unemployment due to the decline of heavy industry. Morris is quite aware of the limited generalisability of her findings consequent to the overwhelmingly working class nature of the population she selected. Indeed, she adverts to the extreme sexual division of labour that pertains in the area and admits that these features "would have a particular effect on financial management types' (p. 510). Correct class representativeness was therefore built into the planning of this present study.

Even Vogler's study (1989) in which 1211 British couples were questioned has problems regarding representativeness. While it constitutes the largest quantitative study on the topic that has been published to date, it is impossible for any single researcher to emulate its methods. This is because its sampling format arose from the large scale multi-disciplinary Social Change and Economic Life Initiative (of which it formed just a single section). This overall study programme involved teams of researchers from fourteen universities and focused on six urban areas in Britain. The cities were specially chosen to represent contrasting areas of economic and social change, with three of the locations having seen low unemployment in the 1980's, while the other three cities were picked because of their high levels of unemployment. Although the sample was chosen using random methods, it reflects the behaviour of couples within only six British cities. No claim can be made that these areas reflect national patterns or that comparable numbers of the UK population live in such divergent economic circumstances. For these reasons, no claim to national representativeness is justifiable.

Only the research conducted by the British Household Panel Survey with a national UK sample of approximately 6,000 husband/wife families can claim to offer an appropriate national sample. The difficulty with this study is that its great breadth limits the questioning concerning finance. While substantial insight is gained on methods of allocation of money within households, attitudinal data is lacking (Laurie & Rose, 1994).

Given the general dearth of Irish research on this topic, it is remarkable that one of the most representative national studies within the literature is an Irish survey. While this work by Rottman (1994) has been judged to have limited application for this project (section 2.7), it is remarkable for the excellence of the sampling procedures used. A national sample of 625 couples was extracted from a probability sample of 954 households. These households were chosen using RANSAM (a multistage, probability sampling procedure developed by Whelan in 1979) and adequately represented both rural and urban areas of Ireland. No restrictions were placed on the population definition with the result that couples of all ages and income sources are included. The achieved sample adequately reflects the population distribution in terms of age and sex

composition, and employment behaviour (Callan et al. 1989, p. 44-46). This study, which was based on lengthy personal interviews with both husbands and wives, was however conducted using the resources of the Economic and Social Research Institute and the Combat Poverty Agency. Clearly such an endeavour is beyond the scope of any graduate researcher, working with limited resources.

Three conclusions might be drawn from this review of the quantitative studies available. Firstly, the problems associated with sampling are deep-seated. Secondly the task of interviewing both husband and wife seriously affects the logistics of data collection. Finally, individual researchers cannot hope to provide the resources necessary for full national representativeness. In the light of these observations, the methodology described below represents the optimal procedures that were attainable given the available resources.

5.6.2 Examining the feasibility of conducting a quantitative study

The immediate problem was to examine the feasibility of conducting a quantitative study in the first place and this phase of the overall research design presented significant planning problems which are described in Appendix B.

The result of the ensuing feasibility study was the decision to use a *self-administered* questionnaire which would be *dropped off and picked up* by degree level students under the researcher's own direction.

5.6.3 Decisions regarding the study population

Once the problem of finding a satisfactory mechanism for undertaking the desired quantitative study has been resolved, the next task is to consider how sampling might be undertaken. The first step however is the definition of the population. As well as entailing decisions about the geographical boundary of this study, decisions also were required concerning the type of families to be represented.

A nation-wide study using the available student resource, which might embrace rural as well as urban respondents while desirable, was clearly impracticable due to the limited student control possible for the researcher. The study therefore was confined to families resident within the greater Dublin area.

Such an urban sample can permit comparisons to be made with other urban studies in different cultures. The results would provide an update to the previous research of Humphreys (1966) also conducted within Dublin as well as providing an urban contrast to the work of Hannan & Katsiaouni (1977) whose stated aim was to conduct such a study themselves.

Given that the main objective is to explore the relationships between married partners, the target population of families were initially defined as all households containing both a husband and wife. Following the example of Pahl (1989), Vogler (1989) and Morris (1993), common law marriages are not excluded from this definition. Accordingly, four unmarried couples who accepted to complete questionnaires labelled as 'husband's questionnaire' and 'wife's questionnaire', are included in the sample. Three of these relationships were of long duration (over five years), while two of the couples had children.

The scope of this research is wider than that adopted by Hannan & Katsiaouni, 1977; Wilson, 1987; and Pahl, 1989, all of whom limited their investigations to families which contained a dependent child. A broader definition of the target population was necessary to fulfil objective 2.

Three groups however were specifically excluded as their situation merits special investigation. The first of these were the elderly who are the subjects of academic interest in their own right and for whom there is a separate literature (see Turley 1993). To this end, an upper age limit of 65 years for the wife was imposed. The reason for selecting the wife's age is that her age and work status are used as key stratification variables (section 5.6.4)

Secondly, it was judged that families mainly dependent on state benefit face particular problems in sustaining an acceptable standard of living and so form a special group for analysis. Given the emphasis in this research on the dual-earner phenomenon, their inclusion would only serve to diffuse these findings. Indeed, the findings of Nolan & Callan, 1994; Rottman, 1993; and O'Neill, 1992 highlight the impracticality of simultaneously investigating employed and unemployed respondents. Rottman perhaps made the most telling argument when he commented that 'selecting a financial management system is a luxury beyond the means of poor couples' (1994: p. 212). The Combat Poverty Agency and the ESRI have recently reported on the poor and the unemployed in Ireland (viz. the studies edited by Nolan & Callan 1994). For these reasons, it was decided to concentrate on families where the husband (at least) was employed.

A conscious decision was also taken to exclude families where the husband is unemployed and the wife is the breadwinner. Stamp (1985) and Wheelock (1990) have provided sufficient evidence that the marital relationships within such families have their own peculiarities (section 4.2). In addition, their low incidence within the general population means that their exclusion is not of major consequence.

The target population therefore was defined as *Dublin families where the wife is under 65 years old and her husband is in paid employment*. This population contains a wide variety of family types, some of whom have featured in the academic literature. It includes for example, the two-income middle class families (including the so-called 'yuppies' (Hochschild 1989; Hertz, 1992), working class families (Gray, 1979, Morris, 19), middle class families (Edgell, 1980), cross-class marriages (McCrae, 1987) and older families where the wife has recently returned to the paid workforce (Burgoyne, 1990).

While each of the above groups might provide a focus for this entire study, the present state of the literature demands an answer to the **central** question:

"How do the majority of Dublin husband/wife families (who are not principally dependant on state benefits) organise, manage and control their finances?"

This objective demands that the families selected should range across as wide a spectrum as possible. They should demonstrate a diversity of behaviours and attitudes such as those relating to differing ages, social classes and other descriptive characteristics. Specifically, the sampling procedures should facilitate the investigation of possible differences between single and dual income families (objective 2).

5.6.4 Sample size and sampling method.

According to Tull & Hawkins (1991) the most fundamental decision in sampling is the choice between two alternative basic approaches; probability methods, where selection is made according to the operation of chance; and non-probability methods where the researcher's judgement provides the mechanism for selection. The final decision regarding the particular system to be chosen depends on a number of considerations, principal of which are the nature of the investigation to be undertaken, the resources of time, staff and finance available, the possible 'strike rate', and the anticipated difficulty in obtaining co-operation.

As a result of the pilot research project (Appendix B), the drop-off and pick-up methodology was adopted. A national sample using this method would optimise the objectives of this study, but constraints on finance and time and the lack of control over suitable third-level students who might act as agents made such a target impractical. The system could however be implemented within the Dublin region, subject to an upper limit of two hundred couples (400 individuals). In this way, the findings would relate to the major centre of population within Ireland and could be compared with urban samples elsewhere.

The use of 200 couples was judged sufficient to implement the quantitative approach demanded by the study objectives. Four considerations guided this choice.

Firstly, a sample size of this magnitude provides sufficient cases for a classification of families into the five or six main categories outlined in objective 1. Indeed it is nearly twice the number (102 couples) achieved by Pahl in her landmark study.

Secondly, sufficient cases would be available to permit the cross-classifications necessary to satisfy objective 2. Two hundred interviews permits the analysis of a 3 by 2 matrix, within which each cell has an average of over 30 couples. Tull & Hawkins consider that in circumstances like these, where few subgroups are involved in the analysis of a regional sample, two hundred elements is acceptable (1990, p. 493).

Thirdly, a total sample of four hundred individuals provides sufficient data of an attitudinal nature, such as is required by objective 3. Ideally where cluster analysis is planned a large sample of about 1,000 respondents is recommended (Boyd et al., 1992). However, Lehmann's (1989) advice about a minimum cluster size is perhaps more pertinent. His rule of thumb states that 'there is generally no way to get reliable clusters of size less than 30 to 50 from consumer survey data' (p. 639). Put another way, this statement might suggest that as many as eight reliable clusters of a minimum size of 50 could validly be found within a sample of 400 married people.

Finally, sufficient dual earner families would be available to warrant conclusions about this key group. A Labour Force Survey analysis confined to the Dublin region, which was specially conducted for this research, showed that 40% of married women under 65 years old were in paid employment (CSO, 1994). Within a total sample size of 200 families, this key group would number 80 dual-earner families which would be sufficient to compare with the 120 families where the husband was the sole earner.

Accepting these limitations on the maximum size of the sample, the next decision was how to provide the most rigorous sampling procedure possible. The obvious sampling procedure to consider in the first place is probability sampling, whereby all families within the population have a known chance of being selected. Two considerations militated against the adoption of such a procedure.

Firstly, it was found to be impractical in the pilot exercise described in Appendix B. Although it was possible, probability sampling proved to be both time-consuming and unwieldy. Eligible households (having an employed husband and an under sixty-five year old wife) did not have a good 'strike rate'.

Secondly, the low 'strike rate' was exacerbated by non-contact and non-response rates which were understandably high due to the requirement of getting each partner to complete a questionnaire. Even though an introductory letter was presented to such families, the success rate in this trial exercise was very low. Some students reported only one successful interview from 15 doorstep contacts.

The time factor involved and its difficulty made this method impractical for the full research project. In addition the students reported that this form of fieldwork was very daunting and basically they were unwilling to implement such a strategy. This meant that such a system could not be implemented within any reasonable time-frame.

In addition to the practical difficulties described above, the results associated with such small samples are also unimpressive from a theoretical point of view. Two hundred families provide a precision level as poor as $\pm 7\%$ for population percentages at a 95% confidence (Kish, 1965). Indeed results relating to the segment of employed wives (estimated to be 80) could include sampling error as large as $\pm 11\%$.

Such figures may even be underestimates as they are

"optimum theoretical estimates, based on the somewhat unrealistic assumptions that we have an accurate and up-to-date sampling frame, that we have conducted the sampling operation faultlessly (or have been able to compensate for any biases), that the fieldwork has been error free, that there is no non-response and so on." (Oppenheim, 1992, p. 43-44).

Of all the above-mentioned problems, non-response errors pose the most serious threat. Indeed, the relevance of such errors to the selection of optimal sampling procedures tends generally to be under-estimated. In many cases the difference between sample design and sample implementation is ignored and a reader is advised that probability sampling is the "only method that contains an in-built estimation of the precision of the estimate" (Boyd et al., 1983) and hence is theoretically superior to all other forms of sampling. This potential advantage only results if data from all sample members is collected; otherwise it is rendered void. In surveying populations where typical coverage ranges from 70%- 85%, the confidence intervals regarding population estimates are irrelevant as they may be overshadowed by the *unknown* effects of possible non-response error. Essentially all behavioural scientists must appreciate that

theoretically perfect sampling procedures may be seriously undermined by flaws in implementation which are inevitable.

Few theorists give sufficient recognition to such issues when lauding the benefits of probability sampling. Moser & Kalton are a notable exception who acknowledge the inescapability of such problems. They state that "the importance of some following-up, wherever non-response is of sizeable proportions, can hardly be exaggerated" (1971, p. 186).

However they don't believe that such problems generate a

'theoretical weakness in random sampling on a par with the known weakness of quota sampling. ... In random samples, the surveyor should be able to assume that as regards about 70 to 90 per cent of the sample he is on safe theoretical ground; even as regards the remainder he is only partially in the dark since it is *often* possible *broadly* to assess the effects of non-response and non-coverage on the results' (1971, p. 137, italics added).

This is perhaps disingenuous, as current academic practice in reporting the results of probability samples is merely to report the details of the achieved sample as compared to the target population. This researcher has never encountered any study which indicates the possible *size or direction* of the non-response error. The result of this omission is that surveys based on samples chosen by probability sampling methods report only on about 70% of the target sample. By way of illustration, Pahl's major study which dominates this literature, contains an admission that only 52% of the required husband and wife couples responded (1989, p. 182). Similarly, Wilson who targeted inner city women only achieved a response rate of 66% (1987, p. 75). These high levels of non-response mean that the theoretical advantages of probability sampling are seriously overstated and that population parameters can only be estimated by ignoring the possible non-response bias.

Another reservation militated against the use of probability sampling in this case. Objectives 2 and 4 of the study demands representativeness of the sample in terms of social class, age group and work status. A probability sample based on only two hundred couples is too small to permit these variables to be correctly represented through the simple operation of chance. In large samples, chance would permit such

features of the parent population to emerge in reasonably correct proportion, but this can hardly be expected when relatively small samples are involved. The intention then in this research, was to achieve a correctly balanced sample without facing the problem of weighting the data at the data processing stage.

Given that fieldwork realities prohibited the use of pure probability sampling and given the above mentioned reservations regarding its likely benefit, other sampling procedures were considered. The goal was to achieve the *most rigorous sampling approach possible* and to *ensure* that representativeness could be guaranteed. The use of a convenience sample (such as many of the qualitative studies contained in chapter 4) was rejected and an attempt was made to use probability sampling methods in so far as this was practicable.

5.6.5 Details of the Sampling Procedure

Multistage sampling was adopted in which twenty Primary Sampling Units (PSUs) were chosen by probability sampling methods (see appendix C). Within each of these chosen areas or clusters, ten families was then selected in accordance with interlocking quota controls so that the achieved sample would represent the population in a number key respects.

As outlined in Appendix C, these primary sampling units were geographically stratified into 5 main regions within Dublin City and County. They were also stratified in terms of Social Class background of the inhabitants. The exact method of selection is based on the methods of probability proportionate to size (see Crimp 1990).

The second stage was based on special Labour Force Survey analysis undertaken by the CSO.

Figure 5.3

Multistage sampling Procedure for selection of Dublin 200 Families

**Population of Dublin City is divided into
Five Geographic Regions
*Proportionate representation***

STAGE 1 Selection of Primary Sampling Units (PSUs)

***20 District Electoral Divisions DEDs
are chosen by
Probability proportionate to size***

STAGE 2 Selection of Actual families

***10 families are chosen using three
*
Interlocking Quota Controls***

*

Quota controls: Social Class and the Wife's Age and Work Status

Total Population

171,000 married women

Families who fitted these categories were approached, provided that the husband was in paid employment. The students then sought to obtain completed questionnaires from both husband and wife in each household. Fieldwork was continued in the designated areas until the total sample was achieved.

The final distribution of the 200 families is shown below.

Table 5.1 Target Sample of 200 families

Social Class		Under 35 years	35 - 44 years	45 - 64 years	All Wives
Employed Wives	Groups 1, 2, 3	19	15	12	46
	Groups 4, 5, 6	14	11	9	34
	Total employed wives	33	26	21	80
Housewives	Groups 1, 2, 3	14	21	35	70
	Groups 4, 5, 6	10	15	25	50
	Total housewives	24	36	60	120
TOTAL		57	62	81	200

To summarise, the sample was selected in two stages.

Firstly, 20 primary sampling units were chosen by probability methods.

Secondly, ten families were then selected in each area according to the interlocking quota controls of social class, wife's age and her work status. Data collection continued until each quota control had been satisfied for the sample as a whole.

5.6.6 Discussion of this sampling procedure

The use of a such a hybrid sampling procedure which might be described as quota sampling within areas chosen by probability methods (QSP) is quite common in the practical sampling. The most well-know variation is the system proposed by Sudman (1966) which has a similar name - 'probability sampling with quotas' (PSQ). His approach was also to combine the theoretical benefits of probability sampling with the speed and cost advantages of quota sampling. Indeed he argued that such samples

might be considered to have a *theoretical* as well as an empirical validity, provided that the selection of respondents at the final stage was based on an individual's 'probability of being available for interview'. He suggested that the use quota controls such as the deliberate inclusion of men under 30 years of age and married women in employment met this criterion. A comparison of samples chosen by his PSQ method with probability samples chosen by the National Opinion Research Centre in the USA, showed their performance to be excellent. Such comparison of probability and quota samples reinforces the results of Moser & Stuart (1953). and Stephan & McCarthy (1958) who found only small differences on most items. The stability of PSQ techniques in providing good performance has been verified by Stephenson (1976) and more recently by Marsh & Scarborough (1990).

Sudman, who is perhaps the most noted exponent of real-world sampling designs, also found evidence that samples drawn using appropriate quota controls were equivalent to those produced by multistage sampling procedures using pure probability methods (Sudman, 1966). Indeed he argued that such a sampling procedure was indistinguishable in practice from a pure probability sample, while it was likely to achieve more representative individual samples. Indeed he went further to argue that such a sample might be considered to be a probability sample, based on one's availability.

The main element of randomness in the procedure adopted here is that the primary sampling areas are not subjectively picked by either the researcher or the interviewer. Thus all areas of Dublin had a calculable chance of being selected. The advantage of the quota controls was that fieldworkers would not have to achieve interviews at pre-selected addresses chosen from the Register of Electors. Such a system proved impractical because of the large numbers of ineligible or uncooperative households.

One planned strength of the present methodology over 'standard' quota samples is the fact that an individual's eligibility for interview was kept outside the control of the fieldworkers. While they selected respondents in accordance with *estimates* of the demographics of individual couples, their final allocation to quota cells was undertaken only by the researcher. Fieldworkers were therefore unable to 'force quotas' of age,

work status or social class for their own convenience, as the respondents answered these items privately in the actual questionnaires. In this way, the primary weakness of quota sampling was overcome.

With regard to the proposition that couples would answer this questionnaire *only* if their marital affairs were harmonious, the finding of conflict between the parties (see chapter 7.5) provides some validation that this may not be a major problem. Obviously refusal to co-operate must be recognised as a threat to all investigations of sensitive topics irrespective of the sampling procedure used.

5.6.7 Designing a research instrument.

The questionnaire is divided into a number of main sections (see Appendix D)

Table 5.2 Organisation of the questionnaire

Introduction	
Section A	Overall system for the allocation of family money
Section B	Division of financial tasks, both routine behaviour and new tasks
Section C	Use of financial services
Section D	Attitudes to finance and also to marital roles
Section E	Evaluation of partner's behaviour relative to oneself
Section F	Details of income and budgeting
Section G	Classification details

The introduction stresses the confidentiality of the research and then deals with weekly grocery shopping, which is a major ongoing expenditure for all families. The spouses are questioned about how payment is made in this respect and by whom. These early questions are designed to immediately focus attention on the methods of payment employed and the division of labour in operation. These issues are located at the start as they are simple to answer, non threatening and indicate clearly the tone of the entire investigation.

Section A of the questionnaire deals with the overall system of money management in use. A series of questions seeks to describe the system they have adopted and the main benefits underlining its adoption. In question 3, the respondents are given five basic scenarios - each of which has wide currency in the literature. Taken together these options constitute the well-known classification scheme used by Pahl & Vogler (1993). Following the advice of Morris (1993), an opportunity is afforded to the selected couples to opt out of a given category and to describe the peculiarities of their own situation.

The perceived advantages and disadvantages of their chosen system are then probed in open ended questions.

Couples are also asked to reflect on whether or not any changes may have occurred in these methods of allocating money between them. In the event of such movement the impact of such a shift on both parties is elicited. It was thought necessary to remind couples of the occasions when such a re-organisation of family finances might occur, and so the entry to or exit from the workforce of a spouse were quoted as typical examples. The adoption of new financial services such as cash-cards or credit cards are also cited as occasions where a family may change from segregated to joint management of finance or vice versa.

Section B deals with the division of financial tasks between husband and wife. It is explained in the introduction to this section that one partner may take charge of all payments in some households, while in others these expenses are divided in some manner. While each spouse is asked who looks after particular expenses, monitoring of the size of each payment is not attempted, due to the impracticality of getting spending diaries completed by each partner. The CSO regard the use of personal purchase diaries as being the most accurate method, but at the expense of lowering the response rate (HBS 1987). In this case, the objective is primarily to investigate the day to day division of roles within the household rather than measure the total finance handled by each spouse. For this reason a checklist was developed for the critical areas where day to day spending occurs. Each partner indicates on a five point scale whether he or she has a major role or a minor role or whether the particular decision is

equally shared. Possible answers range from "Only the Wife" or "Mainly the Wife" through "Both Equally" to "Mainly the Husband" and "Only the Husband". All the items selected for inclusion in this question (Question 7) are areas of expenditure such as the weekly shopping for groceries, payment of regular bills such as gas, electricity coal and phone bills, and rent or mortgage, which are fairly routine expenses for any family. If a family does not incur expenses under a particular heading, such as rent/mortgage payments, car expenses, children's clothes or credit card bills, this fact will be noted.

Non-routine decisions are examined in question 8 which looks at spending on holidays, consumer durables, cars, major house improvements or the adoption of new financial products. The main aim here is to examine who has financial power over these significant decisions. By looking at major commitments such as the above, insight can be gained into the dynamics of important family decisions.

However a central aim is to determine the priority attaching to *each* spending sector as all are likely to be in competition for available family funds. The particular strength of this question is in the final part where the assigning of priorities arises. Finally the matter of overall control is examined through the use of the following question: 'Overall, who would you say really controls the finance in your family' - which reflects the approach taken by Pahl (1989) and Vogler (1989).

Section C investigates access to modern financial instruments through the use of a checklist where each partner indicates the services which they personally use. Particular attention is paid to the distinction between use of a personal account as opposed to joint accounts. Various methods of access to credit such as credit cards, charge cards and store charge cards are specially examined because of the increased financial power they bestow on their users.

Section D is by far the largest section in the questionnaire. It deals with attitudes to money in general and family money in particular. Generally these Likert scale items relate to eight major dimensions, such as the respondent's attitude to 'plastic' cards. In addition, issues such as inclination to save, use of loans, propensity to spend,

sharing of decisions and secrecy between partners are examined. The final topic deals with the respondents real or perceived lack of resources which obviously affects their approach to money and its management. Forty-one items were generated mainly from the exploratory research conducted both in focus groups and in individual discussion. Little help could be gained from published research with the exception of Brennan (1988) and Prince (1993). It was intended that these items would tap into the important aspects of individual money management (objective 1). However the financial relationship with one's partner is explored in some detail also. Indeed the opportunity to admit to money management difficulties between the partners or financial difficulties in general is specifically afforded to the participants as a number of questions deal with these central issues.

Section E is another sensitive section where spouses undertake a comparative evaluation of themselves relative to their partner. The statements arose from confidential remarks that couples have made in either group discussions or personal interviews concerning the money management ability of their partners. Respondents are given an example of how to answer this question and an appeal for frankness is made at its introduction

Previous research has not included such a section regarding financial relations between husband and wife and so were unhelpful in drafting this section. The major focus is on how one's partner may or may not be particularly careful, good or bad at planning or a big spender on leisure activities. A list of thirteen dimensions is included - some of which are phrased as strengths or weaknesses while others have more neutral wording. Tendencies to cut back on spending or to overspend or the state of knowledge each partner might have about family money are examples of issues to be answered. The strength of these questions concerns the self-evaluation that is involved in addition to the comparative evaluation of one's partner.

Section F sought to gain information on both the overall income and the personal income available to each partner. This was sought in a 'funnelled manner'. In addition to details about the employment status of the respondent (which is necessary to identify social class) a number of questions probed the nature of each respondent's

employment by eliciting information on the number of working hours, frequency of payment and actual take home pay. This latter question is the directly financial question in the entire questionnaire as prior evidence showed that an over-emphasis on actual financial data would reduce the response rate for the entire questionnaire. This decision was taken as a result of the initial feasibility study described in Appendix B.

Income data for both husband and wife is sought separately. In addition, each is asked to estimate the proportion of family income he or she earns. Even if precise amounts are not disclosed relevant and useful insight could still be gained (e.g. the relative resources theory section 3.4). A second tactic to obtain this information is to hand the respondent a separate page containing the Question 16 data expressed as weekly, monthly or annual take home pay. Each is asked to circle the relevant box and to put the sheet into a sealed envelope. In this way, its confidential nature is made more explicit.

Respondents are asked about the level of strictness of budget they apply to their affairs and to indicate how much personal spending money they have per week. This question was asked by Vogler in her questionnaire, where the disparity between husband and wife's personal spending money was very significant (section 4.4).

Wives were asked about various areas of family expenditure in order to see if differences in behaviour might be apparent between families having where the wife went out to work as opposed to those where she worked as a housewife.

In addition, the wives were asked for their dominant motivation for working outside the home. They also were asked about sources of income other than paid employment. Income from adult children, social welfare, paying guests or occasional work were suggested as possible sources of such income that obviously affects the wife's dependence on her partner.

Finally, in **section G** other demographic details were sought.

The questionnaire ended with a request to check that all items had been answered and a reminder that the questionnaire should be returned in a sealed envelope. A home phone number was given by the researcher himself in order to enhance the *bona fides* of the survey.

As a last request, either a phone number or an address was sought by the researcher in order that checkbacks might be made. This had three beneficial effects. It provided a mechanism by which the answering of the respondents could be checked. It permitted the respondents to be personally thanked and thus opened the way to the request for a follow-up interview which was required for the qualitative investigation. Finally, it underpinned the honesty of the effort put in by the fieldworkers as they were aware that the researcher would contact the respondents they identified.

5.6.8 Testing and refining the questionnaire.

As indicated above a pilot study was conducted (see Appendix B) to determine the feasibility of the methodology. Graduate students acted as interviewers for this exercise and their observations of the questionnaire were sought. In addition to this feedback, the amended questionnaire was subjected to a protocol analysis (Fowler, 1994) which requires that a respondent will “think aloud” as he or she reads, thinks about and answers the questions. Such a running commentary is valuable to identify areas of confusion and ambiguity. In addition the respondents were asked about “what they expected to be questioned about”. Their reaction to the sensitive issues of marital harmony and financial matters was particularly helpful. In all this endeavour a balance was sought between asking probing questions and avoiding embarrassing or alienating the respondents.

5.6.9 Conducting a pilot survey

The final questionnaire together with the covering documentation (See Appendix E) was issued to a convenience sample of ten individuals within the author’s workplace. A wide variety of social class groups are represented in this sample and each was asked

to complete a personal questionnaire. Their spouses were also asked to co-operate in this exercise.

The key finding of this exercise was to confirm that people would answer these questions providing that their anonymity could be guaranteed. By use of a return envelope to be delivered anonymously, no individual felt that his or her responses material could be identified.

5.7 Detailed methodology Phase 3

Detailed methodology for qualitative research

In this study as in any research project the choice of methodology does not have to be an either/or decision; rather 'the actual substance of the story being told' (Janesick, 1994) should determine the means of enquiry. Indeed qualitative paradigms such as phenomenology and other 'constructivist approaches' have emerged in sociology and consumer behaviour and have achieved scientific respectability equal to the more familiar positivistic approach (Denzin & Lincoln, 1994). Such methods have frequently generated vastly superior insight into intimate relationships. The description of the 'juggling' lifestyle of contemporary married women (Thompson, 1996) or the wealth of information about the family life of dual-earners contained in Hochschild's 'second shift' (1989) have had major impact on the behavioural scientists interested in family sociology as such reports convey to a reader what it is like to partake in family relationships.

In the conduct of this research both quantitative and qualitative modes of enquiry are adopted because of the diverse nature of the objectives listed above. In effect, the design follows the recommendation by the Canadian researchers Marshall & Woolley that "an ideal study would incorporate a fairly quantitative survey in conjunction with depth interviews of a smaller sub-sample" (1994, p. 545)

This use of multiple methods within a single research project, while perhaps uncommon, is particularly appropriate for this research. Indeed, 'triangulation' in the

different modes of enquiry constitute a strength of the methodology. Not only is triangulation desirable in the classic sense of seeking convergence of results through the use of these different approaches, but different methods also interact in interesting and beneficial ways (Creswell, 1994). The research findings of the major quantitative study (reported in chapter 7) undoubtedly give rise to further questions and expose gaps in understanding. Once knowledge of what is occurring has been determined, insight into *how these financial management systems were chosen and how they actually operate* become the salient issues.

5.7.1 Decisions about data collection

To uncover *processes rather than outcomes* (Merriam 1988) the data collection focused on exploring how the actors make sense of their own experiences. Rather than being respondents to a structured questionnaire, the sample members were cast in the role of *informants*. This distinction proposed by Spradley (1979) suggests that rather than imposing the author's frame of thinking on the enquiry, the fieldwork is best left unstructured. Informants are approached with a view to a full disclosure on their part and as they are the only participants in such personal relationships, the researcher must be receptive in attitude.

It had been noted in the exploratory research that the inner dynamics of these relationships are best disclosed when the informant was facilitated to talk at length about such matters. While the resultant narrative may be convoluted, vague and possibly contradictory, such a multifaceted understanding is much more likely to reflect reality and to contain the articulation of a meaningful truth. Certainly it is more likely to supplement existing knowledge.

Both depth interviews and focus groups were found to elicit different kinds of material. Some informants were much more forthcoming in a group setting, while other kinds of financial material is best elicited on a one-to-one basis. In the words of Fraenkel & Wallen (1990), the focus is on participant's perceptions and experiences and the way they make sense of their lives. Some respondents certainly divulged more useful

material in private as confidentiality was upper-most in their minds. In other cases, the impetus for disclosure came from the revelations of others. Typically, single sex groups of 3-4 individuals worked very effectively. The revelations of one party (on matters such as spending on alcohol or betting) frequently acted as a stimulus to generate either agreement or disagreement from others. In the presence of spouses informants were more reticent about such areas.

Both partners were interviewed as the task was to understand not one, but multiple realities (Lincoln & Guba, 1985). This occurred separately (though not necessarily on different visits) because of the researchers belief that there was 'his story' in a relationship and 'her story' as well as 'their story'.

As the interviews took place at different times, issues which arose in an interview with one partner could be broached with the other. In no case was confidentiality breached, but awareness of the key issues for one partner proved invaluable in exploring the opinions and perceptions held by the other. For example, it was interesting to discover the separate identification by each partners of a critical incident and to compare their perceptions of how it was resolved. In retrospect, the decision to interview the husband and wife separately appeared to be fruitful.

5.7.2 Sample selection

The number of couples to target and the number of interview with each are matters of judgement. The key considerations were the quality of information that might be forthcoming from each couple, the heavy demands on time required by interviews with both husbands and wives and the intrusion into their private lives. Repeated discussions with co-operative couples over a period of time delivers longitudinal information regarding a couple's process of decision-making (Hochschild, 1989). But the sensitivity of the subject matter and the level of intrusion into private matters militated against this approach. Significantly, little research based on such methods was found in the academic literature surveyed. Rather the evidence from the literature is that in-depth interviews with 15 to 25 informants, such as those undertaken by Hertz (1992), Stamp (1985) and Burgoyne (1990) have proved particularly enlightening (see

chapter 4). While they produce data which might lack the intensity and detail of longitudinal studies, they have facilitated significantly 'thicker' description (Geertz (1973) than can be obtained through questionnaires.

It was judged that a single extended interview with each partner was the maximum that could be negotiated in this research and so extended interviews with 12 couples were undertaken. These were chosen in a judgmental way from the original group of 200 respondents whose questionnaires had provided the findings of the quantitative research. Of this group, 123 had given a phone number, which provided the only means of re-contacting them.

Originally, simple random sampling procedures had been considered in selecting these target families. However this decision was reversed in the light of considerations that are more theoretical than practical. Randomness is obviously a desirable characteristic in quantitative research and indeed is theoretically necessary where the statistical significance of particular relationships must be established. However different criteria are paramount where only a small number of informants can be used. In such cases random sampling techniques produce no theoretical advantage due to the small numbers involved. Indeed qualitative research may demand that specific respondent types are purposefully contacted.

In this third phase of this research it was again decided to segment the population using the original control variables (age, social class and wife's work status) that had been used in the quantitative study. Other bases for selecting the respondents were considered (such as the six financial management systems found in section 7.2, or the various configurations of cluster types found in 7.4), but these were rejected as a consistency between the two phases of the study seemed desirable. These control variables had been statistically significant (Ch 7.4) and so had the benefits of proven usefulness in addition to simplicity.

The wives' work status was included, given its obvious centrality in the overall research design. Six of the families were therefore chosen to represent those wives who worked in the home, while the other six represented those in employment. Age

and social class were also found to be significant in distinguishing between families that adopted different methods of management and financial control.

Given the centrality of these three variables and not wishing to be over-prescriptive in the choice of respondents, it was decided to use three ages, two social class groupings and the wife's working status in selecting these informants.

The distribution of the final interviews are outlined in the table below.

- Six couples represented the behaviours and attitudes of Social Groups 1, 2 and 3
- Six couples reflected behaviours and attitudes of Groups 4, 5 and 6
- Four couples were young, four were middle aged and a final four were older.

In terms of their work status, six families contained a 'working wife' while the other six were single earner families.

Table 5.3 Distribution of the qualitative interviews

Social Group	Groups 1, 2, 3	Groups 4, 5, 6	Total
Wife's Age	Young	Middle	Older
Wife at work	1	1	6
Wife not at work	1	1	6
Total	2	2	12

Chapter 6

Analysis of Income and Expenditure data for Dublin families

Chapter 6

Analysis of Income and Expenditure Data for Dublin Families

6.1 Introduction

The 1987 *Household Budget Survey*, which was conducted by the Central Statistics Office (CSO), was used to generate this information. The data reflect the behaviour of 708 Dublin families who were chosen by multi-stage probability methods and provided data on the income and expenditure of all their adult members. These expenditure diaries were completed over a fourteen-day period by all members over 15 years old, while the household head filled out an expanded questionnaire. Completed diaries were available from 56% of urban households (HBS, Appendix 4), which might be compared with 68% for the FES in the UK.

6.2 Details of the data source used

This chapter describes the results of the *Household Budget Survey* of 1987 which relate to specific Dublin families. The following information is not in the public domain and was made available only through the co-operation of staff within the CSO. Aggregate results are presented for families containing dual- versus single-income couples. Furthermore, spending patterns have been identified for those families where the wife works full-time as opposed to part-time. The contribution of her earnings to overall family income is also assessed.

The inability to get results based on individual family records is recognised as a limitation of the foregoing analysis. As stated earlier (section 5.5.3) the making available of individual records (even if rendered anonymous) for this researcher's personal analysis was not possible. This means that a dis-aggregation of family income between husbands and wives on a case-by-case basis is excluded. This in turn makes it impossible to undertake regression analysis with a view to exploring the relative importance to household spending of various family characteristics such as age, social class, family size and children's ages. Even significance tests between means of the various subgroups cannot be undertaken. Such limitations are acknowledged, but are unavoidable.

6.3 Demographic profile of the families surveyed

Just over one-third of all the wives were in paid employment within this sample of 708 eligible households. Twenty-seven per cent of them were in full-time work, while a further 8% worked part-time. This proportion at work in 1987 is lower than results from the latest *Labour Force Survey 1996* would indicate. A special analysis for this research showed the proportion of 'working wives' in Dublin to be 40% (unpublished analysis of *LFS 1992*). This sample displays the present national pattern regarding the balance of full-time to part-time workers. In each case 76% of the wives worked on a full-time basis. It might be noted that the same rather loose definition of part-time work was used in both surveys. In neither case did it refer to any particular number of hours, but rather reflected each respondent's assessment of her own situation.

Table 6.1 also shows the basic demographic profile of these dual-earner couples. The contrasting profiles for full-time working wives (who will be referred to as FWW for convenience) and those in part-time employment (PWW) are also presented. (Using the same convention, any family containing a working wife will be designated as a WW family, while those where she is not employed may be labelled as NWW families.)

The main conclusion is that dual-earner couples are substantially younger than other couples. In the 248 dual-earner families, husbands were on average 35 years old. This is 5 years younger than the average for the 460 families where the wife was engaged exclusively in home duties. (As the raw data could not be accessed, significance tests for the difference of these means could not be undertaken.)

On further investigation, this difference in age profile can be attributed solely to those families where the wife worked full-time as opposed to part-time. This group of wives at work full-time (FWW) had husbands who were only 33 years old on average. The divergence in age profiles can be further illustrated by the fact that more than twice as many husbands were under 35 in those families where the wife worked full-time as opposed to part-time (70% as opposed to only 30%). Another surprising finding is the remarkably small number of wives working full-time who were middle-aged. While the data does not record the wives' ages, it was noted that in only 10% of these FWW families was the husband over 45 years old. This compares with 27% for husbands where the wife remained at home.

Table 6.1

Profile of Selected Dublin Families from the *HBS* Study of 1987

	Husband Sole Earner (NWW)	Wife Works Part-time (PWW)	Wife Works Full-time (FWW)	Dual- earner Family (WW)	All Dubli Families
Age of Husband	40.2 years	39.9 years	33.3 years	34.9 years	38.3 years
Percentage of Husbands Under 35 Years Old	31%	30%	70%	60%	41%
Percentage of Husbands 45 Years and older	25%	24%	10%	14%	21%
Total Family Size (including the couple)	4.5	4.5	2.8	3.2	4.1
Number of Families	460	60	188	248	708
Percentage of Families	65%	8%	27%	35%	100%

Base 708 families in special analysis of HBS data conducted for this research

The evidence of Table 6.1 points to substantial differences in the family circumstances of these wives. Typically, those working full-time are young and have perhaps only one child, who according to additional *HBS* data is most likely to be of pre-school or primary school age. Wives working part-time, on the other hand, are mainly in households containing an average of 2.5 older children. In this regard they are no different from the families where the wives are engaged in home duties. These results lend support to the view that older women with larger families work part-time, while full-time work is mainly the preserve of younger wives who have few children. Essentially, the age profile presented here reinforces the findings of recent *Labour Force Surveys* that the increased participation of married women in the workplace occurs mainly among younger women. (see appendix C).

6.4 Analysis of income and expenditure data

To investigate the first research objective, dual-earner families will be compared with those where only the husband is in paid employment. Then differences will be examined relating to whether or not the wife works on a full or part-time basis.

6.4.1 Financial data for dual-earner and single-earner families

The economic consequences of a wife's employment are presented in Table 6.2, where, for ease of interpretation, all the *HBS* figures for family income and expenditure have been re-calculated on an annual basis. Those families where a husband is the sole earner were selected as the most suitable basis for comparison.

Table 6.2

Family Finances in Single- and Dual-earner Families

(All financial data is rounded to the nearest £100)

	Husband Sole Earner (NWW)	Dual-earner Family (WW)	All Dublin Families
Annual Family Income (Gross)	£17,100	£24,200	£19,600
Index of Gross Income*	100	142	115
Annual Tax & Social Insurance	£4,200	£7,000	£5,200
Index of Tax and Social Insurance*	100	168	124
Net Family Income (annual)	£12,900	£17,200	£14,400
Index of Net Income *	100	133	112
Actual Family Spending (annual)	£15,200	£18,400	£16,400
Index of Spending *	100	121	108

Base n= 708 families extracted from all Dublin households *HBS* 1987.

* Each index is calculated using raw rather than rounded data.

The dual-earner families with an average gross income of over £24,000 per annum have an income advantage of 42% over those with a sole earner, whose gross earnings were

over £17,000 on average. This gross income includes small amounts of money (between £450 and £750 per annum) which are the outcomes of state transfers. In the main, these transfers related to Child Benefit (or children's allowances as they are more commonly known).

This 42% income advantage for dual earners quoted above is of course illusory, as it ignores the high rates of tax payable by most families. The *HBS* data shows that £7,000 or close to a quarter of the gross income of dual-earner couples was paid in tax and social insurance. This figure is £2,800 more than the amount paid by the single-earner families. By concentrating on the income tax element of these deductions, it can be seen that the dual-earner families who have gross income 42% above single-earner families pay 71% more income tax.

Given that the taxation system works in a progressive manner to impinge more heavily on high-income families, some of the income advantage of dual earners is eroded in this way. When take-home pay is examined their income advantage is reduced to just 33%. In financial terms, this evidence shows that employment on the wife's part has an effect of raising the family income by exactly a third from roughly £12,900 to £17,200. Obviously if this data is correct, the impact on a family's standard of living would be quite considerable.

The *HBS* findings, however, cast some doubt of the validity of the above findings. A different evaluation of the economic benefits of a wife's employment is obtained when *expenditure* rather than *income* data is used. Recognition of this anomaly in expenditure surveys has also been recognised in the UK as evidenced in the methodology of the *Family Expenditure Survey*. Here the authors commented that "the measures of weekly expenditure and income are such that it is not to be expected that income and expenditure will balance either for an individual household or even when averaged over a group of households" (*Family Expenditure Survey Report*, 1994, p. 1). According to recent data, estimates of the relative size of average household income and expenditure differed by approximately 4%, with average income being larger than average expenditure (*Family Expenditure Survey Report*, 1994).

Curiously, the *HBS* results differ substantially from such UK data. In the urban sample of over 4,800 households nation-wide, the estimate of average household *expenditure* was 12% higher than that for average household *income*. This unexpected outcome is attributed to the methodology used. According to the Irish Central Statistics Office, the use of a diary to monitor all family expenditure results in these expenditure estimates being

"far more reliable than those derived for incomes. The low income figures also reflect the difficulty in collecting consistent income data directly from individuals

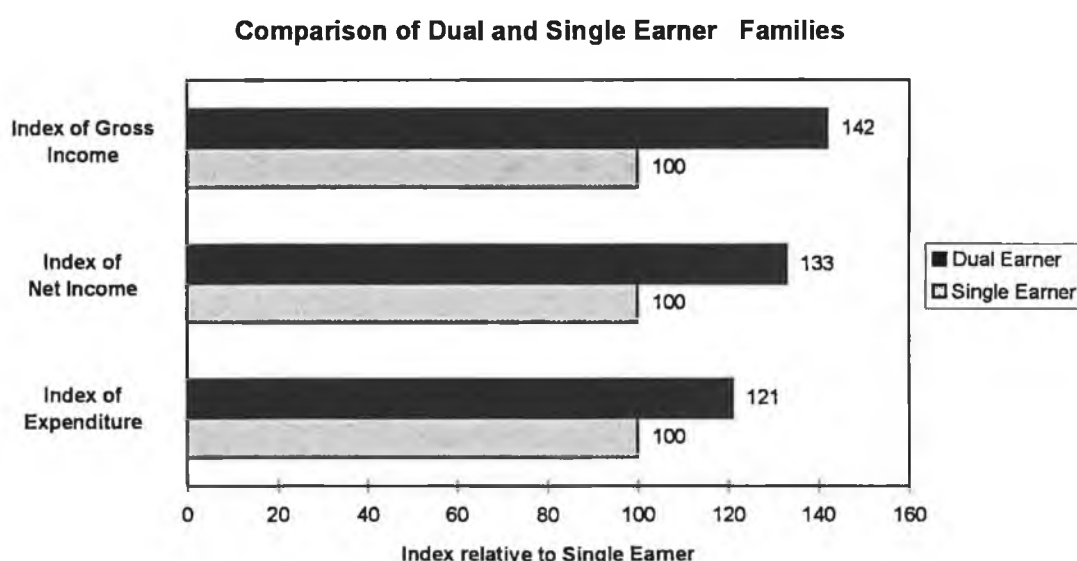
in a household survey. People are understandably reluctant to give full details of their personal incomes to interviewers" (HBS 1987, Vol. 2, Appendix 2).

Where the estimates of income and expenditure differ so substantially, preference must be given to the more detailed and more reliable expenditure data. Using this approach, the most reliable estimate of the economic advantage for dual earners is then seen to be 21% (see Table 6.2 above). In terms of annual spending, the HBS results record that families where both partners are employed spend an average of £3,200 more than those families where the husband is the sole income generator.

This level of reward is less than the 27% advantage found by Hansen & Ooms (1991) for US dual-earner families. This is probably due to the impact of taxation policy here, which has particularly low thresholds for the higher rates of personal taxation. The income advantage here is, however, larger than the 16% advantage for dual earners found in the 1992 *Family Expenditure Survey* in the UK (CSO, 1993, Table 21). As will be shown in the following section, that latter figure most likely reflects the higher proportion of wives in Britain who work on a part-time basis. (Fifty per cent is quoted in Appendix A, section A 3, below, .)

No support was found for Strober's view (1977) that the employment of wives merely serves to equalise total income between dual- and single-earner families. Rather these findings corroborate the dominant view within the literature that employed wives produce an overall net income advantage.

Fig. 6.1



The key data is contained in the Index of Expenditure, which is seen to have a value of 121 for dual-earner families. In other words, the expenditure of dual earners is 21% above that for single-earner families.

6.4.2 Financial data for full-time as opposed to part-time employment

The spending advantage of 21% found for dual-earner couples in Ireland has been affected by the number of wives here who work on a part-time basis (section 3.2). These workers, who comprise only a quarter of all dual-income couples, have already been shown to have a different profile from full-time workers. Their financial situation is also quite different as Table 6.3 shows.

Table 6.3

Annual Family Finances and the Wife's Employment Status (to the nearest £100)

	Husband Sole Earner (NWW)	Wife Works Part-time (PWW)	Wife Works Full-time (FWW)	Dual-earner Family (WW)
Family Income (Gross)	£17,100	£20,000	£25,600	£24,200
Index of Gross Income	100	117	150	142
Tax & Social Insurance	£4,200	£4,900	£7,700	£7,000
Index (Tax & Social Ins)	100	116	185	168
Net Family Income	£12,900	£15,200	£17,800	£17,200
Index of Net Income	100	118	138	133
Actual Family Spending	£15,200	£17,200	£18,700	£18,400
Index of Spending	100	114	124	121

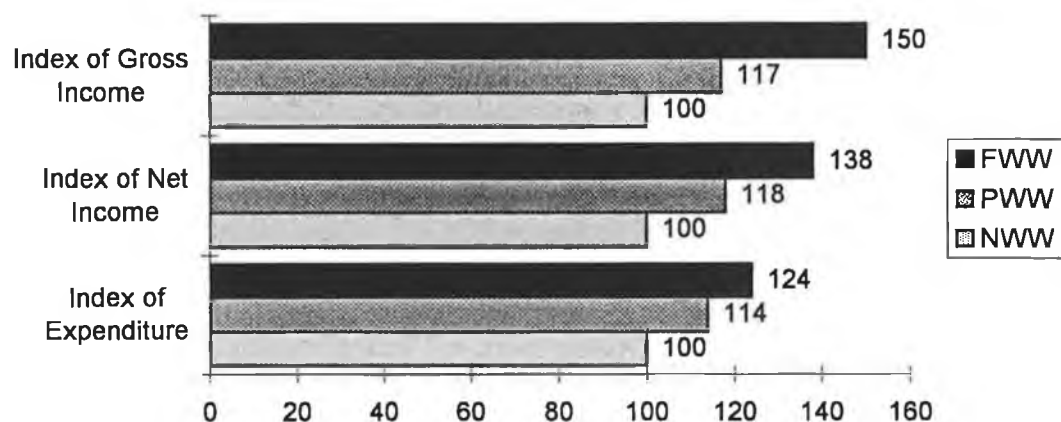
The most surprising feature to note is the size of the gap in earnings and spending power between the FWW and PWW groups (which are shaded in the table above). Certainly, the family income where wives are in full-time employment (FWW) appears to be very large (£25,600). At nearly 2.1 times the average industrial wage for adult males at that time (*Irish Statistical Bulletin* 1987), it is just 50% higher than the £17,000 average for single-earner families. It is also well above the £20,000 average family income where

the wife works only on a part-time basis. However, much of this income (nearly £8,000 or 30% of the gross) was deducted in tax and social insurance payments and so the pre-tax income advantage of 50% for wives working full-time was reduced to a 38% advantage when take-home pay is compared. As this income data is not reliable as the overall expenditure data, the latter will be used to indicate the levels of family spending power.

On examination, this approach showed the advantage over single-earner households to be even less pronounced. Total household expenditure where wives worked full-time was found to be only 24% higher than where the husband was the sole breadwinner. The most reliable conclusion relevant to the first hypothesis is that the recompense for a wife's commitment to full-time work is therefore an increase of a quarter in family spending power. This can be shown to be only marginally larger than the benefit received by wives working part-time.

Fig 6.2

**Financial Indices for families containing wives working
full-time or part-time.
(Family with Non-employed Wife = 100)**



As can be noted from the chart, the key *expenditure index* shows wives working part-time to have an index of 114 as against 124 for wives working on a full-time basis. (These indices are reckoned relative to a base where expenditure of NWW families is 100). In such families with a wife working part-time the average earnings were £20,000, which was only 17% above that earned by families where she remained at home. This is significantly lower than the 50% advantage in average earnings for the FWW families. Earnings in the PWW families did not seem to be subject to the severe

tax regime of the full-time working wives, as their tax and social insurance payments were only 18% higher than for the sole earners.

Looking specifically at the proportion of earnings that was paid in tax as opposed to social insurance, PWW families paid only an average of 20 pence in the pound on their total earnings. This is almost the same as the overall rate of 21 pence in the pound paid by NWW families. This slight discrepancy is probably accounted for by the additional PAYE allowance that would apply to any employed wife. These rates are quite different from the average tax take of 35 pence in every £1 earned that is paid by families having a wife working full-time.

In terms of the taxation regime in force in 1987, all gross earnings by married couples above £18,986 attracted a marginal tax rate of 58 pence in the £1 (Cooney et al. 1987). So it appears that families where the wives work part-time avoid running themselves into the top rate of tax. Notwithstanding the fact that the FWW families had much greater mortgage interest relief (see section 6.5.2), their tax bills were extremely large.

Two conclusions are apparent from this examination of the tax position for each family type. Firstly, there is no evidence that families where the wife works part-time are more involved in the "black economy" than any other families. The data presented here shows that they pay tax on their additional earnings at exactly the same rate as families where only the husband earns. Secondly, those wives working full-time endure very severe tax payments as they contribute over a third of their total income by way of taxation. The remark that 'It's no good. You're only working for the government' which occurred in one of the group discussions, certainly seems accurately to describe their situation.

When attention is focused on the more reliable expenditure data, the actual spending for families having a wife working part-time was found to be about 14% above that for single earners. In addition to the average £15,200 that single-earner families spend per year, they have another £2,000 in their budget. This is slightly more than half the additional spending power of 24% found in families where the wives work full-time.

Table 6.4**Additional Annual Spending and Wife's Employment Status**

	Husband Sole Earner (NWW)	Dual-earner Family (WW)	Wife Works Part-time (PWW)	Wife Works Full-time (FWW)
Actual Family Expenditure (annual)	£15,200	£18,400	£17,200	£18,700
Additional Spending where Wife is at Work	Nil	£3,200	£2,000	£3,500
Index of Additional Spending	100	121	114	124

Looked at another way, the difference between full-time and part-time work is an advantage amounting to 10% of the spending power of single-earner family.

In terms of weekly rather than annual income, families with a wife working full-time have £67 per week extra to spend over families where only the husband is at work. It must be remembered that this additional spending is available every week of the year, amounting to £3,500 per annum. As such, it is larger than the annual food bill for a family of two adults and two children. The interesting fact is that those wives working part-time have more than half of the increased spending that is enjoyed by those working full-time, with £2,000 more to spend than the single-earner families. This would pay for an average family's spending on clothes and footwear in addition to their fuel and light bills. When described in this manner, the impact of such resources on a family's finances can clearly be seen to be quite considerable. It must also be remembered that this financial bonus is not confined to raising the standard of living of a poor segment of the population. It augments a standard of living which is enjoyed by many single earner Dublin families.

6.4.3 Savings and credit within the different family types

A caveat must be expressed regarding the place of savings and credit in these calculations which are centred on spending. As will be recalled the *HBS* methodology concentrates its enquiry on spending and so a higher level of savings by dual earners cannot be measured directly. It is therefore possible that some of the income advantage for dual earners may be invested and if so is larger than what appears in the expenditure figures. Not only is *ad hoc* saving outside the definition of expenditure, but even regular saving schemes (with the exception of life assurance) and the purchase of stocks, shares,

other investments and property are specifically excluded (*HBS* 1987, Appendix 3, p. 206).

No *direct* evidence is available to indicate whether or not money is hived off into savings of various kinds, but *indirect* evidence shows that such saving does not occur. The income that would arise from such savings was specifically noted as a potential source of income within the *HBS* data and its relative size was noted for families of various composition. The income from investments, which would indicate the level of savings as well as their existence, proved to be nearly 30% *lower* for families where both spouses were working rather than those where only the husband was employed. Similarly, income from property showed dual earners to be even less involved in such activity. These surprising findings lend support to Hefferan's (1982) contention that dual earners tend to have lower levels of cash savings than single-earner couples, whatever about their level of assets, which may be higher. (See section 4.6). Notwithstanding the position of individual households, the overall findings within this sample was that dual-earner families as a group had lower levels of savings and investments than their single-earner counterparts.

No data could be found to evaluate the use of credit by varying family types either directly or indirectly. This inability again results from the stated objectives of the *HBS*, which centre on patterns of spending rather than on the sources of funding that were used. The possible use of such credit arises from the excess of spending over income within this sample. This finding for Dublin family households is mirrored in the national results of the *HBS*. The official explanation for its occurrence is the superior system used for recording expenditure rather than income data. While the *HBS* questionnaire prompts for infrequent income from various sources (such as occasional work; food, fuel or services routinely received from an employer; interest from stocks, shares or other investments), income is defined as money receipts of a *recurring* nature. This definition specifically excludes loans of any kind and a listing is made of the principal items to be excluded. Such items which either occur irregularly or are non-recurring include benefits from the sale of possessions, withdrawals from savings, loans obtained, windfalls, prizes, retirement gratuities and maturing insurance policies (*HBS* 1987, Appendix 3). These exclusions provide additional explanation for the excess of expenditure over income in the data. Therefore because a family's use of credit and its saving behaviour cannot be directly established from the *HBS*, these important aspects of money management were included in the survey questionnaire and personal interviews (section 7.3).

The exact measurement of the wife's contribution to the total family income proved to be a more intractable problem, given the constraints on access to data. Only if the

contributions from any other earners, such as the adult children or other adults living within the household, are excluded can a valid assessment of the relative earnings of husband and wife becomes possible. For this reason, the CSO personnel were instructed to exclude any such families in the selection process. This confounding factor affected 4% of the sample (or 33 families), whose records were subsequently excluded from the calculations. The results presented reflect only the incomes of husbands and possibly wives, to the exclusion of all others.

Hayghe (1981) and Gould & Werbel (1983) raised a second problem of interpretation which is less easy to control. In the studies they conducted in the USA, they noted that husbands in dual-earner families appear to earn less than their counterparts who are the sole breadwinners (see section 3.4). Not only did they have lower earnings, but they worked fewer hours when their wives were also earning. The pressure to provide for the family appeared to be less onerous and to permit some relaxation of effort on their part. In these circumstances, a subtraction of the family income based on a husband's sole earnings from that where both contributed would actually underestimate her contribution. Part of her income may have merely compensated for a possible reduction in his earnings. In this way, the estimate of her earnings would be a minimum. In the event, no direct conclusion in this regard can be reached as the *HBS* data used did not provide a dis-aggregation of husband/wife shares of total earnings. However section 7.3.4 which contains the results of the interview study, will address this question.

These two problems in exact interpretation should not distract from the fact that on average dual-earner families have higher spending power than their single-earner counterparts. It is also likely, from the earlier discussion, that all this income is spent rather than used for savings. Neither was any evidence available to show that these dual-earner families had a higher use of credit. Indeed these issues should not detract from the central issue as far as marketing personnel are concerned: namely that families containing working wives spend considerably more than other family groups. A further concern of marketing personnel is to identify the spending areas that benefit most from surplus. This issue relates to the second part of the first objective and is examined in the following section.

6.5 Spending patterns of single and dual-earner families

The first task is to analyse the budgets of families containing wives of different employment status. This will be then followed by an examination of those sectors where the largest divergence occurs between dual- and single-earner families.

6.5.1 Analysis of total budgets

The most striking feature of this analysis is the overall similarity in the budgets of all the families under review. Even though the dual-earner households have an additional £3,200 to spend over the year, they tend to use their finances in very similar patterns to single earners. Their incremental spending is evenly spread across all the major categories with three notable exceptions:

Table 6.5

Examination of Family Budgets by Wife's Employment Status

(All categories are expressed as a percentage of the budget for each group)

Spending Category	Husband Sole Earner (NWW)	Dual Earner Family (WW)	Wife Works Part-time (PWW)	Wife Works Full-time (FWW)	All Families
Services & Other Expenses	25	26	26	26	25
Food	23	19	23	17	21
Housing	11	16	11	17	13
Transport	12	14	12	15	13
Clothing & Footwear	7	6	6	6	6
Drink* & Tobacco	6	6	6	6	6
Fuel & Light	6	4	5	4	5
Durables	4	4	4	4	4
Miscellaneous & Non-durables	6	5	6	4	5
Total Annual Spending	£15,200	£18,400	£17,200	£18,700	£16,400

NOTE: Columns may not total 100% due to rounding.

* The CSO warns that these figures may be unreliable.

The dominant feature of Table 6.5 is the remarkable stability of the budgets for all families, irrespective of their circumstances. The only exceptions to this pattern is the lower proportion spent on food by FWW families, and their higher spending on housing and transport. In fact, it is also clear from an examination of the various columns of data that the FWW families are the only divergent group. The close similarity in money allocation between families where the husband is the sole earner (NWW) and those where the wife works part-time (PWW) demonstrate that differences found in the dual-earner category (WW) merely reflect the full-time employment of some of these wives. Table 6.6 shows the actual annual spending for selected categories in each family type. These patterns of spending become even more apparent when the actual amount spent rather than the proportion of the budget involved is revealed.

Table 6.6

Differences in Selected Areas of Annual Spending by a Wife's Employment Status

	Husband Sole Earner (NWW)	Wife Works Part-time (PWW)	Wife Works Full-time (FWW)	Extra ^Ø Spend Part-time	Extra ^Ø Spend Full-time
Total Annual Spending	£15,200	£17,200	£18,700	£2,000	£3,500
Food	£3,500	£4,000	£3,200	£500	(£300)
Housing	£1,700	£2,000	£3,200	£300	£1,500
Transport	£1,800	£2,000	£2,800	£200	£1,000
All Household Durables	£600	£740	£820	£140	£220
Women's Clothes & Footwear	£360	£320	£660	(£40)	£300
Drink & Tobacco	£920	£1,050	£1,170	£130	£250
Holidays	£560	£640	£920	£80	£360
Domestic Services	£50	£170	£340	£120	£290
Services (Other than Holidays and Domestic Services)	£3,200	£3,700	£3,600	£500	£400
Total Additional Annual Spending	Nil	£2,000	£3,500	* Total of Column £1,930†	* Total of Column £4,020 †

Ø Extra spending is additional to that in families where the husband is sole earner.

* Total of column is calculated from the items listed above.

† These columns do not add to the overall totals of £2,000 and £3,500 due to two factors - rounding errors and the existence of categories of spending not included above.

Table 6.6 shows that the difference in lifestyle between wives in full-time as opposed to part-time employment is other than what might have been presumed. Just two categories, housing and transport, account for a difference of £2,000 between FWW and PWW families. Then when these considerable costs are removed from their budgets, a slightly different picture emerges. FWW families spend more than PWW families and NWW families in all categories with the exception of food (which reflects family size and age). While the differences are relatively small, typically being less than £300 per year, FWW families are consistently the highest spenders. The division of families by wife's work status therefore provides an effective system for segmenting the many markets included under the *HBS* headings.

6.5.2 Expenditure on housing

Housing is one of the major items in all family budgets as can be seen in table 6.5. No real difference was found in housing expenses for NWW and PWW families at 11% of each of their budgets, although their actual spending differed by a factor of 14% in monetary terms. As might be expected, the PWW families spend more than their NWW counterparts although their demographic characteristics are very similar.

FWW families, on the other hand, have quite divergent behaviour and allocate as much as 17% of their high levels of joint income to housing. In monetary terms, FWW families spend £3,200 annually which is 85% higher than NWW families. It might also be noted that the bulk of this expenditure relates to the repayment of mortgages and other loans which account for over 80% of their housing costs. The only other notable items within this budgetary category are insurance charges (5%) and expenses for decoration, maintenance and repairs (9%).

Table 6.7

Annual spending on housing of various family types

	NWW	PWW	FWW
Actual spending on Housing	£1,700	£2,000	£3,200
<i>Housing as a percentage of budget</i>	<i>11%</i>	<i>11%</i>	<i>17%</i>
Index of spending on housing	100	114	185

The first point to note about the above table is the relatively small increase in actual income of the PWW families that is spent on housing. Indeed the additional income

spent on housing is in only proportionate to the extra income they earn as indicated by the fact that both PWW and NWW commit 11% of their budget to housing. As might be expected from their family life stage, this increase is spent partially on higher mortgage costs (some evidence of trading up) and partially on decoration and repairs (as the families are grown up).

When FWW families are compared with NWW families, remarkable differences are found both in the percentage of the budget expended (17% as opposed to 11%) and the actual amounts involved (£3,200 as compared to £1,700). It might be argued that the additional 85% housing expenditure of FWW couples is merely a consequence of their youth and the time at which they entered the housing market. This argument is pervasive given the high level of prices and interest rates that pertained in the 1980's. For this reason a comparison with other families of similar age profile is necessary (Table 6.8)

Published HBS data shows that all families at the earlier stages of the family life-cycle have high housing expenditure (table 8). One group within this classification system comprises couples who are at the pre-family stage. In addition to recently married couples who have no children as yet, this category also includes childless couples where the wife is under 45 years old. This latter factor obviously has the effect of raising the age profile of the category as well as reflecting their ability to commit larger amounts of money to housing.

Another category having very high levels of housing expenditure were families whose eldest child was under 5 years of age, i.e. the pre-school stage of the family life-cycle (*HBS*, 1989, table 8). This group had the highest commitment to housing with as much as 18% of its entire budget going on housing.

Finally, a search of the published *HBS* data uncovered yet a third group (labelled as 'two adults and one child') which also had very high spending on housing (*HBS*, table 7).

Table 6.8

Spending on housing of various family types

	FWW	Pre-family*	Pre-school	Two adults and one child
Family size	2.8	2.0	3.4	3.0
Age of husband (in years)	33.3	30.6	29.3	33.6
Percentage of Wives employed	100%	71%	28%	34%
Total family budget	£18,700	£15,500	£12,000	£12,400
Actual spend on Housing ^φ	£3,200	£3,100 ^φ	£2,400 ^φ	£2,200 ^φ
<i>Housing as a percentage of actual family budget</i>	<i>17.0%</i>	<i>18.0%</i>	<i>17.5%</i>	<i>16.0%</i>
Index of actual spending on housing (NWW=100)	185	182	137	130

Base *HBS* 1987 spending figures

* including families with no children where the wife is under 45 years old.

^φ. All actual spending is up-weighted by 12% because of Dublin/National differences.

It should be noted that the latter classification is based solely on family composition and has no connection with life-cycle analysis, and so it may include families which also feature within the other classifications. A second point to note is that nationally reported *HBS* figures in the above table have been up-weighted by 12% to take account of differences between average spending in Dublin relative to all urban households (*HBS*, Col. 2, Table 2).

Clearly all the couples are young and have very high levels of spending on housing when compared with the average household in Dublin, which spends just over £1,200 or 10% of its budget on housing (*HBS*, Vol. 2, 1989). It is also apparent that the FWW descriptor identifies a category of families who have the *highest* level of housing spend of all groups examined. Three inter-correlated factors are relevant to such findings and must be considered - the youth of these couples, the number of their children and the proportion of wives who are employed.

The youngest life cycle group (pre-family) where over 70% of the wives are employed, have the highest level of outgoings on housing relatively to their total budget. As they do not incur financial expenses in rearing children, they can commit as much as 18% of their total budget to their housing needs. Even so, their spending at £3,100 per annum is

less than that of the FWW group who spend £3,200 even though they (on average) have one child.

The most youthful cohort, which is labelled as 'pre-school' in the family life cycle due to the eldest child being under 5 years old, provides an indicator of the housing costs faced by all young people. Husbands in this segment are below 30 years of age and so have probably not yet reached their peak in career earnings. At the time of the survey they are severely burdened by housing costs as they expend as much as 17.5% of their income on this category.

When this *Household Budget Survey* was conducted, this average income was quite low at £12,000, due to the fact that only 28% of the wives were employed. The demands of pre-school children had obviously removed many of them from the workforce, thus reducing their total income. For this reason, housing imposed a very considerable financial burden to the extent that more than one pound in ever six goes on their housing needs. Such an imposition obviously reduces the finances available for other categories of spending.

For the FWW families the situation is different. Despite having the highest actual level of spending on housing (£3,200), they can outspend all other couples in virtually all categories (see table 6.6). This is because their high level of investment in housing is not the highest share of budget recorded (17% as against 18% for pre-family group). It does not impose an undue burden on their finances as they have disposable income for other purchases and do not appear to face the spending restrictions that face other young couples. Obviously, the level of housing spending they have adopted, while very high, is cleverly chosen to prevent over-stretching their budgets.

According to the evidence of table 6.8, a strong positive correlation ($r = + 0.94$) was calculated between the actual level of spending on housing and the proportion of employed wives. The highest levels of housing expenditure occurs in those groups containing the highest proportion of dual earners couples (FWW and pre-family). Age is also a relevant factor as all younger families have high expenditure, which is a reflection of the time at which they entered the housing market. For this reason a comparison of groups of the same age was undertaken.

In the group labelled 'two adults and one child' only one-third of the wives are employed (34%, see table 6.8) as compared with 100% in the FWW group. The difference in spending between the two groups might therefore be attributed to the 66% or two thirds additional dual earners in the FWW group as the two groups are similar in age profile as well as having an average of one child (total family size for FWW families

is 2.8). If the higher proportion of dual-earner families has an additive effect which operates over and above the recency of their mortgages for FWW families, then an amount equal to an additional 0.5 times the NWW spending on housing (the difference between 1.8 times and 1.3 times the NWW level of spend see Table 6.8) might be attributed to the difference in the proportion of dual-earner families between the two groups. This difference reflects the 66% additional dual earners in the FWW group. If such a level of increase were to apply to 100% of dual earners (i.e. the effect of this factor applied to all members of the group) an increase of 84 % in housing expenditure between FWW and 'two adults and 1 child families' might be expected if all the latter families were dual earner. The fact that an actual increase of 85% was found (i.e. their index of spending equals 185.5 time the NWW families) suggests that no difference in priorities affects the FWW families. The higher proportion of dual-earners found in one group relative to the others affords sufficient explanation for the higher level of spending that was discovered.

In the above analysis, the limitations of the available data are obvious. Full access to family records would have permitted the use of regression analysis to control for sources of variation such as age and social class.

One conclusion, however, is warranted from the discussion above, namely that the label FWW identifies a group of couples who have the highest level of spending on housing. Such outgoings account for 41% of the additional budgets of these families over and above those of NWW families. While their housing expenses are significantly higher than for all couples of a similar age group, such an increase does not over-stretch their budget. At 17% of their total outgoings, it is actually lower than for other couples for whom housing commitments impose an even heavier burden.

The ability to pay such amounts is clearly dependent on both partners remaining in employment. If the wife were to stop working in accordance with a more traditional role-definition and the average household income were to fall to around £12,000, which is typical for this age group, then housing would account for a massive 26% of their outgoings. Such an outcome clearly is not planned and demonstrates that these large mortgages have been entered into based on an ongoing ability to pay. To that extent, the wives working full-time are locked into a role as essential income earners. A decision to opt out would impose a burden on their family finances that would be quite unsustainable. The FWW families are therefore working to support their mortgages.

6.5.3 Expenditure on Transport

While transport accounts for a surprisingly large proportion of the budget of many families in Britain and the US (see section 7.3.6), the position in Dublin families was different. In the US, the *Consumer Expenditure Survey* shows transport to account for almost 20% of budget (Lino, 1994) while in Britain, the *Family Expenditure Survey* shows that motoring and fares comprise 15% of household budgets (FES, 1995). In Ireland, the position for urban families is that transport does not account for such high proportions of their budgets (12%), although it lies in third place and is only exceeded by spending on services and food, each of which consumes nearly 25% of the typical household budget.

Table 6.9
Spending on transport in families

	NWW	PWW	FWW
Actual spending on Transport	£1,800	£2,000	£2,800
<i>Transport as a percentage of budget</i>	12%	12%	15%
Index of spending on transport	100	112	156
Spending on cars (New /second hand)	£430	£580	£990
<i>Cars as a percentage of budget</i>	2.8%	3.5%	5.3%
Additional spending on cars (NWW as base)	zero	£150	£560
Index of spending on cars	100	137	233

Base: Special analysis of the Household Budget Survey for this research

Transport costs figure large in the budgets of FWW families and although the figure of 15% is significantly less than the proportions allocated by British or American households these Irish families considerably outspend any other family group reported in the *HBS*. Indeed their expenditure was more than 56% higher than for NWW families who might be thought likely to have high costs due to the expenses incurred by their older children in addition to those incurred by the couple themselves (table 6.9).

The question might arise concerning the level of expenses on transport which is incurred by other families identified in *HBS* data. When these are compared with FWW data as shown in table 6.10 below, the FWW label provides a method of identifying families

who not only allocate the greatest actual amount of income but also the greatest proportion of their income in this manner.

Table 6.10

Spending on transport of various family types

Family type	Dublin FWW	Urban Pre-family *	Urban Adult families ϕ	All urban families
Total family budget	£18,700	£15,500	£17,300	£14,000
Actual spend on transport	£2,600 $\spadesuit$	£2,300	£2,100	£1,700
<i>Transport as a percentage of actual family budget</i>	15%	15%	12%	12%
Index of actual spending on transport (All urban families 100)	151 $\spadesuit$	133	124	100

Base 1987 spending figures

* including families with no children where the wife is under 45 years old.

ϕ adult family is defined as those where the eldest resident child is aged 20 years or over

$\spadesuit$ level of spending is reduced by 7% to remove the overall higher spending incurred by all Dublin households.

While FWW families are clearly the highest spenders on transport, the interpretation of the above table needs clarification. Firstly, the amount spent by FWW families has been reduced by 7% to remove the additional spending on transport that is incurred by all Dublin households over and above the national average for urban households (*HBS 1989*, Table 2). Families with no children (pre-family) have a high level of spending as might be expected from such a group, but it is still less than the FWW category. Another group having high levels of spending are families who have adult children. These are defined as those where the eldest resident child is aged at least 20 years of age. Again although the total expended by all the members of such families is relatively high, it fails to reach the high levels incurred by FWW families.

On further investigation, it was discovered that the outgoings for FWW families for new and second-hand cars is nearly two and one third times that for families where only the husband was employed and amounts to 5.3% of their budget (table 6.9). It is possible that this additional spending on cars may not be due to a second family car but rather to a single more expensive car. However, an additional 40% was spent by such families on petrol and insurance which suggests the possession of second cars. However the exact proportion of such dual-car households is not clearly disclosed in the available data.

The implications of such transport expenses cannot be overstated as they account for as much as 28% of the additional income gained by the earnings of wives who work full-time (£1,000 out of the additional £3,500, see table 6.6).

Expenditure on transport has less significance in the budgets of those wives who undertook part-time paid work. In their case, the transport costs for PWW families were only 12% above those where the wife remains at home. There was no specific evidence in the data regarding car tax and insurance that second cars or more expensive cars were bought by these families.

6.6 The Use of Time-Saving Products and Services

While cars are the main household durables to benefit from the second income, it will be remembered that the literature on dual-earner couples (section 3.4.2) concentrated on spending by working wives on time-saving products and services. In accordance with the first research objective, the position for families in the Irish context is examined in this section.

6.6.1 Expenditure on household durables

Examination of spending on household durables must be undertaken with considerable care as this category includes all domestic appliances. Not only are items such as furniture, curtains and carpets included under this definition, but also 'brown goods' for recreational and leisure purposes such as television, video recorder, stereo system and home computers also form part of this category. A third group contains items such as dishwashers, deep freezers, cookers, tumble dryers and other electrical appliances. (It might be noted that a microwave oven was not specifically included as a designated item in this 1987 listing). Strictly speaking, only the third group merits examination as only these latter products are properly considered as time-saving appliances

A number of observations are in order. Firstly, the entire 'household durables' category accounts for a relatively small segment of the budgets of any family. Typically about 4% of the overall budget for Irish households is allocated to such products (shown in table 6.5 above).

Secondly, no dramatic differences in actual spending were found to relate to the work status of wives. As seen in table 6.11, the annual amounts expended by NWW, PWW and FWW families are £600, £740 and £820 respectively. While these un-rounded figures indicate increases in spending of 23% and 37% respectively for families with

working wives (PWW and FWW respectively) over those with housewives, these differences represent similar proportions of their respective budgets. The proportion of budget spent by FWW families is higher than for PWW and NWW families, but the differences are not of great magnitude (4.4% as compared with 4.3% and 3.9% respectively).

Table 6.11

Annual Spending on household durables by various family types

	NWW	PWW	FWW
Total annual spending on Household Durables	£600	£740	£820
<i>All household durables as a percent of family budget</i>	3.9%	4.3%	4.4%
Index of spending on Durables	100	123	137
Selected (timesaving) electrical appliances	£110	£110	£160
<i>Selected timesaving appliances as a percent of family budget</i>	0.7%	0.6%	0.9%
Index of spending on electrical appliances	100	100	145

The spending on electrical appliances that might be considered to be time-saving is even more minute. Calculations from the special analysis conducted for this research show annual spending on these items to be as little as £130, £160 and £180 for NWW, PWW and FWW families respectively. In terms of the literature discussed in chapter 3, this research supports the findings of Mincer (1960) and Drucker (1976) and disagrees with those of Strober (1977) and Nickols & Fox (1983). However it must be acknowledged that in all cases the amounts are less than one percent of the various family incomes and so are quite irrelevant in terms of their overall budgets.

With reference to hypothesis 1, the above evidence certainly shows that convenience products are purchased to a greater extent by families containing working wives, but this must be qualified by the comment that these differences involve amounts of money that are quite immaterial.

6.6.2 Spending on convenience food

More substantive differences were found when family spending on convenience food was compared for various family types. Such data are analysed firstly in the context of overall family budgets, but they were also related to the overall levels of spending on food within such families.

Two explanations can be given for the fact that FWW families spend the lowest proportion of their budget on all food products (17% as seen in Table 6.12). Firstly, it is well known (Engel's Law in economics) that food tends to account for a lower proportion of family spending in *all* high-income families. By way of illustration, the published *HBS* data for urban areas shows that spending on food decreases progressively from 33% of the weekly budget at the lowest income decile to just 20% at the top decile (*HBS*, Vol. 2, Table 1). The greater overall budgets available to FWW families supports this explanation.

Table 6.12

Spending on all food and on convenience food by various family types

Family type	NWW	PWW	FWW
Actual spending on food	£3,500	£4,000	£3,200
<i>Food as a percentage of family budget</i>	23%	23%	17%
Index of spending on food (NWW families = 100)	100	113	92
Actual spending on food away from home (FAFH) *	£600	£900	£940
Index of spending on FAFH * (NWW families = 100)	100	150	157
FAFH * as a proportion of expenditure on food	17%	22%	29%

Base 1987 spending figures

* FAFH comprises all meals away from home in school, works canteens, fast-food outlets, hotel and restaurants as well as fast food/take away/chip shop purchases.

A second factor explains even the low level of *absolute* spending on food for FWW families. These families are quite small, having just one young child as compared with an average of between two and three children in the both PWW and NWW families (Table 6.1). This feature taken in conjunction with the ages of these children has a critical effect on food expenditures.

In order to examine the section of the hypothesis relating to convenience food, families must be comparable in terms of age structure and size and the effect of the wife's employment status must be isolated.

No problem in interpretation affects the impact of part-time work by wives as both PWW and NWW families have an identical profile in terms of husband's age, family size and the number and ages of children (Table 6.1). Where wives work part-time, an additional 13% is made available for spending on food (Table 6.13). Furthermore it is clear that much of this spending is allocated to eating out or convenience food. These families allocate 50% more than their NWW counterparts on food that is either convenient to prepare or is eaten away from home in canteens, fast-food outlets, hotels or restaurants. Such eating patterns in PWW families would lessen the burden of food preparation and the washing up which may fall to the wife. In addition, these meals out appear to form part of the leisure behaviour of these families. Overall it is found that PWW families allocate as much as 22% of all their food expenditure to such convenience eating. This is substantially greater than the position in NWW families where the comparable proportion is only 17% of the food budget.

Controlling for the effects of family size and age structure on food expenditure is more difficult for FWW families. Published *HBS* data was examined to find a suitable demographic match for FWW families. Life cycle data proved unsuitable for such comparative purposes due to the unusual demographic profile of the FWW families. As noted in table 6.1, a segment of older couples are found within this group - one-sixth of the husbands being over 45 years old. This prevents life cycle data providing a suitable match. In the life cycle group which correctly matched the average husband's age (33 years old), family size was found to be incorrect. Typical families of 33-year-old husbands have an average of 2.5 children and so have high spending on food. On the other hand, those families in the life cycle tables who have only one child are typically much younger (29 years old on average) and have not yet reached their maximum level of earnings. In addition, the housing costs of this 'pre-school' group are dramatically higher as was noted in section 6.5.2 above and affect their other expenses.

The most fruitful comparative data for FWW families was found in published *HBS* tables dealing with family composition. National data for urban families composed of 2 adults and 1 child provides an almost perfect match for this FWW group (see Table 6.13 below). The possibility of geographical bias due to use of national data rather than Dublin-based spending was found to be marginal with Dublin families spending 2.6% more on food than urban families nationally. No demographic difference separates these two groups other than the different proportion of wives that were employed.

As can be seen below, real differences were found in the food budgets and eating habits of the two groups. FWW families spent more on food in monetary terms than this 'control group' even though such expenditure comprises a smaller proportion of their overall budgets.

Table 6.13

Comparison of Food Expenditure in Families having a Wife Working Full-time and those containing 2 Adults and 1 Child

	2 Adults and 1 Child	Wife Employed Full-time (FWW)
Average age of husband	33.6 years	33.3 years
Percentage of husbands under 35 years old	68%	70%
Percentage of husbands between 35 and 45 Years old	20%	20%
Percentage of husbands over 45 years	12%	10%
Family size	3.0	2.8
Proportion of wives at work	34%	100%
Annual spending on food	£2,580 *	£3,200
Index of food spending (2 adults and 1 child = 100)	100	125
<i>Proportion of the family budget spent on food</i>	20%	17%
Spending on FAFH (food away from home)	£540 *	£940
Index of FAFH (2 adults and 1 child = 100)	100	157
FAFH as a per cent of all food spending	21%	29%

Sources: Special analysis conducted for this research and *HBS*, Vol. 2, Table 7.

* This expenditure is up-weighted as the Dublin level is an average of 2.5% above the national rate of spending

Not only do the FWW families spend 25% more on food than the comparative group, but they spend an additional 57% on food away from home (FAFH). Such convenience and/or recreational eating comprises a full 29% of their total spending on food and is considerably larger than the 21% for families in the control group. These substantial differences can only be attributed to the proportion of working wives in the two groups.

In summary, this research supports the findings of Waldman & Jacobs (1978) and Jacobs, Shipp & Brown (1989) that families with working wives consume more convenience food than others. As shown in the above paragraphs, this finding holds true both where wives work part-time as well as full-time.

6.6.3 Expenditure on selected services

It was also hypothesised that working wives consume many services which denote a more luxurious lifestyle than other families. It was suggested by Rubin & Riney (1994) that families where the wife works have higher levels of spending on holidays, education or personal services.

Table 6.14 Spending on various services by family type

Family type	NWW	PWW	FWW
Actual spending on Holidays	£560	£640	£920
Index of spending on Holidays (NWW families = 100)	100	114	164
<i>Holidays as a percentage of family budget</i>	3.7%	3.7%	4.9%
Actual spending on education	£360	£620	£260
Index of spending on education (NWW families = 100)	100	171	72
<i>Education as a percentage of family budget</i>	2.4%	3.6%	1.4%

This is seen to be true generally as FWW families spend over £900 or almost 5% of their total family spending on holidays. This is 64% greater than similar spending in families where the wife is not employed. Obviously, working full-time enables these families to afford more expensive holidays. Such behaviour was not found where the wife works part-time as the proportion of their budget spent on holidays was exactly similar to the 3.7% of budget spent by NWW families.

Both of the latter groups spend large amounts on education, unlike the FWW families whose families are particularly young. It is however clear that part of the added income earned by PWW families goes into education. They spend an additional 71% over NWW families even though both groups are at the same stage of the family life cycle.

6.6.3 Expenditure on work related services

Other areas of spending that must be considered are those which relate to the work commitments of families. Especially important are services such as domestic services such as child-minding and house-cleaning. In addition it is believed that increased levels of personal services such as dry-cleaning and hair-dressing as well as the purchase of work clothes will impinge on the spending patterns of working wives. Table 6.15 shows that all of these services were important in the budgets of dual-earner families.

Table 6.15
Spending on items related to the work of married women

Family type	NWW	PWW	FWW
Actual spending on domestic services	£50	£170	£340
Index of spending on domestic services* (NWW families = 100)	100	304	634
<i>Domestic services *</i> <i>as a percentage of family budget</i>	<i>0.4%</i>	<i>1.0%</i>	<i>1.8%</i>
Actual spending on personal services ϕ	£100	£150	£140
Index of spending on personal services ϕ (NWW families = 100)	100	150	140
<i>Personal services ϕ</i> <i>as a percentage of family budget</i>	<i>0.7%</i>	<i>0.9%</i>	<i>0.7%</i>
Actual spending on women's clothes	£360	£320	£660
Index of spending on women's clothes (NWW families = 100)	100	88	182
<i>Women's clothes</i> <i>as a percentage of family budget</i>	<i>2.4%</i>	<i>1.9%</i>	<i>3.5%</i>

* Domestic services include non residential domestic cleaning, baby-sitting and child-minding.

ϕ Personal services include hairdressing, dry cleaning, laundry, shoe repairs and other personal care services.

As seen in table 6.15 above, the spending on domestic services by PWW and FWW families ranges from three to six times that of NWW families, respectively. However, the definition of these categories within the HBS makes it impossible to dis-aggregate child-care/baby-sitting and domestic services in the Irish context and so prevents a comparison with the findings of Bellante & Foster (1984) or Jacobs, Shipp & Brown (1989) in the USA. Nonetheless, such high levels of spending show that payment for such services is an important element in the life-style of dual-earner families in Ireland. Either these families buy the child-care services made necessary while wives are at work,

or the wives reduce their 'dual burden' by employing outside help to perform household cleaning tasks on their behalf. It is even more likely that both of these categories benefit. In the absence of precise data, firmer conclusions cannot be asserted. The amounts spent on such services are not enormous for PWW families - amounting to just 1% of their budgets. For FWW families however these services appear to be more important as they consume as much as 1.8% of the total family expenditure.

When attention is focused on hairdressing, dry cleaning, laundry, shoe repairs and other personal care services, it was found that wives working part-time, namely those with older children, have higher spending levels than other families. Again a tendency for families containing working wives to spend more than others in this way was detected. In all cases however the amounts involved were less than 1% of the family spending.

The most important finding in table 6.15 was that FWW wives spend large amounts on clothes and footwear - a fact that obviously relates to the requirements of their work. At over 80% more than NWW families, their expenditure is a very significant 3.5% of their family income and is much larger than that of families where wives are young but are not employed. According to calculations made on the HBS published data, (HBS Vol. 2, Table 8), other couples at the family formation stage of their lifecycle spend no more than 2.7 percent of their budget on such items. In the case of FWW families it should also be stated that their spending levels are even more notable as they relate only to one adult woman per household. (In both PWW and NWW families, girls over fifteen years old within the family *could* also contribute to spending under this budgetary heading).

The low level of spending on clothes by PWW wives is unexpected and can only be explained by their spending of any additional income on 'extras' for other family members rather than on clothes for themselves. Whatever the explanation, spending by PWW wives on clothes was only 88% of that in NWW families.

PWW families also spend more than other groups on personal services such as hairdressing, dry cleaning, laundry, shoe repairs and other personal care services. However it should be noted that the amount spent in all cases is less than 1% of budget.

6.7 Overall Economic Costs and Benefits of Wife's Employment

In chapter 3 it was noted that it takes more money for a second income to increase a family's well-being than it would were the equivalent amount to be added to a single earner's income (Eggbeen & Hawkins, 1990). Various costs of a wife's employment such as taxation, child-care, transport, meals out, clothes and increased spending on personal care were proposed by Hansen & Ooms (1991) who sought to quantify such outgoings. In their view such expenses accounted for losses of between a half and two thirds of the income advantage gained from a wife's employment, with the highest losses occurring at the upper income levels. The difficulty of replicating such an approach is that income before tax was used in these American studies and taxation was included as an expense. In the present study such an approach was impossible due to the inability to obtain reliable income data. However the basic insight of the above researchers was incorporated into the present study and the costs of employment were identified for each family type.

Table 6.16

Costs of employment in relation to other spending for various family types

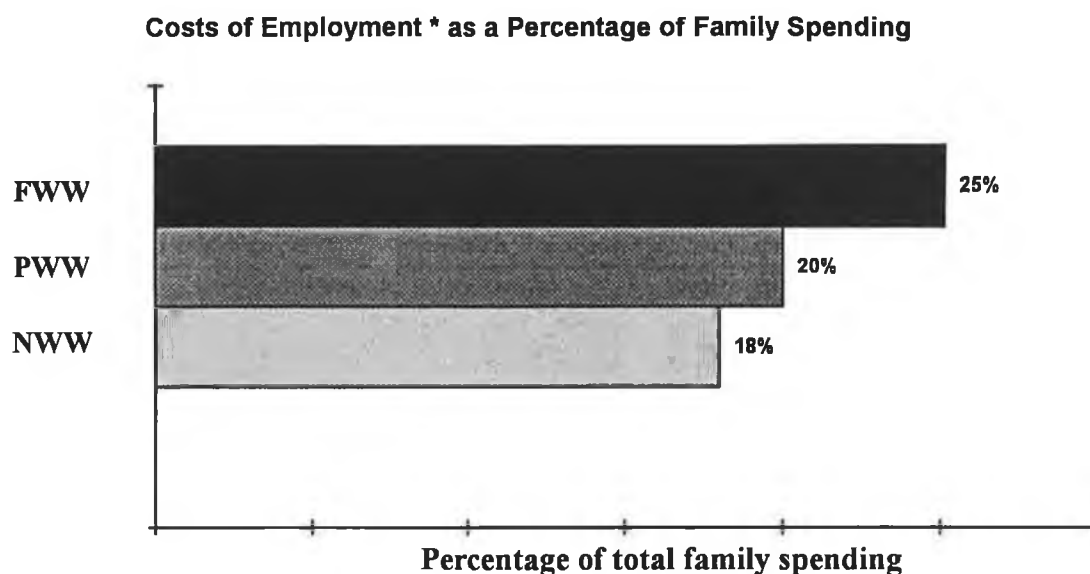
Family type	NWW	PWW	FWW
Total spending	£15,200	£17,200	£18,700
Index of total spending (NWW families = 100)	100	114	124
Costs of employment *	£2,810	£3,400	£4,740
Index of costs of employment (NWW families = 100)	100	121	169
<i>Costs of employment as a percentage of family spending</i>	<i>18%</i>	<i>20%</i>	<i>25%</i>
Increased costs of employment over those in NWW families	0	£590	£1,930
Increased spending over that in NWW families	0	£2,080	£3,580
Increased costs of employment as a proportion of increased level of spending	0	28%	54%
Increased level of spending MINUS the increased costs of employment	0	£1,490	£1,650

* Costs of employment were defined as including transportation, FAFH, wife's clothes, domestic service, child-care and personal services.

Families where the wives work either full-time or part-time engage in high levels of spending that might be considered to be costs of employment. Using the list proposed by Hansen & Ooms (1991) but with the exception of taxation, the table above shows

that these items account for sums as large as £4,700 for FWW families and £3,400 for PWW families. By way of comparison, the figure for NWW families is a mere £2,800 or 18% of their budget. Clearly these figures constitute a higher proportion of the budgets for dual earner families and consume between 20 % and 25% of their budgets depending on whether the wife works part-time or full-time.

Fig. 6.3



* Costs of employment include transportation, FAFH, wife's clothes, domestic service, child-care and personal services.

In one respect, these work-related expenses can be regarded as seriously reducing the cash advantage made possible by the wife's employment. From such a perspective, up to 54% of the *additional income* for FWW families (and 28% for PWW) goes on costs that would not be incurred if these wives remained at home (Table 6.16). Put in crude terms, wives working full time incur expenses of more than £1 for every £1 they possess to spend on additional items unrelated to work.

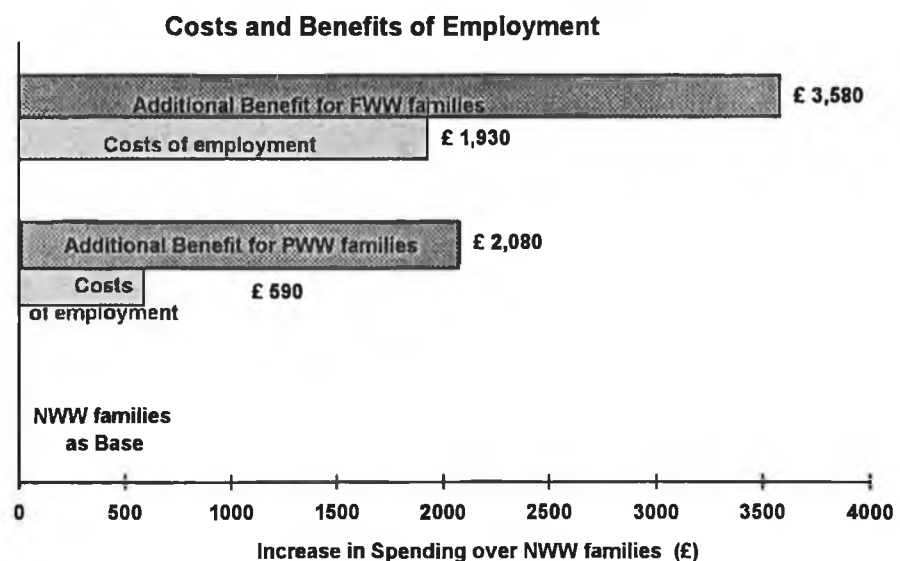
Using another measure, the "*true*" *disposable income* (i.e. increased spending from a wife's earnings *minus* the increased level of work-related expenses) is almost equivalent for the two groups of working wives at £1,650 for FWW as compared with £1,490 for PWW. For every £100 spent on non work-related expenses by FWW families almost £91 is spent by PWW families.

According to this analysis, it might appear that working full-time just does not make financial sense. In the words of one informant - "It is economic madness". This view is even more plausible when it is remembered that these families have paid an average bill of £7,700 for tax and social insurance.

While such an approach ignores the sense of independence and psychological self-esteem that employment frequently generates, another purely economic argument must also be considered. It is unfair to consider these work-related expenditures totally in a negative light as viewed from the participant's perspective, these outgoings are benefits to be enjoyed. While they may be costs associated with work and perhaps be necessary, the gains are predominantly to the employed wife herself. While a second car, additional eating-out, clothes, child care and help with domestic chores have to be paid for, they bestow an improvement in the material lifestyle of the families concerned - particularly the wives. Such benefits are obviously weighed in the balance where these wives decide to continue in the paid labour market.

Similar levels of additional work-related expenses are not incurred by families where the wives work part-time. Their increased spending over that of NWW couples is less than one third of the increase expended by their FWW counterparts (£590 as compared with £1,930). However, because these wives do not incur the same level of expenses on second cars, eating out, clothes and child-care, which may be work-related they do not enjoy the same lifestyle as FWW wives. However, their families have almost the same level of non-work related money available.

Fig 6.4



* Costs of employment were defined to include transportation, FAFH, wife's clothes, domestic service, child-care and personal services.

6.8 Consideration of hypothesis 1

As will be recalled from the methodology, the first objective of the research (section 5.2) was to distinguish between the financial resources and spending patterns of dual- as opposed to single-earner couples. As stated in section 5.3.1, it reads

the higher levels of spending of dual earner couples rather than single earners are expended particularly on housing, consumer durables, convenience products and selected personal services.

Although the evidence supporting this conclusion must be assembled in the following paragraphs, it can be stated that this hypothesis was fully confirmed.

As a composite hypothesis, it needs to be examined in a step by step manner.

1. An overall increase in spending power was found in families having a working wife. Stated in terms of dual-earners, the research shows this overall increase to be 21% over the spending power of single-earner couples (Table 6.2). *Such an increase in overall spending by dual-earner couples confirms the basic assumption underlying this hypothesis.*

2. The label 'dual-earner' however comprises two quite separate groups - one where the wife works full-time and a much smaller group (one quarter of the sample) where she works part-time. In each case, a substantial increases in spending occurred. For the former group, this overall financial gain was found to be 24%, while for the latter the level of increase was 14% (table 6.4).

That an overall increase in spending occurs in the budgets of both groups of dual-earner couples is therefore confirmed.

3. With respect to core of this hypothesis (i.e. where the increased income is allocated), it was found that the level of benefit in individual spending categories was contingent on whether the wife's employment was full-time or part-time.

FWW

- Families where the wife worked full-time (FWW), had consistently higher levels of spending in all categories (see Table 6.6). Food at home was the sole exception to this finding which is explained by the smaller size and younger age profile of these families.
- Two budgetary categories - housing and transport - had a disproportionate share of this additional spending and benefited to the extent of £2,500 or almost 70% of the increased spending of FWW over NWW families.

PWW

- No such striking beneficiaries were found in the budgets of families where wives work part-time. While spending in all budgetary areas was higher than families where only the husband works (except for women's clothes and footwear) which were marginally lower, these increases were uniformly allocated and no exceptionally disproportionate level was found.

Housing

- Even when FWW families are compared with other young and small families, their levels housing are particularly high. Housing amounts to over 40% of the increased spending gains by these working wives (section 6.5.2 above). Indeed their housing expenditure is such that it would be unsustainable if only one partner were to remain in employment.
- The conclusion that housing gains particularly in the budgets of dual- as compared to single- earner families is confirmed only for families where the wife work full-time. No such dramatic increases were found where wives worked part-time. In their budgets, housing expenses were higher than for single earners, but only in proportion to the additional spending power at their disposal.

Consumer durables

- Cars are included within the category labelled as 'consumer durables' in addition to what is classified in the HBS as "household durables". Data on car purchase was separated from other transport costs in table 6.9 and it was calculated that £560 extra or 16% of the additional £3500 spent by FWW families is allocated to the purchase of cars. It is therefore a major item in their budgets.
- Of the additional £2,000 PWW families have to spend, an additional £150 goes on cars which is 7.5% of the additional money they spend). While this might appear

insignificant, this figure is 37% higher than the comparable amount devoted to cars in the NWW budgets (table 6.9).

Household durables

- Spending on household durables is higher for both groups of dual-earner families (table 6.11) and so this section of the hypothesis is also confirmed. However it must be stated that spending on the group of items designated as '*time-saving durables*' is surprisingly low in monetary terms. Although the hypothesis was also confirmed in this regard, the levels of expenditure involved do not justify the sustained interest this topic has received in the literature over the past two decades (section 3.7.1). This is particularly clear from table 6.11 where spending on electrical appliances is seen to account for less than one percentage of family budgets. *However, it must be granted that both categories of dual-earner families have high levels of spending relative to single-earners and so the hypothesis relating to such time-saving items is confirmed.*

Selected services

With regard to selected services, the hypothesis was also confirmed.

- FWW families can afford to eat out to a much greater extent, and take more expensive holidays. (table 6.14). Convenience eating is a particularly notable outgoing for them as evidenced by the 29% of their food budget spent on eating outside the home as compared to 21% for a comparative young family where only one-third of wives were employed (Table 6.13).

Domestic services

- Budgetary items relating to the work activity of married women were found to reflect their commitment to these activities but they do not always consume large amounts of money. Domestic services display increasing importance in budgetary terms depending on situation of the various families. As can be seen from Table 6.15, FWW families spend over six times and PWW families three times the amount of their single-earner counterparts. For the former, these costs amount to nearly two per cent of their budget and so are a matter of considerable importance.

Personal services

- Other sectors of the personal services sector (such personal care) again benefited from the above average expenditure of the families where wives are employed, but did not account for one percent of budget (Table 6.15).

Clothing and footwear

- With regard to clothing and footwear spending by wives, the hypothesis was confirmed only in the case of wives working full-time. It was not confirmed for families where the wives worked on a part-time basis.

Costs of employment

- One surprising finding is the very high economic costs that affect FWW and (to a lesser extent) PWW families. Because the FWW have greater expenditure on items that might be considered as the *costs of employment*, they have only marginally more disposable income than their part-time colleagues to spend on other items. This evidence calls the economic argument for full-time working into question.

In summary, the identification of a family as containing a 'working wife' is sufficient to identify it as one which has the highest levels of spending compared both with their peers in terms of age or with families where wives do not work outside the home.

6.9 Conclusion

- Not only is the first hypothesis proven, but as seen above the levels of increase in spending are contingent on whether the wife works full-time or part-time. *If she works full-time, the research findings show that all categories (except education and food within the home) benefit to a greater extent than if she works part-time.*
- In addition, while both groups of WW families can afford a more expensive lifestyle than NWW families, 70% of the increase in spending power of FWW families goes on housing or motoring expenses. They clearly are 'asset rich' to a greater extent than PWW families in addition to having more disposable income to spend on virtually everything else.

Chapter 7

Findings of the quantitative study

This analysis considers results for the 400 individuals surveyed, but where relevant, the findings for the 200 families involved or for husbands and wives will be presented separately. These findings will be presented under four main headings reflecting the research objectives outlined in section 5.2.

Firstly, the variety of systems used by families for dealing with financial matters are described in detail. This is in accordance with objective 2 which aimed to describe the general patterns of financial management and control found in Dublin families.

The characteristics of families using particular systems are identified so that differences can be explored in accordance with the third objective of this research.

Secondly, clusters of individuals who share certain money management approaches are sought.

Such a cluster analysis broadens the approach typically taken in family finance studies and further enhances the descriptions relevant to objective 2. The incidence of each cluster membership in the population is assessed and its characteristics explored in some detail. One question of particular interest is the extent to which members of the same family share similar approaches to personal finance (i.e. are members of the same cluster).

A third section of this chapter contains an appraisal by each spouse of their partner's financial behaviour and attitudes.

The perceived strengths and weaknesses of husbands will be related from the wife's point of view and vice versa. The relative access to spending by each partner as well as their access to financial information are two key dimensions contained in such an evaluation. However, the assessment of who is more careful, the better planner and more likely to cut back on spending gives most insight into the financial relationship between men and women.

Finally, each respondent will be asked to indicate the level of satisfaction with the system in operation within his or her own relationship and the harmony or disharmony that is encountered.

Such an approach has not been made explicit in previous financial research, which has tended to be more descriptive than evaluative. The fourth objective of this research examines these issues. Those individuals and families who experience the greatest level of difficulty are identified. While their general profile is of interest, particular attention will be paid to the work status of the wives in such families.

7.1 Sample characteristics and validation

The following results relate to a representative sample of 200 families within the Greater Dublin area. As described in the methodology (section 5.5), the target sample was chosen to be representative in terms of age, social class and wife's work status. Using a probability sample to select neighbourhoods, interviews were carried out with 200 families fitting these quota controls. Because of the hybrid nature of this sample the issue of a response rate does not occur. However it is noteworthy that the target sample was achieved in all respects and so matches the population with regard to these critical variables (see table 5.5).

The achieved sample correctly represents the two main social class groupings which are commonly used as controls in market and social research. The so-called "middle-class" or "white-collar" group were represented by social classes 1, 2 and 3, and "working-class" or "blue-collar" were represented by social classes 4, 5 and 6 as designated within the Irish CSO classification. Within these global groups, however, the achieved sample under-represents those occupations at the extremes, i.e. those in classes 1 and 6. Social class 6, which comprises unskilled manual labourers, was under-represented due to the requirement that all the husbands had to be employed. Social class 1, which contains professional and managerial occupations, was also under-represented due to its higher refusal rate or non-availability. This frequently occurs in market and social research, where correct representation of this group tends not even to be targeted and an amalgamated AB social class rather than separate A and B classes is sought even in the

largest sample surveys conducted within the country (for example, *The Joint National Readership Research*, Lansdowne Market Research, 1995). In the present research, the requirement to achieve correct representation of "working-class" families was actually a more pressing issue at the fieldwork stage.

The allocation of married women's work between full-time and part-time was not used as a control variable in designing the sample and so this variable could be used to validate the sample. Central Statistics Office staff undertook a special analysis of the relevant *Labour Force Survey* (1994) and reported that in Dublin, 32% of the married women at work were working on a part-time basis. This compares to 37.5% working part-time for this sample, which is reasonable accuracy given that only 80 married women were involved in the present study.

7.2 Management and control of family money

In this section the various dimensions of money management and control are examined. Firstly, couples describe how they organise their finances using the Pahl-Vogler typology. The results found in this sample are compared to the main research findings in the UK. A profile of the users of each system is then examined to help understand which systems are likely to become more popular in the future. Information is presented about the likelihood of change as each respondent is asked whether or not they have ever changed their financial arrangements.

Some attention is given to the exact division of necessary household expenses and the nature of the tasks undertaken by men and women are examined to see if stereotypical behaviour is still the norm. The use by each partner of specific bank services is noted because of the unusually low levels of bank usage in Ireland, even in the early 1990s. The aim of the section is to determine whether or not the historical cash-based relationship still persists when new financial service became available. The more important issues such as decision making about major expenditures and setting priorities for different categories of spending are then addressed. Finally, this section addresses the matter of overall control of money between spouses. Each respondent signifies the location of real financial power within their marriage using the criterion used by Pahl

(1989) and Vogler (1989). Through the indication of who really has control over the money coming into the house, a direct comparison can be made between the patterns of control practised in Ireland and in the UK. In addition, the profile of those families practising an egalitarian approach to family power can be contrasted with that of the families containing a dominant partner.

Overall, the survey findings depict couples who operate a wide variety of systems or arrangements for organising their family financial affairs. Three of these systems, however, are practised by the vast majority of families (see table 7.1). Only 4 couples (2% of the sample) felt that their arrangements were not covered by the five options presented for their consideration and felt it necessary to describe the details of their own position. When these so called 'different' systems were analysed in more detail, each was found to be a minor variation of the shared or pooled system of management and so was included under the relevant heading.

Table 7.1

Prevalence of Various Systems of Money Management within Families

OVERALL SYSTEM	Percentage of Families
Wife manages all family expenses	25
Wife has housekeeping allowance and husband pays major bills	24
Joint management - each partner can use joint account or kitty to meet expenses	34
Husband manages all family expenses	10
Independent incomes - division of expenses	7
TOTAL	100%

Base n= 400 individual respondents.

The most common system, which is practised by 34% of the families, is to share the task of day-to-day money management. The family income is in a joint account or 'kitty' to which each has access and each partner may use this money as necessary to meet expenses. In principle, either partner might take charge of meeting a particular expense

or paying a particular bill. The manner in which this management is actually undertaken is not strictly defined in this system nor is it clear who carries the major burden. However, the core principle is that the family income is equally available to both partners and more significantly, no part of the income is retained for the exclusive use of one of them.

In another quarter of families such a clear division of labour exists. Finances are organised so that the wife has a housekeeping allowance, while her husband pays the major bills. This gives each a separate sphere of responsibility and provides a basis for the division of income.

A further quarter of families have a simple arrangement where the wife alone has total management of all the financial affairs. Her husband has no day-to-day involvement with regular housekeeping expenses nor does he pay the regular bills. Rather, she has control of all these matters. The reverse situation, where the husband is the sole partner undertaking all money handling and bill paying, was found to occur less frequently, and only 10% of husbands in the sample were found to utilise such a system.

Finally, there is evidence that a relatively high proportion of Dublin families use the independent management system. Essentially they are guided by the principle that incomes are kept separate and various expenses are decided by each couple as they individually fit. This approach is found in 7% of families, which is not greatly different from the recent findings of Rottman (1994) who discovered that 10% of families throughout Ireland used such a system.

A fuller comparison with Rottman's work is difficult as the classification system he uses is not totally clear. (These difficulties in terminology associated with his report have already been discussed in section 2.7). Suffice it to say, that he has reported that the wife manages *all* the finance on her own in 48% of families as compared to 25% in the present study (a fact that probably reflects the higher proportion of unskilled and unemployed spouses in his national sample). He also reports that 5% of husbands nationally undertake all the family expenditure, which is less than the 10% found in this Dublin sample.

A more valid comparison is possible with UK studies which use categories exactly comparable to the present investigation. Four studies are considered in Table 7.2 (Pahl, 1983; Morris, 1993; Vogler 1989 & Laurie & Rose, 1994).

Differences in these findings are attributable in part to the different sample sizes, time of fieldwork and most especially location of the particular study. Of the four UK studies, Laurie & Rose's findings must be considered to be the most credible, given that their BHPS study is based on the largest sample (approximately 6,000 couples) and was nationally representative. As described in section 5.6, Vogler's work relates to six UK cities and, although these cities represent a diverse range of economic contexts, they cannot claim national representativeness. The other surveys were confined to local regions, which their authors readily acknowledge to have particular biases (see section 4..

Table 7.2

Comparison of Money Management Systems in various surveys

	Wife Whole Wage	House- keeping Allowance	Joint Management	Husband Whole Wage	Independent Management
Pahl ^a	14	22	56	Nil	9
Morris ^b	35	16	40	3	5
Vogler ^c	26	12	50	10	2
Laurie & Rose ^d	25	11	49	11	2
Present Study ^e	25	24	34	10	7

a Fieldwork was conducted in 1983 in Kent (Sample 102 couples)

b Fieldwork was conducted in 1989 in Hartlepool (Sample 532 couples)

c Fieldwork was conducted in 1989 in 6 UK cities (Sample 1,211 couples)

d Fieldwork was conducted in 1991.

Wave 1 of the British Household Panel Study (Sample 6,404 couples)

Note These values total to 98% as 2% of couples answered 'Other ' or 'Don't know'

e Fieldwork was conducted in Dublin 1994 (Sample 200 couples)

The major finding in this comparative analysis is the low level of pooled or joint management (34%) in the Irish sample relative to a typical incidence of 50% among UK couples. The lower incidence in Morris's work (1993) is explained by the overall low income and male unemployment in her survey area which resulted in wives taking sole control. This low Dublin figure is counterbalanced by the high proportion of families (25%) using a housekeeping allowance. This system has been widely recognised as reflecting a more traditional approach. In the literature it is typically associated with higher-paid workers and those middle-class families where the husband is the only earner (Oakley, 1974; Edgell, 1980; Pahl, 1989; Morris & Ruane, 1986). Such a system works efficiently between husband and wife, but it is essentially a segregated system and exemplifies a traditional view of marital roles.

In the UK, there has been a dramatic shift from such a traditional approach. The 'housekeeping allowance' system has dramatically declined from the 70% reported by Zweig (1961) to 11% in the BHPS study nearly 30 years later. A shift to joint management has accompanied this decline in the UK. The essential attraction of this system is its egalitarian view of marital roles. Its adoption by young married couples is a clear indication of the changing mores.

Such a shift in behaviour patterns is not apparent in Ireland. In the Dublin study, only a third of families as opposed to one-half in the BHPS study have adopted such a shared approach. The most likely explanation is that the ideological shift has proceeded more slowly here. This can be demonstrated by attitudinal evidence from within the present study. Three indicators showed the widespread existence of a traditional patriarchal value system. As many as 35% of respondents state that they "believe in traditional husband/wife roles - the husband as breadwinner and the wife as homemaker". Fifty-eight per cent agree that "It is the husband's responsibility to ensure that the family has an adequate income", while 15% contend that "It is right for the husband to have overall control over family money." Such attitudes help explain the low proportion of families using a system that is so obviously egalitarian.

Another contributory factor is the cash-based system that persists in Ireland. As many as 50% of adults do not have a current account, while a similar proportion do not have a deposit account in any bank (Lansdowne Market Research, 1995). So it may be that the maintenance of a more traditional approach is based on practical rather than ideological grounds.

Returning to the present study, further analysis shows that the management of day-to-day expenses correlates highly with demographic variables. In examining the statistical significance of any such correlations the author appreciates the conditions underlying significance tests. Chief of these requirements is that probability methods were used in the selection of the sample. The hybrid sample described in section 5.5 can be viewed as a probability sample according to Sudman (1966, 1976), in that it can be regarded as sampling with a probability proportionate to the respondent's availability for interview. When considered in this way, the random sample assumption underlying hypothesis testing is not seriously infringed and the use of statistical tests can be justified.

Table 7.3

Cross-tabulation Matrix for Overall Management System (in percentages)

Management System	Age			Social Class		Wife Employed		Total Sample
	Under 35	35-44 years	45-64 years	Group 1,2,3	Group 4,5,6	Yes	No	
Wife only	24	26	24	16	32	16	31	25
Housekeeping Allowance	15	24	31	22	27	13	32	24
Joint Management	35	34	34	40	31	42	29	35
Husband only	15	8	8	10	11	13	7	10
Independent	12	8	3	13	6	16	1	7
Total	26%	31%	43%	58%	42%	40%	60%	100%
<i>Chi-Square Test</i>	<i>Significance</i> <i>p<0.018</i>			<i>Significance</i> <i>p<0.016</i>		<i>Significance</i> <i>p<0.0001</i>		<i>n=400</i>

Base n= 200 couples

Age, for example, was found to be highly significant for the kinds of arrangements in use (Chi-square test $p < 0.018$). Couples who were at the early stage of the family life cycle behaved quite differently from those who were married 20 or 30 years. They showed a real shift from the housekeeping allowance system, which retained its popularity among the older age groups. Such a generational effect is quite different to the UK findings of Vogler (1989), who found that couples of all ages had abandoned such a system by the late 1980s.

However, the system used most commonly by all age groups is the joint management system. Surprisingly, no differences were found between the age groups adopting such an approach. Neither was age a factor where the wife alone looks after all day-to-day expenses. But, as might be anticipated, independent management is the prerogative of the young. It was, however, less common than might be anticipated among dual-income families. One unexpected finding is the relatively high proportion of young husbands who manage all the day-to-day expenses. The reasons for such behaviour are unclear and need exploration in Chapter 8, which reports on the personal interviews conducted by the author.

Social class was found to be strongly significant in influencing the ways in which families manage their day-to-day expenses. (Chi-square test, $p < 0.016$). In families where the chief income earner (almost universally the husband) has a white-collar occupation, joint management is most likely. The 'common pot' version of joint management, to use Treas's description (1991), where each partner has access to the family money, occurs more frequently than what she called the "separate purse". In this regard, the Irish experience corresponds to international trends (Lewis et al., 1992).

Morris (1990) reports rather fewer working-class families using either of these joint management systems than in either the UK or the US. The preference she found was for the wife to take total charge of all regular spending. This has been confirmed by the large proportion of working-class families in Dublin where the wife pays for everything. Rather than having a housekeeping allowance, she is in complete charge. Such a level of sole control by a wife is absent in most middle-class homes (16% as opposed to 32%).

As social class and family income were found to be highly correlated ($p < 0.0001$), it was decided to perform one way ANOVA to examine how family income was related to the money management system in operation. Results presented in table 7.4 show that where the average family income is higher, men are involved in the money management task.

Table 7.4
Relationship of Money Management system and Total Family Income

Money Management system	Average Household Income *
Wife Whole Wage	£15,000
Housekeeping Allowance	£20,500
Joint	£23,000
Husband Whole Wage	£23,000
Independent Management	£39,000

* Averages are based on 70% of families for whom complete data was available.

ANOVA results F Ratio =9.56 with 4 df $p < 0.0001$

Table 7.3 also shows that families where the wife was in paid employment have quite dissimilar arrangements to those with housewives (Chi-square test $p < 0.0001$). This is of major significance for the objectives of this study and will be addressed in the discussion of one of the main hypotheses in the final chapter (section 9.1). The employed wives were found to adopt quite distinctive patterns. Specifically, they practise either joint or independent management to a much greater extent than their housewife counterparts (58% in comparison to 30%). This is only to be expected in view of their earning power.

Nearly 60% of the working wives use a joint system of daily money management (i.e. by summing the proportion of those use joint and independent systems) which is in accordance with the literature. The remarkable finding, therefore, is the high proportion of young couples who practise sole management - either the wife alone manages all expenses or her husband does. The high degree of sharing that would be expected among this particular cohort is not confirmed in the data. In order to gain a fuller explanation of this phenomenon, in-depth discussions were held with younger couples. These results are examined in the next chapter where the reasoning of people making such choices is explored.

As expected, those who opted for the independent money management system are young. Such a 'separate purse' arrangement was particularly characteristic of the working wives within this age group and probably reflects their desire for independence. However, even among this group, the 'common pot' was the preferred option. Again, the reasoning behind such a choice is explored in chapter 8, but their overall ideological position regarding marriage is central to their thinking. They certainly cannot compare to the working wives described by Hertz (1992), who worked full-time and were high earners. The working wives in this sample have low average take-home pay (median £6,600), and so are not realistically faced with a choice of having real independence. As was seen in the analysis of the *HBS* data, the additional income helped them achieve a little extra in all categories of spending, but it certainly proved insufficient to cause a dramatic reshaping of their overall financial relationships (tables 6.5 and 6.6)

Families containing a housewife, on the other hand, tend to use the more segregated systems and as many as 63% of these couples use either the housekeeping allowance or wife-only systems.

The partners were then asked about the advantages and disadvantages of the system they practised. Generally, more advantages than disadvantages were recorded. The most common answers were that they felt “it suits” them and that “it works”.

In families where just one partner takes on the management function, the unitary control is considered to be an advantage, as it means that “bills aren’t overlooked”. Other reported advantages of a single manager are that the family “would know where they stand” and that one partner who “was better at looking after things” might have sole control. A disadvantage of this system is that the non-managing partner “may not always have money”. This was mentioned by a few respondents, all of whom were housewives.

The main advantages of joint management were “its fairness” and the fact that “each person has access to family money” and these benefits were consistently emphasised by its adherents. On the negative side, some respondents practising this form of arrangement adverted to the fact that “things could easily get out of control”.

Apart from these more general comments, no insight was gained to explain *why* some couples opt for independent or separate management rather than using the pooled system. The lack of depth in the answers to a self-administered questionnaire is not unexpected (Silber, 1995) and the research programme was designed so that such topics might be addressed in a more qualitative way. The results of personal interviews conducted by the author with a sub-sample of respondents are explored in more depth in chapter 8.

Families appeared to be very attached to their chosen system of financial management as little change in their behaviour was reported and 88% stated that they were satisfied with the way they shared their money. Even though Question 6 (see questionnaire in Appendix D) made reference to such pivotal issues as the entry or exit of one partner from paid employment and prompted respondents regarding new financial services such

as the adoption of a new bank service or account, only 6% reported any alteration to their overall system. Most of these reported changes related to fairly incidental issues such as cash cards and little evidence of any radical change was apparent. Again, very few of the changes reported affected the core relationship for either husband or wife. In summary, the picture presented is of very stable interactions, with little or no evidence that these patterns had altered or been modified. This was true even though almost half the couples (45 %) had been married for at least 20 years.

7.2.1 Management of day-to-day expenses

While the overall pattern showed that the management task has been seen to be shared in many households between husbands and wives, a further series of questions sought to examine this division of labour in more detail. Table 7.5 shows the particular areas of spending dominated by wives as well as those from which they were singularly absent.

Table 7.5
Family Member who takes charge of Regular Expenses (Percentages)

	Wife Takes Charge	Both Equal	Husband Takes Charge
Weekly Grocery Shopping	77	14	9
Paying Routine Bills	40	14	46
Paying Rent/Mortgage	29	12	59
Paying Credit Card Bill	25	19	56
Paying Regular Car Expenses	11	19	70
Obtaining Cash for Daily Use	26	51	22
Paying for Husband's Clothes	23	17	60
Paying for Wife's Clothes	73	14	13
Paying for Children's Clothes	62	24	14

Base n= 400 individual respondents.

Apart from obtaining cash, which was carried out by both partners equally, husbands and wives operate a clear division of responsibility for the various tasks. Well-defined areas of expenditure tend to be the sole responsibility of one partner or the other. For example, weekly grocery shopping and paying for their own and the children's clothes are the main areas of responsibility for wives. On the other hand, wives are least involved in dealing with car-related expenses, which are dominated by the husbands. Other areas where the husband has a dominant role are in paying for his own clothes, taking care of the mortgage/rent and paying the credit card bill (in the 50% of households that use one).

The payment of routine bills showed the most unusual pattern of all. Rather than joint or shared management, the practice was for just one spouse to take sole charge - almost equally split between husbands and wives. On reflection, this is very understandable given that just one person working on his or her own can ensure greatest efficiency in this area. The accumulation of sufficient funds to pay a particular bill can be attended to (if such is necessary) and the timing of payments made so that bills are paid with appropriate regularity and are not forgotten.

One spouse having total control for bill paying avoids the inevitable duplication of effort that would occur if both partners tried to share this responsibility. It might be argued that such a benefit could be achieved as easily through an allocation system. In such a scheme, the husband might, for example, pay the ESB, car tax and insurance while the wife attends to the coal bill and health insurance. This was not found to be the practice as only 14% of respondents operated such a system.

In the vast majority of families the bills were looked after by just one person rather than being shared. Husbands were more likely to look after these tasks (46% of cases), although a large proportion of wives (40%) also performed such tasks. This leads to the important conclusion that a large proportion of family income must therefore have been accessible to such wives. Further analysis showed that the task of bill paying was significantly more shared where wives were employed.

7.2.2 Use of Banking Services

Reference has already been made to the large proportion of families who conduct their transactions solely through the medium of cash (section 7.2). For this reason, the usage of bank services in the mid-1990s was examined in considerable detail.

A second reason for examining the financial instruments used by each partner is that they provide an indication of the level of sharing and trust, and ultimately the power of each spouse. A wife who has access to a joint account or has a cash or credit card has more power over family resources than a housewife, whose access is confined to a weekly cash allowance for the housekeeping. In the latter situation, not only is she constrained by the total size of this allowance, but her purchasing power depends on how much cash she happens to have at any time. Wives with access to banking services do not have to be as circumspect regarding the timing of their purchases as they budget using a longer time frame. Similarly, husbands who have credit facilities have considerably more spending power than those who are confined to the weekly or monthly wage.

Table 7.6
Use of particular Financial Services by Husbands and Wives

FINANCIAL SERVICE	Percentage of Husbands			Percentage of Wives		
	Personal	Joint	Any Account	Personal	Joint	Any Account
Current Account	25	49	74	20	50	70
Bank Deposit Account	26	44	70	27	40	67
Cash Card	33	35	68	34	32	66
Credit Card	28	26	54	20	28	48
Charge Card (e.g. American Express)	6	3	9	1	4	5
Store Charge Card	4	6	10	9	6	15
Standing Order/ Direct Debit	25	44	69	15	41	56
Savings Accounts (PO, Credit Union, Building Society)	26	45	71	40	34	54
Loan at present (Bank /Credit Union)	24	37	61	18	36	54
Base	n= 200 husbands			200 wives		

Approximately 30% of respondents do not have current accounts, while a similar number do not use cash cards, nor have they deposit accounts in banks. In fact, a cluster of respondents was found that use none of these services. This group, comprising about 15% of the population, use little or no bank services and conduct all their business through the medium of cash. It would be wrong to presume that these were all housewives, who operate on the basis of a weekly housekeeping allowance which they receive in cash. On the contrary, these respondents were equally divided between men and women. Their identity will be examined in detail using cluster analysis in a later stage of the analysis (section 7.3.3). Suffice it to say that their preference was to avoid cheques, ATMs, direct debits and credit cards. The reasons underlying such attitudes are explored in the following chapter (section 8.)

The incidence of current accounts in the population is considerably higher in this survey than had been anticipated from other evidence. The annual *Joint National Readership Survey* (Lansdowne Market Research, 1995), reported that 67% of adults nationally did not have a current account in bank. The higher incidence in the present study can be attributed to the fact that neither unemployed nor single-parent families were included in the target population. The lower rate of current accounts (11%) found among DE social class adults in the *Joint National Readership Research* referred to above tends to reinforce the correctness of this interpretation (Lansdowne Market Research, 1995, table 48).

Substantial differences in usage level were found between the individual financial services examined. However, the patterns for husbands and wives were remarkably consistent across this wide range. For example, while the proportions of husbands using current accounts, credit cards or charge cards were quite different, wives used each of these services in basically similar proportions to husbands, although at slightly lower level in each case (Table 7.6).

The only exceptions to this pattern were usage levels for store charge cards and personal savings accounts in building societies, post offices or credit unions. These showed higher rates for women than men. One possible explanation may be that charge cards are associated with the high level of clothes purchasing in department stores, which is a

spending area that perhaps is dominated by women. One possible explanation for the higher use of savings accounts among wives may be the mention of post offices in the list of saving institutions. This inclusion may be related to Family Benefit (children's allowance, as it is still more commonly known), which traditionally is paid to wives at a post office and which, according to anecdotal evidence, is often put into a savings account.

At this juncture it might be noted that the use of financial services by employed women varied little from those used by housewives. While working wives had more services available to them, the only differences that were statistically significant at the 5% level were cashcard use and the payment of salaries directly into a bank account. Only in the case of bank deposit accounts, had housewives higher access than working wives.

While the magnitude of the differences between spouses was minimal, the unmistakable conclusion is that husbands use a wider variety of financial tools than wives. The question that arises is whether this might indicate that they have more influence in decision-making and perhaps exercise more overall control over family money. This function of power, influence or control over money has already (section 4.2) been identified as being qualitatively different from its day-to-day management. One partner may be responsible for routine tasks, while the critical decisions may be taken mainly by the other. These decisions will be examined in the next section.

7.2.3 Decision-making power

Following Davis & Rigaux (1974), a series of separate financial decisions were presented to the respondents for their consideration. Couples were asked to indicate "who in your household makes the final decision about whether or not to commit family money to spending on a holiday" (or some other items involving large amounts of money). Five major decision areas, which are typical of the major discretionary outgoings undertaken by most couples, are examined.

Table 7.7

Final Decision Making for Major Expenditures (Percentages)

	Wife Only or Mainly	Both Equally	Husband Only or Mainly
Spending on a Holiday	7	80	13
Major Household Durables (Freezer, Washing Machine, VCR)	15	73	12
Buying or replacing a car	2	51	47
House Improvements (Extension, Double Glazing, Furniture, Carpets)	13	71	16
New Financial Products (Regular Savings Plans, Insurance)	9	59	32

Base 400 respondents

Although the areas chosen were varied, joint decision making seemed to be universally practised. The main finding here is that neither partner on his or her own takes the final decision in virtually all these big areas. Indeed the pattern is quite different from the very autonomous fashion in which couples manage their day-to-day affairs. Basically, where they are about to enter into major commitments and where decisions have far-reaching consequences, both parties are involved.

However, some notable exceptions were observed. The purchase of a new or used car and the adoption of new financial products (such as savings plans or insurance policies) are important family commitments that are clearly dominated by the husbands. Only in

the purchase of major household durables (such as freezers, washing machines and video recorders) do wives control the final decision to a greater extent than their husbands. Even here the difference between husbands and wives is very marginal.

A notable feature of the findings is the clear tendency for some decisions to follow a predictable pattern of gender stereotype. The major decision taker in most cases is the person who has primary use of the product concerned.

This present study develops the work of Davis & Rigaux (1974) by focusing not merely on the final decision maker for an individual product or service, but by looking at the *relative weighting* given to that decision area in the first place. An examination of the list above shows that all these items are major undertakings and none can be entered into without careful evaluation. However making of a purchase in any of these areas almost inevitably excludes the possibility that one could simultaneously enter into commitments relating to any of the others. Hence all these purchases listed are in competition for funds that either have been saved or could be borrowed.

Any decision in principle to *make any purchase in the first place* outweighs in importance the *mechanics of that decision*. Therefore, it is relatively unimportant to find that wives have the final decision over house extensions, if that decision suffers at the expense of getting a new car or going on a holiday. This hitherto neglected insight was explored by asking the couple to consider whose order of priorities tends to be followed in deciding *between* such competing demands.

Table 7.8**Who Defines the Order of Priorities for Major Spending Decisions**

	Husband's View %	Wife's View %	All spouses %
Only Wife	3	2	2
Mainly Wife	17	15	16
Both Equal	57	58	58
Mainly Husband	21	21	21
Only Husband	3	4	3
Base	n =	200 husbands	200 wives
			400 spouses

It is noteworthy that almost 60% said that these priorities in spending are shared equally. This high level of agreement is surprising, given the diverse spending areas that were included for consideration. There is no reason whatsoever why spouses should agree on priorities, given the acknowledged gender bias that attaches to the competing projects. Agreement is made even more unlikely by the 'championing' of particular projects by spouses which is commonly reported in the consumer behaviour literature (Solomon, 1992). However, in this research the remarkable agreement between spouses gives credence to this finding.

This level of agreement demonstrated above must not mask the fact that substantial financial power is exercised by one partner in many families. Such power is evidenced in over 40% of cases, where a sole partner mainly or totally defines the priorities for large-scale spending. A greater proportion of husbands exercise this power than wives (24% as opposed to 18% for the total sample), a fact which is verified when the views of each group were taken separately. With respect to working wives it is notable that in these families joint setting of priorities displaces the dominance of husbands. As seen in table 7.9, about 10% more families share these decision in an equal manner rather than having husband dominance of this important decision.

Table 7.9**Who Defines the Order of Priorities for Major Spending Decisions**

	Families - wives employed %	Families - wives housewives %	All families %
Wives only or mainly	19	17	18
Both Equal	64	54	59
Husbands only or mainly	17	29	23
Base	n =	160 spouses	240 spouses
			400 spouses

Chi-square test is significant $p < 0.03$

The manner in which couples work out these priorities is subject matter for another section (chapter 8), where the internal dynamics of decision making in an area such as this are explored. Similarly, the perceptions of each regarding the financial power held by their partner and their satisfaction or dissatisfaction with such circumstances are examined in section 7.4 and 7.5. The main task at present is to focus on the identification of such power and the measurement of where it is exactly located.

7.2.4 Overall control of family finance consideration of hypothesis 2

In addition to expressing a view on whose spending priorities would prevail, each respondent was asked a central question: "Overall, who would you say really controls the finance in your family?" The possible responses ranged on a five-point scale from "Only the Wife" or "Mainly the Wife", through "Both Equally" to "Mainly the Husband" and "Only the Husband". The "Don't Know" category was excluded in order that each partner might express a definite opinion.

The similarity of the perceptions of men and women is the most striking feature of Table 7.10. In almost all categories the proportion of husbands giving a particular answer is practically identical to that of wives.

Table 7.10

Who has Final Control of the Family Finances (% of respondents)

	Male Opinion %	Female Opinion %
Wife Only	6	7
Mainly the Wife	20	20
Both Equally	40	40
Mainly the Husband	27	26
Husband Only	6	8
Base	n= 200 husbands	200 wives

A substantial number of married people (40%) feel that overall control is shared equally with their spouses and no partner has overall dominance. While a large minority (33.5%) think that the husband solely or mainly has control, this is almost equally counterbalanced by the very substantial proportion (26.5%) who hold that this prerogative is exercised mainly or totally by the wife. Even the respondents who thought total control was exercised by only one partner were equally divided. Those

who identified the husband as having this level of unilateral power were counterbalanced by a corresponding 6.5% who stated that wives had a similarly dominant position.

Unlike Pahl's finding (1989) that husbands tended to attribute more control to their wives and vice versa, the perceptions of husbands and wives in this sample were basically in agreement. At first sight, this agreement appeared to be absolute, but on further investigation, when the responses of *individual couples were matched*, a higher level of disagreement was found. As many as 30% of individual couples disagreed as to where the locus of overall financial power lay in their own case. Only a handful of these divergent findings involved total contradictions such as the husband thinking that he had either sole or principal control of finances, while his wife for her part reported that such absolute financial power rested with her.

The widest divergence in perception occurred where one partner thinks that overall control is exercised equally between them; the other agrees that it is shared in some manner, but considers that it rests *more with one* of them than the other. Where a wife considers that control is equally shared, her husband is just as likely to report that *she* actually has the final say, as to think that it lies with him.

Such unpredictability about the respondents' perceptions gives rise to two important conclusions. Firstly, spouses do not delude themselves that they have more financial power than their partners and secondly, no evidence supports the contrary view, that one spouse is being dominated by an over-zealous partner. Rather the views expressed demonstrate a remarkable convergence in practice, whereby husbands and wives believe they share equally in having *final* control over the family finance.

A hypothesis relating to financial control can now be tested. As stated in section 5. 3. 2. the second hypothesis states that *while day to day management of financial affairs may be shared or undertaken totally by wives, husbands are more likely to retain the final control about financial matters, where family income is highest.*

Family income was divided into three categories (under £15,000, £15,000 to under £25,000 and £25,000 and over). When overall control over family money was analysed by these three levels of family income, wives had sole or main overall control where

family income is lowest and husbands had overall control where family income was highest (Table 7.11)

Table 7.11

Who has overall control of finances by level of family income

Overall control of family finance	LEVEL OF FAMILY INCOME			
	Low under £15,000	Middle £15,000-under £25,000	High £15,000-under £25,000	All families *
	%	%	%	%
Wives only or mainly	38	29	7	24
Both Equally	38	36	48	41
Husbands only or mainly	24	35	45	35
Total	100%	100%	100%	100%
Base	84	100	94	278 *

* Note Family income data was incomplete for only 122 individuals.

Chi-square test $p < 0.001$

As can be seen in the above table, patterns of control for husbands and wives are significantly associated with family income. The ultimate control over finance at the lower levels of family income rests with wives who share or have overall control in a total of 76% of such low income families. For middle income families, control tends to be shared almost equally between the spouses. However husbands participate in such control either as a dominant partner or in equal sharing in 93% of high income families. In 45% of these families they exert dominant control.

Hypothesis 2 is therefore confirmed.

7.2.5 Consideration of Hypothesis 3

This composite hypothesis is stated as follows:

Families who have the highest level of joint control over family finance tend to be under 35 years old, of ABC1 social class, in paid employment, without children, with education above the mandatory school leaving age or modern in mentality

Each element of this hypothesis will be examined in detail in the following paragraphs.

AGE

When overall control was examined in closer detail (Table 7.12), no significant relationship was found to relate to age. Neither was an association found with any associated variable such as the duration of the marriage or stage in the family life cycle (These latter results are not therefore presented.)

Table 7.12

Control of Family Finance by age, social class and wife's work status

Overall Control	Age			Social Class		Wife Employed		Total Sample
	Under 35 yrs	35-44 years	45-64 years	Middle class	Working class	Yes	No	
Wife Controls *	29	22	28	18	39	26	27	27
Equal Control	43	46	35	45	33	53	32	40
Husband Controls *	28	32	37	37	27	21	41	33
Base	114	124	162	232	168	160	240	400
<i>Significance</i>	<i>Chi-square</i> <i>n.s</i>			<i>Chi-square</i> <i>p < 0.016</i>		<i>Chi-square</i> <i>p < 0.0001</i>		

* denotes that spouse Only or Mainly controls finances

This finding is surprising given that age has already been found to differentiate the way day-to-day finances are managed. However, none of the variables which would have indicated a cohort effect demonstrates that the youngest couples have more egalitarian

relationships. This can only mean that the differences between families regarding the overall system of managing finance on a day-to-day basis, which were earlier found to be significant (Table 7.3), are fundamentally of little importance. They are merely matters of daily convenience rather than denoting where fundamental power lies between spouses. The essential conclusion is that all age groups have similar power structures, even though the manner in which they choose to implement these strategies may differ. **Thus the age-related section of hypothesis 3 (section 5.3.3) is not proven.**

SOCIAL CLASS

A significantly different pattern of financial power was, however, found to depend on social class. In working-class families (Groups 4, 5 and 6) wives have a greater measure of ultimate control (39% as opposed to 18%). This is not to say that husband-based and equal control are not found in many of these families, but the proportions are significantly different from middle-class families (Chi-square test, $p < 0.016$). In these latter families (Social groups 1, 2 and 3, where the husband has a "white-collar" occupation), overall financial control is either shared or it rests more with him. This finding was confirmed through the use of other variables such as educational level and income level, which are correlated with social class.

WIFE'S EMPLOYMENT

A wife's work status was found to be statistically significant, even when social class was held constant. Contrary to expectations, the effect of her employment was not to increase her own sole or main control of the family finances but rather it reduces her husband's sole control and leads to a greater measure of joint control. As a consequence of this female earning power, the highest level of joint control is found in those white-collar families where the wife is earning. Significantly, no such equal balance of power was found in white-collar families where the wife was not earning. In this group, husbands exercise the highest level of control over finances, and wives, while they may enjoy the benefit of a high standard of living, do so without being financially independent. Such effects were found to be absent from working-class families where wife's control was high, irrespective of her work status.

CHILDREN

The presence or absence of children was another matter to be investigated. Although the base of respondents having no children is really too small to be conclusive, (40 respondents or just 20 families out of 200), higher levels of joint control were found in these families. Wives without children exercised joint control over finance to a greater extent than others, but this difference was not statistically significant and so firm conclusions are not warranted.

Table 7.13
Further Correlates of the Control of Family Finance

Overall Control	Children		Education		Attitudes ϕ		Total Sample
	No	Yes	Basic	Higher	Traditional $\spadesuit$	Modern	
Wife Controls *	25	27	32	22	39	27	27
Equal Control	50	39	32	46	33	32	40
Husband Controls *	25	34	36	32	27	41	33
Base	40	360	150	250	89	311	100%
Significance	n.s.		$p < 0.005$		$p < 0.005$		$n = 400$

* denotes that spouse Only or Mainly controls finances

$\spadesuit$ Agree or strongly agree that wives should stay at home, husband be the breadwinner, mothers have responsibility for the children and define selves as traditional.

EDUCATION

As hypothesised, the level of education of respondents was found to influence their patterns of financial control (table 7.12) Where his educational level was basic, (i.e. not above the minimum school-leaving age which at present is 16 years old or Junior/Group Certificate level), it was anticipated that husbands might dominate financial matters (Pahl, 1989) and this element of the hypothesis was confirmed separately for both men and women. Where husbands had only a basic education, the overall control rested more with their wives. And when men's education was above the basic minimum, they mainly opted to exercise joint control.

The position for women was slightly different. Wives who had minimum education lost overall control to their husbands while those wives who had higher educational achievements typically shared control. The highest levels of joint control were found where wives had higher levels of education (such as Leaving Certificate or third level).

TRADITIONAL/MODERN ATTITUDES

For the final stage in the analysis of the location of control of finance within families ultimately lies, an index of traditional ideology was devised from items within the questionnaire. Four attitude statements indicating traditional thinking about gender roles were used. These included such questions as 'I believe in traditional husband /wife roles - the husband as breadwinner and the wife as homemaker', and 'A married woman with children under school-going age ought to remain at home'. The remaining questions referred to the husband's responsibility for ensuring that the family has an adequate income and a reverse coded item concerning women's ability to have a job and bring up children well (for the detailed questionnaire see Appendix D). Those who either agreed or strongly agreed with these statements were found to differ significantly in financial control from those who were more egalitarian in ideology. Traditionalists had less husband and more wife based control. In terms of joint control however no difference was found between these groups.

OVERALL CONSIDERATION OF THE HYPOTHESIS

The hypothesis that families who have the highest level of joint control over family finance tend to be under 35 years old, of ABC1 social class, in paid employment, without children, with education above the mandatory school leaving age or modern in mentality was **NOT FULLY confirmed**.

While most of its elements were found to be true, those relating to the presence or absence of children and the wife's age were NOT PROVEN.

It might be noted that the presence or absence of children appears to be a factor of importance, but the relationship was not statistically significant

The basic findings in this research can be directly compared with previous UK research (Pahl, 1989, Vogler, 1989 and the BHPS, 1994), as the *same question* was asked in all surveys

Table 7.14

Comparison of Control Patterns in Ireland and UK (Per cent of Families)

	Wife Control ^a	Both Equal	Husband Control ^b
Pahl (1989)	40	24	36
Vogler (1989)	7	70	23
BHPS Laurie & Rose (1994)	9	65	25
Present study (1997)	27	40	33

a Control is exercised mainly or totally by the wife

b Control is exercised mainly or totally by the husband

It is clear that Dublin families do not practise joint sharing of overall financial control to the same extent as was found either in Vogler's work or in the more recent findings of the British Household Panel Study (Laurie & Rose, 1994). This again appears to be attributable to the ideological differences between the two samples.

The second large section in this analysis focuses on the personal money management style of each individual. In this respect this study sought to broaden the approaches taken by previous researchers on family finance. As already mentioned in the methodology section (5.6.6), a large battery of attitude statements was designed to form composite attitude scales describing overall approaches to financial affairs. Their purpose is to permit the identification and labelling of groups or clusters of individuals who hold similar attitudes to money management. For example, one cluster might comprise individuals who are very thrifty. They prefer to pay for everything using cash, to avoid loans, to save up for things before they make a purchase and to keep strictly to the budgets they organised for themselves. Hence they would score high on these attitude items. Another cluster who hold diametrically opposing views would have low scores on these identical items. Such exploration is consistent with the second research objective which concerns patterns of financial management and control found in Dublin families (see 5.3.2).

In order to explore the existence of such groupings, the CLUSTER program of SPSS for Windows was run. This segregates the population into discrete and relatively homogeneous classes. Cluster members are identified by the similarity of their scores across all variables to those of other members of the same cluster, while they have different scoring patterns to members of other clusters. Two decisions are necessary to run such a cluster analysis, firstly, the choice of the variables to be included and secondly, the selection of an appropriate clustering technique.

The only relevant variables were those attitudes from Question 11 which deal with an individual's money management style. The constraints imposed on spending by a lack of resources was adjudged to be a relevant variable in determining one's approach to money. Inclination to row about money or its likelihood to cause tension were also included as these were judged to be personal characteristics rather more than a result of outcomes from one's situation. Other attitudinal information contained in this large question are not relevant for this section. The various dimensions examined and their associated scale items are listed in Table 7.17.

7.3.1 Reliability of measures

The initial task in such an exercise is to compute each individual's score on the relevant scales and then to use these scores as inputs into the clustering program. To check on the technical adequacy of these measures, reliability coefficients were first calculated for each scale using Chronbach's coefficient alpha. This is measured on a zero to one scale, where one would hope to obtain values as high as 0.8 or 0.9. Various authorities (Peter, 1979, Churchill & Peter, 1984) suggest that the reliability necessary for particular scales differs between preliminary, basic and applied research. Recommendations for preliminary research have the lowest requirement, which is now generally acknowledged to be 0.7 (Nunnally, 1978). While Nunnally had proposed in an early edition of his widely quoted text on psychometric theory that 0.5 - 0.6 might suffice (Nunnally, 1967), he subsequently changed his mind apparently without explanation. The higher level has now gained currency as the target for preliminary work. Tull & Hawkins are in basic agreement and state that "a value of 0.6 or lower is usually viewed as unsatisfactory" (1990, p. 274). The following values were calculated for the various scales.

Table 7.15

Reliability Coefficients for Attitudinal Dimensions

DIMENSION	COEFFICIENT ALPHA
Favour Plastic	0.66
Inclination to Save	0.52
Use of Loans	0.64
Propensity to Spend	0.58
Lack of Resources	0.80
Share Decisions	0.62
Secrecy between Partners	0.60
Inclined to Disharmony	0.79

Base n = 400 individuals

While these levels of reliability are an improvement from those found in the small-scale pilot survey, they are somewhat disappointing.

Two reasons help explain this occurrence. Firstly, the acceptance of a value as low as 0.4 in piloting the questionnaire was, in retrospect, too lenient a standard. Secondly, the number of items comprising each scale in the present research was only three. Such a number of items is very low when compared with published research as examined by Peterson (1994). In a meta-analysis of the use of Chronbach's coefficient alpha in marketing and psychology, he found that about 80% of the alpha coefficients were based on 4 items or more. He further established that composite scales comprising 2 or 3 items had lower alpha values than those with a larger number of items. This is only to be expected as the formula for calculating the coefficient is sensitive to the number of scale items involved. A large number of items in a composite scale have the effect of increasing the alpha values.

Given the disappointing levels of scale reliability (only two of the alpha coefficients above 0.7 and none above 0.8), it was decided to use the original 29 variables in the definition of any possible clusters. These variables had all been measured on a 4-point scoring system and so did not require standardisation. Neither were they so cumbersome as to require the application of data reduction techniques.

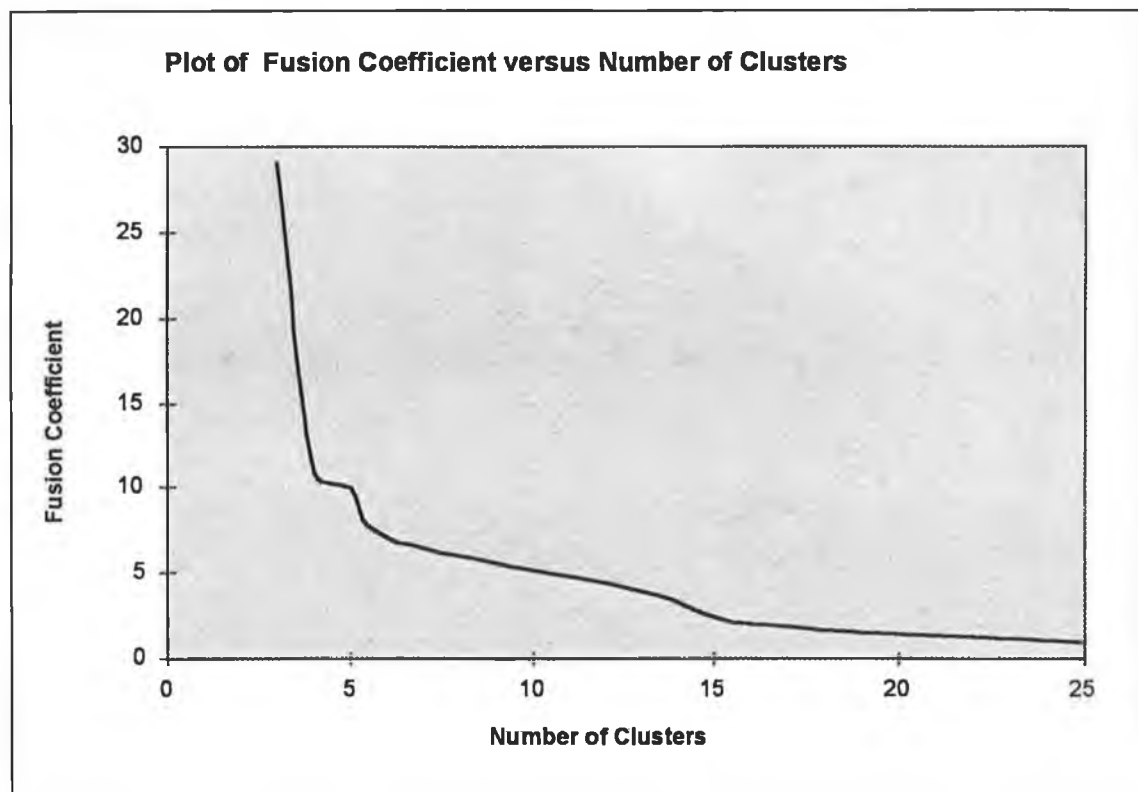
7.3.2 Conducting a cluster analysis

The next major decision was to choose a suitable clustering technique. Following the advice of Malhotra (1993) the two most popular methods of running a cluster analysis were used in tandem. Firstly, agglomerative hierarchical clustering was used to find the most appropriate number of clusters in this sample. In this method, each single case is initially considered to be a cluster in itself. Then the two observations that are most alike are joined to form a cluster and again the two next most similar are grouped in turn. Cases or clusters merge into successively bigger clusters until all the cases form just a single cluster. In all of these successive stages, the clusters which are least distant (or have the greatest similarity) are combined. Various algorithms can be chosen for measuring similarity such as measuring the distance between clusters at their nearest points, their furthest points, their centroids or the average distance between all set of points. The latter linkage method (average linkage) uses the most complete information and so this option was selected and calculations were made using the squared Euclidean distance method. This approach seems most appropriate and is the default operated by

the SPSS software (Norusis, 1993). Using this method, a solution using five clusters seemed to be appropriate.

It must be emphasised that any number of solutions can be achieved using hierarchical cluster analysis. Unlike other multivariate techniques, there is no simple measure of goodness of fit for the various solutions that can be obtained (Saunders, 1995). The usual method is to examine the sequence of cluster formation. This can be seen either through a vicicle plot or a dendrogram which are produced by the program, and these show the pattern of cluster formation at each stage. Churchill (1995) explains that the “fusion coefficients” on the dendrogram are the values at which various cases (or small clusters) merge to form larger clusters. An unusually high “jump” in these values shows that two (or more) dissimilar clusters have been merged. A plot of the number of clusters against fusion coefficients shows a sharp rise in the curve, which indicates that little new information is obtained by the subsequent merger of clusters. Figure 7.1 shows the occurrence of such an optimal solution where 5 clusters were present.

Figure 7.1 Plot of fusion coefficients versus number of clusters



Having decided that 5 clusters were an appropriate number, the second system of clustering the K-Means method of clustering was then used. This method, which is

also available on SPSS, requires that the number of clusters be determined in advance. It has two advantages over the hierarchical method. Firstly, it enables all cases to be classified, even those containing missing values. Secondly, it is regarded as producing stable clusters (Saunders, 1995).

K-means clustering is a partitioning technique which operates on a different principle to hierarchical clustering. Once the number of clusters has been decided at the start, observations are shuttled from cluster to cluster based on the proximity of their centroids. The way the algorithm works is that five starting points are chosen to begin the procedure. The squared Euclidean distance of each case from these starting points was then calculated and cases were allocated to the group to whose mean (or centroid) they were nearest in value. After all these reassignments were made, the centroids of the new clusters were computed and the process was repeated until no new reassignments occur. Such iterative partitioning has the advantage that it makes more than one pass through the data and so can recover from a poor initial allocation. This feature is a major strength and together with its ease of interpretation makes it the most popular method currently available (Churchill, 1995).

Using this procedure, each of the 400 respondents was allocated to a cluster, based on a personal money management style (Table 7. 16).

Table 7.16 Cluster Members' Responses to Attitudinal Items
(Percentage who strongly agree or slightly agree with each statement)

CLUSTER	1	2	3	4	5	Total	
Size of Cluster	23%	21%	17%	24%	16%	100%	
Favour Plastic							
I find using cash is better than cheques or cards.	43	60	86	91	85	72	***
Putting everything possible on a credit card is a good idea	29	24	17	5	8	17	***
Credit cards are much more benefit than trouble.	63	60	28	40	43	48	***
I am interested in the details of financial products.	65	56	35	43	33	47	***
I am afraid of machines and cards.	15	17	52	33	20	28	***
Inclination to Save							
I save a regular amount per week (or month).	75	52	55	79	72	67	***
It is best to save up first before you buy.	91	46	88	95	89	82	***
Saving for the rainy day is too hard.	13	63	62	58	43	47	***
Use of Loans							
It is best to take out a loan and buy immediately.	3	72	37	28	17	31	***
In the past, I have frequently bought using loans.	17	86	64	74	14	52	***
As a matter of principle, I avoid taking out loans.	67	14	61	58	59	52	***
Budgeting							
I keep account of where all my money goes.	89	45	58	82	63	66	***
Keeping to a budget is really too much trouble.	15	43	63	23	30	33	***
Often, I buy things on impulse	19	49	75	26	80	46	***
Base	n =	91	83	67	94	65	400

*** indicates $p < 0.001$

7.16 (Cont.) Cluster Members' Responses to Attitudinal Items

CLUSTER	1	2	3	4	5	Total
Lack of Resources						
There is enough money to meet most of our needs.	86	83	53	75	95	80 ***
Finances are particularly bad at present.	6	15	51	46	2	24 ***
I am constantly cutting back to make ends meet.	12	10	67	59	2	30 ***
Managing the money is a major burden on me.	18	9	40	84	58	37 ***
I constantly worry about money.	32	39	79	84	25	52 ***
Sharing Information						
It is better to keep financial details from one's partner.	6	7	29	8	11	11 ***
We are very open about discussing money matters.	98	96	68	95	90	90 ***
I know roughly how much my partner has to spend.	97	95	87	97	77	92 ***
Secrecy between Partners						
I seek my partner's approval for non-routine spending.	89	76	61	74	42	71 ***
It is better for husband and wife to keep their money separate.	18	17	58	24	35	29 ***
I have private money unknown to my partner.	9	7	24	8	27	14 ***
Inclined to Disharmony						
We have serious rows about money matters.	6	5	48	19	9	16 ***
I am very satisfied with the way we share money.	93	92	59	79	72	88 ***
Family finance is a continual source of tension.	8	2	51	27	2	17 ***
I want more influence on our big financial decisions.	13	18	55	23	114	24 ***
Base	n = 91	83	67	94	65	400

*** indicates $p < 0.001$

As expected the sizes of the various clusters varied considerably, but all were sufficiently large to satisfy the criterion proposed by Lehmann (1989) that clusters should be based on at least 50 cases in order to be reliable. In order to examine the solution obtained, cluster membership was cross-tabulated against the attitudinal variables. The results are presented in Table 7. 17 and as can be seen, the clusters are significantly different across all attitudes at the 1% level.

The most appropriate label for each cluster was found by a close examination of the attitudes that cluster members had in common. This was accomplished by cross-tabulating cluster membership with the level of agreement or disagreement with relevant attitude statements. In this way the following 5 personal money management styles are identified.

7.3.3 Cluster descriptions

Cluster 1 members are **Astute and Affluent** and are best characterised by a modern approach to finance. About one-quarter of the sample (23%) in number, they are savers rather than spenders and fully believe in the use of credit cards to achieve this goal. In all their dealings they use the particular methods that will minimise their expenses. According to one informant in the follow-up personal interviews "they are up to every trick in the book" to minimise their spending. In common with cluster 2 members, they share a belief in the usefulness of cheques or credit cards rather than cash, but they live very strictly within their means and are savers "par excellence". Hence they are quite well-off. Additional evidence of their astute approach is their above average interest in the details of financial products, such as interest rates, and tax-based saving schemes.

This group also have the highest level of budgeting and keep strict account of all their spending. As expressed in a graphical (but not impartial manner) by one informant in the qualitative research

*"These ones interview every ***** penny twice before it is spent."*

When asked who is more inclined to overspend, a resounding 63% of this group claimed that neither partner overspends. This is certainly indicative of their mentality and was in sharp contrast to other group values, which ranged from 17% to 48%. There obviously was a major difference in the approach to finance taken by such people.

This group are very averse to taking out loans. In contrast to their willingness to use of modern banking facilities such as a credit card, they don't avail of the loan facilities of the same financial institutions. This is most likely due to their reluctance to pay high rates of interest needlessly. Their approach is to save up first before they buy. They report no difficulty in saving and acknowledge that they save a regular amount per week or per month.

Cluster 2 members are the “**Spenders on Credit**”. They comprise 21% of the sample. Like those in cluster 1, this group favour the use of ‘plastic’ rather than cash. However, for them it facilitates their spending. They are quite different to cluster 1 in their attitude to savings and budgeting. Their claim that “budgeting is a real trouble to them” differentiates them from others.

They are also distinguished from others by their reluctance to put money into savings on any regular basis. Most characterise themselves as spenders rather than savers and see the credit card as providing an additional source of finance for immediate spending. When asked if it was better to save for something before buying, their attitudes were at variance with all other groups. Their approach is that it is best to make a purchase immediately by taking out a loan of some kind. This view of credit was unique among the groups and easily distinguished them from other groups of a thrifter mentality. The best description of this group is the view

"I'd be lost without my plastic. Don't ever leave home without it!"

They do not keep account of where their money goes nor do they perceive themselves as overspending. Any control they exercise is very loose and they experience little cutting back to make ends meet.

Cluster 3 are the “**Deeply Troubled**” who comprise 17% of the sample. The dominant characteristic of this group is the lack of income of the husbands, which impinges on all aspects of the cluster's behaviour. They differ from other clusters in their perception that they have insufficient income and report that they constantly cut back to make ends meet. Given these circumstances they are not interested in the details of financial

products and strongly feel that cash is best. They fear ATMs and consider credit cards to be more trouble than benefit.

In addition to having low average family income, the problems and troubles of this group are partially due to their own behaviour. A very high proportion of them find keeping to a budget is very difficult, as they keep little account of where their money goes. They admit to having a high level of impulse buying and have the highest proportion of self-confessed spenders as opposed to savers. These problems are aggravated by the fact that they have above average incidence of taking out loans in order to make purchases.

In many cases, this results in a very private approach being taken to money matters. Less communication takes place between the partners in this group than any other and information about earnings and debts tends to be kept secret.

This group's position is well expressed by the woman who worked as a cleaner to keep the "clothes on their backs".

Her view was ruefully expressed

"I'd be mad to let him get his hands on a penny (of my money).

It would just go down his throat (in the pub)."

The main problem here is generally overspending on the part of husbands. Wives frequently have to earn to supplement family income and to provide income for themselves which they then keep from their partner. This situation explains the seeming contradiction that this cluster has the highest level of spenders as well as the highest incidence of cutting back.

Cluster 4 members are best described as "**Traditional & Thrifty**" and comprise one respondent in every four (24%). Their preference for cash is reinforced by their fear and rejection of credit cards. Of all the respondents, this group is most likely to save on a regular basis. They are very careful with money and claim to operate very strict budgets. They have accommodated themselves to such a regime and claim that keeping to a budget is no real trouble. However, their low income means that they are faced with the

reality of constantly denying themselves and "cutting back" to make ends meet. This inevitably proves to be a major burden. Since their very low family income forces them to be very careful with money, they are most likely to frequently review their finances. Everything has to be weighed carefully and they proved to be the least likely to admit to impulse buying.

The best insight into their situation came from a mother who was saving for a religious ceremony and was pleased that she had

"saved £3 on the groceries for the confirmation clothes next month".

Cluster 5 comprises the "**Cash Spenders**". One person in every six (16%) of the sample was found to have the characteristics of this group. While they share a preference for using cash with members of cluster 4, they are diametrically opposed to them in mentality. Their propensity to spend is as clear-cut as the cluster 4 members' propensity to save. This cluster has the highest level of admission to impulse buying of all the people in the entire sample. Eighty per cent of them admitted to being impulse buyers. They splash money about and only one single individual admitted to being conscious of cutting back to make ends meet. This impulse buying is associated with a disinclination to review their financial position with any regularity (i.e. neither monthly nor more frequently).

While their inclination to spend is a characteristic by which they can be recognised, they differ from Cluster 2 spenders in their rejection of credit to achieve this end. They specifically reject taking out loans to facilitate immediate purchase - a claim which is verified by their unusually low history of actually purchasing through the use of loans. As a consequence of this spending style, they express the least interest in the details of any financial products on the market.

A professional woman interviewed in the qualitative study (see chapter 8) gave the following reaction when asked the main uses to which her earnings were put.

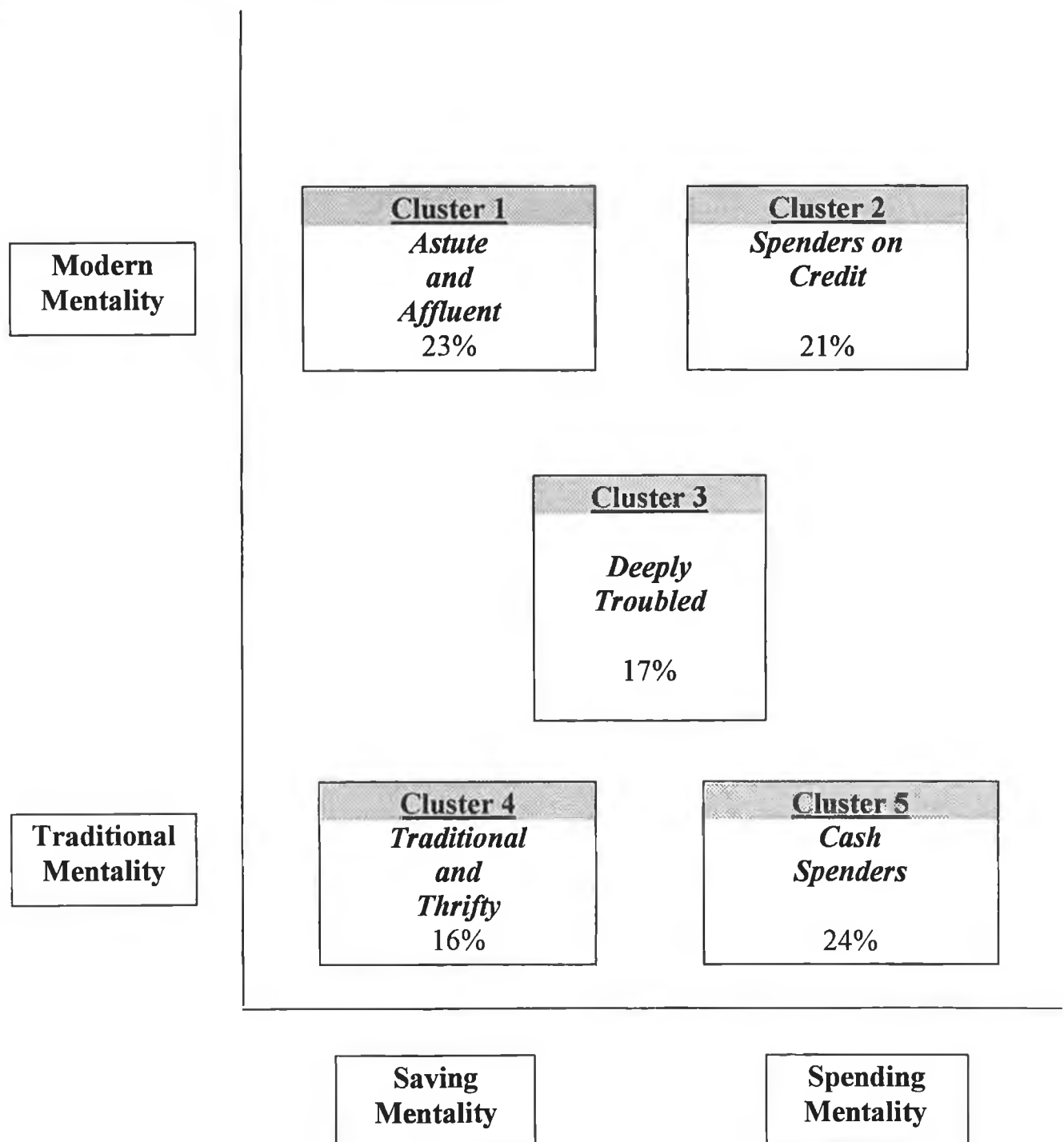
"I work for this. It's mine and, by God, I'm going to enjoy it."

Such sentiments epitomise the mentality of cluster 5 members.

Figure 7.2 shows how these clusters might be depicted in two dimensions using modernity of mentality as one axis and the inclination to either spend or save as the axis. Clearly cluster 1 and cluster 2 are modern in approach to financial instruments while cluster 4 and cluster 5 are very much cash-based in mentality. On the second dimension which reflects an individual's inclination to spend or to save.

Figure 7.2

Perceptual Map of Personal Money Management Mentalities



7.3.4 Characteristics of cluster members

The membership of these five clusters is described in Table 7.17. As can be seen in this sample, which is representative of Dublin families, the clusters are roughly equal in size and each contains approximately 20% of the population. Further examination of their basic characteristics underline the fact that an individual's personal money management style is an important variable, which operates in conjunction with his or her demographic profile.

The first finding of note from the examination of cluster membership is that the husbands had significantly different overall approaches to finance to the wives. In Table 7.17, a chi-square test statistic was calculated to examine whether this might be due to random variation, attributable to the fact that a sample was taken, or whether it may indicate a statistically significant variation within the overall population. The chi-square value referring to the gender balance within clusters membership was found to be highly significant ($p < 0.0001$) thus indicating that the observed variation was unlikely to be attributable to chance, but indicated systematic differences based on gender.

Table 7. 17 Size of Clusters and Characteristics of their Membership

Characteristic	1 Astute Affluent	2 Spender Plastic	3 Deep Trouble	4 Traditional & Thrifty	5 Cash Spender	Total Sample
Gender $p < 0.0005$						
Male	64	54	42	53	29	50
Female	36	46	58	47	71	50
Age $n. s.$						
Under 35	28	23	21	29	28	26
35 - 44 years	22	42	36	29	29	31
45 - 64 years	50	35	43	43	43	43
Social						
Class $p = 0.052$						
Groups 1, 2, 3	67	63	49	49	62	58
Groups 4, 5, 6	33	37	51	51	38	42
Wife $p = 0.055$						
Employed						
Yes	37	48	42	29	48	40
No	63	52	58	71	52	60
Mean Family Income $p < 0.09$	£21,000	£25,900	£19,000	£18,500	£22,400	£21,500
Size of Cluster $n =$	23% (91)	21% (83)	17% (67)	24% (94)	16% (65)	100% (400)

Husbands were found to dominate some clusters, while wives were over-represented in others. On closer examination, those clusters favouring the use of plastic (either to spend freely or to postpone payment) contained more men. More wives, on the other hand, were found among those whose main predisposition was to spend using cash. Indeed wives who were employed were particularly inclined to belong to clusters 2 and 5, who spent freely using either plastic and cash in the former case and cash only in the latter. Examination of the data for a wide range of behaviours, ranging from saving to spending to taking out loans, showed that wives conform more to the stereotype of the 'spendthrift wife' than to the alternative stereotype of the 'careful manager'. (See also section 7.4.)

Surprisingly, age did not emerge as a significant variable in distinguishing between clusters. When the cluster membership was analysed by age and a chi-square value computed, it proved to be insignificant, showing the independence of this variable. Savers, spenders, those preferring to use cash only and those favouring plastic were found in all age groups and these differing mentalities could not be attributed to any particular generation. On the contrary, careful managers were equally prevalent amongst the younger generation as among those who were older and spenders were equally found among the more mature couples. Any age stereotypes that might have been anticipated were rejected by these findings. Duration of the marriage was similarly found not to be a significant factor in understanding the mentality of the individual.

Significant differences in mentality were found to correlate with the social class background of the individual. This variable can be considered to be statistically significant (chi-square test $p=0.052$).

Social groups 1, 2 and 3 were over-represented in three of the clusters. These professional, managerial and other white-collar occupations dominated the two clusters favouring plastic over cash, as well as being over-represented in the cluster composed of the 'cash-based spenders'. Working-class respondents (social groups 4, 5 and 6) were mainly found in clusters 3 and 4, which were the 'troubled' and those classified as 'traditional and thrifty'.

Interestingly, the three clusters that acknowledged themselves to be spenders (cluster 2 who use plastic, cluster 5 who are cash based and cluster 3 who spend even in the face of perceived shortage of funds) contain the highest proportion of dual-income families. These are in sharp contrast to the careful planners of finance (clusters 1 and 4), who contain the highest proportion of stay-at-home wives. In general, these conclusions accord with common sense. It is more likely that both partners will plan their finances when the wife is not in paid employment. Two forces combine to facilitate this behaviour. Firstly, these families have less income (see Table 7.17) and so both parties must plan more carefully, and secondly, the wives have the time and energy to expend on such planning. As might be expected a further investigation of the two clusters of "planners" showed that the wives played a large role in the management of their finance on a day-to-day basis. A cross-tabulation of cluster membership with dominance in dealing with finance (a topic which is reported in section 7.4) showed that cluster 4 wives took the initiative in discussing money, being careful about money, keeping accounts and generally dominating the financial affairs. In cluster 1, her role in planning was less dominant as she shared jointly in all these activities.

The question of income was found to be more complex. Take home pay, as will be remembered from the methodology section (5.6.6) was precoded according to the categories used by Kremer and Montgomery (1993) in their study of working women in Northern Ireland. Each category was presented in terms of weekly, monthly or annual income for ease of answering. As well as an open-ended question in the questionnaire, an attempt to obtain such information was included on a second precoded sheet (Appendix D). Even with these efforts, information was incomplete. In cases where the income of one or both employed spouses was missing, the family was excluded from the analysis. Full data was available for 70% of families, 59% of the 80 dual-earner families and 77% of the 120 single-income families. Category midpoints were then used for both husbands' and wives' incomes (where appropriate) to compute total family income.

Average income is reported for each cluster in table 7.17 and was analysed using one-way analysis of variance (ANOVA). Here the overall F-ratio was not significant (p-value was 0.09), indicating that taken together the five mean values for family income did not differ significantly from one another. (No significant relationship was found either when the husband's income was taken on its own.)

The failure to show a statistically significant link between an individual's personal approach to finance and their wealth is actually an important finding. Essentially it reflects the reality of the divergent mentalities found at all levels of income. It also is corroborated by the fact that almost 60% of spouses have a different mentality regarding money management from their partner (Table 7.18). Even though family wealth is common between them, only 41% of respondents were found to share cluster membership with their spouse. The obvious question is how the remaining families were organised. Which cluster types tend to be found together in the same household and what is the state of their relationship if their fundamental approaches diverge?

7.3.5 Cluster Membership within Families

To answer the first question, the data was organised so that cluster membership of each husband was matched to that of his wife. The identification of the number of spouses who differ in terms of cluster membership or personal money management style is examined below. The question relating to the level of satisfaction or difficulty in such families is examined in a later section (7.5).

Table 7. 18
Cluster Membership of Husbands and Wives within Families
(Actual Numbers)

Wife's Cluster Membership	Husband's Cluster Membership					Total Wives
	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	
Cluster 1	<u>24</u>	5	-	3	1	33
Cluster 2	10	<u>15</u>	2	10	1	38
Cluster 3	3	7	<u>14</u>	12	3	39
Cluster 4	4	6	10	<u>20</u>	4	44
Cluster 5	17	12	2	5	<u>10</u>	46
Total Husbands	58	45	28	50	19	200

Base 200 family units

Chi-Square Test $p < 0.0001$ (24% of cells have expected frequency less than 5)

The first point to note is the diagonal in this matrix, where the wife and the husband are members of exactly the same cluster. This occurred in $24+15+14+20+10 = 83$ families. In other words, 41.5% of the 200 families were such that both partners had *exactly* similar approaches to handling their financial affairs.

A less stringent measure of agreement within families is obtained through relaxing the requirement that the cluster identity of husband and wife must be *identical*. Amalgamation of clusters was sought on the basis of some important measure of similarity. If the cluster descriptions are analysed, the five clusters might be regarded as forming two basic groups. Some cluster mentalities constitute a *disciplined* approach to budgeting, saving and spending (clusters 1 and 4), while others (clusters 2, 3 and 5) have a greater orientation to be *spenders*. When the distribution of this dichotomy is examined for husbands and wives within the *same* family it is clear that a certain counterbalancing influence occurs. Where the husband is a spender, the wife tends to be a saver and vice versa. Whether this is a personal trait or is a response to the circumstances in which they find themselves is explored in the qualitative research (chapter 8.). However, it is interesting to note from Table 7.18 that a greater proportion of couples share the same basic orientation rather than differ regarding such matters. This distribution was found to be statistically significant (Chi-square test $p = 0.006$).

Table 7.19
Basic Orientation of Spouses within Families
(All Percentages in this table are expressed in terms of the Total Sample)

Cluster Membership	Cluster Membership		
	Husband Disciplined Clusters 1 and 4	Husband Spender (Clusters 2, 3, 5)	All Wives
Wife Disciplined (Clusters 1, 4)	25.5%	13%	38.5%
	51 couples	26 couples	77 couples
Wife Spender (Clusters 2, 3, 5)	28.5%	33%	61.5%
	57 couples	66 couples	123 couples
All Husbands	54% 108 couples	46% 92 couples	100% 200 couples

Chi-square $p = 0.006$

Summing these cases (25.5% + 33%), showed that almost 60% of couples hold similar views, with more families containing two “spenders” than two “disciplined purchasers”.

Contrary to popular opinion, husbands tend to act in a more disciplined manner than their wives. A higher proportion (54% of husbands or 108) were found to fall into this category as opposed to 38.5 % of the wives (77 families).

This basic finding was also apparent when the distribution of spousal overall mentality was examined *within families*. Within the 77 families where the wife is a disciplined manager, her husband is quite likely to display the same orientation. In simple language “when she is disciplined, so is he.”

This similarity of approach was not found within the 108 families where he was the one having a very disciplined approach to finance. Wives in these families were actually *more* likely to be spenders than to share his approach. Again, put simply, it means that “when he is disciplined, she is more likely to be a spender”. The inevitable conclusion from this analysis is that a greater proportion of wives display a spending mentality rather than a strict budgeting approach.

Table 7.20 further corroborates this conclusion when answers to individual questions regarding such matters as saving, spending, taking out loans and budgets are analysed by gender.

Table 7.20
Gender Distribution of Financial Outlook
(Percentage who strongly or slightly agree)

Attitude	Male View	Female View	All Spouses
Putting everything possible on a credit card is a good idea.	18	17	17 <i>n.s.</i>
It is best to save up first before you buy.	80	83	82 <i>n.s.</i>
As a matter of principle, I avoid taking out loans.	51	52	52 <i>n.s.</i>
Often, I buy on impulse	36	55	46 p = 0.001
In the past, I have frequently bought using loans.	56	48	52 <i>n.s.</i>
I keep account of where all my money goes.	63	70	66 <i>n.s.</i>
Keeping to a budget is too much trouble	32	35	33 <i>n.s.</i>
I am constantly cutting back to make ends meet.	26	34	30 <i>n.s.</i>
Base	50%	50%	100%

Significance levels refer to Chi-square tests.

The surprising finding here is that husband and wives differ on only one of these issues - that of impulse buying. Such tendencies were noted not only by the husbands but also by the wives themselves. Such self-description must be reconciled with the undisputed findings that husbands have more spending money for personal use than do their wives. It is therefore very likely that the social interpretation of 'men's money' and 'women's money' as proposed by Zelizer (1992), presents some insight into this seeming contradiction. In all of this discussion it must, of course, be remembered that wives shop much more frequently than husbands and so are exposed to what they may describe as 'impulse' buying on a more frequent basis. The distinction between the purchase of low-value grocery items on the 'spur of the moment' and the making of non-trivial purchases is one which might be developed in future research. Further exploration of this topic is undertaken in chapter 8.

Two questions arise, however, that can be answered from the analysis of the quantitative study. Firstly, it seems necessary to examine how wives regard their husbands as managers of the family finances and vice versa. This will be examined in section 7.4. Secondly, it is likely that disagreements between husbands and wives may be inevitable

given the disparity in basic orientation that has been found. The extent of conflict or tension will also be examined in this chapter. The impact of conflict or tension on the relationship between the couple will be explored in chapter 8, which examines the dynamics within the family based on the personal interviews conducted by the author. The key issue to be examined there will be the impact of disparate views regarding money on the marital relationship. The processes of accommodation to one's partner or the management of conflict will be explored at that juncture.

7.4 Evaluating Money Management Ability of Spouse

This third main section reports on the findings of each spouse regarding their partner. Thirteen questions were asked where a comparative rating was involved. Respondents were introduced to this topic by being told that people had made many comments in confidence both about themselves and their partners. For example, one partner may be identified by the spouse as being a careful manager of money. In some cases, both may share this trait, while in other instances, it may apply to neither spouse. The respondents were then asked to indicate which answer most accurately described their own experience. Possible answers ranged on a five-point scale from "Only the Wife", "Mainly the Wife" to "Both Equally", "Mainly the Husband" and "Only the Husband". The couples were also reminded that "No one" could be a valid answer to a question such as "Who is good at planning what can be spent?"

Table 7. 21**Evaluation of Financial Management Behaviour of Partner Relative to Oneself
(Percentages)**

Behaviour	Wife *	Equal	Husband	No One
Knows overall state of family finances	15	60	22	3
Knows how much is being earned	4	74	20	1
Knows total debts of family	11	72	17	1
Begins discussions about finance	31	42	21	6
Careful manager of money	29	46	19	6
Good at planning	32	48	17	4
Worries about money	26	43	18	13
Keeps family accounts	36	26	28	10
Is inclined to overspend	29	14	18	40
Spends a lot on leisure	5	26	19	50
Has more personal spending money	9	29	28	35
Cuts back on spending	25	44	17	14
Most approve or has veto	4	72	14	10

*Wife only and wife mainly categories have been combined.

A similar amalgamation of categories took place for husbands.

Several points should be noted in the findings above. Firstly, *knowledge* about the family finances was the area most likely to be equally shared between spouses. Typically 60-70% of people acknowledged that information about the earning, debts and overall state of the family funds was shared equally. In only a few cases (7%) was information concerning the amount earned totally in the hands of one partner and this tended to be unrelated to gender. While 4% of wives did not have such information this was counterbalanced by the 3% of husbands who confessed ignorance in this regard. This represents quite a turnaround from earlier generations of women who did not know what was being earned. Gorer (1971) quotes that 16% of wives did not know their husbands' earnings in the late 1960s. The question of income from extra work or work in the black economy was not explicitly mentioned in this question. In general, the data shows that husbands have a higher level of knowledge of the state of family finance than wives.

Wives on the other hand are considered to be more careful managers, better planners and more likely to keep the family accounts. They are more likely to worry about money and begin discussions about finance. With respect to overspending, wives feel they are culpable in this regard a view which is shared by men. This stereotypical behaviour may appear to be contradicted by the fact that husbands have more overall spending on leisure. The most likely explanation given for this in personal interviews was that a husband's leisure spending is a consistent drain and therefore is probably invisible, while a wife's spending (perhaps on clothes or household items), while very occasional is large and very visible. This thinking may reconcile these findings relating to overspending with the seeming contradiction that wives are also regarded as being more prone to cut back on spending. Incidentally, the opinion that wives were likely to overspend was held by women themselves more than by their husbands. Why they might hold this view is also explored in the personal interviews reported in chapter 8.

The existence of a veto being held by either partner seems to indicate good communication, but where only one partner had this power it was most likely to be the husband.

Again as in all the evaluations of one's partner, husbands' answers were almost totally mirrored by similar perceptions on the part of the wives. This unanimity might augur that couples basically see finance as a non-contentious issue between them. The truth or otherwise of this impression is subject matter for the final section of the analysis.

7.5 Impact of Finance on Relations between Spouses- consideration of hypothesis 4

It is clear from earlier sections of this chapter that families have a great diversity of approaches between husbands and wives. Day-to-day management is conducted with a variety of systems, some of which leave all day-to-day money management in the hands of either the husband or wife on their own (section 7.2.1) Over 35% of respondents recognised some difficulty in this whole area and stated that money management was a burden to them.

The use of financial services had also been seen (section 7.2.2) to favour the husband. It may be that wives resent this fact and wish to have similar access themselves. Clearly the families in the study enjoy a large measure of shared control (40%) but, where one partner dominates, it inevitably turns out to be the husband (7.2.4).

Such consistent evidence of husbands dominating the financial decisions and the overall strategy within families suggest some dissatisfaction on the part of wives and some measure of dissension between the partners. Intuitively, resentment might be expected among wives who work as full-time housewives. Having given up their independence, they suffer the loss of financial power which is evidenced in the working wives. Husbands in these families may also feel dissatisfied as they are under more financial strain and lack the kinds of extras that a wife's income might provide. The situation regarding such expenditures has already been documented in chapter 6, using the *Household Budget Survey* data.

In the light of the clear imbalance between spouses, it was decided to examine whether or not spouses experienced dissatisfaction with their situation. It can be argued, of course, that inequality in financial affairs may not be experienced as inequity. The spouses (particularly the wives) may be quite content with the status quo and may have no desire to alter matters. Indeed in section 7.2, no evidence could be found of any significant shift in money management systems over the years. Only 6% of respondents had changed their approach at all, even though in excess of 40% were married for 20 years or more.

Three questions were posed to tap various dimensions of possible disharmony and attempt to quantify the existence of discontent. Firstly, couples were asked if they had *serious* rows about money matters. The emphasis in the question was deliberately placed on major conflict rather than slight differences of opinion (Appendix D). As table 7. 21 shows one in six couples admitted to the existence of some major disharmony over money matters.

Table 7. 22**Indications of dissatisfaction with financial arrangements**

	Strongly Agree	Slightly Agree	Slightly Disagree	Strongly Disagree
We have serious rows about money matters.	5	11	25	59
Family finance is a continual source of tension within our family.	6	11	24	59
I am very satisfied with the way we share money. (reverse coded)	6	6	20	68

No indication would be given as to the type or frequency of this conflict. However, insight could be gained as to whether this might be experienced as infrequent episodes or alternatively as an ongoing state of disharmony. The second question was intended to answer this point. Couples were asked if finance was a continual source of tension within their family. Again, the evidence shows a minority of respondents (17%) enduring to some extent such ongoing problems.

The final question looked at the matter of sharing of money as a source of marital disharmony. The evidence is clear from the previous section that husbands have more personal spending money and tend to spend more of their own available resources on leisure. Each partner was asked about their experience of the distribution of resources. This time the question was stated in a positive manner. Couples were asked to agree or disagree with the statement "I am very satisfied with the way we share money", again using a 4-point scale. The wording used was deliberately strong in order to overcome normative answering, where the unthinking reaction is to state that all is harmonious in one's marriage. In answering this question 12% of respondents failed to give the expected positive answer.

The accumulated evidence from these three questions is that only a minority of families experience disharmony concerning money. Only 12-17% of families displayed such problems. In fact when the questions of rows and continual tension are taken together, a core of 8% of families answered consistently on both indicators. However, by the same

logic up to 24% had some measure of unhappiness with the arrangements. Such families indicated dissatisfaction on at least one question.

The next matter is to see if the families who are dissatisfied can be identified in terms of either their characteristics or perhaps their money management practices. To permit more adequate numbers for this analysis, the "strongly agree" and "slightly agree" categories are amalgamated.

The profile of the dissatisfied spouse is seen in Table 7.23. A close examination shows that 'troubled families' are unrelated to given characteristics of families, but reflect decisions that have been taken by the families themselves.

Table 7. 23

Cross-tabulation of Dissatisfaction with Interpersonal Financial Arrangements

	Rows over Money YES (%)	Continual Tension YES (%)	Dissatisfied with sharing of finance YES (%)
Social Class n.s.			
Groups 1, 2, 3	14	16	13
Groups 4, 5, 6	20	20	10
Gender n.s.			
Husbands' reports	17	19	10
Wives' reports	16	17	14
Length Married n.s.			
Under 10 years	16	13	10
10 -19 years	19	24	10
20 years and over	15	16	15
Wife Employed Note 1			
Yes	14	13	11
No	18	20	13
Overall Control of Money			
Wife controls	18	19	13
Equal p<0.01	10	14	8
Husband controls	23	20	17
Method of Managing p<0.01			
Wife Whole wage	15	22	13
Housekeeping Allowance	25	17	17
Joint Pool	8	10	7
Husband Whole Wage	29	29	13
Independent	15	15	11
Total Sample	16	17	12

Base 400 spouses

Note 1 'Tension' was the only variable to prove significant at the 5% level.

The key variable is the manner in which the couple organise their finances. Clearly this research shows that rows and dissatisfaction about finances are not only associated with who has overall control, but that some allocation systems gave rise to greater levels of dissension.

In particular, the husband-based management system and husband-based control raise problems of disharmony not associated with wife's control and total management. Both the 'housekeeping allowance' and 'husband whole wage' systems are associated with the highest levels of stress encountered in the sampled families. The extraordinary high levels of problem caused by the 'husband whole wage system' is perhaps some reflection of the pathological mentality found by Homer et al. (1985) and Wilson (1987).

By way of contrast, the 'joint pooling' system raises the least problems. These findings cannot of course be regarded as causal. It is as likely that the pooling system is an *indicator* of overall harmonious relationships as it is the system least likely to *cause* such troubles. Again, by the same logic, while the husband dominated systems are associated with conflict, it is unclear as to whether rows within a family results in the husband taking full charge or whether these problems arise *precisely because the husbands are so dominant*. Further a separate research study would be necessary to adjudicate on such matters.

It will be noted from Table 7.23 that families where wives are non employed experience significantly higher levels of continuous tension with regard to finance than those where both are employed. However their levels of serious rows were not significantly higher than dual-earner and levels of satisfaction/dissatisfaction were basically equal for both groups.

Turning to the fourth hypothesis, it will be noted that it suggested that:

high levels of latent, if not overt dissatisfaction with present financial arrangements are likely to be experienced by wives who don't have a personal income from paid employment

As can be seen in table 7.23, the relationship between a wife's employment and the existence of serious rows or continual tension regarding money is not significant. While

the dual-earner families had lower levels of problems, these were not statistically significant at the 5% level.

It is very pertinent to the objectives of this survey that a wife's work status did not prove to be a crucial variable. Levels of dissatisfaction in dual-earner families were found to be no different from those of housewives.

THE HYPOTHESIS AS STATED IS NOT CONFIRMED.

In fact, the central finding from this section of the analysis is that systems of financial management and control, which are totally within the ambit of a couples own decision, are the only central variables to relate to marital disharmony.

The findings of this chapter confirm that the Irish urban experience of family finance is unique in many respects.

1. Dublin patterns of day-to-day management are quite traditional by international standards. The main manifestation of this is the existence of the 'housekeeping allowance' system of management - a traditional system which has virtually disappeared in Britain and the United States. However, its continued existence here is associated with the segregated view of gender roles it embodies.

The main alternative (pooled or joint management) which is found in 50% of UK families characterises only 30% of Dublin families. It is however likely to increase with the rising number of dual earners, who were found to be more likely to use this system. Significantly, it is the fact of the two incomes rather than the youth of these couples that appears to trigger this finding. Among young couples a surprisingly high number of young husbands have full responsibility for family finance- a finding that requires further investigation.

2. The incidence of joint bank accounts among Irish families has remained low. In this urban sample, which excluded the unemployed and single and sole-parent families, the existence of 30% of respondents without a current account (either personally or in joint names) is remarkably high. This was not confined to wives but characterised husbands to a similar extent.

3. Turning from details of day-to-day management to matters of more consequence, it was found that both partners tend to share decisions to enter into major commitments. Two notable exceptions were car purchase and the adoption of new financial services (such as insurance, tax-based loans), which were decisions dominated by husbands. The former is particularly significant given the impact of car purchasing on family budgets found in Table 6. 6.

4. Ascribing priority to areas such as holidays, cars and new household durables or furniture is shared by almost 60% of respondents. However, among the remaining couples, such priority setting is more likely to rest with the husband.

5. A high level of husband dominance also characterises the overall control of family money. In a striking similarity of perceptions, both husbands and wives agree that such overall control was equally shared in only a minority of families. In the remaining 60% of families either one partner or the other held sway. In working-class families overall power centred around the wife, but for the wealthier middle class couples it was more common for the husband to have final control.

This finding is of major importance given its relevance to the second hypothesis. As seen in section 7. 2, 4, the findings then are that while *day to day management of financial affairs may be shared or undertaken totally by wives, husbands are more likely to retain the final control about financial matters, where this is to their advantage*. This is seen particularly in Table 7.11 where wives have very little share in the overall control of high income families.

These control systems in Ireland are much more segregated than those found in the UK, where joint control is reported in 70% of families though in both locations, it was more common for husbands than their wives to be dominant in this important area.

The hypothesis that families who have the highest level of joint control over family finance tend to be under 35 years old, of ABC1 social class, in paid employment, without children, with education above the mandatory school leaving age or modern in mentality was confirmed in most respects.

Only the presence or absence of children and the wife's age were found not to be statistically significant.

With regard to dual earner families, wives have substantially higher levels of joint control over the family finances (53% as compares with 32% having joint control), (Table 7.12).

6. Five equal-sized clusters of respondents were identified in this sample - an approach which is innovative in the literature on family finance. Broadly speaking, these clusters distinguished between individuals on the basis of their personal money management system. Differences centred on their approach to spending, saving, budgeting and their inclination to use credit cards as opposed to cash. (Figure 7.2). Most significantly, partners sharing the same cluster description were unlikely to be found within a single family. This finding makes it likely that differing mentalities must either be accommodated in the way decisions are taken or major conflict is likely to arise.

Working wives were significantly more likely to see themselves as spenders rather than savers (Chi-square $p = 0.055$, table 7.17)

7. The assessment by one partner of their spouse's strengths and weaknesses is another instance of a new approach in the literature dealing with family money. Generally spouses have similar assessments of the manner in which their financial affairs are conducted.

8. Levels of satisfaction with the way money was distributed and controlled between spouses was brought into sharp focus in this research. Significant levels of disharmony and tension were reported by about one respondent in every six. These were equally distributed between men and women. But no demographic characteristics could be found to identify these problem families, which is another way of saying that they are equally to be found in all sections of the population.

In the light of the specific objectives of this research, marital disharmony is unrelated to the wife's work status. For that reason, the fourth hypothesis that high levels of latent, if not overt dissatisfaction with present financial arrangements are likely to be experienced by wives who don't have a personal income was not upheld.

9. Finally, it is notable that the only variables having any explanatory value relative to dissatisfaction are those which lie at the heart of this research, namely the particular methods used by couples to allocate their money and secondly, the amount of sharing over its control that occurs.

Chapter 8

Results of the Qualitative study

Chapter 8 RESULTS OF THE QUALITATIVE RESEARCH

While the previous chapter used the results of a quantitative study to describe the financial arrangements between husbands and wives, this chapter seeks to address the relationships in more depth. In particular, it explores the manner in which financial arrangements are initiated, are sustained and affect the on-going relationship between the parties. Such a task requires an appropriate methodology. In contrast to the quantitative approach used in chapter 7, these present findings reflect a qualitative methodology.

In section 5.8 of the methodology section above, arguments were presented that a *quantitative* study was essential to answer the key question in this research project: 'What methods of financial organisation are most commonly used by Dublin families in the mid 1990's?' It was argued that only a representative sample (the largest size possible within the resources of a sole researcher) would permit the popularity of various systems to be assessed. This methodology was pursued and the results of a survey of 200 couples showed the particular methods which occurred (chapter 7.2).

Differences associated with variables such as age, social class and wife's employment status were found in the sample (tables 7.3 and 7.9) and these could be generalised to the population. Substantial new insight into financial behaviour was also gained through a cluster analysis (section 7.3) which found segments who differed in terms both of their spend/save orientation as well as their willingness/unwillingness to use credit.

The key limitation of chapter 7, however, is an absence of insight into *process rather than outcome* (Merriam 1988). In particular, little enlightenment was gained on *how* couples initially organised the day to day management of their finances, *how* they set priorities for major purchases and *how* various decisions came to be implemented. While the quantitative approach has produced substantial insight into *what* is occurring, it is inherently weak on the manner in which these outcomes are achieved.

8.1 The Data Source used

As described in section 5.7 the selection of this group of informants reflect the age and social class profile of Dublin families. Given the goals of this chapter, the data collection procedures focused on exploring meaning i.e. examining how the actors make sense of their own experiences. Rather than being *respondents* to a structured questionnaire (as in the quantitative methodology underpinning chapter 7), the sample was cast in the role of *informants* (Spradley, 1979).

It was decided that these informants should represent all ages and social class groups. In addition, because of its centrality to the research objectives, half of the sample were dual earners and half single-earners (see table 8.1).

Table 8.1
Distribution of personal interviews

Social Group	Groups 1, 2, 3			Groups 4, 5, 6			Total
Wife's Age	Young	Middle	Older	Young	Middle	Older	
Wife at work	1	1	1	1	1	1	6
Wife not at work	1	1	1	1	1	1	6
Total	2	2	2	2	2	2	12

Table 8.2 shows a brief outline of the couples who discussed their finances with the author

Table 8.2**Descriptions of the informants**

Couple	Work	Class	Age	Children	System of management	Saver or spender
1 Angela & Alan	WW	ABC1	Young	None	Independent	H Spend W Spend
2 Betty & Barry	WW	ABC1	Middle	Two	Joint Pool	H Save W Save
3 Claire & Conor	WW	ABC1	Old	One	Independent	H Spend W Save
4 Deirdre & Donal	WW	C ₂ DE	Young	None	Independent	H Spend W Save
5 Eileen & Eddie	WW	C ₂ DE	Middle	Two	Wife All	H Save W Save
6 Frances & Finbar	WW	C ₂ DE	Old	Four	Housekeeping Allowance	H Save W Save
7 Grace & Gerry	NWW	ABC1	Young	None	Joint Pool	H Save W Spend
8 Helen & Harry	NWW	ABC1	Middle	Three	Joint pool	H Save W Save
9 Inez & Ian	NWW	ABC1	Old	Three	Joint pool	H Spend W Save
10 Julia & Jimmy	NWW	C ₂ DE	Young	Three	Husband all	H Spend W Spend
11 Kathleen & Kevin	NWW	C ₂ DE	Middle	Three	Housekeeping Allowance	H Save W Save
12 Laura & Liam	NWW	C ₂ DE	Old	Six	Wife all	H Save W Save

Separate interviews were conducted with husbands and wives. In all cases permission was given by the informants to audio-tape the interview so that they could be transcribed at a later stage.

8.2 Reactions to being interviewed.

As an introduction to the discussions, couples were first asked about the investigation itself. They were asked to describe their reactions to the subject matter of the investigation, how they felt about receiving the initial questionnaire and how they reacted to the various topics. This was by way of warm-up. They were then told that within the previous survey a wide range of management methods were used by particular couples. The object of the present exercise was to explore how people came to act in particular ways and the reasons that might underlie these choices. The inquiry would relate to particular options they themselves had chosen. *'Who tended to be the main actor in making these decisions and why did he or she adopt a particular system of managing finance'.*

Couples of all ages found it surprising that systems other than their own were quite common, particularly among those in similar economic circumstances. The most common response was that while their own system may have been adopted 'way back', it was 'perfectly suitable for them'. The most common explanation was *'we find it works quite well'*. This level of explanation was proffered in the quantitative study and it was also echoed in virtually all the personal interviews. However the real significance of this answer is that it was expressed by so many couples of similar demographic profile who happen to have adopted radically different approaches.

The research task therefore in these personal interviews was to get beyond these standard normative answers, in order to probe beneath the surface. A one-to-one setting proved useful in gaining access to this private and personal sphere and the author believes that this may have been the first time that people had been overtly asked to consider their own behaviour in this regard.

Many couples remarked that the topic was quite novel and generally seemed very interested in it.

'I have never really thought about it. It must be very interesting for you going around and talking to people. ...I suppose you think our arrangements are unusual. What sort of answers do they give?'

Inherent in such comments is a curiosity, which implicitly acknowledges the validity of the research effort. In essence, these couples accepted its legitimacy even though some were initially concerned with the issue of confidentiality. Most respondents were very gracious in participating a second time and expressed considerable curiosity about the research findings.

Particularly at this phase of the research, it was essential that respondents would participate very actively in generating insight for the research. The objective was to transform them from being passive individuals who responded to a series of questions to being informants who were prepared to share their reflections and recount their experiences. It was hoped by these means to elicit valid and reliable information concerning their behaviour and their feelings.

It soon became apparent that experimentation with different patterns of financial organisation is unknown. Rather the more typical behaviour is that families retain a single pattern over many decades once it has been established. It is critical therefore to explore how these initial patterns were selected. The key issues are the kind of discussions that took place, the level of search and evaluation of alternatives (if any), the attitudes of each partner and finally the identification of a dominant partner in this decision (if such exists).

8.3 Selecting an overall system for organising the family money.

In virtually all cases the system adopted at the beginning of the relationship persists without change. Even though couples were prompted in both the qualitative interviews and the quantitative questionnaires concerning their exit from or re-entry to the workforce, little evidence of change was found (see 7.2).

The common experience of these informants was to engage in 'few as opposed to many words', to use the phrase of Goodnow & Bowes (1994). It was more common to report that 'it just happened'. Few could remember engaging in any discussion

concerning the pros and cons of particular systems. More frequently, a sole wage earner just initiated a system of financial organisation without any discussion whatsoever. One wife married for 15 years recounted how her technician husband handed her some money with the words 'This is for the housekeeping'. As he then looked after the various bills such as ESB and oil and phone, she decided that her sphere of responsibility related to food, groceries and clothing for herself and the children. While she would advise him concerning his own clothes, she was careful to leave him to foot those bills himself. In so doing, she 'marked out the territory' (as she stated) as to what she regarded as his personal as opposed to housekeeping spending.

8.4 Financial organisation in single earner families

When spouses were asked to recall the circumstance leading to the adoption of their chosen method of money allocation, it was interesting to note the lack of detailed discussion that took place.

One carpenter's wife recalled from 30 years back how her husband handed her an unopened wage packet with the words

'Here are your wages'.

In this virtually wordless way, she was granted, and she in turn assumed, total charge both of grocery shopping and all the household bills. In effect, her sphere of competence was designated as covering the entire organisation of family finance including the allocation of his personal spending money. As far as she was concerned this arrangement was excellent. It gave her a full wage packet with which to ensure that all the bills would be paid and provision made for their six children. Liam, her husband, was also satisfied with this arrangement. As far as he was concerned, she was better placed to make ends meet as she needed to allocate money every week for the essentials - food, clothes and the bills. Given that these sectors of spending consumed the bulk of their income and were sectors where she had more expertise, this

arrangement made perfect sense. His own needs and wants were minimal as he was in her words 'very cheap to run'.

'He didn't smoke and he didn't drink and he didn't need the money except for a bus-fare on occasion (he used a bike for getting to work). I'd say 'take some money and don't be asking me for the bus-fare as they'll say that I don't give you any money'.

One significant feature arising from reflection on such an arrangement is not so much the locus of financial control, but how it was initiated. Although she has total control over the family wage, it has been delegated by him. Her present control over the family purse is actually a consequence of his choice in its regard.

The validity of such an interpretation is demonstrated through a more recent occurrence in the same family where his wages became paid by cheque rather than with cash. In response to this new regime, he set up direct debits to pay routine bills, got a joint current account, organised a credit card for each of them and got ATM cards so that each might have ready access to cash. While this indicates a preparedness to change with modern technology, it is notable that again as the sole earner he initiated the procedures to be followed.

Kathleen, another wife working at home and operating on a housekeeping allowance recounted how her husband Kevin failed to pay bills on time due mainly to his busy work schedule. Eventually, he asked her to take charge of them and opened a joint account to which each had access. This system was far preferable from her point of view as she not only had access to knowledge about the total family circumstances, but each could argue about large potential purchases on the basis of equality.

But I think the best thing that came out of me doing it, is that I now know what is in the account. I know what I can and cannot spend. Where before if I wanted something, I'd say 'I'd like a new suite of furniture or something' and Donal would say 'we can't afford it'. And I would ask 'Why? why? why?'. Now it is me that is saying 'listen. We can't do this and we can't do that'. We will sit down then and have a look at it and he'll point this out. 'This has come in and that has come in, so we can do it'.

Significantly, while these benefits accrue to both partners, they have been initiated through his decision. Clearly, the person to whom an income is paid, exercises primary power over its disposal.

This tendency was found in all single earner couples, irrespective of age and social class. The situation of another working class couple (Julia & Jimmy) was that his employer had recently started payment directly into the bank accounts of employees (through EFT). To do so, he had to nominate an account into which this might be lodged and significantly, he took total charge of these entire arrangements without discussion with her. Although he organised an ATM card for his own use, she was not getting one for herself. As he explained

'It is enough to pay the government levy on one card.'

She, for her part, accepted these arrangements and did not feel excluded even though objectively he had significantly more access to the account. They did not appear to be in competition for funds and her explanation of his ATM card contained no expression of unfairness.

'It is really for emergencies as he cannot get to the bank as easily as me. I can get money from that account any time I am in town. It is open during the day when I am shopping. But he is working at those times so he needs the cashcard'.

The impact of the new system actually affected her in a different manner. She was uneasy about the longer budgeting cycle, given that he would be paid every fortnight instead of weekly, and she anticipated that it might take her some time to adjust.

The significance of the above vignette resides in the wife's rationalisation of what is an objectively inequitable system. As can be seen in her script, she has accepted this view and bought into the fairness of the new arrangement. Although her husband dominates all their financial decisions, due to his higher education and competence with figures, she did not appear to resent this in any way. Rather it was his contribution to helping her with her work.

'He helps me manage and pays the bills and that sort of thing'.

8.5 Financial organisation in the dual earner families

In families where both partners have income, the power of each earner came into play and it was found that each partner had to be happy about the chosen outcome. As indicated in the quantitative survey (Table 7.3), a higher proportion of these couples opted for 'pooling' rather than 'separate purses' (42% as against 16%). What is notable however is the variety of reasons that were given for such decisions.

In the case of the independent system or the 'separate purse' option, several explanations were presented - only some of which were based on ideology. One wife, who for convenience, continued using her maiden name at work, also kept her account in that name in her own bank. Her decision was purely pragmatic and 'represented no major commitment to feminism'. Basically it was 'too much trouble to change'. A joint system held no financial advantages for her - rather it would have the effect of disturbing her existing arrangements whereby her salary was automatically paid into her own bank.

'I just left things unchanged. It was so much easier'

Essentially, she retained the *status quo* as circumstances did not warrant any real change. They were not moving to a new area, nor did they have to purchase a new home. In fact, neither spouse had any incentive to change. Her partner concurred with this desire to 'let things be', so he retained all his own accounts while undertaking to pay the mortgage and the other regular bills. The fact that his salary was far larger triggered his adoption of these expenses. Using some informal calculations to equalise personal spending money between them, she undertook to pay for all matters relating to school expenses. Such a system initially motivated by 'inertia', resulted in guaranteeing the personal spending for each, while ensuring that all necessary expenses were met.

Indeed it was notable throughout all the interviews that inertia, such as that described above, permeates many financial decisions. Indeed, it proved to be very rare to find that accounts were totally closed in one bank. It was much more common for couples

to leave all existing services in place whenever some new option was adopted. In this way many couples had satellite accounts scattered around various banks, which in some cases were redundant, but in others were of major significance. (see 8.4)

In general, many rationally based and principled opinions were expressed regarding the 'independent' option. Fear of disharmony was a primary motivation for some couples. As epitomised by Alan & Angela (a young couple married for only two years) the rationale was to avoid 'running into trouble'. Each felt that it was better to remain independent 'so that rows could be avoided' They concurred in thinking that a 'joint account' would lead to 'questions about spending and 'possible acrimony'. The fact that the husband joked to the author on two occasions in his separate interview about his wife's spending behaviour shows the potential for conflict arising out of commenting at all on a partner's spending behaviour

'I don't know the worth of spending so much on clothes or a hairdo. I have to keep an eye on her, you know !'

Another comment was that

'I slag [comment in a joking way] her a lot about her clothes'

Such comments although spoken in jest, reveal the potential for conflict within this relationship. However their mature awareness of their own attitudes and the nature of their relationship has induced lead them to adopt the system best suited to these realities.

Such a trouble-avoidance strategy is again exemplified where separate finance was agreed because of a newly married husband's inability to manage money.

Speaker after speaker at my wedding got up and spoke of my great ability to mis-manage finance. In the light of that, Deirdre was never going to get involved in that mess. She's quite right to keep her money separate. She's very good with money, you see.

Such practical rather than ideological considerations were again reflected in circumstances where a partner's work was reported as being of crucial importance. In dual earner families where one partner was self-employed, separate finances were the

rule. The interaction of personal and business affairs was reported to be so complicated that a second spouse almost inevitably chose to keep his or her income totally distinct. One wife put it graphically

'It is such a mess. I wouldn't even bank in the same county as him'

And she kept her own accounts in the locality where she had been brought up rather than where they now lived.

However ideological reasons were particularly expressed by some wives who chose independent finances.

'Its my money. I earn it and I want to decide what it is spent on'

Again a young wife feared that she would become dependent and reckoned that she would never give up earning some income, even if it had to be part-time due to family reasons. To that end she had begun a beautician course which would enable her to work from home.

'It is demeaning to have to ask for money. I would always want to have my own income'

Again the value underlying this comment relates to the dependence - independence dimension which proved to be of major significance in this research. Again and again wives commented that money was the key to guaranteeing their independence. Their knowledge of other marriages and sad evidence of the mores of a previous generation made them wary of voluntarily entering into a situation of dependence. Much was made of the fact that *'everyone needs their own space'*.

This tended to be mentioned by men and women alike and appears to be a core value among informants irrespective of age. One young couple independently reported that they had discussed this matter and agreed that

I really want to be able to do my own thing. And as we knew that there would be some money left over each month, we agreed to keep things separate.

A more philosophical view was expressed by another informant

'Its a matter of privacy. I like to think that some areas of my life are private.'
The younger wives particularly expressed an imperative to avoid submerging their personal identity just because they happened to be married. At times reference was made to the differential impact of marital status on men as opposed to women. This theme regularly was mentioned by wives who adopted the 'separate purse' approach.

'I'm earning and he's earning and the fact that we are married is sort of irrelevant. We split the bills down the middle and that's very simple'. (Angela)

Given the persuasiveness of this rationale for the separate approach, it then proves interesting to identify why couples of similar age, salary and work status adopted a quite different position and opted to pool their finances. Basically, the answers lay in an opposing ideology of marriage. In their view, the pooling of bank accounts was implied by their full commitment to one another.

'I would hate to think of' her money' and 'my money'. Surely we are in this together'.

The easy flow of money between himself and his wife, which was implied by the 'common pot' appeared to their eyes to be the highest level of sharing. And they felt that separate funds requiring 'a calculating mentality' was a contradiction of the openness and free transfer they desired.

When another young husband suggested opening a joint account when they began living together, his fiancée (later his wife) felt a sense of real bonding.

'I was rather proud that he had thought about it. My mother actually was very well off (as my father is a solicitor), but she never had access like this to the family funds'

The husband in question was also asked about why the finances came to take on their present shape. Again, his own family of origin provided a frame of reference. While his mother (in typical working class fashion) had the use of a housekeeping allowance all her life, she had neither access to all the family income nor knowledge about its magnitude. He did not want his wife to be excluded from either aspect of their financial relationship.

The desire to reject the culture of secrecy that pervaded many marriages in the past was given by many informants as a reason for pooling their incomes. This desire to have everything as an open book is not totally widespread even among young couples. In the literature (section 4.1) as many as one wife in every six were found to be ignorant of her husband's income even in the 1980's. Such levels of secrecy were not commonly encountered in the present research but 11% claimed that not to be "very open about money". Indeed a similar proportion agreed that it was "better to keep financial details from one's partner". These families operated very traditional systems where the husbands either mainly or solely took all the major decisions. When questioned about such unilateral behaviour, typical responses of the dominant male were quite clear and unambiguous and included the following

*'Its my money. Its my responsibility. I earn it and I decide what it is spent on'.
'She looks after the housekeeping and suchlike and has enough to cope with dealing with those [tasks]'*

Alternatively, a comment was made that

'She 's not very good with dealing with those people. She leaves it to me'.

The independent reciprocation of this assessment by the wife tends to validate that such an explanation is not merely a rationalisation for her exclusion.

However a surprising factor in the examination of how couples decided to pool finances, have a segregated division of responsibility or retain separate purses was that it was sometimes apparently influenced by very mundane considerations - such as being near a particular bank or desiring to build a relationship with a bank. In addition to the convenience factor which has been adverted to above, other practical considerations were to the fore.

Couples recall discussing the anticipated benefits of organising all their affairs through one bank. A strategy to build a good relationship with a single branch determined this choice according to some respondents. By choosing to put all their business in a single

branch of a bank over a long period of time, they sought to become customers of significance.

'I take pleasure in telling a new manager that I have gone through seven of his or her predecessors over the last sixteen years in this branch and I will be still around when they have gone on to bigger and better things'.

By opening one common account into which both incomes were lodged and having occasional loans (for cars mainly), they have established a track record within the branch. The decision therefore to set up one large pooled account was based neither on ideology concerning gender roles within a marital relationship nor motivated by egalitarian considerations of power sharing between husband and wife, and reflected financial rather than personal considerations. In a nutshell, it was designed solely to optimise the couples' financial stature *vis a vis* that financial institution. Any beneficial effects on the marital relationship were secondary considerations.

Others recalled approaching the choice of system with a similar mercenary outlook, but using an exactly opposing logic. By pooling their finances into one shared account, a couple would have, in effect, put all their '*eggs in the one basket*'. As one opponent of this strategy put it bluntly:

'The bank manager would then know too much about our affairs'.

According to this source, it was far preferable as a strategy to build custom in several branches, even in different banking groups

'So if a car loan of £6,000 were required, it would be no bother for each of us to get £3,000. No banker would balk at such a small amount, but if anyone really knew the full state of our affairs, he may hesitate to give us the full amount.'

Such a desire to avoid full disclosure of one's affairs to any one - bankers especially - was found to influence consumers. Individuals even confided that they preferred to personally lodge their cheque each month. This was a deliberate policy based on the rationale that the

'full amount of my salary would not be known to my banker. It is much better to keep him guessing as to what other dealings I have - most likely with the opposition. That will keep him on his toes'

One such couple preferred to siphon off some finance and lodge only a proportion of their income into a given current account. To achieve this, they were willing to expend time and energy rather than have a full pay-cheque paid directly into their account.

This case illustrates the case where decisions regarding the type of account or accounts to be used by the couples were influenced by considerations far removed from their views on marriage or on their own relationship. Purely financial considerations rather than beliefs concerning harmony between husband and wife dominated their decision.

8.6 Main themes underlying financial management

Through constant sifting through the lengthy interviews (a process which is well described by Miles & Huberman, 1994), the author abstracted the following themes. These represent the most significant over-arching concepts that exert influence on the day-to-day decisions taken regarding money.

8.6.1 Theme 1 The special status of some money

Secrecy from the banks was only one facet of the overall culture of secrecy found. The desire to retain total control of one's own affairs sometimes provided the motive for the adoption of a particular system of financial organisation. In such cases, the husband may adopt a segregated system in order to protect the privacy of his earnings. Even in the 1990's such concealment of financial details is not uncommon given that 11% of respondents in the quantitative study admitted that they "were not very open about money". Indeed a similar proportion agreed that it was "better to keep financial details from one's partner". These families operated very traditional systems whereby the husbands either mainly or solely took all the major financial decisions

When questioned about the motivation underlying such an approach, various responses were proffered. Some responses of tended to be expressed in ego-centric terms such as

'Its my money. Its my responsibility. I earn it and I decide what it is spent on'.

Other respondents explained that keeping money aside was merely a tactic which appeared to be implemented without any deliberate intention to exclude their partner. Rather such behaviour was explained in terms of its implication for the earner concerned. For example, it was reported that overtime money might never go into the basic account.

'It is special and you really get the worth of it when it is kept separate'.

The clear recognition of the status of additional funds as a separate entity is apparently of fundamental importance in marital finance. While the example cited here reflects the desire of a husband to get optimal satisfaction from his additional earnings, parallel situations are found in the lives of many wives. Earned income or counts for little in their view if it becomes submerged into the 'housekeeping'. It fails to provide an adequate reward or have proper significance for the earner unless it retains some degree of separateness.

Putting it to an identifiable purpose was commonly found to provide such satisfaction. By paying for holidays, music lessons or accumulating savings for major 'extras', the earner enjoys the benefit of seeing the fruits of their labour in a tangible way. One secondary teacher reported that she got more pleasure from the £33 per month, which was paid to her separately by the school, than from her large cheque of approximately £1,300 per month that went into the common pool. This former money which was paid separately was purely discretionary and she could continually speculate as to how it would be used. Accumulating this money over several months meant that a particular 'extra' became possible. It was irrelevant whether or not this purchase benefited her personally. The key issue, apparently, was that her work made it possible and she could plan for its disposal as she wished.

Significantly, child benefit of £29 per child per month (*children's allowances* as it continues to be known in Ireland) is the only money paid directly to mothers and its place in Irish life has been recognised for some time. (See Section 4.). In many cases it is accorded a special status by non-earning mothers for whom it is the only income they have as of right. This money was regarded as being special and in a large minority of cases went into special purchases for the children or savings accounts for their future.

Around Christmas if there was something a bit over the top that I wanted to buy for myself, I wouldn't take it from the family money, but would use my own 'slush fund' (children's allowances money)

The special 'status of some moneys' (Zelizer, 1989) underlies the decision by many couples to set up special accounts. Commonly each partner has a personal savings account which serves to provide a feeling of independence among individuals whose finances are inextricably linked. The establishment of their own "little satellite accounts" is extremely important to keep their own projects alive and retain their own identity and interests.

I can do as I wish, as over the years I have earned quite a bit. This goes into a special account - which I'm not even sure Barry knows about.

Additionally while other accounts may suffer cash flow problems, the security of a savings account, particularly a personal savings account, was recognised by many. Not that it represented what one informant has described as the 'divorce money - to permit one to make a speedy exit'. Rather it provided hard pressed individuals with some measure of security when faced with an unrelenting array of financial demands. It provided a safety net for the end of the month 'when the ATM refuses to talk to me'. So while couples run up an overdraft with one account, they might still wish to retain a savings account at the same time.

Savings may of course not be used and just remain there as 'dead money'.

I have completely forgotten about that and it would have been handy at the end of January when I was broke after the Christmas. But I must confess that I had forgotten all about it until you asked'.

All individuals in this phase of the research recognised the need of the individual to identify with his or her earnings. The ability to plan, to have discretionary income, to save and accumulate even a small portion of one's earnings are part of the rewards for being employed. These benefits of being independent have been highlighted by the many wives who return to paid employment after perhaps many years. They universally report being overjoyed by the change in their own mentality and the boost to their confidence achieved through having a few pounds of their own. Surprisingly, even the smallest income (ten pounds a week in one case) achieved this sense of liberation. In retrospect, they recognise that they had 'gone without' in a whole series of small ways in the absence of a personal income. While logically they acknowledged that the family was an economic unit - to which they as carers and homemakers were making an invaluable contribution- they still were emotionally loath

'to spend this money as if it was my own. When you have children, you know, they have first preference.'

Family money was for the housekeeping and for the children, but their own needs were suppressed to a large extent. Even though they acknowledged that their own interests were as legitimate as those of any other family member, they frequently did without. Wives who did not have a source of income found a real problem in asking for money.

'It is not that he would not give it to me. But it was demeaning. Rather than ask two days in a row as might occur if demands made on me were high, I would often rather do without.'

When they regained an income of their own, no matter how small it was, this sense of dependency drops away.

'I'm a new woman. It is as if I was living in a different world. I can make plans again now in a different way'

Not only are such sentiments about the social meaning of money associated with the wives, but husbands use additional work and overtime in a similar manner. Additional effort on their part frequently is rewarded by keeping these earnings quite separate from other money and using it for leisure purposes.

I am into cycling in a big way and the nixers I do provide 'bits and pieces for the bike'. I could not keep it going without them.

Historically, wives were kept ignorant about any such earnings and there was some tendency for this behaviour to continue among informants. Although the existence of overtime was not denied, earners were reticent about discussing the amounts involved and partners tended to accept that such money was a personal reward for effort over the odds. They felt that they had a right to share in basic wages but overtime or bonuses were a different matter. If small, they belonged to the earner and if large then everyone should benefit. This attitude corroborates the work of authors such as Zweig (1961) and Hunt (1968) who have reported the reluctance of husbands to be awarded an increase in basic income as opposed to a regular amount of overtime. In the former case, the wives had a claim on the increase, while spending of overtime earnings was regarded as totally the right of the earner. Such earnings were their own which they could justifiably pocket without any feelings of unease.

8.6.2 Theme 2 Big spending plans

Discussion of spending behaviour showed that many of the husbands had imaginative plans and overall strategies for the family. Rather than constituting 'impulse purchases', the survey informants tended to plan such expenditure in some detail and in many of these cases they were quite happy to accumulate significant debt.

For example I had a dream which was to take a sailing holiday in the Mediterranean. So we went off that year and did it.

As the 'dream trip' coincided with a career break on the wife's part, it required a sizeable loan which interfered with other desirable projects such as car replacement and house repairs. The husband was quite happy about accepting debt, using such rationalisations as

We are people of substance with two public-sector permanent jobs and if we cannot have a few bob when we want it, then who can?,

However she was less happy.

He doesn't worry about passing on and owing the bank manager a fortune. But I couldn't do that. I like to keep things straight.

The enjoyment of the present was a key value for spenders

As I say what is the point in having saved up all this money and having it when I am in my 60's when I might really enjoy it more right now. So we took out more on the mortgage so that we can have the money to do the sort of things we like.

Again the divergence in mentality with his wife was apparent although low key negotiation was reducing her reluctance

She is beginning to buy into that view, but at her own pace as she is by nature more cautious.

It would be incorrect to think that such spending is personal or selfish as many of the 'grand plans' that emerged fairly spontaneously from partners were family based and therefore supported enthusiastically by many wives.

Fishing is a great interest for him and the boys and so he and a friend decided to get a mobile home next to the lake so they fish to their hearts content. It is great for them.

These projects may even be funded by the wife's earnings

As it happened I didn't get that much[in my salary review], so when I laid it out I wasn't in a position to buy the new car. However she came in with me and that made it possible.

Even when substantial debt is incurred, optimism and a sense of being in control was expressed by many of the spenders, including those for whom debt is a way of life.

One good consultancy job - one really good consultancy job would clear every debt that I ever owed. So I have no problems about money. Though I would like to see what it is like to be in the black - just once to see what it feels like. The last time I had a positive balance was when I was in college years ago

8.6.3 Theme 3 Save first before purchase

For many couples the desire for security causes them to avoid getting into debt by spending through the use of loans. Their view is that products and services should not be bought until one could 'put the money on the table'.

I could lash out money on pints at the weekend or every night for that matter, but where would my continental holidays be then.

Families who took this approach tended to be those for whom confidence in themselves or in the future has been shattered by events.

I could never buy again like that (using credit) as I would be afraid that the bailiffs would come along to repossess the stuff if I was out of work again (husband made redundant twice in ten years).

These cautionary events need not necessarily have affected the family at first hand as problems experienced by relatives and friends can have the same effect.

I was amazed that their nest egg disappeared so quickly (referring to her sister whose husband had become redundant)

What was surprising was that families tended to differentiate between saving for specific projects and saving for the rainy day.

But I often say to them (the children) How many people in your class have a continental holiday ever year? It is only because we cut back on some things that we can have the money to do that..

8.6.4 Theme 4 Limited expectations or living within their means.

'I wouldn't get things just because I want them - can't afford it - no point.' I would only look for a new cooker or washing machine when they wear out - when I need them'.

Such realism was apparent in the minds of many informants, particularly those on low incomes. In a specific case both partners were in part-time and temporary jobs and so their time scale for acquiring major household durables would therefore be lengthy. What was surprising was that both parties accepted this with equanimity.

We would get things as soon as we were able to afford them. It is not that the money is not there. It is just that things must be done at a pace. I know they will all be done. It is just a matter of when. He will know when we can afford it. And I can live with that'.

Living with results of business failure, another family set new and realistic boundaries on their expectations.

Our boys did not have to leave their fee paying school, but we were living from hand to mouth for years. I don't know if we will ever get out of this, my husband is getting no younger, you know. I just hope his retraining will get him something permanent.

8.6.5 Theme 5 Negotiation strategies

Individuals were quite realistic about their partner's money management style and frequently were cognisant of the need to counterbalance for the behaviour of the other.

As found in Tables 7.16, slightly more than 40% of couples (83 families) differed in their basic orientation regarding spending or saving. However this seemed to be accepted as part of normal family living.

I suppose she is the brake to stop me going helter skelter. I usually will take a more calculating view and think of what other things have to be paid. I would not exactly say that I am the full-back or act as the credit controller, but I would tend to ask 'Is that the best thing to do. Could you not get that painted. ...That might give it a fresh look and brighten it up'. By so doing I am implicitly saying 'I think you should reconsider'. It is my way of saying 'Don't go ahead on that one yet for the present month.

Such phrases as 'I need to think about it' is actually code for 'No. Don't go ahead with that yet. Perhaps you should reconsider'. From the wife's point of view she felt such encounters were normal. She would not do anything at the moment but the matter had been put firmly onto the agenda.

From his perspective, he felt that he has 'achieved a minor victory by pushing it off this year's agenda'. But that it would probably be done some time, perhaps the next time she raised it. He had been made abundantly aware of her agenda and would have to accommodate it eventually.

In reflecting on this process of negotiation, one wife expressed the view that there was a long incubation period for decisions concerning major expenditures such as house repair or car replacement. It was agreed that such expenses would have to be faced sooner or later. So it was a matter of engaging in the ritual of getting things said and 'putting down the marker' as she put it.

He played the role of agreeing with everything I was saying. And I knew that he was listening very politely as I marshalled the facts. But his eyes were glazed

over as he said 'here she goes again'. And he would agree. 'Yes, we must think about that'

Conflict avoidance was also apparent in the behaviour of another couple who described how they edged up to decisions, made a point and then backed off having put down a marker - without running the risk of overt conflict.

This is how we do it - edge forward inch by inch with an occasion step sideways, while not ignoring the times when we slide backwards.

They felt that they would eventually agree that the time had come to activate the project. The real difficulty was the matter of its scheduling.

8.7 Conclusions

This chapter is best considered as adding depth to the second research objective which related to the manner in which families undertake overall management and control of their finances.

- Surprisingly, the reasons for the adoption of the various systems described in chapter 7 follow no discernible pattern. Generally, when the history of the initial decision was traced, it related to issues that tended to be personal and related to the particular circumstances of the couple. In many cases, it was found that practical rather than ideological reasons lay behind the adoption of a particular system.
- It is clear is that wage earners have the power to determine how their income is going to be allocated. This means that wives in single-earner couples were dependent on what their partner thought to be most necessary. In many cases her fate lay in his hands. However, single-income couples tended to adopt various devices to isolate little nest eggs for the individual use of each partner.
- In dual-earner families, where wives could determine the destination and use for their paycheques, their own philosophy of marriage and personality tended to be key issues.
- The overall orientation of each partner to saving and spending was found to be the most significant issue in all these discussions. Each individual decision was taken within the overall framework of the individual's personal money management style.
- In this sense, the different financial 'mentalities' found in the cluster analysis (section 7.3) were confirmed in the in-depth interviews which form the basis for this chapter. Through such triangulation, the importance of this discovery is underwritten.

Chapter 9

Conclusions and Recommendations

PWW families spend an additional £57. Essentially, the differences are not as large as might have been anticipated.

Conclusions regarding the allocation of additional spending

- The manner in which this additional income is expended depends on whether the wife's commitment was full-time or part-time (section 6.6).
- As seen in section 6.5.2, the bulk of the overall gain for FWW families was spent on either housing (41%) and transport (28%) and as such is '*committed*' if not '*essential*' spending. The reality is that once these decisions have been taken, they are virtually irrevocable as budgetary items and couples have to service these commitments thereafter. The proportion of their income available for 'real' discretionary spending is therefore reduced and is considerably less than might be presumed, given the high level of income coming into these households. In reality, little more than £1,000 extra per annum is available to FWW families to use as they choose (£3,500 actual income increase *minus* the £2,500 extra spent on housing and transport).
- Categories other than housing and transport (i.e. fully 'discretionary' spending) display remarkably little difference between FWW and PWW families. Although the FWW families spent more than the PWW in each case (excepting food - which related to family size and age), none was ever greater than about £300 per annum. Their individual patterns do not constitute a radical discontinuity and the inescapable conclusion of this analysis is that the two groups can rightly be regarded as belonging to the same segment.
- Another marketing implication of these budgetary analyses is that although FWW couples sink significantly greater funds into their houses and cars (the badges of success in our society), they still can outspend PWW families in all other categories of spending. This evidence quashes the notion that they might be 'asset rich and cash poor'. On the contrary, they have plenty of money to spend and all apparently are willing to do so.

Reflections on these findings

Four observations might be made regarding the above conclusions.

- Firstly, these income advantages are small, given the trouble a wife encounters in going out to work. Not only does she work a 'second shift' in terms of total work time, but the income advantages as described take no account of the substantial expenses associated with work. As seen in figure 6.4, these are higher for FWW families who spend 54% of the increased income they gain on such expenses, while for PWW families the comparable proportion was only 28% (section 6.7). In consequence the difference in spending on *non work-related outgoings* is less than 10% given that for every £100 spent on non work-related expenses by FWW families almost £91 is spent by PWW families. Such considerations would lead one to question the economic benefits of full-time employment on a wife's part.
- While a working wife may have to spend on products and services associated with work (such as transport, eating out, clothes and personal care), it must be remembered that such spending is *part of her reward* for working. Also, it must be realised that the benefits of such income are continuous (as long as the job lasts) and are incremental to an income that is already quite substantial. It is therefore the 'icing on the cake' for the families concerned.
- Again, the income of dual-earners shows an increase on the family income available to NWW families who themselves are relatively well off. Indeed when compared to one-parent units or the elderly, *all* complete husband and wife families of working age are privileged (LFS 1987, Table 8 which shows FLC data). The fact that WW families have between £2,000 and £3,500 extra in their accounts *every year*, to use as they please, brings this group of 35% of complete husband/wife families well above the norm. They therefore comprise a valuable target market.
- Finally, their higher than average outgoings on mortgage and transport demonstrates that FWW families are extremely willing to enter into long-term commitments. Although data relating to loans is not recorded in the HBS, these spending patterns show them to have the highest level of debt of all groups. In this respect the present

research points to findings similar to those of Berthoud and Kempson (1992). Their landmark study of credit usage in the UK, showed that it was the wealthiest who used the greatest number of sources of credit (p. 84) and had the highest level of indebtedness (p. 87). Rather than being customers with financial institutions on the savings side of their businesses, the custom of FWW families is therefore more likely to be as borrowers for homes and cars. As they are willing to use credit agreements to achieve their desired standard of living, they therefore present a valuable target group for financial service businesses.

9.1.2 Objective 2

It was hypothesised that *although day to day management of financial affairs may be shared or undertaken totally by wives, husbands are more likely to retain the final control about financial matters, where this is to their advantage*. Such findings had been noted from the literature both in the UK and the US (Morris and Ruane, 1986) and were corroborated in this research.

Conclusions regarding control of family finance

- Wives are found to have very little share in the overall financial control of high income families according to Table 7.11. In cases where the family resources are lowest (low income or working class), wives are found to have the responsibility for day to day management (Tables 7.3 and 7.4). In these cases, there is little benefit to them, as they are also burdened with the ensuing responsibility of having overall control (table 7.10). The finding of this study therefore confirmed the findings of Wilson (1987) and Pahl (1989).
- Husbands on the other hand, have main or sole control in families where incomes are highest (table 7.11). They also tend to share control in middle class families (table 7.12). And, as expected, they share control of family finance in families where both partners work (7.12).

Reflections on these findings

The following patterns of behaviour are unique to Ireland:

- Firstly, the traditional housekeeping allowance was much more common in this Dublin sample than in recent large scale British studies such as SCEDI or the BHPS (table 7.2). However, it is noteworthy that it applied to older families and families where the wife is not employed (table 7.3).
- The greater number of families adhering to the housekeeping allowance is almost exactly counterbalanced by the smaller proportion of families who engage in joint or pooled management (table 7.2).
- However, where both partners were at work, it is common for their finances to be pooled and control over the shared finances to be exercised jointly
- As many as one sixth of the working wives retained independent financial management (table 7.3). High proportions of 'separate purse' management (Treas, 1991) were also found among middle class couples and where the spouses were under 35 years old. This arises from their having the means to lead separate and independent lives. Ideologically they believed in taking care of oneself, being free to make one's own decisions and not being beholden to anyone (section 8.3). As confirmed in the qualitative research, they are not willing to risk losing their personal identity on entering a relationship with a partner. Neither do they want to endure the dependency they see among older couples.
- A strikingly high proportion of young husbands undertook all the money management on a day by day basis (15%, table 7.3). This was particularly true also where the wives were employed. However both this method of husband-only management and husband control were clearly unsatisfactory given the profile of families who experience serious financial rows and tensions. As seen in Table 7.23, these methods generated the only statistically significant findings in identifying couples for whom finance is a source of aggravation.

- Again, the identification of five clusters of people who share common approaches to family money is one of the most significant findings in this research. While the discovery is serendipitous. As demonstrated in Figure 7.2, these clusters centred on whether or not a spouse was inclined to be sophisticated financially speaking or whether they preferred to rely on cash. A second key variable was a spouses' inclination to be either a spender or a saver. Four clusters were clearly identified on these axes. A fifth cluster tended to be in 'deep trouble' without clearly identifiable features.
- Finally, as was found in tables 7. 18, the manner in which these personal money management orientations are distributed within couples is most interesting. In roughly half of the families, the overall approach was shared. In the others, it tended to work in complementary mode with one partner being a spender and the other pulling back. Women were more likely than men to identify themselves as being spenders (table 7.19)

9.1.3 Objective 3

A third research task was to examine the various demographic, occupational or attitudinal factors might explain any variations found in these patterns. The hypothesis as stated was that

families who have the highest level of joint control over family finance tend to be under 35 years old, of ABC1 social class, in paid employment, without children, with education above the mandatory school leaving age or modern in mentality.

Almost all elements of this hypothesis were verified in this research. As seen in tables 7.12 and 7.13, joint or shared control was significantly higher in families fitting the above descriptions with two notable exceptions - age of wife and the presence or absence of children. While younger wives and those without children tended to have greater levels of joint control, such differences were not statistically significant (Chi-square test p values 0.37).

Findings demonstrated that a significant power shift is found in families where wives are employed. As can be deduced from table 7.12, *twenty percent fewer husbands (21 percent as compared with 41 percent) have main control of family finance where wives are employed, with a corresponding increase in equal or joint or shared control.*

9.1.4 Objective 4

The fourth hypothesis is stated as follows

High levels of latent, if not overt dissatisfaction with present financial arrangements are likely to be experienced by wives who don't have a personal income

This final objective represents another extension of previous work from the *description* of the behaviour patterns found to an investigation of how couples *felt* about the share of financial tasks, information or influence they exerted. It also seeks to gain an evaluation of the financial behaviour by individuals of their partners.

- Section 7.4 presents a basic agreement between husbands and wives in the evaluation of their own and their partner's performance.
- Wives were better at planning, keeping accounts and being careful about money. They also appeared to initiate discussions about money and to worry about it to a greater extent. This is consistent with the fact that they tended to cut back on spending and not to spend a great deal on leisure.
- However husbands dominated with regard to having fuller information about the overall state of the family's finances in relation to both what was earned and what was owed. They had more personal spending money and were reported to spend a lot on leisure.

- Regarding discontent and dissatisfaction of a more direct kind, the wording in the three indicators used was deliberately phrased in a strong manner to indicate non trivial problems - for example *serious* rows, *continual* source of tension and *very* dissatisfied (see Appendix A, Questionnaire, Section D)
- Table 7.16 shows that about one family in seven (12- 17%) experienced a high level of problem, with a core of 8% being unhappy in two indicators. These proportions were consistent in the answers of both husbands and wives. There is therefore no difference in perception between men and women in this regard.
- No significant difference were found in 'troubled families' in terms of demographic variables such as social class, or length married.
- Surprisingly, wives working within the home were no more likely to experience rows or tension in their financial relationships and were no more unhappy about their situation than those who had their own incomes. While it might be surmised that the former group could feel aggrieved due to their dependent status, they exhibited no higher level of problematic relationship. The evidence showed that while they displayed higher levels of 'trouble', these differences were not statistically significant at the 5% level. *Hence the hypothesis is not confirmed.*
- It might of course be argued that wives in 'difficult marriages' would seek employment in order to provide for themselves. However no information on this possibility was gathered in this research as it was not germane to the main research. Hence this possibility cannot be discounted and in fact the evidence of cluster 3 families however indicates the possible operation of such mechanisms.
- No significant differences were found relating to 'troubled families in terms of demographic variables such as social class or duration of marriage

9.2 OVERALL FINDINGS FROM THIS RESEARCH

Taking the four research objectives together, the key findings of the research are stated as follows:

1. Significant additional money is available to families containing a working wife, irrespective of whether she works on a full or part-time basis.
2. These moneys are predominantly targeted in areas that might be counted as the badges of success in our society - house and car. But they also contribute to usage of items that might be considered 'good living' - eating out, holidays, clothes for the wife and increased levels of convenience services. While these items are sometimes defined as 'costs of employment' they also constitute benefits for all the family.
3. Where wives are employed, they have increased influence on both the management and the overall control of family finance. Their employment therefore has the effect of moving the family away from the segregated systems of managing finance to increased levels of financial power-sharing.
4. The most popular form of this sharing is for dual-earner-couples to have a pooling of funds and joint control over their disposal. While two out of five of such couples used a 'common purse' method of managing their day to day funds, more than half said the overall control was also shared. The system of having separate and independent management and control is not particularly popular among Dublin families, even for young couples.
5. It is important to note that the two 'high spending' segments in the cluster analysis contain large proportions of working wives, thus indicating that both partners are willing to engage in heavy spending. Such couples are obviously very attractive to marketers.

6. However going out to work is not a remedy for disharmony regarding family finances. Surprisingly, working wife families were no more satisfied with their lot than other families.

9.3 Recommendations for further research

Having planned and conducting this study, it is appropriate to comment on its limitations and to make recommendations for future developments.

- The range of issues that could be analysed in depth was limited by the sample size which unfortunately was affected by financial resources. For example, the number of wives who have no children was relatively small (20 families), with the result that differences due to this variable could not be conclusively established. This is unfortunate given unpublished research showing the presence/absence of children to be critical in identifying high value female customers for an Irish building society. The inability to corroborate or diverge from this finding is unfortunate, given that its commercial implications.
- Further research is warranted on important topics arising from the present research. The investigation in depth of the phenomena of 'impulse buying', savings behaviour and the acquisition and management of debt hold much promise in this regard.
- Fuller access to the HBS data is also desirable. Indeed it is to be hoped that the authorities responsible for the Household Budget Survey might follow their British and US counterparts who produce SARs (Samples of Anonymised Records) for the research and business communities (Dale et al., 1995). The present analysis was limited by the lack of access to anonymised records at family level. While valuable insight has been gained, fuller interpretation of its significance was not possible.
- Given better access to this data, it becomes possible to gain answers to further questions such as the spending behaviour of WW families at different levels of age and

social class. In this way, mature professional dual-career families might be distinguished from younger couples who work at lower levels of income.

- Again, a national investigation under such conditions would permit the examination of urban families where adult family members, other than the couple, are in receipt of an income. As explained in section 5.5.1, the target population in this research had to be carefully manipulated to facilitate a valid interpretation of the wife's contribution. As a result, the present findings cannot reflect those families where adult children remain in the family home and contribute to family funds.
- A final proposal for future research is to compare the present findings with those from HBS 1994, where detailed results still await publication. Such a comparison would permit the changes in the usage patterns of services and convenience food to be specifically identified .

9.4 Implications of these findings and recommendations

The main implication of this research is that the working wife segment in Ireland displays all the necessary characteristics of a viable segment (see Kotler, 1994). It is a sector which is

1. *easily identifiable;*
2. *sizeable;*
3. *has similar needs and wants ;*
4. *amenable to a distinctive marketing mix*

(1) *The working wife segment is easily identifiable.*

Surprisingly , such segmentation has not been used in Ireland and leading manufacturers, retailers and firms in the services sector, especially financial services (with one recent exception) have tended to ignore this group as a target for their marketing efforts. This neglect is further illustrated by the fact that no major marketing research firm has included such analysis in the routine publishing of consumer and social research. When questioned by this researcher, none of the principal organisations used wife's work status prior to 1995. Since that year, the Market Research Bureau of Ireland (MRBI) has included it in the Joint National Radio Listenership survey. While variables such as stage in the family life cycle, social class of the chief income earner or size of family are routinely used when analysing research results, the simpler and less intrusive classification of wives on the basis of their employment status is ignored.

The simplicity with which working wives can be identified is a major benefit. Typically the International Labour Office (ILO) criterion can be used in the classification section of any survey - anyone who worked for pay for at least one hour in the week prior to being questioned is a worker. Such a factual question avoids any complications whereby a respondent must make judgements regarding his or her principal economic status. A second question should relate to the number of hours worked in that week. On the basis of these answers, the researcher *and not the respondent* will make the decision about a wife's employment status. This allows for consistency as the classification does not rest on a wife's *perceived* status as being employed - a matter which is likely to cause

substantial variation. Rather the wife's work status depends only on whether or not she *receives an income in her own right*. Seeking the number of hours of work might also distinguish between individuals who work perhaps as a cleaner one day a week and those who might similarly be classified as 'part time' although they might work five nights a week in a shop.

The key benefit of the 'wife's work status' (or WWS) classification is that this label is relatively easily obtained. In comparison with social class or stage in the family life cycle, the number of questions are fewer and less intrusive. The system certainly requires many fewer questions than might be required for a psychographic or lifestyle segmentation analysis.

2. The Irish 'working wife' segment is sizeable and growing.

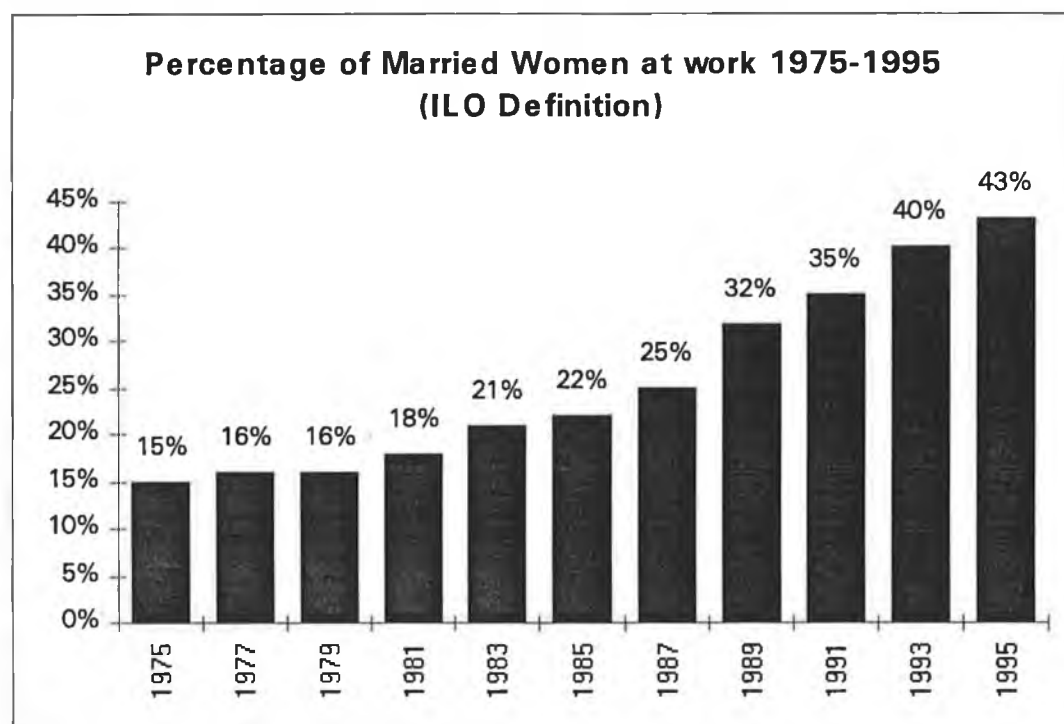
Appendix A contains two measures which were used to assess the future size of the working wife segment. Firstly, its present size is quantified and secondly its rate of growth is analysed.

Using the annual Labour Force Surveys, it is evident that the numbers of married women in the workforce has risen steadily over the past two decades (Appendix A, Table A5). In terms of market size, about 250,000 million families out of over 610,000 husband - wife families of employment age now contain an employed wife (LFS 1995, Table 33B). These wives register their principal economic status as being 'working' either part-time or full-time and so acknowledge that they are in the paid workforce. Using the ILO definition (working for payment for at least 1 hour within the previous week), the numbers rise to 269,000 wives in 1995.

Table 9.1
Irish Married Women in the Labour force according to the ILO definition.
Labour force (thousands)

1975	1977	1979	1981	1983	1985	1987	1989	1991	1993	1995
86	88	95	108	128	135	154	193	212	249	269

Figure 9.1



Note Prior to 1989 the definition of employed related to Principal Economic Status

As Table 9.1 shows, the segment is greater than a quarter of a million families and has been increasing very steadily. Over 20 years the number of working wives has *tripled* from 86,000 in 1975 to 269,000 in 1995 and such an increase shows no sign of levelling off. Indeed an examination of the younger cohort (aged under 35 years old) shows that a majority has been employed for some years now. From a base of 18% in 1975 their numbers have tripled to 60% in 1995. Recent data shows that 63% of wives aged 25-34 years old were employed (LFS, 1996, Table 33B). The majority of these young wives are at work, despite the fact that they are at the family formation stage of the family life cycle.

Given that they remain in employment even while their children are very young, they are therefore likely to remain *permanently* within the labour force. Evidence from Britain (Martin & Roberts, 1984) and the US (Hayghe, 1989) also show age cohorts with low participation rates are being replaced by cohorts having a different ideology which results in higher levels of participation.

The existence of such a large proportion of young wives in this segment contributes to its attractiveness for the future. Not only do they have the high levels of spending found in the present research, but they are unlikely to leave the labour force at a later stage.

The main conclusion of this thesis is that dual-earner families have substantially higher income than single earner families - a bonus which is spent in well defined ways as was found in chapter 6. For FWW families, 70% of the gain in income was 'committed' to long term objectives such as housing and more expensive transport. However, Chapter 6 above demonstrated that both FWW and PWW are almost equal in their value to other markets. While FWW families inevitably spent more than those who worked on a part-time basis, both expend the benefits of their dual-earner status across all budgetary categories.

3. *The segment has similar needs and wants in terms of products and services.*

For many years the 'working wife' have been characterised as a most promising segment for marketing personnel. Like the 'singles' and 'grey' markets which have also experienced major growth in recent decades, the financial 'muscle' of dual earners makes them especially valuable. Their spending behaviour indicates the particular problems they face.

As indicated in chapter 6.6, working wives are above-average users of time saving products and services as well as convenience foods and food away from home, convenience products and services of all kinds.

The central value underlying all of these market opportunities is the search for time. As first indicated by Nickols and Fox, the 'time-buying strategy' is a necessary corollary of the 'second shift'. Not only do working wives lack the time for domestic work but they

lack the energy to add such work to an already busy schedule. Indeed young wives frequently lack the motivation to expend time and effort on cooking, cleaning and shopping.

4. *The segment is likely to react to a unique marketing mix*

The working wife segment is clearly amenable to a distinctive marketing mix.

Product

The clear evidence of chapter 6 is that housing and transport are the primary markets to benefit from the new working wife phenomenon.

Housing

Housing has always been seen as joint purchase and so practice of marketers in this sector have not been affected by the acquisition by married women of their own incomes. However, as the level of mortgages is dependent on the availability of second income, wives are increasingly involved in the details of how the family home will be financed. In addition to deciding how much can be afforded saving for the house deposit, they will influence which of the many financial institutions might benefit from financing this investment.

Transport

Similarly, transport is an area where a wife's impact on the family budget may also be felt. Even though there is some imprecision regarding whether this finance is expended on a single expensive car or whether, as is more likely, the wife also has transport, her income enables major spending to be undertaken. The finding of this research confirms that husbands retain most influence in this area which they have traditionally dominated. However the fact that 53% of wives either share or take a dominant role in such decision making is of major significance (Table 7.7). Irish motor dealers seem poised to face modes of behaviour similar to the USA, where reputedly forty percent of new car purchases are made by women. Car advertisers certainly appear conscious of the reality that the driver in the seat of a company car may be a woman.

Since the first examination of the working wife segment by Sharp & Mott in 1956, the core benefit in catering to this segment was clearly signalled. As an executive at Cambell Soup Co. observed 'Time will be the currency of the 1990's' (Advertising Age, August 1989). Not only do such wives have little time because of the 'second shift', but the extra effort required by their employment has been equally well -documented (chapter 3). In addition, chapter 6 corroborated the view that products and services that are less time intensive and take less effort in preparation are the key to market expansion.

Convenience food

The tremendous expansion in the supply of convenience food which was indicated in Section 3.7 is likely to continue given that convenience food accounts for 29% of all food expenditure in families where wives work full-time (Table 6.13). Even where wives work part time it was as much as 22.5% as compared with 17% in the single earner families. The additional spending makes both of these segments equally valuable as target markets.

Shopper, male and female alike are increasingly sophisticated in their tastes and are amenable to ready prepared meals such as pizza (heat and service). This is exemplified by the fact that products such as Green Isle Goodfella's Pizza and Donegal Catch frozen fish products are both in the top dozen of all grocery brands in the Republic.

The move to convenience luxury food products and the desire to eat ethnic dishes are also facilitated through the provision of ready prepared international sauces which can be add to basic ingredients. Again, subject to the ability to pay, a variety of ethnic dishes is becoming available within many of the large supermarkets. Superquin (a supermarket chain in Dublin) has set-up cooking centres in store where full ready-cooked meals are available on a test basis (early 1997). Branded as Meal-Express, these products are targeted at what has been labelled as the 'CTT segment' (those who Cannot cook, those who are too Tired and those who don't have Time). Obviously, this target includes dual-earner families who have been demonstrated to have high usage of such products.

Childcare and domestic work

The provision of childcare and domestic services are also attractive market opportunities where spending by wives working full-time exceeds that of housewives by a factor of six (Table 6.14). While the costs in 1987 were quite small in real terms, the market opportunity has grown with the dramatic rise to 63% of under 35 year old married women now at work (LFS, 1996, Table 33B). It still bears no resemblance to the cost of child-care in the USA which Orpensa (1993) found to be the most costly service faced by working wives. Even allowing for the cultural differences, her evidence surely shows the potential of this market. Similarly the American experience of working wives buying their way out of the performance of domestic work might point to a possible opportunity.

Financial services

Mention has already been made above (section 9.1) of the growing interest in financial services exhibited by the wives in this survey. They clearly are now involved in area of family decision-making that up to recently was the sole prerogative of the husband. Section 7.6 showed that as many as 70% of wives had current accounts and 66% had cashcards. Many also paid the regular household bills in a wide variety of spheres. Traditional male dominated sectors such as dealing with banks are therefore shared between the spouses. While this was true of the working wives in particular, significant numbers of home-makers were also engaged with financial products. Research undertaken by the marketing department of the building society concerned showed that independence on the wife's part was the critical variable in determining how active a role they played. A high proportion of working wives (48 %) had their own credit card and current account although it must be said that these were more likely to be joint rather than individual accounts.

While no detailed questions were asked about savings plans, pension plans or medical insurance for wives, a general question found that wives were involved in this sphere in two out of every three families. (Table 7.6). Their input is important though it must be noted that one third of husbands (32%), however, still retain dominance in these decision areas.

The overall picture therefore is one where significant inroads have been made in an area which was traditionally handled only by the husband. Wives are now equally involved in the majority of these family decisions and in 9% of cases they have taken a dominant role. This realisation may influence the financial institutions to address their communications in a tone which acknowledges the wife's newly acquired influence.

Distribution

Again the familiar themes of time pressure and customer convenience are to the forefront. While current practice may not be attributed solely to the influence of the dual earner situation, a distribution network has been created which is more friendly to time-pressured individuals.

Supermarket shopping until 7.00 p.m. every evening and Sunday trading are strategies permit retailers to gain competitive advantage. By catering to the convenience of their customers they benefit at least in the short term. When, however, all competitors react to these initiatives, the advantage no longer lies with the individual retailer but solely benefits the customer. Spreading the shopping week has the effect of permitting more leisurely shopping and reducing queues in car parks, in the aisles and at the checkouts.

Again free household delivery services and shopping by phone (or fax) as offered by some supermarkets services such as home delivery and shopping by phone are facilities which are becoming increasingly popular.

Besides catering to the needs of working wives who attempt to fit grocery shopping into a crowded schedule, retailers may find the dual earner situation impacts in a different manner. This present research supports the view that males are increasingly involved in this task. While 9% of husbands claimed to have sole control of grocery shopping, another 14% were involved in this task equally with the wives (Table 7.4). The reality of the 'Male Queue at the Checkout counter', first identified in the article by Michman (1986) has become a reality in Dublin families with almost one quarter of the husbands participating in weekly shopping. Michman identified convenience and speed of shopping as being particularly pertinent and which exceeded any price considerations. Allied to this, brand and store loyalty were particularly associated with male shoppers.

Immediately available promotional offers were the only relevant promotional tools, as males were not prepared to save coupons.

This research also supports current initiatives in the marketing of other products such as major household goods. At weekends, many families engage in the necessary expeditions for the purchase of major durables where the decisions are seen to be shared in 73% of cases (Table 7.6). Hence those involved in manufacturing, commerce or education (the nine-five jobs) can only engage in serious shopping at the weekend. For this reason, the opening of furniture, domestic appliance and DIY stores at such times is the only real opportunity afforded to such outlets. Indeed informal estimates from garden centres and outlets in the white-good markets showed that as much as 80% of their business was conducted at the weekend. Perhaps the existence of crèches and play areas in IKEA (a furniture store) indicate how such stores can facilitate their family customers.

Promotion

Media usage was not examined in this research, but the evidence of role reversal means that a sensitivity to negative gender stereotypes is both desirable and necessary. Given that many of the typical purchases of products, ranging from cars to instant pasta, from baby cream to with-profits savings policies, are now unrelated to gender, a review of the images presented is overdue.

In the US, Bartos (1989) found that many working women were unhappy with their portrayal as high powered career women in professional occupations. The reality is that most are at work because it is 'just-a job' and their presentation in glamorous, executive positions was distinctly unhelpful. Realistic images that are true to the values such women appreciate are likely to prove more effective. Indeed the positives associated with a wife's employment - personal reward for her, extras for the family and more self reliance for the children - are values that might be found useful. Images depicting the involvement of males should also be included as appropriate.

9.5 CONCLUSION

The significance of this research lies in its examination of male -female roles in an area where traditionally male power was exercised.

- Its primary finding is that husband power has given way to shared authority and joint responsibility where wives are in paid employment.
- Even while much financial activity is shared, a core of activity still remains where husbands exercise ultimate control.
- The employment status of the wife is seen to be a key variable in changing the nature of these relationships. As the working wife group is increasing in magnitude, the future shape of marital power is likely to change dramatically. Even at present, working wives dominate the under 35 years old cohort (60% are currently employed) and so the power shift found in this research is likely to become more pronounced.
- Dual-earner families have distinctive spending needs which should open new markets in this country. The challenge is for marketing personnel to benefit from the experience of other countries and to grasp such opportunities as they emerge. These changes (if hitherto undocumented) are already having an impact and will be ignored only by the foolhardy.

Appendix A

Measuring the size of the dual-earner segment

Appendix A

Measuring the size of the Dual-Income segment

A.1 Statistical data pertaining to Ireland

Neither 'dual-income couple' or 'dual-earner couple' are officially designated terms in Irish employment statistics and so the number of couples fitting these descriptions cannot be exactly determined. Official sources do however include data on surrogate measures such as the number of married women in employment which can be used with only a slight degree of imprecision. Information on the work status of males and females is presented annually based on a sample of about 46,000 households nation-wide. The time lag for publication of this data in this case is about 18 months. Using this source, it is clear that the number of dual-income couples in Ireland is increasing. The exact data are presented below.

According to the ILO definition of labour force participation (working for pay at least an hour in the week prior to the study, the most recent estimate for married women at work was 39 percent (CSO, 1996). This is as high as 43 percent if the population is confined to married woman of working age (under 65 years old).

However, some of their husbands may not be at work which removes them from the 'dual-earner couple' category. Surprisingly this proportion is unknown. Estimates have been as high as 18 percent in Ireland (Blackwell, 1989) to as low as 7 percent in the Britain (General Household Survey 1985), or 7.5 percent in the USA (Hayghe, 1993). The adoption of Blackwell's figure (which minimises) or the British data (which maximises the proportion of dual earner couples) would result in an estimated proportion of Irish dual earner couples to be between 35 and 40 percent (LFS, Table 33 B).

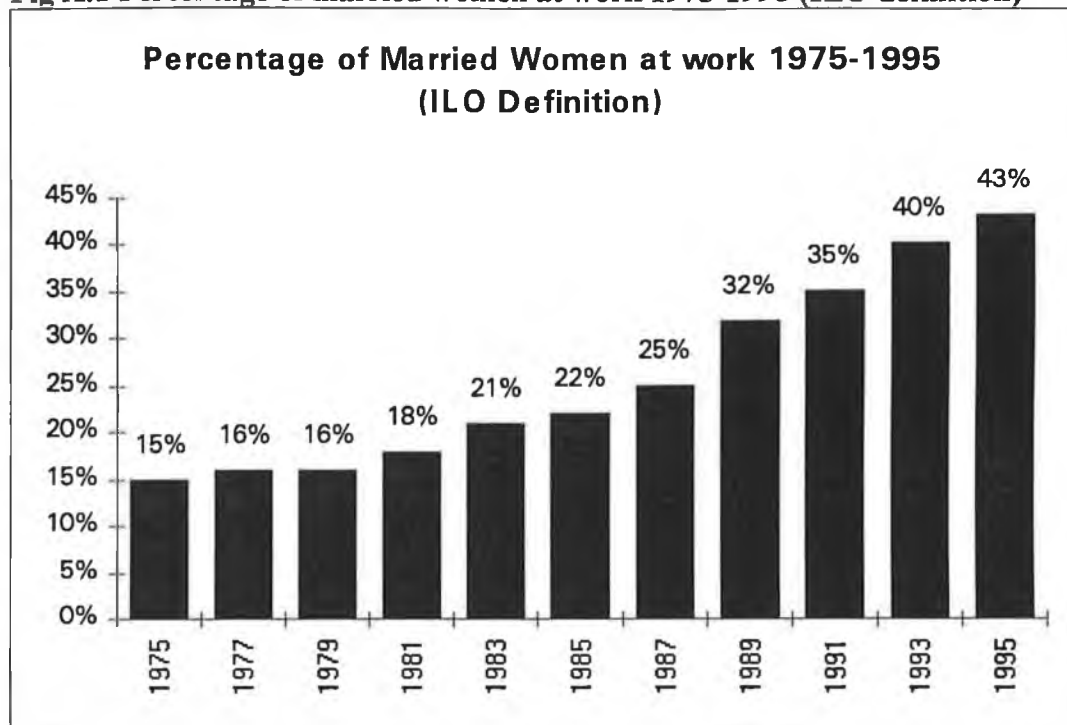
This estimate must be reduced still further as the ILO definition includes those currently unemployed but *actively seeking* work. Calculations based on LFS survey of 1992 showed this to be 15 percent (Tables 33B and 34), from which one can conclude that about one third of couples are dual earners. The best estimates of dual earner couples in Ireland lie in the band between 30 and 34 percent. In terms of size, the segment amounts between 186 and 210 thousand couples.

That this situation is fast changing can be seen from Table A.1 and the accompanying chart (Chart A.1) which examine the rate of increase since 1975.

Table A.1 Percentage of married women at work (ILO definition)

Year	1975	1977	1979	1981	1983	1985	1987	1989	1991	1993	1995
% at work	15%	16%	16%	18%	21%	22%	25%	32%	35%	40%	43%

Fig A.1 Percentage of married women at work 1975-1995 (ILO definition)



* Calculated as a percent of all married women under the age of 65 years of age

NOTE:

The increase from 1987 - 1989 partially reflects a change of definition from Principal Economic Status to the ILO definition which is used from 1989 to 1995.

Each successive cohort of under 35 year olds wives has a higher participation rate than its preceding cohort despite the fact that mothers are having their children at this stage. Nevertheless, as many as 60 percent of the 25-34 year olds are now at work according to the most recent LFS - proportion which is rising with every successive LFS report. (see chapter 9 also)

The position in Dublin is different in this regard where even a higher proportion of young wives are at work. Looking at the under 35 year old cohort, as many as 64 percent are employed in the Dublin area as compared to a national rate of 60 percent.

Contrary to expectation, these married women are predominantly in full-time rather than part-time employment. Data for 1992 shows that 82 percent of the 240,000 married women at work (ILO definition) were working full-time. In marketing terms, this may have two implications: firstly, their income levels will be higher in proportion to the longer hours spent at work; secondly, full-time work may enable an individual to regard his or her earnings as permanent income to be used in the calculation of a regular lifestyle. In turn, it is likely that these families will budget accordingly and enter into financial arrangements and spending patterns that are based on the availability of joint earnings. The literature regarding the economic implications such earnings are examined in section (3.6.2). Suffice it to say that the impact of Irish married women's earnings on marketing decisions is likely to be even higher than in the neighbouring economies of

Northern Ireland and Britain where more typically only 50 percent work full-time.

A.2 Northern Ireland

In Northern Ireland, dramatic changes in the employment patterns of married women have also occurred in recent decades and the dual-earner couple is now the most prevalent form of family organisation. In 1985, they comprised 43 percent of couples and were more numerous than the traditional form (containing a male breadwinner and female homemaker), which was found among 40 percent of economically active couples (Continuous Household Survey, 1985).

More recently the Women's Working Lives Survey (WWLS), a major sample survey relating to the working lives of women showed that 51 percent of married respondents were in dual income families as opposed to 29 percent containing a male breadwinner (McLaughlin, 1993 p. 141). This survey also showed that the proportion employed part-time was just marginally less than 50 percent (Kremer and Montgomery, 1993, p. 135). In this respect the pattern differs dramatically from that in the Republic, where only 27 percent of married women were in part-time work in 1992, although it had risen to 31% by 1995 (LFS; 1992, 1995).

The WWLS has also produced evidence to support the assertion that fewer women were leaving the workforce to raise their families. It was found that over 60 percent of those in their twenties remain in employment, while the proportion falls to only 57 percent among those aged 30-34. Even where mothers have young children, a greater proportion remain in employment than formerly. Cohort analysis conducted in the WWLS showed that 12 percent of mothers in 1959 were at work when their youngest child was under 5 years old. The comparable proportion in 1989 was 43 percent. (Kremer & Montgomery, 1993, p. 19)

The view that married women take on the role of breadwinner due to the unemployment of their husbands was also found to be a myth. In only 6 percent of all families in Northern Ireland was the wife the only earner. While 19% of the wives of unemployed men were at work, this contrasted with 63% of the wives of employed men (Kremer & Montgomery, 1993). Clearly Northern families tend to be very polarised with regard to employment being either "work-rich" or afflicted by "multiple unemployment". In the Republic the comparable figures showed a less pronounced difference, 18.9 percent as opposed to 25.6 percent (Blackwell, 1989, Table 3.7).

Most working wives in the North earned less than their husbands. Such an income comparison is possible as such data was collected in this Northern survey. Results showed that 6 percent of wives earned more than their partner while the proportion earning the same was only 4 percent. Basically this is explained by the fact that half the women work part-time and are concentrated in poorly paid occupations located either within the service sector such as clerical, catering, cleaning and hairdressing jobs or the professional service category which comprises health, education and welfare.

A.3 United Kingdom

Quite a body of research has been undertaken on the employment of married women in Britain because of the size and significance of the segment. Major reviews of these studies have been conducted by Martin & Roberts, 1984; Dex, 1985 and Morris 1990. Basically the findings show that the increases in the labour force participation of women from 1950 onwards relate only to changing trends among women who are married. The participation rates for single women are virtually unchanged. While married women had formerly accounted for 38 percent of the female workforce in 1951, their proportion had risen to 63 percent in 1971 (Dex, 1985) and had reached 67% by 1991 according to the General Household Survey which is published by the Office of Population Censuses and Surveys (OPCS, 1993).

In families where both husband and wife are present, it is now more common to find that both are in employment rather than the husband is the sole breadwinner within the family. This dominance of the dual-income couple was noted as early as 1985. In that year 55 percent of couples were dual earners as opposed to 31 percent having a single male breadwinner (GHS, 1985). This has risen to 72% of couples according to the latest issue of the GHS (OPCS, GHS, 1993 calculation from Table 5.27).

Table A.2
Work Status of Husband-Wife families in the UK

	1980	1985	1990	1993
Dual earner	50%	55%	69%	72%

Source: General Household Survey

The findings of Martin & Roberts (1984) and other more recent evidence from the British General Household Survey (GHS) however have challenged an over simplistic understanding of this childbearing phase. The stereotypical view of mothers leaving their employment for *a long number of years* to raise their children no longer accords with the facts. Rather the trend has been for each new cohort of such mothers to return to the labour market sooner than the previous cohort. They also return earlier between the births of successive children. (Martin & Roberts, 1984, p. 187)

An increasing number of these women with young children now engage in full-time rather than part-time work. This again has been recorded in General Household Surveys over recent decades. In 1981, a total of 25 percent of mothers with a child aged under 5 years were at work, about a quarter of whom were full-time. Just one decade later this figure had nearly doubled to 46 percent of mothers of whom about a third were working full-time (GHS, 1991, Table 5.14).

One distinguishing feature relating to the UK (as opposed to Ireland or the USA) is the remarkably low proportion of married women who work full time. This was found to be 45 percent according to Martin & Roberts (1984, p. 12). This must be compared to very high proportion of Irish married women who work full-time (73 percent in 1992) and the comparable proportion in the US, which was 75 percent according to Mailer & Rosser (1987: p. 140).

The volatile nature of employment for married women in Britain is even further illustrated by new data emanating from the ESRC Reserch Centre on Micro-social Change. These show that 'multiple employment statuses' within a single year is a relatively common, but hitherto unappreciated, feature of women's employment. The essence of this definition is the separate categorisation of women who move between employment statuses (e.g. from part- to full-time, from self-employment to employment, and between employment and unemployment) in the course of a calendar year. In the recently established British Household Survey Panel up to 20 percent of some age cohorts were included under this new category as they experienced movements between full-time, part-time and unemployment status within a single year (Gershuny and Brice, 1994). As it was surmised that part of this movement might be attributed to status changes in the year of birth of children, the researchers controlled for this factor by taking data relating to all women whose children were at least one year old. On further examination, it became clear that some of the growth in women's employment was attributable to what might be termed 'sporadic work'. Indeed younger cohorts of British women have been most involved in 'irregular' jobs providing 'discontinuous' employment (p. 53). The experience of such work patterns is unlikely to provide a significant model for anticipating the expenditure patterns of Irish families where full-time employment is the norm - nor is the impact of the second income on family budgets in these circumstances likely to be helpful in understanding the situation for Irish families.

For this reason it is particularly important to examine literature emanating from the US rather than Britain. The high incidence of full-time work among married women and the impact of the resultant high levels of income on their spending patterns is likely to provide a more salient model for this particular study. An additional bonus for concentrating the literature search on US sources is that such a quest is likely to be quite fruitful. Given the prevalence of the dual income family over several decades, substantial interest in its effects on other aspects of family life is only to be expected from the research community. Not only are the financial benefits likely to be understood, but it is likely that the psychological impact of the second paycheck has also been studied.

A.4 Dual-earners in the USA

In the United States the structure of the modal family was first reported to have become dual-earner rather than single earner in the 1978 Census. In that year 51 percent of families where both spouses were present, reported that both husband and wife were in paid employment (Hayghe, 1981). More recently Hayghe, who is the director of the US Department of Labor, reported that the traditional family structure, comprising an employed husband and a wife engaged in home duties make up *only 20 percent of all two-parent families* (1993, b). The majority of married women are therefore in the workforce irrespective of whether or not they have children.

It is noteworthy also that most of these mothers engage in full-time rather than part-time work. The Department of Labor in the United States found that of all the married women who had children under 6 years old, a majority (56 percent) were in the labour

force, most of whom (70 percent) were employed full-time. When the focus was broadened to include all mothers with children under the age of 18, the participation rate increased to 65 percent employed of whom 73 percent were working in a full-time capacity (US Department of Labor, 1989).

Morris (1990) gives a most cogent explanation for this tendency of American wives to seek full-time rather than part time work. As she sees it, full-time work in the US has two significant benefits. It is particularly necessary for families as it alone enables a worker to qualify for health insurance. Secondly, the payments which are necessarily incurred for child-care are tax deductible - which facilitates full-time rather than part-time work. This contrasts sharply to the situation in the UK where incentives are different. Part-time work tends to be more freely on offer as it is in an employer's interest to meet labour requirements through part-time rather than full-time employees. Basically, it translates to a matter of cost. Part-time workers in the UK provide a cheaper alternative for an employer. Mailler & Ross who examined the evidence reported that :

Below a specified earnings level ... an employee does not have to pay income tax or make NI (national insurance) contributions. Thus employers will not have the expense of administering payments, or of making NI contributions for employees who fall into this category, most of whom will be part-time workers (1987. p. 143)

A5 European Union

The countries within the European Union contain a vast array of cultural backgrounds and a diversity of historical influence. So in the light of these factors it is not surprising to find great variation in the proportions of married women that participate in the paid workforce. A statistical report in 1995 on the *Women and men in the European Union* includes a section on the employment status of women across the EU. This shows that married women's participation rates range from roughly 30 percent in less developed states (Spain, Ireland, Italy and Greece) to 50 percent and higher for the countries such as the UK, more developed Northern countries within the Union. The highest incidence is found to be in Denmark at 68% (Table A.3).

Table A.3 Rate of economic activity of married women within the EU in 1992

Country	Rate of economic activity in percent
Denmark	68.1
United Kingdom	58.1
Portugal	54.4
France	52.1
Germany	51.4
Belgium	44.1
Netherlands	43.5
Greece	36.6
Luxembourg	36.0
Italy	35.2
Ireland	34.1
Spain	31.1
European Union 12	46.7

(Adapted from Eurostat 1995, p. 181)

Attitudes to the employment of married women can be seen to vary widely also as is demonstrated in the Eurobarometer studies undertaken by the Commission. When asked *"Might marriage and children prevent women and men going out to work?"*, responses varied considerably from country to country. Typically, marriage was seen to be an obstacle to men's working lives by only 5% of respondents, but for women lives it averaged about 22%. Table A.4 shows that the impact of marriage on married women was highest for the Irish respondents among all EU countries.

Table A.4 Marriage and children as an obstacle to working life by country

Country	Marriage, for Women	Children, for women
Ireland	32.5	54.1
Italy	28.5	49.1
United Kingdom	25.7	68.3
Germany	25.7	61.7
Greece	25.7	40.4
Spain	20.9	50.7
Netherlands	20.5	58.4
Luxembourg	17.5	59.3
Denmark	16.6	55.7
France	15.8	48.2
Portugal	14.7	31.1
Belgium	13.6	42.4
European Union 12	22% Approx	55% Approx

(Adapted from Eurostat 1995, p. 130)

Surprisingly, Irish people did not record an extreme value either for or against the view that the presence of children has a large impact on women's working lives.

A.6 Conclusions

This brief presentation of the statistical background in a small number of countries points to the importance of this segment and indeed the necessity to focus attention onto this family group.

- In Ireland as in other countries the dual income family is inexorably becoming the dominant form of family organisation. Indeed the latest published data show that a majority (50.4%) of *all married women under the age of 55 years* are now in paid employment (Labour Force Survey, 1996).
- If the calculations are made on the basis of all wives under 35 year olds, the current proportion at work is 62%, while 56.5% of all wives under 45 years old were at work in the week prior to the LFS Survey 1996 (calculations from table 33B, Central Statistics Office, 1997). As greater number of young wives remain in the workforce, these proportions are sure to rise.

Appendix B

**Exploratory research to determine the
feasibility of conducting a quantitative
study**

APPENDIX B

Exploratory research to determine the feasibility of conducting a quantitative study.

Using a team of experienced field-workers to professionally administer a structured questionnaire nationally was obviously too costly for this researcher. The only feasible strategy therefore centred on the recruitment of graduate and/or undergraduate students to undertake this task. As a lecturer on marketing research at a third level business college a unique opportunity existed to recruit such a group. All students on such courses are required to conduct a research project under the guidance of the lecturer. This resource was assessed to see how it could be harnessed, while at the same time guaranteeing the researcher sufficient control over the research process.

Initially an attempt was made to recruit post-graduate students as research interviewers. Two factors influenced the choice of this group.

- Firstly, they were mature and older in appearance than undergraduates.
- Secondly, the author had direct access to them for a full year. While conducting a course on research methods with this group, he was well placed both to highlight the care and attention that should characterise good research practice and to supervise its implementation.

Therefore a pilot study on family finance was initiated.

In this exploratory study, a questionnaire was developed through classroom discussion and a pilot investigation undertaken under the author's guidance. Each of twenty-one participating students conducted separate husband and wife interviews with three married couples in their own neighbourhood. An explanatory letter explaining the non-commercial nature of the research sought the co-operation of potential respondents (Appendix D contains an example of the approach taken). As the objective was

primarily to test the practicality of using the students as interviewers, a judgement sample was permitted. Each student was instructed to obtain one set of interviews with a couple unknown to them. Age quotas were defined so that young, middle aged and older couples might take part in the exercise.

While this questionnaire mainly comprised structured questions, a number of open-ended attitudinal questions were included. The interviewers were instructed to probe the answers given to these semi-structured topics and to record verbatim the answers given. Finally, the respondents were to be questioned about their general reactions to the interview.

Four main lessons were learned from this exploratory study.

- Firstly, the graduate interviewers reported that the achievement of successful interviews with respondents was extremely difficult and time consuming. The critical difficulty was the requirement that both partners must be interviewed. Interviewing one partner immediately and arranging to contact the other at a future date was also attempted, but it proved very unwieldy. Generally, the feedback was extremely negative and the author was advised that this system would not work as the refusal rates were high.
- Secondly, the consensus among the students was an unwillingness to undertake such a difficult topic. It might be noted that in the large scale questionnaire studies reported by Vogler (1989) and indeed by Rottman (1994), prior contact had been made between the research team and the respondents. In each case, a less threatening and more general survey dealing with their lifestyle and employment experience had been already conducted. This 'foot in the door' may have facilitated the success of a follow-up questionnaire.
- Thirdly, the graduate interviewers reported success among respondents known to them. Many of these respondents only took part to facilitate a student who known to them and required to complete his or her college work. Such an initial negative reaction would have resulted in a non-response had the approach had been made to a

stranger, The interviewers however reported favourable reactions from a number of respondents as the interview proceeded. They were not as unwilling to answer finance-related questions as might have been supposed from a cursory reading of texts on research methodology. Indeed, if they felt that they were not being exploited in a sales pitch or through 'sugging' (selling under the guise of research) and could be reassured as to the nature of the questioning, respondents were willing to reveal substantial data. For example they were quite willing, to state that they participated in a structured saving scheme, but not to disclose the size of their 'nest egg'. Negotiating a separate interview with both the husband and the wife presented no problems when both were present and, if any reaction to this request was forthcoming, it was generally one of amusement. Comments such as "This is so that you can check that he hasn't been telling you lies?" express the tone of such unsolicited comments.

- Finally, while being known to the respondents generally facilitated interviews, a number of respondents reported this familiarity to have some negative effects. They obviously were unhappy to disclose private and personal details to young adults, especially those with whom they might have some acquaintance. For example, disclosure of any financial data to the adult children of one's friends or neighbours was noted as presenting particular difficulties.

Two further comments might be made regarding the findings of this exploratory study,

- Firstly, the analysis of the sixty three completed questionnaires showed that worthwhile findings of a factual nature could be obtained.
- Secondly, disappointing results were achieved from the exploratory attitudinal questions. These failed to produce information of depth or substance. Either these graduate students failed to correctly use follow-questions or probing techniques or alternatively the context was inappropriate. Most likely it was a combination of both. In the light of this pilot exercise, it was decided to abandon the interview technique and to seek to use this student resource differently. Hence a new set of tasks was

devised in order to utilise this available resource and facilitate the undertaking of the desired quantitative study.

This new role for the field-workers was to identify eligible respondents and administer self-completion questionnaires to them. This methodology builds on the precedent of Pahl (1989) and Vogler (1989), each of whom made considerable use of such material. Even though teams of two interviewers had been used in each of these studies to simultaneously interview husbands and wives, a large amount of data was also collected through the use of booklets. These contained a large battery of self-completion items (Vogler 1993 p.3) The benefit of such an instrument was to preclude conferring and so facilitate the speedy achievement of independent answers from each partner.

The use of students to drop off and pick up questionnaires within areas where they may be known has a number of potential benefits for all parties. Not only is it more convenient for respondents and students, it is also provided many advantages to the researcher.

- Firstly, the use of self-administered questionnaires limits control over the data collection process strictly to two parties- the researcher and the couple concerned. This removal of any possible variation due to interviewer effects was a particular benefit given the relative inexperience of the available field-workers.
- Secondly, the use of self-administered questionnaires is commonly thought to be preferable for sensitive or potentially threatening topics. By reducing the social interaction involved in the data collection procedure, such forms also reduce the incidence of socially desirable answering in relation to potentially embarrassing questions (Tull & Hawkins, 1990; Chisnall, 1994; Churchill 1995). Indeed it might be argued that most adults fill out quite personal and revealing forms as a matter of course when applying for loans from the financial institutions.
- Thirdly, the methodology was likely to reduce the refusal rate as personal contact tends to provide an additional mechanism to motivate the completion and eventual return of completed questionnaires. In this situation, the request to participate from a

college student of their acquaintance might overcome the suspicion felt regarding all questionnaires. Not only is such a mechanism helpful in overcoming the initial barriers (which lead to the immediate disposal of most postal surveys) but it also provides an effective follow-up mechanism. For this reason, the use of stamped addressed envelopes was rejected. Even if one or both partners had not completed the task at an agreed time, a research student calling to the house provided a powerful reminder. Such personal contact is more likely to prove more valuable than conventional methods such as post cards or even phone calls (Tull & Hawkins 1990).

- Fourthly, the self-completion methodology offered benefits to the respondents. Each partner could complete the task in the absence of their partner. For this reason the necessity for simultaneous availability that plagued Pahl's data collection was not necessary (Section 5.6.1 above). This was particularly important for young couples or wives in paid employment whose time availability is severely constrained. Self-administered questionnaires could be completed speedily, at a convenient time, in privacy from their partner and with a guarantee of confidentiality. The fact that individuals are accustomed to disclose personal and family details in documents as applications for bank loans, tax allowances or credit cards perhaps made the task less intimidating.

Exploratory work on this methodology showed that upper-class respondents preferred to complete such form rather than answer such questions face to face. Each partner was supplied with a return envelope in which they were asked to place their completed questionnaire, so that it could be returned unopened to the student contact and thus to the research organiser. In the explanatory letter accompanying each questionnaire, each spouse was asked to complete their questionnaire without collaboration and the confidentiality of such material was highlighted. It was further explained that the students would return these answers in sealed envelopes to the research organiser. The respondents were given full information about the purpose of the research and its non-commercial nature was highlighted.

In order to personalise the request for information, the name, home address and home telephone number of the research organiser were contained in the explanatory letter and on each questionnaire. An invitation was issued to contact him personally at any time to

clarify any aspect of the research. (In the event, one person phoned seeking reassurance of the confidentiality of the data, while two other questionnaires were posted directly to the researcher's college address.)

This proposed methodology also simplified the task for students.

- Instead of having to interview a number of couples, who would likely prove difficult to contact, their task was limited to the identification of couples meeting interrelating quota controls of age and work status. They were asked to motivate the couples to complete self administered questionnaires and to organise for their collection and return. While this might require multiple visits, it was preferable to setting up appointments to interview an absent partner. Because the student was paid only on the return of both questionnaires, he or she was motivated to engage in this follow-up behaviour.

Appendix C

Sample selection

APPENDIX C

Selection of District Electoral Divisions (DEDs) within Dublin County

The population area of Dublin County and Dublin County Borough is divided into 4 main divisions Dublin - Belgard, Dublin - Fingal, Dun Laoghaire - Rathdown and Dublin County Borough as indicated in the Census map shown in figure C1. From each of these areas a listing was made of all the District Electoral Divisions (DEDs) and the number of married women living in each unit (Census 91, Vols. 7 and 8). It might be noted that a total of 322 DEDs are found within the greater Dublin area. They are therefore quite small units (averaging 570 families of all ages and employment status) Random selection of these was the first and most critical task in the sampling procedure. Selection by probability proportionate to size was implemented whereby 20 DEDs were chosen from listings which were stratified by geographical area and social class as shown below.

Selection of these required primary sampling units was made by the method of probability proportionate to size as outlined by Crimp (1990, p.64). This method ensures that the larger DEDs, which contain more married women have a greater chance of being selected than those containing fewer married women. The selected number of clusters is a compromise between the use of as many as possible (which make it more like simple random sampling), and the gaining of efficiency and administrative convenience made possible through having many interviews within each cluster. In this case 20 clusters were selected (within each of which 10 families were to be chosen). This is typical for the market research industry in Ireland where clusters of size 10 to 15 are considered to be optimal. The allocation of these clusters is shown in Table C 1.

As can be seen from the map (Figure C1), these clusters were scattered across all the major geographical regions within Dublin City and County. (*Note: In cluster sampling the term cluster must be distinguished from the groupings of consumers who are identified to be similar in behaviour or attitudes*). All cities contain suburbs that are attractive to families of varying income, social background and social aspirations, and so it was considered appropriate to stratify the population. This ensured that the achieved sample correctly ensured geographical representativeness, which of course relate to some degree to the most significant financial decision of any family, namely the location of their home.

Table C1 Distribution of Married Women in Principal Regions of Dublin County and Dublin County Borough 1991

Region	Married Women under 65	Percentage of the Total	Number of Clusters
Dublin County Borough	70,000	41 %	8
North	*44,000	26 %	5
South	*26,000	15 %	3
Dublin - Belgard	39,000	23 %	5
Dublin - Fingal	29,000	17 %	3
Dun Laoghaire/Rathdown	33,000	19 %	4
Total Dublin City and County	171,000	100 %	20

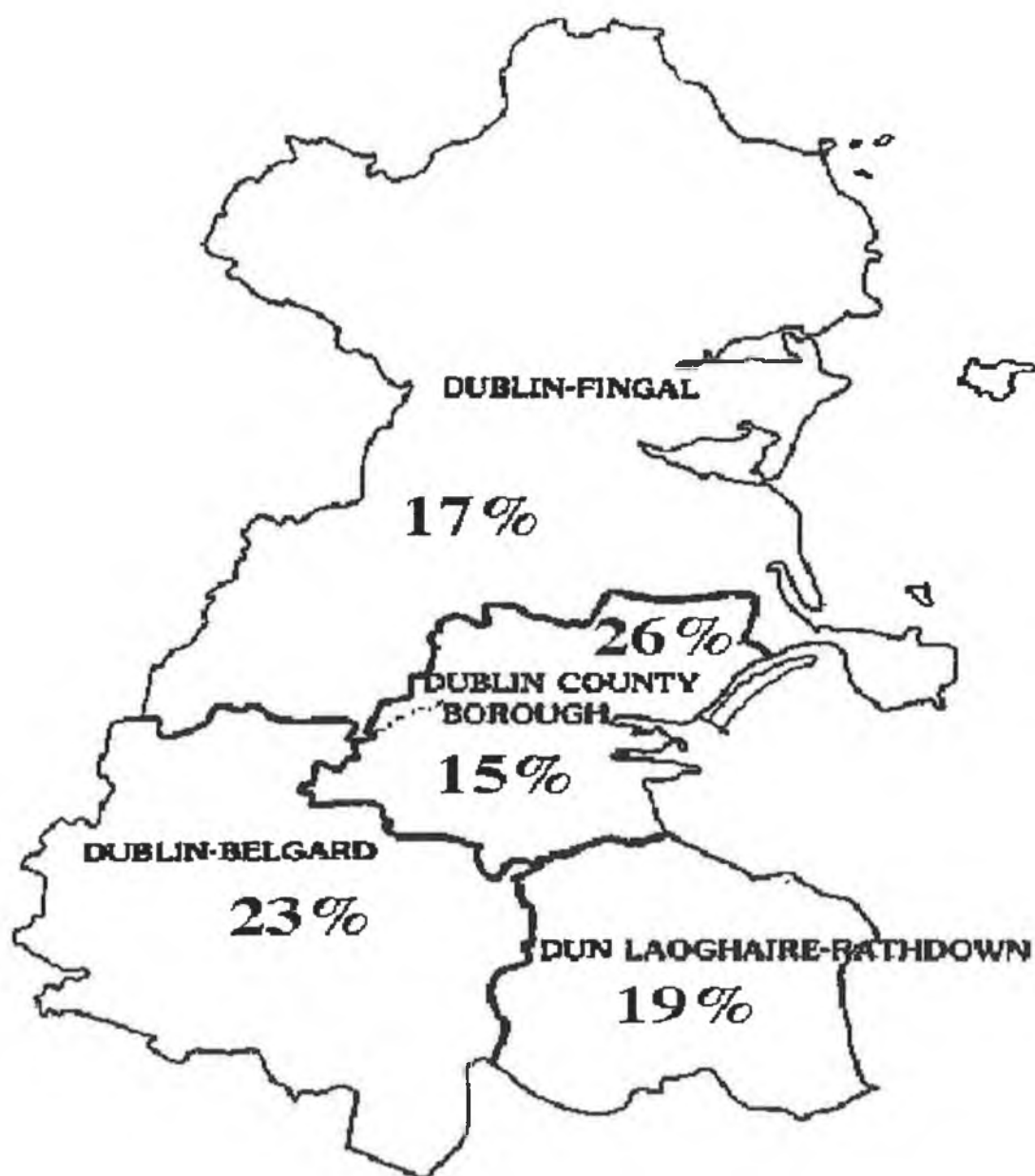
Source: Census 91 Tables 9A, 9B, 9C, Vol. 7 and Table 6, Vol. 8.

(Data reported to the nearest thousand)

* Estimated using the published distribution of ever married women

Figure C 1

Dublin City and County



The clusters chosen in each region were also stratified by social class category. Within each region, the DEDs were listed in rank order, using the criterion of the proportion of Social Class 1, 2 and 3 households (higher professional, lower professional and intermediate and other non-manual occupations) that were contained within its boundaries. Such classes roughly correspond to the ABC1 social class labels that are more commonly used in marketing practice. Census 86 was used to generate this information as employment-based data had not been reported for Census 91 at the time of sample design. The full list of the 39 DEDs ranked by social class for Dublin-Fingal can serve as an example and appears below.

Three of these DEDs were then chosen using the method of 'probability sampling proportionate to size', which is described by Crimp (1990, p.64) and is the most appropriate sampling system for such a task. Reference to chart may illustrate how this system operates. Basically the number of married women in each DED in 1991 is used to form a cumulative total of married women for the whole Dublin-Fingal region. This total (300,000 approx.) was divided by three (the required number of clusters) gives the 'skip number' (10,952), which is required for systematic sampling. Through the use of a random starting number and the successive adding the skip number twice, three respondent numbers were identified within the cumulative total listing. The DEDs containing these respondents indicate the chosen locations within which the next stage of sampling must occur. Figure C2 shows how Howth, Blanchardstown-Blakestown and Balbriggan Urban would be selected.

This recognised system of sampling is particularly appropriate for choosing the locations within which interviews will occur. It is random in that the starting number is chosen by table of random numbers. The systematic nature of the procedure ensures that the chosen locations are rather evenly distributed within the list. Areas are selected in proportion to their size, as the larger DEDs have a greater chance of containing one of the identified numbers.

In addition, the chosen DEDs display a complete range of social class profiles, ranging from Howth (which contains 77% of Social Class 1, 2 and 3 families) to Balbriggan Urban (which contains only 42 % of such middle class families).

Table C 2

DEDs within Dublin-Fingal ordered by Percentage 'Middle' class *

Ward No.	District Electoral Division (DED)	Percentage Middleclass*	Married Women**1	Cumulative Total	PPS*** Calculation
17	Castleknock -Park	88%	1025	1,025	
16	Castleknock -Knockmaroon	82%	1921	2,946	
31	Castleknock North	81%	1170	4,116	
29	Malahide East	79%	1066	5,182	
24	Howth	77%	2015	7,197	First Random No. is 6947
30	Malahide West	73%	1378	8,575	
35	Sutton	72%	1459	10,034	
12	Blanchardstown - Delwood	71%	929	10,963	
32	Portmarnock South	69%	809	11,772	+ 'skip'
39	Swords -Seatown	69%	836	12,608	10,932
14	Blanchardstown -Roselawn	67%	508	13,116	
8	Blanchardstown Abbottstown	66%	279	13,395	
36	Swords -Forrest	62%	1,609	15,004	
38	Swords -Lissenhall	62%	556	15,560	
27	Lucan North	62%	62	15,622	
23	Holmpatrick	62%	651	16,273	
5	Balgriffith	58%	117	16,390	is
34	Skerries	58%	1,150	17,540	
9	Blanchardstown /Blakestown	55%	2,646	20,186	17,879
40	Swords Village	55%	488	20,674	
41	The Ward	55%	120	20,794	
1	Airport	54%	33	20,827	
26	Kinsealy	52%	756	21,583	
42	Turnapin	52%	426	22,009	
19	Donabate	51%	690	22,699	+ 'skip'
21	Garristown	51%	191	22,890	number
6	Ballyboghil	48%	137	23,027	10,879
37	Swords -Glasmore	46%	989	24,016	again
4	Baldoyle	46%	1,283	25,299	
33	Rush	45%	1,053	26,352	
22	Hollywood	45%	177	26,529	
28	Lusk	44%	755	27,284	
2	Balbriggan Rural	42%	639	27,923	is
3	Balbriggan Urban	42%	1,155	29,078	28,811
20	Dubber	42%	115	29,193	
18	Clonmethan	42%	87	29,280	
7	Blascadden	41%	85	29,365	
25	Kilsallaghan	39%	381	29,746	
10	Blanchardstown -Coolmine	31%	1,581	31,327	
11	Blanchardstown -Corduff	31%	1,021	32,348	
15	Blanchardstown -Tyrrelstown	25%	222	32,570	
13	Blanchardstown -Mulhuddard	16%	227	32,797	

* Percentage in Social classes 1, 2 and 3 as a proportion of all adults (Census 86 Table

** Number of married women in each DED. (Census 91 Table 18 B).

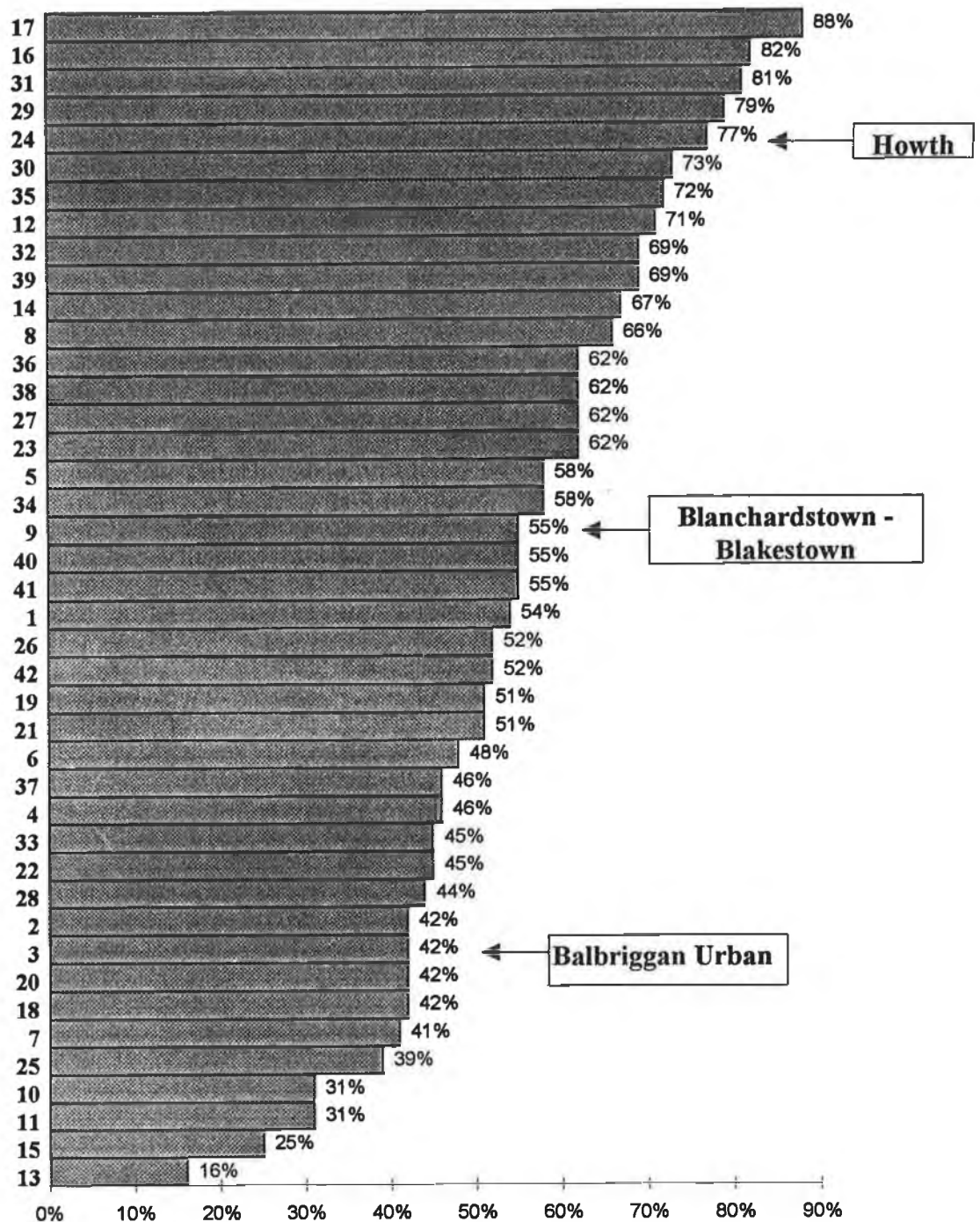
*** 'Probability proportionate to size' calculations to select the DEDs in Fingal region.

'Skip' is 32,797 divided by 3 which is 10,932.

Figure C2

Chart Showing the Percentage of ABC1 Social Class Families in each DED in Dublin Fingal

Number of DED



Data collection within the chosen areas is likely to produce a cross-section of social class membership. In this way the task of interviewing was made more simple for the field workers as they were not required to continuously control for social class in addition to the other control variables. At the final stage of fieldwork it was planned that the final group of families would be carefully chosen to correctly adjust for social class. This system of selecting DEDs was devised in imitation of the geo-demographic systems in the UK, where customer profiling systems such as ACORN can be linked to the postal code system (see Chisnall 1997). It was also influenced by the work of Breathnach (1970) whose index of deprivation for all Dublin DEDs pre-dates many of the geo-demographic systems now used in Britain and the US.

The 20 DEDs (listed in Table C3 below) were selected therefore to generate a correct distribution of respondents with regard to social class, also as well as controlling geographical spread. Another strength is that the locations of the chosen families were chosen by probability sampling methods.

Table C3

List of DEDs chosen in Stage One of the sampling procedure

Dublin County Borough North

Clontarf East Ward B
Ballygall Ward C
Whitehall Ward B
Edenmore
Finglas South

South Dublin

Rathfarnham Village
Lucan Heights
Palmerstown Village
Edmondstown
Tallaght-Tymon

Dublin County Borough South

Rathfarnham
Walkinstown Ward C
Kimmage Ward B

Dunlaoghaire - Rathdown

Blackrock - Monkstown
Ballinteer - Woodpark
Shankill - Shanganagh
Killiney South

Fingal

Howth
Blanchardstown - Blakestown
Balbriggan Urban

Stage 2 Sampling procedure

The use of pure probability sampling methods for the second stage of this sampling procedure was impractical for two main reasons. Firstly the eligible households did not have a good "strike rate". Census data for 1991 show that families comprising a husband whose wife was under the age of 65 years were found in approximately 53% of all Dublin households. (Table 27, No. 7). So irrespective of whether the student used systematic sampling (calling to every 5th house from a random starting address), or the addresses were chosen at random from the local Register of Electors, about 20 addresses would be required in order to contact ten households containing both a husband and wife. When the requirement that the husband must be employed is taken into account, the proportion of eligible households is reduced even further.

Secondly, the low 'strike rate' was exacerbated by non-contact and non-response rates which were understandably high due to the requirement of getting each partner to complete a questionnaire. Even though an introductory letter was presented to such families, the success rate in this trial exercise was very low. Some students reported only one successful interview from 15 doorstep contacts.

The time factor involved and its difficulty made this method impractical for the full research project. In addition the students reported that this form of fieldwork was very daunting and were basically unwilling to implement such a strategy. Therefore the system could not be implemented within any reasonable time-frame.

Interlocking quota controls were therefore used in order to make the sampling procedure as rigorous as possible. These were chosen following the injunction of Tull & Hawkins (1990) that such controls must be available and recent, easy for the interviewer to implement, closely related to the survey subject matter and be of reasonably small number. Two controls were used at this stage, thus making the data collection task simple and capable of implementation.

Within each of the selected DEDs, the student field-workers were to collect data from 10 families where the wife's age and work status corresponded to those found within the Dublin Region. In making these necessary calculations the latest Labour Force Survey available was used. The CSO kindly facilitated this work by producing several analyses that were based solely on the Dublin region.

Table C 4
Age Profile of Married women in Dublin

Age of Wife	Percent of Married Women
15 - 34	28.4 %
35 - 44	31.1 %
45 - 64	40.5 %
All Wives under 65 years old	100 %

Source : Labour Force Survey 1992, Table 33B (Special analysis)

Accordingly

3 interviews were conducted with wives under 35 years old
3 interviews were conducted with wives aged between 35 and 44
and 4 interviewees ranged in age from 45 to 64 years of age.

In this way the 10 selected families correctly represent the age structure of the target population.

Wife's employment status

The second quota control was a requirement to have the correct number of employed wives in the sample. Again the special Labour Force Survey data for Dublin showed how many employed wives should be chosen from each age category. As can be seen this proportion varies considerably depending on the wife's age.

Table C 5
Employment of Wives by Age in Dublin Only

Age Group of Wife	Percentage Employed
15 - 34	58 %
35 - 44	42 %
45 - 64	26 %
All Ages	40 %

Source : Labour Force Survey 1992, Table 33B (Special analysis)

Given this knowledge each fieldworker selected families as follows:

Given this knowledge concerning the target population, each fieldworker was instructed to obtain interview with couples where the wife met the following criteria:

Table C 6
Number of Families to be selected by each fieldworker

	Age under 35	Age 35 - 44	Age 45 - 64
Wife Employed	2	1	1
Wife Not Employed	1	2	3
All Wives	3	3	4

Families who fitted these categories were to be approached, provided that the husband was in paid employment. The students then were required to obtain completed questionnaires from both husband and wife in each of these selected households.

Table C 6 represents the optimal quota controls to define each students workload. Such a system could not guarantee the achievement of a perfect sample as the above proportions do not *exactly* correspond to the target population. In addition, age and work status as reported by the actual respondents might lead to some deviation from the

target. For these reasons, it was planned to re-assess the achieved sample at a point when 90 % of families had been surveyed. At that stage it would be possible to carefully select the final group of respondents to bring the eventual sample into correct proportion.

Social class

It was also planned that the social class distribution within the final sample could also be adjusted at this stage. While a stratification of DEDs by social class had been undertaken in the selection of the primary sampling units (see above), the actual families selected could not be guaranteed to constitute a correct distribution. A census-based definition of social class using six categories of occupations was applied (see O'Hare, Whelan & Commings, 1991). In all cases, the occupation of the husband was used to classify the social class of a family, using the CSO index of occupations (examples are shown in Census 86. Appendix). This procedure was applied irrespective of whether or not the wife was employed.

Because of the small size of sample (200 families), only two divisions of social class were used - classes 1, 2 and 3 as opposed to classes 4, 5, and 6. Using these criteria, the sample was correctly balanced between 'middle class' as opposed to 'working class' families.

The distribution of households by social class (using social groups 1, 2 and 3 and social groups 4, 5 and 6) for Dublin City and County was obtained by means of a special analysis conducted by the CSO.

Table C 7

Distribution of households by Social groups (Dublin only)

Social group	Percent of households
Social groups 1,2,3	58%
Social groups 4,5,6	42%
All households	100%

Special analysis of LFS 1992 conducted by CSO

Final sample

Through the interlocking of all the quota controls the final distribution of the target sample of 200 families is shown in table C 8.

Table C 8 Target Sample of 200 families

Social Class		Under 35 years	35 - 44 years	45 - 64 years	All Wives
Employed Wives	Classes 1, 2, 3	19	15	12	46
	Classes 4, 5, 6	14	11	9	34
	Total employed wives	33	26	21	80
Housewives	Classes 1, 2, 3	14	21	35	70
	Classes 4, 5, 6	10	15	25	50
	Total housewives	24	36	60	120
TOTAL		57	62	81	200

The final target sample integrates the three controls of age, social class and work status of the wife.

Appendix D

Introductory letter and Questionnaire

39 Thorndale Drive
Artane
Dublin 5

Family Research Project
Dublin Institute of Technology
Marketing & Design
40, Mountjoy Square
Dublin 1

Introduction to the study for each selected family

I am a lecturer in marketing research in the Dublin Institute of Technology (DIT), Marketing and Design in Mountjoy Square in Dublin and am conducting this research dealing with the organisation of family finance within Dublin families.

The report is not being done for any commercial organisation, but will be written up as a doctoral thesis at Dublin City University.

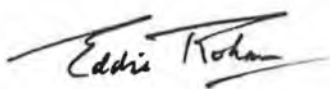
To get a full picture, I am asking each partner to complete a separate questionnaire. These may either be filled out privately, or with the help of an interviewer, and then sealed in an envelope to ensure confidentiality. No identification is required on any questionnaire and they will only be seen by me. before being destroyed.

There are no right or wrong answers to these questions, as people organise their affairs in their own way and have their own views on such matters. In the research report, only the overall patterns will be described.

Twenty areas of Dublin have been scientifically chosen, within which families will be chosen to represent older and younger families and wives in paid employment.

If you are selected by an interviewer, may I ask you to please cooperate in this study so that correct information may be obtained on this important area of family life.

Thanking you in anticipation,



Eddie Rohan M. Sc.

If you have any queries regarding this study, please ring 312876 (Home) or 363000 extension 36.

FAMILY RESEARCH PROJECT

WIFE 'S QUESTIONNAIRE

ALL RESPONSES ARE CONFIDENTIAL

**PLEASE RETURN QUESTIONNAIRE IN
SEALED ENVELOPE**

Any enquiries about this research, contact

Eddie Rohan , Lecturer

Dublin Institute of Technology

at 8312876 (Home) or 8363000(Work)

HUSBAND AND WIFE SHOULD EACH FILL OUT THEIR OWN QUESTIONNAIRE

SEPARATELY WITHOUT DISCUSSION

ALL THE ANSWERS ARE CONFIDENTIAL AND WILL NOT BE DISCLOSED TO ANY PERSON OR ORGANISATION.

1. **When paying for the weekly shopping, which of the following methods of payment is used most frequently?**

- Cash ☐
- Cash a cheque (Employer or Social Welfare) ☐
- Chequebook ☐
- Credit Card (Visa, Access) ☐
- Charge Card (American Express, Diner) ☐

2. **Who in your household pays for the weekly shopping on most occasions?**

- Wife always ☐
- Wife usually, but husband occasionally ☐
- Both equally ☐
- Husband usually, but wife occasionally ☐
- Husband always ☐

SECTION A OVERALL SYSTEM OF MONEY MANAGEMENT

3. **Couples organise their finances in a number of different ways. Please read through the list. Can you tell me if any of the ways below describes the system used in your household?**

- The wife manages all the family expenses and pays all the regular bills ☐
- The wife has a housekeeping allowance
and the husband pays the major bills ☐
- The family income is in a joint account or 'kitty'
and each can use it as necessary to meet expenses ☐
- The husband manages all the family expenses and pays all the regular bills ☐
- The husband and wife keep their incomes separate, and divide up household expenses ☐
- A different system is in use (PLEASE WRITE THE DETAILS BELOW) ☐

4. What ADVANTAGES do you find with this system?

5. What are the DISADVANTAGES ?

6. Have you ever changed the kind of system you use?

(for example if you or your partner left the workforce or re-entered it,
or perhaps if a new financial service like a cash card was adopted)

Yes

☐

No

☐

If NO. GO TO Q. 7

IF YES Can you tell me what the change achieved for both yourself and your husband.

(A) Changes for self

(B) Changes for husband

SECTION B

DIVISION OF FINANCIAL TASKS

Can we turn to the division of financial tasks between husbands and wives.
In some households, one partner takes charge of payment for everything, while in others
these expenses are divided up in some manner.

7. Who in your household takes charge of each the following financial tasks?

	Only Wife	Mainly Wife	Both Equally	Mainly Husband	Only Husband	Not Apply
Weekly Shopping	☐	☐	☐	☐	☐	☐
Paying Routine Bills (Gas, ESB, Coal, Phone)	☐	☐	☐	☐	☐	☐
Paying Rent / Mortgage	☐	☐	☐	☐	☐	☐
Paying credit card bill	☐	☐	☐	☐	☐	☐
Paying regular car expenses	☐	☐	☐	☐	☐	☐
Obtaining cash for daily use	☐	☐	☐	☐	☐	☐
Paying for husband's clothes	☐	☐	☐	☐	☐	☐
Paying for wife's clothes	☐	☐	☐	☐	☐	☐
Paying for children's clothes	☐	☐	☐	☐	☐	☐

8. Who in your household makes the final decision about whether or not to commit family money to ...

	Only Wife	Mainly Wife	Both Equally	Mainly Husband	Only Husband	Not Apply
Spending on a Holiday	☐	☐	☐	☐	☐	☐
Spending on major household items (such as Freezer, Washing machine Video Recorder)	☐	☐	☐	☐	☐	☐
Buying or replacing a car	☐	☐	☐	☐	☐	☐
Spending on house improvements (extension, double glazing, furniture carpets)	☐	☐	☐	☐	☐	☐
New financial products (such as regular savings plans, insurance policies)	☐	☐	☐	☐	☐	☐
In deciding between the competing demands listed above, whose order of priority would be followed	☐	☐	☐	☐	☐	
Overall, who would you say really controls the finance in your family	☐	☐	☐	☐	☐	

SECTION C

USE OF FINANCIAL SERVICES

9. Please tick ALL the financial services YOU YOURSELF USE, indicating which accounts are in joint names.

For example, it may be that you use a savings account in the post office, which is in your own name and you also have a post office savings account in your joint names.

	Own Account	Joint Account	Not Have
Current Account (Chequebook)	☐	☐	☐
Deposit account - Bank	☐	☐	☐
Cash card(Pass, Banklink, Servicetill)	☐	☐	☐
Credit card (Visa, Access)	☐	☐	☐
Charge card (American Express, Diner etc)	☐	☐	☐
Store charge card (Switzer's Clerys, Arnotts etc)	☐	☐	☐
Automatical payment of salary cheque into a bank account (eg Paypath)	☐	☐	☐
Use standing orders or direct debits	☐	☐	☐
Savings account - Building Society, Credit Union or Post Office	☐	☐	☐
Loan at present from a Bank/ Credit Union/ Building Society	☐	☐	☐
Mortgage	☐	☐	☐

SECTION D**THIS NEXT SECTION DEALS WITH ATTITUDES**

Here is a list of statements of how people feel about money and other issues.

There are no right answers or wrong answers. Everyone has their own opinion

10. Can you indicate whether you agree or disagree with each statement and how strongly	Strongly Agree	Slightly Agree	Slightly Disagree	Strongly Disagree ☒
I find using cash is better than cheques or cards	☐	☐	☐	☐
Putting everything possible on a credit card is a good idea	☐	☐	☐	☐
Credit cards are much more benefit than trouble.	☐	☐	☐	☐
I save a regular amount per week (or month)	☐	☐	☐	☐
It is best to save up first before you buy	☐	☐	☐	☐
Saving for the rainy day is too hard	☐	☐	☐	☐
It is best to take out a loan and buy immediately	☐	☐	☐	☐
In the past, I have frequently bought using loans	☐	☐	☐	☐
As a matter of principle, I avoid taking out loans	☐	☐	☐	☐
I constantly worry about money	☐	☐	☐	☐
Managing the money is a major burden on me	☐	☐	☐	☐
It is better for husband and wife to keep their money separate	☐	☐	☐	☐
I keep account of where all my money goes	☐	☐	☐	☐
Keeping to a budget is really too much trouble	☐	☐	☐	☐
I am a spender rather than a saver	☐	☐	☐	☐
Often, I buy things on impulse	☐	☐	☐	☐
I am interested in the details of financial products (interest rates, credit cards , tax based schemes)	☐	☐	☐	☐
I am afraid of machines and cards	☐	☐	☐	☐
We have serious rows about money matters	☐	☐	☐	☐
Family finance is a continual source of tension within our family	☐	☐	☐	☐
I am very satisfied with the way we share money	☐	☐	☐	☐

	Strongly Agree	Slightly Agree	Slightly Disagree	Strongly Disagree
There is enough money to meet most of our needs	☐	☐	☐	☐
Finances are particularly bad at present	☐	☐	☐	☐
I am constantly cutting back to make ends meet	☐	☐	☐	☐
It is better to keep financial details from one's partner	☐	☐	☐	☐
We are very open about discussing money matters	☐	☐	☐	☐
I know roughly how much my partner has to spend	☐	☐	☐	☐
I seek my partner's approval for non-routine spending	☐	☐	☐	☐
I have private money, unknown to my partner	☐	☐	☐	☐
I want more influence on our big financial decisions	☐	☐	☐	☐
It is right for the husband to have overall control over family money	☐	☐	☐	☐
If a wife gives up her work, she loses her independence	☐	☐	☐	☐
My partner has more personal spending money than I have	☐	☐	☐	☐
Wives have too little power when it comes to financial decisions	☐	☐	☐	☐

A FINAL FEW QUESTIONS ABOUT THE ROLES OF HUSBANDS AND WIVES

I believe in traditional husband/wife roles - the husband as breadwinner and the wife as homemaker	☐	☐	☐	☐
Women can have a job and bring up children well	☐	☐	☐	☐
A married woman with children under schoolgoing age ought to remain at home	☐	☐	☐	☐
It is the husband's responsibility to ensure that the family has an adequate income	☐	☐	☐	☐
We share household work equally	☐	☐	☐	☐
Looking after the children is the mother's responsibility.	☐	☐	☐	☐
Husbands should be equally responsible for household work	☐	☐	☐	☐

SECTION E**MONEY MANAGEMENT - HUSBAND AND WIFE**

People have made many comments in confidence, regarding both themselves and their partner. For example, one partner or the other may be a careful manager of money. In some cases both equally are careful managers, while on other families neither of them is careful. Can you tell which answer most accurately describes your own experience. Please be as frank as possible.

11. Who in your household, husband, wife, both equally or perhaps no one ...

	Only Wife	Mainly Wife	Both Equally	Mainly Husband	Only Husband	No One
* is a careful manager of money	☐	☐	☐	☐	☐	☐
* is good at planning what can be spent	☐	☐	☐	☐	☐	☐
* keeps family accounts	☐	☐	☐	☐	☐	☐
* worries about family money	☐	☐	☐	☐	☐	☐
* spends a lot on leisure activities	☐	☐	☐	☐	☐	☐
* knows the overall state of family finances	☐	☐	☐	☐	☐	☐
* begins discussions about family finances	☐	☐	☐	☐	☐	☐
* is inclined to overspend	☐	☐	☐	☐	☐	☐
* has more personal spending money	☐	☐	☐	☐	☐	☐
* cuts back on spending	☐	☐	☐	☐	☐	☐
* knows how much is being earned	☐	☐	☐	☐	☐	☐
* knows the total debts of the family	☐	☐	☐	☐	☐	☐
* must approve or can veto large spending	☐	☐	☐	☐	☐	☐

SECTION F**EMPLOYMENT DETAILS****12. What is your employment status ?**

Full-time employment ☐
 Part-time employment or Occasional employment ☐
 (Please indicate hours per week) — ☐
 Unemployed ☐
 Retired ☐

13. What is your occupation ?

(Please give full title or description of the work you do) _____

IF you are a manager or supervisor or self employed, how many employees are under your charge.?

14. Are you paid weekly, fortnightly, monthly or in some other way?

Paid weekly ☐ Paid fortnightly ☐ Paid monthly ☐ Other((Please state)_____

15. Which timing of payment do you think is most convenient for the managing of family money

Payment weekly ☐
Payment fortnightly ☐
Payment monthly ☐
Some other _____ ☐
None is more convenient than another ☐

16. Can you indicate your own TAKE - HOME pay

Total Income £_____ per annum.(eg £6,000 - 7,000)

Total Income £_____ per month (eg £700 - 750)

Total Income £_____ per week (eg £ 40 - 50)

17. What share of total income between husband and wife would you say is due to your contributions

If WIFE does not receive money from any source, you can put in ZERO

You may indicate your share either as a percentage or in terms of £'s

Wife's income	_____ %	or	Wife income	£_____ per week
Husband's income	_____ %		Husband's income	£_____per week
Total	100 %		Total	£_____per week

18. In some households, the couple operate a fairly strict budget and know where most of the money is going. Other couples don't have any real budget and just muddle along

Can you tell me what do you do?

We operate a fairly strict budget ☐
We operate a loose budget ☐
No budget, we muddle along ☐

19. How frequently would you review your budget or check out your overall financial state?

Several times a month ☐ Monthly ☐ Several times a year ☐ Once a year ☐ Never ☐

20. Most weeks, do you have some money to spend on yourself for your own pleasure or recreation?

Yes ☐ No ☐

IF YES Can you estimate roughly how much you have per week for personal spending money.

Personal spending money £_____ per week (eg £ 10 - 15, 20 - 25)

SECTION G

MAJOR AREAS OF FAMILY EXPENDITURE

- 21. This is just a checklist of the sort of items some families spend their money on.
Please mark with an X, all the categories that apply to you.**

House / apartment was purchased	☐	Car	☐
House purchase (Have traded upwards)	☐	Second car	☐
Holiday home or second house bought	☐	Video recorder	☐
House extension	☐	Dishwasher	☐
New furniture or carpets	☐	Freezer	☐
Major house decoration	☐	Microwave cooker	☐
Annual family holiday (Ireland)	☐	Colour TV	☐
Satellite dish	☐	Computer	☐
Annual family overseas holiday	☐	Fee paying schools	☐
Education expenses- third level	☐	Music dancing classes etc	☐
Employ childminder	☐	Employ housekeeper / cleaner	☐

- 22 ASK IF WIFE IS IN PAID EMPLOYMENT OF ANY KIND
IF RESPONDENT IS A HOUSEWIFE, Go to Q.23**

I know people work for a variety of reasons, but what would you say is your MAIN REASON for working?

Husband not earning at present	☐
We must both work to meet our committments	☐
Its just a job to provide extras	☐
I work to provide myself with a personal income	☐
It is my career	☐

Other reason (Please state) _____ ☐

- 23 ASK ALL**

Please look at the following list and indicate if you have income from any of the following sources

You get some contribution from adult children or relations living in the house	☐
You keep students or guests	☐
You get social welfare benefit yourself	☐
You get occasional income from rent or investments	☐
You can get occasional work from time to time	☐

SECTION H**CLASSIFICATION SECTION**

Finally, please indicate some classification details about yourself, so that it can be found how people in different circumstances have different attitudes and behaviour.

24. Please indicate how long you are married _____

25. Please indicate number of children (if any) _____

IF NO CHILDREN GO TO Q.28

26. How many of these children are financially dependent on you _____

27. How many of these children live at home _____

Age of oldest child

Age of youngest child

Oldest

Youngest

28. Can you indicate the level at which you completed your full-time education

Primary level

Inter or Group Certificate level)

Leaving Certificate level

Third Level or Professional qualification

☐☐☐☐

29. Please indicate the year of your birth 19 _____

PLEASE CHECK THAT YOU HAVE ANSWERED ALL THE QUESTIONS

**PLEASE PUT THIS COMPLETED QUESTIONNAIRE INTO A SEALED ENVELOPE
TO PRESERVE THE CONFIDENTIALITY OF YOUR ANSWERS**

It will be returned unopened to Eddie Rohan, Family Project, Dublin Institute of Technology, 40 Mountjoy Square, Dublin 1.

Any enquiries can be directed to 8363000 Ext 36 or 8312876 (Home)

FOR CHECKBACK PURPOSES,

CAN YOU GIVE A PHONE NUMBER _____

OR ADDRESS _____

Question 16

Can you indicate your TAKE HOME pay ?

Please circle one of the codes below, fold sheet and place in the envelope provided.

You can seal it at the end of the interview

Code	Per Week	Per Month	Per Year
A	Up to £25	Up to £ 100	Up to £1,200
B	26 - 50	1 01 - 200	1,201 - 2,400
C	51 - 75	2 01 - 300	2,401 - 3,600
D	76 - 100	301 - 400	3,601 - 4,800
E	101 - 125	401 - 500	4,801 - 6,000
F	126 - 150	501 - 600	6,001 - 7,200
G	151 - 175	601 - 700	7,201 - 8,400
H	176 - 200	701 - 800	8,401 - 9,600
I	201 - 250	801 - 1,000	9,601 - 12,000
J	251 - 300	1001 - 1,200	12,001 - 14,400
K	301 - 350	1201 - 1,400	14,401 - 16,800
L	351 - 400	1401 - 1,600	16,801 - 19,200
M	401 - 500	1601 - 2,000	19,201 - 24,000
N	501 - 700	2001 - 2,800	24,001 - 33,600
O	701 - 900	2801 - 3,600	33,601 - 43,200
P	Over £900	Over £3600	Over £43,200

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