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
RESEARCH OVERVIEW

- GENDER & MARRIAGE IDEOLOGIES
- SATISFACTION WITH THE RELATIONSHIP
- HOUSEHOLD MONEY MANAGEMENT ARRANGEMENTS
- GENDER & FINANCIAL DECISIONS
- CRISES
- SOCIOECONOMIC & LABOR MARKET FACTORS
- WELL-BEING & LIFE STANDARDS
- ACCESS TO A PERSONAL SPENDING MONEY
- POWER OVER FINANCIAL DECISIONS

FinFam
FINANCES, GENDER & POWER
PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372
**Research Overview**

- **Household Money Management Arrangements**
  - Female Whole Wage
  - Housekeeping Allowance
  - Male Whole Wage
  - Joint Pool
  - Partial Pool
  - Independent Management
AIMS

- Apply Pahl and Vogler’s money management typology to the Portuguese case
  - Pahl, 1989, 1995

- Kwon the Portuguese intra-household money management patterns

- Study the socioeconomic determinants of such patterns
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
**Participants**

**Household’s Composition**

- Couple living alone: 41.8%
- Couple with dependent children: 36.7%
- Couple living with other younger adults: 13.7%
- Extended family or other: 7.9%

**Estatuto da Relação**

- Married couple: 89.5%
- Cohabiting couple: 10.5%
<table>
<thead>
<tr>
<th></th>
<th>FWW</th>
<th>HKA</th>
<th>MWW</th>
<th>JP</th>
<th>PP</th>
<th>IMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Responsible for management</td>
<td>Woman</td>
<td>Woman (may be the man)</td>
<td>Man</td>
<td>Both</td>
<td>Both</td>
<td>Each partner manages her/his personal income</td>
</tr>
<tr>
<td>% incomes kept separate</td>
<td>Less than 50%</td>
<td>-</td>
<td>Less than 50%</td>
<td>None</td>
<td>Less than 50%</td>
<td>All incomes</td>
</tr>
<tr>
<td>Breadwinner</td>
<td>Man (maybe the woman)</td>
<td>Man</td>
<td>Man</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Who decides in most of the spheres of financial decisions</td>
<td>Woman (the man or both partners may take decisions on one or more of the inquired spheres)</td>
<td>Woman takes decisions about everyday shopping and expenses with the children; Man decides about the remaining spheres</td>
<td>Man (the woman or both partners may take decisions on one or more of the inquired spheres)</td>
<td>Both</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Access to bank accounts</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>Both</td>
<td>Both; maybe only one</td>
<td>-</td>
</tr>
</tbody>
</table>
RESULTS

- Apply Pahl and Vogler’s money management typology to the Portuguese case
Portuguese intra-household money management patterns
## Results

<table>
<thead>
<tr>
<th></th>
<th>FWW</th>
<th>HKA</th>
<th>MWW</th>
<th>JP</th>
<th>PP</th>
<th>IMS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family Income</strong></td>
<td>Low</td>
<td>Low</td>
<td>Highest</td>
<td>High</td>
<td>High</td>
<td>High</td>
</tr>
<tr>
<td><strong>Woman's Professional Status</strong></td>
<td>Part Time</td>
<td>Part Time</td>
<td>Retired</td>
<td>Full Time</td>
<td>Full Time</td>
<td>Full Time</td>
</tr>
<tr>
<td><strong>Woman's Income (Vs Man's)</strong></td>
<td>Lower</td>
<td>Lowest</td>
<td>Lower</td>
<td>Lower</td>
<td>Lower</td>
<td>Similar</td>
</tr>
<tr>
<td><strong>Socio-Professional Class / Other</strong></td>
<td>Working</td>
<td>Working</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>Blended Families</td>
</tr>
</tbody>
</table>
RESULTS
Multinominal Regression Analysis

- Partners' relative income contribution
- Type of family
- Partners' professional status
- Man's professional class
- Residence area
- Who answered

Household money management arrangements

Pseudo-R = 0.16
RESULTS

Multinomial Regression Analysis

- Parents with-dependent children
- Couples living with other younger adults
- Extended families
- Working class
- Living in rural areas

Partial Pooling
(as compared with joint pool)
RESULTS

Multinomial Regression Analysis

- Parents with dependent children
- Couples living with other younger adults
- Both retired

Male whole wage

(Women has higher income)

(as compared with joint pool)
RESULTS
Multinominal 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)
RESULTS

Multinominal Regression Analysis

- Parents with Dependent Children
- Woman is Housekeeper or Works Part-Time
- Other Professional Status
- Equal Income
- Intermediate Professional Class

HKA
(as compared with joint pool)
RESULTS
MULTINOMIAL REGRESSION ANALYSIS

- Parents with Dependent Children
- Blended Family
- Woman is the Reference Person
- Rural Area
- Intermediate Residence Area

IMS (as compared with joint pool)
REFERENCES


Thank you for your attention!