

Gender revolution in who holds the purse strings

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New research has uncovered considerable class differences in the gender revolution of who holds the purse strings among British couples.

Low-earning and high-earning women are taking more control of the finances in their relationships, but in different ways, says the research from Lancaster University.

Analyzing data from 11,730 [heterosexual couples](#) from a national sample of the UK population, Dr. Yang Hu, of Lancaster University, reveals trends toward gender equality in couples' money management.

Women with equally high earnings as their [male partners](#) increasingly manage their money separately, as they develop a sense of autonomy from their own earnings and can afford not to pool their resources.

Women with low earnings have seen more subtle changes. They now receive their own spending money and, with that, more freedom of choice on how the money is spent, while the restrictive female housekeeping allowance system has declined.

"Divergent Gender Revolutions: Cohort Changes in household Financial Management Across Income Gradients" is published today in the journal *Gender & Society*.

The research examines changes across British couples born between the 1920s and 1990s in their money management and looks at how the changes vary across individuals and couples occupying different income positions.

Money management is a key part of everyday family life. Partners' and particularly women's limited access to money in the household can severely undermine their living standard, well-being, and relationship and life satisfaction.

The findings provide new insights into how we understand the changing nature of couple relationships and gender inequalities in the household.

The empowerment of high-earning women is primarily characterized by a trend of "going solo" in money management, evident in a decrease in joint financial management and an increase in independent management.

The trend of "going solo" is particularly prominent among couples in which both partners have equally high earnings. For example, joint [financial management](#) decreased from 54% among couples with top 5% earnings born before 1950 to 37% among those born after 1980, compared with hardly any changes among low-earning couples.

By contrast, among low-earning women, there has been, over time, a relaxation of male control.

Findings show the trend of men managing all the money and giving their female partners a housekeeping allowance has declined significantly and there has been a nuanced relaxation of financial restrictions which sees women taking personal spending money from the pot. Among homemaking women, the prevalence of the "housekeeping allowance system" decreased from 30% for those born before 1950 to a mere 3% for those born after 1980.

And, says the research, less men are now adopting a "back-seat" management of household finances.

Where once men might have given their partners a 'housekeeping allowance' and delegated the onerous chore of making the money stretch to cover daily expenses, they have now stepped up to embrace the chore of everyday money management themselves. The proportion of breadwinning men taking on such money management has increased from 12% among those born before 1950 to 34% among those born after 1980.

"My findings reveal some room for optimism, showing some progress

toward, but not yet the achievement of, gender equality in how couples manage their money," says Dr. Hu, a Senior Lecturer in Sociology.

"While some scholars have long argued that modern couple relationships increasingly capitalize on the ideals of equality and individuality, my findings show that how these ideals are achieved are very different for low-earning and high-earning women and couples."

"The findings highlight that the gender revolution has taken very different paths across different social classes. They draw attention to the important role of ([women's](#)) economic resources in shaping the nuanced ways in which [gender](#) equality can be negotiated and achieved in couples' [money](#) management," Dr. Hu adds.

The research focuses on heterosexual couples from the Economic and Social Research Council-funded Understanding Society survey, as samples of LGBTQI+ data are not yet large enough for robust analysis.

"It's important for future data collection and research to explore how social changes in household finances take place across diverse social groups," Dr. Hu says.

More information: Yang Hu, Divergent Gender Revolutions: Cohort Changes in Household Financial Management across Income Gradients, *Gender & Society* (2021). [DOI: 10.1177/08912432211036912](https://doi.org/10.1177/08912432211036912)

Provided by Lancaster University

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