



# Money management systems in early marriage: Factors influencing change and stability

Carole B. Burgoyne <sup>\*</sup>, Janet Reibstein,  
Anne Edmunds, Valda Dolman

*School of Psychology, University of Exeter, Perry Road, Exeter EX4 4QG, UK*

Received 4 November 2005; received in revised form 12 January 2006; accepted 9 February 2006

Available online 4 August 2006

---

## Abstract

We know little about how couples develop their systems of money management, nor how and why these might change over time. To address these lacunae, in-depth, semi-structured interviews were conducted with 42 heterosexual couples before their first marriage and again one year later. A Grounded Theory analysis was used to explore financial practices and how individuals approached monetary issues. Before the wedding the majority had rather independent monetary arrangements, but a year later, some had moved to more collective systems. Factors influencing change or stability in financial arrangements were both pragmatic (having to respond to major expenses such as house purchase or a new baby) and ideological (e.g., the relative importance of autonomy or sharing within the marriage). But an over-riding factor was perceived ownership of income and other assets. Those choosing more separation in money matters did so in order to maintain their financial identity and autonomy. However, there was evidence that such systems can sow the seeds of inequality later if women curtail their employment to provide childcare.

© 2006 Elsevier B.V. All rights reserved.

*JEL classification:* D0

*PsycINFO classification:* 2950

---

---

<sup>\*</sup> Corresponding author. Tel.: +44 1392 264615; fax: +44 1392 264623.  
*E-mail address:* [c.b.burgoyne@exeter.ac.uk](mailto:c.b.burgoyne@exeter.ac.uk) (C.B. Burgoyne).

## 1. Introduction

A growing body of research has provided important information into the way that married and remarried couples manage their money and has elucidated some of the reasons for the various systems adopted (e.g., Burgoyne, 2004; Burgoyne & Morison, 1997; Kirchler, Rodler, Hoelzl, & Meier, 2001; Kooreman & Wunderink, 1996; Pahl, 1989, 1995). Work has also begun to investigate the financial practices of same sex couples (Burns, Burgoyne, & Clarke, 2006; see also Blumstein & Schwartz, 1983; Dunne, 1997) and heterosexual cohabiting couples (Elizabeth, 2001; Vogler, 2005). The results from the earlier studies, using a range of different approaches, show that, despite a rhetoric of equality and sharing in heterosexual marriage, men tend to have more say in economic decision making and readier access to financial resources than their wives, especially when the latter are providing most or all of the childcare (Pahl, 1995). For those women who take a minimum of time out of the labour market, the impact of motherhood on their incomes may be negligible (cf. Lundberg & Rose, 2000). However, women who interrupt their careers to provide childcare may find a worsening situation over time as their labour-market *human capital* (Becker, 1991) tends to diminish in comparison with that of their husbands (James, 1996; Webley, Burgoyne, Lea, & Young, 2001). When such women return to the labour market it is often at a lower status and income level, and if the marriage breaks down, these disadvantages tend to be compounded (James, 1996).

The prevalence of inequality within marriage seems at odds with popular expectations of sharing and equality in marriage (cf. Burgoyne & Routh, 2001) and raises questions of how and why couples come to adopt certain financial practices. Earlier attempts to investigate such issues with established married and remarried couples failed since few respondents can remember how they made their financial decisions at the beginning (cf. Burgoyne, 1990; Burgoyne & Morison, 1997). The data for the present paper are drawn from a longitudinal study of money management, commitment and marriage preparation funded by the Lord Chancellor's Department (a former UK Government Department). One of the aims of the study was to identify the factors influencing the way that couples dealt with money before the wedding and during the first year, and to explore possible links between money management and couples' views of their commitment to the relationship. An additional aim was to explore whether money management reflects couples' expectations of marriage and their roles within it. Detailed findings concerning money management before the wedding (at Time 1) are reported in full in Burgoyne, Clarke, Reibstein, and Edmunds (in press). The aim of the present paper is to trace any changes over the first year of marriage and to identify the likely causes and consequences of such changes. To provide a context for the present research, the next section reviews some of the findings of earlier work.

### 1.1. *Money in marriage*

Modern western views of marriage imply a partnership of equals (Reibstein & Richards, 1993) and achieving fairness, typically defined as equality, is certainly an aspiration for young unmarried men and women (Burgoyne & Routh, 2001). However, when children arrive, many heterosexual couples adhere to the traditional roles of male breadwinner and female carer. They do so not just for the sake of tradition (though that is certainly a factor) but because it makes sense for each individual couple to adhere to this pattern when male

متن کامل مقاله

دریافت فوری ←

**ISI**Articles

مرجع مقالات تخصصی ایران

- ✓ امکان دانلود نسخه تمام متن مقالات انگلیسی
- ✓ امکان دانلود نسخه ترجمه شده مقالات
- ✓ پذیرش سفارش ترجمه تخصصی
- ✓ امکان جستجو در آرشیو جامعی از صدها موضوع و هزاران مقاله
- ✓ امکان دانلود رایگان ۲ صفحه اول هر مقاله
- ✓ امکان پرداخت اینترنتی با کلیه کارت های عضو شتاب
- ✓ دانلود فوری مقاله پس از پرداخت آنلاین
- ✓ پشتیبانی کامل خرید با بهره مندی از سیستم هوشمند رهگیری سفارشات