How do couples share money?

Women are beginning to earn comparable amounts to men in the labor force, especially if they choose not to have children. But do equal earnings at work convert to equal control of money at home?

All qualitative studies of money management have been conducted in Western countries. Under conditions present in non-Western countries, such as rapid marketization and financial instability:

1) How do couples organize their money?

2) How does gender affect couples' financial arrangements?

Inherited Soviet Culture

- Money and profits were considered morally “dirty” in the Soviet Union
- Lots of people had $, lack of things to buy
- Very traditional gender attitudes
- Strong breadwinning norms for men
- Women in charge of obtaining food & household goods

Ukraine Today

Ukraine is at war with Russia. Inflation has quadrupled since 2013. For many reasons, most Ukrainians do not trust banks. Many couples keep “stashes” of money at home in jars or drawers.

Data and Methods

Quantitative Data

- Nationally representative survey of 1,630 married or cohabiting individuals collected May 2015

How Couples Pool Money

- Everyone gives to common pot
- Everyone gives part income
- Some members give part income
- Everyone gives income to one member
- Everyone gives part to one member
- Everyone has independent money

Qualitative Data

- Nine months in Kyiv on a Fulbright Scholarship
- Interviewed 105 married & cohabiting individuals
- Within this sample there are 30 “couples” where each partner interviewed separately
- Interviews recorded, transcribed, and translated
- Coding in MaxQDA still ongoing

Men’s Money versus Women’s Money

One goal that persisted across respondents was the need to preserve the husband’s breadwinning status, regardless of whether or not he made more than his wife.

- Earmarking: Couples used men’s money for “important” expenses like rent, utilities, or a vehicle. Women’s money was for “trivial” things like gifts, toys, or clothing.

- Visibility: Men’s money entered the household and was visibly given to family members. Women’s money often went directly to pay bills or to buy food; never physically entering the household.

- Order of use: Men’s money was spent first every month. When the money ran out, women covered the rest of the expenses.

- Gender stereotypes: A high earning woman was less threatening if she was “bad with finances” or a “hopeless shopaholic.” In contrast, men perceived themselves as experts with money, or just “not interested” in household affairs.

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