MONEY TALKS:
A CRITIQUE OF GENDER AND CLASS RELATIONS IN THE FAMILY

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by

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ABSTRACT

This study is about the relationship between women and men in the household. The impact of the non-domestic sphere on the domestic sphere, and vice-versa, is its focus. It explores control over financial resources and the allocation of domestic tasks. Despite a common belief between husbands and wives of more egalitarian ideals operating in both the non-domestic and domestic spheres, this study confirms that inequalities continue. Both gender and class condition the roles of women and men, and the distribution of resources in the household. Overall, men still hold more control over resources than women. However, women with tertiary qualifications, marketable skills and the material resources, had more control over money management and task allocation in their homes relative to women who were either full-time housewives and mothers, or were part of the secondary labour market.

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CHAPTER ONE

INTRODUCTION

This study is about the relations between husbands and wives in the household. It explores their control over, and allocation of, financial resources and domestic task allocation practices. To understand the dynamics of that relationship, this thesis has interviewed ten couples from the five class positions described by Wilkes et al. (1984); bourgeois, managerial, petty bourgeois, semi-autonomous and working classes.

Household dynamics has been the centre of sociological debate for many years. It is a tradition spanning the work of functionalists in the late 1950s through to the feminist informed analyses of the last two decades.

Irrespective of their paradigmatic position, analysts have frequently argued that domestic task allocation patterns and control of financial resources is a manifestation of power relations in the household (Safilios-Rothschild, 1969; Cockburn, 1987; Kuhn, 1978; Game and Pringle, 1983; Hunt, 1978; Douglas, 1975). Some have suggested that those patterns are shaped by women's inclusion, or exclusion from, paid labour. For example, Beneria, (1979); Dex, (1985); Porter, (1983); Beechey and Perkins, (1987). Others have also claimed that the relations between women and men as couples is conditioned by their class positions.

There is an increasing body of empirical work focusing on the impact of women's participation in paid labour on their participation in domestic labour and vice-versa (Eichler, 1980; Dempsey, 1988; Pronovost, 1989; Thompson and Walker, 1989). In New Zealand, for instance, James' (1985) study of gender relations in a single-industry town had a primary focus on working class families and concluded that women, primarily in the private sphere, were extremely adept at mediating the demands of their husbands' jobs on themselves and their families.

That empirical material is supported by a body of theoretical literature tracing conceptually the relationship between the domestic and non-domestic spheres. Much of that literature arose out of the Domestic Labour Debate which preoccupied feminists and marxists in the 1970s. That debate was primarily concerned with whether domestic production produced a surplus value in the marxist sense, or not. Although never resolved, all the contributors did acknowledge the centrality of domestic labour to production outside the home, and acknowledged the extensive production of goods-for-use in the home (Seccombe, 1974; Dalla Costa and James, 1980; Coulson, Magas and Wainwright, 1975; Smith, 1978; Gardiner, 1975; Molyneux, 1979). But, there has been little empirical work detailing the relationship between the sexual division of labour in both the domestic and non-domestic spheres with the class structure. It is in this area that this study attempts to fit.

Given the extensive theoretical and empirical work apparently undertaken on household dynamics, especially in relation to resource distribution and allocation, one must ask whether any further study is required. Yet there are significant reasons for continued analysis in this area.

Despite the apparent popularisation of feminism and the movement of women into paid labour, there are still clear inequalities in our society. Those inequalities not only arise out of the differential position of Maori and Pakeha in our society, but manifest themselves in sex and class inequalities (James and Saville-Smith, 1989). Much of that inequality is expressed in the sex segregation of work in both the domestic and non-domestic arena.

There can be little doubt that there has been both considerable change in the social position of women and in attitudes and values related to women and men's roles in society over the last two decades. This is manifest in, first, the increased participation of women in paid labour. The movement of women into the paid labour force has increased rapidly over the last two decades in New Zealand. From 1961 to 1986, the female labour force has increased a dramatic 179 percent. In 1961, 73.7 percent of the labour force was male, and this had fallen to 58.3 percent in 1986 (Department of Statistics, 1990:362). Nevertheless, the labour market is sex segregated. Despite the massive increase of women in the labour force, they do not participate on equal terms with men.

About one-third of the women engaged in the full-time paid labour force work are in the clerical sphere, while those women in the part-time paid labour force tend to be in clerical, cleaning or housekeeping jobs. Women are more likely to be found in the manufacturing and service sectors rather than in heavy industry (Horsfield and Evans, 1988:11-13). The occupations in which women are typically found exhibit similar characteristics to those tasks women are primarily responsible for in the home. These include cleaning, childcare and service industries. Furthermore, those occupations are likely to be found in the lower levels of the occupational hierarchy. As such, they are

characteristically lower paid and lower status positions. Sexual segregation of the labour market results in economic and status inequalities between women and men.

Second, popular concern for women's rights, most obviously expressed in the feminist movement, has influenced more generalised views about gender roles. Overwhelmingly, four out of five New Zealanders approve of the women's movement according to a recent national survey into values by New Zealanders (Gold and Webster, 1989:71). There is little obvious variation between women's and men's support. Of women, 75.7 percent support the women's movement compared to 73.1 percent of men (Perry, 1991). This is very different from the attitudes prevailing in the 1970s when feminists were typified as 'needing to keep their legs crossed' (Dann, 1985:7), and the demands of women's liberation were considered impractical and immoral.

There still remain some pockets of resistance to feminism. Regular church attenders, for instance, show around 14 percent less support for the women's movement than others. This group was also most traditional in its views regarding masculinity and femininity. Overall, Gold and Webster have concluded, that resistance to egalitarian views is a 'last-ditch minority struggle' on the part of 'older males', 'domesticated' women and 'religiously-based dogmatists'. It is not the result of the entrenched traditionalism of the past (Gold and Webster, 1989:71-86).

Changes in attitudes towards gender roles have been associated with an overall liberalisation of New Zealand society. Central to a liberal perspective is the notion that the family should be a consensually operating egalitarian unit, based on role flexibility. This contrasts with traditional notions of

the household in which the division of labour is rigidly differentiated in the home. That division of labour is rationalised by reference to biology.

Women's primary role in the home and men's primary role as breadwinner is presented as a manifestation of inherent tendencies and capacities. Those roles are often presented as complementary and seen as 'different but equal' (Green, 1981). Egalitarian ideals suggest that the sexual division of labour is largely unnecessary. It is preferable, according to those ideas, for tasks in the household to be shared. Divisions into women's and men's work are portrayed as case specific and negotiated on an individual basis.

Behaviour, however, is not individually determined in New Zealand households, just as it is not in the labour market. It is clear that despite the findings of Gold and Webster's values study, that attitudes do not translate into action. The domestic sphere reflects clear patterns of sex segregation.

Wilkes et al. (1984), in a national study, found that full-time housewives did more domestic and childcare work than full-time and part-time paid women workers. In all households, a strong sexual division of labour occurred. Men perceived themselves as contributing an average of between 20 to 30 percent of help with all domestic duties. The segregation of tasks by sex was greatest over laundry. 90.5 percent of couples agreed it was the responsibility of women. Men did about 36 percent of childcare, and 42 percent of washing-up.

Wilkes et al. (1984) have found that the area of greatest discrepancy between women's and men's views of their domestic life lies in grocery shopping. Women believed that they did about 82.5 percent of grocery

shopping, while men thought their own contribution was about 37 percent. With regard to decisions on 'where to live' and 'economic matters', about a quarter of all respondents believed they were more influential. Most believed these decisions were shared. In terms of budgeting for everyday expenditure, 22 percent of women believed they were most influential. This contrasts with 41.5 percent of men who believed that they were more influential. Equality in determining everyday expenditure was perceived by 60 percent of women and 52 percent of men.

In addition, Wilkes et al.'s national data shows that patterns related to the sexual division of domestic labour are conditioned by broader class structures. Despite popular mythology that working class men are less open to egalitarian notions in the home, Wilkes et al. found that they are more likely than any other class category to help with domestic tasks.

With regard to decision making practices, Wilkes et al. (1984) found that equality in decision making over 'where to live' was most likely in the semi-autonomous class, and least likely in the managerial class. Over 'economic matters', equality was most likely in the petty bourgeois class, and least likely in the bourgeois class. Over 'family budget matters', equality between women and men in each class was most likely to be found in the working class, and least likely in the managerial class.

Despite popular belief that couples are ordering their lives according to their individual needs and circumstances, women and men experience the family and family life in different ways. The family is still the primary centre of activity for most women. James (1985:39-41) demonstrates in her study of a single industry town in New Zealand, how primary responsibility for domestic work, childcare services and sexual services fall to females and take

precedence over any career or employment outside the household. This is supported by other studies (Novitz, 1987).

In contrast, men are more likely to experience the home and family as a refuge from the world of paid work, and for which they have the primary domestic responsibility of bringing home a family wage. The production and reproduction of gender relations in the household means that the division of labour in a family is not only concerned with who is to do what, when and for how long, but also with a symbolic alignment of family members with each other as husband and wife, man and woman. The image of the home as a cosy nest is a very powerful one. But this image is often a distortion of women's experience of the family.

This thesis, then, is about inequality in the domestic sphere, and explores the impact of class and labour market participation on women's influence on domestic task allocation and money management in the household. The next chapter discusses the conceptual issues related to this problem. It is followed by a review of the research methods used and profiles of the couples who participated in the study. Chapters four and five discuss the issues related to domestic task allocation and financial management and describes the patterns pertaining to each.

CHAPTER TWO

PERSPECTIVES ON RESOURCE CONTROL IN THE FAMILY

Introduction

The question of who has control over resources within the household and the basis of that control with regard to access and allocation, has been central in the sociology of family since the demise of Parsonian functionalism as the dominant paradigm. The trajectory of that debate is set out in the early part of this chapter. Discussion then focuses on the particular concepts fundamental to the analysis presented in this thesis.

The Family in Harmony and Conflict

As Kuhn (1962) has pointed out, dominant paradigms limit the type of questions social analysts ask about the world. Nowhere has this been more obvious than in the analysis of resource distribution and associated relations of inequality between husband and wife in the family. The functionalist notion that the family is the basic social unit has been a major barrier to such an

analysis. The notion of 'unit' implies that there is no further dynamic. There may be dynamics between 'units', but not within them. Where there is differentiation within the 'unit', this is considered entirely as a division of labour functional to the 'unit's' continuing social imperatives.

Parsons and Bales (1956) portrayed the family as a coherent, conflict-free unit in which men and women had different, but equal, roles. Parsons argued that in modern industrial society many functions, originally carried out by the extended family, were transferred to other structures in society, most notably to the 'occupationally organised sectors' (Parsons and Bales, 1956:9). The breakup of the extended family meant that there was a reduction in the importance of kinship units other than those comprising a woman, man and their children who live together, that is, the nuclear family. In fact, according to Parsons and Bales (1956:9-10), the nuclear family was more important than ever because society relied exclusively on the nuclear family performing two basic and vital functions: first, the primary socialisation of children and second, the stabilisation of adult personalities.

It was through the activities of the father as primary income earner that the family was linked to the public and economic sphere. The father was the major breadwinner because, according to Parsons and Bales (1956:13), within the nuclear family he was best 'fitted' for the 'social-instrumental' role where overall responsibility as head of the family and primary income earner was his. The mother was best fitted for the 'expressive-emotional' role and was responsible for creating and maintaining the conditions for keeping the family together. These roles were allocated to females and males on the basis of natural tendencies (read biology) in the woman and the man:

> "...in the fact that the bearing and early nursing of children establish a strong presumptive primacy of the relation of mother to the small child" (Parsons and Bales, 1956:23).

The father did not (and presumably could not) share in the special mother-child bond. This instrumental/expressive dichotomy in the nuclear family, for Parsons, ensured the most efficient operation of the family as an institution in industrial society, geared to providing emotional gratification, mainly for adult men weary from the public world of work, and child-rearing practices.

Parsons assumes that any role conflict in industrial society is restricted to individuals having to juggle the increasing multiplicity of roles arising out of the complexity of industrial society. Parsonian functionalism does not recognise that those assuming different roles may have entirely different material interests. The ideal situation for Parsons was one where mother and father roles were complementary and harmonious. The process of achieving consensus between mother and father was a central feature of power relations.

The implications of this view for gender relations is that household finances and resources are portrayed as being shared equally among family members. Therefore, despite differential association with the resources brought into the household, no single person has any more, or any less, power than any other household member. Any potential problems arising out of role-conflict for women between paid and unpaid work is resolved for Parsons because paid employment would always be of secondary significance to women, after their 'natural' housewife and mother roles. In essence, it led to the idea that women only worked in paid jobs to earn a little

'pin' money, rather than as an essential contribution to the continuing maintenance of the family as a unit.

Parsons' account is contentious for three reasons. First, he insists that the division of labour between the sexes is very marked and definite. Second, he assumes that the sexual division of labour arises out of men and women's natural predispositions. Finally, he posits a harmony between all family members which ignores the particular interests of each family member.

All these assumptions have been challenged over the last three decades (Gavron, 1966; Mitchell, 1971; Oakley, 1974; Morgan, 1975; Beechey, 1978:157-172; Malos, 1980; and Barrett and McIntosh, 1982). That challenge began with the recognition that some families were not harmonious. Moreover, it was recognised that conflict and tension might be a central characteristic of familial structure and process, rather than a reflection of some sort of socio-pathological state. Blood and Wolfe (1960), still within a functionalist paradigm, sought to explain the function and cause of conflict in the family.

Blood and Wolfe (1960) argued that the more resources a husband brought into the family and marriage, the more his wife was willing to defer to his wishes and consider him to have the 'right' to have his way in decisions. These resources included educational achievement, income and occupational status. By comparing resources the husband and the wife brought to marriage, Blood and Wolfe concluded that the more resources either one had in comparison to those of the other, the greater would his or her power be.

Blood (1972), however, did not regard conflict as a continuing or fundamental feature of family life. Rather, conflict was presented as arising out

of specific circumstances which temporarily lead to oppositional female and male interests in the family. Blood argued that such conflict would be ultimately resolved and a new equilibrium found. This new equilibrium would, according to Blood (1972: 227-234), arise out of increasing productivity. This would lead to a subsequent reduction of working hours. Part-time paid work would become both the norm and more available to women.

The development of the 'leisure society' (Parker, 1971:134-136) was regarded as a significant base for the emergence of a new symmetry in the family. The husband and wife would spend an equal amount of time in paid work. They would adjust their schedules to fit with the needs of children. Women as wives would be around to provide 'mothering' for children during the hours they were at home and in paid work while the children were at school. Part-time jobs were not only easier on the mother but also had a superior effect on the children:

> "Danger lies at both extremes. One can have either too little mothering (from a full-time working mother) or too much mothering (from a full-time mother). Therefore, it is socially advantageous to have more part-time jobs available" (Blood, 1972: 230).

The reduction in hours spent in paid work by the husband meant that he could be a part of family life in a way he never was before. As working hours reduced and balanced with those of working women's hours, Blood argues that family incomes would rise. The result would be new opportunities for togetherness in leisure. In addition, the ability of women to bring resources into the family would equalise women and men's power and reduce conflict. The notion that families would become increasingly egalitarian

were supported by other studies at the time, in particular Young and Willmott's (1973) *The Symmetrical Family*.

Two connected events finally destroyed the paradigmatic dominance of Parsonian functionalism. First, the continued involvement of women in paid labour. Second, the critique of the family by feminists (Morgan, 1975:26). After two decades of feminist informed research into the family, the ideological component of Parsons' and Blood and Wolfe's work is obvious. In retrospect, it is clear that their notions of gender roles corresponded with the experiences of men and women at that time. This in itself is not problematic. Unfortunately, Parsons confused description with prescription. He transformed the existing sexual division of labour into a universal cultural imperative for industrial societies. Blood and Wolfe largely stayed within that paradigm but recognised the trend for women to be engaged in paid labour and the role conflicts that arose out of such a movement.

The liberal feminist challenge to the functionalist paradigm emerged in the 1960s, but had its roots back in liberal thinking of the nineteenth century. Charvet (1982:6-50), Bouchier (1983:64-66) and Jaggar and Struhl (1978:236-243) outline the key components of this challenge to the idea of sex roles as an inevitable process of biology, or of any particular social or economic system.

Underlying liberal philosophy is the notion that freedom for human beings involves the equal right of individuals to form their own lives in accordance with their capacities, and the right of equal opportunity to be able to develop and realise those capacities (Charvet, 1982:42-47). For housewives and mothers this meant the right for women to equal opportunity and status in civil and political society. Socialisation practices had, over time,

led to socially constructed feminine and masculine roles which then became the basis of a status system which privileged males above females. If they are human constructs, then they are able to be dismantled by changing socialisation practices and challenging stereotypes (Bouchier, 1983:65-66).

Friedan's *The Feminine Mystique* (1963) concentrated on dispelling the notion that women were 'naturally' expressive. In doing so she and other feminists began to question the notion that the boundary between public and private was both appropriate and in everyone's interest (Cox and James, 1987:2-22). The identification of women with the private sphere was increasingly criticised as inhibiting women's individual potential and helping to deny women their rights of citizenship in civil society (Pateman, 1985:173-175).

Cultural institutions, particularly the media, not only perpetuated, but reinforced, images that women could be fulfilled through their domestic roles. Yet liberals cited increasing evidence that the routine and isolated nature of women's work in the home was both unfulfilling and potentially damaging to women's mental health. The problem of suburban neurosis became increasingly publicised during the 1960s and 1970s (Friedan, 1963:18).

Liberal feminism identified absolutely decisively that people's status, power and fulfillment in the family was inextricably connected to the position of individuals in, and the rewards, status and resources they can command, in the public sphere. In addition, liberal feminism undermined any notion that women and men had natural predispositions determining a sexual division of labour.

Despite the damaging nature of the liberal critique for Parsonian functionalism, it was hardly radical. Indeed, there were some significant similarities between Parsonian functionalism and liberal feminism. Both focussed on roles and identified these as the basis of social action. Consequently, their analysis was directed away from the collective interests of social and economic groups and the benefits for them of productive and reproductive formations.

The Family as a Site of Struggle

By the early 1970s, radical critiques of gender relations and household formations began to portray the family as a site of struggle and exploitative relations, for example, Firestone (1972); Barker and Allen (1976); Douglas (1975); Rowbotham (1973); Weinbaum and Bridges (1979). The sexual division of labour, and the roles associated with it, were presented as arising out of, and maintaining, existing power relations. Those critiques can be divided into two categories: marxist analysis and radical feminism.

Marxism

Marxist analysis presents household dynamics as a manifestation of capitalist relations (Gardiner, 1975). Women's position inside and outside the family or household is determined by the imperatives of capitalist accumulation (Zaretsky, 1976). According to marxists, women are alienated from the products of their labour in the home just as women and men in paid labour are alienated. Their service to men as wives and mothers is ultimately

to service the needs of capitalists to ensure social and labour reproduction. The marxist position acknowledges that women's domestic labour is exploited and that women in the home are relatively powerless:

> "The overthrow of mother right was the world historical defeat of the female sex. The man took command in the home also; the woman degraded and reduced to servitude; she became the slave of his lust and a mere instrument for the production of children" (Engels, 1978:65).

Marxists tend to argue that the powerlessness of women in the home will be resolved by women's movement into paid labour. Like liberal feminists, then, marxists connect women's experiences in the family to their access, or lack of it, to the resources arising out of paid labour.

As the long Domestic Labour Debate (Seccombe, 1974; Dalla Costa and James, 1980; Smith, 1978; Landes, 1980; Miles, 1987) showed, marxists have largely failed to recognise that it is not merely capital which benefits from women's unpaid domestic labour. Men also benefit from women's work (Molyneux, 1979). Consequently, while it may appear to be unproblematic for women to move from the private to public spheres, this may not be the case. Such a movement may actually challenge men's immediate interests, that is, their power in the home. It is the issue of male power in the home which has been the driving force of radical feminism.

Radical feminism

Radical feminism asserts that the primary struggle is between women and men. That struggle, according to Firestone, is based on clear biological realities:

> "Unlike economic class, sex class sprang directly from a biological reality : men and women were created different, and not equal...The biological family is an inherently unequal power distribution" (Firestone, 1972:16-17).

Thus the family and, consequently, the household, is the site of inherent inequality. The maldistribution of resources in the household is a symptom, not the cause, of that inequality. Paid labour is not seen as a means by which women can fundamentally influence their power within the family. According to Firestone (1972:192-195), only complete control over reproduction, including the separation of women from the processes of biological reproduction, will influence power in the family and the distribution of resources.

There are certain variations on this theme which concentrate on men's psychological power rather than on structures of reproductive biology. The psychological strand of radical feminism argues that men define women in relation to themselves:

> "She is defined and differentiated with reference to man and not he with reference to her; she is the incidental, the inessential as opposed to the essential. He is the Subject, he is Absolute - she is the Other" (de Beauvoir, 1949:16).

Paternity establishes male immortality, and this is supported by the accumulation of private property. Men, wresting from women their rights to own, inherit and bequeath property, have ensured that women are oppressed.

Both strands of radical feminism view the family as the source of male power, and marriage the institutional source of exploitation which has:

> "...destroyed the individuality of women and perverted the minds of children, while sustaining the patriarchal power of men" (Bouchier, 1983:78).

The solution is for women to overthrow the institution of the heterosexual family, rather than seek power over resources by virtue of their activities in the public sphere.

Socialist-feminism

Socialist-feminism attempts to combine the notion that men purposefully benefit from women's exploitation in the home with an acknowledgement of the close relationship between the dynamics of the private and public spheres in capitalist society. From marxism comes the emphasis on all social relations and social practices as connected to a specific and concrete world in which they occur, and are affected by changes in that world (Swingewood, 1975:45). They are not simply the product of ideas (Segal, 1987:66-67). As a result, sex hierarchies, like class and ethnic

hierarchies, are seen to be embedded in all social institutions and practices, and do not arise from any one institution or single set of ideas.

From radical feminism comes the centrality of the claim that human society is structured by gender. However, unlike radical feminism, gender structuring is not seen as the result of innate biological tendencies. It is socially imposed. The specific character of gender is related to the historically prevailing system of organising social production. As such, the contemporary labour market is recognised as segregated by sex. The sexual division of labour is not only a division between reproduction and production, it is also a division within reproduction and within production. Femininity and masculinity are not constructed entirely through the social organisation of reproduction within the family unit, but are also elaborated and reinforced in the productive sphere (Segal, 1987:124-155; Sokoloff, 1980; Connell, 1987; Riley, 1981; Saville-Smith, 1982; James, 1985).

Socialist-feminists connect the organisation of work, access to and distribution of resources, and the terrain of power within the household to the structure and organisation of production and reproduction at the abstract level, and the positions of household members in the labour market at the level of concrete analysis.

Domestic and Non-domestic Life

What can loosely be described as domestic and non-domestic has frequently been portrayed as falling into two dichotomous arena. Those two arena are presented as clearly bounded with separate, indeed almost oppositional, characteristics, internal logics, dynamics and processes (Cox

and James, 1987:1-3). The following discussion briefly outlines the nature of that dichotomisation, and the limits it places on analysis.

Parsonian functionalism portrays a clear boundary between the domestic and non-domestic spheres. The former is characterised as being driven by the dynamics of consumption. The latter is driven by the exigencies of production and paid labour. Society is constituted through the functional relationship between the two spheres. This is expressed in functionalists' explanations of the nuclear family. That family form is seen as an adaptation to industrialisation.

Liberal feminists similarly emphasise the division between the domestic and non-domestic spheres, referring to them as the public and private spheres. Men are associated with the public sphere and women are connected to the private sphere. The actions and activities in each are presented as being entirely different, and fail to recognise, as Coltheart (1986:115) has pointed out, that:

> "there is an everyday movement of men, and a potent transmission of values from the public into the private domain".

Marxists view the division between domestic and non-domestic spheres as reproductive and productive respectively. The separation of production into the public sphere and reproduction into the private sphere is a feature of a particular type of economic system, that is, capitalism. It is in the productive sphere of waged labour that surplus value is created by workers and appropriated by capitalists. In this understanding of the world, the family is virtually reduced to a site of reproduction. Reproduction involves three

activities: human reproduction; the reproduction of labour power, and social reproduction (Edholm, Harris and Young, 1977).

Human reproduction refers to the physical replacement of human beings. Labour reproduction refers to the maintenance of a ready and healthy workforce, by way of unpaid domestic activities in the home like providing meals, clothing and relaxation services. Social reproduction is the perpetuation of the social formation (Edholm, Harris and Young, 1977: 103-104). Within the domestic sphere, none of these activities are seen as productive by marxists because no surplus is produced.

There are a number of problems with analyses which rigidly divide domestic and non-domestic activities. The dynamics, processes and activities driving one sphere are in many ways similar to those in another. For instance, we find that regulation, impersonal social control mechanisms and instrumentality are not features of just the public sphere. They also shape the private sphere (Donzelot, 1979:x-xii). The private sphere is not 'private'. The state has had a significant part to play in the way the private is structured (Koopman-Boyden and Scott, 1984:3-4). Through welfare policy, education, taxation and a myriad of other activities the state intervenes directly and indirectly in the home in New Zealand (Saville-Smith, 1987:193).

Similarly, the non-domestic sphere is not 'public'. Numerous 'private' deals in both management and politics are a feature of everyday life in the non-domestic sphere. Decision-making does not necessarily occur in the boardroom, but also in the 'backrooms' of organisations, and over the social drink after work. Through various informal 'private' networks numerous public decisions are made (Domhoff, 1983:74; Jesson, 1987).

Nor is consumption confined to the domestic sphere. Both domestic and non-domestic spheres are involved in activities which could be described as consumption. The explosion of office-related furnishing and accessory industries reflects the extent of consumption activity in the non-domestic sphere. Similarly, it is clear that production does occur inside the home.

The portrayal of households as productive is usually based on the notion that goods and services produced in the home are of use-value only. That is, in the household, inputs of 'raw' material and durable goods, labour and organisation are combined to produce finished goods (edible food and clothing) and services (childcare, cleaning and sex) that are provided to family members 'free'.

The major difference between production in the home and production in the factory, is that non-market goods are produced in the home. These goods have use-value and are produced for direct consumption. Commodities produced in the factory are exchanged on the market and hold both a use and an exchange value. The Domestic Labour Debate essentially hinged on whether production had to be related to the creation of goods, the sale of which created surplus value, or whether it could include the production of goods and services for use-value. That debate was never satisfactorily resolved. It did, however, expose the extent to which women were involved in production for consumption.

Finally, reproduction is not confined to the home, but also occurs 'outside' in the productive sphere. Because women bear children there has been a tendency to conflate social, labour and human reproduction, and associate them with the domestic sphere. In reality, many of the activities

related to the reproduction of labour power and social reproduction are carried out in the non-domestic sphere. For example, 'hotel' services are relatively easily brought in the non-domestic sphere. Training and health maintenance, both important aspects of the reproduction of labour power are primarily performed through non-domestic activities. Social reproduction is as much pursued through the education and media, as it is through the family.

Dichotomisation into 'public' and 'private' results in slippage between the two arbitrarily drawn divisions (Barrett, 1980:28). In addition, presenting the two spheres as separate inhibits any analysis of resource flows between the two. In recent years, it has been socialist-feminists who have examined those flaws and the relationship between the domestic and non-domestic. This has involved demonstrating their mutual dependence (Hartmann, 1981; Hartsock, 1983; Molyneux, 1979; Eisenstein, 1979. Barrett, 1980; Rowbotham, 1973; Jaggar, 1983; Novitz, 1987; James, 1985).

In attempting to unpack the nature of the relationship between the domestic and non-domestic, socialist-feminists have used a variety of analytical tools. Barron and Norris' (1976) dual labour market theory, for example, when applied to gender segregation, shows a clear connection between the nature of domestic work and the work and conditions associated with the secondary labour market (Beechey, 1978:174-176; NACEW, 1990:89-90).

Barron and Norris (1976) described the segmented structure of the labour market as constituted primarily of two sectors: the primary and the secondary labour market. The primary labour market is associated with relatively high earnings, fringe benefits, good working conditions, job security and promotional opportunities. Often people in the primary labour market

have scarce and valued or industry specific skills (NACEW, 1990:89-90). People in the upper levels comprising managers and professionals with transferable skills, are not tied to any one employer. They move among firms seeking the best deal. Recruitment within this market is usually by way of promotion. Men are usually associated with this sector.

The secondary labour market is associated with relatively low earning levels, poor working conditions, low job security and a low degree of advancement. Recruitment in the secondary labour market usually occurs from outside of the organisation, and the open labour market is where most people return when they leave a job. Women are usually associated with this sector because of their domestic responsibilities.

The constraints imposed on women by domestic responsibilities are explored by Morris (1990:182), who suggests that there are three ways open for women with children to enter paid work. First, paid employment must leave the woman free at appropriate times for the fulfilment of childcare obligations. Second, some arrangement may be made with relations or female friends to assume some of the domestic labour, either for money or on a reciprocal basis. Third, a husband may take on a share of the activities previously defined as his wife's responsibility. A fourth could be added, and that is an arrangement for paid home help, who are not necessarily relatives or friends, on a part-time or full-time basis. All these options show that, although married women do have some choice in entering paid work, such a decision can only be understood in terms of the 'constraints and possibilities' arising out of their domestic obligations.

For women, the separation of the domestic and non-domestic spheres, and of their identities as producers and consumers, is comparable

with the split between work and personal life experienced by men. However, the experience of women is qualitatively different. When women occupy positions in the paid workforce, even if those jobs appear to be extensions of their 'home' obligations, they occupy what is defined in capitalist society as a 'male' sphere. For women, the home is not simply the refuge it might be for men, rather it is merely another workplace, although not defined as such (Game and Pringle, 1983:138).

Pahl (1980, 1989, 1990) and Edwards (1982) examined the way that the labour market affects gender relations in the home, and concluded that men generally hold more power than women, precisely because they are the major income earners. Morris, (1990:110) supports this conclusion, but adds that the receipt of a wage does not necessarily translate into a change in domestic roles.

In exploring critically the relationship between women's position in the household and their position in the labour market, we have to go beyond an analysis which focuses only on gender relations, to look at the influence of class position on women's ability to control resources in the family. However, women's experiences differ according to class location, employment status and position in the work hierarchy (Game and Pringle, 1983:139). Therefore, we need some mechanism on which to map the relationship of the individual to the means of production.

Wright (1978:73) argues there are three central processes underlying the basic capital-labour relationship: control over the physical means of production; control over labour power and control over investments and resources. The capitalist class controls all three aspects of ownership power, while the working-class is excluded from all three. These two classes stand in

an antagonistic relationship. Three interconnected structural changes underpin advanced capitalist societies: a progressive loss of control over the labour process by direct producers; the development of complex hierarchies within capitalist organisations and bureaucracies and the differentiation of various functions originally the sole preserve of the entrepreneurial capitalist (Wright, 1978:64).

These structural changes generate contradictory class locations between the capitalist and working classes. Contradictory class locations reflect differing strengths of control over each of the ownership functions. Depending on where a person is located in the class hierarchy determines whether one is identified more with the bourgeois class, or conversely, more with the working class. Wright collapsed a large number of class locations into eight class categories: employer; small-employer; manager; advisor manager; supervisor; semi-autonomous worker and worker. Managers, advisor managers and supervisors occupied contradictory class locations.

Wilkes et al. (1984), conducted research in New Zealand using a slightly modified form of Wright's theory to identify the class structure and its demographic correlates in New Zealand. Wilkes rejected Wright's notion of contradictory class locations, and argued instead for five class categories: employer; petty bourgeois; managerial; semi-autonomous worker and worker.

According to Wilkes' schema, the bourgeois class is characterised by ownership and/or control over the three processes identified by Wright, and operationalised by reference to a person's ownership of productive property and control of labour, that is relations of both exploitation and domination operate. The managerial class is operationalised by a person's participation

in decision-making, the authority they exercise, and their position in the formal hierarchy. The semi-autonomous class is operationalised by the degree of autonomy a person wields over 'self-direction' in the labour process, that is, the capacity of individuals to plan, design and execute their own ideas into practice on the job. The petty bourgeois is operationalised by reference to a person's ownership of the means of production, and that they employ no-one. Finally, the working class are those wage workers left after the application of the above criteria. They do not have any ownership or control over the three ownership functions Wright identified (Wilkes et al., 1984:59-63).

The key to class definition for Wilkes and Mahar (1989:19) was to present classes as class fractions, that is, social categories that act as social forces pursuing their own interests, as distinct from the interests of other class fractions, while simultaneously sharing general interests in material conditions. Women as housewives and mothers, and domestic workers in general, are portrayed as a fraction of the working class.

According to Wilkes and Mahar, these women constitute a fraction of the working class because although they may have some control over the means of production and therefore might be considered part of the middle class, that control is partly illusory. Domestic workers are subject to the expectations of other family members over what is done in the household. For example, husbands and children expect that dinner will be on the table each night. In this way, such expectations determine the housewife's day. When their relationship to the three ownership functions identified by Wright is made, it is contended that they have characteristics more compatible with the working class than with any other class.

This project makes use of the five class categories identified by Wilkes to select respondents. It is proposed that, like Wilkes and Mahar (1989:7), if the influence of gender is more pervasive than class, then men as a group, and women as a group, irrespective of their employment status, will have similar experiences of, and attitudes towards, money management and domestic task allocation. If class is more pervasive, there will be greater convergence in those practices within class categories, and differences between class categories. Differentiation will not be based on gender.

SUMMARY

There is a clear relationship between the domestic and non-domestic spheres. To examine this relationship, it is important to recognise the way in which both gender and class impact on the home. The household is a site where both gender and class dynamics operate between, and among, women and men.

Money management practices are examined because they reflect the way resources from outside the home from the non-domestic sphere are distributed within the household. Domestic task allocation practices are also examined as a reflection of how a person's bargaining power and employment status, may determine who does what in the domestic situation, and the participation women and men may have in the non-domestic sphere. Furthermore, all the women who participated in this study and described themselves as full-time housewives and mothers, earned a small income through part-time paid work, even though this constituted only a few hours a fortnight for some.

The following chapter outlines the research methods and describes the ten couples who form the basis of this study.

CHAPTER THREE

RESEARCH METHODS AND PARTICIPANTS

Introduction

This chapter introduces the couples who participated in the research and discusses the research methods used in the study.

Research Methods

The fieldwork was undertaken late in 1990, and took about six weeks to complete. Couples were chosen from a provincial town and metropolitan city in order to preserve respondents anonymity.

Because the issue of resource allocation and management between women and men was central to the study, only households with heterosexual couples were chosen. There were ten couples in total. To ensure comparability between households and to control the factors likely to influence task allocation and money management practices, all the couples chosen had dependent pre-teen children. They were, consequently, at the stage of the family life cycle where the impact of children on women's ability

to enter paid work was strongest. The way couples dealt with this issue was important to the dynamics between husbands and wives, not only because of its influence on the ability to earn income, but also because of its influence on how household tasks were organised.

All families were from a similar (Pakeha) ethnic background. The reason for choosing monocultural families was to minimise differences between families and to concentrate the analysis on implications of gender roles and class position for resource allocation and management practices. To attempt to include other cultures would have raised other conceptual and methodological complexities unable to be addressed within the confines of this study.

One of the fundamental points of this study was to explore the impacts on household dynamics of non-domestic involvements, especially as these are manifested in class position. Consequently, two families were chosen to represent each of the five class locations identified by Wilkes, et al. (1984). One of each of these couples was distinguished on the basis of the wife in paid employment. The other couple in each class position was chosen because the wife considered herself to be a full-time housewife and mother. In all cases, the husbands were in full-time paid employment.

The interviews were done by myself and a colleague. A middle-aged woman with teenage children, she interviewed all the women. I interviewed all the men. All respondents were asked exactly the same questions, although because of the semi-structured nature of the interview, each individual was able to develop points of concern to her or him.

The reason for a male and female interviewer was to minimise the impact of 'male culture' on the interview situation. According to Morgan (1981) a male researcher who conducted fieldwork on factory workers as part of his doctoral thesis, the workers in the section he worked in consisted almost entirely of women. Morgan found himself in an ambiguous position; he was identified by his gender as being in the same position as the foreman and managers, while simultaneously his occupation placed him in the same position as the female employees:

> "...gender differences in fieldwork are not simply a source of difficulties such as exclusion from important central rituals or, in my case, exclusion from all-important interactions in the toilets, but are also a source of knowledge about the particular field. The 'participant observer', in short, has a gender identity" (Morgan, 1981:91).

The value of having a woman interview the wives and myself to interview the husbands was borne out in the rich material that resulted from this study. At first, the couples seemed to be a little hesitant over separation. However, by the end of the interviews they were all very willing to talk. Some of the information that my colleague was able to garner from the women participants was material that I might not have had access to. This was because my colleague was able to relate to the women and their situations through her own personal experiences. In the same way, I was able to relate to the men.

The couples were initially selected by asking friends if they knew of people who would fit the criteria required in this study. These friends or acquaintances of friends were people who were unknown to me. If they

were suitable on the basis of their family circumstances, class position and employment status, I then employed the 'snowball technique' to find other couples, I asked those I had selected if they knew of any couples who would be suitable to include in the study. If this proved unsuccessful, I approached formal childcare centres and asked the proprietors if they knew of any families that met my requirements. Consequently, the ten couples were selected through several channels.

The interviews all took place at the homes of the respondents. Total confidentiality was assured and respondents could pull out at any time if they desired. As far as possible anonymity has been preserved. Names have been changed and any details which might identify individuals have been altered. Furthermore, if they were uncomfortable with the questions they had the right of refusal to answer. They were asked sets of questions about their personal backgrounds, paid employment, non-paid work, voluntary work, domestic budgeting and expenditure, sources of income, personal spending, decision making, and general questions relating to their childcare and household obligations. All interviews were recorded.

It took approximately an hour and a half to complete each interview. The respondents were encouraged to elaborate on their replies. Only one person appeared uncomfortable throughout the whole interview. The rest, after an initial nervousness, were full and articulate in their responses. The interviews were transcribed from the tapes over a two month period.

The material from the interviews was collated and analysed on the basis of theoretical themes central to the study. All the material pertaining to money management, task allocation and decision making practices was separated out and analysed separately.

Information was also drawn from other studies, most notably Wilkes et al. (1984) New Zealand 'Class' project. Data was available in a preliminary and cursory form concerning both money management and decision making practices between couples. The task allocation material was gathered from the Wilkes et al. study by going through the material of one third of all couples interviewed, and drawing the information together in a form that could be used in this study. By using the Wilkes et al. material, the experiences of the ten couples in this study are able to be compared with the results of a national survey.

Table 1: Couples By Class And Occupational Status

Class Position of Couples	Wives Identify Themselves by Their Paid Work	Wives Identify Themselves by Their Unpaid Work
BOURGEOIS	Wendy & Pete	Lois & Jim
MANAGERIAL	Marcy & Steve	Rose & Jeff
PETTY BOURGEOIS	Carol & Bruce	Jenny & Aaron
SEMI-AUTONOMOUS	Shirley & Frank	Lorraine & Dave
WORKING	Janet & Warren	Sally & Harry

Couples

The following brief biographical portraits are grouped according to class position.

Wendy and Pete

Wendy and Pete were located in the bourgeois class position and had three children all at primary school. Wendy was in her early forties. When she spoke, she spoke authoritatively and sensitively about a broad range of topics and experience. Wendy presented as a warm, caring person with a bubbly personality that not only brightened the character of our meeting, but also quickly endeared her to us. Pete seemed more intense and serious, a very competitive person driven by high personal ideals and a desire not only to do things well, but to do them better than anyone else. Both Wendy and Pete appeared to be forthright with their answers and, like almost all of the couples we interviewed, seemed comfortable with the interviews.

Wendy and Pete were both tertiary educated, Wendy had a Post-graduate degree, while Pete had a B.A. Pete's company was involved in three major projects when I interviewed him. The company was involved in public relations both nationally and internationally. Pete averaged sixty-plus hours per week in pursuing the company's projects.

Wendy was employed as a professional consultant, and like Pete, self-employed. She was also a director on three different boards. Wendy spent approximately fifty hours a week with clients and a further ten hours a week on managing her and Pete's joint affairs. Wendy described herself as a careerist, with high professional goals which were combined with a concern for social justice.

Wendy and Pete juggled the inherent competing and contradictory demands of non-domestic and domestic work so that the weekends were spent entirely with their children, and the rest of the week was devoted exclusively to their careers. Their joint income was such that they were able to hire a small cavalcade of workers to deal with their domestic and childcare work. This enabled them to pursue their careers to the hilt. In the last financial year, their total income exceeded $800,000.

In addition to their busy careers, Wendy and Pete were also involved in voluntary work. This included regular contributions to charities. Wendy spent about twenty hours a month doing voluntary work ranging from car pools and speeches to assessing applications for funding. Pete spent about twenty hours per month assisting charities with raising finances.

Despite their long hours of work and involvement in voluntary work, Wendy and Pete found some time for leisure. Wendy defined leisure as something chosen rather than a chore. Pete defined leisure as any activity that was completely separate from his paid tasks:

> "It takes me right away from the things I am paid to do... reading novels, playing the piano, going to the theatre. They

all in a sense have an impact because they make me the kind of person I am."

Lois and Jim

Lois and Jim lived in a large colonial-style house positioned at the intersect of a vee-shaped section. Inside, the house was furnished with antique-style furniture. Jim was located in the bourgeois class, and Lois described herself as a full-time housewife and mother. They had two children, a girl of seven and a boy aged two. Lois was in her early thirties, and seemed comfortable with the interview process, revealing herself to be a warm, easy-going person who was quick to smile and thoughtful with her replies. Jim was a quietly confident and assured person, and his responses, like Lois's, were not expansive ones.

Lois had been educated to tertiary level and was undertaking some tertiary papers at university at the time of the interview. Jim held a civil engineering degree. Apart from a modest return on some shares her father had invested in for Lois, Jim was the income earner of this household. He was a company director of a family business involved in the construction industry. Jim, as the eldest male child in his family, was expected to take over the reins of the business when his father retired. Jim had held his position in the company for ten years and spent between 40 and 65 hours per week working for the family business.

Lois considered herself a full-time wife and mother who had given up paid employment to undertake her role. Upon leaving school, Lois had been employed in banking. She then gave up paid employment with the

birth of her first child. Lois planned to get part-time work when their youngest child reached school age. Their total annual income was around $90,000, an income that permitted them to hire help with domestic and childcare tasks for half a day each week.

Lois and Jim said that they did not do any voluntary work although Lois did mention being part of a car pool to take children to school:

> "... there's always things you're doing like that for friends... but not on a long term permanent basis".

Lois defined leisure as something she enjoyed, and gave the example of gardening. Jim defined leisure in relation to either extending his skills or as something to be enjoyed, 'away from it all', and an activity he could do socially and still get something from it. Sports like tennis, windsurfing and motorbike riding for recreation played an important role in Jim's leisure activities. Lois and Jim had separate hobbies which both reflected their interests and mirrored the sexual division of labour. Their main priority, according to Jim, revolved around their house:

> "This house, because our life is reflected around this house.We sort of set a five year plan here, so that's our main priority, all the money that we've got spare and our time goes into the house".

Lois and Jim were a couple whose relationship reflected traditional notions of the household. Jim's role was the major breadwinner and Lois's role was as wife and mother. A clearly defined and segregated sexual

division of labour in the home was explained as necessary to ensure security for their children.

Marcy and Steve

The view was breathtaking from Marcy and Steve's place which was set on a hill. Marcy and Steve were located in the managerial class. Marcy was in her forties, a mature and very confident person. Marcy had very good conversational skills, and was at ease with the interview processes. Steve was also in his forties, a very articulate, intelligent and self-assured man.

Marcy and Steve were both tertiary educated. Marcy was employed full-time in a managerial position within a government department. She had a stable work history, and had worked at establishing a career. At the time of the interview, Marcy was putting in a sixty hour week. Steve also worked full-time as a manager for a state government. He was on a full-time salary, and worked between forty and seventy hours a week. Their combined annual income was approximately $170,000 which allowed them to hire help once a week with domestic and childcare activities.

Marcy spent a modicum of time doing work for other people without pay in their community. She helped out at school fairs, did 'collections now and then', and helped set up and organise a childcare centre in their local neighbourhood. Steve did between two and four hours a week on the 'governing structure' of their local school.

Marcy defined leisure as any activity that relaxed her, pleased her, had a creative element and that she enjoyed doing. Steve defined leisure as a

mixture of physical activities like running or bike-riding, and intellectually stimulating activities like reading. He had been involved in building a model boat for several years and the thing he liked about it was the way it combined these two elements. As a result, he really appreciated the way it offered a complete break from anything he had ever done before.

Marcy and Steve were a couple who had a secure economic base that translated into a resource rich household. They were at the upper levels of their career structures with children approaching teenage years who were well able to cope without the constant presence of an adult. Furthermore, Marcy and Steve were able to hire other people to ease the demands of domestic and childcare obligations, and when conflict was likely to occur, their jobs were flexible enough to permit them to fit their work around home responsibilities when necessary.

Rose and Jeff

Rose, Jeff and their three young children, lived in a house radiating a warm comfortable feeling throughout. It was furnished modestly with thought for function and style. Paintings in old-style frames and photographs adorned the lounge walls, with pride of place captured by an enlarged mounted photograph of the couple taken on their wedding day.

Jeff occupied a managerial class position and Rose was a full-time housewife and mother. They were both in their thirties. Rose was educated to U.E. level, and Jeff had had extensive in-house training through his employment, 'but nothing you could put a letter behind'. Although Rose received a little income by doing occasional work in her father's business, Jeff

remained the major income earner for this family. Their total annual income was around $70,000.

Jeff was employed as a manager in a government department and relished the autonomy, responsibility, flexibility and money that came with the job. Jeff's work history reflected three career moves. He worked first with a government department, and moved from there into sales work in a private company. He then left to manage a shop, and later went back to the government department he originally worked for because, he said, the money was better. A full-time salary earner, Jeff was immensely proud of his work achievements and had held his position for three years, working between forty and sixty hours per week.

Rose was not in paid employment because she had 'enough' to do with three young children. Rose's paid work history included employment in a government department, interspersed with a small period of temporary work overseas. She left the public service because she was pregnant. Rose was not interested in undertaking paid work, although when the children were old enough to all attend school, she said she would reconsider. If she did, the job would have to be full-time because Rose said she wanted a career position and not some 'dead end' job. It would also have to depend on the availability of after school care.

Rose said she did not do any significant voluntary work because of the baby, but did do some work for SPELD occasionally. Jeff was involved with fund-raising and management of their local school, and coached a schoolboy rugby team. Although the hours varied, Jeff thought he spent about a half an hour per week in voluntary work.

Rose defined leisure as 'having a break from the kids'. Her involvement with aerobics and running was a way of getting rid of stress. Jeff defined leisure as something spontaneous and relaxing. Leisure was not routine work, whereas hobbies were:

> "I'm going to play basketball tonight, that's leisure. If I go down to the pub and have a beer... a game of snooker [or] spend a couple of bucks on the [poker machines] or something like that [that is leisure], rather than hobbies you're sort of into regularly".

Jeff thought that they shared common interests. Rose sometimes accompanied Jeff on business trips, to cocktail functions and to other social functions because:

> "... I'm so starved of people's company. I can't get down there to watch him [indoor basketball] but if I could I would.The kids are another thing we can do together".

Carol and Bruce

Carol and Bruce occupied a petty bourgeois class position. They had three children ranging from three to eight. Carol was thirty-nine years old. She was an intelligent person who, once the purpose of the interview was made clear to her, was articulate and open in her responses. Bruce was forty-one years old, and, although quietly spoken, articulate. Both were relatively comfortable with the interview process.

Carol and Bruce were both tertiary educated, and were partners in their own professional practice. Both had had several jobs in their profession before setting up their own business, six years ago. Bruce worked over fifty hours a week in the practice. Before their eldest child was born, Carol had been working half-days in the practice. However, after the birth Bruce thought that Carol was more satisfied at home and was, at the time of the interview, working about six hours a week in the practice. Their annual combined income was in excess of $50,000. They were reluctant to reveal their total estimated income.

Carol and Bruce both did some voluntary work. Carol helped at the kindergarten and at school. She gave professional talks to prospective parents, and looked after other people's children after school. Her voluntary work was children-oriented and took between four and five hours a week. Bruce helped out with their provincial rugby team and gave professional talks. He thought that over a year, his voluntary work would amount to less than an hour a week.

Carol defined leisure as any activity that was 'non-essential', something for herself and an activity away from the children. Bruce defined leisure in relation to his work activities and chores. Chores he said were activities like the dishes, painting skirting boards, 'that sort of thing'. Any activity that was not work or chore related constituted leisure for Bruce.

Carol and Bruce had made an uneasy compromise between the ideal and their actual lives. Ideally, they would like to be more free from their domestic and childcare responsibilities so that they could pursue other work interests. In reality, family obligations meant that a routine had developed

where Carol was mainly responsible for the domestic tasks and Bruce for earning the income.

Jenny and Aaron

Aaron was situated in the petty bourgeois class. Although Jenny received a small income from part-time work, she considered herself to be a full-time housewife. Aaron had a professional qualification, and at the time of the interview, was sole owner of his professional practice, in which he spent some 40 hours a week. Their combined total annual income amounted to about $110,000, which allowed them to hire a cleaning lady for three hours every week. They had three children, two pre-schoolers and a ten year old. Although he had readily agreed to do the interview, when the day arrived Aaron seemed hesitant and ill-at-ease.

Jenny, in her mid-thirties, worked in the home because of the age of their children. She had some tertiary education and had embarked on a fledgling career as a science technician which was abandoned after she married. She had then taken on part-time work, which she gave up after the birth of her eldest daughter. Since then, Jenny had intermittently done part-time work until the birth of her other two children.Jenny did not want a full-time paid job but revealed she might consider part-time work when their children were older.

Jenny did voluntary work of about eight hours a week, but could, in some weeks, do much more. She taught Sunday school, did Meals on Wheels once a month, and looked after neighbours' children once a week.

Aaron did community work of about two hours per week. He freely gave of his skills to several community and social service groups.

Jenny defined leisure as any activity without stress, especially reading magazines or books:

> "I think the fact that I'm not doing anything else.When the kids are quiet I sit up with my feet up on the sofa and read. Even gardening I often define as a leisure activity partly because I really enjoy it, and I have to pull myself away from it to go and cook tea".

Aaron defined leisure as any activity that had nothing to do with his usual work, was relaxing and, preferably, could involve his family.

Jenny and Aaron were a couple who valued their privacy and had settled into a routine way of life that fitted best with their expectations of each other. From a secure economic base provided mainly by Aaron, they were able to lessen conflict that could occur over disliked tasks such as housework by hiring a person to do those jobs. This meant that for Jenny she could do most of the other domestic and childcare tasks with at least some enjoyment. As a result, Aaron was not expected to contribute to domestic and childcare tasks in any significant way.

Shirley and Frank

Shirley and Frank's comfortable, well appointed house had panoramic views in several directions. It was furnished with what appeared to be antiques. This couple were located in the semi-autonomous class and lived with their dependent child of twelve. Shirley in her forties, was confident and self-assured. Frank, in his early fifties, also revealed an easy, quiet confidence and charm. They were very articulate and seemed used to reflecting on their own lives. It was not difficult to see why Shirley and Frank were both very successful in their chosen vocations.

Both Shirley and Frank had university degrees. Frank was self-employed in the arts. He was able to pursue his career, which was not a high earning one, because of the financial security Shirley's job provided. Shirley supported Frank's work and was involved in a voluntary capacity in administration of the performing arts. Shirley was a full-time lecturer. Shirley saw herself as a pioneer in her profession. Their total annual income was between $126,000, and they employed domestic help once a week.

Both Shirley and Frank had a heavy commitment to voluntary work. Frank did up to 20 hours a week and Shirley a minimum of 10. Frank was involved in voluntary work that was, in part, an extension of his career, and felt he benefited from it personally as a result. It involved accounting work and artistic administration for a charitable trust he and Shirley had established some years earlier. He also coached rugby and cricket at a junior level. Shirley was involved with management and administration of the charitable trust she and Frank had established, doing fundraising and seeking sponsors.

They saw themselves as comfortable in the knowledge that all their basic needs were met, which gave them the time and space to fully pursue their personal and their professional interests. Both were realising long-standing ambitions at a time in their family life-cycle when the demands of a dependent child may have placed an additional strain on meeting those ambitions.

Lorraine and Dave

Dave responded to our knock at the door with an inquisitive gaze and a warm friendly smile. Their kitchen and lounge were open-plan style, filled with functional and sturdy furniture designed for practical purposes and to withstand a rough time that only children can give. Thirty-year old Dave was located in the semi-autonomous class position. Lorraine was a full-time housewife and mother. She was twenty-nine years old and appeared at ease with the whole interview process. They had three young children, all girls.

Lorraine and Dave were located in the semi-autonomous class, and both were educated to tertiary level. Dave had trade qualifications, and was employed in the computer industry. As a full-time salary earner, Dave worked between forty and forty-five hours per week. Dave enjoyed his work and put a premium on being able to 'use his hands' and not be tied to a desk 'pushing paper'. Their annual total income amounted to approximately $50,000.

Lorraine's earlier employment in the insurance sector had been interrupted several times with marriage, transfers related to her husband's job,

and pregnancy. At the time of the interview, Lorraine regarded herself as a full-time wife and mother. She did receive some income from a party-plan sales job. Lorraine hoped to get a regular part-time paid job. She added that the money she could earn after having been 'skint' for a few years would be the only motive Dave would have for her to take on paid work, and not for her 'self-esteem or anything'.

Lorraine and Dave were involved in a number of voluntary activities, about one hour for Dave and one to two for Lorraine. Dave was treasurer for his church and a soccer referee in the winter. Dave did receive some minor payment for the latter. Lorraine's activities revolved around their children, helping out on school trips, and at kindergarten. Lorraine also belonged to a patchwork craft committee, patchwork being an activity she found restful, challenging and enjoyable.

For Lorraine, leisure meant something she could do by herself without the pressures and stresses she felt in a normal day:

> "I like sitting quietly and stitching, something I can do quietly by myself. Or then again, doing aerobics... but that's something [I do] on my own virtually. I mean I'm with a group of people... away from the kids I suppose, just getting away from home".

Dave defined leisure as any activity where he could relax and exercise. The important factor was the activity had to make him 'forget about all the hassles of work'. The one activity they all, as a family, did together with some regularity was to attend church. Otherwise they both 'tolerated' each other's hobby interests.

Lorraine and Dave saw themselves as having reached a balance and compromise between paid work and domestic/childcare obligations. Their children remained the primary focus of attention and their lives revolved around them. Their emphasis on 'equal but separate roles' tended to obscure power differences between Lorraine and Dave, and may have added to the confusion expressed by Lorraine when she found she could not articulate a reply concerning equality of the sexes. However, it is important to point out that it was not all one way, and Lorraine exercised power in certain situations, conflict being the evidence that a power struggle was occurring.

Janet and Warren

Janet and Warren lived in a single story house, furnished in a functional style with solid, sturdy furniture. Janet and Warren were located in the working class. They had two daughters aged three and six. Janet, twenty-nine, was initially uneasy over the interview process. It was only towards the end of the interview that she elaborated to any extent on her responses. Warren, in his mid-thirties, was a person of few words and a restlessness that had him constantly fidgeting. He had the aura of the stereotypical 'kiwi bloke', a person who seemed more used to rolling up his sleeves and 'doing it', rather than 'thinking about it'.

Janet had gained a tertiary certificate after leaving school. She was currently employed part-time in a laboratory, a job she had been in for twelve years. Janet said she did not find it too difficult to be in paid employment and to fulfil her domestic and childcare responsibilities because

she felt she was 'pretty organised'. She pointed out that she had been in part-time employment since she was seven months pregnant with their first child.

Warren had no formal qualifications, however, he had completed three years of a four year apprenticeship, before deciding to leave that occupation. He was currently employed as a shearer. Warren had worked at a number of manual jobs. He had been shearing for twelve years at the time of the interview, and worked about a forty hour week. He had bought a shearing run off his brother-in-law after working for him for a couple of years, and owned the run for five years before selling it. Their annual income varied because of the nature of Warren's work, the last financial year yielding around $44,000.

Janet said she did not do any voluntary work, while Warren said he did a bit of building work on a very informal basis for friends. He thought that it would probably take up three or four days in a year.

For Janet, leisure meant doing things with her family, was non-stressful and something to be enjoyed:

> "We've got our trucking and we like to go away... together. I don't mind cleaning my house... sometimes, depends on what sort of mood I'm in. I like gardening, well that's enjoyment I guess, like some people really enjoy housework, they really enjoy it. I like the end results when I do gardening. I like [my music] because it's something that lets all your stress out. You feel like just being by yourself, it's a good thing to do".

Warren defined leisure in a similar vein:

> "Well I [like] to be sitting in a boat way out in the lake or ocean away from phones and everything, and just sitting there you know".

Janet and Warren had a mutual interest in mobile homes and whenever they were able to, they would 'pack up and go somewhere'. They also shared an interest in gardening and activities like barbecues where family could meet them at their place. Warren thought that some of his hobbies saved them money because it meant they did not have to pay for 'quite a bit of meat... and seafood'.

Sally and Harry

Sally and Harry occupied a working class position. Sally was articulate and seemed to very quickly settle into the interview. While not quite as articulate as Sally, Harry nevertheless was very open and forthright in his responses. Sally had half completed nursing training and completed four university papers. Sally saw herself as a full-time wife and mother. Until the birth of her last child she had worked in jobs that fitted around her family, and her work history revealed employment that permitted her to do this. Sally had been a student nurse, nurse-aider, factory worker and service worker in the food industry. Sally did not want to go back to paid employment because she would not be able to enjoy their children and because of the stress involved.

Harry left school with no formal qualifications, however, he was a qualified tradesman. Harry had always been employed in the manual occupations. He held two jobs at the time of the interview: as a full-time wage earner in a large company, and as a part-time worker in a bakery. Altogether, Harry worked a sixty hour week in paid employment. Harry's full-time place of employment was only three doors down from where they lived in a company house. This allowed him to be close by whenever Sally required his assistance, and also to be closer, given his other work commitments, to their children. Their annual total income amounted to about $40,000 before tax. This included $90 a week contributed by a boarder.

Sally and Harry were very involved in voluntary work. Harry regarded voluntary work as just being ready to lend a neighbour or friend a helping hand. As a result, he had helped with a lot of house-building and labouring for other people. Sally did a lot of cleaning, assisting with adventurer's group and helping out in the children's service area of their church. She also was on their kindergarten committee, and transported a friend of hers everywhere because the friend did not have a driver's license. At the time of the interview she was waiting for a call to help out at the local playcentre.

Sally defined leisure as an activity that was enjoyed for itself rather than because it had to be done. Harry defined leisure as and activity where the results could be seen at the end of it. Being very competent with his hands, this view of leisure tied in with Harry's enjoyment of doing things for other people, especially for Sally:

> She likes seeing me make things. She'll go out of her way to get me enthused to make things she likes. I like to be able to make [things] for her. She gets a kick out of me making it and I get a kick out of making it for her".

Sally and Harry managed to make ends meet despite the limits to their household income. They tried to fit their whole lives around their children, although Harry's hours of work somewhat restricted his time with the family.

These, then, are the ten 'pen portraits' of the couples who participated in this research. We now turn to examination of practices they engaged in concerning the domestic allocation of tasks.

CHAPTER FOUR

DOMESTIC TASK ALLOCATION PRACTICES

Introduction

This chapter explores the nature of domestic task allocation in the household. Examining the allocation of domestic tasks has generally relied on asking sets of questions about 'men's work' and 'women's work'. Definitions of such work are based on popular understandings of the traditional roles and responsibilities of the sexes.

'Men's work' is identified as mainly outside work of a non-routine type. Often it involves the use of machines requiring some mechanical knowledge and skill. Clear examples are car maintenance, repairing leaking taps and mowing the lawns. These tasks usually do not involve the care of dependents. 'Women's work' is focused physically inside the home and associated with routine, low-skill tasks like washing dishes, doing laundry and ironing. They usually involve the care of children and/or others (Edgell, 1980:10; James, 1985:162; Arensberg and Kimball, 1971:20-23). Men frequently have greater discretion over their domestic tasks than women. The status of masculine tasks tends to be greater, and those tasks are assumed to involve more skills.

Domestic labour of the type that women typically perform tends to be routine, non-discretionary and directed to the service of others. The frequency and regularity of women's domestic labour, the extent to which that work impedes their own leisure and paid work and the likelihood of women's domestic labour placing them in a subordinate relationship to others is cited as evidence of exploitation (Dempsey, 1988:421).

When women return to paid employment, domestic labour still remains primarily the responsibility of women (Novitz, 1987:46-48). Wilkes et al. (1984) found that wives in paid employment do slightly less housework than full-time housewives overall, but still do the bulk of unpaid work in the home. It is women in the workforce rather than their husbands who make greater adaptation in their patterns of household work. They do this by simply spending less time on housework and childcare, or employing people to do it.

The following discussion examines both respondents' beliefs regarding gender roles and their domestic task allocation practices. This is followed by an analysis of the tensions created between paid and unpaid work and their resolution through divisions of labour in the home.

Beliefs About Gender Roles.

Traditional understandings of gender roles are founded on a conflation of sex and gender which portrays women's responsibilities for the home and men's responsibilities for earning an income outside the home as natural.

Because this division is seen as natural, it is also regarded as complementary in which women and men are equal but different. Traditionally there has been little recognition of the inequalities arising out of it.

Over the last decade the conflation of sex and gender has been less and less dominant. In popular thought there has developed a notion of the flexible division of labour informed by the specific needs of individual couples. It is often based on the notion of 'shared work'. Although individuals tended to adhere to one or the other of these the individuals interviewed sometimes stated views contrary to their prevailing understanding of gender roles.

Traditional Understandings

Men from all class locations tended to appeal to notions of 'different but equal' roles for women and men. Jim from the bourgeois class thought that :

> "... the role setting that we've traditionally had serves a purpose, and while women and men are perceived to do different things, they combine to produce a complete security blanket for the upbringing of children... if all the women wanted to go out and work there'd be no-one to look after the kids. I don't think society would work if they both took equality by the scruff of the neck and said 'right, I want to do exactly my own thing'. The way to get compatibility, or the two genders to dove-tail... [is to have traditional roles, which] is probably quite appropriate".

Dave, from the semi-autonomous class, said that the father's role was the breadwinner, therefore the mother had more input into children's lives when they were young. However:

> "... when you're both together you are parents of equal standing. Different but equal roles, particularly for things like discipline, that sort of thing".

Steve, from the managerial class, thought complete equality would:

> "represent an attempt to deny or evade the sorts of differences I've been talking about and would be doomed to failure. But that aside, I think as a sort of bench-mark for conduct in terms of the way you treat people then that should be your categorical imperative".

Finally, Bruce from the petty bourgeois class commented:

> "I think once you start to get boys and girls... there are inherent differences... the boys are generally the yahooers and the girls generally less so for instance. I think there are inherent or genetic differences there. That's how I see things, equal but different. I guess socially there are differences as boys... tend to be brought up so that they know in advance that they're going to be the breadwinners or out there in working. I think it's implicit in many families that for girls there's going to be an option there, maybe you'll be working but maybe it's only going to be for a short time".

Such views were not confined to men. One of the women who strongly defended traditional understandings:

> "I certainly believe male and female are different in their approach to things, so that when Bruce says he looks after the kids, that's what he does, he doesn't put the washing out and do all those other things that you do as well as look after the kids... I think that's partly a women's thing. Women are more intuitive and so you tend to think that men should intuitively know that you're not feeling good, but they don't" (Carol).

Those who referred to biology as the basis for the different characteristics and abilities of women and men, denied the possibility that sharing could ever occur:

> "... you're different people and men are made differently to women no matter how much we want to be the same. We're not. Biologically, mentally, emotionally, men are different. They think different... [in] discipline ways, interests, just wanting to go places say on holiday" (Sally).

Egalitarian Understandings

Most of the women, both those in paid work and those working in the home, tended to believe that role divisions were not as marked as the men believed them to be. Overall they held more egalitarian notions of shared roles. They still saw the sexes as biologically different, and believed that

those differences prescribed different social capacities and roles. It was important to Wendy that their children understood this distinction between biological differences and social roles:

> "... the most important thing about sex is how the parents treat each other, the role models they present. Sex after all isn't really about a physical activity, it's about respect... Pete taking on roles they traditionally see women do in other households... [while] I do the accounts. On the other hand, if it comes down to who is routinely dependable against who is dependable in terms of breadwinner, we still fit into that [old] role".

Janet was emphatic in her response:

> "I don't see why it shouldn't be that way, I mean why should it be that men have all the advantages more than a woman? That isn't right, I'm not really a women's libber or anything like that. I wouldn't want to take over the men's role and be real dominating, like some women want to be. They want to sort of kick men completely away. I don't want to be like that but I just think that some men's attitude is that the woman does the cooking and the cleaning... and I don't agree with that, even though I still do it!..I think that men should do the cooking and all that sort of thing too".

Not all the men believed in the traditional division of labour. Jeff, Warren and Frank appealed to egalitarian notions for their understanding of gender dynamics:

> "There's generally more acceptance that women can get out and do things, the old adage 'girls can do anything', but certainly the role they play now in the community, in politics, in local affairs, in the workplace [has] just escalated in the past twenty years. I've seen that right around my job so I'd sort of believe that" (Jeff).

Warren responded with:

> "Yes, I suppose so, yeah. I work with women shearers at work and I suppose women can do most things".

He went on to say that equality between the sexes in all walks of life was a good thing because:

> "If your in a family situation where the husband might not feel like working, well at least then she can go out to work, and vice-versa".

Invisible constraints, according to Frank, are now the reason for women not reaching the top:

> "... you look up and there appears to be nothing to stop the woman going right to the top, but actually you can't see it but it's there, it's a glass ceiling".

Domestic Task Allocation

We turn now to review the responses that the ten couples gave to who undertook various tasks. Table 2 summarises the sexual division of labour based on traditional understandings of domestic task allocation practices. Couples were divided into different patterns depending on whether a strict division as below applied in their homes, or whether they believed they shared those tasks.

Table 2 : Traditional Beliefs of the Sexual Division of Labour

'Women's work'	'Men's work'	Combined
Prepares/cooks breakfast, lunch and dinner	Puts out and/or burns the rubbish	Plays with children
Feeds, bathes and/or dresses young children	Repairs a leaking tap	Corrects their behaviour
Maintains the house	Maintains the garden	Helps with their homework
Cleans the house	Replaces blown fuses	Supervises child
Does the laundry	Cleans/washes and maintains the car	Helps with their homework
Hangs washing out	Mows the lawn	
Does the ironing		
Washes dishes		

There were two aspects to their task allocation arrangements: beliefs about who should do them, and the practices in which they actually engaged. Sometimes, these two aspects were contradictory.

Four patterns related to the sexual division of labour of couples in this study could be discerned. They can be referred to as:

- traditional;
- traditional weekday and shared weekend;
- shared;
- role reversal.

Traditional patterns exhibit a distinct division of labour in which husbands predominantly do 'men's work', and wives do 'women's work'. In the traditional weekday and shared weekends pattern, wives run the house, but during the weekend there is a marked degree of sharing of all domestic and childcare tasks. Shared patterns are those where there is no clear separation of tasks into 'women's work' and 'men's work'. Finally, role reversal is where the wife does what is traditionally seen as 'men's work' and the husband does 'women's work'.

Traditional Patterns

Five couples followed the traditional pattern. Four women, Lois, Rose, Jenny and Lorraine, described themselves as full-time housewives and mothers. The fifth couple, Janet and Warren, were both in paid work. The class locations of their husbands were respectively: bourgeois, managerial, petty bourgeois, semi-autonomous and working class.

The couples' beliefs about women's and men's roles in the family justified a sexual division of labour in the household along traditional lines. This was most clearly expressed by Lorraine:

> "Virtually we are happy about doing our own things. He's out there earning the money looking after the outside of the house, [while] I'm inside looking after the inside and the kids. Hopefully there's a cross-over after 5 o'clock when we can each have a break, and he can take over, and we can share".

She typified task allocation as an individual decision although children did place particular obligations on women:

> "I myself feel that if you're going to have children you should stay at home till they go off to school, this is of full-time work... that's the way I want to do things".

Dave, Lorraine's husband and in a semi-autonomous class position, justified his absence from domestic obligations in terms of his role earning an income:

> "It's a matter of having to though isn't it... [I'm]... not going to get the money for nothing".

Lorraine supported this but for other reasons:

> "But actually for himself I think he realises that he couldn't do the job that I do. He's good at it for a weekend... but as a kind

> of permanent basis he's admitted he wouldn't feel he could do it... he would be very dissatisfied very quickly".

For Lorraine, the home is a space where she has a degree of autonomy (Game and Pringle, 1983). Her identity is strongly tied to being a successful mother and housewife (Oakley, 1974:93-103; James, 1985:165). Traditional notions of 'women's work' and 'men's work' may have been restrictive sometimes, but they also opened up opportunity for Lorraine. Her ambition was to be a good 'mum' and to be at home for the children. Even when she was in paid employment, Lorraine only saw the work as an interim activity before having a family:

> "... I always wanted to have a family and I was only working until I could have one".

Typically, the husbands in this group did very little (if any) work around the home. When they did, it tended to be work outside the house rather than in it. Tasks like car washing and maintenance predominated. All men did do some childcare tasks. This involved 'fun' activities such as playing with children rather than feeding and cleaning them. The Ritchies' (1978:19) study, *Growing Up in New Zealand* found similar patterns.

Overall, respondents did not appear to question their task allocation practices. They were seen as routinised and unproblematic:

> "Janet does all the housework and it's just been like that, so we don't have to agree to it, and I do the maintenance. No-one's made a decision, it's just sort of happened... but

> occasionally I'll do the dishes in the morning, or even at night time" (Warren).

and Jeff, a manager in a government department:

> "In that respect, over a period of time it's evolved that it's taken for granted you do this... and the same with Rose too with the shopping and dropping the kids off and things like that".

Traditional Weekdays/Shared Weekends

Two couples followed this pattern. Marcy and Steve, in the managerial class, were both in full-time paid work. Carol and Bruce were in the petty bourgeois class. For Carol, during the week the sexual division of labour was along more or less traditional lines. Even though Carol was engaged in paid work, her husband's job still came first. Bruce, Carol's husband said it depended on:

> "... who primarily goes out of the home to work, which in this case is me, so time-wise most of my day is spent on work oriented things and Carol's is on family oriented things. In theory there should be no concern about role reversal, but the way things have developed over the years, Carol's taken on the cooking type role certainly since the kids have been around. I don't personally see much in the way of difference but in fact there is a difference in our particular situation, primarily work related I think" (Bruce).

Although the couples felt their practices were the best way to deal with the demands of paid work on their households, more stress was placed on the woman as full-time working mothers than on men as full-time working fathers.

Marcy, like Carol, followed more of a traditional sexual division of labour pattern during the week. However, because of her full-time paid work, she did only those tasks which she saw as essential. Marcy talked about the way she juggled her time to ease the tension between her roles as paid worker, housewife and mother:

> "I find getting straight home and preparing a meal every night after work a bit of a trial... there are times in the last six months when I feel I haven't given as much to family life as I'd like to. I try not to cut into my time with them, I try to work in the evenings, not while they're [children] up, so it's a bit tiring!"

While work outside the home places constraints on a person's ability to do domestic work, it is also used to legitimate the sexual division of labour whether those constraints actually exist or not in specific circumstances. The men in particular referred to the demands of their paid jobs in restricting their involvement in domestic activities. Bruce, who owned his own professional practice, appealed to these constraints as the reason for his small input during the week:

> "... I travel frequently to Wellington. So at times I won't get home till half past 7 or 8 at night. That obviously affects the routine home life. Like if I'm home at half past 5 we're all into

> cooking or getting the kids sorted out or whatever. If I get stuck in Wellington then that creates a bit of turmoil here".

Once weekends arrive, the weekday arrangements are changed so that a marked degree of sharing of tasks occur. For example, Bruce mentioned his contribution to childcare tasks:

> "... in the weekend equally, and Carol during the week because she's there more".

Carol explained how Bruce helped with cleaning the house:

> "Mostly I do, but he's very good at the weekends".

Shared

Irrespective of their actual domestic task allocation arrangements, everyone in this study assumed there was a degree of sharing of domestic tasks. For example, Shirley epitomised the general belief shared by all the couples when she commented:

> "[After] several arguments in the development of our relationship, it's got to that, real what I feel, genuine equality and not just a situation where lip service [is given] to it".

However, most couples could not be said to share the domestic work. The ideology of shared domestic work obscured the actual sexual divisions

of labour. Indeed, the unequal allocation of tasks proved to be a constant source of conflict for some couples.

Only two couples were found to share most domestic tasks. They came from each end of the class hierarchy. They were Wendy and Pete, a bourgeois couple who were both in full-time paid work, and Sally and Harry, a working class couple. Harry was in full-time paid work and Sally described herself as a full-time mother and housewife. Wilkes et al. (1984) found the greatest degree of sharing was most likely to occur in the working class.

Although no family showed a fully shared division of labour in their households, I have identified these two couples with this pattern because, for a majority of the time, there is a marked degree of sharing of domestic and childcare tasks. The appeal to egalitarian practices was explained in terms of enjoyment over doing all domestic and childcare tasks by Wendy:

> "I do enjoy most jobs... tidying, washing, ironing and things like that... a real pleasure out of them".

and Pete:

> "I actually enjoy doing all of them. None of the tasks that I do, do I bridle at... I really don't mind doing housework [and] I enjoy the time with the kids".

Pete went on to say:

> "We don't fight about who should do the dishes, who should do the cooking. There is a high level of unspoken cooperation [and] mostly it's pretty harmonious".

However, Wendy and Pete's sharing of domestic tasks needs to be qualified to some extent. The amount of time spent doing these tasks by Wendy and Pete was minimal compared to the majority of the families in this study, as their joint income allowed them to hire a substantial retinue of workers. As a result, Wendy and Pete's attitude to childcare activities was different to those encountered in other families. Their three children were viewed as a means to free time, a sort of holiday. It seemed that their relationship with their children was qualitatively different precisely because the children were seen as leisure time. In other families, children were obviously loved as much, but were viewed more as a chore because the parents had no choice about looking after them.

As Wendy stated when asked whether she had choice about doing childcare and domestic duties:

> "Yes, and I think that is also why we can enjoy them... it's when they become routine jobs that you become really annoyed with them".

Wendy suggested that they had avoided conflicts which might arise over tasks in the home by hiring staff to do them. Consequently:

> "... the question of complete equality still evades us in the sense that we obviously support each other, but we've

avoided the issue by [hiring] staffing, and that started quite early in our marriage".

Nevertheless, Wendy had the responsibility for hiring domestic staff. That task was not shared. It was up to Wendy to see that the domestic side of things were done, even if she did not actually do them. Pete put it like this:

"... Wendy drives all of that stuff. It's a thing of leaving lists... or making sure the communication is right".

Sally and Harry appeared to have a substantial cross-over of tasks. A sexual division of labour did exist along traditional lines by virtue of the fact that Sally's main role was as wife and mother and Harry's as breadwinner. However, within these boundaries a great deal of sharing occurred. Harry worked very close by and this allowed him to be in close contact with Sally, as he said:

"I can run home at morning tea time, lunchtimes etc., to see how everybody is. When they're sick I can call in and after work I'm home by twenty-past five. The other day she had a flat tyre and the boss said 'Yes go for it', so I whipped over there and changed it and back again".

and Sally:

"But I'm lucky I've got a husband who bails me out as much as I bail him out. You know we tend to end up with an unspoken routine. For example, I find it no trouble to stay awake for an 11 pm or 12 pm feed for the baby, but I find it terribly hard to

> wake up say at 4 am, whereas Harry doesn't. So we have this unspoken routine where, although we both contribute to the feed, he'll be the one who actually gets up at 4 am and heats the bottle in the microwave".

Harry also said that as long as he was in the 'right mood' he got a 'buzz' out of vacuuming, loading the dishwasher and many of the inside domestic tasks. Although being 'on the spot', it was also clear that Harry's work commitments meant that sharing was constrained more than appearances indicated because Sally ended up doing a lot more than Harry. Furthermore, their particular situation depended on a sympathetic boss who obliged their needs as long as they did not interfere with Harry's paid job.

Role Reversal

One couple's domestic arrangements contradicted the idea that there are 'natural' roles for the sexes. Frank's relatively minor financial contribution as an income earner in relation to Shirley (she earned around $100,000 and he earned around $26,000 annually), was compensated for by the substantial input he had in running their home. Frank tended to see his paid work as less significant than his wife's. Frank rarely mentioned his 'bad' days at work because:

> "... I feel in general that's not of interest. It's like people telling me their dreams, me telling them about my work".

Apart from sharing childcare tasks like feeding, clothing and bathing their child, Frank did most of the domestic activities both inside and outside of

their household. He prepared all the meals except for Sunday's; did the weekly grocery shopping; maintained lawns and gardens; hung washing out and generally organised and maintained the house. In this sense, Frank had responsibility for seeing that domestic work was done. Frank also did all 'men's domestic work'. Shirley explained their arrangements in these terms:

> "I used to do most of it, but it's changed... he cooks mostly now... so I do less and Frank does more because he's around during the day... I haven't hurried to alter the balance of power in that area... all the shitty jobs... putting the rubbish out, getting the coal... a certain amount of self-interest there".

Shirley certainly saw task allocation as reflecting power and that power, in turn, reflecting her position in paid work:

> "Well, you see, my situation has been greatly improved because I have got power, right, through my job, which has empowered me in the family base... I've been empowered, and now some women, even though they go out to work, it's just more work, it doesn't empower you in the home because you don't have the income... [regarding status and prestige from the job overlapping into the home]... yes, because then you can become more assertive on the home base, and you can back it up with "if you don't like it you can lump it", whereas you can only do that from a position of power. But if you haven't got the power your role is limited and you see yourself as less equal, and you act less equal, and it makes yourself less equal... [seeing yourself as less powerful means

that women]... limit themselves, and in limiting themselves they're always looking after their male counterparts".

Tensions Between Paid Work and the Home

The practices described above tell us how the division of labour in these homes operate, but very little about how the relationship between paid work and the home affects domestic task allocation practices. In fact, the impact of paid work on each couple was of considerable importance in influencing who did what in the household. All the patterns reflected attempts to resolve tensions between paid and unpaid work.

Couples worked to achieve a compromise between the demands of paid work and their home obligations. However, there was never a complete resolution of the tension between paid and unpaid work. Instead, as the allocation of tasks suggest, a line of least resistance was often sought, in order to minimise conflict.

Traditional ideology of 'women's work' and 'men's work' is based on the idea that men's paid work is more important than any other consideration. Essentially it is built on beliefs that the 'impersonal contract' of paid work outside the home comes first over and above the 'contract' between couples built more upon emotions. These 'instrumental' ties in the case of paid work, and 'expressive' ties in unpaid work, are ordered with importance given to paid work. This occurs because income is generated from paid work, and there is more status attached to paid work. The resort by couples to the 'tried and true' divisions between the sexes is therefore no surprise.

Four of the husbands were located in the secondary labour market, Frank, Dave, Warren and Harry. They constituted the working class and the semi-autonomous class positions. People in this position were characterised either by a paid job that was inflexible to the demands of home obligations, or their work was such that the hours gave them the 'time' to fit their home obligations in around their paid work, for example, Harry, who's job was flexible and Frank. Frank's paid work in the performing arts closely resembled some of the characteristics found in part-time work, particularly the unusual hours.

It was not unusual for conflict to arise when paid work and home life duties were mismatched. One husband considered that there was little problem in his not doing domestic work, but for his wife, his lack of involvement in many domestic tasks did cause conflict:

> "We have a lot of arguments, or we used to, I don't do it so much any more, about the dishes. I just do them now. I think it's just much easier if I just do them" (Carol).

Frequently men justified their resistance to domestic work in terms of the demands of their jobs:

> "It's just if I'm knackered after a hard day's work, I'll sit down for ten minutes and catch my breath" (Dave: semi-autonomous worker).

and:

> "I can get quite irritable after shearing say for about ten, fifteen days in a row, [I] get a bit snappy" (Warren: working class).

Those justifications were not acceptable to many of the women, particularly those full-time in unpaid domestic labour:

> "I want Dave to realise that my job at home here is really hard and he can't just come home from work and finish his job here. He's got to come home and merge with mine until the common children have gone to bed and then we can flop. I want him to come home and hold together until half-past seven, because he could walk in the door at five and he wouldn't want me to walk straight out would he?" (Lorraine: husband in semi-autonomous class).

and:

> "In fact he comes in and that's not to say he sits down and demands his meal on the table... but he will stand and read the paper at the breakfast bar, casually looking at it, or the t.v. will be on... you think they could at least do their share... I do get really mad... your job doesn't have a start and a finish time" (Carol: husband in petty bourgeois class).

Rose indicated the different values given to work in the public and private spheres, when she said that the worst thing about being at home was her perception of being treated as a second-rate citizen in the community. Rose related a story of how a salesman for a vacuum company had been demonstrating his product:

> "I was around at a friend's the other day and she had this guy with this new vacuum cleaner from the States. It's worth $3000 and he was just so condescending ...ugh!... he was this young guy, probably about ten years younger than me. Oh his attitude. And businessmen when you talk to them on the phone about things".

Rose compared the value of housework to paid work in this way:

> "When you're in business, if you're doing well someone's saying your doing a good job. But no-one's saying it at home, it's not very rewarding. I mean it is for the children in the long run, but day to day [it is] mundane, it's not very rewarding really".

Rose mentioned the isolation of the housewife's job and the 'craving' felt for adult company, a need that was expressed in other ways by the rest of the women. Rose sometimes accompanied Jeff on business trips, to cocktail functions and to other social functions because:

> "... I'm so starved of people's company. I can't get down there to watch him [indoor basketball] but if I could I would. The kids are another thing we can do together".

Nevertheless, some women held to the belief that they controlled the home sphere. Lois, a full-time housewife, felt that because she had some control over when and what was to be done in the household, it was a better position to be in than at paid work:

> "Well that's it, my first answer to the [previous] question about independence, that's why I think this job is good because you have got your independence. And, if you think 'I'm too tired tonight to do anything' then you've got the luxury to say you don't have to".

Morris (1990:194-195) points out in this regard that, while the housewife role is a source of 'identity that is not employment based', it is more correctly interpreted as 'relief at respite from the "double burden" of paid and unpaid work' rather than as satisfaction with the housewife role.

Women in paid work experienced conflict and contradictions arising from the roles of housewife, mother and paid worker:

> "If you haven't had a good day at work and you come home and you're in a bad mood, sometimes you're not nice to live with... sometimes I feel a bit guilty... about going to work and leaving her [youngest child, but]... I haven't got a lot of choice so I can't worry about that side of it... when she was little she used to cry something unreal, she used to make me feel awful. She really looks forward to going to my mother's now, so it's not so hard for me... it's been really good for her actually, but you do feel guilt [because of what] people say, that working mothers should be at home with the children and that's their job" (Carol).

Janet said that she had been subjected to this sort of pressure when she returned to work after the birth of her first child. A couple of fellow workers

made it clear that they thought she should have stayed at home with her children.

Egalitarian ideals provided a space for women to enter the paid workforce and to earn an income. For some of the respondents this tended to be on a part-time or full-time basis because they wanted to, rather than because they had to. As Marcy said:

> "Personal satisfaction because Steve's salary could certainly support us. So it's not a financial imperative. It has been in the past, but it isn't any longer".

Janet when explaining why she was in part-time paid work, said part of the reason was:

> "So I don't feel useless. Otherwise people sort of think you're a housewife and it's... not very exciting is it? If you say 'just a housewife' they sort of look down upon you".

For some couples, the earning ability of both husband and wife enabled them to hire home help on a part-time basis. Employing a person to clean their house made a tremendous difference to what these women could and could not do. For these women, the weekends meant a sharing in the allocation of domestic tasks between them and their husband's. The success or otherwise of these endeavours is uncertain. What is clear is that the tensions between paid work and home were minimised by these efforts.

In the role reversal pattern, Shirley clearly had more status from her paid work and her earning capacity was considerably larger than Frank's,

about five times greater. They had made a conscious decision to resolve the conflicts between their paid and unpaid work commitments by engaging in role reversal practices. This alleviated the demands of Shirley's work and her work responsibilities.

SUMMARY

Control in the Home

In general, the men tended to be more able to determine the types of tasks they did than the women. The domestic work they did do was less time consuming and fitted around their paid work, and their work could be used to manipulate their domestic responsibilities.

In those households where both spouses were engaged in full-time paid work, there was a greater degree of sharing of domestic tasks, although for some couples sharing only occurred on the weekends, and the wife shouldered the responsibility for running the home during the week. Some couples engaged in full-time paid work were able to pay for hired help with domestic and childcare tasks. As a result, those women were more able to determine their own involvement in domestic work, and to get their husbands to take greater responsibility for domestic tasks relative to women in either part-time paid work or those who were full-time housewives and mothers.

Domestic task allocation practices were connected to class position most clearly in the way paid work shaped the sexual division of labour within households, and in turn, how the sexual division of labour shaped an individuals ability to enter paid work.

CHAPTER FIVE

MONEY MANAGEMENT PRACTICES

Introduction

Resource distribution in the family is revealed in this thesis primarily by examining the dynamics, control and management of domestic finances. The first part of this chapter reviews the money management models of Pahl (1980, 1989, 1990) and Edwards (1982, 1984). The second part examines the actual practices of the couples interviewed. The third part analyses the relationship between control and management of domestic finances and the implications, if any, for gender inequality.

Models of Financial Organisation

Pahl (1980:313-335) constructed three models for the analysis of money management practices between couples. The first she referred to as the 'whole wage system'. This involved the husband handing over all of his wage packet for the wife to manage. The wife administered financial affairs after giving her husband personal 'pocket' money. The second model Pahl referred to as the 'allowance system'. In this situation, the husband gives his

wife an allowance determined by some family norm regarding the appropriate sum. The wage is thus divided into two parts: one for the wife to maintain the household, and the other for the husband to spend as he wishes.

Pahl also identified a 'pooling system'. The resources of both spouses are pooled and money is taken out by either when needed. 'Pooling' has two variations. First it could involve each partner placing his or her income into a joint bank account to which there is mutual access. Second, it could involve one partner giving the pay packet to the other partner to manage, yet still retaining access to that income. The pooling system is characteristic of families where both spouses are earning.

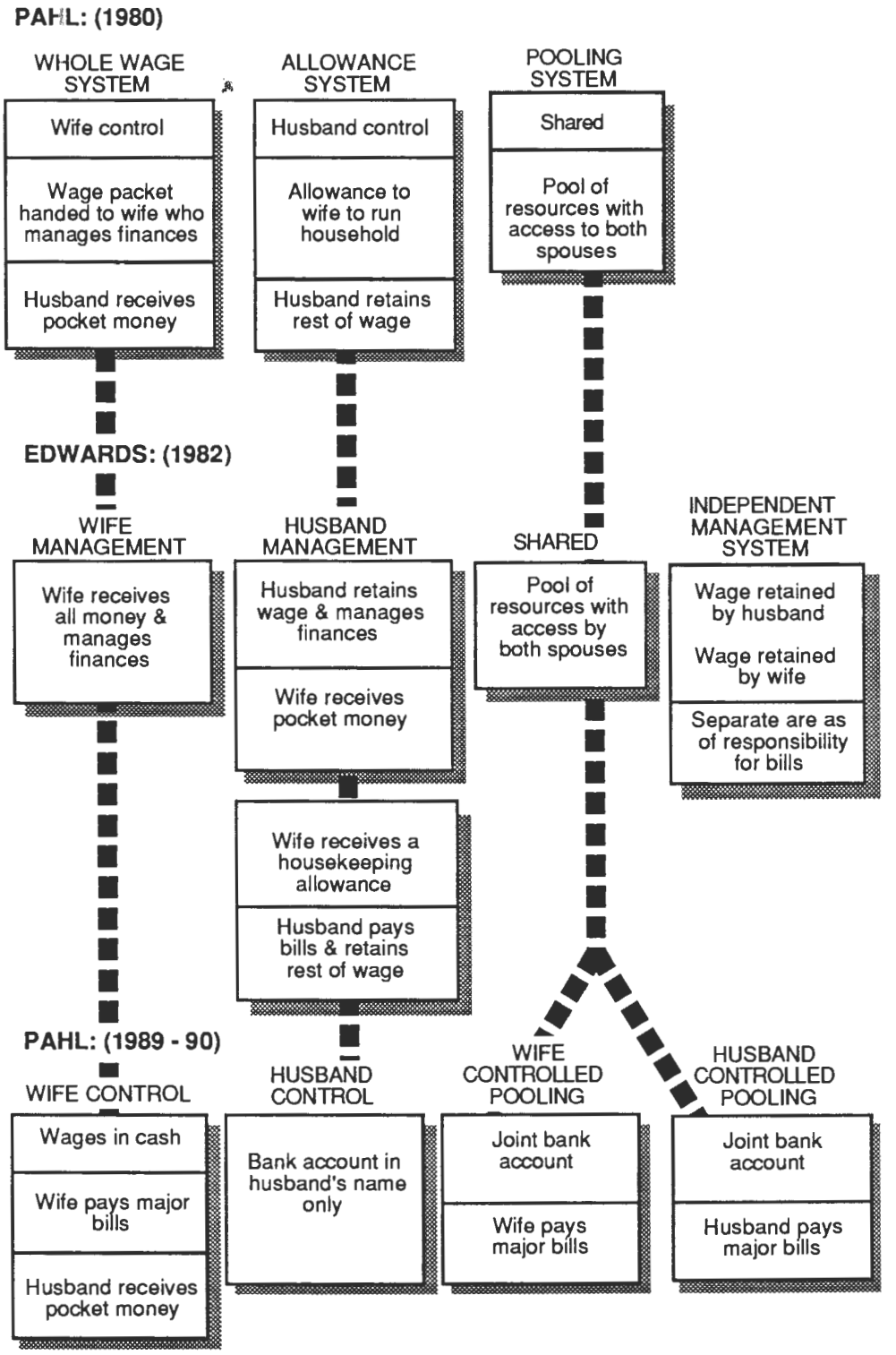
Pahl stressed that modified patterns within each category, and between categories, may be found. Nevertheless, they offer a way of organising and commenting on financial arrangements within households.

Edwards (1982:320-338) extended Pahl's concepts by distinguishing between money management and money control. According to Edwards, power is expressed through control of finances. Control refers to the decision-making aspects of family finances and is concerned with the way income is allocated within households. It is about setting the parameters to financial 'policy'. The ability to manage finances is also an expression of power, albeit not as strong a measure as control. Edwards (1984:4) has defined management as the actual carrying out of financial decisions already made: that is, the handling of money and making actual payments for goods and services as decided.

Edwards redefined what Pahl referred to as the whole wage system as a 'wife-management system'. Pahl's 'housekeeping allowance' system was re-named the 'husband-management system' and further sub-divided into two. First, the husband could give his wife personal spending money, retaining the rest of the wage and managing all finances. Second, the husband could give his wife a housekeeping allowance which might, or might not, include personal spending money. The rest of the wage is spent on bills and personal spending money for husbands.

The pooling system with its joint management elements was retained as outlined by Pahl. But Edwards added a fourth system, the 'independent management system'. Characteristic of dual income earning families, in this situation each partner keeps his/her income largely separate, and is responsible for specific areas of expenditure (Edwards, 1982:326).

Table 3: Money Management Models



Morris (1990:110) was particularly concerned to expose the implications for power relations of the money management models developed by Pahl and Edwards. According to her, in the 'whole wage system' ultimate power lies with the original recipient of the wage, but once a decision is taken to hand over the wage intact, then the power of disposal (at least in theory) is also handed over. Nevertheless, the wage earner effectively controls precisely because they earn the wage, and although a certain amount of control is handed over, it is limited. Carrying out financial 'policy' is not to be equated with the control aspects of policy determination. In the 'allowance system', the earner sets the allowance and ostensibly, once it is handed over, the recipient is free from interference in its management.

The 'pooling system' suggests that power is shared because both partners have an equal call on the pool of resources which, notionally, is accessible to both (Morris, 1990:110). In the 'independent management system', the husband and wife retain control over what they earn, and have designated areas of expenditure which they are responsible for. In such a system each partner takes responsibility for separate areas of the household economy.

The systems outlined above tend to assume that men are the main income earners. Pahl (1989 and 1990) has further developed these systems to incorporate women in paid work by focussing on the control of financial arrangements based on the extent to which income was pooled, and control of the pool. This was assessed by examining the existence of joint or separate bank accounts. Joint accounts were seen as evidence of a degree of pooling. Four patterns of control emerged:

- wife-controlled pooling where a joint account existed and the wife paid major bills;

- husband-controlled pooling where a joint account existed and the husband controlled finances;
- husband control where no joint account existed and control rested with the husband through his personal bank account;
- wife control, where no bank account operated (wages were in cash) and the wife paid the major bills while the husband had his own set sum of personal spending money - very similar to the wife-management system mentioned earlier.

The Couples' Money Management Systems

Pahl's and Edwards' categories were only partially useful in analysing the interview material. This supports Pahl's contention that they are useful as analytical tools only.

To assist the analysis of the interview material, three criteria were used. First, the nature of personal spending. Second, who made major financial decisions. Finally, the understanding of each individual regarding whether they or their partner had the most power in the overall determination of domestic finances. Consequently, a combination of actual practices, and respondents' perceptions as to what they thought happened, were used to identify the patterns of money management.

Personal spending was defined as expenditure that went solely on personal consumption. Personal spending must be contrasted with necessary spending and discretionary spending. Necessary spending includes statutory and contractual obligations, for example, taxation and hire

purchase, and basic household expenses required for continued existence, like clothing and groceries. If anything is left, this is discretionary spending, which theoretically may be spent on anyone. For example, one person talked about buying 'MacDonald's for the kids'. Personal spending is money spent solely on oneself and is part of a household's discretionary money. It was through personal spending that power relations between couples was most clearly expressed. Control of personal spending was revealed by whether a person felt there was a restriction to their personal spending or not.

Decision making practices were central to how couples actually organised their domestic finances. Examining major financial decisions was done to identify who had the primary influence over expensive purchases. Respondents were asked who they thought had more influence in making decisions over a range of purchases, both large and small. Expensive purchases included the house, a car and carpets. Minor purchases included magazines, clothes and food.

Identification of who had control over money was approached by asking each person who they thought controlled the money that came into the household. In general, spouses agreed on who controlled household finances, but in a few cases there were conflicting perspectives.

All the couples said they operated a joint bank account where all money was put in a 'kitty' and, at least notionally, it was equally available to both spouses. From this account all household expenditure was paid. In effect, the joint account acted as a housekeeping allowance, and for all the couples, the person responsible for running the household had legitimate access to money in the joint account to deal with collective household expenses.

Within the common practice of placing money into a joint account, three patterns of money management emerged: husband-control, wife-control and shared. There appears far less diversity among couples in this study, than might first have been anticipated, and far less than previous research indicates, for example, Edwards (1984), James (1985), and Pahl (1980 and 1989). The small number of couples interviewed may partly explain the lack of diversity.

The Husband-Controlled Pooling System

In the husband-controlled pooling system there is a joint bank account, but husbands clearly control personal spending. Husbands did not necessarily have the biggest say over major decisions and there was variation in who individuals considered had overall control over finances. Six of the ten couples operated with this system: Lois and Jim from the bourgeois class; Marcy and Steve and Rose and Jeff from the managerial class; Jenny and Aaron from the petty bourgeois class; Lorraine and Dave from the semi-autonomous class, and Janet and Warren from the working class. All five classes defined in this study are represented here.

Personal Spending

Differential access between husbands and wives to financial resources was most marked in the area of personal spending. Having a joint account did not necessarily translate into equality. Husbands tended to have easier

access to 'pocket money', and were less likely to feel that they had to justify their spending. In addition, women seemed to be less able than men to distinguish between discretionary spending and money which was spent on themselves alone. For example, while Lois estimated that she spent about $300 per week on clothes for herself and their children and on items for the house, she could not provide a separate estimate of personal expenditure. Other studies have noted the tendency for women to spend money on others, yet see it as expenditure on themselves (James, 1983:14-16).

For Lois and Jim from the bourgeois class, and Marcy and Steve from the managerial class, personal spending did not appear to be a source of conflict between partners. As members of the primary labour market with considerable financial reward, the amount of discretionary spending available to them allowed personal spending to be virtually unlimited for each individual.

Conversely, those women who described themselves as full-time housewives and mothers were significantly limited in their personal spending. This appeared to be associated with limited opportunities to earn their own money (if jobs were available) because of responsibilities related to the care of pre-school children. This was clearly illustrated by Jenny who had to ask her husband for personal spending money:

> "If I want to buy some new clothes or anything, I say to Aaron... that I'm going to go into town and get something, so we discuss it. If we want to buy a painting we'll talk about it. Plants I just go off and buy. No we don't have a set figure".

Jenny then went on to say that they drew cash out of their cheque account and put it in a drawer:

> "... and we take out $10 or $20 or whatever, until it's gone and then we get some more. And it's in his drawer actually [laugh] but I know where it is. So do the kids!".

Over very small amounts Jenny had discretion to spend. Over larger amounts a process of negotiation was necessary. So, although the only ostensible limits to their personal spending was the amount available at any given time in their joint account, this hid deeper processes of negotiation.

Two women, Lorraine and Janet, regarded personal spending money as always something to be negotiated between husband and wife. Their husbands, however, considered personal spending as automatically available, and used theirs regularly. Lorraine said that they had 'none as such', and that they both did not 'feel' the need to have any spending money. Instead:

> "... depending on the size of the thing you're talking about, we'll either... go out and buy it, or else come home and talk about wanting it, discuss it, and if we agree then we get it".

In contrast, Dave said:

> "Yes. I try to limit myself to $20 a week, but I'm not very successful about that".

Similarly, while Janet expressed some hesitation about personal spending, for her husband, it was just a matter of writing 'myself out a cheque when I need some money'. Janet and Warren were the clearest example that structures of control over spending were substantially linked to actual income earning capacity.

Rose, whose husband was in the managerial class, had some personal spending but it was within the limits of a strict budget for which she was responsible. Jeff appeared to abide by no such constraints in relation to personal spending. Rose said that she had access to personal spending but it was 'not a lot':

> "He gets $100/fortnight, and I'd probably have about the same left over from the budget, and that sort of goes on incidentals like milk and bread as well. If I want something I can go and get it, not just go and get it but...".

Rose did not consider that personal expenditure was a regular thing:

> "There's no way I'd buy something each pay-day. I might go three months without and then put something on layby".

Rose and Jeff's organisation of household finances confirms the idea that ultimately the earner has rights of disposal over the wage (Morris, 1990:108) Furthermore, as Pahl (1983) argued, the budgeter in a household (generally the woman) had discretion only within the strictly defined limits of a budget.

All couples believed that they shared money, but this was contradicted by the actual practices in which they engaged. Access to

personal money revealed the contradiction most starkly, with the husbands' right to pocket money openly acknowledged. While some wives argued that their domestic and childcare work entitled them to a share of personal money, personal spending was more in the nature of an allowance than a wage. A number of them in this study had to request any personal spending money they required. As Morris' (1990:108) points out, in these cases, the income earner 'owns' the household money.

Major Decisions

All respondents in the husband-control group thought that they had equal influence with their partner in making major decisions, except for Marcy and Steve, and Jim. Some of the replies indicating decisions about major purchases were shared included:

> "We'll either... go out and buy it, or else come home and talk about wanting it, discuss it, and if we agree then we get it" (Lorraine).

and Jenny:

> "... if there's something one of us wants, we'll consult with the other one, so it's fairly balanced".

Both Marcy and Steve felt that he was more influential. As Steve said when asked about payment of major bills:

> "I do our accounts every couple of weeks... and if it turns up anything odd like doing better than I thought or worse then I just mention it to Marcy".

Steve added that if it was financial decisions, he would have a greater part to play.

Jim, from the bourgeois class, thought that he had a bigger say over major financial decisions, but his wife, Lois, felt that it was a shared process. However, Jim's power over major decisions was clear when he talked about purchasing a car:

> "I would choose the type and style and she would choose the colour, but initially I would do the homework".

Self and Partner Identification

There was variation in couples' views on who had overall control over money coming into the household. Two couples, Lois and Jim and Rose and Jeff, believed the wife controlled. Another two couples, Marcy and Steve, and Lorraine and Dave, believed that he controlled. Marcy said:

> "Steve gives me the money, and I guess if you were looking for a single name it would be Steve".

Steve also kept a close eye on day-to-day expenditure:

> "I attend to the detail of bank statements... putting in cheques... shifting money from... bank... to... cheque... to savings account... I monitor... and just keep an eye on where we're headed".

Lorraine explained the situation between her and Dave in this fashion:

> "Dave likes handling the money, I like him handling the money".

One couple, Jenny and Aaron, believed that control of finances was shared. As Jenny explained:

> "I think we both probably do. We certainly don't decide or make decisions about the money going into different accounts and everything. It just never happens without talking about it first".

and Aaron:

> "I think we do that very much equally".

Janet thought that she controlled finances, while Warren felt that it was a shared control:

> "Either one of us really. We've just got one cheque account".

Wife-Controlled Pooling System

The wife-controlled pooling system was characterised by a joint bank account with wives having control over personal spending. Either the wife had the biggest say over major decisions, or it was shared. It was clear that the women and their husbands believed that the wife had general control over finances. Three couples, Wendy and Pete from the bourgeois class, Shirley and Frank from the semi-autonomous class, and Sally and Harry from the working class are placed in the wife-controlled pooling category.

Personal Spending

For two couples, Wendy and Pete, and Shirley and Frank, personal spending did not appear to be a major source of conflict. At a certain income level it became almost irrelevant to ask about personal spending because access to and control over money and other resources were not an issue. Discretionary spending was not bound by any limitations and money management was of no real concern. As Wendy put it:

> "I suppose that's the advantage of having the kind of income we have is that we can more or less spend what we want. We do tend to talk about it first if it's a big expenditure... I try to budget what I think he's going to spend, so I've got a feeling for what we both spend, whereas Pete would have no idea what I spend, or what the company spends, or anything

like that... I try to talk to him about income but he's not even fussed".

When resources are plentiful, conflict does not arise because each person's wants can be satisfied. Conversely, scarce resources generate gender conflict. As was apparent between the working class couples in the husband-controlled section, there is constant struggle over the few resources that were available.

In comparison to Wendy and Pete, Sally and Harry were on a much lower income. Consequently, negotiations over scarce resources were apparent. Personal spending had to be worked out within the limits of a strict budget. Personal spending for this couple was very irregular, compared to the other two couples. Sally commented that it was maybe three or four times a year that she was able to accommodate her and Harry's desires for personal spending.

While wives in the husband-control model tended to restrict their own, but were not able to restrict their husband's personal spending, limits on personal spending applied to Harry as well as to Sally. Sally made it clear, that it was within the constraints of a limited household income that they had both personal and discretionary spending, and she made the decisions as to what could be spent by both from month to month:

"I don't have an allocated sum, but if I want something badly I go and get it, so I sort of have uncontrolled use of the money".

The 'uncontrolled' use of money Sally referred to was the discretion she had over all financial spending relative to Harry. Harry had access to personal

spending, 'within reason I suppose'. There was no set amount that he could spend, rather:

> "... on occasions when I might go into town and think 'Oh yeah, I might like that book' and Sally will go 'Oh yeah, we can afford it this week' or, 'No we'll have to wait another month'... so it's not regular at all".

He pointed out that if there were something that he really wanted, it came out of the joint account, provided it did not interfere with the normal outgoings.

Sally controlled the household income once it entered the joint account, as well as managed and budgeted their accounts. She pointed out that even where personal spending was concerned she felt she controlled it, because technically he had pocket money but he was never able to get to town to spend it. Yet Sally later revealed that she did not totally control his personal spending even though she controlled the overall budget. It was a matter of negotiation, and she felt that he had some moral right to the money:

> "I feel that I can't say to him 'No, you can't have it' because he's earnt the money and also because it's not as if he's out there every week spending it... sometimes it's a struggle to find it because when I spend money I might spend it in say a $50 chunk, it's a lot easier to find. But when Harry spends it might be in a $200 chunk and that's a hell of a lot harder to find. When Harry wants to spend, I've got to juggle finances to do it".

With regard to her own access to personal spending money, Sally was adamant that any income that Harry earned was partly hers. She explained it in these terms:

> "... it's funny isn't it, because they [men] earn the money but you don't consider it to be [solely] theirs".

This telling comment indicates the exchanges operating between Sally and Harry. The services Sally provided; domestic, childcare and sexual, were part of the informal exchanges that allowed Sally access to 'his' money.

Sally had a dominant part to play in controlling, managing and budgeting income that entered their household economy. Unlike in other families, I did not get the feeling that because Harry earned the money he retained ultimate control, although elements of that were discerned. Rather, it seemed that Sally held sway where most things to do with finances were concerned.

Major Decisions

Only Shirley was adamant that she was more influential over large decisions. Shirley's dominance over major decisions was apparent in her explanation of why she took control of the purse strings, after Frank had control:

> "... we did a lot of building... our house up there and furnishing, and it all got out of control... so I was... piling more

> money into the joint account to make it catch up. So I just took it over for a while to stop... for Frank not to worry about it".

The perceptions of the other two couples were that equal weight was given to these decisions by both partners. Wendy summed up the shared approach to major decisions with:

> "We tend to talk about it first if it's a big expenditure... it's important that he agrees with me... I think that both of us feel in those major areas you have got to agree".

and Pete:

> "... there is top consultation, it does arise out of a joint agreement".

However, when minor decisions are also examined, it is apparent that the three women are considered to dominate decision making. For example, Pete commented on how Wendy is behind many decisions:

> "... but again Wendy drives it rather more than I do. Wendy is the initiator in a lot of these areas, so it is Wendy, in consultation with me".

Self and Partner Identification

All three couples thought that the wives controlled the money that came into their households. Shirley commented:

"Me. I don't know if it's fair... but at the moment I'm... doing it".

Frank simply said, 'My wife!'. Harry was happy for Sally to control finances because:

> "I've tried to have a go at it, but it's easier to get her to take the money... I've never been able to work out the book work and accounting the way she does it and I end up bamboozled... so I think, 'here take it then' ".

Wendy, matter-of-factly said 'Me', and Pete explained control of finances by Wendy as:

> "I suppose Wendy does in the end. If we're wildly over budget, she's the one who draws it to my attention and then we have a quarrel".

Shared Pooling System

Consultation processes were said to operate by every couple in their household. Beliefs about sharing seemed to be important in the avoidance of conflicts that arise from unequal power relations. However, only one couple had money management practices characterised by equal control over personal spending, and where major decisions and overall financial management was shared.

Carol and Bruce from the petty bourgeois class fell into this category because of the consultation that went on over major purchases. Their financial arrangements revealed a remarkable degree of sharing. This is not to say that a degree of sharing did not occur in other households, rather, in those homes sharing only goes on in certain spheres and at certain times. For example, it might occur only on the weekends, or when conflict could not be kept in check, or over certain purchases.

Personal Spending

Personal spending was a non-issue for Carol and Bruce, mainly because of their higher than average income and the availability of discretionary funds. Carol said:

> "... we just use whatever we want, no-one queries the other".

Bruce seemed to be unaware that Carol had access to personal spending from their joint account. Instead he believed that for Carol it derived from interest on a small personal investment she inherited.

Carol had said she did not use that source of income, preferring to let it 'compound'. Bruce commented he did not have any personal spending money specifically, rather had access to:

> "Spending money as necessary or as I choose. I just take it out of the machine with my card".

Like couples in other categories, Carol and Bruce found it hard to delineate between personal and other spending. Bruce, when asked what he spent his personal money on said:

> "... couldn't say what it was... no distinction between personal spending and other".

Major Decisions

Carol and Bruce believed that they shared decision making, although Carol had control over day to day and minor financial decisions:

> "Certainly the actual day to day running of the house, those decisions I would make more of, but they're not major decisions... that's my job, house manager or whatever".

> Both partners discussed bigger decisions:

> "Depends on who's deciding what's required, or who's using it. So if Carol's doing shopping she'd do that, but if it's larger stuff it would be done under consultation. Certainly for the on-going decision making Carol would do that " (Bruce).

Under the guise of Carol making many decisions necessary for running the household on a daily basis, the power relations which appear shared may actually hide deeper processes of negotiation, particularly over large decisions.

Self and Partner Identification

Carol and Bruce commented that they each had equal control over money entering their households. The business was in both their names, which would suggest that Carol held more influence over finances than that experienced by other wives who classified themselves as full-time housewives and mothers. Ownership of the means of production translated into power in the home for Carol. This was most clearly expressed in Carol's access to personal spending money and in her participation in decision making and major purchases.

SUMMARY

Three models emerged from discussions of money management practices. These were husband-control, wife-control and shared systems. The influence of gender on how money was managed was most apparent in the organisation of personal spending. In general, men had more control over personal spending than their wives, as shown in the husband-controlled pooling system. In both the wife-controlled pooling system and the shared system, husbands did not dominate decisions about personal spending, but for the most part neither did wives, (except Sally). In some cases personal spending was not a major source of conflict because there were ample financial resources.

Gender inequalities were also evident in the self and partner identification category. All men and seven of the ten women respondents

were very clear that women were dominant over all decisions. However, the real extent of this power is difficult to measure, as control over small financial decisions such as grocery shopping, seemed to lead to the belief that more power was wielded by the person making that decision. Couples also believed that the more decisions a person made must mean they had more power, irrespective of the minimal effects of those decisions on control over finances. Relatively minor decisions, although absolutely necessary for the continuance of daily domestic affairs, did not have the same impact on access to and the use of resources as the major decisions, for example, whether to purchase a house. This gave women a high profile in decision making which was not necessarily matched by a high degree of financial control. When major decisions were examined, it was apparent that men were more likely to make those.

Class position was not very influential in determining money management practices in the household, except in the area of personal spending. A person's access to, and control over, personal spending was in part determined by the level of income coming into the household, and by their own income earning ability. Personal spending was of no consequence for those people who were located in the primary labour market, yet for those who were located in the secondary labour market, personal spending was the issue which revealed most clearly conflict over money between partners.

Women were mainly in the secondary labour market, and consequently restricted in the power they could assert over their own or others' personal spending. Those women who described themselves as full-time housewives and mothers were either reluctant to use personal spending or did not believe they had any. Conversely, those women and

men who were in full-time paid work in the primary labour market were not as subject to constraints over personal spending.

While women who were in full-time paid work exercised more power in financial situations than women who considered themselves to be full-time housewives and mothers, gender inequality meant there was still a major difference between what wives could earn in comparison to husbands. This difference, for example, meant that although Wendy was an extraordinarily high income earner, Pete could earn twice as much in an hour as she could. The sets of resources people could control was determined by their class position, earning ability and gender. These factors influenced the power they were able to wield over money management.

CHAPTER SIX

CONCLUSION

This study falls into a now well-established tradition of analysis related to resource distribution and control in households (Pahl, 1980, 1989, 1990; Edwards, 1982; Morris, 1990; Rapoport and Rapoport, 1971). In New Zealand alone, there is a considerable body of empirical literature falling within that general rubric (Novitz, 1987; Koopman-Boyden, 1978; Koopman-Boyden and Scott, 1984; James, 1985). This study has concentrated on exploring the impact of both the sexual division of labour in the non-domestic and domestic spheres, and the class structure on household dynamics. In particular, the dynamics related to task allocation and money management have been investigated.

In this study, those women participating in both the domestic and non-domestic spheres had greater control over money management and domestic task allocation than women participating solely in the domestic arena. The nature and extent of that control differed, however, according to a number of factors.

Separation of tasks along gender lines was typical of most families in this study. Only one household had a clear reversal of traditional roles, and two couples appeared to share domestic work almost equally.

Consequently, most men did very little domestic work at all. What little they did do was outside of the house. When sharing occurred it was mainly on weekends, and tended to operate among couples whose combined income level meant they could afford to hire help. Overall, task allocation practices could be divided into:

- Traditional: where the division of labour reflected a traditional division into 'men's work', primarily those tasks outside the house, and 'women's work' which was primarily inside the home.

- Traditional weekday and Shared Weekends: where the sexual division of labour in the household was along traditional lines during the week, but became shared during the weekends.

- Shared: where there was a largely undifferentiated sexual division of labour in the home with no real divisions into women's work and men's work.

- Role Reversal: where women did the tasks traditionally considered to be 'men's work' and the men did work traditionally considered to be 'women's work'.

In comparison, money management practices revealed three patterns:

- Husband-control: where a joint bank account was in operation, and the husband clearly controlled personal spending. Variation over whether husbands or wives were more influential in major and minor decisions, and variation over who controlled money that entered the household were features of the other criteria.

- Wife-control: where a joint bank account was in operation, and the wife clearly controlled the finances that entered the household. Wives influence over major and minor decisions varied from dominance to shared, and personal spending was in their control.

- Shared: where a joint bank account was in operation, and was characterised by a couple's belief that personal spending, control of finances and influence over large and small decisions was shared.

The criteria used to determine money management practices are, control over personal spending; who was most influential over major and minor decisions; and self and partner identification of who they thought controlled the money that entered their homes.

In most cases, men tended to have more discretion over personal spending than their wives. This was especially so for working class men employed in the secondary labour market with wives who described themselves as full-time housewives and mothers.

The total discretionary income of some couples was so high that control of finances and, certainly, limitations on personal spending were difficult to distinguish. These were households in which both women and men were in the labour market, and covered the bourgeois, managerial, petty bourgeois, and semi-autonomous class positions.

With regard to decision making patterns, this study found that many women were autonomous in decisions related to small or routine non-personal expenditure. Associated with this was the tendency for respondents to see this as sharing even when it became clear that the individual had little discretionary control over other expenditure or personal spending. Men tended to have more influence over large decisions like buying a house, car and carpets.

An assessment of who was most influential over all decisions in this study revealed that all men over all the classes thought their wives had dominance. Only one woman did not perceive herself to be equal, or have more dominance, in decision making than her husband. However, when actual practices were discussed, it was clear that men exercised control.

Despite the apparent popularisation of feminism in the last decade, relatively traditional views regarding gender roles were expressed. This was particularly true of men. Women tended to see a more flexible, and egalitarian division of labour as ideal. The extent to which women were able to actively pursue those ideals was conditioned by the resources they were able to control. This was partly influenced by family life cycle.

When children were young, this was the time that normative ideas held by the couples and expectations of others impacted most. The older the child, the more women were able to think about rejoining paid work. It was clear that entry into the labour force gave women more influence over money and decision making in the family. It certainly gave them more choice over their involvement in domestic work.

In all cases it was women, rather than their husbands, who were expected to modify their behaviour in terms of the demands of balancing home and paid work. The possibilities for men to alter their behaviour were often discussed by the couples, but it was acknowledged that these were frequently not put into practice. Many of the couples expressed the need, in one breath, for men to change, and, in the next breath, all focus centred on the practical ways women had to change. This was not a response from men only, and appeared to be equally distributed among the classes.

Class location affected individual choice over what domestic and paid employment activities a person could do. The more income a person earned, and the more resource-rich they were, the more choice they had over the division of labour within the household. The ability to hire other people to undertake domestic work meant that some couples had considerable discretion over the tasks they undertook. It also meant that they could pursue complex and demanding activities in the non-domestic sphere. Couples from the bourgeois, managerial and semi-autonomous class positions most often found themselves in this position. Nevertheless, even under these conditions the responsibility to see that the domestic work was done fell not on to the husbands, but on the wives.

In addition, those in the bourgeois, managerial and semi-autonomous classes found it easier to structure their work to fit around household obligations. For example, they could bring their work into their homes and continue it there when their time permitted.

For those women who, because of their lack of qualifications, marketable skills or interrupted labour force participation, could only enter the secondary labour market, part-time jobs offered the best way of dealing with

their household and childcare obligations. They could do paid work at a time when those duties did not interfere too much with domestic tasks, usually at night. Then they could rely on husbands to look after the children. This offered a cheap childcare alternative for the family with little disposable income.

In essence, a bi-polar tendency among the women emerged concerning money. At one end, those women who were tertiary educated, had well established career paths and material resources, could choose to go back early to paid employment because they could arrange for childcare and structure their jobs to allow them to do so. This also allowed those women to exert some control over the allocation of domestic tasks and over money management.

At the other end, women who had few personal resources and who lived in households in which there were limited resources overall, had fewer choices about whether they were able to enter paid employment or not. This translated into restricted choices over their domestic labour. It was these women who suffered most from the 'double burden'. Furthermore, they appeared to have little control over domestic finances.

To conclude, this study has confirmed that inequalities between husbands and wives continue, despite apparent changes towards more egalitarian attitudes and values regarding the roles of the sexes. Inequalities also continue, despite women's apparent 'liberation' through entry into paid employment. It is the nature of that paid employment, and women's and their husband's relationships to the means of production (that is, their class position), which are associated with variations in the relative roles and power of women and men in the household.

APPENDIX 1

Interview Schedule

Background Details:

Where were you born?

How long have you lived in...?

What year were you born in...?

Who lives in this household?

How many adults are there?

What is their relationship to you?

How many children are there?

What are their ages?

What is their relationship to you?

Did you have any qualifications when you left school?

If so, what were these?

Do you have any further qualifications?

Which of your parents do you think was most influential in money matters?

How did your parents make decisions about money matters?

Did you have personal savings or investments before you were married/living together?

Did you have any assets (goods) before you were married/living together?

Have these savings/assets been pooled, or do you keep them separate?

Did your husband/wife/partner have personal savings and/or assets before you were married/living together?

How important do you feel it is for couples to discuss savings/budgeting/bank accounts, and so on, before marriage/living together?

Did you discuss money matters with your husband/wife/partner before marriage/living together?

Paid Employment:

What is your current occupation?

Are you: - self-employed?

- in part-time paid work? (less than 30 hours/week)
- in full-time paid work?

Are you a wage or salary earner in part-time paid work?

Are you a wage or salary earner in full-time paid work?

How many jobs have you had since you left school?

What were those jobs?

Why did you leave? (list all jobs and reasons for leaving up to the present)

What did you do with what was left of your wage packet after living expenses (like room and board or food and rent, plus transport costs to and from work) were paid?

What is the main reason for you working?

Are there any other reasons?

How many hours a week do you work?

How long have you been in your present job?

Why did you choose this job?

What do you like about your job?

What do you dislike about your job?

Do you have any ambitions about your work?

What does your husband/wife/partner think about your working?

What do you consider are the benefits of working outside of the home?

What are the disadvantages of working outside of the home?

Do you find it difficult to hold down a paid job and do all the things that need to be done in your home?

Some people say that married women shouldn't work, that they are taking jobs away from others who need work more. What do you think?

Non-Paid Work:

Could you tell me the reasons why you are not in paid employment at the moment?

Have you ever been in paid employment?

If so, what was that job?

Why did you leave? (go through and find out all the jobs, and the reasons for leaving, up to the present)

What do you think are the best things about being at home?

What are the worst things about being at home?

Would you like a full-time job now?

Why/why not?

If yes, what type of job would you like?

Would your husband/wife/partner like you to have a full-time job?

Why/why not?

Would your husband/wife/partner like you to have a part-time job?

Why/why not?

Voluntary Work:

Do you do any voluntary work? (by that I mean work without pay for other people in the community)

If so, what sort?

Can you describe the voluntary work you do?

About how many hours a week does this take up?

Budgeting:

Could you please tell me who do you think controls the money that comes into your household?

Do you have a : - joint bank account?

- separate bank account?

- no bank account?

Who, generally, keeps the household accounts?

Who has to sign the cheques to make them valid?

Expenditure:

Could you tell me who arranges payment for: (all the items listed)?

Which of you two pays for: (all the items listed)?

- rent or mortgage?
- rates?
- telephone, electricity, gas, t.v. rental?
- t.v. license?
- hire purchase?
- insurances (life, health,household, contents, fire)?
- petrol/bus/taxi fares?
- car purchase payments?
- car maintenance/repairs?
- food?
- household appliance repairs?
- adult clothing/footwear?
- children's clothing/footwear?
- dental care?
- doctor's bills?
- magazines and newspapers?
- subscriptions and donations?
- other expenses, (specify)?

Which of the above things are paid for out of housekeeping?

Have you capitalised on any of the children's Family Benefit?

If yes - all of family benefit?

- some of family benefit?

Which of the above things are paid for out of family benefit?

What additional things is family benefit used for?

Do you receive family support?

Sources of Income:

Which of the following sources of income do you hold personally or jointly?

- none?
- wages or salary?
- self-employed earnings?
- family benefit?
- other benefits?
- maintenance?
- accident compensation payments/insurance payments?
- interest/dividends on investments, savings, etc.?
- rent?
- bursaries/scholarships?
- other, (specify)?

Approximately how much money comes in from each of these sources?

Into which group does your total income, before tax, fall?

- under 10,000?
- 10,000 to 19,999?
- 20,000 to 29,999?
- 30,000 to 39,000?
- 40,000 to 49,999?
- 50,000 and over?

Do you have any assets you regard soley as your own?

If yes, what are they?

Do any of these earn money for you?

If so, how is that money used?

Personal Spending:

Do you have any spending money that you can do what you like with?

Does your husband/wife/partner have any spending money he/she can do what he/she likes with?

How do you use it?

How much per week/month is that?

Decision-Making:

Who do you think is most influential in making decisions?

Who carries out those decisions?

Who decides how money is going to be spent?

Who makes decisions on purchasing expensive items?

Such as a house?

A car?

Carpets?

Who makes decisions on purchasing small items?

Such as magazines?

Clothes?

Food?

Who decides where to go on holiday?

Who decides things to do concerning husbands/partners job?

Who decides things to do concerning wife's/partners job?

Who decides what school the children will attend?

General Questions:

Who generally gets up first in the morning?

Why?

Who generally decides what t.v. programmes to watch?

What videos to watch?

What radio station to listen to?

What records/tapes/c.d's to play?

Who generally decides what to do at nights?

Who generally decides what to do at weekends?

Who prepares/cooks breakfast?

Who prepares/cooks lunch?

Who prepares/cooks dinner?

Who washes the dishes?

Who cleans the house?

Who does the laundry?

Who does the ironing?

Who hangs the washing out to dry?

Who maintains the house?

Who cleans/washes the car?

Who maintains the car?

Who repairs a leaking tap?

Who puts the rubbish out?

Who burns the rubbish?

Who replaces fuses when they blow?

Who mows the lawn?

Who maintains the garden?

Who does the shopping?

Who feeds young children?

Who bathes young children?

Who dresses young children?

Who plays with young children indoors?

Who plays with young children outdoors

Who corrects children's behaviour?

Who usually transports children to school/sport/doctor/dentist, and so on, including waiting for them?

Who supervises older children?

Who helps with their schoolwork?

Do they have chores?

Do they receive pocket money?

Who chooses and buys the childrens clothes?

Who chooses and buys the adult clothes?

Is there anyone else around to help with these tasks?

How often is that help there?

Is childcare available?

If so, do you use it?

Is it casual or formal childcare?

Is there any member of the household with special needs that require extra time and work?

Of these tasks, what ones do you enjoy doing?

What ones don't you enjoy doing?

Do you feel you have a choice about doing them?

Over what tasks are you most likely to disagree about who should do them?

Over what tasks are you most likely to agree about who should do them?

Is your present occupation a better job than those you held in the past?

What time do you finish work most days?

Do you ever bring your work home?

What is your husbands/wifes/partners attitude to your working at home, or late at the office?

If you have a bad day at work, (or at home), do you mention it to your husband/wife/partner?

If your husband/wife/partner has a bad day at work, (or at home), does he/she mention it to you?

Do you intend changing your job in the near future?

Are there any ways your work life affects your home life (and vice-versa) not discussed?

Do you personally spend money on hobbies/sport/gardening, and/or other interests?

What sort of hobbies?

Do you think any of these hobbies saves you money? (yes/no)

Who generally pays for your hobbies/sport/gardening and/or other interests?

Who generally pays for your partners hobbies/sport/gardening and/or other interests?

What do you define as a leisure activity, that is, what are the things about the activity which makes it leisure?

Do you belong to any club or organisation?

How important are family relatives to you?

Which side do you see the most - your side or your husbands/wife's partners?

What type of contact do you have with your relatives?

How important are friends to you?

Do you have friends of your own?

Does your husband/wife/partner have friends of his/her own?

Do you and your husband/wife/partner mix with his/her workmates and their families?

How important are neighbours to you?

Do you and your husband/wife/partner have interests together?

Can you describe to me your common interests?

Do you and your husband/wife/partner do things together?

Do you see mother and father roles as different?

If so, in what ways?

Some people say that equality between the sexes has been achieved for instance, women now go out to work - would you agree or disagree that the sexes are equal?

Why/why not?

Do you think that equality between the sexes in all walks of life is a good thing, or a bad thing?

Why/why not?

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