



His money, her money: Recent research on financial organisation in marriage

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Abstract

This paper examines the control and allocation of money within the household, drawing on research carried out in Britain and elsewhere. The aim is to challenge the idea that the household is an economic unit within which resources are shared equitably. The focus is on couple-households and on the implications for individuals of different systems of money management. Six systems are identified, using categories developed for the Social Change and Economic Life Initiative. Male-managed systems were associated with higher income levels and with male privilege in terms of decision-making and personal spending money. Female-managed systems were associated with lower income levels and with greater financial deprivation for wives. Equality between husband and wife was greatest where money was pooled and managed jointly, but these constituted only one fifth of all households.

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