

Money and values in couples: a cross-welfare system comparison of gender values

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Abstract

Purpose – Money management practices among couples from 27 countries were studied to understand how they reflect egalitarian values. The welfare system was used as a classification criterion, to account for the distinct socio-political contexts in which couple relationships are formed.

Design/methodology/approach – The data are sourced from the 2012 Survey on Family and Changing Gender Roles of the International Social Survey Programme. The analytical strategy used has been binary logistic regression.

Findings – The results demonstrate that participation of the woman in the household economy and financial decision-making indicates higher levels of egalitarian values in the couple. Couples who distinguish between a common fund and individual funds demonstrate more egalitarian values than those who have only a common fund. Besides, symmetry in the couple in terms of the income level of each partner increased the probability of having more egalitarian values. Greater equality was found among couples who resided in countries with a Mediterranean welfare system.

Originality/value – The paper makes an original contribution to the field of sociology and social policy by focus on couples' money management and improve understanding of the finance-well-being nexus.

Keywords Couple, Egalitarian values, Money management, Gender, Welfare systems

Paper type Research paper

1. Introduction

This study provides an analysis of how control and management of money is related to egalitarian values in couples. It looks at how the domestic finances are organized and the participation of each partner in this activity. The analysis reports on the dominant gender values – egalitarian versus traditional – in heterosexual couples according to how money is managed (Ripoll and Martínez, 2012).

The research presented here explores how couples administer money, considering the economic management configurations as micropolitical systems associated with various types of democracy. These topics reflect how each partner in a couple participates in decision-making about their finances as well as their values and management ideals concerning money (Vogler, 1998). Talking about finances continues to be a taboo topic for couples (Aguirre, 2015), even more so than sex (Coria, 1991), because people realize that by talking about money, they are also revealing their gender values in a way.

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Organizing money is one of the topics least talked about in couples, compared to other topics about managing life as a couple, with 10% not talking about this issue (ESGE, 2017).

Money is considered one of the main sources of conflict and argument in couples (Gabb and Fink, 2018). Simmel made a distinction between affective relationships and the dynamics that occur around the household economy. Like Zelizer, Simmel understood that love and money must be treated as separate spheres to avoid disorder in the structuring of intimacy (Simmel, 2011 [1900]). Difficulties cooperating in those spheres are primarily due to the understanding of money as a symbol of power and its use to defend oneself even against those with whom greatest intimacy is shared (Zelizer, 2009). So much value is attributed to power that it is not easily accessed without conflict (Coria, 1991). How this power is distributed between the members of the couple can reflect either a more egalitarian gender ideology in which decision-making, rights and freedoms are equitably distributed, or an ideology based on more traditional values associated with the dominance of the man over the woman.

Thus, this study is very important and applicable to a multitude of highly relevant social themes, such as social policies of conciliation and issues related to gender violence. In the political, economic and social contexts, money is an important conditioner in a couple's relationship and the configuration of gender values. Accordingly, couples from 27 countries with diverse welfare systems were analyzed. Our objective was to determine how the intervention of women in the management of the family finances corresponded to the increased or diminished presence of egalitarian values.

2. Theoretical frame

2.1 Couples and money as an instrument of power

Traditionally, gender roles and their respective duties were well defined and differentiated in the family. Generally, although it varies from the specific period and social class, the male was responsible for contributing to the economic maintenance of the home through external work, while the woman stayed at home attending to domestic tasks and care for the family (Van, 2013). In this situation, the simple fact that the man received the income gave him ownership and control over it (Hakim, 2018). However, in cases where the woman also contributed to the domestic economy through earnings, control still corresponded to the man. Though the woman's "pin money" was sometimes substantial enough to cover family needs, it was considered less important because *she* had earned it, so that ownership of money was not applied to women in the way it was to men (Zelizer, 2013).

Most men considered themselves the breadwinners of the family, even when their wives worked, and justified it based on the smaller economic contribution of the woman (Van, 2013). Some women even downplayed the importance of their earnings so as not to threaten the masculinity of their husbands. As time passed, many men began to recognize the right of women to work outside the home, though they did not always perceive it as an obligation (Felton, 1990).

Here it is helpful to point out the difference between the terms "management" and "control" of money. Management refers to the executive function and implies handling of financial resources based on pre-established guidelines, but the action does not involve power of decision. Control, however, does imply decision-making power (Allmendinger *et al.*, 2001). Generally, the male assumed both functions; women might be administrators, but seldom controlled the money. In working-class families, the wife tended to be responsible for managing money, but the husband supervised its management and had the final say. In this

way, wives were trapped in the curious situation of “being money managers without money” (Zelizer, 2017).

The functionalist perspective of Parsons indicated that the most efficient system in the administration of financial resources was the one typified by the traditional nuclear family, in which each partner specialized in a sphere of domestic life (Parsons and Bales, 1956). The woman was expected to adopt the affective role, while the man assumed the instrumental role of main provider (Chambers, 2012). However, since the woman was responsible for tasks related to the home, it was she who best understood the needs and expenses relevant to that sphere. The fact that the person who was familiar with household needs did not make the decisions about money, and the person who was not familiar with them did, produced inefficiency in resource management (Nyman and Reinikainen, 2001). Numerous studies on the situation and role of women in household economy throughout history demonstrate how women have lacked the right to control the couple’s money (Young, 1952; Zelizer, 2017). However, this is changing, especially due to the greater participation of women in the public sphere (Çineli, 2020). The number of women who are the main breadwinner of the home is increasing. These breadwinner women relate to more egalitarian values and tend to manage money in a more individualized way (Khamis and Ayuso, 2021).

For as long as money has existed, humans have desired to control it in order to make themselves feel more powerful. The term “money” has become more of a synonym for power than a medium for exchanging goods and services (Luna and Li-Ping, 1998). The participation of each partner in decision-making about household financial resources reflects that person’s power. Thus, money informs about how power is distributed in the couple (Coria, 1991).

Parsons understood money as a means to power. Money in the economic context had the same function as power in the political subsystem: to achieve specific ends coercively (Parsons, 1964). In modern society, if you have money, you also have freedom and independence, because having money makes a person autonomous (Simmel, 2011 [1900]).

The theory of power resources put forward by Blood and Wolfe (1960) postulated that the member of the couple with most resources had more control over the finances (Nyman and Reinikainen, 2001). Here, resources have been mainly understood as income, but also include level of education or professional status. Having more resources also was seen as giving power in other areas, such as refusing to do household chores. This theory generally explained why, in a couple, men made most of the decisions.

If we consider the desire to control money by gender, the impulse of men to generate and manage money has been more evident. The social legitimation of gender roles plays a fundamental role in this (Coria, 1991). Because men have been socially legitimized as possessors of money, they have grown accustomed to having power. This may explain why their conception of the couple is more traditional. Unlike women, who show stronger links to more egalitarian values, men generally want to maintain the patriarchal system (Coria, 1991). It refers to the concept of symbolic domination proposed by Bourdieu (2001), according to which it can be considered as a “form of power that is not perceived as such” but requires legitimacy. This is reinforced by socialization processes that still exercise considerable strength in the transmission of less egalitarian values (Fernández, 2012). Likewise, differences have been observed in subjective well-being in relation to money according to gender. In the case of women, it is mostly linked to the management of resources, while in men it is associated with obtaining those resources (Requena and Ayuso, 2022).

Occasionally, the concepts of economic independence and economic autonomy are confused. The first refers to having one’s own resources available while the second implies power and freedom to make decisions about those resources (Aguirre, 2015).

The economic independence of the woman is often insufficient to form egalitarian couples, and conceptions about the position women occupy in the couple must also change. If women are providers, they should see themselves as such, and assume autonomy when they have it (Díaz *et al.*, 2005). Based on the theory of power resources, the smaller salary of the woman helps perpetuate a situation of less power with respect to the man. However, the educational level of the woman is one of the main factors that contribute to equality in the couple. Higher qualifications are associated with higher levels of egalitarian values in women, and also influence the conception of equality in men (Lucas, 2006).

2.2 Egalitarian gender values

The term “gender values”, applied to the sphere of couple relations, refers to the ideas and beliefs that are considered correct for men and women’s roles. Assignment of the primary functions to be fulfilled in the relationship reflects the couple’s convictions about the most acceptable relationship model (Ripoll and Martínez, 2012). These will be linked to egalitarian values when the relationship displays symmetry in the participation of each partner, in generating and managing income as well as in tasks related to the home. In contrast, hierarchical relationships in which authority falls on only one member are associated with less egalitarian values (Pahl, 2006).

One form of organizing money cannot be considered preferable to another. It depends on each couple and the conformity of each partner with regard to the distribution of authority. Even so, the configuration that permits a more egalitarian relationship in the couple is that which distinguishes between common and individual spaces. Each member is legitimized to make decisions on a common base, but also has total autonomy over part of their resources (Burgoyne and Routh, 2001). For the relationship to function harmoniously in a couple, there should be a “common pot” for shared expenses, but also a degree of autonomy (Coria, 1991).

How couples organize themselves in terms of work and finances is changing at a fast pace. The effort and mobilization of women towards securing their rights and principles of equality have contributed to an important transformation of society and ways of thinking (Allmendiger *et al.*, 2001). Recently, there appears to be a process of change in couple relationships away from the traditional family with its male breadwinner model, and this de-traditionalization and individualization reflects the evolution of gender values (Lauer and Yodani, 2017). A democratic approach is increasing, mainly among youth, and male dominance is diminishing. This transformation stems from social, political, economic and cultural changes associated with a more highly educated population, with more years of education, a later age of first marriage or first child, etc. (Campo and Tezanos, 2008). Also, the social pressure on women, primarily, to find a husband quickly or form a specific type of family has diminished. Marriage and maternity are simply one more option. There is more decision-making capacity about the norms for pairing up, which give rise to greater diversity of family configurations (Díaz *et al.*, 2005).

In times past, one of the main motives for union or marriage was the economic interests of the families concerned. It could be considered a mercantile activity from which both sides expected to profit. The woman was treated as an object of exchange and was guaranteed economic security or protection by the husband (Fernández, 2012). Currently, this sort of economic dependence on the spouse is almost inexistent. In addition to love, people pair up for personal fulfillment or to achieve greater social success (Díaz *et al.*, 2005).

Another important factor in this transformation has been technological change. Information and communication technologies have been integrated into the different family dynamics, conditioning and modifying them (Taipale, 2019). The technology revolution, according to Bauman (2000) ushered in a new era of liquid modernity in the late 20th century, characterized by societal changes in ways of thinking, and this has affected couples. The term 'liquid love' emerged, according to which the formation of a couple involves the creation of a common space where common interests are pursued, but without renouncing personal aspirations. It is related to the concept of love proposed by Giddens (1992), pertaining to partner relationships that he understands as "pure". It breaks with traditional gender roles and aspires to equality between men and women. This gives rise to a new kind of couple in which the personal life projects of each partner are included in the project of their life in common through negotiation (Meil, 2006). It runs counter to romantic love, which understands the couple as a unit of long-term alliance and establishes a model of male domination (Zazueta and Sandoval, 2013). In fact, other authors prefer to talk about heartbreak, to refer to the weakening and ease of dissolution of modern relationships (Illouz, 2019).

2.3 Welfare systems and egalitarian values

It is important to keep the political, economic and social context of couples in mind when analyzing gender values. Accordingly, welfare systems are the criteria used for classifying the countries analyzed in this study. One of the most widely known theories for defining models of welfare states was developed by Esping-Andersen (1990), who identified three groups. Of these, the conservative or continental group contains the most familized systems. The family assumes responsibility for the care and economic protection of its members and only intervenes when this breaks down. In contrast, social democratic systems are characterized by strong state participation and provision of universal and free public services. They seek to achieve a level of equality among citizens and are considered the most defamilized regimes. Finally, in liberal systems, state intervention is scarce and only assists those who find themselves in situations of real need (Esping-Andersen, 1990). The Esping-Andersen model has been widely criticized for placing Mediterranean countries within the conservative system, while other authors consider them a fourth group.

The most appropriate classification for this study is the expanded model by Anttonen and Sipilä (1996), nuanced with the model proposed by Korpi (2000). Using Esping-Andersen (1990) as the reference, it considers questions related to gender, the labor market and family values. This model also names six types of welfare systems: Mediterranean, Liberal, Social Democrat, Conservative, Eastern European and Latin American. Though the model refers to the Eastern European and Latin American systems, it does not fully define them (Requena, 2010).

In countries where the state has delegated activities such as care for dependent members to families, these services are mainly provided by women. This places certain limitations on them regarding labor market insertion. In Mediterranean countries, family policies are less developed and division of family work by gender is predominantly unequal. This leads us to think that countries in this group are linked to less egalitarian values (Moreno, 2007). Certain political factors are needed to incentivize the dissolution of the male breadwinner model and to allow greater symmetry in couple relationships. In recent years, a more egalitarian and democratic family model has been emerging in society (Moreno, 2007). Especially in countries where women participate more in the labor

market, there is greater individuality in money management and more egalitarian values (Çineli, 2020).

3. Hypotheses

Values of couples are conditioned by the participation of each partner in the household economy: their contribution to and management of household resources. Couples will demonstrate more or less egalitarian values as a function of how power is distributed. Accordingly, based on the four theoretical arguments mentioned, we can construct the following hypotheses:

- H1. *Money management hypothesis.* Financial management based on combining part of the money in a common fund and keeping the rest separate will be associated with more egalitarian values in the couple.
- H1.1. *Female participation hypothesis.* Forms of organizing family money in which the task is shared and the woman participates in decision-making will be associated with more egalitarian values. Inversely, forms of organizing money in which the woman does not participate will supposedly be associated with less egalitarian values.
- H2. *Income level hypothesis.* Couples in which both members have similar incomes are assumed to have a more equitable relationship and will present more egalitarian values.
- H2.1. *Hypergammy hypothesis.* Supposing that both members of the couple have income, the probability of having more egalitarian values will increase if the woman's income is higher and decrease if the man's income is higher.
- H3. *Welfare systems hypothesis.* Countries within the social democratic system will have couples with more egalitarian values. Since it aspires to equality, there is a greater probability that couples who reside in these countries will have more egalitarian values.

4. Data

Data for this analysis were extracted from the *International Social Survey Programme* (ISSP). This study draws from the 2012 Survey on Family and Changing Gender Roles (ISSP, 2016), which contains information from 41 countries. Of those, 27 countries fit the categories and criteria for classification by welfare systems that had been established for the study and were included in the research. The countries that provided relevant information were: Australia, Austria, Belgium, Bulgaria, Canada, The Czech Republic, Denmark, Finland, France, Germany, Hungary, Iceland, Ireland, New Zealand, Norway, Poland, Portugal, Russia, Slovakia, Spain, Switzerland, Great Britain, the USA, Argentina, Chile, Mexico and Venezuela. The relative age of the data could be mentioned as a limitation of the study; however, it is the most recent data source available to date.

4.1 The dependent variable

The endogenous or explained variable is a scale that indicates the level of egalitarian values – more or less – expressed by each member of the couple.

4.1.1 *Justification of the choice of dependent variable.* The analysis will serve to explain the effect of different money management approaches and income levels on egalitarian values in couples. This direction of causality is supported by several lines of reasoning.

It is helpful to begin with the classical idea of Teggart, which establishes that human actions are conditioned by physical and biological factors. Each region or society has its own history because the actions of people are or have been subjected to different conditions (Teggart, 1918). Thus, physical factors can be understood as given means or resources in a specific environment. In household economy, these correspond to the economic level of the members of the couple and the possibilities of acting with regard to money. Similarly, the actions are derived from the values of the individuals. This idea is associated with Bourdieu's (1998) concept of habitus. Those who share a position or social context tend to generate similar values. This is because the ideals and perceptions are not chosen autonomously, but the habitus is configured according to the preceding history. "To each class of position corresponds a class of habitus produced by the social conditioning associated with the corresponding condition" (Bourdieu, 1998).

Inglehart's value-change thesis is also useful, as it builds mainly on the hypothesis of scarcity. Surely, many wives throughout history disagreed with the traditional family model and masculine power over money. However, since they lacked resources to change that situation, they resigned themselves to it. In a context where women did not have sufficient opportunities to attain self-sufficiency, without depending on the figure of the husband as protector, they had no other option for survival but to recur to matrimony. In many cases, the objective was linked to materialistic values and did not always involve love. When the limitations on women's capacity to act to obtain freedom begin to disappear, pairing up is no longer a necessity. The situation shifts to one that resonates with post-materialist values for the woman, such as company, satisfaction, self-fulfillment or recognition. This transformation began in the early 20th century and continues to the present day. Alterations in values are provoked by changes in surroundings and conditioners due to advances in technology, political progress, social security and protection, material satisfaction, etc. This opens the door for introspection and post-materialist concerns: individuals begin to ask themselves what they think, what they feel and what they want (Inglehart, 1977; Inglehart and Welzel, 2005).

Some authors (Moreno, 2007) think that by changing labor market conditions to offer gender parity, they can construct a more egalitarian environment. This would inevitably translate into more symmetrical sentimental relationships based on more egalitarian values. Inglehart's theory shows how life conditions explain values. Thus, they can be applied specifically to management of the household economy. Depending on economic resources and aptitudes for using them, couples demonstrate more or less egalitarian values.

These arguments indicate that there are many circumstances that prevent people from acting according to values, so that each person occupies a certain occupation and, depending on it, they configure different values or beliefs. For example, the political ideology that a person has is influenced by their social class, that is, their socioeconomic context and disposition of resources (Brooks and Manza, 1997). Other studies also support the idea that the role played and sociodemographic factors generate an effect on values (Cuadrado, 2004). The idea is captured well in the quote by Marx: "It's not consciousness that determines life, but rather life determines consciousness" (Marx and Engels, 1988 [1932]: 26).

The presented causality approach can be associated with the interdependent relationship proposed by Giddens (1984) between action and social structure. There is no unidirectional relationship between both elements, but both require the existence of the other for their maintenance.

4.1.2 Construction of the dependent variable. The dependent variable for the regression model was constructed using two ordinal variables from the survey, which refer to the degree of conformity of those interviewed with the following statements: “Both the man and the woman should contribute to family income” and “The duty of a man is to earn money; the duty of a woman is to care for her house and family”. For the first variable, categories 1 (strongly agree) and 2 (agree) were assigned a value of 1, and categories 3 (disagree) and 4 (strongly disagree) were assigned a value of 0. The same procedure was applied to the second variable, but the categories took opposite values. Thus, 1 represents very egalitarian and 0 not very egalitarian values.

Once these variables had been made dichotomous, the dependent variable was created. A logical condition was established by which the dependent variable would be 1 when both variables took the value of 1, and 0 when both variables took the value of 0. This new variable only took into account individuals who demonstrated egalitarian or non-egalitarian values in both cases. The corresponding sample size used for the models was 22,347 people.

4.2 Independent and control variables

The independent variables were constructed by generating a dummy based on variables in diverse categories, or continuous variables that were transformed into groups, as was the case with age (see [Table 1](#)).

Categories for the money management variable were transformed into dummy variables with a value of 1 when they occurred and 0 when they did not. The reference variable taken from this group was “the money is combined and each one takes what they need”, since it was considered the most common way of organizing money ([Lauer and Yodani, 2017](#)). The second independent variable referred to the income level of each member of the couple relative to the other. As in the prior case, each category was converted into a binary dichotomous variable. The category that reflected more egalitarian values was that which corresponded to having the same income level and was therefore used as the reference.

The reference variable relating to sex was men, as the idea was to compare the situation of women with respect to men. The age variable was re-codified into distinct intervals so that each could be dichotomized later on. The age interval associated with the highest level of egalitarian values was that of 15–19 years, but since it had a reduced number of cases, the reference age interval chosen was 65 and over. As for civil status, unmarried couples were used as reference because they are associated with more egalitarian values ([Anejo and García, 2014](#)). To include socioeconomic status in the model, subjective social class was used as a proxy and re-codified into the three categories of lower, middle and upper classes. The reference value for educational level was university studies, which were linked to more egalitarian values. Religiosity, referring to the frequency of attendance at religious services, was re-codified into three categories: high, medium or null. “Null religiosity” became the reference category for the model.

Finally, categories related to welfare systems are: Mediterranean (Portugal, Spain); Continental (Austria, Belgium, France, Germany, the Netherlands); Liberal (Australia, Canada, Great Britain, Ireland, the USA); Eastern Europe (Bulgaria, Czech Republic, Hungary, Poland, Russia, Slovakia); Latin-American (Argentina, Chile, México, Venezuela); Social-democratic (Denmark, Finland, Iceland, Norway, Sweden). These were included in the fifth model, taking as reference the group of countries corresponding to the social democratic welfare system, which are assumed to be associated with more egalitarian values.

	<i>N</i>	Min	Max	Mean	S.D.
<i>Independent variables</i>					
<i>Money management in the couple</i>					
You manage it and give some to your partner	20,420	0.00	1.00	0.08	0.273
Your partner manages it and gives some to you	20,420	0.00	1.00	0.07	0.250
You combine it and each takes what they need (ref.)	20,420	0.00	1.00	0.57	0.496
You combine part and keep the rest separate	20,420	0.00	1.00	0.18	0.380
You keep your money separate	20,420	0.00	1.00	0.11	0.313
<i>Income differences between partners</i>					
My partner has no income	20,307	0.00	1.00	0.06	0.239
I have much higher income	20,307	0.00	1.00	0.15	0.361
I have higher income	20,307	0.00	1.00	0.22	0.412
We have similar income (ref.)	20,307	0.00	1.00	0.19	0.390
My partner has higher income	20,307	0.00	1.00	0.23	0.421
My partner has much higher income	20,307	0.00	1.00	0.10	0.306
I have no income	20,307	0.00	1.00	0.05	0.212
<i>Control variables</i>					
<i>Socio-demographic</i>					
<i>Sex (dummy)</i>					
Men (ref.)	32,283	0.00	1.00	0.48	0.500
Women	32,283	0.00	1.00	0.52	0.500
<i>Civil status (dummy)</i>					
Married	31,940	0.00	1.00	0.53	0.499
Unmarried partners (ref.)	31,940	0.00	1.00	0.03	0.178
Separated	31,940	0.00	1.00	0.02	0.127
Divorced	31,940	0.00	1.00	0.08	0.279
Widowed	31,940	0.00	1.00	0.07	0.260
Single	31,940	0.00	1.00	0.26	0.440
<i>Age intervals (dummy)</i>					
15–19 years old	32,352	0.00	1.00	0.03	0.173
20–34 years old	32,352	0.00	1.00	0.24	0.426
35–44 years old	32,352	0.00	1.00	0.17	0.378
45–64 years old	32,352	0.00	1.00	0.35	0.476
65 years or over (ref.)	32,352	0.00	1.00	0.21	0.407
<i>Socio-economic status</i>					
Lower class	28,310	0.00	1.00	0.12	0.322
Middle class	28,310	0.00	1.00	0.74	0.438
Upper class (ref.)	28,310	0.00	1.00	0.14	0.348
<i>Educational level (dummy)</i>					
No schooling	31,986	0.00	1.00	0.02	0.146
Primary	31,986	0.00	1.00	0.06	0.234
Secondary	31,986	0.00	1.00	0.47	0.499
Post-secondary	31,986	0.00	1.00	0.15	0.358
University (ref.)	31,986	0.00	1.00	0.30	0.458
<i>Level of religiosity (dummy)</i>					
High	29,193	0.00	1.00	0.17	0.376
Medium	29,193	0.00	1.00	0.32	0.467
Null (ref.)	29,193	0.00	1.00	0.51	0.499

(continued)

Table 1.
Descriptive statistics
for the variables
included in the
regression models

	<i>N</i>	Min	Max	Mean	S.D.
<i>Welfare system (dummy)</i>					
Mediterranean	32,352	0.00	1.00	0.11	0.314
Continental	32,352	0.00	1.00	0.27	0.446
Liberal	32,352	0.00	1.00	0.19	0.389
Social Democratic (ref.)	32,352	0.00	1.00	0.19	0.395
East European	32,352	0.00	1.00	0.23	0.423
Latin American	32,352	0.00	1.00	0.14	0.342
Dependent variable					
Egalitarian values	22,347	0.00	1.00	0.79	0.404

Table 1. **Source(s):** ISSP (2016). Family and Gender; Author's own

4.3 Method

Binary logistic regression analysis was the strategy used to verify the hypotheses. Accordingly, the absence or presence of egalitarian values was explained by participation in managing the couple's money and each partner's income level in relation to the other. The control variables should also be considered.

The fixed-effect technique was used for this study, as it was more convenient than a multilevel model. This was deduced from the initial analysis of variance between the dependent variable and those related to the welfare system. There were no group structures based on nested structures (Snijders and Bosker, 1999, p. 22).

The regression model used can be expressed by the following formula:

$$\log\left(\frac{p}{1-p}\right) = b_0 + b_1x_1 + \dots + b_nx_n$$

where p is the probability of having more egalitarian values, x are explanatory variables and b are coefficients relative to each of the variables. The resulting models were interpreted using Odds Ratios, which make it possible to see the influence of each independent variable on the dependent variable in terms of probability (Barón and Tellez, 2004).

5. Analysis and results

Five binary logistic regression models were constructed to analyze the hypotheses. The independent variable and control groups were introduced sequentially into the models (see Table 2).

The first model only looked at variables related to money management. The results indicated that the probability of having more egalitarian values was 1.8 times higher among those who combined part of their money and separated the rest, and 1.6 times higher among those who kept all their money separate. However, the probability of having egalitarian values diminished significantly in cases where only one member of the couple managed all the money and gave a portion of it to the other. This verifies H1: couples who have some money in common, along with some personal money, display more egalitarian values.

In the second model, variables related to income level were added. In cases where one partner had no income, the probability of having more egalitarian values was, very significantly, 61% less than in couples where the man and the woman had similar income levels. This reduced to 42% for couples in which one partner had much higher income than the other. Thus, the situation in which both partners have similar income levels is associated with more egalitarian values and validates H2.

Independent Variables	Model I Odds ratio	Model II Odds ratio	Model III Odds ratio	Model IV Odds ratio	Model V Odds ratio
<i>Money management in the couple</i>					
You combine it and each takes what they need (ref.)	–	–	–	–	–
You manage it and give some to your partner	0.413 ***	0.453 ***	0.433 ***	0.457 ***	0.531 ***
Your partner manages it and gives some to you	0.350 ***	0.398 ***	0.417 ***	0.386 ***	0.488 ***
You combine part and keep the rest separate	1.815 ***	1.705 ***	1.669 ***	1.249 **	1.201 *
You keep your money separate	1.640 ***	1.597 ***	1.547 ***	1.180 *	1.221*
<i>Income differences between partners</i>					
We have similar income (ref.)		–	–	–	–
My partner has no income		0.389 ***	0.430 ***	0.398 ***	0.327 ***
I have much higher income		0.578 ***	0.663 ***	0.526 ***	0.567 ***
I have higher income		0.796 **	0.890	0.800 *	0.901
My partner has higher income		0.966	0.864 *	0.888	0.949
My partner has much higher income		0.820	0.682 ***	0.678 **	0.678 **
I have no income		0.439 ***	0.367 ***	0.393 ***	0.335 ***
<i>Sociodemographic Variables</i>					
<i>Sex</i>					
Women			1.530 ***	1.353 ***	1.549 ***
Men (ref.)			–	–	–
<i>Civil status</i>					
Unmarried partners (ref.)				–	–
Married				0.543***	0.649 **
Separated				3.988	0.432 *
Divorced				0.519 **	0.727
Widow/er				0.967	1.371
Single				1.126	1.074
<i>Age</i>					
15–19 years old				2.270	2.567*
20–34 years old				1.296 **	1.768 ***
35–44 years old				1.635 ***	1.666 ***
45–64 years old				1.674 ***	1.683 ***
65 years or more (ref.)				–	–
<i>Socio-economic Status</i>					
Upper class (ref.)				–	–
Middle class				1.103	1.040
Lower class				0.611 ***	0.790 *
<i>Educational level</i>					
No schooling				1.078	0.365 ***
Primary				0.811	0.342 ***
Secondary				0.459 ***	0.522 ***
Postsecondary				0.628 ***	0.661 ***
University (ref.)				–	–
<i>Level of religiosity</i>					
High				0.354 ***	0.478 ***

(continued)

Table 2.
Binary logistical
regression. Factors
that influence
egalitarian values

Independent Variables	Model I Odds ratio	Model II Odds ratio	Model III Odds ratio	Model IV Odds ratio	Model V Odds ratio
Medium				0.747 ***	0.759 ***
Null (ref.)				–	–
<i>Welfare Systems</i>					
Mediterranean					4.172 ***
Continental					0.439 ***
Liberal					0.366 ***
Eastern Europe					0.201 ***
Latin-American					0.737 **
Social-democratic (ref.)					–
Constant	3.928 ***	5.221 ***	4.277 ***	17.287 ***	1.444 ***
–2 log likelihood	12,268.453	11,869.047	11,780.770	8,440.843	8,967.887
Chi squared	0.000	0.000	0.000	0.000	0.000
Nagelkerke's R squared	0.058	0.079	0.085	0.167	0.265
Times increase in R squared		1.36	1.08	1.96	1.59
Overall classification percentage	79.7	79.8	80.1	82.1	81.9
N	12,630	12,427	12,406	10,163	11,321

Note(s): Level of significance: *** $p < 0.001$; ** $p < 0.01$; * $p < 0.1$

Source(s): ISSP (2016). Family and Gender; Author's own

Table 2.

The third model indicated that when women participated in managing the money in the “common pot” but who also had their own money the probability to exhibit more egalitarian values is 2.55 times higher than when men shared all the money with their partner. However, the probability of women who did not participate in managing household finances having more egalitarian values was 89.2% lower compared to men who managed all the income for the couple. The probability diminished similarly when women handled all the finances and gave a portion to their partners. Given these results, H1.1 cannot be discarded. When both the man and the woman participated in decisions concerning household money, the couple displayed more egalitarian values.

Using model 3, the hypergamy hypothesis would have to be discarded. Cases in which one partner has much higher income than the other imply a reduced probability of having egalitarian values compared to having a similar income level.

In model 4 the control variables are included except for the welfare systems, and the predictive capacity improves by as much as 17%. In this model, answers given for the contrast of previous hypotheses are strongly supported.

Nevertheless, if the welfare systems are added to the model 5, there is an increase of 10% points, achieving a predictive capacity of 26.5%. In this last model (model 5) it is rather striking to find that the probability of having more egalitarian values is 4.2 times higher in Mediterranean countries. Compared to the social democratic system, the probability decreases by 56.1% in countries with a continental system, by 66.4% in countries with a liberal system, by 79.9% in Eastern European countries and by 26.3% in Latin American countries. These results provide a limited support H3, which presupposed that countries in the social democratic system are more egalitarian. The social democratic countries still had more egalitarian attitudes compared to other welfare regimes except for Mediterranean countries.

Where age is concerned, people between 20 and 34 years of age were 1.8 times more likely to have more egalitarian values. Civil status indicated that being married diminished the

probability of having more egalitarian values by 35.1%. Similarly, the probability of having more egalitarian values decreased for people who did not have a university education and among those with medium and high levels of religiosity.

Additionally, women aged 35 to 44 who resided in countries corresponding to the Mediterranean welfare system and who had higher income than their partner were 4.66 [1] times more likely to have more egalitarian values than men aged 65 and older who lived in social democratic countries and had the same income level as their partners. This interpretation suggests that the hypergamy hypothesis can be validated if we take other variables such as age or welfare systems into account.

Figure 1 shows the different strata as a function of level of equality. We can observe that the Mediterranean welfare system, is associated with more egalitarian values, as Model V indicates. The social democratic welfare system occupies second place when it comes to egalitarian values. This group of countries is located somewhat more to the right than the rest, except for the prior group, suggesting that money is more jointly managed. In third place are countries pertaining to the continental system, which present a lower percentage of individuals who combine part of their money and keep the rest separate. Fourth place is occupied by countries in the liberal system (more to the right on the figure) and Latin American countries (more to the left on the figure), indicating differences in money management. Eastern European countries were found to be the least egalitarian and have the lowest percentage of couples who distinguish between common and individual money.

Regarding the first group, which includes Spain and Portugal, presents a high percentage of gender values. However, there are important differences between these two countries with

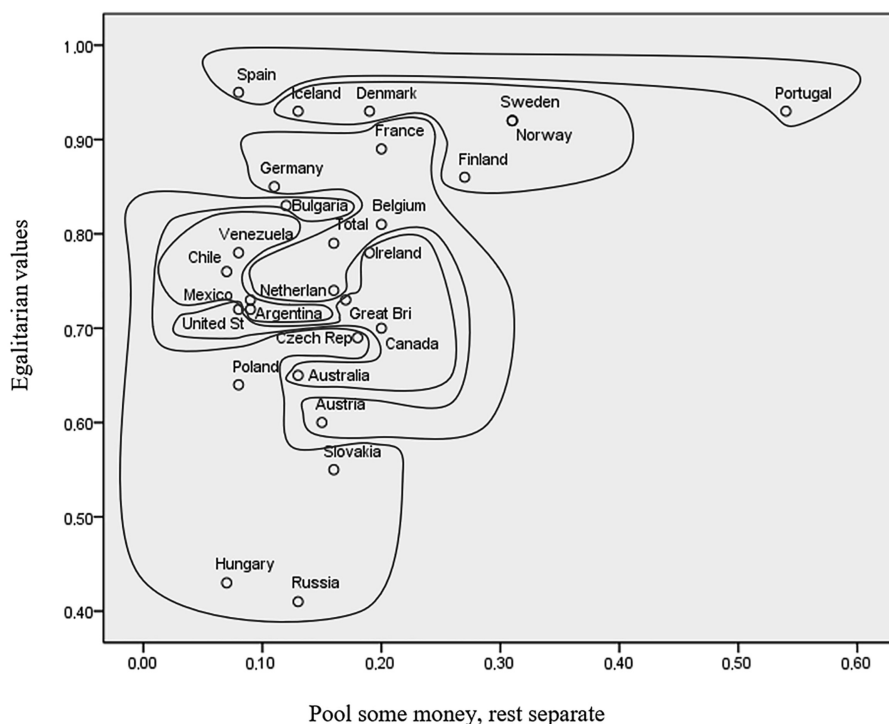


Figure 1.
Money management
and egalitarian values
by welfare systems

Source(s): ISSP (2012). Family and Gender; Authors' own

regard to how money is managed. Despite the similarities in terms of socioeconomic context and political trajectory between the Mediterranean countries, as well as the importance of the traditional family. This is due to the rapid process of female integration into the world of work (Moreno, 2007). So, the differences in money management between these countries can be explained by the structure of the Portuguese labor market rather than by its conciliation policies.

6. Discussion and conclusions

This study demonstrates that there is a relationship between how money is managed in the couple and the type of values. Similarly, there is a relationship between income differences within the couple and the level of egalitarian values.

The most important aspects to highlight are as follows. First, the form of money distribution in the couple that presents more egalitarian values is that which distinguishes between a common fund and individual funds. Second, more egalitarian values are seen when the two partners have the same income level. Finally, couples present the most egalitarian values in countries corresponding to the Mediterranean welfare system.

The most egalitarian form of managing the couple's money is that which includes both money in common and individual financial arrangements. This is congruent with Coria (1991), who argued that couples with this form of distributing money were more symmetrical with respect to power. Some authors (Burgoyne and Routh, 2001) consider that the "common pot" is the form that does greatest justice to the idea of a couple. However, Coria (1991) understands that this system for managing money implies that each partner must renounce something they consider their own. So according to Çinelı (2020), more egalitarian gender values are related to more individualistic money management.

Defenders of the "common pot" (Burgoyne and Routh, 2001) might respond that this is the only way to really give both partners the same rights to decision-making about money, independently of income level. However, there is still an awareness of who is the main provider. This implies different behaviors regarding the use of money. Defenders of the common pot perceive money as a sign of trust. Accordingly, both partners seek the common good over their own. However, Felton (1990) suggests that it is possible to maintain personal spaces of liberty, mobility and development for each partner that do not inhibit the existence of a common space.

In this study, individuals in countries belonging to the Mediterranean welfare system presented the most egalitarian values, even though these countries have strong familistic traits that can be attributed to more traditional values. However, the egalitarian structure of the social democratic countries did not always seem to function as perfectly as might be expected. In other words, while a degree of individualism is helpful in the couple, to allow for the personal and professional development of each partner, the presence of familistic values can also be optimal. Familism is understood as the set of beliefs that give importance to the family and assumes it will provide support when necessary (Lauer and Yodani, 2017). We can assume from the results that a new type of familism is taking place in Mediterranean countries. It is based on ideas that accept and support the individual needs for self-fulfillment of all family members (Garzón, 1998). It can be associated with the idea of a new type of family, the negotiating family (Meil, 2006), in which consensus is sought between individual autonomy and family responsibilities. It departs from the traditional familism that is associated with less egalitarian values based on masculine dominance (Bourdieu, 2001). This new perception of familism seems to be associated with more egalitarian values. One clear example of family collaboration might be women whose parents provide care for her children, thereby enabling her to work outside the home. In this way, the family collaborates in the self-fulfillment of the mother.

It would be interesting to analyze as future lines of research the changes that are taking place in the welfare state and role of the family in the Mediterranean countries to understand the evolution of gender values, since they are the ones that have been associated with greater equality of gender, contrary to what was expected. It would be advisable to pay special attention to the main differences between the countries of this group in order to know which are the factors that contribute to gender equality in the household. For this, it would be necessary to include a greater number of countries with similar characteristics in terms of the welfare system. Besides, another classification criterion or control variable in addition to family policies could be the structure of the labor market (Cousins, 2000). Likewise, it would be advisable to carry out broader future research with a focus that includes other material assets in addition to income due to the importance that these may have in explaining egalitarian values or even female dominance (Palomera, 2020). It would also be useful to carry out similar studies with more updated data to see the evolution of the results.

This work is important because it reveals the level of egalitarian values among couples in diverse countries. It can be very useful for explaining social phenomena such as gender violence, the participation of women in the labor market, or conciliation, therefore, it opens up numerous avenues of research. When designing social policies, which should reflect the characteristics of the group or society to which they would be applied, information about the mindset of individuals is advantageous and can help predict the effectiveness of those policies.

Notes

1. $1.549 \times 1.666 \times 4.172 \times (1 - 0.567) = 4.66$.

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