Abstract

Title of Thesis: MINE IS YOURS: MODES OF EXPENSE SHARING IN MARRIED AND COHABITING HOUSEHOLDS

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Relatively little is known about differences in how married and cohabiting couples share their economic resources. Using the 2001 panel of the Survey of Income and Program Participation (SIPP), this study compares the extent of household expense sharing among married and cohabiting couples focusing on gender specialization differences between married and cohabiting couples. Current debates question the relative differences between married and cohabiting relationships. Multinomial logistic analyses suggest that relative resources indeed do much to explain who pays the majority of household expenses, but also find support for differences across family structure. Married couples are more likely than cohabiting couples to have a single male provider compared to other sharing arrangements. Households with a child not biologically related to one partner are more likely to have a female provider, while households with biological children are more likely to have a male provider.

MINE IS YOURS:

MODES OF EXPENSE SHARING IN MARRIED AND COHABITING HOUSEHOLDS

by

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Thesis submitted to the Faculty of the Graduate School of the
University of Maryland, College Park in partial fulfillment
of the requirements for the degree of
Master of Arts in Sociology
2007

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Married couples share economic resources through a variety of household allocative systems, including joint accounts, pooled income or "common pots," and separate money management practices (Pahl 1983, 1990, 1994; Treas 1993). Until recently, few studies have addressed the income allocation patterns of both married and cohabiting couples in the United States (Heimdal & Houseknecht 2003; Kenney 2004, 2006). While women are entering the labor force at higher rates, and more women remain in the labor force after having children (Casper & Bianchi 2002; Fullerton 1999), relatively little is known about the ways in which couples share these increasingly *joint* economic resources. In fact, the ways in which marital status, relationship stability, and the presence of biological and non-biological children in the household may influence income allocation patterns remain unclear.

Rising rates of cohabitation and the increasing number of children experiencing cohabitation have brought greater focus on children's well-being in cohabiting families (e.g., Brown 2004; Bumpass & Lu 2000; Graeffe and Lichter 1999; Manning & Brown 2006; Manning, Smock, and Majumdar 2004; Raley, Frisco, and Wildsmith 2005; Smock 2000). U.S. government reports on poverty often feature the family as an economic unit, thus omitting the possible income contributions of cohabiting adults. Including cohabiting partners as income sources in official poverty measures could change perceptions of the extent of child poverty in the United States (Bauman 1999; Iceland 2000, 2003; Kenney 2004; Manning & Brown 2006). Yet, it is not clear the extent to which both partners do contribute to household expenses in cohabiting relationships. Furthermore, household allocative systems are representative of the construction of gendered responsibilities within the household (Vogler 2005; Vogler & Pahl 1994). The

potential for income allocation to reflect gender normative beliefs suggests that household expense sharing patterns are not only influenced by financial resources, but also by family structure and relationship characteristics. In order to better understand differences across marriage and cohabitation, it is useful to consider the division of household expenses in married and cohabiting couples. This paper takes a closer look at which partner pays for key household expenses among married and cohabiting, heterosexual couples.

Though research on income allocation patterns in married couples addresses the role of relative resources in influencing income sharing, but comparatively little is known about whether social norms of expense sharing present in married-couple families occur with the same frequency in cohabiting ones. I therefore examine the extent to which both partners share expenses, both partners pay for expenses separately, the male partner pays household expenses, or the female partner pays household expenses in these different family arrangements. In this analysis, I take careful consideration of relative resources of each partner across key characteristics, such as education, employment, and income, in order to more accurately assess relationship differences between married and cohabiting couples. Using cross-sectional data from the 2001 Survey of Income and Program Participation (SIPP), this study addresses two specific research questions: 1) To what extent do patterns of expense sharing differ among married and cohabiting couple families? 2) Do relationship characteristics and the presence of children play a different role in the two arrangements?

This paper offers a unique contribution to our understanding of income pooling among married and cohabiting couples. To date, no nationally representative study has

explicitly compared whether the nature of these two relationships, controlling for relative resources, shape patterns of expense sharing in similar ways for both types of couples. On the one hand, cohabitation may be a path to marriage for many couples, and they would therefore likely exhibit similar levels of trust and financial exchange as married partners. On the other hand, financial, work, union, and fertility decisions may be quite different across the two relationship types. Thus, the aim of this paper is to arrive at a better understanding of differences in expense-sharing dynamics among married and unmarried partners.

Background

Cohabitation has become increasingly common across all race, income, age, and education groups (Casper & Bianchi 2002; Smock 2000). Unmarried women are cohabiting at greater rates than in the past, and the frequency with which older age cohorts cohabit is increasing as women move into older age groupings, though cohabitation still appears most common among younger cohorts, age 25 to 39 (Bumpass & Lu 2000). With the rise in the prevalence of cohabitation and declining rates of marriage, the meaning of marriage and the nature of these two relationship types has piqued the interest of sociologists (Brines & Joyner 1999; Cherlin 2000, 2004; Edin, Kefalas, & Reed 2004; Manning & Brown 2006; Vogler 2005).

Demographic differences, on average, between married and cohabiting couples include slightly lower income and education among cohabiting couples than married couples (Smock 2000). However, cohabiting female partners show higher relative income to male partners compared to married women (Brines & Joyner 1999).

Nevertheless, structural constraints on cohabiting couples in terms of financial resources may play a significant role in the nature of expense sharing for these couples. For instance, cohabiting couples are less likely to own homes (Smock 2000), suggesting less permanent financial investment or lower income in cohabiting relationships. These demographic differences are just one aspect of possible differences and similarities between marriage and cohabitation. The nature of the relationships may be fundamentally different in terms of partners' expectations. Short-term expectations and a lack of "enforceable trust" within cohabiting relationships may limit couples' joint financial investments (Cherlin 2004).

Below I begin with a discussion of the literature exploring relationship differences between married and cohabiting couples, noting issues of relationship stability, the presence of children, work force participation, and gender specialization (Brines & Joyner 1999; Edin & Kefalas 2005; Raley, Mattingly, & Bianchi 2006). Next, I make note of research addressing the existing typologies of income pooling that provide a basis for the importance of relative resources for couples' allocation strategies (Pahl 1983, 1990; Kenney 2004, 2006; Vogler 2005). I hope that through an analysis of expense sharing patterns, remaining differences by marital status and the presence of children, net of relative resources and household socioeconomic status, will indicate some of the important in ways in which relationship characteristics are also related to human capital characteristics and decision-making processes about household expense payment.

Differences in the Nature of Married and Cohabiting Relationships

Previous research on household allocative patterns has rightly focused on the importance of relative and absolute resources in influencing the way in which couples share income (Heimdal & Houseknecht 2003; Lundberg & Pollak 1994, 1996; Oropesa, Landale, & Kenkre 2003; Treas 1993). However, another line of literature documents relationship differences between married and cohabiting households, suggesting the potential for a more autonomous, individualistic approach to relationships to influence the way in which couples divide household expenses. Certainly the creation of individual financial resources occurs within the context of these relationships. That is, an individual's decision to share income or increase or decrease labor force participation may also depend on individual preferences for independence, the level of commitment in the relationship, and the presence of children demanding financial or time resources.

A series of recent qualitative studies suggest that economic preferences play a role in decisions to marry (Edin & Kefalas 2005; Edin & Reed 2005; Gibson-Davis, Edin, & McLanahan 2005; Smock, Manning & Porter 2005). In fact, though movement from cohabitation to marriage is the modal transition, many couples do not want to marry until they have achieved a sense of economic stability (Smock, Manning, and Porter 2005). Some low-income couples may depend on cohabitation to share expenses, but believe that waiting to marry will produce a more stable relationship in the end (Edin & Kefalas 2005; Edin & Reed 2005; Gibson-Davis, Edin, & McLanahan 2005). This research suggests that marital status, decisions to share household expenses, and income levels may be tied together. Additionally, economic self-sufficiency is a source of power, and many low income women may elect not to marry until they have reached self-sufficiency

(Edin & Kefalas 2005; Edin & Reed 2005). This research suggests that some women, low income women in particular, may be more likely to pay for household expenses with their own money. Furthermore, those women paying for their own expenses may also be more likely to cohabit, as they may privilege economic self-sufficiency over marriage. Kenney's (2006) study with the Fragile Families and Child Well-Being Survey supports these qualitative findings suggesting that cohabiting couples with children are more likely than married couples with children to use independent management systems, female-controlled independent management systems in particular. Women in cohabiting relationships with children may elect to have greater control over the household finances than married women with children. Indeed, cohabiting couples in general may seek a different type of relationship than married couples, one more focused on individualism, egalitarianism, and independence (Brines & Joyner 1999; Casper and Bianchi 2002; Vogler 2005). As a result, the characteristics that predict union dissolution among married and cohabiting couples are not the same (Brines & Joyner 1999), and one might expect that the characteristics that indicate patterns of expense sharing would differ as well.

In addition, cohabitation may reflect a more temporary type of relationship than marriage. Overall, married couple relationships show greater stability than cohabiting couple relationships (Smock 2000). Cohabiting relationships tend to be short term, with 50 percent of cohabiting relationships lasting less than one year, including those that transition to marriage (Bumpass and Lu 2000). Regardless of couples' economic arrangements (degree of gender specialization) the risks of dissolution are much higher among cohabiting couples than among married couples (Brines & Joyner 1999). Stability

can also be considered by the presence of previous marital disruption, which might indicate previous difficulties associated with shared income. Couples with previous marital disruptions are less likely to hold joint accounts, while older couples are more likely to pool accounts (Heimdal and Houseknecht 2003; Treas 1993). In terms of economic investment in the relationship, marital status provides an indicator of trust, relationship stability, and legal obligations in personal relationships. Marriage offers an "enforceable trust" to minimize risk taking, including on financial decisions such as home ownership or gender specialization (Cherlin 2000:137). The social institution of marriage yields a stronger bond than that of cohabitation (Eggebeen 2005; Nock 1995). Cohabiting relationships have been characterized as representing lower levels of commitment and a "normative ambiguity" in comparison to marriage (Oropesa, Landale, and Kenkre 2003:910).

The lack of institutionalization of cohabitation compared to marriage offers one explanation for the greater instability associated with cohabiting relationships. Trust and reciprocity may be jeopardized by high rates of union dissolution, thus increasing couples' preference to maintain control over personal income. Among Puerto Rican couples, Oropesa, Landale, Kenkre (2003: 919) find persistent relationship differences between married and cohabiting couples despite controls for previous disruptions and fertility, noting that the "marriage bond itself" affects decisions to combine income. It is important to consider that the relationship between duration and sharing income works in both directions. Couples that share expenses are less likely to experience union dissolution, as income sharing "both reflects and reinforces the bond between partners" (Oropesa, Landale, Kenkre 2003: 923). While a relationship exists between shared

expenses and the duration and stability of the relationship, causality remains unclear. Overall, this research indicates that cohabiting partners may have more temporary expectations for the relationship and, as a result, may choose not to pool household expenses or have one partner specialize in paid labor.

The nature of the relationship may also be reflected in couples' tendencies to specialize in market and non-market labor. Early models of household economics suggest that married couples operate to maximize a single utility function, requiring specialization, joint resources, and common preferences (Becker 1981). From this perspective, married families are a single economic unit with one altruistic provider; primary wage earning responsibilities rest with the male breadwinner. In short, the efficiency provided by specialization gives couples a reason to get married (Becker 1981). Since the introduction of household economics, other work explores decisions to marry, cohabit, or remain single in the face of larger economic conditions and labor force participation (Oppenheimer 1994, 2000). Among married couples, dual earner households are the predominant arrangement, with both partners working in 70 percent of couples (Raley, Mattingly, and Bianchi 2006). Arrangements among cohabitors are less clear. Recent research questions whether marital status affects the likelihood of specialization. Specialization entails risk-taking behavior, and the loss of either partner can have significant consequences for the functioning of the family unit (Oppenheimer 2000). Cohabiting couples may not specialize as time out of the paid labor market may affect future earnings, and there are no legal protections for cohabiting couples (Ruijter, Treas, & Cohen 2005). From a more emotional perspective, the degree to which married

couples specialize may represent "joint investment" in the relationship, encouraging relationship stability and shared expenses (Brines & Joyner 1999).

The Presence of Children, Relationship Stability, and Shared Household Expenses

The difference in stability between married and cohabiting relationships is particularly true for partnerships with children. Children are a foundational aspect of many relationships, and the decision to have children together may be indicative of a stronger bond. Manning, Smock, and Majumdar (2004) find that 50 percent of children born into cohabiting relationships will experience dissolution by age five, as opposed to 15 percent of children born into married relationships. The presence of children generally increases the likelihood of joint bank accounts and pooled income, as the presence of children represents a more significant relationship commitment (Treas 1993). Many studies of household income allocation consider only couples with children (Kenney 2004, 2006; Pahl 1983, 1995, 1996).

The way in which children influence expense sharing in the household may depend on biological relationships to the child. Graeffe and Lichter (1999: 215) write, "Cohabiting couple families and stepfamilies typically involve tenuous economic and social relationships between the child and male parent." Two biological parent cohabiting households tend to behave more like married nuclear families than married step families in terms of formal money management techniques (Kenney 2004). When males in the household are not related to the children, mothers are more likely to contribute more income to household and child-related expenses, supporting the

possibility that the lack of a biological relationship to a child may affect the amount that partner contributed to household expenses (Kenney 2004). This suggests that it is the act of having a child together that affects family relationships and sharing, rather than the presence of a child from a previous relationship.

The presence of children, particularly biological children, may also speak to issues of gender specialization in the household. Relationships that include children may be more likely to engage in gender specialization, affecting the way in which couples pay household expenses. The number of dual earner families has grown dramatically since 1965, with about 41 percent of families with children featuring dual-earner couples in 2000 (Bianchi & Raley 2005). However, specialization in the household, in which one partner (usually the male) performs market work and one partner (usually the female) provides child care and household labor remains common, particularly within two-parent households with young children present (Bianchi & Raley 2005).

Though children were *more* likely to predict specialization in married couples in the 1970s and 1980s, they remain a push factor for specialization today (Raley, Mattingly, & Bianchi 2006). More mothers are employed and working longer hours than in previous years; however, mothers continue to decrease market work to accommodate children more than frequently than fathers (Becker & Moen 1999; Maume 2006). Raley, Mattingly, & Bianchi (2006) find that simply the presence of children increases the likelihood that either partner will specialize in market work, rather than the husband alone. On average, the effects of parenthood on employment vary for men and women. Parenthood is associated with less sharing of household and market labor and increases specialization (Coltrane 2000). Married mothers of preschool-age children remain

largely out of the labor force (Bianchi & Raley 2005). Furthermore, parenthood increases maternal time spent on housework (Baxter, Hewitt, & Western 2005). With the arrival of a child, fathers slightly increase work hours, while mothers decrease work hours and increase housework (Sanchez & Thompson 1997). For married fathers, more children correspond to a greater increase in fathers' weekly work hours (Kaufman & Uhlenberg 2000). Married fathers are more likely to be employed and work more hours per week than married men without children (Kaufman & Uhlenberg 2000). While these studies point to the way in which children may increase gender specialization, few of these studies document differences across both marital status and the presence of children, biological and non-biological.

Overall, this literature suggests that differences in the characteristics of married and cohabiting couples as well as family structure may relate to different preferences for shared household expenses. Socioeconomic differences in likelihood of cohabitation may also be tied to the transition from cohabitation to marriage. Low income women may prefer to maintain economic independence from cohabiting partners. Additionally, perceived relationship stability, either as it is tied to children, step children, divorce, or cohabitation may affect joint financial investments in the relationship. By controlling for marital status, biological and the presence of a child not biologically related to one partner, this study will better inform our understanding the financial arrangements of married and cohabiting couples.

Relative Resources: Income and Employment

Previous research on household income allocation patterns has been useful in illustrating the importance of couples' relative resources. This section addresses the wide body of literature that has thus far framed much of the debate over partners' access to household resources. In an effort to explore power relationships and control over household expenditures, Pahl (1983, 1995) created four typologies to describe patterns of allocation in the household: whole wage system (male and female), allowance system, shared management system, and the independent management system. The whole wage system entails one partner as responsible for the management and expenditure of household funds, usually from a common pot. The allowance system is when one partner (usually male) gives a set amount of money over for household expenditure. The shared management system is when all earnings are accessible from a common pot. Finally, the independent management system implies that both partners are earning money and each partner holds responsibility for specific household expenditures. These typologies do not generally distinguish between dual- or single-earner couples, but certain systems (e.g., a household allowance) may be more characteristic of single-earner couples than others.

More recently, others have used these typologies as a foundation to consider gender equality in the household (Kenney 2004, 2006; Vogler 2005; Vogler, Brockmann & Wiggins 2006). Kenney (2006) finds consistent differences between married and cohabiting couples with children in the allocation of expenses. In fact, low-earning women also seem to lack control over finances, exacerbating market inequalities (Kenney 2006). Pahl (1983) suggests that control is concentrated where money enters the

household-- with the earner, and it is clear that access to partners' earnings is not entirely equitable.

It cannot be assumed that couples will simply pool their income; such an assumption neglects individual interests, dual career couples, and the social relations (and meaning) embedded in the exchange of money (Ishida 2003; Kochuyt 2004; Pahl 1983, 1995, 1996). Instead, household bargaining approaches consider couples' decision-making processes in household income. These models focus on the relative resources of each partner as indicators of power differentials and reject the notion partners have equal access to household income (Ishida 2003; Lundberg and Pollak 1994; Lundberg and Pollak 1996; Pahl 1995; Schultz 1990; Thomas 1990; Treas 1993). This research acknowledges the importance of employment and income in determining the extent to which couples will pool economic resources.

Not surprisingly, income is a key indicator in terms of expense allocation strategies. For instance, female resource management is more common in low income households, while the male-managed systems are associated with higher income levels (Pahl 1995). More recent research finds that Puerto Rican fathers with higher incomes in both married and cohabiting households are more likely to engage in common pot household finance organization, as opposed to an allowance, minimal support, or no support (Oropesa, Landale, & Kenkre 2003). Conversely, the authors found that partners with little or no income, lacking the ability, would not contribute to household expenses. When women do not contribute to household earnings, they are less likely to use a woman-controlled or equally controlled independent management system. They are more likely to use a man-controlled shared management system (Kenney 2006). Women

may experience wage inequality outside the household in the labor market as well as unequal access to resources inside the household (Kenney 2006).

Research also suggests that employment affects the way in which couples share income (Heimdal and Houseknecht 2003; Oropesa, Landale, Kenkre 2003). In both married and cohabiting relationships, a male's full time employment increases the likelihood of paying for all expenses when his partner is unemployed, and male unemployment increases the likelihood of minimal financial support (Heimdal and Houseknecht 2003; Oropesa, Landale, & Kenkre 2003). Dual-earner partnerships indicate a greater likelihood of mutual contributions to expenses, even if the couple does not formally pool income (Oropesa, Landale, & Kenkre 2003). For married couples, dual employment versus a single breadwinner suggests different forms of income organization. Not surprisingly, dual-earner couples are more likely than single provider couples to maintain separate bank accounts (Treas 1993), as both partners have access to individual earnings. However, the role of employment in determining income allocation systems is complicated. Kenney (2006: 375) finds that couples with a jointly pooled, equal access system are a diverse group, "composed of both some of the most gender specialized couples [male breadwinner-female homemaker] and the most egalitarian couples in the [Fragile Families and Child Well-Being] sample."

Contributions to the Literature and Hypotheses

While the influence of relative resources on couples' income allocation patterns is well-documented, the role of marital status and the presence of children are less clear. Cohabiting relationships may be fundamentally different from married relationships,

reflecting a desire for more autonomy and independence, lower levels of commitment or reciprocity, or simply a need to achieve economic stability and make ends meet. In addition, the presence of children, biological and non-biological, may relate to the way in which couples share expenses. Children tend to lend stability to the relationship and encourage joint investment either financially or through gender specialization. However, the biological relationship of the child to both parents may complicate the way in which partners share household expenses. Controlling for couples relative resources (employment, income, and education) this paper will inform the relationship between expense sharing and family structure in a nationally representative sample of married and cohabiting couples with and without children. This paper will address both the prevalence of financial specialization in couple households today as well as whether marital status is related to gender specialization. I offer three testable hypotheses:

1) Consistent with studies of relative resources, income, education, and employment will determine the way in which household expenses are shared. *Couples with more equal resources between the male and female partner are more likely to share expenses or keep expenses separate than have one primary provider. Couples with disproportionate resources will be more likely to have one partner (the partner with greater resources) paying for the majority of household expenses.* A focus on relative resources argues that human capital characteristics address the role of gender differences in household expense contributions more so than differences in marital status or family structure.
2) Perspectives on relationship differences between married and cohabiting households suggests that cohabiting partners may be less likely to engage in risk-

taking behavior by specializing in market or non-market work. In addition, cohabiting couples may prefer to maintain independence and autonomy in meeting household expenses. Female partners in cohabiting couples may prefer to maintain economic independence from male partners. Similarly, married couples may have a more traditional perspective on specialization in marriage, and possess the necessary levels of trust and legal accommodations to specialize. The greater stability of married relationships lessens the risk of financial losses associated with a decision to specialize. *Married couples are more likely than cohabiting couples to have a male partner accept sole responsibility for household expenses. Cohabiting couples are more likely to pay for expenses separately rather than share expenses, and they are more likely to have a female provider than a male provider.*

3) The presence of children increases non-market demands on couples' time. Couples with children are more likely to engage in specialization, either with a male or female provider. However, the biological relationship of the child to each partner may influence the degree to which partners share expenses. *Couples with a child biologically related to both partners are more likely to engage in specialization, with a male or female primary provider rather than sharing expenses or keeping expenses separate. If a child not biologically related to a partner is present, the partner with the biological relationship to the child will be more likely to provide the bulk of household expenses.*

Data and Methods

Data

This study uses data from wave three of the 2001 panel of the Survey of Income and Program Participation (SIPP). The SIPP is intended to represent the non-institutionalized population in the United States, including individuals living in group quarters, with an over-sampling of low-income households.[1] The 2001 panel of the SIPP began wave one with 35,100 interviews in eligible living quarters in 322 primary sampling units (PSUs). There were 89,141 people interviewed in wave one. An additional 14,100 individuals are estimated to have entered the sample during the two year period through births, marriages, and other reasons (see Census Bureau 2004). Wave three and topical module three, the source of data on household expense sharing, contains approximately 71,280 individuals. The topical module in wave three of the survey includes 27,401 households.

Sample

Given the broad interpretations of household income in any given family, a household-level analysis provides the best possible avenue to understand resource sharing in married and cohabiting unions. The sample is limited to the reference person of married or cohabiting couples; fifty-six of these households included same sex couples and his/her partner. The direct measure of cohabitation is only available in terms of a household member's relationship to the householder, rather than, for instance, a cohabiting couple living with a friend, who is noted as the survey householder. Thus, I exclude couple who do not include the reference person. Those married or cohabiting

[1] Cross-sectional person and household weights provide the means for adjusting to the non-institutionalized population.

householders that also have other individuals living with them will remain in the analysis. The sample of heterosexual householders and their partners narrows the sample to 15,222 households. The final sample of heterosexual married and cohabiting couples includes 15,135 couples present in all four months of wave three.[2]

Dependent Variable

The dependent variable is a household level variable constructed using information on whether each individual over age 15 in the household paid particular expenses with his/her own money. The questions, which are also used to determine consumer units in the Consumer Expenditure Survey, are as follows:

"Now I am going to ask questions about the sharing of major expenses with the household.

- Do you pay for all your housing expenses with your own money? [Yes or No]
- Do you pay for all your food expenses with your own money? [Yes or No]
- Do you pay for all your other living expenses such as clothing, transportation, etc., with your own money? [Yes or No]

The responses to the above questions are recoded to create four mutually exclusive categories of household expense sharing. There are 64 possible combinations for the outcome variable -- two possible responses (yes or no) and six questions (three questions for each partner). However, three particular combinations account for approximately 75 percent of couples' responses to these questions.

First, if the male partner reports, "yes," he pays for each type of expense (housing, food, and other) with his own money and the female partner of the couple reports, "no,"

[2] Appendix A shows the final sample as a portion of the original sample.

she does not pay for any of these household expenses with her own money, then I classify the household as a "male payer/provider" household.

If the female partner reports, "yes," that she pays for all expenses (housing, food, and other) with her own money and the male partner of the couple reports, "no," he does not pay for any household expenses with his own money (shares), I describe those households as "female payer/provider" households.

The next category includes households where both partners answer "yes" to all three questions about paying household expenses. Therefore, if *both* partners indicate that they pay for all expenses with their own money, I categorize the household as keeping expenses separate and independent.

The last category includes households in which the couples indicated that they *both* contribute to household expenses, either by paying for different types of expenses or sharing across all types. Therefore, this category includes households in which both partners respond "no" to all of the above questions. It also includes couples in which the male partner reports paying for expenses in one category and the female partner reports paying for expenses in another category. For example, the male partner may pay for housing while the female partner pays for food. Similarly, if the couple shares food expenses, but the male or female partner reports "yes" to paying for housing or other, then the household is also considered in this category. I describe these couples as "joint contribution" households.

Table 1 shows the proportion of couples in each of these classifications across each of the categories of household expenses: housing, food, or other expenses, as well as the proportion of couples sharing for all expenses. The proportion of individuals that fall

into any one of my classifications within each expense category is similar. Appendix A shows the raw data of male and female partners' responses to questions on household expenses.

A Note on the Dependent Variable

There are a number of options in terms of how to code the payment of household expenses. This paper defines providers based on who pays for all of the household expenses. The definition of expense sharing proposed in this analysis is different than the formal management techniques described by Pahl (1989, 1995) and others (Kenney 2004, 2006; Treas 1993). First, while the issue of control can be inferred in the male and female provider categories, as the person providing the bulk of income likely controls spending money and income allocation, this question cannot test the level of control that each partner has over household expenses, but instead provides an indicator of the type of financial responsibility each partner perceives. Second, the SIPP does not ask non-married couples questions on joint bank accounts; this broader definition of expense sharing rather than banking is more applicable for all participants. These data also offer an opportunity to consider married and cohabiting households both with and without children present. These three questions on household expenses represent the means to understand whether all individuals in a household indeed comprise a single "consumer unit;" that is, whether the household spending patterns reflect that of multiple families in one household or a single household unit (Short and Smeeding 2005).

In qualitative focus groups to understand how individuals understood these particular questions, researchers found that these measures of expense sharing were not always clear for couples. Some respondents perceived their partners' income as their

"own money," while others counted only their own income, and still more others did not consider loans or government subsidies as their "own money" (Short and Smeeding 2005). As a result, some couples that report paying for expenses separately, may in fact perceive that their own money includes both of their incomes. These varied definitional interpretations are hard to avoid, but they offer unique value to this study. The notion of individual perceptions of how finances are shared allows the researcher to infer levels of fiscal responsibility over finances across marital status. In focus groups on these questions, Short and Smeeding (2005: 14) find that "many individuals in families do consider themselves to be independent economic agents." This study is focused on understanding how such perceptions of individual or shared expenses vary between cohabiting and married couples and the factors that might account for some of this variation. The household-level analysis outlined above offers a unique approach to addressing these issues of perceived expense sharing.

Explanatory Variables

Marital status is the main explanatory variable in the analysis. *Married* is coded where cohabiting households=0 and married households=1. The SIPP has the benefit of using an actual rather than an inferred definition of cohabitation; this direct measure is less likely to overstate cohabitation rates (Baughman, Dickert-Conline, & Houser 2002).

Presence of a child is based on four mutually exclusive categories. The presence of a *biological child* is a dummy variable indicates that a child biologically related to both partners lives in the household. *Non-biological child* is a dummy variable indicating that a child lives in the household that is not biologically related to one of the partners. *Both a biological child and a step child* is a dummy variable indicating that both types of

children are present. Finally, *no child* in the household is the reference category where the couple has no children. The bulk of the step children in the sample (approximately 80 percent) are living with their biological mothers.

One dummy variable provides a limited measure of relationship stability. Previous disruptions are defined by dummy variables indicating whether either partner has ever been divorced. *Divorced*=1 when either couple reports a previous marriage and divorce.

Control Variables

Relative resources of each of the partners are also key explanatory variables. Relative resources are based on education, employment, income, and age. Education is coded based on five dummy variables that indicate education levels: less than high school, high school, some college, bachelor's degree, and professional or doctorate degree); *female greater education*=1 where the female partner in the married or cohabiting couple holds a higher educational level than the male partner. For example, if the female partner has a college degree and the male partner has a high school degree, *female education greater*=1. Similarly, *male education greater* is coded one when the male partner has a higher educational level than the female partner. *Equal education* is the reference group.

Employment is coded based on the average hours per week worked during the previous month at the individual's primary job, unless they were coded as moonlighting. Individuals moonlighting have hours included from both their first and second job reported for that month. Individuals who were not employed in the previous month were coded as working zero hours. Responses were recoded to the 99^{th} percentile, where

individuals working more than 80 hours in one week were coded as working 80 hours. The *female to male employment hours ratio* represents a ratio of female hours worked divided by the total male hours worked.

The *female income proportion* represents proportion of the female partner's income to total household income, and thus ranges from 0 to 1. Household income, measured in thousands, is an annual approximation based on the sum of earnings received in each month of the wave and then tripled to approximate annual income.

Male-female age difference is an integer variable that indicates the years of age difference between the male and female partners. If the *male-female age difference* is negative, it indicates that the female partner is older than the male partner.

Household characteristics -- age, race, education, and employment -- will be used as controls for socioeconomic status and household resources. Householder *age* is a continuous variable, representing the age of the oldest partner, ranging from 18 to 85. Multivariate models also include a control for *age squared* as the relationship of age to expense may change among older, retired couples. Race is measured in four mutually exclusive categories: *non-Hispanic white* (reference category), *non-Hispanic black*, *Hispanic or Latino*, and *other*, which includes Asian, American Indian and Native Alaskan. A dummy variable indicates a multiracial couple. *Multiracial couple*=1 when partners vary on one of five race/ethnicity categories: non-Hispanic white, non-Hispanic black, Hispanic, Asian, or American Indian/Native Alaskan. As noted above, five dummy variables indicate education: *less than high school*, *high school* (reference category), *some college*, *bachelor's degree*, and *professional or doctorate degree*. The household education reflects the highest education of the two partners.

A sum of couples' total weekly hours is used to create a control for the couple's employment status. The variable is recoded to the 99th percentile, so that couples working more than a total of 125 hours per week are coded as 125 hours per week.

Income is measured using a ratio of the annualized household income (as discussed above) to an annualized household poverty threshold. The annualized household poverty threshold is calculated by summing the household poverty level for each month of wave 3 and multiplying that figure by three. The household poverty threshold is provided in SIPP data and takes into account family size, number of children, and presence of the elderly (for 1-2 person households).

Method

Descriptive statistics and nested multinomial logistic regression models are used to shed light on the relationships between marital status, children, relative resources, and couples' perceptions of responsibility for household expenses. Initial analyses focus on the characteristics of the populations across each of type of expense sharing: female provider, male provider, separate expenses, and sharing. In an effort to address major explanatory factors of couples' approaches to sharing household expenses, I use nested, multinomial logistic regression.

Results

Table 2 shows descriptive statistics for all households in the sample for the independent and dependent variables. The majority of married and cohabiting couples make joint contributions to household expenses (34 percent) or keep expenses separate (35 percent), while just 3 percent are female payer/provider households, and 28 percent are male payer/provider households. This suggests that some form of mutual

contribution to household expenses is most common. Table 2 also offers bivariate relationships across each of the modes of expense sharing. A larger proportion of male provider couples are married with biological children in household than any of the other three groups; cohabiting couples are more common among the other arrangements. The proportion of cohabiting couples among female payer/provider couples, couples making joint contributions, and couples keeping separate expense is largely similar.

Nine percent of female provider couples have a child not biologically related to one of the partners present, compared to between three and five percent in each of the other expense sharing arrangements. A higher proportion (37 percent) of female provider couples has experienced divorce than those in male provider or separate expense households, while a lower proportion of male provider households have experienced divorce than any other expense sharing type. Bivariate relationships suggest that male provider families have a proportionately different family structure composition than other modes of expense sharing in terms of marital status, previous disruptions, and the presence of biological children.

There are also relative resource and socioeconomic differences across expense sharing arrangements. Female payer/provider couples have a larger proportion of women with a greater level of education than their partners, compared to male payer/providers and couples with separate-expense arrangements. Conversely, 34 percent of male payer/provider households have men with greater levels of education than their partners compared to 25 percent in joint contribution arrangements, 28 percent in separate expense arrangements, and 21 percent in female payer/provider households. In line with this, the female-to-male hours worked ratio in female payer/provider households are three

times the mean of that across other modes of expense sharing. While women in female payer/provider relationships work longer hours per week on average than women in other expense sharing arrangements, their male partners work more hours on average than women in male payer/provider relationships. Finally, female and male provider households have adjusted household income levels between 12 and 25 percent lower on average than separate and shared expense arrangements.

Table 3 provides mean household characteristics by marital status. Married couples are fairly evenly distributed across male payer/provider, joint contribution and separate expense arrangements at 29, 33, and 35 percent respectively. The bulk of cohabiting households (44 percent) contribute jointly to expenses, followed by 35 percent in separate expense arrangements, 16 percent in male payer/provider households, and 4 percent in female payer/provider households. Twice as many married couples are two-biological parent families compared to cohabiting couples, and, conversely, three times as many cohabiting as married couples have a child not biologically related to one partner in the household. All of these differences across marital status are statistically significant, as noted in the table. There is no statistical difference between the percentage of married and cohabiting couples in which both partners reporting paying for all of their expense with their own money.

Supporting previous research, Table 3 also shows that female partners in cohabiting couples have greater relative resources, on average, than female partners in married couples. A similar proportion of married and cohabiting couples have equal education. Women *and* men in cohabiting relationships work more hours per week compared to married couples. Women in cohabiting relationships also work more hours

per week on average than their partners compared to married couples. A greater proportion of married female partners earn less than 25 percent of total household income, while a greater proportion of cohabiting female partners earn more than 50 percent of household income. A similar proportion of married and cohabiting female partners earn between 25 and 50 percent of household income, suggesting that both types of households include dual-earner arrangements.

Supporting previous research on general socioeconomic differences between married couples and cohabitors, married couples have higher average income per household adult and a higher proportion of partners with a college education or greater. Some of these income and education differences may be partially accounted for by the fact that married couples are ten years older on average. A greater proportion of married couples are White or Asian, while a greater proportion of cohabiting couples are Black, Latino, or American Indian or Native Alaskan.

Although bivariate relationships suggest variation in modes of expense sharing between married and cohabiting couples as well as family structure differences, it is unclear whether these relationships persist net of relative resources and household controls. Multinomial logistic regression results include three models: the first model introduces marital status, the second model includes family structure and relationship characteristics, and the third model includes controls for relative resources and household socioeconomic status.

Table 4 shows multinomial logistic regressions with male payer/provider couples, where male partners report paying for all expenses with their own money and female partner report that they do not, as the comparison category. In Model 1 of Table 4,

married couples are more likely to have a male payer/provider than any other expense arrangement.

In Model 2, the addition of controls for the presence of children and previous divorce slightly reduce the coefficients associated with marital status. Differences across marital status persist in Model 2. For example, the presence of a child biologically related to both partners increases the odds that the household will be a male provider household compared to any of the other arrangements. The presence of a child not biologically related to a partner increases the odds that the household will be a female provider household rather than any of the other three arrangements (results not shown for other comparison groups). In addition, households with two-biological parents are less likely to be any other arrangement compared to a male provider arrangement. Finally, a previous divorce for either partner increases the odds of a female payer/provider, couples contributing jointly, or couples reporting they both pay for expenses with their own money compared to male provider households. These findings support bivariate analyses. Similarly, Model 2 shows no statistical differences in the relationship with divorce across female provider, separate expense couples, and joint contribution expense arrangements (results not shown).

Model 3 introduces controls for partners' relative resources, socioeconomic status, and household characteristics. While relative resources improve the explanatory power of the model, differences across family structure and marital status among modes of expense sharing persist. In fact, with the introduction of relative resources and household controls, the coefficients associated with marital status remain largely the same among separate and joint expense arrangements. The presence of a married couple

increases the likelihood of a male payer/provider compared to all other modes of expense sharing. In addition, married couples also increase the likelihood of an arrangement in which both partners report paying for all their own expenses (separate expense arrangements) compared to joint contribution arrangements (results shown in Appendix B). The biological relationship of the child to the partner also continues to show a relationship with mode of expense sharing. The presence of a child not biologically related to a partner increases the likelihood of a female provider household compared to any other arrangement (results for other comparison groups not shown). This suggests that for the more traditional male payer/provider households, the biological relationship of the child to the provider may play a larger role in determining how expenses are shared rather than the simply the presence of a child. There is no statistical difference in the relationship of two-biological parent households between couples with a male payer/provider, joint contribution arrangements, and couples that both report paying for expenses with their own money. The final model also shows no statistical difference in the relationship of previous divorce to any choice of expense sharing relationship.

As indicated by previous research, women working more hours per week and earning larger proportion of household income increase the likelihood of a female payer/provider household compared to any other expense sharing arrangement (results for other comparison categories not shown). In fact, the odds ratios associated with women's income have a significant effect on couples' arrangements. Households with an older male partner are more likely to be male payer/provider households compared to separate or joint contribution arrangements. There are no statistical differences across relative resources in the relationship between households with separate and joint contribution

expense arrangements, with the exception of higher male education (compared to equal education) which increases the likelihood of separate expenses compared to joint contribution (results not shown). Households with couples working more hours and a higher income to poverty ratio are more likely to have joint contribution or separate expense arrangements compared to male payer/provider arrangements. This contradicts previous research on typologies of income sharing that suggest that high income households are more likely to be whole wage models. The relative resources of partners may have a greater bearing on the ways in which partners share household expenses. Finally, compared to White couples, households with Black couples are more likely to both report paying for all expenses with their own money than a male payer/provider arrangement. Compared to White couples, households with a Hispanic/Latino couple are more likely to have a male provider than both report contributing jointly to household expenses, and households with an Asian couple are less likely to report separate expenses than a male payer/provider. These results suggest that there may be some racial differences in the way that couples perceive their finances.

Discussion

With the rise in cohabitation and dual-earner couples, the modes by which couples perceive household expenses can indicate potential differences in married and cohabiting relationships. Net of relative resources and socioeconomic status, results suggest that married couples indeed appear to have more traditional arrangements in that they are more likely to have a male partner report paying all household expenses. Female partners in married couples may be more inclined to reduce market labor, particularly when children are present. Results also suggest that net of relative resources, the

biological relationship of the child to the couple is related to the way couples perceive paying household expenses. Two biological parent couples also take on a more traditional gender specialized model in that they are more likely to perceive a single male payer/provider as responsible for household expenses. On the other hand, the presence of a child not related to one partner increases the likelihood that the couple will adopt a female payer/provider expense arrangement compared to any other arrangement.

While relative resources clearly influence the way in which couples perceive the payment of household expenses, relationship characteristics, particularly marital status and family structure, also play a role. Decisions to work longer hours or spend more time in child care are made in the context of the relationship. In showing differences across marital status and the biological relationship of children, this analysis supports the hypothesis that the nature of the relationship is also important for making income allocation decisions.

As suggested by research on couples' relative resources, households in which the female is employed more hours and earns a larger proportion of household income are more likely to have a female payer/provider than any other arrangement. Male payer/provider households show a negative relationship with women's income as a proportion of total household income compared to those making joint contributions or those perceiving separate expenses. These results support findings emphasizing household bargaining and the role of income and employment in determining specialization and market work (Kenney 2004, 2006; Oropesa, Landale, and Kenkre 2003; Treas 1993). However, it is more complicated; relative resources do not necessarily predict the particular arrangement at which couples arrive. For instance,

women's relative employment and earnings seem to have little effect on the likelihood joint contribution compared to a arrangements in which the couples both perceive paying expenses with their own money. In fact, married couples are less likely to share expenses than both perceive paying expenses with their own money, and couples with a child not biologically related to a partner are more likely to be female payer/provider households than both perceive paying expenses with their own money. It is possible that paying with your own money reflects joint accounts for married individuals. These may be more egalitarian households in which women perceive household income as their own income. In many ways, the separate expenses arrangement is more similar to male provider households than other arrangements. These results suggest that married couples may be more likely to either engage in traditional gender specialization with men working more hours or both perceive that the household income is their own money, regardless of relative resources. The perception of equitably shared income may be different among some married and cohabiting couples.

At the same time, women in cohabiting relationships, particularly low-income women, may prefer to remain more autonomous and self-sufficient (Edin & Kefalas 2005). As a result, women may prefer to delay marriage or limit their investment in gender specialization, particularly in cases when their partner may be struggling with regular employment and earnings (Edin & Kefalas 2005; Edin & Reed 2005; Gibson-Davis, Edin, & McLanahan 2005; Smock, Manning & Porter 2005). Results indicate that cohabiting households are more likely to have a female payer/provider or have both partners report joint contributions to household expenses than either a male provider/payer or an arrangement in which both partners reporting paying for everything

with their own money. This supports the possibility that joint accounts or gender specialization may reduce women's autonomy or control, or that perhaps these arrangements are riskier in terms of future wages, employment, and access to both partners' earnings. As cohabitation tends to represent a relatively short-term relationship, female payer/provider or joint contribution arrangements may better suit couples' preferences. At the same time, these households may also be at a distinct disadvantage to male payer/provider households as a result of wage and labor market gender inequalities (Kenney 2006).

In addition, the presence of children adds an interesting nuance to understandings of expense sharing arrangements. The presence of children (regardless of biological relationship) is positively associated with both male and female provider households, compared to couples that indicate a joint contribution to expenses. This is supported by previous findings that couples must change employment patterns to accommodate children, though not necessarily in a gender specific manner (Raley, Mattingly, & Bianchi 2006). Specialization related to the presence of children is not necessarily in the traditional model of male breadwinner, female homemaker. Instead, the presence of children positively predicts that households will have one person primarily responsible for paying household expenses in order to accommodate children's needs. While a more exacting model detailing children's specific biological ties to each partner would inform the analysis, some implications may be intuited. As most children live with their mother following relationship disruption, the presence of a child not biologically related to one partner likely indicates a biological relationship with the mother. Households with a child not biologically related to one partner are less likely to be male breadwinners and

more likely to be female provider households. In fact, the presence of a two biological parent couple increases the likelihood of a male provider compared to joint contribution or female provider arrangements. These results indicate a layer of complexity on the finding that women are consistently the parent to reduce work hours and increase child care (Becker & Moen 1999; Maume 2006). These results suggest that male partners' willingness to become the sole provider for the child may vary with blood ties. And, in general, the biological parent of the child may be the most willing or most likely to perceive a role as primary provider.

This study confirms the importance of couples' relative resources in understanding the way in which household expenses are paid. However, perceptions of household expenses are also made within the context of a particular relationship, and results support an understanding that takes into account marital status and children's biological relationships to partners as well as employment, education, and income differences. The potential for the exacerbation of income inequalities based on the ways in which economic resources are shared within the household should be explored further. This paper offers a starting point for additional consideration of expense sharing in married and cohabiting households. Future research may explore gender equity in access to money for particular types of expenses, the specific ways in which couples perceive partners' income as household income, and preferences for control over expenses within particular relationship types and family structures.

Appendix A: Sample Attrition

People present in the last month of Wave 3	71,280
Households present in the last month of Wave 3	27,401
Married and Cohabiting Households	15,222
Households present in all four months of Wave 3	15,135

Appendix B: Male and Female Partner Reports of Expense Payments

Individual Reports of HOUSING Expense Payments with Own Money, N with Percent of Total

		Female		
		Pay Own	Do Not Pay Own	
Male	Pay Own	5,443 **0.36**	4,905 **0.32**	
	Do Not Pay Own	776 **0.05**	4,011 **0.27**	Total Households 15,135

Individual Reports of FOOD Expense Payments with Own Money, N with Percent of Total

		Female		
		Pay Own	Do Not Pay Own	
Male	Pay Own	5,670 **0.37**	4,708 **0.31**	
	Do Not Pay Own	795 **0.05**	3,962 **0.26**	Total Households 15,135

Individual Reports of OTHER Expense Payments with Own Money, N with Percent of Total

		Female		
		Pay Own	Do Not Pay Own	
Male	Pay Own	6,241 **0.41**	4,527 **0.30**	
	Do Not Pay Own	707 **0.05**	3,660 **0.24**	Total Households 15,135

Appendix C: Estimated Coefficients from Multinomial Logistic Regressions Predicting Expense Sharing Arrangements (Separate Expenses as Comparison Category) with Standard Error

	Model 1						Model 2					
	Female pays with own money, male does not		Male pays with own money, female does not		Neither partner pays for all exp. w/ own money		Female pays with own money, male does not		Male pays with own money, female does not		Neither partner pays for all exp. w/ own money	
	Beta	SE	Beta	SE	Beta	SE	Beta	SE	Beta	SE	Beta	SE
Marital Status												
Married	-0.34 *	0.15	0.59 ***	0.09	-0.22 ***	0.07	-0.23	0.15	0.46 ***	0.09	-0.20 **	0.07
Relationship Characteristics												
Bio. child of both partners present							0.08	0.10	0.40 ***	0.04	-0.06	0.04
Step child present							0.65 ***	0.17	-0.07	0.11	-0.03	0.09
Biological and step child present							0.67 **	0.20	0.49 ***	0.11	-0.13	0.11
Ever divorced							0.14	0.10	-0.12 *	0.05	0.07	0.04
Controls												
Relative Resources												
Male-Female Age Diff												
Female Hrs/Male Hrs												
Female/HH Ratio												
Male Ed. Greater												
Female Ed. Greater												
Socioeconomic Characteristics												
Income to poverty ratio												
Less than high school												
Some college												
BA												
BA+												
Household Characteristics												
Oldest partner												
Oldest partner^2												
Total wkly hrs worked by couple												
Race												
Multiracial couple												
Black												
Hispanic/Latino												
Asian												
American Indian/Native Alaskan												
Constant	-1.97 ***	0.14	-0.79 ***	0.09	0.17 *	0.07	-2.24 ***	0.16	-0.84 ***	0.09	0.16 *	0.07
-2 Log Likelihood	-18239.007						-18133.35					
Pseudo R^2	0.0027						0.0085					

N=15,135 Married and Cohabiting Households

Note: Omitted categories: no children in the household, equal education, high school graduates, and white householders.

*p<05, **p<.01, ***p<.001

Source: 2001 Panel of the Survey of Income and Program Participation.

Appendix C Continued: Estimated Coefficients from Multinomial Logistic Regressions Predicting Expense Sharing Arrangements (Separate Expenses as Comparison Category) with Standard Error

	Model 3					
	Female pays with own money, male does not		Male pays with own money, female does not		Neither partner pays for all exp. w/ own money	
	Beta	SE	Beta	SE	Beta	SE
Marital Status						
Married	0.07	0.17	0.45 ***	0.10	-0.24 **	0.08
Relationship Characteristics						
Biological child of both partners present	0.09	0.12	0.04	0.06	-0.05	0.05
Step child present	0.57 **	0.19	-0.18	0.12	-0.01	0.09
Biological and step child present	0.46 *	0.22	0.13	0.12	-0.07	0.11
Ever divorced	0.17	0.11	-0.06	0.05	0.03	0.05
Controls						
Relative Resources						
Male-female age diff	-0.01	0.01	0.02 ***	0.00	0.00	0.00
Female Hrs/Male Hrs	0.02 ***	0.00	-0.01 ***	0.00	0.00	0.00
Female inc. as a proportion of household inc.	2.18 ***	0.19	-3.51 ***	0.12	0.03	0.09
Male education greater	-0.16	0.13	0.10	0.06	-0.12 *	0.05
Female education greater	0.02	0.12	-0.06	0.06	0.05	0.05
Socioeconomic Characteristics						
Income to poverty ratio	-0.06 **	0.02	-0.02 ***	0.01	0.00	0.01
Less than high school	0.06	0.21	0.04	0.10	-0.03	0.10
Some college	-0.02	0.13	-0.05	0.06	0.06	0.06
BA	-0.06	0.15	0.09	0.07	0.10	0.06
BA+	-0.05	0.18	-0.04	0.08	0.00	0.07
Household Characteristics						
Oldest partner	-0.02	0.02	0.03 **	0.01	0.01	0.01
Oldest partner^2	0.00	0.00	0.00 ***	0.00	0.00	0.00
Total weekly hours worked by couple	-0.01 **	0.00	-0.01 ***	0.00	0.00 *	0.00
Race						
Multiracial couple	0.10	0.18	-0.05	0.10	0.02	0.08
Black	-0.01	0.16	-0.17	0.09	-0.22 **	0.07
Hispanic/Latino	0.11	0.16	-0.03	0.08	-0.21 **	0.08
Asian	0.11	0.27	0.28 *	0.12	0.14	0.11
American Indian/Native Alaskan	0.36	0.41	-0.28	0.26	0.13	0.21
Constant	-2.20 ***	0.51	0.45	0.25	-0.19	0.37 0.22
-2 Log Likelihood	-16701.157					
Pseudo R^2	0.0868					

N=15,135 Married and Cohabiting Households

Note: Omitted categories: no children in the household, equal education, high school graduates, and white household

*p<05, **p<.01, ***p<.001

Source: 2001 Panel of the Survey of Income and Program Participation.

Table 1: Distribution of the Dependent Variable Across Each Expense Category, UnWeighted

	Housing Expenses		Food Expenses		Other Expenses		All Expenses	
	N	**% Total**	**N**	**% Total**	**N**	**% Total**	**N**	**% Total**
Female Pays All Own Exp.	776	5.13	795	5.25	707	4.67	539	3.56
Male Pays All Own Exp.	4,905	32.41	4,708	31.11	4,527	29.91	4,187	27.66
Both Pay Separately	5,443	35.96	5,670	37.46	6,241	41.24	5,293	34.97
Both Contribute to Exp.	4,011	26.50	3,962	26.18	3,660	24.18	5,116	33.80

Table 2: Mean Household Characteristics by Mode of Expense Sharing, Weighted

Variable	All Households (N=15,135)				Female Payer/ Provider (N=539)		Male Payer/ Provider		Joint Contributions		Separate (N=5,239)	
	Mean	S.D.	Min	Max	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
Dependent Variable												
Female Payer/Provider	0.03	0.18	0	1	--	--	--	--	--	--	--	--
Male Payer/Provider	0.28	0.46	0	1	--	--	--	--	--	--	--	--
Joint Contributions	0.34	0.48	0	1	--	--	--	--	--	--	--	--
Both Pay with Own Money (Separate)	0.35	0.48	0	1	--	--	--	--	--	--	--	--
Explanatory Variables												
Family Structure and Relationship												
Cohabiting	0.07	0.26	0	1	0.09 [a]	0.29	0.04 [bc]	0.20	0.09 [c]	0.29	0.07	0.26
Married	0.93	0.26	0	1	0.91 [a]	0.29	0.96 [bc]	0.20	0.91 [c]	0.29	0.93	0.26
Biological Child of Both Partners Present	0.45	0.50	0	1	0.40 [a]	0.49	0.53 [bc]	0.51	0.41	0.50	0.43	0.50
Child Not Bio. Related to One Partner Present	0.05	0.21	0	1	0.09 [abc]	0.29	0.03 [bc]	0.18	0.05	0.22	0.05	0.22
Both Biological and Step Child Present	0.04	0.19	0	1	0.06 [abc]	0.24	0.04 [b]	0.21	0.03	0.18	0.03	0.18
Household	0.47	0.51	0	1	0.44 [ab]	0.49	0.39 [bc]	0.50	0.51	0.51	0.49	0.51
Divorce	0.30	0.47	0	1	0.37 [ac]	0.48	0.26 [bc]	0.45	0.33	0.48	0.31	0.47
Control Variables												
Relative Resources												
Male-Female Age Difference	2.39	5.00	-35.00	38.00	2.11	5.22	2.60 [c]	4.99	2.36	5.06	2.29	4.93
Relative Education												
Equal Education	0.46	0.51	0	1	0.47	0.50	0.46	0.51	0.46	0.51	0.47	0.50
Male Education Greater	0.29	0.46	0	1	0.21 [ac]	0.40	0.34 [bc]	0.48	0.25 [c]	0.44	0.28	0.45
Greater	0.25	0.44	0	1	0.32 [ac]	0.46	0.19 [bc]	0.40	0.28 [c]	0.46	0.26	0.44
Relative												
Hours	5.06	13.24	0.00	80.00	15.15 [abc]	20.43	2.53 [bc]	9.15	5.47	13.73	5.71	13.93
Avg. Employed Female Hours per Week	36.12	11.36	1.00	99.00	38.95 [abc]	9.34	31.44 [bc]	13.59	36.75	10.83	37.10	10.55
Avg. Employed Male Hours per Week	42.74	10.75	1.00	110.00	39.89 [abc]	13.06	43.69 [bc]	11.11	42.50	10.85	42.36	10.07
Relative Income												
Income	0.31	0.25	0.00	1.00	0.55 [abc]	0.32	0.16 [bc]	0.21	0.36	0.23	0.35	0.23
Dummy Variables, Female Income/HH Income												
<= 25 % HH Income	0.44	0.50	0	1	0.21 [abc]	0.41	0.72 [bc]	0.46	0.33	0.48	0.34	0.48
Income	0.35	0.49	0	1	0.26 [abc]	0.44	0.21 [bc]	0.42	0.43	0.50	0.41	0.50
Income	0.16	0.37	0	1	0.21 [ab]	0.40	0.05 [bc]	0.23	0.19	0.40	0.20	0.41
>= 75% HH Income	0.05	0.23	0	1	0.31 [abc]	0.46	0.02 [bc]	0.14	0.05	0.23	0.05	0.22
Household Socioeconomic Status												
HH Income to Poverty Ratio	4.47	4.02	0.00	59.94	3.56 [abc]	3.04	4.06 [bc]	4.06	4.74	4.00	4.63	4.05
Adjusted HH Income	$25,891	23,621	$0	$393,578	$20,699 [abc]	17,865	$23,528 [bc]	23,591	$27,402	23,511	$26,830	24,047
Less than High School	0.06	0.24	0	1	0.07	0.25	0.08 [bc]	0.27	0.05	0.22	0.06	0.23
High School	0.23	0.42	0	1	0.26	0.44	0.23	0.43	0.22	0.42	0.23	0.42
College/Vocational	0.33	0.48	0	1	0.34	0.47	0.30 [bc]	0.47	0.34	0.48	0.33	0.48
College	0.23	0.43	0	1	0.20	0.40	0.24 [c]	0.44	0.24	0.43	0.22	0.42
Greater than College	0.16	0.37	0	1	0.13	0.33	0.15	0.36	0.15	0.37	0.17	0.38
Household Characteristics												
Oldest Partner	49.13	15.34	18.00	85.00	46.83 [bc]	14.69	48.22 [bc]	14.97	49.69	15.43	49.55	15.57
Total Couple Wkly Work Hrs	50.84	35.75	0.00	125.00	49.20 [abc]	32.22	41.91 [bc]	31.52	55.53 [c]	37.10	53.62	36.57
Assistance	0.15	0.36	0	1	0.32 [bc]	0.46	0.27 [bc]	0.45	0.19 [c]	0.40	0.00	0.00
Householder's												
Multiracial Couple	0.06	0.25	0	1	0.08	0.27	0.06	0.24	0.07	0.25	0.06	0.25
White	0.79	0.42	0	1	0.75 [b]	0.43	0.77 [b]	0.43	0.81 [c]	0.40	0.78	0.42
Black	0.07	0.26	0	1	0.10 [ab]	0.29	0.06 [c]	0.24	0.06 [c]	0.25	0.08	0.28
Hispanic/Latino	0.10	0.30	0	1	0.11 [b]	0.31	0.13 [bc]	0.34	0.08 [c]	0.27	0.10	0.30
Asian	0.04	0.19	0	1	0.04	0.19	0.04 [c]	0.21	0.04	0.19	0.03	0.18
Amer. Indian/Native	0.01	0.09	0	1	0.01	0.10	0.01	0.08	0.01	0.10	0.01	0.09

[a] Association significantly different from male provider (p<.01), [b] shared expenses (p<.01), [c] separate expenses (p<.01)
Source: 2001 Panel of the Survey of Income and Program Participation.

Table 3: Mean Household Characteristics by Marital Status, Weighted

Variable	Married (N=14,015) Mean	S.D.	Cohabiting (N=1,120) Mean	S.D.
Dependent Variable				
Female Payer/Provider	0.03	0.18	0.04 *	0.20
Male Payer/Provider	0.29	0.46	0.16 ***	0.37
Joint Contributions	0.33	0.48	0.44 ***	0.49
Both Pay with Own Money (Separate)	0.35	0.48	0.35 NS	0.47
Explanatory Variables				
Family Structure and Relationship				
Cohabiting	--	--	--	--
Married	--	--	--	--
Two Biological Parent Couple	0.47	0.51	0.19 ***	0.39
Child Not Biologically Related to One Partner Present	0.04	0.20	0.13 ***	0.33
Both Biological and Step Child Present	0.03	0.19	0.07 ***	0.25
No Children in the Household	0.46	0.51	0.62 ***	0.48
Divorce	0.28	0.46	0.52 ***	0.49
Control Variables				
Relative Resources				
Male-Female Age Difference	2.41	4.84	2.20 NS	6.70
Relative Education				
Equal Education	0.47	0.51	0.45 NS	0.49
Male Education Greater	0.29	0.46	0.23 ***	0.42
Female Education Greater	0.24	0.44	0.31 ***	0.46
Relative Employment				
Female Hours/Male Hours	4.97	13.16	6.29 **	14.06
Avg. Employed Female Hours	35.99	11.58	37.40 **	8.86
Avg. Employed Male Hours per Week	42.83	10.83	41.73 **	9.75
Relative Income				
Female Income/HH Income	0.31	0.25	0.37 ***	0.26
Dummy Variables, Female Income/HH Income				
<= 25 % HH Income	0.45	0.50	0.34 ***	0.47
> 25 <=50 % HH Income	0.35	0.49	0.36 NS	0.48
> 50 < 75 % HH Income	0.15	0.36	0.22 ***	0.41
>= 75% HH Income	0.05	0.22	0.08 ***	0.26
Household Socioeconomic Status				
HH Income to Poverty Ratio	4.51	4.04	3.88 ***	3.73
Adjusted HH Income	$26,120	23,732	$22,866 ***	21,985
Less than High School	0.06	0.24	0.08 **	0.27
High School	0.22	0.42	0.30 ***	0.45
Some College/Vocational	0.32	0.47	0.39 ***	0.48
College	0.24	0.43	0.16 ***	0.37
Greater than College	0.16	0.38	0.07 ***	0.25
Household Characteristics				
Oldest Partner	49.88	15.25	39.28 ***	12.97
Total Couple Wkly Work Hrs	49.92	35.87	62.93 ***	31.84
Received Outside Assistance	0.15	0.37	0.09 ***	0.29
Householder's Race				
Multiracial Couple	0.06	0.24	0.13 ***	0.33
White	0.79	0.41	0.72 ***	0.44
Black	0.07	0.26	0.10 ***	0.29
Hispanic/Latino	0.10	0.30	0.13 ***	0.34
Asian	0.04	0.19	0.02 *	0.15
Amer. Indian/Native Alaskan	0.01	0.09	0.02 ***	0.15

Tests of significance represent t-tests of population means between married and cohabiting households where *p<05, **p<.01, ***p<.001

Source: 2001 Panel of the Survey of Income and Program Participation.

Table 4: Estimated Coefficients from Multinomial Logistic Regressions Predicting Expense Sharing Arrangements (Male Payer/Provider as Comparison Category) with Standard Error

	Model 1						Model 2					
	Female Provider		Separate Expenses		Joint Contribution		Female Provider		Separate Expenses		Joint Contribution	
	Beta	SE	Beta	SE	Beta	SE	Beta	SE	Beta	SE	Beta	SE
Marital Status												
Married	-0.93 ***	0.16	-0.59 ***	0.09	-0.81 ***	0.09	-0.69 ***	0.16	-0.46 ***	0.09	-0.66 ***	0.09
Relationship Characteristics												
Biological child of both partners present							-0.32 **	0.10	-0.40 ***	0.04	-0.46 ***	0.04
Step child present							0.73 ***	0.18	0.07	0.11	0.05	0.11
Both biological and step child present							0.18	0.20	-0.49 ***	0.11	-0.62 ***	0.11
Ever divorced							0.26 *	0.10	0.12 *	0.05	0.19 ***	0.05
Controls												
Relative Resources												
Male-Female Age Diff												
Female Hrs/Male Hrs												
Female/HH Ratio												
Male Ed. Greater												
Female Ed. Greater												
Socioeconomic Characteristics												
Income to poverty ratio												
Less than high school												
Some college												
BA												
BA+												
Household Characteristics												
Oldest partner												
Oldest partner^2												
Total weekly hours worked by couple												
Race												
Multiracial couple												
Black												
Hispanic/Latino												
Asian												
American Indian/Native Alaskan												
Constant	-1.18 ***	0.15	0.79 ***	0.09	0.96 ***	0.09	-1.40 ***	0.17	0.84 ***	0.09	1.00 ***	0.09
-2 Log Likelihood	-18239.007						-18133.35					
Pseudo R^2	0.0027						0.0085					

N=15,135 Married and Cohabiting Households

Note: Omitted categories: no children in the household, equal education, high school graduates, and white householders.

*p<05, **p<.01, ***p<.001

Source: 2001 Panel of the Survey of Income and Program Participation.

Table 4 (cont.): Estimated Coefficients from Multinomial Logistic Regressions Predicting Expense Sharing Arrangements (Male Payer/Provider as Comparison Category) with Standard Error

	Model 3					
	Female Provider		Separate Expenses		Joint Contribution	
	Beta	SE	Beta	SE	Beta	SE
Marital Status						
Married	-0.39 *	0.18	-0.45 ***	0.10	-0.69 ***	0.10
Relationship Characteristics						
Biological child of both partners present	0.05	0.12	-0.04	0.06	-0.10	0.06
Step child present	0.75 ***	0.20	0.18	0.12	0.16	0.12
Both biological and step child present	0.33	0.23	-0.13	0.12	-0.21	0.13
Ever divorced	0.22	0.12	0.06	0.05	0.09	0.06
Controls						
Relative Resources						
Male-Female Age Diff	-0.02 *	0.01	-0.02 **	0.00	-0.01 *	0.00
Female Hrs/Male Hrs	0.02 ***	0.00	0.01 **	0.00	0.00 *	0.00
Female/HH Ratio	5.69 ***	0.21	3.51 ***	0.12	3.54 ***	0.12
Male Ed. Greater	-0.26	0.14	-0.10	0.06	-0.22 ***	0.06
Female Ed. Greater	0.08	0.12	0.06	0.06	0.11	0.06
Socioeconomic Characteristics						
Income to poverty ratio	-0.04	0.02	0.02 **	0.01	0.02 **	0.01
Less than high school	0.03	0.22	-0.04	0.10	-0.06	0.10
Some college	0.03	0.13	0.05	0.06	0.10	0.06
BA	-0.15	0.16	-0.09	0.07	0.02	0.07
BA+	-0.01	0.19	0.04	0.08	0.04	0.08
Household Characteristics						
Oldest partner	-0.05 *	0.02	-0.03 **	0.01	-0.02	0.01
Oldest partner^2	0.00 *	0.00	0.00 ***	0.00	0.00 **	0.00
Total weekly hours worked by couple	0.00	0.00	0.01 ***	0.00	0.01 ***	0.00
Race						
Multiracial couple	0.14	0.19	0.05	0.10	0.06	0.10
Black	0.16	0.17	0.17	0.09	-0.04	0.09
Hispanic/Latino	0.14	0.17	0.03	0.08	-0.18 *	0.08
Asian	-0.17	0.27	-0.28 *	0.12	-0.14	0.12
American Indian/Native Alaskan	0.64	0.44	0.28	0.26	0.41	0.25
Constant	-2.65 ***	0.53	-0.45	0.25	-0.65 *	0.25
-2 Log Likelihood	-16701.157					
Pseudo R^2	0.0868					

N=15,135 Married and Cohabiting Households

Note: Omitted categories: no children in the household, equal education, high school graduates, and white householders.

*p<05, **p<.01, ***p<.001

Source: 2001 Panel of the Survey of Income and Program Participation.

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