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Yours, Mine or Ours?

A Study of Intra Family Income Distribution

**A thesis presented in partial fulfilment of the requirements
for the degree of Master of Arts
in Social Policy at
Massey University, Albany Campus**

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December 1998**

Abstract

Access accorded to family members to the resources of the household are an aspect of distribution which reflects the structure and values of a society. This thesis is an examination of the issues surrounding intra family income distribution. A significant aspect of this broad issue of distribution and the way in which it reflects inequalities in our society, is the use of statistical data on income and its distribution as a base for policy, without examination of the reality of access to economic resources for women. There are traditional assumptions of joint decision making by husbands and wives which influence policy decisions, and these assumptions need to be examined in the light of evidence from research, to determine the extent to which they can be justified.

This thesis is based on three foundation studies conducted in Australia (Edwards, 1981), Britain (Pahl, 1989), and New Zealand (Easting and Fleming, 1994), about intra family income distribution, which challenge the traditional assumptions. A qualitative study was carried out for this thesis, employing a feminist perspective within a framework of critical social science and grounded theory, to investigate the systems of pooling of money in four New Zealand households. The thesis considers the findings of this study, and relates them to the three foundation studies conducted earlier in Australia, Britain and New Zealand. The thesis concludes with recommendations for policy and future research.

Acknowledgements

The writing of a thesis is an interesting and largely solitary task. Had I understood the nature of this undertaking before I embarked upon it, I am not sure that I would have done so. However, I have learned many things over the time it has taken to complete the study and writing, some specific to the subject matter but some also about myself.

I must thank firstly the participants in the study I conducted. Their contribution of time and data is the foundation of the thesis, and I acknowledge their collaboration and willing participation. Without them, this thesis could not have been completed.

I am grateful for the assistance of colleagues, friends and family who have encouraged and supported me over this time, and for the helpful comments made by Dr Heather Devere, who read the draft. I thank especially my supervisor, Dr Mike O'Brien, who has given generously of his time and expertise, and who somehow seemed confident, through my procrastination and ramblings, that there would be a finished thesis. His substantive and critical comment throughout the exercise has been an invaluable contribution.

Table of Contents

	Page
Acknowledgements.....	iii
List of Tables.....	vii
Chapter One: Introduction.....	1
Preamble.....	1
The Focus of the Thesis.....	2
Chronology of the Thesis Process.....	7
Organisation of the Thesis.....	8
Summary.....	9
Chapter Two: Background to the Thesis.....	10
Introduction.....	10
Ideology and its role in the framework of a social paradigm.....	11
Income, Wealth and Economic Activity.....	12
The Household and the Family.....	17
Deprivation and Disadvantage.....	19
Equality and Social Justice.....	20
Inequality and Poverty.....	21
Family Structure, Patriarchy, and the Distribution of Power.....	26
The Role of Social Policy in New Zealand.....	30
Summary.....	31
Chapter Three: Literature Review: Three Foundation Studies:.....	32
Introduction.....	32
Processes and Methodology.....	34
Findings and Conclusions.....	45
Policy Implications and Recommendations for Further Study.....	54
Summary.....	59

Chapter Four: Theoretical Perspectives and Methodology.....	60
Introduction.....	60
A Feminist Theoretical Perspective.....	60
Feminist Economics and the Notion of Social Justice.....	67
The Methodology.....	70
Critical Social Science and Grounded Theory.....	71
Critical Social Science.....	72
Grounded Theory.....	76
Ethical and Political Considerations.....	77
Summary.....	79
Chapter Five: The Study.....	80
Introduction.....	80
Aims and Objectives of the Study.....	80
The Research Process.....	83
The Participants.....	85
The Questionnaire.....	88
The Interviews.....	89
Ethical Considerations.....	90
Reflection on the Process of the Study.....	92
Summary.....	94
Chapter Six: The Empirical Data.....	95
Introduction.....	95
Couple Number One: Sally and Peter.....	95
Questionnaires.....	95
Interviews.....	98
Couple Number Two: Liz and David.....	102
Questionnaires.....	102
Interviews.....	107

Couple Number Three: Diana and James.....	116
Questionnaires.....	116
Interviews.....	119
Couple Number Four: Jane and Margaret.....	125
Questionnaires.....	125
Interviews.....	128
Summary and Conclusion.....	132
Chapter Seven: Analysis of Data and Method:.....	133
Introduction.....	133
Locating the Participant Sample.....	134
The Data Analysis.....	137
An Hypothesis of Distribution of Income in Pooling Households.....	144
The Process of the Study.....	145
Conclusion.....	147
Chapter Eight:.....	148
Introduction.....	148
Summary and Conclusions.....	148
A Model of Enlightenment, Empowerment and Emancipation.....	149
Policy Implications.....	153
Areas for Further Study.....	155
Conclusion.....	157
Appendices:.....	158
Bibliography:.....	175

List of Tables

	Page
Figure 1: Average Income by Age and Gender, 1991 – 60 years and over.....	15
Figure 2: Annual Incomes in the Participant Sample.....	134
Figure 3: Total Household Income by Decile in New Zealand in 1998.....	135

Chapter One: Introduction

Preamble

My broad area of interest is in income distribution; with the levels of inequality in our society, and how these are sustained or reduced. Within these parameters, I have a particular concern for women in our society who are impoverished and disempowered by our social systems. A significant aspect of this broad issue of distribution and the way in which it reflects inequalities in our society, is the use of statistical data on income and its distribution as a base for policy, without examination of the reality of access to economic resources for women. Most particularly, there is an assumption predominant in our society that women will engage in care giving roles, sometimes in addition to paid employment, and sometimes entailing the sacrifice of the earning of independent income. This expectation has consequences for those women so prevailed upon, whether willingly or not, in terms of their access to the resources, financial and otherwise, that accrue to the family. Research into the intra family distribution of income has led to a body of literature accumulating which begins to illuminate the issue of women's access to and control of resources held by households, and to highlight the effects on women of this aspect of partnerships and marriage.

This thesis is exploratory in nature and aims to examine what work has been done to clarify the issues of women's access to and control of family, joint, or, in fact, personal income. It includes an assessment of the policy implications of the findings of such research, and of the relative success of methods which have been employed in existing studies and analysis, as a base for recommendations for useful method and focus in further study in New Zealand. This introductory chapter begins with identification of the focus of this thesis and proceeds with an outline of its structure and organisation.

The Focus of the Thesis

A significant and early study into the systems for money management devised by couples was conducted by Jan Pahl (1989)¹ in the mid 1980s in England. This study has become central to the literature in this field and has provided the foundation for the study reflected in this thesis. Pahl had become interested in the financial arrangements within households while engaged in a previous study concerning violence against women in marriage (Pahl, 1985). Interviews with abused women at a refuge had revealed that these women had claimed to be better off financially since leaving their husbands, although living then at the minimum level of income considered acceptable in Britain at the time. Pahl discovered in speaking to these women that "it was clear that some husbands had had substantial incomes but had kept so much for their own use that their wives and children lived in grim poverty" (Pahl, 1989:1). Rowntree (1922), as early as 1901, had observed and documented this behaviour in what he described as "secondary poverty" and attributed it to "mismanagement" of money. This issue was, however, not given any substantial weight at that time, and later work had a focus elsewhere. Policy was then, and is even now, formulated on the basis of household income statistics, and carries an "assumption that the household is an economic unit within which resources are shared equitably" (Pahl, 1989:2). The hardship of many women has been thus rendered invisible. Pahl considered that knowledge of financial arrangements within marriage was important in the endeavour to understand the nature of gender relationships and that the topic occupies "a crucial intersection between the economic and the social, between the economy outside the household and that within it" (Pahl, 1989:2).

The aim of Pahl's study was to help in providing answers to a number of key questions identified as central to the investigation. These three crucial questions are as follows:

¹ Jan Pahl was funded by the Economic and Social Research Council and by the Rowntree Memorial Trust to conduct a study into the financial arrangements of married couples, which was an area of research which had been until then given little attention. Meredith Edwards conducted an Australian study, also in the early 1980s, and she and Jan Pahl corresponded over the preparation and research period. The first major study in New Zealand was the Intra Family Income Study on Pakeha, Maori and Pacific Islands families in the early 1990s, and the Easting and Fleming report (1994) used for this thesis represents the Pakeha component of this study. These three projects form the foundation of research into intra family income distribution in these countries, and since there has been little else of major importance, they constitute the material for the literature review in Chapter Three of this thesis.

- ❶ What are the processes which take place within households between the earning and the spending of income?
- ❷ To what extent are the different economic situations of husbands and wives reflected in differences between “his” marriage and “her” marriage?
- ❸ What are the implications of different forms of intervention by the state into the lives of married couples?

Of these questions, the one I focus on is the first - what are the processes which take place within households between the earning and the spending of money? The other two are issues which are addressed as part of the outcome of this thesis, because they are underlying reasons for the processes being what they are. In other words, the processes are a reflection of issues of power, priorities and management in a relationship, which are themselves indicative of the ruling social paradigms. The implications of state interventions, and the shortcomings and results of intervention are also part of the social conditioning that the study highlights.

Therefore, in this thesis, I want to focus on the ways in which households accord access of their members to the financial resources which accrue to the household, given the limitation of the view of resources as being only financial, or income classified. I want to examine the access to resources for partners in a relationship where income is pooled, or partly pooled. The study, which was conducted as the primary research component of this project, is intended to identify and detail the systems operating in four such households. The four couples volunteered to participate in the study. All participants were in paid employment and all four couples applied some system of pooling of money in their household. My particular interest at the stage of planning this thesis was concerned with the impact on women and men in a couple relationship of a life change and new financial dependency which is a result of one partner's foregoing of employment. There are several circumstances where this choice to forego paid employment may be made other than in the case of the arrival of family; for example, to care for elderly, disabled or mentally incompetent relatives. Social policy measures and the assistance available from the state in these instances is minimal and shrinking, and to mothers, non-existent. Our recent governments in New Zealand have been sending

clear messages of a return to community and family responsibility for the care of these people, while the economic changes that have occurred in the same time frames make it more difficult for families to survive financially on one income. There is a growing pressure on women to return to these care giving roles, while at the same time to participate fully in the financial support of families. Choices are being made of necessity, which may not reflect fairly the priorities and desires of women, or men, but rather the constraints and inequalities that exist in our current social order.

The study was conducted with the objective of clarifying, in the instances of the four case studies, the interpretations of these couples of a system of pooling of income. There was to be a focus on the meaning that couples gave to the notion of pooling, and the extent of this in the relationship. The ideology of marriage and partnership that the couples held was also of interest, particularly as it was applied to the notion of one partner's possible financial dependency on the other, and it was the intention to try to identify the extent of a consistency between ideology and practice in the relationships. As the participants in this study all engaged in management systems which reflected ideology of sharing and pooling, it was not anticipated that the study would reveal instances of significant deprivation for the women in the partnerships. If the necessity arises for one partner to cease paid employment for reasons of care giving, then the choice that is made may be one which is the consequence of constraints external to the household. For example, the inequity of pay between "women's work" and "men's work" may mean that the couple decides the man should continue to work, as he earns more. This is a rational and intelligent decision, but imposed by the structural constraint of pay inequities based on the sexual division of labour in society.

Questions it would be useful to address in a study such as this are as follows:

- if money is pooled, or is only partly pooled, does it matter whether that money is earned by a man or a woman?
- given the same level of income, do women or men contribute a greater proportion to the common purse?
- which earners are likely to keep the largest proportion of their income back for personal use?

- do men and women have different priorities for spending? If so, how are they different, and how does this affect pooled and non-pooled money?
- does an individual who contributes more money to the household also have more power when it comes to making household decisions?
- what areas of spending does the pooling cover and how is spending within the pool prioritised?
- does decision making for large expenditure follow the same process as for small amounts?
- if there is spending outside the pool for a common interest, which of the contributors pays the additional money? How is this decided and is it different for small amounts and large amounts?
- what are the mechanisms of control, direct or implied, for money outside the pool, or is the use of this money completely autonomous?
- how much knowledge do the parties have of the earning and spending of money that is outside the pool?
- how are the decisions made for the spending of the money which is pooled? Is this different for different areas of spending?
- what are the practical applications which support the pooling of funds? What sorts of banking arrangements support the pooling of funds, who takes responsibility for paying bills, who decides what is to be spent where and which expenses are consulted about?
- what are the motives for pooling or not pooling?
- what do people think are the effects of pooling or not pooling - both financially and in the relationship?
- What does information about money management indicate about current family structures?

The study conducted for this thesis was not extensive, as only four couples participated, and therefore it was not intended that all of these questions should be addressed. This study was focused on four situations, and provided some insights into some of these areas.

Clearly, there can be application of similar questions to different groups in society and comparisons made both within groups and between groups -

- rural and urban
- age groups
- groups identifiable by ethnicity or culture
- first and second marriages - combined families
- couples with and without children
- where one partner does not have a paid job - which partner? Are the arrangements the same regardless of which is the dependent partner?
- same sex couples
- flats
- families with adult children still at home.

Breadth of the application of these questions meant that the specific area of research for this thesis needed to be identified clearly and within manageable parameters. The four couples who participated in the study carried out were urban dwellers, all relatively affluent, and at similar life cycle stage. They were all in paid employment, and used a system of money management which entailed pooling. It is intended that the work done for this thesis be used as an indicator study, a springboard for further work in this area and that primary data gathering is a trial of method rather than a study with the aim of producing significant findings at this stage. However, the findings and conclusions from analysis of the empirical data I gathered from the four case studies has been measured against the outcomes of the three foundation studies detailed in Chapter Three, and integrated into the recommendations in the concluding chapter. The study was conducted with four households as case studies using questionnaires and recorded interviews to generate data. The methodology and theoretical perspectives are fully explained in Chapter Four of this thesis.

Chronology of the Thesis Process

Before I go on to describe the structure and organisation of the thesis, it is important that there is an explanation of the chronological sequence of the thesis process, since the order of presentation does not follow the same sequence, and this is significant because of the theoretical base.

After the topic of intra family income distribution was set, the background was established in a context of principles of social policy, and there was a preliminary examination of the work of Pahl, in Britain, and Easting and Fleming, in New Zealand, to determine what basic systems of money management had been identified. At this point the parameters were set for the study I conducted. It was decided that the focus would be on one system of management, where there was a pooling of income, and that there would be a small number of couples who would be asked to complete a questionnaire and to participate in individual interviews.

At this stage, the theoretical underpinnings were clarified and the perspective and methodology to be used in the course of the thesis were identified. The use of grounded theory and critical social science, with a feminist perspective, was a combination which suited both my personal world view and also the aims of the thesis. Therefore, in order to be consistent with these principles of research, the substantive examination of the existing work was deferred until after the fieldwork was complete. The study was set up, the primary data gathered, and an initial analysis of this data was in place before the analysis in Chapter Three of this thesis was done (of the three major studies, by Edwards (1981), Pahl (1989) and Easting and Fleming (1994)). This was a conscious decision, made so that the principles of critical social science and grounded theory could be adhered to, and so that there would be an opportunity to see what emerged from the primary data without a preconceived idea in place from the influence of detailed analysis of previous research.

Organisation of the Thesis

Chapter Two deals with the background to the study, and includes definitions of essential terms and elements used here. Notions of equality and inequality, disadvantage, deprivation and poverty are examined, as is the role of ideology in family structure and household financial arrangements and in the formation of a ruling social paradigm. Concepts of family and paternalism in our society are discussed, and the issues surrounding perceptions of the place of women in our society, the nature of their role in the family and in our economy are addressed. The chapter concludes with a statement of the focus and parameters of the study undertaken for this thesis.

Chapter Three is a review of three foundation studies in this area of research: the work of Jan Pahl in the United Kingdom, a study by Meredith Edwards, in Australia, and the Pakeha component of the New Zealand study published in 1994 by Robyn Fleming and Susan Kell Easting. This material is drawn on in Chapters Five and Seven of this thesis: the description of the primary research process, and the analysis of data generated by the study are strengthened by relating findings from this study to those of the existing work in this field.

Chapter Four details the theoretical underpinning and methodology for the thesis and the associated study. There is an examination of the underlying philosophical base for my approach and an explanation of the feminist perspective applied to this research. In this chapter links are made with concepts discussed in Chapter Two, and the specifics of the method applied to the study are detailed. The remainder of the chapter has a focus on political and ethical considerations of the research.

Chapter Five is concerned with the setting up of the study, the rationale applied and a description of the gathering of the primary data. The focus in this study was generation of mainly qualitative data which could be used to formulate an initial theory of intra family income management systems in households in New Zealand. There is a detailed disclosure of the aims and methodology underpinning the study, the tools used for the gathering of the data and the participant selection and management. Links are made with these elements of the studies detailed in Chapter Three. This chapter returns also

to a discussion of ethical considerations relevant to this research project discussed in Chapter Four.

Chapter Six contains a summary of the primary data gathered from the questionnaires and interviews which formed the study. There is a systematic recording of data from participants using each couple as a unit of recording, although the data was collected from participants on an individual basis. The intention of recording the data in this manner was to better describe the organisation of money management in a household unit, and to highlight any differences between the perceptions of the individuals within the household.

Chapter Seven will proceed with an analysis of the mainly qualitative data which is recorded in the previous chapter. Here, there is a systematic discussion of themes which were identified in the primary data gathered in the study undertaken for this thesis. Particular emphasis is placed in this analysis on the areas of congruence with and difference from the findings in existing studies which were examined in Chapter Three of this thesis. Conclusions are drawn from this analysis, and a primary hypothesis of intra family income distribution in pooling households is drawn, in the context of this study.

The various strands of the thesis are drawn together in Chapter Eight, with reference to the theoretical underpinnings presented in the earlier chapters. This is the final chapter, which addresses the outcomes of the study, the implications for social policy and the projected focus for possible further research projects.

Summary

This chapter has introduced the research topic and identified the parameters of the thesis. The focus of the thesis has been identified as intra family income distribution, and there is a statement of the parameters of the study, the chronology of the research process, and the organisation of the body of the thesis. In Chapter Two, I will turn to the background for the study to establish a context for the research project.

Chapter Two: Background to the Thesis

Introduction

In this chapter of the thesis I will set out definitions of the essential terms and elements which are used here: for example, I explore briefly what is meant by economic activity, income and the household, both in the economic sense and in the policy perspective. Alongside the concept of income are the means of measurement that are applied, and an examination of the validity of income measurement tools. It is also important to recognise the difference between wealth and income and the implications of income based criteria rather than wealth based ones. Other important definitions include the notions of equality and inequality, disadvantage, deprivation and poverty. These concepts are discussed but not extensively critiqued, since they are part of the foundations for this thesis, but they are not the central focus.¹ It is clear that there are important implications arising from study in this field concerning power in relationships and relative priorities placed on such things as leisure, especially when there is an economic impact on the household. Following is an overview of the welfare state and social policy in New Zealand which provides a context for the study, since the practical applications of findings of research in this area would impact on these elements of political decision making, and because these are areas of government policy which significantly affect household arrangements.

This chapter begins with an examination of the role of ideology as it contributes to the formation of a ruling social paradigm: the concepts of family and patriarchy in our society, and the capitalist interest in sustaining the present systems, rules and expectations which govern our lives and the business world. Of critical interest in this topic is the perception of the place of women in our society, the nature of their role in the family and in our economy, and their contribution to it.

¹ The concepts discussed in this chapter are contested, but I am not engaging in these debates because the concepts are context for this thesis, not central ingredients. The literature for the debates is indicated through the chapter, and referenced to the Bibliography. I do not intend to imply that there is a general agreement over the meanings of these concepts, but merely to introduce them as context for the material of this thesis.

Ideology and its role in the framework of a social paradigm

Ideology can be described as the nature of the ideas that a society has about itself.

There is a structure to ideas which will reflect in the structure of society and the location of and organisations of power in that society. A set of dominant ideas are established in a society as a governing force to promote what may be projected as the general interest, and can be seen as forming a social paradigm which orders structures within that society. There is a world view that predominates in that society where the interests of some factions are advanced as a priority over interests of others, towards what is seen and broadly accepted as a general benefit. Lipietz (1992:xi) refers to an effective social paradigm as having a right and left view, leading to an operable compromise where “the elites and social groups which sustain them” have “the ability to offer a world view and development model acceptable to society as a whole.” This does not mean that there is no dissent within the society to the operating structure, but that the diversity is contained within that structure. As Turner (1986:95) states, “we should not assume that because an ideology is developed by political, economic or religious leaders it is automatically and unambiguously accepted by subordinates.” Responses to ideological questions are, however, put in place as political outcomes in the legislation governing economic and social practice within that society. The legislation will reflect the ideology of the dominant interests in that society, and is the consequence of distribution of political power. It is this connection of ideology to the power bases in a society which demonstrates the connection between ideology and politics.

In the studies detailed in later chapters of this thesis, there are significant references to the role ideology plays in determining the financial arrangements of families. The nature of the ideas that people have about the proper hierarchy and organisation within a family are based in ideologies which determine the structure of the wider society. Anne Opie (1992) brings together the notion of ideologically based constraints imposed by structures of the wider society, and the constraints imposed by views held within households of what “ought to be.” She acknowledges that there are constraints to options and choice in material circumstances such as factors in the economic and physical environment and in the institutional arrangements we are subject to, but

contends that "options and choices are further limited by what is acceptable practice, what is possible, or what can be raised at all ... [and] these can range from publicly enforced ideologies to social and cultural norms about appropriate behaviour, which may vary between families or different social groups" (1992:171-172). These ideological constraints are picked up in the studies reviewed in Chapter Three, and also in the analysis of the primary research data in Chapter Seven.

Income, Wealth and Economic Activity

Given the weight of ideology in the formation of society, and the location of power within it, in modern society the concept of income as a return to economic activity is the basis of a substantial portion of political and social policy (Waring, 1988:33). Perceived levels of well being and the standard of living of populations, which form a significant part of the judgements upon which these policies are based, are influenced by statistics generated with respect to income levels and distribution. Economic management of entire countries reflects the importance given to application of this data and the success of policy is measured by its effect upon these statistics. What constitutes economic activity "revolves around the question of value" (Waring, 1988:33) and depends upon a price being fixed in the market place as a measure of the exchange value for productive action. Income measurement by national statistic includes such activities as clean up of an oil spillage and production of nuclear weapons, and excludes anything that is not exchanged legitimately in the marketplace. This means that illegal activity is not registered, other than sometimes as an estimation, and there is a distinction placed upon an action as being productive or not on the basis of whether or not there is a financial reward paid for it. The perception of value reflected in income statistics excludes such things as clean air and water, peace and beauty, and the natural reproduction of life itself by mothers. Pahl comments (1989:125) that "the imperatives of capitalism require both production and consumption, both earning and spending, yet the inheritors of the Protestant tradition cannot seem to avoid giving moral superiority to the former." When production and consumption occur outside the business world, both are rendered invisible (Waring, 1988:49). Therefore, there are clearly problems associated with using a statistic with limitations such as these to assess standards of living, since this must necessarily be an assessment closely related to the

very values and activities which are by their nature exclusions from the statistic, and it must be remembered that standards of living and quality of life are not synonymous. Many of the activities excluded from statistics about income levels and distribution are, in fact, significant contributors to or detractors from higher living standards.

Mainstream statistics relating to family living standards use the resource indicator "real disposable income"² as the measure of changes in the living standards of families over time. Calculation of real disposable income does, of course, reflect first the current government policies on inflation control and taxation, but then fails to account for both differences in ability to reduce taxation liability and to gain access to resources through means other than claims on personal income, such as are possible for the self-employed, for example. Brownlee points out (1990:4) that "trends in real disposable income reflect the combined effects of changes in incomes, taxes and prices" and "adequate income and income support", measured under these principles, has been the foundation of public and social policy until comparatively recently.³ In Australia, for example, these concerns have been broadened in later years, because of "a renewed interest in non-income needs, such as needs for education, housing and transport" (Brownlee, 1990:1) and researchers have endeavoured to construct indicators of living standards by combining a share in the expenditure on government provided services with levels of real disposable income. These endeavours are an attempt to overcome some of the limitations of assessment built on income statistics alone by raising awareness of other factors.

While income is a measurement of a flow of money over time, wealth on the other hand represents asset holdings at a particular point in time. It is possible to have a high

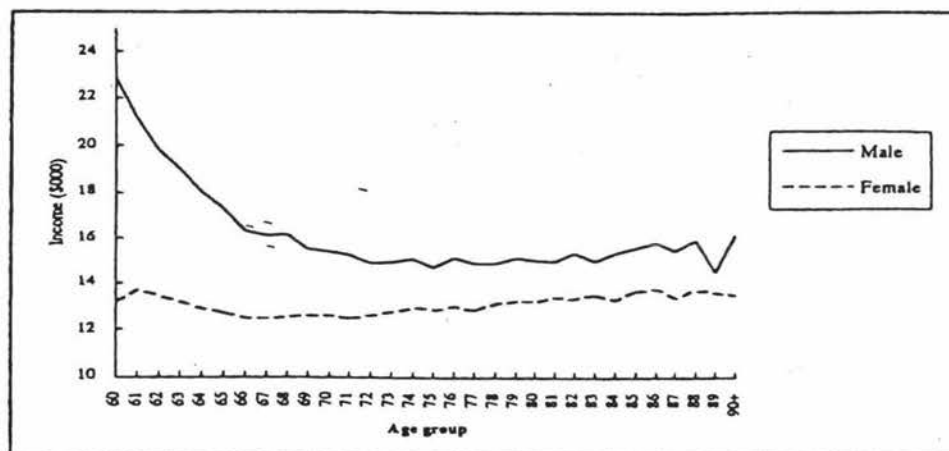
² "Real disposable income" is income measured in terms of purchasing power, after taxation deductions. The term "real" refers to the adjustment for the effects of inflation on the nominal, or stated, dollar income.

³ Real disposable income is a net figure which combines the effects of changes in nominal incomes, changes in tax rates for income tax, and the change from taxation on income to taxation on expenditure, as we have witnessed in New Zealand. Income tax has flattened and reduced to give higher income retained by the earner, but the introduction of GST has impacted in reducing purchasing power. A change in price of goods can be viewed as a change in income, as it impacts on purchasing power.

income and yet not be wealthy, and conversely, to be wealthy and have a low income. In fact, the mechanisms of tax law are such that the wealthy are often able to contrive, quite legally, to return statements of income for tax purposes which would indicate a very low standard of living, if that were to be the only criterion for measurement. Things such as the formation of family trusts and the absence of capital gains tax in New Zealand disguise the realities of wealth reflected by living standards and enhance opportunities for the wealthy to enjoy affluent lifestyles without high levels of stated income.

Still, the research and policy measures of government, in the main, are based on the household unit and focused on income. Assumptions are made that within the household unit there is equal access to the financial resources available. Distribution of income is considered, primarily, on a national level. In reports and analyses of income distribution there has been examination of the relative contribution of the male and female members of the household unit to family incomes, as for example contained in the Joseph Rowntree Foundation Inquiry into Income and Wealth (1995). There are many reports available which analyse sources of family incomes: for example, in New Zealand, the Department of Statistics publications. These, however, stop short of enquiry into the disbursement of financial resources beyond the threshold of the household.

Take, as an example, the following graph (see overleaf) produced from data from the 1991 New Zealand Census figures. There is an indication here of significant difference between personal total income for men and women over the age of sixty years.

Figure 1. Average Income by Age and Gender, 1991 - 60 years and over.

Source: 1991 Census of Population and Dwellings.

Source: Judith Davey, *From Birth to Death III*, 1993, page 99.

The inference gathered from this information is that elderly women are less well off than elderly men, a conclusion supported by factual evidence legitimately gathered and presented. Significantly, this data provides no information whatsoever about the spending of these funds, or about the benefits that may accrue, or not, to individuals represented here. It may be the case that, in general, the male in a partnership may claim the benefits of investments as personal income, but that the woman may enjoy equally a lifestyle that the benefits make possible. She may have made contributions also to the acquisition of the investments, which may not be reflected in the claims of income for census purposes. There is no indication of the control or decision making location of the spending power that these statistics describe, nor is there any way to gauge associated asset holdings or wealth.

The concern that I have is that statistics themselves present a surface picture that has the legitimisation of a factual base, while the reality that underlies this for relative access to the disbursement of the incomes represented may in fact be different. Questions arise as to the allocation of these incomes in family situations, and to the power locations for the decision making relating to the disbursement of these funds. There has been much

less research into the control of financial resources within family structures, and it is an area of enquiry that carries implications for policy decisions at government level.

Because the use of household income and couple units as a basis for policy decision making indicates an assumption that there is equitable and reasonable access to those resources by all family members, it is therefore an imperative that this assumption can be justified by research findings in this area. Edwards (1981:2) discusses this notion of impressionistic judgement which seems to form the basis of the assumptions that family income is pooled and that the decisions on how that income is spent are, by and large, joint decisions. She asserts that there has been scant research to provide validation of these assumptions and says, (1981:2):

the fact that these assumptions are convenient to social analysts and policy makers is a probable reason for their perpetuation, but does not justify their continued use in the absence of supporting evidence ... This study⁴ was motivated by a concern that social policy decisions, which at present are made on largely intuitive grounds, should, rather, be based on facts about the extent to which income coming into families is pooled and shared.

In New Zealand The Intra Family Income Study reported on by Susan Kell Easting and Robin Fleming in "Family, Money and Policy" (1994) represents a growing interest in exploration of the notion of whether family income can be used as an accurate measure of individual family members' access to the economic resources available to the household. There has been research done in this area since the 1960s in Britain (for example, Young, 1952; Zweig, 1961; Land, 1977; Pahl, 1989), and in Australia (Edwards, 1981), but it appears that there has been little else done in this area in New Zealand. Chapter Three of this thesis explores the writing of Pahl, Edwards, and Easting and Fleming. The New Zealand report summarised research "focused mainly on couples who are either married or living as married, and have dependent children living with them" (Easting and Fleming, 1994:5), and cites the use of the couple as the unit of entitlement, assessment and abatement in defining eligibility for assistance.

⁴ The study referred to here is the one conducted by Edwards (1981) in Australia, detailed in Chapter Three of this thesis.

The Household and the Family

The separate identities of men and women are merged into the concept of a household. The inner conflicts and compromises of the household are not explored; by nearly universal consent they are not the province of economics. Instead by a distinctly heroic simplification, the household is assumed to be identical with an individual. (J K Galbraith, 1980)

A household can be simply defined as primarily an economic unit, characterised by common residence and at least some sharing of resources (Pahl, 1989:9). New Zealand Census classifications allow that a household or an economic family may contain no family, or one family, or more than one family. In the 1996 Census an economic family is defined as "a financial unit consisting of either a financially interdependent group of people who live together or a financially independent person" (Census 96, Families and Households, 1998:17). The Census classification of household with which this thesis is concerned is the economic family type defined as a couple with dependent children which was shown in the 1996 Census to be the most common type, at 43% of all households (Ibid:15). The median income of this type of family at the 1996 Census was higher than other types of economic families, with a median income of \$50,200, compared to a median income for all family types of \$39,200. Of interest also is that the Census figures show that 0.4% of couples are of the same sex, and 55.7% of same sex couples are women.⁵ Eight per cent of same sex couples were between fifty and sixty years old, with a median income of \$25,900 (Ibid:19).

Easting and Fleming (1994:7) point out that this classification of family for Census purposes differs from the concept of the "core family" which is the unit of assessment for targeted social assistance and social security benefits. This core family unit is "an administrative expression of assumptions about the responsibility of some people to share their income and wealth with others, depending on their relationship with them, and where they live" (Ibid:7). That these assumptions, of financial interdependence in the case of economic family units and sharing in the case of core families, have little substance has been the motivation for research into the realities of family financial

⁵ One participating couple in the study conducted for this thesis was a same sex couple, both women, who were between 50 and 60 years old, and who had been together for almost twenty years.

arrangements. It is one thing to assume that there is sharing and interdependence in principle, but quite another to make any assumptions about the extent or universal application of this principle, and Edwards (1981:2) comments that economists have even less to offer on the distribution of income within the family than have sociologists. She asserts that economists learn early in their courses to treat the household synonymously with the individual consumer, and that a change in the welfare of one member of the household is assumed to be a change in the welfare of all household members. This simplification is made because the prime area of concern is not with a behavioural analysis of what takes place within the family; rather it is with the analysis of the behaviour of the "consumer" (household) in relation to the market place. Current economic policies and orthodox theory has a focus on the market place and the power of the market for positive outcomes, and a fundamental aspect of this is the rational behaviour of the consumer.⁶ This idea of rationality in consumers translates to the household with the basic underlying assumption that the family is a unit where the adult members make rational decisions which result in maximising the well being of the family. Prue Hyman points out, perhaps caustically, that if men earn more on average than women, then the specialisation of roles on a gender basis, with men working in the public sphere of the paid market and women in the household and doing the unpaid caring work of the private sphere, "emerges appropriately from rational household decision making" (1992:258). This leads to reinforcement of the gendered division of labour, because the lower average earnings for women are perpetuated by rational decisions that education and training are not necessary for these tasks. So, by a circular process, the effect of discrimination and undervaluation of female dominated occupations is reinforced, and the debate surrounding the notions of disadvantage and inequality of groups in society is fuelled.

⁶ The perspectives of orthodox economic analysis provide a basis for much of Government policy, and are considered in greater detail in Chapter Four.

Deprivation and Disadvantage

Disadvantage is deprivation compounded. The deprived suffer; the multiply deprived suffer in many dimensions; but the disadvantaged are locked into deprivation because they are handicapped in their access to a range of interlocking life chances. (Muriel Brown, 1983)

Brown (1983:4) defines deprivation as a condition involving the loss or lack of something which is generally held to be desirable, and disadvantage as a condition related to deprivation, with damaging consequences which extend beyond the immediate depriving effect. If, in this sense, the lack of something of value causes the deprived to suffer as a result, this is not to say that necessarily this condition will persist. Systematic disadvantage, on the other hand, is a claim that the deprivations and problems are both persistent and predictable and that they are a part of the social structure. The disadvantaged are held to be, in this argument, those whose access to a range of goods or life chances is restricted because of some characteristic or distinction. Brown (Ibid:4) likens deprivation to disability, as an inherent impairment, and disadvantage to handicap, as the extent to which a disabled person may be prevented from achievement of a satisfactory life. She argues that disadvantage is essentially a social process, in that deprivations occur simply because a person belongs to a particular social group. If deprivations are concentrated among certain social groups, such as an ethnic group, or the aged, then membership of the group becomes "the overwhelming factor in explanations of deprivations" (Ibid:5).

Disadvantage in this context may therefore be applied to the situation of women in our society, as it can demonstrably be a consequence of the structure of our society that there are systematic handicaps for women in access to life chances. The expectations and roles that society formulates for women which contribute to this situation of disadvantage are highlighted later in this chapter and returned to in the analysis of the primary data and the conclusions to this thesis. The effectiveness of social policy measures depends on clear explanations of the causes of distressing social conditions, and this distinction is useful in clarifying "the need for action not only to prevent deprivation wherever possible, but also to prevent it from becoming disadvantage" (Ibid:5). Here it is significant to differentiate in this way between disadvantage and deprivation, since the subject matter for this thesis

is related to the roles of marriage partners in household financial management and the ideologies that underpin systems used by couples are largely gendered ones. Land (1977:50) comments that it is impossible to study the extent to which processes within the family transmit the disadvantage of gender, and how they are linked with the processes in the wider society which also disadvantage women, if the unit of analysis used is the household or the family. It is important, therefore, to move beyond the threshold of the household, or family, and to use the individual within it as the unit of analysis.

Equality and Social Justice

It is clear that disadvantage and deprivations are manifestations in our society of inequalities, but it is a relatively recent belief that equality in our society is an inherently worthy goal. Previously it had been widely accepted that individuals were not equal, and that status in society and access to social goods like education and health care was based on social class. Social justice is a notion concerned with ensuring that all people in a society have similar enjoyment of resources necessary for well being, and is therefore associated with ideas of equality for the members of the society. Where people are deprived, or suffer from systematic disadvantage, it can be argued that the lack that they experience is firstly a lack of equality. The concern of social policy is a just distribution of resources to meet the needs of all people, and the maintenance of inequalities is inconsistent with this aim. If two important principles of justice are applied to this problem of inequality and a just distribution of resource, the principles of proportionality and impartiality, there is a tension between the two. For proportionality to operate, the degree of assistance must be in proportion to the merit of a particular case, whereas impartiality requires that people should not be treated in a discriminatory or arbitrary way, which suggests that identical treatment reflects justice (Cheyne et al, 1997:56). The tension arises partly because the notion of equality itself can be taken to mean different things. There is a difference between equality and sameness, and the two imply different measures in social policy towards the pursuit of social justice, for a fair distribution of resources for well being of all members of society⁷. As well, there

⁷ For further discussion of the debate on distributive justice, sameness and difference and liberalism, see Cheyne et al, 1997, chapters 3-7.

can be different cultural and theoretical definitions of well being, fairness, and of the nature of a good society. Distributive justice is "concerned with fairness, both in the sense of people being treated with due process (and not arbitrarily being treated differently from others) but also receiving assistance that is proportionate to their need or other aspects of their situation"(Ibid:57). This definition acknowledges that fairness implies that it may be necessary to treat people differently in order to achieve a just outcome. If equality is measured in terms of opportunity it requires different conditions than if it is measured in terms of outcomes. In New Zealand equality of opportunity, for example in education, means equal legal right to access for all citizens, but the reality is that the opportunity can be constrained by other considerations. Theoretically the choice in education may be open for all citizens but the constraints are such that it is not possible for everyone to exercise that choice, and therefore a focus on outcomes rather than opportunity may be more consistent with the notion of real equality. The use of outcome as a measurement of equality would seem to be consistent with the aim of elimination of deprivation and disadvantage in society, since these conditions are also based on an assessment of outcome. These constraints imply that it may be necessary to exercise some form of positive discrimination in order to achieve an outcome that is consistent with the idea of social justice.

These notions have a bearing on the subject matter for this thesis, in that the gendered disadvantage which women experience is reflected in the financial situation of women in general, and within family structures. If equality is taken to mean that there are equal conditions under which people compete, then this is not currently the situation for women, and "what is needed, therefore, is the assurance that women have the same scope or opportunity as men to utilise options" (Ibid:79). That there is difference in access to resources for men and women, both within a family situation and in the broader society, is a clear manifestation of inequalities based on gender systems which lead to deprivation and disadvantage in life's chances for women.

Inequality and Poverty

Questions of inequality and poverty relate to concepts of deprivation and privilege, and are relative measurements reflected in the income distribution patterns among members

of a society. These concepts have definition relative to each other, and as variations around some median band of levels which is in some way measured as an acceptable norm. Where these deviations from a norm are recognised as reflecting deprivation or privilege implies a judgment of what is outside acceptable levels. This is a normative view in that it indicates some perspective on what "ought" to be, and is therefore a subjective assessment, reflecting and challenging the ideology underpinning the current ruling hegemony.

Poverty and wealth are concepts that relate to the social distribution of resources. Scott (1994:x) quotes Peter Townsend (1979) in distinguishing poverty as occurring when resources are so limited that people experience social deprivation, where deprivation is a lack. These terms must be understood in relative terms, against normal expectations of members of society. Scott points out that inequality is also a relative term, and therefore is closely aligned to the concept of deprivation. He identifies poverty "as a state of deprivation relative to the standards of living enjoyed by others in the same society" (1994:x) and if access to resources to achieve that standard of living are denied to some people in a society, then, under this definition, poverty is the result. The broad interpretation of this assessment can be applied to the statistical information produced by conventional means, such as census information, where household incomes of less than an established acceptable minimum are classified as indicators of poverty and deprivation. However, the application of this concept of deprivation only in the sense of a macroeconomic overview in society ignores the possibility of deprivation and poverty in the intra family sense. The reality is that an assumption is made that all within a single household enjoy the same standards of living, and that the level of declared household income is an indicator of this evenness is not a sufficient premise for such a conclusion. Failure to recognise that structures of power and associated deference in a household are the basis of income distribution within it renders invisible inequalities and deprivation which may be no less significant than those which can be identified in the broader application of national census statistic.

Income distribution reflects views on ownership of and access to assets or resources. The establishment of private property in a civilised society requires the introduction of

laws to defend it, and an acceptance of inequality of income distribution as an inevitable consequence. Since greater ownership of private property is accompanied by greater incomes, this implies uneven access to privilege and the creation of sectors of the population who will be deprived. The development of economic layering in a society which occurs in this way must be a political process based on some ideological perception of a just or acceptable distribution of productive resources and the income from them which will be favourable to the progress of that society as a whole. Any economic system, which ultimately will serve to determine resource use and distribution, carries a fundamental distinction in the legislation for ownership of productive resources. A fundamental tenet of Marxist ideology is related to the distribution question: "from each according to his abilities, to each according to his needs" (Marx, 1975). This might be seen as a collective claim to the ownership of the personal resources of a population within a society based on this ideology. It is a recognition of difference which leads to a recognition of inequality. On the basis of unequal ability, there is a requirement for input of equal effort, which results in unequal outcomes. The perception of difference in needs implies uneven distribution of output. So, the resulting acceptance of differences in need and ability leads to consequent acceptance of inequality of both outputs and inputs. In both of these respects, the ideological basis forms an integral part of decision making and political policy.

In a market economy, the difference in income distribution and therefore to access to both privilege and productive output, comes from a difference in the ideological perspective on resource ownership. The level of ownership of productive resources sets the level of income. Income accrues in larger amounts to those within society who have the larger share of resource ownership, and there is an acceptance of the consequent inequality of incomes. In a market economy, the distribution of output is determined by the level of income, and where this is seen as inadequate for sectors of society, then the government may institute corrective redistribution. The extent of redistribution on the grounds of poverty and deprivation that result from inequality of resource ownership in the first instance, is again based on the judgments stemming from ruling ideologies, and is confined to those areas of poverty and deprivation which are recognised. While politicisation and action are critical for remedial redistribution,

recognition is the first step. Again it can be pointed out that, if the distribution of income and resources is uneven within families and is not documented or recognised, then this omission ensures that neither will it be redressed. It can be argued that ideological and political views on income distribution and its polarisation govern the establishment of property law in any society. It is possible to direct maintenance of "normal expectations of members of a society" towards the "standards of living enjoyed by others in the same society" (Scott, 1994:x) through laws which apply collective ownership of resources and therefore restrict extremes of uneven incomes from the sale of those resources, or to legislate for private ownership and redistribution of existing incomes to redress unsatisfactory outcomes. This suggests the same principle, of an ideological perception governing both the desired ends and the means to those ends, is applied in either case. In either case, there is no guarantee of an equitable outcome for those within households, as the focus remains on analysis and determination of distribution only at household level.

The differences between the perspectives of orthodox economics and feminism, which are detailed further in Chapter Four of this thesis, can be applied to two approaches to inequality and poverty, the functionalist and the conflict approaches, in order to identify the respective ideological and political factors which underpin the social and economic situations I have described above. Functionalist theory has as its basic premise the idea that "equality is both necessary and beneficial to all in society because it encourages economic growth" (George, 1988:75), and this fits with the market oriented ideology and approach to economic structure. It is held, following this approach, that the poor serve an important function in society by performing menial and unpleasant tasks that are nevertheless necessary for the operation of society, and that unequal pay ensures that the most suitable members of society to perform any task are employed to do so. A feminist perspective applied here would include the disadvantaged position of women from the sexual division of labour as based in this functional argument. The "most able occupy the most important jobs in society and ... continue to be motivated whilst in their jobs" (Ibid:75). This creates incentives to work hard, both for reward and for advancement in society, and to save, and without these incentives it is considered that the level of economic growth would decline. There is an underlying assumption here

that economic growth will benefit all members of society, but this will necessarily depend on the distribution of the fruits of this advance. George (Ibid) quotes a claim by Lewis (1976:26) that development "must be egalitarian" or it will not occur at all, because investment depends upon the ability of the rich to save. In this respect, functionalism displays a transparent ideology, supported by political process and legislation. Consensus is stressed regarding values and interests, and there is subjugation of one set of values and interests in society for the furthering of another set of interests for what is projected as the 'common good'. This a clear demonstration of the application of ideology in the establishment of a societal order or paradigm, on a scale of the wider society, but I argue that it has equal application in the analysis of situations within households, where consensus is assumed by political bodies to a set of interests and values which governs the disbursement of household income. Wherever one set of values and interests is subjugated to another, there must be a recognition of an unevenness in the distribution of power, since domination is the province of the powerful, and deference that of the other.

Conflict theory is based on the perception of class power and conflict between classes as a generally prevalent feature of society, and can be demonstrated in this way to be consistent with a feminist perspective. The "less powerful groups in society lose out in the struggle for the distribution of economic rewards ... in contemporary societies, where power so obviously determines the resolution of everyday conflicts in economic and social issues" (George and Lawson, 1980:9). Inequality and poverty are seen, through a conflict approach, as "an enforced condition benefiting the powerful" (Ibid:9). Clearly, what are seen as acceptable levels of inequality and poverty are reflections of the dominant value system and ideology in society, and this dominance is based on the distribution of power. Again, a feminist perspective can be used to apply the argument to a situation within domestic relationships where male dominance and female subjugation are consequences of the distribution of power.

Whether a functionalist or conflict explanation of inequality and poverty is accepted, in either case the role of ideology and its associated political factors is fundamental in the establishment and maintenance of a hegemony which embraces these elements.

Within households, the situation mirrors the larger scale of the wider society, and the issues of power and inequality, particularly in marriage and therefore in households, are further elaborated on in the following section of this chapter.

Family Structure, Patriarchy, and the Distribution of Power

The fabric of any society is made up of such institutions, rules and structures that work towards the creation, preservation and reproduction of a social order within a defined community. There is an overall model in place characterised by a general adherence to broad established principles of acceptable behaviours and norms. This includes acceptance of a broader world view, a societal paradigm, representing the idea of a common core which accepts variants within certain limits. A societal paradigm is based on popular conceptions of what is moral, normal and desirable, and shapes agreement on a certain way of life in a society, thereby providing the basis for justification of political decision making in economic and legislative arenas. (Lipietz, 1992:11) The legislation which is put in place by any society is, therefore, a formalisation of the rules and ideology governing the operation of that society - it supports a normative view of the behaviour of the population in that it embodies some judgment of what "ought" to be.

As a social construct, marriage "makes for stability, encourages respect for authority, and relieves the community of the burden of caring for those too young to care for themselves" (Holden, 1978:7). There has been significant change over the last century in the legislation concerning the establishment of a marriage, its maintenance and breakdown, property distribution that results, and the custody of and financial responsibility for the children of a marriage. The effects of the social requirements for the domination of women, particularly through material deprivation were such that women were often unable to consider any alternative to an unsatisfactory marriage. The first genuine divorce ground was adultery, and this remained so for almost a century, but for women petitioners the husband's adultery had to be aggravated by cruelty or desertion. This clause was unique to New Zealand in the Commonwealth, and reflects the conditions of society here. New Zealand was the first country in the

Commonwealth to offer, in 1920, a period of separation as sufficient grounds for a divorce (Holden, 1978: 27). In the early days of New Zealand's history a woman's property became that of her husband upon her marriage, and it was not until 1884 when the Married Women's Property Act was put in place that married women had the legal right to the ownership of property. Development was slow however, as the moral and social fabric of society continued to support the ideal of the united family and the domestic role of women. Accompanied by the absence of any monetary assistance for women from the state, severe social stigma for both women and children, and strong moral and religious dogma emphasising domestic duty constituted a combined effect in the continued subjugation of women and their inability to remedy their plight.

Gender is acknowledged as a social construct, based in cultural practices. Opie (1992:115), while noting the social determination of gender, argues that it is, however an interactive process because individuals do not lack agency. She says (Ibid: 115) "the way that gender is constructed signifies an interplay between its social construction and the way in which individuals shape and are yet caught within that construction". James and Saville-Smith (1994:55) identify the current shape of a women's culture in New Zealand as being governed by their position in the private sphere of life, which is in turn determined by the requirements of a male culture in the public sphere of paid work. Since New Zealand operates as a cash economy, they argue that the private sphere is relegated to a position of functional dependence on the public, because of the implication that, although they are not excluded from the public sphere, their dominance in the private sphere ultimately assures their dependence on the dominant actor in the public sphere; the men. They identify two problems for women currently: that services of housework are not popularly regarded as work which should attract social rewards and because women are no longer trained for these tasks, they are considered even less skilled; and second, the emotional, sexual and psychological services, which women provide in the private sphere, which would be well paid in the labour market, are not accounted for in the same way as the traditional tasks of the homemaker. The inequity in pay scales between what is traditionally deemed male or female employment, and the concentration of women in the part time work force because of care giving

commitments, contribute to the disadvantaged position of women. Because of the exchanges which take place within a married household, women often enjoy standards of living higher than what their own earnings would make available to them, and this means that only when women "break the economic bonds they have with their partners [must they] confront the reality of their own, and frequently their children's, impoverishment" (Ibid:57).

Ruth Habgood, writing about gender and the politics of domestic life (1992:163), claims that domestic life has been and remains central to women's lives. While noting that the family household "has been seen as a principal site of women's oppression, or even as its cause", she asserts strongly that the experience of women in families, whether good or bad, is determined by the outlook of the men they live with. The recent work about gender relations in heterosexual nuclear family households has, she claims, served to document the consistency with which, irrespective of economic resources available or individual circumstantial variations, domestic life is lived "largely on 'his terms', ... [and] the quality of life for women in nuclear family households emerges as dependent very largely on the extent and consistency of the goodwill of the men with whom they live" (Ibid:164). This situation is indicative of the location of power in the relationship, and reflects the differentials in the economic situations of women and men in a society where value is determined largely by price.

Prue Hyman (1992:258), writing about economic orthodoxy, relates power to economic decision making. She asserts:

Power may be defined as the ability to implement one's interests when they conflict with those of others. The possession of economic power can be defined simply in terms of resources, wealth and property rights, or in terms of the ability to exercise significant control over decision making processes.

This definition has direct relevance to the investigation central to this thesis, in that the locations of power and influence in a family are demonstrated by the evidence from the case studies to be closely tied to the financial decision making processes and management in family households.

Until the 1960s, the accepted form of social order was one that emphasised the sanctity of a marriage bond, and directed men and women into a marriage and family situation. "The roles of the breadwinner and the nurturer were separate, clearly defined, and enforced by community and by religion" (Trapski et al, 1994: 6). Policies were directed towards the creation of a family wage for men, on the assumption that wives and children were financially dependent upon them, and tax laws were formulated around scales and deductions on the same basis. Fiona Williams, (1989:154) maintains that the "obligation to maintain" imposed by the state through its institutions of welfare was the other side of the coin of the family wage system which formed the basis of trade union bargaining, since "both were premised upon the woman's financial dependency and marginalized her needs and contributions within the household" (Ibid: 154). The policies towards full employment were those of full male employment, since the proper place of women within the operating social paradigm was in the home. Women, as a general rule, were part of the paid work force only when there was not a male for them to be dependent upon, and it was accepted that men dominated both in the home, as the head of the family, and in the commercial and political worlds.

During the 1960s, and since, there has been a huge shift in both the philosophical base of society and in the legislation that governs it. There has been a feminist challenge to the traditional beliefs in the role of women in the family and society as primary care givers and nurturers, since control over fertility has been gained with the advance of contraceptive knowledge, and from women's expanding awareness of opportunities and challenges in the workforce. Women have moved from passive acceptance of an imposed situation towards the challenge of greater liberty in the exercise of life choices, and many have chosen to balance expectations and requirements of home and family life with career opportunities. Fleming (1997:130) asserts that the element of dependence in marriages or similar relationships is under renegotiation, and that the power imbalance expressed through the giving of money and arrangements for financial management and control is challenged by changes in the ways couples most commonly address this question. The evidence from the New Zealand study would suggest that while some wives:

remain content to accept the power difference inherent in financial dependence other couples are reconceptualising marriage as a relationship between equals, and express this by pooling their incomes or by each partner managing their money independently. (Ibid 130)

The Role of Social Policy in New Zealand

Cheyne et al (1997) argue that the goals of social policy are associated with meeting the needs of people and establishing levels of well being in the community. Historically in

New Zealand, the focus of the welfare state and social policy has been to address material deprivation, and although the provisions of the welfare state have been considerable, this has been only a part of the influence of government in this arena. More significant than the specific provision of welfare services through state agencies has been the influence of management of the economy and employment based welfare (Cheyne et al, 1997:26). The maintenance of market-based incomes "were goals more in keeping with New Zealand popular values of self-reliance than high levels of direct public provision" (Ibid:26), and examples of supplementary minimum prices paid to sheep farmers, subsidy of agriculture in general, and expansionary fiscal policy of successive governments towards goals of economic growth and full (male) employment testify to this focus. Considerable reliance on the provision of services by voluntary agencies, care giving roles fulfilled by women and community support networks, the use of private insurance and the operation of the underground labour market have always been features of the New Zealand economy, and, with the restructuring of social services in the last decade, this role has increased (Ibid:26). Currently there is extensive use of means testing of benefits and a relatively ungenerous welfare state compared with the provisions of past decades here in New Zealand, let alone in comparison with the more universal and generous benefits of many European welfare states (Ibid:171).

The effects of the restructuring of the New Zealand economy and policy change are explored and well documented (for example, O'Brien and Wilkes, 1993; Cheyne et al, 1997; Easton, 1980; Boston and Dalziel, 1992; Kelsey, 1993; and Kelsey and

O'Brien,1995). Women remain disadvantaged both in their position in the paid workforce and in the gendered nature of social policy and state welfare. It is important there is recognition of the realities of inequality and disadvantage, and study of the management and control of all household resources (not just the financial) contributes to the evidence for individual entitlements to benefits and individual assessment for taxation purposes. In the present political climate where the emphasis is on individual responsibility it is a contradiction to continue to assume the dependence of women upon the income of a male breadwinner. There needs to be a shift in policy to accommodate a growing reliance on the unwaged work of caring in the community (a burden carried primarily by the women), so that this does not lead to financial dependence, poverty and a lack of autonomy (Cheyne et al, 1997:113).

Summary

This chapter has provided an overview of the background to the thesis. Essential terms and elements are defined, concepts are clarified, and there is an overview of the aims of social policy in New Zealand. In the next chapter I will review three foundation studies into intra family income distribution, which constitute the basis for this research in Australia, Britain and New Zealand.

Chapter Three: Literature Review: Three Foundation Studies

"It is painfully obvious to the student of social policy that the growing knowledge about distribution of the national income between families has not so far been matched by growth in knowledge about the distribution of the family income between its members." (Young, 1952:305)

Twenty-five years later:

"The information on family income that exists is usually about households taken as a whole. A great deal is known about the distribution of the national income, but it is all to do with income in family groups ... we do not know, except in the sketchiest fashion, how income is distributed between people within families." (Young, 1977:226)

(This is quoted from the flyleaf of Edwards, 1981:4)

Introduction

Increased interest in the intra family distribution of income is reflected in a growing body of literature recording studies which have sought to illuminate an area of marriage and relationships which, traditionally and historically, has been considered a private domain. I have chosen to focus on three studies from this field of research, which may be considered foundation studies, conducted in Australia, Britain and New Zealand respectively, and which have been linked by interaction and consultation amongst the researchers. This chapter will highlight the elements of these three studies which are significant in relation to the material for this thesis. These are: the processes and methodology used; the findings, specifically in the instances where money is pooled or partly pooled; the conclusions arrived at from these findings; and the policy implications and indications for further study that were identified.

The first project was conducted in Australia for the National Women's Advisory Council by Meredith Edwards, a Senior Lecturer in Economics at the Canberra College of Advanced Education, and published in February 1981. The main objective of the study was "to examine the extent to which the traditional assumption of the joint financial decision-making by husbands and wives can be justified by the facts revealed in our survey" (Edwards, 1981:2). Fifty married couples living close to Canberra were interviewed and the results were aimed at three specific audiences: "academic readers (particularly sociologists, and, it is hoped, economists); policy makers; and the general community of husbands and wives" (Edwards, 1981:vii). The second study was conducted in Britain by Jan Pahl in the mid 1980s and funded by the Economic and Social Research Council and by the Joseph Rowntree Memorial Trust. A total of one

hundred and two couples, all living within thirty miles of each other in Kent, England, were interviewed with the central aim of "investigating control and allocation of money within families in Britain in the late twentieth century" (Pahl, 1989:46). The New Zealand study was conducted later, in the early 1990s, and "comprises three parallel research projects" (Easting and Fleming, 1994:8), which were related to the Pakeha¹, the Maori and the Pacific Island components of the New Zealand population. The research question for all three of these projects formed the link between them: "whether family income can be used as an accurate measure of individual family members' access to the economic resources available in the household" (Fleming, 1997:xiv). I have chosen to focus on the Pakeha component of this New Zealand study, since the participants in the study I conducted were all Pakeha. There were fifty-nine case studies collected for the Pakeha component, through questionnaire and interview techniques. Of these case studies, only forty-one included both partners, and the other eighteen were conducted with only one member of the couple. The study I have conducted for this research is focussed on Pakeha couple partnerships where there is some system of pooling of funds operating, and for this reason I will confine my examination of these three studies to the elements of them which are consistent with this focus.

I will proceed with an overview and comparison of these three studies. Firstly, the processes and methodologies are identified and compared. Next I will examine the findings of these studies, to establish congruencies and relationships between the findings of the three projects, and then I will consider the conclusions arrived at, particularly with regard to the pooling systems identified. As well, I have selected comments and analysis which identify and describe the perspectives of the couples in these three studies towards their circumstances, since the notion of self-perception held by participants is an issue which underpins the critical social theory upon which the study for this thesis is based. Critical social theory is discussed in Chapter Four, where the methodology and theoretical perspective for this thesis are detailed.

¹ "Pakeha" is a term commonly used in reference to New Zealanders of European descent in this country.

Processes and Methodology

All three of these reports reflect an interest in qualitative data collection through case studies. Interviews were held with participating couples in all of the studies, using structured questionnaires as a basis for the discussion and to direct the interviews toward a consistent format. In the British study, interviewers took down verbatim comments at the time of interviews, rather than using tapes to record the entire interview. Pahl has explained (1989:183-184) that, although pilot interviews were fully taped, the reason for the modification in the larger study was a compromise solution to minimise the effects of some of the problems the study posed. She chose to use a "pre-coded, highly structured questionnaire ... [so that] most of the sifting has already been done before the interview begins" and in this way to reduce the effects of "a mass of material which has to be codified at a later stage in the research process", which is the outcome of a less structured interview on tape. The interviewers were trained to use a number of other strategies to supplement data from interviews: for example, at the end of interviews they would note down which partner had "talked most and ... seemed most authoritative about money"² (Pahl: 1989,184). After they had left the house, the interviewers made notes on their subjective impressions of the couples' responses.

Edwards, however, used tapes as well as interviewers' written records, and she comments (1981:32) that "certainly we would have lost much colourful material without the use of a tape recorder - material which in several cases was useful when we came to consider perceptions of power." Like Pahl she acknowledges that the task of transcribing interviews in full is a very large and time-consuming task, and the solution for Edwards was to use tapes but to transcribe only the parts of the tape recordings that were judged to be rich in material. On this basis, some interviews were transcribed in full, but others were edited before transcription, to provide only what might be useful for quoting in the subsequent report.

² The couples were first interviewed together, and then immediately afterwards, interviewed separately. One observation noted by the interviewers was that the partner who exercised the most control was most likely to remain in the living room, while the other retired to the kitchen for the individual interview. This was not picked up until too late in the study to be systematically recorded and incorporated into the findings.

In the New Zealand study, there was a short questionnaire to be filled in by the couples in advance of the interview, which would provide basic demographic and money management information, but the main methodological tool was the interview. The interviews were "guided by a set of open-ended questions that encouraged the participants to tell their own stories in their own ways" (Fleming, 1997:xv). Although focus group discussion was a feature of the Maori and Pacific Island studies in New Zealand, the Pakeha study did not include this element because of indications that people sharing British cultural traditions were unlikely to be comfortable with discussion of money in this setting.

The types of questions asked in all cases included both straightforward questions on clear cut issues, for example the bank accounts the couple used, and also open-ended questions to elicit further information and "designed to facilitate the identifying of the appropriate management and control categories" (Edwards, 1981:33) into which the couple could be fitted. Notes were included in the Edwards questionnaire for the guidance of the interviewers, so that the direction of further discussion would be consistent and yield, where possible, useful information for the analysis. For example, the Edwards questionnaire asked "How do you go about getting an increase in the housekeeping money?" (Question 108, Attachment A, Edwards, 1981:21). There was an instruction as a note to the interviewer to probe with this question for difficulties in getting an increase, and for methods used to persuade the partner. This questionnaire was structured in such a way that participants were fitted into the predetermined systems categories during the course of the interview, and, according to the classification that had been identified by the interviewer as appropriate for a particular couple, the route through the questionnaire was signposted to include or omit specific questions. The effect of this was to streamline the interview to each couple, so that the time spent with them was not wasted with the pursuit of questions which did not apply to their circumstances. More importantly for the subsequent analysis though, is that the initial analysis task was accomplished during the interview, and this was intended to reduce the workload in later stages.

Pahl used a similar principle in the design of the questionnaire in her study. She had identified earlier the problems associated with sifting of information to "reduce the messy complexity of reality to the relative simplicity needed for a coherent account"

(Pahl, 1989:183), while also acknowledging the advantages of a less structured interview, where the discussion is open to new definitions and challenge by the respondent. Pahl's primary objective, however, was the identification of systems used in households, rather than a focus on people who lack power and who have had their point of view obscured by other more dominant people or groups in society. She states (Ibid:183) that unstructured interviews are favoured, for this reason, by feminists "seeking to understand the experience of different sorts of women in a male dominated world." Since her objective was different, a compromise solution was adopted of structured interviews with additional notes made by interviewers of interesting verbatim remarks and subjective impressions of the respondents.

In the New Zealand study, both questionnaires and open-ended interviews were used. The aim was to collect case studies of family money management, and to record in this way "a range of material about resource use within the family" (Easting and Fleming, 1994:8). The methods chosen were used because they were:

sufficiently flexible to be adapted for use in research with the three cultural groups involved and to allow the researchers to look at the issues appropriate to each group, while retaining sufficient consistency for results to be broadly comparable. (Ibid:9)

The research methods, therefore, in all three studies were similar. The specific method used was tailored according to the particular aims and problems of each study. The British study was larger than the other two in two ways: it included approximately twice as many couples as the other two studies, but, as well, interviews were conducted with the couple together, immediately followed by separate interviews with each partner. The joint interview was not a feature of the other two studies. This means that the size of the data pool was much larger, and the constraints of management of such a data pool were also more significant.

There were other practical problems with joint interviews, some of which were common to all three studies. Pahl found that there were many instances where one partner would be willing to participate, but the other would refuse, and "men were more likely

to refuse than women" (Pahl, 1989:132).³ Fleming (1997:137) confirms that about half of the couples approached to take part refused. This is an acknowledged source of some possible bias in the information, because, "pilot interviews indicated that selecting only couples in which both agreed to participate would bias the study in favour of those who had no problems with money allocation" (Fleming, 1997:137). Edwards (1981:vi) comments that there was "no doubt" that it might have been the case in the Australian survey that there could be potential bias in the results from a study where a couple with problems might refuse to be interviewed, but that the omission of such couples from the survey sample should not prevent the study from meeting its objectives. The limitations of the size of the sample and that the survey was exploratory in nature meant that there was no expectation that the survey would be representative of the general population of husbands and wives in any case.

That both husband and wife were to participate meant practical constraints because of the availability of concurrent time for interviews to take place, and meant also that one interviewer could not conduct all the interviews. The structure of the studies and the use of separate interviews for each partner made it possible, however, to identify the occasions where answers were identical, or where there were differences between "his" and "her" answers, and, in the case of the Pahl study, "our" views. Edwards (1981) is specific in her explanation of usefulness of an interview of both partners: "We expected interviews with both husband and wife to be a useful check on the validity of information ...and also that the two interviews would provide information on the extent to which the partners' perceptions of reality differ" (Edwards, 1981:37). She also notes the imperative of separate but simultaneous interviews to eliminate the risks of not achieving an interview with the second partner and of biased results arising from discussion between the parties before the second interviews.

In none of the three studies was the sample of participants selected on a random basis. The New Zealand Pakeha study used contacts through personal networks, and head teachers of schools to identify prospective participants in the geographic location of the lower North Island of New Zealand. Families used in the study were couples, married

³ Pahl makes a comment (1989:119) that some of the evidence in her study is influenced by skewing in the sampling, and she says that her sample, for example, under-represented the very poor, so that allowance systems showed in results as less common. She thinks that the sample "reflects the fact that husbands who exercised a high degree of control ... usually refused to take part in the study".

or living as married, under retirement age and with at least one child aged twelve or over. Households were single family households, and were, because of the profile used, often at a high-earning time of their lives, although some had been made redundant in more recent times, and some had suffered business set backs as a result of the restructuring in the New Zealand economy. A framework was established to ensure that the sample reflected a range of socio-economic conditions in households that was equivalent to the wider Pakeha population, although the report does not claim that the results can be generalised statistically to the population as a whole. However, the results of qualitative studies like these can be used as "a better informed base for future quantitative research, by suggesting indicators and key variables which will be accurate and meaningful" (Easting and Fleming, 1994:9).

In the Australian study families with dependent children under the age of sixteen were used, where the husband and wife did not share their dwelling with other adults. This family type was, at the time, only thirty per cent of all family types according to the 1976 Australian Census figures (Edwards, 1981:6), but it was considered that a narrow focus such as this allowed a deeper analysis of the families involved. As this was one of the first studies of its kind, the expected benefit of a trial of methodology was that it would form a basis for larger-scale and broader surveys in the future, and therefore it would be valuable to trial a method which was thorough over a smaller range of families, rather than superficial over a broader range of families.

The sample in the Australian study was a quota sample, because interviewers were given a pre-determined category list with a specified number of families for each of the strata, and they systematically knocked on doors in the districts identified until the specified number of families had been obtained for a particular stratum. Collectors' districts were selected on the basis of Census data on the concentration of family types in the area, and those districts most likely to provide suitable participants were canvassed first. When one stratum had been filled, the next household of that stratum contacted was classified as "ineligible." The fifty couples were chosen so that there were:

- twenty couples in single income households, ten of which would be high-income, and ten low-income families.

- ☉ twenty couples in two income families where the wife earned at least thirty per cent of the total household income, ten of which would be high-income and ten low-income families.
- ☉ ten couples where both were earning but the wife's contribution was less than thirty per cent of household income.

The groups were not selected in proportion to the representation of the type in the larger population: the sample under-represented the families where both partners are in full-time work although it gave approximately the same weight as the general population to two income families where there was no distinction between full and part-time work. Full or part-time work was identified as a stratification which had not been anticipated as significant in the initial planning, but later, in the course of the study, it was shown to be an important factor in that financial arrangements were different where the wife's earnings were a smaller proportion of family income. This difference led to the separation of groups on the basis of a thirty percent contribution barrier.

The British study (Pahl, 1989) used married, or as-married couples with at least one child under sixteen. This was, as in the other two studies, a control used to limit the number of variables to be considered in the research, by using couples at a similar life cycle stage. Random door knocking and direct approaches were rejected by Pahl on the basis that it seemed likely to produce resistance when the interviews might easily be confused with those carried out by market research firms. The registers of three health centres in three different places in Kent were used to source potential participants, and approximately even proportions came from each of these locations. The sample was treated as a single one throughout the study because differences in the three locations were not thought to be significant (Pahl, 1989:181). Each prospective participant was sent a letter in advance of an approach from a researcher, to provide information upon which to base a decision to participate or not in the project. Pahl recognised that this could reduce the response rate, but felt that the respondents should be given the opportunity to make an informed decision, given the sensitive nature of the topic and the demanding nature of the interviews.

All of the researchers have used the case study as a unit of investigation. Intensive studies on a large scale had been eliminated on the basis of time and money involved, and in all cases a regional comparison was eliminated for similar reasons. The strategy

compromise was to focus on qualitative data collection, with elements of quantitative data included where this was considered useful. The New Zealand study cites an ethnographic approach, because it "brings to the issue analysis of the meanings and values which underlie people's behaviour" (Easting and Fleming, 1994:9). The influence of anthropological analysis is significant in studying social processes, interactions, and ideas, when ideologies about money and gender relations are at the core of determination of money management systems. The New Zealand study was designed to be culture specific, and the idea of "ethnicity" was used during the course of the study as a way of accounting for the differences in the people of the three groups studied. Fleming (1997:xiii) classifies the study, when viewed as a whole with all three components, as a cross-cultural study, and a significant element was the ability at the end to make cross-cultural comparisons. However, the participants in the Pakeha sector of the research would be unlikely to define themselves as part of a Pakeha ethnic group, and thus the issue of ethnicity is less meaningful when considering this group alone.

Pahl (1989) has noted the advantages of a more qualitative and ethnographic style than what she used. Hers was a compromise of qualitative and quantitative investigation, in an effort to combine the advantages of both. It also produced a mix of the disadvantages of both. The advantages of a body of data which is more manageable from the point of view of coding and statistical analysis, means the risks of losing the "rich complexity of ordinary life... [and means that] complicated issues such as the distribution of power within marriage are not easily investigated" (Pahl, 1989:180). Her compromise was driven by constraints of time and money, and a need to have sufficient numbers of families participating to allow for statistical analysis and generalisation from a sufficiently large sample to the wider population. In retrospect, Pahl comments that the questionnaire used was both too structured and also not detailed enough, in that "it did not allow couples to describe their financial arrangements in their own way and following their own logic" (Ibid:185), and that an alternative research strategy, drawing on anthropological techniques might have been more appropriate. This is an interesting comment, given that there was considerable consultation between Edwards and Pahl in the construction and planning of the Australian and British studies, and that Edwards had favoured an ethnological approach. It appears that Pahl tried a

modified approach, but that after the event, it seems that she was not convinced that it was the best decision for the research topic.

There are two particular aspects of the study of intra family income distribution which appear as a feature of all three studies but are highlighted most significantly in Edwards (1981:3-4). These are the distinctions first between the notions of "pooling" of family income and "sharing" in the benefits of that income, and second, between the "management" and "control" aspects of family finances. In the first case, the distinction, as made by Edwards is as follows: income is *pooled* if a situation exists such that either of the partners have placed their own income where both of the partners have access to it; and income is *shared* if the benefits of the income, once spent, are available to others in the household, regardless of whether or not the income is pooled in the first place. Clearly, there are combinations possible where income may be pooled, but not fairly or equally shared, if subsequently more is spent by one partner for their own advantage separately from the others, and conversely, income may not be pooled, but the benefits from it may be generously shared. In the second case, the distinction between management and control separates decision-making aspects as indicative of **control** of finances, from **management** as indicative of the carrying out of decisions which have already been made. These elements are implicit in all of the studies, but defined explicitly in the Australian report⁴.

All of three of the studies had identified predetermined and similar basic systems of money management, and classified participants according to these throughout the process of the study. The Australian study initially introduced a fourfold management classification with a subsystem of three types of control classification, and placed couples in this framework. These basic classifications were:

- a whole wage system, where one or the other partner has access to the whole wage, and manages it all.

⁴ Pahl also defines similar distinctions between management and control, and distinguishes as well between collective and individual expenditure (1989:57). She maintains that some items are bought collectively by a household and contribute equally to the standard of living of all within the household, but others are typically bought on an individual basis, like clothes or entertainment, and in this case there can be considerable variation in living standards for different family members. This distinction is similar to the notion of sharing as distinct from pooling, described by Edwards, above. Associated with this is the distinction between expenditure and consumption. Knowing who buys an item does not necessarily confirm who consumed it.

- ④ a housekeeping allowance system, where the man as the principal income earner gives the woman a set amount regularly, with which she runs the household, and which may be topped up with her own earnings.
- ④ a shared management system (which is what is elsewhere described as a pooling arrangement by Pahl, 1989 and Fleming, 1997), where all, or almost all of the income earned by the couple is accessible to both.
- ④ and an independent management system, where the couple kept their money separately, but would share the responsibility for payment of bills.

Within this range of management systems, the three control sub-classifications were wife control, husband control and joint control. In the course of the Edwards study, one modification to the system was made, as the empirical evidence gathered indicated that a large number of couples used a wife-management system, and relatively few families were identified where either the husband gave his wife an allowance, or managed the finances entirely on his own. As a result, wife-management became a category on its own, and the allowance and husband-management systems were amalgamated under a single husband-management category.

Pahl attempted to construct a typology of allocative systems based on her previous classifications (Pahl, 1980, 1983, 1984), and distinguished four basic ways of organising money:

- ④ the whole wage system, managed usually by the wife, and often the case where the income is in the lower range.
- ④ the allowance system, which is usual for couples who have clearly defined roles in financial matters, and where the husband has access to the whole income, but the wife has access only to the part he chooses to give her.
- ④ the shared management system, which Pahl refers to as a pooling system, which is "often represented as expressing commitment to a partnership model of marriage" (Pahl, 1989 71), but often, in practice, there are instances where there is a junior and a senior partner.
- ④ and the independent management system, where both have an income, neither has access to all the household funds, and the principle of separate control over income and separate responsibility for expenditure is maintained.

The studies by Edwards and Pahl used, therefore, lists of similar classifications. The New Zealand study, in the Pakeha component, added to the basic systems list two others, which emerged through the course of the study:

- the income split, where the couple add their after-tax income and divide it between them, after which they operate an independent system.
- mixed arrangements, where the couples used blends of the allocation arrangements previously identified.

For the purposes of this review, I will focus on the description of the characteristics of the pooled systems, since this all of the couples in the study for this thesis operated pooling systems of management. In the description of pooling arrangements, Edwards (1981) has made a distinction between the management and control of money, and the notions of pooling and sharing, noted earlier. In the Australian study seven couples were identified as having a pooled system. Pahl (1989), however, required that the reality of access to the joint funds governed whether the system was a true pool or not, and on this basis, classified a couple with a joint account which the wife did not actually access as an allowance system. In other instances, Pahl notes there was a clear ideology of equality between husband and wife underpinning the shared management system, which resulted in a very open situation based on fairness, trust and sharing of a common pool. For others the shared management coexists with deference from one partner to another. Pahl comments that: "in some ways, shared management represents a romantic view of marriage, and just as romance can never really hide the structural inequality of the sexes within the marriage, so sharing rarely compensates for the lower earning capacity and the financial dependence of women" (1989:74).

The New Zealand study noted, in the Pakeha component, that there was a correlation between the sharing of income in a pooling system and the sharing of responsibility for the main chores of maintaining a home and caring for the children. In only six of the fifty-nine Pakeha couples was there a pattern defined as reciprocal, where the woman kept house and the man went out to work. Twenty-one couples used a complementary arrangement, where the woman is responsible for work inside the house, and the man for work outside, although the woman may do some of the lighter tasks in the garden. Nine Pakeha couples used a non-gendered shared system, where each is equally responsible for both house and garden, and tasks are selected on the basis of preference

and convenience, rather than expected gender roles. The most common system of allocation of household tasks was a combination of the complementary and non-gendered sharing system, where sixteen Pakeha couples were identified. A total of thirty-seven of the Pakeha couples were classified as using some sort of pooling system, distinguished as follows:

- twelve had a true pooling system, in which all income went into accounts accessible by both partners.
- eighteen had pooling systems with one or both partners holding some money in separate accounts.⁵
- five couples had pooling systems with spending money allocated to each from the pool.
- two couples pooled by sharing access to personal accounts through automatic teller machines.

It is clear that there were significant similarities in processes and methodology in the three studies which have been detailed here. These similarities are consistent with the interaction and correspondence between Pahl and Edwards for the earlier studies, and the acknowledgement by Easting and Fleming that much of their work was based on these earlier projects. To summarise the structure of the three studies, the key points are as follows:

- single family households were used.
- couples in the households were at a similar life cycle stage.
- the case study was the unit of investigation, based on collection of qualitative data.
- interviews were conducted in all studies, and in the Easting and Fleming study, there was a preliminary questionnaire filled out by participants.
- there were separate interviews with each partner in all studies, and additional joint interviews in the British study.
- all three studies feature a distinction between *pooling* of income and *sharing* in the benefits and management and control of income.
- the studies had predetermined systems of management, and participants were fitted into these categories. The focus of this thesis study is on only one of these systems: where income is pooled.

⁵ This was referred to in this study as partial pooling, as some couples who pool most of their money retain relatively small amounts in separate accounts.

I will now turn to an examination of the findings and conclusions of these three studies, where they relate to this thesis material.

Findings and Conclusions

The results of the Edwards study (1981:128-131) endorsed the need to distinguish between *control* of money, in the decision-making function, and the *management* of it, since these functions were often separate. Edwards emphasises the need to separate clearly the initiation of decisions and their execution, and this distinction is a focus also in the other two studies. Few wives had virtually no influence in the management of household finance, and most commonly the management was either by the wife, or shared. In the New Zealand Pakeha study, men took the major role in only seven of the fifty-nine case studies. Edwards (1981) found that the wife was most likely to manage money where she was not in paid employment and the husband's income was low, although this was no guarantee that she had control of expenditure. However, where wives were involved in management, they were more likely to have input into decisions. Wives tended to accept this management role as one of their several domestic obligations, and husbands tended to think that this was a satisfactory arrangement, since the wife was capable in this role, and it relieved the husband from day-to-day financial worries. Husbands with high incomes and wives not in paid employment were more likely to have overall control than if their incomes were low and their wives were in earning. These husbands were also likely to have a greater management role. The more a wife earned, the more likely she was to manage her own money, and when a wife's income was kept separate from her husband's, she placed a high value the independence that she derived from this arrangement. However, Fleming (1997:39) points out that a woman's participation in the work force will be influenced by the couple's beliefs about whether it is appropriate for her to have a job, as well as for reasons of dependence or financial contribution.

Comparative education levels within the marriage and the financial arrangements were found to be correlated (Edwards, 1981), and where the wife had less education than the husband she was less likely also to be involved in management and control of household money. This education correlation was stronger than the variable of

employment type, although it was found that husbands in white collar occupations tended to have more say in financial decisions than husbands in blue collar occupations. Half of the women in the Australian study gave financial reasons for working, and women who had worked continuously since leaving school were more likely to give financial reasons for commitment to paid work. A large majority said they would still work, even if their husbands' incomes increased to the level of present joint incomes, and there was strong evidence that most women used their income to benefit all members of their families. Although the employment of wives was likely to mean that they managed their own incomes, it did not always ensure that they would have an equal say in how the total household income was spent, and wives who had been out of paid employment for a long time were much more likely to be subordinate in decision-making. Separate incomes were more important to the wives where they did not have a joint say in family decisions, and, on the whole, wives who were financially dependent disliked this, particularly where they were not involved in either management or control of finances. Pahl notes (1989:91) that "the evidence suggests that when a husband both controls and manages the money there is likely to be extreme inequality between husband and wife and deprivation on the part of the wife and children."

The studies were revealing of attitudes of the participants. Pahl notes, (1989:76) that many people find it hard to understand why others organise their finances differently, and that "many people explain their own system of money management in highly ideological terms." It is easy to highlight the ideological basis for systems used in quotes from interviews, because participants often framed their comment in normative terms. Pahl quotes one husband as saying (Ibid:75):

"I don't think it would be right. A wife should remain partly independent: everybody should be independent. I don't want anybody to be completely dependent on me and I don't want to be dependent on anybody else."

She argues that these two elements, ideology and management practice are correlated: "the way in which a couple organises its money reflects deep rooted assumptions about the nature of marriage and about relationships between men and women" (Ibid:77). When there is an ideology of equality between husband and wife, which often underpins shared management and control, Pahl found interviewing easy and comments that, in these cases, the separate interviews of partners based on an assumption that the husband and wife would have different attitudes seemed "silly" (Ibid:72). However, Pahl notes

that pooling of money from an ideology of equality is not always experienced as such, and the tension between ideology and practice was identified in the New Zealand study as well.

Fleming (1997:31) writes: "pooling is seen by many people as the proper thing to do, but it is an ideal that some find hard to put into practice". Pahl cites examples where there is, in practice, a deference from one partner to another in decision-making processes which denies true equality (Ibid:74), and that "husbands perceived more equality in the marriage than did their wives" (Ibid:81). It would seem reasonable to assume on this basis that there is a correlation also between a committed and reasonably happy marriage and a situation where money is not particularly problematic (Ibid:77).⁶ There are indications also, that financial arrangements change in marriages which are near breaking point, when earners become less willing to share with non-earners, and that shared management systems are "associated with increased accountability for wives but not for husbands" (Ibid:85).

The management of money by the wife in a partnership was attributed by participants in the Edwards study to three reasons: she is better at it; she has more time; and it saves him the worry (Edwards, 1981:41). The husbands saw few disadvantages, and over half said there were none. Others saw a disadvantage in not having cash, or having to ask for it, or to wait for it, but felt that this was not significant. Wives also responded by acknowledging that they were better at managing finances. Pahl (1989) defines this reason as psychological, and found 33 women and 24 men in the 102 couples in the British sample who said that one partner or the other had particular skills in money management.⁷ The findings in the British study confirmed that wives were more likely to be identified to have such skills, and that this was especially true in poorer households. The most common advantage mentioned in the Edwards study by wives

⁶ Pahl cites (1989:78) studies conducted in Britain which have described financial arrangements in studies of unhappy marriages, where the problems were reflected in considerable material deprivation among the wives, and, in one case, 55 per cent of wives reported that they felt "better off" living on supplementary benefit after the marriage ended. (Homer, Leonard and Taylor, 1985)

⁷ Pahl (1989:121-122) points out that where psychological characteristics appear to influence the allocation of financial management or control, these skills can be the outcome of ideological assumptions about the nature of masculinity or femininity, and be self-fulfilling. If one is not expected to be able to do something, and not given the opportunity to do so as a result, then one will not acquire skills. A kind of "I told you so" circularity operates. To have power in a marriage can be the product of an ideology which sees power as a masculine attribute, but also, a man with greater earning power can shape the ideology which operates in the marriage.

was that by managing the money they knew where the money was going and that the bills were paid. Where the principal reason was that the wife was more capable, then the task was often seen as a respected function, but where the reason was to save the husband time and worry, it was more likely that the wife would resent the task, and it was less respected.

The relative income levels between participating couples was influential in determining whether the husband or the wife managed or controlled the income. Where the income levels were higher and the wife did not work, the husband was likely to manage and to control funds. More significant is that, in spite of a large proportion of wives in the Edwards study who performed the management function, in few cases (only three of twenty-five (Edwards, 1981:59)) did they have control of the money, and only thirteen more shared control with their husbands, and eleven of these were in paid employment. The income of a working wife was found to be a significant indicator also, as the more income a wife earned, the more likely she became to contribute to management and to control. Edwards notes here a tentative conclusion subject to other variables like occupation and comparative education levels, namely that the income of the husband, and the employment status of the wife are "variables which affect the extent to which wives control family finances" (Edwards, 1981:59).⁸ Pahl claims that the variations in allocation of management and control functions are an illustration of "the ambiguities which surround the idea of marriage as a partnership within which resources are shared, when partners are not equals" (1989:97). She observes that comments about practical constraints can be "interwoven with comments about personality differences between husband and wife and ideological statements about the nature of marriage" (Ibid:97).

Pahl (Ibid:80-91) has identified interesting findings with respect to management and control, which were closely allied with the ideological stance expressed by couples in the British study. She found that in the couples interviewed together, there appeared to be a presentation of a united front by the couple, with development of consensus and expression of ideological statements about the nature of marriage and male control of money. In fourteen households where they jointly attested that the husband "managed" the money, in separate interviews all wives, and all but one of the husbands

⁸ Pahl confirms this (1989:106).

agreed that the wife controlled the money. Pahl discusses the possibility that either "the reality of the wife's power in financial affairs had to be concealed, for the sake of the husband's pride," or that the husband really did have control, and the couples were understanding the terms "control" and "management" in an opposite way (Ibid:80). Whatever the explanation for the difference, Pahl concludes that the answers given in the separate interviews and "so away from the joint presentation of marital harmony, were likely to come closer to 'reality'" (Ibid:80).

Predictably, economic dependency was found, in the Australian study, to be greater where the children were younger, and these wives were more likely to lack an equal say in family financial matters than a wife with older children. However, all the studies used people at only one stage of their life cycle,⁹ so it is not possible to extrapolate from the findings of these studies anything more than indicators of useful research in other groups at different life cycle stages or different ages. Edwards (1981) notes that it would be interesting to know whether there are systems characteristic with certain age groups, or whether the generalisations possible for the group she studied can be applied more generally to other groups. Joint control, in the Edwards study (1981), commonly occurred when wives were in paid employment,¹⁰ and it appears that there could be a correlation between financial contribution with consequently less economic dependency, and the perceived right to control of family money. The issue of dependency is double edged: discomfort can be experienced not only by the dependent partner, but also by the partner who provides. Pahl (1989:75) refers to one respondent in the British study: "at first he had found it difficult to accept that he was the breadwinner and he resented the lack of independence involved in sharing his income." Pahl (Ibid:111) identifies as "enduring ideological constructs" such concepts as the "family wage", paid to a male "breadwinner" for the support of himself and his "dependants". One of the British participant husbands commented that maintaining these gendered roles in a household "helps me to be a man and it helps my wife to be a woman" (Ibid:114). These constructs are rooted in ideology about the nature of

⁹ The Australian and British studies used the parents of children under mid-teenage, and the New Zealand Pakeha study used parents of dependent children over twelve years of age

¹⁰ The analysis of the control pattern in the Edwards study showed that nine of the thirty women in paid employment (less than one third) had husbands who controlled finances, but eleven of the twenty women not in paid employment (more than half) were in a situation where the husband was in control (Edwards, 1981:69).

masculinity and an acceptance of inequality between men and women and assume that living standards are maintained "entirely by the paid work done outside the household, so making invisible the unpaid work done within the home (Ibid:111).¹¹ Fleming (1997:25) comments that when gendered roles are the basis of financial management systems, earning the main income is seen as the male role, and if the wife has a paid job "her income is seen as supplementary". I will return to these notions later, in Chapters Seven and Eight.¹²

The dollar amounts of income in these studies are not easily compared because of variations in purchasing power, but the location of participating couples in the strata of economic statistics at the time is possible. Edwards (1981) records a predominance of men in white collar occupations in the sample (over half of those surveyed). Little income was declared other than wages, and women in paid employment earned far less than the men. As noted earlier in this chapter, the Edwards study attempted to select participants from five income strata groups, and there were some indications found of direct relationships between strata grouping and the type of financial arrangement employed by the couple. It was found in high income families where the wife was not in paid employment, that as the husband's income rose, the wife's management role declined. In half of the high income families where the wife was in paid employment, an independent management system was found, and as the income levels of the wives rose, it became more prevalent that these women kept at least some of their income separate.

In the Edwards (1981) sample, there were thirty women who earned incomes of their own,¹³ although only eight of these worked more than thirty-five hours a week. Three financial reasons for working were identified as being most significant: to make ends meet; saving up for something special; and financial independence (Edwards, 1981:73); and half of the women gave one of these as the main reason for working. The financial reasons were more noticeable among women who earned more than thirty per cent of

¹¹ Easting and Fleming (1994:29) found that the only women who acknowledged that the work they did at home was a contribution which established a right to the benefits of a partner's income were women who had chosen to stay out of the workforce to care for children, and it was childcare, rather than housework that was the condition for entitlement.

¹² Chapter Seven records the analysis of the study conducted for this thesis, and Chapter Eight contains the suggestions for further study.

¹³ It would be reasonable to expect that as the proportion of women in paid employment increases, the systems of money management which reflect this will also increase proportionately.

total family income and from those in full-time work. There were other, non-financial reasons given for working also, such as to get out of the house and for company, but they were most often secondary reasons. It is interesting to note that Edwards found a strong correlation between control of finance by the husband, and wives who gave financial independence as a reason for working (Ibid, 1981:74).¹⁴ It would appear that the reason for this correlation may be linked to feelings of dependency and the accuracy of this would be an interesting line to pursue in further research.

When questioned about the use of money earned by wives, Edwards reports (Ibid:80) that, in all strata groups of the study, "overwhelmingly, in the sample of families, women's incomes were spent not on themselves but on family items of expenditure. Women's incomes added to their families' standard of living." Associated with this finding was that the wife tended to regard her earnings as part of family income, while a husband was inclined to regard it as hers.¹⁵ Pahl (1989:129) agrees that the great majority of women in the British study make their wages available for household consumption. Edwards (1981) found this was reflected also in the restraint that was evident in the personal spending of wives. Few wives (only three) reported receiving a set amount of personal spending money, and wives most often used family income for personal spending.

Easting and Fleming (1994) report significant evidence of a similar attitude among New Zealand Pakeha couples surveyed. Their interview material suggested that many women "exercised considerable self-control over their personal spending, even when they had access to all or nearly all the combined income" (1994:23). There was some evidence that the women took pride in their frugality, and commonly said they felt guilty spending money on themselves, even when encouraged by their husbands to do so. This constraint in spending was clearly related in the New Zealand study to earning and contributing to family funds, and was most prevalent among women who were either not earning or earning a small proportion of the family income. These women are guided by a value system that: "leads them to put the family standard of living

¹⁴ Edwards states (1981:74) that five out of seven women who said financial independence was the reason for working, had husbands who controlled the money, and that women who had more say in financial decision-making tended to give non-financial reasons for working.

¹⁵ Pahl (1989:126) concurs with this finding. She adds that both men and women were likely to see their partner's income as belonging to the individual, but their own income as belonging to the family as a whole.

before any of their own personal needs, and to put their children's needs before their own" (Ibid:24). In this study there were three examples where couples used a pooling system, but the wife's access to the pool was restricted by the husband. Women in the Pakeha study who had very restricted access to family money clearly felt: "deprived and aggrieved" (Ibid, 1994:26).

Edwards (1981) found some women would spend for their own needs from what was regarded as housekeeping funds, and often this was spending of the residual, only after the other calls on the money had been met. The restraint was imposed by the wives themselves as a result of managing the family money, rather than directly by the husbands. It was found that few women spent most of their earnings on themselves, and that those who took personal spending from their own incomes were those who regarded their money as not essential to family income.

Husbands' personal spending needs were more readily accepted and met in almost all cases (Edwards, 1981:99-100), often by regular and fixed amounts of spending money. The explanations put forward for this, and for the fact that husbands tended to spend larger amounts in this way than did wives, were as follows: wives who were managing the finances or who had a housekeeping allowance had ready access to money and the role of manager of family finances brought with it a cautionary approach; the husband's habits and work meant that he had more regular needs than the wife; if either or both partner regarded the husband's income as his rather than the family's, then this was often accompanied by a perception that he had entitlement to a set amount, or to more of it than the wife did.

There is an interesting element of self-contradiction with respect to ownership of income that was shown by the analysis of comment in the Edwards (1981) study. Although: "the overwhelming majority responded that the income they earned, and/or the income of their partner, belonged to both of them," (Ibid:105), it was noted that these participants often qualified this with other remarks. Wives also spoke of "his income," and a need to justify the spending of it, although husbands were more likely to regard the wife's earnings as her own. Families tended to see the husband's income as

the main and more reliable source which could sustain the family if necessary.¹⁶ If the family income was high, and both partners had income, there was some evidence in the Edwards study that they are likely to regard their incomes as their own, and to reflect this attitude in their spending. However, there was also strong evidence that husbands did not feel more free to spend when their wives earned, and it was suggested (Ibid:108), that this may be because a family tries not to become over-reliant on a second income, and, as noted earlier, the husband's income is most often seen as the basic source of funds.

Discussion on spending decisions was more of a feature of systems of shared management and joint control although wives were more likely than husbands to say they did not buy without the husband's approval (Ibid:112). This reluctance to spend independent of consultation was "particularly evident amongst women without their own incomes, but was by no means confined to them" (Ibid:113). The reason for this was sometimes fear of the husband's disapproval, but more common was a difficulty in spending money the wife did not consider hers to spend. Couples who shared both management and control communicated most about decision-making, and those who communicated least were those couples where one partner performed both functions.

Broadly speaking, the findings and conclusions of the three studies were consistent. There were strong elements correlating the findings from all three studies, in the identification of characteristics of systems used, and also in the role of ideology in determining which system would be used. Fleming observes (1997:39) that: "the money allocation systems were one aspect of ... wider patterns of couple relationship", and an expression of relationship style. My focus is upon couples who operate some system of pooling in their management, and Fleming cites the system of a "true pool" as the system which showed the greatest consistency in couple style. Couples spoke about their relationship in terms which "emphasised togetherness, mutual support and sharing", and gave the impression of having a strong sense of common purpose and an ideal of marriage as a partnership based on "togetherness, communication and trust" (Ibid:41). Those who were classified as "partial poolers" in the New Zealand study were more ambivalent, and did not share all their money. It was the woman, in several

¹⁶ Noted earlier as a finding of the Easting and Fleming (1994) study in New Zealand.

cases, who wanted to keep control of her own earnings, and Fleming concluded (Ibid:43) that: "in these 'partial pooling' couples there was an acceptance of the *ideal* of pooling, but one or even both were not committed to it in practice". The New Zealand report (Ibid:47) provides a summary statement:

The Pakeha case studies confirmed that beliefs and ideologies are important in determining a couples style of living together, and the one aspect of couple style is the way money is managed. Each couple develops their own unique style from their personal interpretation of a limited range of organising principles.

I will now turn to the recommendations for further study put forward in these three foundation studies, and note the policy implications identified by the New Zealand Pakeha study for further reference in the final chapters of this thesis.

Policy Implications and Recommendations for Further Study

In the Pakeha study, there were three main themes identified (Fleming, 1997:124-133). The first of these was that a couple's combined income is an unreliable indicator of the money available to them and to their children. The systems of allocation identified here in New Zealand fell within the range identified in the overseas studies, and the influence of gender differences was strong. Most of the women in this study were in paid jobs, but still the man's income was seen as the main family income, and was higher than the woman's. Fleming (1997) concludes from the evidence from the couples studied that only a small minority actually achieved the equality that they desired in both earning and allocation of money, but that, as Pahl (1989) found in Britain, the greater earning power of the husband was associated with greater power within the marriage partnership. From this first conclusion arose the other two: that different family members have different access to money, with the result that some Pakeha women, even when the overall family income is high, have limited access to it; and that financial dependence is therefore associated with powerlessness and financial independence with having power. These themes are consistent with the most significant findings of the British and Australian studies.

The discovery of these differences carries significant implications for public policy in New Zealand. Easting and Fleming (1994:37-48) have declared a major objective of the study of intra family income distribution to be to enhance the possibility of better outcomes for women and families who are dependent on others for support. There is a detailed examination of the policy implications in three major areas of social provision in this report: health and dental care, tertiary education and saving for retirement. The report carefully examines the impact of different access to these services of different members of the same family, since access to health care is part of a person's basic standard of living, education and training enhance one's employment opportunities and therefore income possibilities, and the saving for one's old age is a significant aspect of maintenance of a standard of living in the future

With regard to health care, a Community Services Card is the means for entitlement to Government assistance, and the dental services the Government provides for children are limited and cease when the child reaches sixteen. This means that, particularly when there is limited income, the need for health or dental care will be prioritised in some way against other expenses. The evidence from all three of the studies suggests that women, even when they are in a position to access family funds, give a low priority to spending for their own needs, and that both parents will advance the children's needs first. The implications are, therefore, that access to these health services is a function of income level (Fleming, 1997:143), and that furthermore, knowledge of the household income level provides little indication of the reality of access for individual family members. Targeted assistance may not be sufficient to enable those on low incomes to access the services at all (Ibid:143), and there is no way of ensuring that the assistance is distributed with any equality amongst family members.

In New Zealand, the introduction of substantial fees for tertiary education has changed the face of post-school education, and thrown an increasing burden upon families to provide for financial support for children in tertiary institutions. The student allowance scheme is premised on an assumption of parental support for any person up to the age of twenty-five, and is income tested against the combined incomes of natural parents regardless of whether or not the parents are contributing to costs at all. There is no associated mechanism to collect financial support from parents, so the scheme is based upon a rather weak assumption of universal parental beneficence. The reality of this is

that parents of students are faced with the alternatives of providing support, or having the student incur an even greater debt over the course of their study years through borrowing for consumption purposes. The evidence of the New Zealand study suggests that most Pakeha families will comply with this need to support their children through their study as part of a commitment to educating their children (Fleming, 1997:143-145). This is consistent with the prioritising by parents of children's needs before their own, and suggests that there are impacts of a decision to support children in education on the living standards and conditions of the rest of the family. There is very little consideration given to the realities that confront families, where there may be several children needing support at the same time, or where children of separated parents may not be supported at all by the parent whose income may be the obstruction to eligibility for allowances. The result can be that parents work longer and harder to support children for more years than were anticipated, with detrimental effect on their own financial situation in the present time frame, and in provision for their retirement. As well, if the wife and mother is interested in retraining as preparation to re-entry to the workforce, she comes into competition with her children for the allocation of family funds. In this case, there is again evidence to suggest that the realities of the distribution of the benefits of household income can not be universally assumed from the knowledge of household income levels.

Income for retirement is becoming a more significant aspect of financial planning for New Zealand households, with the reduced commitment of Government to state provision. Where children are dependent for longer, as discussed above, savings to maintain standards of living in retirement are affected. Couples are less able to save because of ongoing commitment to children, and the acceleration of savings which is possible when this commitment expires and the mortgage is paid off is delayed. Where women have less earning capacity than men, and have less access to joint income, it is very likely that any change in Government provision of retirement incomes and superannuation will impact on them more severely. This impact is compounded by the longer life expectancy that women have compared to their husbands (Fleming 1997:148).

Inequalities in access to household income identified in these studies have been addressed in the Easting and Fleming report (1994: 43-48) by suggestions for possible policy responses.¹⁷ These suggestions are briefly outlined as follows:

- upper limits to targeted services and levels of subsidy need to be increased.
- payments of Family Support go to the primary caregiver rather than a joint account which can be diverted to other purposes.
- a universal payment to women raising children.
- a fifty/fifty income and assets split within couples.
- the individual as a unit of entitlement
- payments for caregivers.
- in reconstituted families, there should not be an assumption that the relationship includes financial responsibility of one partner for the other's dependent children from a previous relationship.
- reductions in the barriers to women's earning, including methods of sharing the cost of childcare between families and employers or the State.
- public education to encourage a more shared approach.

From the discussion of policy problems in the three studies examined in this chapter, some areas where expanded study would be valuable have been identified. Easting and Fleming (1994) have highlighted the issue of whether reconstituted families should be assumed to operate like other core families, and suggest a need for further research to explore the details of income distribution within these families. They suggest that the effect of the Child Support Act (1991) in providing for on-going financial support of children from the non-custodial parent has an impact on reconstituted families worthy of research effort. The idea of a fifty/fifty split of income and assets could not be advanced in a country such as New Zealand, where there is cultural diversity, without research and careful consultation with other ethnic groups, like the Pacific Islands and Maori people, to assess the appropriateness of such an approach. A significant area identified as deserving of greater study (connected also with the ethnic diversity characteristic of New Zealand) is the use of the individual as a unit of entitlement for income maintenance schemes, since it is possible that the use of the individual unit would be more equitable and "allow people to live and share economic responsibility

¹⁷ For a full statement of possible policy responses for enhancing equity of access within the family, see the Easting and Fleming report, 1994:43-48.

with other people in whatever aggregations are appropriate to them" (Fleming, 1997:154).

Edwards (1981:5-6) comments on the invisibility of poverty of some members of a family where an income above the poverty line is insufficiently shared, and indicates that better information on family financial arrangements will lead to policy initiatives which are more appropriate to the needs of married people, and she usefully extends this call for better information to those who live in de facto relationships. Edwards (1981) acknowledges that her research study was confined to couples at one stage in their life cycle (as were the British and New Zealand studies), and indicates that interesting and valuable work could be done to identify patterns at other life cycle stages, and changes in patterns with change of life cycle stage. Further projects identified by Edwards (1981) include arrangements during the marriages of sole parents and the extent to which these were the cause of their marriage breakup, households where there are other adults living, differences in patterns according to geographic location, and those correlative of a country of origin of the married couple.

Pahl (1989:177-179) suggests that it might be interesting to have information about the financial arrangements of the very rich, who were "conspicuously absent" from her study. She suggests that large scale national surveys could include questions on intra family household economic activity to give indications of variations between geographic regions, and between different occupational and cultural groups.¹⁸ Pahl gives a range of questions which could be explored (Ibid:179), to examine the significance of gender, age and life cycle stage, and the tension between: "the economic and the social, between ideology and practice, between the individual and the couple, [and] between earning and spending." It is her view that: "answers to questions such as these would help to inform a range of policy decisions, as well as enhancing our understanding of contemporary society"(Ibid: 179).

¹⁸ It would seem to me that in large scale surveys it would be difficult to get any information other than quantifiable data, perhaps with the use of scales for respondents to use for answers because of limitations to analysis methods with large quantities of data. This is a limitation, but it would provide a broad base of useful information all the same.

Summary

In this chapter I have examined the methodology and findings of three major studies concerning the intra household distribution of income. These studies were conducted in Australia, Britain and New Zealand, and they represent the major work in this area in these countries. I have focused on the aspects of these studies which relate to the area of empirical research for this thesis, which is couples married, or living as married, where both partners are in paid employment, and where they pool all or some of their money. I have, in the concluding section, noted the policy implications identified by the New Zealand report, and the recommendations for areas of useful research from all of the studies. In Chapter Four I shall proceed with a detailed examination of the theoretical perspectives and methodology which underpin this thesis.

Chapter Four: Theoretical Perspectives and Methodology

Introduction

In this chapter there is an examination of the underlying philosophical base for my approach, and an explanation of what this perspective brings to the study. The research perspective is feminist in the first instance, and the first section following addresses the philosophies upon which this view is based. Further to this, I will expand this view to that of feminist economics, since this critique of orthodox economic thought and method has significance to the subject matter of this thesis. The notion of social justice discussed earlier in Chapter 2 is here linked to the theoretical perspective. The method applied in the study is that of a grounded theory approach, which is an application of critical social science. The third section of this chapter sets out the specifics of the method and contextualises this within the boundaries of critical social science. The remainder of the chapter addresses the political and ethical considerations of the research project.

A Feminist Theoretical Perspective

I myself have never been able to find out precisely what feminism is: I only know that people call me a feminist whenever I express sentiments that differentiate me from a doormat. (Rebecca West, in a 1913 issue of "The Clarion")

A Feminist perspective is clearly identifiable as appropriate for this thesis material. Feminist research is a developing and dynamic force in the social sciences which has significance in providing impetus to the movement toward the documentation and analysis of a more genuine experience of the reality of existence for all members of modern society. Feminist researchers have critically examined and challenged issues resulting from what they considered "inadequate, inappropriate and oppressive ways of data generation and analysis" (Sarantakos, 1993:5) in the more traditional and quantitative methods employed in social research.¹ These inadequacies are an essential element in the proposed area of interest in this thesis. The identification of criteria for

¹ For writings on feminist research, see Reinharz, 1992, Stanley and Wise, 1983, Harvey, 1990, Oakley, 1981, hooks, 1983, 1990, Delphy, 1984, Roberts, 1990, Spender, 1981, de Beauvoir, 1972.

policy decisions from quantitative data and statistical interpretation using income sources as the prime factor has a simplistic and superficial nature and does not explore the reality of access to that income for the members of a household. In Chapter Two of this thesis these indications of income sources as a basis for assessments for standards of living have been elaborated and critiqued.

The feminist goal is that research that is related to women should be "defined and conducted by women, and governed by a feminist perspective" (Smith and Noble-Spruell, 1986:138) and must also be directed towards instigation of social change. It remains difficult to persuade policy makers to move away from the implementation of policy on the basis of statistical data, and the dictates of political expediency will always hold considerable sway, but the challenge remains against the "mythology of 'hygienic' research with its accompanying mystification of the researcher and the researched as objective instruments of data production" (Oakley in Roberts, 1990:58). Roberts (1990:xviii) points out that "inequalities that divide men and women are themselves the outcome of the operation of the class system," and to reinforce and reproduce social behaviours and patterns is to maintain these inequalities. Chapter Two, where the background to this thesis is set out and clarified, discusses issues of gender in New Zealand society and the maintenance of a social paradigm which is accepting of inequalities and disadvantage for women. With regard to the access to household resources, enquiry into the systems in operation within household units is a necessary part of exposing, documenting and addressing such aspects of society.

The tradition of feminist research reflects the "contribution of a feminist perspective as part of a critical tradition in the social sciences, growing out of a disillusionment with positivism as the dominant social science theory" (Smith and Noble-Spruell in Marchant and Wearing, 1986:134). The emergence of feminist research is a relatively recent development in social science: social researchers have endeavoured for centuries to "unlock the mysteries of nature, and to gather 'truths' about society" (Sarantakos, 1993:3), and feminist research is a significant part of the development of this process. It is argued that all research represents an effort on the part of those engaged in it to make a contribution to the sum of human knowledge, and social researchers have been interested in gathering information for analysis of the structure of society and causes of

social problems throughout the centuries of civilised society. Early methods employed by such as Thales and Aristotle were empirical observation and interpretation, seeing “empirical events as manifestations of fundamental principles of an ordered universe” (Sarantakos, 1993:2). However, it was during the nineteenth century that such social problems as poverty and living conditions of the working class, which were the outcome of industrialisation and subsequent social change, initiated study which established the elements of modern social research. In 1848 August Comte introduced his positive method, applying a belief that “social investigators should not seek explanations of social problems in theological principles or metaphysical theories, but rather in society itself and the structure of social relations” (Sarantakos, 1993:3). The impact of positivism led to the introduction and development of sociology as a new science using methods of survey and experiment for quantification of data and the use of statistical applications.

Here, for the purpose of explanation, the distinction employed in Sarantakos (1993) will be adopted, using the triadic model of social science theory including the positivist, the interpretist and the critical theory paradigms. Interpretism provided the initial challenge to the positivist theory and research described above, questioning the methodology and perception of social reality embodied in positivism. Initially symbolic interactionism was the strongest alternative, and offered the basis for other developments to undermine the hegemony of positivism in the social sciences. Out of this initial criticism and attack arose other opposing views, leading to the development of the third paradigm or world view, of critical theory, where feminism became established.

The feminist challenge centred on basic philosophical and methodological premises of positivism. Feminists argued that “positivism has a gender character, is based on a male paradigm that derives knowledge in an anthropocentric way ((Sarantakos, 1993:5, quoting reference Brieschke, 1992 and Harding, 1990) and places women in a position of inferiority and hence oppression and exploitation”. Positivism’s perception of reality came under scrutiny and was criticised on:

its perception of reality, the goals it pursued, the methods it employed, the moral prescriptions it made and also its perception that the world was 'mathematically drafted' and, therefore, mathematics was a guarantee of precision (Sarantakos, 1993:5).

Positivists assert that reality is perceived through the senses: it is an objective concept and therefore is the same for everybody because it is based on immutable natural laws which makes it possible to identify and analyse reality by empirical observation. The Interpretist view of reality is diametrically opposed to this: reality is seen as a social construct, that is individually experienced and therefore subjective. The view of Critical Theorists, including feminist researchers is a blend of these two: there are undeniable objective relations in reality, but subjective meaning and experience is also relevant to a perspective on reality (Sarantakos, 1993:Chapter 2). Radical feminists take the position that reality is “dominated by male views and interest, which work against the interests of women, ... is perceived in objective as well as subjective terms” and is based on conflicts and tensions caused by patriarchal attitudes and gender divisions (Sarantakos, 1993:35).

New perspectives and methodologies were sought which would focus on “subjective elements and a constructed world, on critical thinking, on interpretive attitudes, and on political issues that rejected the notion of taking the world for granted” (Sarantakos, 1993:5). Feminist researchers were to critically examine and challenge issues resulting from what they considered to be “inadequate, inappropriate and oppressive ways of data generation and analysis” (Sarantakos, 1993:5).

The challenge of feminism and associated research effort is to combat what Oakley (in Roberts, 1990) calls the invisibility of women, and to give meaning and expression to the lived experience of women. When the distribution of income within families is considered, it is not reasonable to assume, without verification, any pattern of access to money and other resources. Helen Roberts states (1990:15) that “feminism is in the first place an attempt to insist upon the experience and very existence of women.” Stanley and Wise (1984) assert that for them, “feminist research is about taking risks and ‘breaking out’ of a taken-for-granted circle of thinking” (quoted by Smith and Noble-Spruell in Marchant and Wearing, 1986:141). They argue that the subject of enquiry

should be the reality of the "lived experience of women's everyday lives as it represents the only true consciousness that we have" (Ibid: 141). Smith and Noble-Spreull (1986:136) point out that "ideologies pertaining to gender ensure that we construct the world in sexually stereotyped ways." If what Oakley (1974) refers to as "malestream" social science has "omitted or distorted the female experience" and contributed to what she calls the "concealment of women in sociology", then the assumption made in this instance relating to access to family money has to be a good example of this bias.

Smith and Noble-Spreull (1986) point out that reviews of social science journals indicate that the majority of research had a male focus, with dominance of male values and perspectives. They claim that "studies of work did not include housework, and stratification studies were based on the status of the male member of the family." (Ibid: 136) No account was taken of the contributory, less obvious role of women as participants, motivators or supporters, and "thereby inevitably limited a full understanding of the complete social structure" (Millman and Kantor, 1974 quoted by Smith and Noble-Spreull, Ibid:136). Bell and Newby (1976:10) wrote that "it frequently would seem as if much, if not all, sociological research was 'context-free' - i.e. carried out by non-people in non-places", and Jayaratne (1993:142) points out that "research which only documents the differences between sexes offers no understanding of why those differences exist or how such differences may be attenuated and therefore may reinforce (or create) the public's preconceived and sexist attitudes".

Jayaratne (1993) quotes Dubois (1983:110) as succinctly defining the basic issue in the dialogue on feminist criticism of traditional quantitative research by stating "we literally cannot see women through traditional science and theory". Specific criticisms of research on a wider basis include, also, issues such as the selection of sexist and elitist research topics, the illusion of objectivity, exploitative relationships between researcher and subject and within research teams, biased research designs including the selection of only male subjects, and the simplistic and superficial nature of quantitative data. The objective in the research engaged in for this thesis relates to the last of these criticisms and, thus, there is an appropriate base for this study in feminist theory. This study represents an attempt to contribute to the growing body of writing and research relating to the reality of women's access to financial and other resources in partnerships, in order

to influence political and social policy decisions and the structures of society. There is a growing recognition of a need for support in validated research for the distinction between distribution of income based on data relating to its source, and the subsequent disbursement of that income with reference to the systems of allocation which operate within households.

Dale Spender is quoted (Reinharz, 1992:7):

“...at the core of feminist ideas is the crucial insight that there is no one truth, no one authority, no one objective method which leads to the production of pure knowledge. This insight is as applicable to feminist knowledge as it is to patriarchal knowledge, but there is a significant difference between the two: feminist knowledge is based on the premise that the experience of all human beings is valid and must not be excluded from our understandings, whereas patriarchal knowledge is based on the premise that the experience of only half the human population needs to be taken into account and the resulting version can be imposed on the other hand. This is why patriarchal knowledge and the methods of producing it are a fundamental part of women’s oppression, and why patriarchal knowledge must be challenged - and overruled.”

If this fundamental principle of feminist method is applied to the thesis topic, it becomes a persuasive argument for the examination of the realities of the special experience of women in marriage, or a partnership like marriage.

Smith and Noble-Spruell (1986:136) state that “social science research has often assumed a single society, in which male experience has been assumed to be the norm and then generalised to women, the “other”, and they quote Millman and Kantor (1975) as saying that “sex was not taken into account as a relevant variable in determining access to and the type of information gained”. Roberts (1990:xix), drawing out the bias in this respect, points out that “no man, even if unemployed, is classified according to the occupation of his wife”, and proposes that a classification of women should “derive from the sorts of lives women lead, and not from categories derived from the realities of working men”. She goes on to suggest that any serious attempt to look at the social classification of women needs to begin from the realities of women’s lives rather than “attempting to awkwardly fit them into pre-existing categories.” Masculinity and

male behaviour are used as reference points, and women are constantly defined in relation to men. "Being a man is an entitlement not to masculine attributes, but to non-gendered subjectivity" (Black and Coward, quoted in McDowell and Pringle, 1992:3), which means that men's specific gender is ignored and women's situations are interpreted as relative to men's. Traditional research has interpreted the social reality in this way, which has led to research that is about women from an external and unrealistic perspective. Since "ideologies pertaining to gender ensure that we construct the world in sexually stereotyped ways" (Smith and Noble-Spruell, 1986:136), it has been seen by some feminist researchers as desirable and important to move towards a "reconceptualisation and restructuring of the whole knowledge building process, trying to make it congruent with feminist ideology" (Smith and Noble-Spruell, 1986:138) and to move beyond research on women and about women, to research for women.

The outcome of a reformed philosophy and method, therefore, should be to remedy the situation, and through this, to contribute to modifications in prevalent social structures and behaviour patterns. The key to a change in women's oppression, it is argued by Smith and Noble-Spruell (1986:141), can "only occur by changing our consciousness of our everyday experiences", and therefore the research into examination and documentation of these everyday experiences is of primary importance. Reinharz (1992:243) asserts that "feminism supplies the perspective and the disciplines supply the method", and that the feminist researcher "exists at their intersection". Research and information relating to income distribution has, for too long, been based upon statistics concerning the earning of income and not to the realities of the consumption decisions and living standards that follow, once the income is acquired. To make the assumptions commonly made, that within families all have equal and fair access to the benefits that accrue from household income, is a classic and blatant example of Oakley's (1974) "omitted and distorted female experience", and research into such areas as intra family income distribution is an important development towards the production of information that will bring focus to the issues.

Feminist Economics and the Notion of Social Justice

Patterns of income distribution in a society reflect the ruling hegemony in economic thought, and the power structures created and supported by the associated legal and economic systems. Chapter Two comments on the historical development in New Zealand of a social system and economic system and the linkages between them: there is evidence of a social paradigm which provides a framework for policy, and the changes in recent years in New Zealand towards a New Right economics show a belief in the outcomes of a deregulated market economy (O'Brien and Wilkes, 1993). In its focus on what Prue Hyman (1994:11) refers to as the: "much greater emphasis ... placed by economics on the wonders of choice than the realities of constraints", a market economic system, as a driving force beneficial to the economy as a whole, creates and perpetuates divisions in our society, based on acceptance of inequalities. Two perspectives, feminism and economics, appear able to be linked here,² in the sense that all policy reflects social paradigms. The choice of a market-driven economic system, as is the current ruling economic orthodoxy, imposes and endorses inequalities in our society (which operate for all, but with disadvantages concentrated for some, notably for women, lower income groups and ethnic minority groups), which could be argued to be a kind of social engineering. If, in this context, social engineering can be taken to mean that structures in society in the legal, economic, and social spheres of life are established in such a way that what is perceived to be the acceptability of the *status quo* is legitimised and maintained, then the impact on our society of a market economic system is a significant contributor to the maintenance of inequality and class. Prue Hyman (1994:19) quotes White (1983) as saying: "[i]t seems invalid to explain human behaviour in terms of free choice when we are all products of the social, political, cultural and economic order that we are born into." Feminist economists:

see the need for changes to the discipline, and all are motivated by a concern that the quality of women's (and men's and children's) lives could be improved by better analysis, systems and policies. Most would agree that feminist economics should also pay attention to ethnic, class and other structural

² For feminist economic writing, refer Hyman, 1994, Easley, 1994, du Plessis, 1992, Blau and Ferber, 1986, Ferber and Teiman, 1981, Ferber and Neilson, 1993.

characteristics which orthodox economics ignores or analyses in an inadequate manner. (Hyman, 1994:21)

The combination of a feminist perspective within an economics framework will, therefore, put a different light on the material that constitutes this thesis than that of orthodox economic theory. This thesis material has a focus on intra family economic management. Because of this focus, I need to establish my own location as an advocate of feminist economics, and to elaborate on this philosophy as a context for the study I have undertaken. The work of Prue Hyman as a New Zealand feminist economist, where she concludes that "...orthodoxy pays insufficient attention to economic and social outcomes, [and that] [i]ts frameworks for analysing differential gender impacts of economic systems, circumstances and policies, including the role of the state, are inadequate" (Ibid:14), provides a useful foundation for an explanation of this critique of orthodox economics.

Stilwell (1988:20) suggests that feminist economics is more closely allied with concerns of political economy than with the academic discipline of economics as an empirical science. She claims, in discussing feminist economics, that from a perspective of a political economist, the major challenges are:

the need to analyse the relationship between capitalism and patriarchy, to account for the differential position of men and women in respect of waged labour and non-waged labour, to reappraise the role of the household in the production process, and to broaden the analysis of economic activity to include the role of the household in the process of reproducing the economic and social order. (Ibid: 20)

A critical evaluation of the activities of the state in relation to economic production and distribution, implying normative judgments, is central to political economy.

Where orthodox academic economic theory is concerned, practical analytical skills are applied to problems in a capitalist market economy with the emphasis and value placed on predictions of costs and prices in a functioning economy. These skills of prediction relating to capital accumulation and production efficiencies have ensured a reputation and demand for professional and academic economists among groups like politicians

and business people, who have the means and capacity to protect and advance vested interests. Political economy is more normative: it addresses notions of what ought to be, in terms of the nature of a "good society" and places practical economic problems within a "context of a more philosophical concern with human survival and well being" (Green, 1994:2).

The significant difference between orthodoxy in economics and political economics is that "orthodox economics tries to show that markets allocate scarce resources according to relative efficiency; political economics tries to show that markets distribute income according to relative power" (Nell, 1972). This aspect of political economy, and of feminist economics, with a central concern for the power dynamics within society critical to the functioning of any economic systems, whether in a macro or micro application, reflects the concerns central also to this thesis.

The reality of many women's lives is that of caring roles, economic dependency and unrecognised and undervalued contribution to the productive effort of society and the economy. There is rising expectation for caring work to be performed in an unpaid capacity in New Zealand, in particular with the change in state provisions for care for mentally or physically disabled people, or the aged, and this burden rests most often with women. The impact of these changes on women needs to be researched and documented, and one aspect of this change is the effect that such change has on the economic position of women, especially where there is an accompanying change in the wage earning capacity of a marriage partner. It may be the case that there is some narrowing of gaps between men's and women's economic positioning, but still:

women's greater responsibility for unpaid household and caring work, lower labour force participation and lower average earnings than men imply that they continue to have less direct personal access to financial resources ...[and] they are thus still more economically dependent on the state or other people, primarily spouses, than is the case for men. (Hyman, 1994:177)

"While the tax system is essentially based on the individual unit, much of the income maintenance system is based on household income" (Hyman, 1994:177), a discrepancy which has significant implications for situations of economic dependency, independence, or interdependence of partners in a relationship.

The emphasis placed by orthodox economics on the idea of economically rational man maximising individual (or household) satisfaction "ignores or inadequately analyses the relationships between independence and interdependence/cooperation. It thus fails to deal with the problem that, at times, interdependence breaks down and conflict occurs" (Hyman, 1994:22). These models of economic behaviour for the maximisation of utility ignore interpersonal relationships in a fundamental way, according to Hyman, and because unpaid work of the nature of household, caring or community work is neither paid work nor leisure, it is outside the range of choice focused on by orthodox economic analysis. She argues for less of an emphasis on well-being determined in terms of a neoclassical utility function in favour of an approach that considers realities "of access and capability to be and do many things, such as eat, be adequately and warmly sheltered, read, write, be free of violence and take an active role in one's community" (Ibid: 59). These are aspects of social equality and civil liberties that are closely allied with the ideas of social justice and equality discussed earlier in Chapter 2 of this thesis.

The Methodology

Sarantakos (1993:32) states that "methodology is determined not by the research model but rather by principles of research entailed in a paradigm", and so the choice of qualitative and quantitative methods are identifiable with research paradigms. Quantitative research methods have long been the domain of positivism and masculine research, and have gained prestige and reputation from this, and the movement away from this emphasis towards the valuing in research of more subjective data is a useful contribution from the feminist perspective to the growth of a critical tradition in modern social science. This aspect has been discussed earlier in this chapter. Whilst feminist researchers acknowledge that quantitative research has value they have sought an acceptance of the qualitative: while recognising "that personal involvement is more dangerous than bias -it is the condition under which people come to know each other and to admit others into their lives" (Oakley in Roberts, 1990:58). She further questions the ability of any researcher to separate his/herself from what Stanley and

Wise (1983: 359-361) refer to as “personhood”, and so from “deriving second order constructs from experience”.

Feminist research, therefore, faces complications and practical difficulties in the satisfactory implementation of its goals of description, analysis and change in social structures and social existence. Woodward and Chisholm comment that it is necessary to view the situation of women within its wider social context - that “society’s structural arrangements and dominant ideologies support the *status quo* and exacerbate the difficulties faced by couples and women alone who seek to move outside traditional living patterns” (Roberts, 1990:183). Traditional classification of women can be seen as an example of the continuation and reproduction of existing structures through reinforcement, and, for many feminists, research is obligated to contribute to social change through consciousness-raising or specific policy recommendations (Reinharz, 1992:251). These aspects of the structure of New Zealand society have been expanded on earlier, in Chapter Two of this thesis.

Feminist research has an important imperative in exposing, documenting and addressing such aspects of society. With reference to a study on middle-aged women’s consultations with their general practitioners conducted by Roberts and Barrett, Roberts (1990:14) writes that:

the ideological function of the consultation between such a woman and her general practitioner is normally to help her adjust to the limitations of her structurally determined role, rather than to question these limitations. In this respect the institution of medicine legitimates and endorses the status quo, and therefore acts as an agency of disguised social control.

Studies such as this by Roberts and Barrett, make an important contribution to awareness through feminist scholarship and publication of limitations and impositions placed upon women in our society.

Critical Social Science and Grounded Theory

Critical social science is underpinned by important assumptions about human life and society and the ways that people function as groups and communities. It is an

analytical way of thinking about social paradigms that embodies a normative view of individuals and society, in that it invokes ideas about current existence, values and structures while carrying, at the same time, perceptions about what else might be possible. It carries also, as an integral part, a specific intention that this sort of analysis will contribute to action towards change (Fay, 1987:27-31). In the following sections of this chapter, I will discuss the assumptions of critical social science, and demonstrate the ways in which this approach fits the subject matter of the thesis, and then go on to describe grounded theory, the method drawn on for this thesis.

Critical Social Science

Critical social scientists base their vision of existence on what Fay (1987:2 -4) refers to as the self-estrangement theory, which is an expression of what he calls the modern humanist spirit. This means that humans are pictured as fallen creatures in the face of suffering, but "only in purely secular terms, and as redeemable through their own capacity to transform their lives in radical ways" (Ibid: 3). The principle is that humans have the ability through analysis of their present arrangements and situation, to identify and implement an "enlightened re-ordering of their collective arrangements" (Ibid: 3). There is a belief that people have the innate power to transform their lives, but that the exercise of that power is dependent upon analysis and recognition of human possibility.

According to Fay (1987: 4), "in the broadest terms, critical social science is an attempt to understand in a rationally responsible manner the oppressive features of a society such as this understanding stimulates its audience to transform their society and liberate themselves". He quotes Marx³ as saying that: "Heretofore the philosophers have only *interpreted* the world, in various ways; the point, however, is to *change* it" (Ibid: 4). If the end, therefore, of critical social science, is to work through enlightenment towards change, then it is possible to see how the theory fits with the material addressed in this thesis. Fay maintains that the sort of situation that suits a critical social scientist is one where, given a different perception of themselves and their situation, people would be able to organise themselves to effectively alter the social arrangements which constrain

³ This quote is from the Eleventh Thesis on Feuerbach. and Fay identifies this statement as probably the most succinct statement of the aims of critical social science.

them, and therefore to liberate themselves from dissatisfaction or oppression. He asserts (1987:28) that where a situation is able to be explained at least in part by the notion of a person or group of people being in a state of false consciousness, then a different understanding of themselves could lead to a critique of themselves and their society, and that they would be empowered to work for change. Fay describes a model of enlightenment, empowerment and emancipation, which may be put into the context of the focus of this thesis in order to explain how critical social science is an appropriate approach in this instance.

The contention at the heart of the subject matter of this thesis is that there are assumptions made regarding the access to resources within household structures which have significant influence both at an individual level, and at the level of society through social structures and government policies. The kind of enlightenment that would be crucial to critical social science would be provision of a means by which the members of this society may come to see themselves in a radically different way from what is their current self-conception. This could mean that, by a process of what feminist researchers consider significant investigation into the "lived experience of women's everyday lives" (Stanley and Wise, 1983), a different view may be offered to all participants (not only women). Fay (1987: 29) suggests that this research may "offer to (the) audience an alternative conception of who they are, providing them with a new and radically different picture of their psychic economy and their social order".

Fay (1987) describes a process towards change that would be required before such a new awareness would lead to emancipation. The steps in this process which follow a change of conception or world view, which leads to enlightenment of subjects with respect to their life situation are as follows: the enlightenment must motivate the audience, and must be transformed into an enabling or empowering force which would have as its aim to moderate and alter conditions in such a way as the audience would perceive as being remedial and emancipatory. Fay (1987:29) stresses that "the practical intent of critical social science is ... achieved only when all three phases of the tripartite process of enlightenment, empowerment and emancipation are completed", and goes on to say that the fulfilment of the desired outcome will occur only if the arrangements of the disadvantaged group that is the subject of a study under critical

theory depend at least in part on the ignorance of that group. This ignorance on the part of the group under study is called by Fay (1987) the "group's false consciousness" and must therefore be a causal part of the sustaining of the existing arrangements. In the thesis subject matter a parallel can be drawn between Fay's requirement for a "group's false consciousness" and the traditional attitudes of our society toward the gendered roles within family and household.

There arises a question, from this discussion, about the nature of motivation in people for change, because unless the level of dissatisfaction is high, there is a tendency for people to accommodate and tolerate their situation rather than suffer the upheaval of change, which requires a certain level of energy expenditure. There is also the issue of the perception of the group under study of a change being one for the better. The people whom the study is intended to liberate must be in a receptive state to the message and able to take action upon it for the critical theory to move toward a conclusion. In the instance of household systems of money management and access to a common resource base, the difficulty could well arise that the perceived oppressor is also a loved spouse, and, even after enlightenment, concern for damage to the relationship may outweigh the desire for liberation. It is an important consideration in critical social theory that the emerging social order does not create a situation that is worse than the original. It would not be considered a positive development under principles of critical social theory if the outcome of altered perspectives for improved women's access to and control of family economic resources entailed a net loss from other aspects of the relationship which might be negatively affected. A kind of cost benefit analysis becomes a part of the process. The deference of women towards their men in a partnership can be attributed perhaps to the dynamic of power stemming from economic dependency, but it could also be argued to be a response that arises from a love relationship and the consequent concern for the happiness of the other.

The power dynamic in a relationship is central to this study. If it is considered that, in a marriage, the power relationship is a leadership one, then power is, in this instance, essentially consensual. Fay (1987:120) notes that in social relations, humans are not passive objects that are pushed around by forces outside of them, but rather that the forces have the power they do because of "the self-understandings of those whom they

would control". In other words, the exercise of power is an interactive process involving the consent of the powerless as much as the will of the powerful. If this is the case, the question arises as to whether or not a change in the self-awareness of those in these sorts of relationships, which are essentially contractual and consensual, would provide sufficient motivation to act towards a change in what amounts to the ruling social paradigm. The value systems and beliefs which define what it is to be, for example, a "good" person, "wife", "husband", "father" in our society are absorbed and accepted at an early age, and are reproduced in our society by education systems and social conditioning. It is, however, this share that the powerless have in the creation and exercise of power that means that they are, in fact, in possession of an implicit power which could be the enabling force for change. In a sense, the recognition of this implicit power could be seen as part of the enlightenment process.

Fay (1987:159 -164) discusses the ways in which critical social theory approaches these perceptions of self engendered by societal organisation and conditioning. He suggests that critical theory seeks to provide encouragement to groups of people bound by traditional attitudes and value systems to "restructure their lives on the basis of their own abilities of rational reflection and will to establish for themselves the sort of social order they wish" (Ibid: 162). The effect of tradition on people is to establish identity within parameters defined by custom and accepted value systems, some of which they accept and assume and some of which they reject. The role of critical theory is to engage human beings in the business of assessment of their characteristics and behaviours and, while acknowledging the limitations of resistance to the power of tradition, to challenge its hold through heightened awareness and changing perceptions of self and systems.

Critical social science, therefore, is an appropriate foundation for this study, since it is based on a motivation for adjustment of social arrangements to improve the conditions of what may be perceived to be disadvantaged groups in our society. . . It can also provide "insights into themselves and their situation (for the group under study, which) is the key by which to effect the personal change which underpins the social transformations required for ...emancipation" (Fay, 1987:151). The wider study would aim to raise the consciousness of groups, not only those who constitute households, but

also political and community groups, in terms of the realities of income and resource sharing within households. New conceptions of the realities of circumstances could provide the basis and motivation for political and social change

Grounded Theory

Grounded theory, which emerged in the 1950s and 1960s, is a form of inductive theory generation through qualitative analysis of data, and is concerned with "the logic of discovery and the emergence of integrated theory" (Glaser, 1992:9). The fundamental distinction must be made at the outset between qualitative data and qualitative analysis, since it is possible to have a quantitative analysis of qualitative data, when statistical methods are used to analyse data generated by such qualitative methods as interview. Grounded theory is anchored in the collection of qualitative data, sometimes with the addition of some quantitative data, which, according to Glaser, "yields concepts integrated into hypotheses, resulting in theory" (Ibid: 11). It is a method which complements the focus of critical social theory on the perceptions which people have of themselves and their situations. The distinguishing characteristic of grounded theory is in the analysis of data, therefore, rather than in the method of its collection.

The selection of methodology and a research process should, in order to demonstrate coherence and consistency, reflect not only the perceived research problem, but also the researcher's world view and philosophy. Grounded theory research examines a much broader perspective, with the application of qualitative measures and analysis, than is usually accomplished with quantitative means, and proceeds from an assumption that there are new discoveries to be made (Glaser, 1992). Research is focused on the development of a theory through conceptualisation of data, rather than originating in a theory and applying the data gathering to the proof or disproof of an hypothesis. Glaser (Ibid:12) claims that grounded theory "requires the ability to maintain analytic distance, while at the same time drawing upon theoretical knowledge and astute powers of assimilation of data which allow concepts to emerge that patterns of data indicate". It is a process of discovery rather than of verification.

People achieve their perception of identity through social interaction (Chenitz and Swanson, 1986) and, through interaction with a social environment and a process of

interpretation, they derive an idea of meaning which subsequently determines their behaviour (Blumer, 1969:2). The guiding principle of grounded theory is that the researcher should enter the world of the participants and absorb the data, then try to understand the reality within it. The researcher must be able to stand back at a distance in order to abstractly conceptualise the data (Glaser, 1992:11), and to translate it into a theory which accounts for the complexity of the phenomena under study (Strauss and Corbin, 1990). These aspects of the method are those that fit grounded theory so well to the study of intrafamily income management, and are also those which demonstrate the links with critical social theory. This process recognises that the ways that are established within partnerships to distribute household resources are complex and diverse, and seeks to uncover and render visible the realities that are contained within such social constructs. In terms of critical social theory, this is the process of enlightenment which leads to a new self-conception, and, if the subjects are receptive, to the motivation and empowerment of people for change.

As noted above, the foundation of grounded theory is induction, where the process is to allow the concepts to emerge from the data, and to form theories from which hypotheses are generated. In this study the participants are encouraged to regard their own realities in the explanation and discussion of aspects of their relationship relating to systems of money management and the ideologies upon which these systems are based, and the first function of the researcher is to facilitate this process. From the resulting data, the identification of groups and patterns in data is sought, to generate theories of what the realities are, and whether there are observable correlations and similarities in the relationships under study. Groups are not identified before the study, but identified as the need emerges. The final chapter of the thesis will constitute a summary of the report, with identification of gaps and areas where fit with the existing studies is incomplete, and indications of further development in the area of study.

Ethical and political considerations

The act of research itself is political, and any research that has policy implications will have implicit political considerations. In a project of this kind, with a feminist

perspective, it is acknowledged that sets of values underpin the research. Guillemin and Horowitz (1983) argue that some groups of social researchers have moved from an implicit ideological position to one of not only stating their values but also acting as political advocates for the groups that have been studied. Bryson (1979) also concurs that values and politics affect social research in terms of the choice of topic, methods used and in presentation of outcomes. Finch points out that (1986:199) it is: "rather difficult for qualitative researchers to adopt the role of the technicians of policy because the data that they generate do not lend themselves so readily to separating 'the facts' and handing them over".

The close connection between research in this area and policy direction does, also, imply an ethical consideration in that analysis of the sort of information proposed on intra family income access will give a researcher a close connection with the people affected by existing policy. This could be seen as a useful connection by policy formulators, and used in determining approaches and targeting for policy impetus and change. In this context there could be ethical considerations for the researcher, and constitute a role for the researcher that Finch (1986:201) considers "totally unacceptable on ethical grounds for many researchers". She goes on to say that these issues become especially acute at a collective level where the group under study is relatively powerless, and to publicise research findings could further disadvantage the group. The findings of research into access mechanisms to financial resources within families could in fact prove very unpopular, and impose ethical problems in this way. Personally, my view is that is impossible to undertake study of a powerless group and not in some way and at some level become an advocate for them. This will need to be a consideration, more critical in the future than in this present project, should further research into this area be a consequence of this study.

For the study undertaken for this thesis, the focus was on trial of method and identification of an "initial hypothesis" of intra family income distribution and control. A stated focus was the attitudes towards financial dependency, with consideration most particularly towards the prospect of either reduced working loads or unemployment as a consequence of obligations of care-giving. It was not anticipated, nor necessary that significant findings from data be identified at this stage: this study is seen as a

springboard for further research and its value as a framework within which further study could take place. The ethical considerations specific to the study are detailed in Chapter 5, which is a documentation of the study itself, its conduct and the rationale underpinning the process. Further to this, there is a discussion in the final chapter which reports a reflective view of ethical and political issues evidenced and highlighted by the study process.

Summary

In this chapter I have addressed the philosophical issues which are integral to this thesis. The methodological approach has been detailed, and political and ethical considerations indicated. The development of feminist research, the feminist critique of quantitative research and the approach of feminist economists have been explained and integrated with the thesis topic. Critical social science and grounded theory form the basis for the investigation I conducted, and in this chapter the principles of this approach are elucidated and related to the thesis material. I have identified the reasons for selection of these perspectives as appropriate for this thesis material and included a discussion of ethical and political considerations central to this research project. I will now turn to the study conducted for this thesis. The following chapter details the processes of the study and the rationale which supports the process. A statement of the aims of the project precedes this discussion, which includes disclosure of detail relating to the participant selection and the research tools of questionnaire and interview. The chapter returns to ethical considerations specific to this research project and concludes with reflection on the process of the study.

Chapter Five: The Study

Introduction

This chapter describes the preparation, process, and rationale for the study, which was conducted to trial a method of research as a framework for further investigation. The study was intended also to provide the primary data for this thesis and to provide indications of interesting focus for further research by other researchers. There were two distinct aspects of the study: firstly to establish the form and structure of a useful research project, and, secondly, to gather some data which could be used to formulate a primary hypothesis for more intensive investigation in the future.

“The most fundamental act of research is the choice of topic” (Bryson, 1979:90). She asserts that much research is for commercial gain, which supports the owning class, or that it can be for the professional advancement of an academic researcher (Ibid: 90). Sometimes topics are commissioned by particular organisations, sometimes political, which may have a purpose of furthering their own objectives and reinforcing their own position. Bryson (Ibid: 91) also comments that topics can be "manageable" within a short time, which curtails lengthy and difficult analysis, for the purpose of degree completion or publication. Systems of intra family income disbursement are of interest as a research topic for a variety of reasons and at a number of levels, as has been discussed in the first chapters of this thesis. I will now proceed with a detailed disclosure of the aims and methodology underpinning the study, the tools used for the gathering of the data, and the participant selection and management. Following this is a discussion of ethical considerations which presented over the planning and implementation stages of the research, and the chapter concludes with some reflection on the process of the study.

Aims and Objectives of the Study

The study was conducted during July and August of 1998, to provide source data for analysis, and to trial a method of investigation. The thesis topic relates to the access that household members have to the income that accrues to the household. As

discussed in earlier chapters, there are issues that relate to intra household income distribution which make it difficult to assess the standards of living of individual members of that household, most particularly the standards of dependent adults and children. Single adult households with children, most of which are households headed by solo-mothers, form the largest group of households below the poverty line in New Zealand, as in Australia and Britain.¹ These statistics do not, however, reveal the hidden poverty of dependent adults within households. Prue Hyman (1994:177) says that “clearly the income needed for a reasonable standard of living, relatively defined, will depend on the size and structure of the household and a number of other factors, such as location and assets, as well as whether resources are properly shared in the household.” She quotes Isabel Sawhill (1977):

The people marching through the household of the [orthodox] economist are an enviable group: they are motivated by love and caring and rarely by hate or fear. Very little attention is given to the nature of conflict or to the use of power within the family. Why is it that marriage leads sometimes to positive and sometimes to negative caring among family members? The economist has no answers (Hyman, 1994:120).

Prue Hyman (1994:25) expresses similar concerns herself, and a mistrust of orthodox economic analysis:

Rational decision-making is central to neo-classical analysis, but the nature of the decision-making unit is frequently glossed over. Are expenditure and consumption decisions made by the individual, the household, the family, the iwi, community, or any of these? And how are they defined? In practice, some decisions are taken at each level, with variations between people and over time. ...[T]he first approach [of economics] was simply to assume a joint household or family utility function, which allowed for cooperation or altruism but assumed away any possibility of different preferences or conflict. Such a family utility function could, of course, instead reflect dictatorship rather than cooperation, with any conflict simply hidden.

¹ Information from Statistics New Zealand (1998) on median incomes of families and households at the 1996 census (Census 96), showed that the median income for one parent families was \$16,000, where the median income for all households at the same time was \$34,600, and for all family types, \$39,200.

The implications and outcomes of the assumptions of orthodox economics mean that policy ignores and negates the reality of economic welfare for many who find themselves within a household which does not conform to this vision. There are inconsistencies also with the attitudes of government, in that, for example, economic units for taxation purposes are based on individual financial position, while benefit criteria depend on joint or household positions.² A particularly interesting example of this attitude is that which applies to eligibility for students under 25 years of age for living allowances, where the joint income of both parents is the ruling criterion, quite apart from any consideration of whether or not either or both of the parents are contributing to costs. This is an example of a household income regarded as a whole, with no recognition of the disbursement of that income amongst family members, and in this instance, extends even to the situation where the parents need not be living in the same 'household', or even with the child.

Most attempts to measure impacts of policies on different groups by family type or income simply assume that observed household income is an adequate indicator of the welfare of the household, and ignore both intra family distribution and non-market production. (Hyman, 1994:178)

The aims of the study were, therefore, directed first towards gathering some data from households that could be used to develop a primary hypothesis of income pooling systems and management within households. The objective in the gathering of data was not so much, at this stage, to identify significant findings, but rather to try to formulate some awareness of patterns of management, and to identify gaps in patterns which could be the subject of later, more focused and intensive investigation. The study was to focus on pooling systems used by four established couple partnerships, who had been together for at least five years.

The second major objective was a trial of the form and method applied to the study. By analysing the system used to generate the data, I hoped to be able to refine the data gathering method and to trial the means of data analysis, for satisfactory generation of an hypothesis. The questions that would be addressed would be of the nature of

² This is with the exception of government superannuation, which uses the couple as a unit.

reflective practice: evaluation of the process in terms of successful generation of data, consideration of the usefulness of information produced, and of the effectiveness of the data in terms of how it shaped analytically and developed towards a useful contribution to the generation of an hypothesis.

Clearly, because the basis for the study lies in grounded theory and in critical social science, there is also an underlying theme and objective of enlightenment of subjects to their life situation. As discussed in Chapter 4, the process implies that there may be a change in what Fay (1987:28) refers to as the “group’s false consciousness”, which he claims to be a causal part of sustaining existing arrangements. It is acknowledged that, because of the small size of the sample of couples participating, it is unlikely that there would be a significant impact on the perceptions of society in the field of interest under study. However, I hoped for indications of the consciousness of the participating couples, and that there might emerge some indications of the present perceptions in society, and signposts for future work. An additional or alternative element of enlightenment in this sense could involve the feedback and discussion of findings with participants. I will return to this point later in the thesis, after analysis of the data.

The Research Process

The research process can be broken down into three stages: the preparation for the study, the gathering of data through questionnaire, interview and transcription, and the recording and analysis of data. The following section identifies and explains these stages of the process and the rationale for the choices made with respect to the form and procedure used.

Preparation for the study involved the investigation of research procedure in the light of the identified area of interest in the thesis, and selection of a process and method which was appropriate for the task. For the reasons detailed in Chapter 4 of this thesis, the methodology and theoretical perspectives were identified as feminism and critical social theory, and the method employed in the gathering and analysis of data was a grounded theory approach consistent with the theoretical underpinnings. In the first instance when planning the study, the target sample of participants was more specifically identified, with the intention of employing a much closer focus in the study on specific

characteristics of couples.³ This intention was modified to broader parameters for qualifying couples⁴ for two reasons. The first reason was the difficulty encountered in finding couples who were prepared to be a part of the study,⁵ and this is explained further in the section following, which describes the participants. The second reason, however, is more significant in terms of the theoretical base for the study. To be consistent with the theoretical notion of allowing the data to speak, and entering a field of study with as few preconceived ideas as possible, it was decided that there should be only a few basic criteria against which the prospective participants should be measured. These were that the participants should be in a partnership or marriage of at least five years standing, and that both parties in the partnership should be willing to participate. Since the study was to be a test of the success of a method, there was room to employ an approach that would test also the success of that method in the identification of a primary hypothesis of money management systems in pooling households.

The participants agreed to complete a questionnaire and then to subsequently be interviewed on tape.⁶ The preparation of the questionnaire and the interview questions were linked throughout. The initial versions of the questionnaire were trialed informally by an independent review. Two people undertook to fill in the questionnaire and provide feedback on the time taken to complete the task, and also to comment on the construction of the form. As a result of this trial several of the questions were reworded and rearranged. The same people were given the list of interview prompt questions for comment, and this resulted in some changes also, where the intention of the interviewer was not clear, or the question seemed irrelevant. In the study, the questionnaire was administered to participants first, and then the results were reviewed before interviews were conducted so that useful comments could be integrated where appropriate in the subsequent interview with that participant.

Each participant in the study was issued with a numbered questionnaire sheet, and the researcher remained available to clarify any areas of concern. On completion of the questionnaire, these were removed, and the researcher returned at a later time to conduct

³ Initially, it was planned to use a mix of couples who did and who did not pool, and where there was one partner who did not have paid employment, as well as those couples where both were contributing earnings.

⁴ The final financial criteria for participants were that both partners were in paid employment and that they pooled at least some of the money.

⁵ In Chapter Three I have noted that this was a comment made by both Pahl (1989) and Edwards (1981).

⁶ The questionnaire and interviews are discussed fully later in this chapter.

taped interviews. Tapes were used so that there would be a full record of the interviews, rather than notes taken at the time of interview.⁷ The tapes were transcribed by the researcher, and the transcripts were delivered to the participants, who then had an opportunity to read, edit, alter or add to the transcript. Transcripts carried no participant names but were identified by numbers, which were matched with the identifying numbers on the questionnaires. When the transcripts had been signed off by the participants as acceptable, alterations were made to names within the transcription, to protect individuals from identification. The data gathering was completed during July and August of 1998.

Once the data gathering was complete, a single copy was made and stored separately, and the description and analysis process began. The descriptive process was to make a coherent summary of data, to quantify available information in a form that would be appropriate for a clear overview of the information provided, and to facilitate the analysis of both quantitative and qualitative data that followed. During the course of the data description the initial coding of data from the questionnaires and the interviews was undertaken, to identify the main themes that occurred within the data. Once this was complete, there was a further examination of data to confirm and expand these themes. The third examination of the data was conducted in conjunction with an in depth review of the three major existing studies which were detailed in Chapter 3 of this thesis. The purpose of this third examination of the data was to link the data from this study to other empirical findings, in order to identify corresponding indications and to highlight any differences or gaps in the information or additional findings that were not present in the other work. The final process was the writing up of the analysis of the data.

The Participants

Four couples participated in the study. Basic criteria were that the partnership was of at least five years standing, and that both partners should be willing to participate. This was to ensure that, in the first instance, the partnership was well established and that the systems of money management had been subjected to some trial over a period of time. The second requirement, that both partners should provide information, was utilised so

⁷ The questionnaire and interviews are discussed more fully later in the chapter.

that there should be some balance of perspective given to the comment and description of the system and the reasons for it. That both partners answered the same set of questions independently of each other, without consultation,⁸ and in confidence with the researcher, should ensure that any elements of underlying confusion or conflict should be identified, and that the researcher would have a greater chance of a clearer and more accurate view of the reality of the situation. .

It was important, also, to convey the awareness of a potential for lack of confidentiality between participant couples. The consequence of the inclusion of both partners in a relationship was that management of data collection and confidentiality of information became especially crucial, since it became important in these circumstances to make it clear to participants that they were to be considered as individual contributors and not a joint unit. This was achieved through discussion with the volunteers of the method of data collection and storage. Each participant was given information sheets and permission forms separately, and the questionnaires and interviews were controlled by the researcher in such a manner that the information from one person was not available to the other partner. This entailed care on the part of the researcher that questionnaires be removed once completed, and that interviews were not conducted in the presence of the other partner. The transcripts were treated in the same way as the questionnaire, for the same reason.

Issues of confidentiality and privacy between the partners in participant couples were identified regarding the outcomes of the research as included in this thesis.⁹ The possibility of identification of one partner by the other from the thesis was also considered to be a relevant risk. To ensure the safety of participants in this instance, embargo of the finished thesis was considered, but because of the unlikely event of the participants actually reading the finished thesis, a summary of findings was offered instead, to each participant, as a satisfactory solution to the potential problem.

Participants in the study were volunteers. Two couples were identified by word of mouth and two by an advertisement in a local newspaper.¹⁰ Three of the couples were heterosexual, and the fourth couple were both female. The three heterosexual couples

⁸ The questionnaires were delivered by me, and the participants completed them in my presence. I asked them not to confer during this process, so that I could be sure that there was not consultation between partners during this time.

⁹ There is a discussion of ethical considerations later in this chapter.

¹⁰ See Appendix 1 for the detail of the advertisement placed.

had children, while the fourth couple did not, and none of the couples had other children from previous relationships. All of the participants were in some sort of employment and were therefore all contributing financially to their respective partnership. It is acknowledged that, therefore, there is likely to be some influence on the outcome of the study through the self-selection elements of the sample.

Because the criteria for participation included a requirement that both partners in the relationship contribute to the empirical data, it is reasonable to assume that both parties were reasonably confident in their situation, in that they were prepared to open themselves and their systems of money management to some scrutiny. It was found, in the process of identifying participants, that sometimes one party would express an interest in participation, but the other partner would decline, most often on the basis that money and its management was a personal and private part of life. For this reason, the characteristics of the participants who did contribute to the data tended to be that they were in an open relationship where they felt that the investigation would not be threatening, and there was little real conflict expressed in the material gathered, so that couples participating felt, on the whole, that their system was working for them. Identification of similar characteristics in participating couples was identified in the earlier studies by Edwards (1981), Pahl (1989), and Easting and Fleming (1994).¹¹ It is apparent then, that there could be quite a different response to the same questionnaire and interview questions, should only one partner be willing to participate. It would be much easier to identify people who would be prepared to participate, and the data would be more likely to uncover areas of dissension or dissatisfaction. Differences in other characteristics, for example where one partner was completely dependent on the other financially, or where there is a commitment to children of a previous relationship, would be likely also to elicit significantly different information. These points are elucidated more fully Chapter 8 of the thesis, where conclusions and indications for further useful study are discussed.

People in the study tended also to be of a similar background, in that all were from a similar socio-economic group, all were in some sort of employment, and none were less

¹¹ These studies are detailed in Chapter Three of this thesis.

than forty years of age. The implications of these elements in the participants are discussed more fully in the final chapter of the thesis.

The sample was small. As noted above, only four couples participated in the data collection for this study. This was considered to be an acceptable number for three reasons. The first reason is that the study was to be an initial study only, and therefore it is acceptable that the method of sample selection is less rigid, in that it is not necessary to use a sample that is truly representative of a population where a study is conducted as a trial of method. Four couples were considered adequate in this instance to test the effectiveness of the method in the collection of useful data. The second reason for the acceptability of the small sample is that the quantity of data generated by even such a small sample as this is quite considerable and that it is beyond the scope of a project such as this to generate and analyse a very large body of data. The quantity of data from four couples was thought adequate to generate an hypothesis of systems of money management within pooling households, and sufficient to identify from this significant indicators for areas of future useful research. The third reason for the decision that four couples was sufficient for this study is that a more focused study of the kind I have undertaken here allows for extensive and careful examination of the issues that can only be done, practically and productively, with a smaller number of cases. Where there is an aim of pursuit of sensitive issues, qualitative work of this kind is both appropriate and essential. These considerations are addressed in the final chapter of this thesis.

The Questionnaire

The questionnaire¹² was the first instrument of data collection administered to the participants. It was constructed to elicit both quantitative and qualitative information from the participants, and responses were read by the researcher prior to the conducting of the interviews, so that any unclear elements could be identified and addressed at the time of the interview.

¹² See Appendix 2 for a copy of the questionnaire form.

The questionnaire was presented in four basic parts or sections. The first of these was seeking basic background information from the participant, and included questions on age, marital status, employment, time in the relationship, occupation, children and extended family, and the proportion of work done by the spouse around the home.

The second and third sections were focused on the wealth and income of the couple. This section included questions relating to the ownership of assets, and the level of income of the respondent. Next there were some questions which sought to identify the fixed outgoings that were relevant to the situation of the participant, and the final, and largest section was a set of questions which were directed towards the description of the “system” of money management in place in the relationship.¹³ There was also room for the respondent to comment in any way they chose at the end of the questionnaire form.

The questionnaires were identified only by number, and the same identification number was used for the interviews. At no time was the name of the participant entered on either the questionnaire or the transcript of the interview, although there were initially some first names used within the written material. These names were altered also, to fit the pseudonyms given to participants, and the corresponding identity of a participant was kept solely by the researcher, and recorded in a separate place from the storage of data.

The Interviews

Interviews were conducted with each of the participants at a time subsequent to the completion of the questionnaire. The basic form of each interview was the same,¹⁴ and the interview time was used as an opportunity for the researcher to clarify any issues that had arisen from the perusal of the completed questionnaires. Interviews were taped initially, and later transcribed by the researcher. Once transcripts were available, they were submitted to the participant for editing and correction. It was made clear to each participant that they had the right to alter any transcript in any way they chose. Each participant signed a consent form, to indicate their permission for the use of the

¹³ The specifics of the questions asked will be dealt with in the next chapter of the thesis, which describes the data.

¹⁴ See Appendix 3 for the list of prompt questions which formed the basis of the interviews.

data.¹⁵ When the participant was satisfied with the material in the transcript, the data was available for use by the researcher, and name changes within the transcript were effected immediately, to protect the identity of the participant.

Ethical Considerations

The ethical considerations of this study were centred around the principles of ethical research detailed by the University. Broadly speaking, these principles are those which relate firstly to truthfulness in the research process and outcomes, secondly to the protection of human beings involved in the study, and thirdly to the notion of social responsibility. These ethical considerations will be explained in turn, and contextualised to this particular thesis project.

A fundamental ethical principle of any research project is that of truthfulness: that there is an avoidance of deception with respect to both the gathering and the presentation of research material. In the gathering of the data in this study, this principle of openness is demonstrated by the issue of information sheets to participants prior to consent to provide data,¹⁶ by the provision for editing, questioning and approval of raw data by the participants prior to its analysis and use, and by the provision of a summary of findings to all participants on the completion of the thesis.

The second aspect of ethical requirements for research arises from the rights and duties of human beings. It is essential that there is a respect for the human subjects involved in research, and this means that it must be ensured that the potential for harm to these people must be fully anticipated and minimised where possible. Participants should be confident that no material which is likely to embarrass or incriminate them will be made public or disclosed to any other person (Finch, 1986:203). Again, provision of full information to participants is important and care was taken in this project that participants were fully informed of the nature and purpose of the undertaking, the means by which they would be protected, in terms of anonymity and confidentiality, and their rights as participants to control the data and its use.¹⁷ The privacy of the participants in

¹⁵ See Appendix 4 for the Information Sheet, and Appendices 5 and 6 for consent and permission forms

¹⁶ See Appendix 4 for the Information Sheet and Appendix 5 for forms for written consent of participants.

¹⁷ See Appendix 6 for the permission form and Appendix 7 for the confidentiality form. In the event, the confidentiality form was not used, because I transcribed all of the interview material myself.

the study was protected in various ways relating to issues of both anonymity and confidentiality.

Confidentiality and anonymity are different considerations and both were protected during the course of the study: confidentiality by procedures and anonymity by name change to pseudonym and by the size of the population from which the participants were drawn. With a sample of only four couples from a potential population which included the whole of New Zealand, there is little chance that any particular person could be identified by a reader of this thesis. Care was taken that there was no indication of the geographic location of any participant, other than that they lived in New Zealand. Risk of identification of any participant was further reduced by the procedures of confidentiality, and by the care taken in the storing of data collected. The questionnaires were administered by the researcher, in person, and taken away immediately upon completion, so that they were at all times in the possession and control of the researcher. Participants were identified by number only, and any name changes within the questionnaire were effected immediately. The record of the original identity of the participant completing any questionnaire was kept by the researcher in a separate location to the data, and was necessary to match data from the interview with data from the questionnaire filled in by the same person. A single backup copy of the questionnaires was made, and kept elsewhere to protect the data from loss. The interviews were taped, and then transcribed by the researcher, and name changes were effected here also, once the transcription had been edited and approved by the participant. Again, the transcripts were delivered by the researcher for review by each participant and then immediately removed. This procedure arose out of identification of a potential risk to the preservation of the privacy of the individual participants, in that there should be no pressure between partners to reveal what had been written or said in interview. If the originals were not available, then it was clearly a matter of individual choice as to what was revealed to a partner, and there was no danger of the researcher being the instrument in creating disharmony in the couple relationship as a result of what one partner may have disclosed. All data will be destroyed on completion of the thesis.

The third aspect of ethical principles, that of social responsibility is related to the broad acknowledgment that researchers must attend to the role of research in our society, and

that there must be an awareness of the responsibility to use the opportunity for research in an appropriate manner and context (Sarantakos, 1994:21-26). It is possible that the outcomes of research could be used to alter the conditions that pertain to the lives of the participants, not always in positive ways, and the researcher has a responsibility to bear in mind the possible vulnerability of groups that may be the subject of research projects. In the case of this particular thesis project, the research method used, as detailed in Chapter 4 of this thesis, that of critical social theory and the feminist perspective applied to this, have an acknowledged and stated objective towards change in society, and change in the self-awareness of participants. As well, there is potential vulnerability within relationships which may arise out of power distribution and dynamics. This was a significant reason for the procedures used in the gathering and handling of data, towards the protection of the privacy of the individual, and the care taken to treat each participant at all times as an individual, and not to take the couple as the unit of research. As well, all participants were volunteers, and each signed a consent form acknowledging that they had been given full information and were freely making the data available for use in this project, on the understanding that the information was confidential and that they would not be personally identified in any way.

In summary, the ethical requirements of the University relating to the conduct of a researcher are acknowledged and procedures to ensure the privacy and safety of both participants and data were put in place and adhered to during the course of this project.

Reflection on the Process of the Study

The process of the study was systematically and thoroughly organised and undertaken, given the conscious decision taken to limit its size and scope as appropriate in a test of method. Parameters had been clearly set and the inclination to expand this study resisted successfully, given that one of the principal aims was the identification of indications for future research, and not the pursuit of these indications.

The study was time consuming in both the collection of data and its recording and analysis. It proved difficult to identify couples where both partners would be willing to participate, and in the event of further research projects being based on this study,

careful consideration would need to be given to access to participants. As noted earlier in this chapter, a study using information from only one partner in a relationship would be more straightforward on two counts - firstly because it is easier to identify a single person who is willing to participate than a couple who will both consent, and secondly because there are fewer issues of privacy and confidentiality. These aspects must be balanced, however, against the potential for bias in the sample, because only one perspective in the partnership is recorded. Those aspects of confidentiality that arise between partners in a relationship would no longer be a concern. Efforts to expand the pool of participants could include a wider publicity for the research effort, and a more concentrated effort in advertising for participants. Where there were specific characteristics sought in participants, the publicity and advertising could be more readily targeted to appropriate locations to attract suitable candidates.

Work load for a single researcher in this study was heavy during the period of data collection. Transcription of taped interviews is a long process, but has the added bonus of close attention to detail in the information, so that, by the time the interview transcripts were complete and signed off, there was considerable familiarity with the information contained therein, and the initial identification of recurrent themes was accomplished concurrent with the task of transcription.

There is extensive use of the material from the transcripts of interviews in the following chapters, which record and analyse the empirical data. Anne Opie (1992:115) calls the transcripts of interviews with participants "texts", and has commented on the significance of the use of these texts because it: "signifies a cultural object, open for investigation, analysis and interpretation, whose function is to excite thought and to encourage a movement beyond the text itself" (Ibid: 115). Texts used in this way have therefore no final definitive interpretation but are open and always interactive with the reader. This is important, because it means that every reader who encounters a text will respond to different aspects of it, and will give weight to different elements. It seems to me to be important, if the aim is to allow the data to speak, that the voices of the participants are heard, and not disguised by the interpretation that the researcher places upon them.¹⁸ It means that the research material from which the analysis is

¹⁸ The rationale here described for the use of chunks of transcribed interview material is consistent with the use of critical social theory as a base for this thesis. See Chapter Four, where critical social theory is described in relation to this thesis.

derived is open to the reader, and so therefore, this process allows the reader to examine and reflect on the researcher's interpretation. Opie also indicates that the way in which interview material is incorporated into the text of the analysis is important. She says (Ibid:117) that:

interweaving such data with one's own text, not just as illustrative, but as integral to it, highlights at least some of the influences which have shaped and constructed that text. Doing so results in a much more broken and unstable text, but it provides an open acknowledgement of the critical dependence of researchers on those who participate in their research, and insofar as their voices have been marginalised, then this is one means by which research can empower participants.

Summary

This chapter has identified and explained the process and rationale for the study. The aims and objectives of the study were first detailed, and following this is a systematic examination of the relevant practical aspects of the study. The thesis topic relates to the access that household members have to the income that accrues to that household. The aims of the study I conducted for this thesis were to trial a method for further research into this topic, and to gather data which could be used to formulate a primary hypothesis of income pooling systems and management within households. In this chapter I have explained the research process, and described the participants and the processes in which they took part. The research tools used to gather the data were questionnaire and interview, and the processes and rationale for the use of these tools have been carefully elucidated. I have detailed the ethical considerations identified in the conduct of this research project, and explained how the project complies with these considerations. I shall now proceed in Chapter 6 to record the empirical data gathered by this study.

Chapter Six: The Empirical Data

Introduction

This chapter contains a summary of the primary data gathered in the course of the study. There were eight participants involved, or four couples, and the data is detailed below. The arrangement of data is that information from each couple is recorded together, so that any differences in what might be the perception of one party to that of the other should be highlighted. The information from the questionnaires is addressed first, for each couple, and then the interview material follows.

The data in the questionnaire was organised under five headings.¹ The first four of these were intended to extract information regarding the personal characteristics and basic financial position of the participants, and the fifth and largest section was focused on the system used by the couple for money management, and the perceptions that the participants have surrounding issues of financial dependency and satisfaction with the system used. The interview was conducted at a later time, after the questionnaire responses had been read by the researcher. The questions in the interview² were intended to highlight attitudes of participants towards the issue of money management and possible dependency issues. Questionnaires were filled in by participants individually, without consultation between partners, and the interviews were conducted separately, so that the responses could be gauged to be individual.³

The purpose of this chapter is to record the data in a coherent form for subsequent analysis, as detailed in Chapter Seven, which follows.

Couple Number One: Sally and Peter

Questionnaires

Background information from the first section of the questionnaire revealed the following details:

¹ See Appendix 2 for a questionnaire form.

² See Appendix 3 for the focus questions for interviews.

³ The procedure for this and the rationale behind it were detailed in Chapter Five of this thesis.

- ☉ The couple are married and have been in the relationship for nineteen years.
- ☉ There are two children, of six and ten years, living at home, and the couple also supports a girl for an overseas mission. There are no children from previous relationships.
- ☉ Sally is a part-time secretary between thirty and forty years old, and Peter is an estimator, aged between forty and fifty.
- ☉ Sally estimates that Peter does 50% of the work around the house, and Peter estimates that Sally does 60% of the chores.
- ☉ There are no defined roles for the division of work around the home. Work is done mostly on the basis of what needs to be done, and who is available to do it.
My husband does most maintenance type work because that is where his skills lie. I tend to do housework and cooking, but if I am busy, husband is happy to help. (Sally)

The next section of the questionnaire sought information about wealth and asset holdings, and the distribution of ownership.

- ☉ Peter and Sally share joint ownership of a house and a rental property. They each own one car, and they contribute to a superannuation scheme.
- ☉ Household contents are jointly owned.

Section Three of the questionnaire addressed the sources of income.

- ☉ Sally's annual income from employment is \$15,000, and Peter's is \$39,000
- ☉ This joint income from employment of \$54,000 is paid into a joint account.
- ☉ Other income is \$120 per week from rental property and \$90 weekly from a boarder. This is also jointly owned income. The rental income goes to a joint account for the rental property to service the mortgage and expenses on the property.
- ☉ Peter's firm pays for "Ultra Care" health insurance for the whole family.

The questionnaire asked next about fixed outflows.

- ☉ Sally and Peter have health insurance paid by Peter's employer. Other regular expenses are a mortgage payment of \$1,100 per month, a short-term hire purchase of \$200 per month for six months only, and insurance of \$120 per month.
- ☉ Superannuation funds are maintained jointly.
- ☉ There is an \$80 tithe payment to the local church per week.

The concluding section of the questionnaire investigated the system of money management used by the couple. The first questions in this section were concerned with the arrangements for joint funds, and the items that were paid from this money. The participants were then asked if they held any other money that they would classify as "their own", and, if so, how much autonomy there was over the control of this money. Specific purchases were identified, and the participants were asked about the decision making over these purchases. They were also asked about extra expenses and how these were dealt with. Because, in the sample of couples none had children from previous relationships, the questions asked about priorities given to the commitment to the other family were not applicable to these participants, and there was no data from these questions. Participants were asked also about arrangements for money and the responsibilities each had for the operation of their "system". The final aspect of the questionnaire asked further about the autonomy of each partner in the spending of money, and participants were asked to comment on the "system" itself.

- ☉ Peter and Sally run three joint bank accounts, one each for mortgage, savings and bills. All funds are banked to these accounts and the disbursements are made according to the purpose of each account. All car expenses are paid from joint funds.
- ☉ Each have money that is "their own". Sally has about \$30 a week from childminding and Peter a small sum per week. Each has full knowledge about the others "own money". This money is spent by Sally on small items like bread and milk, and by Peter on work lunches, soccer and odd sweets or drinks. This is not a significant amount, and Sally says there is no need to consult over the spending of it. She does not comment on Peter's spending of "his money", but he says he comments on hers *sometimes*.
- ☉ Decisions on large items purchased for the house or a car are made jointly, and paid for out of joint funds, in cash, or on hire purchase on interest free terms if possible.
Sally might have a preference as to type of car, eg 5 door hatch, etc. (Peter)
- ☉ About \$100 per month is spent of joint money on leisure, and Peter spends \$25 per month of his "own money" on soccer.

- ☉ Extra expenses are discussed and they may borrow money from their bills or mortgage account and then pay it back. Surplus may go into a joint holiday account, or as Sally says:

We spend it!! (Sally)

- ☉ The question of a dispute over spending, and who would have a final say produced differing responses.

[The final say in a dispute over spending would be my] husband - however it has never happened yet. (Sally)

Always a joint decision. (Peter)

- ☉ Money is held in joint bank accounts and both decide on spending. However, Sally performs such tasks as writing out cheques, or arranging for payments to be made, balances the cheque book, does supermarket shopping and keeps track of expenses. Things are reviewed on occasion,

[There is] mutual understanding and trust for allocating and spending. (Peter)

- ☉ Sally stated that she would spend \$50 of either joint or “own money” without consultation, and Peter said that he would not consult for sums of up to \$20.
- ☉ Sally started the “system” of looking after the budgeting when they first married. There was some planning in that Sally worked out what was needed for bills and food and came up with a system.

[It] evolved out of trust. For our system to “work” there has to be 100% mutual trust, which we have. (Peter)

Interviews

The interviews⁴ focused on the participants' reflections on the aspects of fairness, dependency and the prospect of change in the system of management with a potential change in circumstance.

- ☉ For Peter and Sally, interdependence was clearly the perspective that was paramount for both, and that differences in financial contribution were not an issue.

I suppose we are dependent on each other, Peter's got the higher income - I mean I suppose maybe I'm more dependent on him because he's got the higher income, but I've never thought [of it] in a negative light, put it that way, but I

⁴ For interview prompt questions, see Appendix 3.

suppose I'm more dependent on him. But we share, and I feel fine about it.

(Sally)

- ☉ When asked about traditional roles of breadwinner and dependent, there appeared to be a recognition in both that they have an acceptance of this element in their relationship. It does not seem to present a difficulty for either of them, and they accept that contributions can be different.

I don't actually have a problem with quite traditional roles, and I'm happy for Peter to be the breadwinner so that I could be the main caregiver for children, so that's the way we chose to do it. We could have done it the other way around, but we felt that this was the right way around for us. (Sally)

Well, I'm still the main breadwinner in this situation. It doesn't matter that contributions are different, it depends who's more skilled at doing the job.

(Peter)

- ☉ Common interest and sharing is clearly central to the relationship.

Any money that comes in the house is shared. It goes in the separate accounts, it doesn't matter who earns it, it just goes in the separate accounts anyway, when the wages come in each week, to cover all the expenses. I include her wage as well. I think it is the best way for our situation.

(Peter)

I suppose I depend on Peter for the higher income coming into the household, but he does more of like, the maintenance end. He's very handy, like he's built the house and so I rely on him for all those things that go wrong, like that he will fix the car. That's what he's doing now, fixing the car, and I suppose I just think that he can just about do anything, because he has done just about anything. But he probably depends on me for budgeting and running the household, and that sort of respect, because it's more my forte to know what's happening with the money. (Sally)

- ☉ If one partner was to become unemployed for some reason, Peter and Sally agree that the way financial decisions were made would not change. Some decisions might be different, but the process would be the same.

The system wouldn't change, [we would] just economise a bit further. (Peter)

If it was Peter who was no longer employed, I would probably go to work full time and I'd possibly go back to a job that I've had before, which at that time paid more than Peter's wages, so I don't really have a fear of that. Like I don't

really want to attempt full time work, but I suppose that's where we'd just change roles. And if it was really bad, we'd sell the house and get something cheaper. (Sally)

- ☉ When asked if the legal ownership of an asset gave the right to sell without consultation, the responses were as follows:

No, not really. I would quite honestly talk to Sally about it. (Peter)

I suppose it probably does. I think Peter's car is just registered in his name and mine is registered in my name, kind of, but we wouldn't ever think of doing it.

(Sally)

- ☉ Neither Peter nor Sally feels controlled by the other, although they expressed varying ideas as to where the control in their lives lay.

I suppose I am controlled by my employer. He has got my job at his disposal I suppose, [and] I might pop down there and he might say, I've got no job left.

(Peter)

I have control over my children. I'd like to have more. ... I'm quite busy, I'm involved in a lot of things, and sometimes I feel that I don't have a lot of control of my leisure time, but it is externally imposed. I don't feel out of control, so I suppose I feel like I've got control over the household generally and ... the way my life's going. I haven't really thought about it actually in that way. No, I don't feel controlled at all. (Sally)

- ☉ Perceptions were also similar relating to the fairness of the situation, and to the sharing nature of their relationship.

It is fair. Sally does ... what accounts come in, so Sally has got a grip on what's going on. I think it works quite well. (Peter)

I think it's very fair. My financial contribution isn't as much as Peter's but he never ever has made me feel that my contribution is less than his, because he knows what I've put into the children, so he's never ever made me feel that ... I'm not contributing as much as him. I think it's the best way for us at the moment with the children at the age they are. ... Because of my part time work it often involves Peter doing things like meals and looking after the children at times, ... when people turn up and that kind of thing in the evening. So, a lot of those things we do as if I was a full time working person because we share a lot of things. (Sally)

- ☉ Negotiation of an adjustment to the “system” would be straightforward, should there be a reason for a change.

We'd talk about it if I wasn't happy about it. I'd just say to him I need to talk about it, because it's not working, ... and he'd listen and we'd talk about it, and try and change it. (Sally)

We could perhaps get professional advice. . I think we would still use the same system, view it as shared and joint. (Peter)

- ☉ Peter and Sally consider all funds are available to either of them, and that any small amount that either of them holds at any time in cash is for mutual use and benefit.

It's in my wallet. She wouldn't go without asking me. She might have a concern, ask how much I've got but she'd never take any out without asking first. (Peter)

It's not on big amounts of money because we don't generally have lots of money in our purse. (Sally)

- ☉ If a decision were to be made that it was necessary that one should give up work for reasons of care giving, both Sally and Peter considered that Sally, as the lower income contributor should do this.

Me, because I'm the lesser income earner, and I could probably still juggle the jobs that I've got. You see, if Peter gave up full time work in some ways it wouldn't be necessary. I could probably cope with the work, almost cope with the work that I've got still, like if I had a child at home. (Sally)

Sally, because I am the main breadwinner at this stage. It is financial reasons. (Peter)

- ☉ When asked how they would feel about complete financial dependence on the other, Peter and Sally responded as follows:

After Sally and I had the children, it didn't make any difference at that time. It has happened before, in Australia [that I was dependent on Sally]. After a few weeks, you lose a bit of self respect - I think I'd feel it was hard. (Peter)

The thing that would bother me about giving up the work, is not so much the dependency but the lack of finance in the family. I don't know if that's the same. I wouldn't feel any more dependent on him. That wouldn't be the feeling. ... But the reason I work is for the little extras, and so if I couldn't do that, I'd be sad that I couldn't get those extra things for the children. That more than anything, to be honest. But I wouldn't be any more dependent, no. It wouldn't

change the way we decided things. Complete financial dependence - I think it would just put more pressure on us financially. For two years I suppose I was totally dependent on him, apart from the family benefit. But ... I still had six dollars a week or something to go and have lunch with a friend at the mall or something ... Hard to know - I think I'd be thinking more of not having that little bit on money for the extra as to whether I'd feel more dependent on him, because I couldn't ask him for any more money than there is. There is only so much money, so I couldn't be more dependent on him, because we share all the money that there is now.

It wouldn't change the way we decided, it would just change what we decided to do, but not the way we decided. ... I don't think it would ever be a situation of him saying that I'm putting all the money in now, so I'm going to make all the big decisions. I just don't think that would ever happen, because I don't think we'd be able to change so radically. It would just mean that we'd have to go without things - we'd have less, I suppose. (Sally)

Couple Number Two: Liz and David

Questionnaires

Background information from the first section of the questionnaire revealed the following details:

- ☉ The couple are married and have been in the relationship for fourteen years.
- ☉ There are two children, of nine and twelve years, living at home. There are no children from previous relationships.
- ☉ Liz is a consultant, and David is a manager. Both are aged between forty and fifty years.
- ☉ Both estimate that the distribution of chores around the home is about fifty/fifty. Liz notes also that there are a nanny and a cleaning lady who, between them, do about 30%.
- ☉ Both agree that work around the home is done mostly on the basis of skills, interests and physical abilities.

He likes cooking, I like washing, and we both hate cleaning. (Liz)

The next section of the questionnaire sought information about wealth and asset holdings, and the distribution of ownership.

- ☉ Liz and David jointly own a house, launch, holiday home and a superannuation fund.
- ☉ Both have a car. Liz owns her car, and David's is a firm's car.
- ☉ Household contents are jointly owned. David comments, with regard to ownership of books and music:

Whoever spends their discretionary income (on them). However, we share them. (David)

Section Three of the questionnaire addressed the sources of income.

- ☉ Liz earns \$50,00 per year, and this is paid to her own account. This is used to pay for her car expenses, her clothes, the children's expenses, entertainment, and for the nanny and cleaning lady. Any spare money is paid towards joint projects, like the beach house.
- ☉ David earns \$70,000 per year and this is paid to a joint account, which funds the mortgage, food expenses and bills.
- ☉ Both receive fringe benefits from work. Liz has subsidised parking, and David is allocated a company car, health insurance, a cellular phone, 50% of petrol costs, and \$1 for \$1 matching for superannuation.

The questionnaire asked next about fixed outflows.

- ☉ Any savings are jointly owned, health insurance is paid by David's employer, and the Visa card bill is usually paid from mileage claims, medical insurance refunds and IRD refunds.
- ☉ The mortgage payments and insurance are paid from David's account, and they have nothing on hire purchase.
- ☉ Superannuation is 6% of David's salary, matched \$1 for \$1 by the employer contribution.

For Liz and David, their “system” of money management was described as follows:

- ④ There is no joint fund, although they have established a joint flexible overdraft as the “extra” mortgage facility for the beach house. This joint account is where David's salary is credited, and mortgage and bills come out of this account, with his personal spending. David uses the joint account as a cheque account, and Liz has a personal cheque and savings account. Other savings are put into projects, like the beach house. Although Liz has access to the joint account, she does not use it, so they consider that there are no true “joint funds”.
- ④ Individual earnings are used for clothes, holidays, entertainment and gifts, and Liz pays child care and for the cleaning lady. Liz considers her individual account her “own money”, and David considers he has about 50% information about this money. It is spent by Liz on miscellaneous small items as well, like lunches and outings.

[He knows] only what I tell him. (Liz)

- ④ David spends about \$40 a week from the joint account that his salary funds (the mortgage account), on incidentals like lunches, fish and chips, and Saturday donuts. He has \$60 a week “pocket money”, from which he pays for boat maintenance, nails, miscellaneous electrical and sports items, paint or hardware.
- ④ David would consult over a purchase of over \$60 from the joint account, which he uses as a cheque account. Liz could use the cheque book from this account, but doesn't. From her account, Liz would consult over major joint items, like something for the beach house. David does not have access to this money.

I would consult for expertise eg buying a car. We would discuss in principle, eg children's expenses. (Liz)

- ④ As Liz owns her car, she pays all expenses for it.
- ④ Decisions to purchase large items for joint use would be made in consultation and paid for from the joint account. For individual items the individual pays, but some contribution may be given to help cash flow. Liz would decide on her own car, but consult for advice and let David negotiate *an excellent deal*. If David bought a car, Liz feels that she would be consulted, but not necessarily influence the decision. David would decide on purchases of a television, computer or lawnmower.

I do the research on technical, motorised items, and that has influence in those areas. (David)

Items are bought that directly save labour in a two working parent household eg bought the dishwasher when No 1 was born. Or directly increase enjoyment of

life, eg car, computer increases for flexibility of work and children's leisure/homework. (Liz)

- ☉ Both had completed education before the relationship was established. Liz has had continuing education, but it has been funded by employment
- ☉ Leisure activities are estimated by David to be about \$100 - \$200 per month, paid in a proportion of around 70% from joint account, and 30% from Liz. This includes an occasional video or movie, and sport for the children and David.
- ☉ Extra expenses are paid by whoever has some cash, or:

whoever is "doing" the item, eg taking a child to the orthodontist. We will then hold back for discretionary spending until this has been recovered. (Liz)
[My] wife looks at what she has in her account and will put that in rather than use the joint account, which is currently in overdraft as it is a flexible mortgage system. (David)

- ☉ Any surplus stays in the joint account, or they may consider paying for new items that have been discussed, or pay a lump sum off the mortgage.
- ☉ There is discussion if there is a dispute over spending. David suggests that the final decision would be 60% Liz and 40% him. Liz says that the individual who has the money would finally decide.

Often if one thinks it is a luxury, then something might be sold that is not still being used, eg sporting equipment, children's old bike, etc. (Liz)

- ☉ The responses to the question asking if one would comment on the discretionary spending of a partner's "own money" were as follows:

In a minor way - to take interest and to encourage personal spending on clothes, looking after self. Some less positive comment on "another coat" or "toy". (Liz)

Yes. [I do comment] Since the move of monies to where all my salary goes in the joint account and mortgage, it does periodically annoy me that I have no visibility of where wife's money goes. (David)

- ☉ David pays the bigger expenses, like the mortgage, from the joint account where his salary is credited. Liz's account is used for children's expenses, cleaning, her clothes, and miscellaneous expenses. Liz says that decisions on spending are mainly joint where the decision affects both, and individual for individual purchases, or with suggestions being given from either side.

Wife generally spends what she wants to on her wardrobe. Discuss items over \$100 for "domestic items". My leisure activity items come under joint decision process. (David)

- ☉ Both write out cheques and arrange for payments to be made. Liz balances her cheque book and keeps track of her expenses, and David does this for the joint account. David does the supermarket shopping. Things are reviewed at about year or half yearly intervals. Liz suggests that now the childcare is less they should probably have a review again. There is not much checking on each other.

Do little balancing and reconciliations, just spend what's required. When major asset is contemplated, examine the impact. (David)

- ☉ Liz would spend only \$50 - \$100 of the joint account without consultation, or else uses her own account. On her own account, she would spend up to \$500 without consultation. David would spend \$150 for asset maintenance from the joint account without consulting Liz.

[I] do not really feel as [if] I have any "own" money any more. Might buy \$100 of pure personal items but have developed a sense of "guilt" if I buy things that just I will get value out of, such as windsurfing equipment.

- ☉ Liz thinks the "system" evolved.

Kept separate cheque account because I have always had an income and have evolved the joint payments. (Liz)

Have discussed wife's money going into joint account. She doesn't want this despite financial advantages of reduced interest costs through "flexi plus" mortgage. (David)

- ☉ They have occasionally done budget plans, and have had overall discussions regarding long term goals and ways of accumulating wealth.

Plans do get discussed but priorities differ with me having a more "lets get on with it today approach", and partner focussing more on planning without ever getting to doing it. [We have] considered [other systems], but have really only one focus and that is to reduce the mortgage and pay off the holiday home as a consequence of that. (David)

- ☉ Both Liz and David had final comments to add on completion of the questionnaire form, to sum up their appraisal of the "system" they use:

We have generally had good incomes and similar values and have not had too many disagreements. My clothes and his toys used to be a source of disagreement. However we both now support each other in doing this (most of the time). I think it is related to being 40 something and wanting to enjoy life. (Liz)

The feeling of having to justify to the rest of the family purchases of items I would like to have that they will not get use out of irritates. While it feels fair and logical if you consider everything is a joint family thing and all money is a pool it makes me angry inside that I have joint ownership of \$1 million worth of assets and cannot spend \$600 on a windsurfer sail I might like without being harassed. The concept of "you cannot have it unless we all use it" has been taken up by the children, who now echo my partner's logic should I want to spend \$100 on a "toy" for me. (David)

Interviews

- ☉ For both Liz and David, independence is important, and each views traditional roles of breadwinner and dependent in slightly different focus.

I am independent. I could be totally self sufficient without Liz's income but we do combine the two and do bigger things because we combine the two. I do the breadwinner, and she provides the extras, I suppose, for the discretionary income. I provide the fixed income and servicing the fixed expenses, and Liz provides the discretionary income. I have to go through a rigorous process of crawling to get any personal toys, because she has got the discretionary income and my money services the mortgage and all the bills and all that sort of thing, so there is nothing left of it for me to buy toys, really. (David)

We have both independence and interdependence, and interdependence is primarily for major asset items. [The role of breadwinner] doesn't [apply to us], because we both earn. Nobody depends on anybody, talking financially.... children depend on us parents, but we are interdependent rather than dependent. (Liz)

- ☉ As a consequence of either one of the partners becoming unemployed, there would need to be adjustment to the spending levels, and this would involve more consultation.

We would have to consult more, on some things. We consult quite a lot on most things. Its really only if Liz comes back with \$500 worth of clothes that it is ... that's the sort of thing that would have to be discussed. (David)

Well, a major review really, a major review. We would have to cut discretionary spending. We would have to do a serious budget and neither of us would be very comfortable. I have never been dependent on anybody and if it was me I'd find that really difficult and I'm sure David would be the same. The way we decided things would change because we would have to discuss things, discuss expenditure on what I regard as personal items, like clothes and entertainment, and even a car, a lot more than we do now, because we would have to actually prioritise in ways that we don't have to now. (Liz)

- ☉ Asset ownership does carry the right to sell without consultation with the other.

We haven't got sole ownership of anything, except my windsurfers I suppose, and she'd be quite happy if I sold, yes, I wouldn't have to ask. (Peter)

Yes, I could do that. I wouldn't do that but I feel I've got the right to. It wouldn't probably worry me doing it if I suddenly just took a dislike to it [the car]. I could come home and say, I've sold it. However, because David knows more about cars than I do, and also is better at negotiating deals and finding out about technical specifications I wouldn't actually do it without consulting him about the qualities of a car - but about the price of a car I would. So, a lot of our interdependence is to do with technical ... I mean, I could go and buy a car by myself, and did before I was married and would again, but I'd rather go and buy one with his assistance. Also I would discuss something major like a car, with him, out of respect, partnership, sharing ideas, checking any loopholes in my ideas, but would not discuss smaller items – desiring to remain totally independent where consequences of decisions are not very important to me or us.

- ☉ In terms of control, both Liz and David are confident.

I've got control if I want to. (David)

I feel that that's a partnership. We don't always agree on things to start with but we usually go back to some basic principles. I don't feel out of control of

anything - I feel jointly involved and it depends who has the bright idea. I help to evaluate his ideas and he investigates the practicality of mine. This strengthens the outcomes for us, because my ideas can become reality and his enthusiasms are evaluated, and if we both agree then we have a strong proposition. (Liz)

- ☉ Liz and David feel the current system is working for them, and that say that it is reasonably fair for them both.

I think I am [happy with the "system"]. I think we are, and when one of us isn't happy we usually sit down and have a discussion and occasionally we do a budget. We're not very good at budgets either of us, and occasionally if somebody's unhappy then it would usually lead to some sort of budgeting or some sort of scoping of the situation, and some sort of sorting out. ... First of all I'd identify what I was feeling. If I was feeling a bit pissed off and I'd realised, I would be snaky about his independent spending and then I'd try and sort of say, well hey, why am I being snaky, what's the problem here? And so, first of all try to identify what I was on about, and then try and gather some, just evidential data and then we'd have a talk about it. But that doesn't happen very often. I don't feel as though I have to do without, so I suppose we're lucky because we have a reasonably good income and fairness is only a problem if you feel you have to do without, and I don't actually feel that I have to do without. There is a certain level of income that I'd find it difficult to live on, and beyond that, I'm not too worried about the fine print. I've just become conscious lately that probably - that I need to contribute some more, but it's only been a recent thing. This has come about because I no longer spend as much on childcare and therefore my tangible contributions to joint welfare are less. I have also been made redundant and changing jobs, so this issue has not been sorted. I'm happy with the way we do it. I don't like fine print planning. I like creativity and I like to be able to ... I don't like to be dependent on anybody, and I don't like to be accountable to anybody either, so I couldn't handle having a joint account and I couldn't handle not being able to buy somebody a present, and making my own decisions. The fairness concept is assumed, because we both earn similar amounts, so incoming contributions are similar. Outgoings then, or apportionments are the only area we would disagree about. We do not have to have a more philosophical agreement about one being the breadwinner and the

other doing the caring role and the carer therefore having the right to any joint benefits and some independent benefits. As a side point we also share parenting responsibilities and household chores. We have an equality value principle. I think we chose to go this way because we thought that the dependence route would be difficult – possibly too difficult for us and could alter the relationship. We married at 36 and 34 and we were and are very independent. (Liz)

Well, it is an even contribution. Its fair, yes, its ... fair is fair, and it depends if you want to be selfish, that's the thing really. We were married late, so I had control of all my money through until I was about 33, so I had all that control, and since then I've been getting squashed into a more rigid way of doing things. It's not that rigid, but ... The current system works. It does work. I probably think that all the money should go into a joint account if I've got to have a joint account. I suppose all the money should go into a joint account. (David)

- ☉ A question asking about resolution, should there be dissatisfaction with the current system brought these responses:

Well, I could put my foot down and say if I want to buy a toy I'll go and buy a toy. And then I would face the annoyance of all the other members of the family. I'm not talking about expensive toys, either, really, but all that's relative too. Yes, I could insist but it would generate aggravation - yes that's all it would do. (David)

I think we could sit down and make a budget and we could have a joint account and put joint amounts into it and fiddledediddle around but we can't be bothered with all the planning and detailed accounting that this would require. We believe that we have a system that works and is not labour intensive or contentious. (Liz)

- ☉ When circumstances indicate a change may be necessary, perhaps through reduced income, there is agreement that discretionary spending should be targeted.

Certainly if there was less income. If there was less income and we all had to cut down on our expenditure then we would have to get down to some fine print and planning about what was essential and what was ... and who was contributing to that and therefore for the discretionary spending we would have to prioritise that some more, and we would have to have more of a sense of what was fair and what wasn't, because people would be "going without". I mean

they wouldn't really, but, it's perception in this game, I think. We would have to identify key expenses and prioritise other items, agree on essentials and discretionary and also agree on personal allowances. It would be time consuming, it could be difficult, and it could highlight differences of opinion and values. (Liz)

Well, if there was less income coming in from one place, or ... It will make a change when we haven't got a mortgage because then there'll be more discretionary money to decide on, whereas at the moment its quite clear that all the money should be going to removing the mortgage debt. Well, no, its not clear, and that's probably the argument really, because all the money can be going to removing the mortgage debt, but whether it should be at this point, is the thing. Whether the mortgage debt should just stay there for a little bit longer and the dishwasher should be replaced with one that you can actually talk over and whether I should replace my windsurfer sail this year or never, because with this current method with the focus totally on repaying the mortgage it means that there's no discretionary spending really. It means that everything can go into the mortgage which means that anything that you buy is delaying paying off the mortgage, which is 11%, and logically you should be doing that. So it means that you don't have any toys, because you are borrowing the money. (David)

- ☉ Discussion of problems with the “system” elicited this information:

Whether we should upgrade the computer or not was a bit of a problem for a while. Or it has been a problem, because our computer has got well behind, and it wouldn't run all the programmes we wanted to run on it, and my two kids and I wanted to have a better computer, but my wife's not interested in the computer apart from doing word processing, so she had no need for that. It's really only because she's fortunately been made redundant and its given us a small sum of income that has allowed us to move into the late nineties rather than stay in the eighties. So that's helped. We'll discuss a problem and try and work out when we could afford it, or work out that, well, you can save up for it, but that doesn't work either, the saving up idea doesn't work, because there's no pocket money as such. It would appear that you've got sort of personal money, but really that personal money gets soaked up in miscellaneous expenditure that

goes with running the house. So, that ... I can't think how its really got into a bit of a bind at the moment. (David)

Early on, before I got wise in marriage, we have two things that we don't totally agree about, and one is how much money I spend on clothes, which isn't an extortionate amount but is more than - David would think anything was expensive - and what he spends on what I call toys, like skis and boats and stuff like that. So, for a while there was a bit of bickering about that sort of stuff and in the end I thought about it and I thought this is crazy. We both work hard, we both earn reasonable incomes, and what we are bickering about is really the fine print. So I decided to stop doing that, and then I announced that I would stop doing it, and it seems to have been something that we've both stopped doing. Another development has been something to do with being forty something, and deciding that, bugger it, you're going to enjoy it rather than bicker about it. It becomes much more important and somehow more difficult to have "special experiences" so you put more emphasis on them in your life. Your life does not go on forever and you want it to mean something and have been enjoyable. "What will I think when I reflect on my life?" So I think there has been a settling period, and it's just not something, unless you're having to do seriously without, money's not something that's worth bickering over. (Liz)

- ☉ In this relationship, Liz clearly has money that is "hers", over which she has control, and David has money that is "his", but it is committed in a joint account for the mortgage and bills. The distinction is clear in the case of Liz, but blurred in the case of David.

Well, if it was your money it isn't your money anyway. If it's your - well, its unlikely that you're going to get your money, well, you've got your salary but your salary is paying off the mortgage and all of that really. We had a large sum come in a while ago, and that went towards the mortgage, but equally the person that got it got a few things and the rest of the family got a few things out of that as well. So that was probably a balanced thing really, for any windfalls that come in. (David)

Yes, [he would have to ask to access it - he] wouldn't be able to get hold of it otherwise. I mean, I would have to give it to [him] because I have money put directly into my own account. (Liz)

- ☉ The idea of dependence of one on the other, should it be necessary for one to give up work for care giving is not one that either Liz or David looks favourably on. If it were to be necessary, then the person to give up work would be the one who was getting the least money, or who was enjoying the job the least. Other factors to consider would be career prospects of each, and the stability of jobs would also have influence on the decision, but either would be competent and willing to give care. However, it is a choice that both would prefer to avoid, as the idea of dependence does not fit well for either.

Neither[would give up working]. We would pay somebody probably. ... We've been through that experience with the two children. We had caregivers and nannies and were both flexible about taking sick children to work and working from home. At the moment, just this week, which is when this is being asked, David would. Because we think he might be made redundant next year. It would be a question whose career was most satisfying at the time, and who was earning most, and what the next sort of short term future was going to be like for that person. So, he always says that he would like to stop work - he always says he would like to be kept, but I don't think he's really serious. When the children were little I don't think he would have enjoyed it much, but neither of us would have done that. We would have in the past considered long term career paths for both of us, but these days there is much more uncertainty. I wouldn't like [a situation of dependence] either way. I wouldn't like him dependent on me, because that would mean I'd have to be a lot more accountable for ... a lot more sharing and a lot more accountable, just even though I was the breadwinner. I was home for three months and I didn't like being dependent on I've never really been, except for three months, dependent on anybody else's money. We're far too independent for that, it would be very difficult. It would be just as difficult if he was dependent, because I'm a freedom freak, and either of those would impose on my freedom. I would have to be able to justify the income in some philosophical way, but I am not sure I would easily be able to do this and feel that I would go without and feel that it would produce friction. Or feel that there was endless resources and I could do what I liked - this is a dream! (Liz)

Ah, the one that was getting the least money, I suppose, would be the easiest one, or that was less enjoying their job. It wouldn't matter - it wouldn't matter

whether it was the husband or wife in this situation at all really, because we both get a similar amount of money. It's just a matter of which has got the better career prospects within the job, the most stable job would have an influence too. Yes, we'd want to keep the job that was most likely to stay in circulation. I'd dislike to totally [to be financially dependent]. If we went into that situation it could be tricky. I guess the person that held the cheque book would have more dictation on what was spent. Yes, they would. They would control the money, and whether that would work ... ok, we'd have to find that out really. We'd have to experience that to know who would take command. I guess the person that had the purse strings would be more in control. (David)

- ☉ Financial dependence, in the opinion of both Liz and David, could strain the relationship.

I'd have to crawl..... no I wouldn't, no, no, we'd have to discuss it more jointly and to focus on miscellaneous entertainment and assets that weren't actually direct assets would change as well. Yes, miscellaneous yachts and other things that have been mentioned, and things like that. Things that weren't for everybody in the family enjoying would take lesser priority. (David)

Its hard to tell unless you're there, but I think it would actually tighten up the partnership sharing of the financial decision making, which is the bit that I'd find hard. You'd have to plan more, you'd have to be more careful and in order for everybody to be happy about that, you'd do that together and agree priorities. The actual working out wouldn't be difficult, but it's the amount of time it would take and the structuredness and the control. I like to be freeflow a bit and I wouldn't ... I don't think fairness would be a problem. I think we'd just work out what things had to happen, like mortgages and stuff like that, and then we would sort out some estimates for other things and whatever was left, if there was any, we'd share it. I don't think there'd be a problem with fairness.

- ☉ Liz, in summing up, commented further on their “system”, and the additional factor that is impacting on their management in more recent times. This is the increasing involvement of the children, and she can see that there will be some adjusting to do in the future, as the children become of an age where their input into decisions is more significant.

I think one of the issues that's made things easy for us, is that ... we got married later, we had good incomes, and so there has always been some discretionary

money and so you can have some flexibility and, what we call creativity. We do plan towards major joint things, major things like fridges and stuff like that, but if it's something that's maybe up to about fifty dollars, if you want it, you can usually go and buy it. Not necessarily today, but you don't have to hang out for ages for it. So, if there is something you really want, you sort of can go and get it at some stage. And I think that's one of the things that caused me to be able to stand back from things like what I call David's toys. The other thing that we did do when I got particularly fed up about toys was say, ... well you just sell something else that you've got. So we have a bit of a joke about that from time to time. If its more toys, well, sell something else that you've got - you can't play with everything at once. So, when we got up to about five dinghies, I said, well, how about selling one of the things that you've got and having a bit of a clear out. But I wouldn't bother even to say that now. Fortunately, he's not buying as many toys I suppose. No, we're not particularly critical of each other. I just can't be bothered, you know - fighting over money is just such a ... it's about values and it's about all those sorts of things, and, fortunately, I think that's one of the things that's really important - that's that we do have similar ... we don't like waste. We've never had to scrimp, but we don't like waste, and we're not amazingly into conspicuous consumption. We don't fly off on holidays, or buy the latest of anything. Except the computer - we've updated, but that's kind of a work thing as well ... it's something everybody gets involved in. So I suppose the basic sort of value is work hard, spend your money "wisely", and as we've got a bit older we've had just a bit more discretionary money and we've started to enjoy the fringes, treats, pleasures of it more, I suppose. I suppose with kids it's becoming interesting - we haven't sorted out the pocket money, that sort of issue yet. And that might be an interesting issue - how much they get. We had a very interesting discussion the other day ... Tim wanted some new technological toy and about whether he was going to have it or not and how we were going to decide and the whole bit about including your children in the economic discussion when you need to. That was a pretty interesting ... he said he wanted something and he burst into tears, and disappeared. Then basically it was sort of exploring how we were going to make this decision. We didn't quite know how we were going to make this decision, and so in the end ... basically David said no, and Tim felt he hadn't

been listened to, and then we basically said to him, well, we didn't want to just say yes, because that seemed extravagant. So, we then started to explore some system in the middle - between him putting some effort in, in order to have ... basically we wanted to say yes to things he wanted, but on the other hand we didn't want him to be spoilt. So how were we going to explore that? Eventually, we came up with - in the past, when they were little, in order to get them to sort things out, because they always want things, we said if they saved up half, we'd pay the other half, which sorted out the "I've just seen that and I want it" thing. But that's not necessarily quite the same. Tim worked out it would take him eighteen months or something to save up for this thing that he wanted and that didn't seem to be quite the story any more. So we worked out some credit system, which was a bit like saving up the money, but you could earn credits by doing things, and you could get an extra credit for being a good boy, and the credits were going to be more generous than actually the dollars. That seemed to be the thing. ...That's probably the only thing we don't quite know how to handle at the moment. I suppose we'll explore around and find a way of dealing with it. Tim said the other day, when he came home from school, I get less pocket money than anybody in my class but they all have to work for it. And I thought oops, I think he's just sent me a message. But I find at the moment that policing the work is harder than not giving him so much pocket money. I think we've got an issue there. (Liz)

Couple Number Three: Diana and James

Questionnaires

Background information from the first section of the questionnaire revealed the following details:

- ① The couple are married and have been in the relationship for fourteen years.
- ② There is one child, who is two and a half years old, living with them, and they have no other dependants. There are no children from previous relationships.
- ③ Diana is a lecturer and James is a librarian. Both are aged between forty and fifty years.

- ② Diana estimates that James does 60% of the work around the house, and James estimates that Diana does 50% of the chores.
- ② The division of work around the home is by consensus, based on the physical nature of the tasks, preference, inclination and time.

We decide on who likes which chores and realistically, who has the most time.

(Diana)

The next section of the questionnaire sought information about wealth and asset holdings, and the distribution of ownership.

- ② Diana and James agree that their house is jointly owned. However, Diana views the car as jointly owned, while James considers it the property of his wife.
- ② They both view the household contents as joint property, but with regard to ownership of books and music James comments:

Most of the books and cds are mine although there is joint ownership of them.

(James) (his underline)

Section Three of the questionnaire addressed the sources of income.

- ② Diana's income from employment is \$32,000 per year, and James earns \$44,800 per year.
- ② Income is deposited to joint accounts. There are two joint accounts, one for each pay packet.

There is no allocation; just goes towards bills, nest egg, money for particular projects. (James)

- ② James occasionally brings in extra cash from teaching.

[This money is allocated] often direct into joint account; occasionally it is targeted for a personal purchase, eg a book or a cd. (James)

The questionnaire asked next about fixed outflows.

- ② All bills are paid from joint funds. There are superannuation funds for both Diana and James, mortgage, insurance, health insurance and some hire purchase items which are jointly owned chattels.

- ④ Any savings are jointly owned.

Diana and James described their “system” of money management as follows:

- ④ Diana and James run two bank accounts, both of which are jointly owned. All spending is from these accounts, and both partners have access to all monies.

Joint funds, although my wages go into one bank; my wife's into another. Both are joint accounts. (James)

- ④ There is no money that either considers their “own”, although an occasional sum is earned additionally by James from teaching, which becomes “his”. This money is usually spent on books, and Diana says that James never spends more than \$20 without consulting.

[Both have] all knowledge; everything [is] decided together. (James)

- ④ When purchasing large items for joint use, the decision-making process is one of consultation and joint agreement, and items may be paid for out of joint funds or on hire purchase. Sometimes a sale may be a trigger for discussing a large purchase, like a new television or refrigerator. James indicated that he would be likely to have the final say on most things, after consultation with Diana, except for the purchase of furniture where he would *possibly leave the decision up to Diana*. He would make a decision on a lawnmower, and buy it.
- ④ Both James and Diana have had continuing education costs while married, and have each contributed to the costs of the other.
- ④ Leisure time is spent watching television, videos, reading or going for walks, so there is not much cost involved, and what there is, is shared.
- ④ If there are extra expenses the joint accounts are juggled, and *if serious, we re-mortgage (James)*. Any surplus funds remain in the joint account and may be used for a holiday.
- ④ If a dispute arose over spending, and Diana commented that they did not usually dispute, she thinks that it would depend on the situation who has the final say.

Probably it would be mostly me. (Diana)

Usually there is a cooling down and in most cases I get what I want; my wife gets what she wants. Trade offs. (James)

- ④ Joint expenses are paid from joint accounts, by automatic payment, visa, eftpos or cheque, after consultation on spending decisions. Diana writes cheques, balances the chequebook and keeps track of expenses. Although Diana says she does the supermarket shopping as well, James says:

Both like to do it together, although often my wife does it alone, often as a convenience thing. She has a car. (James)

- ④ Expenses are reviewed occasionally, at intervals of up to a month or so. The system *evolved, through Diana's good management skills (James)*, and there was a lot of planning. James would spend no joint monies without consultation, and Diana says she would spend only a sum less than \$50 without consultation.

Interviews

- ④ James and Diana feel that they depend on each other, since they both contribute to the common good in the household in different ways, and they are both earning money.

I would like to be the dependent one, in that some times I wouldn't like to work, but as far as the relationship, I would still like it to be interdependent as far as decision making. I mean, just because I didn't contribute an income any more, I'd still like to be equally as involved as what I am now in how we spend the money, and that sort of thing. It would not be a reason to change the system, if I was no longer a financial contributor, not at all. I don't think it would, I don't think things would change. We might think more about how we spent our money but it would be still both of us thinking about what and when we spent it, definitely. It works for us, the system. I suppose we're both breadwinners, right now, currently we are both equal as far as contributions made, but that will change. It has changed for us at various periods, but currently we are both breadwinners. Sometimes it matters if I am a breadwinner or not, sometimes I would rather be the dependent one, I would rather just take the back seat. (Diana)

Probably interdependence because we both have quite a good understanding about our roles and various needs and we adjust accordingly, and so one could be dependent or independent - depending on what's happening and what's

really needed. I probably depend on Diana to organise much of the cheque balancing, money balancing things, but overall we have quite a good system whereby we have a consensus, or we actually talk quite a lot about what we are going to do with our money, because we actually are quite goal orientated and we try to achieve. And to achieve we need to talk. I'm certainly the breadwinner at the moment, I'm the one who brings in the most money. I have no worries about it, it just happens that way. The roles could reverse, and I'm quite happy about that as well. (James)

- ☉ In the case of one of them becoming unemployed for some reason, James and Diana agree that there might be some reduction in spending, but the system used for decision making would be likely to continue.

We would have to cut back on some of the things we would regard as frivolous or leisure activities, you know, the holiday overseas etc, that would be severely curtailed if one wasn't working, or actually ended up stopping working. I think the management would stay the same. The management could be better, it could always be better, but it works pretty well, and we do achieve quite a lot, But yes, it would be just the fact that things would be curtailed if say, I lost my job, or if Diana- well, she is contemplating leaving her job, and having a year off. (James)

I would contribute more financially - or actually I don't any more because I work part time. When I am working full time I contribute more financially. Now we are both contributing equally, but when I was contributing more financially he contributed more with sanity, if you want, with keeping life even paced, fun, not centred around the stress of work, the money. In fact I think he contributes more than me. Housework, definitely, and he would agree a hundred per cent with that. I can't stand myself to be without money. I don't have any dreams of being rich, but I like to be able to have money and spend it when I want to spend it, even though I don't spend a lot. But just even to buy something basic, I like to not have to worry about money, but that's just a personal thing, that's just me and my personality. I don't think if I wasn't working that would change. I'd just have more of those worries. But as far as how we spent our money and our decisions on it, that would still be joint. I just couldn't see it being any other way. I do [like to have autonomy]. But not so much autonomy - I like to have the money to spend, that I don't have to be the

one to decide what it's spent on. Like, I like to know when I go to pay for my groceries, there's enough money in the bank and that the cheque's not going to bounce. Or that, if I go out for coffee with my friends, that I can afford a coffee and not worry that I have spent ten dollars over a budget. I don't know if that's autonomy or not - just having enough money, rather than autonomy, that I want to make my own decisions about what I spend it on. I don't think that would change, because I spend very little money on myself, very little - it's mostly on probably our son, and household things. And I don't think that would change. (Diana)

- ❶ Ownership of assets is joint, but neither would consider selling an asset without consultation with the other.

If I had sole ownership? No. Well, I suppose it does legally, but in my mind, no, everything we do is joint, that's just the way it is. And neither of us ... we've never discussed it, but it just is that way and it feels right. (Diana)
No, we have joint ownership of everything. (James)

- ❷ The issue of control does not pose problems for James and Diana, and both are happy with the way their "system" works, perceiving it as fair to both. There are some differences, however, in the way they perceive the allocation of responsibility for decisions.

I probably have control over my books and my study, ... although they are jointly owned they are probably more mine in possessional sense rather than anything else. It comes from interest. Diana feels they are important, but I feel they are more important. We could do some things much better with our money but we are working on that. I think I have been done well. It's absolutely more than fair, in fact in honesty, Diana is the manager of the cheque books and the balancer, and I really do get what I want in the end. More than fair for me. I suppose there might be other systems, but I am certainly happy with the way ours works. I suppose I could become sort of dictatorial and make everything mine, or push it all on to Diana and make no decisions. I suppose those are the two extremes that one could operate under. (James)

As far as finances, I feel I have control - yes definitely. I'm happy with the system. I feel that sometimes too much of the financial burden is on me, like even though I say it's jointly shared and it is as far as we all contribute, and if

there is something for money to be spent on - we have to agree, but I'm always the initiator. Right now, now we are considering buying a new computer, and James would just as soon not discuss it, forget about it. And I'm the one that keeps bringing it up and saying, well, when's the best time, what shall we do, how shall we do it, hire payment, cash, blah blah. So I always initiate it but the decision will always be joint. And I feel like, sometimes I find I make more of the decisions - not the decisions but initiating them, or else things would just go along as they are, and sometimes I don't like having that responsibility. I think [the system is] fair. I think that I naturally think about money, and I naturally do the accounts, because that's just the way I am whereas that's not James's forte. But he is very happy to be involved and for me to keep himlike, whenever I do our finances and figure out where we are at, I say, look, we need to sit down and talk about it, and I tell him and we decide what we're going to do, but the day to day running of the accounts is up to me. And that seems fair, because he contributes in other ways, without sitting there balancing the books and allocating how much is spent on groceries and that sort of thing. That's just something we sort of agree on unless something comes up other than normal I don't consult him. Or unless we're going to spend something I don't consult him. It seems very fair. (Diana)

- ☉ Other systems do not appear very attractive to James and Diana. They are satisfied with the way things work now, and it would take a major change in their circumstances to alter the way they approach money management within the relationship.

The only other system I would know is if you kept separate accounts. I know people that do that and I find it odd, myself. I don't know, maybe it would work, but it just doesn't even enter our minds to do something like that. It's kinda like you're hiding things I guess. It seems like that to me. And that's the only other system I would know, I suppose, other than joint. And joint has just evolved for us, and it just works and it feels the way it should be. It works. We do what suits us best and we contribute in our own ways and that has just worked for us and seems fair. (Diana)

I suppose the loss of one wage may it would certainly curtail things, and then we would have to start looking at where we would have to cut back on things. I guess that's really the only thing. (James)

- ☉ Problems have arisen occasionally with money management, but these have been resolved with consultation and agreement.

We had [a problem] last year - major surgery and that involved having money up front, and so we ended up dipping into, I think, Diana's superannuation, or some fund to get us through a period after having travelled overseas last year and having a few enormous bills particularly with a small child and all the rest of it. And so there was this shortfall and we ended up having to juggle a few things. But that was done successfully and we are back on track again. We really sat down and thought, well, ok, what's the situation, what we want to try and achieve to get over this hurdle, and what we could do to try and get over it. Like eg, could we get some refinancing through mortgages, or sell off something, or whatever, and it was decided that rather than revamp a mortgage which might end up costing more in funds through the bank, we decided that there was this superannuation fund that was there and it was possible to lend out. We talked to the agent, and he said it was possible and it was all done very very smoothly. (James)

I can think of one, about fourteen or fifteen years ago when we were renovating our house and our budget went massively over and we were stuck with bills arriving and no money to pay them, and what did we do? At the time we had no mortgage, so we went and got a mortgage and took out the money to pay for it. James actually was the one that took over in that situation, if you like, and made decisions about what to do and, because of our holidays during the summer, I went out and worked nights as a nurse and we got money together. We did. And that's the only one I can really think of. (Diana)

- ☉ Nor is disbursement of the small amounts of individual money an issue, as both Diana and James view all aspects of their undertakings as in the joint interest.

Besides my work, I do private nutrition consultation work. But I still consider that part of employment, because it is employment, but it's really separate money. But again, it just goes into our joint account, so it's not my money, my own money. We don't have our own money. (Diana)

I don't have funds that are my own, but sometimes I occasionally get some funds that come in and they are sometimes targeted for something like buying a book. But, that's often after consultation. We say, well look, I've got this \$360 that has come in through teaching some course and depending on the needs, some of

it would be allocated to a book and others would be paying off a visa account or a pressing bill or whatever. No, our [money] is totally joint and where we have a strong sense of where its all coming from and where it's going to and we also talk about what is needed and to pay, or a priority. (James)

- ☉ Both would be willing to consider giving up work, should that be necessary. This would not change the decision-making process for them, but may change the nature of some of the decisions.

I imagine Diana would, my wife, but I am not averse to it either. I would quite like the idea of doing it, but I think she would first. I think basically she doesn't want to work any more, she is sick of it, and I am not, although I could quite easily have a year off or two, and do some work. [Financial dependency would be] fine, because she has supported me on a previous occasion, and I've done it to her already, so its a swings and roundabout. If it was permanent, once again that would be ok, but we would also have to then look at things like escalating costs and matching income with outgoings, and curtailing things that might be regarded as luxurious - extraneous to our living as a one income couple with a child. I have no problem with dependency at all, as long as we get by and we are happy in doing with what we are doing. If there was only one income, it would change in the sense that you would have to make harder decisions about where the income was going. The consulting would still take place, but I guess someone would eventually have to make a hard decision about no it's not possible, we can't buy this or ... Well, in some cases it could be me, and in come cases it could be Diana. We tend to agree quite a lot, which is good. But there are occasions when I have actually said, no we can't have it and that's final and then there are things when sometimes she says no, that's final, we can't have it, and we agree. (James)

That would depend. If it was tomorrow, it would be me, because I don't like my job. I don't like it, I'm ready for a change so I would willingly give it up. But in other situations, maybe five years ago, I wouldn't so willingly have given it up. So it would depend. We have talked about that. For instance, if I saw a job tomorrow in Australia that interested me and I applied for it and got it, James (we have talked about it) - he would willingly give up his job and take over as care giver. So it would depend very much on the circumstances, who was enjoying their job, who wants to do it. But it wouldn't be definitely me, it would

be either. I think I would find [complete financial dependence] hard. I don't know. I suppose autonomy is the word. It's not so much autonomy, it's a financial thing. I would think that that would be ok as long as we could financially afford it, because, as I said before I have to feel like I can have the money that I want to do what to do. And if we had to struggle and cut all these things out of our lives that we like, then I would resent it. But if we did it and it was a financially secure move, then that would be ok with me. Like, I wouldn't feel like I wasn't contributing, because I contribute in other ways. And we know that, like we've often talked about how, when I'm not working, how the house runs smoother, how our lives run smoother, the food's on the table early. If there was enough money, if finances weren't an issue, then I would find it perfectly acceptable to not be contributing to those finances. I could fill in my day - easily. And I think fill in my days in ways that I would feel that I was still - that was maybe not contributing financially, but that I was contributing. I mean I've just learnt that, that when you're not working, our lives run a lot smoother, because I contribute in other ways. Like just having things so well organised or just being in a better mood, having more energy, that make both of our lives more enjoyable. So I don't have a problem with that, so long as it wasn't a financial thing. If James was financially dependent it would be ok, yes, again, as long as the money was enough for us to survive. (Diana)

James had a final comment to make.

I just think we are quite happy with the system we've got at the moment, relating to our present setup. It may change, and there is always a better way of actually working something, but we are happy with consensus really. (James)

Couple Number Four: Jane and Margaret

Questionnaires

Background information from the first section of the questionnaire revealed the following details:

- ☉ The relationship is de facto, and they have been together for almost twenty years.

- ☉ There are no children, and the couple supports no one else financially, but there is help offered from time to time for other family.

My parents are helped in terms of cooking, and some home care. (Margaret)

- ☉ Jane is a registered nurse, and Margaret is a lecturer. Both are aged between fifty and sixty years.
- ☉ Work around the house is divided about fifty fifty.

It depends on work commitments - often/sometimes she does more. (Margaret)

- ☉ Work is divided on the basis of mutual agreement, time available and physical ability.

By mutual agreement and on whoever is happy to do [a] specific task. Also physical ability may determine - some tasks not suitable for partner with a back problem. (Margaret)

The next section of the questionnaire sought information about wealth and asset holdings, and the distribution of ownership.

- ☉ Jane considers all property jointly owned.
- ☉ Margaret is more specific. The house, a flat, a car and a van are jointly owned, as are household contents although some may have been bought individually. Superannuation, although individual, is paid jointly. There is, according to Margaret, some joint and some individual ownership of books and music.

Section Three of the questionnaire addressed the sources of income.

- ☉ Jane earns \$36,000 per year, and Margaret \$50,700 per year, all of which is paid into a joint account.
- ☉ Approximately \$2,000 per year from investment goes to the joint account.
- ☉ Income from individually owned investment goes to the personal account.

The questionnaire asked next about fixed outflows.

- ☉ All bills are paid from a joint account. There is no hire purchase.
- ☉ Any surplus cash is put to term investment, either in joint or individual names.

Jane and Margaret described their “system” of money management as follows:

- ② Jane and Margaret view almost all their money as joint funds. They have a joint cheque account to which all salaries and rental from their investment property are credited, and each has an individual savings account. They each have some investments from prior to their entering a mortgage for the rental property, but most income goes to the joint account, which is used for all joint expenses. Some individual money, some joint money, is used for clothes.
- ② Although both have what they consider their “own money”, they are open about this to each other, and nothing is paid for using this money at present. Some of these funds are in savings accounts and some in investments and shares. Neither has automatic access to the individual account of the other.

We have an investment book in which individual and joint investments are recorded, but we may not know [a] specific total at any one time -eg of savings account - but information is there if wished. Usually for small amounts from my own account I would not need to [consult over spending] - but have usually done so because of open arrangement. (Margaret)

I guess I'd discuss it when I needed to spend it - there's not much money in my own account. (Jane)

- ② Large items are purchased from joint funds, with both contributing to the decision. The exception has been the purchase of a computer, which was bought earlier when they both had separate accounts as well as a joint one. Margaret bought the computer because she has the greater need for it. More recently there is a joint account which carries a revolving credit facility, and this would be used.

Before this, we paid what we could afford -eg bigger wage paid the bigger amount. (Jane)

- ② There has been no contribution of either to the education of the other.
- ② Leisure is enjoyed and paid for jointly.

Previously I paid more as I had the higher income. (Margaret)

- ② Generally, they plan expenses well, but if there were extra expenses, they would be discussed. Any surplus is now taken up with the revolving credit mortgage account.
- ② Jane says there are not disputes over money, but she has commented on the spending of personal funds by Margaret, *but try not to*. Margaret says that the final

say in spending *would depend on who wanted [to buy something] most*. Margaret does not comment on Jane's spending of her "own money".

- ④ Decisions on spending are joint, and both write cheques on the joint account, but Margaret balances the account and keeps track of bills and therefore checks on spending. Jane usually does the supermarket shopping. The "system" is not often reviewed formally, *more discussion [eg] before entering into another mortgage a year ago (Margaret)*. Neither would spend much joint money without consultation.

Would always consult on unusual expenditure. Probably just a comment, not "consultation", [on the spending of "own money"]. (Margaret)

- ④ In response to questions about the establishment of the "system", both responded that there had been careful planning, especially in the recent changes made upon commitment to a new mortgage.

We established a system for joint payments early on by working out average expenditure and each contributing [a] fixed amount regularly from pay. This was revised when outgoings became higher. Next revision was to establish revolving credit part of mortgage and decision to put both salaries into this. (Margaret)

A final comment was added by Margaret, to sum up her perspective on the "system" used by her and Jane:

I find (and I believe that my partner does) that our "system" is based on, and contributes to, mutual trust, respect, responsibility and reliability. (Margaret)

Interviews

Jane and Margaret have a sense of commitment to a common good, to shared contribution and mutual benefit.

I think that I'm just reasonably happy with where I am, with it all. With my current circumstance - well, we both contribute equally into our coffers, into our partnership. It's a very, very shared situation. If one person can't do something the other person will endeavour to do it. Jane, my partner, is working very much longer hours than I am, so I just step in and do the things that are necessary. There are no problems. (Margaret)

Definitely interdependence. A mutual sort of working support. We're both breadwinners, and both contribute. I depend on my partner for a considerable amount of daily maintenance in the household when I get really busy. I am depended on for some of the more heavy things and difficult things because of Margaret's - she has some back problems - but we both work together. (Jane)

- ☉ Jane and Margaret would continue to manage under the same principles of sharing and consultation, if one of them became unemployed.

Well, we'd have to think about that at that stage. It may just be coming to that, actually, because my contract finishes in about a month's time, and I may just have an enforced holiday at that stage, which will be a little bit frustrating, because I won't have any income, but I'll get another job quite soon after, in October or November, and I'll be able to contribute again. But I don't want to not contribute. I imagine that you'd do your darnedest not to be unemployed for a long time. Absolutely a desire to contribute financially. (Margaret)

I don't think it would change very much. Whatever we get in would go into the common pool. (Jane)

- ☉ They have a relaxed attitude towards the sale of individually owned assets, but again, a concern for the common benefit.

Just you owning the asset - you don't have to consult. You can sell something if you own it. There would be no discussion if Jane wanted to sell her stamps, she could sell them. It wouldn't involve me. In fact it would be better if she did, probably. (Margaret)

It does, except if it's an asset that both enjoy using. Then, naturally there would be consultation. (Jane)

- ☉ Neither feels controlled by the other.

I guess we don't have a lot of control politically. We don't really have as much control as we'd like to have because we don't have enormous incomes. Money is obviously very important, although one does try to ignore that, but I think that we have a reasonable amount of control, in a moderate sort of a way.

(Margaret)

I don't have that much control over my work, because it just keeps on happening, and I don't have much control in directing what is going to happen in it, but I'm trying to get more of that. But otherwise, I don't have much control over the,

kind of needs of my parents, but otherwise in all other areas I feel quite in control. (Jane)

- ☉ Margaret and Jane are confident that their system is fair, and neither feels disadvantaged. Change has recently been necessary because of the purchase of a rental property, and this was a carefully planned and consultative process.

When it was quite uneven and we were each having our individual accounts I felt that it was important that since I had the bigger income, I contributed more, so we kind of did it in proportion. But because I also feel that, from each according to their ability and to each according to their needs But fundamentally it's pretty fair the way we do it. We did have a change when we went into a new mortgage ... with some reading we found that there was a better way of managing that, so we discussed it together, and then we both went to the bank manager, and we both agreed to change our system to meet that need. (Jane)

Oh, its quite fair, the system. The whole system's very fair. Currently I think things are just fine. We've just had a change. We've had quite a considerable change, having just taken on this ASB orbit revolving mortgage account, and have just had credit cards introduced into our lives, so we've got some change there, and at the moment, that's fine. So we have just experienced change. I don't think there's any real problem. I just like to see things go smoothly. (Margaret)

- ☉ Jane and Margaret have money that is "their own", but that is not a matter of concern, and the partnership is very open.

She knows how to access it, but not necessarily would want to without asking. (Jane)

No, I shouldn't think so. I do have a little bit, but it's not very much. (Margaret)

- ☉ Neither Jane nor Margaret would want to be completely financially dependent upon the other. If there were a circumstance where there was a need for one to stop work for reasons of care giving, they would try to find an alternative solution.

I thought we'd do our darnedest to not ... neither of us to give up. I would hope that we'd find some alternative really. We'd work it out. I'd find it difficult, yes. But I think that we'd just have to work it out. I mean, we give an awful lot of support to a situation at present - Jane's parents in fact - and we've

problem solved. We've had problems but we've worked them out. We're not the only helpers, or people who support. Jane has a sister who does equal amount of supporting, and currently it's ok. Well, I suppose if it was absolutely necessary we'd do it, but I think we'd try and avoid it. I think there would be less of an income into the household, so, yes, I'm sure that we'd have to re-look at things. But no, we'd still consult. Heavens, yes. I don't like the idea of being dependent, and I don't think Jane would either, and I think that certainly to give up work to look after elderly parents is something that I'm quite strong about. There are other alternatives. It would be very, very difficult, but I guess ... I mean, the only reason I can ever see it happening is if one person became ill and couldn't work. I just can't see it in the future. I mean, somebody's going to have to retire, and that's fine. That's lovely. We're all looking forward to that. (Margaret)

If you are talking about care giving outside this partnership, then it would depend on who was requiring this support. Probably while we're both working we would see if we could get somebody to do it that we would pay them for. But if it was, say Margaret's father, then she would do it, and if it was my parents, then probably I would do it. But we'd try and find another way. I don't think of dependency as that much an issue, because I think we'd work it out together. I think that, to a certain extent I would probably feel a bit more dependent. You'd feel it anyway, if you happened to be financially dependent, and I feel that there would maybe be a bit of a shift, but we'd work that one out. What I would say would be that I would feel that in any sort of decision making that involved finance, probably, I would feel that if Margaret was the main financial contributor, then I would defer more to what her decisions were. But basically we would definitely talk it out together. I would find it most unusual. I probably would find it difficult at first because I'm so used to being independent and to always earning my keep ever since I left school. Part of me thinks it wouldn't be bad at all, because I would contribute in other ways. A lot more in other ways, like I'd have a lot more time to do a lot more of the things around the house, but I think we'd feel that it would work out all right. We would be more cautious, and we'd probably have to have a lot more discussion ... and I think I would defer more to Margaret's judgment if there was any differences of opinion. I probably would. (Jane)

Summary

Presented in this chapter is a summary of primary data gathered from participants in the study conducted in July and August of 1998, through administration of questionnaires and interviews. The framework of the study, its method and the rationale underpinning that, were detailed in Chapter Five. The purpose of the study was to trial a method which could be used for further more detailed study in the area of intra family income distribution, and to gather primary data from which an initial theory of distribution could be generated. The treatment of the data from the eight participants has been to summarise the information in four sections, one relating to each household couple, so that there are four “systems” of money management described, and there is an opportunity to identify from the data attitudes of participants towards these “systems”. It is possible to identify several major themes from the primary data summarised in this chapter. The following chapter analyses the data, and demonstrates these themes, while highlighting as well the overall flavour of the data. A primary theory of intra family income distribution can be generated from these aspects, and this is presented also in the following chapter.

Chapter Seven: Analysis of Data and Method

Introduction

This chapter is an analysis of the data described in Chapter Six. The focus of the analysis is to establish a primary hypothesis of intra family income distribution in households where financial resources are pooled, or partly pooled. The chapter also links the material from this study to the established work in this field examined in Chapter Three of this thesis. Here I have sought to connect this work to existing material to strengthen the findings from this study by identifying congruencies with and differences from other work, and to highlight the gaps in information. These gaps are picked up in the final chapter of this thesis, where conclusions are drawn and indications of useful further study in this area and implications for policy issues are projected. Also in this chapter is an assessment and evaluation of the effectiveness of the study method which was implemented in the gathering of the primary data.

The first part of the chapter looks at the characteristics of the four couples in the sample. Census data is used to locate these couples within the overall couple population in New Zealand and the location of these couples within the framework of systems identified in the other three studies is set out here. There were a number of themes identified in the primary data, and the following section of the chapter identifies these, using the findings of the three existing studies reviewed in Chapter Three as a base for comparison. An hypothesis of distribution in pooling situations is drawn from this evidence. The final section of the chapter is a reflective comment on the study process, placing this also against the processes used by Edwards, Pahl and Easting and Fleming.

Locating the Participant Sample

The initial sections of the questionnaire were intended to establish the location of the participant couples in the wider couple population in New Zealand and to give a broad brush picture of their situations so that it was possible to identify similarities and differences in their basic circumstances. An effort was made to ensure that there was consistency in some characteristics and conditions that the participants displayed so that

the number of variables impacting on the data would be reduced. All four participant couples were in long term established relationships, two for fourteen years and two for nineteen years. Three of the couples were married, and the fourth was a same sex couple, both women. The married couples all had dependent children. All of the participant couples owned their own home, and three owned one other property as well. Property was jointly owned in all cases, and the couples all operated at least one joint bank account. There was only one person in the sample who did not have a car, and one other had a company car. All participants were in the work force, all but one working full time, and none of them was self-employed. The age range of the participants was narrow - all fell within the range of forty to sixty years with the exception of Sally, who was less than forty.

The couples were all relatively affluent. All had some substantial asset holdings, and family incomes were relatively high. The following table records the stated income from salary for each participant, additional income, and the total refers to the total household income for the couple.

Figure 2. Annual Incomes in the Participant Sample.¹

Sally: \$15,000	Peter: \$39,000	Rental: \$10,900	Total: \$64,900
Liz: 50,000	David: 70,000		Total: 120,000
Diana: 32,000	James: 44,800		Total: 76,800
Margaret: 50,700	Jane: 36,000		Total: 86,700

¹ There was rental income noted for only one couple, although two others also owned other property. Neither of the others indicated any rental, and in the case of Liz and David, the property was a beach house, not a rental investment.

The New Zealand Official Yearbook for 1998 (1998:109) records 1,178,500 households in New Zealand. The income deciles are recorded as follows:

Figure 2. Total Household Income by Decile in New Zealand in 1998.

Decile No 1	under \$13,100
Decile No 2	\$13,100 to \$18,499
Decile No 3	\$18,500 to \$22,499
Decile No 4	\$22,500 to \$27,799
Decile No 5	\$27,800 to \$34,699
Decile No 6	\$34,700 to \$43,399
Decile No 7	\$43,400 to \$53,899
Decile No 8	\$53,900 to \$68,199
Decile No 9	\$68,200 to \$87,999
Decile No 10	over \$88,000

Source: New Zealand Official Yearbook 1998.²

All but one of the couples have income that puts them in the upper twenty per cent of households in New Zealand, and the other couple, Sally and Peter, are in the next decile down from this. With an income of \$86,700, Margaret and Jane are well above the

² These figures are for the 96-97 year of the New Zealand Household Economic Survey, 1 April - 31 March.

median income level for same sex couples, recorded at \$24,630 for female same sex couples at the 1996 Census (Families and Households, Census 98, 1998). Taken as individuals, the incomes of all but Sally are also well above the averages recorded for personal incomes. The average income for males of \$30,095 and females of \$18,562 (New Zealand Official Yearbook 1998:110) is substantially less than any of the incomes recorded by participants in this study, again with the exception of Sally, whose income from part-time work is \$15,000. It is interesting to note that the Yearbook (1998) states an average income for women at 62% of men's average income. If the percentage incomes of one partner to the other are calculated in the four couples in this sample, Sally earns 38% of Peter's income, but all of the other couples record the lower income as 71% of the higher one.³

The parameters of this study were set so that the focus was on couples who could be compared with a subset of the couples in the other three studies. Since the earlier research had established a broad framework of intra family income management systems, and this was a small sample of only four couples, the purpose was to assess first a research method appropriate for such a study, and second, to identify a primary hypothesis of income distribution among pooling couples. For this reason, in the analysis that follows, I focus on the elements of Edwards, Pahl and Easting and Fleming which are consistent with these aims. The characteristics of the four participant couples in this study, therefore, were as follows:

- they had relatively high incomes.
- they pooled income.
- all were in paid employment.
- the lower income earners (in three couples, the wife) earned more than 30% of the total household income.
- they shared household chores
- they shared management and control of their money.
- three of the four couples had dependent children

³ The reason for the calculation of the lower earner to the higher was done because one couple was a same sex couple, both women, and so the gender ratio was not appropriate in this instance.

The following section of this chapter examines the empirical data and places it in the context of the existing frameworks.⁴

The Data Analysis

The proportion of lesser earnings to greater in this sample and the relatively high income accruing to the household, puts these four couples within the high income strata Edwards (1981) identified in the Australian study, where the wife earned more than 30% of the husband's income.⁵ The conclusions from the Australian study indicated that where wives earned a greater proportion of family money, they tended to have a greater influence in the control of it. This conclusion was endorsed in the other two studies, and the evidence from these four case studies proved consistent with this also. Related findings were similarly confirmed as follows in these four couples.

Evidence from both interviews and questionnaires endorsed the correlation noted by Easting and Fleming in the New Zealand Pakeha study between the sharing of income in a pooling system and the sharing of responsibility for the main chores of maintaining a home and caring for the children. In all cases the estimation was that the work at home was shared roughly fifty/fifty, with allocation of chores essentially on the basis of preference and perceived capability, but there was also a readiness to pitch in for the common good. None of the couples had strictly gender defined roles, but rather a flexible attitude towards helping each other out.

My husband does most maintenance type work because that is where his skills lie. I tend to do housework and cooking, but if I am busy, husband is happy to help. (Sally)

It's a very, very shared situation. If one person can't do something the other person will endeavour to do it. (Jane)

Edwards (1981) and Pahl (1989) note particularly the tendency for the wife to take the management role in pooled systems, as a consequence of a perception that they were

⁴ It should be noted again that the data itself was not the main objective of the study: the study was conducted, as well, to trial the research method. The focus of the study I have conducted is a specific system of financial management, where money is pooled, which was identified as one of several systems in the three major studies in the material in Chapter Three of this thesis.

⁵ Given that one of the couples in this study was a same sex couple, for purposes of general analysis I will not distinguish this couple from the other participant couples unless there is a discrepancy between them and the other couples. In general analysis relating to things like comparative income levels, distribution of household chores, issues of control of finances, I will treat all of them in principle as a couple where one partner earns more than the other. Where the same sex couple differs from the others, I will note this.

better at it, and that it saved husbands time and worry. This was a feature in the case of two of the couples in this study. Peter comments that Sally has *got a grip on what's going on*, and James feels that Diana has *good management skills*. Diana acknowledges that she *naturally think[s] about money [and does] the accounts because that's just the way I am whereas that's not James's forte* but she feels also that she initiates more of the financial decisions than James, and it is an area of responsibility that she would like to be more evenly shared. David and Liz admit to doing little in the way of balancing and reconciliations, but just *spend what's required*. In the case of Margaret and Jane decisions are joint and both write cheques on the joint account but Margaret balances the cheque book and keeps track of things.

David and Liz are the highest earning couple, and Liz, with Margaret, earns more than the other women. Although they fit the criteria from the other studies for a pooling system, Easting and Fleming (1994) would define their system as a partial pool, because Liz has a separate account for her salary which is not accessible to David.⁶ Pahl (1989) also made a reservation on classification of a true pool, in that this was governed by the reality of access to joint funds: Pahl's distinction was between a true pool and an allowance system. Since both Liz and David have access to the joint account, they would have been classed as a true pool couple by Pahl. There are elements of an independent system in the arrangement that Liz and David have, because of Liz's separation of "her" money, but not an allowance system. Edwards (1981) pointed out that the more a wife earned, the more likely she was to manage her own money, and when a wife's income was kept separate from her husband's, she placed a high value on the independence she derived from this situation. This is clearly the case with Liz. She asserts strongly that she *doesn't like to be dependent on anybody, and ...[doesn't] like to be accountable to anybody either, so couldn't handle not ...making my own decisions*.

One of the strong threads in the material from the four case studies was related to the issues of dependence and contribution. Edwards (1981) identified significant negative feelings in wives towards financial dependence, and found that separate incomes were more important to the wives in her sample when they did not have a joint say in family

⁶ The true pool is defined as a system where all income goes into accounts accessible by both partners.

decisions. Pahl also (1989:91) notes the link in evidence from the British study between management and control by the husband and a sense of inequality between husband and wife. When the participant couples in the study for this thesis were asked about the prospect of financial dependence upon the other there were responses on two different levels. There was a strong sense of partnership in the relationships, and in all four case studies it did not appear to be a foregone conclusion as to who would be the most likely to give up work to become financially dependent for care giving reasons. The responses were consistently that either partner could do this, and would in fact be willing to take on this role, and that the selection between them of who would be the one to remain in paid employment would depend on circumstances related to the work situation rather than the home one. The participants were unanimous in saying that the partner with the highest income would remain in work: *Sally [would give up work, as] I am the main breadwinner at this stage - financial reasons (Peter)*. Others extended this basic reason to include job satisfaction and prospects as a deciding factor:

if it was tomorrow it would be me, because I don't like my job (Diana).
it's just a matter of which has got the better career prospects within the job
[and] the most stable job would have an influence too (David).

However, having said this, there was an interesting conflict in almost all cases between this statement of ambivalence and flexibility, and other comments related to this same issue. The ease with which the participants agreed that either partner would be capable and ready to give up work and become dependent was qualified almost immediately by comments indicating that there would be other alternatives which would be put in place to avoid such a circumstance. Liz was emphatic that neither would in fact give up work but that they would pay somebody to take on the caring role, as they had done before when the children were smaller. Margaret said they would try to find another way, and Jane agreed: *we'd do our darnedest not ... neither of us would give up. I would hope we'd find some alternative really*. Sally and Peter spoke of working around the situation and trying to adjust so that they could continue much as they are at present. Diana and James were more inclined to accept that one or other of them would stop work, and had clearly thought the issue through to the extent that they made positive comments about the difference in contribution type to the joint situation, and that there was value in other contributions rather than just the financial. Diana acknowledges that *we contribute in our own ways* and both speak of a better quality of

life when one of them is at home, referring to *having things so well organised or just being in a better mood, having more energy that make both of our lives more enjoyable (Diana)*. Margaret also had the view that she would contribute in other ways and would be free to do more things around the house than at present. That these couples were all relatively affluent clearly had some influence on the perception of what would be possible in a situation where a full time caring role was to be filled.

There were contradictions also in the attitudes towards the idea of financial dependence and the impact on management systems. Nobody liked the idea of loss of dependence and all made a comment that they would find some aspects of this situation difficult. On one end of this scale were James and Diana, who felt that things would be worked out satisfactorily, so long as they were not short of money. Diana commented that *if there was enough money, if finances weren't an issue, then I would find it perfectly acceptable not to be contributing to those finances*. This idea was central to the way all four couples viewed this situation, but some expressed it more strongly. Dependence was spoken of in favourable terms in one respect: *I am not averse to it ... I could quite easily have a year off or two, [and] if it was permanent, once again that would be ok (James)*. But, as well, the notion of having less money was not attractive to any of them. Jane had *absolutely a desire to contribute financially*, and Margaret was firm in the idea that if she was not contributing financially she *would defer more to Jane's judgment if there was any differences of opinion*. This suggests, significantly, that there would be less of a sense of equality in a partnership than at present; a partnership which is described as being *based on ... mutual trust, respect, responsibility and reliability*. David also comments that if only one of them was working, the person *that held the cheque book would have more dictation on what was spent ... they would control the money*.

While Liz is of the opinion that she and David have a partnership, they are much more adamant than the others when it comes to the notion of dependence. It is interesting to note that nowhere does Liz suggest that she would be happy to stay at home, and the loss of independence would be a major thing for her. The pattern in this relationship is an interesting one when laid alongside the findings of the other studies. Liz's income is at the highest level for women in the study, and she is the only one to retain her earnings as her own. This is consistent with indications from the other studies for

couples in similar situations. Both Liz and David would find financial dependence on the other very difficult, in spite of some earlier comment that David would enjoy not having to work. He later said that he *would dislike it totally* to be financially dependent. Liz is clear that David has no independent access to her money, and that he knows *only what I tell him*. His estimation is that he has 50% knowledge of her money and the spending of it. David, on the other hand, thinks that control is available to him, should he choose to take it. He comments that a final decision in a dispute over spending would be 60% his, and that he has *control if I want to*. However, this remark was later qualified by him:

Well, I could put my foot down ... and then I would face the annoyance of all the other members of the family. I could insist but it would generate aggravation.

In spite of a statement that he considers the arrangement fair, David makes many comments which undermine this statement, and are inconsistent with the idea of fairness which Liz says *is assumed*. He admits to periodic annoyance that he has no visibility of where his wife's money goes, although she does pay some joint expenses, and that she has autonomy whereas his items come under a joint decision process. He confesses that this necessity for justification to the rest of the family of spending for items which only he will use irritates and that he is *harassed, angry inside*, and has *a sense of guilt* over some aspects of the arrangements. Liz claims that they have an *equality value principle*, similar values and have not had too many disagreements, but there is an underlying theme of dissatisfaction in the interview material from this couple. They express ideas of equality and consultation, and it is clear that consultation is a feature of how they operate in decisions on joint spending and shared benefits, but there appears to be a difference in the degree of independence in decisions about discretionary income and individual expenditure.

The other studies showed that the earnings of women added to their families' standard of living. This was apparent in this sample also: *I spend very little money on myself, very little - it's mostly on probably our son, and household things (Diana)*. There were comments from all four couples to the effect that the earnings of the wife added extras to the family budget, and this was a strong influence in the reluctance to stop working which was expressed by all of the participants. All would feel constrained by the lack of money for extra spending on small luxuries, and to stretch a smaller budget would be the biggest adjustment if one income was lost. Participants felt that there

would be harder spending decisions to be made and that there might be more accountability and discussion over where the money went, but that the basic consulting and sharing of the decision-making process would continue.

The identification of the correlation of comparative education levels within the marriage and the financial arrangements in the Edwards (1981) study was sustained also in these four couples. Edwards found that where the wife's education was at a comparable level to that of the husband she was more likely to be involved in management and control of finances. Although this was not a specific question in the case of the study for this thesis, it was my observation that the levels of education between the partners were very similar in all four couples and the financial control and management in all cases was shared also.

The influence of an ideology of marriage was noticeable in the primary data. The attitudes of participants were revealed by the way they described their systems and interaction. This was a feature of the analysis of the data in the other three studies also. Pahl (1989:76) commented that many people found it difficult to understand why others organised their affairs differently, and that they explained their own systems in ideological terms. This finding was echoed by Sally, Diana and Jane:

this was the right way around! for us ... the best way (Sally).

...if you kept separate accounts... I know people do that and I find it odd myself.

....It's kinda like you're hiding things I guess ...joint has just evolved for us, and it just works and it feels the way it should be ... it feels right (Diana).

it was important that since I had the bigger income, I contributed more ...

because I also feel that, from each according to their ability and to each according to their needs ... (Jane)

Both Pahl (Ibid) and Fleming (1997) observed a tension between the ideology of sharing as the proper thing to do, and the practical application of these ideals.

As Pahl points out (1989:72), where there is an ideology of equality between husband and wife, which is manifested in true sharing and a common purpose, the interviews were straightforward and the reflections of the partners consistent with each other. The consensus that James remarks on, for example, was present for both Peter and Sally and Margaret and Jane. Peter refers to mutual understanding and trust as the necessary prerequisites for their "system" to work, and confirms that this is present. It is

interesting that in these three couple relationships there were only very small amounts of separate funds, and the situation was very open, with both partners having *all knowledge; everything [is] decided together (James)*. When asked about asset ownership giving the right to sell without consultation, these three couples thought that it probably did give that right, but that they would not exercise it, and would consult the other. Margaret was specific in saying that if the ownership were individual, but that both partners enjoyed the benefits of something, then *naturally there would be consultation*. This is in contrast to the situation with Liz and David, who worked within a system where Liz kept a substantial part of the total household income in her sole control, and where she felt quite clearly that she could sell her car without consultation if she chose to do so, but would be likely to consult David *out of respect, partnership, sharing ideas (Liz)*. Liz had much more autonomy over the spending of “her money” than was evident for any of the other participants, including David.

The overall flavour of the material was that there was a generally held ideology of sharing in the couple partnerships interviewed. There appeared to be a sense of commitment to a common purpose, and this was reflected in the systems described by the participants. All were relatively affluent and all participants were significant financial contributors to the household coffers. Both the management and control of finances was shared, as were the general household tasks, and chores were allotted on the basis of personal preference and capability rather than on a gendered basis. There was some evidence of management of the financial arrangements in two couples being the province of the wife, on the basis of a better aptitude for the task, but this appeared to be a genuine allocation of task on the same basis as any other of the joint tasks, rather than a role for the wife. The husband’s income in the heterosexual couples was considered the main one, since it was greater than that of the wife, which was found to be the case in the other studies also. This judgement appeared to be based on the relative size of the income, rather than a gendered perspective of the man being the breadwinner. The smaller income was regarded as the source of the extras the family enjoyed, and the larger income provided the money for the basics. The system operating in the same sex couple appeared to be little different from the others, and was also based upon mutual regard and trust and arranged around personal attributes which suited one or other to any particular task. The findings were generally consistent with

the findings of the other three studies for couples who pool funds, and this is an endorsement of the method used.

An Hypothesis of Distribution of Income in Pooling Households

The intra family distribution of income in pooling households appears to be based on an ideology of equality in marriage which involves sharing and mutual trust. There appears to be a correlation between the extent of the commitment to this ideology of interdependence and the extent of the pooling of financial resources. A point of interest is intersection of the issues of dependence, interdependence and independence. It appears that the greater the sense of interdependence, the lesser the problem of dependence, and that there is a conflict between the ideas of interdependence and independence. In the four case studies carried out for this thesis, it was noticeable that three of the couples had a strong sense of interdependence and mutuality, and the issue of dependence was significant only if it was accompanied by a situation of insufficient funds to manage a lifestyle. This aspect was a major influence in the attitudes of these three couples, and was the same in the same sex couple as in the other two couples.

Financial dependence was acceptable for either partner only as long as there was enough money to maintain the lifestyle they enjoyed. If this was threatened, then they saw problems in adjustment of priorities and lifestyle, and all four couples expressed a desire to find another way of coping with a situation of care giving priority, rather than have one person give up a job. It appears that this was because they saw the second, or lesser income as being the one which provided the extras, and to forfeit this income would be to curtail spending on all but necessities. They maintained, however, a conviction that the ideal of consultation and sharing in decision-making would remain, as a recognition of different kinds of contribution to common well being. In the fourth couple, Liz and David, the ideal of independence was strongly held as being important, and although there was a notional acceptance of interdependence and evidence of it in some aspects of their lives, there were significant reservations about the idea of financial dependence for both of them. It should be noted that the identification of correlation does not imply causation, and it would be interesting to pursue the connection between these notions of independence, dependence and interdependence, to

identify which of them impacts on the others. I return to this notion in the final chapter of this thesis, where direction for further study in this field is explored.

The Process of the Study

In general, the consistency of the findings of this study with findings of other work in this field is an endorsement of the method applied. The study used both questionnaire and open-ended interview techniques to generate data, which was an approach very similar to that of the three major studies reviewed in Chapter Three. On reflection, the process was successful in generating relevant data which provided useful insight into the systems of management and control engaged in by the participant couples, and the attitudes and perceptions which contributed to the establishment of a system.

However, the quantity of data generated by the study process was large, and this would have to be a consideration in any study involving larger numbers of participants. It would be necessary to evaluate the relative benefits of detail in the information from a small number of case studies, against the more general information in a larger sample. In any further study it would be useful to include in the format for prompt questions in interviews, the sort of notes to interviewers that were used in the Edwards (1981) study to better focus the interviews. I felt that the constraints of management of a large body of data influenced the extent of development in the interviews of a line of thought, and that to establish a study where in-depth interviewing, so that following the leads offered by the participants would be possible, would be useful also.⁷ These are conflicting ideas, and a balance would need to be sought in terms of the aims of the study. As a means of reducing the size of the task of transcription, the editing of interview data before transcribing, as used by Pahl (1989) is helpful, but this also could reduce the extent to which the interview text is available to the reader. As the study was founded on feminist ideals in research and the use of grounded theory, this influenced the research process in favour of a more extensive transcription.

Grounded theory is essentially an inductive approach in that the use of open ended interviews offers researchers access to people's experiences and thoughts in their own words, rather than in the descriptive words of a researcher's observations of them. The

⁷ The study was set up as a trial of method, and it was not intended that a large body of data be generated at this stage. The aims of the study were explained in Chapter Five of this thesis.

location of the data is in the subjective view of the research participant and the perspective is their own, and so it is consistent with the feminist aim of research that is for people (women) rather than about them. The use of large chunks of verbatim extracts from these interviews allows the voice of the research participant to be heard by the reader, rather than a translation from the writer, and emphasises the role of the participant in the production of the data. Reinhartz (1992) emphasises the use of “participant” rather than “subject” in research, as a signal that the researcher is operating in a feminist framework, and to indicate the co-operative nature of the research enquiry. One of the aims of research is that it be truthful, and the presence of these interview texts embedded in the text of the writer is evidence of a conscious intent on the part of the researcher that the voice of the participant should not be veiled by interpretation. I think that this has value in that it means people are able to and free to frame their own ideas and perceptions in ways that make sense of their own lives and context. The researcher refrains from imposing another perspective or framework over that of the participant in the research, and in this way the subject becomes truly a participant in the generation of research data. It must be said, however, that in interviews like those conducted in this study, which have a focus and defined parameters, display a bias all the same in the selection of prompt questions, and in the selection by the researcher of which parts of the interview text to highlight. This selection of what is material in the data is where the role of the researcher in the process is significant. Although it is intended that the voice of the participants should come through, the framework of social science theory provides an avenue from which a theory, hypothesis or research argument is drawn by the researcher.

With regard to bias, the use of couples for interview leaves the sample open to bias because of the reluctance to participate in a study such as this if there are problems in the relationship. All three of the researchers from the studies reviewed in Chapter Three had reservations in this respect, and found that it was more likely that couples who participated were comfortable with their situation, and this appears to be the case also in these four case studies. On some occasions, when couples were interested in the study conducted for this thesis, one partner would be willing to participate but the other would not. It is possible that this reluctance was simply because the management of finance is a private domain, but also quite feasible that the reason, at least in some cases, was that there was dissension or dissatisfaction within the

relationship and that discussion could precipitate a deterioration. For this reason, studies which interview only one partner could yield some valuable insights, most particularly with respect to the connection between unhappy marriages and the financial arrangements within them.

Summary

This chapter has provided an analysis of the research data, and a primary hypothesis of intra family income distribution has been identified. The data gathered from the four case studies conducted in July and August of 1998 has been put alongside the data from the three major studies reviewed in Chapter Three, and there is also some reflection on the process of the study. I will now turn in the final chapter to the implications for policy, the indications for useful future study projects, and draw together the threads of the thesis in a final summary and conclusion.

Chapter Eight: Conclusions and Recommendations

Introduction

Throughout this thesis I have focused on the issues surrounding the intra family distribution of income. There has been discussion of existing work in this area in Australia, Britain and more recently in New Zealand in Chapter Three, and this work has been used as a foundation for the mainly qualitative research project conducted for the purposes of this thesis. In the process of analysis of the primary data gathered, in Chapter Seven of this thesis, links were made to the findings and conclusions of these three prior studies, and the research process itself was evaluated. In this final chapter I shall bring together the various strands which have formed the discourse for this thesis, and return to the theoretical underpinnings to formulate conclusions, implications for policy and to suggest areas for useful further research.

Summary and Conclusions

Feminist theory and critical social science are identified in Chapter Four as underpinning the rationale and method applied in this thesis. The focus of the thesis is on the documentation and analysis of the financial arrangements within families. Enquiry into the systems of distribution of income and resources within families is part of a feminist drive to expose and record aspects of society which until comparatively recently have been hidden by universal assumptions. Feminist researchers have been critical of the use of more traditional and quantitative methods employed in social research because they fail to give meaning and expression to the lived experience of women (Oakley, in Roberts, 1990). There is congruence between the ideals of feminist research and the critical social theory framework described by Fay (1987). Feminism in research is a process of working towards social change by breaking out of a “taken-for-granted circle of thinking” (Stanley and Wise, 1984, quoted by Smith and Noble-Spruell in Marchant and Wearing:141), and critical social theory has a focus on the belief that people have the innate power to transform their lives, but that the exercise of that power is dependent upon analysis and recognition of human possibility.

The work for this thesis has a foundation in critical social science and grounded theory, located within a feminist perspective. The use of grounded theory has been demonstrated by the inductive nature of the analysis of the primary data towards the identification of an hypothesis of intra family income distribution in pooling households. The model of induction in the practice of grounded theory requires that the hypothesis of distribution be developed through conceptualisation of the data, rather than the application of data gathering to the proof or disproof of a hypothesis. For this reason, there are large sections of primary data quoted from participant questionnaires and interviews in the body of this thesis, so that the voices of the participants may be heard by the reader, for a defined and deliberate purpose of allowing the participants to speak through the data. This is an attempt to draw a broad picture of the reality of the lives and perceptions of the participants in the context of their own experience, and from this to identify the hypothesis of distribution that emerges.

Fay (1987) describes a model of enlightenment, empowerment and emancipation, and I will summarise the work of the thesis within this framework, with reference to the expression of this theory in the responses of the participants in the study, and in the data analysis.

A Model of Enlightenment, Empowerment and Emancipation

Critical social science is focused on a movement through enlightenment towards positive change. This theory fits with the material for this thesis, in that the constraints in our society which impact upon people are constructed themselves by that society, and so, where there is motivation for change this can be effected by pressure brought to bear on the constraint. If constraints are a social construct then society can reconstruct a situation to reduce or eliminate the constraint. It has been shown in the evidence from the study conducted for this thesis and in the material from the three foundation studies discussed in Chapter Three that ideology of marriage is a strong influence on the way money is managed within a relationship. The ideology of marriage is a subset of the ideologies which govern our society and constrain some members within it, while at the same time benefiting others. The model of change which Fay (Ibid) propounds has three components: enlightenment, empowerment and emancipation, and I will follow

this sequence in the following explanation of the operation of critical social theory through this thesis.

The theoretical framework of critical social science begins by examining and explaining the current economic and social structures in terms of the ideology which supports them, to give an understanding of the present social paradigm. From this understanding, it is postulated that new understandings and structures can be set up. The dominant set of ideas in a society creates a perspective that there are "givens" in the way the society operates and that the people within the society interact within a set of accepted beliefs and behaviours which support and perpetuate these "givens". The ideas of what are normal and natural are thought to be so because a dominant ideology has led society in general to believe this. This notion of a ruling social paradigm is the basis of what Fay (1987) refers to as a false consciousness, and in Chapters Two and Four I discussed how these perceptions and the dominant ideology which underpins them is open at any time to challenge. Given a different perception of themselves and their situation, people would be able to organise themselves to effectively alter the social arrangements which constrain them, and therefore to liberate themselves from dissatisfaction or oppression.

Identification of the notion of false consciousness in this thesis material is possible on two levels, a micro level of the family or household, and a macro level of the society as a whole. At the macro level, this false consciousness is displayed by Galbraith's (1980) "heroic simplification"¹ of the separate identities of individuals into a "household," the inner conflicts and compromises of which are, by universal consent, ignored. For the purposes of economists and policy makers there are sweeping assumptions made that the income accruing to a household is pooled and that the decisions made on the spending of that income are joint decisions. Edwards (1981:2) refers to these assumptions as the "largely intuitive grounds" for policy decisions based on "impressionistic judgements." The convenience of these assumptions to social analysts and policy makers, is in her opinion a reason for their perpetuation, but "does not justify their continued use in the absence of supporting evidence" (Ibid:2). This is what Fay (1987) refers to as "a false consciousness", because it is a generally accepted

¹ This is part of a quote from Galbraith (1980) which can be found at the start of the section headed "The Household and the Family" in Chapter Two of this thesis.

notion on the basis of a predominant world view which prevails in the society. In the micro sense, the significance of an ideology of family and marriage in the establishment of systems of financial management in families has been acknowledged in earlier chapters of this thesis. The influence of ideological concepts of equality and mutuality was noticeable in the primary data, and was also a feature of the data analysis in the other three studies. Normative statements were revealing of the attitudes of the participants, but there were some inconsistencies in the stated ideals and the practice described. Participants appeared unaware of these inconsistencies, and this constitutes evidence of a false consciousness or perception on the micro level.

The exploration in this thesis of the difference between the assumptions described above and the realities of intra family income distribution issues are a move towards enlightenment. It is the objective of research that light will be shed on hitherto unexplained or unexplored situations or phenomena, and that the focus in research will bring clarity to issues which are open to dissension and dispute. Edwards (1981: vii) aimed the report on the Australian study at three specific audiences: "academic readers (particularly sociologists, and, it is hoped, economists); policy makers; and the general community of husbands and wives", as an initiative towards enlightenment. The publication of findings such as those of the Edwards study (1981), and those of the other major studies (notably Pahl, 1987 and Easting and Fleming, 1994) reflects an effort to change the perceptions of people about the current processes and structures in society, towards positive change.

The principles of critical social theory require that there is impetus created by the enlightenment towards an empowerment for moderation of conditions in line with the new perception or world view that is the consequence of the enlightenment. It is possible, however, that in this instance, the motivation for change may not occur. The entrenchment of the current ideology may be hard to shift. At the micro level this can be analysed in this way: traditional relationships in marriage and family, while being acknowledged increasingly as unequal, are nevertheless based often on consent and mutual regard. This means that the oppressor may also be a loved spouse, and there is a conflict between the desire for emancipation as a result of a new perspective, and the desire for preservation of the relationship. Some perceptions of femininity incorporate elements of submission, and those of masculinity can embrace elements of leadership

and responsibility. In the case studies conducted for this thesis there was little evidence of motivation for change, although perhaps there was occasion for reflection by the participants on the processes that were in place and the reasons for things being what they were.² At the macro level, the enlightenment through investigation such as this can contribute towards impetus for change in the establishment of criteria for policy through increased awareness and more accurate information, and in the establishment of new parameters in areas such as the eligibility for social security. If subsequent policy measures adopted reflect a change in perspective, the moderated and altered social structures can contribute to the enlightenment at the micro level, within families, and the motivation for change and emancipation can grow from this.

In a society structured on a foundation of gendered roles, change in perspective means that there is a movement in the ideology which underpins the society and formulates the roles on the basis of gender. Where there is evidence of division of labour on a gendered basis, and the society is focused on market activity as being the source of value, such as is the case of New Zealand at present, there is a structure of inequality which manifests itself in the financial arrangements within families. The evidence of the research is that, in spite of the fact that there may be an ideology of equality espoused by partners in a marriage, the practice of money management and the views of economic activity demonstrate that it is difficult still to overcome the effects of a patriarchal system entrenched in the wider economy. As long as there are issues of pay equity between what are traditionally viewed as men's and women's jobs it must perpetuate the situation in families that, when one income must be sacrificed, the woman most often is the one to give up work and become financially dependent. In the evidence from these studies, it is clear that the decision would be based, almost universally, on the financial consideration of which income was the greater, and this has to be an intelligent and rational decision. The problem is that, where men have greater incomes because of structural inequalities, then this becomes a situation where women are disadvantaged. Therefore, regardless of an ideology of equality within a household, where contribution other than the financial may be genuinely valued,³ the constraint is imposed from outside the household. It is for this reason, then that the

² There were comments made by some participants, notably David, but also by others in passing, that change might be a possibility, but this was not a strong feature of the data.

³ The comments of James and Diana are a good illustration of this, where both acknowledge that their lives run more smoothly when one or other of them is at home.

motivation for change, which leads to emancipation needs support and action from policy makers.

Policy Implications

Broadly speaking there are areas in the development of policy where an increased awareness of the impact of policy measures would be constructive. These can be identified in policy elements which directly relate to the position of women, such as measures which would allow women to continue to maintain their capacity to earn their own income by continuing in paid work while parenting, in the same way that men do. Increased focus on issues of pay equity, and measures that increase the economic independence of women who would not otherwise have their own source of income, such as the payment of even small family allowances directly to mothers, or a care givers wage in recognition of this contribution to society, would also be positive movements.

The nature of the contribution of women to marriage and family is recognised now in the division of property at the end of a marriage. More radical suggestions, such as the division of economic resources during a marriage by an equal income split should not be cast off without careful consideration. Easting and Fleming (1994:44) mention in their report that this option would no doubt be difficult to enforce, and there would be ways in which high earning partners may be able to avoid this, but it would give women in couples a formal recognition of a share in the couples resources. The use of the individual as the unit of entitlement, rather than the core family, would be a significant factor in recognition of the weakness of the assumption of equity in access to financial resources within households. Although the delivery of benefit income to a woman in a partnership is no guarantee that she will have control of it, the fact remains that, as things stand the eligibility is based on the situation of the "principal beneficiary" and the spouse is assumed to be a dependent, like the children. This assumption sustains the notion that the husband is the head of the family, and the wife is a subordinate, and treatment of each as individuals by social policy agencies is an opportunity to give a clear signal that this is not how the wider society regards them.

Policy measures which support structural disadvantage, such as that which currently operates in New Zealand for the support of tertiary students, need attention. Student living allowances are not paid to students under 25 years of age on the assumption that the natural parents of a young person will continue to support them financially. There is a system of means testing which grants allowances to students where the parents are of sufficiently low income that it is recognised there is an inability to provide.

However, the payment of financial support is assumed where income is sufficient, on the basis of the same beneficence as the assumption of equal access to resources beyond the threshold of a household. If the criteria for eligibility for a student allowance is based on the assumed support of both parents, then there should be a mechanism in place for the student to be able to collect. As the policy stands, there is no compulsion for either of the parents to help support the student, and this can mean that the burden of support is unfairly imposed on one parent, or that the student has no means of support at all, outside of borrowing. This has to be an example of structural disadvantage in our system, both for the student and the parent, in the case of only one parent contributing when the other is able to simply refuse. In the context of this thesis, the assumption of support from both parents, and that the provision of support will be equitably distributed, is another example of the weakness of policy based on assumptions of the distribution of household resources. There is inconsistency in the application of the unit of assessment used in policy for benefits and for taxation, when sometimes the couple is the unit and sometimes the unit is the individual, and in this case, the unit is the household.⁴ There needs to be justification of the unit used on evidence of the reality of the situation people face, rather than a rather arbitrary decision on the basis of an unfounded and unproven assumption.

There are other areas of policy where the significance of policy change is not so obvious. This is the case with the impact of the change in emphasis from direct to indirect taxation. That this change increases income held by those who earn, but decreases the purchasing power of those who spend has implications for financial arrangements in families, particularly where one person has responsibility for consumption spending on a day to day basis. Where families budget for household

⁴ With reference to the definition of household and family for statistical purposes, the census would separate the children and their parents into three distinct household units, if the parents were separated or divorced and the child lived separately. Yet, for this allowance, it is assumed that there is an equitable sharing of resources.

spending this change needs to be taken into account. Policies which impact on provision for health care and retirement incomes are also relevant, as noted earlier, in Chapter Three. Where there is uneven access to financial resources it is possible that there is a consequence on the ability of some members of a family to save for retirement or to access health care because of management systems, financial commitment of the family, or prioritising of spending within the household. A co-ordinated approach to policy development which would assess the combined impact of different policy measures on the family would be beneficial.

Areas for Further Study

I had hoped that the study here into families where income is pooled would show some strong indications that there is some movement towards a position of growing equality between partners with the growth of pooling systems as a method of financial organisation. The idea of pooling of income would appear to be based on an ideology which recognises and values contribution from both partners and focuses on commitment to joint welfare. The evidence suggests that this may be the ideal that people hold, but that the practice falls short of this ideal.

Proportional contribution rather than equal split of costs would be consistent with the aim of reduction of disadvantage for women, and go some way to redress the unevenness of income from pay inequities. The idea (from Fleming, 1997) of pooling all income and taking an equal amount for personal use is indicative of a notion of equality, but requires careful assessment of the realities of social conditions on the part of a couple, and a genuine commitment to equality. It would be interesting to discover whether couples who operate in this way financially match this with the same perspective on the split of other obligations and privileges in their lives. Proportional contribution can be argued also to reflect dependency and the notion that value is measured in money terms, in that one partner becomes dependent upon another's income.

Much has been written about women's dependency, but it would also be interesting to do some qualitative research on the perspectives of men on dependency issues. The

man who said he didn't want to have his wife dependent on him,⁵ that she should be independent, is perhaps expressing a sentiment that may be common. The role of breadwinner for men can be viewed a restriction in the freedom men experience in their lives, in that they are constrained to continue to work and to provide. Perhaps some of the focus on dependency in research and in society has arisen out of a reluctance to share what men essentially believe is their own income, although it must be said that the only person of the eight in the case studies who demonstrated an attitude like this was Liz. The imperative to provide adequately and the measure of worth in our society in terms of material goods impacts on men more strongly than women. It would be interesting to consider how much of the culture of masculinity is dependent upon the expectation of many women that they will be supported. The power of a man as head of a house requires the consent of a subordinate spouse, and the freeing of both from the roles prescribed by a gendered society is a move towards true equality. Money management and control is a manifestation of much deeper issues in our culture, and these need to be addressed before real progress can be made. The financial management systems reflect a surface picture, and the reality of the implications of gender in our culture run much deeper. There is also the idea that the attitudes revealed for public consumption are (as in Pahl's joint interviews, 1989) a consensus presented for public view.

There have been many research projects to address issues of poverty and deprivation but little investigation has been done into the organisation of wealth and privilege, which are as much issues of inequality as are the others. Investigation in these areas would provide useful reflection on the structure of our society, especially in New Zealand where the consequence of current government economic perspectives is an increased polarisation between rich and poor.⁶

The areas of interest which have been highlighted in this study for further development are as follows:

- the impact on low income families where there are care giving responsibilities and the choice of employing someone to fulfil that role is not feasible.

⁵ Quoted in Chapter Three, from Pahl (1989: 75).

⁶ A recent report published by Chatterjee (1998) has analysed statistical evidence and identified New Zealand as having the widest gap between rich and poor in the developed world.

- the impact on intra family income distribution and systems of dependent children from other partnerships and marriages.
- the development of systems where there are older dependent children, and the influence they have on management.
- investigation into the correlation between financial arrangements and the stability and happiness that is perceived by partners in a couple relationship.
- a longitudinal study, to investigate the change in systems which occurs with different life cycle stages.
- a comparative investigation between urban and rural situations.
- a study of the self-employed.
- the financial arrangements of the very rich.

This by no means a comprehensive list. The field of research is wide open to investigation, and further work would make a productive contribution to the awareness of society of the mechanisms which operate in households, and would facilitate more realistic policy direction.

Conclusion

The tension between the economic and the social, between ideology and practice, between the individual and the couple, between earning and spending, can all be explored through investigating the control and allocation of money within marriage. (Pahl, 1989:179)

The focus of this thesis is the intra family distribution of income, and the investigation has shown that the study of the flows of money within a household are an indicator of wider issues both within the parameters of a household, and also in the wider society. There are opportunities in research of this nature to extend our knowledge of the impact of policy on households and to measure the success of policy measures. This is important when we come to reflect on and analyse the way in which a dominant family ideology has come to be embodied in social policy. Studies such as this are a window into the life of the couple and the family, and provide evidence of the realities that exist in the social institutions of our society. Policy has for too long been implemented on the basis of unproven assumptions and "intuitive judgements" (Edwards, 1981) and it is continued research in this field which will provide a more substantial and accurate base for policy decisions in the future.

Appendices

Appendix 1: Text of Advertisement for Participants

WANTED

Volunteers to participate in research project

Volunteers needed for a study for a Masters thesis in Social Policy. Couples, in a relationship for at least five years, to complete a questionnaire and short interviews to discuss money management systems within relationships. Research will be conducted within ethical guidelines of university and absolute confidentiality is assured.

I need couples where:

- **only one partner works, and who pool at least some of their money, and**
- **only one partner works, and who do not pool their money (this could be where one partner is given an allowance)**

If you would like more information, or would like to take part, please phone Kay ah (09) 849 3611

Appendix 2: Questionnaire form

QUESTIONNAIRE:

Please fill in as clearly and fully as you can, and add any comments you like at any point. Examples would be helpful. Use extra paper if you need it.

1. Background Information:

- a) Age Range: 20-30 30-40 40-50 50-60 over 60
- b) Time in relationship:
- c) Married/de facto?
- d) Occupation:
- e) Male/female?
- f) No of children: i) in total
 ii) living elsewhere
- g) Ages of children:
- h) No of children living at home:
- i) Children from previous relationship? Please give details.
- j) Extended family? Are there other people you support?

k) What proportion of work is done by your spouse around the home (%)?

l) How is it decided who does what job around the home?

2. Wealth:

a) What asset holdings: please indicate whether joint or individual ownership?

b) Who owns the cars?

c) Who owns the household contents?

books, cds?

3. Income:

a) Income - annual from employment: \$

b) How is this paid and allocated? eg to joint or individual accounts?

c) Other income, eg from investment: \$

d) How is this allocated?

e) What fringe benefits do you receive?

4. Fixed Outflows:

ie what deductions from income, and where does this payment come from?

a) Savings? Joint or individual? \$

b) Superannuation

c) Retirement fund

d) Insurance

e) Health Insurance

f) Mortgages - who owns the asset?

g) Hire purchase - who owns the asset?

h) Other?

5. The 'system':

a) Is there a joint fund?

b) What level of funds is jointly owned?

-
- c) How is this contributed to?
 - d) What bank accounts are there?
 - e) What is this money used for?
 - f) What funds are used for:
 - i) clothes?
 - ii) holidays?
 - iii) entertainment?
 - iv) gifts?
 - v) child care?
 - vi) house cleaning? (eg weekly help)
 - g) Do you have money that is 'your own'?
 - h) With regard to 'your own money' - how much information does the other partner have about this?
 - i) What is paid from this?
 - j) When would you consult over the spending of this money?
 - k) Does the other partner have access to this money?
 - l) Motor expenses: How are these paid?

i) insurances

ii) maintenance

iii) petrol

m) What is the decision making process for buying these items (please indicate who has final say)-

i) a fridge

ii) car? does it make a difference whose car?

iii) tv

iv) lawnmower

v) computer

vi) furniture

vii) any comments?

n) How are items like this paid for?

o) Education - was it before or after forming the relationship - ie has one subsidised the other?

p) Leisure - how much is spent per month and on what - time as well as money - whose money?

q) If there are extra expenses, what happens?

r) If there is a surplus, what happens to it?

s) If there are children of a previous relationship, what priority has that commitment to the first family?

t) How much is that commitment? Where does the money come from?

u) What if there are extras to pay over and above budget for the 'other family'? Where does the money come from?

v) What happens if there is a dispute over spending? Who has the final say?

w) Do you comment on your partner's discretionary spending of their 'own' money?

x) What arrangements do you have for money, ie bank accounts etc?

y) How are joint things paid?

z) Who decides on spending?

aa) Who writes out the cheques (or physically arranges for payment)?

bb) Who balances the cheque book and keeps track of expenses?

cc) Who does the supermarket shopping?

dd) How often do you review how things work?

ee) Does one check on the other?

ff) What amount would you spend without consultation?

i) Of joint funds?

ii) Of 'own money'?

gg) Did you establish a 'system', or did it evolve?

hh) How much planning was there?

ii) Have you considered other systems?

6. *Other comments?*

Appendix 3: Prompt Questions for Interviews

1. What is your perception of your independence, or interdependence, or dependence on each other?
2. If you think about the roles of breadwinner and dependent, how does this fit with your circumstances?
3. Who depends on whom for what?
4. What would happen to the way you managed finances if one of you was no longer employed for some reason?
5. Does ownership of an asset give you the right to sell without consultation?
6. In what parts of your life do you feel that you have control? Where do you not have control?
7. Are you happy with your system?
8. If you think about fairness, how do you relate this idea to you differing contributions?
9. What other systems do you think might work for you?
10. If you were not happy with the system, what could you do about it?
11. If you are not happy, what would you prefer?
12. What sort of circumstance might make you think about change?
13. On what occasions have there been problems?
14. How were these resolved?
15. With "your money", would the other need to ask for access to it?
16. If it was necessary for one of you to stop work to care give, who would do this? Why? And how would you feel about this as a dependency issue?
17. How would you feel about complete financial dependency on the other?
18. How would this change the way you decided things?
19. Do you want to add anything?
20. Did you have any problems with any questions?

21. Appendix 4: Information Sheet

INFORMATION SHEET

Title of research project:

Yours, Mine or Ours: a study of the reality of access to and control of family incomes.

Who is the researcher?

The researcher is Kay Switzer, who is currently employed as a senior lecturer at Auckland Institute of Technology, and is completing a thesis for an MA in Social Policy at Massey University, Albany. Her supervisor is Mike O'Brien - his phone number is 443 9768.

Where can the researcher be contacted?

Kay Switzer can be contacted at Auckland Institute of Technology, telephone 09 307 9999 extension 5012 or at home 09 849 3611

What is the study about?

In our society the concept of income as a return to economic activity is the basis of a substantial portion of political and social policy. a significant aspect of this broad issue is the use of statistical data on income and its distribution as a base for policy, without examination of the reality of access to economic resources for women. There is also an assumption predominant in our society that women will engage in care giving roles, sometimes in addition to paid employment, and sometimes entailing the sacrifice of the earning of independent income. In this thesis I want to examine these notions, using the basis of a study into systems of money management used by couples in New Zealand. I hope to be able through this study to identify questions and establish a framework for future study in this area.

What will the participants have to do?

Participants in this project will be asked to take part on a voluntary basis only. Those who choose to participate will be asked to:

- i) complete a questionnaire**
- ii) participate in an individual interview on a one to one basis**

How much time will be involved?

Approximately 40-50 minutes for the questionnaire, and approximately 30 minutes for each interview.

What can the participant expect from the researcher?

If you take part in the study you have the right to:

- i) refuse to answer any particular question, and to withdraw from future participation**
- ii) ask any questions about the study that occur to you during your participation**
- iii) provide information on the understanding that it is completely confidential to the researcher. All information is collected anonymously, and it will not be possible to identify you in any reports that are prepared from the study**
- iv) request that the tape recorder be turned off at any stage of the interview. All taped material will be erased after it has been analysed.**
- v) be given access to a transcript of the interview. You have the right to delete any part of the transcript that you do not wish to be used. All transcripts will be shredded when the thesis is completed.**
- vi) be given access to a summary of the findings from the study when it is concluded.**

Appendix 5: Consent Forms for Participants

CONSENT FORM FOR INTERVIEWS

Research Project Title:

Yours, Mine or Ours: a study of the reality of access to and control of family incomes.

Participant consent:

I have had the details of this research project fully explained to my satisfaction.

I also understand that I am free to decline to answer any particular questions in the study. I agree to provide information to the researcher on the understanding that it is completely confidential and that I will not personally be identified in the report.

Delete one of the options:

I consent/do not consent to participating in an interview for this research project.

I consent/do not consent to have my interviews tape recorded.

I consent/do not consent to have my taped interviews transcribed by a typist other than the researcher on the understanding that the transcriber has signed a confidentiality contract.

I agree to participate in this study under the conditions set out above.

Signed:

Name:.....

Date:.....

CONSENT FORM FOR QUESTIONNAIRE

Research Project Title:

Yours, Mine or Ours: a study of the reality of access to and control of family incomes.

Participant consent:

I have had the details of this research project fully explained to my satisfaction.

I also understand that I am free to decline to answer any particular questions in the study. I agree to provide information to the researcher on the understanding that it is completely confidential and that I will not personally be identified in the report.

Delete one of the options:

***I consent/do not consent* to participating in a questionnaire for this research project.**

I agree to participate in this study under the conditions set out above.

Signed:

Name:.....

Date:.....

Appendix 6: Permission Form for Participants

PERMISSION FORM

Research Project Title:

Yours, Mine or Ours: a study of the reality of access to and control of family incomes.

I have read the attached transcript. I have edited this material and I have removed any information that I do not want to disclose in this research project.

This information is approved by me for use in the above named research project on the understanding that it is to be used in such a way that I cannot be identified.

Signed:

Name:.....

Date:.....

Appendix 7: Confidentiality Form

CONFIDENTIALITY FORM

Research Project Title:
Yours, Mine or Ours: a study of the reality of access to and control of family incomes.

I have agreed to transcribe the taped interviews relating to this research project on the understanding that all information I hear or see is to remain completely confidential.

Signed:

Name:.....

Date:.....

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