

Whose Money?
**A Multi-Level Analysis of Financial Management
in Marriage for 23 Countries**

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Abstract

Managing money demands that a couple settles on some means of cooperation and coordination. The common pot and separate purses offer very different models of how an on-going relationship is to be governed. The common pot with its pooled incomes is based on interdependent utilities and the subordination of individuals to the goals of the collective. Household exchanges are governed by social mechanisms, including social norms, values, and authority patterns. Separate purses are consistent with individualism and with exchanges governed by such market mechanisms as self-interested bargaining. Thus, the bank accounts and budgets of married couples can be read as a microsocial instance of the macrosocial tension between collectivist and individualist values, between social and economic rules of exchange. Drawing on data from 23 countries, this paper considers how values, attitudes and experience affect a couple's choice between two money management systems in different national contexts.

1 Background

Advanced industrial nations have witnessed marked changes in patterns of marriage formation and dissolution. Sex, co-residence, and childbearing are no longer confined to the institution of marriage. Some observers see a profound transformation in societal values behind the increases in unmarried cohabitation, age at first marriage, out-of-wedlock births, and divorce (Bumpass 1990; Van der Kaa 1987). These changes in family life, they argue, spring from a new moral script emphasizing the interests of the individual over the needs of the collectivity or the demands of social institutions.

According to this argument, when basic needs are sated by relative affluence, people can become dissatisfied with restrictive social institutions — like the family — that were once a source of security in an uncertain world (Lesthaeghe & Surkyn 1988). This idea is consistent with efficiency arguments: Higher income eliminates the need to pool income, to spread risk across kin, or to exploit household economies of scale — the very advantages commonly attributed to the common pot and the collectivized family.

No longer preoccupied with bread-and-butter issues, “postmaterialists” can champion ‘higher order needs’ like personal freedom over traditional family values (Inglehart 1990: 177–211). Postmaterialists expect marriage to fulfill higher order needs, rather than instrumental ends like children or social status: They say the end of love is ample reason to end a marriage (Lesthaeghe & Surkyn 1988: 16). Of course, this postmaterialist ‘vanguard’ co-exists with old-fashioned “materialists”, who still look to social institutions as bastions against crime, economic stagnation, and civil disorder threatening their aspirations for a comfortable life. Countries differ in the mix of materialists and postmaterialists in their populations, a fact that implies different cultural contexts for family behavior.

In many countries, changing gender role attitudes — including greater tolerance toward working women and less emphasis on women’s family roles — reflect a similar individuating trend (Scott, Alwin & Braun 1996). Greater employment opportunities and a social welfare safety net afford women material security and permit them to forego the protection of marriage and family in pursuit of other rewards. Given this material base, we might expect non-traditional gender values to correspond to postmaterial value orientations. Compared to materialists, postmaterialists do voice more approval of unmarried mothers and more skepticism about women needing children in order to be fulfilled (Inglehart 1990: 199)

Issues of individualism are hardly new to couples, who must strike a workable balance between identifying as a couple and maintaining distinct identities and personal independence (Prinz 1995: 79). Meshing these contradictory desires was easier when more people had faith in the marital institution and its

norms for cooperation. It was easier when role complementarity and separate spheres heightened the functional dependence of husbands and wives on one another. It was also easier when internalized gender norms led few to question unequal power for husbands and wives. Their authority eroded by egalitarian gender ideologies and women's changing social roles, traditional gender expectations have become a weaker mechanism for effecting couple cooperation.

Cohabitation is one response to disenchantment with the restrictive institution of marriage as well as to new demands for personal autonomy. While cohabiting does not necessarily mean rejecting marriage as an institution, neither does cohabitation demand the same degree of commitment. Because cohabitation is subject to less legal regulation than marriage, cohabiting couples are freer to contract, to work out the details of their on-going relationship. If partners can't work things out, the exit costs of cohabitation are low, given fewer investments in a cohabiting union and little or no formal regulation of its dissolution. Of course, more tolerant social norms and liberal laws have also lowered the cost of divorce for married couples. According to one cross-national survey, postmaterialists are only half as likely to see divorce as 'never justified' as are institutionally-inclined materialists (Inglehart 1990: 196). Similarly, the belief in 'sexual freedom' correlates positively with an emphasis on individual freedom (Lesthaeghe & Surkyn 1988: 16).

2 Research Question

Given the contested terrain between collective convention and individualistic ethos, we might expect postmaterialist orientations to affect not merely the entries and exits from unions, but also the day-to-day management of couples' lives. Living together, for example, requires couples adopt *some* arrangement that establishes respective property rights and assigns responsibility for day-to-day money management. Whether a couple's financial practices treat worldly goods of married life as 'ours' or as 'yours or mine' is a telling indicator of the relative emphasis placed on couple solidarity versus individual autonomy.

This paper draws on newly available International Social Survey Program data from 23 countries to investigate how couple's financial practices are affected by values, attitudes, and experience. We examine two sets of research questions. The first addresses the impact of individual attitudes and experience on how couples organize their money. If a new regime of moral values drives contemporary family behavior in advanced industrial societies, does endorsing nontraditional roles for women predispose individuals to withhold money from their marriage? Does valuing marriage for its instrumental ends increase the likelihood of pooling money in a common pot? Does the experience of cohabitation or divorce lead couples to hold money back? Do permissive attitudes to-

ward divorce and unmarried cohabitation matter or only first-hand experience with these marital alternatives?

The second set of questions examines the macro-micro linkages between broad societal values and couple cooperation at the household level. Does social context matter? Are there national cultures, i.e., distinctive value mixes, that affect how couples manage money, above and beyond the beliefs and experiences of the individuals themselves? Does the social context reinforce or mute the effect of individual differences? Do materialists embedded in a postmaterialist culture capitulate to the behavioral norms of their society, or are embattled materialists even more inclined to marital arrangements that embody their distinctive values?

3 Data, Measures, and Methods

This analysis capitalizes on data from the International Social Survey Program (Smith 1992). In 1994, researchers collaborated cross-nationally to replicate survey questions on family and gender roles. Data are available for 23 countries, including Australia, Germany (East and West reported individually), Great Britain, Northern Ireland, United States, Austria, Hungary, Italy, Ireland, Spain, The Netherlands, Norway, Sweden, Czech Republic, Slovenia, Poland, Bulgaria, Russia, New Zealand, Canada, the Philippines, Israel, and Japan. National samples range in size from 647 in Northern Ireland to 2,494 in Spain.¹ Despite standardized wording of the items, comparability may be affected by country differences in mode of data collection, sample design, and other topics included in the various questionnaires.

Married persons and those living as married were asked, "How do you and your spouse/partner organize the income that one or both of you receives?" From the total sample of 33,590, we focus on the 22,685 married or cohabiting persons who responded to this item. To construct the dependent variable, we dichotomize five response categories to distinguish couples who pool everything from those who keep some or all funds separate.

Analysis focuses on a set of independent variables which, while not exhausting likely influences on money management practices, speak to theoretical interests in the effect of value orientations. As measured by personal experience or attitudes, tolerance toward nontraditional family forms should be associated with individualistic money management in marriage. *Cohabitation* indicates whether

¹ Collected by independent institutions in each country, the data in this paper were documented and made available by the Zentralarchiv Fuer Empirische Sozialforschung, Koeln. Neither the collectors nor the Zentralarchiv are responsible for the analysis or conclusions of this paper.

the respondent has ever cohabited with someone without getting married (1 if yes, else 0). *Attitude toward Cohabitation*, which measures whether the respondent thinks it is alright for a couple to live together without getting married, is coded from 1 (strongly disagree) to 5 (strongly agree). *Divorce* indicates that one or both partners has been previously divorced (1 if yes, else 0). *Attitude toward Divorce* measures agreement with the statement “Divorce is usually the best solution when a couple can’t seem to work out their marriage problems” and is coded from 1 (strongly agree) to 5 (strongly disagree).

Marital Instrumentality, measuring the respondent’s belief in the advantages conferred by the institution of marriage, should be associated with collectivist approaches to conjugal finances. Coded from 1 (strongly disagree) to 5 (strongly agree), five items address financial security as the main advantage of marriage, children as its main purpose, a bad marriage as better than no marriage at all, married people as happier than unmarried people, and marriage as obligatory for people who want children. A scale ranging from 1 to 5 is based on the mean of the five items answered. The *Attitude toward Women Working* scale ranges from 1 to 3. Respondents were asked whether women should work outside the home full-time (coded 3), part-time (2), or stay at home altogether (1) under four conditions: after marrying and before there are children, when there is a child under school age, after the youngest child starts school, and after the children leave home. For each respondent, we calculate the mean response on items answered. As assessed by alpha coefficients (.67 for marital instrumentality and .68 for women working), scale reliability is relatively low, perhaps reflecting the limited number of items in each scale. In addition to scores for individual respondents, we computed the country-specific mean for each independent variable over all respondents, married and unmarried. These serve as contextual variables. For the dichotomous variables, the aggregate score refers to the percent of all respondents who have divorced or cohabited. Multi-level analyses include those aggregate variables which produce Pearson correlation coefficients in excess of .10 with the dependent variable — cohabitation, marital instrumentality, and attitude toward women working.

Although multicollinearity is a common problem in multi-level analyses with small contextual units containing very similar people (Blalock 1984), the ISSP data do not demonstrate high correlations between the individual and aggregate variables, presumably because countries are relatively large and diverse as compared with, say, classrooms. (By far the highest correlation — between individual and aggregate measures of marital instrumentality — is .41). Since multicollinearity is not a concern, our multi-level analysis forgoes centered measurements for an absolute data model (Iversen 1991). Also, we have not modeled a selection effect, since there is no reason to believe that people having a preference for joint accounts have migrated to The Philippines while those favoring separate accounts have settled in Sweden. For measuring contextual

macro effects as well as micro effects, Boyd & Iversen (1973) suggest a single equation model:

$$Y_{ik}=b_0+b_1X_{ik}+b_2X_k+b_3X_{ik}X_k+e_{ik}$$

where b_0 is a constant, b_1 is the coefficient for the individual effect, b_2 is the coefficient for the contextual effect, b_3 is the coefficient for the interaction between contextual and individual variables, and e_{ik} the error term. First developed for linear continuous variables, this model has been adapted to logistic regression and logit models (Huckfeldt & Sprague 1995) more appropriate for a dichotomous dependent variable such as ours. Following the suggestion of Blalock (1984), we use a block model, beginning with individual effects, adding first contextual and then interaction terms.

4 Contextual Rationale

Recent research has considered how couples organize their finances in several developed countries, including Britain (Pahl 1990, 1995; Vogler & Pahl 1994), New Zealand (Singh & Lindsay 1996), The Netherlands (Giesen & Kalmijn 1997), and the U.S. (Blumstein & Schwartz 1983; Hertz 1992; Treas 1993). Cross-national comparisons of family economic arrangements have been previously lacking, if only because suitable data have not been previously available. While micro-level, couple determinants of the decision to pool or separate income have been investigated (Treas 1993; Giesen & Kalmijn 1997), the effects of social context have received less attention. Several factors, empirical and theoretical, argue for attending to contextual effects on the organization of couple finances. First, the possibility of contextual effects must be entertained, because the dependent variable differs substantially from country to country. Pooling is the modal practice in all countries, but, as Figure 1 shows, hardly any couples report keeping money separate in Spain (4%), The Philippines (6%), Japan (7%), or Italy (7%) while a substantial minority of couples elsewhere opt to keep at least some funds separate. More than one-third of couples in Canada (36%) and Sweden (34%) say they keep separate money, as do more than one-quarter of those in Norway (30%) and New Zealand (27%). This significant country-by-country variation points to national effects on couples' financial management practices.

Second, contextual effects are indicated when regressions computed within countries differ significantly from one another in their coefficients and intercepts (Boyd & Iversen 1979). For logistic regression analyses where the likelihood of keeping money separate is regressed on all the independent variables for each of

the ISSP countries separately, we find significant differences between nations' intercepts and between nations' coefficients.

Third, contextual effects must be considered when the contextual units are theoretically meaningful. Even in today's globalized world, countries remain meaningful units for the analysis of many social phenomena. National populations differ markedly from one another in their value mix (Inglehart 1990; Abrahamson & Inglehart 1995). In countries which favor individual autonomy relative to institutional regulation, we would expect more couples to adopt separate purses — not only because a bigger share of the population holds individualistic values, but also because the broader normative climate is supportive of such solutions. Conversely, we would expect countries without such individualistic orientations to give rise to more income pooling.

The ISSP data show that countries do differ somewhat on variables measuring individualist versus institutional values. On a scale of one to three, the mean approval of women working ranges from 1.96 for the Philippines to 2.44 for Sweden while the five point scale on the instrumental benefits of marriage ranges from a mean of 2.26 in the U.S. to 2.84 in the Philippines. Acceptance of cohabitation and divorce also differ. Where divorce rates are high, the currently married are more likely to have known people who have experienced divorce, and willingness to live by a common pot may be undermined by greater awareness of the risks to marital continuity.

Of course, contextual effects can be structural, rather than attitudinal, in nature. For example, family law in different countries poses different institutional constraints. Couples organize their finances not merely as an expression of personal values, but also to lower their taxes, protect assets from creditors, and assure a satisfactory distribution of assets in the event of death, divorce, or incapacity. As Treas (1993) demonstrated for the U.S. where state-level law governs family matters, living in a 'community property' as opposed to a 'separate property' state increases the likelihood that married couples hold money as community property (i.e., pooled). Cohabitation is not much regulated (Prinz 1995), and the law gives married couples great discretion in organizing financial affairs in an on-going marriage. When a marriage ends, however, not all countries recognize private contracts (Glendon 1989). Where family law rests on a patchwork of court rulings (as in the U.K. and U.S.) rather than on civil code, greater uncertainty surrounds the outcome of marital property disputes. Although a cross-national consideration of family law is well beyond the scope of this paper, these unexamined forces suggest the importance of national context.

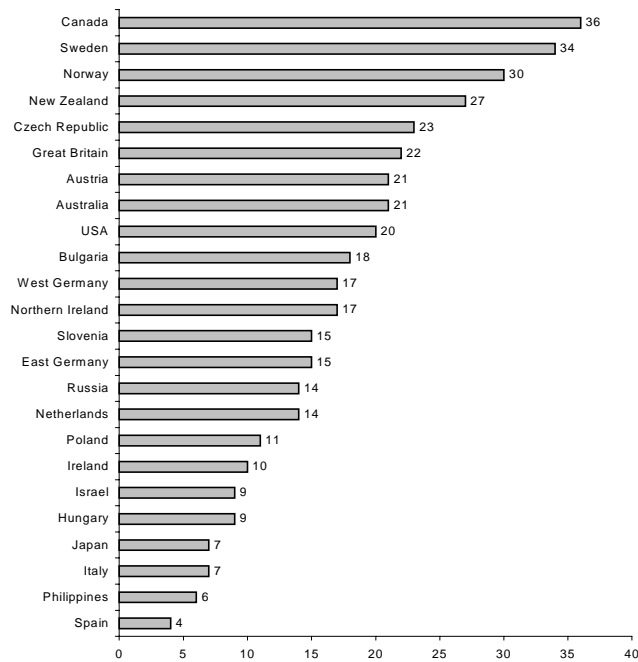


FIGURE 1. *Percentages of Couples with Separate Money by Country*

5 Results

As determinants of how couples organize their money, our analysis examines cohabitation and divorce experience, approval of cohabitation and divorce, attitudes toward women's work outside the home, and belief in the instrumental value of marriage. These variables tap a constellation of attitudes and contemporary family practices linked in the research literature to the materialism-postmaterialism distinction, that is, to pragmatic, institutional values versus expressive, individualistic ones. We hypothesize that individuated, postmaterial orientations will be associated with separate monies while material values will favor pooled incomes. These independent variables do not exhaust the possible influences on family finances, but they make good use of the ISSP data at hand. The individual effects of these variables in logistic regression appear in the first column of Table 1.

With the exception of attitude toward divorce, all variables are shown to have small, but statistically significant, influences on the likelihood that couples

TABLE 1. *Determinants of Separate Money: Logit Coefficients and Partial Correlations (in Parentheses) (n=22685, missing=509)*

	I Individual effects	II Individual + aggregate effects	III Individual + aggregate + interaction effects
<i>Individual variables</i>			
Respondent has ever cohabited without getting married? (1 = yes, 0 = no)	.82 (.13)***	.72 (.11)***	1.21 (.07) ***
Approval of cohabitation (1 = disagree, 5 = agree)	.09 (.03)***	.06 (.02)***	.06 (.02) ***
Either spouse ever divorced? (1 = yes, 0 = no)	.43 (.06)***	.37 (.05)***	.36 (.05) ***
Approval of divorce (1 = disagree, 5 = agree)	.01 (.00) (ns)	.03 (.00) (ns)	.02 (.00) (ns)
Marital instrumentality	-.22 (-.06) ***	-.14 (-.03) ***	.06 (.00) (ns)
Approval of women working	.50 (.08) ***	.40 (.06)***	2.76 (.02) * **
<i>Aggregate variables</i>			
Percentage of people having ever cohabited		3.69 (.10)***	4.29 (.11) ***
Mean marital instrumentality		-.51 (-.04)***	-.30 (.00) (ns)
Mean approval of women working		.46 (.01)*	2.87 (.02) ***
<i>Interaction between individual and aggregate effects</i>			
For having ever cohabited			-2.34 (-.03) ***
For marital instrumentality			-.07 (-.00) (ns)
For approval of women working			-1.06 (-.02) **
Intercept	-2.77 ***	2.9 ***	-9.0 ***
<i>Estimation of the models</i>			
Chi square	1046 ***	395 ***	47 ***
DF	6	3	3

* $p < .05$. ** $p < .01$. *** $p < .001$.

keep at least some money separate. Divorce and particularly cohabitation increase the likelihood of separate purses. Attitude toward divorce is not significant, but approval of cohabitation does have a significant and positive influence on whether couples manage money separately. Cohabitation attitudes may directly affect the organization of unions, but this attitudinal variable may also capture some of the effect of first-hand experience since cohabiting is subject to underreporting (Brown & Kieran 1981). Other significant influences on the likelihood of separating income are the variables that tap value orientations. As anticipated, marital instrumentality is negatively associated with the likelihood of keeping money separate while approval of women working is positively associated with this practice.

Given that individual beliefs and experience influence behavior, what is the effect of contextual variables? As shown in the second column of Table 1, social context also affects whether couples choose to pool or separate their money. In countries where more people have cohabited and where people hold less instrumental views of marriage, respondents are more likely to keep separate purses. Greater acceptance of women working may also be associated with separate money, although to a lesser extent ($p < .05$).

Given additive effects of individual and contextual variables, we can ask whether individuals whose values and experience personally incline them to keep money separate are particularly emboldened by a supportive cultural context. The third column of Table 1 demonstrates that the answer is no. For both attitude toward women working and experience with cohabitation, there are negative and statistically significant interactions between individual and contextual variables. The macro-micro interaction of cohabitation is seen in Table 2.

Dividing countries into those whose cohabitation rates are above and below average, the table shows the impact of individual cohabitation on the likelihood of keeping money separate. Whether residing in a country with a low or a high rate of cohabitation, people who have personally cohabited are more likely to pursue a separate purse arrangement than those who have never cohabited. Whether or not they have cohabited themselves, people in countries where cohabitation is common are more likely to hold money back than those in countries where cohabitation is rare. In low cohabitation countries, however, cohabitation experience matters more for how couple finances are organized. In low cohabitation societies, the odds of separate accounts are three times higher for cohabitators than non-cohabitators (.32 versus .11) while the odds are only 2.3 times higher (.56 versus .24) in high cohabitation contexts. With respect to couple's money management, cohabitators and noncohabitators are more alike where cohabitation is widely practiced than where it is not.

TABLE 2. *Percent of Couples with Separate Money by Respondent's Cohabitation Status and Country Cohabitation Rate² (n=22685)*

Country with:	Respondent:	Separate	Not separate	Odds Separate/not separate
High cohabitation rate	Has cohabited	36%	64%	.56
	Has not cohabited	19%	81%	.24
Low cohabitation rate	Has cohabited	24%	76%	.32
	Has not cohabited	10%	90%	.11

6 Discussion

A growing scholarly literature has interpreted trends in family formation and dissolution as the product of ideational change. Phenomena like the rise in cohabitation and divorce have been attributed to new, postmaterial values favoring individual freedom over institutional demands and expressive goals over material ones. Our analysis finds some support for the notion that values shape family life. Individuals who subscribe neither to the instrumental virtues of marriage nor to traditional role constraints for women are more likely to rely on the individualized mechanism of separate purses to organize couple finances. Even given their attitudes, individuals who have cohabited or divorced are more likely to separate monies. Divorce and cohabitation, of course, are of interest not merely for what they imply about family values. By lowering expectations for the continuity of the current union, a history of divorce discourages income pooling, as Treas (1993) has argued for the joint bank accounts of American couples. Compared to marriage, cohabitation— involving fewer relationship-specific investments binding partners to the union— is found to be associated with segregated monies for couples in The Netherlands (Giesen & Kalmijn 1997) and Australia (Singh & Lindsay 1996).

Above and beyond individual attitudes, the social context matters for how couples handle money. There are several interpretations of context effects (Bla-

² Countries with high cohabitation rate (mean or above) are: West Germany, Great Britain, Northern Ireland, United States, Austria, Norway, Sweden, Czech Republic, Bulgaria, Russia, New Zealand, Canada. Countries with low cohabitation rate (below the mean) are: Australia, East Germany, Hungary, Italy, Ireland, Netherlands, Slovenia, Poland, Philippines, Israel, Japan, Spain.

lock 1984). On the one hand, the country mean can be seen as indicative of context-specific normative controls or normative climate constraining behavior. On the other hand, actor's behaviors can be said to be shaped by their relative frequency of contact with various sorts of people. These contacts alter expectations via social comparison processes (Festinger 1954) and availability of specific reference groups (Merton 1957; Kelley 1952). The communication and interaction that give rise to these dynamics are more common among people living in the same country than among those in different countries. Unfortunately, our analysis does not permit us to choose between the normative and other interpretations. That measures of divorce and cohabitation behavior have bigger effects than attitudes toward divorce and cohabitation, marital instrumentality, and women working points to reference group and social comparison processes, but it is also possible that divorce and cohabitation are selective of people who have imbibed some normative factors not tapped by our attitudinal variables.

If there is an evaluation process at work, it is to be found in the interaction of micro and macro influences. As we noted for cohabitation, personal experience affects financial management strategies more in countries where cohabitation is less common. This finding argues that countries, despite their size, are no more than big frog ponds whose residents are referents for social comparisons with one another. Three decades ago, Davis (1966) pointed out that good students at mediocre American universities evaluated their abilities more favorably than gifted undergraduates forced to compete with one another at elite institutions. When individuals compare themselves to a group mean, the resulting evaluation works in the opposite direction of both individual and aggregate effects (Blalock 1984; Firebaugh 1980). If people cohabiting in countries with high cohabitation rates do not perceive themselves, their behavior, and their values to be 'special' or 'different', we would not expect them to choose a distinctive strategy for managing their relationships.

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