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***Abstract*:** This paper examines the methods couples use to organise money and the extent to which particular methods involve inequalities between men and women. It uses data on over 1200 households, drawn from the Social Change and Economic Life Initiative, a major British study funded by the Economic and Social Research Council. Various systems of allocation are identified and the paper discusses the determinants of these different systems and the extent to which patterns of allocation have changed over time, especially with regard to women's increased participation in the labour market. The results of this research do not support the theory that such changes in participation are leading, deterministically, to greater equality in household financial arrangements. Rather, the gendering of the responsibility for 'breadwinning' continues and this has clear effects on both financial arrangements and inequalities within households.

SOCIAL AND ECONOMIC CHANGE AND THE ORGANISATION OF MONEY WITHIN MARRIAGE

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Introduction

Recent changes in labour market conditions have led to speculation about the possible impact on intra-household relations. The most striking of these changes has been married women's increased participation in the labour market, combined with high levels of unemployment, particularly in the mid-1980s, when the survey on which this article is based took place. Between 1971 and 1986 the proportion of women in the employed labour force rose from 38 per cent to 45 per cent, while female unemployment rose from a mere 3.4 per cent in 1972 to 13 per cent in 1985 and male unemployment from 4.9 per cent in 1972 to 15.6 per cent in 1985. While the increase in women's employment has mostly been in part-time work, women are nevertheless coming to spend an increasing proportion of their lives in employment and differences in the total amount of time spent in employment by men and women are declining (Martin and Roberts 1980). Recent evidence also points to a polarisation between no earner and dual earner households, since male unemployment tends to be associated with a wife's non-employment, whereas when husbands are in employment wives are also likely to be employed (McKee and Bell 1983; Pahl 1985). At the

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level of individual households, the evidence thus points to a greater homogeneity of employment statuses between spouses, as both tend to be either in, or out of, paid employment.

There are two broad interpretations of these changes. Some commentators, such as Young and Wilmott (1973), have suggested that the family is becoming a more egalitarian unit of consumption, as power over decision making, access to financial resources and the distribution of domestic work are coming to be shared more equally between spouses. Others, however, such as Morris (1987), have suggested that changes in labour markets are reinforcing rather than reducing inequalities in access to power and financial resources within the home. From this point of view, part-time work is seen as a way of increasing household income and meeting employers' needs for labour, without upsetting the traditional division of labour between male breadwinners and female childrearers/secondary earners. Women's increased labour market participation is thought to have modified but failed to overcome inequalities in power, access to financial resources and the division of labour within the home. The debate has wide ramifications in the social sciences, since much economic and sociological analysis rests on the assumption that households operate as collective decision making units, within which partners have equal access to power over decision making and equal access to financial resources, and thus share the same living standards.

The aim of this article is to assess the impact of changes in labour market participation on patterns of allocation of money within households. Previous research has suggested that in the past when husbands were the sole breadwinners they were likely to control finances; typically wives were given a housekeeping allowance. This pattern could lead to considerable conflict as husbands could enjoy greater power over decision making and a higher standard of living than their wives and children. In the past it was only in low income households that women managed the money, a situation in which money management is more a chore than a source of power (Young 1952; Pahl 1989).

We now have a situation in which women are moving into the labour market, but largely into part-time employment. Are more couples pooling their money and taking decisions jointly or do traditional attitudes and traditional patterns of financial allocation persist, despite women's greater earning power? How far is women's increased participation in the labour market associated with greater equality in the ways in which households organise their finances? Are particular patterns of financial allocation associated with greater or lesser degrees of inequality between men and women within households? Using data acquired as part of a comparative study of six urban labour markets, we begin by describing the main methods couples use to organise household money and examining the extent to which they involve inequalities between husbands and wives. The main part of the paper discusses the determinants of different allocative systems and the extent to which patterns of allocation have changed over time, especially with women's increased participation in the labour market.

Methods of the Study

This article draws on data from the Social Change and Economic Life Initiative (SCELI), a major British study funded by the Economic and Social Research Council (Gallie 1988). The initiative focussed on six urban labour markets with contrasting experiences of economic and social change. Three areas – Swindon, Aberdeen and Northampton – had experienced relatively low rates of unemployment for most of the 1980's, while Coventry, Rochdale and Kirkcaldy had experienced prolonged recession and above average rates of unemployment. An initial set of interviews was carried out in 1986 with 1000 people in each locality, focussing on their attitudes to work and their work histories. Respondents were randomly selected from the overall non-institutional population aged between 20 and 60. Fieldwork was conducted by Public Attitude Surveys Research Limited. In 1987, there was a subsequent phase of interviewing in which, in each locality, 300 of the original respondents were re-interviewed about their household circumstances. In households where respondents were living with a spouse or partner (approximately 200 in each locality) partners were also interviewed.

Interviews were conducted jointly with both partners. However, in order to reduce the risk of consensus answers a large proportion of questions were answered by means of self completion booklets. Each partner was given a self completion booklet in which they ticked their own answers, without conferring with each other. For a large proportion of questions we thus obtained independent replies from both husbands and wives. This article is based on the second, follow up, survey and is restricted to the 1211 cases of partnership or couple households. Whenever possible analysis is based on both husbands' and wives' answers. More detailed data and analysis is available in Vogler (1989). This is the first of two articles using the SCELI data set to examine the implications of the control and allocation of money. The second explores the links between power and access to money within the household (Vogler and Pahl 1993).

In terms of their economic and demographic characteristics the 1211 households corresponded broadly to a national sample. They were spread reasonably evenly across the 20 to 60 age range and 70 per cent had children living at home with them. Among the men, 87 per cent were in full-time employment, while 8 per cent were unemployed and 4 per cent non-employed, most of whom were retired. Among the women, 29 per cent were in full-time employment and 37 per cent in part-time employment, while 34 per cent were unemployed or non-employed, most of whom were housewives.

A Typology of Household Allocative Systems

Our first aim was to classify the main ways in which couples organised their household money. For this purpose we used Pahl's (1983) typology of household financial allocative systems. These are systems of money management which vary according to whether spouses have separate or joint spheres of responsibility for managing household money. Where responsibilities are segregated, Pahl's systems specify which spouse has responsibility for organising different parts of the household budget. Pahl identifies five basic systems of money management, four of which can be thought of as involving separate spheres of responsibility for household money – the female whole wage system, the male whole wage system, the housekeeping allowance system and the independent management system, while the remaining pool system involves joint or non-segregated spheres of responsibility for household finances.

In the *female whole wage system* wives have sole responsibility for managing all household finances. Husbands hand over the whole of their wage packet, minus their personal spending money, to wives and the husband's responsibility for budgeting or making ends meet stops with the handing over of the wage. In Oakley's (1974) sample this was resented by wives, on the grounds that they were the ones who had to worry about paying bills, while husbands could spend without worrying. This system has traditionally been associated with low income, working class households and a strict division of labour between husbands and wives (Dennis, Henriques and Slaughter 1956; Land 1969; Wilson 1987; Pahl 1989). Wives usually have no personal spending money separate from collective funds and husbands using this system have been found to be less inclined to work overtime, since all additional money is allocated for collective expenditure (Gray 1979). In the *male whole wage system,* however, husbands have sole responsibility for managing all household finances, which may leave non-employed wives with no personal spending money. This system has been found particularly in studies of abused women (Evason 1982; Pahl 1985).

The *housekeeping allowance system* involves separate spheres of responsibility for household expenditure. Husbands give their wives a fixed sum of money for housekeeping expenses, while the rest of the money remains in the husband's control and he pays for other items. Husbands have traditionally had the final say over the amount of the housekeeping allowance, as well as over the purchase of other items. Additions to the husband's pay packet may not necessarily find their way into collective expenditure, since they may be seen as additions to his personal spending money rather than as contributions to domestic expenditure. Various studies have found that since basic pay is often allocated for collective expenditure, whereas bonuses are regarded as personal spending money, husbands have often preferred increases in bonuses rather than rises in basic pay (Mays 1954; Zweig 1961; Tunstall 1962). Wives who do not earn may have no personal spending money separate from the housekeeping money, which is allocated for collective expenditure. This system has traditionally been associated with higher paid workers and middle class couples in which the husband is the only earner (Oakley 1974; Edgell 1980; Zweig 1961; Dennis, Henriques and Slaughter 1956; Klein 1965; Edwards 1981a and b; Gray 1979, Pahl 1989).

In the *pooling system,* however, financial responsibilities are in principle non-segregated. Both partners have access to all or nearly all household money and both are responsible for management and for expenditure from the common pool. This system is found across all income levels, especially where wives are in employment (Hunt, 1980; Wilson 1987; Land, 1969; Edwards 1981a and b; Pahl 1989). It is often associated with a joint bank account and a more egalitarian relationship, although there is evidence that if one partner has a higher educational level or a higher status job than the other he or she is likely to control the pool (Pahl 1989). However, the ways in which management and control are exercised and the processes of conflict resolution are unspecified. Finally, in the *independent management system,* both partners have independent incomes and neither has access to all the household money. Each partner is responsible for specific items of expenditure and while these may change over time, the principle of keeping flows of money separate within the household is maintained. This system is typically associated with dual earner households.

In this study respondents were asked to say which type of allocative system came closest to the way in which they currently organised their own household finances. Table 1 shows that the most commonly used system was undoubtedly the pool, chosen by half of all our respondents, with the remaining half selecting one of the segregated systems. The next most frequently used system was the female whole wage system, used by more than half of those using a segregated system, or 26 per cent of the overall sample. The male whole wage and housekeeping allowance systems were used by 10 per cent and 12 per cent respectively of the overall sample, and the independent management system by only 2 per cent. The latter group was too small for separate analysis and has thus been omitted from the subsequent discussion.

Three Different Forms of Pooling

As Table 1 shows, these findings differ slightly from those of Pahl's study. Our results show a higher incidence of both the male and female whole wage systems and a lower incidence of the housekeeping allowance system, although the proportions using the pooling system were very similar. This

Table 1 Household Allocative Systems – A Comparison of Different Studies

	Pahl 1989 %	SCEL Initiative* %
Female whole wage	14	26
Male whole wage	—	10
Housekeeping allowance	22	12
Pool	56	50
Independent management	9	2
Total %	100	100
Total number	102	1211

*Social Change and Economic Life Initiative. These percentages are based on the full sample, from which the household survey respondents were drawn as a sub-sample. As a result of weighting, the total number of respondents in subsequent tables is higher.

raises two questions. First, how far were the budgetary categories with which respondents were presented meaningful to them and second, how far did selection of the pooling option simply reflect a generalised ideological commitment to sharing and equality, as opposed to any real practice of joint financial management? We were able to answer both questions by means of a separate indicator of money management which could be cross checked against responses to the budgetary categories. The independent indicator of money management asked both respondents and their partners to say who in their household had *ultimate responsibility* for organising household money and paying the bills; the male partner; the female partner; or both equally? Each couple's responses were combined into a single five point scale showing their joint perception of money management, as well as the extent of agreement or disagreement between them.

The independent indicator of financial management clearly validated the segregated systems, and confirmed our hypothesis that the pool was in fact very heterogeneous in terms of management practices. Only 39 per cent of pooling couples both perceived finances as jointly managed, with almost as many disagreeing with each other; 16 per cent disagreed over whether they were jointly or husband managed and 18 per cent over whether they were jointly or wife managed. A substantial minority of pooling couples agreed that finances were managed by only one partner, the wife in 14 per cent of pooling households and the husband in the remaining 13 per cent of pooling households. In short, in as many as 61 per cent of pooling households, at least one and often both partners nominated one or the other of them as ultimately responsible for management. The fact that so many couples, who classified themselves as 'pooling' their finances, later indicated that their finances were ultimately managed by one or the other of them suggests that in practice we should distinguish between three different forms of pool: those managed by husbands; those managed by wives; and those managed by both partners. The three different types of pool were analysed separately. In particular we were interested in knowing whether, in practice, husband and wife managed pools were more similar to the male and female segregated systems than they were to the joint pool.

Pooling couples were therefore subdivided into three categories, on the basis of both partners' responses to the management indicator. Those in which one or both partners claimed husbands were responsible for management were classified as using a *male managed pool,* and those in which one or both partners claimed wives were responsible for management were said to be using a *female managed pool,* thus reserving the term *joint pool* for households in which both partners agreed that both were equally responsible for management. This produced the six fold classification of allocative systems shown in Table 2. As can be seen in the table, the real or joint pool now accounts for only 20 per cent of the overall sample, with the male and female managed pools accounting for a further 15 per cent each.

The prevalence of difference allocative systems varied slightly by labour market. If we divided them into those involving female management, those involving male management and the jointly managed pool, the male managed systems, especially the male whole wage system, were most prevalent in Coventry – traditionally a skilled working class area with few opportunities for married women's employment in the past. The joint pool, on the other hand, was most prevalent in Kirkcaldy – traditionally a coal mining area which also provided good opportunities for women's employment, initially in linoleum and textiles and later in electrical engineering.

Table 2 Household Allocative Systems Showing Different Forms of Pooling

	%
Female whole wage	27
Female managed pool	15
Joint pool	20
Male managed pool	15
Male whole wage	10
Housekeeping allowance	13
Total %	100
Total number	1235

Finally, traditionally low wage Aberdeen was marked by a slightly higher proportion of female managed systems.

Allocative systems were important because they were associated with inequalities between husbands and wives in terms of power and of access to financial resources; the details of this analysis are set out in Vogler and Pahl (1993). One of the main findings of the analysis was that allocative systems were associated with gender inequalities in living standards and in access to personal spending money. Living standards were assessed through a measure of financial deprivation, which asked respondents to say what actions, if any, they had taken in order to cut expenditure to make ends meet over the previous two years. In households using the housekeeping allowance system, or one of the female managed systems, wives had experienced more intensive cuts in their living standards and had less personal spending money than their husbands. These differences in living standards and in access to personal spending money were remarkably persistent within income groups and within social classes, which suggested that they were associated with the allocative system *per se* rather than with income or class (Vogler and Pahl 1993).

In short, inequalities between husband and wife seemed to be greatest where the household used either one of the female managed systems or the housekeeping allowance system. The joint pool was the most egalitarian system in terms of living standards and access to personal spending money. There was no evidence that male managed systems were associated with lower male living standards.

The Main Determinants of Financial Allocative Systems

What then were the main determinants of different allocative systems? Has there been any change over time, associated with the increased labour market participation of women? Financial allocative systems have been seen in the literature as related to a range of highly interrelated labour market and life cycle variables, as well as to class, education, parental socialisation, the domestic division of labour and normative attitudes to gender roles. Wilson (1987) for example, argues that the level of income is one of the most important determinants of the allocatory systems which couples use. Other writers (Hunt 1980; Morris and Ruane 1989) emphasise the importance of the source of income, particularly the extent to which income is derived from state benefits. For example, heavy dependence on state benefits, particularly with male unemployment, is thought to be associated with the female whole wage system. A third view is that allocative systems are shaped by both spouses' employment statuses, mediated by class, socialisation and normative attitudes to gender roles (Pahl 1989). Underlying this is a notion of the resource theory of power, according to which equal positions in the labour market are thought to be associated with equality in financial arrangements, while unequal labour market positions are associated with inequalities within households. Pahl, for example, argues that women's power over financial decision making increases when they have an independent income from employment. The direction of causation, however, is unclear since egalitarian attitudes could be conducive both to egalitarian household relations and to women's labour market participation. Most previous studies, however, have been too small scale to distinguish between women's full-time and part-time work or to disentangle the direct and indirect effects of the various labour market and other factors. The data set from Social Change and Economic Life Initiative is large enough to make it possible to explore the complex inter-relationships between these variables.

Allocative Systems and Labour Market Factors

We focus on labour market factors, and consider whether allocative systems were related to the level of income, to both spouses' employment statuses, to social class and to the proportion of income derived from state benefits.

Table 3 shows the mean standardised household income for each allocative system. The female whole wage and female pool both stand out in being associated with the lowest household incomes, while the male whole wage and the male pool were clearly associated with the highest household incomes. The association between the two female managed systems and the lowest household incomes also emerged from a number of other indicators. Male respondents using these systems were more likely to be classified as low paid, on the basis of the Low Pay Unit (1988) definition of low pay as gross weekly earnings of less than £3.50 per hour. So 30 per

Table 3 Household Allocative Systems by Standardised Household Income

	Standardised household income £ per month
Female whole wage	624
Female managed pool	658
Housekeeping allowance	697
Joint pool	719
Male managed pool	728
Male whole wage	755

Sig: <0.05
Total household income was standardised according to DHSS conventions, by the number of adults and children in the household.

cent of male respondents using the female whole wage and 24 per cent of those using the female pool were low paid, as compared with 17 per cent of those using the male pool and male whole wage systems, 14 per cent of those using joint pool and 11 per cent of those using the housekeeping allowance system. Husbands in households using the female whole wage system were also more likely to be paid weekly than monthly and couples using this system were more likely to have fallen into arrears with payments of rent, gas, and electricity. There were no significant differences, however, between those using different allocative systems, in terms of the proportion of total household income derived from state benefits.

Household allocative systems were also clearly related to both spouses' employment statuses. Our measure of employment status made two distinctions. Those currently in employment were classified as being in either part-time or full-time employment, and those not currently in employment were classified as either unemployed or non-employed. Part-time work was defined as less than 30 hours a week. Individuals were classified as 'unemployed' if they were either registered as unemployed or had been without work and looking for work in the previous four weeks, so combining the British government and International Labour Office definitions. 'Non-employed' people, by definition, were not looking for paid work.

The most important finding to emerge was that households in which wives were in full-time employment were significantly different, in terms of financial arrangements, from households in which wives were employed part-time or were non-employed. The six allocative systems outlined in Table 3 were divided into the three pooling systems on the one hand and the three segregated systems on the other. As Table 4 shows, women's full-time employment was associated with one of the pooling systems, whereas women's part-time and non-employment were associated with the segregated systems. It is important to remember that 'unemployed' wives, as opposed to 'non-employed' wives, by definition had a much stronger commitment to full-time work. This explains why couples where the husband was in full-time work, while the wife was unemployed, were so similar to couples where both partners were in full-time employment. Similarly pooling was more common where the husband was unemployed while the wife was in full-time paid work, though the numbers were so small that this group has been excluded from the table. In short, the key factor predicting whether or not couples called their system a pool was not whether wives were currently in paid work or not, but whether they were committed to full-time employment.

These findings support Morris' (1984) South Wales conclusions, namely that financial equality depends on a wife's full-time employment, since part-time work simply operates to reduce calls on the husband's wage, without ever increasing wives' influence over finances. This points to a modified and indeed stronger version of the resource theory of power,

Table 4 Household Allocative Systems by Employment Status

	Pooling systems*	Segregated systems**	Total %
Both partners in full-time employment (N=340)	62	39	100
Husband full-time, wife unemployed (N=61)	59	41	100
Husband full-time, wife part-time (N=377)	48	52	100
Husband full-time, wife non-employed (N=279)	45	55	100
Both partners non-employed (N=44)	45	55	100
Husband unemployed, wife part-time or non-employed (N=77)	43	56	100

*Female managed pool, joint pool and male managed pool.
**Female whole wage, male whole wage, and housekeeping allowance.
Sig: <0.0001.

according to which equality in household arrangements depends crucially on women's commitment to full-time employment, rather than simply on employment *per se*.

Next we examined the relationship between social class and the household allocative system. Class was measured according to two different

Table 5 Household Allocative System by Joint Class

	Both service class %	Both inter-mediate %	Both working class %	Husband higher class %	Wife higher class %	Totals %
Female whole wage	12	20	37	21	37	27
Female managed pool	20	17	14	15	18	16
Joint pool	27	19	19	20	17	20
Male managed pool	23	14	13	16	13	15
Male whole wage	11	10	7	12	8	9
Housekeeping allowance	8	20	9	17	7	12
Total %	100	100	100	100	100	100
Total number	156	118	318	383	258	1233

Sig: <0.001.

classification systems. Husbands' and wives' *current or last class* was measured on the Goldthorpe seven class schema. *Joint class* was constructed by combining husbands' and wives' current or last class, as measured on the Goldthorpe three class model. (Goldthorpe 1987). The detailed results of this analysis have been published elsewhere (Vogler 1989); here it is only possible to outline the main results.

Allocative systems were significantly related to social class, whichever model of class was used, though the strongest relationship was that between allocative system and joint class. The characteristic pattern is shown in Table 5. Pooling systems were predominant where both partners were from the service class, that is among professionals, administrators and managers in large organisations, 70 per cent of whom pooled their money as opposed to 51 per cent of the sample as a whole. When both partners were in the intermediate class they were more likely than other couples to use the housekeeping allowance system; the same was true when the husband was of higher social class than the wife. Finally, when both spouses belonged to the working class, or where the wife was of higher social class than the husband, the couple were more likely to use the female whole wage system.

In summary, then, two points emerge from the data. First, there is support for the stronger version of the resource theory of power. The joint pool was clearly associated with both partners being in similar labour market positions, namely both in full-time employment and in the service class. By contrast the male managed systems were more characteristic of intermediate class households with the traditional disparity between spouses in labour market participation; typically husbands were in full-time employment and wives in part-time or non-employment. Secondly, the data confirm the finding that women are most likely to manage money single handedly where the labour market constraints on the household are most severe, namely in low income, working class households where husbands are unemployed or are in low paid work. In these circumstances inequalities deriving from the labour market were reinforced by intra-household gender inequalities, in terms of standards of living and access to personal spending money, with the brunt of inequality falling squarely on the women.

Early Socialisation, Education and Age Cohort

Having examined the impact of labour market factors, we were interested to see whether allocative systems were related to cultural factors, such as early socialisation and education. Respondents and their partners were asked to say which allocative system their parents had used when they themselves were in their early teens. Numbers were fewer for this analysis since some people did not know what system their parents had used. Almost all parents had used either the female whole wage system or the housekeeping allowance system (35 per cent and 36 per cent respectively), with only a small proportion using some form of pooling or the male whole wage system (19 per cent and 9 per cent respectively). There were no differences between male and female respondents in the systems used by parents.

Comparing respondents with their parents enabled us to examine the effects of socialisation. The data suggest a large decline in the housekeeping allowance system (36 per cent to 12 per cent), a marginal decline in the female whole wage system (35 per cent to 27 per cent) and a marked increase in some form of pooling (19 per cent to 50 per cent). However, despite these changes there was also considerable inter-generational continuity, especially among couples still using systems which were more widespread thirty years ago. So nearly half of those using the female whole wage and housekeeping allowance systems had been brought up in households using these systems (40 per cent and 45 per cent) compared with only a quarter of those using some form of pooling. Socialisation was weakest in the service class and strongest in the working class, where the female whole wage system exercised much greater holding power than in other classes. Service class couples were more likely than those in other classes to shift to the joint or male pool, regardless of which system their parents had used.

Household allocative systems were also related to husbands' but not wives' educational qualifications. Couples where the husband was highly qualified, that is, those with A levels or above, were approximately twice as likely as those with fewer qualifications to use the joint pool: 32 per cent of men with A levels used the joint pool as compared with 14 per cent of men with O levels and 17 per cent of men with no qualifications. Conversely men with no qualifications or only O levels were more than twice as likely as those with A levels to be found in households using the female whole wage system. In other words, the most egalitarian form of financial management was most commonly found in households where husbands were highly educated.

Allocative systems were also related to the respondent's age cohort or generation. Consistent with the intergenerational shift away from the housekeeping allowance system, those aged over 40 were found to be more likely than those aged under 40 to use one of the explicitly male managed systems (27 per cent and 16 per cent respectively). Those aged 30 to 39 were more likely than those in other age groups to use the female pool, which is consistent with a shift to greater equality at the ideological level, while those aged 20 to 29 were more likely than those in other age groups to use the female whole wage system. These patterns will be discussed in greater detail in the final section. While these differences could be interpreted either as age or as generational effects, as we show later, the lack of any longitudinal change within individual households strongly supports the generational interpretation.

The Domestic Division of Labour and Attitudes to Gender Roles

Patterns of financial allocation have traditionally been seen in the literature as strongly related to the broader overall division of labour within the home. Jointness in financial management has been presented as an aspect of segregation or jointness in the general division of domestic labour (Bott 1957). Recent case study literature, however, has suggested that the key factor underlying access to household resources is self identity as a breadwinner. However, most previous studies have been based on relatively small samples, so we were interested to see what the SCELI data contributed to the debate. The three most relevant measures were those concerned with responsibility for domestic work, attitudes to domestic work and attitudes to women's employment outside the home. Our measures of the domestic division of labour attempted to take seriously the argument that the crucial factor may not be who undertakes a specific task, which may vary considerably depending on circumstances, but who has ultimate responsibility for ensuring that broad areas of household work are undertaken adequately, which is likely to be more stable over time. Respondents and partners were both asked whether the husband, wife or 'both equally' had *ultimate responsibility* for two broad areas of domestic life: ensuring the family had an adequate income and ensuring the housework was done properly. For simplicity we shall use the term 'breadwinning' as a shorthand for 'ensuring that the family has an adequate income'. Two points emerged from the data. First, patterns of financial allocation were more strongly related to responsibilities for breadwinning than they were to responsibilities for housework: the vast majority agreed that wives were responsible for housework. Table 6 shows how greatly attitudes to breadwinning varied by allocative system. Data was collected separately from husband and wife, and some couples disageed over whether breadwinning was the responsibility of the man alone or was equally shared: these couples were described as 'disputed male' in the table. A few couples disagreed over whether breadwinning was the responsibility of the women alone or was equally shared: these couples were described as 'disputed female'. The results underline the point that joint pool and housekeeping allowance households were at opposite ends of the spectrum: couples in joint pool households were least likely and couples in allowance system households most likely to agree that the husband was responsible for ensuring that the family had an adequate income (35 per cent to 80 per cent). Conversely joint pool households were most likely and allowance system households least likely to see breadwinning as a shared responsibility (37 per cent and 6 per cent respectively).

The second point is that couples using the joint pool were most likely to agree that responsibilities for breadwinning and housework were shared equally, whereas those using the housekeeping allowance system were most

Table 6 Responsibility for Breadwinning* by Allocative System

	Female whole wage	Female pool	Joint pool	Male pool	Male whole wage	House-keeping allowance
Both agree male	45	44	35	53	65	[80
Disputed male	21	29	26	26	16	13
Both agree equal	27	23	37	19	18	6
Disputed or agree female	7	5	2	2	1	1
Total %	100	100	100	100	100	100
Total number	291	189	225	172	104	138

Sig: < 0.0001.
*The question was, 'who in your household has ultimate responsibility for ensuring the family has an adequate income?'

likely to give traditional gendered responses in both areas. Joint pooling households thus stood out as being relatively egalitarian in the distribution of responsibilities for breadwinning and housework, while housekeeping allowance households were the most traditional. This pattern persisted within classes, income groups, and dual/single earner households, indicating that it was associated with the budgetary categories *per se,* rather than being an artifact of other variables.

The current division of a couple's domestic responsibilities may not necessarily correspond to their individual attitudes to gender roles, either inside or outside the household. Individuals, for example, may not regard their current domestic division of labour as legitimate, and financial allocatory systems may be more related to individuals' normative attitudes than to their current behaviour. In order to test this hypothesis, couples were questioned on their attitudes to gender roles both inside and outside the home.

Normative attitudes to gender roles *within* the home were measured by asking both respondents and partners whether they thought the husband, the wife or both equally *should* have ultimate responsibility for each of the following: ensuring the family had an adequate income and ensuring the housework was done properly. Systems of money management were most strongly related to normative views on who should be responsible for breadwinning and less strongly related to normative views on who should be responsible for housework. Couples using the joint pool were more likely to hold relatively egalitarian attitudes towards breadwinning and housework, compared with those using other systems, particularly the housekeeping allowance system.

In order to construct a rough summary index of traditionalism in attitudes to the domestic division of labour, individuals were given a score

Table 7 Index of Traditionalism in Attitudes to the Domestic Division of Labour by Allocative System and Controlling for Social Class[1]

Males	Female whole wage	Female pool	Joint pool	Male pool	Male whole wage	House-keeping allowance
Service class	1.4	1.0	0.8	0.9	1.3	1.6
Intermediate class	1.2	1.6	1.0	1.4	1.4	1.6
Working class	1.4	1.5	1.1	1.3	1.3	1.6
All males	1.4	1.3	0.9	1.1	1.3	1.6

Sig. of class: < 0.01; Sig. of allocative system: < 0.001
Sig. of whole table: < 0.001

Females	Female whole wage	Female pool	Joint pool	Male pool	Male whole wage	House-keeping allowance
Service class	0.9	0.9	0.8	1.0	1.4	1.6
Intermediate class	1.2	0.9	0.9	1.0	1.2	1.6
Working class	1.5	1.4	1.1	1.7	1.4	1.5
All females	1.3	1.1	1.0	1.3	1.3	1.6

Sig. of class: < 0.001; Sig. of allocative system: < 0.002
Sig. of whole table: < 0.001

[1]Higher scores represent more traditional attitudes.

of one for each traditional response to the normative questions on who should be responsible for breadwinning and housework. Individuals' scores were then summed, producing a scale ranging from 0 to 2, with low scores indicating non-traditional attitudes and high scores indicating traditional attitudes. As can be seen in Table 7, after controlling for household class, individuals using the joint pool were least traditional in their views about how domestic responsibilities should be allocated, while those using the housekeeping allowance system were most traditional in their attitudes. In general, couples who pooled their money were less traditional than those who used other allocative systems; the differences between men and women were surprisingly small.

Normative attitudes to gender roles *outside* the home were measured by a series of Likert scales relating to inequalities in men's and women's labour market participation. Individuals were asked to indicate on a five point scale how far they agreed or disagreed with the following statements:

Men are more suitable than women for positions of responsibility at work

I'm not against women working but the man should still be the main breadwinner in the family

In times of high unemployment married women should stay at home.

Table 8 Allocative Systems by Husband's Sexist Attitudes to Women's Labour Market Participation Controlling for Household Class[1]

	Female whole wage	Female pool	Joint pool	Male pool	Male whole wage	House-keeping allowance
All male respondents	8.3	7.7	6.7	7.4	8.9	9.2
Service class males	7.9	7.2	6.1	7.1	8.5	8.1
Intermediate class males	7.3	7.9	6.6	8.2	8.5	9.9
Working class males	9.1	8.0	8.0	7.6	10.1	10.1

Sig. of class: < 0.001
Sig. of allocative system: < 0.001
Sig. of whole table: < 0.001
No interactions

[1]The higher the score the more sexist the attitudes on women's labour market participation.

Note
Household class was constructed by combining each partner's Goldthorpe class according to Erickson's (1985) dominance model.

Individuals' responses to each of the three attitude statements were aggregated into an index of *sexist attitudes* to women's labour market participation, with high scores denoting more sexist attitudes and low scores less sexist attitudes. As Table 8 shows, men's sexist attitudes were found to be clearly related to the allocative system used in the household, whereas women's were not. So men using the joint pool were least sexist in their attitudes to women's labour market participation, while those using the housekeeping allowance and male whole wage systems were most sexist in their attitudes. There was also a class effect, with working class males having the most sexist attitudes.

The Relative Importance of Different Variables

Up to this point our analysis has considered variables singly or in groups. We have shown that patterns of allocation of money correlate with labour market factors, such as income, employment and social class, with socialisation, education and age, and with attitudinal variables related to work inside and outside the home. But what is the relative importance of these different variables? In order to answer this question we carried out a series of logistic regressions on the two allocative systems which seemed to be at

Table 9 Logistic Regression on the Joint Pool and the Housekeeping Allowance Systems

	Estimate	Standard error	Odds ratio
Joint Pool			
Husband's parents used pool	0.614	0.209	1.8
Husband had A levels	0.597	0.204	1.8
Geographical location[1]	0.519	0.196	1.7
Wife's parents used pool	0.445	0.210	1.6
Husband had traditional attitudes	0.431	0.099	0.3
Both in full-time employment	0.168	0.186	1.2
Constant	−3.7	0.519	0.02

N = 1063 pseudo G2 = 0.06 [1]Geographical location in Kirkcaldy

	Estimate	Standard error	Odds ratio
Housekeeping Allowance			
Both in intermediate class	1.033	0.250	2.8
Husband in service class	0.891	0.256	2.4
Husband full-time, wife not employed	0.7	0.244	2.1
Both over 40 years old	0.674	0.195	2.0
Husband had A levels	0.551	0.323	0.6
Husband's parents used housekeeping allowance	0.464	0.197	1.6
Husband full-time, wife part-time work	0.416	0.228	1.5
Husband had traditional attitudes	0.380	0.141	3.1
Husband had sexist attitudes	0.099	0.044	3.6
Constant	4.319	0.448	0.01

N = 1079 pseudo G2 = 0.09

opposite extremes in terms of many of the variables we had examined: the joint pool and the housekeeping allowance system. The results are set out in Table 9, which shows that the four strongest influences on the joint pool were both spouses' socialisation, the husband's educational qualifications, the husband's attitudes to the domestic division of labour and the wife's employment status. Husbands brought up in pooling households when they were young and husbands with A levels, were nearly twice as likely to use the joint pool as husbands not brought up in pooling households and husbands without A levels. Conversely husbands with traditional attitudes to the domestic division of labour were 70 per cent less likely to use the joint pool than those without traditional attitudes.

Table 10 Logistic Regression on the Joint Pool and Housekeeping Allowance Systems – Including Male Breadwinner Variable

	Estimate	Standard error	Odds ratio
Joint Pool			
Husband has A levels	0.643	0.206	1.9
Husband's parents used pool	0.623	0.211	1.9
Geographical location[1]	0.507	0.197	1.7
Agree male is breadwinner	0.457	0.191	0.6
Wife's parents used pool	0.424	0.211	1.5
Husband had traditional attitudes	0.342	0.106	0.4
Both in full-time employment	0.015	0.193	1.02
Constant	3.011	0.05	0.05

N = 1063 pseudo G2 = 0.07   [1]Geographical location in Kirkcaldy

Housekeeping Allowance			
Agree male is breadwinner	1.288	0.26	3.6
Both in intermediate class	1.090	0.256	3.0
Husband in service class	0.791	0.259	2.2
Both over 40 years old	0.783	0.199	2.2
Husband has A levels	0.560	0.324	0.6
Husband's parents used housekeeping allowance	0.451	0.201	1.6
Husband full-time, wife not employed	0.279	0.256	1.3
Husband full-time, wife part-time work	0.212	0.235	1.2
Husband had traditional attitudes	0.096	0.149	1.3
Husband had sexist attitudes	0.093	0.045	3.4
Constant	4.523	0.459	0.01

N = 1079 pseudo G2 = 0.13

Wives brought up in pooling households when they were young were 1.6 times more likely to use the joint pool than those not brought up in such households and wives currently in full-time employment were more likely to use the joint pool than wives in other employment statuses. The husband's socialisation and education thus appeared to have a stronger impact on the joint pool than either the wife's socialisation or the wife's current employment status. Finally, we have one locational effect. Couples living in Kirkcaldy were more likely than those in other areas to use the joint pool, after controlling for other factors.

The strongest influences on the housekeeping allowance system, however, were social class, employment status, the ages of the couple and the husband's education, socialisation and attitudes. Husbands with sexist attitudes to women's labour participation and traditional attitudes to the domestic division of labour were over three times as likely to use the housekeeping allowance system as husbands without such attitudes. Intermediate class couples, as measured on the joint class model, were 2.8 times more likely to use the allowance system than couples in other classes, and service class husbands were 2.4 times more likely to use allowances than husbands in other classes. Couples over 40 years old were twice as likely to use the allowance system as those under 40 years old. Non-employed wives and wives in part-time employment were (respectively) 2.1 and 1.5 times more likely to use allowances than wives in other employment statuses. Husbands brought up in families using the allowance system when they were young were 1.6 times more likely to use this system themselves, while husbands with A levels were 40 per cent less likely to use allowances than those without A levels.

In short, then, after controlling for other factors, the allowance system was found to be more strongly related to the husband's characteristics, particularly his attitudes, education, socialisation, and social class, than they were to the wife's characteristics, notably her employment status. Wives' normative attitudes were found to be insignificant.

How then were the various labour market and attitudinal factors actually related to the system of financial allocation used in the household? Table 6 showed that financial arrangements were strongly related to whether husbands occupied the status of primary breadwinner in the household. When a dummy variable indicating whether both partners considered that husbands were ultimately responsible for breadwinning was entered into the equations the husband's status as breadwinner was found to have a clear impact on the association between budgetary arrangements and both labour market factors and husbands' attitudes. The results are shown in Table 10.

In households with housekeeping allowance systems, the addition of the male breadwinner variable reduced the coefficients for wives' non and part-time employment from 0.7 and 0.4 to 0.3 and 0.2 respectively and for husbands' attitudes to the domestic division of labour from 0.38 to 0.1. In households with joint pools, the addition of the male breadwinner variable reduced the coefficient for wives' full-time employment to insignificance (that is from 0.17 to 0.02) and that for husbands' attitudes to the domestic division of labour from 0.4 to 0.3. At the same time, however, the male breadwinner variable increased the pseudo G2 for each equation, thus indicating that it was adding something over and above employment status and attitudes *per se*. It was clearly the most important variable predicting the housekeeping allowance system and the third most important variable, after the husband's socialisation and education, in predicting the joint pool.

When husbands occupied the status of primary breadwinner in the family, couples were three and a half times *more* likely to use the housekeeping allowance system and 40 per cent *less* likely to use the joint pool, even after controlling for the wife's employment status and the husband's attitudes.

That breadwinning is so clearly related to employment status and attitudes and also plays such a key role in explaining allocatory systems, even after controlling for employment status and attitudes, implies that it also plays an important role in mediating the latter. This is in fact supported by a number of qualitative studies. Mansfield and Collard (1988), Brannen and Moss (1987) and Hunt (1980), for example, show how the gendering of breadwinning occurs very early in marriage, as a prefiguration of future expectations of parenthood roles. In the early days of marriage, often when both partners' are in full-time employment, couples come to adopt a gendered notion of a primary breadwinner, which then plays a fundamental role in structuring both partners' future behaviour both in the labour market and in the home. Men's jobs come to be regarded as more fundamental in providing for basic family expenditure than women's jobs, which are regarded as temporary and potentially disposable. This is partly because of men's disinclination to stay at home to look after children, should it become necessary for one partner to do so. Men themselves thus come to be afforded the status and prestige of being primary breadwinners, while women are expected to assume primary responsibility for the care of pre-school children, together with most of the domestic work. While this may not necessarily be regarded as legitimate, especially by wives, it tends to be regarded as inevitable and thus plays a key role in structuring social relations within the household. This is thought to be one of the main reasons why the increases in women's labour market participation have so far failed to challenge the traditionally gendered division of labour within the home.

In summary, the data point to the importance of the gendering of the breadwinner role, both in determining which allocatory system couples use and in mediating the relation between allocative systems and other variables.

Towards Equality? Changes in Allocatory Systems over Time

How far, then, has women's increasing participation in the labour market been associated, as the literature has suggested, with a shift to greater equality in household financial arrangements over time?

The data make it possible to examine changes in household financial arrangements in three different ways: first, intergenerationally (comparing couples with their parents); second, on a cohort basis (comparing age groups with each other); third, longitudinally, focussing on changes within individual households as spouses move between different employment statuses. If the thesis of a progressive shift to greater equality in household financial arrangements were correct we would expect to find significant shifts from the relatively inegalitarian female whole wage, male whole wage and housekeeping allowance systems to the relatively egalitarian joint pool, on all three measures.

As we have seen, comparing couples with their parents indicated a large decline in the housekeeping allowance system, a marginal decline in the female whole wage system and a large increase in some form of pooling (19 per cent to 50 per cent). Only 20 per cent of respondents, however, used the egalitarian joint pool. If we assume that parents as well as respondents could be divided into the three roughly equal pooling categories (that is the male, the female and the joint) we estimate a moderate 14 per cent increase in the use of the joint pool, together with moderate increases in the ideologically equal but practically less equal male and female pools (14 per cent and 11 per cent respectively). The decline of the housekeeping allowance system has not, therefore, been associated with any major intergenerational shift to greater equality in household financial arrangements. The most pronounced change has in fact been to one of the female managed systems. Of those brought up in allowance households when they were young, 42 per cent changed to one of the two female managed systems, 26 per cent to one of the other male managed systems and only 17 per cent to the more egalitarian joint pool.

The cohort analysis also supported the thesis that intergenerational shifts have not been associated with any very marked increase in greater equality in household financial arrangements. While those under 40 years old were less likely to use the housekeeping allowance system than those over 40, they were no more likely to use the relatively egalitarian joint pool. As we showed earlier, those aged 30 to 39 were more likely than those in any other age group to use the female pool, which is consistent with increased commitment to sharing and equality at least at the ideological level. Those aged 20 to 29, however, were more likely than those in other age groups to use the female whole wage system. In the youngest age group, therefore, we may be witnessing the resurgence of a very traditional method of financial allocation, associated with marked inequalities between spouses in access to money as a resource.

Finally, we examined the extent to which budgeting arrangements changed longitudinally within individual households as spouses moved between different employment statuses. Respondents were asked what their last change in employment status had been (becoming unemployed, becoming non-employed, starting work, changing to full-time, or changing to part-time work), and whether they had changed the way they organised their household finances since their last change in employment status. Only 2.1 per cent of the total sample (10 per cent of those with a relevant labour market change) had changed their system of financial allocation since their last change in employment status.

Amongst women, changes from full-time to part-time work were not associated with changes in allocative systems, although stopping work was associated with a shift from pooling to the housekeeping allowance system. Conversely, starting work or changing to a full-time job were associated with shifts from the housekeeping allowance system to the joint and male pools and from the female whole wage system to the joint and female pools. There was no evidence, however, that male unemployment was associated with any clear shift to the female whole wage system. This implies that the greater prevalence of the female whole wage system among those in the youngest age group is best interpreted as a generational change, related to the general increase in job insecurity and financial constraint experienced by husbands in the lowest social class, when couples first set up home together, rather than to any specific experience of unemployment.

Conclusion

These results do not support the theory that changes in labour market participation are leading to greater equality in households financial arrangements in any deterministic way. The main changes in financial arrangement have been a decline in the housekeeping allowance system, associated with moderate generational increases in the joint pooling system and somewhat larger increases in the female whole wage and female managed pool. These latter female managed systems involve marked inequalities between men and women in access to personal spending money and in their experience of financial deprivation (Vogler and Pahl 1993).

The causes of these changes are complex. It seems that greater equality within the household depends, not simply on women's increased participation in the labour market, but more specifically on the full-time employment of women. Low income households, and those without any earners, tend to adopt one of the female managed systems, within which women bear the brunt of an inadequate income. The gendering of responsibility for breadwinning continues and has a clear impact on financial arrangements, which is seen most clearly in comparisons between the joint pool and the housekeeping allowance system. In short, it seems likely that shifts to greater equality in household financial arrangements will depend, not only on women's full-time participation in the labour market, but also on effective challenges to the husband's traditional status as the main breadwinner in the family.

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