Mine, yours or ours?

Sharing in Swedish couples

Charlott Nyman
ABSTRACT

The topic of this thesis is the sharing of resources in families. Equal sharing has often been taken for granted by policy makers as well as researchers. However, a considerable body of research has now shown that unequal sharing can and does occur in families. The aim of this thesis has been to study sharing in Swedish couples and the degree to which equality can be said to exist in these. The outcomes of sharing, i.e., partners’ access to money and consumption have been a major focus, as has the negotiations that take place regarding sharing. The processes and mechanisms that are at play in discussions and negotiations about sharing have also been a major focus. Money and consumption are in focus, however other resources such as leisure time and housework are also addressed.

The studies are based on an in-depth interview study with ten Swedish couples where each spouse was interviewed separately; in addition, a survey study of Swedish couples is also utilized. The results of all of the four studies support earlier studies that show that unequal sharing in couples does in fact exist; women seem to experience less access to money and consumption more often than their partners. Several mechanisms were found to be at work shaping patterns of sharing. Pooling money was a common way of regarding the family economy, however it seemed this was not necessarily accompanied by an organization of money that facilitated pooling. Pooling was not necessarily a reflection of equal sharing as it is often assumed to be; instead, it could conceal inequality in that negotiations about sharing were kept off of the agenda. The gendered division of labor that still exists in Swedish society as well as in Swedish families means that women seem to have more knowledge of the needs of the family. This knowledge, which is often lacked by their spouses, also seems to mean that women take on the responsibility of seeing to it that ends are met. This could result in women sacrificing their own personal spending and using money meant for themselves as an economic buffer for the benefit of the family, something that was not found regarding men. In addition, details of the system of financial management used can sometimes act as an obstacle for women’s job of making ends meet and for their personal spending. Another important aspect of sharing in families is how money is defined. Different money can be defined differently and its definition will influence how it is shared and used. The continuous re-defining of money that takes place in families means that money’s meaning can change over time. Money was found to be relational; how it is understood and defined is influenced by its social context; how it is used can also give meaning to actions and influence the balance of power in couples. Several of the studies found support for the resource theory of marital power, however this alone could not explain women’s poorer access to money and consumption. Cultural aspects such as notions about gender and family must also be considered.

Key words: Money, Sharing, Economy, Family, Couples, Resources, Sweden, Gender equality
Preface

Long before any of the articles that comprise this thesis were born, I had ideas about what I would write in my preface if and when I ever actually wrote a thesis. For years I daydreamed about the eloquent and witty sentences that would comprise the preface. Unfortunately, I never wrote any of these down and now they are dust in the wind – gone! So this will have to be done under the stress and press that characterizes the final hours with my thesis manuscript.

The path from new doctoral student to doctor is, as all doctors and most doctoral students have discovered, a long, winding, hilly and sometimes dark and scary one. However, segments of it are lit up by glorious sunlight, warm breezes and sometimes even birdsong. These are what make the path worthwhile. For me, this walk has been filled with more good things than bad. I have made amazing friends, been supported by an exceptionally pleasant workplace and have had the fortune to be left alone with my thesis-writing, at least most of the time. These, in combination with the moments of scientific and intellectual joy I’ve also experienced, have made this journey worthwhile and even rather enjoyable. Many people have contributed to making this walk a pleasant one but unfortunately it is possible to name only a few of them here.

One person deserves special thanks and a good deal of the credit for the existence of this dissertation and that person is Björn Halleröd, my supervisor. Björn, thank you for taking me on and for giving me the perfect combination of freedom and guidance, and for your insightful comments on everything I have written. Several people have over the years read what I have written and offered helpful comments and support. I extend a big thank you to the participants in the seminars at the Sociology Department and at the various conferences at which I have presented papers. I would especially like to thank Christine Roman for her comments on my work at various stages, and for her final comments on the manuscript of the thesis. Without the economic support of Swedish Council for Planning and Coordination of Research and The Swedish Council for Social Research I doubt I would be writing this preface now.
The colleagues and friends at the department who have lit up the path with light are many, and I hope they know who they are – thank you for the talks, the support the understanding and not least, the Friday afternoons spent in a dark pub somewhere on or near campus! Without the sense of community you have provided, the path would have been considerably darker and a lot less fun! Last, but definitely not least, I would like to thank Lars Evertsson. Our discussions about money, our own and others’, sometimes gave insight into my own research topic that all the articles in the world could never provide! Lasse, without your never-failing support, love and friendship lighting the way and caressing me with warm breezes, I probably would not have had the peace of mind to hear the birdsong along the path.

Charlott Nyman
Umeå, 6 December, 2001
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Both authors contributed equally to the co-authored Article 2.
Introduction – The discovery of a topic

In 1993 I was in search of a topic for an undergraduate thesis. I was presented with a problem by one of the Sociology Department’s researchers. His problem was that no matter what he did with the data, the group married or as married women with children inevitably proved to be more materially deprived than married or as married men with children. I was intrigued and his problem became my problem and also my thesis topic. I was sent away for the summer with a topic, a book (Pahl 1989) and a thousand questions. This topic was of course, the internal allocation of resource in families, which, I soon found out, was a growing field of inquiry. It eventually became my doctoral dissertation topic, and the researcher my advisor.

Despite the mass of primarily British and American theoretical and empirical research that was accumulating on sharing in marriage, I found that the topic seemed to have escaped discovery by Swedish researchers, the exception being a parenthetic mention of it in a few studies. For this reason, I was surprised when I unexpectedly discovered a historical connection to this topic right in my own backyard, near the end of my work with this thesis. Georg Karlsson, Professor Emeritus at the Department of Sociology at Umeå University wrote his doctoral thesis in the field of family sociology in 1951 and addressed the questions of (among others) perceptions of marriage and marital decision making.1 This historical connection between my own research and Karlsson’s pioneering study of Swedish couples felt somehow satisfying.

Naturally, I started with what was already known about this topic from existing research. But I soon realized that several of the factors and conditions that existed in Sweden were so different from those in the other

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1 Georg Karlsson was the first person in Sweden to receive a doctoral degree in sociology. His dissertation, Adaptability and Communication in Marriage, from 1951 addressed marriage and the problems of marriage and was one of the first Swedish studies to do this. His specific interest was in finding factors important for a happy marriage. Unfortunately the thesis aroused a great deal of criticism and controversy for among other things, the interviewing of couples about something so private as their sexual relationship. See Anna Larsson’s doctoral thesis, Det moderna samhällets vetenskap (A Science of the Modern Society- Establishing sociology in Sweden).
countries that I felt the need to start from the beginning (as much as that was possible). For this reason, I started my own scientific inquiry with an interview study of ten couples. In addition to providing valuable data, this study was also intended to provide the basis for a larger survey study. My goal was to study, in a broad way, how couples discuss, negotiate about, fight over, plan, spend, save, organize, define, feel, and experience money. However, I also felt that the different resources in families can sometimes be difficult to discuss isolated from each other, so the interviews and later, the survey, also took into account housework and leisure time, though these are clearly overshadowed by questions of money.

The result of this journey, from the search for a topic, the discovery of one, via a number of small milestones, is this doctoral thesis. With it, I hope that I have contributed a little stream of light that will help those of us who are interested in illuminating the inside of the proverbial black box that everyone keeps talking about. After all the attempts of the last few decades to open it up, maybe it’s time to crawl in the window, let up the blinds and unlock the door so we can all see the goings-on in there.
Sharing in families

The realm of researchers and those involved in making and implementing policy has often stopped at the threshold of people’s homes. The family or household was, and still is, seen as the most private of private spheres; those family researchers who have attempted to pry open the door have had their work cut out for them. The past two decades have seen an explosion of the number of studies on the family; of special interest to me is of course the increased interest in the distribution of resources in households. The family has often been referred to as a ‘black box’ and what took place inside its boundaries was unseen, unstudied and in effect, unknown. For lack of actual information on how resources were shared, researchers and policy makers alike often came instead to rely on a number of assumptions about the family. Two such assumptions were that resources are shared equally between family members and consequently, that all family members enjoy (or suffer) the same standard of living. Another assumption was that most families organize their finances in similar ways. Feminist researchers interested in the family were instrumental in questioning these assumptions and in initiating research that did not take these assumptions as the point of departure. Since the topic’s increased interest for researchers, inequalities in sharing and standard of living in households have been documented by researchers from a variety of disciplines and countries.

This thesis is a contribution to this body of research. There is no tradition of research on the intra household allocation of resources in Sweden. However, the topic is not new. In fact articles, informal questionnaires, interviews and confessional can quite often be found in daily newspapers, women’s magazines, and other non-academic publications. And why not? How couples think and negotiate about money and housework, how they pay their bills, organize their money and divide it up into little figurative piles that each have a specific use are topics that most of us can relate to and have a store of anecdotes about. In contrast to what can be read in much of the literature on family economy, the people I have spoken to about money in couples, both informally and in my data collecting, have usually been willing and sometimes even eager to tell me about how they do. The earliest example of the topic’s non-academic popularity I have encountered is an
article from a daily newspaper from 1950\(^2\) that discusses the management of money in marriage. This report contained surprisingly many of the ingredients that are included in the studies here, though of course wrapped in a different terminology. It addresses the dilemma of how to make ends meet, women’s access to personal spending money, the importance of women having an income of their own, the meaning and ownership of different kinds of money, the implications of finances for marital satisfaction, gendered spheres of responsibility and spending, economic dependency and women’s increased independence, and money as power. These are also the major themes in the articles in this volume. Information and advice on family financial matters, by experienced and friendly non-experts was in the article seen as a way to remedy many of the problems encountered by couples. It seems that these topics were vividly discussed in advice columns and in women’s clubs fifty years ago. Perhaps this history helps to explain why discussing money, even money in the family, is not nearly as taboo in Sweden as it seems to be in other industrialized countries; Pahl for instance describes the secrecy that surrounds British couples’ financial affairs as being as great as the secrecy surrounding sexual relationships (Pahl, 1989:1).

Sweden distinguishes itself from the countries that have produced the majority of research on money in marriage in other ways as well, and several of the articles here discuss these differences. One of the reasons for my strong interest in this topic from the start was the conviction that several of the cultural and structural differences between Sweden and other countries are important. The specific characteristics of Swedish society that I had in mind are primarily the high rate of women’s labor market participation and their ensuing economic independence, the Swedish welfare state’s family policies that facilitate this, and the strong belief in and efforts towards gender equality that have permeated both government policies and people’s consciousness for the last 30 years. These, I believe, matter for how money is defined, organized, perceived and shared.

\(^2\) An article by Elsa Appelquist in the Social Democratic newspaper, Morgon-Tidningen, Wednesday 29 November, 1950. This article was discovered by Björn Halleröd on a walk through the university library.
Methods, design and sample

Families, households and couples

In the research on money in marriage, the terms family and household are often used interchangeably, as in the above paragraphs. The definitions of these can overlap perfectly, but increasingly, they do not. A household can consist of more than one family and one family can be spread over several households. In this thesis however, as in much of the writing on this topic, they are used synonymously, as are such terms as wife, husband, spouse, partner. The households referred to in these studies consist of two married or as married adults with at least one child, all living under the same roof without boarders or others who are not members of the nuclear family. In some cases, one or both of the partners may have a child from a previous relationship who does or does not live with them and in others, a household might include elderly family members. These kinds of variations are however not addressed in the studies though I realize the potential importance of them for the results. Despite the fact that the terms ‘family’ and ‘household’ abound in the articles, I in fact focus almost exclusively on couples, a trait of most of the research on this topic. Children have unfortunately an almost invisible role in the studies here, though I am aware of the very central role they actually have for most aspects of family life. Another limitation is the lack of inclusion of households of non-Swedish origin. Ethnicity has not been addressed as a sampling principle or as an analytical category. As the group of residents in Sweden that have non-Swedish origin increases, this perspective becomes increasingly important.

3 In the articles married and cohabiting couples are treated as equals, and assumed to be similar in how they share, organize and regard money since they live under similar circumstances as married couples. Though not discussed here, I realize that this assumption may be problematic. Studies have found that there are differences between married and cohabiting couples in terms of stability and risk of separating (Statistics Sweden 1995a,b). I would like to thank Michael Gähler for bringing this to my attention.

All of these restrictions have been made for practical reasons and with the knowledge that they limit somewhat the relevance of the results.

**The design of the project**

The topic of resource allocation in families was an unresearched topic in Sweden so my frame of reference when designing the project was therefore studies from primarily Britain. My pre-knowledge of the topic of sharing in households was based on these studies yet I knew nothing about how Swedish couples and individuals in couples handle money. One aim of the study was to gain a better understand of what is important, problematic and taken for granted regarding the household economy in Sweden, what processes take place and how these look. I knew that the topic was one full of complexities and my goal was to try to capture some of these in order to understand them. I was interested in getting beneath the surface of the fairly objective information about the practical aspects of money and getting at perceptions, thoughts, norms and values. For this reason, I chose a naturalistic inquiry approach which is appropriate when the focus is on "naturally occurring activities and processes" (Patton 1987:13) and when aiming at exploring differences between the experiences, perceptions and outcomes of individuals. I also decided that in-depth open-ended interviews were best suited for ‘getting at’ the information I was interested in. This method of data collection would allow me to explore the whole picture, the different parts, aspects and areas that constitute family life and that interact to form everyday experiences and individuals’ perceptions of them. Interviews would let the individuals themselves express themselves and elaborate on money matters in their own words. In addition, I felt that interviews would be better able to capture the ambiguity and contradiction that was likely to characterize talk about money. Lastly, conducting interviews was more economically feasible than a large scale survey study, at least in the initial stages of my doctoral studies. These design choices would provide me with a method flexible enough to handle unforeseen situations and topics, and not lock me into "looking at only predetermined variables and outcomes" (Patton 1987:14) and provide a set of detailed data that could help me answer the questions I wanted to ask.

Eventually, my advisor and I decided that a survey study would be a valuable complement to the interview study. Since nothing about how Swedish
couples organize and regard money was documented I also felt that it was important to obtain a broader picture of how Swedish couples in general handle and perceive money and a larger survey study could provide this kind of information.\(^5\) Survey data would also provide me with a statistical picture that would allow gender divisions to become visible and generalizations to be made. The different methodologies would permit me to ask a wide array of questions about how Swedish couples share. Combining qualitative and quantitative methods has been shown to be a fruitful way to study a phenomenon (Laurie and Sullivan, 1991).

**The interview study**

The interview study would be carried out by myself alone since there existed no financial resources to employ interviewers. The fact that I was working completely on my own naturally had implications for the interviewing, as well as for the subsequent stages. It meant for instance that the number of couples to be included in the study would have to be quite small. No definite number was decided on, though ten couples seemed to be a reasonable number. Pahl’s (1989) design of interviewing couples together, then each spouse separately would have been ideal; however, I made the decision that the number of interviews that would be necessary was more than I could handle. In the end, it was decided that no joint couple interview would be done.

**The sample**

A sample that was to include about ten couples could in no way be representative of the Swedish population in general, nor was this my goal. The goal was instead to study a rather homogenous group that varied in certain theoretically important respects. In order to be able to look for the effects that were found to be interesting in other studies, a few sample criteria for the main interview study were therefore decided on. This was deemed necessary so that the characteristics that were considered important would not be lost in uninteresting (for the study’s purposes) variation. It was decided that the interview subjects should be between the ages of 30 and 40 approximately. This increased the chances that they had had at least one

\(^5\) During this time another study on sharing in families was starting up (Ahre and Roman 1997) as a part of a governmental inquiry on economic power between women and men.
partner prior to their partner at that time, and that they would have had more experiences to draw on regarding organizing family life in general, and household finances in particular. This is for most people a dynamic period that includes becoming firmly established in the labor market, attaining a stable economy and experiencing many changes regarding career and family, which made this an interesting age group to study.

Another criterion was that they had at least one child together that was at least a few years old and living in the household. That they were parents was important since research has shown that life for the couple changes in a number of ways regarding money, housework and gender equality when a baby enters the picture (Ahrne and Roman 1997; Halleröd 1994, 1995; Pahl 1989). The presence of a child guaranteed that the couple would have been together long enough to have established routines regarding money and finances, have a certain degree of knowledge about each other’s finances and habits and have experience of the various aspects of organizing family life and sharing. I obtained a list of fathers of children in a certain municipality that had a child born in 1989. For practical reasons, this was a list of married men, so all of the couples were married and had a child who was at the time six years old. No explicit criteria concerning class or income level were used but a variety of both were nonetheless included.

In choosing which couples from the list to contact, names were randomly selected from the list and first contact was made by sending them a letter that explained briefly the study’s aims, what was requested of them, the time expected for the interviews to take, the fact that they would be tape recorded and explaining they would remain anonymous in the handling of the interviews and the presentation of the results. This was followed up by telephone contact a week or two later, during which they either usually told me of their decision to participate or not. This process was repeated several times until enough couples had been recruited. Somewhat less than half of the couples contacted agreed to participate. Some of the reasons given for not wanting to take part were that they did not have the time, their partner was unwilling or that they were separating or getting divorced. No money or other gift was offered as an aid in recruitment and none of the respondents mentioned this as something they expected.
The interview schedule and the interviews

The interview schedule was semi-structured as were the interviews. The schedule contained both general areas of questioning as well as specific questions. The interview schedule began with demographical questions about age, place of birth, duration of relationship with partner, number of children, type of housing etc. Questions about their experiences growing up and how money was organized by their parents followed. The next section included questions about income sources and amounts. The following section asked about the organization of money – who pays bills, what accounts are used for what, previous systems for organizing money, how money is regarded – mine, yours or ours, conflicts about money, relationship to money etc. The next section focused on children and asked who took out parental leave, costs for children, children’s activities etc. The next section focused on financial worries and problems. The next section focuses on consumption and expenditures, influence in financial matters, personal spending, savings etc. The final questions dealt with how housework is shared and with leisure time and activities.

The questionnaire was amended several times during the course of the interviewing i.e. questions were added or removed or the order of questions changed. I did not feel locked into the wording or order of questions and in fact, often deviated from the schedule since the interviewees themselves tended to jump between subjects rather freely. This made the interview situation more of a conversation which may have made it easier for the interviewees to speak freely. However it also meant that some questions were never asked or followed up on. Despite this drawback however, in hindsight it was evident that a more flexible approach was preferable since too strict adherence to the interview schedule often resulted in less probing of interesting aspects on my part and fewer follow up questions where they would have been appropriate.

All of the participants except two of the men were interviewed by me. The interviews went quite smoothly for the most part, however, some problems did arise. Some of the questions seemed somewhat out of place or inappropriate, the most notable example being questions about who pays for what household expenditures in couples where they did not differentiate between his, her or their money. These question were often met with skepticism and
a lack of understanding - what did it matter who paid for an expense when all money belonged to the family anyway? However a larger problem was the fact that questions that in hindsight I felt should have been asked were not. The most serious example is the fact that no questions on gender ideologies or gender equality were asked, even though these topics sometimes were introduced spontaneously by the interviewees themselves.

Initially, I interviewed both couples on the same evening, one after the other, in their home. This proved to be too exhausting for the couples as well as for myself. The interviews took anywhere from one to three hours. These couples had children and both spouses worked, which meant that evenings were quite full of activity to begin with. Even though the women and men interviewed were friendly and often enthusiastic about being interviewed, it was clear that they were also more or less anxious or uneasy over all the tasks that they should be doing but were not, and over the fact that their partner was required to take on their share of these tasks. This was especially true for the parents of young children who required more supervision. The sounds of children yelling, arguments about baths and TV watching, sounds common to any family, that could sometimes be heard through the door were sometimes quite stressful for me, which most likely contributed to a less than perfect interview regarding for instance interesting follow up questions not being asked. One interview in particular was extremely difficult. After having interviewed the man of the house for over two hours while the sound of their four children was heard through the door, it was the woman’s turn. She was clearly extremely stressed, even angry, and refused to allow the interview to be tape recorded. The combination of her obvious anger directed at me, the terse way she responded to questions, her refusal to allow the interview to be tape recorded and the continued sound of screaming children in the background made the situation impossible and the interview was terminated by me after about 15 minutes.6 This experience prompted me to

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6 This interview was excluded from the study mainly due to the fact that no interview was conducted with the woman (and also because of some minor shortcomings regarding the man’s interview as well). In hindsight however I regret excluding this couple from the sample, which I blame on inexperience, frustration and panic. The experience provided by this couple may very well have been useful in illuminating the balance of power, negotiation and decision making process in this couple. It would for example have been valuable to learn how much this couple had discussed their reasons for participation in the study, their feelings about how it was to be done etc. I suspect that the woman in this couple had not been fully informed by her husband about what participation entailed. If I could do it all over again I would have cancelled the interview with the woman when it became clear that
change the set up of the interviewing; after this, I scheduled only one in-
terview per evening. After having completed the interview with the first spouse
I asked that they not discuss the interview with their partner and scheduled
an interview with the partner a few days to a week later. This new set up
worked well and I had no reason to believe that my request was not honored.
In all cases but one, the couples were interviewed in their home. In one case,
spouses were interviewed at their respective jobs during the day, which,
despite a few minor interruptions and a slight time press, also worked well.

In the end, ten couples were included in the interview study and interviews
were conducted with both spouses from each couple; however in some cases,
technical problems meant that the interview of one of the partners failed to
be recorded properly. For six of the couples complete interviews were
recorded and transcribed. For two couples, interviews with the women were
recorded and transcribed successfully while the interviews with their
respective partners were not recorded on tape at all. This was discovered
almost immediately afterwards and notes from memory of some of the men’s
responses could be made. For a third couple, a successful recorded
interview exists for the man but not for the woman and some notes from
memory could be made afterwards. For the fourth couple, a complete
interview exists for the woman but not for her partner. In this case, the entire
interview was recorded but the voice on the tape was so low as to be almost
impossible to hear. This was discovered too late to be able to make notes
from memory. Each individual was asked questions about their partner’s
occupation, income, relationship to money, hobbies etc which also provided
information about the spouse for which recorded interviews were not
available. In all cases of unsuccessful tape recordings, the human factor was,
unfortunately, to blame. Despite the lack of a complete interview
transcription for some of the participants in the study, they nonetheless
contributed important information to the study. All citations obviously come

circumstances made an interview impossible to conduct, and phoned her later to reschedule
the interview. Looking back now, I regret not asking the participants how the decision to
participate in the study was arrived at. This would have provided a real example of a recent
situation that demanded a joint decision.

7 These two interviews were conducted by a male colleague who was able to reconstruct large
segments of the interview shortly afterwards.

8 I chalk these mistakes up to being the result of inexperince. They are however useful in
illustrating the importance of being attentive during the interview, and of checking that the
interview was successfully recorded immediately after the completion of the interview, or
better yet, at the very start of the interview.
from transcriptions of full interviews. However, references may be made to interviews with individuals from which there exists memory notes. The interview study constitutes the data for Articles 1, 2 and 3.

Analyzing the interviews

All of the interviews were transcribed verbatim by me. Though a time consuming and sometimes tedious task, this meant that I became very ‘close’ to my interviewees and their stories. I was able to make notes about interesting observations, patterns and tendencies, unexpected (or expected!) responses etc during the transcription process. The next step was to bring some kind of order to the chaos that the piles of transcriptions constituted. The method I used was content analysis and inductive analysis as described by Patton (1987: ch.6). I systematically read through each interview thoroughly and made notes in the margins as well as separately, noting exactly where in the mass of interviews the notes referred to. Patterns and themes were allowed to emerge from the data and noted. These resulted in a long list of codes that seemed worthwhile to pursue. During a second reading of the interviews I actively paid attention to the codes and cross referenced them, made notes on them etc. This process was repeated several times manually and resulted in several codes sometimes being collapsed into one, or one being divided into sub-codes. In order to obtain a better grasp of what I had before me, I constructed a matrix into which certain central characteristics of the couples, as well as their responses to a number of themes, were entered. This allowed me to visually see the patterns, tendencies and themes that I had uncovered in the data spread out on my living room floor. This then became the ‘menu’ from which the articles in this volume sprung.

In analyzing the interviews, special attention was paid to interviewees’ responses at different stages of the interviews. In some cases responses to questions, or discussions about a certain topic were consistent. Often however, the interviewees’ accounts were full of complexities and inconsistencies. These, as well as inconsistencies between spouses’ accounts were given special attention. Handling contradictory or inconsistent responses from spouses presented some difficulty, both in practical and ethical respects. On the one hand I regarded discrepancies between spouses’ responses as expressions of the differences between ‘his’ and ‘her’ marriage (Bernard 1972), which could illuminate the different ways women and men
experience everyday family and couple life. On the other hand, it was important not to take the part of one or the other or to deem one version more true than another. It was important to bear in mind that discrepancies in the account of one individual was not a result of ‘making up’ things they thought I wanted to hear, but instead a result of the complexities and ambiguities which characterize everyday life for most people. In presenting the results of analyses of discrepancies in individuals’ own account, or between spouses accounts, care had to be taken so that they would not be presented in an unfairly negative light.

The survey study

The survey study was conducted in 1998. Questionnaires were administered by Statistics Sweden to 489 individuals who also participated in the annual Survey of Living Conditions. Their partners were also given the questionnaire. The questionnaire included many of the areas that were included in the interview study and was designed to complement the interview study. The study included cohabiting couples with children, with each spouse individually filling in the questionnaire and returning it to Statistics Sweden, who then processed the raw data.

The survey study was intended as a complement to the interview, not as the major data set for my dissertation project. The interview study had been completed (but not analyzed) when the questionnaire was constructed and could thus be used as inspiration for the survey study. The main objective with the questionnaire was to gather information about the concrete ways that couples organized their finances and household work and about how common the different ways were in Swedish couples. The survey does indeed provide information about these areas. However, there are also problems with the questionnaire. One problem is the sometimes unclear wording of some questions; another is the lack of questions about topics that turned out to be interesting. There are several reasons for the existence of these problems. One was that I was inexperienced in survey construction, and for reasons that I still can not pinpoint, I simply overlooked and failed to include important questions, for example about gender ideologies. Another is that economic and time restrictions meant that several questions were eventually excluded. Despite these limitations however the survey is important in that it provides the basis for statistical analysis and generalization.
about Swedish couples’ perceptions of and patterns of organizing money and housework. It is also unique in that both spouses have responded to the questionnaire which will in the future be used to learn more about ‘his’ and ‘her’ perceptions of money and housework and their ways of organizing them. The data from the survey study are used in Articles 2 and 4.

**A second interview study**

As a part of an international research project on families that I am involved in, a colleague and myself have conducted interviews with couples. Though these are not a part of the core interview material used in these studies, preliminary analyses from four of them (the number of couples that had been interviewed when Article 2 was written) were included in Article 2. These interviews were conducted during 2000; the individuals were between the ages of 27 and 42 and three of the four couples had children. The couples were first interviewed together, then each spouse separately by us, sometimes simultaneously in different rooms, sometimes at different times, depending on what suited the interviewees best. The interview schedule for these was more comprehensive than for the core set of interviews and, in addition to the questions asked in the core interviews, questions about several other areas of their relationship were included as well.

**Ethical considerations**

The goal of the studies here has been to increase our knowledge and understanding of, and insight into, the subject of sharing in families. This would of course have been impossible without raising the informants’ awareness of the issues at hand. By asking about and discussing how money, time and work were perceived, negotiated about and shared, it is quite likely that I woke some sleeping dogs in the process; several of the couples stated explicitly that they had never considered, or discussed some of the questions brought up in the interviews. Probing into the personal lives of couples in this way carries with it the risk of initiating a process for the individuals as well as for the couples that I could not see through to the end. This is of course a dilemma that all research on the social world faces in one way or another, and one that is hard to avoid. Since both of the spouses were interviewed separately the issue of anonymity became more sensitive in that it introduced the risk of them being able to identify each other.
Because I felt that it was important that the participants were fully informed about the project’s purpose and design, I wanted to explain as much as possible about the study before interviewing began. I explained to them what areas of questioning would be discussed and made it clear to the participants several times that they were free to not answer questions they were uncomfortable with, and that they could terminate the interview whenever they wanted to. I made it clear that I would not discuss one spouse’s responses with the other spouse, but that it was possible that discrepancies in spouses’ responses might be addressed. In addition, I explained that in the presentation of the results, I would naturally change names and certain details so as to minimize the risk of others identifying them; however, I could not guarantee that spouses would not recognize each other. Though these measures could not change the fact that I was asking them to discuss private matters and thereby also forcing them to consider and most likely also continue to reflect on and discuss them with each other, it hopefully prepared the couples for what was to come. I feel almost certain that this openness prior to interviewing meant that couples who were having difficulty in one way or another declined to participate, and that those who participated were in a fairly good situation. This may also mean that a certain self-selection took place and that the results present a ‘rosier’ picture than may be the case for Swedish couples in general.
To the heart of the matter – the results of the studies

One of the main objectives of this thesis was to learn whether Swedish couples perceive the allocation of money and consumption, but also time, as equal. Another was to try to uncover and understand some of the mechanisms and processes that take place within the black box of the family, and that influence this sharing and individuals’ perceptions of it. A third goal, or maybe I should call it a hope, was that I could contribute something new to the field of study. Looking back at the four articles I think I can say that these goals that I had set up for myself at the start of my doctoral studies, have been fulfilled. This section will review the major findings from the four studies in this thesis and discuss their importance for the field of research to which they belong – sharing in couples.

To share and share – alike?

At the beginning, in the time before data collection, I knew that British and American studies had found that couples did not always share equally. However I also knew, or had a feeling, that Sweden was different. It had to be different; it was so much more equal in so many respects, than those other countries. So while I expected to find signs of inequality in Swedish couples, I also harbored a small hope that it would be better here than there. Whether it is better here than there will remain unsaid. However, I did find evidence in all of the studies that sharing (of money, time, consumption and even power) can be and often were shared unequally in my Swedish couples. So then, the first major finding, with support in all of the articles, is that unequal sharing of money, consumption and time can indeed be found in Swedish couples.

Throughout the articles we could see that women perceived that their access to personal spending money, money that they can spend on themselves, and their level of personal consumption was less than their partner’s. With each new study, a different aspect of unequal sharing emerged; it also became clear that this was laden with subtleties –unequal sharing was manifested in subtle ways, and subtle mechanisms lay behind this unequal sharing. The
most straightforward ‘evidence’ of inequality in sharing between spouses can be found in the statistical analyses in Article 4, which clearly shows that women have insufficient access to personal spending money more often than men (63 vs 51 percent respectively). Women also scored high enough on a deprivation index to be defined as deprived (40.5 percent compared with 25 percent of men) to a larger degree than men. This picture is enhanced and supported by the responses of women and men in the other articles as well, which will be at least partly discussed below.

In Article 1, through both women’s and men’s responses, we could see that not only was women’s access to personal consumption low, their access to money for necessary items such as a winter coat, and money needed to care for their family’s needs, was also regarded by several of the women as inadequate. Article 3 illustrates unequal sharing and how one partner’s interests and consumption priorities can take, or be given, precedence, resulting in an unequal sharing of consumption, thereby leading to considerable differences between spouses in living standard. Article 2 shows that it is not only consumption and money that are shared unequally; we saw that housework is not shared equally between spouses either. According to the survey data women do more housework than men - they shop for and prepare food, they do laundry and clean, buy children’s clothes and clean their room - more often than their partner does. In addition, almost 65 percent of women felt that their partner should do more (or a lot more) housework (just over 24 percent of men think their wife should do more) and women more often responded that they have less leisure time than their partner.9 Having established that money, consumption, housework and leisure time are indeed shared unequally in couples, I was eager to learn why.

This task was, perhaps not surprisingly, a bit more difficult. The interviews made clear that there are many complex and interrelated processes and mechanisms at work in shaping sharing and women’s and men’s perceptions of it. Attempting to understand sharing in terms of spouses’ access to resources was a natural beginning. Since Blood and Wolf’s (1960) pioneering study of marital power, the association between spouses’ relative re-

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9 Men on the other hand do most of the repairs and maintenance at home. The differences presented here between women and men are all statistically significant. They are not published but can be obtained from the author.
sources, primarily money,\textsuperscript{10} power and influence over economic decisions has been widely used as a point of departure for studies of sharing in families (see for example Blumstein and Schwartz, 1983; Coser, 1990; Edwards, 1981; Gray, 1979; Wilson, 1987; Pahl, 1983, 1989; Roman, 1999; Roman and Vogler, 1999). The basic assumption is that access to resources can be used to exert influence over economic decisions,\textsuperscript{11} which in turn will be reflected in access to money and consumption. Though many studies have found support for this theory, others have not (see Morris, 1990 for an overview), and considerable criticism has been directed towards it (see for instance Eichler, 1981; Hakim, 1996; Hertz, 1986; Morris, 1990). Despite its weakness, the support for the resource theory provided by a number of studies, even a few Swedish ones (Ahrne and Roman, 1997; Axelsson, 1992; Holmberg, 1993; SCB, 1998), means that it must be considered when trying to understand sharing and power in marriage. Some support for the resource theory can be found in the studies here as well. However, I found that the resource theory alone could not explain sharing in my studies; for instance, even in couples where spouses earned about the same, women still seemed to have less access to money and consumption more often than men. I argue that cultural and gender based theories and factors are a useful way to approach and gain an understanding of sharing in couples (see also Ahrne and Roman, 1997; Roman and Vogler, 1999). These will be discussed more below.

\textit{Pooling – reflecting equality or concealing inequality?}

The articles show how couples value the notion of the family and equality and how couples often try to find ways to facilitate equality; most of the couples also emphasize the importance of putting family needs first, before individual needs. Articles 1 and 3 show that pooling money, seeing money

\textsuperscript{10} Money has been seen as the most important and valuable resource since it can be exchanged for goods and services outside of the family context; it is the only resource that I have studied. However, other resources such as education, status and commitment have also been shown to be interesting. Others talk about relational resources which have been defined by Benjamin and Sullivan (1999:798) as “the combination of the interpersonal and emotional skill and resources that individuals bring to a relationship”. Safilios-Rothschils (1976) writes about love, admiration and security.

\textsuperscript{11} Other areas that have been found to be influenced by resources are the division of housework, which is addressed in Article 2, the use of time, utilization of parental leave or couples’ patterns of intimacy (Ahrne and Roman, 1997; Hobson, 1990; Nordenmark, 1997; Thagaard, 1997).
as ‘ours’ is central for couples’ definition of what a family is, or should be, and almost all of the couples in the studies pooled their money to some extent. The survey study shows that almost 72 percent pool their money and regard all money as jointly owned and another 18 percent pool a portion, regarding it as ‘ours’ and keep part separate, as ‘mine’.\textsuperscript{12} These figures are considerably higher than those for Britain, where about half of all couples pool money (see Vogler and Pahl, 1994:270).

Pooling in the couples interviewed seemed to be more a state of mind than an actual physical pooling of money. One couple however had an actual kitty in which they kept joint household money; ironically, this was the couple that most clearly kept their economies separate and did not define their system of financial management as pooling. Also somewhat ironic is the finding in Article 3 that the couple who expressed the strongest belief in pooling and had only joint bank accounts, which they saw as reflecting equal sharing and their work as a ‘team’ for the benefit of the family, also experienced very different levels of personal consumption. While applauding pooling, most couples who pooled had separate bank accounts to which only the account’s owner had access; one couple had only joint accounts. Pooling then, seemed to be pooling when it was defined as such by the spouses, regardless of how money was actually organized. The most explicit and tangible sign of pooling used by several couples to facilitate and reflect the notion of sharing was an aspect of their system of paying bills. Bills were often divided up between the spouses and each spouse paid for ‘their’ bills from their own account. The idea was that spouses were to have equal amounts left in their own bank accounts; in this way, income differences would be compensated for. According to the couples, this was seen as eliminating possible negative consequences of one earning more than the other, and as a way of seeing to it that both had equal access to money.

Despite these efforts and the commonly held notions of equality and equal sharing that the informants expressed, all of the articles found unequal sharing of money, consumption and time in Swedish couples, even when a system of pooling and an ideal of equal sharing exists. This suggests that po-

\textsuperscript{12} These two categories are seen as the near equivalent of Pahl’s pooling category. The category partial pooling, where a couple pools part of their income and keeps a part separate was introduced by Ahme and Roman, 1997, as a step between complete pooling and separate economies. I later borrowed it for my own survey study.
ieving is not necessarily a reflection of equality. Pooling may instead actually conceal unequal sharing and remove discussions and negotiations about the allocation of money from the agenda since equal sharing is a priori assumed to exist (Burgoyne, 1990; Hertz, 1986; Wilson; 1987). One reason for unequal sharing despite pooling and an ideology of sharing equally may be that perceptions of ‘ownership’ of money earned affects, unconsciously, how money is regarded and thereby shared and used. This supports the resource theory. Another explanation may be that the strong norm or ideal of sharing that exists in Swedish couples may mean that inequality is difficult to see and discuss. The fact that unequal sharing of housework was easier to see and discuss (and complain about) than unequal access to money and consumption may be a reflection of an unwillingness to see the family in economic terms, especially if there exists an element of inequality.

The results from these studies suggest that the categories or systems of financial allocation (Pahl, 1983, 1989; Vogler and Pahl, 1993, 1994) often used to bring order to the complex and ambivalent ways that people organize money may be problematic (see also Burgoyne, 1990; Laurie, 1991:14-16; Laurie and Sullivan, 1991:4). The pooling category may be especially problematic since it is often assumed that this reflects the ideal as well as the practice of equal sharing in families. The very complexity and ambiguity that characterizes social life in general also applies to the family and its ways of thinking about, organizing and sharing money. The results also point out the need for problematizing the actual content and consequences of pooling systems in a more nuanced manner than has been the case (see Vogler and Pahl, 1993, 1994; Roman and Vogler, 1999 for a discussion of pooling). More generally, more empirical research is called for on how the notion of equality in families is understood and applied and the ways that couples reconcile all the conflicting goals, norms and values that exit side by side (see Björnberg and Kollind, 1997).

The danger of the ‘gray zone’

The term gray zone was coined in Article 1 and refers to areas of expenditure that are poorly, or not at all, defined in terms of what, or whose money should be used to purchase them. The examples presented in Article 1 were small household items, things for the children and to some extent also food. It was found in some families that money for these items was not
earmarked or put aside to the same degree as money for items such as regular bills or rent. In some cases money for one or all of these items was ‘left’ in the woman’s bank account in order for her to buy these items. The system may seem good in theory; however in practice, it had the result that these women ended up using some of their own money to purchase things that were (or should have been) defined as collective family consumption. In the case of food, the money earmarked was sometimes not enough; one woman clearly subsidized the family’s food purchases with her own money. Children’s clothes was an area of expenditure that only one couple had explicitly ‘defined’ as collective, and to be paid for from the common household kitty. The other couples in the study had no routine or policy as to how they should be paid for and as a result, they were sometimes paid for from the woman’s money, money that was initially intended as her own personal spending money. This may have led some women to feel less entitled to spending on themselves, and they also seemed to spend less. That it should be the woman who paid for them is maybe not so strange considering that almost 85 percent of the women in the survey study responded that they much more often, or more often bought children’s clothes.¹³ None of the men were found to spend ‘their’ money on collective gray zone consumption as the women did.

Why do women spend their ‘own’ money on family consumption items, that should be paid for jointly, from ‘family’ money, or be paid for by both partners equally? There are most likely several reasons for this, but two main reasons behind this were discussed in Article 1. The first is the division of responsibility and labor which is still gendered in Swedish families, and the second is details of the system of organizing money, or financial management. Women are still the ones who are primarily responsible for the needs of the home and children, which can be seen in the survey data (figures not published). This also means that the woman have greater insight into, and experience of these needs; they thereby also have a more acute understanding, or ‘feel’ for what is needed, when it is needed, as well as what it costs. This is knowledge and experience that their partner often lacks. It was found in the study that the woman’s intimate knowledge of, but also feelings of

¹³ This can be compared to the responses for men: 1.3 percent responded that they much more often, or more often bought children’s clothes; 12.4 percent of men (8.9 percent of women) responded that spouses did it equally as often. Figures not published but available from the author.
responsibility for, the home and children could result in them using their own money as an economic buffer when deemed necessary, the result being that they had less money left to spend on themselves. How money was organized as well as how it was defined (see discussion below and Article 3), were also important in influencing women’s access to personal spending money. Money defined as being for food and set aside for instance on a customer card account for the local food store would mean that this money was defined for food only, freeing women from the feeling that food was their responsibility alone.

Two women in the interview study discussed an arrangement with customer cards as something they saw as a way of facilitating their responsibility for food shopping, thereby minimizing the problem with this gray zone. They had both, in somewhat different ways, tried to get access to money for food via a customer card. However, in both cases, their husbands seemed to be the obstacle. In one couple, it was he who paid the bills and simply never deposited any money into the customer card account; in the other couple it was unclear why they had not acquired such a card, but it was nothing the husband even mentioned in the interview. The women’s attempts at eliminating the gray zone were to no avail. These two examples illustrate one subtle way that power, via management, can be subtly expressed and affect access to money. For these two women, this change would have facilitated their job of buying the family’s food and clarified what money, and how much, was to be used for this. Their husbands however seemed not even to be aware of the importance of it for their wives, despite these women’s repeated attempts to bring about this change. The women seemed to have resigned themselves to continuing as before. Their husbands had effectively gotten their way in this matter, through the use of latent power (Komter, 1989; Luke’s 1974). The husbands’ lack of interest in their wife’s calls for change meant that these women seemed to have given up. This in turn meant that this topic was removed from (or never added to) the agenda of what to discuss.

Money clearly defined or earmarked for specific family consumption needs is lifted out of the gray zone. This in turn means that these areas of consumption are clearly defined as not being the sole economic responsibility of the woman. If this is accompanied by a system in which this earmarked money is available to the person who has responsibility for these
purchases, then money that is intended as personal spending can be used as such by both spouses.

**Special money**

Article 3 discusses how money can be special and social. This study joins Zelizer (1989, 1994) in arguing that ‘money’ is not homogenous, neutral, objective and impersonal. The terms special and social here refer to the notion of money as heterogeneous, socially constructed and shaped by, as well shaping, social relationships. This article shows how money is divided up and defined, producing different, or special, monies that are earmarked as belonging to an individual or a family, to be used for groceries, rent, savings or clothes. These different ‘monies’ are not easily interchangeable and their definitions are continuously re-defined; by re-defining money, its meaning and thereby use can also be changed. Article 3 discusses the different ways that money can be defined, what influences the defining and the consequences of how monies are defined for how they are used and how consumption is shared. Article 3 also argues that the ways that different monies are defined is the result of negotiations between spouses and the power balance between them. Article 1 also illustrated the importance of defining money as being earmarked (or not) for items of expenditure, and the consequences of not defining money clearly.

One important way of defining money was in terms of ownership and this was important for how it could be used. Income defined as private for instance can be spent on personal consumption and eliminate the ‘need’ for negotiating about it and sharing it with the family, while money defined as the family’s is seen as being primarily for the family’s needs. Different money could be defined in different ways; for instance income from employment was more often referred to as ‘our’, or family money while other forms of income, such as over-time pay or an inheritance, could somehow be ‘special’ and more likely to be seen as ‘mine’.

Three other important factors proved to be important for how money was defined. One was the conflict between the norms of sharing, and of owning money earned. This could result in ambivalence regarding how to define money and how it should be used. The second was the importance of the family’s needs, which was often decisive for how money was defined and
re-defined. A third factor was the visibility of money. Money that was visible, that both partners knew about such as regular income, was also more likely to be the subject of negotiations than money that was invisible, for instance personal savings or other assets. Invisible money could be made visible, for instance by re-defining personal money as family money; the reverse was also possible, that family money could be re-defined and used as personal money.

Money was also found to be relational. By this I mean that money and how it is defined is affected by the relationships that surround it (Zelizer, 1989). Money can be re-defined and undergo a process of transformation in terms of how it is defined and used and the criteria for this can also change over time. One woman for instance was in the process of re-defining personal money, an inheritance that emotionally meant a great deal to her, as family money, as a result of her increasing trust in, and belief that the relationship would endure. One man explained that he might one day sell his personal assets if the family needed the money; if the family’s needs called for it, he would put them first and re-define his money as family money. However money and how it is defined and used can also create social meaning and give meaning to actions. The visibility of money was an important aspect in how money could be used to create meaning. For example, by re-defining private money as family money, a spouse can show that he or she is committed to the family/relationship and the act may be meant, and seen as, an expression of love and trust, as in the examples above. However, the same act of defining private money as family money can be a way of putting oneself in a better light, strengthening one’s own power position by controlling and unilaterally deciding how to use the money, which was also found in the study. Using money in this way may or may not be a conscience show of power, however it may serve to maintain or create power. For instance while the woman in the example above is successively re-defining her inheritance as family money, she is also maintaining control over how to use it, and doing so in such a (visible) way that her contribution to the family is very visible. Instead of giving up power over her money, she may actually have increased her standing and power in the family through the visible act of re-defining her money as belonging to the family.

The way that money was defined proved to be important for what and for whom it could be used for and a clear connection between its definition and
access to consumption was found. In fact in a few cases, very different levels of living standard for partners were observed, illustrating the importance for consumption of how money is defined. One example in Article 3 illustrates the ambivalence that characterizes the defining (and re-defining) of money when one man won a fairly large sum of money. This money went from being defined as his winnings, to being family money, to being his again. These transitions were reflected in how this money was used, and most of it was, in the end, defined as his and used for his consumption wishes. Other examples show the importance of being able to influence the defining of money as personal or family money; examples of rather extreme discrepancies between a husband’s and wife’s personal consumption were seen and discussed in Article 3, as was the connection between power and defining money.

Power was shown to be interwoven with the defining of money. Power could be enhanced or surrendered by the decision to re-define money. It also proved to be important for how money was defined; the person with more power could influence how money was defined and ultimately, how it was used. One source of power in defining money seemed to be associated with the ownership of money. Money comes into the family via a specific person, who is the initial owner before the money is divided up and re-defined. As Burgoyne (1990) has shown the norm of owning money one earns (or receives) is a strong one; the owner of money may have more say in how it should be defined. The resource theory of marital power received support in this study. Money that was defined as being owned by one spouse seemed to give the owner more power, or control over its definition and use. The woman with the inheritance illustrated this, as did the couples in which there was a large gap between his and her access to money, in those couples, the men earned more and also consumed more.

The interview study illustrates how money is defined and its importance for how it is used. This in turn has direct repercussions for access to and levels of consumption for individuals. Several of the couples showed very different levels of personal consumption as a result of how money was defined; in some cases this difference meant considerable economic stress and deprivation for women.
Concluding remarks

The studies in this thesis have focused on and tried to illuminate the very complex area of perceptions, experiences and negotiations of sharing in families. All of the results have obviously not been discussed fully in this introductory essay, but hopefully, it has served to interest the readers in the articles themselves.

The results show that inequality does indeed exist in Swedish families, despite the (often) sincere attempts at living a life characterized by gender equality. All of the article gave evidence of the numerous subtle and discrete ways that inequality comes about and is expressed. Sharing in families is not simple; it is full of complexity, ambivalence, conflicting norms, changing meanings, and all of these are interrelate in complex ways. I also want to emphasize here that I am not arguing that all women in all Swedish families are disadvantaged when it comes to money and consumption in the ways that are discussed here. I have here tried to uncover and describe some of the subtle ways that unequal sharing may take place, and the subtle mechanisms and processes that may be at work in some families, causing unequal sharing between women and men.

A number of theoretical aspects and perspectives have been found to be useful in understanding the things I heard in the interviews. Cultural and gender aspects, for instance notions, norms and values regarding money, housework, earning and the family as an institution, the division of labor in society and in the family, women’s subordination and gender ideologies (traditional and egalitarian) were central in interpreting the interviews as well as the survey data. Power, and the subtle ways it works in Swedish families today was probably one of the most important theoretical frameworks for understanding the couples’ ways of sharing. Resource theory was a given point of departure for all of the studies. Though it does not explain all aspects of sharing and power in families, support for the resource theory was found. I tend to agree however with those who argue that the resource theory is a fruitful approach that should be combined with cultural notions about family and gender if we truly want to try to increase our
understanding of not only sharing in families, but also of the processes that take place in families.

To connect back to one of my one initial points of departure, it seems as though there are indeed differences between Sweden and the strong male breadwinner states (Lewis, 1992) upon which most previous research is based. I feel that the empirical findings in the articles here have illustrated some of these differences while the theoretical discussions have offered explanations for some of them. I am now more convinced than I was at the start of this project that the special characteristics of Sweden that have been discussed are important for shaping and understanding sharing in couples, and help explain some of the unexpected (compared to some previous findings) findings in the studies. Explicitly comparative studies, especially qualitative ones, would most likely be able to shed new light on some old (as well as new) questions.

The results of the studies have relevance for the practical work of increasing and facilitating gender equality. The findings make it clear that there is still much to do on this front. The connection between women’s and men’s power in the labor market, and their power in the home has been argued by others and receives support in the studies here in the form of the support for the resource theory that was found. In addition, the gendered division of labor and responsibility is, despite advances, still an obstacle to gender equality; as long as men and women have different experiences and knowledge about the family economy, gray zones will continue to exist. This implies that one important step would be that men take better advantage of the opportunity to take parental leave and acquire the insight many now seem to lack. The subtle power mechanisms that were found to exist in couples may be difficult to work against, but an important prerequisite for doing something about them is exposing them.

I have tried to provide a broad picture of some of the major results, and weave them into the fabric that makes up this field of research. My hope has been that those who knew nothing about this area of study now know a little more about some of the big questions that we grapple with. Those who are more initiated into the fascinating processes that take place within the black box have hopefully received a concentrated picture of some new empirical findings from an understudied but interesting country. There is still much to
be done in the area of family economy, sharing and equality, however, and so my last hope is that the studies here can serve as inspiration for further research.
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