

Financial Affairs? Money Management in Same-Sex Relationships

Maree Burns, Carole Burgoyne and Victoria Clarke

Maree Burns *
School of Psychology
University of Exeter
Washington Singer
Laboratories
Perry Road
Exeter EX4 4QG
Email:
M.L.Burns@exeter.ac.uk
Tel: 01392 261000
Fax: 01392 264623

Carole Burgoyne
School of Psychology
University of Exeter
Washington Singer Laboratories
Perry Road
Exeter EX4 4QG
Email:
C.B.Burgoyne@exeter.ac.uk
Tel: 01392 264615
Fax: 01392 264623

Victoria Clarke
School of Psychology
Faculty of Applied Sciences
University of the West of
England
Frenchay Campus
Bristol BS16 1QY
Email:
Victoria.Clarke@uwe.ac.uk
Tel: 0117 9798458
Fax: 0117 3284407

Maree Burns is now the co-ordinator of the Eating Difficulties Education Network in Auckland, New Zealand. She recently completed ESRC-funded research on money management in same sex relationships with Carole Burgoyne and Victoria Clarke at the University of Exeter. Maree has also published several articles on discourses of the 'eating disorder' bulimia. She is currently co-editing two books: *Critical Feminist Perspectives on Eating Dis/Orders* (Routledge & Psychology Press) and *Critical Bodies: Representations, practices and identities of weight and body management* (Palgrave Macmillan).

Carole Burgoyne is a senior lecturer in Psychology at the University of Exeter. She is on the editorial boards of the *Journal of Economic Psychology* and the *Journal of Community and Applied Social Psychology*, and is guest-editing a special issue of the *Journal of Socio-Economics* (on the topic of the Household Economy). With colleagues at Exeter, she is currently working on a number of funded qualitative and quantitative research projects investigating money, legal and commitment issues in married, cohabiting, and same sex couples.

Victoria Clarke is a Senior Lecturer and member of the Critical Psychology Research Group in the School of Psychology at the University of the West of England. She has published a number of papers on the social construction of lesbian parenting. She has also published two books (both with Elizabeth Peel) - *Out in Psychology* (Wiley) and *LGB Psychologies* (Harrington Park Press) – and conducted ESRC funded research on same-sex relationships (with Carole Burgoyne and Maree Burns). She is currently co-authoring a textbook on *LGBTQI Psychologies* (Cambridge University Press).

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* Corresponding author

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Abstract

The present paper offers a qualitative analysis of how 22 co-habiting same-sex couples manage and think about their finances. Results show that partial-pooling and independent management are the most popular systems with emphasis placed on egalitarianism and devising a fair money management strategy. Significant income disparities between most partners necessitated the adoption of a system of proportional contributions to joint expenses. Despite attempts to equalise outcomes, an underlying norm of equality (characterised by equal contributions) paradoxically (re)produced the status and control of the higher earner in most cases. A degree of financial autonomy was an important ideal highlighting a valuing of co-independence rather than financial ‘merging’ for lesbian and gay couples.

Introduction

Most of what we know about household financial management derives from studies of married (and more recently cohabiting, heterosexual) couples and is thus heavily biased towards the beliefs and practices that occur within heterosexual households (e.g., Pahl, 1989; 1995; Kooreman & Wunderink, 1996; Burgoyne & Morison, 1997; Nyman, 1999; Elisabeth, 2001; Kirchler, Rodler, Hoelzl & Meier, 2001, Burgoyne, 2004, Vogler, 2005) A great deal less is known about the financial systems and beliefs of lesbian and gay (LG) partners (although see Badgett, 2001; Blumstein & Schwartz, 1985; Dunne, 1997). Despite it being noted over a decade ago by economist Lee Badgett, that as a discipline “economics has lagged significantly behind other social sciences attending to both sexuality and sexual orientation” (Badgett, 1995, p. 136), research in this area remains sparse. Indeed, our knowledge of the ways in which lesbian and gay partners manage household finances is extremely patchy at best¹. This has hampered theory development in the field of economic psychology and domestic economics because the full diversity of relationships and family arrangements has not been included for the purposes of informing theoretical discussions and models of intimate money management. Indeed, gendered differences in financial beliefs and behaviour are often confounded with other factors, such as degrees of traditional divisions of labour, with a male breadwinner and a female home-maker/child-carer. The view of domestic economics that has emerged from the almost exclusive focus upon money management in heterosexual relationships also has significant practical implications. For example, current developments in legislation, such as the Civil Partnership Act (December 2004) in the United Kingdom which allows registration of same-sex couples, rely upon models of heterosexual behaviour (such as money sharing and mutual financial responsibility) that may not adequately reflect the lived experiences of LG couples. Although a key argument in support of this legislation emphasised the economic equality that marriage rights will offer lesbian and gay partnerships (see Clarke & Finlay,

¹ See Klawitter (1998) for a discussion of this gap in the literature.

2004), there was little discussion of how legislation might best reflect the specificities of the economic dimensions of lesbian and gay relationships, and limited evidence to feed into such discussions.

Several pressing questions arise as a result of the current lack of knowledge. They include but are not limited to the following: What role does money play in same-sex relationships and what systems of financial management are adopted in lesbian and gay households? What are the effects of these arrangements and how do they relate to relationship beliefs and values more broadly? Do recent legislative developments in the UK reflect and respond to what is happening with regard to finances within lesbian and gay households? Are existing (heterosexual) models of domestic economics appropriate for explaining financial management in same-sex partnerships and if not, how can investigations into money management in lesbian and gay households contribute to a more inclusive and expansive model?

In order to begin shedding some light on these issues, the present paper examines the findings from an interview-based study of the money management systems, beliefs and practices of 22 same-sex couples. Before turning to the details of the study, the next section reviews some of the relevant background literature.

Money management in heterosexual relationships

Although it is possible that existing models of household economic behaviour may not be applicable to the practices of lesbian and gay partners (see Badgett, 1995; Clarke, Burns & Burgoyne, 2005) it is still useful to summarise the findings from heterosexual households. This research has largely shaped the field to date and therefore inevitably underpins some of the assumptions that we brought to this research and which we examined during its course.

Many of the earlier studies have been informed by Pahl's (1989) (heteronormative²) typology of money management that comprises the *whole wage; allowance; pooling; and independent management* systems. (See Editorial, this volume for details of the typology, the distribution of systems for heterosexual couples in the UK and discussion of control versus management of money). In contrast with earlier theorising about *either pooled or independent* money management, recent research shows that in first-time newly-weds a newer variant labelled 'Partial Pooling' (where couples contribute some of their income to a joint account and keep the rest separately) is gaining in popularity (Burgoyne, Reibstein, Edmunds & Dolman, in press; Pahl, 2005). Despite a pervasive rhetoric about equality in intimate heterosexual relationships (Burgoyne & Routh, 2001), the allocation of money can be less egalitarian than it might appear, and women are often financially disadvantaged as a result of the ways in which money management arrangements play out in practice. This seems to be the case whether these relationships are established marriages (Burgoyne, 1990, Burgoyne & Lewis, 1994, Vogler & Pahl, 1994; Pahl, 1995, Nyman, 1999; 2003), new marriages (Burgoyne, Reibstein, Edmunds & Dolman, in press) or cohabiting partnerships (Elizabeth, 2001). Many heterosexual couples still adhere to a traditional division of labour with women bearing the bulk of responsibility for domestic tasks and domestic expenditure (Maushart, 2002; Solomon, Rothblum, & Balsam, 2005). Burgoyne (1990) and Elizabeth (2001) have shown that money pooled in a joint account may retain a 'psychological label' of ownership identifying its source. This contributes to male partners' increased economic power given that men are more likely to have the higher income. As a result, men often have more say in how money will be used, and more entitlement to personal spending money (PSM) (Pahl, 1995; Burgoyne, 1990).

² Pahl's model presupposes a male/female partnership or heterosexual marriage and does not acknowledge this assumption.

In addition, research suggests that there is an important distinction to be made between ‘management’ and ‘control’ of money in marriage with men more likely to have overall control and women more often responsible for managing the money or ‘making ends meet’ (Pahl, 1989). Wives tend to experience greater financial deprivation when economies have to be made, especially in low-income households and when husbands have a high degree of financial control (Pahl, 2005; Vogler & Pahl, 1994; Wilson, 1987). With regard to ideas about fairness in financial management, men tend to draw more upon notions of equity (rewards proportional to contributions) whereas women tend to ‘prefer’ equality (equalising outcomes) (Burgoyne & Lewis, 1994). Given that non-financial contributions to the relationship (such as domestic and caring work) are not valued in the same ways as financial contributions (Burgoyne, 2004), women are further disadvantaged by a discourse of equity even if monies are pooled into a joint account (see also Vogler, 2005). Indeed, women feel less entitled to equal PSM when they are not matching their male partner’s *financial* contribution (Burgoyne & Lewis, 1994). Finally, female breadwinners have been shown to play down their potential power, maintaining the normative status of ‘husband’ as provider and head of the household (Tichenor, 1999; Stamp, 1985). The combined effects of these factors mean that women as a group have less control of money and less ‘say’ in financial decision-making: in sum, less economic power than men in heterosexual relationships.

Money management in same-sex relationships

There is a small and largely outdated literature on LG couples (mostly North American), some of which compares the experiences of lesbian, gay and heterosexual couples (e.g., Blumstein & Schwartz, 1985; Kurdek, 1994; Peplau & Cochran; Solomon et al, 2005). This body of work suggests that egalitarian relationships are more likely to be valued and achieved in lesbian (and to a lesser extent) gay couples (see also Weeks, Heaphy, & Donovan, 2001). More specifically, LG partners tend to reject the dominant heterosexual

model of marriage (including gendered specialisation for household tasks (Kurdek, 1993; Solomon et al, 2005)), receive similar gender role socialisation and experience small income differences (Harry, 1984). Although family economists have highlighted the economic discrimination faced by LG couples (e.g., Badgett, 2001; Dolan & Stum, 2001; Stum & Dolan, 1994), the literature largely ignores domestic financial issues. For example, Weeks et al's (2001) book on same-sex 'families of choice' dedicates only two paragraphs to the management of finances, as does Stiers' (2000) book on commitment in LG relationships, yet financial issues are highly relevant to both studies. To our knowledge, only two studies focus on financial issues in LG households in any depth: Dunne's (1997) study of 60 lesbians in the UK, and Blumstein and Schwartz's (1985) large-scale comparative study of lesbian, gay and heterosexual cohabiting and married couples in the USA. Neither of these focuses specifically on finances, therefore neither gives the issues the attention they deserve. What follows is a summary gleaned from the limited literature that exists on financial management in LG households for the purposes of situating our analysis of money management in LG couples in the UK.

There is some evidence to show that given LG couples have no taken-for-granted guidelines on how to conduct relationships (Heaphy, Donovan & Weeks, 1999), "there are no long standing rules about money. The slate is blank" (Marcus, 1998, p. 179). Furthermore, LG couples have fewer preconceptions about the role of the breadwinner and tend to be 'dual worker' relationships with prescribed gender roles being largely insignificant (Blumstein & Schwartz, 1985, Dunne, 1997; Martinac, 1998; Peplau & Cochran, 1990; Solomon et al, 2005). Earning similar amounts tends to be a feature of LG partnerships, but when incomes are significantly different (at least in lesbian relationships) strategies are developed to limit feelings of dependency (Dunne, 1997). In terms of the practice of money management, early research suggests that over time the majority of LG partners merge their finances to some degree (Marcus, 1998; Mendola, 1980) although as a

group LG couples are more likely to keep their finances separate than heterosexual couples³ (Blumstein & Schwartz, 1985). Dunne (1997) and Weeks et al (2001) respondents made equal contributions to household expenses but otherwise managed money separately, usually in separate accounts. Mendola (1980) reported that 29% of same-sex couples sampled used a total pooling system, 41% used a partial pooling system and 30% used independent management, indicating a significant degree of variability with regards to money management in LG relationships. Given that many lesbian women have at some time been at the wrong end of “provider role logic” (Dunne, 1997, p. 53) in relationships with their fathers and/or ex-husbands, their decisions about merging finances are often influenced by past experiences of heteropatriarchal relationships and financial power imbalances (Martinac, 1998; McDaniel, 1995). There is evidence to suggest that such imbalances are actively avoided in lesbian relationships as is economic dependency for either partner. For many LG couples, combining financial resources is symbolic of their togetherness and commitment (Blumstein & Schwartz, 1985; DePoy & Noble, 1992; Marcus, 1998). However, anecdotal evidence suggests that separate finances may not reflect disunity or lack of commitment to the relationship (Marcus, 1998; Martinac, 1998), but rather as Weeks et al (2001) suggest, “separate financial lives can be symbolic of the ethic of co-independence which underlies the operation of same-sex relationships” (p. 100).

In summary, there seems to be some important differences between lesbian, gay and heterosexual couples in terms of household financial management, with LG couples exhibiting greater diversity in their domestic and financial arrangements. It is also important to note that the conclusions reached about LG domestic economics are tentative

³ Given that until recently in the UK LG couples have been denied access to legal protection or assistance for disentangling financial affairs should their relationship end, it is difficult to conclude whether separate money management reflects an ethic of co-independence or a more practical concern with keeping financial affairs distinct in the event of the relationship terminating.

given that there are several limitations to this literature. Most studies provide incomplete information about LG couples' systems of money management, typically using only a two or three category measure. Even Blumstein and Schwartz's (1985) more sophisticated study focused on pooling versus non-pooling. As Burgoyne and Morison (1997) and Vogler (2005) argue, such measures can give a misleading picture since they fail to capture enough of the complexity of day-to-day management of money, ownership, control and autonomy. Other limits to the generalisability of the existing research is that much of the data (with the exception of Dunne, 1997 and Solomon et al, 2005) were collected over twenty years ago and most of the studies were conducted in the USA where the socio-political context is somewhat different from the UK. Therefore, although the existing research provides a useful starting point for our understandings of the economic practices and beliefs circulating in same-sex households, it is clear that examining the systems of money management used by LG partners in the UK (and indeed elsewhere) is a priority.

The broader study

The present paper is drawn from the first research in the United Kingdom to examine specifically and in detail (using both quantitative and qualitative methods) money management and relational practices in same-sex partnerships (Clarke, Burgoyne & Burns., 2005; Clarke, Burgoyne & Burns, in press; Clarke, Burns & Burgoyne, manuscript under submission). Our project was guided by the broad question: how are relational practices – such as money management, naming and domestic practices – conceptualised and negotiated in relationships that are not conducted against a background of hierarchical gender-difference? In order to contextualise the data it is important to note that the provisions of the UK Civil Partnership Act (2004) became a reality in December 2005. This legislation offers same-sex relationships most of the rights and responsibilities of marriage, including those based upon the assumption that same-sex couples 'share' their financial resources like husbands and wives. The legislation represents a path to equality

(of sorts) for same-sex couples in the UK (Kitzinger & Wilkinson, 2004) however many have questioned the type of equality on offer and the potentially normalising effects of this new institution for LG communities (e.g, Stychin, forthcoming). Notwithstanding these debates, the successful passage of the civil partnership legislation formed a backdrop to the research reported here.

Method for Interview Study

Aims

Specific aims of the study included (a) identifying systems of money management, (b) assessing the appropriateness of existing models of intimate money management for same-sex couples and (c) exploring the extent to which money management practices reflect beliefs and expectations about the relationship.

Participants

The only recruitment criterion was that informants were involved in a long term/committed same-sex relationship and had negotiated financial issues as part of this. In order to attempt to achieve a diverse (convenience) sample we used a range of recruitment techniques including snowball sampling and placing advertisements in the regional and national gay press, at local LG organisations and venues, on community notice boards in local 'alternative' bookshops and other stores, and at local universities, Mardi Gras/Pride events. The final sample consisted of 22 couples: 12 lesbian couples and 10 gay couples living mainly in the South West of England. With one exception (20A who described himself as bisexual) all of the participants identified as lesbian or gay, and most were white, middle class, able-bodied and without dependent children. Most of the couples cohabited and were monogamous (half of the gay couples allowed for the possibility of other 'casual' sexual partners although reported no financial dimensions to these relationships). See table 1 for further details of the sample.

INSERT TABLE 1 ABOUT HERE

The interviews

Prior to the interviews assurances were given about anonymity and confidentiality, and informed consent was obtained. The partners were individually interviewed either simultaneously by different interviewers⁴ or one after the other by the same interviewer, with each interview lasting an average of 60 minutes. The interview schedule was developed on the basis of a review of the relevant literature and participants were asked to discuss a range of topics, including money management and financial decision-making, civil partnership and relationship celebration. Our approach to conducting the interviews was to address each of the major areas of interest, as well as allowing scope for the participants to discuss what was important to them.

Analysing the data

The interviews were fully transcribed, and any identifying information was modified or removed and pseudonyms were given to all participants. The transcripts were searched to identify all of the data relevant to financial beliefs and practices, which were then extracted and compiled into a separate file. After this preliminary sorting, the first stage of data analysis involved examining details of earnings, accounts, PSM, and financial decision-making and organisation in order to arrive at a description of each couple's system of money management. These were then assessed to see whether they mapped onto Pahl's (1995) typology, or whether additional categories needed to be developed. In order to also incorporate the complexities and nuances of money management, ownership, control and autonomy in relationships, a second more detailed analysis was applied to the 'money management' data set to identify recurring themes and salient issues (Braun & Clarke,

⁴ The interviewing team was made up of four female interviewers (three heterosexual and one non-heterosexual).

2006). In brief, this 'bottom-up' approach involves detailed reading and coding of the data to capture the meanings in the text, and the creation of a qualitative index system of the coded categories. The index is refined and definitions are written for saturated categories, and related concepts are combined to generate the key themes. The aim of this approach to data analysis is to arrive at a conceptually rich and contextually grounded account of the data. (see Pidgeon & Henwood, 1997).

Results and Discussion

The presentation and discussion of the results is divided into five sections. Section One provides a brief overview of couples' management and control of money and compares our findings with Pahl's (1989) typology. Each of the following sections presents a particular money management system with examples of respondents' financial practices, their justifications for these and their views about how they operate within the relationship. In these sections we unpack some of the complexity of money management in practice, focussing on the issues of equality/fairness and togetherness/independence. See table three (at the end of section five) for a summary. Finally, in our concluding section we discuss some of the implications of these findings for the questions outlined earlier in this paper.

1. Money Management Summary

In contrast with earlier findings (Harry, 1984, Dunne, 1997), an overwhelming majority of the couples in this study reported a large disparity between their incomes. In only four cases (all lesbian partnerships) were both partners earning the same or similar incomes. Three of Pahl's (1989) four main categories of money management were represented in our sample: whole wage (WW) (1 gay/bisexual couple), independent management (IM) (7 couples: 4 gay and 3 lesbian), and pooling (P) (4 couples: 2 gay and 2 lesbian). None of the couples had an allowance system. In line with Pahl's (2005) recent money management typology revisions and Burgoyne et al's (forthcoming) work with heterosexual couples

planning marriage, a large proportion of our sample (10 couples: 4 gay and 6 lesbian) used a system that fell between pooling and independent management: partial pooling (PP). In this category partners combined a portion of their incomes into a joint account and retained control over, and access to, the remainder of their money, in separate accounts.

Regardless of whether money was pooled or managed independently, the operation and outcomes of these systems were complicated by differences in the ways in which couples contributed to their joint living expenses (either proportionately to their income or making equal contributions regardless of income). As a result, we have included a further classification. This level of classification is important to our analysis of couple's reports of equality and fairness, given both the large discrepancy in income levels for the majority of participants, and previous findings regarding the importance of egalitarianism for LG couples (Weekes et al, 2001). Of the 10 couples using a partial pooling system 7 contributed to joint expenses proportionately to their income and 3 contributed exactly the same amounts, splitting costs equally down the middle. Of the 7 couples using an independent system 6 contributed proportionately and 1 split costs equally. This information is summarised in table 2.

INSERT TABLE 2 ABOUT HERE

In the following sections, all direct quotations are enclosed in quotation marks. In the interests of space and clarity, we have not identified the source of short quotations, and some of the longer extracts have been edited.

2. Whole Wage

Only one couple used this system (Ant and Dec). Ant, who was 25 years older than his partner, had taken control of the household finances because it was reported by both partners that he was very good with money and that Dec had no interest in money

management whatsoever. Dec had also declared bankruptcy some years earlier and was not confident of his money management skills so was happy to leave financial issues in Ant's hands. There were no joint accounts in this ten year relationship and Dec's two benefits (housing and disability) were paid into an account in Ant's name which went towards household expenses and the mortgage, along with a proportion from Ant's pension. Although Dec was contributing to these costs his name was not on the mortgage and he did not hold cards on these accounts. Dec had his own separate account into which another of his benefits was paid and this he used for PSM. He also reported knowing the PIN numbers on Ant's 'household' and personal accounts (into which Ant's pension was paid alongside Dec's benefits) and therefore had access to the money in Ant's accounts although was unlikely to use these. Ant was ultimately in charge of money and described a system whereby Dec was required to "justify" his personal expenditure to him. Both Ant and Dec reported being quite satisfied with their money management system, talking about finances as a joint resource (despite an arrangement in practice in which Ant was largely in control), and both said that financial issues never caused tension or disagreements between them.

3. Pooling

Four couples used a total pooling system in which money was treated as an entirely joint resource. With the exception of Fran and Ellen (and individual ISA⁵ accounts), all income/money was kept in joint current and savings accounts to which both partners had access. All four couples had joint mortgages and their homes were owned in both partners' names. Despite Fran and Ellen's system of separate accounts they have been included as 'total poolers' because the money in each account was treated by them as "all ours", was jointly managed and was used by both partners for joint and personal spending. In contrast with Ellen and Fran who had only been in a relationship for one year, the other three couples using total pooling had been together for an average of 24.5 years. All of these

⁵ An ISA account is a savings account in the UK that can only be held in one person's name

couples were dual earners (except Ernie who had recently retired) and in three of the four relationships, one partner earned more than the other. Financial decision-making for these couples was described as a fair, joint and negotiated process characterised by “listen[ing] to one another to see what each other thinks”. In all cases one partner (the lower earner) assumed slightly more responsibility for mundane, day-to-day money management. For example, despite having taken early retirement and not yet receiving his pension, Ernie was solely responsible for managing the joint money, for “tell[ing] Bert what’s going on”, and for providing Bert with the cash that he needed for lunches and cigarettes.

For all couples, combining resources and drawing from joint accounts for both relationship and personal spending, was related to a commitment to sharing and a strong ethic of togetherness. For example, Bert responded to queries about why pooling was appealing, by saying “we were a couple that share everything in life, that includes money as well and it did make it a lot easier [...] and ah it showed our commitment to each other”. Likewise Louise described managing finances together and getting a joint mortgage as “in some way parallel to the sort of emotional commitment that we were making”. Heath also drew upon notions of unity suggesting that pooling goes “back to this thing of seeing yourselves as an entity-as a couple, as a mutually supportive duo, rather than as two individuals who happen to inhabit the same space”. None of the partners in this category spoke about wanting financial independence represented by keeping track of individual financial contributions to the relationship, or having access to, or control of, a separate and private pool of money for personal spending. The importance of unity carried over into plans for the future and in all cases it was assumed that any financial crises (e.g., one partner being made redundant) would be managed together as a couple and that each would support the other (financially and otherwise) through this.

Operating as a single financial unit was also described as a way of cementing the relationship in the absence of legal recognition for the partnership, and as a tool for limiting feelings of inequality or a lack of entitlement, when there were differences in partners' incomes. For example Ernie reported that a pooling system "was established at the very outset actually because I did feel-I personally felt disadvantaged at that point because...I'm from a very poor family. Bert wasn't from a rich family but nevertheless was less poor than I was". For Thelma who had previously been married, managing money jointly with Louise was different from her experience of deferring to her husband "because it felt much more based in an equality of responsibility". Louise also acknowledged the usefulness of pooling for mitigating any feelings of diminished entitlement. She said: "I think when Thelma was earning less money when she was a student [...] I think she found it difficult...in that she was in some way reliant on me [...] I don't have any sense of that at all um being the person earning least now because I just see anything that goes into that account as ours wherever it comes from". Alongside an acknowledgement of pooling as a way of achieving equality there was also a strong theme of reciprocity running through the descriptions of financial and 'other' (e.g., domestic) contributions to the partnership. There was a notion that over the period of the relationship, both partners had turns at contributing more or less in different spheres. This had the effect of 'evening' out any disparities with regard to contributions (financial or otherwise) as well as sense of entitlement, such that to ask questions about individual 'ownership' of resources or contributions was largely irrelevant for these couples.

A broad brush analysis of this total pooling system might liken it to the stereotypical arrangement assumed for marriage between heterosexual partners. Indeed one participant (Fran) drew on models of heterosexual relationships in accounting for financial sharing saying: "at the end of the day if-that you're husband and wife you always look out for your partner-your wife don't you". However, others in this category were firm in distinguishing

pooling in *their* relationship from similar systems in heterosexual relationships where, as research has demonstrated, hierarchical gender differences potentially shape the practice of pooling in less egalitarian ways (Vogler & Pahl, 1994). Certainly for this group, the issue of ‘psychological ownership’ of contributions was not relevant. Once incomes were combined in joint accounts they were no longer identified with the earner. Instead they were treated as a totally joint resource and the resulting feelings of interdependence were valued. As such, for this sample of total poolers, income disparities were largely meaningless and did not seem to translate into inequities in terms of access, entitlement or control over finances.

4. Independent Management (50/50 contributions and proportionate)

Only one couple in our sample – Ben and Jerry (who had been together four years) – managed their money independently *and* made 50/50 contributions to joint living expenses. Jerry owned the home that they lived in and all household expenses were directly debited from his account, while Ben paid Jerry in cash each month including a ‘rental’ sum equal to half the mortgage and fifty percent of all other bills. Given that Ben worked and studied part time, his income was approximately one third of Jerry’s and he was often ‘in debt’ to Jerry. Jerry kept an account book “which centralises absolutely everything concerning finance [...] and sometimes when I’m feeling generous I go ‘oh I’ll knock ten quid off these if you make my lunch’”. There was a disavowal of any sense of mutual financial responsibility by both partners and independence was valued highly in this relationship with absolutely nothing regarded as joint. Ben and Jerry both acknowledged the impermanence of relationships and the possible vulnerabilities of merging money and were very happy to keep their financial affairs separate. Ben, the lower earner, explained that he “felt more comfortable doing it that way myself. When I moved in [to Jerry’s house] I gave up my flat then I said well you know I want to be able to put the fire on when I want to [...] and not feel that I can’t do that because I’m not contributing towards the bill”. Ben and

Jerry also reported different spending habits and attitudes to money and Jerry developed quite a lengthy account of himself as a “fanatical saver” and of money and assets as a very important and private personal resource. He implied that the accrual of these indicated success and security. For this couple, sharing money was not regarded as integral to the relationship and complete autonomy with regard to finance was highly valued.

Furthermore, financial fairness was understood as making equal contributions regardless of individual means. In practice this met Jerry’s reported desire to protect his accumulated wealth and required that Ben pay a higher proportion of his income to living expenses.

Despite this possible inequity, paying exactly half the bills seemed to provide Ben (as the lower earner) with some status and rights with regard to living in Jerry’s house and using the utilities.

In the second of our independent management categories six couples (all dual earners) described keeping their finances separate and making some kind of proportional contribution to household and other ‘couple’ expenses. All partners reported large differences between their incomes and all had been in relationships for between one and four years (mean: 2.75 years). In the majority of cases household expenses were largely attended to/paid by one of the partners (the higher earner) to whom the other paid a proportionate contribution from their own account. Variations on this system included each partner taking responsibility for a particular area of expenditure and/or the higher earning partner contributing more towards luxury items such as entertainment and holidays. Four of these couples were renting and of the two owner/occupiers, one couple were joint owners and in the other case, the house was owned by one partner. Of the six couples Martina and Chris cared for two foster children and Dan had three young children who lived with his ex-wife, and for whom he was financially responsible. None of the six couples had (functioning) joint accounts however all 12 partners had personal current accounts and seven also reported having personal savings or ISA accounts.

Across this group, financial independence characterised by control over, and access to, one's own money autonomously from one's partner, was a key feature of discussions about money management for both the higher and lower earner. According to most this independence was valued in terms of the potential freedom it offered. Marnie (who earned a third more than Laurel) stated: "I think the idea really is the money's your own and you can do with it what you want" and Martina (who earned two thirds less than Chris) said: "I think it's really important that I keep control of what I've got and she can keep control of hers". Additionally, the higher earners in these pairs emphasised the importance of being in command of their money: of "know[ing] exactly what's going on" and "of be[ing] in control". This was contrasted with the idea of merged money which Dan (who'd had a joint account with his ex-wife) described as "a nightmare, because you constantly had to be keeping each other informed on who was spending what-how much you were spending [...]...caused more problems than it was worth". Participants in this group were quick to point out that this emphasis on financial autonomy and individual ownership did not indicate a lack of commitment between them and their partners but rather a valuing of independence and self reliance alongside a commitment to the relationship. Chris explained, "although we're totally independent um financially we are there for each other as well". Despite this, in these fairly 'new' relationships the future possibility of a more collective arrangement for household finances was hinted at by both higher and lower earners, indicating perhaps the ubiquity of the sharing norm for long term partnerships (see also Blumstein & Schwartz, 1985). For example Matt (the higher earner) said "part of the growing up of our relationship is a joint account for bills and stuff to formalise it all". Interestingly, for most couples at least one partner expressed that they had quite different attitudes towards money and spending compared with their mate. For example Di (who earned twice her partner's income) explained that "Janet's not bothered about money I guess I'm...I think money brings you status to some degree whereas...it doesn't bother her at all". This, combined with large disparities in income levels and personal assets, different

class backgrounds and some significant differences in age between partners, combined to provide an impression of IM partners as differing from one another in some significant ways. This perhaps suggests that in the absence of overlapping financial beliefs and practices, separate money management offers a system that allows for a high degree of independence and can accommodate individual differences between partners in a relationship. So, rather than demonstrating a 'lack' of commitment as a 'sharing' norm in relationships would indicate, and as Marcus (1998) surmised, IM for LG couples might signify an attempt to 'do' commitment in different ways. It possibly reduces conflict over financial attitudes and spending, thereby contributing to the life of the relationship.

Although these six couples were like Ben and Jerry in valuing money as a privately owned and controlled resource, all of them also expressed a concern for equality of financial outcomes, where each partner contributed to household or joint expenses according to their means. Therefore, alongside the valuing of autonomy, most talked about the importance of fairness and "helping each other out" financially, especially in light of the very large income discrepancies in most cases. This took the form of the higher earner paying more often (or always) for leisure and holidays, contributing to their partner's PSM, or contributing more towards the bills. Di reported taking this issue very seriously explaining that: "when we worked that [proportionate contributions] out you see, I tried to make sure that she was very comfortable with the amount that she would be roughly left with every month, so I guess I've always tried to make sure she doesn't pay too much and that she's always got surplus". Similar concerns were raised by all of the higher earning partners except Matt who came from a very poor background and valued his hard-won self-sufficiency. He resented having to contribute more than Luke and said "we just get into arguments because I feel like I'm paying more and I don't think that's fair and he thinks I should".

Despite equalising financial outcomes, contributing proportionately was regarded with some ambivalence by the lower earners who reported disliking the *feeling* of dependence or ‘inequality’ that earning and contributing less could create. Janet resisted Di’s attempts to pay more to balance things up and Marnie, Sarah and Rick (earning less than their partners) said they hoped that this would be a temporary situation. Contributing 50/50 was held up as the ‘ideal’ situation had incomes been more even. Sarah who described herself as a “housewife as it were,” spoke at length about her struggle with accepting that her partner Jen paid for most things while she (Sarah) contributed to the relationship via performing most of the domestic tasks. “Its hard to get your head round that though, even though you know, I did a degree in Women’s Studies (laughing), its still hard to get your head round that um...you are entitled you’re equal-cos I saw my mum for all them years, although she worked part time...as well as bringing us up, and she worked much harder than me dad, cos me dad would come in at six o clock put his feet up and that was it, he didn’t do nothing else again until he went to work the next morning, um and I always think-I always thought then, well mum’s working harder than him you know, so no I think I do work as hard as Jen, but I still feel bad about the fact that she’s actually getting the money”.

Although spending and bills were reported to be discussed and negotiated between couples, in practice it was the partner who was contributing the most and actually paying the bills (ie the higher earner) who seemed (implicitly) to have the last word and most of the decision-making power. Four out of six IM higher earners played this dynamic down in their interviews and this was not an easy topic to discuss as Jen demonstrated: “um (long pause) well I s’pose inevitably [I have more say]...well its odd, its difficult to say because in a way it’s a kind of yes and no answer because I don’t think-because we do discuss certain things”. By contrast, Di was quite concerned about the effects of her greater financial resources on the relationship and said “I feel a bit funny about it sometimes because I don’t want to appear patronising by saying ‘oh I’ll pay for that’ or ‘don’t worry

about that? ...and it becomes more of an issue [...] I get panicky and worried about it”.

Finally, although finances were kept separate, this group as a whole acknowledged that they would do their best to help one another in the event of a financial crisis (cf managing it *together* like total poolers) however both the lower and higher earners hoped that if this situation ever arose, it would be temporary.

5. Partial Pooling (50/50 contributions and proportionate)

In this section we discuss partial poolers (PP) who make equal contributions to expenses (N = 3) and partial poolers who make proportionate contributions to expenses (N = 7), together. Although these money management systems differ slightly in terms of their rationale, in this case all the partners making 50/50 contributions to their joint pool had comparable incomes, so the financial outcomes were similar to those couples making proportionate contributions from their vastly differing incomes. The 10 PP couples were dual earners with a wide range of incomes who were in fairly ‘established’ relationships, having been together for an average of 6.1 years. Two participants had grown children and two couples were planning to have children together. In terms of home ownership, none of the 10 PP couples were renting and eight lived in homes that were jointly and equally owned and to which both partners were paying a proportionate amount towards the mortgage. The exceptions to this were one case where a partner did not want to be named on the mortgage (lower earning Alice), and one case in which the mortgage had been completely paid off (Marcus and Steve). Of the two PP couples who did not own their home together, in one couple each partner owned a house separately but lived together in one partner’s home (Wilma and Betty). In another case one partner (Una, the higher earner) owned the residence while the other (Martha) paid a sum proportionate to her income towards the mortgage, but was not named as joint owner.

The bank accounts and spending of partial poolers were organised as follows. In all cases partners received their income into their own personal bank accounts before their (usually fixed) proportionate contribution to expenses was paid into a joint current account to which both had access. Anything left in the personal accounts was used for everything else: PSM, leisure activities, sometimes individual car expenses or personal savings. In some cases, these separate accounts also covered repayment of personal loans. Only three of the couples reported having some joint savings. Both partners in five couples declared that they had individual savings and three partners reported having personal savings when their partners did not. In terms of how the joint accounts functioned, seven couples used a joint account for joint household bills *only* and three couples used their joint account(s) for joint household bills *and* for joint leisure activities and holidays. For the former couples, where there was a higher earner, s/he paid proportionately more for joint leisure activities (luxury grocery items, holidays, meals out, clothes, movies etc) out of his/her separately held money (in a similar fashion to IM couples). For those couples using a joint account for leisure spending either partner was able to physically access the money and pay for those activities. Mundane money management *and* financial decision-making was reportedly shared and negotiated for 50/50 contributors indicating that both felt entitled, given their equal contribution, whereas for proportional contributors greater decision-making power seemed to rest with the higher earner in a similar way to IM couples (as will be discussed below). Several respondents spoke of partial pooling as a useful strategy for keeping track of money and Wayne emphasised the importance of having “quite a clear audit trail so that if things do go wrong you can see who’s put what money in and so there’s a certain amount of transparency”.

There were two key themes around which participants discussed their PP money management. These were fairness or equalising outcomes (like proportionate IM and total

pooling couples) *combined* with a notion of ‘independent togetherness’ or co-independence. “Means testing” to determine “parity” of contributions to joint expenses was described as an “ethical” and “moral” commitment to equality. Several respondents contrasted this with the inequalities and defined roles and norms of heterosexual relationships and linked their efforts in this regard to political commitments to egalitarianism within the LG community more broadly. For example Kate (earning 2.5 times Alice’s income) stated “I have been talking about equality and respect regardless of how much money you are able to put in. I s’pose that is reflected in how I expect to be treated as a lesbian, um not as a lesbian, just as a bloody person” and for Una (earning twice Martha’s income) “we do strive to the egalitarian ideal in relationship. I mean there are political considerations as well personal ones [...] in terms of the way we organise our lives”.

Wayne (earning half Bruce’s income) summarised the ‘independent togetherness’ ethic as follows: “it [PP proportionate] does mirror quite nicely that we see ourselves as very together and facing the world together, but also having part of ourselves which is private and separate and which we withhold, and I think that negotiating money has been an important part of understanding how we share ourselves emotionally as well”. Indeed, “privacy”, “space”, “independence”, “ownership” and “freedom” “to do what we want with” and “not be accountable” for some personal money, was crucial to all partners. However, unlike IM couples, combining this with managing mutual living expenses together from a joint account, was described as desirable for reasons of practicality and a sense of unity. For Kate “certainly a sense of independence [is important] but the pooling bit is showing that there is a sense of jointness, there is the bit in the middle that that is us”. In practice, the degree to which the ‘bit in the middle’ was treated as truly joint by both partners is debatable and earning less than one’s partner tended to predict a sense of diminished entitlement to ‘own’, use or decide about that money (Elizabeth, 2001), despite

its agreed joint status. Although discretionary spending from the joint account (or indeed from PSM but for joint activities/benefit) was described by most as a negotiated process, in all cases where there was an income disparity (with the exception of Elton who had more financial expertise than his higher earning partner David), the higher earner had the final say. There was some variability around whether this ‘final say’ was ceded by the lower earner and/or assumed by the higher earner. For example Una (who earned twice Martha’s income and owned the home that they lived in) identified areas in which she had ultimate decision-making power. She said, “particularly with stuff-in relation to the house [...] my word on things is more or less final” although she softened this by adding “but that’s not necessarily to do with the fact that I’m paying for it, its to do with the fact that I’ve got better taste (laughing).” In contrast, Stef who earned less than half Andi’s income and who had previously struggled with significant personal debt said, “I don’t think Andi demands that she has more of a say, I think I give that to Andi and I kind of step back and say, ‘well its not up to me whether we decide we go on holiday its up to you’”

A number of proportionate PP respondents (cf 50/50 PPs) reported that the lower earner was more hesitant or unlikely to use ‘joint’ money for joint purchases. According to Wayne “I might be more cautious about spending out of our joint account than Bruce is cos on some level I perhaps feel-that I’m putting less in there” In some cases, the lower earner would initially use their own money for joint expenses as Stef outlined: “if I go out and I’ve got to buy something I’ll normally put it on my account and then come home and Andi will say ‘oh you shouldn’t that’s a joint purchase you should have put that on the joint account,’ but it was like ooohh ‘yeah but there was a bit of my chocolate in there’ [...] um in which case Andi just transfers the money and that’s fine um...and I’m sort of getting into a habit now where before I leave the house I’ll check, ‘does this go on the joint account is this alright to put this on the joint account?’ um but...I don’t feel, I don’t feel that its my money, its more Andi’s money than mine”.

Although within this PP system most of the partners had independent control over their PSM, this was questionable in at least a couple of cases where lower earners felt constrained in spending from their private pool as a result of being ‘supported’ in various ways by their partner (Elizabeth, 2001). Furthermore, when higher earners utilised their PSM to contribute more towards joint leisure activities (rather than using a joint account for this type of spending), their greater contribution to joint leisure remained very visible and occurred at a rate and time that they largely determined (see also Nyman, 2003; Vogler, 2005). Furthermore, this partner was able to exercise the ‘choice’ to give more and was therefore positioned as benevolent compared with the (therefore grateful) receptive partner, who was unable to reciprocate or ‘treat’ the other in the same way. So according to Pete, his higher earning partner was not “equalising their incomes,” but rather, was spending more of his PSM on them both because “he tends to do that because, um I think he’s-I’m not saying I’m not generous but I think he’s...its just the way he tends to be”

The influence of these dynamics was sometimes glossed over by the PP higher earners. However, several (like ‘richer’ IM partners) did report being aware of (and uncomfortable about) the existence of this power imbalance despite their well intentioned attempts to equalise financial outcomes by contributing more to the joint account and/or to joint leisure activities. Andi said “I dunno...see I’m not sure (laughing), cos kind of in certain (long pause) mmm yeah, cos in earning more money I guess I have more say in financial decisions, but I try not to (laughing), I don’t really want to [.] I mean-yeah I guess I’ve always been the money manager, that’s just the way things have been so equally I have to be the person to say (laughing) ‘no’”. Likewise, as the higher earners in their relationships Paul and Bruce conceded that there was a power imbalance and emphasised the importance of not abusing this privilege. Bruce said, “I am probably far more comfortable being the principal owner [.] it would be...massively inappropriate to exercise that-as a weapon of control um...its actually disabling not enabling”. The only case in which this dynamic was

reversed was for David and Elton. Although David earned twice as much as Elton and contributed more to joint expenses, he described having limited financial expertise and accepted that Elton retained the most control, ownership and decision-making power over their joint monies.

A final theme running strongly through the accounts of proportionate partial poolers was that current financial imbalances/arrangements were not fixed or stable, but fluid and changing, and had either been different in the past, or would be in the future. As such, and as Dunne (2007) also found, it was stated that contributions to the relationship would even out over the long term. Alongside this, several partners ascribed equal value to the paid work of their partner despite it not bringing as much money into the home, as their own jobs. It may be that couples used this construction to ‘gloss over’ such disparities to minimise any discomfort for the lower-earning partner. Indeed, in the present study, some individuals were clearly protective of the resources they had accumulated, in some cases over a long period of time. Nonetheless, the notion of contributions ‘evening out’ was especially salient for Andi and Stef and Una and Martha as both the higher earners in these couples were planning on staying home to raise children in the not-too-distant future. As Martha explained “its taken me a while to get used to the fact that yes at this point in life Una is supporting me [...] it’ll all balance out anyway cos once I’ve finished my PhD Una wants to have babies, so she’s gonna stop work for a while-maybe go part time, so the tables will turn”.

Although partial pooling partners reported some differences between their money management and spending styles, which at times caused tension, with the exception of Stef and Andi these did not appear to be wildly different. Furthermore, partners in this group seemed quite ‘settled’ in their relationships, owned homes together, and were committed, at least in theory, to negotiating some joint expenditure and money management in an

equitable fashion. Despite this, many also conceded that earning differing amounts of money could cause a sense of imbalance and tension which once again underlines the power of the 50/50 equality norm despite this being unworkable in practice for partners earning differing amounts. Few of these couples would feel comfortable either being supported or providing financial support in the long-term, although agreed that this would happen if necessary. Having their own income and some control over it, was an important aspect of individual identity within these relationships. The goal for most seemed to be to try and achieve equality and fairness rather than treating *all* income as joint and shared. As Elton said, their approach to money is ‘cooperative and collaborative’ rather than merged.

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Conclusions

The aims of the present research were to identify the money management systems that same-sex couples are using and to understand the factors influencing, and the effects of, these chosen systems. Given that there are few in-depth studies of money management in LG relationships, comparisons with previous research are difficult and the conclusions that are reached here are in many ways a starting point for our understandings of domestic economics in same-sex households (in the UK). Although our sample was relatively small and unrepresentative in quantitative terms⁶ our analysis of the systems of LG money management suggests that Pahl’s (2005) refined typology provides a useful framework (once divested of its heteronormative underpinnings) for conceptualising how finances are organised in same-sex households. Given the complexity of money management in practice however, supplementing this typology with in-depth qualitative analyses is vital. In this

⁶ See Clarke et al (2006) for a discussion of the recruitment and sampling limitations of this study.

Additionally, only one couple in our sample was caring for dependent children, making it impossible for us to examine the effects of childcare responsibilities on money management systems for LG couples.

study only one couple was using the Whole Wage system and no-one was using an Allowance system, both of which have been shown in heterosexual relationships to be more typical of established couples with one main earner. These more traditional systems are also in decline in heterosexual relationships along with the breadwinner model of marriage (Pahl, 2005; Vogler, 2005). Given that like our sample, cohabiting LG couples generally tend to be dual earners who eschew arrangements where one partner is (obviously) dependent upon the other (Blumstein & Schwartz, 1985), WW and Allowance systems are unlikely choices in same-sex households. Fourteen (or nearly two thirds) of the 22 couples in this study were using a type of pooling system, suggesting that at least some financial sharing is an important element in more established LG relationships. In contrast, 7 (or one third) of the couples were managing their money independently, indicating that complete financial autonomy (especially in newer relationships) is also of value. Although we will have to await the analysis of the larger quantitative phase of this research before making confident conclusions regarding the popularity of particular money management systems, the proportion of LG couples using the various systems in this small study are very similar to those noted by Mendola (1980) with the exception of total pooling, which appears to have been more popular 25 years ago.

It is important to note that, with the exception of the four total pooling couples, LG partners in our sample reported that they would regard financially supporting their mate or being financially supported (in the event of job loss or inability to work), as undesirable in the long term. Most confirmed that they would 'help a partner out,' but that this was 'assistance' rather than managing any resulting financial deprivations as a single economic unit. This confirms previous findings (at least with lesbian couples (Dunne, 1997)) regarding the importance of dual earning and limiting financial dependence for either partner in LG relationships. Furthermore, most partners reported a desire to retain as separate, any assets or savings that they had brought into the relationship in addition to a

portion of their income. This co-independence or inter-dependence was upheld as an ideal even for those considering a Civil Partnership (with its potential assistance with dividing relationship property in the event of dissolution) (see Clarke et al, 2006). That so many couples in this study privileged some degree of financial autonomy raises serious questions about some of the assumptions and responsibilities in the legislation such as: “registered partners would be expected to share their financial resources and should therefore be treated as a single family [financial?] unit” (Women and Equality Unit, 2003, p. 30). A more complete discussion of this is beyond the scope of this paper however see Burns, Burgoyne & Clarke (in preparation) for an in-depth examination of the issues raised by the findings from the current study and the quantitative phase of the research to follow, for Civil Partnership. Furthermore, the effect of Civil Partnership legislation on LG money management systems remains to be seen, and will be an important focus for future research with this population.

A number of factors seemed to be influencing couples’ treatment of money in this study. Perhaps the most influential of these were the pragmatic issue of partner’s income levels, alongside a clearly articulated (and often politically informed) commitment to fairness. With the exception of four lesbian couples, and in contrast with earlier findings, there were large income disparities between LG partners in our study. Despite (or maybe because of) this, a key finding across the sample was the importance all couples placed on having a balanced and fair money management system and on equality in general (see also, Weeks et al, 2001). Additionally, there was a commitment by the overwhelming majority to a degree of autonomy for each partner over access to (some) money, personal spending and decision-making, regardless of whether money was managed independently or (partly) pooled. The two money management ideals that emerged most strongly were an ethic of ‘co-independence’ and an ethic of fairness characterised by 50/50 contributions to joint expenses. Analysis of respondents’ accounts alongside the practical issue of differing

incomes however, indicated that these ‘ideals’ of money management were often not feasible in practice, thereby necessitating alternative arrangements which had varying degrees of success for providing fair outcomes. Indeed, the complexity of the data reflects the attempts of LG couples (like those in Blumstein & Schwartz’s (1985) study 20 years ago) to negotiate the values of autonomy and togetherness and the principle of equal contributions (50/50), versus equalising outcomes (which might not mean 50/50 contributions), in light of the fact that they were earning different amounts and brought different assets into the relationship. This represented a significant challenge to our couples, most of whom reported grappling with, and being troubled by, the power dynamics produced by their disparate wealth. Indeed these couples – like the respondents in Weeks et al (2001) – “show an acute sensitivity to power imbalances, and a firm commitment to attempting to counter them in order to achieve the egalitarian ideal”.

It is useful to summarise how these factors were negotiated by briefly evaluating each money management system in turn while attending to its impact on equality. A total pooling system in which all money was regarded as joint (N=4) seemed a successful way for those (mainly long term) LG couples who regarded merged finances as a unifying factor, to equalise ‘wealth’ and to mitigate feelings of less entitlement, ownership and reduced access to money. Independent management with proportionate contributions to joint expenses (N=6) appeared to meet new couple’s desires for independence and autonomy, while at the same time attending to fairness or equalising outcomes when partner’s earnings were different. However, as Vogler (2005) has also noted with heterosexual couples, the 50/50 ‘norm’ creeps back into this money management system often creating uncomfortable *feelings* of dependency for the lower earner and the higher earner ultimately retained control and ownership of a larger proportion of money. In practice then, the higher earner reserved decision-making power and ultimate control despite overt attempts to equalise outcomes via proportionate contributions to joint

expenses (see also Elizabeth, 2001; Ashby & Burgoyne (this volume)). In the third system, proportionate partial poolers (N=7) explained that sharing and managing some money together for joint expenses, while retaining control over the rest, reflected their desire to be both together *and* separate in their relationship. Although a joint pool of money was established in this system, supposedly addressing issues of access, ownership and control, once again the practice revealed the reintegration of a 50/50 norm. Lower earners felt less entitled to use the joint pool and sometimes constrained in spending their personal money as well. Finally, 50/50 partial poolers (N=3) seemed fairly successful at operating an egalitarian system. Sharing a joint pot of money to which they had both contributed equally from their similar incomes appeared to satisfy the ideals of independent togetherness *and* of an equality based upon equal contributions. As such, both parties largely felt comfortable accessing, deciding about and being entitled to joint monies, while retaining a level of independence with regard to their personal spending.

The values of fairness, equality and independence were utilised by the respondents to account for a variety of differing money management systems highlighting the complexities of particular arrangements in practice and rendering a broad brush conclusion about which systems are *actually* fair or egalitarian, impossible. With regard to the power relations set up in same-sex households, it would seem that differing income levels present a challenge to LG couples' strong commitment to egalitarianism. Indeed, despite their 'blank slate' (Marcus, 1998) status, this study suggests that it is incredibly difficult to resist those patterns of dominance that cohere around the role and status afforded the higher earner, regardless of the gender of this person. Even when this role is seemingly divested of its hierarchical relationship to 'domestic femininity', having greater personal resources reinstates the power of the position. In contrast with Blumstein and Schwartz (1983) we found that this dynamic was also salient for the lesbian couples in this study. In the presence of a strong *norm* of equality based upon 50/50 contributions (and despite a

practice of proportionate payments) disparate incomes (re)produce inequalities with regard to control, entitlement, decision-making and autonomy in both IM and PP systems (see Elizabeth, 2001). It would be completely misleading to suggest that the kind of power and influence enjoyed by higher LG earners is the *same* as that traditionally associated with breadwinning men in heterosexual partnerships, given the absence of hierarchical gender differences in the relationships more broadly. For example most couples in our sample like those in Solomon et al (2005) were successful at resisting hegemonic forms of masculinity and femininity with regard to non-financial domestic arrangements. For example, partners who earned less money for similar hours or work did not tend to do more housework as do lower earning women in heterosexual relationships. This finding of higher earner influence contrasts with Dunne's (1997) conclusion that "there is a tendency for money to be less important in establishing power relations" (p. 189). It seems that ownership of money, earning capacity and systems of financial management are indeed implicated in the circulation of power relations in ways that are somewhat at odds with more explicit commitments to egalitarianism in LG relationships in general (Heaphy et al, 1999) and this requires further examination. The two systems of money management utilised by couples in this sample which seemed relatively free of the 'breadwinner' influence, were total pooling where the origins of all joint money was irrelevant, and partial pooling with equal contributions from equal incomes. Given the former seems to contradict an important ethic of co-independence and a degree of autonomy for some LG relationships, and the latter depends upon both partners earning the same income, it would be surprising if larger quantitative studies reveal that these systems dominate money management practices in same-sex households.

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Table 1: Characteristics of the sample (N = 44)

Sexuality	Lesbian (24) Gay male (19) Bisexual male (1)
Race/ethnicity	White UK (37) White Other (5) Pakistani (2)
Disabled/able-bodied	Able-bodied (43) Disabled (1)
Age (range)	22-62 (mean: 36)
Qualifications	No data (1) No qualifications (2) Secondary level qualifications (6) Tertiary level qualifications (35)
Children	Children (4 participants) Foster Children (2 couples)
Length of relationship (range)	6 months–33 years (15 couples 1-9 years; 7 couples 10+ years)
Rented/owned home	Renting (4 couples) Owner-occupiers (15 couples) One partner rents/one partner owns (3 couples)
Employment	Full time (33): £10,000-£63,000 (mean approx. £29,000) Part-time (10): £2,000-£18,000 (mean approx. £9,000) No data (1)

Table 2: MM system by gender, length of relationship and earning differences

System	N	Gender	Years Together	Earning differences
Total pooling	4	F2 M2	1, 33, 22, 22	Sml difference x1, Same in past but different now x2, Big difference x1
Part pooling (prop)	7	F3, M4	30, 6, 1.5, 5.5, 11, 5, 4	Big difference all
Part pooling (50/50)	3	F3	12, 5, 5	Same all
Independent (prop)	6	F4 M2	3, 4, 3.5, 2, 3, 1	Big difference all
Independent (50/50)	1	M1	4	Big difference
Whole wage	1	M1	10	Big difference

Table 3: MM system and participant reports regarding the importance of equal inputs, equal outcomes, independence and togetherness⁷

	Independence/autonomy	- BOTH -	Togetherness/jointness
Emphasis on equal financial outcomes	<p>IM with proportionate contributions = 6 couples (NB in all 6 cases there was a significant difference in partners' incomes)</p>	<p>PP with proportionate contributions = 7 couples (NB in all 7 cases there was a significant difference in partners' incomes)</p>	<p>Total pooling of all monies (all money avail for use by both) = 4 couples (NB differences in partners' incomes varied)</p>
Emphasis on equal financial inputs	<p>IM with equal contributions = 1 couple (NB in this case there was a significant difference in the partners' incomes)</p>	<p>PP with 50/50 contributions = 3 couples (NB all couples' incomes were equal so despite/together with couples' 50/50 rhetoric this system actually functions like proportionate contributions)</p>	<p>Total pooling of all monies (keeping track of contributions & only spending per one's input) = 0 couples</p>

⁷ Omitting one couple using whole wage.