

FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

FAMILY MONEY MANAGEMENT ARRANGEMENTS: USING THE 2010 STATISTICS ON INCOME AND LIVING CONDITIONS SURVEY TO STUDY THE PORTUGUESE CASE

ALEXANDRA FERREIRA-VALENTE
LINA COELHO

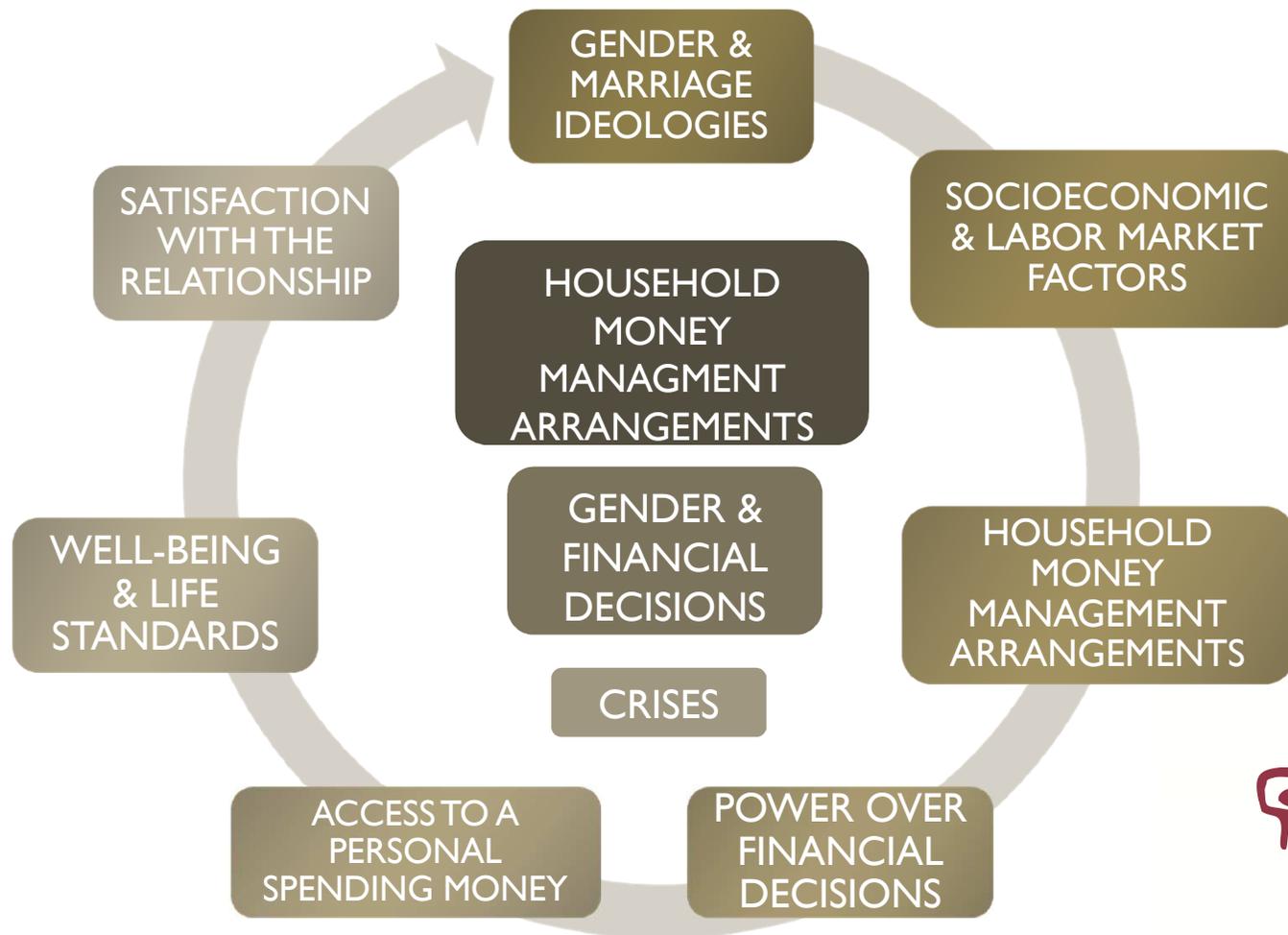
July 19th 2014

FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

RESEARCH OVERVIEW

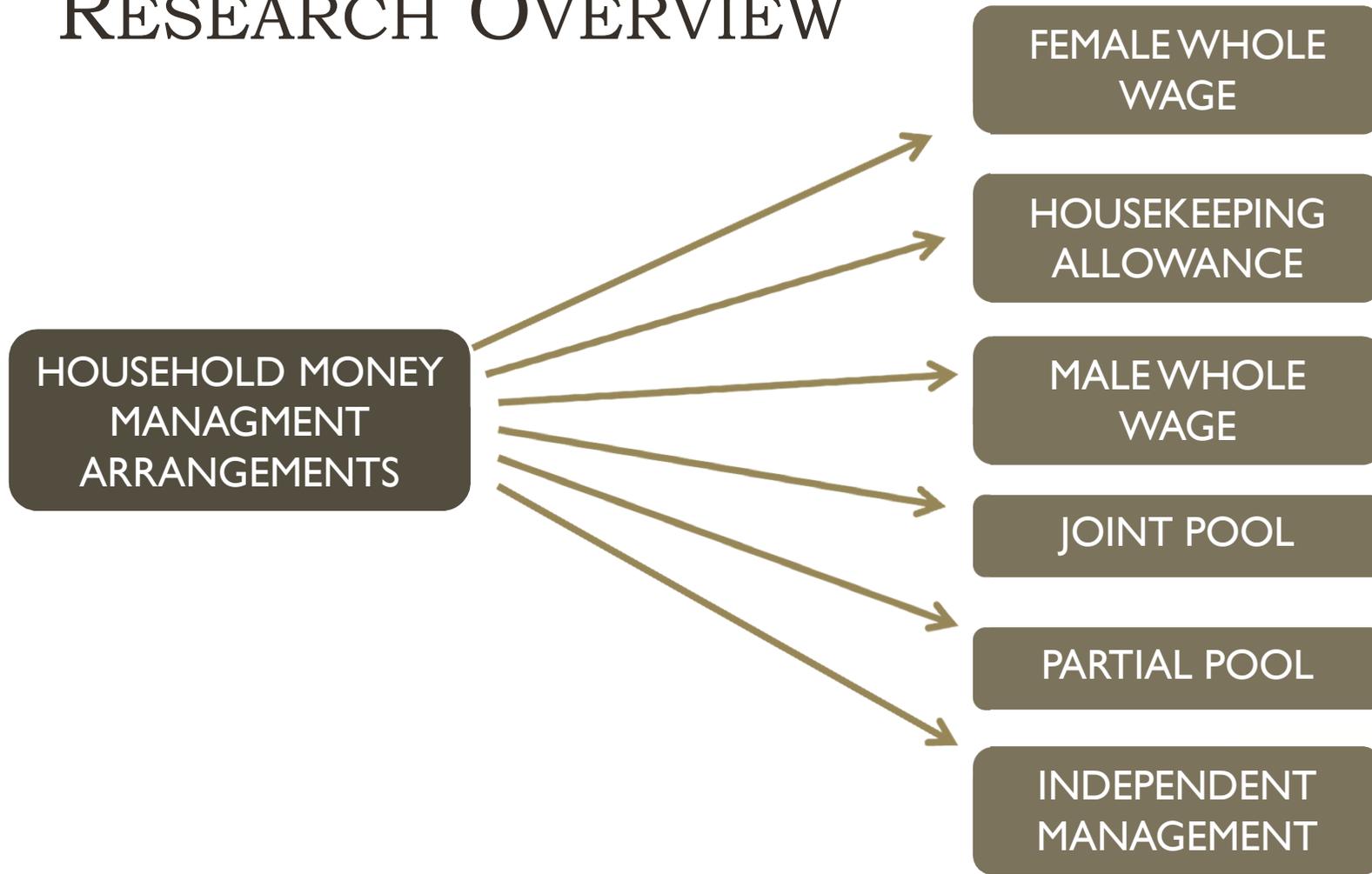


FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

RESEARCH OVERVIEW



FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

AIMS

- ▶ Apply Pahl and Vogler's money management typology to the Portuguese case
 - ▶ Pahl, 1989, 1995
 - ▶ Vogler & Pahl, 1993, 1994
- ▶ Kwon the Portuguese intra-household money management patterns
- ▶ Study the socioeconomic determinants of such patterns

FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

PARTICIPANTS

2010 EU-SILC

- ▶ N = 5182 households (ADP)

INCLUSION CRITERIA:

- ▶ ADP composed by at least one heterosexual couple
 - ▶ Married/Cohabiting
 - ▶ With (or without) dependent children
 - ▶ Living (or not) with other adults
- ▶ ADP with income
- ▶ ADP's income managed by at least one member of the couple
- ▶ N = 3331 ADPs

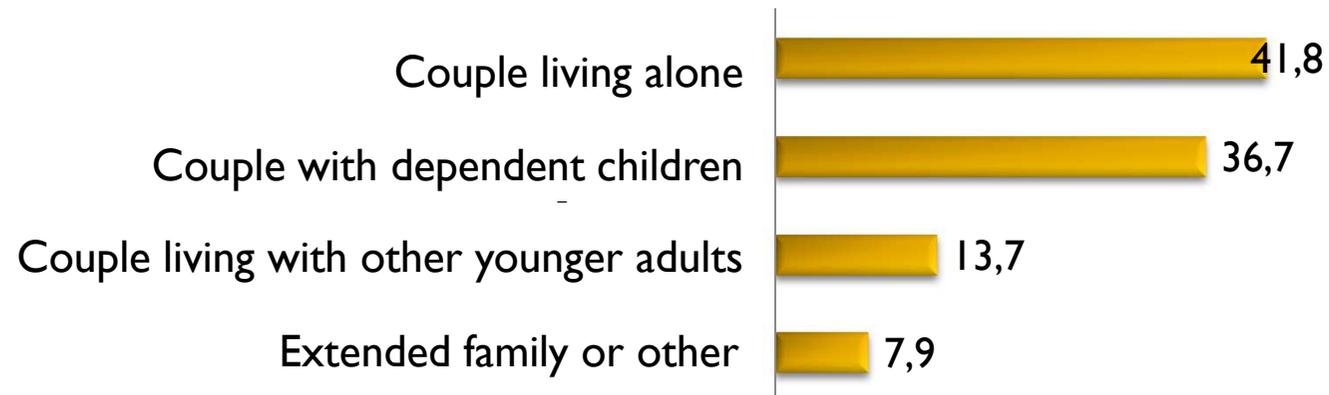
FINFAM

FINANCES, GENDER & POWER

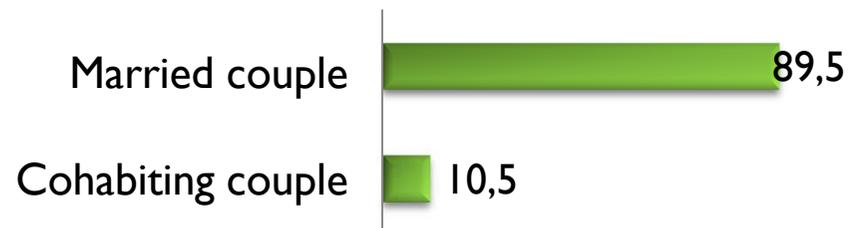
PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

PARTICIPANTS

Household's Composition



Estatuto da Relação



FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

	FWW	HKA	MWW	JP	PP	IMS
Responsible for management	Woman	Woman (may be the man)	Man	Both	Both	Each partner manages her/his personal income
% incomes kept separate	Less than 50%	-	Less than 50%	None	Less than 50%	All incomes
Breadwinner	Man (maybe the woman)	Man	Man	-	-	-
Who decides in most of the spheres of financial decisions	Woman (the man or both partners may take decisions on one or more of the inquired spheres)	Woman takes decisions about everyday shopping and expenses with the children; Man decides about the remaining spheres	Man (the woman or both partners may take decisions on one or more of the inquired spheres)	Both	-	-
Access to bank accounts	-	-	-	Both	Both; maybe only one	-

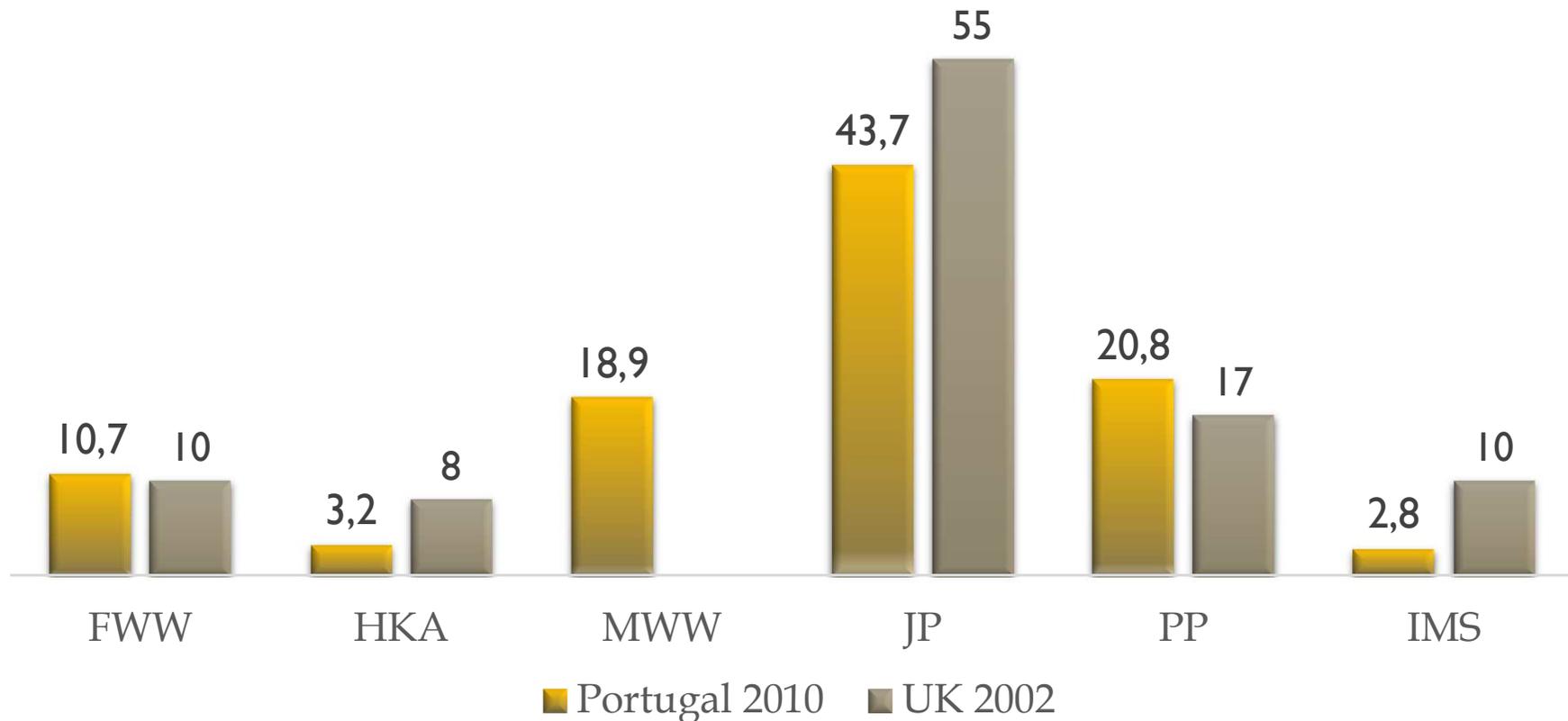
FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

RESULTS

- ▶ Apply Pahl and Vogler's money management typology to the Portuguese case



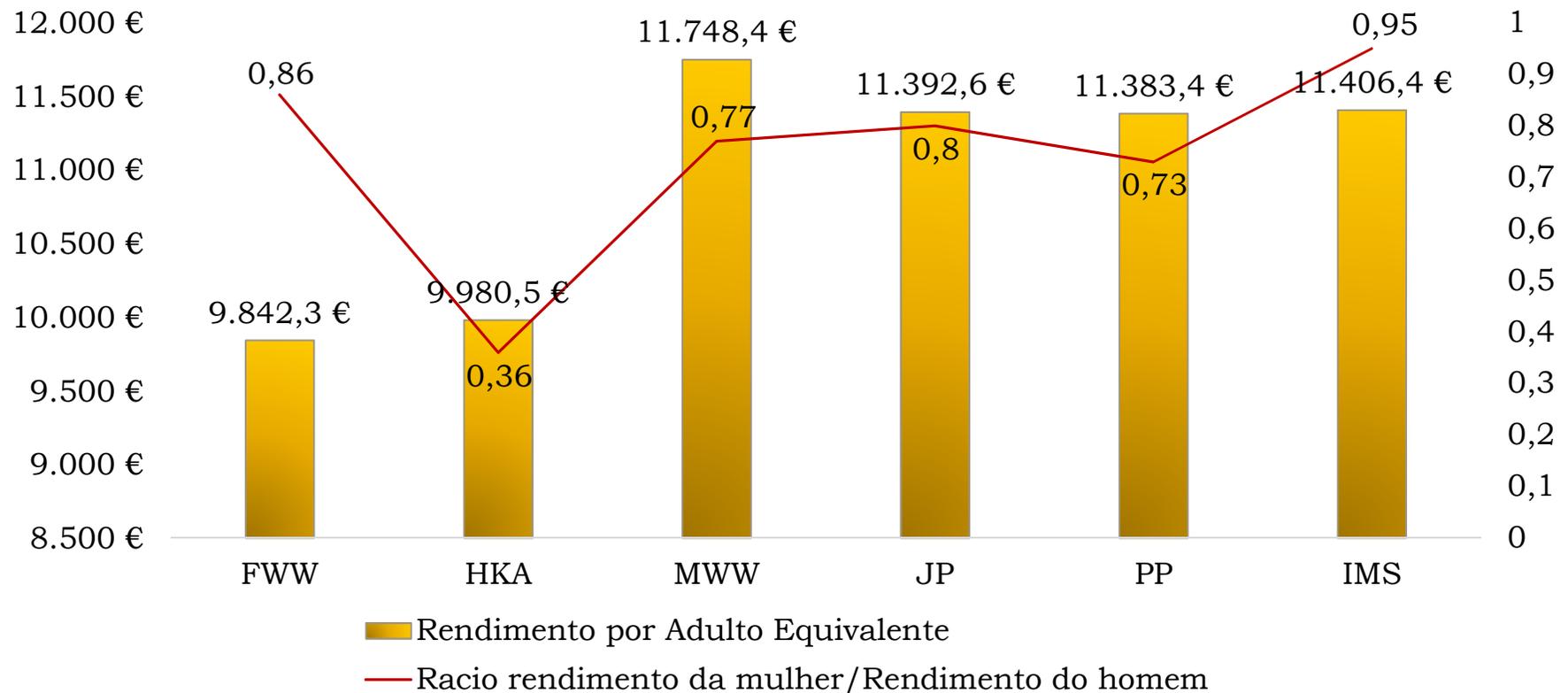
FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

RESULTS

► Portuguese intra-household money management patterns



FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

RESULTS

	FWW	HKA	MWW	JP	PP	IMS
Family Income	Low	Low	Highest	High	High	High
Woman's Professional Status	Part Time	Part Time	Retired	Full Time	Full Time	Full Time
Woman's Income (Vs Man's)	Lower	Lowest	Lower	Lower	Lower	Similar
Socio-Professional Class / Other	Working	Working	-	-	-	Blended Families

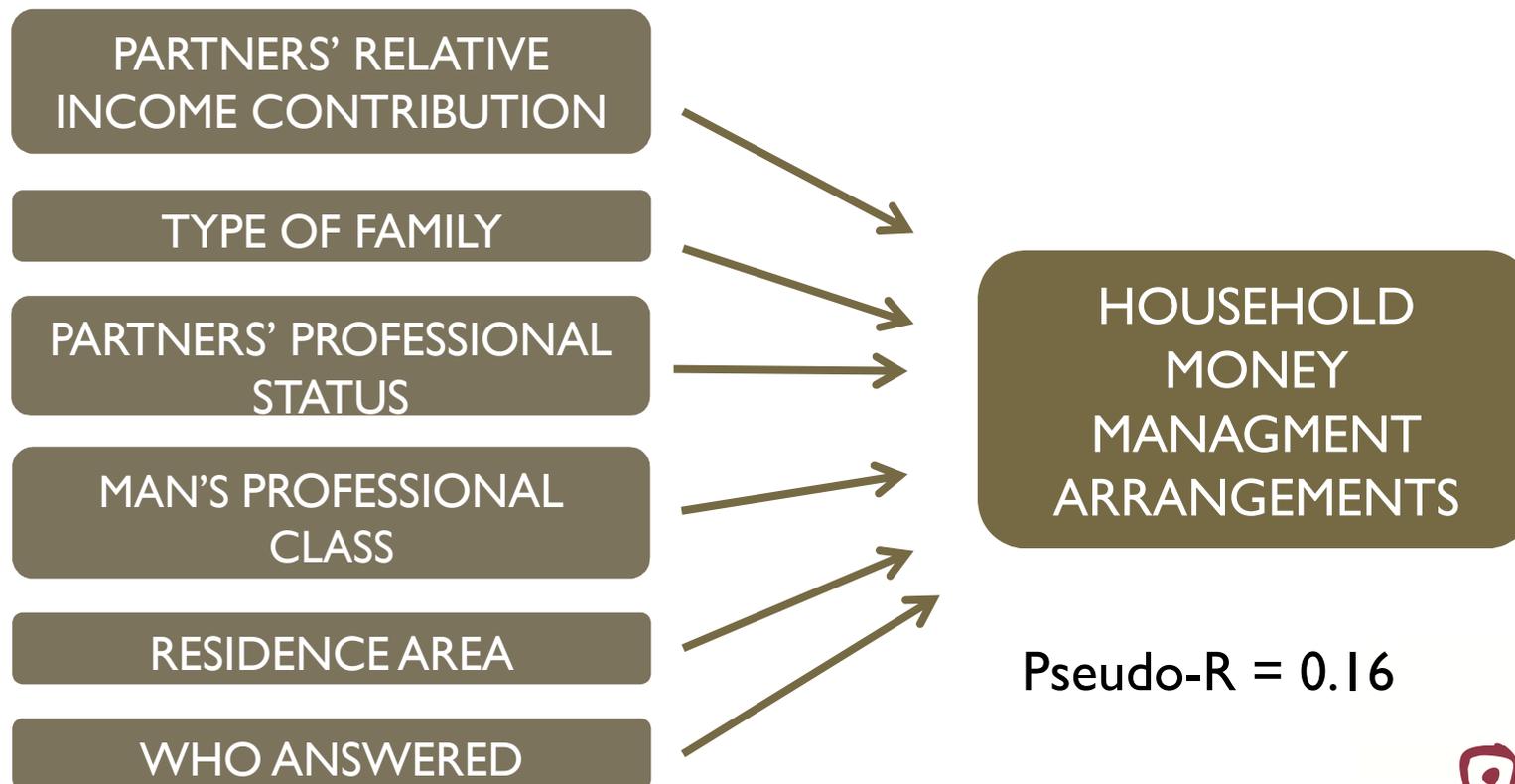
FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

RESULTS

MULTINOMIAL REGRESSION ANALYSIS



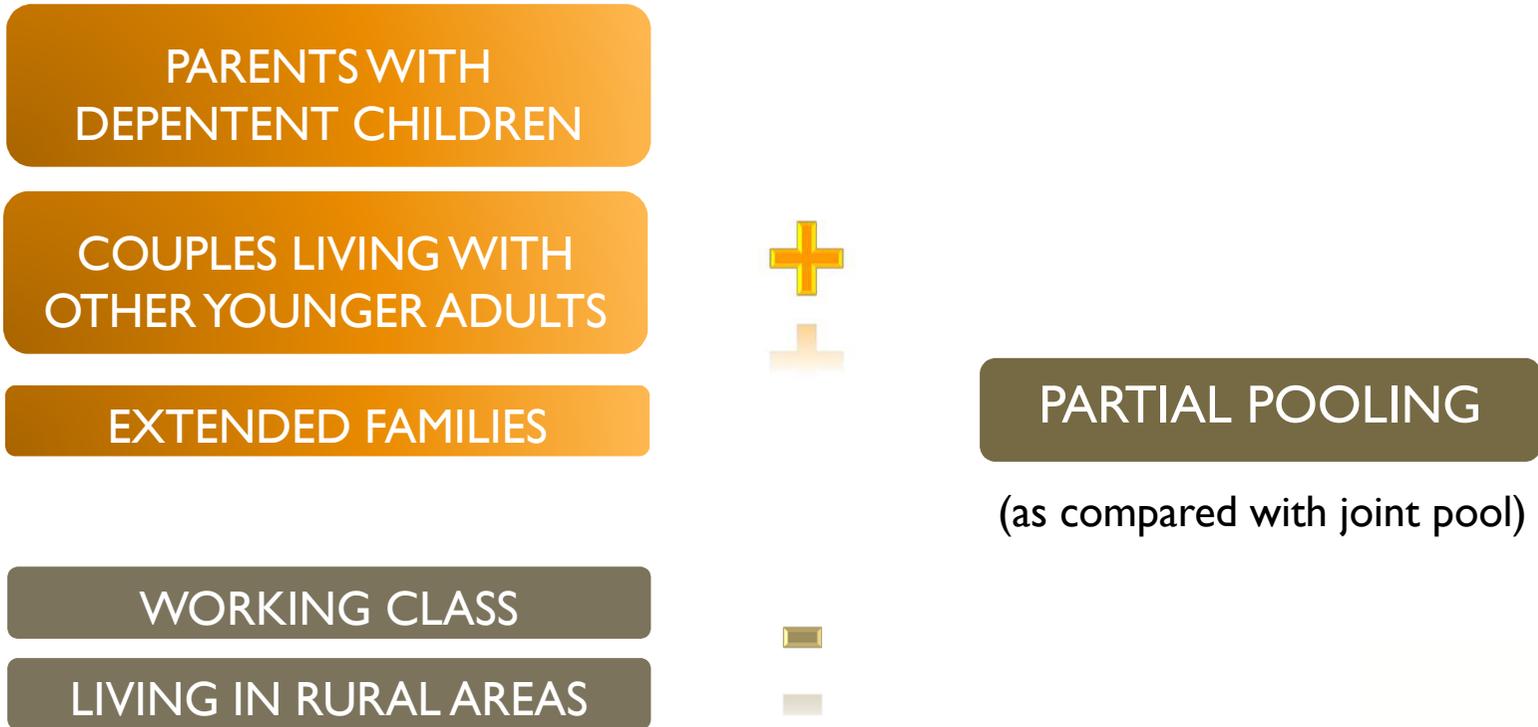
FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

RESULTS

MULTINOMIAL REGRESSION ANALYSIS



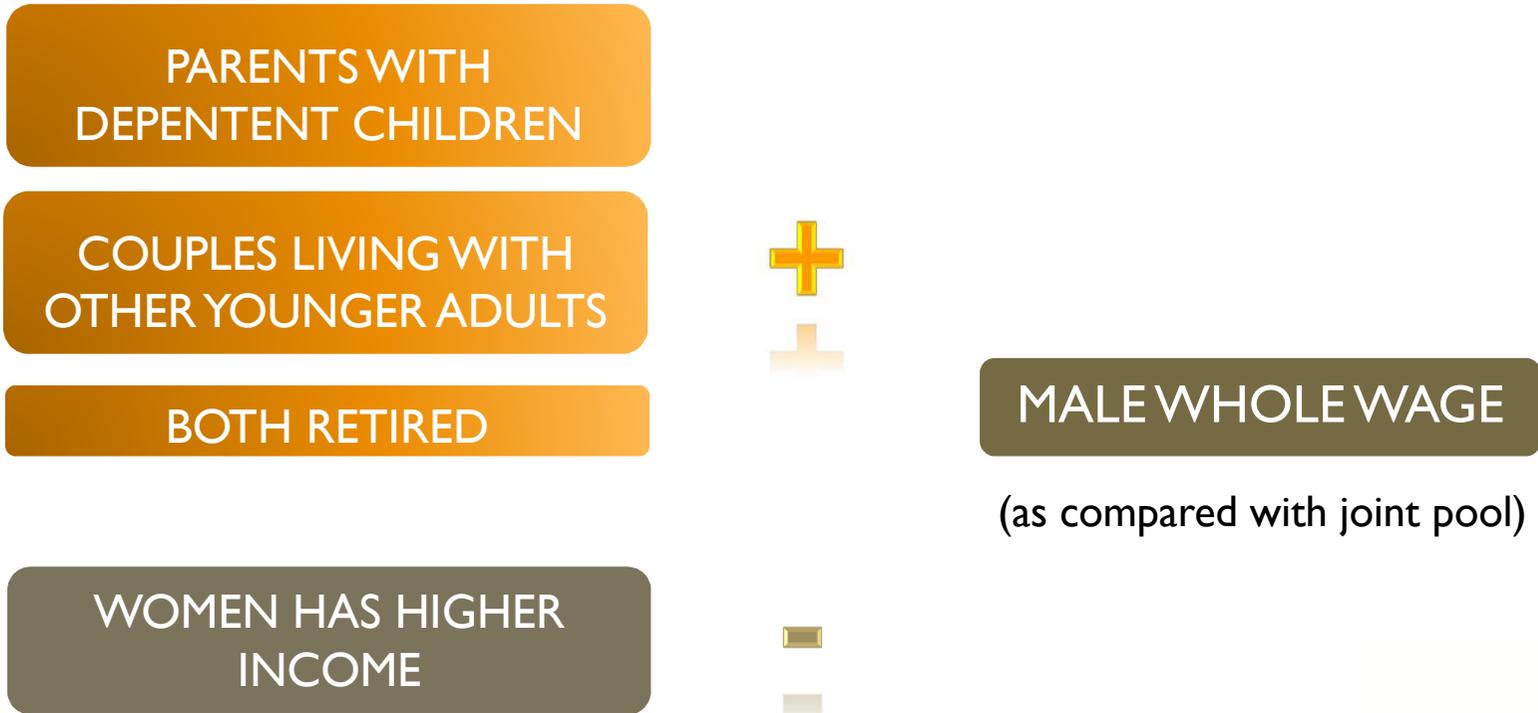
FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

RESULTS

MULTINOMIAL REGRESSION ANALYSIS



FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

RESULTS

MULTINOMIAL REGRESSION ANALYSIS

PARENTS WITH DEPENDENT CHILDREN

COUPLES LIVING WITH OTHER YOUNGER ADULTS

WOMAN WORKS PART-TIME

BOTH RETIRED

OTHER PROFESSIONAL STATUS

WOMEN IS THE REFERENCE PERSON

INTERMEDIATE PROFESSIONAL CLASS



FEMALE WHOLE WAGE

(as compared with joint pool)

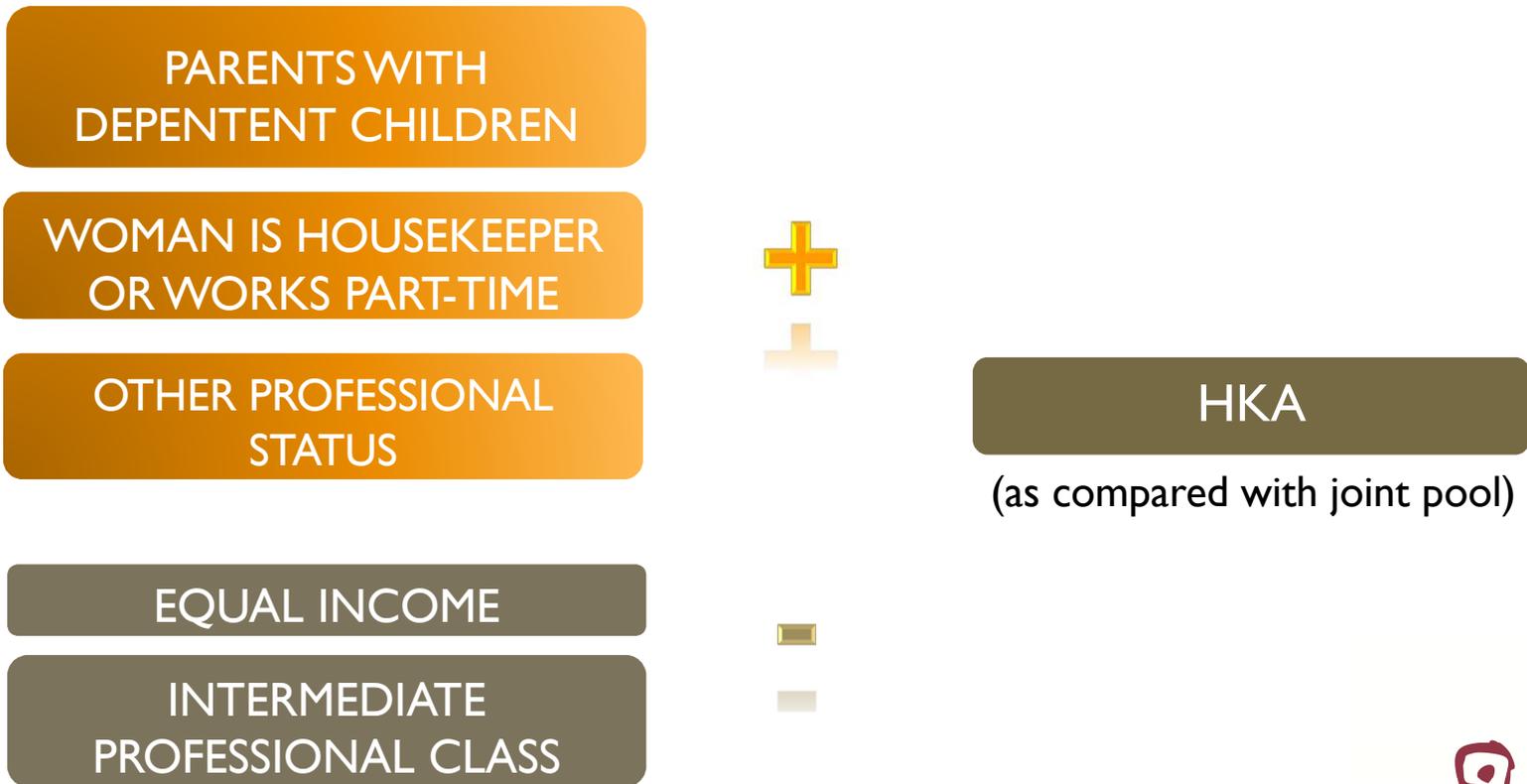
FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

RESULTS

MULTINOMIAL REGRESSION ANALYSIS



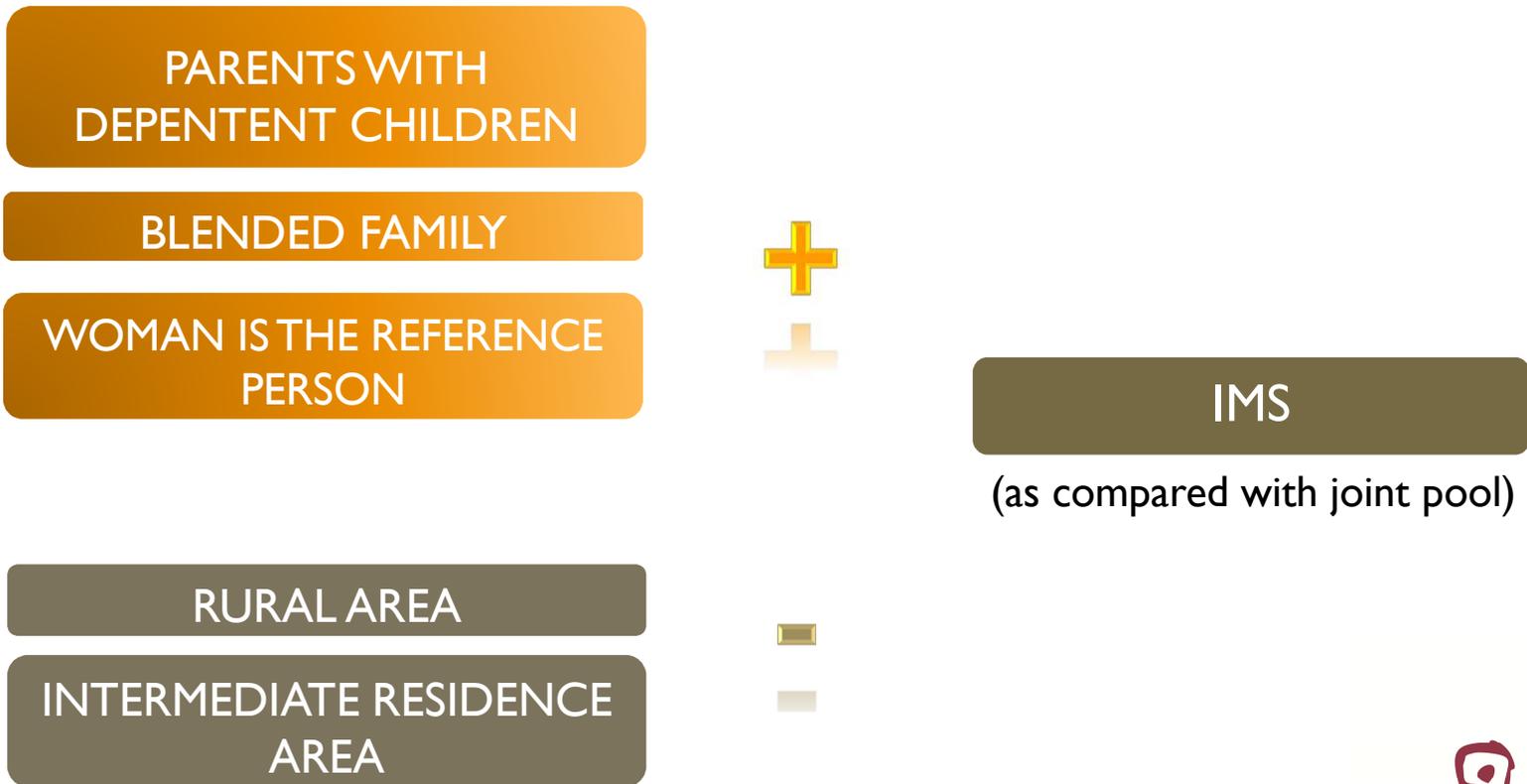
FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

RESULTS

MULTINOMIAL REGRESSION ANALYSIS



FINFAM

FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

REFERENCES

- ▶ Coelho, L. (2013). O meu, o teu, o nosso dinheiro: Contributos para o estudo da gestão das finanças conjugais em Portugal. *Revista Crítica de Ciências Sociais*, 101, 89-110.
- ▶ Coelho, L. (coord.), Ferreira-Valente, A., Cordeiro Santos, A., Frade, C., Vieira, C., Jesus, F., Oliveira, M., Marques, R., & Portugal, S. (2014). *Finances, gender and power: how are Portuguese households managing their finances in the context of economic crises? – Preliminary results*. Coimbra: CES.

**Thank you
for your attention!**