Income pooling strategies among cohabiting and married couples: A comparative perspective

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Extended Abstract

Introduction

The spectacular increase of cohabitation during recent decades is one of the most striking characteristics of the demographic change in family and living arrangements that modern societies have experienced since "the golden age of marriage" in the 1960s. Nowadays, cohabitation occurs as a prelude to marriage or as an alternative to marriage. Although a growing part of the European population experiences cohabitation at some stage of the individual life course, little is known about the manner in which cohabiting couples define explicitly or implicitly their rules of the game, thus how they structure their relationship. To what extent differ they from married couples in this respect and how can these differences be explained. Moreover, while the large variation in cohabitation patterns across European countries is well documented, barely any research addresses the link between union type and relationship structure across different cultural and institutional settings.

Why do we study income pooling strategies of couples? First, the manner in which money is managed within an intimate relationship touches the core of a couple's identity. The extent to which purses are kept separate sheds light on the meaning the relationship has for a couple. It provides insight into the partners' expectations about the relationship itself and their mutual commitment. Secondly, it tells something about a couple's conjoint investments and its perception of shared property. Hence, money management reflects levels of dependence, solidarity and support within an intimate relationship. Finally, income pooling alludes to power dynamics within a relationship. Money management is not only associated with access to and control over resources, but also related to decision making power and gender equity.

Given the importance of money management, this paper investigates the income pooling strategies of cohabiting and married couples. Two research questions are addressed: Do cohabiting and married couples differ in the manner in which they pool income and if so, how can we explain these differences? Secondly, are these differences and their explanations the same across countries where cohabitation is more common compared to those societies where it is less prevalent and accepted, respectively?

Most previous studies on income pooling focussed either on one country (Ashby and Bourgoyne 2008, Kenney 2006, Vogler et al. 2006, Winkler 1997, Elizabeth 2001, Oropesa et al. 2003) or included only married couples in a country- comparative approach (Yodanis & Lauder 2009). The authors know from two studies that compared married and cohabiting individuals with regard to their income pooling across countries (Heimdal and Houseknecht 2003 for Sweden and the US, Hamplova and LeBourdais 2009 for Denmark, Spain, France and the US). All studies comparing cohabiting and married couples find cohabiting couples to be more prone to keep money separate than their married counterparts. The latter two studies do not find evidence that the prevalence of cohabitation and its social acceptance influence the manner in which unmarried couples pool their income (Heimdal and Houseknecht 2003, Hamplova and LeBourdais 2009). In the case of the Heimdal and Houseknecht study the lack of country differences might partly be explained by an insufficient control for the differences in the characteristics of the cohabitants in both societies. Hamplova and LeBourdais (2009) who did neither observe significant country differences conclude that cohabiting and married relationships might become similar in terms of assortative mating patterns, mean duration and fertility as soon as cohabitation is widespread within a society, but nevertheless remain fundamentally different in terms of monetary rules. However, both studies treat the cohabiting (as well as the married) sample as a homogeneous group. Only the presence of children in the household is taken as a proxy for the "seriousness" (Hamplova and LeBourdais 2009) of the relationship. We assume that cohabitation means a different thing for different couples in various societies and we do have to take that into account when studying cohabitants. Income pooling strategies might be more strongly related to the meaning that individuals attribute to their relationship. Marital intentions as well as the opinion about the institution of marriage grasp what cohabitation means for somebody who lives in cohabitation with his or her partner. However, married couples are not a homogeneous group either. It might be that married couples who cohabited before marriage behave more like cohabitants do since they share the experience of having lived together in unmarried cohabitation. Couples who married directly without premarital cohabitation might be a more selective group in a society where cohabitation is the norm for first union formation.

In all societies, the institution of marriage is meant to last livelong. However, divorce rates are increasing in a lot of European societies. What people think about divorce tells us something about their idea of feasibility of (their own) marriage. Premarital cohabitation and the opinion about divorce enable us to distinguish different types of married couples and their prevalence across countries.

Selection or causation?

Current literature offers contrasting explanations of possible differences between married and cohabiting couples with regard to their income pooling. Some authors argue that cohabitants differ from married couples before their enter cohabitation (van de Kaa 1993, Axinn and Thornton 1992). Certain socio- economic characteristics and resources, as well as particular value orientations and attitudes shape both the preference for either marriage or cohabitation and the manner in which money is managed. In this view, the association between union type and income pooling is largely spurious and results from selection processes that lead couples to opt for a certain union type and for a certain income pooling strategy. Other authors point out that cohabitants and spouses might pursue different income pooling strategies in order to adapt to a specific situation which is defined by being either married or cohabiting. Cohabitants might face a higher level of insecurity about the relationship's future, lower levels of commitment to the partner and a lower legal protection of joint investment in the case of separation (Cherlin 2004, Brines and Joyner 1999, Winkler 1997). As a result of differences between cohabitation and marriages in these respects, cohabitants might opt for a different income pooling strategy irrespectively of 'prior' – that is prior to the choice of union type – individual or couple characteristics. Below, hypotheses on both of these mechanisms are formulated.

Selection effects

We assume that certain socio-demographic and attitudinal characteristics explain both why individuals opt for being either married or cohabiting and for a specific money management strategy. Selection effects mean that cohabitants differ from married couples before they enter cohabitation. We examine three possible selection effects: material resources, socio- cultural characteristics and life course events.

Material resources

Education is taken into account because it is a crucial cultural and economic resource and influences union formation choices (Coppola 2004). However, the manner in which education affects the choice for a relationship type and a specific money management strategy is not completely clear since previous research has resulted in contrasting results. Bumpass and Lu (2000) conclude that the postponement of marriage is typical for the low educated who cannot afford to marry. Other studies find that cohabitation is popular among high educated young adults who start union formation (Manting 1996). Lown and Dolan (1994) conclude that independent money management is common among high educated couples while Vogler et al. (2006) did not find any effects of educational level.

Occupational status. Female cohabitants participate to a greater extent in the labour market than their married counterparts do (Kiernan 2000). Qualitative studies have shown that cohabiting couples opt for an independent money management to counter women's financial dependence (Elizabeth 2001), or to simplify independent decision making (Ashby and Bourgoyne 2008).

Socio- cultural characteristics

Religiousness is an important socio-cultural characteristic that shapes attitudes towards marriage. Religious people are more collectivistic and traditionally oriented and are also more likely to marry (Axinn and Thornton 2007, Kiernan 2000, Manting 1996). As a consequence, there are more religious people in the married sample, and they hold more collectivistic and traditional attitudes which explain why married people opt for conjoint money management.

Value orientations influence individuals in their life course related decisions. Individuals and couples who hold individualistic values and attitudes will be more likely to opt for cohabitation as this is a less institutionalized relationship type than marriage (Axinn and Thornton 1992, Post- material 1990, van de Kaa 1993). At the same time, more individualistically oriented individuals and couples might be more inclined towards individual money management strategies (Elizabeth 2001) since it reflects the values they hold.

Life course events

Research on the intergenerational transmission of divorce supports the hypothesis that individuals who have experienced a *parental divorce* have a more negative attitude towards the institution of marriage which is often expressed in the stronger disagreement of the lifelong character of marriage. These people are less optimistic about the feasibility of an own happy and healthy relationship and have are less committed to their own relationship (e.g. Whitton et al. 2008). By observing their parents' divorce, children may learn that marriage is impermanent (Amato and DeBoer 2001) which they might express in a preference for less institutionalized relationships as well as independent money management. Kiernan (2001) found that cohabitants are more likely to have experienced a parental divorce than their married counterparts do.

The *individual partnership history* might influence monetary rules in the present relationship. Former divorced people tend to cohabit instead or before re- marriage (Bumpass & Lu 2002). One the one side a former separation might have an impact on the likelihood to be selected as a (marriage) partner. Due to stigmatization, divorced individuals might be less attractive partners once they are re- entering the marriage market. One the other side, the experience of a separation or a divorce might shape the preferences how the present relationship is designed. Treas (1993) found that former divorced individuals have lower expectations of relationship permanence. These individuals might hesitate to make an effort to increase the institutionalization of their present relationship to the same level than their past relationship has been in order to avoid the repetition of failure. Moreover, they might also opt for separate purses in order to protect their property in the case of union separation.
Moreover, previously married individuals might likely have financial obligations towards the former partner or children in the previous relationship that might incline them to be more reluctant towards pooling income with the current partner (Fleming 1997).

Living with a *child in the household* may boost couples to pool income because it is more convenient to finance jointly when the partners raise a child together (Kenney 2004, Vogler 2006). Moreover, children increase the feeling of commitment of the partners towards each other, and raise exit costs of the relationship. Further joint investments are more beneficial and thus more likely to occur. We expect the presence of children to weaken the effect of relationship type on income pooling. Parents are more likely to put money in a common pot than childless couples – cohabiting or not.

Therefore, our selection hypothesis is as follows:
H1: Among cohabitants, more couples do not pool their income or keep at least a part of their income separate. Cohabitants hold characteristics that are related to their choice of union type as well as to the likelihood to keep money separate. Cohabitants are higher educated, less religious and hold stronger individualistic values. Compared to wives, women in cohabiting unions have a stronger labor market orientation. Moreover, cohabitants are more likely to be either divorced themselves or have

experienced the divorce of their parents. Parents – cohabiting or married – are more likely to pool income.

Causal effects

The causal hypothesis proposes that the differences between cohabiting and married couples are shaped by the union type itself. Hence, being either married or cohabiting asks for different income pooling strategies. But how does that work? On the one hand, values and norms within a society shape the social expectations about how a couple should live like. Norms regarding marriage are clearly defined. Marriage is an institution that is characterised by high mutual dependence and relationship stability due to high exit costs. Joint investment and shared property reflect solidarity, mutual support and long term commitment. Moreover, the declarative character of marriage leads to an "enforceable trust" that increases further joint investments after getting married (Cherlin 2004). By contrast, cohabitation is a less institutionalized relationship type which is open to be converted into marriage. Besides, a separation of a cohabiting union is less costly. Thus, cohabiting couples might face not only a higher insecurity about the relationship's future (Cherlin 2004, Brines and Joyner 1999) but might also be less committed to their relationship. Joint investment and shared property is less protected in the case of separation. If these assumptions are true, conjoint investments and shared property are risky and thus not a rational strategy for individuals living in such a relationship. However, it can also be argued that social control is less present for cohabiting unions and leads to more freedom to define different rules of the game as they are expected to be defined in a traditional marriage.

For these reasons, we assume that the lower likelihood for cohabitants to pool income can be explained by their cohabiting status itself that asks for a certain manner in which money is managed. Our first causal hypothesis is as follows:

H2: Cohabiting couples adapt rationally to a situation that is characterized by higher levels of insecurity about the relationship's future, lower levels of mutual dependence and weaker social expectations and thus are more likely to keep money separate.

On the other hand, cohabitants might perceive their relationship either as a stage in the course of their relationship that preludes marriage or as an alternative to being married. If cohabitants perceive their relationship as a "trial marriage" in order to collect information about the feasibility of the partner as a potential spouse, it might postpone income pooling to that stage of their relationship when the partner proved to be reasonable, thus, when the decision to marry is made or when the marriage has taken place. By contrast, if the couple perceives their relationship "as good as married", hence, as an alternative to marriage, no further institutionalization of their relationship is aspired. For that reason,

the decision to pool income might be less related to their marital status, thus, more likely to occur. In line with this argumentation we formulate a second causal hypothesis as follows:
H3: Cohabitants who value the institution of marriage and who have marriage plans are less likely to pool income whereas cohabitants who see their cohabitation as an alternative to marriage are more likely to finance jointly.

Country differences in the strength of the relationship between union type and income pooling

Individual and couple behaviour is embedded in a social context (Mayer 2004). The prevailing values and norms within a society affect decision making processes by shaping the perception and experience of a certain life course related choice. The prevalence of cohabitation and its social acceptance determine the level of institutionalization of cohabitation. European societies vary with regard to the proportion of cohabitants (Kiernan 2000), its social acceptance (Liefbroer and Fokkema, 2008) as well as in the legal protection of unmarried cohabiting relationships (Bradley 2001). As long as cohabitation is a marginal behavior, only a very selective group of people will chose to cohabit rather than to marry. These individuals tend to hold very liberal and individualized values and attitudes and they might care less about social approval (Brines and Joyner 1999, Liefbroer and Dourleijn 2006). However, when the institutionalization of cohabitation exceeds a certain level, hence, more people chose to cohabit rather or before to get married, this group will become less selective with regard to its characteristics. Therefore, selection effects might likely not be sufficient to explain the differences between married and cohabiting couples anymore. In line with this argumentation, we assume that higher levels of social acceptance leads to more marriage-like money management strategies in cohabiting unions than in social contexts where external constraints are penalizing and disadvantageous for cohabiting couples. Therefore, it is hypothesized that selection and causal effects of relationship type on income pooling vary across institutional and cultural contexts.

H4: In societies where cohabitation is highly institutionalized, cohabiting and married couples differ less in their money management strategies, thus, more cohabiting couples opt for conjoint money management, than in societies where cohabitation is not highly institutionalized.

Data and Method

Using data from seven national Gender and Generation Surveys (GGS 2005/2006) characterised by different levels of institutionalization of cohabitation (Georgia, Romania, the Russian Federation, Bulgaria, France, Germany and Norway) we compare the income pooling strategies of cohabitants and spouses. The Generations and Gender Programme (GGP) is a system of national Generations and Gender Surveys (GGS) and contextual databases, which aims at improving the knowledge base for policy-making in UNECE countries. The analysis is based on a sample of 36.408 married and 5.116 cohabiting respondents, thus in sum 41.524 respondents.

Our dependent variable – the extent on which income is pooled – distinguishes individuals who keep their income at least partly separate from those who pool all their money. In the GGS, respondents were asked:

> *"How do you and your partner/ spouse organize your household income?*
> *Which of the items on this card fits best?"*
> *1 – I manage all the money and give my partner/ spouse his/ her share*
> *2 – My partner/ spouse manages all the money and gives me my share*
> *3 – We pool all the money and each takes out what we need*
> *4 – We pool some of the money and keep the rest separate*
> *5 – We each keep our own money separate*

In previous studies, the first three responses were taken as joint income management, while the latter two responses were interpreted as independent money management strategies (Heimdal and Houseknecht 2003, Vogler et al. 2006). Some authors argue that partial pooling might be more similar to complete pooling rather than belonging to independent money management. In our opinion, keeping at least some of the money separate might reflect more individualistic values regarding their relationship. Moreover, in the East European countries that we study, cohabitation is a rare phenomenon and independent money management is an even rarer practice. Therefore, we decided to collapse partial pooling and independent money management in one category. We distinguish individuals who keep their income complete separate (Response 5) or who pool a part of their income (Response 4) from those who pool all their income (Response 1, 2, 3) ignoring weather access to and control over resources is shared or not. Pooled income is considered as the reference category.

Relationship type. Respondents who have a co-resident partner to whom they are not married are coded as cohabiting. Our typology of cohabitation contains five groups. Cohabitants who intend to marry and disagree that marriage was an outdated institution belong to the group of "the marriage-minded". Cohabitants without marriage plans and who agree that marriage is an outdated institution are classified as belonging to the group "anti marriage". Those who have no plans to marry but value the institution of marriage are treated as "the not ready yet". A considerable proportion of cohabitants intend to marry although they think that marriage was an outdated institution. In our typology they are called "the conformists". A fifth category ("the opinionless") contains those cohabitants who do not have an opinion about the institution of marriage but have either marriage plans or not. Along two dimensions - premarital cohabitation and opinion about divorce – we distinguish five types of married respondents: Respondents who married straight away and have a negative opinion about divorce form those who married without prior cohabitation and think that it is alright to end a marriage. Moreover, we differentiate between premarital cohabitants that have a negative opinion about divorce from those who believe there is nothing dubious about ending a marriage.
Differences in the income pooling strategies of cohabiting and married individuals could derive from differences between both groups that determine the choice of the respondents to live either in cohabitation or marriage. Moreover, we assume variation within the group of cohabitants and the group of married respondents, respectively. To control for these selection effects we include the following independent variables that might explain why individuals chose either marriage or cohabitation and which money management strategy they opt for.

Educational level. Education is not only a material, but also a cultural resource. The data provides international comparable measures of education (ISCED). We distinguish three educational levels: low (ISCED levels 0, 1 and 2), medium (ISCED 3 and 4) and high (ISCED 5 and 6) and create three dummy variables with low education as the reference category.

Occupational status. To measure the availability of material resources as well as gender effects we include the employment status of the respondent as well as from the partner. We use this information to create four dummy variables: Both partners are not working/ work part time, male partner works fulltime while female partner does not work / works part time and vice versa, and finally, both partners are working fulltime. The first category is taken as the reference category.

Religiousness is operationalized as a combination of membership to a religion and the number of church visits in the last year since the confession does not necessarily mean that the respondent is religious. We create a scale ranging from 1 (no religion or with confession but rarely/never going to church) to 7 (confession, going to church more than once a week), indicating that a higher value means a higher religiousness.

Post- materialism is measured using the post- materialism scale (Inglehart 1997). Respondents chose within 4 possible aims for the country in the next ten years the two that are the most important according to their opinion. Two of these answers refer to material values (a stable economy, the fight against crime) and two to post- material values (progress towards a less impersonal and more human society, progress towards a society in which ideas count more than money). Respondents who chose two "material aims" have been classified as being materialistic and those who have chosen two "post- material aims" are considered to be post- materialistic, respectively. Respondents who first mentioned a material aim but second a post- material are classified as being more materialistic oriented and vice versa for those who chose first a post- material aim. By doing so, we created a scale ranging from 1 (pure materialistic) to 4 (pure post- materialistic): The higher the value the more post- materialistic the respondent's value orientation.

Life course events. Respondents whose parents got divorced are differentiated from those who did not experience a parental divorce. We also distinguish individuals with a previous divorce from those who never were married before using information from the partnership history grid. Moreover, we distinguish couples who live with a child in the household using information from the household grid. Dummy variables are created that indicate that the respondent has experienced a parental divorce (coded as 1) and has been married in a previous relationship (coded as 1) and lives with at least one child in the household (coded as 1). The absence of the event is taken as the reference category.

Because the impact of relationship type on income pooling strategies might be simply be a life course effect, we control for the age group the respondent is belonging to as well as the partnership duration.

Age group. We include three age groups in the analysis covering the whole age range from 18 to 85 in the data: 18 to 35 years old, 36 to 55 years old and 56 years and older. The medium age group is taken as the reference category.

Partnership duration. We assume that partnership duration influences the manner in which money is managed. The longer a relationship is maintained, the more committed the partners are assumed to be towards each other. We expect them to be more likely to make joint investments and share property and thus, economize jointly. We define the partnership duration as the difference between the date of interview and the date when a couple started to live in the same household. However, we do not expect partnership duration to have a linear effect on income pooling. It is more likely that money management strategies are bargained during the first years of the relationship and do not change much afterwards. Therefore we distinguish couples whose partnership lasts since less than six years (reference category) from those who live together since six years and longer.

Analytical Approach

Our hypotheses are tested applying logistic regression models. Firstly, we are going to present the results of a multivariate analysis of the effects of marital status (cohabitation versus marriage) on income pooling controlling for age and partnership duration for each country separately. Secondly, we are going to grasp the differences within the group of cohabitants and spouses with regard to their income pooling strategies. Therefore we implement the different types of cohabitation and marriage in another regression model. This allows us to ascertain whether (different types of) cohabitants have higher rates of independent money management than married individuals in all implemented countries, or whether this relation is present in some countries but absent in others. We perform this analysis for each country separately in order to determine which characteristics of cohabitants explain their income pooling strategies in one country but might not affect their money management in another.

Finally, we investigate whether the effect of any independent variable in a country differs from the main effect of this variable over all countries. Therefore we are estimating a regression model for a pooled data set that contains all countries and the two typologies. In this model, we add dummy variables for each country and all explanatory variables that had significant effects in the separate analysis as well as their interaction with the different types of cohabitation and marriage.

Conclusion

In line with previous studies on income pooling strategies of married and cohabiting couples our study finds that cohabitants are more likely to keep money separate.

Our study contributes to the literature in three ways. Firstly, it overcomes the still popular view of cohabitants and married individuals as two homogeneous groups. Our results indicate that particularly cohabitants form a heterogeneous group with different preferences regarding money management. Secondly, we identify selection effects that explain some of the differences between spouses and cohabitants. However, factors that support our causal hypotheses are also at play. Finally, this study provides better insights in the meaning of cohabitation across different European societies and explains how it is related to income pooling strategies. Perceiving their cohabiting union either as a prelude or as an alternative to marriage has an impact on the manner in which money is managed. However, we find significant country differences in the determinants of independent money management. Hence, belonging to the same "cohabitation type" does not affect income pooling decisions in the same way in different socio- cultural settings.

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