ABSTRACT

Title of Dissertation:	INEQUALITY AND THE HOUSEHOLD ECONOMY
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Intrahousehold finances offer a window into the crossroads between the market domain's emphasis on self-reliance and the family domain's emphasis on interdependence. Modern couples confront tensions between ideals of mutual family interests and values of individualism, a departure from fitting themselves into culturally expected family arrangements of the past. How these social changes impact progress towards gender equality is not well understood. The dissertation aims are to: (1) identify mechanisms associated with different types of money arrangements in families, and (2) examine the association between financial arrangements and gender inequality in families. To meet these aims, I used data from two sources. First, I used multinomial modeling of 2012 International Social Survey Programme data to show cohabiting couples in countries with greater gender equality partially integrated their money instead of keeping it separate. Married couples pooled money regardless of country-level gender equality. Findings suggest that different cultural logics operate in married and cohabiting partnerships across gendered contexts, rather than cohabitation functioning as a weaker

form of marriage. Second, I devised a novel survey experiment to collect the first nationally representative sample of U.S. adults' attitudes about income sharing in families. Results challenge the notion that marriage distinctively encourages support for financial integration in families. Findings also revealed that respondents believed higher-earning partners ought to hold back a greater absolute value of their earnings for personal use, allowing inequality in labor market rewards to perpetuate unequal conditions within families. I also used this data to disentangle the mechanisms associated with perceptions of decision-making authority. Findings indicated higher relative-earners within families were not regarded as entitled to the final word in decisions. Whether respondents considered earnings individually or community owned did not explain the lack of association between relative earnings and decision-making clout. Instead, findings showed a significant association between the fictional decider's gender and respondents' perceptions of fairness. Specifically, when women were presented as the decider over monetary family choices, unilateral decision making about monetary items was viewed more favorably. Collectively, these findings suggest gender socialization theories are essential to explaining persistent gender inequality in families.

INEQUALITY AND THE HOUSEHOLD ECONOMY

by

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TABLE OF CONTENTS

Acknowledgements ii
List of Tables v
List of Figures vi

Chapter One: Introduction 1
Statement of the Problem 1
Theoretical and Substantive Contributions 4
Three Ideologies: Family Unity, Autonomy, Gender 6
Broader Impacts 8
Structure of the Dissertation 9
Chapter Two: Cross-national Differences in Married and Cohabiting Couples' Income Organization 12
Abstract 12
Introduction 13
Background 15
The Influence of Women's Earnings on Family Money 15
The Treatment of Money by Marital Status 18
Methods 20
Data and Sample 20
Dependent Variable 21
Predictor Variables 22
Analytical Strategy 26
Results 27
Discussion 30
Tables 36
Figures 41
Chapter Three: Beliefs about Money in Families: Balancing Family Unity, Autonomy, and Gender Equality 43
Abstract 43
Introduction 44
Background and Hypotheses 46
Family Unity versus Economic Autonomy 46
Equality and Gender 50

Methods ... 53
Data and Experimental Design ... 53
Dependent Variables ... 55
Predictor Variables ... 57
Analyses ... 58
Results ... 59
Discussion ... 65
Tables ... 72
Figures ... 76
Chapter Four: Is Family Decision-Making Power? ... 78
Abstract ... 78
Introduction ... 79
Background ... 81
Gender System ... 82
Financial Allocation Strategies ... 84
Data and Methods ... 85
Experimental Design ... 86
Results ... 91
Discussion and Conclusions ... 97
Tables ... 102
Figures ... 106
Chapter Five: Conclusion ... 109
Summary of Empirical Results ... 109
Discussion ... 112
Future Directions ... 119
Focusing on Class ... 121

Appendix A. ISSP Models ... 125
Appendix B. Vignette Instrument ... 131
Appendix C. Means of Dependent Measures by Vignette Manipulation ... 139
Appendix D. Coding Guidelines for Anlaysis of Item Decision Explanations ... 140
Appendix E. Supplementary Figures ... 142
References ... 143

LIST OF TABLES

Table 2.1 Descriptive Statistics for Key Independent Variables by Nation

Table 2.2 Means and Standard Deviations of Individual-level Predictors

Table 2.3 Multinomial Regression: Relative Risk Ratios of Income Organization Arrangement (Ages 18-54)

Table 2.4 Multinomial Regression: Relative Risk Ratios of Income Organization Arrangement with Control Variables (N = 4,955)

Table 3.1 Hypotheses about Perceptions of Couples' Income Sharing

Table 3.2 Means of Respondents' Demographic Characteristics

Table 3.3 Multinomial Logistic Regression Analysis of Preferred Income-Organizing Approaches by Vignette Manipulations and Respondent Characteristics

Table 3.4. OLS Regression Analysis of the Effects of Vignette Manipulations and Respondent Characteristics on Perceptions of Allocation of Household Income

Table 4.1 Hypotheses about Perceptions of Decision-making

Table 4.2. Weighted Descriptive Statistics of Respondent Characteristics

Table 4.3. Weighted Bivariate Statistics of Perceptions of Fairness in Decision Making by Type of Decision (N = 3,975)

Table 4.4 Weighted Logistic Regression Models of the Effect of Gender, Relative Income and Financial Allocation Strategy on Perceptions of Fairness in Decision Making (N = 3,975) (Odds Ratios)

Table A.1 Multinomial Regression: Relative Risk Ratios of Income Organization Arrangement, excluding single-earner couples (N = 4,155)

Table A.2 Hierarchical Multinomial Regression: Odds Ratios of Income Allocation Type with Predictor Variables

Table A.3 OECD Country Level Descriptive Statistics

Table A.4. Ordered Logistic Regression: Income Organization Strategy by OECD Characteristic, clustering by countries

Table C.1 Means of Dependent Measures by Vignette Manipulation

LIST OF FIGURES

Figure 2.1. Proportion of each Organizational Approach, by Country

Figure 2.2 Predictive Proportion of each Organizational Approach by Couple Level Relative Income Status and Country Level Gender Inequality

Figure 2.3. Predictive Proportion of Each Organizational Approach by Marital Status and Country Level Gender Inequality

Figure 3.1 Experimental Design

Figure 3.2 Predicted Proportion of Each Organizational Category by Marital/Parental Status Vignette Condition

Figure 3.3 Predicted Proportion of Preferred Income Distribution by Marital/Parental Status for Partial-Poolers

Figure 4.1. Experimental Design

Figure 4.2. Predicted Proportion of Perceived Fairness in Item Decision Making by Decider Gender, Relative Earnings, and Financial Allocation System

Figure 4.3. Predicted Proportion of Perceived Fairness in Activity Decision Making by Decider Gender, Relative Earnings, and Financial Allocation System

Figure 4.4 Analysis of Fairness Evaluation of Monetary Item Decisions

Figure 4.5 Fairness Evaluation of Monetary Item Decisions by Gender of Fictional Decider

Appendix Figure E.1 Fairness Evaluation by Item Presented to Respondent

Appendix Figure E.2 Fairness Evaluation by Activity Presented to Respondent

CHAPTER ONE: INTRODUCTION

Statement of the Problem

Changing gender roles and increasing diversity of families influence the symbolic meaning of money entering the household (Nyman 2003; Zelizer 1989). Through the mid-19th century, cultural and structural features predestined wives' earnings as belonging to their husbands. Thereafter, couples gradually began to replace male-controlled allocation methods with joint accounts and a steady stream of court decisions and state laws progressively began granting women more economic rights (Zelizer 1989). Further social demographic changes – such as increasing participation of married women in the labor force, rising divorce rates, an expansion of cohabitation, and delayed marriages (Bumpass and Lu 2000; Spain and Bianchi 1996) – resulted in relationship expectations becoming de-standardized and financial arrangements becoming individually negotiated (Burgoyne 2008; Kenney 2006). A departure from fitting themselves into culturally expected family arrangements of the past, tensions have emerged as couples try to balance investments in their family unit with values of independence (Burgoyne 2008).

How these social changes impact progress towards gender equality is not well understood. For instance, increases in women's waged work were expected to increase women's bargaining power within the family, as women contribute more financial resources to the common pot (Bittman et al. 2003; Brines 1994). Yet, inequality between partners persists (England 2010, 2011). Explanations for persistent gender inequality, despite women's gain in the marketplace, may be lacking in part because much of the family inequality literature rests on two assumptions: 1) couples pool financial resources, and 2) earnings translate into power.

Intrahousehold finances offer a window into the crossroads between the market domain's emphasis on self-reliance and the family domain's emphasis on interdependence (Bellah et al. 2008). A preponderance of research on intrahousehold finances relies on Pahl's (1989) typologies of money management, developed from qualitative interviews of married British couples. Pahl's (1989, 1995) typologies include the following categories: (a) whole wage system where one person manages all of the household finances; (b) allowance system in which the main breadwinner provides a fixed sum for household expenses and keeps the rest for personal spending; (c) pooling system wherein couples pool all, or nearly all, of their money and treat it as a collective resource; and (d) independent management system where couples maintain individual control of their earnings and keep their money separate. Researchers later specified another category, called partial-pooling. Partial-pooling couples keep most of their money separate, maintaining individual control over areas defined as personal, but pool enough money to cover expenses defined as shared (Ashby and Burgoyne 2008).

The ways couples allocate money within the household may compound or reverse women's already disadvantaged position resulting from gender inequality in the marketplace (Kenney 2004, 2006). Conflicting arguments are found in the literature on whether pooling financial resources or holding some money back from the common pot best ensures equitable access and control over financial resources. One argument is that pooled money theoretically redistributes unequal market earnings. In actuality, pooled organizational systems often fail to live up to the ideal of being equally shared (Addo and Sassler 2010; Bisdee, Daly, and Price 2013; Burgoyne 1990; Burgoyne and Lewis 1994; Burgoyne and Morison 1997; Kenney 2006). An alternative argument is that couples are

more likely to keep their money separate when women are in the paid labor force (Treas and Widmer 2000). Lesbian and gay couples who emphasize equality are most likely to partially pool or independently manage their income (Burns, Burgoyne, and Clarke 2008). Interestingly, women not currently employed report they expect to keep future earnings separate once they reenter the labor market (Burgoyne 1990). Yet, separate management systems frequently exacerbate preexisting gendered pay inequalities because the lower-earning partner, usually the woman in heterosexual partnerships, has less access to and control over the household's total income (Knudsen and Wærness 2009; Roman and Vogler 1999; Vogler 2005; Vogler, Lyonette, and Wiggins 2008; Vogler, Lyonette, et al. 2008). Understanding the sources of these arrangements may be important to resolving these inconsistencies and ultimately for understanding persistent gender inequality within families.

Another shortcoming of the current research stream is that it contains shifting and sometimes contradictory interpretations about the meaning of financial organizational strategies. Couples increasingly keep some or all money separately than they did in the past (Ashby and Burgoyne 2009; Burgoyne et al. 2006, 2007; Knudsen and Wærness 2009; Pahl 2005; Vogler, Brockmann, and Wiggins 2006). This trend has generated claims that the rise in withholding money from a shared pot symbolizes one of a myriad of differing social phenomena: the increasing instability of families (Burgoyne et al. 2010); a shift towards individualized marriages (Lauer and Yodanis 2011); or evidence of movement towards an ethic of gender equality (Elizabeth 2001; Vogler, Brockmann, and Wiggins 2008). Due to the heterogeneity of families, couples who maintain some form of independent money management system may do so for a variety of reasons, including

non-commitment to the union, a desire to create equal partnerships, or for logistical reasons such as maintaining a personal checking account established prior to the relationship (Ashby and Burgoyne 2008, 2009; Bennett 2013; Elizabeth 2001).

Further complicating analyses, couples' approaches to money are not static, changing as their relationships develop (Addo and Sassler 2010; Burgoyne et al. 2006), as norms of partnering shift (Ashby and Burgoyne 2008; Vogler et al. 2006), and as they adapt to an evolving "electronic economy" (e.g., credit and debit cards, internet shopping, retailer cards) (Pahl 1999). Analyses of categorical variables are limited in their ability to capture interacting components of intrahousehold finances, such as negotiations and the outcomes of these practices. Snapshots of couples' money arrangements do not reveal how these arrangements came to be or how their intentions change over time. For instance, aging itself does not seem to be associated with changes in how couples allocate their income, but the development of health problems seems to bring about new methods for handling finances (Bisdee et al. 2013). Partial-pooling couples, in particular, may be more likely to talk about their money arrangements as fluid, rather than fixed (Burns et al. 2008). To resolve these potentially conflicting interpretations, this dissertation investigates the cultural norms associated with the treatment of money in families.

Theoretical and Substantive Contributions

Research on the household economy is predominantly shaped by economic theory, viewing power as determined through an exchange of resources (Zelizer 1989). Rational choice economic theories argue that heads of households are altruistic, contributing a larger proportion of money into the family pot and allocating resources equitably among family members to provide for their collective welfare (Becker 1981).

Thus, treating families as the appropriate unit of analysis becomes theoretically justified (Becker 1974), and consequently, national surveys of financial well-being regularly treat households as "economic black boxes" (Ferree 1990).

However, economic dependence arguments have largely been unable to explain persistently unequal household labor division between men and women (Gupta 2007). Resource theories fail to take into account what happens to individual income once it enters households, overlooking the influence ideological factors have on intrahousehold finances (Kenney 2006; Roman and Vogler 1999). Additionally, earning money does not necessarily lead to control or power (England 2011; Pahl 1980). For example, when income is truly considered "family money," personal earnings are less likely to be seen as a source of power, having little influence on inequality measures such as time spent on housework (Ludwig-Mayerhofer et al. 2011).

Sociologists have noted economic suppositions are frequently unrealistic: ignoring women's unpaid labor as self-sacrificing; falsely assuming family members' choices are never detrimental; and disregarding the lack of portability of household labor as currency, that is, time investments in the family cannot be exchanged for money outside of the specific relationship (Bergmann 1996; England 1989; Roman and Vogler 1999). In addition, beliefs about entitlement to control over earned money could result in individuals within households experiencing disparate economic realities, making individuals the more informative unit of analysis (Hartmann 1981; Vogler and Pahl 1994; Zelizer 1989).

Three Ideologies: Family Unity, Autonomy, Gender

This project contributes to sociological theories of gender inequality by illuminating how conceptions of family unity, autonomy, and gender influence the distribution of resources within families. Investigating intrahousehold finances to determine the mechanisms associated with couples' organization of money will help resolve the theoretical puzzle of why women's increased financial resources fail to reduce gender inequality in the home and lead to improved operationalization of couples' power dynamics.

Family Unity. From an exchange theory perspective, the integration of financial resources is most likely to occur in long-term, stable relationships because it minimizes transaction costs (Treas 1993). Marriage is by definition the legal integration of resources, and research consistently shows married partners are more likely than cohabiting couples to pool their financial resources (Hamplová and Le Bourdais 2009; Hamplová, Le Bourdais, and Lapierre-Adamcyk 2014; Heimdal and Houseknecht 2003; Kenney 2004, 2006; Lyngstad, Noack, and Tufte 2011; Vogler et al. 2006). Parental status also seems to matter for the likelihood of combining financial resources, with parents behaving more alike than non-parents, no matter their marital status (Barlow 2008; Kenney 2004). Couples' integration of resources is also thought to be influenced by their expectations of the continuity of the relationship, an explanation for the higher integration levels of married couples compared to cohabitors (Burgoyne et al. 2010; Desai 1992; Treas 1993). Consequently, some scholars interpret the increase in withholding money from a shared pot as evidence of rising instability in family relationships.

Autonomy. Alternatively, increases in keeping money for individual use may be symbolic of the cultural transition to "individualized marriages" rather than indicative of family instability (Cherlin 2004). Couples may withhold money as a specific tactic to ensure each person has access to and control over a specific proportion of money (Elizabeth 2001). Although the marriage contract requires financial support of spouses and the treatment of the family as one cohesive economic unit (Barlow 2008), people earn money in the labor market as individuals (Burgoyne 1990; Burgoyne and Lewis 1994; Nyman and Reinikainen 2007). Even when income is perceived as a collective resource, and understood as legally shared in the case of marriage, partners remain cognizant of how money is earned, and engage in mental accounting – earmarking and distinguishing between different kinds of money (Burgoyne 1990; Burgoyne et al. 2006; Burgoyne and Lewis 1994). For instance, many men view bonuses as personal money not necessarily deposited into a shared family pot (Zelizer 1989).

Gender. Notions of autonomy take place within a context of continuing gender inequality (Bennett 2013). Women have gained influence in family decision making (Belch and Willis 2002) and have increased their control over family money as the difference in their relative income has diminished (Kenney 2006). Yet, women's earnings may be viewed differently than men's earnings, often earmarked for childcare and housekeeping expenses (Burgoyne 1990; Zelizer 1997). Women's discretionary spending is often contingent on the family's budgetary needs overall, whereas men tend to pay themselves first (Tichenor 1999). An early study found that higher-earning wives did not translate their higher-earning status into power in the same ways as men (Stamp 1985). Women may be more likely than men to refrain from viewing their earnings as entitling

them to power (Burgoyne 2004; Burgoyne et al. 2006). Thus, women's increased earnings may be insufficient to increase their ability to negotiate equitable arrangements in their families, as evidenced by entitlement to greater personal spending money or equal divisions of time spent on household labor.

Broader Impacts

Academics and policymakers alike have an interest in focusing on intrahousehold finances. Systematically analyzing income organizational strategies has important implications for understanding marital stability and economic insecurity and inequality. First, policymakers would benefit from knowing what financial management systems mitigate relationship strain or contribute to family distress, as satisfaction with finances is predictive of family stability (Addo and Sassler 2010; Dew 2008; Smock, Manning, and Porter 2005). Families are no longer stable economic units (Cherlin 2009) and the way resources are allocated within families impacts the distribution of resources when couples break up, an important topic of investigation given the disproportionate economic impact for women when relationships end (Burgoyne 1990; Hobson 1990). Secondly, unpacking the economic black box of intrahousehold finances is necessary to develop needed alternative measurements of poverty (Brady 2003), as the assumption that income is shared equally within families is faulty. For instance, victims of domestic violence often report their access to income *increases* after exiting an abusive relationship, when their objective "family income" plunges them into the official poverty category (Pahl 1985), because they gain a level of control over their own finances that was previously lacking.

It is in the public interest to understand intrahousehold finances because public policies – such as marital and divorce laws, welfare legislation, and federal tax policy –

are built on conflicting conceptions about income organization within families (Ashby and Burgoyne 2008; Barlow 2008; Bisdee et al. 2013; Kenney 2004). Tax policy and poverty indicators assume resource pooling for married but not cohabiting partners, while welfare policy operates from an assumption that marital status is irrelevant when considering parents' obligations to children (Kenney 2004). Divorce laws intervene to protect the weaker economic spouse in the event of relationship dissolution, whereas marital laws respect the autonomy of spouses so long as the couple is married (Barlow 2008).

Structure of the Dissertation

This dissertation examined how conceptions of family unity, economic autonomy, and gender influence couples' organization of money and how these financial arrangements contribute to inequality. Two aims guided this research: (1) identify mechanisms associated with different types of money arrangements in families and (2) examine the association between financial arrangements and gender inequality in families. To meet these aims, I used data from the 2012 International Social Survey Programme (ISSP) and an original experimental vignette study.

Chapter 2 used data from ISSP in order to understand how macro and micro mechanisms influence couples' allocation of financial resources (aim 1). Cross-national studies suggest that the macro-level gender equality context shapes how couples organize their financial resources, though the conclusions have been contradictory. Some research suggests couples are more likely to keep their money separate in contexts that approve of women's labor force participation (Treas and Widmer 2000). Countries with greater commitment to gender equality also seem to have high levels of cohabitation, and these

couples are the most likely to keep money separately. Alternatively, in contexts with greater commitment to gender equality, couples may be more likely to pool financial resources because pooled money theoretically redistributes unequal market earnings. A few studies indicate sharing money may be more egalitarian than keeping some money separate (Nyman 1999; Roman and Vogler 1999). To resolve these conflicting findings, I focused on the joint influences of gender inequality and family structure. Specifically, I investigated the association of couples' relative income and marital status on their income organizational approaches in 20 countries with varying degrees of gender inequality. I made use of the Gender Inequality Index, a measurement of gender disparity developed by the United Nations Development Programme, to operationalize nation-level gender conditions.

I attend also to aim 1 in Chapter 3, testing how beliefs about family and gender dynamics influence perceptions of couples' organization of financial resources. The goal of this study was to better understand how modern families reconcile beliefs in collective family units and support for economic autonomy. It also investigated beliefs about gender dynamics in the home when inequalities prevalent in the labor market were made visible. To do so, I used original data from a nationally representative vignette-survey experiment (n = 3,986). Respondents selected an income allocation strategy for a fictional couple that varied in their marital and parental status, relative earnings, and relationship duration. This methodological approach is particularly useful for understanding the conditions under which someone might prioritize one cultural value over another (Cerulo 2014; DiMaggio 2014; Swidler 1986).

Chapter 4 addresses aim 2, assessing how relative earnings, financial arrangements, and gender ideology aggravate or mitigate gender inequality within families. The mechanisms associated with perceptions of decision-making authority in families, a common proxy for power in relationships are explored using relative resources and exchange theory, I made predictions about perceptions of fairness in decision-making and focused on two potential moderators: methods of allocating income within families and the gender system. Building from the vignette survey-experiment used in Chapter 3, respondents were subsequently asked to evaluate the fairness of a monetary and non-monetary decision made by the fictional couples. To attend to the reasoning behind these mechanisms, I conclude with a critical discourse analysis of respondents' short answer explanations for their fairness perception, revealing the patterns in the logic behind decision-making authority.

CHAPTER TWO: CROSS-NATIONAL DIFFERENCES IN MARRIED AND COHABITING COUPLES' INCOME ORGANIZATION

Abstract

This comparative study investigated couples' approaches to organization of income within their family units. Using data on 20 countries from the 2012 International Social Survey Program (ISSP) (n = 4,955), this study considered the influences of couples' relative income and marital status on income organizational approaches in countries with varying degrees of gender inequality. Findings showed couples were more likely to report they jointly managed income in more gender equal countries compared with one money manager of pooled income than in countries with high gender inequality. This pattern was not moderated by the income homogamy of couples. In more gender equal contexts, married couples were more likely to report they pooled and jointly manage their money, compared with the large proportion of married couples who assigned one money manager in countries with high gender inequality. Comparatively, cohabiting couples were more likely to pool some money and keep some money separate in countries with greater gender equality. Findings suggest that different cultural logics operate in married and cohabiting partnerships across gendered contexts, rather than cohabitation functioning as a weaker form of marriage.

Introduction

Demographic changes such as the expansion of cohabitation, delayed marriages, increasing participation of married women in the labor force, and rising divorce rates resulted in expectations about income sharing within families becoming de-standardized and increasingly dependent on individual negotiations (Burgoyne 2008; Kenney 2006). Although researchers seem to agree that modern couples are more likely to practice individualized money arrangements than they were in the past, the extent of couples treating money as an individual rather than a collective resource varies considerably within and between countries (Knudsen and Wærness 2001; Treas and Widmer 2000). Despite national differences in the institutionalization of cohabitation, research has shown little or no cross-national difference in the gap between married and cohabiting couples' level of integration of financial resources (Hamplová and Le Bourdais 2009; Hamplová et al. 2014; Heimdal and Houseknecht 2003).

In contrast, cross-national studies suggest that the gendered context seems to matter in how couples organize their financial resources, though the conclusions have been contradictory. On the one hand, couples may be more likely to keep their money separate in contexts that approve of women working (Treas and Widmer 2000). When women's relative earning power increases, couples in the United States, France, and Spain tend to keep some of their money separate (Hamplová and Le Bourdais 2009). Alternatively, pooled money theoretically redistributes unequal market earnings. Thus, in contexts with greater commitment to gender equality, couples may be more likely to pool financial resources. Research on Swedish and British couples supports this hypothesis,

finding that jointly pooling resources was more egalitarian than keeping some or all income separate (Nyman 1999; Roman and Vogler 1999).

One possibility for these conflicting conclusions is that prior research generally focuses on either the influence of gender inequality or the influence of family structure, but rarely both simultaneously. Given the interrelated nature of gender ideology and the propensity to marry, women's status in society and family structure differences likely jointly influence the ways money is treated within families (Blakemore, Lawton, and Vartanian 2005; Treas and Widmer 2000). Yet, researchers primarily interested in relationship stability generally collapse income sharing arrangements into a dichotomous indicator of pooling or not pooling money. This approach emphasizes integration differences between cohabiting and married couples' organization of income but disregards variation in control and access to money. In comparison, research focused on gender inequality attends to issues of money management (i.e., one money manager verses managing money together) but predominately excludes cohabitors from analyses, ignoring integration issues (Lauer and Yodanis 2011; Yodanis and Lauer 2007a, 2007b). The comparative studies that distinguish between cohabitating and married couples have considered relatively few countries: Sweden and the U.S. (Heimdal and Houseknecht 2003); Denmark, France, Spain, and the U.S. (Hamplová and Le Bourdais 2009); and two Canadian regions (Hamplová et al. 2014).

This chapter combines individual-level data with country-level data to try to resolve these conflicting findings. Specifically, I investigate the influences of couples' relative income and marital status on income organizational approaches in countries with varying degrees of gender inequality, as measured by the Gender Inequality Index, a

measurement of gender disparity developed by the United Nations Development Programme. I combine gender equality and family structure considerations by evaluating four categories of income organization: one money manager, jointly managing pooled money, keeping all money separate, and integrating some but not all money. Not collapsing the variation in organization of money into a dichotomous measure (e.g., shared/separate; one manager/joint management) may reveal new insights into the ways couples reconcile contradictory values of the family domain's emphasis on interdependence and the importance of self-reliance in the market domain (Bellah et al. 2008; Yodanis and Lauer 2014). The extent to which relative resources is associated with unequal management of money in families may be dependent on the family structure. The advantage of this joint modeling of gender dynamics and family structure influences on income organizational approaches is that it may better reflect the ways cultural and structural forces influence family dynamics.

Background

The Influence of Women's Earnings on Family Money

Though power dynamics among couples are often explained as an outcome of couples' characteristics, how money is organized in families is also shaped by institutional and cultural structures (Roman and Vogler 1999; Yodanis and Lauer 2007a, 2007b). For instance, a study of Sweden and Britain demonstrated that relative income and breadwinning ideology both structured how couples allocated their money, albeit in different ways in each country (Roman and Vogler 1999). The way money is distributed in families is highly influenced by women's participation in the labor market, which varies widely between countries (Hobson 1990). This variation in women's labor force

participation is at least partly attributed to nation level policies. Women in Nordic countries, such as Sweden for example, enjoy a range of policy supports that bolster their workforce participation (Hobson 1990). Additionally, joint taxation as opposed to individual taxation tends to decrease work incentives for lower earning partners, typically women (Figari et al. 2011).

Rather than evaluating the effect of specific policies on the treatment of money in families, this study used the Gender Inequality Index (GII), which provides a comprehensive measurement of the cultural context that may moderate family-level associations[1]. The GII was introduced in a 2010 Human Development Report to measure three aspects of gender inequality: 1) reproductive health, measured by the maternal mortality ratio and adolescent birth rates; 2) empowerment, measured as the proportion of women who occupy parliamentary seats and the proportion of women to men aged 25 years and older with some secondary education; and 3) economic status, measured as the female labor force participation rate (ages 15 years and older) (Gaye et al. 2010). Thus, the GII measures a set of nation-level factors related to the gendered context of a country that are expected to influence micro-level behavior. Because the goal of this study is not to identify an exact country level mechanism, but how the gendered cultural context might moderate individual level forces related to money organization in families, the assumption of joint significance of multiple dimensions of inequality is an advantageous feature of the GII. Establishing generalizable links between macro-level influences and individual level outcomes is challenging due to the difficulties operationalizing country-

[1] Appendix A, Table A.3 and Table A.4 show other country level factors for OECD nations. None of these country-level characteristics were statistically associated with couples' reports of their income organization.

level variables (Lewis and Den Dulk 2008; Ollier-Malaterre et al. 2013; Yu 2015). Studies of specific policy effects always carry the risk that other macro-level forces explain the identified nation level effects (Yu 2015). The GII is beneficial to addressing these concerns because the constellation of factors captured allows for exploration of the influence of the broader social context.

A substantial body of literature has also established the importance of relative resources, the gap between men's share and women's share of the family's earned income, on couples' power dynamics (Brines 1994; Evertsson and Nermo 2004; Sørensen and McLanahan 1987; Tichenor 1999). Greater economic opportunities for women are assumed to be associated with more favorable outcomes for women in the home, as their bargaining power increases (Baxter and Kane 1995; Cha and Thébaud 2009). Indeed, women have gained influence in family decision making (Belch and Willis 2002) and increasingly have control of family money as the difference in their relative income diminishes (Kenney 2006). Yet, there are considerable country differences in the degree money is converted into other resources within families (Ludwig-Mayerhofer et al. 2011). In contexts of shared breadwinning, there is some evidence that the effects of spouses' relative income diminishes (Yodanis and Lauer 2007b). For married couples, the likelihood one person manages all financial resources compared to jointly managing shared money decreases as breadwinner ideology dissipates at the country level (Yodanis and Lauer 2007a, 2007b). Couples living in the U.S. and Germany evaluate each partner's financial contribution to the relationship, which can then be leveraged in negotiations about dividing domestic labor such as time spent on housework (Ludwig-Mayerhofer et al. 2011). For couples in Sweden and Spain,

money is rarely converted into other resources, either because money is considered a joint resource (Spain) or because money is kept separate, functioning outside of the relationship (Sweden) (Ludwig-Mayerhofer et al. 2011; Nyman and Reinikainen 2007).

This study considers how relative resources influences money arrangements in contexts with varying levels of gender inequality. This approach is advantageous over previous studies because it reveals the preferred practices of couples who are most likely to be able to enact equal partnerships (couples with equal earnings or with women as primary-earners) and who live in countries that likely support and encourage egalitarian ideals. When the gap in relative earnings is large, couples living in countries with a strong commitment to gender equality may adopt the rhetoric of equal sharing without practicing equal money arrangements in actuality. In highly unequal gendered countries, couples with relatively equal earnings may not be able to enact ideals of egalitarianism, and thus may organize their finances differently than couples in more gender equal contexts.

The Treatment of Money by Marital Status

In societies where cohabitation is prevalent and institutionalized, cohabiting couples are presumed to treat their financial resources similarly to married couples, integrating their finances instead of keeping resources separate. Yet, findings show little or no cross-national difference in married and cohabiting couples' level of integration of financial resources, with married couples more likely than cohabitors to pool money into a shared family pot in all contexts (Hamplová and Le Bourdais 2009; Hamplová et al. 2014; Heimdal and Houseknecht 2003; Kenney 2004, 2006; Lyngstad, Noack, and Tufte 2011; Vogler, Brockmann, and Wiggins 2006). The nearly universal trend of lower levels

of integration of financial resources for cohabiting couples compared to married couples is surprising given the different national responses to rising levels of cohabitation. Even though Western Europe has seen increasing rates of cohabitation and declining marital rates, there has been little policy changes to address these demographic trends (Barlow 2008). In contrast, Nordic countries such as Sweden and Norway have shifted tax policies and social security systems towards treating cohabitors increasingly like married couples (Barlow 2008; Lyngstad et al. 2011; Noack 2001). Notably, while cohabitors' legal status becomes more like married couples in Norway, cohabiting couples still do not have a legal duty to provide for one another as married couples do (Lyngstad et al. 2011). Regardless of welfare regime (Esping-Andersen 1999), cohabiting couples tend to keep their money separate more often than married couples (Hamplová and Le Bourdais 2009).

One explanation could be that couples are simply unaware of the differing legal obligations and protections available to them at the national level. For example, many cohabiting couples in Britain falsely believe in the 'common law marriage myth' – that cohabiting couples have similar rights as married couples (Barlow 2008). If couples are simply unaware of their legal protections, we would expect to see financial integration among cohabiting couples mirror married couples behavior, regardless of the institutionalization of cohabitation in each society. In actuality, research shows all couples, regardless of marital status, are becoming more likely to withhold money from the common pot, meaning married couples behavior is changing in ways similar to cohabitors (Ashby and Burgoyne 2009; Burgoyne et al. 2006, 2007; Knudsen and Wærness 2009; Pahl 2005; Treas and Widmer 2000; Vogler et al. 2006). The trend in

withholding money from a common pot, even among married couples, further suggests that the lack of integration of financial resources of cohabitors is due to some other reason than a lack of investment in their relationships.

A more likely explanation is that cohabitation operates with a different logic than marriage. Cohabiting couples tend to emphasize equal contributions to joint accounts and shun financial dependence (Bennett 2013; Elizabeth 2001). Marriage continues to be seen as a patriarchal institution, and the couples who choose to remain unwed in more gender equal societies may be the most likely to withhold some money from the common pot. There are two distinct theoretical predictions for cohabiting couples in gender unequal contexts. First, couples who remain unwed in gender unequal societies may be a highly selective group especially committed to gender equality, despite lacking any legal protection. Thus, we might expect to see a great difference in the proportion of married and cohabiting couples who keep some or all money separate. Alternatively, couples who cohabit in gender unequal societies may organize their finances more similarly to their married counterparts, emulating marriage to buffer the social norms already broken by not legally marrying. Thus, these couples may be as likely as married couples to pool financial resources, even if a greater proportion of cohabitors report equal management of their income than married couples.

Methods

Data and Sample

I use data from the 2012 International Social Survey Program (ISSP) module on Changing Family and Gender Roles. The sample is limited to countries which differentiate between a legal marital status and whether respondents lived with a steady

partner (includes 28 countries) and countries with at least 20 cohabitors in order to ensure an adequate sample size (includes 22 countries). I exclude Canada from the analysis due to reported data inconsistencies in the original dataset (per the codebook) and eliminated South Africa because there was no data collected on attitudes about satisfaction with family life, an important influence on money organization (Addo and Sassler 2010). Thus, the resulting sample contains 20 countries: Argentina, Australia, Chile, Czech Republic, Finland, France, Germany, Iceland, India, Ireland, Latvia, Lithuania, Norway, Philippines, Poland, Spain, Sweden, Switzerland, Unites States, and Venezuela. Due to national differences in retirement practices that are linked with family structure and gender equality, I restrict the sample to respondents between 18 and 54 years old. The total analytic sample contains 4,955 respondents from 20 countries. The average sample size per country was 248 respondents, ranging from 125 people in Venezuela to 539 people in Spain.

Dependent Variable

The primary dependent variable was adapted from the following survey question: "How do you and your spouse/ partner organize the income that one or both of you receive? Please choose the option that comes closest." The answer choices are as follows: (1) I manage all and give my partner their share; (2) Partner manages all and gives me my share; (3) We pool all money, each take out; (4) We pool some money, rest separate; (5) We each keep own money separate; (6) My son or my daughter-in-law manage the money; (7) Don't know, refused; and (8) No answer. Answer choices 6-8 were dropped because they are not of primary interest to this study (less than 5% of the sample). In the analysis, I do not distinguish between which person solely manages the money because

earlier research indicates that women are disadvantaged whether they are the only manager of the money (occurs when income is limited and paying bills is stressful and a chore) and when men are the only manager (women then have little access to or control over financial resources) (Nyman 1999; Roman and Vogler 1999; Vogler and Pahl 1994). Thus, the dependent variable is a categorical indicator of the income organizational arrangement between partners: a) one money manager; b) jointly manage; c) pool some money and keep the rest separate; and d) keep all money separate.

Predictor Variables

This study has three primary predictor variables of interest. For each of the twenty countries, Table 2.1 shows the averages for the three key independent variables, country level gender inequality, average relative income, and marital status. First, to measure a country's level of gender inequality, I used the Gender Inequality Index (GII), a measure from the Human Development Report by the United Nations Development Program (Gaye et al. 2010). The higher the GII value the more disparities there are between women and men in a country. In this sample, the GII measure ranges from 3% (Switzerland) to 56% (India).

Second, the relative income variable represents the size of the gap in contribution each partner contributes to the total household income. Due to data limitations and national differences in the sources of income for couples (Sani 2015), this study relies on a broad measure of income rather than focusing exclusively on earned income. Respondents were asked: "Considering all sources of income, between you and your spouse/ partner, who has the higher income?" Potential responses include: (1) My spouse/ partner has no income; (2) I have a much higher income; (3) I have a higher income; (4)

We have about the same income; (5) My spouse/ partner has a higher income; (6) My spouse/ partner has a much higher income and (7) I have no income. Answer choices where one person has the sole income, a much higher or a higher income were combined. Using the respondents' gender, answers were then collapsed into the following categories: male primary-earner; female primary-earner, and equal earners. Couples who report a solo earner may have qualitatively different dynamics of sharing income compared with dual earners because they, by definition, pool resources. In Appendix A, Table A.1, I show the full model results with a reduced sample (N = 4,155) restricted to dual-earners. These sensitivity results show the conclusions made in this paper remain largely the same.

Marital status is the third independent variable of primary interest to this study. Couples were coded as married or cohabiting based on two survey questions. First, respondents were coded as married if they reported their current legal marital status was married or they were in a civil partnership. Respondents were also asked: "Do you have a spouse or a steady partner and, if yes, do you share the same household?" If they answered "Yes, have partner; live in same household" but they were not married, they were coded as cohabiting.

Next, I detail the remaining independent variables that prior research suggests are associated with particular organizational systems (Burgoyne and Morison 1997; Elizabeth 2001; Pahl 1990; Singh and Lindsay 1996; Vogler 2005; Vogler and Pahl 1993). Table 2.2 presents descriptive statistics of all model predictors to provide an overview of the analytical sample.

Female Report. I include the gender of the respondent to adjust for gender differences in perceptions of money arrangements. Men are coded as 0 and women are coded as 1.

Age. Age is a continuous variable ranging from 18 to 54. On average, younger people hold less traditional family values compared to people who are older (Bolzendahl and Myers 2004).

Parent. To address some selectivity issues between cohabitors and married couples, I consider presence of children an indicator of investment in the relationship (Barlow 2008; Kenney 2004). Respondents were coded as being a parent if they indicated they had any toddlers or children between school age and seventeen years of age living in their household.

Employment. I use a categorical variable for respondents' primary employment status: employment status: full-time employment (35+ hours a week), part-time employment, unemployment, student, and not in the labor force.

Previous Homemaker Status. Respondents' current financial situation may reflect life course variation in work and family arrangements, so I include a dichotomous variable indicating if the respondent (if female) or the respondent's partner (if male) previously worked part-time or stayed at home when a child was under school age.

Education. Previous research on income organization arrangements using ISSP data has not included a measure of absolute household income as a proxy for class, even though class does influence money organization within families (Hamplová and Le Bourdais 2009). Income measures are collected differently across countries (sometimes respondents are asked for gross income, other countries ask for net income) and a

significant number of respondents did not report income at all. Instead of trying to harmonize this data, I include education as a proxy indicator of class. The ISSP provides seven standardized educational categories across countries: (0) no formal education, (1) primary school/elementary school, (2) lower secondary, (3) upper secondary, (4) post secondary/non-tertiary, (5) lower level tertiary/first stage; and (6) upper level tertiary (Master, Dr.).

Housework. ISSP asked respondents the following question: "In your household who does the following things ...?" Items included laundry, repairs, groceries, cleaning, meals, and care work. I excluded care work in the scale because there was lots of missing data on this item, as it was not asked of all respondents in multiple countries. Answers were reported on a six point scale: (1) Always me; (2) Usually me; (3) About equal or both together; (4) Usually my spouse/ partner; (5) Always my spouse/ partner; and (6) Is done by a third person. I combined "always me/always my spouse" and "usually me/usually my spouse" and paired the items with respondents' gender to create three levels per activity: female higher (coded 1); about equal (coded 2); and male higher (coded 3). Each item was added together and the total was subtracted by five to create an index ranging from zero to ten. I use the alpha scoring method to create an index representing average division of labor from the five labor activities (Cronbach's alpha = .57), with higher values indicating more favorable divisions of labor for women.

Respondent's Mother's Work History. A dichotomous variable indicating if the respondent's mother worked for at least one year after they were born and before they turned fourteen years old was also included because individuals whose mothers

participate in the labor force tend to hold more gender-egalitarian beliefs (Ciabattari 2001; Davis and Robinson 1991).

Happiness with Family Life. Respondents were asked "All things considered, how satisfied are you with your family life?" Answer choices are on a seven point scale ranging from completely dissatisfied (coded 0) to completely satisfied (coded 6).

Analytical Strategy

I use a multinomial model because the outcome variable is categorical: one money manager, jointly manage pooled money, keep some money separate, and keep all money separate. First, I consider country level differences in organizational approaches, adjusting for the three primary predictor variables of interest (e.g. Gender Inequality Index, relative earnings of the couple, and couples' marital status). The effects of couples' relative earnings and marital status are measured using the characteristics of the analytical sample. Next, I add the individual characteristics found in previous research to be important in explaining the organization of money. I then test whether country level gender inequality moderates individual level variations associated with relative income and marital status. To ease interpretation of the results, figures 2.2 and 2.3 show the estimates from the regression-adjusted means. In other words, the figures show the predicted percentages of selecting each organizational approach, holding the other model variables constant.

As a sensitivity test to adjust for potential unobserved country-level factors that may lead to respondents within countries being more alike in their financial management strategies than they are with respondents from other countries, I also conducted a multilevel, multinomial analysis (Appendix A, Table A.2). The assumption in this model

is that the individual level characteristics have constant effects, if any, across countries. The conclusions drawn from the multilevel model were similar to the models presented in the central text of this article.

Results

Figure 2.1 presents the proportion of each income organizational approach for each of the 20 countries in the sample. Table 2.3 (Model 1) depicts the bivariate statistics of the Gender Inequality Index (GII) and the income organizational approaches. The countries are shown in order from the least gender unequal country (Switzerland) to the country with the most gender inequality (India). Couples in all countries were most likely to report they pool all their resources and each take out what they need (Manage $ Together). Couples in the least gender equal countries were more likely to say one person managed the money. For example, the predicted probability that respondents in Chili and the Philippines reported they have one money manager was more than half in each country. The Nordic countries (Finland, Norway, and Sweden) had a higher percentage of couples who reported keeping some or all money separately. The predicted proportion of couples in India, Northern Europe (Ireland, France, and Germany), and the Nordic countries that reported they keep some money separate was higher than in other countries.

In Model 2, I added the relative earnings of couples and in Model 3, I show the GII and marital status coefficients. The coefficients for the GII show that even with the addition of the couple-level relative earnings or marital status of the couples, in countries with high gender inequality, couples were still more likely to designate one money manager compared with jointly managing money. When women were the primary-

earners or when couples' earnings were about equal, couples were less likely to have one person manage the money than to share and jointly manage their earnings. As expected, cohabitors were more likely than married couples to keep some or all of their money separate. Interestingly, cohabiting couples were also more likely than married couples to designate one person the money manager for all shared money than to jointly manage pooled money. In general, the results were consistent with previous research findings and theoretical expectations that married couples would integrate their finances more than cohabiting couples.

In Table 2.4, I add the remaining individual level predictor variables to the model. As seen in Model 4, the Gender Inequality Index (GII) remained a statistically significant predictor of the ways couples organize their earnings even with the addition of the individual level control variables. Couples living in countries with high gender inequality were less likely to manage money together compared to any of the other income arrangements. These country level results are consistent with prior research showing the gender climate at the nation level influences micro-level dynamics in families. In the full model, women's primary-earnings were not statistically significantly different from the associations of men's primary-earnings on income organizational arrangements. Equal earning configurations were associated with a decreased likelihood of having one money manager or keeping all money separate, compared to managing pooled money together. Marital status remained highly influential to how couples managed their money, even with the addition of the other control variables. Cohabitors were more likely than married couples to select a money organizational arrangement other than managing pooled money together.

I next turn to Model 5, which presents the interaction effect of the GII with the relative earnings of couples. For ease of interpretation, in Figure 2.2, I present the predicted proportion of each organizational arrangement, holding all the other model variables at their means. In high gender unequal countries, couples were more likely to report one person managed all pooled money, regardless of the relative income configuration. Relatedly, no matter their relative earnings, couples were more likely to say they jointly managed their pooled income in more gender equal countries than in countries with high gender inequality. Compared to equal earners, couples with unequal earnings were slightly more likely to keep all money separate in more highly unequal countries, although this arrangement was the least frequent organizational system for all couples in every context. This gap in keeping all money separate based on relative earnings diminished in more gender equal countries.

As shown in Model 6, the interaction between GII and marital status was statistically significant for cohabiting couples withholding some or all money compared to jointly managing money. Figure 2.3 shows the predicted proportions of each income organizational arrangement along the GII (using the upper and lower bounds of the GII for the countries in the sample), holding all other model variables constant at their means. For both married and cohabiting couples, as gender inequality decreased, the proportion of couples who said one person managed the money decreased. How this arrangement was replaced differed depending on the marital status of the couples. In the most gender equal contexts, cohabitors were more than twice as likely as they were in the least equal contexts to keep their money separate. Similarly, as gender inequality decreased, the proportion of cohabiting couples expected to report sharing some but not all of the

income substantially increased. In contrast, the predicted proportion of married couples withholding some or all money remained mostly the same. Instead, married couples were more likely to say they jointly managed their pooled money as macro level gender inequality lessened. Thus, I find no evidence that cohabiting couples changed their behavior based on greater legal protections potentially available to them in the more equal countries, as they remained equally likely to pool money across contexts. These results were consistent with the argument that the ways egalitarian ideals are translated into practice within households was dependent on marital status.

Discussion

Cross-national variations in families' money organization have focused primarily on differences in the institutionalization of cohabitation. Based on the literature on the co-occurrence of changing marital patterns and the gender revolution, I argue that cross-national research on money in families should consider how couples' financial organizational systems are jointly influenced by changes in family formations and women's standing in societies. Using data on 20 nations and 4,955 individuals, multinomial modeling showed all couples become less likely to have one money manager in countries with greater gender equality, no matter the relative earnings of couples. Married couples jointly managed their integrated finances in more gender equal countries while cohabitors integrate some but not all of their finances. The results suggest that changing marital patterns are potentially more influential to how money is allocated within families in the future than further gains in women's economic status.

One goal of this study was to examine the allocation of earnings in couples most likely to be able to enact equal partnerships – couples with equal earnings or women as

primary-earners, living in countries with the least amount of gender inequality. Interestingly, these findings show little evidence that the interaction of relative earnings and country level gender inequality were a primary driver in how couples distributed their earnings. Equal-earning and female-breadwinning couples had remarkably similar organizational arrangements as male-breadwinner families in both gender unequal and more gender equal countries. Couples in all relative-earning circumstances were most likely to report that they pooled their money and each took out what they needed in countries with less gender inequality. Gender unequal countries had a larger proportion of couples reporting that one person managed the shared pot of money compared to more gender equal countries, especially when men were the primary earner. There was little to no difference in the proportion of couples who kept some or all money separate, regardless of the relative earnings of the couples or country level gender inequality. In other words, the results showed little evidence that couples most able to enact gender egalitarian relationships (e.g., equal-earners or women primary-earners) organized their finances differently than male-breadwinner couples, even in different gendered climates. What remains unclear is if couples living in countries with a strong commitment to gender equality only adopted the rhetoric of equal sharing without practicing equal money arrangements in actuality. That is to say, what looks similar at the aggregate level could actually function quite differently within couples' relationships.

A second goal of this study was to examine the joint influence of gender inequality and family structure on couples' income organization approach. Married couples continued to pool their money in more gender equal countries, but reported joint management instead of one money manager then when country level gender inequality

was high. Counter to theoretical predictions that cohabiting couples in highly gender unequal countries may be a highly selective group especially committed to gender equality, married and cohabiting couples financial arrangements were largely similar in contexts of high gender inequality. However, in less gender unequal countries, cohabitors' income organization arrangements were more diverse than married couples. Cohabiting couples were more likely to report they kept some or all of their income separately in more gender equal contexts, compared to gender unequal contexts.

These findings were consistent with evidence that cohabiting couples emphasize equal relationships over financial dependence (Bennett 2013; Elizabeth 2001). Thus, money in cohabiting partnerships may operate with different dynamics than the cultural logics called upon within marriage, suggesting cohabitation is not simply a weaker form of marriage but rather an alternative family arrangement. In more gender equal contexts, marriage may be viewed as a patriarchal choice, representing greater financial dependency than expected by couples who forgo marriage. Although the data analyzed in this study are cross-sectional and thus unable to address causation, the findings suggest the interaction between dissipating gender inequality at the nation level and the decline of marriage may be important drivers in the trend in withholding some money from the common family pot. The weak association between relative earnings and the heterogeneity of couples' approaches to sharing income was consistent with prior scholarship (Blumstein and Schwartz 1991; Yodanis and Lauer 2007b). These findings challenge the popular assumption that the gender revolution is associated with reduced investment in marital relationships. It also suggests that focusing solely on changing

marital patterns or separately on gender inequality fails to adequately explain how sociopolitical contexts influence the allocation of money within families.

This study is not without limitations. As with all cross-national research, the study design may be limited by omitting other variables that may be particularly important in some countries and comparative research always risks nonequivalence in measurement approaches across diverse climates (Yu 2015). For example, pooling all money may mean one thing to respondents taking the survey in India and quite another to survey respondents in Germany. Although the use of the GII was purposefully selected to minimize some of the trouble with omitted nation level variables, the GII also suffers from measuring some forms of inequality at the expense of others (Permanyer 2013). Replication studies with other measurements of the gender climate of countries are important to fully understanding how changes in gender inequality at the macro level moderate family level outcomes.

It may be beneficial to further explore the ways other individual level characteristics, such as gender attitudes and relationship duration, interact with national variation in gender inequality. Attitudes about working mothers and relationship duration are also likely important predictors of how couples organize their money, though these indicators were not included in this analysis. Although many countries asked respondents about their beliefs about working mothers ("A working mother can establish just as warm and secure a relationship with her children as a mother who does not work," and "A preschool child is likely to suffer if his or her mother works," Spain did not. The United States only asked married respondents about their relationship duration and the Philippines did not ask about relationship duration at all. In order to use the data from as

many nations as possible, I decided to exclude these predictors. It might also be beneficial to focus exclusively on dual-earner couples and further distinguish between types of income. The U.S. did not ask cohabiting couples about their partner's employment status or work hours, so I did not restrict the sample to employed couples. Additionally, teasing apart the influence of national differences in the sources of income for couples may better capture the ways gender dynamics influence income organization (Sani 2015).

Nonetheless, comparative research is especially suited for answering questions of how cultural context, in this case country level gender inequality, moderates family level associations (Yu 2015). I find support for the need to consider both changes in family formations and women's status in society to explain intrahousehold finances. Couples' relative income was important to how money was managed in families, but the larger context of gender inequality also was associated with variation in income organization approaches. Future empirical work is needed for further understanding how changes in the family intersect with the larger context of changing gender norms. While I can only speculate, it may be that the legal regulations of marriage makes pooling all resources in high egalitarian countries less risky for married couples, while cohabitors keep some money separate as a way to protect individual interests. It is also possible that couples who marry in more egalitarian countries may incorporate rhetoric of equal sharing but the organization of money may still fail to live up to expressions of equality in reality (Addo and Sassler 2010; Bisdee, Daly, and Price 2013; Burgoyne 1990; Burgoyne and Lewis 1994; Burgoyne and Morison 1997; Kenney 2006). Thus, those who choose to

indefinitely cohabit may be couples with a stronger commitment to gender equality (Blakemore et al. 2005).

Tables

Table 2.1 Descriptive Statistics for Key Independent Variables by Nation

		Earnings Homogamy				
	Gender Inequality Index	Male Primary-Earner	Female Primary-Earner	About Equal Earners	Cohabiting	N
India	0.56	0.67	0.26	0.07	0.15	204
Venezuela	0.46	0.65	0.13	0.22	0.11	125
Philippines	0.41	0.79	0.12	0.08	0.16	265
Argentina	0.38	0.74	0.13	0.13	0.35	133
Chile	0.36	0.74	0.13	0.14	0.29	246
US	0.26	0.69	0.23	0.07	0.20	227
Latvia	0.22	0.62	0.21	0.17	0.13	218
Poland	0.14	0.66	0.19	0.14	0.09	201
Lithuania	0.12	0.62	0.12	0.26	0.07	256
Ireland	0.11	0.62	0.22	0.15	0.11	178
Australia	0.11	0.65	0.18	0.17	0.27	203
Spain	0.10	0.61	0.19	0.19	0.11	539
Iceland	0.09	0.69	0.14	0.17	0.07	201
Czech Republic	0.09	0.64	0.08	0.28	0.16	427
France	0.08	0.57	0.18	0.24	0.24	385
Finland	0.07	0.56	0.21	0.23	0.36	239
Norway	0.07	0.67	0.17	0.17	0.25	266
Sweden	0.05	0.62	0.24	0.14	0.36	187
Germany	0.05	0.67	0.18	0.15	0.28	255
Switzerland	0.03	0.71	0.23	0.06	0.26	200
All	0.17	0.65	0.17	0.17	0.20	4,955

Note: Countries are in order of most gender inequality to least gender inequality

Table 2.2 Means and Standard Deviations of Individual-level Predictors

Variable	Means	S.D.
Female Report	0.52	
Age	41.08	(8.75)
Parent	0.60	
Employment		
Full-time	0.75	
Part-time	0.01	
Unemployed	0.08	
Student	0.02	
Not in labor force	0.13	
Homemaker	0.38	
Education		
No formal education	0.03	
Primary school	0.04	
Lower secondary	0.18	
Upper secondary	0.27	
Post-secondary	0.17	
Lower level tertiary	0.15	
Upper level tertiary	0.16	
Housework	3.58	(1.91)
Mother's Work History	0.67	
Happiness with Family Life	5.38	(0.79)

Note: All variables except for age, housework, and happiness are presented as percentages. n = 4,955

Source: ISSP 2012.

Table 2.3 Multinomial Regression: Relative Risk Ratios of Income Organization Arrangement (Ages 18-54)

	Model 1			Model 2			Model 3		
	One Manages	Pool Some	Keep Separate	One Manages	Pool Some	Keep Separate	One Manages	Pool Some	Keep Separate
Gender Inequality Index	204.94 ***	0.82	7.06	191.76 ***	0.84	6.97	215.89 ***	0.96	8.24
	(191.63)	(1.13)	(13.91)	(174.81)	(1.16)	(13.46)	(199.58)	(1.42)	(17.25)
Earnings Homogamy (Male higher earner ref.)									
Female higher earner				0.76 **	1.33 **	1.41 **			
				(0.08)	(0.12)	(0.17)			
About equal earnings				0.59 *	1.22	1.01			
				(0.13)	(0.13)	(0.11)			
Cohabitation							1.71 **	3.98 ***	5.38 ***
							(0.28)	(0.78)	(1.07)
Intercept	0.16 ***	0.40 **	0.18 ***	0.19 ***	0.36 ***	0.17 ***	0.15 ***	0.29 ***	0.12 ***
	(0.04)	(0.82)	(0.07)	(0.04)	(0.10)	(0.06)	(0.04)	(0.08)	(0.04)
BIC		11,900			11,896			11,577	

SOURCE: International Social Survey Programme 2012 (Ages 18-54); * p < .05; ** p < .01; *** p < .001 (two-tailed test)
Baseline category is Joint Management; Standard errors adjusted for 20 nation clusters

Table 2.4 Multinomial Regression: Relative Risk Ratios of Income Organization Arrangement with Control Variables (N = 4,955)

	Model 4			Model 5			Model 6		
	One Manages	Pool Some	Keep Separate	One Manages	Pool Some	Keep Separate	One Manages	Pool Some	Keep Separate
Level 2 Variable									
Gender Inequality Index	113.76 ***	2.73	13.68	191.25 ***	3.46	22.49	124.40 ***	8.15	35.06 **
Level 1 Variables									
Earnings Homogamy (Male primary-earner ref.)									
Female primary-earner	0.85	1.06	1.03	1.05	1.10	1.17	0.86	1.05	1.02
About equal earnings	0.63 *	0.99	0.80 *	0.97	1.15	1.08	0.63 *	0.97	0.78 *
Earnings Homogamy x GII									
Female primary-earner				0.35	0.77	0.43			
About equal earnings				0.08 *	0.32	0.12 **			
Cohabitation	1.56 **	3.38 ***	4.54 ***	1.55 **	3.38 ***	4.51 ***	1.46	7.38 ***	9.14 ***
Cohabiting x GII							0.51	0.00 ***	0.01 ***
Female Report	0.95	1.07	1.06	0.95	1.07	1.05	0.95	1.06	1.05
Age	0.99	0.98 *	0.99	0.99	0.98 *	0.99	0.99	0.98 *	0.99
Parent	0.87	0.86	1.01	0.88	0.86	1.02	0.86	0.90	1.06
Employment (full-time is ref)									
Part-time	1.71	0.64	0.93	1.68	0.63	0.91	1.69	0.60	0.90
Unemployed	1.27	0.52 **	0.50 ***	1.27	0.52 **	0.50 ***	1.27	0.53 **	0.51 ***
Student	2.06	0.87	2.40 **	2.10	0.88	2.43 **	2.10	0.79	2.17 **
Not in labor force	1.43 *	0.46 ***	0.64	1.42 *	0.46 ***	0.64	1.42 *	0.47 ***	0.67
Homemaker	1.18	0.84	0.70	1.19	0.85	0.70	1.19	0.83	0.68 *
Education (Upper sec. is ref)									
No formal education	1.09	1.29	2.47 *	1.08	1.27	2.42 *	1.09	1.35	2.58 *

Primary school	1.05	0.80	0.91	1.05	0.80	0.90	1.07	0.88	0.99
Lower secondary	1.02	0.85	1.11	1.03	0.85	1.11	1.03	0.84	1.10
Post-secondary	1.02	0.88	1.29	1.03	0.88	1.30	1.01	0.85	1.26
Lower level tertiary	0.75	1.27	1.98 ***	0.75	1.28	1.99 ***	0.74	1.27	1.99 ***
Upper level tertiary	0.55 **	1.75 ***	1.72	0.55 **	1.75 ***	1.73	0.55 **	1.75 ***	1.73
Housework	0.87 ***	1.01	1.09 **	0.87 ***	1.01	1.09 **	0.87 ***	1.01	1.08 *
Mother's Work History	0.98	1.40	1.00	0.98	1.40	1.00	0.97	1.41	1.01
Happy with Family Life	0.79 *	0.80 ***	0.59 ***	0.78 *	0.80 ***	0.59 ***	0.78 *	0.80 ***	0.59 ***
Intercept	1.74	1.46	2.27	1.54	1.40	2.09	1.81	1.20	1.86
BIC		11,121			11,109			11,060	

SOURCE: International Social Survey Programme 2012 (Ages 18-54); Standard errors adjusted for 20 nation clusters
Baseline category is Joint Management; * p < .05; ** p < .01; *** p < .001 (two-tailed test)

Figures

Figure 2.1. Proportion of each Organizational Approach, by Country

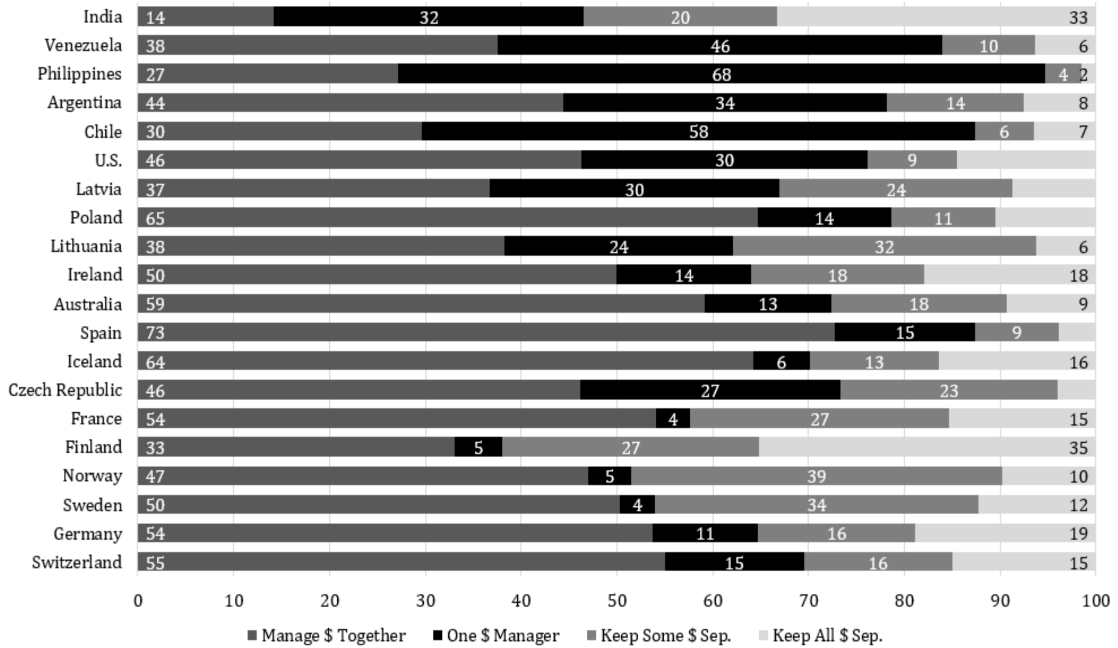


Figure 2.2 Predictive Proportion of each Organizational Approach by Couple Level Relative Income Status and Country Level Gender Inequality

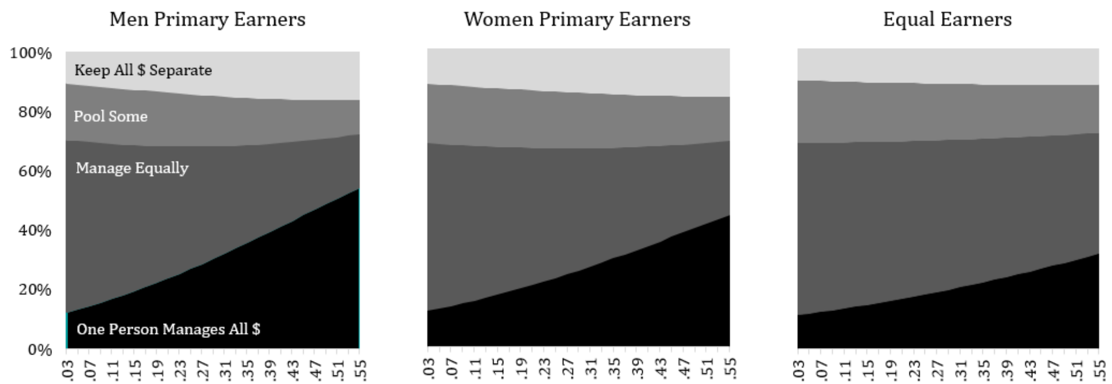
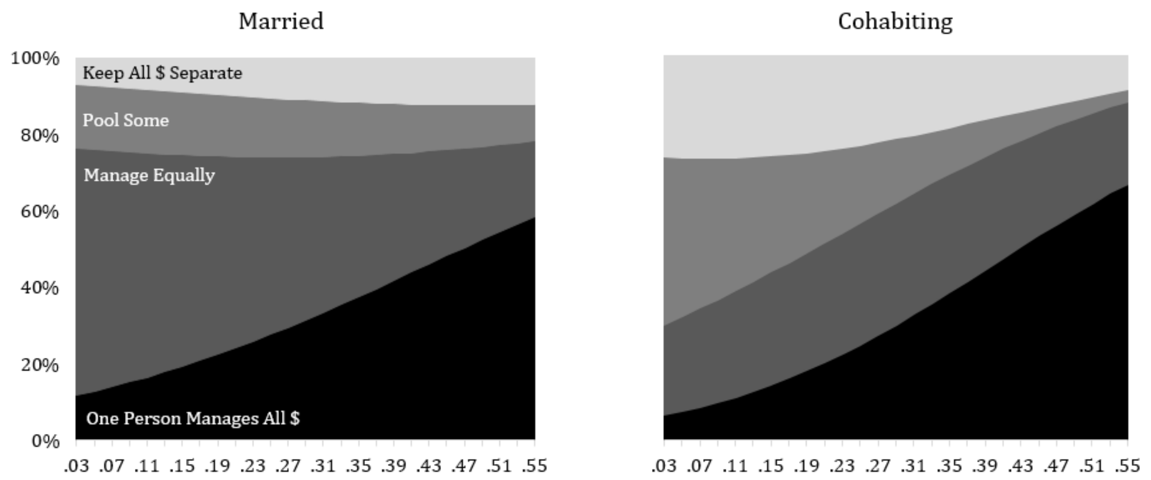


Figure 2.3. Predictive Proportion of Each Organizational Approach by Marital Status and Country Level Gender Inequality



CHAPTER THREE: BELIEFS ABOUT MONEY IN FAMILIES: BALANCING FAMILY UNITY, AUTONOMY, AND GENDER EQUALITY

Abstract

Using original data from a nationally representative vignette-survey experiment (n = 3,986), this study investigated beliefs about income sharing within families. Respondents selected an income allocation strategy for a fictional couple with varied circumstances. Findings showed widespread support for collectivist approaches to money. Nearly 70% of respondents preferred some level of financial integration for married and cohabiting couples alike. Still, the majority of respondents indicated all couples should pursue some level of autonomy within their relationships. Respondents also believed higher-earning partners ought to hold back a greater absolute value of their income, potentially reproducing unequal labor market conditions within families. When women were presented as the primary earner, the preferred level of withholding income was slightly larger in magnitude than when men were shown as the primary earner. Findings suggest the pursuit of financial autonomy, in combination with attitudes about gender, are important dimensions to further understanding inequality in families.

Introduction

Two contradictions related to the ways couples share money are commonly studied. First, couples must reconcile the conflict between their commitment to their collective family units and their desires for individual autonomy (Treas 1993; Vogler, Brockmann, and Wiggins 2008). Second, many couples struggle to create equality in the home given inequalities prevalent in the labor market (Blumstein and Schwartz 1983; Burgoyne 1990; Pahl 1989; Treas 1993; Vogler, Brockmann, et al. 2008). To understand how these contradictions are reconciled within American families, researchers initially focused on grouping systems of money arrangements into analytical categories (Ashby and Burgoyne 2008; Pahl 1995). Thereafter, many have searched for possible explanations for the prevalence of various categories and sought to identify the consequences of these arrangements (Bennett 2013).

Conclusions about how people reconcile these competing cultural values that are inferred from couples' behavioral practices may be partial or even misleading (Ashby and Burgoyne 2008, 2009). People tend to be particularly bad at consistently explaining their own behavior (Swidler 2001; Vaisey 2009). Behaviors also tend to reflect a mixture of attitudes, circumstance, and other factors (Cherlin 2009). An approach that elicits individuals' opinions about other people's families may reflect cultural values better than assessments of their own family behavior. Couples' treatment of money may also not fully reflect individuals' values because partners with less bargaining power may not be able to implement their preferred arrangements (Lennon and Rosenfield 1994). Additionally, teasing apart behaviors that were adopted with purpose and those that are taken on for convenience or as a result of temporary or unexpected circumstances is

challenging using surveys of behavior (Addo 2017; Treas 1993). Moreover, couples' financial practices generally remain unchanged throughout the duration of their relationships, making their behavior a lagging indicator of current beliefs about the appropriate treatment of money (Bisdee et al. 2013).

This article contributes to the literature by evaluating beliefs about money sharing in families, which may reflect how people reconcile competing modern cultural values (Ridgeway 2011; Vaisey 2009). A stream of qualitative research using non-representative samples documents the significance of non-economic mechanisms for the treatment of money in families, such as attitudes about families and gender dynamics (Ashby and Burgoyne 2008; Bennett 2013; Zelizer 1989). For this study, I devised a novel vignette-survey experiment to collect the first nationally representative sample of U.S. adults' beliefs about income sharing in families. Survey respondents were presented with a vignette of a fictional couple that varied in marital and parental status, relationship duration, and relative incomes, and then asked how the fictional couple should allocate their income. This survey method is valuable for understanding the conditions under which someone might prioritize one cultural value over another (Cerulo 2014; DiMaggio 2014; Swidler 1986). The research design also allowed for artificial variation of the environment, such as inflating the disparity in income between high-earning women and low-earning men (Mutz 2011). Doing so facilitates the examination of attitudes under contexts that might otherwise be difficult to study given their relative rarity.

This article also addresses a secondary limitation in the existing research on the allocation of money in families. Prior studies measuring financial approaches generally disregarded the gradations of survey response categories "keeping some money separate"

and “keeping all money separate,” choosing instead to study a dichotomous difference of “pooling all money” or “not pooling all money” (see Hamplová and Le Bourdais, 2009 for an exception). Focusing on response variations that express income separation is important to understanding the crossroads between the family domain’s emphasis on interdependence and the market domain’s emphasis on self-reliance (Bellah et al. 2008; Yodanis and Lauer 2014). Pooling some, but not all, money may be endorsed because it facilitates the redistribution of income while simultaneously allowing continued control over some individual money. Separate and collective income distribution arrangements exist on a continum, which warrants careful interpretation (Ashby and Burgoyne 2009; Burgoyne 2008). This article examines attitudes about shades of financial integration, treating partial pooling as a separate allocation strategy, and considers the gradation of financial integration.

Next, I review theories on the ways various configurations of families might be expected to treat money. These expectations are used to develop hypotheses about when people prioritize family unity, evidenced by support for integrating finances, compared with when they might prioritize autonomy in relationships, evidenced by supporting separated money systems. Then, I draw on theories of bargaining power and exchange to generate hypotheses about perceptions of entitlement to individual ownership of earned income.

Background and Hypotheses

Family Unity versus Economic Autonomy

A family unity approach to relationships is characterized by values of family member solidarity, which prioritizes shared goals over individual pursuits, in part through

the sharing of family resources (Addo and Sassler 2010; Bellah et al. 2008). This collectivized approach to financial arrangements is thought to occur under three conditions: 1) exchanges are repeated and continuing; 2) investments in the relationship that cannot be recovered have already taken place; and 3) evaluating repeated exchanges is costly (Treas 1993; Williamson 1975). Accordingly, couples who have greater relationship investments, such as a public marriage commitment, long relationship duration, or children together are expected to prioritize family unity over economic autonomy, adopting collectivist money arrangements such as establishing joint bank accounts. I disentangle the extent to which marital status, relationship duration, and parental status influence support for collective approaches to family finances.

Legal protections provided to married couples and expectations about the longevity of the relationship are thought to increase married couples' financial integration levels (Burgoyne et al. 2010; Desai 1992; Treas 1993). Thus, we might expect greater support for married couples' integration of their finances compared with cohabiting couples (Hypothesis 1). Yet, cohabiting couples are heterogeneous. Rather than being less committed than married couples, some cohabitors are taking a step towards marriage, or seeking a replacement for marriage altogether. About two-thirds of marriages are preceded by cohabitation and cohabiting couples planning to marry are more likely to integrate their finances compared with cohabitors without intentions to legally wed (Addo 2017; Manning 2013). If these factors are considered in evaluations of money sharing, there may not be adequate evidence to support Hypothesis 1 and the null hypothesis, a no-difference hypothesis, will fail to be rejected.

Although cohabiting couples typically either terminate their relationship or marry within three years, some couples cohabit for long durations without an intention to marry (Bumpass and Lu 2000; Goodwin, Mosher, and Chandra 2010; Manning and Smock 2002). Like married couples, cohabitors may share financial resources in part to minimize transaction costs, such as the need to negotiate and monitor the use of funds (Oropesa, Landale, and Kenkre 2003; Treas 1993). Therefore, it may be seen as desirable for long-time cohabitors to integrate some financial resources, similar to married couples. Longer relationship durations of married couples may also elicit greater support for financial integration, as the perception of the stability of the relationship increases. Thus, Hypothesis 2a suggests that support for sharing money will be greater for couples in long-term relationships than couples in short-term relationships, no matter their relationship status. Alternatively, the relationship duration may only matter when the stability of the partnership is questionable, such as for couples who have not legally committed to a partnership through marriage (Hypothesis 2b).

Parenting may also signal a long-term, collective interest. Behavioral evidence reveals parents act more alike than non-parents, no matter their marital status (Barlow 2008; Kenney 2004; Lyngstad et al. 2011; Vogler, Brockmann, et al. 2008). A majority of non-marital births now occur in cohabiting unions and parenthood has become increasingly uncoupled from marriage, except among college graduates (Lundberg and Pollak 2014). It remains unclear if cohabiting parents integrate finances because of similar beliefs in family unity at the time co-parenting begins or whether joining finances reflects practical considerations, such as protecting against financial hardships (Addo 2014). Some evidence indicates parenthood may be the key family transition in which

people consider financial integration to be appropriate (Barlow 2008). Thus, Hypothesis 3a is that support for sharing money will be greater for parents than for non-parents, regardless of marital status. It is an open empirical question whether the effects of marital and parental status are additive—that is, are married parents evaluated as having the most interdependent relationships (Hypothesis 3b).

Although the marriage contract requires financial support of spouses and presumes treatment of the family as a single economic unit, people earn money in the labor market as individuals (Burgoyne 1990; Burgoyne and Lewis 1994; Nyman and Reinikainen 2007). Even when income is thought of as a collective resource (as is legally enforceable in the case of marriage), partners remain cognizant of how money is earned and engage in mental accounting—earmarking and distinguishing between different kinds of money (Barlow 2008; Burgoyne 1990; Burgoyne et al. 2006; Burgoyne and Lewis 1994) (Burgoyne 1990; Burgoyne et al. 2006; Burgoyne and Lewis 1994). Additionally, with later transitions into marriage, people bring their own bank accounts, debt, and financial habits into their new family units. Decreasing stigmatization of divorce has increased uncertainty about the permanency of marriage and a belief in entitlement to personal autonomy does not necessarily vanish upon marriage (Bittman et al. 2003).

Thus, support for couples fully sharing financial resources, married or otherwise, may not be universally or even overwhelmingly endorsed today. It may be expected that families seen as highly unified (i.e., married parents) will elicit lower levels of support for separate earnings compared with couples viewed as less unified, but even in these scenarios, keeping some money separate may still be supported. I expect that at least

some economic autonomy will have wide support across the various couple configurations.

Equality and Gender

Couples confront discordance between beliefs in fair partnerships and entitlement to individual ownership of income earned in the labor market (Bennett 2013; Elizabeth 2001). When income is seen as a personal asset, exchange and dependency theories predict the interests of the higher earner are likely to prevail (Baxter and Kane 1995; Brines 1994). Whichever partner is most dependent on the relationship is also thought to have the weaker bargaining position, and therefore might be seen as less entitled to economic autonomy compared with the primary earner. For instance, higher-earning individuals in couples—overwhelmingly men—tend to have the last word about family financial decisions and more often spend nominally shared money without consulting their partners (Burgoyne et al. 2006). As the difference in men's and women's incomes has diminished, women have gained influence in family decision making and increased control of family money (Belch and Willis 2002; Kenney 2006). In accord with the ostensibly gender-neutral nature of exchange theory, attending to the interests of the higher earner might result in support for either men's or women's greater entitlement to economic autonomy when they are the higher earner. To test this, I evaluated whether the amount of money to be withheld from a shared pot is greater for the primary earner in the fictional couple (Hypothesis 4).

Next, I detail two conflicting gender-specific arguments using exchange and dependency theories. On the one hand, conservative beliefs about appropriate gender behavior may constrain support for women's economic autonomy but not men's

autonomy. Whereas men appear to pay themselves first, such as treating bonuses as their own money, women's discretionary spending is often contingent on the family's financial needs (Tichenor 1999; Zelizer 1989). Primary-earning wives do not translate their higher-earning status into power—such as gaining equitable divisions of unpaid labor and entitlement to decision making—to the same extent as men. Thus, it may follow that women's higher relative earnings are insufficient to elicit agreement that women are entitled to personal spending money. Women's earnings tend to be treated differently than men's earnings, earmarked for childcare and housekeeping expenses (Burgoyne 1990; Zelizer 1989). It may be the case that women's income is assumed to be a resource that benefits the whole family (Lundberg, Pollak, and Wales 1997; Phipps and Burton 1998). Therefore, the goal of economic autonomy may be less salient when women are presented as the primary earner than when men are shown to be the primary earner (Hypothesis 5a).

On the other hand, there are two contradictory reasons we might expect greater support for women's economic autonomy than men's. First, expectations for men to contribute financially to the common pot remain strong (Townsend 2002). Imagery of a family wage, wherein men earn enough money to support their wife and children without women needing a job, may bolster the idea of men's earnings going into a common pot and dilute support for men's economic autonomy. An acceptance of women in the labor force does not necessarily translate into all couples desiring equal financial partnerships, as some couples prefer men to be the primary earner (Bertrand, Kamenica, and Pan 2015; Milkie et al. 2002). Perceptions of economic autonomy may also be conditional on marital and parental status because conventional marriage and fatherhood combine ideals

of male dominance with male breadwinning (Blumstein and Schwartz 1983; Townsend 2002). Consequently, men may not be perceived as needing to withhold money from a common pot to retain control over their earnings.

Second, some modern couples withhold money from a common pot as a tactic to ensure women have access to and control over money (Elizabeth 2001). Most couples express a desire for equality in their relationships (Gerson 2009; Pedulla and Thébaud 2015). In partnerships where a woman's income is sufficient to support herself and her partner holds less conventional beliefs about gender, couples are more likely to take a partial-pooling approach, combining some but not all of their earnings (Vogler et al. 2006). An analysis of same-sex couples showed these couples also tended to keep some money separate as a way to facilitate equality within their relationships (Burns et al. 2008). For these reasons, vignette-survey respondents may indicate women, more so than men, should withhold money from the common pot in order to maintain control over their earnings (Hypothesis 5b).

In summary, the current study departs from prior research by using a vignette-survey experiment to evaluate beliefs about income sharing within families. This research design is advantageous for teasing apart the conditions under which someone might prioritize family unity over economic autonomy (Cerulo 2014; DiMaggio 2014; Swidler 1986). The research design was informed by theories of collectivized approaches to money sharing compared with autonomous approaches to financial resources. It also used bargaining power and exchange theories to develop predictions about perceptions of entitlement to ownership of income. Building from the theoretical perspectives and

previous research described, I summarize hypotheses about views of couples' organization of money in Table 3.1.

Methods

Data and Experimental Design

To test these hypotheses, I used original data from a nationally representative dataset collected by GfK, funded by Time-sharing Experiments for the Social Sciences (http://www.tessexperiments.org) (Freese and Druckman 2016). Respondents were recruited by GfK using probability-based sampling of U.S. addresses and were provided with equipment for internet access, if needed, to participate. This study was fielded in July and August 2016 on a random sub-set of GfK panelists, resulting in a total sample size of 4,020 respondents. Thirty-one respondents failed to answer the primary question of interest for the analysis (see Dependent Variables sub-section) and three respondents selected a partial-pooling approach for the fictional couple, but in a follow-up question divided the earnings into an all-individual or an all-shared approach. These respondents were dropped from the analyses for a total analytic sample size of 3,986 respondents.

Respondents were asked to evaluate the income-organizing strategies of couples in fictional vignettes. The vignette design used a two-by-two-by-two-by-three factorial design, resulting in 24 different vignettes (summarized in Figure 3.1)[2]. The fictional couple differed by marital and parental status, relationship duration, and relative earnings. Roughly equal numbers of respondents (315–348 respondents) viewed each of the 24 vignettes. Respondents were told that they would view a hypothetical scenario and be

[2] The full vignette instrument is provided in Appendix B.

asked to give their opinion on how a couple should handle money. For example, the married parents, three-year relationship duration, man as primary earner vignette is shown here (italics show vignette manipulation):

> Michelle and Anthony, both 31 years old, *are married* and have been a couple for *3 years*. They enjoy spending time together and they are happy with their relationship. They have *one child together*. Although they both work about forty hours per week, *Anthony earns $2,800 a month while Michelle earns $1,200 a month*.

I manipulated the marital and parental status to test variation in perceptions of family unity. The relationship duration in the vignette was manipulated to adjust for influences related to the longevity of the relationship. The fictional couple was presented as being together for either three or seven years. The three-year duration represents the point in the life course of relationships that was expected to elicit the greatest perception of differences in family unity between cohabiting and married couples while still conveying some level of stability. Adding the seven-year relationship duration to the vignette tested this assumption and still allowed the presented ages of the couple to be plausible. The total household earnings were based on analysis of median total household income ($53,657) calculated from the 2014 American Community Survey (DeNavas-Walt and Proctor 2015). This estimate was rounded down to make comparisons of earnings more interpretable for respondents and to represent the lower earner as making just over the federal minimum wage. The gap between the man's share and the woman's share of the family's earned income was manipulated to show either a primary earner or an equal earning scenario. By varying whether the primary earner was a man or woman, I tested whether beliefs in economic autonomy were conditional on gender.

To address potentially confounding variables, other characteristics of the fictional couple were indicated and held constant across all vignettes. Couples were presented as each working 40 hours a week, the most common employment arrangement for couples in which both are employed and as a way to hold constant the hours spent in paid labor for each partner. The couple was also described as 31 years of age, slightly above the average age of marriage and the average age for first births (Cohen 2018). This age is advantageous for comparing first marriages and cohabitation, theoretically important to understanding demographic trends in family formations (Cherlin 2009). This age is also less encumbered with potentially unintended assumptions related to later life stages (e.g., likelihood of prior investments, approaching retirement, remarriage, obligations to children from previous relationships, and financial support to aging parents). Racially neutral names, Anthony and Michelle, were selected by choosing the most popular shared names for Black and White babies born in this age range (Lieberson 2000). Pilot tests of the vignette showed most respondents assumed the couple's racial identity was either White or the same as their own race.

Dependent Variables

There are two dependent variables in this analysis. First, I used evaluations of bank account ownership as a measure of how income should be distributed between partners. This measure was adapted from behavioral indicators of how couples organize their finances, which is used in surveys such as the International Social Survey Program, Fragile Families and Child Wellbeing Study, and the National Longitudinal Study of Adolescent Health (Brooks-Gunn et al. 2011; Harris et al. 2009; ISSP Research Group 2014). After presenting the fictional couple, respondents were informed that couples

organize their income in many different ways and were then asked: “Do you think Michelle and Anthony should: (a) Have a shared account in which they both deposit all their earned income; (b) Keep all their earned income in separate, individual accounts; or (c) Have both a shared account and separate, individual accounts?”

Selection of the (a) shared account was used as an indicator of a unitary family interest, as both individuals in the couple are expected to deposit their income into this account and all expenses, joint and individual, will thus be withdrawn from this account. Selecting answer choice (b)—in which each person should have their own individual accounts and no joint account—indicated that money was perceived to be a personal resource, as earnings remain individually accessed and controlled and the couple consists of two separate financial entities. Respondents who selected option (c), having both a shared and individual account, are subsequently referred to as selecting the “partial-pooling” option. Thus, this dependent variable includes three categories: shared account, separate account, and both accounts.

The second dependent variable applies to respondents who selected the partial-pooling option. These respondents were asked to determine how much money Michelle and Anthony should each put in their individual accounts and in a shared account. The survey required the total amounts to be summed to the manipulated income presented for each person in the vignette. Therefore, this dependent variable is continous. I transformed the dependent variable from the dollar amounts allocated into each account (e.g., his, hers, and shared) into proportions of the total household income so that the denominator ($4,000) was held steady across the relative earnings manipulations. Because this dependent variable was transformed into a proportion, in addition to the analyses

presented in this article, I also estimated a generalized linear model with the logit link and the binomial family. Comparisons of the models showed the conclusions presented here remain the same regardless of the model.

Predictor Variables

The primary predictor variables of interest are the categorical vignette conditions: marital and parental status, relationship duration, and relative earnings. In order to test Hypothesis 1, 3a, and 3b, I combined the vignette couple's marital and parental status, allowing for simultaneous evaluation of whether respondents treat cohabitation as a similar condition to marriage and whether parental status influences this comparison. This method results in four possible categories: cohabiting non-parents, cohabiting parents, married non-parents, and married parents. To test Hypothesis 2, the relationship duration is included as a dichotomous variable (three years or five years). To test Hypothesis 4, 5a, and 5b, the relative earnings variable included three categories: man primary earner, equal earners, and woman primary earner. For all analyses, the reference category is cohabiting non-parents who have been together for three years with the man as primary earner.

Respondents were randomly assigned to a vignette condition, so demographic controls are not necessary in the statistical models (Maxwell and Delaney 2004; Mutz 2011). A check of the correlations between vignette variables and key respondent variables confirmed no statistical significance between the vignette manipulations and respondent characteristics. Nevertheless, for theoretical reasons, I included predictor variables that prior literature shows are associated with behavioral differences in the ways people report organizing income within families. These include gender (Pahl 1995),

marital status (Burgoyne and Morison 1997), parental status (Lyngstad et al. 2011), age (Vogler and Pahl 1994), race-ethnicity (Addo and Sassler 2010; Kenney 2004), education (Treas 1993), employment status (Kenney 2006), and income (Copp et al. 2016). Table 3.2 shows the means for the sample. Analyses without the demographic controls show the same conclusions as those presented here.

Analyses

First, I used multinomial logistic regression, selected because the first dependent measure is nominal and contains more than two categories (i.e., shared, separate, partial-pooling). In analysis not shown, the Wald test for combining alternatives revealed that each of the three income-organizing approaches were distinct categories. Additionally, the Hausman test showed the model does not violate the independence of irrelevant alternatives assumption (Hausman and McFadden 1984). Due to the experimental design, there are minimal differences between analyses that control for respondent characteristics and those that do not; averages of respondent demographic characteristics are available in Appendix C. In the results section, I start by discussing the effects of the vignette manipulations on selecting an allocation strategy for the fictional couple.

Second, for the sub-sample of respondents who selected the partial-pooling option, I estimated ordinary least squares regression models to evaluate differences in the amount of income they believe should be distributed between shared use and individual accounts. To ease interpretation of the results, Figures 2–4 show the estimates from the regression-adjusted means. In other words, the figures show the predicted percentages of selecting each organizational approach and the total household income to be deposited in his, hers, and shared accounts after accounting for the other vignette manipulations and

variation in the respondents' demographic characteristics. All results are presented without using analytical weights; in analyses not shown, results remained the same when modeled with the weights.

Results

Support for collectivized approaches to financial arrangements were expected to be influenced by perceptions of couples' relationship investments, such as marriage, relationship duration, and parenthood (Hypotheses 1–3). The effects of these vignette manipulations on selecting an allocation strategy for the fictional couple, adjusting for the other model variables, are shown in Table 3.3. The statistically significant coefficients for marital and parental status indicated respondents were less likely to select either separate accounts or a partial-pooling option for fictional couples depicted as married or parents, consistent with Hypothesis 1, Hypothesis 3a, and Hypothesis 3b.

Greater support for the financial integration of the fictional couple was also indicated when the relationship duration of the fictional couple was longer (Hypothesis 2a). When the fictional couple was presented as together for seven years compared with three years, respondents were less likely to select the separate accounts or partial-pooling option compared with a sharing everything approach. In order to test whether the effect of relationship duration was conditional on fictional couples' marital status (Hypothesis 2b), I conducted additional analyses that included an interaction of relationship duration and marital status (results not shown). Respondents were slightly more likely to select a shared-only account for cohabitors together for seven years compared with cohabitors together for three years ($p <. 05$). The relationship duration of married couples showed no statistically significant effect. Overall, the expectation that longer relationship durations

would be associated with greater support for financial integration was supported for cohabitors but not for married couples (Hypothesis 2b).

To aid interpretation of the coefficients, the predicted proportions of respondents selecting each organizational approach, after adjusting for effects of the other model variables, are presented in Figure 3.2. Statistical tests notated in Figure 3.2 were adjusted for the multiple comparisons using the Bonferroni adjustment, dividing the alpha level (.05) by the number of pairwise tests (6). Consistent with Hypothesis 1, the predicted probability of selecting only a shared account was greater for married couples, about .49, compared with cohabiting couples (.23 without children and .34 for parents). Still, consistent with the no-difference null hypothesis for Hypothesis 1, results also showed evidence of support for sharing money for both married and cohabiting couples alike. Sixty-nine percent of respondents (.23 shared-only + .46 partial-pooling) were predicted to select some level of financial integration for cohabitors without children.

Support for keeping at least some money separate was also evident for all couples. About 50 percent of respondents would be predicted to support married parents treating at least some income as individually owned (.10 separate-only + .40 for partial-pooling). To be sure, greater support for sharing money was indicated for couples who were married (Hypothesis 1), had longer relationship durations (Hypothesis 2a), or were parents (Hypothesis 3a). Taken together, these findings suggest some ambivalence about the resolution to the conflict between values of family unity and economic autonomy within family relationships.

Parental status had an independent effect on beliefs about financial integration for cohabiting couples; compared with cohabiting non-parents, 11% more respondents

selected a shared account for cohabiting parents ($p < .01$). There were no statistically significant differences between evaluations of married couples by parental status. Thus, the influence of parental status on perceptions of financial integration was conditional on the marital status of the couple. Despite expectations that the greatest support for financial integration would be for married parents (Hypothesis 3b), this was not what the findings showed. The results partially supported Hypothesis 3a that support for sharing money would be greater for parents than non-parents. To summarize, parental status did affect beliefs about financial integration, but the effect was conditional on the marital status of the fictional couple.

Turning to the analysis of the sub-sample of respondents who selected the partial-pooling option (45% of respondents), Table 3.4 presents the preferred levels of income sharing. Respondents preferred a greater amount of sharing when the fictional couples were parents and in formally legalized relationships. The negative and statistically significant coefficients of the marital and parental status manipulations associated with "his account" and "her account" indicate that beliefs about income were responsive to common family transitions. As the fictional people become husbands and wives and fathers and mothers, the level of preferred income sharing increased. Similar to the results described in Table 3.3, these findings presented in Table 3.4 were consistent with Hypothesis 1 and 3a.

Figure 3.3 illustrates the average predicted proportion of earned income to be distributed into each account, after adjusting for variation in the other model variables (calculated from Table 3.4). For example, the predicted proportion indicated to be kept in a shared account for married parents was .63, holding the other variables at their means.

In contrast, the supported level of sharing for cohabiting non-parents reported by the sample of respondents who selected this partial-pooling arrangement was .53. On average, respondents reported men should withhold 22% of their earnings for their personal account when cohabiting without children, falling to about 19% of their earnings if they were shown as an unwed parent or married without children ($p < .05$). Beliefs about women's personal finances seemed to be influenced in a similar way. Additional statistical tests, not shown, indicated no statistical difference between the proportion of total household income deposited into "his" and "her" accounts within marital and parental vignette conditions.

Support for sharing about half of the total household income was indicated even for fictional couples without marital or parental ties (cohabiting non-parents). That support for sharing money was evident for both married and cohabiting couples is again consistent with the no-difference null hypothesis for Hypothesis 1. Although findings support hypotheses that investments in a relationship, such as marriage, children or time, are associated with support for family unity, (Hypotheses 1, 2a, 3a), the evidence also indicates support for relationship integration without these investments. Unlike the previous model, in this sub-sample of respondents who selected partial pooling, I find no evidence that support for sharing money was greater for couples in long-term relationships than couples in short-term relationships (Hypotheses 2a and 2b). Contrary to expectations, minimal evidence indicated support for sharing money was greater for married parents than for all other marital and parental configurations (Hypothesis 3b). Still, results revealed support for keeping at least some money separate across all fictional couple characteristics. For the sub-sample of respondents who selected a partial-pooling

option, respondents indicated the couple should keep more than one-third of earnings in individual rather than shared accounts.

Table 3.4 also showed statistically significant differences in earning distributions in “his” and “her” individual accounts for each of the relative earnings categories. As expected under Hypothesis 4, respondents reported the higher earner, regardless of gender, should maintain ownership of a greater amount of the total household income, reflecting that person’s earnings advantage in the marketplace. The lower earner was therefore disadvantaged in personal autonomy over income. For example, after adjusting for the other model variables, women were expected to have 13% of the total household earnings in their personal account under men as primary-earner conditions compared with 33% of the total earnings when women were the primary earners themselves (see also Figure 4).

Results showed no difference in perceptions of the amount of shared income between the man primary-earner vignette compared with the equal-earning vignette, but significantly less support for sharing all income when women were presented as the primary earner. Two reasons were posited that would predict greater support for women’s economic autonomy than men’s: 1) notions of men providing for their families may suppress support for men’s economic autonomy but not women’s, and 2) one tactic for ensuring women’s control of their finances may be to support their economic autonomy. Although unraveling these motivations is not possible with this data, the greater support for women’s economic autonomy compared with men’s economic autonomy was therefore consistent with Hypothesis 5b (and inconsistent with competing Hypothesis 5a). When women were depicted as the primary earner, the predicted portion of total earnings

indicated for women's own accounts was proportionally higher (33%) compared with when men were presented as the primary earner (28%) ($p < .05$). Subsequent interaction models (not shown) of marital/parental status by relative earnings showed support for economic autonomy declined as the couples were presented as married and parents. There were no statistically significant differences comparing parental statuses within marital categories. Across all marital/parental status configurations, the proportion of total household earnings to be retained in the primary earner's account was higher when women were presented as primary earners compared with primary-earning men.

[Insert Figure 4 about here]

To summarize, analyses of the partial-pooling strategy resulted in parallel conclusions from analyses of the full sample. Respondents supported a more collectivized approach to money when vignette couples were depicted with prior relationship investments such as shared children or marriage. As an additional robustness check of the partial-pooling conclusions, I assigned respondents who selected "share everything" a proportion of 100% for the joint account and a proportion of 0% for his/her accounts. Similarly, I assigned 0% for the joint account for respondents who selected "separate only" and I assigned the proportion equivalent to the fictional earner into his/her accounts. With this full model, the relationship duration variable was now statistically significantly associated with a greater percentage of total earnings indicated to be shared only and the relative earnings was no longer statistically significant. In other words, for the full sample, the effect of relationship duration of the vignette couple suppressed the effect of any earnings disparity of the fictional couple on the proportion of the household income that was thought to be shared. Notably, the relative earnings continued to matter

for predicting the percent allocated in "his" and "her" accounts, even though relationship duration also mattered in these full models. This full model was consistent with Hypothesis 4.

Discussion

This article analyzed the first nationally representative sample of U.S. adults' attitudes about income sharing in families. The data was collected using an experimental survey design, a particularly useful approach for investigating conflicting values (DiMaggio 2014; Mutz 2011; Swidler 1986). It moves beyond previous research by testing how specific indicators of relationship investment (marriage, parental status, and relationship duration) influenced support for collectivist or autonomous approaches to money in families. Identifying the role each of these relationship investments plays in shaping perceptions of the treatment of money in families has so far been challenging. The study also used exchange and dependency theories to explore whether earnings disparities between partners, and the gender of the higher earner, influenced perceptions of the allocation of financial resources between partners.

The first goal was to tease apart some of the ways relationship investments influence support for family unity versus economic autonomy. The findings were consistent with theoretical expectations that preferences for family unity, as evidenced by collectivized approaches to financial arrangements, would be strongest for couples with discernable relationship investments. Results showed a greater proportion of survey respondents favored married couples fully sharing their income compared with preferences for cohabitors. Influences of parental status and relationship duration were conditional on the marital status of the fictional couple. For example, after adjusting for

other model variables, about one-third of respondents supported cohabiting parents sharing all of their earnings, whereas less than a quarter of respondents indicated cohabitors without children should share all of their income. These results are consistent with the possibility that cohabiting parents' integration of finances may be more than a strategy to counter economic burdens, an empirical question posited by previous scholars (Addo 2014).

Nevertheless, regardless of relationship investment indicators, findings showed widespread support for collectivist approaches to money within families. I found that about 1 in 4 respondents selected complete financial pooling for couples living together without children and about 7 in 10 respondents chose at least some integration of finances for these cohabiting non-parents—the relationships theoretically presumed to have the least commitment and common investment. In addition to the analyses of the type of approach selected, examination of the sub-sample of respondents (45% of the total sample) who selected a partial-pooling method revealed the preferred proportion of shared earnings was greater than 50% of the total household income. Although the results showed significantly different levels of financial integration by marital and parental status, the findings did not demonstrate overwhelming evidence that the preferred level of integration for couples varied substantially by marital and parental status. This endorsement of integration across couple types may reflect recognition of the efficiencies of income pooling, even in relationships without legal protection or expectations of permanency (Treas 1993).

Still, about half of the sample evaluated married couples as preferably withholding at least some of their earnings from a shared account. These results were

consistent with the prediction that a substantial share of people endorse some economic autonomy, as evidenced by respondents' selection of the fictional couple keeping at least some money in separate accounts. Regardless of the fictional legal and kinship ties, most respondents supported some level of financial autonomy across the relationship types. These findings diverge from popular assumptions that only couples at risk of exiting their relationship pursue economic autonomy. An underlying commitment to autonomy within stable partnerships may be a function of the transition to individualized relationships (Lauer and Yodanis 2011; Yodanis and Lauer 2014). Findings underscore the need to further consider individualist interests within all types of families.

I also tested whether higher-earning partners would receive greater support for their economic autonomy compared with the lower-earning partners. Exchange and dependency theories suggest economic resources increase authority over family finances (Baxter and Kane 1995; Blood and Wolfe 1960; Brines 1994). Although variations in the relative earnings of the fictional couple was not predictive of support for a collectivized or autonomous approach to money, when money was considered an individual resource, the supported division of the total household income did vary by the earnings disparity. Primary earners were evaluated as having greater entitlement to personal earnings as indicated by the proportion of the total household income to be allocated to their personal account—money which can presumably be spent autonomously. When earnings for the fictional couple were shown to be unequal, respondents who selected a partial-pooling approach said more than 25% of the total household income, on average, should be deposited into the higher earner's account compared with less than 15% of the total earnings withheld for the lower earner. These results are consistent with prior research

showing that perceived ownership of income is a primary consideration in how couples distribute financial resources (Burgoyne et al. 2007).

It is possible that conservative beliefs about appropriate gender behavior may suppress support for women's economic autonomy. Alternatively, continued beliefs in men's primary role as economic contributors to the family, as well as beliefs in women's need to keep money separately to ensure control of it, may suppress support for men's economic autonomy. To examine these competing theories of how the gender of earners influenced perceptions of entitlement to individual ownership of money, the gender of the fictional primary earner was varied in the vignettes. Support for withholding earnings from the common pot was slightly larger in magnitude for primary-earning women (33%) than for primary-earning men (28%).

This finding was consistent with research that questions gender-neutral exchange approaches to explain family dynamics within heterosexual relationships (Bittman et al. 2003; Munsch 2015). This research suggests one reason why women's increasing labor force participation has not been a sufficient condition to bring about equality within families is women's earnings may be viewed differently than men's earnings. These results are consistent with evidence that women's money is often treated as supplemental to families' financial well-being (Potuchek 1997). Behavioral evidence shows some women withhold their earnings to ensure control over them, maybe to direct money towards services that replace their unpaid household burdens (Cohen 1998; Gupta 2007). These findings add to evidence that power differentials in couples are not fully explained by income differentials, and beliefs about gender and appropriate family dynamics are important dimensions to further investigate (Moore 2008).

This study is not without its limitations. I used a shared account as a proxy for collective ownership, but this is an untested assumption. A joint bank account may reflect belief in collective operation, but qualitative research finds that is not always the reality (Burgoyne et al. 2006). Additionally, although the vignette method uniquely allows for the isolation of specific conditions, this study can only explore attitudes about allocation of money within families, rather than the behavior itself. This study was also limited to analysis of heterosexual couples, as the anticipated variance in gendered dynamics in lesbian and gay relationships would have introduced additional factors beyond its scope. Artificially inflating the earnings differential between higher-earning women and their lower-earning male partners is advantageous to understanding attitudes about money in families, although I recognize this situation may be rare in actuality. To limit the experiment to a feasible number of vignette conditions, the study did not attempt to manipulate the perceived race or ethnicity of the fictional couples, which may have led to differences in perceptions of the survey variables. Further variations of these characteristics—as well as altering the relationship duration, household income, relative earnings, ages, and inclusion of portrayals of stepfamilies—may be an important extension of this research.

Although the consistency between attitudes and behaviors is debated, measuring attitudes remains vital to teasing apart mechanisms underlying behavior (Vaisey 2014). By eliciting respondents' opinions of others' behavior instead of seeking explanatory accounts of their own behavior, this study mitigates one concern about the connection between attitudes and behavior. The results point to the ways couples may reconcile contradictions in their own relationships, even though the negotiations themselves cannot

be analyzed using this research design. Research into the intervening factors that complicate associations between what people think should happen with money in families and how money is actually treated would improve knowledge about family dynamics. More research is necessary to determine when dissimilarities in attitudes and behavior result from differences in the operationalization of behaviors and attitudes or when they stem from other mechanisms. Notably, the attitudes revealed in this study are not in contradiction with behavioral research but illuminate the subtlety between the dichotomous indicators of pooling or not pooling that is commonly used in behavioral studies.

Paradoxically, even as family configurations are increasingly diverse (Cohen 2018), the social norms that govern the allocation of money within families appeared remarkably similar across family types. The findings from this study indicate that marital laws may trail behind cultural norms about resource sharing within families. Cohabiting couples were evaluated as preferably integrating resources despite the lack of legal guidance concerning their obligations to one another in the event of a break-up. These findings challenge conventional wisdom that an agreed-upon benefit of marriage over cohabitation is that marriage uniquely increases the sharing of resources within families. Instead, this analysis revealed normative support for sharing most of the total household earnings for non-married couples, which suggests that gains from income sharing may also be pursued in non-marital unions. Although cohabiting couples are not categorized as families for some government purposes, such as welfare policies and the official measurement of poverty, this experiment supports those who would reexamine these assumptions.

These findings were also consistent with behavioral evidence suggesting the pursuit of financial autonomy is a relevant issue for welfare reform (Bennett and Sung 2013). Evidence from this study suggests all couples may draw on beliefs in economic autonomy and entitlement to individual earnings when allocating financial resources, potentially perpetuating unequal market forces within personal relationships. Policies encouraging poor women to marry may rely on faulty assumptions that couples are motivated to redistribute unequal labor market earnings in the home, and only within married families. Looking at variation in attitudes across contexts and time may refine our understanding of the linkages between micro level and macro level dynamics. Considering the broader policy conditions and institutional structures that make up the context of relationship dynamics is one possible direction for future research examining the treatment of money in families.

Tables

Table 3.1 Hypotheses about Perceptions of Couples' Income Sharing

Family Unity versus Economic Autonomy	
H1	Support for sharing money will be greater for married than cohabiting couples
H2a	Support for sharing money will be greater for couples in long-term relationships than couples in short-term relationships
H2b	Long relationship durations will be associated with greater support for sharing money for cohabiting couples but will not influence perceptions of married couples
H3a	Support for sharing money will be greater for parents than non-parents
H3b	Support for sharing money will be greater for married parents than for all other marital and parental configurations
Equality and Gender	
H4	Support for economic autonomy will be greater for higher earners than lower earners
H5a	Support for economic autonomy will be lower when women are presented as the primary earner than when men are the primary earner
H5b	Support for economic autonomy will be greater when women are presented as the primary earner than when men are the primary earner

Table 3.2 Means of Respondents' Demographic Characteristics

Variable	Description	Proportion/ Mean
Woman	Female respondent (1= Yes)	0.51
Relationship Status		
Married	Respondent is married (1= Yes)	0.54
Cohabiting	Respondent is living with a partner (1 = Yes)	0.05
Never married	Respondent reports they have never been married (1 = Yes)	0.23
Other relationship status	Respondent reports they are divorced, separated, or widowed (1 = Yes)	0.19
Parent	At least one child lives with the respondent (1 = Yes)	0.26
White	White respondent (vs non-white) (1 = Yes)	0.70
Education		
Less than high school	Respondent's highest degree received is less than a high school diploma (1 = Yes)	0.08
High school	Respondent's highest degree received is a high school diploma (1 = Yes)	0.60
College	Respondent's highest degree received is at least a bachelor's degree (1 = Yes)	0.32
Employed	Respondent reports they are working (1 = Yes)	0.57
Income	Respondent's household income is at least $50,000 a year (1 = Yes)	0.59
Age	Respondent's age in years (18 to 92)	50.20
		(17.35)

N = 3,986; Sample descriptives are weighted; Standard deviations in parentheses for continuous variables.

Table 3.3 Multinomial Logistic Regression Analysis of Preferred Income-Organizing Approaches by Vignette Manipulations and Respondent Characteristics

	Partial-Pooling			Separate Accounts		
	Coef.	SE		Coef.	SE	
Vignette Manipulations						
Marital and Parental Status (reference is cohabiting w/out children)						
Cohabiting parents	-0.29	(0.11)	**	-1.11	(0.14)	***
Married w/out children	-0.90	(0.11)	***	-1.96	(0.14)	***
Married parents	-0.96	(0.11)	***	-1.97	(0.14)	***
Relationship Duration (reference is 3 years)	-0.12	(0.07)		-0.43	(0.10)	***
Relative Income (reference is man primary earner)						
Equal earners	0.18	(0.09)	*	0.01	(0.12)	
Woman primary earner	0.07	(0.09)		0.03	(0.12)	
Respondent Characteristics						
Women	0.33	(0.07)	***	0.08	(0.10)	
Relationship Status (reference is married)						
Cohabiting	1.12	(0.20)	***	1.30	(0.24)	***
Never married	0.94	(0.11)	***	0.83	(0.15)	***
Other relationship status	0.57	(0.10)	***	0.46	(0.15)	**
Parent	0.00	(0.09)		-0.07	(0.13)	
White	-0.47	(0.08)	***	-0.32	(0.11)	**
Education (reference is high school)						
Less than high school	-0.11	(0.15)		0.14	(0.19)	
College	0.28	(0.08)	**	-0.04	(0.11)	
Employed	0.19	(0.08)	*	0.14	(0.11)	
Income Greater than $50,000	-0.18	(0.08)	*	-0.29	(0.11)	*
Age	0.01	(0.00)	***	0.00	(0.00)	
Intercept	-0.14	(0.27)		0.84	(0.35)	*

N = 3,986; Note: Baseline is Shared Account; Standard errors are in parentheses; List-wise deletion used for missing data; Wald chi^2 = 533.13; Bayesian information criterion (BIC) = 7864; * p <. 05; ** p < .01; *** p < .001 (two-tailed tests).

Table 3.4 OLS Regression Analysis of the Effects of Vignette Manipulations and Respondent Characteristics on Perceptions of Allocation of Household Income

	Shared Account			His Account			Her Account		
	Coef.	SE		Coef.	SE		Coef.	SE	
Vignette Manipulations									
Marital & Parental Status (Reference is Cohabiting w/out Children)									
Cohabiting Parents	0.06	(0.01)	***	-0.03	(0.01)	***	-0.03	(0.01)	***
Married w/out Children	0.07	(0.01)	***	-0.03	(0.01)	***	-0.04	(0.01)	***
Married Parents	0.10	(0.01)	***	-0.05	(0.01)	***	-0.06	(0.01)	***
Relationship Duration (Reference is 3 years)	0.01	(0.01)		0.00	(0.00)		0.00	(0.00)	
Relative Income (Reference is Man Primary Earner)									
Equal Earners	0.01	(0.01)		-0.08	(0.01)	***	0.07	(0.01)	***
Woman Primary Earner	-0.04	(0.01)	***	-0.16	(0.01)	***	0.20	(0.01)	***
Respondent Characteristics									
Women	0.01	(0.01)		-0.01	(0.00)	*	0.00	(0.01)	
Relationship Status (Reference is Married)									
Cohabiting	-0.02	(0.02)		0.00	(0.01)		0.02	(0.01)	
Never Married	-0.01	(0.01)		0.00	(0.01)		0.01	(0.01)	
Other Relationship	0.02	(0.01)		-0.01	(0.01)		-0.01	(0.01)	
Parent	0.01	(0.01)		0.00	(0.01)		-0.01	(0.01)	
White	0.03	(0.01)	***	-0.01	(0.01)	*	-0.02	(0.01)	***
Education (Reference is High School)									
Less than High School	0.01	(0.02)		-0.01	(0.01)		0.00	(0.01)	
College	0.00	(0.01)		0.00	(0.01)		0.00	(0.01)	
Employed	0.01	(0.01)		-0.01	(0.01)		0.00	(0.01)	
Income greater than $50,000	0.03	(0.01)	**	-0.02	(0.01)	***	-0.01	(0.01)	*
Age	0.00	(0.00)	**	0.00	(0.00)	**	0.00	(0.00)	
Intercept	0.41	(0.03)	***	0.38	(0.02)	***	0.21	(0.02)	***
R^2	0.08			0.33			0.41		

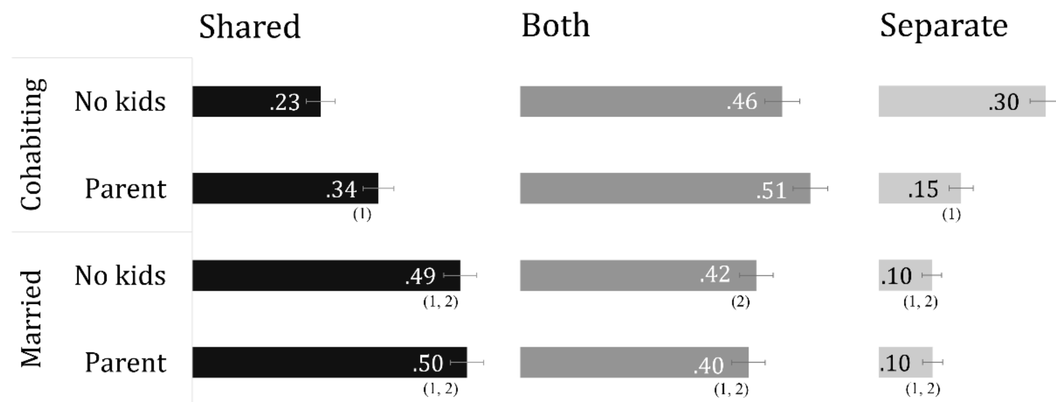
N = 1,784; Note: Analysis includes only respondents who selected "both shared and separate accounts"; Standard errors are in parentheses; List wise deletion used for missing data; * p <. 05; ** p < .01; *** p < .001 (two-tailed tests).

Figures

Figure 3.1 Experimental Design

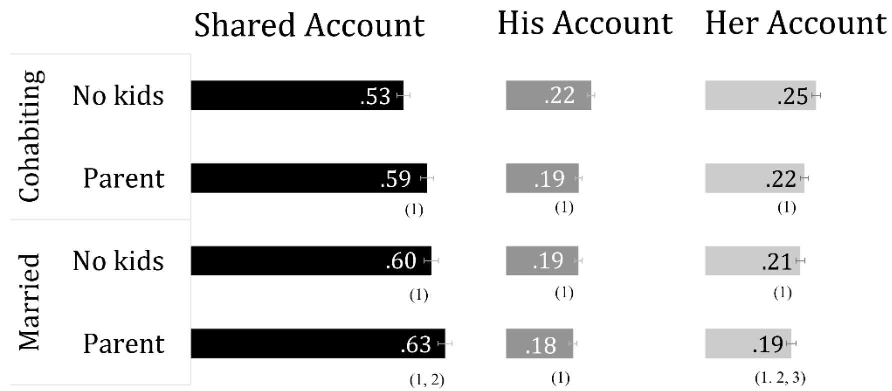
Condition #1 Relationship Status	1. Married 2. Living together
Condition #2 Parental Status	1. No children 2. One child together
Condition #3 Relative Earnings	1. Although they both work about forty hours per week, Anthony earns $2,800 a month while Michelle earns $1,200 a month. 2. Although they both work about forty hours per week, Michelle earns $2,800 a month while Anthony earns $1,200 a month. 3. They both work about forty hours per week, and each earns $2,000 a month.
Condition #4 Relationship Duration	1. 3 years 2. 7 years

Figure 3.2 Predicted Proportion of Each Organizational Category by Marital/Parental Status Vignette Condition



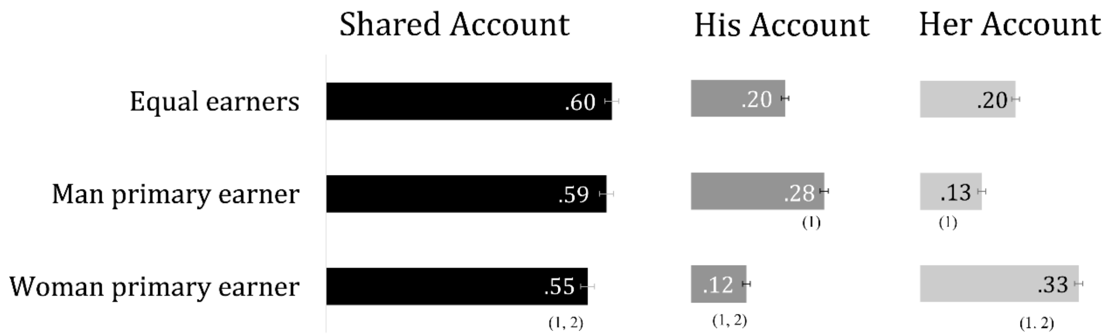
(1) Significant difference from cohabiting, no kids
(2) Significant difference from cohabiting parents
Statistical tests used the Bonferroni adjustment ($p < .008$)
Figure includes 95% confidence intervals

Figure 3.3 Predicted Proportion of Preferred Income Distribution by Marital/Parental Status for Partial-Poolers



(1) Significant difference from cohabiting, no kids
(2) Significant difference from cohabiting parents
(3) Significant difference from married, no kids
Statistical tests used the Bonferroni adjustment ($p < .008$)
Figure includes 95% confidence intervals

Figure 4. Predicted Proportion of Preferences of Income Distribution by Relative Earnings for Partial-Poolers



(1) Significant difference from equal earners
(2) Significant difference from man primary earner
Statistical tests used the Bonferroni adjustment ($p < .02$)
Figure includes 95% confidence intervals

CHAPTER FOUR: IS FAMILY DECISION-MAKING POWER?

Abstract

This paper used relative resource theory to make predictions about support for decision-making authority and consider two potential moderators: the gender system and methods of allocating income. Using original data (n = 3,975) from a vignette-survey experiment, findings showed primary earners within families were not regarded as entitled to the final word in family decisions. Whether respondents considered earnings individually or community owned did not explain the lack of association between financial resources and decision-making clout. Instead, results showed a significant association between the fictional decider's gender and fairness evaluations. When women were presented as the decider over monetary family choices, unilateral decision-making was viewed more favorably. Final say over shared activities was viewed more favorably when fictional men were the decider. Findings were consistent with an egalitarian essentialism framework, that women and men are equal but characteristically different, suggesting "final say" measures should be interpreted cautiously as markers of power.

Introduction

Between 1980 and 2000, spouses were increasingly likely to report neither spouse had final-decision making authority compared with a previous consensus that husbands usually maintained the final word (Amato et al. 2007). By 2008, Pew Research Center proclaimed public consensus that women were the decision makers in the home. Drawing on classic research by Blood and Wolf (Blood and Wolfe 1960), the assumption in Pew's declaration was that women hold more power than men within families because they are more likely to be seen as the final decision makers over home matters. Blood and Wolf's research generated a steady stream of empirical analyses using decision making as the primary indicator of power within family relationships, although there are reasons to suspect final decision making may not function as a proxy measure for power (Hsiao-Li 2010). Employment, earnings, and gender ideology have all been identified as key sources of power, but how these mechanisms interact to manifest in decision making authority is not well established (Blumberg and Coleman 1989). Complicating matters, these characteristics are often regarded as proxy measures of power themselves, despite a lack of empirical testing. A central critique of "final say" measures is that they fail to capture processing power – identifying who leads the conversation, presents the options, changes their partner's mind, and deems decisions as valuable and worthwhile (Galliher et al. 1999; Hsiao-Li 2010; Simpson et al. 2015; Thibaut and Kelley 1959). Power may be a dominant research topic but definitions of power are varied and measurements of power within families are not well validated (Blumberg and Coleman 1989; Farrell, Simpson, and Rothman 2015; Mizan 1994).

To address some of these shortcomings, this study identifies the sources and reasoning processes behind the outcomes of commonly used “final say” survey measures. Using a mixed-methods approach, I isolate sources of decision-making authority by using original data from a vignette-survey experiment collected from a national sample of U.S. adults. Respondents were presented with a fictional couple that varied by their relative earnings and the gender of the decider. Respondents reported how they thought the fictional couple should share their income and indicated their perception of fairness in two hypothetical decisions: 1) a monetary family decision and 2) a decision about a shared activity. To attend to the reasoning behind these mechanisms, I also include an exploratory critical discourse analysis of respondents’ short answer explanations for their fairness perception, revealing the patterns in the logic behind decision-making authority.

Using an experiment to examine the sources of decision-making authority is advantageous for two reasons. First, isolating the effects of multiple power bases within the population is difficult given the non-randomization of the co-occurrence of variables of interest. For example, it is challenging to separate power stemming from gender norms from power derived from higher financial contributions because the two often coincide (i.e., male breadwinners). Second, people’s justifications of their own behavior reflects a mixture of attitudes, circumstance, context, and other factors (Cherlin 2009), whereas opinions of others may better estimate normative values. I begin by using relative resource theory to predict beliefs about entitlement to decision making, that as partners bring increasing resources home, they gain decision-making authority within their families. I then turn to two potential moderators of relative resources’ explanatory power: the gender system and methods of allocating financial resources within families.

Background

In this paper, I adopt Weber's definition of power, the ability to enforce one's will even against resistance (Komter 1989). In Blood and Wolfe's (1960) classic study, individuals with incomes larger than their partner's earnings generally held decision making authority, consistent with resource and exchange theories that explain men's family power as a function of their greater monetary contribution to the household (Becker 1974; Coltrane 1996; Ferree 1990). For example, primary-earning men often have the last word about family financial decisions and more often spend ostensibly shared money without consulting their partners (Burgoyne et al. 2006). Given this association, having greater entitlement to final say on family decisions was interpreted as one expression of power. Increases in women's waged work were expected to increase women's bargaining power within the family, as they contribute more to the common pot (Bittman et al. 2003; Brines 1994). Indeed, women have gained some influence in family decision making and increased control of family money as the difference in their relative incomes diminished (Belch and Willis 2002; Kenney 2006). Thus, I hypothesize:

> Hypothesis 1: Support for decision-making authority will be greater for higher-earner than lower-earner partners

Yet, extant research documents women's challenges in gaining greater power within the family, despite their increased financial contributions (Townsend 2002). For example, economic dependence arguments have largely been unable to explain persistently unequal household labor division between men and women (Gupta 2007). As the relative earnings of couples converge, informal ways of sustaining inequality between men and women become apparent (Komter 1989). Below, I detail two potential mediators

of women's ability to translate increased earnings into power within their families: the gender system and methods of allocating financial resources.

Gender System

The gender system, processes that define men and women as significantly different from one another, may account for the lackluster ability of relative resource theories to explain persistent gender inequality within families (Ridgeway and Smith-Lovin 1999). Men may be viewed as the head of the household, ultimately harnessing power in families no matter their relative contribution to the family's income. Although an increasing proportion of people report they want an equal partnership, men continue to prefer a conventional male breadwinner/female homemaker arrangement if equality is not possible (Gerson 2011). Other evidence suggests a return to conventional gender ideology, creeping support for men as final decision makers for families, among younger generations (Pepin and Cotter 2018).

Higher-earning wives do not seem to convert their higher-earning status into power to the same extent as men (Blood and Wolfe 1960; Blumstein and Schwartz 1983; Burgoyne 2004; Burgoyne et al. 2006; Hochschild and Machung 1989) and some couples intentionally preserve men's power within families (Tichenor 1999). In some instances, women control household expenditures, but men control the inflow of household money and maintain veto power (Hsiao-Li 2010). Primary-earning women sometimes minimize their financial dominance intentionally in order to protect the masculinity of their partners (Brines 1994; Pyke 1994). Commitment to conventional gender ideology may account for men's tendency to hold power over decisions having little to do with money, such as

deciding on shared leisure activities (Blumstein and Schwartz 1983; Schwartz 1994). Drawing on this empirical literature, I suggest the following hypothesis:

> Hypothesis 2a: Support for decision-making authority will be greater for men than women

Alternatively, there are reasons to suspect women will be evaluated as holding decision-making authority over family matters. In Blood and Wolfe's (1960) work, they found wives were the decision maker over household matters. Consequently, family decisions may be seen as fundamentally in women's domain, no matter her earnings. Based on these considerations, I hypothesize:

> Hypothesis 2b: Support for decision-making authority will be greater for women than men

Adherence to egalitarian essentialist ideology, that men and women are equal but inherently different, may be associated with perceptions of decision-making (Cotter, Hermsen, and Vanneman 2011). Some research shows women and men are seen as having different spheres of interest and authority (Amato et al. 2007; Blood and Wolfe 1960). Whether or not women's family decision-making is indicative of power is not straightforward. Although decision making may be construed as power, responsibility for family decisions may reflect an endless second shift for women (Hochschild and Machung 1989; Walzer 1998). Moreover, decision-making authority may not indicate power if women are expected to make choices that center decisions on the concerns and interests of their male partners (Blumberg and Coleman 1989; Komter 1989). One way to begin to evaluate the idea of differing spheres is to test whether decision-making authority varies by the realm of the decision and the reasons provided for the fairness perception. If family decision-making authority is indicative of women's increased power, we should expect to see women's entitlement to decision making for decisions

related to monetary items for the family as well as decisions made purely for purposes of personal enjoyment, such as a shared activity. However, if women's family decision-making is a marker of a second-shift, we might expect to see support for women's decision-making related to family matters but not for decisions solely about personal preferences. Therefore, I present the following hypothesis:

> Hypothesis 3: Support for women's decision-making will be greater for families' monetary decisions than for activity decisions

To attend to the question of whether decision-making authority is indicative of power, this study also contributes an exploratory analysis of respondents' reasoning behind monetary decisions.

Financial Allocation Strategies

Resource theories fail to take into account what happens to individual income once it enters households (Kenney 2006; Roman and Vogler 1999). Assumptions that increases in women's relative earnings are translated into greater say over the household presume family members combine money into a common pot and then jointly decide how it will be spent. However, women's wages are often assigned different meanings than men's wages, and therefore treated differently than men's wages, diminishing women's ability (or desire) to translate their earnings into power within their relationships (Pyke 1994). Indeed, women's labor force participation is associated with decreases in sharing financial resources (Kenney 2006).

Although women may be closing the gap in absolute earnings, they are not necessarily increasing the amount of earnings they deposit into a shared pot, diminishing potential advances in entitlement to say over family matters. In anticipation of difficulties translating earnings into power once money becomes shared, some women keep their

earnings separate as a way to maintain individual control over them (Bennett 2013). For example, women not currently in the labor force report they expect to keep future earnings separate once they re-enter the labor market (Burgoyne 1990). When couples keep some or all money separate, we might not see any differences in women's decision-making authority based on their relative earnings to their partner. Some evidence suggests keeping money separately is associated with male dominance (Vogler and Pahl 1994). Consequently, support for women's decision-making authority may be weakened when income is thought to be an individual resource. Therefore, the final hypothesis is as follows:

> Hypothesis 4: Support for high-earning women's decision-making authority will be conditional on support for pooled finances

To review, in this paper I evaluate how relative-resources, the gender system, and financial allocation strategies influence perceptions of decision-making authority. I provide a summary of the four hypothesis stemming from relative resource and exchange theory and the empirical literature in Table 4.1. To test these hypotheses, I designed a vignette-survey experiment to collect data on a nationally representative sample of U.S. adults' beliefs about decision-making in families. I use a mixed-methods approach to disentangle when decision-making authority takes the form of mental labor and when it represents power, evaluating both quantitative differences in fairness perceptions and respondents' short-answer reasoning of their fairness evaluation.

Data and Methods

I draw on original data from a nationally representative dataset supported by Time-sharing Experiments for the Social Sciences (Freese and Druckman 2016). Respondents were recruited by GfK, which fielded the survey in July and August of

2016. A total of 4,020 respondents participated in the survey, and had a response rate of 60.3 percent. The analytic sample was meant to closely parallel the demographics of the United States. I used sample weights in all analyses to correct for any misrepresentation of the US population but the results were consistent with or without the weights. Three respondents selected contradictory responses across two survey questions and were subsequently excluded from the analysis.[3] I used list-wise deletion in the analyses, resulting in 42 additional deleted observations for a total sample size of 3,975 respondents. I present the weighted descriptive statistics for key demographic variables of the sample in Table 4.2.

Experimental Design

Respondents were randomly assigned to one of twenty-four vignettes. The vignette design used a two-by-two-by-three-by-two factorial design, resulting in roughly equal number of respondents viewing each of 24 different vignettes (summarized in Figure 4.1). Vignettes were systematically varied by key characteristics that influence relationships: relative earnings, marital status, parental status, and relationship duration. [4]

In each condition, respondents were told that they would be presented with a hypothetical scenario and would be asked to give their opinion of how a couple should handle money. The 3-year married parents, male higher-earner vignette read, for example (*italics* show manipulated conditions):

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[3] Three respondents selected a partial-pooling approach for the fictional couple but in a follow-up question divided the earnings into an all individual or an all shared approach. Because these respondents' intentions cannot be discerned from their contradictory answers, they were dropped from the analysis.

[4] The marital status, parental status, and relationship duration of the fictional couples were manipulated for a different study. These manipulation makes no difference in the conclusions drawn from the analyses in this study whether or not they were included in the models.

> Michelle and Anthony, both 31 years old, *are married* and have been a couple for *3 years*. They enjoy spending time together and they are happy with their relationship. They have *one child together*. Although they both work about forty hours per week, *Anthony earns $2,800 a month while Michelle earns $1,200 a month*.

To test resource and exchange theory, I manipulated the relative income of the fictional couple, the gap between men's share and women's share of the family's earned income. Dollar amounts of earnings were based on analysis of median total household income ($53,657) calculated from the 2014 American Community Survey (DeNavas-Walt and Proctor 2015). This estimate was rounded down to make comparisons of earnings more interpretable for respondents and to represent the lower earner as making just over federal minimum wage. By varying whether the higher earner was a man or woman, I tested whether resource and exchange theory's prediction power was conditional on gender beliefs.

As shown in the vignette example, other characteristics of the fictional couple were indicated in the vignette in order to address potentially confounding variables. To hold constant time in paid labor, each person in the couple was shown as working forty hours per week. The fictional couples were presented as 31 years of age which is a little older than the average age of first marriage and the age is consistent with timing of first births (Cohen 2018). This age was selected because it minimized potentially unintended assumptions related to later life stages such as retirement and children from previous relationships. Racially neutral names, Anthony and Michelle, were chosen because they were the most popular shared names for Black and White babies born about thirty years ago (Lieberson 2000).[5]

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[5] Pilot tests of the vignette showed respondents assumed the couple's racial identity was either white or the same as their own race.

I began the experiment by asking respondents to indicate how they thought the fictional couple they were presented with should allocate their income. Specifically, respondents were asked, “Do you think Michelle and Anthony should: (a) Have a shared account in which they both deposit all their earned income; (b) Keep all their earned income in separate, individual accounts; or (c) Have both a shared account and separate, individual accounts? This measure was adapted from behavioral measures used in surveys such as the International Social Survey Program, Fragile Families and Child Wellbeing Study, and the National Longitudinal Study of Adolescent Health to evaluate how couples organize their finances (Brooks-Gunn et al. 2011; Harris et al. 2009; ISSP Research Group 2014). The answers to this question were subsequently used as the financial allocation predictor variable.

Next, respondents were asked to evaluate the fairness of the hypothetical decision making of couples in fictional vignettes. Respondents were informed the couple has to make a decision about purchasing one of three different items: 1) which house or apartment to take; 2) what mattress to buy; or 3) where to go on vacation. These items were selected because they were items that, in theory, each person in a couple might care equally about. To test influences of gender, the survey systematically varied who was shown as ultimately making the decision (Michelle or Anthony). Specifically, respondents were shown the following prompt:

> Anthony and Michelle have to make a decision about [ITEM]. Although they talked this over and they care equally about the decision, [PERSON] ultimately decides since they can’t agree. How fair do you think it is that [PERSON] made the final decision?

Respondents were then asked how fair respondents thought it was that person made the decision. Perceptions of fairness were measured on a four-point scale: 1. Very

fair; 2. Somewhat fair; 3. Somewhat unfair; and 4. Very unfair. Although pilot testing of the survey showed most respondents wanted a choice to indicate the couple must make the decision together, the survey was purposefully designed so that “equal input” was not an option in order to better measure sources of influence. To facilitate the presentation of results and to ease comparison, the scale is presented as a binary measure.[6] Answers were re-coded to combine “very fair” and “somewhat fair” (1) and “somewhat unfair” and “very unfair (0) [7].”

Next, to test differences in perceptions of monetary decisions and shared activity decisions, respondents were subsequently asked their opinion about the fairness of deciding about a shared activity, either shared weekend activities or what movie to go see[8]. The gender of the decider was similarly rotated and the same fairness scale was used as described before. The activity prompt read:

> Most of the time Anthony and Michelle make a decision together about [ACTIVITY]. In instances when they can’t agree, most of the time [PERSON 1] eventually accepts [PERSON 2’S] opinion. How fair do you think this is?

A predictor variable was constructed to test whether the gender of the decider in combination with the order of the decision jointly influenced perceptions of fairness. If the respondent was assigned a vignette showing the same person (Michelle or Anthony)

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[6] Some studies have highlighted problems with interpreting interaction effects using logistic regression. Models using OLS regression did not change the conclusions of this article.
[7] Analysis not shown indicated that not collapsing the scale produces similar results and does not change the main conclusions of this paper. The dichotomous presentation of the results provides for easier interpretation and thus was chosen to display the findings.
[8] Items and activities were manipulated to ensure responses were not dependent on the item or activity under consideration. In analysis not shown, within item (mattress, house, or vacation) and activity (mattress, house, or vacation) groups, there was no variation in perceptions of fairness based on the item or activity manipulation. See Appendix E, Figures E.1 and E.2 for the bivariate descriptives.

ultimately making both the item and a shared activity decision, they were coded as receiving the "same" (1) vignette condition. For respondents who received a vignette in which the man or woman made the item decision and then the opposite person was presented as making the decision about a shared activity, they were coded as receiving the "different" (0) vignette condition.

To summarize, the two primary dependent variables were dichotomous measures of the perception of fairness when one person in a fictional couple ultimately made a decision about an item and a shared activity. To measure the influence of relative earnings, respondents were randomly assigned a vignette in which the fictional man was the higher earner, the couple made relatively the same amount of income, or the fictional woman was the higher earner. The gender of the decider in the fictional couple (Michelle or Anthony) was manipulated to test influences of gender beliefs. To understand how perceptions of shared or independent ownership of earnings moderate the effects of relative earnings, respondents were asked to indicate if the hypothetical couple should share all, none, or some of their income. I also included a binary measure to test whether the pattern of decision-making and gender of the decision maker interacted to influence perceptions of fairness.

To further explore the reasoning behind these mechanisms, in an open-ended question, I asked respondents to explain why they indicated the level of fairness they selected. To analyze this data, I conducted an exploratory critical discourse analysis (Fairclough 1995), beginning with an emergent coding strategy and using a constant comparative approach to organize recurring reasoning (Corbin and Strauss 2008). Initially, I reviewed a random sub-sample of 100 responses and inductively organized

them into mutually exclusive categories. I then systematized my procedures by generating coding rules and definitions to follow for the remainder of the analysis, creating new categories as patterns developed (see Appendix D). In instances where respondents used multiple logics to explain their standpoint, I systematically assigned the response to the first explanation the respondent provided. About ten percent (n = 400) of the short-answer responses related to the item decision were coded, a point at which the distribution of responses no longer changed and no new codes were identified.

Results

Table 4.3 presents the average perception of fairness for the primary variables of interest and the vignette manipulations. The first three rows of the table shows no substantial difference in perceptions of fairness by the relative earnings of the fictional couple. Moving down the table, about 62 percent of respondents who were told the fictional woman made the item and shared activity decisions indicated the decision was fair. In contrast, the next row of the table showed only 46 percent of respondents indicated the item decision was fair when shown the fictional man made the decision but that 71 percent of respondents thought the activity decision was fair when the man was shown as the decision maker. There was no substantial difference in perceptions of fairness by the financial organizational strategy respondents chose for the fictional couple. Across vignette manipulations, respondents were more likely to perceive the decision as fair when responding to the activity decision compared with the item decision.

Next, to test for the statistical significance of the descriptive associations, I present the results from the logistic regression analyses in Table 4.4. Models include the

demographic characteristics of respondents shown in Table 4.2 and the vignette manipulations not central to these analyses (not shown). The first three models show the perceptions of fairness when the decision being decided was an item and the remaining four models (Models 4 – 7) present the results of perceptions of fairness in the follow-up decision about a shared activity. The model outcomes are shown as odds ratios, meaning that numbers greater than one indicate higher levels of fairness in the decision compared to the reference group and numbers less than one represent lower odds of agreement that the decision was fair.

Overall, results from the logistic regression analyses shown in Table 4.4 reflect the descriptive evidence reviewed in Table 4.3. Models 1 and 4 show no association between the fictional couples' relative earnings and respondents' perception of fairness in decision-making. Thus, the findings failed to support Hypothesis 1, which predicted that support for decision-making authority would be greater for higher-earning partners compared with lower-earning partners. Across the models, the gender of the fictional decider was associated with perceptions of decision-making. The models all showed a coefficient less than one for gender, meaning when the man was presented as making the decision about an item, respondents were statistically less likely to evaluate the decision as fair compared to respondents who were shown the scenario in which the woman made the item decision. These findings were inconsistent with Hypothesis 2a and consistent with competing Hypothesis 2b, that support for decision-making authority was greater for women than men. In contrast, the follow-up question about deciding on a shared activity showed respondents were more likely to evaluate the decision as fair when the decider was shown as a man, consistent with Hypothesis 2a but inconsistent with Hypothesis 2b.

Combined, these findings show mixed evidence for Hypothesis 2a and 2b. Models 2 and 5 also showed no statistically significant difference with an interaction between the gender of the decider with the relative earnings for the item and activity decisions. These findings further suggest perceptions of fairness in decision-making did not vary systematically by the relative earnings of couples (inconsistent with Hypothesis 1). Consistent with Hypothesis 3, support for women's decision-making was greater for families' monetary decisions than for activity decisions.

I added the allocation strategy selected for the fictional couple to test whether the lack of association between fairness perceptions and relative earnings could be explained by the organizational strategy (Models 3 and 6). I find minimal support for the hypothesis that financial organizational strategies were associated with perceptions of decision-making (Hypothesis 4). When respondents were presented with an equal-earning fictional couple and selected both shared and separate accounts compared to only shared accounts, item decisions were less likely to be seen as fair. There were no other statistically significant differences associated with perceptions of fairness over decisions related to the organizational strategy selected for the couple.

To better illustrate the significant influence of fictional decider's gender compared with relative earnings and financial allocative systems, Figure 4.2 and 4.3 presents the predicted probability of viewing the decision as fair for the item (Figure 4.2) and activity (Figure 4.3) decisions. Probabilities were based on Model 3 (item) and Model 6 (activity) of Table 4.4. About two-thirds of respondents evaluated item decisions as fair when shown a woman as the fictional decider, compared with fewer than half of respondents who were shown a fictional male decider. Together, the results suggest the

relative earnings of the fictional couple did not substantially influence the probability that respondents viewed the decision as fair. Interestingly, the gender of the fictional decider did seem to matter to perceptions of decision-making fairness, although in opposite directions depending on the decision.

Notably, perceptions of activity decisions were more likely to be perceived as fair than family item decisions. Model 7 suggested that the pattern of decision-making mattered to perceptions of fairness. Counter intuitively, when the gender of the decider was the same for both the item and activity decisions, respondents were more likely to perceive the decision as fair, compared to when the decider was rotated. This pattern was true regardless of whether the decider was presented as a woman or a man in both cases. However, when the second decision was shown as decided by a man, respondents were more likely to agree the decision was fair whether the woman or the man made the first decision. Although fewer than half of respondents reported it was fair for the fictional man to decide about the item, about 70 percent of respondents reported it was fair when he decided about the activity. Evaluations of women's decisions were less dependent on the type of decision being made, with about 60 percent of respondents reporting it was fair for women to decide either decision. The results point to intriguing reasoning behind the gendered nature of decisions. What these quantitative findings cannot tell us is whether perceptions of fairness about decision making were a measure of acceptance of women's legitimacy as power-holders in families. Answering that question requires knowing more about the underlying processes behind these results. For that, I turn to the qualitative analysis.

The exploratory critical discourse analysis of the short-answer responses respondents gave describing their reasoning for their fairness perspective produced six master categories: *equality or bust; decision has to be made; gender trumps all; money talks; item dependent;* and *giving in is a decision*. The remaining respondents did not follow logic that was easily categorized into a similar group, their answer was unclear, or the respondent did not provide an answer. The distribution of these categories is presented in Figure 4.4. The most frequently provided reasoning suggested respondents evaluated the fairness of the decision on whether it was made jointly and equally (*equality or bust*). In 94% of these answers, the respondent rated the decision as unfair. In the other 6% of cases, the respondents referenced their decision to rate the decision as "somewhat fair" as opposed to "very fair." Many of these respondents argued that no decision should be made until the couple reached consensus and compromising was suggested repeatedly.

In a seemingly opposite perspective, the second most frequently cited explanation was that a *"decision had to be made."* More than 96% of respondents who used this reasoning evaluated the decision as fair. Respondents using this logic assumed that without someone making a decision, the couple would miss out on the purchase.

A greater proportion of people argued that gender of the decider (*gender trumps all*) was important, compared with the proportion of people who stated money was a deciding factor. The gender of the fictional decider was associated with two competing arguments: (1) *head of household* and (2) *happy wife*. Respondents arguing *head of household* logic either said the decision was fair when the fictional man made the decision or unfair if the fictional woman made the final decision. These respondents were

most likely to reference the bible in their statements. In contrast, respondents cited women as ultimately being entitled to the final decision for a diversity of reasons. Some of these respondents argued that home decisions are a woman's domain. Others suggested that women are more likely to have to conduct the unpaid labor surrounding the purchase (planning the vacation or cleaning the household) and thus are entitled to greater say. Others said the decision was fair when women make the decision by stating "happy wife, happy life," a wink-and-nod phrase about women's power in relationships. Still others suggested the decision was something that women care more deeply about than men, despite the vignette prompt that both members of the couple cared equally about the decision they faced. Interestingly, these polarized arguments about men and women's entitlement to final decision making were used about equally.

Less frequently offered than appeals to gender, some respondents argued that greater earnings entitled someone to final say over the item decision. It could be that inclusion of the equal earnings vignette muted this reasoning compared to gender appeals, but even when excluding the equal earners vignette, respondents cited the gender of the fictional earner more frequently than the relative incomes of the fictional couple when evaluating the fairness of the decision.

Although *equality or bust* was the most popular reasoning provided no matter the gender of the fictional decider, it was offered to a greater extent when the man was presented as the decider than when the woman was the portrayed decider (Figure 4.5). Some respondents insisted they would have said it was fair because a "d*ecision had to be made"* even if the other person similarly unilaterally decided. Yet, "*decision had to be made"* reasoning was more frequent when the woman was presented as the decider.

Gender trumps all reasoning was provided more frequently when the woman was the fictional decider. With little difference by the gender of the fictional decider, respondents drew on the relative earnings of the couple to justify their decision or used logic that pulled directly on the item in question being presented or argued that giving in by the fictional person was itself a decision.

Respondents reasoning also hinted that decision making in families was not necessarily experienced as a form of power for women. Some respondents suggested the family decision was a chore, saying "she probably researched the item" or rated the decision as unfair because "They should have a partnership and he should contribute." Others indicated monetary family decisions were additional responsibility, such as describing the decider as the person who "stepped-up," not "passing the buck," or "taking initiative." There were interesting instances of men visualizing the decision as one they might face with their partner and they often revealed instances of hidden veto power, with these respondents writing about "letting her" make the decision. One man wrote, "I would let my wife pick if that was our situation. It's always good when you're married to have the fallback position. I told you so." In other instances, respondents presumed the decider was considering the needs of their partner or the family as a whole. For instance, one person wrote "…Maybe Michelle is taking the child into consideration."

Discussion and Conclusions

The contribution of this article was exploring the influence of relative earnings, the gender system, and the allocation of financial resources on perceptions of decision making within families. A substantial stream of research on inequality within families uses "final say" survey questions to analyze power in relationships, even though using

decision-making authority as a proxy for power is questionable (Galliher et al. 1999; Hsiao-Li 2010; Simpson et al. 2015; Thibaut and Kelley 1959). In this paper, I investigated the sources and reasoning processes behind these "final say" survey indicators to better understand when and if decision-making authority indicates power in relationships. If "final say" characterizes power, relative resource and exchange theory suggests that individuals with incomes larger than their partner's earnings will be evaluated as entitled to greater decision-making authority (Becker 1974).

Findings showed no significant difference in perceptions of fairness based on the relative earnings of the fictional couple. In fact, respondents were primed to think about money because they were asked to evaluate how a fictional couple should share financial earnings before responding to questions about decision-making. Despite this, relative earnings of the fictional couple were not statistically significant in any of the models and the qualitative analysis shows money was not a predominate justification used when describing evaluations of fairness. The empirical analysis also showed that conceptions of money as individual or shared had little influence on perceptions of fairness in decision-making. In other words, how money is allocated within households did not appear to explain the lack of explanatory power of couples' relative earnings on perceptions of decision-making authority. These results suggest that if "final say" authority represents power, the power source is not derived through economic contributions to the household.

I also reviewed arguments that gender may be a primary source of decision-making authority. In doing so, I presented two competing perspectives about how gender norms may influence the perception of fairness in decision-making. On the one hand, men may wield decision-making authority if they were considered the "head of

households." On the other hand, beliefs in egalitarian essentialism, that women and men are inherently different but equal, may result in normative support for women's entitlement to decisions about family and home matters. Findings revealed that the gender of the fictional decider mattered substantially to people's perceptions of fairness. Decisions about items were more likely to be viewed as fair when women were presented as the decider. In contrast, support for women's decision-making authority was not as evident in follow-up decisions about activities, when decisions made by men were evaluated more positively. Overall, these findings are consistent with research showing commitment to beliefs in egalitarian essentialism, that women and men are equal but characteristically different (Cotter et al. 2011).

These findings demonstrate that family dynamics in couples are not fully explained by income differentials, whereas gender identity was an important dimension to perceptions of fairness. Results add to evidence that decisions affecting families are predominately believed to be women's responsibility. More people questioned the fairness of item decisions when the man was presented as the decider, whereas women's item decisions were more likely to go unchallenged, reporting a decision just *'Had to be Made.'* What this data can't resolve is whether men were viewed as having an interest in these decisions but were not entitled to it, or whether the decisions affecting families are trivialized in ways similar to the devaluation of predominately female occupations (Hsiao-Li 2010). If men aren't interested in family decisions, is women's decision making authority really indicative of power (Komter 1989)?

The underlying reasoning that lead respondents to evaluate women's decision as fair suggest considering decision-making a source of power is questionable. Whether

respondents were attuned to the difference in the type of decision or the pattern of decision-making is unclear. Are perceptions of decision-making influenced by other relationship dynamics? The quantitative findings suggested respondents were not using trade-offs as a benchmark for their evaluation given that when one person was shown as making both decisions respondents rated it as more fair. A more persistent limitation of this study is that it cannot evaluate processing power, the ability of partners to lead conversation and control what and how decisions are discussed. For example, pleas for joint decision making don't describe who is likely to ultimately compromise or whether both partners are expected to contribute equally to arrive at a decision (Hsiao-Li 2010). It may be beneficial to expand theoretical perspectives of decision-making. Like housework, emotional and relationship capital may be important dimensions to consider (Geist and Ruppanner 2018).

Future research may consider perceptions of fairness regarding personal spending money. It would be interesting to evaluate how gender influences who is seen as entitled to make unilateral decisions about spending for personal items. The next step in this analysis was to explore the reasoning behind the perception of fairness in the follow-up questions about shared activities. Although women may appear to have increased power as evidenced by their management of family budgets, their control over surplus income may be a better indicator of power than the allocation of resources for basic necessities (Blumberg and Coleman 1989).

I began this paper asking whether "final say" survey questions measure power within families. Findings show no definitive support that decision-making is a proxy for power. Although some may argue that results suggest normative support for women's

power over family matters, the processes behind the social consensus in women's decision-making authority may reflect a necessity brought about by the unequal social conditions in which family relationships operate (Gramsci 1971). Beliefs in the gender system were intransigent, as resource-advantaged women were no more or less likely to be seen as ultimately responsible for family decisions. Final say over family matters may lead some women to feel powerful, whereas for others it may bring an endless second shift (Hochschild and Machung 1989). As men and women's time allocations converge, measures of gender inequality within families beyond differences in unpaid labor become imperative (Bianchi et al. 2012). Even when both men and women work outside the home, women may be called upon to participate in family decisions more than men. Women may be responsible for decisions whether they share the decision responsibility with their male partners (*equality or bust)* or if they are expected to make them on their own ("*decision had to be made*"). Increases in men's willingness to participate in unpaid family labor, specifically childcare, does not seem to translate into increased responsibility for family decisions (Knudsen and Wærness 2009). It may be that family decision-making operates more like housework than childcare, a necessary part of family life but one that is less enjoyable than actively caring for children (Bianchi et al. 2012). In sum, "final say" measures should be used with great caution as measurements of power.

Tables

Table 4.1 Hypotheses about Perceptions of Decision-making

Relative Earnings and Exchange Theory	
H1	Support for decision-making authority will be greater for higher-earner than lower-earner partners
Gender System	
H2a	Support for decision-making authority will be greater for men than women
H2b	Support for decision-making authority will be greater for women than men
H3	Support for women's decision-making will be greater for families' monetary decisions than for activity decisions
Financial Allocation Strategies	
H4	Support for high-earning women's decision-making authority will be conditional on support for pooled finances

Table 4.2. Weighted Descriptive Statistics of Respondent Characteristics

Variable	Description	Proportion/ Mean
Woman	Female respondent (1= Yes)	0.52
Relationship Status		
Married	Respondent is married (1= Yes)	0.53
Cohabiting	Respondent is living with a partner (1 = Yes)	0.05
Never married	Respondent reports they have never been married (1 = Yes)	0.25
Other relationship status	Respondent reports they are divorced, separated, or widowed (1 = Yes)	0.16
Parent	At least one child lives with the respondent (1 = Yes)	0.29
White	White respondent (vs non-white) (1 = Yes)	0.65
Education		
Less than high school	Respondent's highest degree received is less than a high school diploma (1 = Yes)	0.12
High school	Respondent's highest degree received is a high school diploma (1 = Yes)	0.58
College	Respondent's highest degree received is at least a bachelor's degree (1 = Yes)	0.30
Employed	Respondent reports they are working (1 = Yes)	0.59
Income	Respondent's household income is at least $50,000 a year (1 = Yes)	0.62
Age	Respondent's age in years (18 to 92)	47.18 (17.38)

N = 3,975; Sample descriptives are weighted; Standard deviations in parentheses for continuous variables.

Table 4.3. Weighted Bivariate Statistics of Perceptions of Fairness in Decision Making by Type of Decision (N = 3,975)

	Item		Activity	
Primary Variables of Interest	M	SD	M	SD
Relative Earnings				
Man Higher-earner	0.55	0.50	0.67	0.47
Woman Higher-earner	0.53	0.50	0.69	0.46
Equal Earners	0.54	0.50	0.65	0.48
Gender of Decider				
Woman	0.62	0.49	0.63	0.48
Man	0.46	0.50	0.71	0.45
Financial Allocation Strategy				
Shared	0.52	0.50	0.68	0.47
Separate	0.52	0.50	0.67	0.47
Both	0.56	0.50	0.66	0.47
Secondary Vignette Manipulations				
Marital Status				
Cohabiting	0.56	0.50	0.66	0.47
Married	0.52	0.50	0.68	0.47
Parental Status				
Non-parent	0.53	0.50	0.66	0.47
Parent	0.55	0.50	0.68	0.47
Relationship Duration				
3 years	0.55	0.50	0.67	0.47
7 years	0.53	0.50	0.67	0.47

Note: Descriptive statistics include survey weights.
Range is from 0 (not fair) to 1 (fair).

Table 4.4 Weighted Logistic Regression Models of the Effect of Gender, Relative Income and Financial Allocation Strategy on Perceptions of Fairness in Decision Making (N = 3,975) (Odds Ratios)

	Item						Activity							
	Model 1		Model 2		Model 3		Model 4		Model 5		Model 6		Model 7	
Relative Income (reference is man higher-earner)														
Woman Higher-earner	0.92		1.05		1.08		1.07		1.18		1.08		1.09	
Equal Earners	0.93		1.06		1.20		0.93		1.03		1.07		1.06	
Man Decider (reference is woman)	--		0.62	***	0.52	***	--		1.71	***	1.44	***	1.44	***
Gender * Relative Income														
Man X Woman Higher-earner	--		0.76		--		--		0.79		--		--	
Man X Equal Earners	--		0.79		--		--		0.77		--		--	
Financial Allocation Strategy (reference is both)														
Separate	--		--		1.19		--		--		1.03		1.03	
Both	--		--		1.50	**	--		--		1.13		1.15	
Financial Strategy * Relative Income														
Equal Earners X Separate	--		--		0.69		--		--		1.06		1.04	
Equal Earners X Both	--		--		0.64	*	--		--		0.70		0.69	
Woman Higher-earner X Separate	--		--		0.73		--		--		1.01		0.98	
Woman Higher-earner X Both	--		--		0.75		--		--		0.95		0.91	
Same Gender Decision Maker	--		--		--		--		--		--		1.58	***
Intercept	2.93	***	2.82	***	2.69	**	2.62	**	2.49	**	2.47	**	2.04	*

Note: List-wise deletion used for missing data; Models include controls for respondent characteristics and remaining vignette manipulations; * p <. 05; ** p < .01; *** p < .001 (two-tailed tests)

Figures

Figure 4.1. Experimental Design

Condition #1 Relationship Status	1. Married 2. Living together
Condition #2 Parental Status	1. No children 2. One child together
Condition #3 Relative Earnings	1. Although they both work about forty hours per week, Anthony earns $2,800 a month while Michelle earns $1,200 a month. 2. Although they both work about forty hours per week, Michelle earns $2,800 a month while Anthony earns $1,200 a month. 3. They both work about forty hours per week, and each earns $2,000 a month.
Condition #4 Relationship Duration	1. 3 years 2. 7 years

Figure 4.2. Predicted Proportion of Perceived Fairness in Item Decision Making by Decider Gender, Relative Earnings, and Financial Allocation System

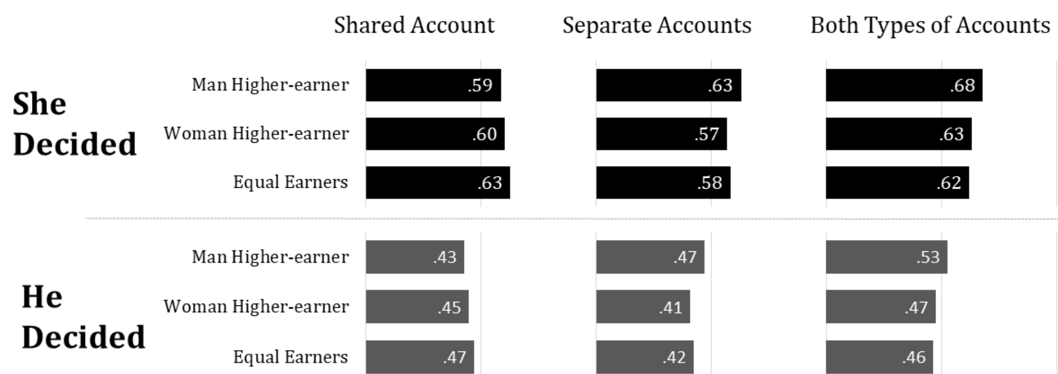


Figure 4.3. Predicted Proportion of Perceived Fairness in Activity Decision Making by Decider Gender, Relative Earnings, and Financial Allocation System

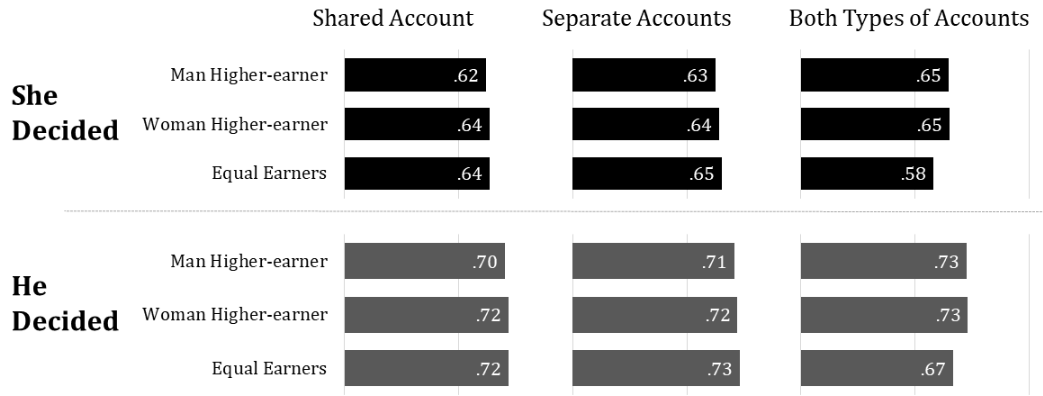


Figure 4.4 Analysis of Fairness Evaluation of Monetary Item Decisions

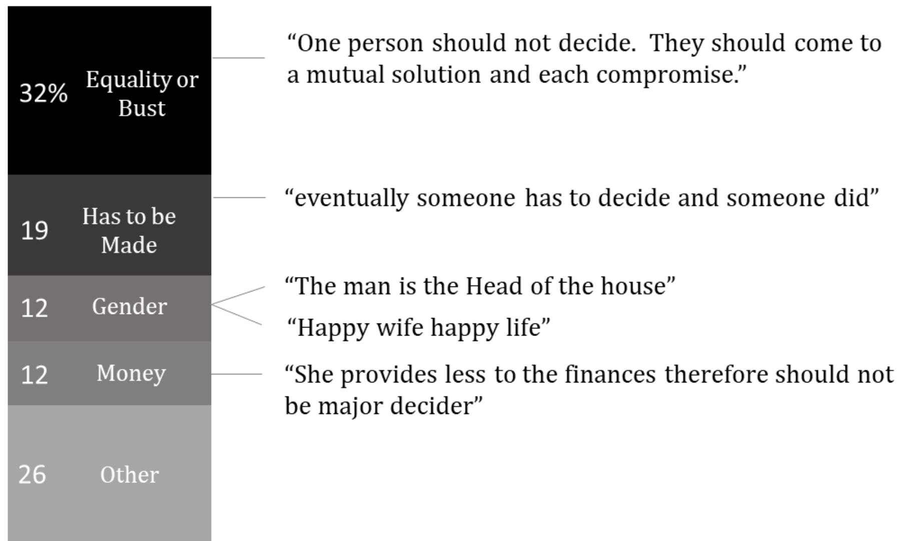
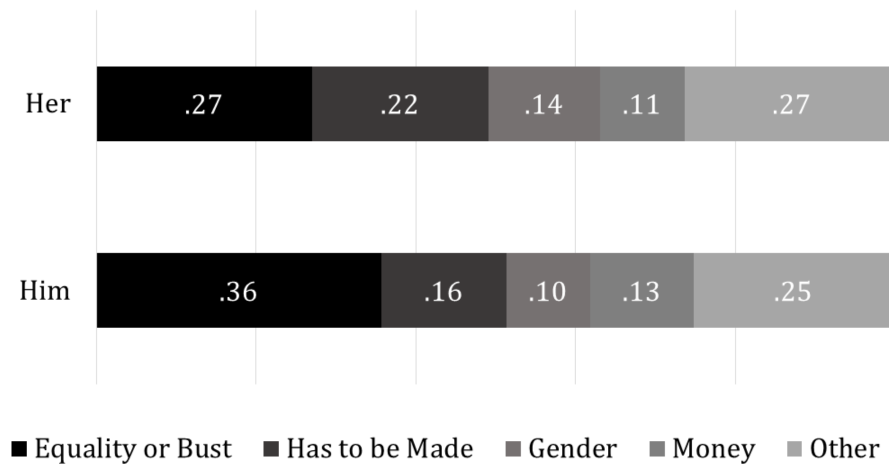


Figure 4.5 Fairness Evaluation of Monetary Item Decisions by Gender of Fictional Decider



CHAPTER FIVE: CONCLUSION

The goal of this dissertation was to explore mechanisms associated with different types of money arrangements in families (aim 1) and to evaluate the association between financial arrangements and gender inequality in families (aim 2). To meet these aims, I conducted three empirical studies using data from the 2012 International Social Survey Program and original data from a nationally representative vignette-survey experiment. In this concluding chapter, I summarize the empirical results, discuss the contributions of the findings, review the limitations of the methods in this dissertation, and finish by considering avenues for continued research.

Summary of Empirical Results

The theoretical puzzle of continued gender inequality within families despite women's gains in the marketplace has led to the need for a more comprehensive theory of the household economy. Economic dependence arguments explaining gender inequality rely on assumptions that couples pool their earnings and that money facilitates power in family relationships. This dissertation empirically evaluated these two assumptions, considering the conditions associated with pooling income and the sources of family decision-making authority, a common measurement of power in families.

In Chapter 2, I examined macro and micro-level influences on couples' approaches to organizing household income in 20 countries using data from the 2012 International Social Survey Programme. Previous literature showed the macro-level gendered context was associated with how couples organized their income but the empirical results have been contradictory. Some evidence suggested that as women's earning power increased, couples were more likely to keep their money separately,

potentially increasing women’s *control* over financial resources (Hamplová and Le Bourdais 2009; Treas and Widmer 2000). In contrast, other evidence suggested couples prioritizing women and men’s equal *access* to money were more likely to share financial resources (Nyman 1999; Roman and Vogler 1999).

I considered the possibility that joint influences of gender dynamics and family structures could contribute to resolving these conflicting results. Findings showed married couples continued to pool their money in more gender equal countries, but were more likely to report joint management of shared earnings, instead of one money manager as reported in gender unequal contexts. Cohabitors were more likely to keep some or all of their money separate in gender equal contexts, compared with having one money manager in contexts with more gender inequality. By demonstrating that married and cohabiting couples’ approaches to organizing money responded differently to macro-level gender inequality, these findings help resolve the different conclusions about the ways country level forces matter to intrahousehold dynamics. In more gender equal contexts, married couples may prioritize equal *access* to family finances, whereas cohabiting couples may prioritize fairness related to *control* of earnings.

Chapter 3 focused on one context, the United States, and one micro-level mechanism, beliefs about income sharing in families. Having just argued the importance of the cultural context in the treatment of money in families, I turned my attention to U.S. adults’ attitudes about income sharing in families. This research drew on an original vignette-survey experiment to test how specific indicators of relationship investment (marriage, parental status, and relationship duration) influenced support for collectivist (shared accounts) or autonomous (separate accounts) approaches to money in families.

Results showed support for shared-only accounts corresponded with signals of relationship investment. Still, most respondents supported some level of autonomy for all relationship configurations. Perhaps surprisingly, findings revealed widespread support for a hybrid approach to sharing money – pooling some money and keeping some money separate. Higher-earning women configurations were also associated with greater support for separate money arrangements than men as higher-earners. These findings add to evidence that calls into question gender-neutral exchange approaches to explaining family dynamics.

The primary focus of Chapter 4 was evaluating the influence of relative earnings, the gender system, and the allocation of financial resources on perceptions of decision-making within families, a commonly used indicator of power. The study aimed to isolate sources of support for decision-making authority and the reasoning processes behind these associations, using data from a vignette-survey experiment collected from a national sample of U.S. adults. I found no association between relative-earnings or methods of allocating income and support for family decision-making. Rather, findings showed the gender of the decider had the greatest influence on survey respondents' perceptions of decision-making. Thus, support for decision-making did not operate in ways expected by economic theory of resource exchange. Additionally, the underlying reasoning that lead respondents to evaluate women's decision-making authority as fair cast doubt on assumptions that decisions were a source of power. The data suggested cautious interpretation of family decision-making as a measure of power.

Discussion

Drawing conclusions about separate financial arrangements in families has been challenging, due in part to the complexity of multiple cultural forces influencing family dynamics. Moreover, because families are increasingly diverse, norms about how couples are expected to share money are weakening and are negotiated at the couple level (Burgoyne 2008; Cherlin 2004; Kenney 2006). This dissertation offers some theoretical guidance regarding the cultural mechanisms associated with different types of money arrangements in families and the association between financial arrangements and gender inequality in families.

First, this research attended to some of the ways couples are embedded within cultural contexts, and how these contexts influence the treatment of money in families (Swidler 1986). A stream of research previously documented minimal differences in the gap between married and cohabiting couples' level of integration of financial resources, despite national differences in the institutionalization of cohabitation (Hamplová and Le Bourdais 2009; Hamplová et al. 2014; Heimdal and Houseknecht 2003). These findings have been surprising because of the expectation that structural variations in the institutionalization of cohabitation is presumed to shape family relationships (Turner 1997). It is clear from the findings from Chapter Two that cohabiting couples' financial arrangements differed more from married couples in contexts with less gender inequality than in contexts with greater gender inequality. Using the Gender Inequality Index had the advantage of measuring national contexts in a way that measures the effects of both cultural and structural mechanisms related to gender inequality. The disadvantage is that

teasing apart the mechanism, or constellation of factors, that influence cohabitors' treatment of money remains muddled.

Sharing finances when cohabiting may be especially risky without institutionalized laws and protections, especially for women. The institutions and policies in more gender equal countries may be countries most likely to design laws that protect women's disproportionate economic hardships, no matter their family situation. For example, Sweden and Norway, both countries with low levels of gender inequality, have introduced tax policies and social security systems that explicitly establish the rights and obligations of cohabitants (Barlow 2008; Lyngstad et al. 2011). Gender unequal-countries tend to be more marriage-centered (Barlow 2008). Therefore, lacking these institutional protections, it might have been expected that cohabiting couples in gender unequal countries would be most likely to maintain separate financial arrangements.

Yet, cohabiting couples in gender unequal countries reported fully integrated finances at similar proportions compared with married couples. One possible line of interpretation is that the larger institutional context of gender inequality, combined with rigid social expectations of marriage, transmits a taken-for-granted assumption of joining finances for all couples living in these contexts. Another line of interpretation is that cohabitation within gender unequal countries is more selective compared to more gender equal countries. Cohabitation may be a temporary stage on the way to marriage, or cohabitors in gender unequal contexts may intentionally mimic married norms as a way to increase legitimacy of their relationships. In more gender equal countries, freed from the patriarchal scripts of marriage, cohabitation may be more acceptable and include a more diverse set of couples who cohabit for a myriad of reasons. Another possibility is

that cohabitation in more gender equal countries is becoming more institutionalized and distinct from the scripts of marriage. Cohabitation norms in these contexts may prioritize access to individual money, an interpretation empirically supported by data from Swedish couples (Ludwig-Mayerhofer et al. 2011).

Interestingly, the findings in this dissertation support theories that the institution of marriage continues to govern how couples allocate financial resources across contexts (Lauer and Yodanis 2010; Yodanis and Lauer 2014). Despite macro-level differences in gender inequality, about the same proportion of married couples reported they fully integrated their finances. There was a noticeable decrease in the proportion of couples who reported one-person managed joint money, and married couples in gender equal contexts were especially likely to say they managed joint money together. These findings are consistent with Yodanis and Lauer's (2007b) findings that in contexts of shared breadwinning, married couples were more likely to report shared management than one-manager.

Second, a popular argument is that separate finances is indicative of family instability, resulting from a turn towards economic autonomy at the expense of values of family unity (Yodanis and Lauer 2014). The findings in this dissertation suggest pooling money may no longer uniquely signify relationship stability. While separate finances may indeed represent a lack of relationship commitment for some couples, evidence from the cross-national study revealed separate finances may also be indicative of prioritizing fairness related to control of earnings, especially for cohabiting couples. Fairness is not necessarily in opposition with values of family unity, and in some ways may strengthen family cohesion. Evidence from the vignette-survey experiment revealed widespread

support for economic autonomy in multiple types of circumstances, not only for couples without prior investments. Trend research is consistent with this interpretation. At the same time that rates of divorce have stabilized (Cohen 2018), a greater share of married couples are adopting separate money arrangements (Bank of America 2018).

A related line of interpretation might stress that separate arrangements represents greater mistrust in relationships. The enforceable trust of marriage, made through a public commitment and legal obligations, makes commitments made in the partnership more difficult to break than the private agreements of cohabitation (Cherlin 2004). Therefore, married couples' greater levels of pooling money compared with cohabitors might be a reflection of a lack of trust that the other person won't abscond with the money. There is some empirical evidence for this interpretation. Low-income, unmarried mothers report trustworthy men are in short-supply, that their potential marriage partners cannot be trusted to bring consistent money into the household and in some cases drain the limited resources women have available to them (Edin and Kefalas 2005; Levine 2013). Unmarried mothers' report desires for their partners to contribute towards specific expenses, but wish to maintain individual control of their financial earnings (Kenney 2006). Individuals who have previously been divorced are also more likely to keep separate financial arrangements, having presumably experienced a loss of money when a partnership ended and carry a newfound distrust with them into their future partnerships (Burgoyne and Morison 1997; Treas 1993).

It is worth considering an alternative explanation to this evidence. The gap between married and cohabiting couples' integration of finances may be an artifact of waiting until one has enough resources and economic self-sufficiency to risk marriage

and pooling finances, rather than intrinsic differences in the levels of trust in cohabiting and married partnerships. What may be happening here is that women delay marriage and pooling resources until they have the means to recover from the fallout of a worst-case scenario, their partner absconding with the financial resources. Arguably, in some ways marriage was more risky for women financially in the past, when wives were more likely to be financially dependent on their husbands. The majority of today's wives reject notions of dependency on their husbands, suggesting women regardless of marital status prioritize financial self-sufficiency over trusting the good will of their male partners (Edin and Kefalas 2005). Other anecdotal evidence suggests not pooling money requires a greater level of trust than pooling money (Kitchener 2018). Separate financial arrangements may reduce relationship conflict by minimizing opportunities to argue over purchases but it also introduces a form of trusting one's partner to responsibly manage individual money without the need to check-up on them or take over.

Third, gender inequality seemed to be an antecedent rather than an outcome of financial arrangements. Macro-level gender inequality was associated with how couples organized their finances. In more gender-unequal contexts, couples were more likely to report one person managed joint money. As gender inequality attenuated at the nation level, married couples reported they managed money together and cohabiting couples reported they kept some or all money separate. Beliefs about gender were also associated with respondents' perceptions of how much total household income should be considered a collective resource, suggesting gender beliefs may drive financial arrangements.

Minimal evidence suggested specific financial arrangements were associated with more gender inequality than other types of arrangements, with one exception. In high

gender-unequal contexts and when men are the higher-earners, couples were significantly more likely to report jointly shared money was managed by one partner. These findings were consistent with previous research indicating this arrangement disadvantages women (Tichenor 1999; Vogler and Pahl 1994; Yodanis and Lauer 2007a). On the surface, it is seductive to conclude that separate finances disadvantages women because it reduces their access to total household income. I am skeptical that separate finances is necessarily detrimental for women for two reasons. First, respondents indicated the preferred level of withholding income was slightly larger in magnitude when women were the higher-earner compared with circumstances when men were the higher-earner. Second, I found no association between financial arrangements and perceptions of decision-making authority in couples. Third, couples in the most gender equal contexts were more likely, not less, to adopt a separate financial management system.

I conclude that the persistence of conventional attitudes about gender dilutes the influence of women's labor force participation on addressing inequality within families. Whether pooling money, keeping it separate, or doing a combination of the two facilitates more equal outcomes for women is likely highly dependent on the characteristics of the couple. The findings from this dissertation suggest couples approaches to money may be an attempt to actively undermine the ability to convert money into power in families, rather than the organization of money explaining the lack of association between relative resources and gender equality. I emphasize that these findings offer empirical support that gender beliefs, widely held cultural attitudes that distinguish characteristics of men and women and guide expectations for behavior, are essential to explaining persistent gender inequality in families (Ferree 1990; Martin 2004; Ridgeway and Correll 2004). I

started this dissertation by arguing that three ideologies – family unity, autonomy, gender – were important to critically examining two assumptions common in research about family economics: 1. couples pool financial resources, and 2. earnings translate into power. Results from Chapter Two revealed the interaction of the macro-level gender context and individual-level marital status was associated with how couples allocate resources in families. Chapters Three and Four each revealed beliefs about gender were drawn on to make assessments about the allocation of resources and decision-making.

Collectively, these findings suggest gender socialization theories are essential to explaining persistent gender inequality in families. Findings suggested gender norms both constrained and facilitated the pursuit of family unity and autonomy in families. These results are consistent with Ridgeway's (2011) argument that gender framing processes are a central mechanism of continuing gender inequality in families. Ridgeway (2006, 2011) argued that the process of putting meaning to categories, such as men and women, reproduces existing inequalities. For example, women were evaluated as the more fair deciders regarding monetary family-decisions, in part because they were viewed as more trustworthy to make decisions that would be best for the family. Findings from this research and earlier literature caution against interpreting decision-making as an indicator of power (Blumstein and Schwartz 1983). Taken as a whole, these findings suggest the need to further investigate gender ideology as a force of persistent gender inequality in families. If gender ideology is a key explanatory variable to the stalled gender revolution, it is not enough to address the institutional barriers to gender equality.

Future Directions

In this section, I consider some of the ways future research can improve upon the limitations of this dissertation and build upon these empirical findings. Because all of the data used in this dissertation were cross-sectional, it cannot test the influence of cultural changes over time. With further analyses of the ISSP data from other survey years, it would be possible to compare the influence of changes over time at the country level. Preliminary analysis of the 2002 and 2012 ISSP data showed that a shift towards more independent money arrangements is not universal. Couples in Chile, the Czech Republic, and Germany showed decreases in the proportion of couples jointly managing their money and increases in the proportion of couples who reported one money manager. Couples in Norway were significantly more likely in 2012 to report the adoption of a pooling some and keeping some money separate approach, compared with 2002, when Norwegian couples were most likely to report they jointly managed shared money. These preliminary results, along with the findings from Chapter 2, suggest greater testing of changes in macro-level treatment of cohabitation, in combination with nation-level gender inequality, may be critically important to teasing apart confounding variables at country level.

Undertaking an analysis of short-answer responses related to the activity decisions, in the same way as the analysis of item decision reasoning, may also be important to better operationalize power in families. The vignette survey-experiment can also be extended in a multitude of ways. A key next step will be manipulate the race and sexual orientation of the fictional couple presented to respondents to compare beliefs about money for multiple family types. It might also be important to vary the work hours

of the couple, their ages, and even introduce policy differences into the vignettes. Changing the types of decisions facing the fictional couple may also shed new light on which decisions are considered desirable and when decisions are regarded as a chore.

Fruitful research might also investigate how women experience decision-making. Do they feel powerful making family decisions? Along those lines, developing research on international differences in measuring power dynamics within family relationships may better assess the ways gender inequality functions as an outcome of families' financial arrangements. Additional testing of financial arrangements influence on other measures of gender inequality, such as time spent in household labor and leisure time may be important to better understanding the conditions in which gender inequality is an outcome of financial arrangements. How financial arrangements contribute to or protect against inequality upon dissolution of relationships may be especially important to understanding the association between the household economy and women's poverty. One approach would be to use a survey vignette-experiment to test attitudes about alimony, child support, and ownership of joint property.

Research into the intervening factors that muddle associations between what people think about the treatment of money in families and how money is actually treated is another avenue for future research. The findings from the vignette survey-experiment point to the ways couples may reconcile contradictions in their own relationships, but the negotiations themselves cannot be analyzed using this research design. More research is necessary to determine when dissimilarities in attitudes and behavior result from differences in the operationalization of behaviors and attitudes or when they stem from other mechanisms.

Building from the results from Chapter 3, follow-up research could examine the ways respondents' race and class characteristics influenced beliefs about the organization and use of money in relationships. It remains a puzzle whether behavioral variations in income organization approaches can be explained by differences in socioeconomic status or if they reflect divergence in normative beliefs. Models from Chapter 3 showed White respondents and respondents with higher incomes were less likely than people of color and low-income people to endorse separate money arrangements. Careful analysis of demographic differences in attitudes could improve sociological knowledge of how financial arrangements protect or confound inequality in a diversity of families.

This finding was consistent with behavioral research showing lower-earning couples are more likely than their higher-earning peers to have separate accounts (Addo and Sassler 2010; Kenney 2006). Moreover, a number of scholars have highlighted the significance of class in understanding inequality in families (Damaske 2011; Edin and Kefalas 2005; Gibson-Davis, Edin, and McLanahan 2005; Lareau 2003). Together, this research suggests behavioral differences are reflective of class dissimilarities in the logic of money within families.

Focusing on Class

A larger questions remains – how does class location inform the ways couples negotiate tensions between commitments to financial autonomy and family unity? Compared to their more advantaged counterparts, working-class women are more likely to repeatedly enter and exit the workforce (Damaske 2011) and these interrupted work pathways may be associated with how low-income couples organize and think about their money. The rise in partial-pooling couples may be a reaction to unstable labor markets, as

couples develop tactics to nimbly respond to changing economic circumstances. Or, does the use of a partial-pooling approach result in women's stable labor force participation compared to fully financially integrated couples? Little is known about how the allocation of financial resources within families shapes an individual's market outcomes over the life course (Hobson 1990). There is also less trust in relationships among low-income couples compared with couples with more economic resources (Levine 2013), which may indicate greater separation of finances as a protective strategy. Moreover, relationship dissatisfaction that appears to be about families' distressed fiscal situations may be in actuality a consequence of couples' financial organizational strategies (Addo and Sassler 2010).

While the vignette-survey results point to situations in which couples draw on notions of gender, my own ongoing research involves interviewing couples in order to understand how organizational strategies mitigate or exacerbate gender equality in practice. Although most couples today report that they desire equal relationships (Gerson 2009), the strategies used to achieve these goals may be conditional on class position. For instance, working-class women often manage the joint household finances, when money is stretched to try to make ends meet, making money management a burden (Roman and Vogler 1999). These women also tend to manage household funds in ways that protect men's levels of personal spending money while depriving themselves (Vogler and Pahl 1994). When women are the higher earner, couples may intentionally preserve men's power within the relationship (Tichenor 1999). These patterns could be one reason lower-earning women prioritize autonomy in their organizational approaches. Economic disruptions in families can also shift the gendered dynamics of couples, as when

unemployed men become stay-at-home fathers (Chesley 2011), meaning financial practices adjust to meet goals of gender equality.

Organizational strategies may be particularly important to understanding issues of power when there is a surplus of income that warrants allocating (Blumberg 1988; Kenney 2006). Despite similar goals of equal partnerships, the strategies women use to bring about fairness in their relationship may vary based on class location. I suspect that lower-income men and women prioritize autonomy, as scarce resources already restrict autonomy, whereas higher-income couples may seek equal decision making through equal contributions.

Using a life history analysis, I am investigating life transitions associated with various income organizational approaches in order to map the processes of reconciling contradictions between commitment to family unity and beliefs in breadwinning. Exploring the paradoxes between the stated reasoning behind couples' allocation systems and the actual consequences of their organizational approaches is expected to add conceptual clarity to the ways gender and economic circumstances combine to structure family relations (Risman 2009). Identifying the inconsistencies in the accounts of people's pursuits of unity, autonomy, and equality within families can reveal much about the cultural fabric of our society (Pugh 2013).

To collect data, I am interviewing couples who are living together or married, as the vignette-survey experiment indicated marital status was a primary predictor of beliefs about money. To an extent, it is important to compare couples who are in similar life stages; thus, recruitment targets couples in their thirties and forties. Following the research design of Damaske (2011), couples in this age range are old enough to have

established a class position separate from their parents; are making or have already made decisions about marriage, parenting, and work; and they are not yet anticipating changes that come about with retirement and later life. Criteria used to identify participants' class follows previous research, constructing a classification system using a combination of participants' occupation, educational level, and income (Damaske 2011; Lareau 2003).

Men and women tend to report access and ownership of finances differently, with one partner reporting shared control of finances while the other reports that one person makes the final decisions (Roman and Vogler 1999; Vogler and Pahl 1994). Although it may be advantageous to interview couples together to illuminate how they construct their common reality (Ludwig-Mayerhofer et al. 2011), I am conducting separate interviews to allow participants to share their views openly, identifying points of disagreement and discrepancies between partners (Burgoyne et al. 2007). I am taking a life history approach to interviewing, focusing on each partner's post hoc reconstruction of their relationship, attending to relationship transitions that previous research suggests are important turning points to understanding money in families. Questions are designed to elicit specific event information in order to capture rich details about participants' life situations (Weiss 1995).

APPENDIX A. ISSP MODELS

Appendix Table A.1 Multinomial Regression: Relative Risk Ratios of Income Organization Arrangement, excluding single-earner couples and with control variables (N = 4,155)

	Model 4			Model 5			Model 6		
	One Manages	Pool Some	Keep Separate	One Manages	Pool Some	Keep Separate	One Manages	Pool Some	Keep Separate
Level 2 Variable									
Gender Inequality Index	88.25 ***	1.59	7.12	187.35 ***	2.01	10.94	89.18 ***	4.33	15.17 *
Level 1 Variables									
Earnings Homogamy (Male higher earner ref.)									
Female higher earner	0.87	1.02	0.98	1.11	1.08	1.04	0.87	1.00	0.97
About equal earnings	0.70 *	0.92	0.74 **	1.10	1.00	0.91	0.70 *	0.91	0.72 **
Earnings Homogamy x GII									
Female higher earner				0.27 **	0.63	0.63			
About equal earnings				0.08 ***	0.56	0.20 *			
Cohabitation	1.51 **	3.58 ***	4.85 ***	1.49 **	3.57 ***	4.84 ***	1.31	6.75 ***	8.13 ***
Cohabiting x GII							0.85	0.01 ***	0.03 ***
Female Report	0.97	1.08	1.08	0.96	1.08	1.08	0.97	1.07	1.08
Age	0.99	0.98 **	0.98	0.99	0.98 **	0.98	0.99	0.98 *	0.98
Parent	0.97	0.91	1.10	0.98	0.92	1.11	0.95	0.94	1.14
Employment (full-time is ref)									
Part-time	1.33	0.59	1.04	1.31	0.59	1.02	1.33	0.57	1.01
Unemployed	1.49 *	0.62 *	0.71	1.48 *	0.62 *	0.71	1.48 *	0.61 *	0.71
Student	1.86	0.88	2.35 **	1.93	0.88	2.37 **	1.92	0.82	2.20 **

Not in labor force	1.20	0.58 **	0.84	1.18	0.58 **	0.84	1.20	0.58 **	0.85
Homemaker	1.14	0.84	0.71	1.14	0.84	0.71	1.14	0.83	0.70
Education (Upper sec. is ref)									
No formal education	1.03	0.87	2.74 *	1.00	0.88	2.66	1.02	0.93	2.94
Primary school	1.12	0.47	0.92	1.14	0.47	0.92	1.13	0.52	1.01
Lower secondary	0.92	0.82	1.00	0.93	0.83	1.01	0.92	0.82	1.00
Post-secondary	1.03	0.88	1.26	1.04	0.88	1.26	1.03	0.85	1.23
Lower level tertiary	0.72	1.25	1.95 ***	0.73	1.25	1.95 ***	0.73	1.23	1.94 ***
Upper level tertiary	0.55 *	1.72 ***	1.61	0.55 *	1.72 ***	1.62	0.55 *	1.70 ***	1.61
Housework	0.89 ***	1.00	1.07	0.89 ***	1.00	1.07	0.89 ***	1.00	1.06
Mother's Work History	0.92	1.34	1.02	0.93	1.35	1.02	0.92	1.36	1.03
Happy with Family Life	0.75 **	0.79 ***	0.59 ***	0.75 **	0.79 ***	0.59 ***	0.75 **	0.79 ***	0.59 ***
Intercept	2.31	1.99	3.08	1.97	1.93	2.91	2.48	1.65	2.55
BIC		9,460			9,450			9,424	

SOURCE: International Social Survey Programme 2012 (Ages 18-54); Standard errors adjusted for 20 nation clusters
Baseline category is Joint Management; * p < .05; ** p < .01; *** p < .001 (two-tailed test)

Appendix Table A.2 Hierarchical Multinomial Regression: Odds Ratios of Income Allocation Type with Predictor Variables

	Model 4						Model 5						Model 6					
	One Manages		Pool Some		Keep Separate		One Manages		Pool Some		Keep Separate		One Manages		Pool Some		Keep Separate	
Level 2 Variable																		
Gender Inequality Index	136.46	***	2.28		4.67		123.56	***	2.30		4.69		126.17	***	2.12		4.65	
Level 1 Variables																		
Earnings Homogamy (Male higher earner ref.)																		
Female higher earner	0.93		1.09		0.99		0.91		1.04		0.94		0.93		1.08		0.98	
About equal earnings	0.62	***	0.96		0.81		0.62	***	0.94		0.77		0.62	***	0.94		0.80	
Earnings Homogamy x GII																		
Female higher earner							0.44		0.41		0.22							
About equal earnings							0.09	**	0.65		0.30							
Cohabitation	1.47	**	3.42	***	4.54	***	1.46	**	3.42	***	4.53	***	1.29		2.62	***	3.99	***
Cohabiting x GII													0.41		0.01	***	0.04	***
Female Report	0.88		1.06		1.11		0.88		1.06		1.11		0.88		1.04		1.10	
Age	0.99	*	0.98	***	0.98	**	0.99	*	0.98	***	0.98	*	0.99	*	0.98	***	0.98	*
Parent	0.88		0.86		1.02		0.89		0.87		1.02		0.88		0.90		1.05	
Employment (full-time is ref)																		
Part-time	1.50		0.60		0.88		1.46		0.60		0.89		1.48		0.57		0.85	
Unemployed	1.37	*	0.62	**	0.65	*	1.36	*	0.63	*	0.65	*	1.37	*	0.63		0.66	*
Student	2.78	**	0.76		1.52		2.82	**	0.76		1.54		2.77	**	0.70		1.43	
Not in labor force	1.68	***	0.46	***	0.55	**	1.65	***	0.46	***	0.55	**	1.67	***	0.48		0.57	**
Homemaker	1.18		0.81		0.70	*	1.18		0.81		0.70	*	1.18		0.80	***	0.69	*
Education (Upper sec. is ref)																		

No formal education	1.49	0.95	1.69	1.48	0.97	1.71	1.49	1.06	1.83
Primary school	1.25	1.06	1.18	1.26	1.06	1.17	1.27	1.16	1.26
Lower secondary	1.23	0.80	1.14	1.24	0.81	1.14	1.22	0.80	1.14
Post-secondary	1.01	0.82	1.03	1.02	0.82	1.03	1.01	0.81	1.02
Lower level tertiary	0.97	1.25	1.66 **	0.98	1.25	1.66 **	0.97	1.27	1.67 **
Upper level tertiary	0.75	1.59 ***	1.45 *	0.75	1.59 ***	1.45 *	0.75	1.61 ***	1.47 *
Housework	0.91 ***	1.01	1.06 *	0.91 ***	1.01	0.95 *	0.91 ***	1.01	1.06 *
Mother's Work History	0.75 **	1.19	0.95	0.75 **	1.19	1.06	0.75 **	1.20	0.95
Happy with Family Life	0.80 ***	0.90	0.63 ***	0.79 ***	0.90	0.63 ***	0.80 ***	0.90	0.63 ***
Intercept	0.36 ***	0.34 ***	0.21 ***	0.36 ***	0.34 ***	0.21 ***	0.36 ***	0.34 ***	0.21 ***

SOURCE: International Social Survey Programme 2012 (Ages 18-54); Standard errors adjusted for 20 nation clusters
Baseline category is Joint Management; * p < .05; ** p < .01; *** p < .001 (two-tailed test) (N = 4,955)

Appendix Table A.3 OECD Country Level Descriptive Statistics

	Births out of Wedlock	Prevalence of Cohabitation	Female Employment Rate	Maternal Employment Rate	Age at First Marriage	Divorce Rate	Gender Wage Gap	Family Dual Earners	Paid Maternity Leave
All	38.7	6.7	74.0	67.6	30.1	2.4	13.1	42.3	13.2
Australia	33.4	8.9	72.1	61.9	--	2.3	13.8	21.1	0.6
Czech Republic	36.3	2.9	74.3	56.9	28.4	3.0	15.4	49.1	19.6
Finland	40.7	11.8	80.4	77.2	30.8	2.5	18.7	58.0	14.1
France	52.6	14.4	76.2	72.5	31.0	2.1	14.1	41.4	15.7
Germany	32.1	5.3	77.8	67.2	30.9	2.3	16.6	16.5	14.0
Iceland	64.1	--	85.7	84.8	32.7	1.7	14.1	--	8.3
Ireland	32.8	5.9	65.1	57.3	30.7	0.8	8.3	--	10.9
Latvia	43.1	5.5	75.6	69.9	26.8	2.7	13.3	58.4	19.0
Lithuania	28.5	4.1	79.0	75.3	26.2	3.1	7.0	64.8	21.0
Norway	55.0	10.7	--	--	32.3	2.1	6.4	--	8.0
Poland	19.9	1.3	71.5	65.9	26.3	1.7	10.6	53.0	22.0
Spain	31.7	3.3	62.7	59.3	28.8	2.4	8.6	39.2	16.0
Sweden	54.7	--	81.9	80.3	33.4	2.3	15.1	41.0	12.5
Switzerland	17.1	5.9	77.6	69.7	33.7	2.6	18.5	8.0	11.2
United States	38.5	5.5	69.0	62.4	--	3.7	19.1	72.1	0.0

Appendix Table A.4. Ordered Logistic Regression: Income Organization Strategy by OECD Characteristic, clustering by countries

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8	Model 9	Model 10
Individual Level										
Cohabiting	1.57 ***	1.54 ***	1.49 ***	1.54 ***	1.55 ***	1.53 ***	1.58 ***	1.55 ***	1.66 ***	1.57 ***
	(0.12)	(0.12)	(0.14)	(0.12)	(0.13)	(0.13)	(0.12)	(0.11)	(0.13)	(0.12)
Country Level										
Births out of Wedlock		0.01								
		(0.01)								
Prevalence of Cohabitation			0.09 **							
			(0.03)							
Female Employment Rate				0.05						
				(0.03)						
Maternal Employment Rate					0.04					
					(0.02)					
Age at First Marriage						0.08				
						(0.05)				
Divorce Rate							-0.21			
							(0.12)			
Gender Wage Gap								0.02		
								(0.04)		
Family									0.01	
									(0.01)	
Paid Maternity Leave										0.00
										(0.02)
Cut 1	1.12 ***	1.69 ***	1.73 ***	4.64 *	3.61 **	3.52 *	0.65 *	1.37 *	1.54 ***	1.16 ***
	(0.18)	(0.39)	(0.27)	(1.94)	(1.30)	(1.53)	(0.28)	(0.63)	(0.32)	(0.27)
Cut 2	2.51 ***	3.08 ***	3.13 ***	5.98 **	4.95 ***	4.95 **	2.03 ***	2.75 ***	2.93 ***	2.54 ***
	(0.19)	(0.42)	(0.27)	(1.97)	(1.33)	(1.53)	(0.28)	(0.61)	(0.34)	(0.25)
N	7,036	7,036	6,298	6,598	6,598	6,225	7,036	7,036	5,769	7,036

APPENDIX B. VIGNETTE INSTRUMENT

A. Instructions and Vignette

Base: All respondents

A01 [Display]
The next questions ask your opinions of how a couple should handle money. You will be presented with a hypothetical scenario. Please read it closely, then continue to the next page.

Base: All respondents

SCRIPTER: See Appendix III for Block Assignment, which determines dynamic inserts

A02 [Display]
Michelle and Anthony, both 31 years old, **[INSERT RELSTAT TEXT]** and have been a couple for **[INSERT RELDUR TEXT]**. They enjoy spending time together and they are happy with their relationship. They have **[INSERT PARENTST TEXT]**. **[INSERT EARNINGS TEXT]**.

B. Vignette and Follow-Up Questions

Base: All respondents

SCRIPTER: Display paragraph from A02 above questions B01 to B10 on same page. Follow rules for dynamic inserts from A02, that is, See Appendix C.1 for Block Assignment, which determines dynamic inserts

B01. [S]
Couples organize their income in many different ways. Do you think Michelle and Anthony should:

1. Have a shared account in which they both deposit all their earned income
2. Keep all their earned income in separate, individual accounts
3. Have both a shared account and separate, individual accounts

Base: For B02 and B03, respondents who answered B01=3 'Have both a shared account and separate, individual accounts'

SCRIPTER: Randomize and record order of B02 and B03

SCRIPTER: Create two number boxes, ranges determined by Range_B02; See Appendix C.2 for range values and total values

B02. [Q]

How much money should Michelle put in her individual account and in the shared account (Total must sum to $**[INSERT ceiling/max value from Total_B02, i.e.** 1,200**,** 2,000**, or** 2,800**]**)?

Shared Account: $**[Number Box; see Range_B02 for range]**
Individual Account: $**[Number Box; see Range_B02 for range]**

Total: $**[Number Box; must sum to ceiling/max value from Total_B02]**

Base: For B02 and B03, respondents who answered B01=3 'Have both a shared account and separate, individual accounts'

SCRIPTER: Create two number boxes, ranges determined by Range_B03; See Appendix C.2 for range values and total values

B03. [Q]
How much money should Anthony put in his individual account and in the shared account (Total must sum to $**[INSERT ceiling/max value from Total_B03, i.e.** 1,200**,** 2,000**, or** 2,800**]**)?

Shared Account: $**[Number Box; see Range_B03 for range]**
Individual Account: $**[Number Box; see Range_B03 for range]**

Total: $**[Number Box; must sum to ceiling/max value from Total_B03]**

Base: All respondents

SCRIPTER: See Appendix C.3 for DOV_Item and DOV_Person_B04 values/text inserts; Prompt

B04. [S]
Anthony and Michelle have to make a decision about **[INSERT DOV_Item TEXT]**. Although they talked this over and they care equally about the decision, **[INSERT DOV_Person_B04 TEXT]** ultimately decides since they can't agree. How fair do you think it is that **[INSERT DOV_Person_B04 TEXT]** made the final decision?

1. Very fair
2. Somewhat fair
3. Somewhat unfair
4. Very unfair

Base: All respondents

SCRIPTER: Insert medium text box; Implement a 30-second delay before displaying the 'Next' button; Do not allow R to proceed before 30 seconds have elapsed; Display B04 question text between A02 text and B05 question text

B05. [Q]
Please explain why you indicated this decision is **[INSERT ANSWER FROM B04, MAKE FIRST LETTER LOWER CASE]**.
[SPACE]
Please take your time and write 2-3 sentences. The 'Next' button will appear after 30 seconds.

[MEDIUM TEXT BOX]

Base: All respondents

SCRIPTER: See Appendix C.3 for DOV_Activity, DOV_Person_B06, and DOV_Person2_B06 values/text inserts; Prompt

B06. [S]
Most of the time Anthony and Michelle make a decision together about **[INSERT DOV_Activity TEXT]**. In instances when they can't agree, most of the time **[INSERT DOV_Person_B06 TEXT]** eventually accepts **[INSERT DOV_Person2_B06 TEXT]**'s opinion. How fair do you think this is?

1. Very fair
2. Somewhat fair
3. Somewhat unfair
4. Very unfair

Base: All respondents

SCRIPTER: Insert medium text box; Implement a 30-second delay before displaying the 'Next' button; Do not allow R to proceed before 30 seconds have elapsed; Display B06 question text between A02 text and B07 question text

B07. [Q]
Please explain why you indicated this decision is **[INSERT ANSWER FROM B06, MAKE FIRST LETTER LOWER CASE]**.
[SPACE]
Please take your time and write 2-3 sentences. The 'Next' button will appear after 30 seconds.

[MEDIUM TEXT BOX]

APPENDIX B.1: Block Assignment Instructions and Text for Dynamic Inserts

BLOCK	RELSTAT	RELDUR	PARENTST	EARNINGS
Block01	are married	3 years	no children	Although they both work about forty hours per week, Anthony earns $2,800 a month while Michelle earns $1,200 a month
Block02	are married	3 years	no children	Although they both work about forty hours per week, Michelle earns $2,800 a month while Anthony earns $1,200 a month
Block03	are married	3 years	no children	They both work about forty hours per week, and each earn $2,000 a month
Block04	are married	3 years	one child together	Although they both work about forty hours per week, Anthony earns $2,800 a month while Michelle earns $1,200 a month
Block05	are married	3 years	one child together	Although they both work about forty hours per week, Michelle earns $2,800 a month while Anthony earns $1,200 a month
Block06	are married	3 years	one child together	They both work about forty hours per week, and each earn $2,000 a month
Block07	are married	7 years	no children	Although they both work about forty hours per week, Anthony earns $2,800 a month while Michelle earns $1,200 a month
Block08	are married	7 years	no children	Although they both work about forty hours per week, Michelle earns $2,800 a month while Anthony earns $1,200 a month
Block09	are married	7 years	no children	They both work about forty hours per week, and each earn $2,000 a month
Block10	are married	7 years	one child together	Although they both work about forty hours per week, Anthony earns $2,800 a month while Michelle earns $1,200 a month
Block11	are married	7 years	one child together	Although they both work about forty hours per week, Michelle earns $2,800 a month while Anthony earns $1,200 a month
Block12	are married	7 years	one child together	They both work about forty hours per week, and each earn $2,000 a month

Block13	live together	3 years	no children	Although they both work about forty hours per week, Anthony earns $2,800 a month while Michelle earns $1,200 a month
Block14	live together	3 years	no children	Although they both work about forty hours per week, Michelle earns $2,800 a month while Anthony earns $1,200 a month
Block15	live together	3 years	no children	They both work about forty hours per week, and each earn $2,000 a month
Block16	live together	3 years	one child together	Although they both work about forty hours per week, Anthony earns $2,800 a month while Michelle earns $1,200 a month
Block17	live together	3 years	one child together	Although they both work about forty hours per week, Michelle earns $2,800 a month while Anthony earns $1,200 a month
Block18	live together	3 years	one child together	They both work about forty hours per week, and each earn $2,000 a month
Block19	live together	7 years	no children	Although they both work about forty hours per week, Anthony earns $2,800 a month while Michelle earns $1,200 a month
Block20	live together	7 years	no children	Although they both work about forty hours per week, Michelle earns $2,800 a month while Anthony earns $1,200 a month
Block21	live together	7 years	no children	They both work about forty hours per week, and each earn $2,000 a month
Block22	live together	7 years	one child together	Although they both work about forty hours per week, Anthony earns $2,800 a month while Michelle earns $1,200 a month
Block23	live together	7 years	one child together	Although they both work about forty hours per week, Michelle earns $2,800 a month while Anthony earns $1,200 a month
Block24	live together	7 years	one child together	They both work about forty hours per week, and each earn $2,000 a month

APPENDIX B.2: B02 and B03 Number Box Ranges

BLOCK	Range_B02	Total_B02	Range_B03	Total_B03
Block01	0-1200	1200	0-2800	2800
Block02	0-2800	2800	0-1200	1200
Block03	0-2000	2000	0-2000	2000
Block04	0-1200	1200	0-2800	2800
Block05	0-2800	2800	0-1200	1200
Block06	0-2000	2000	0-2000	2000
Block07	0-1200	1200	0-2800	2800
Block08	0-2800	2800	0-1200	1200
Block09	0-2000	2000	0-2000	2000
Block10	0-1200	1200	0-2800	2800
Block11	0-2800	2800	0-1200	1200
Block12	0-2000	2000	0-2000	2000
Block13	0-1200	1200	0-2800	2800
Block14	0-2800	2800	0-1200	1200
Block15	0-2000	2000	0-2000	2000
Block16	0-1200	1200	0-2800	2800
Block17	0-2800	2800	0-1200	1200
Block18	0-2000	2000	0-2000	2000
Block19	0-1200	1200	0-2800	2800
Block20	0-2800	2800	0-1200	1200
Block21	0-2000	2000	0-2000	2000
Block22	0-1200	1200	0-2800	2800
Block23	0-2800	2800	0-1200	1200
Block24	0-2000	2000	0-2000	2000

Appendix B.3

DOV_ITEM
SCRIPTING: For use with B04. Random assignment. Use fresh random seed. Record random selection

1. which house or apartment to take
2. what mattress to buy
3. where to go on vacation

DOV_PERSON_B04
SCRIPTING: For use with B04. Random assignment. Use fresh random seed. Record random selection

1. Michelle
2. Anthony

DOV_ACTIVITY
SCRIPTING: For use with B06. Random assignment. Use fresh random seed. Record random selection

1. shared weekend activities
2. what movie to go see

DOV_PERSON_B06
SCRIPTING: For use with B06. Random assignment. Use fresh random seed. Record random selection

1. Michelle
2. Anthony

DOV_PERSON2_B06
SCRIPTING: For use with B06. Assign response not selected in DOV_PERSON_BO6. Record selection

1. Michelle
2. Anthony

DOV_PERSON_B08
SCRIPTING: For use with B08. Random assignment. Use fresh random seed. Record random selection

1. Michelle
2. Anthony

DOV_PERSON2_B08
SCRIPTING: For use with B08. Assign response not selected in DOV_PERSON_BO8. Record selection

1. Michelle
2. Anthony

DOV_PERSON_B10
SCRIPTING: For use with B10. Assign response not selected in DOV_PERSON_B10. Record random selection

1. Michelle
2. Anthony

DOV_PERSON2_B10
SCRIPTING: For use with B10. Assign response not selected in DOV_PERSON_B10. Record selection

1. Michelle
2. Anthony

APPENDIX C. Means of Dependent Measures by Vignette Manipulation

		Marital Status		Parental Status		Relative Earnings		
	All	Cohabit	Married	Child-Free	Parent	Man Primary Earner	Woman Primary Earner	Equal Earners
Organizational Strategy (Ns)	3,986	1,988	1,998	1,988	1,998	1,318	1,333	1,335
Shared	0.39	0.29	0.49 [a]	0.36	0.42 [b]	0.40	0.39	0.38
	(0.49)	(0.45)	(0.50)	(0.48)	(0.49)	(0.49)	(0.49)	(0.48)
Separate	0.16	0.23	0.10 [a]	0.20	0.12 [b]	0.17	0.16	0.15
	(0.37)	(0.42)	(0.30)	(0.40)	(0.33)	(0.37)	(0.37)	(0.36)
Partial-Pooling	0.45	0.48	0.41 [a]	0.44	0.45	0.43	0.44	0.47 [c]
	(0.50)	(0.50)	(0.49)	(0.50)	(0.50)	(0.50)	(0.50)	(0.50)
Distribution of Earnings (Ns)	1,784	963	821	875	909	565	591	628
His Account	0.20	0.21	0.18 [a]	0.21	0.18 [b]	0.28	0.12 [c]	0.20 [cd]
	0.12	(0.12)	(0.13)	(0.13)	(0.12)	(0.15)	(0.06)	(0.09)
Her Account	0.22	0.23	0.21 [a]	0.23	0.21 [b]	0.13	0.33 [c]	0.20 [cd]
	(0.14)	(0.14)	(0.13)	(0.14)	(0.13)	(0.06)	(0.15)	(0.09)
Shared Account	0.58	0.56	0.61 [a]	0.56	0.60 [b]	0.59	0.55 [c]	0.60 [d]
	(0.19)	(0.18)	(0.20)	(0.19)	(0.19)	(0.19)	(0.19)	(0.17)

Note: Standard deviations in parentheses;
[a] Significantly different from cohabiting couple vignette ($p < .05$; two-tailed test).
[b] Significantly different from child-free couple vignette ($p < .05$; two-tailed test).
[c] Significantly different from male breadwinner couple vignette ($p < .05$; two-tailed test).
[d] Significantly different from female breadwinner couple vignette ($p < .05$; two-tailed test).

APPENDIX D. CODING GUIDELINES FOR ANLAYSIS OF ITEM DECISION EXPLANATIONS

Coding Rules

Read each short-answer explanation of the fairness decision. It is helpful to use the data indicating the gender of the fictional decider and the quantitative fairness evaluation provided by the respondent in order to interpret the short-answer response.

- If the short answer is left blank, N/A is entered, or random characters are entered, code the response as “no answer.”
- If you find yourself needing to make too many inferences or assumptions to justify the code, code it as “unclear.”
- Do not multi-code. If the exact same chunk of text addresses more than one code, assign the response to the first explanation the respondent provided.
- For the “Gender Trumps All” code, also use the two sub-codes when applicable (not all “Gender Trumps All” responses will be sub-coded)

Coding Definitions

Each short-answer response will receive one code.

Code the article as “Equality or Bust” if……

…..they reference decision was unfair because the couple needed to reach a consensus or compromise, or stated explicitly or implicitly the decision must be made equally

Code the article as “Has to be Made” if……

……they use the phrase “has to be made” or state that the couple would lose out without a decision or appeal to the urgency of the decision

Code the article as “Gender Trumps All” if……

……they draw on the gender of the decider explicitly or implicitly

Code the article as “Happy wife/Happy life” if……

……the phrase was used explicitly or implicitly the woman's happiness is used as a justification

Code the article as "Head of House" if……

……men's "head of household" phrase is explicitly used or implicitly men's right to authority is used as a justification

Code the article as "Money Talks" if

……the relative earnings of the couple is explicitly mentioned to justify the fairness evaluation

Code the article as "Greater Good" if

……assumptions about the decider making a decision that is best for everyone in the couple/or family is provided

Code the article as "Trade-offs" if

……explicit mentions of taking turns or alternating decisions is referenced or if logic suggesting one person cares more about this decision and other partner might care about another decision is offered

Code the article as "Giving in is a Decision" if

……the phrase "giving in is a decision" is explicitly used or implicitly suggested that the non-decider make a choice not to argue or ultimately choose

Code the article as "Item Specific" if

……the justification uses logic that uniquely relates to the item being decided about (e.g., bad back for the mattress decision)

APPENDIX E. SUPPLEMENTARY FIGURES

Figure E.1 Fairness Evaluation by Item Presented to Respondent

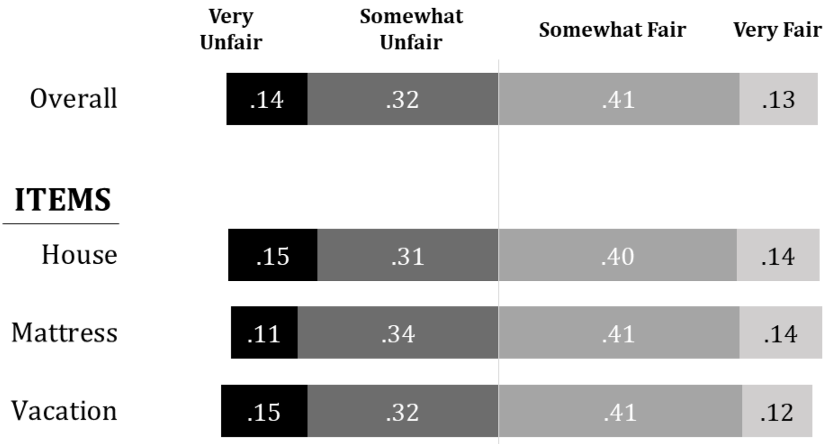
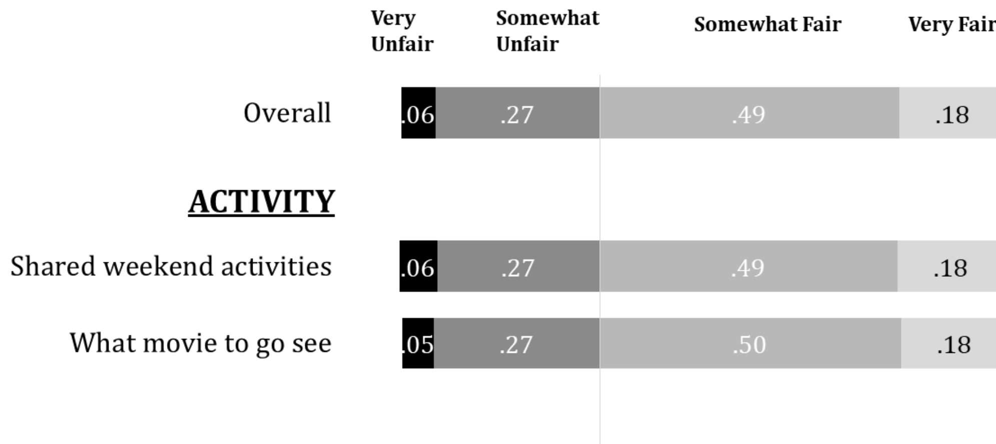


Figure E.2 Fairness Evaluation by Activity Presented to Respondent



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