

FINANCES, GENDER AND POWER: HOW ARE PORTUGUESE HOUSEHOLDS MANAGING THEIR FINANCES IN THE CONTEXT OF ECONOMIC CRISES? – PRELIMINARY RESULTS

**FINANCES, GENDER AND POWER: HOW ARE PORTUGUESE HOUSEHOLDS
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PRELIMINARY RESULTS

(acronym FINFAM)

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Introduction

Ideologies on gender and marriage, money management practices by couples and marital power are three interrelated matters that have been the focus of the researchers' attention for the last decades. And they still keep on meriting scholarly attention (Dew, 2008). According to Dew (2008), Waseem (2004) and Coelho (2013), this is a promising field of interdisciplinary research, whose relevance derives mainly from its implications on several domains of family life. Therefore, further knowledge on those matters might produce relevant inputs for social, economic and family policies and have a sound impact on the well-being and quality of life of families and their individual members.

In what concerns Portuguese families, money management arrangements and their socio-economic and ideological determinants, their correlation with marital power, and the related impact on of families and their individual members' well-being, has received only limited attention so far (Coelho, 2013; Gomes, 2000; Nagy, Medgyesi, and Lelkes, 2012). That is why it is relevant to develop a descriptive and exploratory perspective on these matters, in order to enable the comparison between Portuguese data and results found in other countries in the Western World.

Being a South European country, Portugal may be best characterized by the widely acknowledged *familialist* tradition prevalent in Mediterranean *organic communities* (Aboim, 2005, 2007, 2011; Wall, 2007; Mijuskovic, 1992), even though these societies have recently been permeated by more individualistic values and equalitarian perspectives on gender roles. That means these are

communities where more progressive values and practices in family life and gender relations co-exist, albeit in a tension, with traditional and *familialist* stances (Frade, 2006; Martínez, Méndez, Dema-Moreno, & Pascual, 2004; Vieira, 2006). Similar to what happens in Spain and other South European countries (Martínez et al., 2004), Portuguese families still play a central role as social protection providers, a characteristic associated to strong inter-generational kinship ties (Santos, 1985; Hespanha, 1995; Portugal, 2006). Thus, inter-generational solidarity within the extended family prevails and tends to become reinforced in contexts of crisis such as the actual increasing job insecurity with high unemployment rates, and reduced wages and increased postponement of the economic emancipation of young people (Aboim, 2005; Martínez et al., 2004; São José, 2012). These distinctive features are likely to influence money management arrangements and decision patterns within families, thus determining specificities of the Portuguese case when compared to other countries. Moreover, Portugal shows very specific features, even in the Southern European context, in the way and intensity families and labor market have been changing since the 1970s. This is particularly so in what concerns family composition, households' internal relationships, increased participation of women, especially mothers, in the labor market and the consequent higher own income and autonomous economic choices of women in general (Coelho, 2010), among others. The implications of these deep social transformations on couples' financial perceptions, negotiations and practices still lack systematic in-depth study.

The present report is a summary of the results and conclusions achieved within the first year of the FCT-funded project “*Finances, Gender and Power:*

How are Portuguese Households Managing their Finances in the Context of the Economic Crises?" In this progress report we aim to summarize the research already done on money management arrangements and power over expenditure decisions in Portuguese heterosexual couples, as well as the association between those themes and various social, demographic and economic characteristics of families. To achieve these aims, we analysed secondary statistical information provided by the National Institute of Statistics (INE), derived from the EU-SILC 2010. We will also present and analyse preliminary results of an on-going survey to approximately 1500 Portuguese heterosexual couples, with dependent children, aged between 30 and 50 years old.

The first chapter summarizes the theoretical and research overview in support of the aims of the present report. Then, we will present our research approach (chapter 2), providing an account of the design and methodological strategies followed to explore and analyse the EU-SILC 2010 data, as well as to construct our own national survey's inquiry, and collect data. In the third chapter, we will present the preliminary results of both surveys regarding the households' money management arrangements and related share of power within couples. The forth chapter provides a brief integrative discussion of the results.

Theoretical Framework and Previous Findings

Money Management Arrangements within Couples

Since the late 1980's, researchers have been interested in understanding how couples manage their finances (see Bennett, 2013, for a comprehensive review). Research conducted mainly in Western countries, has characterized families' management arrangements across different social contexts and over time. Researchers also have tried to deepen knowledge on how changes in the way families manage their finances may reflect wider economic, social, political, and ideological changes (Pahl, 2004; Pahl, 2008; Vogler, 2005; Vogler and Pahl, 1993; Vogler, Brockmann, and Wiggins, 2008). The existent literature also shows how money management arrangements have important implications upon the well-being of individual family members (Burgoyne and Morison, 1997; Burgoyne, Reibstein, Edmunds, and Dolman, 2007; Heimdal and Houseknecht, 2003; Kenney, 2006; Oropesa, Landale, and Kenkre, 2003; Pahl, 1995; Vogler, 2005; Vogler and Pahl, 1993; Vogler, Brockmann, and Wiggins, 2006; Yodanis and Lauer, 2007). And of course, many authors have stated the relevant association between financial arrangements of families and their living standards, the access to personal spending money of their members and marital power of the spouses (Ashby and Burgoyne, 2008; Burgoyne and Morison, 1997; Burgoyne et al., 2007; Heimdal and Houseknecht, 2003; Kenney, 2006; Laporte and Schellenberg, 2011; Oropesa et al., 2003; Pahl, 1995; Sonnerberg, 2008; Vogler and Pahl, 1993, 1994, 1998; Yodanis and Lauer, 2007).

In the 1980's, Pahl and Vogler (Pahl, 1980, 1989, 1995, 1998, 2008; Vogler, 2005; Vogler et al., 2006, 2008; Vogler and Pahl, 1993, 1994) proposed a useful typology on money management by couples which has been the basis for subsequent research and discussion on these topic. According to Vogler and Pahl's studies (1993, 1994), couples usually choose one out of six mutually-exclusive allocative systems: the *male/female whole wage*, the *housekeeping allowance*, the *full or partial pooling*, and the *independent management* (see Coelho, 2013; and also Gomes, 2000 for an extensive description of this taxonomy in Portuguese). In short, the two whole wage systems correspond to couples in which the man (or the woman) gives almost all earnings to her(his) partner, keeping a personal spending money for herself(himself), and the spouse manages the family budget. In the housekeeping allowance, the man gives an allowance (while keeping and managing the rest) to his wife to meet the day-to-day household's expenses. In the joint pool, the spouses totally merge their finances and manage them together, whereas in the partial pool the partners keep a part of their personal earnings for themselves and treat them as personal money, while merging and managing together the rest of their incomes. Finally, couples may segregate all their personal incomes, using a totally independent management system.

Despite the noteworthy usefulness of Pahl's taxonomy and its influence on the field, it is not free of criticisms and limitations. Some authors pointed out the difficulty of operationalizing the typology, since the categories described are not entirely mutually exclusive and the practices of many couples do not fall neatly into one category (Ashby and Burgoyne, 2008; Evertsson and Nyman, 2012 cit. in Bennett, 2013). Moreover, respondents may interpret the terms of the

questionnaire idiosyncratically (Bennett, 2013; Morris, 1993 cit. in Kenney, 2006). Furthermore, that typology, developed in an Anglo-Saxon cultural context, might require being adapted to diverse countries and cultures (Bennett, 2013; Pahl, 2008). Therefore, further research is needed to enable the development of a more comprehensive, multi-dimensional and culturally adaptable approach. Nevertheless, several authors have applied Pahl's typology to different Western countries (Edwards, 1982; Heimdal and Houseknecht, 2003; Ludwig-Mayerhofer et al., 2011; Pahl, 2008).

Extant research shows there are some common trends across countries in what concerns couples' financial arrangements. Most couples still merge incomes and manage them together, although in recent years there has been an increase in the number of couples pooling only partially their monies or managing them independently, when compared to the 1980s and 1990's. There is also a clear tendency lately to a decrease in the use of both "whole wage" and "housekeeping allowance" systems (Pahl, 1989; Vogler and Pahl, 1993, 1994; Vogler, 2005; Vogler et al., 2006, 2008; among others). Continuing changes in the patterns of money management are likely to occur through the years, as they relate to a complex mix of factors of economic, social and political nature as well as to family arrangements and changes in values, perceptions and expectations on marriage and gender relations.

Why Do Couples Choose What They Choose? Predictors of Money Management in Couples. Researchers have devoted a sensible effort trying to answer to this question. The option for one specific allocative system has the potential to influence family life and the well-being of individual family members.

For this reason, knowing why couples choose what they choose is important. Moreover, answers to this question may vary from one socio-cultural context to the other. A summary of the existent literature on determinants and predictors of couples' choices is presented here.

Characteristics of the family and the couple. Researchers agree in pointing family composition, whether it is (or not) a blended family and the duration and status of the couple's relationship as important predictors of money management arrangements. Most studies focused on married heterosexual couples, and the available literature comparing those couples with new forms of family suggest that couples who cohabit and remarried couples tend more to segregate their incomes than their married counterparts (Heimdal and Houseknecht, 2003; Kenney, 2006; Ludwig-Mayerhofer et al., 2011). Nevertheless, Lewis (2001) and Vogler (2005) among others (Burgoyne and Sonnenberg, 2009; Joseph and Rowlingson, 2011; Vogler et al., 2008) also point out the heterogeneity of cohabiting couples, distinguishing between nubile cohabitants (childless, never married couples), post-marital couples (at least one partner is divorced), and cohabiting parents. According to the authors, this heterogeneity would explain inconsistencies found in money management's choices of cohabiting couples. On the one hand, nubile cohabitants and couples in blended families may see their relationship as not permanent and more prone to dissolve, thus tending to be more cautious and behave differently to married couples, by segregating their assets. Cohabiting parents, on the other hand, would tend to adopt behaviours more similar to their married counterparts (Ashby and Burgoyne, 2008; Kenney, 2006; Vogler, 2005; Vogler et al., 2008), as a way of expressing and strengthening commitment, connection, communion

and trust in each other (Ashby and Burgoyne, 2008; Burgoyne, Reibstain, Edmunds, and Routh, 2010). Consequently, it is expected that the presence of common children coincide with longer relationships and pooling of finances (Burgoyne et al., 2010). Moreover, the extent to which the relationship characteristics predict the allocative choices may also depend on public policies relating to marriage and divorce, welfare and social provisioning (Heimdal and Housekecht, 2003). For instance, family laws may leave cohabiting couples unprotected in case of break up, thus pushing those couples to separate finances. An important question, poorly explored by researchers, is how money management arrangements are shaped by the distinctive features of South European families. Indeed, the Mediterranean organic communities (Mijuskovic, 1992) are known by their *familialist* tradition. Portugal shares that tradition with other Southern European countries where strong intergenerational family bonds are observed, with a high prevalence of extended families composed by couples living with other (younger and/or older) adults (some of whom with own income) or even harboring two or more couples. These distinctive family arrangements are worthwhile further investigation as the complexities of their intra-household relationships may likely have implications for money management arrangements. Martínez et al. (2004) noticed the idiosyncrasy of the Spanish context, where *familialist* values match with the late emancipation of young people, and strong inter-generational solidarity among extended family members prevail. These practices imply mutual financial help between family members of different generations by means of loans, gifts and transfers of money and other material goods. Such specificities explain, according to the authors, the observed high predominance of the pooled management of money.

Notwithstanding, in recent years there has been a tendency towards individualistic values and more equalitarian gender roles (Martínez, Méndez, Dema-Moreno, & Pascual, 2004), a pattern also observed in Portugal (Aboim, 2005, 2011; São José, 2012).

Assortative mating/ socioeconomic homogamy. The relevance of demographic and socioeconomic homogamy of couples, especially in terms of earnings and employment status, over financial matters appears to vary across countries (Heimdal and Houseknecht, 2003; Laporte and Schellenberg, 2011; Vogler and Pahl, 1993; Yodanis and Lauer, 2007). For instance, Vogler and Pahl (1993), as well as Heimdal and Houseknecht (2003), found age to be related to the organization of family finances. Congruent to the idea that younger couples are prone to more equalitarian gender role values and practices, Vogler and Pahl found that, in the 1990s, British couples over 40 years were more likely to use housekeeping allowances and male whole wage systems for money management than couples from 30 to 40 years, who tended more to pool their monies. Moreover, the authors were surprised to find couples less than 30 years old more likely to use the female whole wage arrangement. Heimdal and Houseknecht's (2003) found, somewhat astonishingly, that USA couples, but not Swedish couples, tended to segregation of incomes as age increased. In the Portuguese context, elderly couples, especially those with lower education levels and living in rural areas are presumably the bastion of traditional values and ideologies, while gender equalitarian values, known to be associated with more individualized systems of money management (Laporte and Schellenberg, 2011; Raijas, 2011) flourish among the younger, urban and higher educated couples (Aboim, 2005, 2011; São José, 2012).

Couples' homogamy in education should also be taken into consideration. In fact, Vogler and Pahl (1993) found education to be related with the allocative system chosen, with man's education level (but not the woman's) being a significant predictor for the arrangement on finances. According to these authors, families in which the man had low education tended to opt for one of the female managed systems, whereas those in which men had higher education tended to use one of the pooling systems or the independent management. Treas (1993), on the other hand, found that the woman's educational level was positively associated with having separate bank accounts, whereas Yodanis and Lauer (2007) found that having a college degree increased the probability of joint pooling. In a recent study, Laporte and Schellenber, (2011) found that absolute levels of education, rather than spouses' relative levels, were associated to the allocative system chosen, with the higher educational levels being positively associated with some degree of segregation and negatively associated with the whole wage systems. Moreover, in line with the resource theory of power (Blood & Wolfe, 1960), the partner who has the more to lose with the relationship breakup is also the one in a less favorable bargaining position. As higher education levels are closely associated to professional status and wages, we may expect that the partner possessing a higher school degree will also be the one who dominates the couple's decision-making process, including what concerns the choice of a specific money management arrangement (Ludwig-Mayerhofer, Gartner, & Allmendinger, 2006). A similar relation might prevail in what concerns age. Ludwig-Mayerhofer and colleagues (2006) suggest that heterogamy in age might determine differences of marital power, with the younger partner being in a

better bargain position because of higher exit options. For instance, the younger partner is more likely to find alternatives and opportunities to remake his/her love life, as well as to find new and better employment positions, among others. Nevertheless, the opposite might also be observed. That said, the relative education level of the partners and the difference in age may play important roles on determining the allocative system used.

Concerning individual ownership of money, most studies found the whole wage system to be more likely when one of the spouses has low or no income at all (Laporte and Schellenberg, 2011; Kenney, 2006; Yodanis and Lauer, 2007). Also, consistent with the resource theory expectations, women's participation in the management of money increases with their contribution to the couple's income. This result seems to replicate across countries, suggesting that the higher the women's earnings the greater the probability of partial pooling or independent management by the partners (Laporte and Schellenberg, 2011; Vogler et al., 2008). When homogamy in earnings does exist, though, couples are more likely to pool incomes and manage them jointly (Vogler et al., 2008; Yodanis and Lauer, 2007). Nevertheless, Kenny (2006) points out that this system is also frequent when the woman has no income or has a lower income than the male. Consistent with these results, Heimdal and Houseknecht (2003) and Vogler and Pahl (1993) found the joint and partial pooling, as well as the independent management, to be more likely when both partners are in full-time paid jobs, while couples whose wives either work part-time or have no job are more prone to go for the allowance system or for one of the whole wage systems (Vogler and Pahl, 1993).

Professional class. Existing literature points the social class as a determinant of the allocative system (Pahl, 1989; Vogler and Pahl, 1993). According to Vogler and Pahl (1993) in their early study, couples in which both partners belong to the high qualified services class (managers, administrators, professionals) are more likely to adopt the joint pooling system. Diversely, the housekeeping allowance tends to be adopted if both partners belong to the intermediate class or if the husband is from a higher class than the woman. The female whole wage tends to be more often the choice in case both partners are in the working class or if the woman is from a higher class than the man.

Residence area. As discussed earlier, one distinctive trait of the Portuguese context is the coexistence of traditional and more equalitarian gender ideologies for distinct population niches. The Portuguese population and economic activity is asymmetrically distributed over the territory, being strongly concentrated by the Atlantic coast, where the main urban centers can be found. As such, they attract the younger population. Inland territories, on the contrary, show much lower population density, low economic dynamics and, as such, there is a prevalence of older people with lower levels of education. This duality may have a sensible influence in household finances management. In fact, as we noticed earlier, families living in more rural areas are, for the most part, elderly couples and workers with low education levels, who are more prone to traditional ideologies on marriage and gender relations (Aboim, 2007; Crompton and Lyonette, 2007; Wall, 2007). Younger couples, on the other hand, live predominantly close to the Atlantic coast and are more likely to nurture equalitarian gender ideologies, thus preferring more individualized money management patterns.

Marital Power within Heterosexual Couples

In the pursuit to understanding marital power and gender inequalities within couples, several authors have focused on two complementary perspectives: the resource theory of power and a more sociological approach based on the ideological discourses on gender and marriage (Blood and Wolfe, 1960; Lukes, 1974; Vogler, 1998; Vogler and Pahl, 1994; Zelizer, 1989).

In short, the resource theory postulates that the partner contributing the most for the household's income has the most to say in the couples' decisions. Also, according to this perspective, the spouse who has the most to lose with the break up is more likely to submit to his/her partner choices. This perspective has attracted huge sympathy by researchers, and findings provide some support to its basic tenets (Bertocchi et al., 2012; Fridberg & Webb, 2006; Woolley, 2003). Some findings have evidenced more balanced bargain power and more equity in access to economic resources within couples with an employed woman. Those couples also tend to show greater equality and individual freedom in their relationships, as women with higher earnings and in full-time jobs have more control and influence over decisions than other women (Kenney, 2006; Pahl, 1995; Vogler, 2005; Vogler et al., 2006; Vogler et al., 2008; Vogler and Pahl, 1994; Woolley, 2003).

Yet, some criticism has also emerged as contradictory results, limitations and objections were pointed out by some researchers (Dema-Moreno, 2006, 2009; Tichenor, 1999; Vogler, 1998; Webster, 1998; Zelizer, 1994). For instance, the rise in women's schooling and participation in the labor market, even in full time jobs, does not translate proportionally in equality of access to higher professional positions neither in equal pay (Casaca, 2013; Coelho, 2010;

Ferreira, 1999; Kenney, 2006; McLaughlin and Deakin, 2012; Scott, Dex, and Plagnol, 2012). Men still have more access to top professional positions, and, consequently, to higher wages than women (Casaca, 2013; Ferreira, 1999). Finally, women's greater contribution to the family's budget does not imply proportional participation of men in the household activities traditionally attributed to women, be that in terms of household work or in terms of care for family members (Atwood, 2012; Coelho, 2010; Deutsch et al., 2003; Lewis, 2012). In sum, the greater participation of women in the labor market and their increasing contribution to the household's finances is not accompanied by a proportional increase in women's bargain power neither by a greater equality in the distribution of power (Tichenor, 1999). Although money stands for power, prestige and success to both men and women, "women's incomes do not seem to grant the same rewards in the family that men's incomes do" (Atwood, 2012, p. 7). Since money is, in fact, a more direct and evident source of power for man, this tend to reproduce gender (Deutsch, Meeske, and Roksa, 2003).

It is therefore no surprise that researchers have been increasingly focused on the contribution of gender ideologies and discourses of equal sharing, independence and individual freedom for changes in the patterns of money management and marital power. Carolyn Vogler and Jan Pahl made an interesting contribution to this discussion (Pahl, 1989, 1995, 2008; Vogler, 1998, 2005; Vogler and Pahl, 1993, 1994; Vogler et al., 2008). They discussed power over financial decisions as a dimension of marital power, distinguishing between financial management, as an executive function on a day to day basis, and effective strategic control over money, more close to what could be called exercising power (Edwards, 1981; Singh & Bhandari, 2012; Vogler, 1998;

Vogler and Pahl, 1994; Vogler et al., 2008; Woolley, 2003). Although women gained more access to money management and couples tend to pursue more equalitarian ways of managing incomes, men still retain more power over important financial decisions and tend to have, overall, the final say (Pahl, 1995; Vogler and Pahl, 1994). Thus, in spite of an ideological move towards gender equality, equal sharing and individual freedom in marital relationships, inequalities do persist, either in terms of gendering of jobs or in access to economic resources and ability to influence decisions in the family (Gershuny and Kan, 2012; Pahl, 1995; Sonnenberg, 2008; Vogler et al., 2008).

Thus, to fully answer the question “why couples choose what they choose”, we have to attend not only to the relative contribution of partners for households’ income, but also to diverse sociological and ideological factors. What does, then, determine the bargain power within the marital relationship? We opt to consider both groups of determinants: those related to the resource theory of marital power (partners’ relative contribution for the household’s income, partners’ relative education level, partners’ professional situation and professional class), and those related to gender and marriage ideologies. Other family-related variables (family composition, relationship status, being or not a first marital relationship, number of children), should also be taken into consideration. Altogether, extant research has given some support for these different determinants of marital power (Bertocchi et al., 2012; Dema-Moreno, 2009; Dobbelsteen and Kooreman, 1997; Singh and Bhandari, 2012; Tichener, 1999; Vogler et al., 2008; Vogler and Pahl, 1994; Woolley, 2003).

Are money management patterns related to marital power? According to extant research, money management arrangements are in fact strongly associated to marital power (Vogler et al., 2008; Vogler and Pahl, 1994). In line with the formulation of Carolyn Vogler (1998), Delaunay Gomes (2000) also pointed money management arrangements and financial decisions as good proxies for marital power. According to Gomes, although money's use and distribution does not exhaust the complexities of marital power, those are dimensions of power that cut across all domains of family life.

Research on the association between marital power and money management gives support to two main conclusions. On the one hand, most couples do report equal power over financial decisions while a smaller group reports greater power of the man (Vogler et al., 2008; Vogler and Pahl, 1994; Woolley, 2003). On the other hand, the most equalitarian couples are those using one of the pooling systems, while the greater power of the man prevails among couples using one of the male managed systems (Vogler et al., 2008; Vogler and Pahl, 1994).

The Portuguese Case: Previous and Present Research

The way Portuguese couples manage their finances have received limited attention so far. Yet, three recent contributions on this matter should be highlighted.

A first contribution was made by Delaunay Gomes, back in the year 2000. This author conducted a qualitative study on money management arrangements and the balance of power within Portuguese couples. She found patterns of management similar to those described by Pahl and Vogler. Distinguishing

between management of money and control over money, she argues that patterns of management and financial decisions are proxies of marital power.

Gabrielle Poeschl (2000) has also published the results of two quantitative studies on this matter. She based her research on the assumption that Portuguese couples still have uneven distributions of marital power and family labor. These studies aimed to understand the role of discourses and representations on family organization for the maintenance of traditional gender practices. The author concluded that, although discourses on equal sharing are increasingly common, especially among young women, women still dedicate more time and energy than men to family work and segmentation of decision spheres on a gender basis still prevail. While men retain greater power over family budget and leisure activities, women have greater influence upon decisions related to the children and the home.

More recently, the special module 2010 of the Statistics on Income and Living Conditions (EU-SILC) provides data on the intra-household sharing of resources and power over several financial decisions in European Union (EU) countries. Although this statistical annual exercise does not adapt neatly to Vogler and Pahl's typology, the research note 3/2012 by Nagy et al. (2012) raises the curtain on this matter on a cross-national basis. The findings show a clear heterogeneity in money management patterns among the studied countries. While in the Mediterranean countries most couples tend to merge their finances at least partially, that is much less the case in countries such as Austria and Finland. On the other hand, there is more uniformity regarding decision-making, with the balance of power being the most frequent pattern in all EU countries.

Our research builds on Pahl and Vogler's pioneer work, as well as on the recent contributions on the Portuguese case referred above. Under this project, Lina Coelho (2013) has recently attempted to marry up the data derived from the Statistics on Income and Living Conditions (EU-SILC) 2010 with Pahl and Vogler's typology. Overall, her results are consistent with previous findings, as they show most Portuguese couples tend to pool their incomes. Moreover, housekeeping allowances and independent management are the least preferred allocative systems.

This work-in-progress aims to test the adequateness of Pahl and Vogler's typology in the Portuguese context, as well as its eventual association with marital power. Furthermore, it also intends to study the consequences of the current economic crisis on these matters.

The Methodological Strategy

The Portuguese Sample from the EU-SILC 2010

We began this research by drawing on the Portuguese data from the Statistics on Income and Living Conditions (EU-SILC) 2010. This is a major European annual survey aiming to produce regular and comparable cross-sectional and longitudinal data about incomes, poverty and social exclusion in European Union countries. Each year, the EU-SILC includes a special thematic module. In 2010, the special module focused on the intra-household sharing of resources, on assessing the patterns of management of household's financial resources and spouses' relative power over financial decisions (National Institute of Statistics, INE, 2010). This survey includes interviews to the household's reference person, as well as interviews to each household's individual member over 16 years old. Data were collected for a representative sample of Portuguese households, defined either as a group of individuals who cohabitate and share basic expenses regardless of whether or not they are related through kinship ties, or one person who lives either alone or with others but does not fulfill the former requirement (INE, 2010).

Participants. The present analysis focuses on money management arrangements and power in Portuguese heterosexual couples. As such, the EU-SILC 2010 total Portuguese sample, composed by 5182 households, was restricted only to those households composed by at least one married or cohabitating heterosexual couple, with or without children, including those living with other adults. The sample includes multi-generational households in which two or more couples live together. In such cases, only the couple with greater

income was considered in the analysis. We further restricted our sample to households whose income was managed by at least one of the spouses. We also excluded households whose household questionnaire was not answered by one of the spouses. These criteria resulted in a sample of 3331 households.

The majority of these households are composed either by one couple living alone (42%) or by one couple living with at least one child (37%). A smaller group are couples living with younger adults or other extended families. Most of the couples are married (90%) and only 4% of them belong to blended families. Most families live in densely or intermediate populated areas (43.1% and 32.3%, respectively). Spouses' age range from 17 to 80 years old (Men: $M=51.9$, $SD=14.9$; Women: $M=49.4$, $SD=14.9$). Low levels of education prevail (59% of the men and 53% of the women attended less than 7 years of school), and most of couples belong to the working class (61% of the men and 51% of the women).

Measures. The EU-SILC 2010 collects basic socio-demographic information regarding the household and the individuals over 16 years old, as well as information on the composition of the household and the composition, ownership and nature of the household's income. The special module 2010, focusing on the intra-household sharing of resources, include relevant questions for current analysis, such as: "How are the incomes you receive in your household dealt with?", "Who is usually responsible for managing the common household finances?", "What proportion of your personal income do you usually keep separate from the common household budget?", "Do you have the right to withdraw funds for personal use from a bank account, including accounts not

held in your name?”, “Who in your household is more likely to take decisions on [a. everyday shopping, b. important decisions of a general nature, c. expensive purchases of consumer durables and furniture, d. borrowing money or taking credits, e. the use of savings, f. important expenses to make for the children in your household?]”. The couples were classified according to Pahl and Vogler’s typology on money management (Pahl, 1989, 2005, 2008; Vogler and Pahl, 1993, 1994) by combining the answers to the above questions. Further specifications are now summarized.

Money management arrangements. As described by Lina Coelho (2013: 101), the answers to all of the above cited questions were taken into consideration in order to classify the couples’ money management arrangements according to Pahl and Vogler’s typology, (see Table 1). The couples’ allocative system was classified as female whole wage (FMW) when the household reference person identified the female partner as the person responsible for managing household’s finances, both partners stated that less than 50% of their personal incomes were kept separate, and the wife had lower income than the husband. Couples’ money management system was identified as male whole wage (MWW) whenever the husband was responsible for the management of the common financial resources, and both partners kept less than 50% of their personal incomes as private resources. The housekeeping allowance (HKA) corresponds to the wife, or possibly the husband, being the person who manages finances, the woman has either a low or no income at all, and the spheres of financial decision are kept separate (with the wife deciding about everyday shopping and expenses with the children, and the husband deciding about the remaining spheres). Whenever the household reference

person state all incomes were treated as common resources, with both partners being responsible for managing them, and both being able to withdraw funds from a bank account (including accounts not held in her/his own name), the arrangement was classified as joint pool (JP), whereas when at least one of the partners could not withdraw funds from a bank account it was considered partial pool (PP). Partial pooling also includes cases in which only a part of the income (50% or more of personal incomes) was considered as common resources and both partners manage the common pool. Finally, the allocative system was classified as *independent management* (IMS) when all incomes are treated as private resources of the person who earns them and each partner manages his/her financial resources. Whenever inconsistencies were found between the answers given by each member of the couple and by the household's reference person, the category was defined as "conflicting". Such was the case when (1) one of the spouses was identified as the responsible for managing entirely the common resources by the household's reference person but both partners reported deciding the same number of times in all spheres of decision or both reported the other one to be responsible for decisions in one or more of those spheres (and the situation does not correspond to separateness such as in the housekeeping allowance system); (2) the household reference person reports incomes are partially merged, but both individual partners report to keep none of their own incomes apart of the common pool; or (3) when the household reference person reports the incomes are totally or partially merged, but at least one of the partners reports to keep apart more than 50% of the income.

Table 1. Criteria for the Classification of Couples' Allocative Systems using the EU-SILC 2010 module data on the intra-household sharing of resources

	FWW	HKA	MWW	JP	PP	IMS
Person responsible for the common household's budget	Woman	Woman (may be the man)	Man	Both	Both	Each partner manages her/his personal income
Proportion of personal incomes kept separate from the common household's budget	Less than 50%	-	Less than 50%	None	Less than 50%	All incomes
Breadwinner	Man (may be the woman)	Man	Man	-	-	-
Person who usually decides in most of the various spheres of financial decisions questioned	Woman (the man or both partners may take decisions on one or more of the inquired spheres)	The woman takes decisions about everyday shopping and expenses with the children; the man decides about the remaining spheres	Man (the woman or both partners may take decisions on one or more of the inquired spheres)	Both	-	-
Permission to withdraw funds for personal use from a bank account, including from the partner's personal account	-	-	-	Both	Both partners; may be only one of them	-

Note: FWW = "Female Whole Wage"; HKA = "Housekeeping Allowance"; MWW = "Male Whole Wage"; JP = "Joint Pool"; PP = "Partial Pool"; IMS = "Independent Management System".

Other inconsistencies include discrepancies between the pattern of answers observed and the classification criteria described above, which were defined according to the results found in previous research. This is the case when one of the spouses was identified as the responsible for managing the common resources (thereby the allocative system is classified as female/male whole wage or housekeeping allowance) but the woman had an annual income higher than 7000€ and sometimes even higher than the man's. Such categories were called "imperfect".

Balance of power over financial decisions. The special module of the EU-SILC 2010 includes questions designed to identify the balance of power over financial decisions of male and female partners in six different spheres.

These questions were asked to each partner separately. In order to construct an index of power over financial decisions within the household, similarly to Pahl (1995), we combined the answers on the partner more likely to take decisions on expensive purchases of consumer durables and furniture, on borrowing money or taking credits and on the use of savings. Four different categories were defined: “greater male power”, “greater female power”, “balanced power” and “disagreement”. The first category, “greater male power”, includes households in which (1) both, partners agree that the man is more likely to take decisions on at least two of the three inquired spheres; (2) both agree the man is more likely to take decisions on one of the spheres and decisions are balanced for the two other spheres; (3) in at least two spheres of decision one partner states that the man is the most likely to take decisions, but the other declares that decisions are balanced, while on the remaining sphere of decision both agree that decisions are balanced. The category “greater female power” is defined similarly to the previous, but woman is more likely to take decisions. The third category, “balanced power”, includes households in which (1) both partners agree decisions are balanced in at least two of the spheres, or (2) both agree the man is more likely to decide on one of the spheres, the woman is more likely to decide on another of the spheres, and decisions are balanced in the remaining sphere. The last category, “disagreement”, includes households whose couple revealed other disagreements.

Socio-demographic variables. These are several socio-demographic variables we anticipate to be significantly related to money arrangements and power over financial decisions. They can be aggregated in five different groups:

characteristics of couples and households, homogamy between partners, professional class, area of residence, and person who answered the household's questionnaire (see Table 2).

Table 2. Socio-demographic variables

Variable		Variable Levels / Description
Characteristics of the couple and/or the household	<i>Type of family (family composition)</i>	"Couple without children"
		"Couple with children"
		"Couple living with other younger adults"
		"Extended family or other"
	<i>Relationship status</i>	"Cohabiting couple"
		"Married couple"
	<i>Time of cohabitation</i>	"Less than two and a half years"
		"Between two and a half and 10 and a half years"
		"More than 10 and a half years"
	<i>(Non)Blended family</i>	"Blended family"
		"Non-blended family"
Assortative mating / Socio-economic homogamy	<i>Difference in Age (partners)</i>	Age of the man minus age of the woman
	<i>Relative levels of education</i>	"Woman has much lower education than man" (woman's education is at least two levels* lower)
		"Woman has lower education than man" (woman's education is one level lower)
		"Equal education level"
		"Man has lower education than woman";
		"Man has much lower education than woman"
	<i>Partners' relative income contribution</i>	"Man has higher income" (ratio of the total incomes of the woman and the man's is lower than 0.80)
		"Spouses have equal income" (ratio ranged from 0.80 to 1.20)
		"Woman has higher income" (ratio higher than 1.20)
		"Both spouses in full-time jobs"
	<i>Professional status</i>	"Man in a full-time job and woman with no job/housekeeper"
		"Man in a full-time job and woman with other professional status"
		"Both retired and other"
Professional class of the man **		"Senior manager, intellectual or scientific specialist"
		"Intermediate professional"
		"Qualified and non-qualified worker"
Residence area***		"Densely populated areas",
		"Intermediate areas"
		"Thinly populated areas".

Note: *High-school and Post-secondary school were considered together; **According to the national classification of professions aggregated in three groups; ***As defined by the National Institute of Statistics (INE, 2010).

Data analysis. We first computed descriptive statistics for all variables using the given transversal households' weight. We also carried out a series of multinomial regression analysis to estimate the probability of each category of the allocative system of the household and the balance of power over financial decisions (to be presented in the manuscripts to be published in peer-reviewed international journals). All statistical analyses were computed using the software IBM SPSS Statistics v. 20.

The National Survey: First Steps and Ongoing Process of Data Collection

We intend to deepen the analysis of money management arrangements in Portuguese working age couples with children. We also intend to understand how the current economic crisis is affecting the way couples manage their household's budget. To fulfill this purposes we constructed a questionnaire to be applied nationwide to a representative sample of the targeted population, taking the Census 2011 as reference. We aim to achieve a sample of about 1000 households by applying Benoit's formula. In this report we provide only a brief summary of basic descriptive information regarding data available on March 11th 2014.

Participants. We gathered data for a convenience sample of 389 Portuguese married or cohabiting heterosexual couples, in working age (at least one spouse between 30 and 50 years old) and living with at least a dependent child (either younger than 18 years old or economically dependent). Most respondents are women (71%), while only 113 are men. The household's reference person age ranges from 22 to 56 years old ($M=41$, $SD=6.4$), while the

spouse's age ranges from 21 to 62 years old ($M=42$, $SD=7.2$). Most participants are married (80%), and only a small group cohabits (either with or without legal recognition). This preliminary sample is composed mostly by couples living in the North and Center of the country¹ (71% of the sample) or in Lisbon (about 25%). All other regions are sub-represented. Participants possess high levels of education, with about 85% of the households' reference person and 79% of their partners having a college degree (bachelor or higher).

Measures. The survey questionnaire is composed by 54 closed or semi-closed questions (see Appendix A) to be completed by the couples' respondent. These questions were subdivided in six thematic groups, as summarized in Table 3.

Procedures and data analysis. The first stage of this task was the construction of the survey's questionnaire. Based on questionnaires and interviews used on previous European and National surveys, we first listed a number of questions aiming to evaluate the thematic domains of the project. We then proceeded to an experts' discussion in order to choose and edit consensual questions and include them in a pre-test version of the questionnaire in order to verify the facial validity of the questionnaire. To ensure the individuals understood the instructions and all the items, we performed a pre-test of the paper-and-pencil version of the questionnaire with a small sample of 15 members of heterosexual couples aged between 27 and 52 years old, followed by a cognitive debriefing (see Appendix B). Based on the results of

¹ Regions of Portugal are here defined according to the National Institute of Statistics (NUT II).

that pre-test, the group of experts made additional modifications to the questionnaire. The paper-and-pencil version was then applied to a pilot sample of 98 participants meeting the inclusion criteria. The results of this pilot study, as well as the correspondent version of the questionnaire, were submitted to appreciation and discussion of the whole research team. After few additional modifications, we arrived to a final consensual version of the survey's questionnaire.

Table 3. Content of the Questionnaire

Group	Content	Number of questions
<i>Socio-demographic and family characteristics</i>	Sex, age, residence area, marital status, number of children, previous marital relationships, household's composition, level of education, monthly minimum value to make ends meet, professional status, perceived happiness and general perceived health	18
<i>Money management arrangements</i>	Money management arrangement, proportion of the personal income kept separate from the household's pool, access to bank accounts and credit cards, money management arrangement of parents	9
<i>Changes occurred during the economic crisis</i>	Professional situation, monthly expenses, credit and indebtedness, savings, other changes and strategies used to face austerity	11
<i>Division of Housework</i>	Time spent and person responsible for several household chores and care of children	4
<i>Family income and inter-generational transfers</i>	Composition and source of family income, inter-generational transfers	6
<i>Health-related quality of life</i>	Seven items of the Portuguese version of the SF-8 (validated to the Portuguese population by Pais-Ribeiro, 2005)	7

The questionnaire was, finally, made available in an on-line version, with the purpose of achieving a broad range of participants all over the country (<http://www.ces.uc.pt/questionarios/index.php?sid=169471&lang=pt>).

Participants were invited to answer the questionnaire through an email sent to key mailing lists. This data collection strategy engenders sampling and representativeness biases, as it excludes, a priori, info-excluded people, those

living in rural areas and/or those with lower socio-economic status and education level. Therefore, we intend to complement this strategy, by applying paper-and-pencil versions of the questionnaire in the forthcoming months, all over the country, to diversify participants.

At this preliminary stage of our study, we computed descriptive statistics on results in order to characterize the present sample in what regards money management arrangements of couples. All statistical analyses were computed using the software IBM SPSS Statistics v. 20.

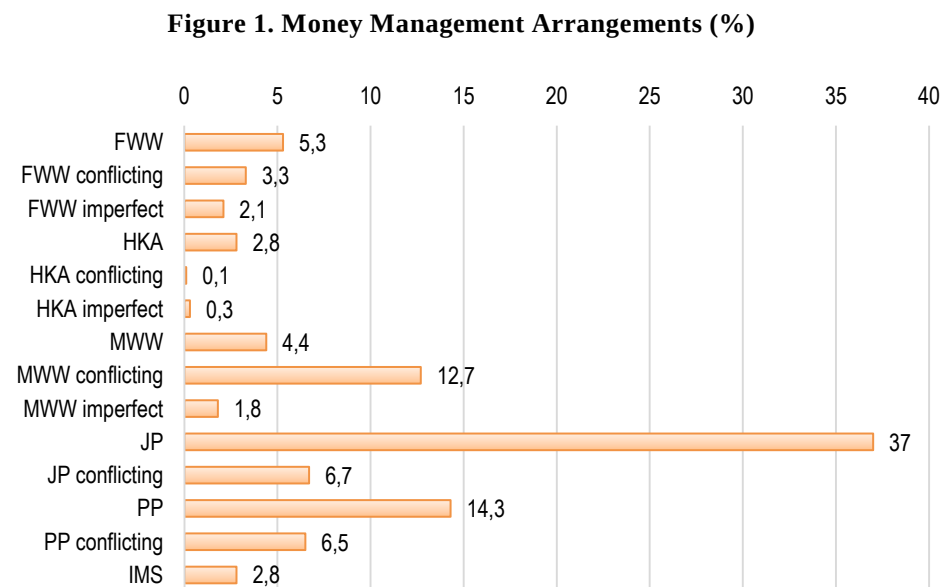
Results

Money Management Arrangements in Portuguese Heterosexual Couples:

Main results from the Portuguese EU-SILC 2010 Sample

Tables 4 and 5 and Figures 1 to 3 show descriptive statistics for the variables taken into consideration. As shown on Table 4, most of the 3331 households included in the study have been cohabiting for longer than 10 and half years and have similar levels of education. Both spouses were employed full-time in about 32% of the households, whereas in a minor group the man has a full-time job while the woman has no job. Consistent with the low education level observed, most couples belong to the working class.

Most of the couples use one of the pooling systems, while only a minority uses one of the other systems. The housekeeping allowance was the least used arrangement. Moreover, as figure 1 show, the “conflicting” and “imperfect” categories correspond to a considerable number of couples.



This means we found some difficulties in marrying up data collected on the individual and household levels. That may also mean some kind of inadequacy of Vogler and Pahl's typology to the Portuguese context and/or inadequacy of the data of the EU-SILC 2010 special module to apply the typology.

Table 4. Descriptive Statistics

	N	%
Type of Family		
Couple without children	1392	41.8
Parents with children	1222	36.7
Couple living with other younger adults	455	13.7
Extended family or other	262	7.9
Blended Family	117	3.5
Not blended	3214	96.5
Relationship Status		
Cohabiting couples	270	10.5
Married couples	3061	89.5
Time of Cohabitation		
Less than 2 and a half years	106	3.7
Between 2 and a half years and 10 and a half years	258	12.8
More than 10 and a half years ^a	2965	83.5
Spouses professional status		
Both full time	1068	32.1
Man full time, woman no job / housekeeper	234	7.0
Man full time, woman with other professional status	354	10.7
Both retired	753	22.7
Other	914	27.5
Man's Professional Class		
Senior managers, intellectual or scientific specialists	460	13.8
Intermediate professionals	836	25.1
Qualified and non-qualified workers	2035	61.1
Relative Education Levels		
Equal education level	2068	61.9
Woman much lower	137	4.1
Woman lower	378	11.3
Man lower	531	15.9
Man much lower	217	6.5
Residence area (%)		
Densely populated areas	1093	32.8
Intermediate areas	1118	33.6
Thinly populated areas	1120	33.6

Figures 2 and 3 show the average income per equivalent adult of the household and the average income contribution of the female partner, by

category of the allocative system of the household. As can be seen, and accordingly to the results by Nagy et al. (2012) and Coelho (2013), the average income per equivalent adult ranges from 9842.3€ for families using the female whole wage system, to a maximum of 11748.4€ for the male whole wage and 12338.4€ for families treating part of their incomes as common resources. As such, female managed systems seem to be associated with lower family income, while bigger budgets tend more to be managed separately by husband and wife, at least to some extent, or to be managed only by the husband. Moreover, the contribution of the woman to family's income seems to be positively associated to both income segregation and greater influence of women on money management. On the contrary, the housekeeping allowance is the allocative system more clearly associated to smaller contributions of women to the family's budget.

Figure 2. Average income *per* equivalent adult (€) and Average relative contribution of the wife to the couple's income

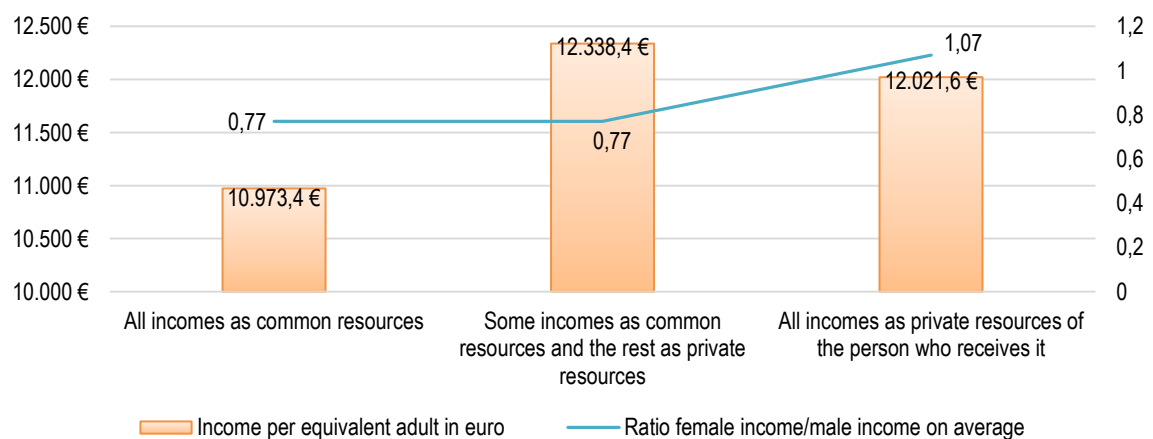


Figure 3. Average income per equivalent adult and average relative income of wife, by type of management arrangement of the household

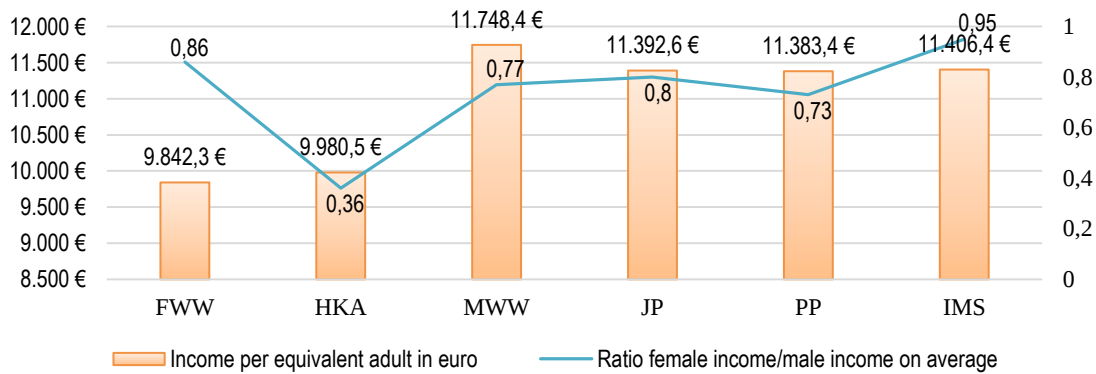


Table 5 presents cross-tabulation of variables on family/couple's characteristics and socioeconomic homogamy by money management arrangement. As can be seen, couples with or without children and those whose husband is an intermediate professional show higher probability of using the joint pooling system. On the other hand, couples living with other younger adults or in extended families are less likely to go for this allocative system. These households are precisely those choosing relatively more the partial pooling system, which is, on the contrary, less chosen by couples without children and retired ones. The female whole wage is less frequent when the woman has a much lower education level, while the housekeeping allowance occurs more frequently when the woman has no job, being less likely when the man has much lower education than the woman. Finally, the male whole wage is likelier when both partners are retired and less frequent for blended families and for partners with "other" professional status. Blended families are also more likely to choose the independent management.

Table 5. Money management systems *per* family/couple's characteristics variables (%)

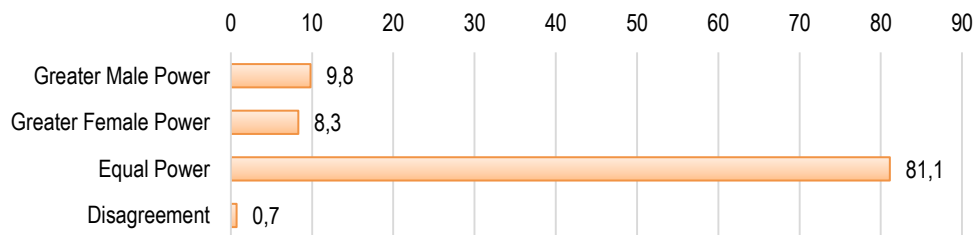
	JP	PP	MWW	FWW	HKA	IMS
	42.7	23.6	17.3	10.6	3.4	2.4
Type of Family						
Couple without children	47.7	16.2	20.9	9.1	4.1	2.1
Parents with children	48.9	21.1	14.4	10.8	2.5	2.3
Couple living with other younger adults	22.7	39.6	18.3	11.3	5.4	2.6
Extended family or other	23.5	38.5	19.0	13.8	2.4	2.8
Blended Family						
Not blended	44.4	23.8	11.3	13.1	1.3	6.2
	41.7	24.3	17.5	10.4	3.6	2.6
Relationship Status						
Cohabiting couples	42.5	25.8	13.4	11.4	2.6	4.3
Married couples	42.7	23.2	17.9	10.5	3.5	2.1
Time of Cohabitation						
Less than 2 and a half years	35.2	22.1	27.1	5.7	5.0	5.0
Between 2 and a half years and 10 and a half years	47.2	25.6	13.3	10.4	0.4	3.0
More than 10 and a half years ^a	42.3	23.3	17.7	10.8	3.8	2.1
Spouses professional status						
Both full time	46.2	26.7	14.0	9.2	1.6	2.4
Man full time, woman no job / housekeeper	37.2	25.1	17.5	7.7	9.3	3.1
Man full time, woman with other professional status	40.6	23.3	14.8	11.6	6.6	3.1
Both retired	39.1	18.3	24.0	12.3	4.0	2.2
Other	28.4	24.9	12.3	11.6	3.1	2.8
Man's Professional Class						
Senior managers,, intellectual or scientific specialists	43.7	22.5	19.4	7.3	4.4	2.6
Intermediate professionals	50.3	22.5	14.8	7.0	2.1	3.4
Qualified and non-qualified workers	39.4	24.3	17.9	12.8	3.7	1.9
Relative Education Level						
Equal education level	42.3	23.5	17.1	10.8	4.1	2.3
Woman has much lower	47.3	25.1	11.9	2.4	3.3	3.3
Woman has lower	46.0	25.5	14.2	10.3	2.1	1.8
Man has lower	46.0	25.5	14.2	10.3	2.1	1.8
Man has much lower	46.7	24.5	15.9	9.1	0.6	3.3
Residence area (%)						
Densely populated areas	40.6	24.8	16.7	10.6	3.3	4.0
Intermediate areas	42.7	26.0	15.6	8.8	4.8	2.1
Thinly populated areas	42.6	21.2	20.4	12.6	2.1	1.2

Marital Power within Portuguese Heterosexual Couples: Results from the Portuguese EU-SILC 2010 Sample

Descriptive statistics on marital power over financial decisions are shown on figures 5 and 6 and table 6. Most couples declared equal power over financial decisions, with over 80% stating both partners decide the same

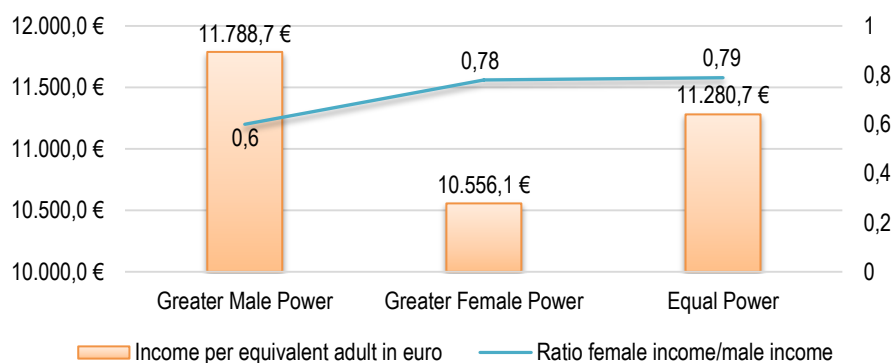
number of times in the diverse spheres considered. Nevertheless, inequalities did emerge for about 18% of the households, with greater male power being slightly more frequent than greater female power.

Figure 5. Marital power over financial decisions (%)



The average income and the partners' relative contribution for the family income vary slightly with the relative power of the partners. As figure 6 shows, couples with greater female power have the lowest average income, while most egalitarian couples are those showing the lowest differential between man's and woman's incomes. On the other hand, larger average income and smaller contributions of women were found for couples evidencing greater male power.

Figure 6. Income per equivalent adult and relative income of female spouse, by money management arrangement



As can be seen on table 6, the frequency of families by category of power varies according to the characteristics of family and couple. Cohabiting for

Table 6. Power over financial decisions *per* socio-demographic and labor market variables

	Male Power	Female Power	Equal Power
Type of Family (%)			
Couple without children	13.1	8.5	77.7
Couple with dependent children	6.5	7.7	84.9
Couple living with other younger adults	11.8	9.5	78.1
Extended family or other	12.1	8.9	79.0
Blended Family (%)	17.2	12.7	68.3
Not blended	9.6	8.2	81.5
Relationship Status (%)			
Cohabiting couple	12.7	9.9	75.8
Married couple	9.5	8.2	81.7
Time of Cohabitation (%)			
Less than 2 and a half years	20.6	8.5	70.4
Between 2 and a half years and 10 and a half years	5.5	7.5	85.5
More than 10 and a half years	10.0	8.5	80.9
Partners' Relative Income Contribution (%)			
Man has higher income	11.5	7.5	79.9
Partners have similar income	6.7	7.4	85.5
Woman has higher income	7.4	12.1	80.3
Spouses' professional status (%)			
Both full time	5.9	6.8	86.4
Man full time, woman with no job / housekeeper	20.3	5.6	74.1
Man full time, woman with other professional status	9.5	9.6	80.3
Both retired	13.4	10.5	74.6
Other	11.1	9.5	79.1
Man's Professional Class (%)			
Senior managers, intellectual or scientific specialists	13.6	7.8	77.0
Intermediate professionals	8.6	6.1	84.8
Qualified and non-qualified workers	9.4	9.3	80.7
Relative Education Level (%)			
Equal education level	9.9	8.0	81.4
Woman much higher	9.3	6.2	84.0
Woman higher	8.3	6.9	83.6
Man higher	9.3	6.2	84.0
Man much higher	14.8	8.6	76.1
Residence Area (%)			
Densely populated areas	8.6	9.0	81.6
Intermediate areas	12.1	8.6	78.3
Thinly populated areas	9.0	7.0	83.7
Household's Allocative System (%)			
Female Whole Wage	1.9	26.2	69.8
Housekeeping Allowance	52.2	4.8	41.7
Male Whole Wage	16.5	8.1	74.2
Joint Pool	6.6	5.7	87.4
Partial Pool	7.3	5.5	86.9
Independent Management	20.3	12.2	65.1

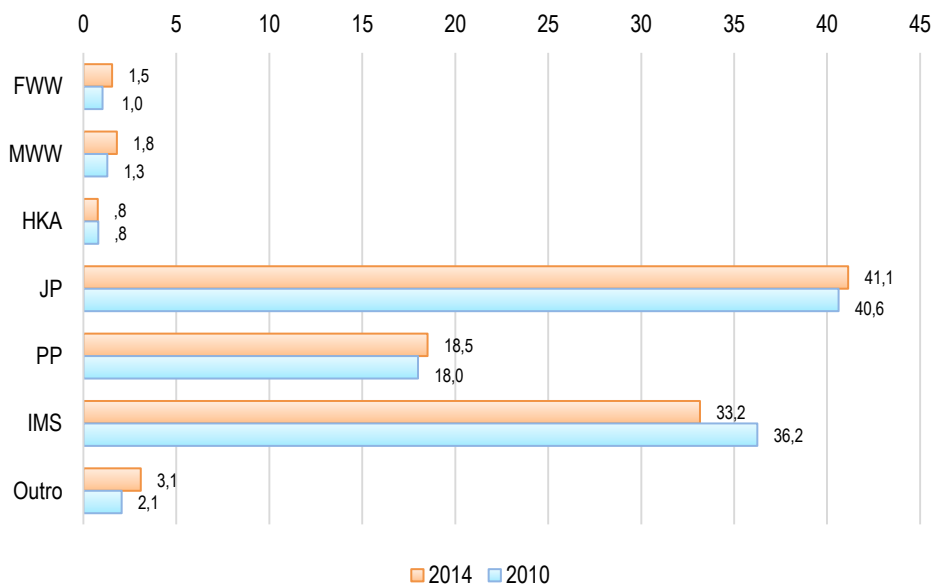
less than two and a half years, being a blended family, and having a no job wife increases the probability of greater male power. The same is observed for couples using the male whole wage, the housekeeping allowance or the

independent management system. The female whole wage, on the other hand, decreases the probability of greater male power, while increasing the probability of greater power of the woman. Accordingly, the least egalitarian couples are those using one of the whole wage systems or the housekeeping allowance, those in blended families and those cohabiting for shorter periods. The most egalitarian couples, on the other hand, are those using one of the pooling systems and those in which both spouses had similar incomes and have full time jobs.

This evidence suggests that the spouses' relative power over financial decisions is associated to socio-demographic and labor market characteristics of the households, as well as to their money management arrangements

Money Management in the Context of the Economic Crises: Preliminary Results

Figure 4 and tables 7 and 8 show descriptive statistics for the variables taken into consideration in our own survey. Most of the 389 participants are married couples who have cohabitated for longer than 10 years, and belong to non-blended families. For the most part, both have a full-time job. About half of the couples are composed by partners with similar levels of education, although men tend to earn more than their female partners. Most couples use one of the pooling systems, but around a third declares to independently manage their monies. Only 4% stated

Figure 4. Money management arrangements, 2014 and 2010

to use one of the whole wage systems or a housekeeping allowance, and 3.1% declared to use other arrangement (see figure 4). There were few changes between 2010 and 2014 in the management arrangement adopted, except for a slight decrease in the independent management. This may suggest that, so far, the current economic crisis has had a very limited impact on money arrangements for these families. But it must be noticed that this is a very strongly biased sample as it is mostly composed by college graduated couples.

Figures in table 8 confirm that the choice of the money management arrangements varies with the socio-demographic characteristics of the family. The joint pool is likelier among couples with no job wives, when the man has much higher education level or when the partners' wage is about the same. On the contrary, joint pooling is least likely among cohabiting couples and when the woman has higher education level. Second, partial pooling is more often adopted when the man has much higher education level, but its frequency decreases for extended families and when the woman has much higher

Table 7. Descriptive Statistics

	N	%
Type of Family		
Parents with children	356	91.5
Extended family or other	33	8.4
Blended Family		
Not blended	70	18.0
	319	82.0
Relationship Status		
Cohabiting couples	78	20.1
Married couples	311	79.9
Time of Cohabitation		
Less than 2 years	12	5.2
2 to 10 years	123	31.7
More than 10 years	253	63.1
Spouses professional status		
Both full time	266	68.4
Man full time, woman no job / housekeeper	2	0.5
Man full time, woman with other professional status	55	14.1
Woman full time, man with other professional status	49	12.6
Other	17	4.4
Relative Education Levels		
Equal education level	200	51.4
Woman has much higher	29	7.5
Woman has higher	99	25.4
Man has higher	57	14.7
Man has much higher	4	1.0
Family Income		
Lower than 700€	10	2.6
From 701€ to 1400€	85	21.9
From 1401€ to 2500€	157	40.4
From 2501€ to 3500€	83	21.3
From 3501€ to 500€	46	11.8
Higher than 5001€	8	2.1
Partners Relative Income		
Man has no income	14	3.6
Woman has much higher income	31	8.0
Woman has higher income	74	19.0
Similar income	85	21.9
Man has higher income	119	30.6
Man has much income	54	13.9
Woman has no income	12	3.1
Residence area (%)		
Norte	137	35.4
Centro	139	35.9
Lisbon	95	24.5
Alentejo	4	1.0
Algarve	5	1.3
Autonomous Region of the Açores	4	1.0
Autonomous Region of Madeira	3	0.8

education. Third, the man whole wage is more probable when the woman has no earning, is not employed on a full-time basis or is not a housekeeper. The female whole wage, on the other hand is likelier when either the man or the

woman has no earnings. Also, both these systems, as well as the housekeeping allowance are not found among couples in a considerable number of situations according to partners' education level, professional situation and relative income. This is the case of couples in which the man has higher or much higher education level than the woman, or when the woman earns more than her partner.

Finally, and not surprisingly, the independent management is likelier among cohabiting couples and when the woman has a full-time job while the man is in other professional situation. On the other hand, couples with a non-earning spouse and those whose woman has a much higher income than her partner are less likely to separate monies. Taken together, these results suggest that the family composition, the marriage status, the spouses' professional situation, the relative educational level and the partners' income contribution are likely to be important predictors for money management choices.

Table 8. Money management systems *per* family/couple's characteristics (%)

	JP	PP	MWW	FWW	HKA	IMS
	41.1	18.5	1.8	1.5	0.8	33.2
Type of Family						
Parents with children	41.0	19.4	2.0	1.4	0.6	32.6
Extended family or other	45.0	10.0	-	5.0	-	35.0
Blended Family	37.1	17.1	1.4	1.4	2.9	32.9
Not blended	42.0	18.8	1.9	1.6	0.3	33.2
Relationship Status						
Cohabiting couples	26.9	21.8	2.6	1.3	3.8	39.7
Married couples	44.7	17.7	1.6	1.6	-	31.5
Partners' Professional Status						
Both full time	41.7	18.8	0.8	0.8	0.4	34.6
Man full time, woman no job/housekeeper	50.0	-	-	50.0	-	-
Man full time, woman with other professional status	45.5	18.2	9.1	1.8	-	21.8
Woman full time, man with other professional status	34.7	18.4	-	4.1	-	40.8
Other	35.3	17.6	-	-	11.8	29.4
Relative Education Levels						
Equal education level	42.0	21.0	1.5	1.0	-	32.0
Woman has much higher	48.3	10.3	-	6.9	-	27.6
Woman has higher	34.3	16.2	3.0	2.0	3.0	38.4
Man has higher	45.6	17.5	1.8	-	-	31.6
Man has much higher	50.0	25.0	-	-	-	25.0
Partners' Relative Income						
Man has no income	42.9	14.3	-	14.3	7.1	21.4
Woman has much higher income	38.7	22.6	-	-	-	16.7
Woman has higher income	31.1	21.6	1.4	1.4	2.7	37.8
Similar income	50.6	17.6	1.2	-	-	28.2
Man has higher income	39.5	18.5	0.8	1.7	-	37.0
Man has much income	44.4	18.5	3.7	-	-	31.5
Woman has no income	41.7	-	16.7	8.3	-	16.7

Discussion

The present progress report sought to present results from the analysis of the Portuguese data of the EU-SILC 2010 regarding money management patterns and marital power over financial decisions of heterosexual couples. Additionally, it also sought to present results regarding the associations between money management arrangements and marital power and various demographic and socioeconomic characteristics of couples and households. Finally, we also report preliminary results from our national on-going survey on these same topics. Overall, the findings derived from both surveys are consistent with the existent literature on this matter in other Western countries. Basic conclusions, explicitly referring to consistencies and inconsistencies with previous research are summarized below.

Money Management Arrangements in Portuguese Couples

Consistent with previous research, our findings suggest that most Portuguese couples tend to pool their finances and to manage them jointly, at least partially. Furthermore, the use of the whole wage systems and of housekeeping allowances tends to be scarce (Kenney, 2006; Laporte and Schellenberg, 2011; Vogler and Pahl, 1993; Yodanis and Lauer, 2007). Not surprisingly, these results are also in accordance with the conclusions of the recent report on the results of the Ad hoc EU-SILC 2010 module on intra-household sharing of resources (Nagy et al., 2012).

However, a significant number of Portuguese working age couples opt for maintaining individual earnings separate. In 2014, as much as 33.2% of the couples in our own preliminary survey opt for independently managing their

monies, while in the EU-SILC 2010 sample (including couples of all ages), less than 3% of the couples opted for this system. This suggests that there may be a generational effect over money management arrangements, associated to the higher income contribution, education level and labor-market participation of younger women. There may also be different values on family and marriage between older and new generations. Nevertheless, it must be noticed that these preliminary findings respect mostly to college graduated couples which are far from a representative sample of the Portuguese working age couples. Our next steps go for enlarging the sample in order to cover a much wider and representative sample of the Portuguese working age couples.

Considering both our samples, the partial pooling is used more by Portuguese couples than by their Western counterparts. While in the USA less than 15% of the couples opted for the partial pooling or for the independent management system, in the UK 13% to 17% of couples used the partial pooling (from 1993 to 2000), and only 7.6% of the Canadian couples over 45 years old opted for this system (Kenney, 2006; Laporte and Schellenberg, 2011; Vogler et al., 2006). As for the independent management system, from 9% to 15% of the couples in the United Kingdom, Canada and the United States went for this system (Kenney, 2006; Laporte and Schellenberg, 2011; Vogler et al., 2006). This comparison suggests there may be specific factors at work in the Portuguese case. One possible explanation for this discrepancy may be the high employment rate of Portuguese women and the consequent changes in gender roles and representations over recent decades (Aboim, 2008; Vogler and Pahl, 1993; Vogler et al., 2006). Another specific feature of Portuguese families is the great number of couples living with other adults (some of whom

employed). These are family arrangements less usual in other Western countries, and distinctive of the Southern European countries, such as Spain, Italy and Greece, where strong *familialist* tradition, values and practices still flourish, at least among the more conservative elderly and the poorly educated individuals living in rural areas (Aboim, 2008, 2011; São José, 2012; Wall, 2007). The implications of these specific features of the Portuguese society on the households' budget management have been insufficiently explored in previous studies (Bennett, 2013) and should be more extensively addressed. We aim to further address those in future publications.

A large proportion of Portuguese couples covered by EU-SILC 2010 sample (but only a few couples of our own preliminary survey's sample) opted for the male whole wage system, when compared to their British counterparts. But about the same proportion of Portuguese and British couples use the female whole wage (Vogler et al., 2006). This points to the hypothesis that, despite the huge changes in values and practices during the last decades, there might still be niches in the Portuguese society where traditional ideologies on gender and family do persist, thus coexisting with the ideology of *equal sharing*, as findings of Aboim (2008, 2011), São José (2012) and Wall (2007) suggest. On the other hand, this finding might also be explained by difficulties in operationalizing Vogler and Pahl's typology using the 2010 EU-SILC data. In fact, there are a large number of couples falling in the so called *imperfect* or *conflicting* categories, meaning there are a significant number of couples who do not fall neatly into one specific category. Therefore, we cannot exclude the possibility of classification errors in the case of couples using the male whole wage system.

As mentioned earlier, the results evidence slight differences in the prevalence of the allocative systems according to various socio-demographic, labor-market and family-related variables, thus suggesting that these variables may be related to the option for one management arrangement but not the other. The household's composition, being or not a blended family, the professional status of the couple, the residence area and the partner's contribution to total income seem to be the most strongly predictors of money arrangements. Overall, these findings seem to be consistent with previous research performed in other countries (Laporte and Schellenber, 2011; Kenney, 2006; Vogler and Pahl, 1993), and also with the conclusions of the report of results from the Ad hoc EU-SILC 2010 module on the intra-household sharing of resources (Nagy et al., 2012). In fact, although that report fails to apply Vogler and Pahl's typology to the collected data, it lights out a strong association between the mentioned variables and the households' money management arrangements. Nevertheless, our results do also show some inconsistencies with extant research.

Firstly, consistent with previous research, the male whole wage and the housekeeping allowance are both less frequent among couples in which spouses have similar incomes (Laporte and Schellenber, 2011; Kenney, 2006; Vogler and Pahl, 1993). Secondly, also consistent with previous findings (Vogler and Pahl, 1993) the housekeeping allowance was more frequent among couples in which the woman was not in a full-time job, and when the man was in the working class. Thirdly, and expectably, the both segregated management systems (the independent management system and the partial pooling) were both least likely for families living in sparsely populated areas, especially among

those couples in which spouses were both retired. This is in line with the assumption that in these regions, which presumably correspond to the countries' in-land rural areas, it is more likely that couples maintain traditional gender role attitudes and family models, and consequently have more traditional ways of managing family incomes. Fourthly, being a young cohabiting couple living together for less than two and a half years, or a blended family on the other hand, turn couples more prone to go for the independent management system. An expectable finding, if we consider previous findings (Burgoyne and Sonnenberg, 2009; Heimdal and Houseknecht, 2003; Kenney, 2006; Laporte and Schellenber, 2011; Ludwig-Mayerhofer et al., 2011; Nagy et al., 2012; Vogler, 2005; Volger and Pahl, 1993, 1994; Vogler et al., 2008).

However, there are several inconsistencies between our findings and previous results. First, contrarily to previous findings (Heidmal and Houseknecht, 2003; Kenney, 2006; Vogler et al., 2008), marital status seemed to be only weakly associated with the allocative system chosen. Perhaps the explanations for this might be the differences in social support and marital policies (Heidmal and Houseknecht, 2003), with countries like the USA and the UK have few welfare services and benefits, leaving cohabitating couples more unprotected than their married counterparts in case of breaking up, whereas in Portugal this might not be the case. According to Heidmal and Houseknecht (2003), in those countries offering universal social services and benefits the effect of the relationship status may be weaker. This may be the case in Portugal, where married and cohabitating couples have similar rights and duties in terms of marital and fiscal policies, and the difference lays upon the presence or absence of dependent children.

Second, partners' relative education level seems to be only weakly associated to Vogler and Pahl's money management typology, on the contrary to previous findings (Vogler and Pahl, 1993; Yodanis and Lauer (2007). In fact, differences in the prevalence of the various allocative systems are limited to: (1) the lower frequency of the whole wage systems among couples in which the woman has much lower education level than her spouse; and to (2) the lower prevalence of the housekeeping allowance when the man has much lower education than the woman. This, somewhat surprising result, considering the important influence specially of the greater access of the Portuguese women to higher education levels after the Revolution of the 25th of April 1974 upon various aspects in the Portuguese context. These include, for example, the greater employability, the access to higher status employments and the consequent women's greater financial autonomy (Aboim, 2007; Wall, 2007). This association might be blurred by the association between other variables and the allocative systems, such as the professional status and social class, with the relevance of the entrance of women in the labor market in a full-time basis transcending the influence of the relative education level.

An additional finding that does not seem to have a parallel with other previously published findings, is the association between Vogler and Pahl's typology and the households' composition as we considered it in our study. In fact, previous findings, as we stated in our theory overview, focus specially in the presence or absence of children (Ashby and Burgoyne, 2008; Burgoyne et al., 2010; Joseph and Rowlingson, 2011; Vogler, 2005; Vogler et al., 2008), but fail to consider (according to our knowledge) couples living with other younger adults and other extended families. As we mentioned earlier, this is maybe

result from the fact that this type of family arrangements is more frequent in Southern European and Mediterranean countries. In such countries strong *familialist* tradition of these Mediterranean *organic communities*, inter-generational solidarity and the late emancipation of young people are distinctive features that still remain (Aboim, 2011; Martínez et al., 2004; Mijuskovic, 1992). Thus, it is not surprising to find a high prevalence of partial pooling management systems in Portuguese extended families and couples living with other younger adults as our results seem to suggest.

Marital Power over Financial Decisions in Portuguese Couples

With respect to couples' marital power over financial decisions, consistencies and inconsistencies with previous research did emerge. In fact, our findings give only limited support to the Resource Theory, as we will briefly reflect here.

Consistent with previous research (Vogler et al., 2008; Vogler and Pahl, 1994; Woolley, 2003), most Portuguese couples claimed to be equalitarian in terms of power over financial decisions. This is in line with ideologies of communion in marriage and as well as with the trend towards increased bargain power of women within couples and the consequent attempt to achieve greater equality between the spouses (Kenney, 2006; Pahl, 1995; Vogler, 2005; Vogler et al., 2008; Woolley, 2003). Nevertheless, when inequalities did emerge, the imbalance of power was in favor of the male partner for a large number couples. Those couples tend to have the highest income *per* equivalent adult and female partners giving small contributions for the couples' income. Also consistent with the Resource Theory of Power (Blood and Wolfe, 1960) and with previous

research (Pahl, 1995), greater male power is also more frequent when the wife has no job, whereas in a large proportion of couples whose wife has the most power over decisions she also owns the highest income. Greater male power is also more frequent within retired couples, as it would be expectable. Indeed, due to the prevalence of *familialist* and traditional gender role values among the elderly (Aboim, 2007, 2011; Crompton and Lyonette, 2007; São José, 2012; Wall, 2007), this is not a surprising finding. This is also in line with the Resource Theory, since in elderly couples there is a higher probability of the woman never having had a paid job and so the man has ever been the sole breadwinner of the family. Nonetheless, the relatively high frequency of greater female power among retired couples observed in our sample was an unexpected result. It is possible that these women correspond to some of those who had never had an income before. By being entitled to old age pensions, these women get their first own income. This may bring them into a least unfavorable bargaining position (see Coelho, 2010), maybe for the first time in their lives. It may also be that, with aging, women often assume the role of caregivers of their male partners, as the prevalence of disabling diseases related to lifestyle (alcoholism, smoking) among the elderly, tend to be higher for men than for women (Balsa, Vital, & Urbano, 2013; Direcção-Geral da Saúde, 2001; Feijão & Lavado, 2002). In such cases men must rely on their wives and descendants for personal and health care. If so, these elderly women could not only assume the role of caregivers but also, maybe for the first time, become the sole manager of the couple's finances. Finally, equalitarian couples are those in which both partners have full-time jobs and a balanced contribution to the budget of the family.

These results are also in line, at least to some extent, to the Resource Theory of marital power.

Another noteworthy consistency with existent literature is the association between the spouses' relative power and the money management arrangement they choose (Bertocchi et al., 2012; Singh and Bhandari, 2012; Vogler et al., 2008; Vogler and Pahl, 1994). In fact, balanced power seems to be associated to the practice of pooling monies and managing them together, while it is less frequent among couples using the whole wage systems or the housekeeping allowance and, although surprisingly, also among those partners that independently manage their own budgets (Pahl, 2004, 2008; Vogler et al., 2008). This last result is in tune with the conclusion that individualization does not necessarily translate into equality and may, indeed, be a way to perpetuate gender inequalities within marital relationships (Pahl, 2004, 2008; Vogler et al., 2008). As noticed by Vogler et al. (2008), in those couples it is quite likely that the big earner in the couple will also be the one who has the last word on spending decisions.

We will now turn to some inconsistencies between our results and previous findings in the field. First, we found a weak association between spouses' relative power and their relative education level. Explanations for this result may lay down on several non-mutually exclusive reasons. For instance, the high prevalence of assortative mating in Portuguese couples may turn education differences a negligible reality thus blurring its association with marital power. Another possible reason is that the massive entrance of women in the labor market since the 1974's Revolution and the consequent high

numbers of wage earners among women may transcend the influence of education in what concerns the power to decide within the couples.

Study Limitations

This study has a group of limitations that should be considered. First, in operationalizing Pahl's and Vogler's typology, we found categories not entirely mutually exclusive and many couples' whose financial arrangements did not fall clearly into one category. Moreover, data collected at the individual and household levels has been difficult to marry up, and there were some dissimilarity between the classification criteria defined and the pattern of answers of some of the couples (Coelho, 2013). These difficulties are consistent with those previously found by other researchers (Ashby and Burgoyne, 2008; Bennett, 2013; Evertsson and Nyman, 2012). Still, they may also be due to classification errors regarding our classification criteria. For this reason, in our on-going national survey, we constructed the items for the assessment of allocative systems with a formulation closer to that used by Pahl and Vogler. Therefore we are more confident on reliability of results to get and in future cross-national comparisons based on the mentioned typology.

Second, building on Pahl and Vogler's studies about money management and power, we focused on a combination of financial decisions on expensive purchases of consumer durables and furniture, on borrowing money or taking credits and on the use of savings. That way, we assume these spheres of decision adequately translate what Vogler and Pahl (1994) and others (Edwards, 1981; Singh & Bhandari, 2012; Vogler et al., 2008) called effective strategic control over money, as we are considering those variables as a

proxies for “exercising power” in financial decisions rather than variables related to financial management on a day-by-day basis. Nevertheless, one could argue that having the most to say in big financial decisions is not more close to power than having the most to say in everyday shopping and expenses with the children. Furthermore, what couples interpret as power may differ from a couple to another and from a spouse to the other. Thus, perceptions on power, its different domains and the extent everyday decisions may, in fact, translate domination or power, should be addressed and deepen in future studies.

Third, couples may state to be egalitarian in terms of marital power, but this parity may not be verified in real life. The statement of parity may be more based on cross cut underlying discourses of equal sharing and on attempts to achieve greater gender equality, or even upon an attempt to meet the social expectations. As such, respondents may have failed to meet the reality of their household, as a result of social desirability. Future studies designed to minimize the effect of social desirability by combining qualitative methodologies and/or experimental or quasi-experimental methods are, therefore, required.

Fourth, the cross-sectional design of our study does not allow drawing causal pathways between predictors of marital power and gender patterns of power. As such, longitudinal data and diverse statistical analysis approaches are required in further research. Our team will try to address these gaps more effectively in upcoming manuscripts and communications.

Conclusion

Regardless of these limitations, our findings provide some support for the cross-cultural validity of some of the trends previously found. In short, our

preliminary findings show that most Portuguese couples tend to pool, at least partially, their incomes. Furthermore, Portuguese couples also tend to establish balanced marital relationships in terms of power over financial decisions. These findings also confirm the association of money management arrangements and marital power over financial decisions with several family-related characteristics and other socio-demographic and labor market variables. Such results suggest there are a number of associations between variables that generalize across countries. Nevertheless, some differences in the pattern of associations were also found, suggesting there are cultural and context specificities that need to be addressed more deeply in future research.

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APPENDIXES

APPENDIX A



Centro de Estudos Sociais
Laboratório IMISCOE
Universidade de Coimbra

1

De seguida encontra algumas perguntas sobre aspectos gerais da sua vida. Assinale com um (x) a resposta que melhor se aplica ao seu caso.

Por favor, responda a todas as questões.

1. Sexo: ☐ Feminino ☐ Masculino

2. Idade: anos.

2.1. Idade do/a cônjuge: anos.

3. Em que concelho reside? ☐ a codificar pelas variáveis

4. Qual é a sua situação conjugal?

- ☐ Casado/a
☐ Vive em união de facto legalmente reconhecida
☐ Vive com o/a seu/a companheiro/a mas sem um vínculo legal reconhecido

5. Tem filhos em comum com o/a seu/a cônjuge? ☐ Sim ☐ Não

5.1. Se sim, quantos? filho(s).

6. Teve alguma relação conjugal anterior? ☐ Sim ☐ Não

6.1. Se sim, tem filhos dessa relação? ☐ Sim ☐ Não

6.2. Se sim, quantos? filho(s).

7. O/A seu/a cônjuge, teve alguma relação conjugal anterior? ☐ Sim ☐ Não

7.1. Se sim, tem filhos dessa relação? ☐ Sim ☐ Não

7.2. Se sim, quantos? filho(s).

8. Quantas pessoas vivem consigo (para além de si próprio/a)? pessoa(s).

9. Para além do/a seu/a cônjuge, com que outras pessoas vive? (assinale todas as respostas que se aplicam)

- ☐ Filho/a menor de 18 anos. Indique o número: filho(s).
☐ Filho/a maior de 18 anos. Indique o número: filho(s).
☐ Pai/Mãe
☐ Sogro/a
☐ Outro(s) familiar(s)
☐ Outro(s) não familiar(s)

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10. Qual foi o nível de escolaridade mais elevado que completou? (asinala a resposta que melhor se aplica à sua situação e à do/a seu/a cônjuge)

	a. Eu	b. Cônjuge
Sem Escolaridade	☐	☐
Ensino Primário	☐	☐
2.º Ciclo do Ensino Básico (6.º ano)	☐	☐
3.º Ciclo do Ensino Básico (9.º ano)	☐	☐
Ensino Secundário (11/12.º ano)	☐	☐
Ensino Superior (Bacharelato/Licenciatura/Mestrado)	☐	☐
Doutoramento	☐	☐

11. Pense em todas as despesas com as quais a sua família tem de lidar habitualmente. Indique aproximadamente, qual o valor mensal mínimo necessário para fazer face às despesas habituais (por ex., renda, comida, electricidade/água/gás, medicamentos, prestações, despesas com os filhos, etc.)?

- ☐ até 700€
☐ de 701€ a 1400€
☐ de 1401€ a 2500€
☐ de 2501€ a 3500€
☐ de 3501€ a 5000€
☐ superior a 5000€

12. Qual é, actualmente, a sua situação perante o trabalho e a do/a seu/a cônjuge?

	a. Eu	b. Cônjuge
Trabalhador/a por conta de outrem a tempo inteiro	☐	☐
Trabalhador/a por conta própria a tempo inteiro	☐	☐
Trabalhador/a por conta de outrem a tempo parcial	☐	☐
Trabalhador/a por conta própria a tempo parcial	☐	☐
Desempregado/a à procura de emprego	☐	☐
Trabalhador/a familiar não remunerado/a	☐	☐
Doméstico/a	☐	☐
Estudante ou em estágio/aprendizagem não remunerado	☐	☐
Reformado/a	☐	☐
Outra situação	☐	☐

Qual?

☐

a codificar pelos serviços

☐

a codificar pelos serviços



13. Se um, ou ambos, trabalham por conta de outrem, indique qual é o tipo de vínculo laboral:
 (assinale a resposta que melhor se aplica à sua situação e à do/a seu/a cônjuge)

	a. Eu	b. Cônjuge
Contrato a prazo	☐	☐
Contrato por tempo indeterminado (sem prazo/effectivo)	☐	☐
Outro tipo de situação	☐	☐
Qual? _____		
	☐ a codificar pelos serviços	☐ a codificar pelos serviços

14. Qual é a sua profissão? _____

☐ a codificar pelos serviços

14.1. E a do/a seu/a cônjuge? _____

☐ a codificar pelos serviços

15. Pense agora na profissão dos seus pais e sogros.

a. Qual foi a profissão do seu pai? _____

☐ a codificar pelos serviços

b. E a da sua mãe? _____

☐ a codificar pelos serviços

c. Qual foi a profissão do seu sogro? _____

☐ a codificar pelos serviços

d. E a da sua sogra? _____

☐ a codificar pelos serviços

16. Quantas horas por dia, em média, costuma trabalhar na sua profissão?

 horas.

16.1. E o/a seu/a cônjuge?

 horas.

17. Em geral, como diria que a sua saúde é?

☐ Óptima ☐ Muito boa ☐ Boa ☐ Razoável ☐ Fraca

18. Em geral, considera-se uma pessoa feliz?

☐ Muito ☐ Bastante ☐ Assim, assim ☐ Pouco ☐ Nada

19. Pense no rendimento da sua família. Quem contribui para o rendimento familiar?

☐ Apenas eu

☐ O casal

☐ Apenas o/a cônjuge

☐ Outra(s) pessoa(s) da família. Quem? _____

☐ a codificar pelos serviços

☐ Outro(s). Quem? _____

☐ a codificar pelos serviços

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20. Como é que o casal gere o rendimento que cada um dos dois recebe? Escolha a opção que mais se aproxima do vosso caso.

- ☐ Eu fico com o dinheiro todo e dou ao/à meu/minha cônjuge algum dinheiro para as suas despesas pessoais.
- ☐ O/A meu/minha cônjuge fica com o dinheiro todo e dá-me algum dinheiro para as minhas despesas pessoais.
- ☐ Eu sou responsável por todo o dinheiro mas dou uma mesada para as despesas correntes da casa ao/à meu/minha cônjuge.
- ☐ O/A meu/minha cônjuge é responsável por todo o dinheiro mas dá-me uma mesada para as despesas correntes da casa.
- ☐ Juntamos o dinheiro todo e ambos decidimos sobre como usá-lo.
- ☐ Juntamos parte do dinheiro e do resto cada um fica com algum para si para despesas pessoais ou outras.
- ☐ Cada um fica com o seu dinheiro e dividimos as despesas e contas comuns.
- ☐ Outra. Qual? _____

☐

a codificar pelos serviços

21. Sempre utilizaram esta forma de gestão dos vossos rendimentos?

☐ Sim

☐ Não

21.1. Se não, há quanto tempo mudaram? _____

☐

a codificar pelos serviços

21.2. Se não, porque mudaram? _____

☐

a codificar pelos serviços

22. Que proporção do rendimento familiar fica na sua posse para uso nas suas despesas pessoais (para si próprio/a)?

- ☐ nenhum
- ☐ até 10%
- ☐ mais de 10% a 30%
- ☐ mais de 30% a 50%
- ☐ mais de 50% a 70%
- ☐ superior a 70%

23. Considere todas as contas bancárias que o casal tem actualmente. Que contas bancárias tem? (assinale todas as respostas que se aplicam ao seu caso)

- ☐ Uma ou mais contas conjuntas
- ☐ Tenho uma ou mais contas pessoais
- ☐ O/a meu/minha cônjuge tem uma ou mais contas pessoais



23.1. Se tem uma ou mais contas pessoais, o/a seu/a cônjuge está autorizado/a a fazer movimentos?

- ☐ Não
☐ Sim, mas só em algumas delas
☐ Sim, em todas as minhas contas pessoais

23.2. Se o/a seu/a cônjuge tem uma ou mais contas pessoais, o/a Sr/a está autorizado/a a fazer movimentos?

- ☐ Não
☐ Sim, mas só em algumas delas
☐ Sim, em todas as minhas contas pessoais

24. O/A Sr/a ou o/a seu/a cônjuge têm cartões de crédito? ☐ Sim ☐ Não

24.1. Se sim, quantos cartões tem o casal no total? cartões.

25. Pense no modo como os seus pais geriam o rendimento que cada um dos dois recebia. Escolha a opção que mais se aproxima do caso deles.

- ☐ O seu pai ficava com o dinheiro todo e dava à sua mãe algum dinheiro para as suas despesas pessoais.
☐ A sua mãe ficava com o dinheiro todo e dava ao seu pai algum dinheiro para as suas despesas pessoais.
☐ O seu pai era responsável por todo o dinheiro mas dava à sua mãe uma mesada para as despesas correntes da casa.
☐ A sua mãe era responsável por todo o dinheiro mas dava ao seu pai uma mesada para as despesas correntes da casa.
☐ Juntavam o dinheiro todo e ambos decidiam sobre como usá-lo.
☐ Juntavam parte do dinheiro e do resto cada um ficava com algum para si para despesas pessoais ou outras.
☐ Cada um ficava com o seu dinheiro e dividiam as despesas e contas comuns.
☐ Outra. Qual? _____
☐ Não sei/Não me lembro

☐ a codificar pelos seguintes

26. Há quantos anos vive com o seu/a cônjuge actual? anos.

Se vive com o seu cônjuge há menos de 3 anos, por favor, passe para a pergunta 33 (página 8).

Por favor, pense agora nas mudanças ocorridas, nos últimos 3 anos (desde 2010), por comparação com a sua vida em anos anteriores.

27. Pense agora na forma como o casal geria o rendimento há 3 anos atrás (no ano 2010). Escolha a opção que mais se aproxima do vosso caso.

- ☐ Eu ficava com o dinheiro todo e dava ao/à meu/minha cônjuge algum dinheiro para as suas despesas pessoais.
- ☐ O/A meu/minha cônjuge ficava com o dinheiro todo e dava-me algum dinheiro para as minhas despesas pessoais.
- ☐ Eu era responsável por todo o dinheiro mas dava uma mesada para as despesas correntes da casa ao/à meu/minha cônjuge.
- ☐ O/A meu/minha cônjuge era responsável por todo o dinheiro mas dava-me uma mesada para as despesas correntes da casa.
- ☐ Juntávamos o dinheiro todo e ambos decidíamos sobre como usá-lo.
- ☐ Juntávamos parte do dinheiro e do resto cada um ficava com algum para si para despesas pessoais ou outras.
- ☐ Cada um ficava com o seu dinheiro e dividíamos as despesas e contas comuns.
- ☐ Outra. Qual? _____

☐ a codificar pelos serviços

28. Nos últimos 3 anos (desde 2010), por comparação com os anos anteriores, em que aspectos mudou a sua situação profissional e a do/a seu/a cônjuge? (assinale todas as respostas que se aplicarem a si e ao/à seu/a cônjuge)

	a. Eu	b. Cônjuge
Perdeu o emprego	☐	☐
Mudou de emprego	☐	☐
Esteve mais tempo desempregado/a do que antes	☐	☐
Arranjou um segundo emprego	☐	☐
Passou a trabalhar mais horas	☐	☐
Passou a trabalhar menos horas	☐	☐
Foi promovido/a	☐	☐
Deixou de ser promovido/a ou foi despromovido/a	☐	☐
Foi aumentado/a	☐	☐
Teve uma redução no valor do salário recebido	☐	☐
Passou a ter menos segurança/estabilidade no emprego	☐	☐
Deixou de receber prémios e/ou outros subsídios ou os mesmos foram reduzidos	☐	☐
Emigrou	☐	☐
Nada mudou	☐	☐

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29. Nos últimos 3 anos (desde 2010), por comparação com os anos anteriores, no que respeita a gastos/despesas, a sua família...

	Redizin o gasto com...	Mantene o gasto com...	Aumentou o gasto com...	Não se aplica
Alimentação	☐	☐	☐	☐
Vestuários	☐	☐	☐	☐
Transportes e combustíveis	☐	☐	☐	☐
Electricidade/água/gás	☐	☐	☐	☐
Telefone/telemóvel/internet	☐	☐	☐	☐
Educação com os filhos	☐	☐	☐	☐
Saúde	☐	☐	☐	☐
Viagens e/ou férias	☐	☐	☐	☐
Outras actividades de lazer/ócio	☐	☐	☐	☐
Seguros	☐	☐	☐	☐
Compra de aparelhos electrónicos (computadores, telemóveis, etc.)	☐	☐	☐	☐
Compra de electrodomésticos ou móveis	☐	☐	☐	☐
Despesas com restaurantes	☐	☐	☐	☐
Despesas com serviços de apoio a pessoa(s) dependente(s) (idosos, pessoas com deficiência, etc.)	☐	☐	☐	☐
Despesas com contratação de serviços domésticos (limpeza, etc.)	☐	☐	☐	☐

30. Nos últimos 3 anos (desde 2010), por comparação com os anos anteriores, a sua família teve que endividar-se mais (pedir dinheiro à família ou amigos, recorrer ao crédito, compra a prestações ou usando o cartão de crédito, ou outros) para fazer face às suas necessidades de consumo ou outras obrigações? ☐ Sim ☐ Não

30.1. Se sim, diga junto de que entidade (assinale todas as respostas que se aplicam)

- ☐ Banco
- ☐ Outra instituição financeira (por ex., empresas de crédito por telefone)
- ☐ Família
- ☐ Amigo(s)
- ☐ Empregador
- ☐ Outro(s)

31. Nos últimos 3 anos (desde 2010), por comparação com os anos anteriores, de que forma se alteraram os hábitos de poupança da sua família?

	Diminuiu	Manteve-se	Aumentou	Não se aplica
A quantia de dinheiro poupada e em contas a prazo ou poupança	☐	☐	☐	☐
O investimento (compra de ações, obrigações ou outros activos financeiros, imóveis, jóias/ouro, etc.)	☐	☐	☐	☐

31.1. Se os hábitos de poupança se alteraram, o que levou a essa mudança? (assinale todas as respostas que se aplicam)

- | | |
|---|---|
| ☐ O rendimento da família aumentou | ☐ A incerteza e insegurança face ao futuro |
| ☐ O rendimento da família diminuiu | ☐ Medo do desemprego |
| ☐ A despesa da família aumentou | ☐ Garantir a qualidade de vida da família |
| ☐ A despesa da família diminuiu | |

32. Caso o rendimento da sua família tenha diminuído nos últimos 3 anos (desde 2010), que outras estratégias utilizou para lidar com essa redução do rendimento? (se não se aplica, passe à questão seguinte)

☐

a codificar pelos serviços

33. Nos últimos 3 anos (desde 2010), a sua família teve que recorrer às poupanças para fazer face às despesas correntes ou outras obrigações? ☐ Sim ☐ Não

33.1. Se sim, diga em quê? (assinale todas as respostas que se aplicam)

- ☐ Levantamento de contas a prazo
- ☐ Activos financeiros (ações, obrigações, etc.)
- ☐ Venda de jóias/ouro
- ☐ Venda de imóveis
- ☐ Venda de outros bens _____

☐

a codificar pelos serviços

34. O seu agregado familiar está a pagar prestações de empréstimos? ☐ Sim ☐ Não

34.1. Se sim, que tipo de empréstimos? (assinale todas as respostas que se aplicam)

- ☐ Habitação
☐ Automóvel
☐ Consumo (por exemplo, mobiliário, computador, outros bens duráveis, férias)
☐ Cartão de crédito
☐ Outro(s) _____ ☐ a codificar pelos serviços

34.2. Se sim, em que medida essas prestações representam um fardo pesado para o agregado?

- ☐ São um fardo muito pesado
☐ São um fardo algo pesado
☐ Não são um fardo pesado

34.3. Nos últimos 3 anos (desde 2010), a sua família teve que atrasar o pagamento de alguma dessas prestações de empréstimos? ☐ Sim ☐ Não

34.4. Se sim, quantas vezes? (indique o número aproximado de vezes)

- a. Habitação vezes.
 b. Automóvel vezes.
 c. Consumo (por exemplo, mobiliário, computador, outros bens duráveis, férias) vezes.
 d. Cartão de crédito vezes.
 e. Outro(s) vezes.

35. Qual(is) das seguintes situações ocorreram na sua vida como consequência da crise económica, nos últimos 3 anos (desde 2010)? (assinale todas as respostas que se aplicam)

- ☐ Mudei-me para uma casa com renda/prestação mais baixa
☐ Mudei o(s) meu(s) filho(s) de escola para reduzir a despesa
☐ Eu (ou o/a meu/minha cônjuge) mudei o meio de transporte utilizado para chegar ao local de trabalho
☐ Passei a governar-me com um orçamento familiar mais baixo
☐ Eu (ou o/a meu/minha cônjuge) passei a trabalhar mais horas
☐ Tive que tirar dinheiro das poupanças para cobrir as despesas do dia-a-dia
☐ Tive que endividar-me para cobrir as despesas do dia-a-dia
☐ Eu (ou o/a meu/minha cônjuge) acumulei um emprego suplementar
☐ Passei (ou o/a meu/minha cônjuge) a levar o almoço/marmita para o trabalho
☐ Outro(s) _____ ☐ a codificar pelos serviços
☐ Nenhuma das anteriores

36. Pense nas situações que lhe propomos de seguida. Assinale com um (x) em que medida concorda com as afirmações seguintes respeitantes à sua vida e à vida da sua família dos últimos 3 anos (desde 2010).

Nos últimos 3 anos. . .	Discordo Discordo Não concordo, nem Concordo Discordo Totalmente				
	Discordo Totalmente	Discordo	Não concordo, nem	Concordo	Concordo Totalmente
a. Sinto-me mais tenso/a ou nervoso/a do que antes	☐	☐	☐	☐	☐
b. Eu (ou o/a meu/minha cônjuge) procurei mais vezes o médico ou outro profissional por problemas emocionais, de ansiedade, ou insónias	☐	☐	☐	☐	☐
c. Eu e o/a meu/minha cônjuge estamos mais vezes em desacordo por questões financeiras	☐	☐	☐	☐	☐
d. Sinto menos prazer nas coisas de que costumava gostar	☐	☐	☐	☐	☐
e. Eu (ou o/a meu/minha cônjuge) aumentei a toma de medicamentos ou outro(s) por problemas emocionais, de ansiedade, ou insónias	☐	☐	☐	☐	☐
f. Eu e o/a meu/minha cônjuge discutimos com mais frequência	☐	☐	☐	☐	☐
g. Deixei de sair ou fazer programas de diversão/lazer	☐	☐	☐	☐	☐

37. Nos últimos 3 anos, diria que a organização para a qual trabalha passou por. . .

- ☐ Muitas dificuldades financeiras
- ☐ Algumas dificuldades financeiras
- ☐ Poucas dificuldades financeiras
- ☐ Nenhunas dificuldades financeiras
- ☐ Não se aplica

38. Aproximadamente, quanto tempo (horas) por dia, em média, costuma o/a Sr/a e o/a seu/a cônjuge dedicar a fazer tarefas domésticas (por exemplo, limpar a casa, lavar o carro, cozinhar, fazer pequenas reparações, etc.)?

	a. Eu	b. Cônjuge
38.1 Nos dias de semana	horas.	horas.
38.2 Ao fim de semana	horas.	horas.

39. Aproximadamente, quanto tempo (horas) por dia, em média, costuma o/a Sr/a e o/a seu/a cônjuge dedicar ao acompanhamento ativo do(s) filho(s) (por ex. brincar, dar banho, ajudar a fazer os trabalhos de casa, conversar, etc.)?

	a. Eu	b. Cônjuge
39.1 Nos dias de semana	horas.	horas.
39.2 Ao fim de semana	horas.	horas.

40. O(s) seu(s) filho(s) recebem regularmente uma quantia fixa em dinheiro (mesada/semanada)?

☐ Sim ☐ Não

40.1. Se sim, habitualmente, quem é a pessoa que a dá?

- ☐ Eu
☐ O/A cônjuge
☐ Eu e o/a cônjuge
☐ Avô/Avó paterno/a
☐ Avô/Avó materno/a
☐ Outro(s) _____

☐ a codificar pelo serviço

41. Na sua casa, quem costuma fazer as seguintes tarefas:

	Mais vezes eu	Tantas vezes eu quantas o/a meu/minha cônjuge	Mais vezes o/a cônjuge	Mais vezes outro/a familiar	Mais vezes outra pessoa externa	Não se aplica
a. Tratar da roupa	☐	☐	☐	☐	☐	☐
b. Fazer pequenas reparações	☐	☐	☐	☐	☐	☐
c. Cuidar das pessoas doentes	☐	☐	☐	☐	☐	☐
d. Lavar o carro	☐	☐	☐	☐	☐	☐
e. Fazer as compras de supermercado	☐	☐	☐	☐	☐	☐
f. Pagar as contas da renda, água, electricidade e gás	☐	☐	☐	☐	☐	☐
g. Cozinhar	☐	☐	☐	☐	☐	☐
h. Tratar dos impostos	☐	☐	☐	☐	☐	☐
i. Limpar a casa	☐	☐	☐	☐	☐	☐
j. Movimentar as contas	☐	☐	☐	☐	☐	☐
k. Levar os filhos à escola	☐	☐	☐	☐	☐	☐
l. Tratar dos empréstimos bancários e/ou das poupanças	☐	☐	☐	☐	☐	☐

42. Considere o rendimento total da sua família. Entre si e o(a) seu(a) cônjuge, quem tem o rendimento maior?

- ☐ Eu não tenho rendimento
- ☐ O meu rendimento é muito maior
- ☐ O meu rendimento é maior
- ☐ Temos rendimentos mais ou menos iguais
- ☐ O/A meu/minha cônjuge tem um rendimento maior
- ☐ O/A meu/minha cônjuge tem um rendimento muito maior
- ☐ O/A meu/minha cônjuge não tem rendimento

43. Quais são as fontes de rendimento da família? (assinale todas as respostas que se aplicam)

- ☐ Salário
- ☐ Rendimento de trabalho por conta própria
- ☐ Pensão de invalidez ou de reforma
- ☐ Rendas
- ☐ Juros ou rendimentos de aplicações financeiras
- ☐ Subsídio de desemprego
- ☐ Pensão de alimentos para o próprio/a ou para o(s) descendente(s)
- ☐ Outros subsídios ou benefícios sociais (rendimento social de inserção, etc.)
- ☐ Herança
- ☐ Outro(s). Qual(is)? _____

☐

a codificar pelas variáveis

43.1. Das fontes de rendimento que assinalou, qual é a mais importante? (indique apenas uma fonte de rendimento) _____

☐

a codificar pelas variáveis

44. Nos últimos 3 anos (desde 2010), por comparação com anos anteriores, o rendimento da sua família:

- ☐ Aumentou muito
- ☐ Aumentou um pouco
- ☐ Manteve-se
- ☐ Diminuiu um pouco
- ☐ Diminuiu muito

44.1. Se diminuiu, por favor, indique em que proporção:

- ☐ até 25%
- ☐ de 25 a 50%
- ☐ 50%
- ☐ de 50 a 75%
- ☐ superior a 75%

45. Durante os últimos 3 anos, a sua família ofereceu bens ou dinheiro, de forma regular, a alguma pessoa que não vive em sua casa (pais, irmãos, filhos, amigos...)? ☐ Sim ☐ Não

45.1. Se sim, a quem? (assinale todas as respostas que se aplicarem)

☐ Filho(s)

☐ Irmão(s)

☐ Cunhado(s)

☐ Pai/Mãe

☐ Sogro/a

☐ Outro(s) familiar(s). Quem? _____

☐ a codificar pelos serviços

☐ Amigo(s)

☐ Outro(s). Quem? _____

☐ a codificar pelos serviços

45.2. Nos últimos 3 anos (desde 2010), por comparação com anos anteriores, essas contribuições:

☐ Aumentaram muito

☐ Aumentaram um pouco

☐ Mantiveram-se

☐ Diminuíram um pouco

☐ Diminuíram muito

46. Durante os últimos 3 anos (desde 2010), a sua família recebeu ajuda económica de outra(s) pessoa(s) (pais, irmãos, filhos, amigos...), através de bens ou dinheiro, de forma regular?

☐ Sim ☐ Não

46.1 Se sim, de quem? (assinale todas as respostas que se aplicarem)

☐ Filho(s)

☐ Irmão(s)

☐ Cunhado(s)

☐ Pai/Mãe

☐ Sogro/a

☐ Outro(s) familiar(s). Quem? _____

☐ a codificar pelos serviços

☐ Amigo(s)

☐ Outro(s). Quem? _____

☐ a codificar pelos serviços

46.2. Nos últimos 3 anos (desde 2010), por comparação com anos anteriores, essa ajuda:

☐ Aumentou muito

☐ Aumentou um pouco

☐ Manteve-se

☐ Diminuiu um pouco

☐ Diminuiu muito

47. Durante o último ano, qual foi o rendimento mensal líquido recebido pela família (considere um mês como referência diferente do mês em que recebeu o subsídio de férias ou de natal)?

- ☐ até 700€
- ☐ de 701€ a 1400€
- ☐ de 1401€ a 2500€
- ☐ de 2501€ a 3500€
- ☐ de 3501€ a 5000€
- ☐ superior a 5000€

Pense agora na forma como se sentiu nas últimas 4 semanas.

48. Esta pergunta é sobre actividades moderadas, tais como deslocar uma mesa ou aspirar a casa. Será que a sua saúde o/a limita nesta actividade? Se sim, quanto?

- ☐ Sim, muito limitado/a
- ☐ Sim, um pouco limitado/a
- ☐ Não, nada limitado/a

49. Sentiu-se limitado/a no tipo de trabalho ou outras actividades como consequência do seu estado de saúde física?

- ☐ Sim
- ☐ Não

50. Fez menos do que queria no seu trabalho ou nas suas actividades diárias, devido a quaisquer problemas emocionais (tal como sentir-se deprimido/a ou ansioso/a)?

- ☐ Sim
- ☐ Não

51. De que forma é que a dor interferiu com o seu trabalho normal (tanto o trabalho fora de casa, como o trabalho doméstico)?

- ☐ Absolutamente nada
- ☐ Um pouco
- ☐ Moderadamente
- ☐ Bastante
- ☐ Imenso

52. Para cada pergunta, assinale com um (x) a resposta que melhor descreve a forma como se sentiu. Quanto tempo nas últimas 4 semanas:

	Sempre	A maior parte do tempo	Bastante tempo	Algum tempo	Pouco tempo	Nunca
a. Se sentiu cansado/a?	☐	☐	☐	☐	☐	☐
b. Se sentiu triste e em baixo?	☐	☐	☐	☐	☐	☐

53. Em que medida é que a sua saúde física ou problemas emocionais interferiram com o seu relacionamento social normal com a família, amigos, vizinhos ou outras pessoas?

- ☐ Sempre
- ☐ A maior parte do tempo
- ☐ Algum tempo
- ☐ Pouco tempo
- ☐ Nunca

54. Quem respondeu a este questionário?

- ☐ Apenas eu ☐ Eu e o/a cônjuge ☐ Eu, com ajuda de outra pessoa

Se está interessado/a em colaborar nas fases seguintes desta investigação (entrevista face-a-face), por favor deixe o seu contacto aqui:

☐ a codificar pelos serviços

Quer deixar-nos algum comentário ou sugestão no âmbito deste questionário e/ou investigação? Obrigada desde já!

☐ a codificar pelos serviços

APPENDIX B

Guião para Cognitive Debriefing

(adaptado de George, Faan, Pinilla, Abboud, Shea, & Rand, 2013)

1. Sentiu dificuldade em compreender alguma destas perguntas? Quais? Porquê?
2. Sentiu alguma dificuldade em compreender as palavras utilizadas e o seu significado? Quais? Porquê?
3. Na sua opinião, alguma das perguntas é irrelevante ou inadequada para a realidade dos casais portugueses? Quais? Porquê?
4. Na sua opinião todas as perguntas fazem sentido? Quais não? Porquê?
5. Há alguma pergunta que pense que deveria ser acrescentada acerca dos temas abordados por este conjunto de perguntas? Qual?