Financial togetherness and autonomy within couples

Book Section

PART II

Gender Inequalities in the Household and Workplace

4. Financial togetherness and autonomy within couples

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1. INTRODUCTION

Whether togetherness or autonomy should be valued (more) within couples has been a long-standing topic of debate within feminism. Feminists have generally argued for women's financial autonomy – for women to be free from financial dependence on men in general and their male partner in particular (see, for example, London Women's Liberation Campaign for Legal and Financial Independence and Rights of Women 1979). However, there has also been recognition that individual independence can be a false ideal derived from a masculinist myth that is neither achievable nor desirable. Togetherness, in the sense of sharing resources within households, can be valued by household members for its practical advantages; these include economies of scale, and/or its ideological appeal to the household as a collective unit, especially when resources are limited (Daly and Leonard 2002).

This chapter examines the implications of the concepts of togetherness and financial autonomy for gender equality, drawing on findings from both qualitative and quantitative research. The qualitative research explored the two concepts in individual interviews with men and women in low- to moderate-income couples. The quantitative research used the British Household Panel Survey to analyse the factors affecting the differing assessments of their household income by men and women in couples across the range of incomes. The findings support the argument that an honest recognition of interdependence (or togetherness) is essential when analysing women's financial autonomy.

Policy-makers tend to show more interest in a household's[1] total current income level than in how that income is made up, or in how it is received or by whom. This may be particularly the case in the UK, despite the introduction of independent taxation in 1990. This is because of the UK welfare state's traditional reliance on means-tested benefits, and more recently also on tax credits. The reliance on tax credits looks likely to be consolidated in the 2010 coalition government's plans for welfare reform based on a means-tested 'universal [*sic*] credit'. Clearly adults who share a household *are* likely to share resources of various kinds, including income. If they are partners, they are presumably committed, to a greater or lesser extent, to each other in a form of togetherness. Yet we also know from earlier research that individuals may feel more entitled to spend money that they earn themselves as wages (or receive as some kinds of individual benefits) (Goode et al. 1998). As Robeyns (2003, p. 65) argues: 'even if household income were shared completely, it is problematic to assume that it does not matter in a well-being assessment whether a person has earned this money herself, or obtained it from her partner'. In addition, research evidence has demonstrated that money is more likely to be spent on children if it is directed via 'the purse' rather than 'the wallet' – in other words, if it is given to the woman rather than to the man (for example, see Goode et al. 1998; Lundberg et al. 1997 – but see also Hotchkiss 2005). It is already recognised by policy-makers in some instances that it matters who receives household income. For example, in paying child benefit to mothers by default, and insisting that child tax credit be paid to the 'main carer', the UK government implicitly recognises that factors other than its level may make household income more or less effective in contributing to the well-being of children. International evidence has over many years shown that there is good reason for this: that how and by whom a household's financial resources are received affects what they can achieve (Adato et al. 2000; Dwyer and Bruce 1988; Haddad 1999). How money is managed within the household has also been shown to have an independent effect on inequalities of power between men and women (Vogler 1998, cited in Sung and Bennett 2007).

Given these findings, focusing only on the total level of current household income is not likely to be the best way to maximise the effectiveness of policies. Instead, recognising how behaviour with respect to finances within couples may be gendered should make policy more effective in achieving its goals. In addition, if policy-makers want to further gender equality in its own right, the impact of within-household gender inequalities on access to resources and on the life chances that they facilitate should clearly be of central concern.

This chapter draws on research findings from one of the projects within the Gender Equality Network, which investigated such within household inequalities in relation to public policy. The aim of the project was to understand the impact of policies in a way which takes account of gender relations inside the household. These insights were also used to analyse the effects of policy changes in the UK, in particular, those that relate to individual incomes and labour market participation. To do this necessitated some exploration of the concepts of 'togetherness' and 'financial autonomy' within couples, and the (potentially gendered) factors that influence individuals' access to household resources.

In this chapter, we report on our analysis of the concepts of financial autonomy and togetherness, using two different methods. The next section outlines the concepts and common focus of the two methods and the samples used. The following section uses the qualitative results of interviews with low- to moderate- income couples to explore the concepts of financial autonomy and togetherness. Then we present the quantitative analysis to identify the factors that affect togetherness and autonomy in a sample of couples. These couples are representative of the full range of household incomes in Britain. In the final section, we draw these findings together to reflect on their implications.

2. THE CONCEPTS AND FOCUS

Both parts of the research project reported here explored how individuals in heterosexual couples talk about and assess their household finances.[2] This chapter focuses on the complex interrelationships between ideas of 'togetherness' and '(financial) autonomy' as they feature in the lives of couples managing their household incomes.

Togetherness is a broad concept. Notions of jointness, mutuality, sharing and interdependence are all treated as synonymous with togetherness in our analysis. Togetherness stands for the extent to which members of a couple view their finances as joint to be spent for mutual benefit, rather than viewing the source of income as giving individuals claims to resources in the sense of determining how they should be spent. In economic theory, togetherness is close to the standard 'unitary' approach that models household decisions as though they were made by individuals with a single given set of preferences, influenced only by the level of household income, not by its source (see, for example, Browning et al. 2006).

Financial autonomy could be seen as the opposite of togetherness. However, we will see that togetherness and autonomy may not be mutually exclusive. They can coexist in one household, not least because of the difference between discourse and practice. We view financial autonomy in terms of economic independence, privacy and/or agency in money matters. Economic independence means (in this case) not having to depend on a partner's resources to meet one's needs. This has been a key concern for feminist campaigners, as noted above. Financial autonomy can also be understood as the absence of control or surveillance by one's partner (Bjornberg and Kollind 2005), including enjoying privacy in one's financial affairs. Financial autonomy as agency can suggest being able to take decisions or actions related to household income on behalf of the household as a whole. It can also mean having legitimate access to (command over) income to pursue one's own individual plans and purposes.

3. THE SAMPLES

The samples used in this research are both drawn from the British Household Panel Survey (BHPS).[3] For the qualitative analysis, 60 qualitative semi-structured interviews with men and women in low- to moderate-income heterosexual couples in England, Wales and Scotland were carried out in 2006 (Sung and Bennett 2007). The interviews mainly covered finances and money management issues. These couples had been selected from a discontinued sample added to the BHPS to boost its coverage of low-income households.[4] The couples were largely of working age (with a few having one partner of pension age), and all had reared children at some point. They were selected on the basis of being on means-tested benefits and/or tax credits at the time of interview and/or having been so in the past. They were also all white British couples, although this was not deliberate. In most couples, the woman as well as the man had a job; but the majority of the women worked part-time. In three couples only the woman was employed, and in five couples only the man; in a few cases, neither partner had a job. Almost all the couples were married, with only one cohabiting. The interviews were carried out individually in order to explore the different perceptions and views of men and women; in some couples, it turned out that men and women differed in their factual knowledge about the household finances.

The sample for the quantitative analysis includes all heterosexual couples in the BHPS, between 1996 and 2005, for whom there were at least two years of observations, where both members were of working age and not students, with or without children, but not living with others besides their financially dependent children.[5] Such couples remained in the sample so long as they stayed together. This left us with a selection of 2314 couples, giving 11 818 observations over an average five-year period per couple. Fixed effects linear regression analysis was used to identify the factors affecting individual access to household resources over time.

4. EXPLORING TOGETHERNESS AND FINANCIAL AUTONOMY THROUGH QUALITATIVE RESEARCH

The part of our research using qualitative methods allowed us to explore the nature of togetherness, and the possibility of and/or desire for financial autonomy and agency, in a sample of low- to moderate-income couples. For couples on low or moderate incomes, it could be argued that jointness in handling money is often a practical necessity. The qualitative interviews carried out with women and men in such couples indeed revealed a clear loyalty to sharing finances, often as an expression of trust and mutuality in their relationships. But underlying this was a more complex picture, with women more aware than men of tensions between togetherness and individual interests, and the importance of money in their own right.

Togetherness

There has been a series of studies of the use and management of money by low-income families in the UK (see, for example, Goode et al. 1998), as well as elsewhere. It can be argued that for low-income families drivers to togetherness in terms of dealing with household finances are particularly strong. Individual use of income without agreement may jeopardise the tight control and budgeting which are necessary to make ends meet.

Togetherness was certainly a major theme of the interviewees' responses (see also Daly and Leonard 2002). In addition to the need to pool money to maximise flexibility, our couples had often brought up children together, and many had lived together for a long time. A common phrase was that their money was 'all in one pot'; other descriptions included 'no yours and mine', and their relationship as a couple in relation to money management was described by several as a 'partnership' or 'team'. Many couples explained their decision to open a joint account in terms of trust and sharing, although some talked about practical reasons instead or in addition.

However, it would be misleading to take the existence of a joint account as an indicator by itself of togetherness in finances, as there was a spectrum in terms of sharing across couples with separate and joint accounts. Sonnenberg (2008) has argued that 'all in one pot' can be a figure of speech, which can cover a variety of money management practices. More generally, she has argued that in research interviews such as these, men and women are managing their identity as members of couples (or 'doing couple' – Stocks et al. 2007), as well as describing their management of money. Nonetheless, jointness, mutuality, interdependence or togetherness were described as being of great importance by many of our interviewees, both men and women.

Financial Autonomy

Despite the strength of this togetherness, however, it was also found that (financial) autonomy was valued, in particular by women. Autonomy was sometimes achieved, albeit in a limited way. We did not discuss the term 'autonomy' itself with our interviewees. Instead, for this we draw on evidence about women's and men's views on 'making a contribution'; what they thought about 'money in your own right' (which could be seen as including ownership and entitlement); how much they valued privacy in their financial affairs; and how they saw agency in relation to household income, as well as access to income for personal projects. A few women talked about the need to achieve economic independence for practical reasons (in case anything happened to their partners, or in one case if they needed to leave the marriage) (for example, 26, female).[6] But for many women, the aspiration for at least a degree of financial autonomy seemed to be a matter of self-esteem, and not just a practical issue in case of misfortune striking.

'Making a contribution' and 'money in your own right'

Men tended to link their own economic contribution with family survival. However, several women recognised that their contribution was not essential, but argued that it still felt important to them, as in the case of this respondent: 'Moneywise my wage is very important to me. I need to be bringing in something to contribute . . . It is emotionally very important to me' (11, female). Some men and women seemed to identify 'money in your own right' with personal spending, and saw it as irrelevant to themselves because they were living on social security benefits. There was also some resistance to the idea of individual ownership of benefits, perhaps because these were often seen as just providing the basics of life, with only any money surplus to this viewed as being at the disposal of individuals. But the receipt of benefits for disability and/or caring did seem to provide some women with a measure of agency, or 'voice' (having a say), within the couple.

Some men could not understand the concept of 'money in your own right'. Others found the idea antithetical to the concept of togetherness, and so resisted it: 'I'm not a person that would say "right, I need my own money, money to myself" – I don't see the point. I'd prefer to put it into the house for everybody to benefit than just be selfish' (26, male). Some men saw it solely in terms of their pocket money – which several received regularly from their partners, especially in those couples in which the woman was not in paid work (for example, 4 and 8). It often seemed to be the woman's role to control individual financial autonomy, via their day-to-day handling of the household budget as part of managing togetherness (Bennett et al. 2010).

Women were more likely to acknowledge openly the tension between autonomy and togetherness, and to see 'money in your own right' as important. Several female respondents associated it with independence: 'I think you need to be . . . have a little bit of independence in whatever you do' (27, female). For the women, 'independence' appeared to refer to their individual economic independence from family or partner. For some men, 'independence' seemed to be seen as the family doing well financially. (As we discuss below, some women identified 'money in their own right' as money that they could decide what to do with.) However, for the people we interviewed, individual or family independence in either of these senses was difficult to achieve in practice; the women did not usually have well-paid jobs (if they had them at all), and the couples were living on low to moderate incomes rather than doing well financially.

Privacy

Our interviews did not reveal any couples with completely separate finances, and the degree of jointness or separateness in financial matters did not necessarily match the existence of joint and individual bank accounts (see Ashby and Burgoyne 2008; Lewis 2001). But the women in our sample were more likely to have individual accounts than the men, and those who did were more concerned about their privacy and independence. Some men saw individual accounts as undermining togetherness, and as symbolising selfishness. However, for women, keeping an individual account could also represent an attempt to control the spending behaviour of their partner.

Privacy can also be associated with control, in the sense of individuals being able to take financial decisions which affect the family as a whole without consultation. There were several examples of this in our sample, especially in cases in which the man was self-employed (for example, 7). In one case, for example, the man had taken out a secured loan on the house without consulting his wife, despite the fact that her salary paid the mortgage (16). However, when men appeared to be sensitive to their partner's privacy, this could be ambiguous. It could result in greater financial autonomy for the woman. But it could also convey the sense that her income was of secondary importance to the family's well-being (20 and 22) – and indeed may have resulted from this.

Agency in relation to household income

Rake and Jayatilaka (2002) found that for women a sense of entitlement to income earned or received directly tended to be accompanied by more control over how that money was spent, thereby linking economic independence or ownership with agency. Bjornberg and Kollind (2005), on the other hand, argue that women may try to compensate for the loss of what they call 'economic self-governance' (due to the effect of child-rearing on their incomes) with the acquisition of some control over the joint pool of household income. Certainly some women in our sample who had previously run households on their own (for example, 5 and 9) had appreciated the feeling of control that this brought. This led them subsequently to seek to retain some freedom of manoeuvre within the couple.

It has been noted that women are especially likely to manage the household budget on a day-to-day basis in low-income families (Sung and Bennett 2007). This may be more of a burden than a source of power (for example, Goode et al. 1998). The traditional ways of arranging this management role in such families can free women from the need to keep asking their partner for money (at least in cases in which the amount is sufficient); for example, by the man handing over his wage packet to the woman, or giving her a specific sum for housekeeping. For some women, not having to ask for money was very important (for example, 11), although it was not as much of an issue for men. Several women in our sample had deliberately decided either to start to manage the household's money themselves (24) or to hand over management to the man (9). Spending patterns were generally gendered; as one of our male respondents described the spending responsibilities in his family: 'I'm bills, she's food etc' (17). As Vogler et al. (2008) noted in relation to working-class couples, this has the potential advantage that each partner has some autonomy within their own spending area.

Access to income to pursue personal projects

Most men and women said that they did not have to justify their personal spending to their partner, although women were more likely to say that they saw only their own money as theirs to spend. One female respondent from a couple without a joint account noted: 'Only mine, I wouldn't dare to dream of spending his. No – not unless he offered it to me' (27).

This begs the question of whether women have access to income to pursue their *own* projects, because whether spending is defined as personal or collective is key (Vogler et al. 2008). Goode et al. (1998), for example, found that among their samples of families with young children on benefits both men and women tended to see women's spending on the household and children as their 'personal' spending.

It appeared in our sample that men's identity was more likely to be bound up with the money coming into the household (making a contribution). For women, their identity was more related to the money going out (spending). In particular, instead of thinking about the source of income when discussing 'money in your own right', as men often did, some women connected it with money one could choose how to spend. For these women, this often meant money that they used to save or to buy things for others – whereas more individual men seemed to have a degree of personal financial autonomy to spend on gadgets or hobbies for themselves (for example, 24, 13, 29, 7, 26).

Peter (2003), cited in Lewis and Giullari (2005), argues that concern for others should be taken seriously as an expression of autonomy. Similarly, Cornwall (2007, p. 164), in her reconsideration of female solidarity and autonomy, emphasises 'the very real implications of social connectedness for any account of agency'. Given the emphasis placed on togetherness by the women as well as the men in our sample, we have tried to take these concerns seriously in this analysis. We highlight the value which they gave to it. But we found that for many of the women, the exercise of agency could only take place within a situation of unequal gender roles and very limited resources. 'Togetherness' sometimes appeared to result in an isolated nuclear family, with few external contacts.

AUTHORS' REFLECTIONS ON FINDINGS

A strong theme of money in common, and mutuality, emerges from our interviews. But 'togetherness' may not result in equal sharing of resources. In addition, it could be used in different ways – to reduce or increase inequalities within the household. One partner might use togetherness to safeguard resources for the family as a whole. Another might use it to justify the sharing of debts acquired before marriage with the other person. When combined with a gendered division of labour, and a preference for solely family-based care, 'togetherness' can act to intensify the inequalities of living in a gendered society. These findings are similar to those reported below from the quantitative research about the implications of joint labour market decisions that also often reinforce gender inequalities.

Many men seemed to see little to disturb their vision of togetherness. Alternatively, they saw ideas about financial autonomy as a threat. Many of the women were more aware of the inevitable tensions between jointness and independence. Women tended to manage togetherness in terms of money in practice. They also often had aspirations towards some financial independence, or at least a degree of autonomy expressed as agency and/or privacy.

But it is of course more difficult to achieve such independence or autonomy when budgets are tight, as they were in these low- to moderate-income families. As we have seen, it may be especially difficult for women to exercise agency in such circumstances. Money has to be used for shared needs for the household economy to be viable. As noted above, applications for means-tested benefits and tax credits in the UK involve joint assessment of resources for male/female couples living together, regardless of whether they have decided to pool their incomes. Increasingly these are also joint claims. The 'private' nature of family life in our sample, in particular as regards bringing up children, may limit the achievement of autonomy, especially for women. In addition, attempts to achieve a degree of financial autonomy may result in a lower standard of living for women who wish to have some independence without drawing on their partners' resources.

5. QUANTITATIVE ANALYSIS OF THE FACTORS INFLUENCING 'TOGETHERNESS' AND 'AUTONOMY'

The qualitative research with members of low- to moderate-income couples suggested that men and women who shared a household could assess that same household's financial situation quite differently. In the quantitative analysis, we explored the explanatory factors behind these different financial assessments across a wider sample of British couples representative of all income levels. We were interested in identifying the factors influencing individuals' ability to make use of household financial resources. This was talked about as the economic independence and agency aspects of financial autonomy in the qualitative analysis.[7] Our approach is close to that of Amartya Sen (1990). Sen's notion of individual entitlements – the legitimate access to resources that gives rise to an individual's set of opportunities – is close to our notion of financial autonomy as the ability to make use of financial resources. The literature on household bargaining and money management suggests that this ability can vary considerably for individuals within the same household (Bennett et al. 2010; Browning et al. 2006; Friedberg and Webb 2006; Lundberg and Pollak 1996).

We hypothesised that the ability to make use of financial resources depends, first, on the household's overall financial position and, second, on individual members' relative entitlements to that household's income.

Sen makes the point that members of a household will often have a shared view of a household's collective best interests. However, structural factors, internal and external to the household, may mean that pursuing these interests legitimates one partner's access to the fruits of that collective endeavour more than another's. In other words, both past and current decisions made 'together' – that is, decisions about collective endeavours seen as in their joint interests – may increase one member's 'financial autonomy' more than another's. For example, a couple's decision that the woman rather than the man should give up employment when they have small children may well be a shared decision. It may reduce the consequent loss of household earnings if she is the lower earner. However, this may nevertheless in practice de-legitimise her access to the household income that he now earns, and thus limit her financial autonomy.

Satisfaction with Household Income

To investigate the determinants of individual financial autonomy, we used answers to the question 'How dissatisfied or satisfied are you with the income of your household?' as our dependent variable. This question was asked in the BHPS through a self-completion questionnaire administered to all adults every year from 1996 to 2005, except in 2001. Answers had to be given on a seven-point scale, from one, 'not satisfied at all' to seven, 'completely satisfied'. We considered that an empirical analysis of the factors influencing our notion of financial autonomy could be carried out better by using data on individuals' satisfaction with household income than by using data on household expenditure, as is more usual in economic analyses of intra-household resource distribution.[8]

The assumption behind our analytical method is as follows: one possible cause of differences in how partners report their satisfaction with their common household income is differential access to household resources (see also Alessie et al. 2006; Bonke and Browning 2009). Therefore, if, after controlling for a number of other possible causes of such differences, factors have differential effects on the satisfaction of the man and the woman in a household, this is likely to be because those factors affect relative access to household resources.

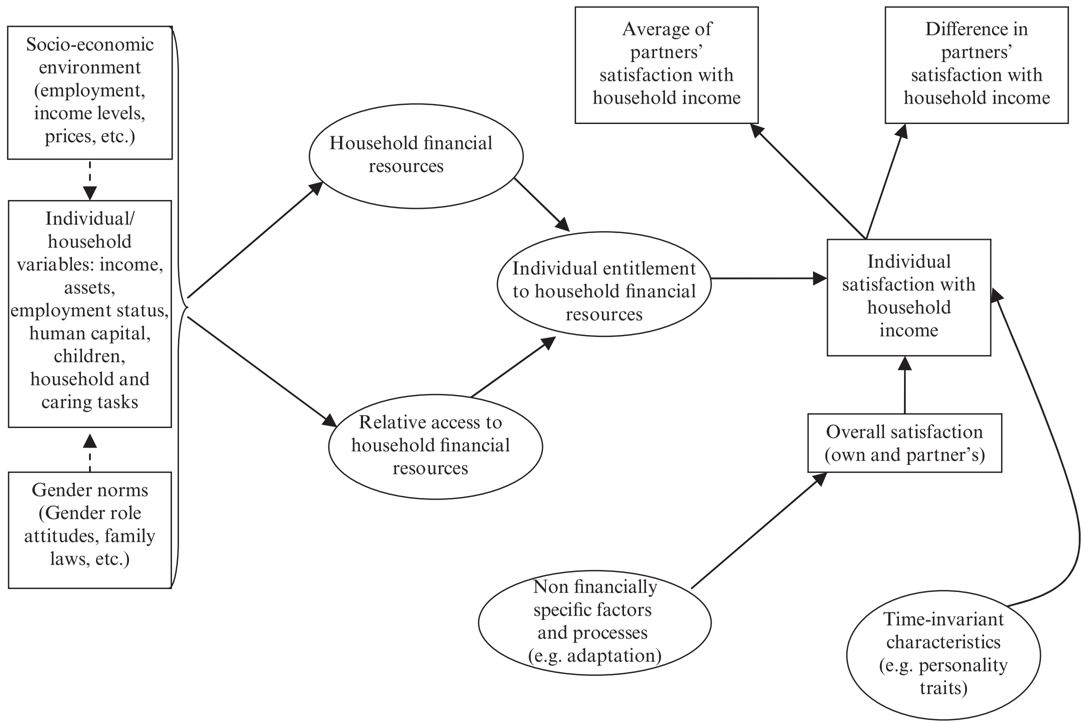
Of course, answers to questions about satisfaction depend on a number of other factors, and these must be controlled for. On the one hand, there are relatively stable influences such as personality traits: for example, some people are just inherently more positive (Diener and Lucas 1999). On the other hand, there are processes that are not specifically financial. These include adaptation to existing circumstances and the formation of expectations about the future that can impinge on all satisfaction measures

(Stutzer 2004). Because we had panel data that track individuals through time, we could abstract from any invariant personality traits by using the method of fixed effects regression. This statistical technique takes account of the influences on individuals' responses that vary over time (while eliminating the characteristics that may differ across individuals but are invariant over time for any individual). This method allowed us to strip out the effects of any individually unchanging factors, including personality traits (Ferrer-i-Carbonell and Frijters 2004). There was also a question in the survey about people's overall satisfaction with life. Controlling for responses to this question meant that we were examining the potential causes of variations in satisfaction with household income *over and above* any variation in satisfaction in general. In this way, we hoped to control for the effects of adaptation, and expectation formation, which we assume affected all forms of satisfaction, not just financial, as well as concern for a partner's overall well-being. For more detail of the methods and statistical model used, and the results of a similar analysis, see De Henau and Himmelweit (2009).

Decomposing Individual Answers about Satisfaction

The empirical model is displayed in Figure 4.1. Individual and household financial characteristics (potential and current income, costs, and so on) are seen to be influenced by gender norms and the socio-economic environment. The individual and household characteristics have an influence on an individual's access/entitlement to household resources through (1) the amount of total household resources, current or potential (the size of the pie) and (2) the relative access of each partner to those current and potential resources (the share of the pie). Individual entitlement to household resources cannot be observed directly. However, our assumption is that individuals will report increased (decreased) satisfaction with household income if their own entitlement increases (decreases), provided adequate controls are included for other influences (including own and partner's overall satisfaction, and individual characteristics that do not vary over time).

The BHPS allows us to match the individual answers of partners in a household. We can therefore include not only factors that apply to the household as a whole (such as home ownership or the number and age of children) but also individual-level factors for both partners, such as their employment status or the hours that they spend in housework. The unit of analysis is therefore the household and two fixed effects linear regressions were run: the first regression used the arithmetic average of the man's and the woman's satisfaction with household income as the dependent



Note: Ovals represent underlying factors (concepts/unobserved) while rectangles represent measurable variables

Figure 4.1 Conceptual framework of factors influencing partners' satisfaction with household income variable, and household, man's and woman's individual characteristics as explanatory variables; the second regression used the difference in their satisfaction with household income as the dependent variable and the same explanatory variables.[9]

Therefore we can examine to what extent a change in a factor (such as the man getting a full-time job) has influence in either of two ways: (1) on both partners' answers, through a positive effect on total household resources and hence on both partners' satisfaction with household income, and/or (2) by influencing partners' answers differently, through the man's employment giving him a greater claim on household resources relative to his partner, resulting in his satisfaction with household income increasing more than hers. The first of these effects was captured by a significant coefficient for the average of the man's and the woman's satisfaction with household income, and the second by a significant coefficient for the factor in the difference in the partners' satisfaction scores. The full results are given in the Appendix (Table A4.1, with the significant coefficients summarised in Tables 4.1 and 4.2).

The same factors may, of course, influence both household financial resources and relative access to those resources. The explanatory variables that we investigated[10] were ones that the literature on intra-household allocation models (including Sen's approach mentioned above) suggests could have effects on the current or future economic prosperity of the household on the one hand and/or the relative entitlements of each partner on the other (Bonke and Browning 2009; Pollak 2005; Sen 1990). Variables that have been suggested as affecting relative entitlements generally fall into two categories: those that register the perceived contribution of an individual to household finances, such as individual earnings, and those that register an individual's perceived fall-back position in case intra-household co-operation or the household itself breaks down. These include variables that affect how well an individual could fare on their own (such as eligibility for benefits). Again, of course many variables, notably those to do with employment status and potential wages, fall into both categories.

Effects on Both Partners' Average Satisfaction

The factors that were found to be significantly associated with a couple's average satisfaction with their household income are summarised in Table 4.1. These are the factors that indicate what a couple might value 'together'. Some of these factors apply to the household, while others are individual. For an individual variable its 'symmetric/non-gendered effect' is the average of its effect when it applies to the man and when it applies

Table 4.1 Factors influencing couple's average satisfaction with household income

	Impact on couple's average satisfaction with household income	
	Positive	Negative
Household variables	• Household income • Household receives investment income • Home ownership	• Household receives benefits • Children under 5 years old
Individual variables Non-gendered effects for both men and women	• Working full-time • Potential wage • One partner earns more than 75% of household earnings	• Being unemployed • Long-term disabled • Working part-time • Being out of labour market • Reporting poor health • Hours of housework
Additional gendered effect	• Man working full-time • Man's potential wage • Woman earning more than 75% of household income (or receiving more than 75% of its non-labour income)	• Man being unemployed • Man long-term disabled • Man working part-time • Man being out of labour market

Notes: An individual factor is reported as having a non-gendered/symmetric effect if its average effect over the man and the woman on the couple's average satisfaction is significant at the 5 per cent level. A factor is reported as having gendered effects if its effect on the couple's average satisfaction with household income differs significantly (at the 5 per cent level) according to gender.

Source: authors' calculations from BHPS 1996–2005.

to the woman, with its gendered effect representing any difference between these two effects.

Table 4.1 shows, for example, that a higher household income, receiving investment income and home ownership were all associated with an increased average level of a couple's satisfaction with their household's income. The presence of young children was associated with a decrease in the average level of the couple's satisfaction with household income. If either partner took a full-time job, average satisfaction with household income increased. If either partner became unemployed or long-term

Table 4.2 Factors influencing the difference in partners' satisfaction with household income

	Impact on difference in couple's satisfaction with household income	
	Positive	Negative
Individual variables		
Non-gendered effects for both men and women	• Potential wage • Working full-time	• Being unemployed • Working part-time • Being out of labour market • Long-term disabled • Reporting poor health • Hours of housework
Gendered effects Household variables	• Favouring the man • Children under 5 years old	• Favouring the woman • Household receives transfer income
Individual variables		• Woman earning more than 75% of household income

Notes: An individual factor is reported as having non-gendered effects if its average effect (over the man and the woman) on the difference in the couple's satisfaction scores is significant at the 5 per cent level. Factors are reported as having gendered effects if their effect on the difference in the couple's satisfaction scores differs significantly (at the 5 per cent level) according to gender.

Source: authors' calculations from BHPS 1996–2005.

disabled, worked part-time or dropped out of the labour market, average satisfaction with household income decreased. However, these effects are gendered: the positive effect of the man going into full-time employment, and the negative effect of him losing his job, becoming long-term disabled, working part-time or leaving the labour market were all significantly greater than if these changes happened to the woman. Similarly, a higher potential wage for either partner was associated with an increase in average satisfaction with household income. But the effect was stronger for increases in the man's wage. Spending more hours of housework reduced average satisfaction with household income, but there was no significant gender difference in this effect.

There is a great deal that could be unpacked from these results, but the main point is that gender roles matter in what makes couples satisfied with their household income. In particular, the man's current employment status and potential wage have greater effects than the woman's – even after controlling for the level of current household income. Our interpretation of our regression results depends on the implicit assumption that all characteristics that might jointly influence a couple's labour market status and their satisfaction with household income have been included.[11] If this does not hold, our results can be no more than indicative; but they do suggest that when couples make decisions 'together', they are likely to put more weight on the man's employment opportunities than on the woman's.

Effects on Differences in Satisfaction

Table 4.2 shows which factors led to differences in satisfaction, used here as a measure of differences in access to household resources.

Working full time or having a higher potential wage was associated with an increase in *that* partner's satisfaction with household income more than the other's. This was true for both men and women. Given the controls that we have used in our regressions, we can interpret this as indicating greater access to that household income. This is consistent with the findings from other studies (Bonke and Browning 2009; Pollak 2005).

We also found gendered effects. The presence of young children reduced a woman's satisfaction with household income relative to her partner's (even controlling for her employment status). Receipt by the household of transfer income (more likely to be the woman's, since most transfer income is child support) had the opposite effect. In addition, a woman's satisfaction with household income increased relative to her partner's if she earned more than 75 per cent of household income; this did not happen for a man. In all cases, we interpret such changes in relative satisfaction as reflecting changes in relative entitlements to the couple's joint household income.

Authors' Reflections on Findings

Some of the findings from the quantitative analyses are consistent with the qualitative research findings. In particular, the fact that men's employment status matters more than women's for a couple's satisfaction with household income, relates to the differences in how men's and women's earnings are perceived in the qualitative research. The qualitative research found that a woman's earnings were seen as less important but also more likely to be hers to spend (even if that does not necessarily mean that she spends them on herself). The quantitative analysis's finding that couples tend to value the man's employment opportunities over the woman's is consistent with the finding from the qualitative interviews that couples are more likely to see the man's earnings as for the household.

However, employment status also affects relative entitlements. Thus togetherness may well end up not only favouring the man's employment but also thereby improving his relative entitlements within the household. This is consistent with Sen's observation, mentioned earlier, that structural factors internal and external to the household may mean that pursuing a couple's shared view of a household's collective best interests favours one partner or the other in their entitlements to the fruits of that collective endeavour. This outcome is but a modern version of the notion that it is in the whole family's interests that the man eats well even when food is scarce for other family members, because all their fortunes depend on his strength as the family's main breadwinner.

In the quantitative part of the research individuals' experience of financial autonomy was identified with their assessment of the opportunities that their household's financial resources give them, indicated indirectly by their satisfaction with household income. This was influenced by two factors; an assessment of that household income itself, captured by a couple's average satisfaction with household income, and individual access to household resources, captured by differences in that satisfaction. Women's financial autonomy depends therefore in part on their household income, and through that was seen as more affected by their partner's labour market status than their own. However, women's own labour market status is also an important determinant of their access to household resources and through that to their financial autonomy. External constraints, gender norms and the gendered division of labour within households that reduce women's labour market attachment compared with men's also erode women's financial autonomy. This can occur even where such gendered division of labour results from decisions made together on the basis of a shared understanding of what benefits their household financially.[12] Togetherness in pursuit of a higher standard of living by couples may therefore reproduce unequal gender roles and have an impact on the relative financial autonomy of men and women. The economic constraints and/or gender norms giving rise to such shared views thus contribute to a reduction in financial autonomy for women, and the reproduction of gender inequalities both within and beyond households.

Thus togetherness may lead to couples making decisions that reproduce unequal gender roles. These decisions, whilst not conflicting, may still disadvantage women whether or not their household remains intact. A continuing concern of feminism has been that women make decisions for the short-term benefit of their families that can be to their own long-term disadvantage – for example, if the couple later splits up. This research has shown that there is also another issue: that such decisions made together in what are seen as the couple's joint interests, if they reproduce unequal gender roles, may disadvantage women within their own households by reducing their access to household resources and their financial autonomy overall. This is in addition to any longer-term disadvantage, which this research has not investigated. However, couples' joint decision-making may be one of the key ways in which such longer-term disadvantage accumulates.

This suggests that any effects of household decision-making on gender roles and the opportunities to which these give rise may be more important than the immediate distribution of resources within households. This issue can only be tackled by changing the external conditions, both economic constraints and accepted gender roles, which lead to togetherness resulting in decisions that so often disadvantage women. We return to this issue in the conclusions below.

6. CONCLUSIONS

As noted in the introduction above, autonomy and togetherness have both been important to feminism. On the one hand, women's financial autonomy has been a long-standing feminist aim: to free women from the financial dependence on men that has often kept them in unsatisfactory relationships and unable to realise their potential. On the other hand, feminism has recognised that individual independence is a myth, whose apparent appeal rests on the non-recognition of the domestic contributions that women make to the so-called 'independence' of male wage earners. Rather than positing such false independence as an ideal, an honest recognition of togetherness, or interdependence, is therefore essential.

This is what we have tried to do in this project, in both the qualitative and quantitative research. We found evidence of togetherness among the couples we studied. However, this was by no means the same as discovering gender equality. Indeed, the loyalty to jointness and mutuality found among these low- to moderate-income couples sometimes seemed closer to a unitary concept of the couple. The common belief in solely family-based care for children, together with a traditional gendered division of labour, and a retreat into coupledom through lack of resources, limited some women's opportunities in particular (for example, for paid work).

The quantitative research findings mirrored these qualitative results. Differences between the joint views of couples and those of the individuals within them have a systematic character. While the shared views endorse more traditional gender roles, the individual views show a relative disadvantage to those who take on the more traditionally female roles within households. Behavioural economics demonstrates that individuals do not always make choices that are in their own longer-term interests. Our results show that couples, especially women, are even less likely to do so. Although these are rarely distinguished, our results imply that there could be a significant difference, in terms of their gendered effects, between policies that give choices to couples to make jointly and those designed to ensure that men and women make their own individual choices (even if individuals take their partners' wishes into account in making decisions).[13]

The findings from our research suggest that for members of heterosexual couples in the UK today, neither 'togetherness' nor 'autonomy' provides an automatic or unproblematic route to achieving gender equality within the household. As noted above, 'togetherness' can be used to reduce or increase gender inequalities while pursuing a household's collective interests within a gendered society. It can also reproduce or exacerbate gender inequality. On the other hand, attempts to achieve financial autonomy within the household can result in a lower standard of living for women who wish to be financially independent without drawing on their partners' resources (see Stocks et al. 2007).

Moreover, the ways in which both men and women view financial autonomy are integrally related to togetherness. Just as Lewis (2001) found in relation to older men in particular, men in the low- to moderate-income families whom we interviewed tended to make sense of their own behaviour in relation to the family. They also saw financial autonomy (independence) as the family as a whole doing well economically. When women exercised financial agency, this was often done in relation to the family; for example, what they saw as their personal projects often consisted of gifts to family members. To counterpose togetherness and financial autonomy (as we have done here) therefore does not always make sense. The women we interviewed seemed to be more aware of the coexistence of both, and of the tensions between the two.

It can of course be argued – for example, by Lister (2003) – that true interdependence is not possible without some sense of equality and autonomy for both partners. There are examples in the qualitative findings of women in particular who are aware of the tensions between togetherness and autonomy, and who find ways – however limited and constrained – to try to exercise some agency. Some had achieved a degree of independence – not always via paid work, but sometimes through the receipt of benefits in their own name. Women can feel a sense of entitlement as a result of ownership of such income. Also, perhaps because it is more unusual, women can gain more entitlement from having some of their own earnings than men gain through being the couple's main earner, as demonstrated in the quantitative findings.

Rather than seeing this as a zero sum game, it is also clearly possible for both partners to increase their autonomy within a relationship. Previous research, even among low-income families, has found that some have more equal relationships than others (for example, see Goode et al. 1998). Further research could usefully investigate the most important factors influencing both men's and women's ability to achieve this. In addition, our research findings reported here focus on only income. Clearly there is room to extend the discussion to include (gendered) access to resources of all kinds.

NOTES

1. In this chapter, we use 'household' and 'couple'/'family' interchangeably. Technically a household can be made up of more than one 'family' (for example, when a non-dependent adult such as a grown-up child lives in the parental home, this would be one household but two 'families', as an individual is also described as a family unit). In both our qualitative and quantitative samples, some couples did have grown-up children living with them. But in most cases when we use the word 'household' we are referring to the heterosexual couples who are the main focus of our research.
2. This research did not include interviews with members of same-sex couples and the quantitative data set identified too few of them to allow any meaningful analysis.
3. The BHPS followed individuals from a representative clustered sample of British household in 1991, annually interviewing them and all adult members of the households in which they subsequently lived.
4. These households were added for the European Community Household Panel in the late 1990s, and were interviewed each year from 1997 to 2001 inclusive.
5. Couples whose household income differed by more than £1000 from the sum of their individual incomes were excluded (since this could indicate the influence on decision-making of a child with significant individual income) as well as all those living with others beside their own children.
6. Each couple is given a number in this chapter, so that where appropriate men and women in the same couple can be matched.
7. The available data did not allow for exploration of the privacy aspect of 'financial autonomy' in the quantitative analysis.
8. Expenditure data is often used to assess models of household decision-making. However, doing so raises theoretically and empirically difficult questions of how to assign expenditure to individuals, and fails to capture the distinction that we wish to make between the actual use of financial resources and the opportunities which those resources provide.
9. This is essentially the same as running a single linear estimation with satisfaction with household income as the dependent variable using gendered interaction effects. The only difference with such a single estimation is the need for post-estimation tests to identify some of the effects and the choice of one gender as reference (more details on the technique used can be found in De Henau and Himmelweit 2009).
10. These were: log of total annual household income; whether the household receives any state benefit, any other transfer income, any investment income; age and number of children; whether they own their home outright or on a mortgage (ref: home rented); share of household earnings, share of household non-labour income; employment status; potential wage (Essex score, see Gershuny and Kan 2006); hours of housework; subjective health status; providing care inside/outside the household.
11. As mentioned earlier, by using fixed-effects regression our specification controls for

unobserved time-invariant characteristics such as personality traits. Moreover, we assume that any change in unobserved time-varying characteristics that might influence labour market outcomes (such as motivation) is captured by a change in overall satisfaction, which is included as a control.

12. Folbre (1997) makes a similar point about bargaining power.
13. In either case the well-being of other family members may influence decisions.

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APPENDIX

Table A4.1 Regression results of quantitative analysis

	Average satisfaction		Difference in satisfaction	
	Coeff	Std err	Coeff	Std err
Household variables				
Log of household income	0.271	0.029***	0.000	0.022
Prop. benefits >0% of hh income	−0.106	0.035***	0.045	0.028
Prop. benefits >50% of hh income	−0.081	0.072	0.069	0.056
Prop. benefits >95% of hh income	0.124	0.091	−0.051	0.072
HH receives investment income	0.090	0.024***	−0.006	0.018
HH receives transfer income	−0.076	0.042*	−0.076	0.033**
Home owned on mortgage	0.113	0.044**	−0.017	0.035
Home owned outright	0.247	0.067***	0.004	0.052
No of children aged 0–4	−0.079	0.023***	0.040	0.018**
No of children aged 5–11	−0.023	0.021	−0.013	0.016
No of children aged 12+	−0.042	0.025*	−0.012	0.019
Constant	1.087	0.141***	−0.160	0.110*
Individual variables				
Symmetric effect [(1)]				
Share of earnings 75–100%	0.165	0.061***	0.064	0.045
Share of non lab. inc. 75–100%	−0.066	0.040	0.022	0.024
Essex score	0.055	0.012***	0.024	0.010**
Working part-time	−0.347	0.062***	−0.119	0.049**
Inactive (care or other)	−0.444	0.080***	−0.173	0.064***
Unemployed	−1.450	0.090***	−0.250	0.074***
Long-term disabled	−0.632	0.147***	−0.471	0.119***
Reporting poor health	−0.248	0.060***	−0.111	0.048**
Providing care for others within hh	−0.032	0.097	0.040	0.102
Providing care for others outside hh	−0.036	0.046	−0.021	0.046
Weekly hours of housework	−0.015	0.004***	−0.007	0.003**
Weekly hours of house-work squared	0.000	0.000***	0.000	0.000**
Overall satisfaction	0.436	0.013***	0.239	0.012***

Table A4.1 (continued)

	Average satisfaction		Difference in satisfaction	
	Coeff	Std err	Coeff	Std err
Gendered effect (2)				
Share of earnings 75–100%	−0.139	0.057**	−0.094	0.048*
Share of non lab. inc. 75–100%	−0.063	0.031**	0.006	0.032
Essex score	0.026	0.013**	0.005	0.010
Working part-time	−0.103	0.062*	−0.050	0.048
Inactive (care or other)	−0.169	0.082**	0.013	0.063
Unemployed	−0.616	0.095***	−0.102	0.070
Long-term disabled	−0.377	0.151***	−0.093	0.115
Reporting poor health	−0.075	0.061	−0.005	0.047
Providing care for others within hh	−0.131	0.130	0.069	0.076
Providing care for others outside hh	0.068	0.059	0.020	0.036
Weekly hours of housework	−0.006	0.004	−0.002	0.003
Weekly hours of house-work squared	0.000	0.000	0.000	0.000
Overall satisfaction	0.052	0.015***	0.013	0.010
R-sq (within /between)	0.201	0.420	0.059	0.180
No of (obs. / groups)	11 781	2311	11 781	2311
Prob>F	0.000		0.000	
Joint stat. sig. fixed-effects (p-value)	0.000		0.000	

Notes:
*** $p < 0.01$; ** $p < 0.05$; * $p < 0.1$. Year dummies are included but not shown.
(1). Symmetric effects refer the significance of the average effect of male and female characteristics.
(2). Gendered effects refer to the significance of the difference between male and female characteristics.