

Stockholm Research Reports in Demography | no 2020:21



# “Why did you spend money on that?”

Older partners' economic conflicts and management of household money in Sweden

Linda Kridahl and Ann-Zofie Duvander



Stockholm  
University

Demography Unit

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## Older partners' economic conflicts and management of household money in Sweden

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*Stockholm University*

### **Abstract:**

**Objective:** This study investigates the association between older cohabiting individuals' use of different household money management systems and their experience of economic conflicts.

**Background:** Conflicts about money are among the most common conflicts for couples, but research has often focused on young and middle-aged partners, while little is known about how older partners manage financial aspects of their relationships.

**Method:** The sample consists of individuals aged 60 and older who participated in the 2012 Swedish GGS. Regression analysis is employed with economic conflicts as the outcome.

**Results:** The results show that couples who pool all their money are less likely to have economic conflicts compared to couples who use any other money management strategies. Whether some or all of a couple's money is kept separate does not seem to be important to the onset of economic conflicts, and strategies involving the separation of money lead to economic conflicts particularly when household resources are insufficient. However, female management of money generates fewer economic conflicts than male management.

**Conclusion:** Pooling all income is associated with fewer economic conflicts than keeping any money separate, also in situations of economic hardship.

**Implications:** As couple's money strategies are diverse, and many couples do not share their money equally, and also experience conflicts, policy makers should consider economic inequalities also within households of older couples.

**Keywords:** Aging couples, money disagreements, money organization, Nordic context



## **Introduction**

Conflicts about money are one of the most frequent conflicts among couples (Henry et al., 2005; Levenson et al., 1993; Stanley et al., 2002) and it is likely linked to how money are managed in the household. It has been well documented how young and middle-aged couples organize household money (Clarke, 2002; Halleröd, 2005; Kenney, 2006; Knudsen & Wærness, 2009; Vogler, 2005), including a few studies on Sweden from the late 1990s (Ahrne & Roman, 1997; Heimdal & Houseknecht, 2003; Roman & Vogler, 1999). Since economic resources and the strategies used to manage them evolve dynamically over the life course, the life situations of younger couples and older couples are not always comparable (Lott, 2017). Older couples have passed the childrearing and role specialization ages, and they have new, often constrained, economic situations. Hence, the financial decisions that retirement-aged couples face are unique to this phase of life and may have different consequences among older couples than they would for younger couples still active on the labor market.

The study investigates the association between older (60+) cohabiting individuals' experience of economic conflicts and the use of different household money management systems. Sweden is an interesting country in which to study economic conflicts and money management within older couples, as it is often considered a forerunner for gender equality. The well-established dual-earner family model encourages women to participate in the labour force and men to participate in childcare, and this model had already been implemented when today's older generations were young (Haas, 1993). Women in all ages participate in the labour force, for example in 2012, 83 percent of women and 89 percent of men participated in the labour market, and among those aged 55 to 64, 70 percent of women and 76 percent of men worked for pay (SOU, 2014). Average retirement ages were 64 among women and 66 among men, but the share of both women and men working past retirement age has increased over time since a major pension reform in the early 2000s made such work more profitable (OECD, 2017). Nevertheless, while most women work, they more often work part time in female-dominated, low-income occupations. They also have more work disruptions due to childcare and sick leave. These circumstances affect the gender wage gap and thereby the pension gap. The gender gap in earnings has been stable over the past decades, with women earning approximately 90 percent of men's wages (Statistics Sweden, 2014). Due to lower pension contributions and increased variation in retirement timing, the gender gap is much greater for pensions, with women receiving 70 percent of men's pensions (The Swedish Social Insurance Inspectorate, 2017). It is likely that this economic gender inequality affects older partners' relational power.

Economic conflicts and money management within couples indicate much about women and men's living conditions, especially among the old where resources are more often scarce. Understanding older cohabiting individuals' use of different household money management strategies is central for policy reasons. In relation to the welfare state, the couple, or the household, is most often considered a unit, and allocation in the household is not considered. For instance, when granting means-tested benefits such as housing supplements for individuals 65+, co-residential partners are assumed to share resources. However, earlier research indicates that the distribution of economic resources within couples is often unequal to the disadvantage of women (Nyman, 1999; Roman & Vogler, 1999). As economic gender inequality is dramatically increased among retired individuals compared with younger individuals, it is especially important to highlight the situations of older cohabiting individuals.

Couple's economic conflicts tend to be more intense and last longer than non-economic conflicts (Papp et al., 2009). Although many conflicts may be resolved, conflicts may also have negative outcomes for the relationship and the partners, such as an increased risk for depression (Sandberg & Harper, 2000), heart disease and poor overall health (Kiecolt-Glaser & Newton, 2001; Levenson et al., 1993). They may also decrease relationship quality, in severe cases leading to divorce (Dew et al., 2012; Henry et al., 2005). However, older couples likely have a higher threshold to leave a bad relationship. Older individuals often do not have enough economic resources to divorce, and it is more difficult for them to take up paid work after divorce. Additionally, older partners are often dependent on each other, not at least from a care perspective. An older individual in poor health may be dependent on his or her partner, while the care-providing partner may have doubts about leaving the partner due to his or her needs. Hence, to improve the outlook for older partners regarding healthy relationships and positive ageing, economic conflicts and strategies of household money management need to be better understood.

### **Conceptual framework and hypotheses**

One of the first feminist researchers that focused on money in relationships was Jan Pahl (Pahl, 1989). Using qualitative interview data on British married couples from the 1980s, Pahl (ibid.) formed a typology with four money management systems, later developed to include six systems (Vogler et al., 2006; Vogler & Pahl, 1994). These systems differ from each other in terms of the partners' degree of control of and access to household money, the degree of togetherness and interdependence between the partners, and how personal and household resources and spending are defined. Since the systems are embedded within social and cultural

institutional contexts, they may shift in importance across time and space. The typology has mainly been applied to younger couples, but it may also serve a useful tool when studying older couples. Older couples may accommodate to gendered norms more than younger couples, they have often been together for a longer time and they may face economic concerns, including daily money management on a small budget.

In the *independent management system*, each partner keeps his or her own money in separate accounts and spends how he or she chooses. The partners operate as two autonomous individuals with rational exchanges and calculations of costs, and each partner takes responsibility for different household expenditures. These couples are often described as rejecting togetherness and interdependence (Kenney, 2006; Vogler et al., 2006). In theory, separate financial spheres and financial autonomy create fewer occasions for conflict. The system can be found in young Swedish and Norwegian couples, among whom the likelihood of keeping money separate increased with household income, which signals the desire to protect own resources (Heimdal & Houseknecht, 2003; Lyngstad et al., 2011).

In the *pooling system*, both partners' earnings are pooled into a joint account, and in theory, both partners should decide together on expenditures. It is often applied in dual-earner households and often been suggests that it is a symbol of togetherness (Roman & Vogler, 1999). This system is less structured than other systems with a lower degree of pooling, and the partners should, in theory, have more space for discussion and negotiation. Presumably, problematic issues about spending may arise less often if all money is pooled into a common pot. However, partners are often aware of the source of money and who brought the money into the household. Particularly, the higher-earning partner relinquishes a degree of autonomy and control over his or her own money when allocating it to both partners in the couple (Vogler, 1998; Vogler & Pahl, 1993). Studies have criticized the definition and meaning of pooling and togetherness, suggesting that these concepts are not fixed and do not have clear boundaries (Sonnenberg, 2008). Therefore, pooling may not always be equal, particularly as the partner who earns the most, often the man, is often believed to be entitled to a larger share or to dominate economic decisions (Kenney, 2006; Vogler et al., 2008).

In contrast to the independent management system, all money is subject to inspection and negotiation by partners, which may be problematic as women and men tend to disagree on what the household's money should be spent on (Lawrence et al., 1993). Empirical findings from the UK show that wives tend to spend more money on food, medicine and items for the family than men, whereas men spend more money on items such as alcohol, meals out and repairs of the home (Pahl, 2008). This gender differences may be more evident among

couples with constrained economic resources, such as older couples (Bisdee et al., 2013). Inequality and gendered opinions on how to spend joint resources may cause greater tension that leads to conflicts than if the money had been kept separate. Conflicts may be avoided by communication, as previous studies have found that partners who communicate about economic issues are more satisfied with relationships (Wilmarth et al., 2014). Hence, conflicts may be less frequent if both partners participate in daily decisions about money, particularly if the partners pool money.

In the *partial pooling system*, the partners pool some of their money to pay for collective expenses and keep the rest of the money in separate accounts (Vogler & Pahl, 1994). These couples have been argued to combine two conflicting principles of togetherness and autonomy, operating as single economic units while also keeping some money separate (Fleming, 1997). These couples are likely to have more conflicts than couples adopting the independent management system because a key issue is how much money each partner retains under personal control, and partners may disagree over the amount of money that is allocated as joint money and spending. As each partner has a share of independent money, there may be less tension than when money is pooled but greater tension than when money is separate.

The *female money management system*, *male money management system* and *allowance system* are more dominated by institutionally separated gender spheres and tend to reflect more traditional gender roles than the other systems (Pahl, 1990). In the female and male management systems, both partners put their incomes into a joint pot; thereafter, one partner has the sole responsibility of the money and expenditures. The other partner receives a share of the money for personal spending. The allowance system is similar to these systems, but the partner in charge, often the husband, gives the other partner a fixed allowance for household expenses. In these systems, one partner has little or no control and the inequalities between the partners tend to be large (Pahl, 1995; Yodanis & Lauer, 2007).

In couples adopting male management, the husband is often the only full-time employed and in couples adopting the female management, the partners tend to have weaker economic resources or labour market constraints, such as unemployment (Roman & Vogler, 1999; Vogler & Pahl, 1994). The male management and allowance systems have been criticized for leaving women financially vulnerable and restricting their bargaining power as well as access to the household's money, which affect women's financial security and wellbeing (Burgoyne, 2004). The former may lead to conflicts, as husbands often have greater power over decision-making, feel more at ease about spending money on themselves, and have higher living standards than wives, consequently putting wives in positions of greater

powerlessness (Burgoyne, 2004; Kenney, 2006). Women do not tend to translate their advantage of being in charge of money into power in other areas (Tichenor, 1999), making female management fairer for both partners than male management.

### *Study hypotheses*

Based on the theoretical arguments and previous empirical findings, we have formulated a set of expectations regarding the different systems of household money management and economic conflicts for the Swedish context. However, the theory does not provide conclusive explanations of the relationship between the economic conflicts and household money management system. Initially, we argue that the use of the independent money management system may result in less economic conflict than the use of any of the pooling systems because, presumably, it is better for each partner to have his or her own money to control. The first expectation is that *couples who keep their money separate are less likely to experience economic conflicts than couples who adopt some form of pooling system (H1)*. Moreover, when money is in a joint pot, partners are engaged in continual negotiations and discussions in which they may disagree on spending, which consequently creates conflicts. This is likely to be most evident among couples who pool all of their money, and we expect that *couples who pool all their money are more likely to experience economic conflicts than couples who adopt a system with a lower degree of pooling (H2)*. In addition, for the partly pooling couples, we expect a gender difference in terms of who is responsible for the organization of money, which are grounded on that women and men have different spending behavior. In couples using the male management system, conflicts may occur because men often have greater power over resources, which may disadvantage the wife and the household. Hence, we expect that *couples for whom the woman solely manages all money are less likely to experience economic conflicts compared to couples for whom the man solely manages all money (H3)*. Conflicts may also arise when there is lack of communication and a power imbalance between partners who pool money. However, when partners participate equally in money management and decision-making on a daily basis, economic conflicts may be reduced. We therefore expect that *couples who pool all their money and make joint decisions on daily routine purchases are less likely to experience conflicts than couples who adopt a system with a lower degree of pooling but make joint decisions on daily routine purchases (H4)*. Moreover, when couples are pooling all money and have insufficient resources may be in a particularly difficult situation as all economic issues must be carefully negotiated and discussed. We expect that *couples who pool all their money*

*and have financially constrained situations are more likely to experience economic conflicts than financially constrained couples who adopt other systems (H5).*

### **Other predictors of economic conflicts within couples**

Economic conflicts in couples are common, at least in young and middle-aged couples (Dew & Stewart, 2012; Oggins, 2003; Papp et al., 2009; Van der Lippe et al., 2014). Some studies have found that older couples experience economic conflicts to a lesser degree than younger couples (Levenson et al., 1993; Papp, 2018). Most studies have also revealed that older and younger women more frequently report relational conflicts and disappointments than their middle-aged counterparts (Amato & Rogers, 1997; Levenson et al., 1993; Rabin & Rahav, 1995). Women tend to report more marital problems than men (Amato & Rogers, 1997). However, the findings are mixed, as a few studies have found that men have a higher likelihood of reporting economic conflicts (Henry et al., 2005), while others have found that the gender difference is small (Papp et al., 2009). One of the main sources of conflicts between partners is one of the partners feeling that he or she has less influence over spending than the other (Kirchler et al., 2001).

In general, couples who face severe problems are more likely to experience economic conflicts. For instance, couples who are economically constrained or experience economic pressure, and couples in poor health are more likely to report economic conflicts (Dew & Stewart, 2012; Dew & Yorgason, 2010, 2010; Hardie & Lucas, 2010; Henry et al., 2005; Iveniuk et al., 2014).

Moreover, while marriage is often a more stable union than cohabitation; cohabiting couples in Sweden do not have more disagreements about money than married couples (Van der Lippe et al., 2014). This study includes health, economic status and civil status as control variables that might influence the association between economic conflicts and household money management.

## **Data and Methods**

### *Data and sample*

The study uses data from the first wave of the Swedish GGS conducted in 2012/2013 (Thomson et al., 2015). The 2012/2013 GGS used a national representative sample of 9688 respondents (54 percent response rate). The survey included questions about, e.g., partnerships, relationship quality and partner behaviour, as well as demographic and socioeconomic information about the respondent and the partner. For this study, we select married and cohabiting respondents

aged 60 or older to form a subsample of 1764 respondents born between 1933 and 1953.

### *Dependent variable*

The dependent variable of this study is whether the respondent and the partner have economic conflicts. The corresponding survey question is *Have you had disagreements within the last 12 months regarding money?* The response options are “Never”, “Seldom”, “Sometimes”, “Frequently” and “Very frequently”. The original variable had a skewed distribution in which only a small percentage of the respondents experienced economic conflicts. Hence, we choose to distinguish between partners who reported conflicts from partners who did not by categorizing “Never” and “Seldom” responses as “No” and “Sometimes”, “Frequently” and “Very frequently” responses as “Yes”. A similar approach has been undertaken by van der Lippe, Voorpostel and Hewitt (2014). The descriptive statistics are shown in Table 1. As the dependent variable is dichotomized we apply logistic regression, but sensitivity analyses with OLS (using the dichotomous outcome) are conducted.

### *Independent variables*

The main independent variable measures the management of household money; the corresponding question is *How is income organized in your household?* The answer alternatives are in close accordance with the typology of money management first developed by Pahl (1989). To make the responses further resemble the systems of the typology, we identify who is responsible for the organization of household money (Vogler et al., 2006, 2008; Vogler & Pahl, 1993). The variable is categorized as 1) independent management, 2) partial pooling, 3), complete pooling, 4) female (whole wage) management, 5) male (whole wage) management, and 6) another system.

We include two variables about who makes decisions about routine and expensive purchases for the household. The response options for the two corresponding questions are as follows: “Always the respondent”, “Usually the respondent”, “The respondent and partner equally”, “Usually the partner”, and “Always the partner”. First, we combine the “Always” and “Usually” responses and then make the variables gender-specific, i.e., the woman decides, the man decides, and both decide.

We include two subjective measures of economic hardship: whether the household normally has some money left for savings and whether the household has difficulties making ends meet. The answer to the question about whether the household has money left for savings is “Yes” or “No”. For the question about making ends meet, the answers are 1) “With

great difficulty”, 2) “With difficulty”, 3) “With some difficulty”, 4) “Fairly easily”, 5) “Easily”, and 6) “Very easily”. The variable is dichotomized as having or not having difficulties making ends meet. As only 11 percent have difficulties making ends meet (i.e. alternatives 1-3) we include “Fairly easily” (corresponding to 25 percent) in the category of having difficulties making ends meet.

We control for marital status, activity status, education level and whether the couple has children together. We also include the respondents’ general health but not the partners’ health, which is not provided in the data. Finally, the models include the age of respondent in relation to that of the partner and distinguish between couples in which the non-responding partner is 1) at least three years younger than respondent and 2) the partner is two years younger or less, the same age or older. A variance inflation factor diagnostic test showed a mean value of 1.38 (ranging from 1.03-2.03), indicating very low multicollinearity between the control variables.

## Results

### *Descriptive findings*

Table 1 shows that 11 percent of respondents report economic conflicts *sometimes, frequently* or *very frequently*; the majority of these respondents report having conflicts *sometimes*, while the reporting of *frequently* or *very frequently* having economic conflicts is relatively rare. Comparing the shares when the woman or the man is the respondent, a somewhat larger share of women report economic conflicts.

Table 1. Distribution of economic conflicts

Economic conflicts	All couples %	Couples for whom	
		the woman is reporting %	the man is reporting %
Yes, i.e., Sometimes, Frequently or Very frequently Of which 87% of women and 88% of men report “Sometimes”	11	13	10
No, i.e., Never or Seldom Of which 78% of women and 75% of men report “Never”	89	87	90
Total %	100	100	100
Total n	1764	835	929

Table 2. Descriptive statistics of the independent variables

	All respondents %	Respondent is a woman %	Respondent is a man %
<i>Household money management system</i>			
Independent money management	18	17	18
Complete pooling	49	49	50
Partial pooling	23	24	22
Female management	4	3	4
Male management	3	4	2
Another system	3	3	3
<i>Primary decision maker for routine purchases</i>			
Woman	47	56	38
Man	5	4	7
Both	48	40	55
<i>Primary decision maker for expensive purchases</i>			
Woman	106	8	5
Man	88	4	7
Both	1573	88	88
<i>Difficulties making ends meet</i>			
Yes	36	34	39
No	64	66	61
<i>Money left for savings</i>			
No money left for savings	21	22	20
Yes, money left for savings	79	78	80
<i>Married or cohabiting</i>			
Married	87	88	87
Cohabiting	13	12	13
<i>Education level</i>			
Both low	57	57	58
Woman high and man low	16	17	15
Woman low and man high	10	9	10
Both high	17	18	17
<i>Activity status</i>			
Both employed	19	15	22
Man employed and woman retired	8	9	8
Woman employed and man retired	14	11	16
Both retired	60	66	55
<i>Children together</i>			
Yes	73	74	73
No	27	26	27
<i>Health status</i>			
Good	73	71	76
Fair or bad	26	28	23
<i>Age of partners</i>			
Partner is at least two years younger	29	10	48
Partner is at most two years younger, the same age or older	71	90	52
Total n	1764	835	929

Table 2 displays the descriptive statistics of the independent variables. Overall, there is great variety in how couples manage household money. The most common strategy is pooling all money (51 percent), followed by partial pooling (23 percent). Approximately one-fifth of the couples keep their money separate. It is relatively uncommon to adopt one of the one-person management systems (3 percent for each type). One alternative operationalization is to combine couples adopting a one-person management with partially pooling couples. However, this would lose the gender perspective and group categories that are theoretically distinguished (which we find indication for in the analyses).

Table 3 shows the distribution of economic conflicts by money management system, indicating that the lowest share of conflicts is reported by couples who pool resources. Returning to Table 2, in 47 and 48 percent of the couples, the decisions about routine purchases are made either by the woman or by both partners, respectively, and in 5 percent of the couples, the man decides. In regard to expensive purchases, 89 percent of the respondents report that both partners decide, and 5 and 6 percent report that it is the woman or the man who decides, respectively. Moreover, 36 percent report difficulties making ends meet, and 21 percent report not having money left for savings.

Table 3. Distribution of household money management by economic conflicts

Household money management	Economic conflicts	
	Yes %	No %
Independent management	12	88
Complete pooling	8	92
Partial pooling	13	87
Female management	20	80
Male management	40	60
Another system	11	89

### *Regression findings*

The outcome in the logistic regression analyses is whether the respondents' experience economic conflicts, and the main explanatory variable is household money management. All models are adjusted for who is the primary decision maker for routine and expensive purchases, whether the couples have difficulties making end meets, whether the couples have money left for savings, civil status, education level, activity status, whether the couples have children together, health status of the responding partner and age of partners. The models are initially stratified by gender because women and men tend to have different roles and engagement in

the relationship and labor force and we therefore expected them to perceive the presence or not of economic conflict differently. The results are presented as odds ratios, corresponding p-values and, when relevant, average marginal effects.

Table 4 shows the results for the first hypothesis: *couples who keep their money separate are less likely to experience economic conflicts than couples who adopt some form of pooling system (H1)*. We compare those couples who keep all money separate against all other systems. In Model 1 where all respondents are included, we find that the odds of economic conflicts decrease by 34 percent (1-0.66) for couples who pool all money compared to couples who use the completely independent management system (reference category). In Models 2 and 3, in which the sample is stratified by gender of the responding partner, women who pool all money with their partners have 19 percent lower odds of economic conflicts than those who use the completely dependent management system, whereas their male counterparts have 48 percent lower odds. Moreover, we do not find a statistically significant difference in the experience of economic conflicts between couples who partially pool money and who use the independent management system. This is the case also in the gender-stratified models. Moreover, couples for whom the woman manages the money are also not significantly different than couples who practice independent management. We further find that the odds of economic conflicts are 4 times higher for couples for whom the man manages the money than for couples who practice independent management. In the gender-stratified models, women experience more conflicts when their husbands manage the money than do men when their wives manage the money. However, the cell sizes are relatively small, and the results should be considered with some caution. The results do not support the hypothesis that *couples who keep their money separate are less likely to experience economic conflicts than couples who adopt some form of pooling system (H1)*. Rather the opposite, the study indicates that the lowest odds of economic conflicts exist for couples who pool all their money, and the highest odds exist for couples for whom the man is responsible for the organization of money. There is no statistically significant difference between couples who use independent management, partial pooling and female management system. Moreover, the results of economic conflicts by money management in the female and male samples are similar, hence, the proceeding analyses combine women's and men's responses.

Table 4. Odds ratios of economic conflicts from logistic regression

	<i>Economic conflicts</i>					
	Model 1: All couples		Model 2: Woman respondent		Model 3: Man respondent	
	OR	p	OR	p	OR	p
<i>Household money management</i>						
Independent management (ref)	1		1		1	
Complete pooling	0.66**	0.003	0.81**	0.019	0.52***	0.001
Partial pooling	1.25	0.360	1.53	0.238	1.08	0.812
Female management	1.34	0.495	0.98	0.985	1.31	0.577
Male management	4.31***	0.000	5.34***	0.001	3.81*	0.034
Another system	0.68	0.431	0.35	0.214	0.87	0.818
<i>Primary decision maker for routine purchases</i>						
Woman (ref)	1		1		1	
Man	1.09	0.804	0.74	0.615	1.39	0.446
Both	0.71*	0.054	0.64†	0.083	0.77	0.303
<i>Primary decision maker for expensive purchases</i>						
Woman (ref)	1		1		1	
Man	1.11	0.794	1.79	0.312	0.74	0.612
Both	0.47**	0.008	0.43*	0.026	0.44†	0.076
<i>Money left for savings</i>						
Yes, money left for savings (ref)	1		1		1	
No money left for savings	1.89***	0.001	1.69*	0.047	2.09**	0.006
<i>Difficulties making ends meet</i>						
No (ref)	1		1		1	
Yes	3.63***	0.000	4.47***	0.000	3.40***	0.000
<i>Sex of main respondent</i>						
Man (ref)	1					
Woman	1.32	0.127				
<i>Education level</i>						
Both low (ref)	1		1		1	
Woman high and man low	0.97	0.894	1.03	0.928	0.79	0.519
Woman low and man high	1.07	0.815	1.07	0.886	1.11	0.789
Both high	1.00	0.994	0.92	0.803	1.09	0.786
<i>Activity status</i>						
Both employed (ref)	1		1		1	
Man employed and woman retired	0.69	0.270	1.22	0.658	0.26*	0.031
Woman employed and man retired	0.63	0.119	0.57	0.254	0.65	0.273
Both retired	0.64*	0.038	0.49*	0.034	0.77	0.375
<i>Married or cohabiting</i>						
Married (ref)	1		1		1	
Cohabiting	1.36	0.225	0.99	0.978	1.63	0.165
<i>Children together</i>						
Yes (ref)	1		1		1	
No	0.86	0.492	0.73	0.309	1.06	0.857
<i>Health status</i>						
Good (ref)	1		1		1	
Fair or bad	1.13	0.503	1.29	0.296	0.89	0.684
<i>Age of respondent and partner</i>						
Partner is at least 3 years younger (ref)	1		1		1	
Partner is at most 2 years younger, the same age, or older	1.06	0.757	0.96	0.905	1.06	0.803
Total n	1764		835		929	

Notes: †p&lt;0.10, \* p&lt;0.05, \*\* p&lt;0.01, \*\*\* p&lt;0.001

To address the hypothesis that *couples who pool all their money are more likely to experience economic conflicts than couples who adopt a system with a lower degree of pooling (H2)*, and the reference category is changed to couples who pool all their money (by recalculating the OR in Model 1, Table 4). When adjusting for the control variables, we find that the odds of economic conflicts are 1.5 higher for partially pooling couples and twice as high for female management couples ( $1.34/0.66=2.03$ ) than for couples who pool all their money. Male management couples have the highest odds of economic conflicts ( $4.31/0.66=6.53$ ). The two former associations have weak significance ( $P<0.10$ ), but in the bivariate model (not presented), these associations have a significance level of  $P<0.001$ . Taken together, the results are opposite to the expectation, and pooling all money is associated with less economic conflicts compared to the other pooling systems.

Model 1 in Table 4 also shows the results for the third hypothesis that *couples for whom the woman solely manages all money are less likely to experience economic conflicts than couples for whom the man solely manages all money (H3)*. The results show that female management reduces the odds of economic conflicts by 70 percent ( $1-0.30$ ) compared to male management, confirming the hypothesis (recalculated OR  $1.34/4.31=0.30$ ).

The fourth hypothesis, *couples who pool all their money and make joint decisions on daily routine purchases are less likely to experience conflicts than couples who adopt a system with a lower degree of pooling but make joint decisions on daily routine purchases (H4)*, is tested with a combined variable (basically operating as an interaction term). The results are presented in Table 5, in which the reference group is partners who pool all money and both decide on routine purchases. The results show that partners who partially pool their money and make decisions together have higher odds of economic conflicts than partners who pool all their money and make decisions together (OR 2.16). Additionally, partners who practice independent management and make decisions together are not more likely to experience economic conflicts than those who pool all money as these differences are not statistically significant. We also find that the odds are higher among couples in which the man has responsibility for organizing the money and both decide on routine purchases but there is no statistically significant difference when woman is in organizational charge. However, these groups have small cell sizes, making it difficult to draw any conclusions. In sum, the hypothesis is supported in the sense that partial pooling system and common decisions are associated with more conflict, but both complete pooling and complete independent management in combination with joint decisions are associated with less conflict. To further test the hypotheses the average marginal effects are computed to describe the predicted probability of economic

conflicts for partners using each system (not presented here). The probability for economic conflicts is smallest, 1 percent, among pooling partners who both decide on routine purchases, and the highest probability is among the partially pooling couples.

Table 5. Odds ratios of economic conflicts by household money management system and partner who decides on routine purchases from logistic regression (n: 1764)

<i>Decision-maker of routine purchases</i>	<i>Household money management</i>					
	Complete pooling	Partial pooling	Independent management	Female management	Male management	Another system
Both decide on routine purchases	1 (ref) [443]	2.16** [194]	1.52 [139]	2.21 [33]	9.36*** [19]	1.53 [23]
Woman decides on routine purchases	1.68* [391]	2.58*** [195]	3.01*** [158]	3.38* [23]	9.87*** [21]	2.29 [32]
Man decides on routine purchases	2.51† [37]	3.21† [18]	2.14 [17]	- [5]	16.04*** [12]	- [4]

Notes: Cell sizes in brackets. The models are adjusted for primary decision maker for routine and expensive purchases, money left for savings, difficulties making ends meet, sex of respondent, education level, activity status, marital status, children together, health status, and age of respondent and partner. †p<0.10, \* p<0.05, \*\* p<0.01, \*\*\* p<0.001

Next, we address the hypothesis that *couples who pool all their money and have financially constrained situations are more likely to experience economic conflicts than financially constrained couples who adopt other systems (H5)*. We measure whether the couples have financial constrains by two indicators of different levels of economic hardship; whether the couple have money left for savings and whether the couples have difficulties making ends meet in which the latter indicates a more severe situation. Two combined variables are created to examine the relationship between household money management and these two indicators. The odds ratios are presented in Tables 6 and 7. We start with the less severe situation measuring whether the couples have money left for savings. The reference group in Table 6 is couples who pool all their money and have no money left for savings. The results show that when couples have no money left for savings, partial pooling couples have 3 times higher odds of economic conflicts, and independent management couples have 2 times higher odds of economic conflicts compared to couples who pool all their money. Additional analysis does not show any statistically significant difference between couples who practice partial pooling and independent management, indicating that partially pooling money or keeping money completely separate has similarly negative consequences for economic conflicts when couples do not have money left for savings. Moreover, the results do not show any statistically significant difference between pooling all money and female management, but male

management has the highest odds of economic conflicts when the couple have no money left for savings. The average marginal effects show that the predicted probability of reporting economic conflicts among couples without enough money for savings is lowest, at 10 percent, among couples who pool all money and is highest among couples who partially pool their money (24 percent) followed by couples who practice independent management (20 percent). In sum, couples without money left for savings have less economic conflicts when they pool all money; however, the association differs across the different management systems.

Table 6. Odds ratios of economic conflicts by household money management system and money left for savings from logistic regression

<i>Household money management and money for savings</i>	Economic conflicts			
	OR	p	Average marginal effect	SE
Complete pooling and no money for savings	1		0.10***	0.02
Partial pooling and no money for savings	3.17	0.001***	0.24***	0.05
Independent management and no money for savings	2.36	0.016**	0.20***	0.04
Female management and no money for savings	1.48	0.504	0.14***	0.06
Male management and no money for savings	8.61	0.000***	0.44*	0.12
Another system and no money for savings	0.61	0.544	0.07	0.05
Complete pooling and money for savings	0.73	0.264	0.08***	0.01
Partial pooling and money for savings	1.01	0.980	0.10***	0.02
Independent management and money for savings	0.81	0.541	0.08***	0.02
Female management and money for savings	1.95	0.183	0.17**	0.06
Male management and money for savings	4.15	0.002**	0.29***	0.07
Another system and money for savings	1.05	0.931	0.10*	0.05
Total n	1764			

Notes: The models are adjusted for the primary decision maker for routine and expensive purchases, money left for savings, difficulties making ends meet, sex of respondent, education level, activity status, marital status, children together, health status, and age of respondent and partner. †p<0.10, \* p<0.05, \*\* p<0.01, \*\*\* p<0.001

We continue to the more severe financial situation in which couples have difficulties to make ends meet. The results are presented in Table 7 and the reference group is couples who pool all their money and have difficulties making ends meet. We find that couples who partially pool their money and cannot make ends meet have twice as high odds of having economic conflicts compared to couples who pool all money and also cannot make ends meet. However, couples who practice independent management are not more likely to experience economic conflicts than pooling couples. Additionally, couples for whom either the woman (weak significance,  $P<0.10$ ) or the man manages the money have higher odds of conflicts.

In sum, our fifth and final hypothesis where we expect that couples who pool all their money and have financially constrained situations are more likely to experience economic

conflicts than financially constrained couples who adopt other systems, provided somewhat mixed results. Contradicting the hypothesis, when the couples do not have money left for savings, partial pooling and keeping money completely separate are associated with higher odds of economic conflict compared to pooling all. In more severe situation in which couples who do not have enough money to make ends meet, the hypothesis is only partly confirmed. That is, pooling all and keeping money separate are associated with the lower odds of economic conflict compared to partial pooling which is associated with higher odds of conflicts.

Table 7. Odds ratios of economic conflicts by household money management system and difficulties making ends meet from logistic regression

<i>Household money management and difficulties making ends meet</i>	All respondents: Economic conflicts			
	OR	p	Average marginal effect	SE
Complete pooling and difficulties making ends meet	1		0.14***	0.02
Partial pooling and difficulties making ends meet	2.17	0.003*	0.25***	0.04
Independent management and difficulties making ends meet	1.51	0.153	0.19***	0.03
Female management and difficulties making ends meet	2.08	0.092†	0.24***	0.07
Male management and difficulties making ends meet	5.20	0.001***	0.43***	0.10
Another system and difficulties making ends meet	0.59	0.426	0.09†	0.05
Complete pooling and no difficulties making ends meet	0.28	0.000***	0.04***	0.01
Partial pooling and no difficulties making ends meet	0.42	0.009**	0.06***	0.06
Independent management and no difficulties making ends meet	0.43	0.019**	0.06***	0.02
Female management and no difficulties making ends meet	0.51	0.386	0.07	0.05
Male management and no difficulties making ends meet	2.39	0.062†	0.27***	0.07
Another system and no difficulties making ends meet	0.64	0.486	0.09†	0.05
Total n	1764			

Notes: The models are adjusted for the primary decision maker for routine and expensive purchases, money left for savings, difficulties making ends meet, sex of respondent, education level, activity status, marital status, children together, health status, and age of respondent and partner. †p<0.10, \* p<0.05, \*\* p<0.01, \*\*\* p<0.001

### *Sensitivity analyses and control variables*

To test how the main association was influenced by the control variables, bivariate and stepwise models are analysed (not presented). Overall, the main association presented in Table 4 persists in the supplementary analyses. Moreover, the results in Table 4 indicate that partners who share responsibilities for purchases, particularly expensive purchases, have lower odds of conflicts than those who do not. We do not find a statistically significant difference between couples for whom women or men mainly make these decisions. Couples with no money left for savings and couples with difficulties making ends meet have higher odds of economic conflicts than those without financial constraints. In the female sample, retired couples have lower odds of economic conflicts than couples that those still in the labor market, and in the male sample,

couples in which both partners are employed have lower odds of economic conflicts than couples in which only one partner is employed. Married and cohabiting couples are not significantly different from each other in terms of their experience of economic conflicts. As a sensitivity analysis, marital status is exchanged with the length of the relationship, but the results are unaffected, presumably because the majority of the couples are long-term couples (mean duration of 38 years).

## **Conclusion and Discussion**

The study investigated the relationship between economic conflicts and household money management among older couples in Sweden. Using data from 2012, we found that 11 percent of the older cohabiting individuals reported economic conflicts and that the gender difference in reporting was small. This is a much lower proportion than that of younger respondents in the Swedish GGS and previous studies (Van der Lippe et al., 2014). It is possible that economic issues are a less dominant dimension among older couples than younger couples, who may have more complex life situations and often greater and unexpected expenses. It is also possible that approaches to subjective survey questions differ according to age.

We found that half of the couples pooled all their money and that one in four pooled part of their money. One in five practiced independent management, and a relatively small proportion applied a one-person management system. In previous findings based on Swedish data on younger couples from the 1990s, one-person management systems were most common, followed by pooling money and keeping money separate (Ahrne & Roman, 1997; Roman & Vogler, 1999). Without distinguishing between different degrees of pooling, another Swedish study from the same period found that some form of pooling is common (Heimdal & Houseknecht, 2003), and a cross-national study found that one-third of Swedish couples pooled all their money (Treas & Widmer, 2000). Others have argued that there has been a shift over time in how couples manage money from one-person management to joint management to individualized management (e.g., Vogler et al. 2005). However, whether our findings are influenced by an age, period, or cohort effect is not possible to analyse due to data limitations. As so often, further research is needed.

The study's main finding is that couples who pool all their money are less likely to report economic conflicts than both couples who keep their money separate and other couples who adopt systems with a lower degree of pooling. It is possible that the labels of "mine" and "yours" on money may be less notable among pooling couples and that these couples discuss and protect their *joint* assets. The study also found that independent

management, partial pooling and female management were similar in terms of the experience of economic conflicts and that couples adopting these systems were more likely to experience economic conflicts. Couples who partially pool their money and couples who keep their money separate may face similar challenges about deciding who will pay for what. Partners often have unequal resources and may not have the same spending possibilities. Each partner may want to have as much money as possible for own spending, which may result in disagreements and conflicts.

Although we did not find gender differences in the reporting of economic conflicts, the analyses show that female management is less likely to be associated with economic conflicts than male management. Assuming that conflicts arise due to an imbalance or inequality within the couple, this finding is in line with research that has found women to be more egalitarian in money allocation and spending (Tichenor, 1999) and to communicate more with their partners than men, which tend to reduce conflicts (Wilmarth et al., 2014).

Moreover, the couples who decide together on purchases had the same likelihood of experiencing economic conflicts in cases they kept the money completely jointly or separate. However, partial pooling increases the likelihood of economic conflicts, also in situations when both partners decide. A potential reason for this finding is that, as others have argued (Fleming, 1997), partially pooling couples combine two conflicting views – togetherness and autonomy – and simultaneously operate as single economic units while keeping money separate.

We found that among couples who did not have money left for savings, partially pooling and keeping money separate were associated with higher likelihood of economic conflicts compared to pooling all money. This was contradicting our expectations. However, not unlikely pooled income generates higher household income, providing higher living standards for financially constrained partners (given that both have access to money) and, potentially, reducing tension and benefiting a couple's economic wellbeing. Hence, the lack of money for savings may not be as problematic among these couples. Moreover, it is plausible that among couples who adopt partial pooling or keep money separate, one of the partners may have weaker resources, and conflicts can arise when partners disagree on joint spending, which is especially problematic when resources are somewhat limited.

It may be a somewhat different situation when the couples do not have enough money to make ends meet each month. We find that partially pooling is associated with increased economic conflicts in this situation and that keeping separate or joint money is associated with less economic conflicts. Overall, partial pooling seems to be least profitable for the couples with economic hardship, disregarding the severity of it. However, keeping

money separate in more severe situations is differently associated to conflicts compared to less severe situations. In severe economic situations, separate money may require that the partners have great control over their own expenditures and the partners need to know their personal limit, potentially generation less occasions of for conflicts. Furthermore, having joint money may increase possibilities to pay for household and personal spending when resources are greatly limited and thus reduce the tensions. However, we do not know the causal direction here and therefore more research is needed to disentangle the relationship between these factors. Finally, we found an indication that female management is associated with reduced economic conflicts among couples with economic constraints, which is in line with that women tend to spend money on the household's needs.

The study's results provide some suggestions for policy implications. Economic conflicts may be an indicator of the partners' and relationship's economic wellbeing. We found that pooling couples had the lowest probability of economic conflict, including couples in constrained financial situations. Presumably, these pooling couples are better off than their counterparts who keep their money separate. What may be more problematic is that a large proportion of couples do not pool their earnings and have a greater tendency for economic conflicts and, in the worst case, poorer economic wellbeing. The diversity in money management strategies is challenging when couples are being evaluated for economic benefits (such as housing supplementation and income support). Consequently, individuals who do not share money and may be in need of benefits are left without these benefits if the household income is regarded as sufficient. Hence, policy makers should take into consideration that money management strategies are highly diverse and that many couples do not fully share their economic resources. Individually based benefits may be a solution in such cases.

Couples who adopt independent and partial pooling management systems are more likely to have economic conflicts than those who pool all their money, indicating that these couples organize their financial spheres in a way where it does not matter who makes decisions about routine purchases but that this system to keep any money separate leads to conflict. These individualized strategies are less beneficial for the relationship's wellbeing but, in theory, provide more financial autonomy and less interdependence, particularly for women. One motivation to choose independent or partial pooling management may be that one or both partners have high earnings and/or the partners want to have control over their own money. Ultimately, increased earnings (particularly among women) may reduce partners' interdependence and, consequently, decrease wage and pension gaps, providing a better outlook for older couples.

The study has at least four limitations. First, it may be restrictive to investigate household money management with pre-established systems because this approach does not provide any information on the partners' behaviour or how the money is spent. Additionally, the system of money management may change over time, which we did not capture. Second, we could not measure causality, as conflicts are related to other areas in life, and we did not know whether the conflicts or management strategies came first. Researchers should be sensitive to that money management and conflict may both be causes and effects of each other. Third, conflicts were reported by one of the partners in each couple, but partners' ideas of conflicts may be different. However, we did not find large gender differences. Future studies should consider using survey data on both partners in different-sex and same-sex relationships, which may shed light on gender roles and structures embedded in social and cultural contexts. Fourth, as others have observed elsewhere (Hamplová et al., 2014), Pahl's typology is often applied; however, most current empirical studies primarily distinguish between pooling, partial pooling and separation of money (Hamplova & Le Bourdais, 2009; Heimdal & Houseknecht, 2003; Lyngstad et al., 2011). In this study, one-person strategies tended to be relatively uncommon. Future studies may consider analysing whether typologies are applicable for today's older and younger couples. This will become increasingly important as more individualistic and egalitarian cohorts age and replace the older, more traditional cohorts.

### **Acknowledgements**

The research was supported by the Kamprad Family Foundation, grand 20180307. We are grateful for the valuable comments by participants at oral sessions at the 21<sup>st</sup> Nordic Demographic Symposium 2019 and the International Association of Gerontology and Geriatrics European Region Congress 2019.

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