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Intra-household economic decision-making during a period of recession and austerity in Ireland

A thesis submitted to the National University of Ireland, Galway in fulfilment of the thesis requirement for the degree of Doctor of Philosophy (Ph.D.)

By

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September 2016
DECLARATION

I, Caroline Finn, certify that this work has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any other degree.

This work is the result of my independent work and investigation, except where otherwise stated. Other sources are acknowledged giving explicit references. A reference list is appended.

Signed: ......................................................... (Candidate)

Date: 30 September 2016
ACKNOWLEDGEMENTS

I want to thank my thesis supervision team, Dr. Nata Duvvury and Professor Thomas Scharf for their advice, guidance and support over the last number of years. Without their combined supervision this work would not have been possible. I learned so much from both along the way.

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Thank you to my colleagues in UC Davis from whom I learned so much.

Thank you to all my new colleagues in GSAS. Thanks to Gurchand and Lois especially for their flexibility in allowing me time off towards the end of the write up.
Dedication

This thesis is dedicated to my parents, Padraic and Agnes. Thank you for your love and support throughout the PhD years and long before. Without it I would not have made it past page three!

I also dedicate this to Jacinta, so sadly missed.
ABSTRACT

Background

This thesis concerns intra-household economic decision-making within heterosexual couples in Ireland. Ireland recently experienced its worst economic recession in the post World War II era. The main hypothesis for the study was that gendered effects of recession at the macro level, in terms of labour market impacts and austerity-related public policy changes, were likely to have had knock-on effects at the micro level of the household – focusing on gendered power relations in particular. Beyond recessionary impacts, the thesis also sought to characterise intra-household gender and power relations in Ireland more broadly.

Aim

The overall aim of this research project was to examine how intra-household economic decision-making (a proxy for power relations) has played out within couples in the context of a period of recession and austerity in Ireland.

Methods

A mixed-methods design was employed. As part of the quantitative component of this research, I carried out secondary data analysis of EU-SILC data and also accessed aggregated QNHS data online. For the qualitative component, I carried out joint and separate interviews with 10 couples, comprising a final dataset of 30 interview transcripts in total. A variant of triangulation design – the convergent parallel design – was used as the approach to mixing the quantitative and qualitative methods.

Findings

For women of working age there was an increase in their relative contribution to household income over the course of the recession – an important power base identified in the literature on intra-household economic decision-making - due to a levelling downwards of men’s prospects and positions. The processes by which one partner’s power bases translate into outcomes were found to be more complicated than theories of bargaining and exchange or gender theory, taken in isolation, can explain. Rather, power relations were found to be
dynamic, whereby key predictors of power fluctuate as couple’s traverse their relationship trajectory. Finally there was evidence in both the qualitative and quantitative findings to suggest an important distinction exists between orchestration power and implementation power outcomes, which needs to be taken account of in examining gender relations within households.

**Conclusion**

Couples’ economic decision-making is located not only in their current circumstances, but is also influenced by past experiences of both partners as well as anticipation of future life-course transitions. A period of recession and austerity is one of a number of life events met by couples over the course of their relationship trajectory with dramatically different effects for couples with different socio-demographic characteristics. Thus, it should be considered pertinent to approach future studies of economic decision-making and power within couples using a life-course lens which acknowledges the dynamic nature of power relations.
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<th>Full Form</th>
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<tr>
<td>CSO</td>
<td>Central Statistics Office</td>
</tr>
<tr>
<td>DIRT</td>
<td>Deposit Interest Retention Tax</td>
</tr>
<tr>
<td>EC</td>
<td>European Commission</td>
</tr>
<tr>
<td>ECB</td>
<td>European Central Bank</td>
</tr>
<tr>
<td>EU</td>
<td>European Union</td>
</tr>
<tr>
<td>EU-SILC</td>
<td>European Survey of Income and Living Conditions</td>
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<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
</tr>
<tr>
<td>GNP</td>
<td>Gross National Product</td>
</tr>
<tr>
<td>IIA</td>
<td>Irrelevant Alternatives Assumption</td>
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<tr>
<td>ILO</td>
<td>International Labour Organisation</td>
</tr>
<tr>
<td>IMF</td>
<td>International Monetary Fund</td>
</tr>
<tr>
<td>KMO</td>
<td>Kaiser-Meyer-Olkin</td>
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<tr>
<td>MABS</td>
<td>Money Advice and Budgeting Service</td>
</tr>
<tr>
<td>MNLR</td>
<td>Multinomial Logistic Regression</td>
</tr>
<tr>
<td>NACE</td>
<td>European Classification of Economic Activities</td>
</tr>
<tr>
<td>NUI</td>
<td>National University of Ireland</td>
</tr>
<tr>
<td>OECD</td>
<td>Organisation for Economic Co-operation and Development</td>
</tr>
<tr>
<td>OLS</td>
<td>Ordinary Least Squares</td>
</tr>
<tr>
<td>PAYE</td>
<td>Pay as Your Earn</td>
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<tr>
<td>PES</td>
<td>Principal Economic Status</td>
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<tr>
<td>PRSI</td>
<td>Pay Related Social Insurance</td>
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<tr>
<td>QNHS</td>
<td>Quarterly National Household Survey</td>
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<tr>
<td>RMF</td>
<td>Research Microdata File</td>
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<tr>
<td>TASC</td>
<td>Think-Tank for Action on Social Change</td>
</tr>
<tr>
<td>UK</td>
<td>United Kingdom</td>
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<tr>
<td>USA</td>
<td>United States of America</td>
</tr>
<tr>
<td>USC</td>
<td>Universal Social Charge</td>
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<tr>
<td>VAT</td>
<td>Value Added Tax</td>
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1. An introduction to the study of intra-household economic decision-making during a period of recession and austerity in Ireland

1.1 Overview

This thesis examined intra-household economic decision-making (as a proxy for power relations) within heterosexual couples in Ireland. The context in which the study was based was a period of deep recession and austerity. The main hypothesis for the study was that gendered effects of recession at the macro level, in terms of labour market impacts and austerity-related public policy changes, were likely to have had knock-on effects at the micro level of the household in terms of power relations within couples. Furthermore, I hypothesised that the effects of the recession (and in turn gendered power relations) were not uniform and are likely to have differed across couples with various socio-demographic characteristics.

Beyond recessionary impacts, the thesis also sought to characterise intra-household gender relations in Ireland more broadly – examining the explanatory power of economic and sociological theories of intra-household economic decision-making in contemporary Ireland. As part of this, power bases, power processes and power outcomes were examined in so far as they related to intra-household economic-decision-making during a period of recession and austerity in Ireland.

The study was mixed methodological in approach, with the research questions being addressed using a combination of quantitative and qualitative research methods. The quantitative component of the research includes findings from secondary analysis of data from the Quarterly National Household Survey (QNHS) and the Irish component of the European Survey of Income and Living Conditions (EU-SILC), including an ad hoc EU-SILC module on intra-household sharing of resources. The qualitative component of the research includes findings from 30 interviews with 10 heterosexual couples. The findings from both components are presented in separate chapters initially, and then triangulated in the concluding chapter.

In the remainder of this chapter I present the rationale for the study (section 1.2), the overall aim of the research (section 1.3), and a discussion relating to the significance of the research (section 1.4). Finally, section 1.5 presents the thesis outline.
1.2 Rationale for the study

Ireland has recently experienced its worst recession in the post World War II era. The effects on the labour market have been stark. Ireland’s recent recession is different from its previous recession, occurring in the 1980s, in one fundamental way - the changing position of women in the labour market. In line with trends across most EU states from the 1990s (Maier, 2011), female employment rates in Ireland have risen, more than doubling during the boom. Women’s share of total employment increased steadily, from just below 37 per cent in 1993 to almost 46 per cent in 2009 (Russell & McGinnity, 2011). Women’s increased participation in the labour market meant that women were now making greater contributions to family income than ever before (Brewer & Wrenn-Lewis, 2011; Harkness, 2010).

Evidence from previous crises suggests that labour market effects may differ by gender (Rubery, 1988). The latest global recession has been no exception, with notable differences in its effects by gender. It has been referred to as a ‘man-cession’ in light of the common perception that men were more adversely affected during the downturn due to the large decline in industries that are largely male dominated. During the boom, employment in the construction sector in Ireland accounted for 13.4 per cent of total employment. In 2014, employment in the construction sector accounted for approximately six per cent of the overall employment – less than half that of 2007. After the economic downturn, one fifth of all those unemployed in Ireland had previously been working in construction (Bobek & Wickham, 2015). Therefore, women were initially perceived as having been somewhat protected from the consequences of recession, both in Ireland and beyond. However, while it is clear that the immediate labour market effects of the recent recession were largely felt by men, consideration of the longer term effects paints a different picture. Second round impacts of the recession, in the form of a comprehensive programme of austerity measures, have affected incomes of the large proportion of women working in public sector jobs. In the UK, Rubery and Rafferty (2013) reported that from 2009 to 2010 women began to lose jobs in both the private and the public sector once the protective role of the public sector began to decline.

Thus, the unique circumstances of the recent recession suggest that gender relations may be shifting both within the labour market and the home. More specifically, the circumstances of the sharp decline of male-dominated industries suggest that the long-held labour market advantages of men over women may have reduced. Furthermore, gendered labour market effects suggest there may have been a shift in average incomes of married men and women in
Ireland, and resulting in shifts in economic dependency and interdependency within couples – with women becoming increasingly responsible for provision of household income (Boushey, 2009).

It is widely agreed that shifts in economic dependency and interdependency within a couple have the potential to alter the power balance between partners, according to previous economic and sociological literature on bargaining and exchange. For example, an increased contribution to household income is thought to increase a woman’s potential bargaining power and thus lead to improved outcomes, such as increased leisure time for the woman, her reduced involvement in household labour, a stronger voice in decisions on resource sharing and household expenditure, and increased expenditure on children (Agarwal, 1997; Lundberg & Pollack, 1996). By contrast, gender role theory posits that in non-normative contexts, such as circumstances where the woman’s income level changes to exceed the man’s, the male and female response is to neutralise female deviance by conforming to traditional gender roles. For example, men may do less housework or caring work and women may up the intensity of their work in the domestic sphere (Bittman et al., 2003; Greenstein, 2000; Brines, 1994). Furthermore, Sørensen (2003) suggests that women’s increased income over recent decades has allowed men to become dependent on women’s income as a source of family income and therefore there is a sharing of economic risks. This may result in an interdependence that would have been likely to be absent in a partnership that relied exclusively on male earnings. Thus, reduced economic dependency may lead to an increase in other forms of dependency. Given these increased interdependencies, increased economic independence cannot be assumed to directly translate into increased equality (Sørensen, 2003). The relationship is more complex than that.

Against this background, I identified a need for empirical enquiry to understand the complex relationship between intra-household economic decision-making and power relations during a period of recession and austerity. Indeed, little is known of how the macro impacts of the recession have resulted in shifting gender relations and power relations within the home. In Ireland, the study of the gendered impacts of the recession has been marginalised largely to studies focusing specifically on women’s participation in the world of paid work and different gender outcomes in the macroeconomic context (Keane et al., 2014; Russell et al., 2014). The limited research that examines decision-making within households in the context of recession is descriptive in nature and focuses solely on outcomes without examining the role of relative resources or processes in determining these outcomes (Watson et al., 2013).
1.3 Overall aim

Against this background, the overall aim of this research project was to examine how intra-household economic decision-making played out within couples over the course of the economic crisis in Ireland. The research questions that were identified in order to meet this overall aim are presented at the end of the literature review chapter (see Section 2.5).

1.4 Significance of the research

This research study sought to advance knowledge on how gender relations play out within households in Ireland. It provides an insight into power relations between men and women during a turbulent period of recession and austerity.

This study is likely to be of interest to policy makers and researchers focusing on poverty. One of the major criticisms of traditional poverty analysis in Ireland has been that data are collected at a household level, leaving the ‘black box’ of the household as having undergone only limited analysis. This research, however, provides meaningful insights into how the experience of recession has played out in the ‘black box’ of the household. It also adds complexity to the body of literature that examines the effects of recession at the household level in terms of poverty and standards of living. It can potentially provide insight into how the recession has affected men and women differently and what this may mean for partners’ respective roles within the household and their differential access to resources.

This study will also be of interest to policy makers and researchers in the area of family policy. Its focus on the household can provide useful insights into how partners negotiate their transition into parenthood within the Irish social policy context. It discusses the role of current social policy, particularly around family leave, in re-enforcing tradition gender roles within the household and perpetuating gender inequality not only within the household but in labour markets more broadly. Furthermore it makes a policy recommendation for the introduction of more flexible parental leave policies which provide couple’s with a greater element of choice around parental leave roles.

Finally, this research adds to the growing discourse on the gendered impact of recession in the field of feminist economics. The Irish case of recession may be of particular interest to
international scholars due to its severity. Indeed, in the case of Ireland the recession has been reported as more severe, and prolonged, relative to elsewhere (Barrett & Kelly, 2010). Furthermore, the focus on dynamics within couples adds another layer of complexity to the body of literature that already exists on how people have negotiated the impacts of recession in Ireland.

1.5 Thesis outline

The thesis follows a traditional outline. Chapter Two presents a review of the relevant literature as it relates to the overall aim of the research project. The literature review includes four main sections. The first section outlines the key sociological and economic theories relating to intra-household decision-making and power relations. The second section provides an overview of life-course transitions that serve to mediate intra-household power relations. Following on from this, the third section of the review provides a contextual overview of Ireland’s recent recession – the time frame within which the current research is based. It outlines the recession and austerity-induced changes that have the potential to shift power relations between partners within the household. The fourth section of the review outlines the theoretical framework that underpins this research and also the research questions.

Chapter Three explains the methodology and methods adopted in the study. I address the overall aim of the study using a mixed-methodological research design. I chose a variant of triangulation design – the *convergent parallel design* (also referred to as simultaneous triangulation, concurrent triangulation and convergence model) – as the approach to mixing the quantitative and qualitative methods. This chapter outlines the research design for the qualitative and quantitative components, data collection and analysis procedures and approach to mixing the two components of research. Chapter Four presents the findings and discussion from the quantitative component of the research. Chapter Five presents the findings and discussion from the qualitative component of the research. Chapter Six is the concluding chapter. It brings together the two research components and draws conclusions about how the findings of this research should be interpreted as a whole. It also outlines limitations to the study and makes recommendations for future research.
2. Theoretical consideration of intra-household power relations: A review of literature

2.1 Introduction

This literature review outlines the main theories that underpin the research project. The review has four main sections. Section 2.2 outlines the main sociological and economic theories of intra-household power relations. Section 2.3 discusses the life-course perspective with specific reference to the influence of life-course transitions on intra-household power relations. Section 2.4 provides a contextual overview of Ireland’s recent recession – the time frame within which the current research is based. Section 2.5 presents the theoretical framework that guides the current research, drawing together the theories outlined in the first four sections. I also outline my research questions in this final section.

2.2 Intra-household economy and power relations

Intra-household economy represents an important mechanism contributing to the perpetuation of gender inequality not only within households but also in wider society (Vogler, 2005). Power is a central concept in the study of gender inequality both within households and also more broadly. Consequently, this section of the literature review provides an account of how intra-household power relations have been conceptualised in the relevant economic and sociological literature to date. It also examines various methods adopted by previous researchers in examining this phenomenon.

2.2.1 Defining and operationalising power

Power, as a concept, is notoriously difficult to define and operationalise in any context (Lukes, 1974). The current study focuses on power as it applies to families – in other words, power relations between individual family members. While various definitions exist, McDonald (1980, p.842) put forward a broad definition of power in the context of the family:

‘In broad terms power has been defined as the ability of an individual within a social relationship to carry out his or her will, even in the face of resistance by others.’

The author summarised some of the commonalities in definitional issues as follows:
'(1) power is the ability to achieve desired goals or outcomes, whether phrased in terms of changing the behaviour of others, or producing “intended effects”; (2) power is a system property, rather than the personal attribute of an individual; (3) power is dynamic, rather than static, and therefore involves reciprocal causation; (4) power is both a perceptual and a behavioural phenomenon; (5) power always involves asymmetrical relations, though the power of an individual in one “interest sphere” may be compensated by the power of the other in another “interest sphere,” thus, across interest spheres, power relations may be characterised as being symmetrical, or equalitarian; and, (6) power is multidimensional in nature, including socio-structural, interactional, and outcome components’ (McDonald, 1980, pp. 842-843).

Cromwell and Olsen (1975) present a multi-dimensional conceptualisation of marital power, which has been noted by some authors as being the most useful in the literature (Webster, 1998; McDonald, 1980). This conceptualisation divides power into three domains: power bases, power processes and power outcomes. Power bases refer to the sources of power, often personal assets, which form the basis of one partner’s control over another. Whilst the power bases are synonymous with resources, as described by resources and bargaining theories (Lundberg & Pollack, 1997; Blood & Wolfe, 1996; Browning et al., 1994), they are not solely economic. McDonald (1980) summarised normative and non-economic bases of power as including cultural and gender norms around who should have authority; affective resources such as the level of commitment or dependence between partners; personal resources such as personality traits, physical appearance and role competence; and cognitive resources, which refers to the influence of the perception of power on the individual. Power processes refer to the interactional techniques used by a partner in trying to gain control of the decision-making process (McDonald, 1980). Finally, power outcomes focus on the question of ‘who wins?’ In other words who has the final say in decision-making (Cromwell & Olsen, 1985; McDonald, 1980).

Komter (1989) expands on the idea that marital power is a multi-dimensional concept by making a theoretical distinction between three forms of power that may be operating within a couple:
- **Manifest power** – this surfaces in visible outcomes, for example who has the final say in important decisions (Vogler, 1998; Komter, 1989).

- **Latent power** – this is power by manipulation, whereby one partner avoids discussing certain issues in order to avoid conflict, or when the less powerful partner avoids discussion in anticipation of a negative reaction from the more powerful partner or out of fear of jeopardising the relationship (Vogler, 1998; Komter, 1989).

- **Invisible/Hidden power** – this operates by ideologically shaping people’s preferences so that differences in partners’ interests do not occur in the first place. The lack of conflict or grievance does not necessarily imply genuine consensus, because power also operates ideologically, influencing people’s thoughts and desires, so that they accept their role in the existing order of things. In the context of a marriage therefore, power may not be experienced as such, because the situation is seen as legitimate and there is little awareness of restricted choice – the effects of such power escaping the awareness of the people involved (Vogler, 1998; Komter, 1989). Komter (1991) argues that hidden power can be uncovered by examining “regularities in the inconsistencies and contradictions in the common-sense thought and daily experiences of married men and women” (p. 60).

Given that power is a multi-dimensional concept, it is argued that all dimensions of power cannot be measured at once because of its extreme complexity (Szinovacz, 1987). As the following review outlines, scholars from different traditions of sociology and economics focus on different dimensions of power in attempting measurement.

In the following sub-sections, I present an overview of the two main theoretical fields that underpin the current research on intra-household power relations in economics and sociology. They include rational-choice theories of intra-household power relations and gender theory.

### 2.2.2 Rational choice theories of intra-household power relations

A common assumption of all rational choice theories is that each individual strives to maximise his or her own utility, or in other words accomplish their own personal aims. In order to do so, individuals employ their personal resources or alternative social relations. Scholars in the disciplines of sociology and economics have employed variations of rational choice theory in attempting to explain power relations in intimate partner relationships.
2.2.2.1 Resource and exchange theory

Interest in the topic of family power was initially triggered, in a large part, by Blood and Wolfe’s ‘Husbands and Wives’ study that was published in 1960 (McDonald, 1980). This research introduced what is now referred to as classic resource theory, which focused on the relationship between structural marital power and overt marital power. Resource theory is considered to be an extension of exchange theory, which focuses on the relation between dependence and power. Exchange theory posits that each individual’s dependence on another is a potential source of power. Dependence increases with the value of outcomes that the other controls and decreases as alternative sources of those outcomes become available (Emerson, 1972). Thus, in classic resource theory, comparative structural resources of household members are significantly important in providing leverage for intra-household decision-making and power relations. By structural resources, the authors refer to “anything one partner may make available to the other, helping the latter satisfy his needs or attain his goals” (Blood & Wolfe, 1960, p.12). In the literature, resources are most frequently operationalised as including differential income, educational attainment, occupational status, and experiences and opportunities in various organisations outside the family (Xu & Lai, 2002). The basic assumption of this theory is that “the balance of power will be on the side of that partner who contributes the greater resources to the marriage” (Blood & Wolfe, 1960, p.12).

Classic resource theory emphasises the role of economically important resources in determining the relative power of partners within a relationship. However, critics have argued the sole focus on economic resources is insufficient for understanding which partner has the most power. Rodman (1972) put forward a theory of marital decision-making power that introduced the importance of cultural context. According to Rodman (1972, p.60), "the balance of marital power is influenced by the interaction of (1) comparative resources of husband and wife and (2) the cultural and sub-cultural expectations about the distribution of marital power". For example, the author pointed out that in cultures where male dominance norms prevailed, women in relationships had difficulty in grasping power even where they had comparatively high economic resources. Rodman’s (1972) extension of Blood and Wolfe’s (1960) original theory became known as normative resource theory.

Safilios-Rothschild (1976) made a seminal contribution in extending the conceptualisation of power outcomes to include two different types of power outcome: orchestration power and
implementation power. Orchestration power refers to “the power [of individuals] to make only the important and infrequent decisions that do not infringe upon their time, but that determine the family lifestyle and the major characteristics and features of the family”. Those wielding such power can delegate unimportant and time-consuming tasks to their spouse. Thus the spouse acquires implementation power through taking on board these tasks. However, this power is limited by the “crucial and pervasive” decisions made by the spouse yielding the orchestration power (Safilios-Rothschild, 1976, p.339). She concluded that the partner that was “more in love” has less marital power reflected in important or infrequent decision-making.

Kulik and Zuckerman-Bareli (1997) suggest that resource theory and social exchange theory of marital power should be extended to take account of “anticipated social dependence”, defined as the extent to which one partner (usually the husband) expects to become dependent on the other in the future. The authors theorise that the husband's anticipation of future dependence on his wife to supply his vital needs (particularly in the social domain, given the loss of many social relationships upon retirement) can provide her with personal credit and afford her an advantage over him in the present. In short, the more dependent the husband expects to be on his wife in the future (giving her ‘credit’ as a resource in the present), affects his perception of power relations in the present, making him feel disadvantaged in terms of perceived power relations. Thus Kulik and Zuckerman-Bareli (1997) suggest that power relations within a couple at a given time are not only explained by a current resource advantage on one partner over another. Rather, potential resources of either partner in the future also play a role in current marital power relations. They suggest that anticipated social dependence should be defined as an expressive resource and measured like other perceived resources in terms of establishing relative advantage.

Sorensen and McLanahan (1987) developed the ‘economic dependency’ approach, which is a sub-approach of resources theory. This theory suggests that the power structure of the family is a function of the married woman’s economic dependency. A wife’s economic dependence on her partner is determined by the contribution she makes to the couple’s total income. The authors described economic dependency of married women as “a function of several factors: the wife’s relative contribution to the couple’s labour supply, her relative earnings capacity (based on differences in human capital and opportunities in the labour market), and husband-wife differences in economic resources other than earnings. Variations in labour supply and income are... a reflection of the division of labour within the family...closely related to the
maternal responsibilities of the wife and vary considerably over the life course” (p.660). Traditionally, feminist theorists have recognised women’s economic dependence on their husbands as one of the key driving forces behind the perpetuation and maintenance of gender inequality across society (Chafetz, 1990; Sørensen & McLanahan, 1987; Hartmann, 1976). However, more recent conceptualisations of women’s dependency within the family suggest that we need to inspect the qualitative meaning of dependencies more closely. Sørensen (2003) argues that the effects of societal change have spilled over into family, so that women’s economic dependence on men has a different meaning today than it did 20 or 30 years ago.

So far this section has outlined the evolution of the main resource and exchange theories, which have emerged in the sociological literature since the 1960s. A parallel body of literature has emerged in economics over the same period – often collectively referred to as ‘bargaining models’. There is considerable overlap between the core principles of resource and exchange theories in sociology and those of economic bargaining models, as highlighted below.

2.2.2.2 Economic bargaining models

Bargaining models draw on game theory in order to model the ‘bargaining process’ within the household (Lundberg & Pollack, 1993; McElroy & Horney, 1981; Manser & Brown, 1980). Game theory is a strand of economics that uses rational choice theory to analyse how people make decisions when the outcome depends on what a small number of others do (Himmelweit et al., 2013). Bargaining models focus on outcomes. Such a focus on final outcomes means that the process by which relative bargaining power translates into relative advantage or disadvantage from decision-making cannot be confirmed. However, the analyses of such outcomes serve to demonstrate the existence of such differential power.

While there are several economic bargaining models, collective models have formed the basis of most empirical research into household decision-making in the economics literature to date (Himmelweit et al., 2013). The collective approach was first proposed by Chiappori (1988) and further elaborated on by Bourquinon and Chiappori (1992) and Chiaporri (1992). It was developed in response to the identified shortcomings of the unitary approach and bargaining approaches, whereby there was a perceived need for an approach that takes into account the collective aspects of the decision-making process (Chiappori, 1992). The collective approach was designed to let data illustrate intra-household allocations and to use a limited number of
assumptions in attaining as much information as possible from the available data (Doss, 1996). In line with this, rather than focusing on a specific bargaining rule, the model assumes only that intra-household decisions are pareto-efficient, i.e. chosen consumption bundles and leisure are such that one household member’s welfare cannot be increased without decreasing that of another household member, and that there exists a collective rationality (i.e. the minimum expression of the desire to live in a couple). Each partner’s relative power is dependent upon exogenous factors including prices of purchased goods, individual wage rate and individual or household non-labour income, which enter the family’s budget constraint (i.e. income available to the household) thus altering possible outcomes (Himmelweit et al., 2013; Vermeulen, 2002). The relative power of each individual is also affected by distributional factors, which may not directly influence individual preferences or the household budget constraint. For example, highly relevant to the current study is the proportion of household income earned by each spouse. In modelling spending decisions, this factor may not affect the overall budget constraint of the household; however, it may affect the relative power of each household member and consequently change the pareto-efficient outcome the household chooses (echoing the economic dependency model put forward by Sorensen & McLanahan, 1987). Indeed the empirical application of collective approach in various contexts (including Canada, Denmark, Switzerland and the UK) have found that changes in individual incomes matter for husbands and wives in terms of their consumption. Typically, this body of literature has demonstrated that a woman’s share of consumption increases as the woman’s contribution to household income increases (Bonke & Browning, 2009; Butikofer et al., 2009; Phipps & Burton, 1998; Lundberg et al., 1997; Browning et al., 1994). Other distributional factors may be external environmental parameters, such as legal and welfare systems affecting men and women’s relative position (e.g. division of assets upon divorce), or the state of the ‘re-marriage market’, which will affect bargaining power (Himmelweit et al., 2013). Sociological and cultural distributional factors may include each partner’s social background, gender role attitudes and money management practices within the household. Determining various factors that can affect how resources are shared within a household is the primary objective of the collective approach.

Empirical evidence from Ireland on relative resources shows that, on average, women in couples account for considerably less (30 per cent) of couples’ total income than men (70 per cent) (Watson et al., 2013). However, women’s contribution to household income did vary by age, education and economic status. Women over the age of 45 years had an average relative contribution of 42 per cent, while women with third-level educational qualifications had an
average relative contribution of 45 per cent. Surprisingly, women who were in employment contributed 50 per cent to the couple’s income on average. The authors highlight that despite the gender pay gap this finding is likely attributable to a certain proportion of women having partners who are not at work (due to being unemployed, retired or otherwise inactive) and also the receipt of child benefit, which is normally payable to the mother, driving up relative contributions. By contrast, the relative contribution to couple income of women aged over 65 years and those not active in the labour market stood at 25 per cent and 22 per cent respectively. However, despite contributing a higher proportion of their incomes for household use, male partners in couples still retain a higher amount of disposable income, on average, because their income levels are higher.

Up to this point the review has focused on theories that examine what Cromwell and Olsen (1975) refer to as ‘power bases’. In other words, they adopt a focus on partners’ relative resources in determining power outcomes. The next section outlines a body of literature that examines ‘power outcomes’ directly, in an attempt to understand power relations within couples.

### 2.2.2.3 Financial decision-making

Another body of literature has stressed the importance of financial decision-making in mediating the power relationships between individuals within households. Financial decision-making theories perceive the allocation of money as being a central dimension of inequality within households. Money is defined as a source of power and, therefore, money management is linked with marital power.

Jan Pahl (1989) made a seminal contribution to the sociological literature on financial decision-making. Pahl’s (1989) research on British households focuses on the actual flow of income into the household and how it is managed as a means of tracing power relationships. She distinguishes between access (i.e. the availability of additional resources), management (i.e. the translation of decisions into practice and control (i.e. who makes the decisions as to how resources are to be allocated and who is to benefit) as three dimensions of these power relationships.

Pahl (1989, 1995) developed the following typology of income management, drawing on research from Britain and elsewhere:
*Female whole wage system* – where the husband hands his wages over to his wife (usually minus his personal spending) and she uses the money plus any of her own to cover the household’s needs;

*Male whole wage system* – the man has sole responsibility for running the household finances (which can leave non-earning wives with no access to money for themselves);

*The housekeeping allowance system* – a fixed sum given to the wife for household expenses leaving the rest in the hands of the husband;

*The pooling system* – where couples pool all or nearly all of their money; this was further subdivided to take account of situations where one partner was more prominent in overseeing the joint pool;

*The independent management system* – where both partners typically have their own income and keep their money in separate accounts;

*Partial-pooling* – where couples have a joint account for household expenses and also keep a significant proportion of their money independently.

A key assumption of this theory is that the person managing the income is in a position to decide what this money is spent on and how financial resources are distributed. According to Vogler and Pahl (1994), systems of financial allocation outlined above can provide some insight into who is actually responsible for managing income. Thus, the identification of systems of financial management can serve to provide insights into differences in standards of living between individuals within households through the way in which they are related to power over financial decision-making.

There is a large body of literature that adopts Pahl’s (1989) typology in determining intra-household power. Crucially, Vogler and Pahl (1994) observed that male management is generally associated with male decision-making, while female management is linked with joint control. Pahl (1989, 1995) found that the higher the amount of financial resources of the household, the more often the male partner manages the money. In low-income households, the female whole wage or the allowance system are used. Pahl (1995) concluded that, in low-
income households, the allocation system implies budgeting rather than managing. Women are struggling to make ends meet where finances are restricted, making money management a time-consuming and difficult task. Thus, in poorer families, female control of budgets is not necessarily indicative of power, but more so responsibility for stretching inadequate resources by prioritising others needs over their own (Pahl 1989, 1995; Vogler & Pahl, 1994). A consistent finding in existing research about income pooling strategies of cohabiting and married couples has been that cohabiters are more likely to keep money separate than their married counterparts (Lyngstad et al., 2011; Ashby & Burgoyne, 2008; Vogler et al., 2006; Oropesa et al., 2003; Elizabeth, 2001; Winkler, 1997). Re-partnered couples or partners who have already experienced a divorce are more likely to organise the incomes separately (Heimdal & Houseknecht, 2003; Burgoyne & Morison, 1997). Thus, previous relationship experiences have been suggested as being more important than socio-economic factors in some cases (Heimdal & Houseknecht, 2003). Financial decision-making does not remain static; according to Burgoyne (1990) systems alter as the household evolves across different phases of life, linked to such transitions as periods of unemployment, taking up work, and children leaving home.

In the Irish context, Rottman (1994) found that over half of couples in the early 1990s adopted a whole-wage management system over which the wife had control, while five per cent of families used an allowance system over which the husband had control. Wives in the lowest income quintile were more likely to manage the household money than those in the top quintile. Women were found to have most access to money for personal expenditure in households that adopted independent money management systems and least access in households that used husband-controlled money management systems. Further, wives were found to be more child-orientated in their spending, whilst husbands were more likely to have access to money for expenditure on their own leisure or entertainment. The author concluded that the financial management system adopted by a given household has a considerable influence on the well-being of its members.

Watson et al. (2013) identified that in Ireland in 2010, full pooling was the most commonly utilised income management system among dual-income couples, with 46 per cent of dual-income couples engaged in the practice. The partial-pooling system was also relatively popular with 37 per cent of dual-earning couples adopting this strategy. Interpreting the ‘independent’ management system broadly to include couples where both partners have an income and not all of the income is pooled (Pahl, 2004), 37 per cent of couples adopted an
independent-management system. A gender difference was found to exist between the proportions of income contributed for household use by partners in couples. Overall, men contribute a higher proportion of their personal income for household use (86 per cent) than women (77 per cent). This is strongly related to relative income levels of partners. As one partner’s relative contribution to household income increases, that partner tends to contribute a greater percentage of personal income for household use. Furthermore, whether couples had children or not appeared to affect the extent of income pooling between partners. Among couples with no children, 57 per cent contribute all of their income for the use of the household, compared to 68 per cent of couples with children under 18 years and 66 per cent of couples with children over 18 years. Income pooling was noted to increase as the number of children in the household increases. Furthermore, the percentage of income contributed for household use was higher in households that were at-risk-of-poverty, experiencing basic deprivation, experiencing consistent poverty or economic vulnerability. These findings, taken together, indicate that the proportion of income that is pooled depends, at least in part, on the needs of the household.

Taking these two studies together, the preferred method of income management among couples in Ireland appears to have shifted from a ‘whole-wage-management’ system in Rottman et al.’s (1994) study to full or partial income pooling in Watson et al.’s (2013) study. Indeed, this shift is likely to reflect broader changes in the labour market that have occurred since the early 1990s, most notably the sharp increase in married women’s labour force participation. Furthermore, the two studies confirm that considerable heterogeneity exists in couples’ chosen income management, depending on a variety of socio-demographic characteristics.

So far, I have outlined the key rational choice theories of intra-household power relations. They encompass theories from the disciplines of sociology and economics. Rational choice theories of intra-household power relations focus on power bases and/or power outcomes in determining differential power relations between partners within a couple. Their focus on power bases and power outcomes leaves these modes unable to distinguish power processes. The next section outlines the dominant theory from sociology that examines power processes within couples.
2.2.3 Gender theory

Rational choice theories of intra-household power relations have been criticised by gender theorists for being gender neutral. Indeed, there is a growing body of sociological literature that argues that models of bargaining and exchange do not adequately predict gendered intra-household practices. Scholars, therefore, have had to draw on alternative theories in order to explain their findings, such as a gender theory framework (Bittman et al., 2003; Greenstein, 2000; Brines, 1994).

2.2.3.1 Doing gender

In their seminal work, West and Zimmerman (1987) introduce their concept of ‘doing gender’. The authors re-conceptualise gender, moving away from understandings that were based on individual roles and traits and toward describing gender as being rooted in social interactions. The central premise is that social interactions, rather than nature, produce differences between women and men. This re-conceptualisation transformed gender from an ascribed status to an achieved status (West & Zimmerman, 2009). A key concept of their theory of ‘doing gender’ is that of accountability, whereby individuals are required to be accountable for every action they perform, ensuring it is appropriate to one’s sex category. Gender therefore is “the activities of managing situated conduct in light of normative conceptions of attitudes and activities appropriate for one’s sex category” (West & Zimmerman, 1987, p.127). Doing gender is described as an unavoidable social consequence of one’s assigned sex-category, from which relative power is derived in the domestic, economic, political domains. Furthermore, doing gender justifies social arrangements based on sex category, such as the traditional division of labour as a ‘normal’ and ‘natural’ way of organising social life – a factor that is crucial in maintaining the status quo of men’s subordination of women (West & Zimmerman, 1987). Indeed, the division of paid and unpaid labour is recognised by some scholars as being central to the process of creating gender inequality (Hartmann, 1981; Fenstermaker Berk, 1985), reflecting a material and symbolic product of marriage, meaning that what would seem to be a fair division under the predictions of bargaining and exchange does not necessarily manifest within the home (Hochschild, 1989; Fenstermaker Berk, 1985).

In establishing power relations between partners, gender theory has been predominantly used in explaining partners’ division of labour. Contrary to the assumptions of rational choice
theories outlined above, research shows that individual resources are not necessarily synonymous with equality for women. Using cross-sectional data from the US, Brines (1994) examined the relationship between economic dependency within couples and their division of labour within the homes. Married men and women were found to respond differently to their increased economic dependence on their partner. For women, the link between economic dependency and time spent on housework were consistent with resource and exchange theory. However, for men a ‘gender display’ model is in operation, whereby the more economically dependent a husband is on his wife, the less work he does. Gender display is referred to as “interactional pressures that compel both men and women to be accountably male or female” (Brines, 1994, p.682). In other words, men are being ‘deviant’ of gender norms and expectations by earning less than their wives and attempt to avoid further deviance by failing to increase their housework.

Greenstein (2000) replicated Brines’ (1994) study of economic dependence and housework and found a similar relationship, which suggests separate processes for men and women, linking economic dependence and their time spent on housework. However, he explains this finding as “gender neutralisation”, whereby both husbands and wives are acting to neutralise their deviance from norms relating to the provider role when they do housework. The same theory underpins each of these perspectives – that gender expectations influence the behaviour of partners, especially in non-normative contexts.

In their study based on Australian and American data, Bittman et al. (2003) also found evidence of female partners compensating for a higher income with a traditional household arrangement. They proposed a “gender deviance neutralisation” perspective that combines the ideas of Brines (1994) and Greenstein (2000). From this perspective, gender influences time spent on household labour through its effect on both the resources that each partner brings to their relationships (power bases), as well as gendered expectations about behaviour (power processes).

Stamp (1985) carried out qualitative research with married couples in the USA where the wife was the main breadwinner. The findings support gender theory, whereby women, although being the main breadwinners, did not take over the powerful position in the relationship. The wives in this study tried to avoid having excessive power and in this sense equalise the relationship. Similarly, in a study of marital quality of men and women in the USA, Brennan et al. (2001) found that the incomes of women and men have different impacts on marital-role
quality. For women, marital-role quality was not significantly related to change in relative earnings. For men, on the other hand, the relationship varied by salary rewards. They attributed this finding to discrepancies in partners’ gender role identities. In the economics literature, Bertrand et al. (2015) found that the gender gap in home production activities is larger in couples where the wife earns more than the husband, suggesting that a woman compensates for her ‘threatening’ wage by carrying out more housework.

2.2.4 Summary

In this section, I have presented the dominant sociological and economic theories of intra-household power. The various bodies of literature on intra-household power are typically divided by their focus on power bases, power processes or power outcomes (Cromwell & Olsen, 1975). In terms of rational choice theories, there is considerable overlap between the various theories that focus on power bases. For example, the economic bargaining theory and sociological resource and exchange theory both place considerable importance on relative structural resources, in particular partners’ contribution to relative household income (Bonke & Browning, 2009; Butikofer et al., 2009; Phipps & Burton, 1998; Lundberg et al., 1997; Browning et al., 1994; Sorensen & McLanahan, 1987; Blood & Wolfe, 1960). However, the sociological literature also highlighted the importance taking account of cultural contexts and dominant social norms (Rodman, 1970) when considering the influence of relative resources. The body of literature on financial decision-making outcomes demonstrates diversity of outcomes for couples of various socio-demographic characteristics. Gender theory is critical of rational choice theory for its largely gender neutral approach to examining power relations within the household and suggests that the assumptions of rational choice theories do not hold in non-normative contexts – for example, where a woman earns more than her husband. Rather, gender theory suggests that gender ideology dominates over rules of bargaining and exchange (Bittman et al., 2003; Greenstein, 2000; Brines, 1994; West and Zimmerman, 1987).

This section has examined the multi-dimensional nature of marital power as it applies to the current study. The definition of power outlined above also identifies marital power as being dynamic in nature. Thus, the next section further explores the dynamic nature of intra-household power relations by examining how power relations are mediated by various life-course transitions.
2.3 Life-course transitions

2.3.1 Introduction

‘[Power] relations should not be looked upon as a homogeneous phenomenon that is explained throughout all stages of life by the same set of variables. On the contrary, power relations are explained by a wide and varied range of variables that are dependent on the individual's life stage. Thus, in order fully to understand and analyse this topic, it is necessary to take a life-cycle approach to marital power’ (Kulik & Zuckerman Bareli, 1997, p.588).

As highlighted Kulik and Zuckerman Bareli (1997), power is dynamic. This means that marital relations and resulting power between partners are not static over time; rather they follow a development trajectory. The dynamic nature of power makes a life-course perspective not only attractive, but necessary in examining the intra-household power relations between couples. This is especially true in the context of a turbulent period of recession and austerity, which can result in unexpected life-course transitions or events for partners.

2.3.2 Life-course perspective: an overview

The life-course approach was developed as a framework for analysing the various contributors to divergences in experiences of individuals at different life stages. It emerged during the 1970s out of the desire and need to study life trajectories and social pathways and how their dynamics, over time, affect developmental outcomes across the lifespan (Elder et al., 2003). The key idea of the life-course perspective is that no one stage of life, such as childhood, working age or older age, is viewed in isolation. Rather, the life-course perspective is holistic, whereby it considers an individual’s entire life as the basic framework of empirical analysis (Anxo, 2007). It pays heed to cultural and historical contexts, whereby a person’s social, economic and political situation is considered the outcome previous actions in combination with results from historical processes.

While many frameworks can be drawn upon, the ‘traditional’ life-course perspective is one of the more widely accepted frameworks within diverse social research circles, partially because it consists of a collection of insights derived from various disciplines and traditions (DeWilde, 2003). According to Elder (1977), the traditional life-course perspective is concerned with the
life course of the individual, the life course of the family in terms of the inter-dependent life
courses of family members, the relationship between the family and other institutional
spheres, as well as how social change and historical events affect the life course.

In the context of the current research, life-course theories state that the relative power position
of individuals have the potential to be affected significantly when ‘transitions’ occur. The
term ‘transition’ refers to ‘the socially defined changeover between two positions in a
particular domain of life’ (Elder, 1985, p.31). Over the course of their lives, individuals move
through a number of key transitions that signify a definitive departure from former roles and
statuses. Such transitions may include entry to the education system, entering adolescence,
exitinc the education system, entering the labour market, marriage, having children, children
leaving home, retirement and so forth (Elder et al., 2003; Hutchison, 2010). Distinct from a
transition, a life event is ‘a significant occurrence involving a relatively abrupt change that
may produce serious and long-lasting effects’ (Hutchison, 2010, p.15). A life event refers to
the occurrence of the event itself and not to the transition that will happen because of its
occurrence. A transition occurs in a more gradual fashion alongside a life event. Life events
can include anything from a personal or educational achievement to the death of a loved one
or spouse. Settersten and Mayer (1997, p.246) suggest that life events can be classified along
numerous dimensions: ‘major versus minor, anticipated versus unanticipated, controllable
versus uncontrollable, typical versus atypical, desirable versus undesirable, acute versus
chronic’. In the context of the current research, changes coming about as the result of
recession, such as a partner’s job loss, can be described as a life event. Trajectories, then,
involve ‘a longer view of long-term patterns of stability and change in a person’s life,
involving multiple transitions’ (Hutchison, 2010, p.15). Trajectories are characterised by a
general continuity of direction. In addition, because people’s lives are lived in many different
spheres, their lives are composed of numerous, intersecting trajectories – such as educational
trajectories, work trajectories, health trajectories and so forth (Hutchison, 2007). Transitions
and trajectories interact over time to develop the dynamics of the life course. Under the
assumption of linked lives (Giele & Elder, 1998) in intimate relationships, life transitions and
events of one partner (e.g. job loss) will affect the life course of the other partner. Given the
close relationship between partners, especially in the case of married and cohabiting couples,
their life courses highly influence each other and are interdependent. Also, partners in
intimate relationships experience a number of transitions together, such as marriage and
childbirth. Thus, the life courses of the partners are linked.
2.3.3 Life-course transitions and intra-household power relations

A number of life-course transitions have been identified as influencing power relations within couples. The most commonly studied include transitions into marriage, childbirth, retirement and unemployment (Baxter et al., 2008; Gupta, 1999; Sanchez & Thompson, 1997; Szinovacz & Harpster, 1994).

2.3.3.1 Transition into marriage

Cherlin (1978) emphasises the institutional nature of married life. According to the author, normative and cultural expectations (based on kinship terms, law that regulates marriage and custom) dictate much of each partner’s behaviour toward their spouse. Baxter et al. (2008) draw on Cherlin (1978) in suggesting that the transition into marriage imposes clearly structured norms about appropriate behaviour of men and women in marriage. This is likely to promote women and men’s adherence to traditional gender display upon transitioning into marriage, as predicted by gender theory. From the rational choice theory perspective, some research has demonstrated that the relative economic contribution of married women within a relationship is lower than that of cohabiting women. Baxter et al. (2008) suggest that if this discrepancy in average economic contribution is due to the transition into marriage itself, then the transition into marriage would lead to reduced economic resources for the woman and, therefore, reduced bargaining power within the relationship according to theories of bargaining and exchange.

The two power outcomes most often examined in the literature studying the impacts of the transition into marriage include management/sharing of money as a power outcome and time spent on housework as a power outcome.

A small body of literature uses panel data to examine the impact of the transition into marriage on time spent on housework as a power outcome. Research from the USA and Australia examined the effect of transitions in marital status on women’s and men’s time on housework, using panel data from the USA., and found that a transition from cohabitation to marriage has no significant effect on men’s or women’s housework hours as a power outcome (Baxter et al., 2008; Gupta, 1999). According to both Gupta (1999) and Baxter et al. (2008), this finding does not come as a surprise. With rising cohabitation rates, it is likely that it is the
transition into cohabitation rather than marriage (i.e. from being single to living in a partnership) that is more significant in the couples’ lives in terms of defining their roles.

Some qualitative research has examined the role of life-course transitions on power outcomes within intimate partner relationships focusing on income management. Singh and Lindsay (1996) found that the symbolic meaning of money shifts as couples move from cohabitation to marriage in Australia. They described this transition as being characterised by a move towards greater jointed-ness in the management of money. This relates to the nature of the couple’s commitment to becoming more explicit in marriage. Thus, the authors differentiate between “marriage money” and “cohabitation money”. They characterise marriage money as personal, cooperative and joint, but also nebulous. By contrast, they characterise “cohabitation money” as separate, calculable and accountable. The authors highlight that the nebulous nature of “marriage money” has the potential to mask financial inequalities and dependence: “One way of doing this is to view paying for expenses as flexible. Two key phrases, ‘whoever has money at the time’ and ‘we get the money together’, mask the fact that the high earner is likely to pay more” (Singh & Lindsay, 1996, p.67).

Burgoyne and Sonnenberg (2009) note that in analysing the impacts of the transition into marriage on intra-household economy it is necessary to establish whether shifts in practises are determined by marriage per se, (in terms of normative and ideological factors around marriage driving the shift) as opposed to broader economic, pragmatic factors. Ideological factors and pragmatic factors have been found to mediate changes in intra-household economic relations upon the transition into marriage. Burgoyne et al. (2007, 2006) identified that, for a minority of couples, the transition into marriage reflected their ideology of marriage as a partnership, within which all money was pooled in a joint account and treated a collective resource. For others, it was pragmatic factors such as the looming expense of a wedding or the plan to buy a house together that motivated couples to begin partially pooling their money by starting joint savings accounts. For these couples, this provides an example of transitions impacting upon power outcomes. For those couples reporting no transition, a key driving factor of maintaining independence was found to be perceived ownership of income and other assets. Those choosing individualised management systems did so in order to maintain their financial identity and autonomy (Burgoyne et al., 2007).
2.3.3.2 Transition into parenthood

In terms of gender relations, the transition into parenthood has been described as a “critical juncture” in the life course of couples (Singley & Hynes, 2005, p.376). In this case, the bargaining-exchange framework would suggest that childbirth may reduce women’s marital power because women with young children typically have a lower level of involvement in paid employment reducing the economic resources they bring to the household. This would make them likely to have less bargaining power (or a reduced power base) than women without children or women with older children (Baxter et al., 2008; Budig & England, 2001; Sanchez & Thomson, 1997). Furthermore, it influences her ‘threat point’ or alternative outside marriage, as the rewards that she can receive in alternative contexts if she were to divorce while still caring for young children are likely to be limited (Heer, 1963). Gender theories suggest that partners’ gender influences power outcomes not only through their effect on the resources (and ultimately bargaining power that men and women can bring to their relationships), but also through gendered expectations about behaviour (Thebaud, 2010).

Time spent on household work is a common marital power outcome examined in the literature. Rational choice theories of marital power view housework as an unpleasant task, which most self-interested individuals would prefer to do less of. Therefore, a higher level of economic resources relative to one’s partner confers greater bargaining power in trying to reduce hours spent on housework. Several studies from Australia, the USA and the Netherlands have used panel data to examine the effect of transitioning into parenthood has on men and women’s time spent on housework. These studies found that women’s housework hours increase significantly upon the transition into parenthood (Baxter et al., 2008; Sanchez & Thomson, 1997; Gjerdingen & Center, 2004; Kluwer et al., 2002). One study found that, as women have additional children, they further increase the hours spent on housework (Baxter et al., 2008). By contrast, men’s housework hours remained unresponsive to the initial transition into parenthood and men actually reduced their involvement in housework over time, after the initial transition into parenthood (Baxter et al., 2008; Sanchez & Thomson, 1997; Gjerdingen & Center, 2004; Kluwer et al., 2002). Thus, as predicted by both economic exchange and gender display perspectives, the transition into parenthood and having additional children lead to a widening of the gap in men’s and women’s involvement in household labour (i.e. power outcomes), likely reflecting a decline in the value of women’s power bases on one hand and the adherence to cultural expectations and gender norms on the other (Baxter et al., 2008). Anxo et al. (2011) noted that the experience of parenthood often
implies a crystallisation of gender roles, whereby women increase the time they devote to housework and childcare; furthermore, they decrease their leisure time.

2.3.3.3 Transition into retirement

Employment is an important power resource for cohabiting or married partners in a couple. It largely determines the relative economic resources each partner brings to the relationship. Indeed, it has been referred to as providing the basis of husbands’ authority within marriage due to their typically higher returns to employment than married women (Szinovacz, 1987). Therefore, according to theories of bargaining and exchange, retirement has been suggested as leading to a decline in husbands’ marital power due to a loss of resources (Szinovacz & Harpster, 1993; Blood & Wolfe, 1960). However, it is not just economic resources that are lost upon retirement. Alternative sources of need fulfilment, such as friendships and daily interaction with colleagues, are also affected. Thus partners may become more dependent on one another for the fulfilment of these needs (Szinovacz & Harpster, 1993). One could propose the same mechanisms to also affect marital power upon unemployment – whereby it reduces the economic resources one brings to the relationship relative to their partner and also results in a loss of social resources concurrently.

A small body of literature has examined impact of the retirement transition on power process within couples. Kulik and Zuckerman Bareli (1997) found that pre-retired men accord a higher significance to economic resources in conferring marital power, while retired men perceive psychosocial factors as being more important. This finding suggests that retired men shift their attention to other resources in light of cessation of employment and lower income generation. Similarly, Szinovacz and Harpster (1993) examined dependency perceptions among pre-retired and retired couples in the USA using cross-sectional data. Their results show support for the bargaining and exchange theories of marital power, whereby there were higher dependence perceptions among retired versus employed husbands, suggesting that the husband’s loss of role as provider serves to undermine his status within the marriage.

Like previous transitions, there is also a body of literature on the transition into retirement and its effect on the time spent on household work as a power outcome. Solomon et al. (2004) examined longitudinal change in men’s and women’s hours in housework pre- and post-retirement and how this relates to gender ideology. Gender ideology of respondents (i.e.
egalitarian or traditional) remained stable from employment to retirement. However, the retirement transition did not appear to have a major effect on the relation between gender ideology and housework behaviours. For example, egalitarian married men would be expected to contribute more time to household work upon retirement due to the increased availability of time to spend on such tasks. Thus, supportive attitudes towards egalitarian arrangements between couples do not influence how men alter behaviour upon retirement. Moreover, egalitarian women were found to actually increase their hours spent on housework upon retirement to the surprise of the researchers. The authors conclude that there is a mismatch between the scientific belief that gender ideology predicts housework behaviour in all cases.

2.3.3.4 Transition into unemployment

As noted above, both resource and exchange theories and gender ideology theories would predict similar outcomes for people transitioning into unemployment as they would for people transitioning into retirement.

Bird and Rice (2015) use cross-sectional data to examine the effect of recession-induced differential changes in men’s and women’s unemployment rates on the distribution of bargaining power within marriages across 40 states in the USA. Shifting bargaining power was identified by through examining changes in patterns of expenditure, which reflect female versus male preferences. They found a 1.95 percentage point decrease in male-driven expenditure among families living in states where women’s relative economic opportunities improved compared to men’s. This effect was stronger for women living in low-income families, those with young children and those from an African-American or Hispanic background. The findings of this study suggest that men’s unemployment during recession in the USA has led to their reduced bargaining power relative to women in the household.

By contrast, a body of literature in sociology (Greenstein, 2000; Brines, 1994) and economics (Bertrand et al., 2015) examines the impact of husbands’ economic dependence on their time spent on housework. Men’s unemployment is reflected in their increased economic dependence upon their wives. This body of literature provides support for theories of bargaining and exchange but only up to a point. In each study, as husbands’ economic dependence increases, their housework contributions also increase, but only to approximately around the mid-range of dependence, at which point the husbands’ housework contributions begin to decline. Thus the gender gap in home production activities is larger in couples where
the wife earns more than the husband. Drawing on gender ideology theory, these findings are explained by suggesting that a woman compensates for her ‘threatening’ wage or neutralises her ‘deviance’ by carrying out more housework. Thus, partners compensate for behaviour that does not correspond to their sex categories.

Vogler and Pahl (1993) applied a longitudinal perspective to money management, using retrospective data. They found that the allocation system shifted from the joint pool to the housekeeping allowance system when wives stopped working. Conversely, starting work or changing to full-time employment is associated with switching to the joint pool or to the male or female whole wage systems. Vogler and Pahl (1993) highlighted that the shift to female-organised systems occurred in situations of financial constraints and higher job insecurity. Conversely, male-organised systems were used predominantly if the financial situation of the household was secure.

2.3.4 Summary

This section demonstrates that marital power is dynamic, evolving over the life course of the couple. All three aspects of marital power, as conceptualised by Cromwell and Olsen (1975) – power bases, power processes and power outcomes – can potentially be impacted on by the various joint and individual life-course transitions couples encounter along their marital trajectory. Furthermore, the life courses of partners are interconnected, meaning that changes to one partner’s power base may have an effect on the bargaining behaviour (power process) of both partners. Thus, identifying the power trajectory of couples in the context of a period of recession and austerity in Ireland is complex and necessitates the consideration of a broad range of factors, pertaining not just to the present resources and behaviours, but to the series of life-course transitions that form couples’ trajectories.

Having outlined the body of theory, which underpins the current research, I move on to contextualise the research in terms of its location and timing.
2.4 The Irish context – a period of recession and austerity

In this section, I provide a contextual overview of Ireland’s recent recession – the time frame within which the current research is based. I also outline the recession and austerity-induced changes that have the potential to a shift power relations between partners within the household.

2.4.1 Boom to bust – an overview

From the mid 1990s, through the early years of the twenty-first century, Ireland was characterised by an economic boom that solidified the country’s reputation as the ‘Celtic Tiger’. Important social and economic changes in Ireland marked the years of economic boom. From 1994 to 2000, the average annual increase in real GNP stood at seven per cent, which was among the highest in the OECD. This increase in GNP marked an increase in standards of living in Ireland overall.

This economic growth was accompanied by an increase in overall employment figures, with an exceptional increase of 75 per cent from 1994 to 2007. Unemployment declined considerably during the boom, dropping from 15 per cent in 1994 to below four per cent by 2001, and remained stable at roughly 4.5 per cent until 2007. The entry of increasing numbers of married women into the labour force over the period was a key factor driving up the employment rate (Voitchovsky et al., 2012). Female employment in Ireland more than doubled during the boom with women’s share of total employment increasing steadily, from just below 37 per cent in 1993 to almost 46 per cent in 2009 (Russell & McGinnity, 2011). This meant that women were now making greater contributions to family income than ever before (Brewer & Wrenn-Lewis, 2011; Harkness, 2010). Migration was another important factor contributing to the expansion of the workforce. Significant growth in net immigration occurred from 1997 onwards, but was particularly marked from 2005 through 2007 after the enlargement of the EU in 2004 (Voitchovsky et al., 2012).

The sectoral composition of Ireland’s labour force also shifted over the years of the economic boom. The transition from phase one of the Celtic Tiger towards phase two saw a shift in the sectoral distribution of employment away from production and distribution towards construction and public administration, health and education. Meanwhile, the importance of
financial and other business services grew throughout the whole period, accounting for 14 per cent of employment at the end of the period, compared with about nine per cent at the outset.

Ireland’s economic policy throughout this period of extraordinary and sustained growth was based on a neo-liberal tax-strategy, which was to shape how the recession that followed would unfold and its substantial impact on Irish public finances – through both the overreliance on taxation income from the property and construction sector bubble and the high level of public subsistence made available to the collapsed banking sector (Barry & Conroy, 2013).

In August 2008, the Irish economy went into crisis, triggered by the global financial crisis. While multiple factors fuelled the crisis globally, in Ireland the trigger was the bursting of the property bubble, which caused the main Irish banks to go bankrupt, generating a national fiscal crisis (Russell & McGinnity, 2011). Enormous amounts of state funding were provided to the crisis-ridden banking sector, equivalent to 29 per cent of GDP over the period 2009/2010. This resulted in soaring sovereign debt and a request for external financial assistance. In November 2010, the ‘Troika’ (made up of the International Monetary Fund (IMF), the European Central Bank (ECB), and the European Commission (EC) became involved through issuing high-level ‘bailout’ loans to the Irish government and imposing a structural adjustment programme on the country (Barrett & McGuinness, 2012).

The structural adjustment programme imposed on Ireland resulted in a series of successive ‘austerity budgets’ being implemented by the Irish Government. These austerity budgets led to a number of tax and benefit policy changes, as well as changes to public service pay. Policy changes deriving from austerity budgets have been extensive. Keane et al. (2014, pp. 22-23) highlighted the main tax and social insurance policy changes, social welfare policy changes and public sector policy changes likely to have directly impacted incomes of individuals and couples during the crisis and into recovery. The key tax and social insurance policy changes include:

- Reduction of the standard rate band (above which the higher tax rate of 41 per cent is payable) from €35,400 to €32,800 per annum.
- Tax credits, such as the Pay As You Earn (PAYE), Personal, Lone Parent and Widowed credits, fell by an average of 10 per cent.
- The income exemption limit for income tax liability fell from €20,000 to €18,000 for those over 65 years of age.
- The Age Tax Credit granted to those aged over 65 fell from €325 to €254 a year.
- Mortgages taken out from the end of 2012 no longer qualified for mortgage interest tax relief.
- Reduction to Home Carer’s Tax Credit from €900 to €810.
- Reduction of the earnings limit (from €275,239 to €115,000), above which no further tax relief for pension contributions was allowable.
- Introduction of a household charge in 2009, which evolved into an owner-liable property tax in 2013.
- An increase in Pay Related Social Insurance (PRSI) for the self-employed from 3 per cent to 4 per cent.
- Abolition of PRSI allowances and income ceilings.
- Introduction of the Universal Social Charge (USC) in 2011 (combination of an income levy that was introduced in 2009 and subsequently combined with the Health Levy in 2011) with rates in 2012 ranging from 2 per cent to 7 per cent depending on income.
- Taxation of Maternity Benefit in 2013.
- Abolition of PRSI relief on pension contributions.
- Increase in Deposit Interest Retention Tax (DIRT) – rising from 20 per cent in 2008 to 41 per cent in 2014.
- Gradual increase in Capital Gains Tax from 20 per cent in 2008 to 33 per cent 2010.

Key changes to benefit policy include:

- Personal payment rates for most working-age schemes were reduced by five per cent.
- The State Pension remained intact; however, there were cuts to secondary benefit to which state pension recipients are entitled.
- Sharp reduction to payment rates for young people qualifying for Jobseeker’s Allowance (for those aged 18 to 25). The maximum allowance rate for people aged between 18 and 24 years is €100 and for people aged 25 is €144, compared to €188 for people aged 26 years and older.
- Substantial reduction to Child Benefit rates from Budget 2010 onwards and 18 year olds were no longer eligible for the payment.
- Increases for qualified children, paid to claimants of social welfare payments, increased from €24 to €29.80 per week.
- Reduction to Maximum rent limits under the Rent Supplement scheme, while there was an increase to minimum monthly contribution from own resources - €30 for a single person and €35 for a couple.
- The weekly income disregard for recipients of the One Parent Family payment fell from €146.50 to €110.
- The income limits for Family Income Supplement rose by between 3 and 11 per cent, depending on the number of children in the household.
- The Early Childcare Supplement scheme, worth €1,100 per annum for each child under 6, was abolished, while the Early Childhood Care and Education scheme was introduced, providing a free year of childcare/education to children between the ages of the 3 years 2 months and 4 years 7 months.

Finally, changes to public sector pay policy impacted on the disposable income of public sector workers:

- In 2009, a Pension Related Deduction was introduced, with an impact on pay ranging from 5 per cent to 10.5 per cent depending on income level.
- Reductions in all public service salaries ranging from 5 per cent to 25 per cent (the extent of the cut rising with income) were implemented in 2010.
- Further cuts to public sector pay in 2013, including reductions of 5.5 per cent on pay from €65,000 to €80,000, and greater reductions on higher pay.
- Public service pension age raised from 65 to 66 years; maximum retirement age increased from 65 years to 70 years.
- Pensions to be calculated on ‘career average’ earnings rather than final salary level.
- Non-targeted early retirement scheme introduced.

As highlighted by Keane et al. (2014) this list is not exhaustive. Other indirect policy changes such as rising VAT are likely to have affected the purchasing power of these incomes.

Against this backdrop of extensive policy change some authors have broken their analyses of recessionary effects down into separate phases. For example, Barry and Conroy (2013) analyse the effect of recession and austerity policy in Ireland, highlighting two distinct phases in terms of policy changes. Phase one encapsulates the years 2008 through 2010 and is characterised by the reduction of the public sector pay bill mainly through cutting welfare payments, reducing public sector pay and pensions, pension levy and freezing recruitment.
Phase two, incorporating 2011 through 2012, saw the continuation of these policies but with an additional focus on new and increased taxation, lowered levels of social transfers and the implementation of an untargeted early retirement scheme in the public sector. Thus, it would seem pertinent to interpret empirical findings in light of the different phases of policy changes outlined.

2.4.2 Theoretical perspectives on recession and gender relations

The economic and sociological literature offers a number of explanatory frameworks for altered gender relations within households during recession. These relate largely to the effects of recession on women’s employment.

Firstly, drawing on the labour economics literature, household responses to recession are understood in terms of decision-making around labour supply (Ashenfelter & Heckman, 1974). This theory suggests that recession may result in an ‘added worker effect’ and/or a ‘discouraged worker effect’ (Lundberg, 1985). Traditionally, the added worker effect refers to a situation in which married women, currently not in the labour market, enter the labour market in response to their husband’s job loss, coupled with an inability to borrow against future earnings (Mattingly & Smith, 2010). This labour supply response is a method of stabilising a family’s income or consumption. It has been suggested that there is a need to update conceptualisations of added worker effects in order for the theory to retain relevance today. For example, the changing reality of male-breadwinner models no long being dominant in conjunction with the availability of unemployment benefits and other cushioning provisions may weaken the presence of added worker effects. However, Bettio and Verashchagina (2013) argue that the hypothesis still retains relevance if we reconceptualise what we mean by male breadwinner to include the (very common) situation of women being secondary earners (i.e. a situation whereby the woman’s contribution is less than her partner’s [less than 45 per cent of the combined income]). In many dual-earner households, women remain secondary earners; therefore, there are enough secondary earners and non-earners among women to allow for the presence of a substantial added worker effect, comprising both women choosing to work longer hours, as well as new labour force entrants. Some scholars examining added worker effects in the ‘great recession’ have adopted this broader conceptualisation (Starr, 2013). The existence of an added worker effect is thought to be affected by the presence of children. Some researchers have found that added worker effects are stronger among women with children than among those without children (Starr, 2013;
Bettio et al., 2012; Duflo & Udry, 2004). This is because women’s labour supply is thought to be sensitive to the need to support the material living standards of their children.

The discouraged worker effect hypothesis assumes that workers cease their search for employment during recession, as they perceive jobs to be unavailable and therefore withdraw from the labour force (Baslevant & Onaran, 2003; Benati, 2001). For women, a discouraged worker effect or a decline in women’s participation could occur because the opportunity cost of working for women rises with wage gap, discrimination in benefits, and social costs of childcare as well as employers’ perceptions of women workers as being unavailable and requiring additional costs. Both the added worker effect and the discouraged worker effect can exist concurrently in labour markets. Indeed, according to Berik and Kongar (2013), a consequence of the recent recession could be that as more women increase their paid working time and more men reduced their paid working time, men will increase their involvement in the care work and unpaid labour that women gave up in order to take on paid work – possibly resulting in a discouraged worker effect among men as the result of an added worker effect among women.

In a seminal discussion of the impact of a recession on female employment, Rubery (1988) outlines three possible labour market outcomes for female employment:

(a) *Women are protected from recessional impacts as they are concentrated in sectors (such as education and health), which are more immune to cyclical factors (i.e. gender segregation hypothesis).* Gender segregation is a common feature of all labour markets, with men and women’s likelihood of being employed varying according to occupation and workplace. Indeed, Russell et al. (2009) provide evidence of men and women clustering in different occupations and sectors in Ireland.

(b) *Sharp decreases occur in female employment as female labour functions as ‘reserve’ labour to be absorbed or expelled with boom and bust (i.e. the buffer hypothesis).* This means that women are concentrated in numerically flexible, labour-intensive jobs and therefore can be let go or taken on as employers adjust labour input according to variations in demand.

(c) *Job segregation may undergo change, whereby crisis-hit employers will seek to substitute a high-cost workforce for one of a lower cost (i.e. substitution*
hypothesis). The result may be a preference for hiring women over men, even in sectors traditionally regarded as ‘male’.

Rubery’s (1988) hypotheses are not necessarily mutually exclusive and can co-exist. Indeed, in a review of research on previous recessions, Rubery and Rafferty (2013) conclude that, depending on the context, women may take on all three roles; i.e. that of buffer, provision of protected services and entering new jobs that provide direct or indirect substitutes. Each hypothesis will have different implications for the effect of women’s relative contribution to household income.

Albelda (2013) suggests adding a fourth category to Rubery’s (1988) classification in light of the recent global recession. She draws attention to the effect of fiscal austerity on women’s employment. In the USA, choices around reduced government spending, especially on female-dominated health, education and social services, have been influencing gendered employment patterns. Other scholars have also highlighted pressure on Governments to reduce budget deficits as an important mechanism influencing the impact of recession on female labour supply (Seguino, 2009; Floro et al., 2009). Growing unemployment and declining consumer demand inevitably results in declining revenue. Declining revenue and rising budget deficits in recession can lead to a decline in public sector employment, which is typically female dominated, as governments cut expenditure in attempts to reduce the deficit (Seguino, 2009). In the Irish context, austerity measures outlined above, particularly affecting public sector employees, are likely to alter returns to employment for many women and as such have an impact on their relative contributions to household income. It has been suggested that women have been disproportionately disadvantaged by the policy structures put in place in response to recession due to a single-minded focus on reducing public expenditure (Barry & Conroy, 2013). The public sector is vital to women in striving to achieve equality in labour market outcomes. This is due to the fact that wage rates in the public sector are typically higher and the gender pay gap is generally lower. Arulampalam et al. (2007) reported a gender wage gap of 11 per cent in Ireland’s public sector compared to a gap of 27 per cent in the private sector. Furthermore, women dominate public sector employment in Ireland, with some 47 per cent of those employed in public administration and defence and around 75 per cent of those employed in the education and health sectors being women. Consequently, these policy changes have been having a negative impact on large numbers of women employees (Barry & Conroy, 2013).
2.4.3 Gendered effects of recent recession in Ireland: an overview of the empirical evidence

A small body of literature in Ireland focuses on the gendered impact of the recent recession and austerity. Callan et al. (2013) carried out analysis of the impact of tax, welfare and public service pay policies on households in Ireland. According to this analysis of the overall population, all income groups experienced losses during the period of successive austerity budgets – but those most affected were the highest and lowest income deciles. Over the period 2009 to 2014, the highest losses were felt by those in the highest decile of household income (adjusted for family size) with a reduction of about 15.5 per cent, mainly from tax increases and reductions in public service pay. Meanwhile, for those in the lowest decile of household income, policy-induced losses were somewhat higher than average, at about 12 per cent. Those in the third decile of household income had significantly lower losses than any other group, with a reduction of 10 per cent in household income, while, for most other income groups, the income loss was in a narrow range, between 11 and 12 per cent.

Callan’s (2013) analysis was extended by Keane et al. (2014) who examined the differential impact of austerity measures for men and women in Ireland. The report takes account of most of the major tax and benefit policy changes occurring from 2009 to 2013. Data limitations meant that the impact of indirect taxes (such as the increase in VAT, which affects the purchasing power of cash incomes), Capital Gains Tax and Deposit Interest Retention Tax (DIRT) are not included in the authors analysis. However they put forward the suggestion that “changes in indirect taxes are likely to have been regressive (having a greater percentage impact on low income households), while DIRT and Capital Gains Tax are likely to have been progressive (a higher percentage impact on high income households). From a gender perspective, a general rise in VAT may be broadly neutral, whereas given the differential holdings of wealth by men and women, the DIRT and Capital Gains Tax measures seem more likely to have had a greater impact on men” (Keane et al., 2014, p. 24). According to Keane et al. (2014), while tax and benefit policy is gender neutral, in that the system does not differentiate by gender (excluding the case of maternity benefit), the outcomes of such a gender neutral strategy can be different for men and women. This is largely due to sectoral segregation in the labour market and also traditional norms affecting division of labour. Indeed, their findings support this assertion, with considerable gender and age differences being noted in the effects of four distinct components of austerity policy including the following: taxation, public sector pay changes, child benefit reductions and other social welfare changes. Of particular interest in the context of the current study is their analysis of
the impact of policy changes from 2008 through 2013 on the joint and individual income of men and women, who were married or cohabiting. In recognising that the income sharing assumption has been found not to hold in all households, Keane et al. (2014) examined the distributional impacts of austerity measures using both a ‘no income sharing’ and ‘full income sharing’ assumption in order to identify the potential upper and lower bounds effects. Under the ‘full income sharing’ assumption, they found that retired couples experienced a loss of disposable income of four per cent compared to a reduction of nearly 12 per cent for working-age couples. Among working-age couples, those with no earnings and without children lost the least (eight per cent). By contrast, couples with children (with both partners working full time) experienced the greatest losses among all couples (13 per cent). The findings demonstrate that most of the drop in income in the latter group is attributable to taxation changes with a further quarter of the drop accounted for by cuts to public sector pay. The authors also examined the impact of austerity policy assuming no income sharing between men and women in married or cohabiting couples. Under this assumption, women were more disadvantaged than men overall with losses for women (-11 per cent) being higher than those for men (-9 per cent). Men lost out slightly more than women within retired couples (-4 per cent versus -3 per cent respectively). This difference was found to be driven primarily by tax/PRSI changes and is likely due to the fact that men tend to have higher occupational pension coverage rates, which are liable for the Universal Social Charge. Among working-age couples, women’s individual income was reduced by 15 per cent compared to a reduction of 10 per cent for men. Most of this gap was driven by reductions in child benefit, with the remaining portion explained by social welfare reductions. According to Keane et al. (2014), the implications of these findings for gender relations within the household depend on whether couples share their incomes fully or not. In the case of full income sharing, it is the fall in joint income that matters. However, in cases where sharing is not fully equal, allocation decisions that couples arrive at may be influenced by the cash incomes they receive as individuals. In such cases, the greater reduction in women’s income reported above may reduce their bargaining power, making it likely that the policy changes may have an impact on living standards, which is more serious for women than for men.

Russell et al. (2014) carried out an analysis of the impact of recession on gender relations in Ireland’s labour market. They examined employment, unemployment and participation rates of men and women from boom to bust in Ireland, as well as the sectoral distribution of employment by gender. They found that the employment gap between working age men and women in Ireland narrowed considerably from boom (9.4 per cent in 2003) to bust (7.8 per
cent in 2012). The levelling downwards of male employment rates drove this process. Their analyses suggest that women did not hold a ‘buffer role’ in the recent recession in Ireland, given that men’s unemployment was double that of women in 2012 and labour force participation rates between the genders converged during recession, due to falls in labour force participation by men. Women’s concentration in public sector employment served to provide greater protection from job loss during recession. According to the authors, in the first period of the recession, private sector employment declined, while public sector employment actually grew. However, this initial protection was reduced as the recession progressed after 2009. Some public sector employees on short-term contracts were shed due to closure of state agencies along with budget cuts in health and education. Furthermore, the introduction of a voluntary redundancy scheme in the health services for permanent employees, together with the recruitment freeze, resulted in a reduction to public sector employment during the later phase of recession from 2009-2012 – though still at a slower rate than private sector employment. The authors report these falls in public sector employment in the later period as being concentrated amongst women. Nevertheless, they conclude that, during the recent recession, gender segregation has contributed to fewer job losses for women compared to men. Furthermore, in subjectively examining changes in the quality of work, women’s concentration in the public sector was also found to have a protective effect in terms of subjective job insecurity. On the other hand, male and female public sector workers were found to experience higher work pressure and lower job control than their private sector counterparts. From boom to bust average levels of job control among women working in the public sector fell and work pressure rose. Thus the protective effect of the public sector in terms of job loss during recession did not extend to reinforcing gender equality in working conditions. According to the authors, the changing distribution of paid employment in Ireland between men and women and the narrowing of the gender employment gap may have implications for the gender division of housework and caring and gender inequalities in household decision-making (Russell et al., 2014).

There is some evidence that points toward the shifting employment structure of couple households in Ireland. Russell et al. (2014) note that, over the course of the recent recession, evidence suggests that couples tried to reduce the financial risks associated with becoming a ‘jobless household’ through maintaining the employment of at least one household member. In circumstances of high male unemployment, the authors posit that the result may be an observable rise in female breadwinner households. Watson et al. (2012) reported some initial evidence in support of such a trend, with the proportion of households in which females were
the primary breadwinners rising by four fifths, from six to 11 per cent between 2007 and 2010.

The recession in Ireland resulted in a surge of outward migration, which served to maintain lower unemployment rates (Barry & Conroy, 2013; Duffy & Timoney, 2013; International Monetary Fund, 2012). Confirming these effects, the IMF in 2012 reported that, had all employees who lost their jobs since the beginning of the crisis remained in the labour force, the unemployment rate would have been approximately 20 per cent (rather than 14.8 per cent). What this means is that one cannot get a true measure of the impact of the recession on gender equality by examining employment/unemployment rates alone. Russell et al. (2014) examined emigration rates for men and women in Ireland. While emigration increased rapidly for both males and females in Ireland between 2008 and 2012, the male to female ratio was the same in both years. Thus, Russell et al. suggest that, while emigration may have affected unemployment rates overall, it may not have had a major impact on gender differences in unemployment rates.

2.4.3 The patriarchal context

The sociological literature points to the importance of the normative context in understanding the relationship between recession, gender relations and intra-household power. Decisions are the division of paid and unpaid labour between partners are strongly influenced by prevailing gender norms, as are labour markets more broadly (Barry & Sherlock, 2008). Therefore, it is necessary to contextualise couples’ decision-making within the broad institutional and cultural context in which it occurs.

Social policies serve to regulate and structure transitions in the life courses of individuals and in turn power relations within couples. The welfare state imposes certain ideologies through their programme of social policies. These social policies in turn impact upon the various shared and individual life-course transitions of partners in couples. The result of state imposed ideology can be that men and women experience the same transitions (for example, the transition into parenthood) differently.

Ireland is typically regarded as a patriarchal state, with prevailing patriarchal norms having been produced and perpetuated by the Catholic Church, the state, the economic structure and the social and cultural construction of heterosexuality (O’Connor, 1999; Mahon, 1994).
Traditionally, state imposed rules have served to reinforce gender norms, which place men in the role as primary breadwinner and women in the role of household production and reproduction. For example, a marriage bar was in place in Ireland up until 1974 that meant that women working in the public sector had to resign from their jobs upon marriage (the private sector adopted a similar practice, albeit informally); child benefit is paid to mothers; and lengthy parental leave is only optional for mothers. Whilst more recently we have witnessed a shift in policy to a model that supports the ‘adult worker family’, with both men and women expected to be in employment (Lewis, 2001), some commentators highlight tensions in Irish Government policy. More specifically, the labour market policy strives to promote the increasing labour force participation of women. However, health and welfare policy is founded on the assumption that there is one unpaid, female adult in the home, who does the care work (O’Hagan, 2005; Cullen et al., 2004).

McGinnity and Russell (2008) reported that policy on caring in Ireland places a strong influence on market forces and individual freedom with relatively little intervention by the state in families’ economic arrangements. Although childcare costs in Ireland are amongst the highest in Europe, the state does not provide direct provision to families for childcare; it is not seen at the government’s role. Instead, the state provides indirect support in the form of grants to encourage private sector and community provision. Burgoyne et al. (2006) highlight the potential consequences of such a lack of provision. They note that a lack of affordable childcare in conjunction with gender inequality in pay and a lack of family-friendly employment policies make it more likely that each individual couple is likely to make ‘choices’ that reproduce the traditional male breadwinner/female home-maker model. Thus, “gender roles in heterosexual marriage may remain stubbornly impervious to change with potential consequences for the well-being of individuals within marriage” (Burgoyne et al., 2006, p. 636).

In Ireland, unpaid parental leave of 18 weeks can be taken in respect of a child up to eight years of age. Both parents have an equal separate entitlement to parental leave. The fact that parental leave remains unpaid can have two consequences: firstly many parents cannot afford to avail of it; secondly, it deters men in particular from availing of it (McGinnity & Russell, 2008). On top of this, there is currently no legal entitlement to paternity leave (time off at the
birth of the child) for fathers in Ireland\(^1\). Thus, Fox et al. (2009) raise the concern that the effect of parental leave policies may serve to reinforce rather than weaken gender inequalities, whereby a question remains of the extent to which fathers consider parental leave to be policies for women rather than men. From September 2016 fathers will be entitled to two week statutory paternity leave on the birth of a new born baby. It will be interesting to examine if such a provision contributes towards a shift in attitudes towards parental leave.

The caring role within families extends beyond that of providing care for children. Other dependents such as older people and people with disabilities may also be in need of care within a family. The government make provision for carer’s leave, which allow employees to take a break of up to 104 weeks, with modest payment in order to care for an elderly person or person with a disability. O’Hagan (2005) argues that carer’s leave is an attempt by the government to encourage female family members to continue to provide care in the family instead of the community. The state also provides home-help services, care assistance and respite care, but it has been argued that this state provision is inadequate, due to under provision of services and resources, inequitable access to same and a failure to appreciate the needs of carers (O’Hagan, 2005). Cullen et al. (2004) summarised the government’s role in providing care to those in need as ‘residual’, often providing care only in circumstances where there is an absence of family care. This stance on behalf of the government seems to assume an infinite capacity on the part of the household to absorb the cost of caring (Cullen et al., 2004).

Lynch and Baker (2005) are critical of social policies for focusing on the independence of human beings, while all the time ignoring their inevitable dependence and independence: “No human being, no matter how rich or powerful, can survive from birth without care and attention” (Lynch, 2010). Interdependency pervades all aspects of our lives, inevitably existing in personal relationships, work places, public organisations, and voluntary groups or other social settings (Lynch, 2010). However, social policies view citizenship as synonymous with ‘paid’ work. Social policies, such as those outlined above, ignore and undervalue the care and love associated with work undertaken by women, leaving them open to control by others (Lynch & Baker, 2005).

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\(^1\) With effect from 1 September 2016, fathers are entitled to statutory paternity leave of two weeks from employment or self-employment following birth or adoption of a child. The provisions apply to births and adoptions on or after 1 September 2016.
Such a patriarchal context has important implications for understanding marital power in the context of recession in Ireland. Indeed, women’s marital power has the potential to be influenced by these prevailing patriarchal norms that place caring responsibilities upon women and often fail to provide adequate supports for working parents. Being responsible for care limits the economic, social and human capital resources a woman can bring to a relationship. Furthermore, state imposed male breadwinner ideology can reinforce traditional gender role attitudes which, according to gender theory, are likely to affect power processes at play within couples, particularly in a time of recession which challenges normative contexts of men being the higher earner.

2.4.5 Summary

This section contextualises the research in terms of the turbulent period on which it is based. Ireland has recently experienced a severe economic recession. Its stark effects on the labour market, combined with a comprehensive programme of austerity measures, mean that there have been considerable changes at the macro level that are likely to have considerable knock-on effects at the micro level of the household. For instance, reduced employment rates will have led to household income shocks for many families. Equally, austerity measures and policy changes are likely to increase financial pressure as well as constrain choices around employment for certain families.
2.5 Theoretical framework and research questions

This research adopts Cromwell and Olsen’s (1975) multi-dimensional conceptualisation of marital power, which allows me to examine how the structural nature of marital power interacts with broader cultural ideologies around gender to affect power relations within the household. As highlighted in Section 2.2.2, Cromwell and Olsen (1975) conceptualise family power as having three domains: power bases, power processes and power outcomes.

As evident in Figure 2.1, I conceptualise power outcomes for men and women within couples as resulting from three levels of power that interact with one another.

Level one represents the relational nature of power and how this impacts upon outcomes. Rational choice theories of intra-household power relations have repeatedly demonstrated that relative power bases of partners affect power outcomes (Bonke & Browning, 2009; Lundberg & Pollack, 1997; Browning, 1994; Blood & Wolfe, 1960). Indeed, it is also true that power outcomes can affect power bases for future bargaining. For example, consider a wife who has young children and lower returns from employment than her partner. She assumes the role of primary carer to their children due to the high cost of childcare. The result of the decision for the woman to spend more time than her partner on care means that the time and flexibility she can attribute to labour market activities is more limited than that of her partner. This affects her ability to generate income and assets, i.e. power bases (Kes & Swaminathan, 2006). Indeed, power processes have been shown to mediate between power bases and power outcomes, whereby gender ideology of partners overrides the effect of power bases beyond a certain threshold of resources for women. For example, research demonstrates that women’s relative contribution to household income impacts upon power outcomes in a way that is consistent with bargaining and exchange theory up to a threshold of 50 per cent. However, beyond that threshold the power process seems to be dominated by gender ideology to produce outcomes that are inconsistent with bargaining and exchange theory (Bertrand et al., 2015; Bittman et al., 2003; Greenstein, 2000; Brines, 1994)).

Level two represents the dynamic nature of power relations within a couple (McDonald, 1980) and impacts on level one overall. Life-course transitions have been demonstrated to affect power bases. For example, the transition into parenthood for women is often synonymous with a lower level of involvement in paid employment, reducing the economic resources they bring to the household (Budig & England, 2001). Similarly, the transition into
retirement for men can reduce both their gross and relative contribution to household income (Blood & Wolfe, 1960). However, such transitions can also impact upon power processes. For example, gender ideology may see the transition into parenthood as naturally relegating the woman to the role of primary care (i.e. directly influencing power outcome) and, therefore, secondary provider (i.e. influencing power base and potentially influencing future power outcomes).

Level three represents the impact of institutional context on power relations within couples. As Barry and Sherlock (2008) point out, women’s and men’s decision-making must be located within the broad institutional and cultural context in which decisions are made. Macro-economic factors, such as recession, can cause unexpected life events (e.g. job loss of one partner), which directly impacts on power bases. Recession also impacts on state policy around taxes and benefits, which in turn interact with life transitions to affect power bases. State policies (for example parental leave, child benefit, childcare and carer’s allowance) also serve to influence life transitions and, in turn, power process through imposing a male breadwinner ideology upon couples (O’Connor, 1999; Mahon, 1994).
Figure 1.1 Theoretical Framework

Level 3

Level 2

Level 1

State Policy
Recession

Life Course Transitions
Life Events

Power Bases
Power Process

Power Outcomes
Thus, it is against this theoretical background that I frame my research questions as follows:

- What, if any, impact has the economic crisis had on contributions made to the household in married and cohabiting couples in Ireland? (i.e. power bases)
  - Has there been a shift in relative contribution of women to household income over the course of the crisis?
  - Do contributions differ between women working in the public sector and women working in the private sector (to assess austerity impacts)?

- How does the economic decision-making process unfold within married and cohabiting couples in Ireland? (i.e. power process)
  - How are incomes shared between married and cohabiting couples within households?
  - How are decisions around issues affecting partners’ relative income contributions (i.e. labour supply and care) negotiated within households?
  - Have extra-environmental parameters (including the economic crisis, austerity measures) had any influence on economic decision-making practices between couples?

- What are the implications of the economic decision-making process within households for power outcomes for partners? (i.e. power outcomes)
  - What impact has the relative contribution of women on their decision-making outcomes?
  - Do decision-making outcomes vary depending on the type of decision being made (i.e. orchestration versus implementation power)?
3. Methodology and methods

3.1 Introduction

This chapter describes the methodology of the study and the methods used. Section 3.2 discusses the epistemology that guides the research. Section 3.3 outlines the chosen methodology, including an outline of the mixed-methods design and a rationale for choosing a mixed-methods design. Section 3.4 outlines the quantitative and qualitative methods used to address the research questions. Section 3.5 provides a summary of the chapter.

3.2 Feminist standpoint epistemology

In broad terms, the current research is guided by feminist epistemology. While there is no hegemonic feminist epistemology, multiple lenses serve to draw attention to tiers of oppressive points of view based on sexism, racism, and homophobia to name but a few (Hesse-Biber, 2011). There is a broad spectrum of feminist epistemologies. According to Stanley and Wise (1993), whilst one can talk abstractly about each of the theories as being separate and distinct, the reality is that in research these theories often shade into each other. Indeed, there are common views that are “connected in principle to feminist struggle” that many feminist epistemologies share (Sprague & Zimmerman, 1993, p.266). Researchers can and do combine a number of elements from the broad spectrum of feminist epistemologies in their work (Stanley & Wise, 1993). With this in mind, I largely align my research with the feminist standpoint epistemology. However, I am conscious that my research also reflects some of the principles of feminist empiricism thought.

Brooks (2007) describes feminist standpoint epistemology as “a unique philosophy of knowledge building that challenges us to (1) see and understand the world through the eyes and experiences of oppressed women and (2) apply the vision and knowledge of oppressed women to social activism and social change...(It) requires the fusion of knowledge and practice...(being) both a theory of knowledge building and a method of doing research” (p. 56).

The development of my research questions was guided by the principles of a feminist standpoint epistemology. My research journey initially began with a critique of traditional tools of poverty measurement and economic inequality for understanding standards of living at an individual level during a period of recession. Adopting a feminist standpoint, my
questions focus on what goes on beyond the household level to examine intra-household economy, often ignored in mainstream analysis.

Feminist standpoint epistemology has a number of core characteristics that underpin the current research. Firstly, feminist standpoint theory rejects male ‘objectivity’ as a basis for feminist epistemology. It argues that traditional positivism is charged with androcentric biases whereby women’s voices and experiences have been largely ignored in favour of male perspectives. Explanations about phenomena have been extrapolated from androcentric evidence and used to account for the entire population. Thus, feminist standpoint theorists have challenged the supposed value-free and objective positivist paradigm by highlighting that women’s experiences often contradict the mainstream findings from positivist research, disrupting its claims regarding universality and objectivity (Brooks & Hesse-Biber, 2007). In the context of the current research, the dominant neoclassical economic model suggests that income and resources are shared equally among household members, regardless of their relative contribution income and resources. However, research adopting a gender focus has consistently proven that the assumption of equal sharing, which continues to dominate public policy in many countries, including Ireland, does not hold (Bonke & Browning, 2009; Chiappori & Donni, 2009; Lundberg & Pollack, 1996). The consequences of such an androcentric bias can be stark for individuals’ standards of living. For example, Cantillon and Nolan (2001) assert that conventional practice based on neoclassical assumptions could lead to the extent and nature of gender differences in the experience of poverty and standards of living being understated, in turn impairing the capacity of policy to improve living standards.

In standpoint theories, as well as empiricism, truth is thought to exist independently of the knower. The feminist standpoint epistemology broadly acknowledges that social situatedness is inescapable in knowledge-seeking projects. However, it transforms this situatedness into an available scientific resource though arguing that socially situated knowledge can be properly objective (Harding, 1993). In line with this, feminist standpoint theory requires that women be placed at the centre of the research process so that their concrete experiences provide the starting point from which to begin research. Harding (1993) suggests that the dominant androcentric bias represents an inaccurate social reality, and “starting off research from women’s lives will generate less partial and distorted accounts not only of women’s lives but also of men’s lives and of the whole social order” (Harding, 1993, p.56).
Standpoint feminist theorists are critical of social theory for referring to the public and private sphere dichotomy that sees the macro, public sphere as more important than the micro private sphere, which refers to individuals and relationships. However, these spheres, it is argued by feminists, cannot be distinct and are in fact mutually reinforcing (Sprague & Kobrynnowicz, 2004). One of the key assumptions of this research is that the public and private spheres are indeed mutually re-enforcing – for example, whereby the effects of recession on the labour market interact with couples’ decision-making around labour supply and child care within the home, which in turn affects the characteristics of those people that make up the labour force.

Finally, feminist standpoint epistemology has evolved over the past few decades so that it is now more complex and multifaceted (Brooks, 2007). Intersectionality now plays an important role in theorising of standpoint feminists and it is no longer acceptable to view women as one heterogeneous oppressed group. Rather, women inhabit many different social realities, coming from different class, cultural backgrounds, and stages of life.

These points are salient in the context of the current research. Traditionally, household economy and therefore standard of living of household members have been measured at a household level, reflecting a traditional and outdated ‘male breadwinner earning a family wage’ dynamic. Therefore, the dominant neoclassical model of household economy has served to neglect the experiences of women. They fail to acknowledge this group’s experiences (such as reproductive labour) in favour of a social reality that is said to be ‘objective’, but in reality is partial and biased towards maintaining a status quo that is convenient and serves to place higher value on roles traditionally inhabited by men (i.e. productive labour). The rejection of the outdated ‘male breadwinner model’ forms the starting point for my research. Rather, by going beyond the household level and examining individual experiences, my research is giving a voice to women’s experiences at the micro level. Furthermore, by examining the gendered nature of the impact of recession on labour markets this research sheds light on women’s experiences at the macro level. Finally, my methodology was designed with a view to representing a diversity of experience in key variables such as age group, social class, whether they have children or not and so on.
3.3 Methodology

Over the past two decades there has been increasing agreement that there is no one specific methodology, method or combination of methods that necessarily makes research ‘feminist’ (Beetham & Demetriades, 2007; Oakley, 2000; Brannen, 1992). For Brannen (1992), what makes research feminist is the fact that the researcher locates themselves as a feminist within the research process. Further, according to Beetham and Demetriades (2007), feminist research results from an approach that considers the multifaceted nature of gender. It is the research approach that is critical, in other words using methods that best answer the research question, but importantly it is using them in ways that are consistent with broad feminist goals and ideology (Beetham & Demetriades, 2007).

3.3.1 Mixed methodology

Mixed methods are both a method and methodology (Creswell et al., 2006). Creswell and Plano Clark (2007, p.5) provide a comprehensive definition of mixed-method research that adopts both a methods and methodological focus as follows:

‘Mixed methods research is a research design with philosophical assumptions as well as methods of inquiry. As a methodology, it involves philosophical assumptions that guide the direction of the collection and analysis and the mixture of qualitative and quantitative approaches in many phases of the research process. As a method, it focuses on collecting, analysing, and mixing both quantitative and qualitative data in a single study or series of studies. Its central premise is that the use of quantitative and qualitative approaches, in combination, provides a better understanding of research problems than either approach [alone]’.

In line with this definition, and resulting from extensive experience in reviewing mixed-method articles and research, Creswell (2011) identified five core characteristics of mixed-methods research. Firstly, it involves persuasive and rigorous collection and analysis of both quantitative and qualitative data based on the research question. Secondly, data may be mixed in two ways – concurrently, by combining or merging the data; or sequentially whereby one type of data builds on the other, and in a way that priorities one or both methods. Thirdly, this type of procedure may be used in a single study or in multiple phases of a programme of study. Fourth, the research frames the approach within a philosophical world view and
theoretical lens. Finally, the procedure is built into specific research designs that direct the plan for conducting the study.

The philosophical rationale that underlies a mixed methodological approach is pragmatism. Simply put, pragmatism is the belief in doing what works best to achieve the one’s aim. As an underlying philosophy for inquiry, pragmatism supports researchers in choosing between different models of inquiry as research questions being addressed intrinsically determine which methods are best suited (Morgan, 2007). That is, certain research questions are best addressed using qualitative analysis while others using quantitative methods. The pragmatic philosophy underpinning this study allowed for a systematic application of appropriate qualitative and quantitative methods to address each specific aim.

3.3.2 Rationale for choosing a mixed-methods design

Based on a review of the literature and giving consideration to the nature of the research questions, a mixed-methods design was deemed most appropriate in seeking to address the research questions.

I draw on two typologies in outlining why I have chosen a mixed-method research design. Firstly, based on Greene et al.’s (1989) five-point typology, I chose a mixed methodological design for the purpose of ‘expansion’. This is where a mixed methodology extends the breadth and range of inquiry by using different methods for different inquiry components. Bryman (2006) developed a more detailed 16-point typology, which builds upon the work of Greene et al. (1989). Based on Bryman’s typology I identify the reasons for choosing a mixed methodology as ‘process’ and ‘explanation’. Somewhat similar to expansion, process refers to when quantitative research provides an account of structures in social life but qualitative research provides sense of process. ‘Explanation’ then refers to where one method is used to help explain the findings of another.

How do these issues of ‘expansion’, ‘process’ and ‘explanation’ apply to my research? By way of explanation, the most central issue being explored is intra-household economic decision-making as a proxy for power relations within couples. Firstly, regarding intra-household economy, a review of the literature suggests that the study of such requires an interdisciplinary approach (Katz, 1997). Feminist economic scholars have suggested that drawing on different disciplines has the power significantly to enhance and strengthen
economic analysis from a feminist standpoint and could provide important insights into household structures and processes. Formal economic modelling alone is overly restrictive when seeking to capture the nuances and complexities of intra-household relations. Therefore, it has been suggested that use of mixed-methods designs permits a more nuanced and richly characterised understanding of the dynamics and features of the allocational unit (Katz, 1997; Agarwal, 1997).

Beyond these theoretical challenges, a mixed methodology also serves to address existing empirical challenges for the study of intra-household economic decision-making. Quantitative analysis of intra-household economic decision-making during a period of recession is hampered by the limited availability of large-scale data sets that collect information on intra-household decision-making at regular intervals. In the Irish context, a special module on intra-household decision-making and sharing of resources was collected in 2010. However this was an ad-hoc module collected for one year only, making inferences about changes across the years of recession impossible.

Quantitative data can be useful for providing the big picture and measuring the extent and prevalence of social and political phenomena (Rose, 2001). Thus, in the context of this research, questions pertaining to labour market trends during recession and women’s relative contribution to household income were addressed using available quantitative data for the purpose of identifying generalisable trends. Using quantitative data for multiple years also allowed the comparison of trends from before and during the recession. On the other hand, the personal stories involved in qualitative data, accompanied by thoughts and feelings, can help to bring depth and texture to the analysis (Hodgkin, 2008). Therefore the qualitative component of the study was included with a view to expanding upon the information gathered from the quantitative analysis through shedding light on subtle nuances and processes that cannot be picked up from the quantitative data. In other words, the objective is to combine quantitative and qualitative methods in order to draw on the strengths of both methods and overcome the weaknesses of each.

3.3.3 Mixed-methods research design

The triangulation design is the most common and well known approach to mixed-methods research. Overall, the purpose of triangulation is to generate different but complementary information on the same research topic with a view to developing a fuller understanding of the
research problem. The variant of triangulation design I chose was a *convergent parallel design* (also referred to as simultaneous triangulation, concurrent triangulation and convergence model) as the approach to mixing the quantitative and qualitative methods. Researchers using this approach collect and analyse both streams of data during the same phase of the research process and merge the two sets of results into an overall interpretation (Creswell & Plano-Clark, 2011). This approach aims to offset the relative weaknesses of the two methods through combining them (Patton, 1990). According equal weight to both the quantitative and qualitative research streams, I used the convergent parallel design to develop a more complete understanding of couples’ economic decision-making during a period of recession.

I followed four key steps to the convergent parallel approach identified by Creswell and Plano-Clark (2011, p.78). Firstly, I collected both streams of data, separately but concurrently. This involved getting access to EU-SILC and QNHS data for secondary data analysis, and also collecting qualitative data through interviewing couples. Secondly, I analysed the two streams of data separately and compiled initial results and findings. Thirdly, I ‘merged’ the results through comparing findings that emerged. Finally, I interpreted the extent to which the two sets of findings converge, diverge, relate and/or combine in order to enhance my understanding of couples’ economic decision-making during a period of recession in Ireland (see Figure 3.1).
**Design the QUAN Strand:**
State questions and determine approach

**Collect the QUAN Data:**
Obtain access to relevant datasets

**Design the QUAL Strand:**
State questions and determine approach

**Collect the QUAL Data:**
Obtain permissions
Identify the qualitative sample

**Analyze the QUAN Data**
Analyse the quantitative data using descriptive statistics, inferential statistics and effect sizes

**Analyze the QUAL Data**
Analyse the qualitative data using procedures of theme development and those specific to the qualitative approach

**Merge the two sets of results**
Identify content areas represented in both data sets and compare, contrast and synthesise results in a discussion

**Interpret the merged results**
Summarise and interpret the separate results
Discuss to what extent and in what ways results from each of the two types of data converge, diverge, relate to each other, and/or produce a more complete understanding
3.4 Methods

3.4.1 Quantitative component

The quantitative findings and discussion chapter is divided into three distinct sections, based on three separate pieces of analysis. The three sections of analysis involve:

- A descriptive analysis of gendered labour market trends from boom to bust;
- An examination of the relative contribution to household income of partners in married couples across recession; and
- An analysis of decision-making among couples during recession in Ireland.

3.4.1.1 Gendered labour market trends – boom to bust

Data

The data in this section was drawn from the Quarterly National Household Survey (QNHS) for the years 2006 through 2015. The Quarterly National Household Survey (QNHS) is a large-scale, nationwide survey of households in Ireland. The purpose of the QNHS is to provide quarterly labour force estimates. Individual labour market information is collected throughout the year on a quarterly basis (Q1 covering January to March, Q2 - April to June, Q3 - July to September and Q4 - October to December). Furthermore, the QNHS is a rotating panel where every quarter 20 per cent of households are replaced. Finally, participation in the survey is voluntary (Central Statistics Office, 2012).

The Central Statistics Office (CSO) website provides an interactive interface through which users can access aggregated data from the Quarterly National Household Survey. I utilised the aggregated data to generate descriptive statistics for the current section.
3.4.1.2 The relative contributions to household income of partners in married couples across recession

Data

The data used in this section derives from the Irish component of the European Survey of Income and Living Conditions (EU-SILC). I analysed pooled data for the years 2007 through 2012, using a series of descriptive statistics and OLS regressions.

An examination of relative household income of partners requires being able to distinguish the reference person from their spouse (if any). Thus, I retained in the dataset only those households containing both a reference person and their partner. Further, I only focused on ‘two adult’ households for this section of the analysis. Indeed, it can occur that a married or cohabiting couple will live in a household with other adults, for example, in the case of sharing the home with one partner’s parents or house sharing. However, I believed that to analyse these households within the same framework as two adult households would be flawed, as a three adult household would be likely to have a third stream of income outside of that earned by either partner, likely affecting the dynamics between partners. Furthermore, because some households containing two adults could refer to other types of two adult households such as a sibling household, I maintained only people who reported being married and also matched partners by their ‘spouse’ id.

The final sample included 9,855 households for the years 2007 through 2012 pooled.

The nature of the research question necessitated the consideration of both the relative contribution to household income and labour market activity status of the female partner. It should be borne in mind that the income variable used in this analysis relates to the previous calendar year and is calculated on an annual basis. Ideally, I would focus on activity during the same calendar period in which the income was generated. The EU-SILC reportedly collects information on ‘main activity status over the income reference period’ (RB170) however this variable was not available in the EU-SILC RMF made available by the CSO for the purpose of the current research. In order to overcome this limitation of the data, I identified cases where a change was reported in the respondent’s activity status in the last 12 months. I recoded the labour market status of each of these cases to correspond with that of the year to which the income variable relates. This was a measure taken to prevent false
associations being made between one of the key predictor variables, employment typology, and the dependent variable relative contribution to household income. The income amounts are annual and are reported for the previous earning year; so in the 2012 survey, for example, the amounts refer to total income earned in 2011. This is a factor that needs to be borne in mind when interpreting findings.

Outliers were examined using partial regression plots and studentized deleted residuals. The studentized deleted residual is the residual that would be obtained if the regression was re-run omitting that observation from the analysis. Some data points are so influential that when included in the analysis they pull the regression line close to that observation making it appear as though it is not an outlier. However deleting the observation makes it more apparent how outlying it is. Data points were classified as potential outliers if the studentized deleted residuals were greater than ±3 standard deviations. Based on this examination, I deleted two cases that appeared to be miscoded and established that the remaining cases with large residuals did indeed appear to be real data. The residuals were large mainly for cases where women were earning close to all of the income. In some cases, this appeared to be due to the fact that men were self-employed and reporting income losses. In other cases, both partners were reporting being inactive and the woman appeared to be in receipt of benefits, private or occupational income or income from assets such as rented property. In such instances, the man was not in receipt of any individual income from benefits or otherwise. In addition to examining residuals, I also inspected leverage values and identified that no cases were above 0.2. Finally, I examined the Cook’s Distance Value for each case and identified that there were no cases above 1.0. As a robustness check, I removed any cases with residuals that were greater than ±3 standard deviations. The p-values and regression co-efficient remained largely unchanged. Satisfied that the potential outliers represented important real data points and were not greatly affecting the interpretation of the findings, I proceeded to run the regression models keeping the data points that were identified as potential outliers.
Empirical model

Following a review of the relevant literature and careful theoretical consideration, I present a model of women’s relative contribution to household income during a period of recession that can be stated as follows:

\[ Yi = X + B1 + B2 + B3 + R \]

where \( Yi \) is the share of household income for the wife, \( X \) is the random intercept, \( B1 \) is a vector of individual characteristics including wife’s age (in years); wife’s age squared; wife’s education level; wife’s education level relative to husband’s education; \( B2 \) is a vector of household characteristics including employment typology of the household; number of children; household income; and urban or rural dwellers; \( B3 \) represents a vector of recession specific variables – including survey year and tenure status; and \( R \) is the error term.

I introduce a second model that is an extension of the previous model and focuses only on the population in employment. In this model, \( B4 \) represents a binary variable for sector of employment (i.e. public or private sector). I state this model as follows:

\[ Yi = X + B1 + B2 + B3 + B4 + R \]

In identifying changes across recession, I also seek to determine the interaction effects between survey year and other key variables (represented by \( B5 \)) including employment typology, tenure status and relative education in this model. I state this model as follows:

\[ Yi = X + B1 + B2 + B3 + B4 + B5\text{Year} + R \]

The first empirical model was run on the sample aged 65 years and younger (Model A) and also sample representing households where partners are aged 65 years or younger (Model C). My research questions are not limited to people of working age, which is why I wished to include those aged 65 years and older in my sample. However, the inclusion of non-working age couples could have served to distort findings resulting from changes in employment specifically – for example, leading to an understatement of the rise in dual inactive households across recession. Therefore, I opted to run the model on those aged over 65 year
separately. The second model (Model B) seeks to tap into the effects of sector of employment; therefore, only households that include women in employment were included in this analysis. The third model was run on the overall sample aged 66 years (Model D) and under and the sample in employment aged 66 years and under in order to determine the interaction effects between survey year and key variables.

**Dependent variable**

The dependent variable, Yi, represents wife’s relative contribution to household income. This variable was constructed using the individual annual disposable income variable (i.e. post tax, post social transfers disposable individual income) for husband and wife. In the context of the current research it makes sense to measure disposable income. Disposable income refers to what money is actually available to the partners within the household. It is important to note here that the annual disposable income variable for individuals was computed using gross income components measured at the household level, including income from rental of a property or land, family/children related allowances, housing allowances, regular inter-household cash transfers received, interests, dividends, profit from capital investments in unincorporated business, income received by people aged under 16. This means that individual income amounts would be raised by income that is recorded as belonging to the household as opposed to the individual. However, in each couple, the partner’s relative income would be raised by equal amounts (i.e. adding total household income amount to individual amount for both partners). Therefore, because the dependent variable was a percentage of each partner’s contribution to household income, it was unaffected by the inclusion of gross income components measured at the household level. Furthermore, it is well documented in the literature that money possesses social meaning. It has been suggested that a sense of ownership endures over income that is earned by an individual, even in circumstances where income is ‘pooled’ (Elsas, 2013; Singh, 1997). Thus, I acknowledge the conceptual limitation of using a dependent variable that combines earned and non-earned income together in one measure. Indeed it may be true that behaviour related to earned versus non-earned income is different as a result of such underlying processes.

Thus the dependent variable (wife’s relative contribution to household income) was computed as follows:
This results in a score, ranging from .00 to 1.00 representing the woman’s share of the couple’s total income. A score of .00 represents no contribution to household income (0 per cent), whilst a score of 1.00 represents the contribution of 100 per cent of household income.

Given the relative dominance of the traditional male breadwinner model in Ireland until relatively recently there were a large number of women reporting no contribution to household income in the data. This resulted in a distribution that had a mass of zeros causing the data to be highly positively skewed [Skewness = 0.561, SE for skewness = .025; Kurtosis = -0.372, SE for Kurtosis = 0.049).

**Figure 3.2 Distribution of women’s relative contribution to household income variable**

The data is very clearly not normally distributed and violates the assumption of homoskedasticity that is necessary to run Ordinary Least Squares regressions. Therefore, in
order to ensure correct interpretation of the relationship between the dependent and independent variable, I employed the use of heteroskedasticity-consistent standard errors, also known as White (1980a) standard errors, or Eicker-White standard errors in recognition of Eickers (1967) or ‘robust standard errors’. These standard errors are said to be robust because, in large enough samples, they provide accurate hypothesis tests and confidence intervals given minimal assumptions about the data and model (Angriste and Pischke, 2008). Furthermore, by way of a robustness check, I also ran the models using categorical dependent variables – i.e. 0-24% contribution to household income, 25-49% contribution to household income, 50-74% contribution to household income and 75-100% contribution to household income. In terms of the findings I was satisfied that they were in keeping with the findings from the OLS regression.

**Independent variables**

Several carefully considered independent variables were included in the regression model as follows:

- **Household employment typology:** The employment status of both spouses was thought to be an important predictor of women’s relative contribution to household income because it accounts for whether either partner is receiving remuneration from employment. Even more important in the context of relative contributions to household income is each partner’s employment status relative to the other partner. This was accounted for in the categorical employment typology of the household variable. This was a categorical variable with four categories as follows: 1) dual inactive 2) dual earner 3) female employed/male inactive 4) male employed/female inactive.

- **Number of children:** The number of children a couple has is likely to influence a woman’s attachment to the labour force and her work experience. Indeed the ‘child penalty’ affecting women’s wages is repeatedly reported in the literature. Therefore, the number of children was predicted to have a negative effect on women’s relative contribution to household income in a standard model. This was a categorical variable with four categories as follows: 1) no children 2) one child 3) two children, and 4) three plus children.

- **Education:** I included two variables relating to education. One variable represents woman’s level of educational attainment. Women with high educational attainment
are likely, with other factors controlled for, to be less dependent. This was included as a categorical variable with six categories ranging from primary level of education to second stage of tertiary level education. I included woman’s education level relative to her partner’s as a proxy for power. Where a woman is married to a man with higher education her relative contribution to household income is expected to be lower as she is likely to command lower relative wages. This was included as a categorical variable with three categories as follows: 1) lower education 2) equal education, and 3) higher education.

- **Age:** Age, measured in years, was included as a continuous variable. Age squared was also included in order to identify if any relation between woman’s age and relative contribution gets stronger or weaker as women’s age continues to rise.
- **Urban or rural dwellers:** Geographical location was included as a binary variable to identify whether significant differences exist between urban dwellers and rural dwellers.
- **Survey year:** I included the variable survey year because the focus of my research question was to determine if contribution to relative household income increased over the course of the recession, and, if so, at what point in time. This was included as a categorical variable, ranging from 2007 through 2012, in order to capture when changes did or did not occur.
- **Tenure status:** I also included tenure status, because given the nature of the recent recession it is thought that the declining value of property may have prompted some women who are homeowners to re-evaluate their decision to stay at home or work part time, thus having an influence over relative contribution.
- **Sector:** I included a binary variable representing public and private sector employment. In the absence of more accurate information on public and private sector employment in the data, I computed a public sector variable by combing three NACE Sector categories – public administration, human health and social work, and education sectors.

Descriptive statistics for all variables included in the analysis are outline in Table 3.1.
<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>%</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Woman’s Contribution to Relative Income</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>9855</td>
<td>100.00%</td>
<td>0.3065</td>
</tr>
<tr>
<td>2007</td>
<td>1801</td>
<td>18.3%</td>
<td></td>
</tr>
<tr>
<td>2008</td>
<td>1714</td>
<td>17.4%</td>
<td></td>
</tr>
<tr>
<td>2009</td>
<td>1721</td>
<td>17.5%</td>
<td></td>
</tr>
<tr>
<td>2010</td>
<td>1564</td>
<td>15.9%</td>
<td></td>
</tr>
<tr>
<td>2011</td>
<td>1474</td>
<td>15.0%</td>
<td></td>
</tr>
<tr>
<td>2012</td>
<td>1581</td>
<td>16.0%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>9855</td>
<td>100.0%</td>
<td></td>
</tr>
<tr>
<td><strong>Year</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No Children</td>
<td>5961</td>
<td>60.5%</td>
<td></td>
</tr>
<tr>
<td>One Child</td>
<td>1046</td>
<td>10.7%</td>
<td></td>
</tr>
<tr>
<td>Two Children</td>
<td>1635</td>
<td>16.6%</td>
<td></td>
</tr>
<tr>
<td>Three Plus Children</td>
<td>1213</td>
<td>12.2%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>9855</td>
<td>100.0%</td>
<td></td>
</tr>
<tr>
<td><strong>Woman’s Age</strong></td>
<td></td>
<td></td>
<td>52.5 years</td>
</tr>
<tr>
<td>15-34</td>
<td>1515</td>
<td>15.4%</td>
<td></td>
</tr>
<tr>
<td>35-44</td>
<td>2420</td>
<td>24.1%</td>
<td></td>
</tr>
<tr>
<td>45-54</td>
<td>1198</td>
<td>12.1%</td>
<td></td>
</tr>
<tr>
<td>55-64</td>
<td>1952</td>
<td>19.80%</td>
<td></td>
</tr>
<tr>
<td>65-74</td>
<td>1952</td>
<td>19.8</td>
<td></td>
</tr>
<tr>
<td>75 plus</td>
<td>820</td>
<td>8.32</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>9855</td>
<td>100.00%</td>
<td></td>
</tr>
<tr>
<td><strong>Woman’s Level of Educational Attainment</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary</td>
<td>2141</td>
<td>22.2%</td>
<td></td>
</tr>
<tr>
<td>Lower Secondary</td>
<td>1493</td>
<td>15.5%</td>
<td></td>
</tr>
<tr>
<td>Upper Secondary</td>
<td>1837</td>
<td>19.1%</td>
<td></td>
</tr>
<tr>
<td>Post Secondary (non tertiary)</td>
<td>961</td>
<td>10.0%</td>
<td></td>
</tr>
<tr>
<td>First Stage Tertiary</td>
<td>2527</td>
<td>26.2%</td>
<td></td>
</tr>
<tr>
<td>Second Stage Tertiary</td>
<td>680</td>
<td>7.1%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>9639</td>
<td>100.0%</td>
<td></td>
</tr>
<tr>
<td><strong>Woman’s Level of Education Relative to her Partner</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Higher Relative Education</td>
<td>2299</td>
<td>24.1%</td>
<td></td>
</tr>
<tr>
<td>Equal Education</td>
<td>4387</td>
<td>46.0%</td>
<td></td>
</tr>
<tr>
<td>Lower Relative Education</td>
<td>2845</td>
<td>29.8%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>9531</td>
<td>100.0%</td>
<td></td>
</tr>
</tbody>
</table>

**Table 3.1 Descriptive Statistics of the Sample**
<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>%</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Woman’s Sector of Employment (where applicable)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private</td>
<td>2141</td>
<td>54.2%</td>
<td></td>
</tr>
<tr>
<td>Public</td>
<td>1807</td>
<td>45.8%</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>3948</td>
<td>100.0%</td>
<td></td>
</tr>
<tr>
<td><strong>Disposable Household Income</strong></td>
<td></td>
<td></td>
<td>€50,200.17</td>
</tr>
<tr>
<td>Total</td>
<td>9855</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Urban</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural</td>
<td>4236</td>
<td>43.0%</td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>5619</td>
<td>57.0%</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>9855</td>
<td>100.0%</td>
<td></td>
</tr>
<tr>
<td><strong>Employment Typology</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dual Inactive</td>
<td>3746</td>
<td>38.0%</td>
<td></td>
</tr>
<tr>
<td>Dual Earner</td>
<td>3086</td>
<td>31.3%</td>
<td></td>
</tr>
<tr>
<td>Female Employed &amp; Male Inactive&lt;sup&gt;2&lt;/sup&gt;</td>
<td>867</td>
<td>8.8%</td>
<td></td>
</tr>
<tr>
<td>Male Employed &amp; Female Inactive</td>
<td>2156</td>
<td>21.9%</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>9855</td>
<td>100.0%</td>
<td></td>
</tr>
</tbody>
</table>

Note: Unweighted N for married couples (Percentages for categorical variables, Mean for Scale Variables)

<sup>2</sup> In this section of quantitative analysis ‘inactive’ refers to any partner who is not working, and includes partners who are unemployed, out of the labour force, retired.
3.4.1.3 Decision-making among married couples during recession

Data

In this section, I carried out descriptive and multivariate analyses of European Survey of Income and Living Conditions (EU-SILC) data for Ireland for the year 2010. As noted above, the EU-SILC is an annual European survey that aims to produce regular and comparable cross-sectional and longitudinal data about incomes, poverty and social exclusion in European Union countries. Ad-hoc modules are developed each year in order to complement the variables permanently collected in EU-SILC, with supplementary variables highlighting unexplored aspects of social inclusion. In 2010, the special module focused on the intra-household sharing of resources. It was designed with a view to providing deeper insights into the decision-making process and the allocation of resources within the household. As such, the variables of this module are grouped into two categories – those reflecting the process and the results of decision-making in the household; and those reflecting the outcome of the allocation process in the household (Eurostat, 2010).

The units of analysis used in the collection of the ad hoc module data are as follows:

- Households with at least two persons aged 16+;
- Each current household member (or selected respondent), aged 16+ living in a household with at least two persons aged 16+; and
- Each current household member (or selected respondent), aged 16+ living in a couple/with partner; with/without children

From the above it is noted that some of the questions in the ad hoc module were asked of people sharing a household who were not necessarily partners. Furthermore, respondents could have been partners living in a household with other adults. Given the nature of the research question, it was necessary I retained in the dataset only those households containing both a reference person and their partner\(^3\). I only focused on ‘two adult’ households for this section of analysis. The final sample included 1573 households, with a male and female partner in each.

\(^3\) See section 3.4.1.2
As part of this special module both male and female partners gave their answer regarding their perception of their income sharing and involvement in household decision-making. For the purpose of this research, I focused on the responses of the female partners only. Thus, the table of descriptive statistics outlined below (Table 3.2) are based on the female partner’s responses only. This is because the focus of my research question was on women’s involvement/perceived involvement in economic decision-making within the household.

Descriptive statistics for all variables included in the analysis are outline in Table 3.2.
### Table 3.2. Descriptive Statistics of the Sample

<table>
<thead>
<tr>
<th>Variable</th>
<th>More Me</th>
<th>%</th>
<th>Mean</th>
<th>Balanced</th>
<th>%</th>
<th>Mean</th>
<th>More My Partner</th>
<th>%</th>
<th>Mean</th>
<th>Total</th>
<th>%</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Decision-making reflecting Orchestration Power</strong></td>
<td>192</td>
<td>15.66</td>
<td>N/A</td>
<td>851</td>
<td>69.41</td>
<td>N/A</td>
<td>183</td>
<td>14.93</td>
<td>N/A</td>
<td>1,226</td>
<td>100</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Decision-making on purchases of furniture and consumer durables</strong></td>
<td>More Me</td>
<td>347</td>
<td>22.42</td>
<td>N/A</td>
<td>1,548</td>
<td>100</td>
<td>N/A</td>
<td>91</td>
<td>5.88</td>
<td>N/A</td>
<td>1,548</td>
<td>100</td>
</tr>
<tr>
<td><strong>Decision-making on important expenses for children</strong></td>
<td>More Me</td>
<td>225</td>
<td>35.38</td>
<td>N/A</td>
<td>635</td>
<td>100</td>
<td>N/A</td>
<td>15</td>
<td>5.51</td>
<td>N/A</td>
<td>635</td>
<td>100</td>
</tr>
<tr>
<td><strong>Decision-making on everyday shopping</strong></td>
<td>More Me</td>
<td>1071</td>
<td>69.1</td>
<td>N/A</td>
<td>396</td>
<td>62.26</td>
<td>N/A</td>
<td>105</td>
<td>6.77</td>
<td>N/A</td>
<td>1,548</td>
<td>100</td>
</tr>
<tr>
<td><strong>Decision-making on important expenses for children</strong></td>
<td>More Me</td>
<td>225</td>
<td>35.38</td>
<td>N/A</td>
<td>635</td>
<td>100</td>
<td>N/A</td>
<td>15</td>
<td>5.51</td>
<td>N/A</td>
<td>635</td>
<td>100</td>
</tr>
<tr>
<td><strong>Man's proportion of income kept pooled in the common pot</strong></td>
<td>All my personal income</td>
<td>1,100</td>
<td>70.2</td>
<td>N/A</td>
<td>240</td>
<td>15.3</td>
<td>N/A</td>
<td>118</td>
<td>7.5</td>
<td>N/A</td>
<td>1,566</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>More than half</td>
<td>240</td>
<td>15.3</td>
<td>N/A</td>
<td>118</td>
<td>7.5</td>
<td>N/A</td>
<td>74</td>
<td>4.7</td>
<td>N/A</td>
<td>1,566</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>About half</td>
<td>118</td>
<td>7.5</td>
<td>N/A</td>
<td>74</td>
<td>4.7</td>
<td>N/A</td>
<td>34</td>
<td>2.2</td>
<td>N/A</td>
<td>1,566</td>
<td>100</td>
</tr>
<tr>
<td><strong>Woman's proportion of income kept pooled in the common pot</strong></td>
<td>All my personal income</td>
<td>983</td>
<td>62.85</td>
<td>N/A</td>
<td>163</td>
<td>10.42</td>
<td>N/A</td>
<td>124</td>
<td>7.93</td>
<td>N/A</td>
<td>1,566</td>
<td>100</td>
</tr>
</tbody>
</table>

66
<table>
<thead>
<tr>
<th>Variable</th>
<th>Less than half</th>
<th>None</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>78</td>
<td>216</td>
<td>1,564</td>
</tr>
<tr>
<td>%</td>
<td>4.99</td>
<td>13.81</td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Woman's contribution to household income relative to her partner</th>
<th>Less (0-44%)</th>
<th>Equal (45-54%)</th>
<th>More (55-100%)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>1,056</td>
<td>254</td>
<td>257</td>
<td>1,567</td>
</tr>
<tr>
<td>%</td>
<td>67.4</td>
<td>16.2</td>
<td>16.4</td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Length of Cohabitation</th>
<th>Less than 5 years</th>
<th>More than 5 and up to 10 years</th>
<th>More than 10 and up to 20 years</th>
<th>More than 20 and up to 30 years</th>
<th>More than 30 and up to 40 years</th>
<th>More than 40 and up to 50 years</th>
<th>More than 50 years</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>118</td>
<td>250</td>
<td>382</td>
<td>113</td>
<td>321</td>
<td>281</td>
<td>85</td>
<td>1,550</td>
</tr>
<tr>
<td>%</td>
<td>7.6</td>
<td>16.1</td>
<td>24.7</td>
<td>7.3</td>
<td>20.7</td>
<td>18.1</td>
<td>5.5</td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Woman's hours spent on housework relative to partner</th>
<th>Less</th>
<th>Equal</th>
<th>More</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>135</td>
<td>333</td>
<td>1,099</td>
<td>1,567</td>
</tr>
<tr>
<td>%</td>
<td>8.62</td>
<td>21.25</td>
<td>70.13</td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Education Level Wife</th>
<th>Primary</th>
<th>Lower Secondary</th>
<th>Upper Secondary</th>
<th>Post Secondary (non-tertiary)</th>
<th>First Stage Tertiary</th>
<th>Second Stage Tertiary</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>315</td>
<td>239</td>
<td>288</td>
<td>155</td>
<td>424</td>
<td>116</td>
<td>1537</td>
</tr>
<tr>
<td>%</td>
<td>20.49</td>
<td>15.55</td>
<td>18.74</td>
<td>10.08</td>
<td>27.59</td>
<td>7.55</td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Woman’s level of education relative to</th>
<th>Less</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>377</td>
<td>N/A</td>
</tr>
<tr>
<td>%</td>
<td>24.82</td>
<td></td>
</tr>
<tr>
<td>Variable</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>---------------------------</td>
<td>-----</td>
<td>-----</td>
</tr>
<tr>
<td>her partner</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equal</td>
<td>707</td>
<td>46.54</td>
</tr>
<tr>
<td>More</td>
<td>435</td>
<td>28.64</td>
</tr>
<tr>
<td>Total</td>
<td>1519</td>
<td>100</td>
</tr>
<tr>
<td>Number of Children</td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>908</td>
<td>57.72</td>
</tr>
<tr>
<td>One</td>
<td>184</td>
<td>11.7</td>
</tr>
<tr>
<td>Two</td>
<td>281</td>
<td>17.86</td>
</tr>
<tr>
<td>Three</td>
<td>154</td>
<td>9.79</td>
</tr>
<tr>
<td>Four Plus</td>
<td>46</td>
<td>2.92</td>
</tr>
<tr>
<td>Total</td>
<td>1573</td>
<td>100</td>
</tr>
<tr>
<td>Urban or Rural</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>888</td>
<td>56.45</td>
</tr>
<tr>
<td>Rural</td>
<td>685</td>
<td>43.55</td>
</tr>
<tr>
<td>Total</td>
<td>1,573</td>
<td>100</td>
</tr>
<tr>
<td>Woman's age</td>
<td>Total</td>
<td>51 years</td>
</tr>
<tr>
<td>Disposable Household Income</td>
<td>Total</td>
<td>48,678</td>
</tr>
</tbody>
</table>

Note: Unweighted N for married couples (Percentages for categorical variables Mean for Scale Variables)
Exploratory Factor Analysis

I carried out exploratory factor analysis followed by a reliability analysis (discussed in more detail below) in order to determine: (a) if the battery of decision-making variables available to me represented one or more underlying latent constructs, e.g. different types of decision-making; and (b) if such constructs were reliable and could be used in further analysis.

There were four key decision-making variables pertaining to married/cohabiting couples in the dataset, measured using the same response categories, as follows:

- Woman’s decision-making on expensive purchases of consumer durables and furniture
- Woman’s decision-making on use of savings
- Woman’s decision-making on borrowing money
- Woman’s decision-making on everyday shopping

In the case of couples who have children, I include a fifth key decision-making variable to the battery of variables:

- Woman’s decision-making on important expenses for children

Based on the literature, I expected that the battery of questions could be measuring:

(a) one underlying latent construct – ‘general decision-making power of the woman as a member of the family’, or;
(b) two underlying latent constructs – one relating to women’s involvement in decision-making which reflects implementation power and one relating to women’s involvement in decision-making which reflects orchestration power.

A factor analysis (using the principal factor method) was conducted on four items (in cases where I wished to account for couples with children specifically it was conducted on five items – including ‘woman’s decision-making on important expenses for children’). A principal factor method was chosen due to the violation of the assumption of multivariate normality (Doornik-Hansen test for multivariate normality: $\chi^2 (10) = 545.138$  Prob $> \chi^2 = 0.0000$) (Fabrigar et al., 1999)
I used an oblique rotation (promax). Tabachnick & Fiddell (2007, p. 646) argue that “perhaps the best way to decide between orthogonal and oblique rotation is to request oblique rotation with the desired number of factors and look at the correlations among factors…if factor correlations are not driven by the data, the solution remains nearly orthogonal. Look at the factor correlation matrix for correlations around .32 and above. If correlations exceed .32, then there is 10% (or more) overlap in variance among factors, enough variance to warrant oblique rotation unless there are compelling reasons for orthogonal rotation.” I examined the factor correlation matrix and found correlations above the recommended threshold of .32 - .51. Further it makes sense theoretically that there would be correlation between the variables as they measure decision-making on different items between the same partners.

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis for the four items, KMO= .66, which is well above the acceptable limit of .5 (Field, 2009; Kaiser, 1974). Furthermore, all KMO values for individual items were >.63. Bartlett’s test of sphericity $\chi^2(10) = 518.549, p<.001$ indicated that correlations between items were sufficiently large for principal factor analysis.

For the five item analysis, the Kaiser-Meyer-Olkin measure verified the sampling adequacy, KMO= .70, which is well above the acceptable limit of .50 (Field, 2005; Kaiser, 1974). Furthermore, all KMO values for individual items were >.64. Bartlett’s test of sphericity $\chi^2(6) = 885.397, p<.001$ indicated that correlations between items were sufficiently large for principal factor analysis.

When using factor analysis to test construct validity, it is important to take into account the type of scale used for measuring the observable variables. The decision-making variables could be considered to be polytomous, with three distinct response categories. There is growing agreement that the use of polychoric correlations with polytomous variables provides a more accurate reproduction of the model used to generate the data than do the most commonly used Pearson correlations (Holgado-Tello et al., 2010; Rigdon & Ferguson, 1991). Therefore, in respect of the factor analysis, I used polychoric correlations.

In a review of the literature, both Henson and Roberts (2006) and Courtney (2013) identified that Horn’s (1965) Parallel Analysis has emerged as one of the most strongly recommended techniques for determining the number of factors to retain. Therefore, I carried out parallel analysis, which indicated that two components should be retained. Two of the eigenvalues in
the Factor Analysis column were greater than the average eigenvalues in the Parallel Analysis column. Furthermore, the dashed line for parallel analysis in the graph crosses the solid factor analysis line before reaching the third component. This was the case in both the four-item analysis and five-item analysis (See Appendix 1).

I also tested the reliability of the subscales using Cronbach’s alpha. In each of the subscales, the value for the ‘Corrected Item-Total Correlation’ (i.e. the correlation between each item and the total score from the list of items) did not fall below .3. Field (2005) highlights that items with ‘Corrected Item-Total Correlation’ of below .3 are indicative of an item that does not correlate well with the scale and recommends that the item be dropped. Furthermore, none of the Cronbach’s α scores could have been improved by deletion of an item. Cronbach’s alpha based on unstandardised items were used because each item was measured using the same metric and therefore raw scores did not require standardisation (Falk & Savalai, 2011). Following the reliability analysis using Cronbach’s alpha I decided to maintain only one of the factors for use in the multinomial logistic regression.

The initial results of the exploratory factor analysis reduced the four/five items on intra-household economic decision-making into two distinct factors. Table 4.14 shows the factor loadings after rotation.

The first factor appeared to represent ‘important financial decision-making’ as a latent construct, with ‘decision-making around borrowing money’ and ‘decision-making around use of savings’ loading heavily onto this factor. I tested the reliability of this factor as a scale using Cronbach’s α (see Table 4.14) and identified an acceptable Cronbach’s alpha score of 0.74, suggesting it is a uni-dimensional measure. This is satisfactory particularly given the limited nature of the data only allowed me to include a maximum of five items in the exploratory factor analysis resulting in one factor which comprised two loading items. According to Raubenheimer (2004: 60) “scales with more than one factor may be identified with as little as two items per factor, although these should be seen as the exception.” Taking account of the theoretical framework which underpins my study on orchestration power and income, the high factor loadings of the two items and the Cronbach’s alpha of 0.74 (above traditional level of alpha that indicates an ‘acceptable’ level of reliability, 0.7) - I chose to include Factor 1 as a scale in the subsequent MNLR analysis. Indeed previous literature has constructed a decision-making scale from the five items combined (Watson et al., 2013) – however the results from the factor analyses outlined above in combination with a Cronbach’s alpha of .66 (below the acceptable limit) for the five item scale and the body of literature indicating a theoretical distinction between different types of decision-making power led me to conclude this approach would be inappropriate for the current study.

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4 It is important to note that I am aware of the large large body of literature which advises that a minimum of three items must load significantly on each factor in a multidimensional scale, for all of the subscales to be successfully replicated (Little et al., 1999; Velicer & Fava, 1998). However the limited nature of the data only allowed me to include a maximum of five items in the exploratory factor analysis resulting in one factor which comprised two loading items. According to Raubenheimer (2004: 60) “scales with more than one factor may be identified with as little as two items per factor, although these should be seen as the exception.” Taking account of the theoretical framework which underpins my study on orchestration power and income, the high factor loadings of the two items and the Cronbach’s alpha of 0.74 (above traditional level of alpha that indicates an ‘acceptable’ level of reliability, 0.7) - I chose to include Factor 1 as a scale in the subsequent MNLR analysis. Indeed previous literature has constructed a decision-making scale from the five items combined (Watson et al., 2013) – however the results from the factor analyses outlined above in combination with a Cronbach’s alpha of .66 (below the acceptable limit) for the five item scale and the body of literature indicating a theoretical distinction between different types of decision-making power led me to conclude this approach would be inappropriate for the current study.
small number of items in the scale - a greater number of items in the test can artificially inflate the value of alpha, while a small number of items can reduce the value of alpha (Nunally & Bernstein, 1994; Cortina, 1993).

The second factor identified in the exploratory factor analysis comprised items, which included decision-making on everyday shopping, decision-making on expensive purchases of consumer durables and furniture, and decision-making on important expenses for children. A test of reliability of this factor as a scale using Cronbach’s alpha identified a value of 0.50 and 0.59 in the four-item and five-item analyses, respectively – below the acceptable Cronbach’s alpha score of 0.70. While this could be due to the small number of items in the test reducing the value of alpha (Nunally & Bernstein, 1994), this finding in conjunction with the lower factor loading of ‘decision-making on expensive purchases of consumer durables and furniture’ left a significant question mark over whether this factor truly represents a latent variable measurable on a single scale. Therefore I proceeded by including these three variable as distinct dependent variables in the multinomial logistic regression that followed.
**Table 4.14 Summary of Exploratory Factor Analysis Results for the Decision-Making Variables in the EU-SILC 2010 Special Module**

<table>
<thead>
<tr>
<th>Four Item Analysis, N=1225</th>
<th>Rotated Factor Loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Item</td>
<td>Factor 1</td>
</tr>
<tr>
<td><strong>Decision-making on use of savings</strong></td>
<td>0.72</td>
</tr>
<tr>
<td><strong>Decision-making on borrowing money</strong></td>
<td>0.73</td>
</tr>
<tr>
<td><strong>Decision-making on everyday shopping</strong></td>
<td>-0.06</td>
</tr>
<tr>
<td><strong>Decision-making on expensive purchases of consumer durables and furniture</strong></td>
<td>0.22</td>
</tr>
<tr>
<td><strong>Variance</strong></td>
<td>1.55</td>
</tr>
<tr>
<td><strong>Proportion of Variance</strong></td>
<td>0.94</td>
</tr>
<tr>
<td><strong>Cronbach’s Alpha</strong></td>
<td>0.74</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Five Item Analysis, N=545</th>
<th>Rotated Factor Loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Item</td>
<td>Factor 1</td>
</tr>
<tr>
<td><strong>Decision-making on use of savings</strong></td>
<td>0.79</td>
</tr>
<tr>
<td><strong>Decision-making on borrowing money</strong></td>
<td>0.76</td>
</tr>
<tr>
<td><strong>Decision-making on everyday shopping</strong></td>
<td>-0.10</td>
</tr>
<tr>
<td><strong>Decision-making on expensive purchases of consumer durables and furniture</strong></td>
<td>0.26</td>
</tr>
<tr>
<td><strong>Decision-making on important expenses for children</strong></td>
<td>0.03</td>
</tr>
<tr>
<td><strong>Variance</strong></td>
<td>1.70</td>
</tr>
<tr>
<td><strong>Proportion of Variance</strong></td>
<td>1.69</td>
</tr>
<tr>
<td><strong>Cronbach’s Alpha</strong></td>
<td>0.74</td>
</tr>
</tbody>
</table>
The outcome of the exploratory factor analysis can be contextualised by referring to the sociological discourse around intra-household economy and decision-making, which has paid attention to an important distinction between different types of power. Safilios-Rothschild (1976: 339) discussed the difference between orchestration power and implementation power. As previously noted in Section 2.2.2.1, orchestration power refers to “the power [of individuals] to make only the important and infrequent decisions that do not infringe upon their time, but that determine the family life style and the major characteristics and features of the family”. Those wielding such power can delegate unimportant and time-consuming tasks to their spouse. Thus the spouse acquires implementation power through taking on board these tasks. However, this power is limited by the “crucial and pervasive” decisions made by the spouse. Similarly, in her study of income management in British households, Pahl (1989) distinguished between access (i.e. the availability of additional resources), management (i.e. the translation of decisions into practice – similar to the afore mentioned ‘implementation power’) and control (i.e. who makes the decisions as to how resources are to be allocated and who is to benefit - similar to concept of ‘orchestration power’ discussed above) as three dimensions of these power relationships. Thus, against this background, I refer to the scale of decision-making items around important financial decision-making as decisions reflecting ‘orchestration’ power. I also conclude that the three variables, ‘decision-making on everyday shopping’, ‘decision-making on expensive purchases of consumer durables and furniture’, and ‘decision-making on important expenses for children’, reflect different aspects of instrumentation power that are not measurable on a single scale.

**Multinomial Logistic Regression**

**Dependent variable**

Using the ‘orchestration power’ scale identified in the exploratory factor analysis, along with three variables reflecting differing aspects of implementation power (woman’s decision-making on expensive purchases of consumer durables and furniture; woman’s decision-making on everyday shopping; and woman’s decision-making on important expenses for children) I carried out four distinct multinomial logistic regressions (MNLR) to determine the predictors of married women’s decision-making and whether there was a difference in these predictors when discussing orchestration power versus implementation power.
The ‘orchestration power’ scale was recoded to reflect the response categories identified in the group of original variables (i.e. 1/1.5=More Me) (2=Balanced) (2.5/3=More my Partner). Furthermore the response categories of the three dependent variables reflecting differing aspects of implementation power had three response categories – ‘more me’, ‘balanced’ and ‘more my partner’.

I propose that the choice of decision-making outcomes (i.e. ‘more me’, ‘balanced’, ‘more my partner’) could not be assumed to be rank-ordered, rather they represent a set of discrete choices on the part of the respondent. Therefore, nature of the dependent variables was such that multinomial logistic regression was identified as the most suitable method of analysis. I modelled the differences in women’s decision-making outcomes using four distinct multinomial logistic regressions (MNLR).

**Independent variables**

The independent variables were chosen based on a review of the relevant literature and careful theoretical consideration. They include:

- **Amount of personal income kept separate from the common pot**: this variable ranges from 1 (keeping no income separate) through 5 (keeping all income separate) and was treated as a continuous variable in the MNLR. It was included to capture the impact of different levels of income sharing on decision-making outcomes. With this variable I also included a measure for men because intuitively I would expect that the amount of income a woman’s partner keeps separate from or contributes to the common pot is likely to influence the decision-making dynamics within the household.

- **Woman’s contribution to household income relative to her partner**: This variable was a categorical variable with three categories as follows, ‘less income’ (0-44 per cent); ‘roughly equal income’ (45-54 per cent); ‘more income’ (54-100 per cent). This variable was included to capture the impact of comparative financial resources/power bases.

- **Length of cohabitation**: this variable was included as a control variable and was treated as continuous.
• **Length of time woman spends on housework relative to her partner:** A variable was computed\(^5\) to represent women spending more, equal and less time than their partners on housework, child care and/or care for dependent adults. Relative amount of time spent on housework serves to give insights into roles within the home. This was included as a categorical variable.

• **Woman’s absolute education:** This variable measures education level ranging from 0 (pre-primary) to 6 (second stage of tertiary education).

• **Woman’s level of education relative to her partner:** A variable was computed to represent women having more, equal and less education than their partner. This categorical variable was included to capture comparative resources.

• **Number of children:** This variable ranged from 0 to 4+ children. Given the small number of cases reporting 4+ children (less than 3 per cent) I opted to treat this as a continuous variable.

• **Urban or rural dweller:** This was a dichotomous variable indicating whether the woman lives in an urban or rural area. It was included as a control variable.

• **Woman’s age in years:** This was a continuous variable.

• **Woman’s age squared:** I included woman’s age squared in order to identify if any relation between woman’s age and decision-making outcomes gets stronger or weaker as women’s age continues to rise.

• **Log of household income:** This continuous variable was included as a control variable.

For each regression I carried out a number of diagnostic tests in an attempt to ensure that MNLR is the correct methodological approach using the *Mlogtest* command in STATA. I paid particular attention to the Independence from Irrelevant Alternatives (IIA) assumption to ensure that the categories of the dependent variable were indeed independent and should not be collapsed. I was satisfied that each of the dependent variables met this assumption – Suest based Hausman tests and Small-Hsiao tests of the IIA assumption yielding insignificant test results for each independent variable.

\(^5\) Time spent on household work refers to time spent on household work, child care and care for other dependants. The original variable was categorical, with six categories as follows: 1) up to 10 hours; 2) more than 10 and up to 20 hours; 3) more than 20 and up to 30 hours; 4) more than 30 and up to 40 hours; 5) more than 40 and up to 50 hours; 6) more than 50 hours. I computed the relative time spent on housework variable by subtracting the hours spent on housework reported by the male in the household from the hours spent on housework reported by the female and identifying if the value was positive, equal or negative in terms of attributing ‘more’, ‘equal’ or ‘less’ labels.
3.4.2 Qualitative component

3.4.2.1 Research design

When studying couples qualitatively using interviews the researcher has an option of carrying out interviews jointly and/or separately. According to Taylor and deVocht (2011), when interviewing couples separately what we hear is ‘his’ account or ‘her’ account, whereas when interviewing couples together we hear ‘their’ account. Neither technique is considered to be superior; rather they produce different data (Taylor & deVocht, 2011; Allan, 1980).

Joint interviewing involves one researcher interviewing two individuals together, for the purposes of collecting data about how the pair perceives the same situation. It is a relatively commonly used technique in research on marital or cohabiting relationships (Arksey, 1996). Indeed, household reality is often a shared reality in which members’ interaction and negotiations shape household activities and norms (Valentine, 1999). Thus, interviewing couples jointly to access the dynamics of this reality is an appealing approach.

Joint interviewing has a number of advantages that have direct relevance to the current study. Firstly, the process of negotiation and mediation that occurs between two partners in the production of a single collaborative account for the interviewer can provide material or insights into the dynamics of the household that could be difficult to identify if interviewing couples separately (Valentine, 1999). For example, it allows couples to corroborate one another’s stories either directly (e.g. ‘yes I agree’) or indirectly (e.g. by not disagreeing), jog one another’s memory and challenge one another’s potentially biased accounts, all of which are particularly illuminating and allow the true dynamic of the relationship to emerge. Another advantage within the current context is that the observation of partners within the interview can also act as a source of data. The joint interview situation offers the interviewer the opportunity to observe the processes through which a couple negotiates their joint account and can also illustrate the processes through which the household operates in relation to other functions (Allan, 1980). This method therefore has the potential to be particularly telling in gaining insights into power differentials between partners.

However, the joint interview also has possible disadvantages which, if used alone, could serve to limit the quality and breadth of the data collected in the current research. One crucial
disadvantage in the current context is the risk that either or both interviewees may not be willing to disclose accurate information about such a sensitive topic as economic decision-making and instead provide a more neutral or acceptable ‘public’ response. In other words, the joint interview may lead to the researcher gaining an overly simplified official account of the couple’s economic decision-making practices (Valentine, 1999; Arksey, 1996). In line with this, there is also a risk that there may be a dominant or ‘spokesperson’ partner who takes over the interview, leading to a biased account of processes within the household (Hertz, 1995). Finally, the interviewer runs the risk of stirring up tensions between the partners (Arksey, 1996). The associated ethical concerns with this final point may limit the scope of questions that can be asked or probing in a joint interview setting.

As mentioned above, an alternative option is to conduct separate interviews. Separate individual interviewing, for the purpose of this research, refers to a one-to-one interview between the researcher and each partner separately. The main advantage of separate interviewing is that participants have more freedom to verbalise their individual views than if they were interviewed in conjunction with their partner. This is especially important if one partner is doing something without the other partner’s knowledge or consent. The separate interview allows for more privacy when discussing other household members and the relationship between them, including power dynamics. It also allows for each partner to discuss relationship secrets that would not be discussed in a joint interview (Valentine, 1999). Separate interviewing, therefore, could serve to overcome some of the limitations associated with joint interviews, particularly in terms of ruling out the possibility of a dominant spokesperson or the risk of creating tension within the interview. Furthermore, the feminist standpoint epistemology that underpins this work is critical of women’s voices and experiences having been largely ignored in favour of male perspectives (Brooks & Hesse-Biber, 2007). Thus, in keeping with the feminist standpoint epistemology, the use of separate interviews creates the space for the women involved this research to have their voices and experiences documented.

Researchers have previously sought to reap the benefits of both the joint and separate individual interview approaches through combining the methods (Dema-Moreno, 2009; Vogler & Pahl, 1994, 1993; Pahl, 1989). According to Dema-Moreno (2009), the combination of joint and separate interviews is especially effective for teasing out the complexities of intra-household negotiations. This was appealing with the aim of the qualitative component of the current study being to identify the nuanced nature of the economic decision-making
process between couples. Thus, taking account of the relative advantages and disadvantages of both methods, it was decided that a dual approach, which includes both interviewing a couple jointly as well as interviewing each partner separately, would be most appropriate for the purpose of the current study.

Using a dual approach raises questions about the organisation of interviews. A decision needs to be made regarding whether the individual interviews come before or after the joint interview. Following a review of the relevant literature, I decided that for the purpose of the current research the joint interviews would be carried out first, followed by the separate partner interviews. Carrying out the joint interviews first is useful for breaking the ice and creating a rapport with the participants. Furthermore, where individual interviews follow joint interviews, it allows the researcher to: follow up on issues that are not made sufficiently clear in the joint interview or where one partner appeared to silence the other (Taylor & deVocht, 2011; Dema-Moreno, 2009); explore subtle or non-verbal cues from the interviewee, or contested experiences, which for ethical reasons the interviewer chooses not to follow up on in the joint interview (Dema-Moreno, 2009); return to themes discussed in the joint interview, allowing the interviewer to assess whether the partner fully shares the opinions that were expressed jointly (Taylor & deVocht, 2011; Dema-Moreno, 2009); and/or let the partner to change or elaborate on accounts given in joint interview (Taylor & deVocht, 2011).

3.2.2.2 Research instruments

Separate interview guides were developed for the joint and individual interviews based on information derived from the literature review (see Appendices 2 and 3 respectively). The interview guides were designed to reflect both the principles of the narrative interviewing technique and also the aims and objectives of my research. The interview guides were piloted with two couples in order to evaluate whether the questions were understandable, likely to elicit relevant responses, flowed logically from one topic to another, and used language that participants typically use to talk about their economic decision-making. During the pilot interviews, I took note of how smoothly questioning flowed and whether participants appeared confused when asked certain questions. Based on feedback from these pilot interviews, very minor changes were made to the interview guides. A question about household expenditure was moved from the individual interview guide to the joint interview guide. Some questions were also rephrased to make them more open-ended.
A demographic information sheet was also developed in order to be administered to research participants at the start of the joint interview (see Appendix 4). This information sheet was also administered in the pilot survey. No changes were made to the information sheet based on feedback from the pilot interviews.

Due to the limited nature of changes to the research instruments in the piloting phase, and eligibility of the couples for recruitment, the pilot interviews were subsequently included in the final research sample.

3.2.2.3 Sampling frame

A central aim of the qualitative component was to understand how economic decision-making was experienced by a diverse range of couples. Therefore a maximum variation sampling procedure was utilised for identifying research participants. When using a maximum variation sampling method, the researcher selects a small number of cases that maximise the diversity relevant to the research question. This sampling yields: ‘(1) high quality, detailed descriptions of each case, which are useful for documenting uniqueness, and (2) important shared patterns that cut across cases and derive their significance from having emerged out of heterogeneity’ (Patton, 2002, p. 235).

Within the study sites outlined below I sought to recruit a research sample that was diverse in terms of age group, social class, marital status, length of cohabitation and family structure – in keeping with the maximum variation sampling procedure.

3.2.2.4 Selecting study sites

I sought to represent contexts that are diverse in terms of their levels of affluence and deprivation. Therefore geographic location was identified as a key variable by which I aimed to have a roughly equally distributed sample. I identified four diverse study sites using a scientific instrument developed from Census data – Pobal’s HP Measures of Deprivation Index (Hasse & Pratschke, 2012). This Deprivation Index is a method of measuring the relative affluence or disadvantage of a particular geographical area using data compiled from various censuses. A scoring is given to the area based on a national average of zero and ranging from approximately -35 (being the most disadvantaged) to +35 (being the most affluent). Each small area is classified under one of the following groupings:
- Extremely affluent (30 to 50)
- Very affluent (20 to 30)
- Affluent (10 to 20)
- Marginally above average (0 to 10)
- Marginally below average (-10 to 0)
- Disadvantaged (-20 to -10)
- Very disadvantaged (-30 to -20)
- Extremely disadvantaged (-60 to -30)

Furthermore, the index allows comparisons to be made in levels of affluence and deprivation between 2006 and 2011 at the national, regional and local level. This enables one to identify the extent to which each small area has been affected by the recession, a useful tool in detecting appropriate research sites.

Using the HP Measures of Deprivation Index, I identified four research sites – two urban and two rural. My urban study sites included Salthill and Mervue, which varied in terms of deprivation score and recessionary impact according to the index. Salthill was classified as being ‘marginally above average’ in both 2006 and 2011. Mervue was classified as being ‘marginally below average’ in 2006 but was re-classified as being ‘disadvantaged’ in 2011. I chose two rural study sites in order to capture the diversity of the rural population in Galway – Clifden and rural Ballinasloe. Clifden captures the Gaeltacht region of Galway and was classified as being ‘marginally below average’ in both 2006 and 2011. Ballinasloe captures the East Galway rural region and was re-classified from ‘marginally above average’ in 2006 to ‘marginally below average’ in 2011.

### 3.2.2.5 Recruitment

Initially, I carried out site profiling within each of the four study sites in order to identify potential gatekeepers or organisations through which participants may be identified. Not only did careful site profiling help to identify potential recruitment gatekeepers, but it also provided the necessary contextual information on local resources and structures available to participants in contextualising their experience of economic decision-making during recession.
In attempting to recruit participants in each of my research sites I used both formal and informal networks. I initially contacted the following potential stakeholders:

Active Retirement Associations for Ballinasloe, Clifden, Mervue and Salthill; Money Advice and Budgeting Service (MABS) offices in Ballinasloe and Galway; Ballinasloe Family Support Services; Ballybane Community Development Programme; Caring for Carers West; Cluid Housing Association Clifden; Connemara Community Radio; Connemara Journal; Cope Galway; Croi na Gaillimhe Resource Centre; FORUM Connemara; ‘I went to school in Mervue’ Facebook group; NUI Galway’s Community Knowledge Initiative; Public Health Nurses for Ballinasloe, Clifden, Mervue and Salthill; Sonás Service for Older People.

In failing to recruit enough participants using formal networks, I also recruited some participants using informal networks, i.e. using colleagues, friends and family as stakeholders.

Telephone was the primary means of making initial contact with stakeholders. Following a brief telephone conversation, a generic email was sent to identified stakeholders describing the purpose of the study and its importance, a request for their assistance in identifying participants, and some information on the proposed logistics of actual interviews. An information sheet with further information on the research was attached to this email for stakeholders to distribute to potential participants (see Appendix 6). A personalised follow-up email was sent when no reply was received within three weeks of sending the initial email, followed by a follow-up phone call in cases of further non-reply.

Once stakeholders had identified potential participants for recruitment, a similar procedure was undertaken whereby I made initial contact with participants over the telephone and communicated more detailed information about the study via email. I followed up the email after a few days with a telephone call in order to ascertain whether potential participants were willing to take part in the research.

3.2.2.6 Study setting

Research participants were given the option of being interviewed in a location of their own choosing. Eight couples requested to be interviewed in their own home, while two couples requested to be interviewed in their (joint) place of work. In making arrangements for the interviews, participants were reminded that the process would begin with a joint interview in
which both partners would be involved before each partner completed an individual interview in a private setting. Research participants were also given the option of carrying out the three interviews over one or multiple visits. Most participants asked to be interviewed in one visit. However, in one instance, a partner asked if he could complete his individual over the telephone due to time constraints and work commitments on the day of the visit.

Participants were asked to sign a consent form prior to proceeding with the interviews (see Appendix 6). The joint interviews ranged in time from 30 to 50 minutes; the individual interviews ranged from 40 to 60 minutes. Interviews were recorded using a Dictaphone, with the interviewees’ permission. Field notes were also compiled immediately after interviewing each couple.

3.2.2.7 Data analysis procedure

Joint and individual interviews were recorded and transcribed verbatim by the researcher. The transcripts were analysed using the NVivo software package.

Thematic analysis was the method employed for analysing the qualitative data. McLeod (2011) describes thematic analysis as a method used “to uncover patterns of meaning in informant accounts of experience” (p.145). Thematic analysis is appealing in a mixed methodological research project as it is essentially independent of theoretical and epistemological considerations, making it compatible with different research paradigms (Braun & Clarke, 2006). Through this theoretical freedom, “thematic analysis provides a flexible and useful research tool, which can potentially provide a rich and detailed, yet complex account of data” (Braun & Clarke, 2005, p.5).

Braun and Clarke (2006) provide a step-by-step guide in which they characterise six phases of the thematic analysis process. These are logical phases of the research process but are not intended as a linear sequence of tasks to be carried out. Rather it is a recursive process in which the researcher moves back and forth between the phases, each influencing each other. I present the six phases below in the sequence in which I carried out the thematic analysis, drawing on Braun and Clarke’s guidelines:

1: Familiarisation with the data – Transcription of verbal data informs the initial stages of analysis and facilitates the development of a more thorough understanding of the data. In the
context of this research, I personally transcribed each interview verbatim allowing me to develop a familiarity with the data at the very early stages of the thematic analysis process. Familiarisation also involves immersing oneself in the data through repeated reading of the transcripts (making sure to have read the entire dataset at least once before beginning coding). It also involves reading in an active manner that involves searching for meaning and initial patterns in the data. Before beginning the formal coding process using NVivo, I read each transcript twice. At this point, I made notes in a separate document of emerging codes.

2. *Generating initial codes* – Coding involve the systematic analysis of each transcript and identification of interesting aspects in the transcripts that may form the basis of repeated patterns, i.e. themes, across the dataset. I began the formal coding process by re-reading every interview transcript and organising data segments into meaningful groups using NVivo software. In following the advice of Braun and Clarke (2006), I coded for as many potential themes as possible, keeping enough surrounding data for each extract to provide context, and coded data extracts into multiple categories where relevant.

3. *Searching for themes* – At this stage I grouped codes into initial themes and sub-themes and gave consideration to the potential relationship between them.

4. *Reviewing themes* – The purpose of this phase is to review and refine themes. This phase has two levels. The first level involved reading coded data extracts in my identified themes to ensure they form a coherent pattern. Braun and Clarke (2006) suggest that where themes do not appear coherent, problematic data extracts should be placed under a new theme or other existing theme or discarded. I was required to take a combination of all three measures with various data extracts that were coded inappropriately in the initial phase.

The second level involves reviewing the overall thematic map to ensure it accurately reflects the meanings in the data set and provides an accurate representation of participants’ experiences. In doing so, I read and re-read the data to determine if current themes relate back to the dataset.

5. *Defining and naming themes* – This phase required the researcher to identify the ‘essence’ of what each theme is about (as well as the themes overall), and determining what aspect of the data each theme captures. In this phase, I wrote a detailed analysis of each theme identified. In some cases, I identified sub-themes under which I also wrote a detailed analysis.
All the time, bearing in mind the broader research questions and theoretical framework, I refined themes as I conducted detailed analysis of each.

6. Producing the report – I wrote up the findings and used data extracts to demonstrate each theme’s prevalence.

3.4.3 Ethical Considerations

No research activity can be considered free from ethical consequences. As such this research study sought to meet the highest standards in ethical research. Before the commencement of any data collection ethical and access permissions were sought and obtained from the National University of Ireland Galway’s ethics committee.

3.4.3.1 Participant privacy and confidentiality

One key ethical consideration in this research focused on the issue of participant privacy/confidentiality. In order to address issues of participant privacy/confidentiality in the qualitative component of this research, four provisions were made as follows:

1. Only researchers directly involved (i.e. the PhD candidate and supervisory team) in the study had access to field notes and audio recordings.

2. A pseudonym was developed for each participant in order to protect their identity. They were assigned through interview codes and will not resemble the participants’ actual names.

3. Unique identifier numbers were used for all research files and materials (e.g. Salt_Ind_1_F).

4. Audio recordings containing data collected during the study were stored on a secure, password protected drive on the researcher’s personal computer. In accordance with the university research policy on data retention, the qualitative data will be kept for a period of five years after the completion of the project.

As part of the quantitative component of this research I had access to QNHS data and EU-SILC data as described above. Three measures were taken in order to ensure privacy and
confidentiality were maintained, particularly when using the EU-SILC RMF (restricted access data), as follows:

1. I examined all output carefully in order to determine whether any tables had sensitive cells that were disclosive, for example through small cell counts. In such cases these cells were suppressed.

2. Data was held on a PC and hard-drive that were only accessible using a password login.

3. Further the files were also encrypted once in STATA and SPSS to ensure it was only accessible using a password.

3.4.3.2 Informed Consent

A second ethical consideration that was a central focus in this research was the issue of consent. To address issues of consent in the qualitative component of this research, detailed information sheets outlining the research objectives and the methods of the study were provided in clear language to all participants (see Appendix 5). Consent forms were used to acquire written consent for participation (see Appendix 6). In both documents, participants were informed that their participation could be withdrawn at any stage with no adverse consequences. These documents also included contact details of the researcher if potential participants sought more information. Furthermore, before commencing the interview, the researcher outlined what was involved in participation, in seeking to ensure that each participant was comfortable with and understood the methods of the study.

3.4.3.3 Potential distress to participants

Another important ethical consideration was the concern that face-to-face discussion of issues relating to income and decision-making between couples have the potential to cause distress to participants. I developed a protocol for dealing with distressed participants (see Appendix 7).

One commonly raised ethical dilemma is that whilst carrying out joint interviews the process may accidentally highlight tensions in a relationship. However such a risk was inescapable given the research topic and method. In order to minimise the risk of such an occurrence I was
required to be particularly careful in the manner in which I approached the issues and attempted to protect the integrity and confidentiality of the respondents before and after the interviews. I did this by making clear in the recruitment process the nature and topic of the research. I reiterated to participants the fact that they are not obliged to answer any questions that may make them feel uncomfortable.

Furthermore researchers interviewing couples may be faced with a moral dilemma whereby unspoken queues such as a shake of the head or facial expression may provide a subtle but clear indication that the account being given by one participant is contested by the other. In the context of the current research, I had the scope to follow up on such gestures in the individual interview, which followed the joint interview in all cases, in order to minimise any risk of creating tension between the partners.

Finally the separate interviews were not carried out simultaneously in this research. This raised the possibility that one spouse may try to probe what the other spouse had said in their interview. In such situations I had a duty to respect the confidentiality of both partners. Therefore I refrained from discussing the other partner’s responses in separate interviews. Furthermore I presented the individual interview as being very ‘personalised’ whereby it was largely their personal experience and histories I asked about – for example, I ask about topics such as employment history and personal wealth.

If, despite these measures, a situation of conflict between couples occurred in an interview then I had planned extricate myself from the discussion without taking sides or leaving one respondent in a vulnerable position. However there was no occurrence where I had to extricate myself from the discussion.

### 3.4.4 Methodological limitations and challenges

As with all empirical studies, a number of limitations and challenges should be borne in mind when interpreting the findings of the current study.

#### 3.4.4.1 Quantitative findings – limitations and challenges

The nature of the data utilised in the quantitative component of this research has led to a number of unavoidable limitations that must be considered when interpreting both the quantitative and triangulated findings.
One such limitation relates to making inferences about the differences between public sector and private sector employees in terms of their relative contribution to household income of the period of recession. The EU-SILC data do not distinguish between public sector and private sector employees. Rather, a common approach adopted in the literature is to compute a variable representing ‘public sector’ by combining three NACE REV 2 categories as follows; public administration, human health and social work, and education sectors. This is common practice, but it should be noted that it will misclassify some workers, for example health workers, teachers, and childcare workers who are employed in private enterprises (Russell et al., 2014).

Furthermore it was not possible to identify cohabiting couples using the EU-SILC data. Indeed, as both the literature and current qualitative findings suggest, cohabiting couples adopt practices around economic decision-making that are distinct from married couples (Vogler, 2005, 1998; Heimdal & Houseknecht, 2003). Taking this into account, it would have been informative to be able to compare cohabiting couples to married couples. Further, the quantitative analysis does not distinguish between married and re-married couples as also suggested by in the literature and the qualitative findings of the current study (Raijas, 2011; Vogler et al., 2008; Heidmel & Houseknecht; Treas, 1993).

A limitation of the empirical model pertaining to women’s relative contribution towards household income is that of the construction of the dependent variable. It is well documented in the literature that money possesses social meaning. It has been suggested that a sense of ownership endures over income that is earned by an individual, even in circumstances where income is ‘pooled’ (Elsas, 2013; Singh, 1997). Thus, I acknowledge the conceptual limitation of using a dependent variable that combines earned and non-earned income together in one measure. Indeed it may be true that behaviour related to earned versus non-earned income is different as a result of such underlying processes.

Finally in terms of quantitative limitations, EU-SILC data contains alongitudinal element. It is designed so that 25 per cent of the sample is dropped in each wave and replaced with new households. This means a maximum of 25 per cent of the sample remains in the survey for four years. In an analysis of persistent poverty in Ireland from 2005 through 2008 in Ireland, Maitre et al. (2011) showed that in reality only 8.9 per cent of households and 7.6 per cent of individuals remained in the sample for four waves between 2005 and 2008. Given this longitudinal element, when using pooled data from the EU-SILC cross-sectional files, some individuals and/or households will
be present in the data for only one year, while for a small number of others there will be repeated observations. In order to obtain the correct standard errors for estimates, this clustering should ideally be taken into account. However, this is not currently possible because there is no means of determining which observations are repeated and which are not (Iacvou et al., 2012). To account for this, robust standard errors were used in all analysis of EU-SILC data.

### 3.4.4.2 Qualitative findings – limitations and challenges

As with the quantitative findings there are a number of limitations and challenges which should be taken account when interpreting both the qualitative and triangulated findings.

Firstly the findings are derived from a relatively small sample of ten couples - as noted below, it was not possible to access further couples. The qualitative findings are not generalisable and pertain only to the couples in my research sample.

The nature of the research interviews, which involved both partners, may have prevented some participants from disclosing honest information about such a sensitive topic and instead meant they provided a more neutral or acceptable ‘public’ response. In other words, in some cases I may have gained an overly simplified official account of the couples’ financial management and decision-making practices (Valentine, 1999; Arksey, 1999). Indeed, the rationale for including the separate interview was to offset this particular limitation. However, it remains possible that participants withheld information due to the knowledge that I, as the researcher, would be having a private interaction with their partner. Related to this, in most cases, the partner not being interviewed was in the household at the time of participants’ individual interview. Although every effort was made to ensure privacy during the course of individual interviews, it is possible that participants were influenced by the knowledge that their partner might overhear the contents of the conversation.

A primary challenge of this study pertains to the difficulty faced in trying to recruit couples willing to participate in the qualitative component of the research. My initial aim was to recruit at least 12 couples, four from each research site. However, even with the extension of my timeframe for the completion of qualitative data collection, I was successful in recruiting just ten couples. Through my interactions with gatekeepers, I identified two main barriers to the recruitment of couples: 1) the sensitive nature of the topic being discussed, i.e. income
sharing; and 2) the requirement that both partners in a couple be involved in the interview process – for example, some individuals were willing to take part, but stated that their partners would not be willing to be involved.

Finally with all interviewees requesting to be interviewed in the same visit and in their own home, I had relatively little control over the extent to which the interviews were interrupted, for example by the couple’s children, or in the case of individual interviews, by the partner. I outlined at the start of the interview process that for the individual interviews privacy would be required. In most cases, the partner not being interviewed respected the privacy of their partner’s separate interview by not interrupting. However, in some instances, the separate interviews were interrupted by the partner not being interviewed – for example, getting something from the room.

Notwithstanding the associated limitations and challenges, this study has made a significant contribution to the literature on intra-household economy and gender relations.

3.5 Summary

This chapter has provided an overview of the key methodological considerations that underpin this research, as well as a detailed description of the research methods used and key ethical considerations. It is a feminist standpoint epistemology that broadly guides this research. Employing a feminist standpoint focus I chose to go beyond the household level and examine individual experiences, thus giving a voice to women’s experiences of recession at the micro level. Based on a review of the literature, and giving consideration to the nature of the research questions, a mixed-methods design was deemed most appropriate in seeking to address the research questions. As part of the quantitative component of this research, I carried out secondary data analysis of EU-SILC data and also accessed aggregated QNHS data online. Quantitative methods used include Ordinary Least Squares regression, factor analysis, reliability analysis and Multinominal Logistic regression. For the qualitative component, I carried out joint and separate interview with 10 couples, comprising a final dataset of 30 interview transcripts in total. I analysed the qualitative data using thematic analysis. I chose a variant of triangulation design – the *convergent parallel design* (also referred to as simultaneous triangulation, concurrent triangulation and convergence model) – as the approach to mixing the quantitative and qualitative methods.
In the next two thesis chapters, I present the quantitative findings and analysis and the qualitative findings and analysis.
4. Modelling gender, power and decision-making: Irish context

4.1 Introduction

The results from the quantitative analysis are presented in this chapter under the following three headings:

1) Gendered labour market trends - boom to bust;
2) The relative contributions to household income of partners in married couples across recession;
3) Decision-making among married couples during recession.

The three headings derive directly from the research questions outlined in Section 2.5.

4.2 Gendered labour market trends – boom to bust

The purpose of the first section of quantitative results and discussion is to examine how gender relations in the Irish labour market responded as Ireland entered deep recession and subsequent recovery. The impact of recession on intra-household gender relations cannot be fully understood in isolation from the effect of recession on gender relations within the labour market. Therefore, outlining the recessionary shifts in labour market trends for women and men provides the necessary context for the remaining sections of analysis that focus on intra-household gender relations.

I begin by providing an overview of the macro-economic context that frames this research – defining what I mean when I refer to ‘boom’ and ‘bust’ in the context of this study. The findings and discussion thereafter provide a descriptive overview of gendered labour market trends from boom to bust in Ireland.

4.2.1 Defining ‘boom’ and ‘bust’

From the mid-1990s, the Irish economy experienced a period of extraordinary growth followed by a period of extraordinary contraction (Barrett & McGuinness, 2012). This section outlines the processes underlying Ireland’s transition from economic boom into bust with a view to setting the context for the remainder of this chapter.
Honohan (2009) identified two phases of growth during Ireland’s economic boom. The first phase, arising initially in the late 1980s and lasting until 2000, was described as Ireland’s true ‘Celtic Tiger’. During this period, there was expansion in world trade and a rapid increase in the world market share for Irish exports (Fitzgerald & Kearney, 2013). Thus, economic growth during this phase was driven by export led growth (Honohan, 2009). Gross domestic product (GDP) trends across the period show that GDP growth averaged at 9.5 per cent between 1994 and 2000. GNP growth (thought to be a better measure of living standards than GDP growth) averaged at 8.7 per cent over the same period. GNP reflects the average income of the country’s citizens and typically a rise GNP is associated with a rise in the average standard of living. This considerable rise in GNP is indicative of an improved standard of living for people living in Ireland over that period.

From 2000, the source of economic growth in Ireland shifted sharply from being export-led towards being fuelled by a property price and construction boom (Honohan, 2009). It was the dramatic increase in both employment and incomes during the first phase of the Celtic Tiger, together with the increased availability of low cost finance and the globalisation of the financial sector, that resulted in a boom in the building and construction sector (Fitzgerald & Kearney, 2013). The rate of growth moderated in this second phase of the economic boom (Barrett & McGuinness, 2012). Both GDP and GNP growth averaged 4.5 per cent between 2001 and 2007 (Mac an Bhaird, 2010). However, this reduced rate of growth was still regarded as remarkably high when compared to the norm across the OECD over this period (Barrett & McGuinness, 2012). A property boom was well and truly underway with construction output representing 24 per cent of total GNP in 2006, compared with an average ratio of 12 per cent in Western Europe. Furthermore, construction generated 16 per cent of tax revenues (Mac an Bhaird, 2010).

As alluded to above, the significant rate of growth experienced from the mid-1990s onwards was mirrored in Ireland’s labour market trends. Employment rates increased dramatically, while unemployment rates reduced. There was a dramatic decrease in unemployment, shrinking from 16 per cent in 1994 to four per cent in 2000. This meant Ireland had essentially full employment for the first time in modern history (Honohan, 2009). Employment in the construction sector, with the emergence of the construction boom, rose dramatically and was partially accountable for sustaining such high employment levels during the second phase of the economic boom. Employment in this sector increased considerably,
from about seven per cent of total employment in the early and mid-1990s to over 13 per cent in 2007 (Honohan, 2009).

Reflecting the property boom there was a three-fold increase in average real property prices from 1994 to 2006. Banks funded the rising loan demand during this period through substantial borrowing from foreign banks. Net foreign borrowing by Irish banks jumped from 10 per cent of GDP in 2003 to 60 per cent in 2008 (Honohan, 2009).

However, the global financial crisis that took hold in 2007/2008 triggered the end of Ireland’s economic boom. In 2007, house prices began to level off initially and then decline. This led to a sharp reduction in construction activity and ultimately the collapse of the construction sector. There was also a more generalised fall in property values. In the wake of the global financial crisis and Ireland’s property market collapse, Irish banks were faced with huge losses and an inability to borrow on international markets. The Irish government guaranteed the liabilities of the Irish banks in September 2008, with large transfers of funds to the banking system and direct injections of capital into the banks (Barrett & McGuinness, 2012). The government pumped 40 per cent of GDP into the banking system to cover its losses and to recapitalise the remaining banks. The led to a drastic increase in the gross debt to GDP ratio, which rose from 25 per cent in 2007 to a peak of over 120 per cent of GDP in 2013. Once the full gravity of the banking crisis became apparent in the autumn of 2010, Ireland’s access to funding had begun to dry up. This resulted in a rescue package being sought from the IMF, the EU and the ECB (i.e. the Troika) in late 2010 (Fitzgerald, 2014). Ireland was officially declared as being in recession in September 2008 following successive contractions in GDP in the first two quarters of 2008.

The unemployment rate rose very rapidly as the economic crisis took hold. Between 2008 and 2012 it had increased by 10 percentage points, peaking at just over 15 per cent of the labour force. In addition to the fall in employment, labour market participation also reduced over the period. The participation rate peaked just above 64 per cent in 2007, before dipping below 60 per cent in 2012 – the lowest participation for nine years before that (Fitzgerald & Kearney, 2013).

The economic downturn between 2008 and 2010 was dramatic, a cumulative fall of over 10 per cent of GDP over the period. Focusing on real GDP, growth is said to have returned to the Irish economy in 2011, increasing by 0.7 percent. However, a somewhat different picture is
portrayed when the economic performance is viewed in terms of GNP. Based on GNP, which is more relevant in an examination of living standards of people in Ireland, the Irish economy continued to contract in 2011, by 2.5 per cent (Barrett & McGuinness, 2012). Thus, it has been posited that recession continued into 2011, with recovery only beginning in 2012 (Fitzgerald, 2014).

To summarise, Ireland experienced an extraordinary and sustained period of economic growth in two phases. The first phase lasted from the early 1990s through to 2000 and was driven by export-led growth. The second phase of Ireland’s economic boom occurred from 2001 through to 2007 and was driven by a property price and construction boom. The global financial crisis and the bursting of Ireland’s property bubble in 2007/2008 triggered a fiscal crisis of the state. Ireland’s economy showed signed of contraction from the beginning of 2008, which continued through the beginning of 2012. Against this background, I characterise the economic boom as those years up to and including 2007. The economic crisis or ‘bust’ is defined in this research as including the years 2008 through 2012, with signs of recovery beginning to show from 2012 onwards.

4.2.2 Findings and discussion

The previous sub-section set the context for the current discussion by outlining the scale of the economic crisis in Ireland. In what follows, I outline how the crisis has manifested itself in terms of gendered labour market trends pertaining to employment, unemployment and participation trends. The analysis in this section builds on that of Duvvury and Finn (2014) and Russell et al. (2014). Using Irish data, these authors carried out an analysis of the impact of recession on gender relations in Ireland’s labour market. Both papers examined employment, unemployment and participation rates of men and women from boom to bust in Ireland, as well as the sectoral distribution of employment by gender. This section extends these previous analyses to include data on the recovery years also (2013 through 2015). The qualitative data collection for this section occurred in 2014 and 2015 and, therefore, providing an extended analysis to capture the period of early recovery is necessary for contextualising the overall findings of this research.
Russell et al. (2014) look at the numbers of people in employment, broken down by gender, from 2003 through 2012, using the ILO definition of employment\(^6\). The authors identify three distinct phases over that period in terms of the employment trends. Firstly they highlight an *economic boom* in which an additional 169,000 women and 161,000 men were classified as being in employment between Q4 2003 and Q4 2007. The second phase they refer to is the *onset of recession* with male employment declining by 188,000 and female employment declining by 47,000 between Q4 2007 and Q4 2009. The third distinct phase identified by the authors was the *second stage of recession* in which employment loss slowed – male employment fell by a further 46,000 and women’s employment by an additional 26,000 between Q4 2009 and Q4 2012. In Table 4.1, I extend Russell et al.’s (2014) analysis to include a fourth phase – the *onset of recovery*. The figures for the change in employment between Q4 2012 and Q4 2015 show that recovery has been underway for both women and men using numbers in employment as an indicator. These four phases will be referred to over the course of this chapter in order to contextualise key findings.

**TABLE 4.1 EMPLOYMENT NUMBERS (THOUSANDS) BROKEN DOWN BY YEAR (INCL. PERCENTAGE CHANGE)**

<table>
<thead>
<tr>
<th></th>
<th>2003Q4 (000’s)</th>
<th>2007Q4 (000’s)</th>
<th>2009Q4 (000’s)</th>
<th>2012Q4 (000’s)</th>
<th>2015Q4 (000’s)</th>
<th>Change (000’s) 03-07</th>
<th>Change (000’s) 07-09</th>
<th>Change (000’s) 09-12</th>
<th>Change (000’s) 12-15</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>1,826.10</td>
<td>2,156.00</td>
<td>1,921.40</td>
<td>1,983.00</td>
<td>1,983.00</td>
<td>329.90</td>
<td>-234.60</td>
<td>-72.50</td>
<td>134.10</td>
</tr>
<tr>
<td>Male</td>
<td>1,060.50</td>
<td>1,221.80</td>
<td>1,034.30</td>
<td>1,072.00</td>
<td>1,072.00</td>
<td>161.30</td>
<td>-187.50</td>
<td>-46.30</td>
<td>84.00</td>
</tr>
<tr>
<td>Female</td>
<td>765.6</td>
<td>934.2</td>
<td>887.2</td>
<td>860.9</td>
<td>911.1</td>
<td>168.60</td>
<td>-47.00</td>
<td>-26.30</td>
<td>50.20</td>
</tr>
</tbody>
</table>

Source: Russell et al. (2014) and author’s calculation based on QNHS online

Figure 4.1 illustrates the annual percentage change of women and men reporting being ‘in employment’ from Q4 2004 to Q4 2015. It extends analysis by Duvvury and Finn (2014) by including further data on both the economic boom and recovery years. The employment trends further illustrate the four distinct phases discussed above. As shown, men’s employment rate was more adversely affected during recession, particularly during the first phase - decreasing more dramatically than women’s employment rate. However, as Ireland moved into recovery, the trends suggest that men began to feel the benefit of Ireland’s initial improved prosperity much more strongly than women – whereby women’s rising employment

\(^6\) The ILO regards an individual as being ‘in employment’ if he or she worked in the week before the survey for one hour or more for payment or profit, and includes all persons who had a job but were not at work in the week before because of illness, holidays, etc.
rate lagged well behind that of men in the early phase of recovery in 2013. These figures lend support to the hypothesis that whilst women were initially sheltered from the effects of the recession due to job segregation (Rubery, 1988), the longer term effects of spending cuts in industries within which women are highly concentrated such as health, social services and education, could mean slower recovery for women (Seguino, 2009). Furthermore, they provide evidence of an initial ‘mancovery’ whereby men were experiencing more benefits of recovery than women. Indeed, this echoes findings from the USA and UK context where scholars have previously pointed to a stalled female recovery (Albelda, 2013; Rubery & Rafferty, 2013).

**Figure 4.1. Percentage change in overall employment by sex and year**

![Bar chart showing percentage change in overall employment by sex and year.](chart.png)

*Source: Duvvury and Finn (2014) and author’s calculation based on QNHS online*

The recession appears to have resulted in a change in the nature and quality of employment overall. Table 4.2 examines changes in the number of men and women reporting being in full-time and part-time employment from boom to bust and into recovery. During the economic boom, both men and women’s involvement in part-time employment increased significantly. The number of men working in part-time employment rate rose systematically across the recession and into recovery. The sharpest rise in men’s part-time employment occurred in the first phase of recession (Q4 2007 to Q4 2009). Concurrently, the number of women working in part-time employment remained more or less stable in the first phase of recession in Ireland, and actually declined in the second phase of the recession (Q4 2009 to Q4 2012).
This trend in part-time employment is interesting because it deviates from the expected pattern. To explain, women have been historically seen as a source of flexible labour with a preference for part-time work, allowing them to balance the burden of care work with market activity. Therefore, part-time or vulnerable work has traditionally been the preserve of women. During a crisis, the expectation is that females’ willingness to move voluntarily into part-time work will increase as full-time options contract (Rubery, 1988). This ‘masculinisation’ of part-time employment is not a phenomenon unique to Ireland. Karemessini and Rubery (2013) identified a similar trend in their analysis of nine EU countries and suggest that it is probably due to the conversion of full-time jobs into part-time positions to reduce redundancies. However, while this explanation may partially account for the masculinisation of part time work in Ireland, I suggest that the gender restructuring of the accommodation and food services sector (discussed below), comprising a high proportion of part-time employees (TASC 2015), points to another contributing factor. In other words, I suggest that there was competition between the genders within certain sectors as opportunities in traditionally male dominated sectors were obliterated beyond foreseeable recovery in the short to medium term. Furthermore, Russell et al. (2014) assert that the increase in part-time employment during recession reflects the deterioration of labour market conditions overall whereby 46 per cent of the new part-time jobs created during the recession were in fact involuntary part-time positions. They found that for women, involuntary part-time employment increased four-fold during recession, whilst for men involuntary part-time employment increased by two and a half times.

Men’s full-time employment declined dramatically during the first phase of the recession (Q4 2007 to Q4 2009), by just over one fifth (see Table 4.2). There was continued decline in the second phase of recession (Q4 2009 to Q4 2012). The number of women in full-time employment also declined in the first phase of recession, although the intensity of this decline was much less than that of men. From 2012 through 2015, as Ireland entered recovery, the numbers of both men and women in full-time employment has been rising; however neither have managed to reach the pre-crisis peak rates in Q4 2007. Thus, while the overall employment figures signal a promising return to recovery, a closer look at the quality of employment suggests a deterioration overall from pre-crisis standards.
The gender shifts in employment type described above are reflected in the narrowing gender gap (calculated as the difference between employment rates of men and women) in part-time and full-time employment rates during the first phase and second phase of recession (Table 4.3). While the gender gap in part-time and full-time employment has narrowed overall, the period of recovery has seen a widening of the part-time and full-time gender employment gap. These findings are consistent with observations made by Bettio and Veraschagina (2013) who reported a reduction of gender gaps in employment across the European Union as a whole. However, they cautioned that despite this improvement in the early stages of recession, the future prospects for continued progress were poor since the reduced gap was a product of (temporary) levelling downward of men’s prospects and positions. The findings of this research confirm that a reluctance to cite narrowing gender gaps as ‘progress’ in the context of recession is warranted. Ireland’s entry into recovery coincided with a widening gender gap in full-time and part-time employment.
As reported by Russell et al. (2014), the gendered impact of the crisis is also evident in unemployment statistics. Extending the analysis of Russell et al. (2014), Table 4.4 shows the unemployment rate and long-term unemployment rate of men and women in Ireland between 2003 and 2015. Looking at the main unemployment rate, Russell et al. (2014) highlight that male and female unemployment rates converged between 2003 and 2005, with only a 0.4 percentage point difference in unemployment rates between the two sexes in Q4 2005. However, as evident in Table 4.4, the onset of the recession led to a sharp increase in unemployment rates for both men and women. The intensity of increasing unemployment was much sharper for men. This is due to the fact that male-dominated industries, such as construction and manufacturing, were essentially wiped out as a result of the burst of the property bubble (discussed below). Indeed, a large proportion of men (one in five) were employed in the construction sector prior to the recession in Ireland (Russell & McGinnity, 2011). As noted by Russell et al. (2014), at the end of the period in 2012, there was a gap of 6.3 percentage points between male and female unemployment rates. However, unemployment rates decreased for both men and women as Ireland progressed into recovery and in 2015 the gap between male and female unemployment rates had fallen further to 3.7 percentage points.

A key feature of the recent recession has been the rising long term unemployment rate (Kelly & McGuinness, 2013). The long-term unemployment rate is the number of persons unemployed for one year or more expressed as a percentage of the total labour force (CSO, 2013). Like the main unemployment rate, the male and female long-term unemployment rates increased sharply with the onset of recession. Again, the magnitude of the increase was
greater for men, increasing from 1.8 per cent prior to the bust in Q4 2007, to 11.1 per cent in Q4 2012. Russell et al. (2014) highlight that the trends in long-term unemployment resulted in a widening gender gap rising from one percentage point to 6.5 percentage points from boom to bust. However, as Ireland has entered recovery the gender gap in the long term unemployment rate has reduced to 3.4 percentage points (see Table 4.4).

**TABLE 4.4 UNEMPLOYMENT RATE AND LONG-TERM UNEMPLOYMENT RATE BROKEN DOWN BY SEX AND YEAR**

<table>
<thead>
<tr>
<th></th>
<th>2004Q3</th>
<th>2007Q4</th>
<th>2009Q4</th>
<th>2012Q4</th>
<th>2015Q4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Less than 1 year</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>4.6</td>
<td>5.2</td>
<td>15.9</td>
<td>16.6</td>
<td>10.3</td>
</tr>
<tr>
<td>Female</td>
<td>3.7</td>
<td>3.9</td>
<td>8.4</td>
<td>10.3</td>
<td>6.6</td>
</tr>
<tr>
<td>Gender Gap</td>
<td>0.9</td>
<td>1.3</td>
<td>7.5</td>
<td>6.3</td>
<td>3.7</td>
</tr>
<tr>
<td><strong>1 year and over (LTU)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>2.1</td>
<td>1.8</td>
<td>6.8</td>
<td>11.1</td>
<td>6.3</td>
</tr>
<tr>
<td>Female</td>
<td>0.9</td>
<td>0.9</td>
<td>2.5</td>
<td>4.7</td>
<td>2.8</td>
</tr>
<tr>
<td>Gender Gap</td>
<td>1.1</td>
<td>0.9</td>
<td>4.3</td>
<td>6.5</td>
<td>3.4</td>
</tr>
</tbody>
</table>

Source: Russell et al. (2014) and author’s calculation based on QNHS online

So far this section demonstrates that men and women have both experienced declines in employment and increasing unemployment across the period of recession. However, the magnitude and pattern of changes in employment and unemployment was different for men and women. In attempting to understand such variation, the focus shifts to the role of job segregation in leading to different recessionary outcomes for men and women. Job segregation has previously been highlighted as an important factor in determining gendered labour market outcomes during recession (Rubery & Rafferty, 2013; Bettio, 2002; Rubery, 1988).

Table 4.5 demonstrates how various sectors of the labour market responded from boom to bust in Ireland⁷. The column reflecting percentage change in employment from 2003 to 2007 gives a sense of what was occurring over the tail end years of the boom, before the onset of recession. Over this period, there was considerable growth in the construction and the administrative sectors especially, but also in the wholesale and retail, the professional and technical, the health, the arts and entertainment, and the financial sectors (Russell et al.,

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⁷ This piece of analysis is a direct extension of analysis carried out by Duvvury & Finn (2014), however Russell et al. (2014) has also carried out very similar analyses to which I refer also.
2014). Looking at the figures that illustrate percentage change in employment from 2007 to 2012, the hardest hit industries during recession include construction; industry; motor trade; transportation and storage; public administration, defence and compulsory social security; finance, insurance and real estate; and administrative and support services activities. Many of these sectors, including construction, industry, motor trade and transportation and storage were male-dominated. Recovery was underway from Q4 2012 to Q4 2015, but at a slow pace relative to the losses in these sectors during the recession. Other sectors, including agriculture, forestry and fishing, accommodation and food service activities, and professional, scientific and technical activities, also suffered considerable decline in the early stages of the recession. However, all of these sectors have reached recovery, with the accommodation sector and professional, scientific and technical activities having recovered to a level higher than the pre-crisis peak. Employment in some sectors, including information and communication, human health and social work activities, and education continued to experience growth in employment even during recessionary years.
### Table 4.5. Changes in Employment by Sector

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>(000's)</td>
<td>03/07</td>
<td>'07/'12</td>
<td>'12/'15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agriculture, forestry and fishing (A)</td>
<td>118</td>
<td>114.3</td>
<td>89.6</td>
<td>90</td>
<td>106.4</td>
<td>-3</td>
<td>-21</td>
</tr>
<tr>
<td>Total Industry (B to F)</td>
<td>478.3</td>
<td>551.6</td>
<td>390.6</td>
<td>340.4</td>
<td>375</td>
<td>15</td>
<td>-29</td>
</tr>
<tr>
<td>Industry (B to E)</td>
<td>292.8</td>
<td>285.4</td>
<td>251.6</td>
<td>237.2</td>
<td>248.4</td>
<td>-3</td>
<td>-12</td>
</tr>
<tr>
<td>Construction (F)</td>
<td>185.5</td>
<td>266.2</td>
<td>138.9</td>
<td>103.2</td>
<td>126.6</td>
<td>44</td>
<td>-48</td>
</tr>
<tr>
<td>Services (G to U)</td>
<td>1,222.40</td>
<td>1,482.9</td>
<td>1434.1</td>
<td>1,415.30</td>
<td>1,495.00</td>
<td>21</td>
<td>-3</td>
</tr>
<tr>
<td>Wholesale and retail trade, repair of motor vehicles and motorcycles (G)</td>
<td>257.8</td>
<td>316.8</td>
<td>273.8</td>
<td>273.4</td>
<td>279.4</td>
<td>23</td>
<td>-14</td>
</tr>
<tr>
<td>Transportation and storage (H)</td>
<td>88.3</td>
<td>98</td>
<td>94.7</td>
<td>89</td>
<td>93.8</td>
<td>11</td>
<td>-3</td>
</tr>
<tr>
<td>Accommodation and food service activities (I)</td>
<td>115.5</td>
<td>132.2</td>
<td>127.1</td>
<td>118.3</td>
<td>143.1</td>
<td>14</td>
<td>-4</td>
</tr>
<tr>
<td>Information and communication (J)</td>
<td>63.3</td>
<td>70.7</td>
<td>73.9</td>
<td>83.2</td>
<td>85.4</td>
<td>12</td>
<td>5</td>
</tr>
<tr>
<td>Financial, insurance and real estate activities (K,L)</td>
<td>85.5</td>
<td>105.4</td>
<td>107.3</td>
<td>102.8</td>
<td>97.8</td>
<td>23</td>
<td>2</td>
</tr>
<tr>
<td>Professional, scientific and technical activities (M)</td>
<td>88.6</td>
<td>114.6</td>
<td>104.6</td>
<td>102.2</td>
<td>119.3</td>
<td>29</td>
<td>-9</td>
</tr>
<tr>
<td>Administrative and support service activities (N)</td>
<td>54.6</td>
<td>81.5</td>
<td>64.5</td>
<td>63.2</td>
<td>67.1</td>
<td>49</td>
<td>-21</td>
</tr>
<tr>
<td>Public administration and defence, compulsory social security (O)</td>
<td>87.2</td>
<td>104.5</td>
<td>106.8</td>
<td>96</td>
<td>99.1</td>
<td>20</td>
<td>2</td>
</tr>
<tr>
<td>Education (P)</td>
<td>121.8</td>
<td>141.5</td>
<td>148.4</td>
<td>145.3</td>
<td>153.5</td>
<td>16</td>
<td>5</td>
</tr>
<tr>
<td>Human health and social work activities (Q)</td>
<td>174</td>
<td>222.1</td>
<td>236.1</td>
<td>245.7</td>
<td>253.7</td>
<td>28</td>
<td>6</td>
</tr>
<tr>
<td>Other NACE activities (R to U)</td>
<td>85.8</td>
<td>95.5</td>
<td>96.9</td>
<td>96.2</td>
<td>102.7</td>
<td>11</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: Author’s calculation based on QNHS online

In order to understand the gendered impact of these sectoral changes, an analysis of changes occurring within sectors using sex ratios was employed. A sex ratio refers to the relative numbers of men and women in a given population. Each figure listed in the sex ratio section of Table 1. represents the number of women per 100 men in each sector within the labour market. The findings imply that the recession has led to the gendered restructuring of some
sectors (see Table 4.6). Examining the changes in female share of employment sector-wise from the beginning of the crisis (2007) through to recovery (2015) suggests there was some degree of protection for women’s roles in male-dominated sectors. For example, in sectors such as agriculture, forestry and fishing, industry, construction, transport and storage, the sex ratio increased over the period 2007 to 2012. However, with the onset of the recovery period, into 2015, it is notable that this advantage for women seen in these sectors during recessionary years begins to decline as each of these sectors return to employment growth. On the whole, women continued to outnumber men in sectors traditionally dominated by women, such as education and health, across the crisis and into recovery, with only a slight narrowing in gender gaps. The two sectors of most interest, however, are the accommodation and food services activity sector and the financial, insurance and real estate services sector. The accommodation and food services sector, initially hard hit by recession, went into recovery much earlier than other sectors. It responded to the reduced rate of VAT implemented by the Government for tourism and hospitality related sectors, recovering to a level higher than the pre-crisis peak. In this sector, which was previously strongly female dominated, there became an apparent preference for hiring men during recession; the sex ratio decreased considerably from 2007 through 2012. This suggests a shift took place whereby men were moving into these more vulnerable and part-time oriented sectors in the absence of employment in traditionally male dominated sectors (Duvvury & Finn, 2014). However, the gender ratio in this sector for 2015 suggests that as the country has progressed further into recovery, men are beginning to move out of this sector again.

A second point of interest from a gender perspective is what has happened in the finance, insurance and real estate sector over the course of the crisis, the very sectors that were closely involved in the origin of the crisis. In the finance, insurance and real estate sector, over the course of the crisis, there became a clear preference for men in employment. In this sector there was saw a considerable fall in the sex ratio from 142 in Q4 2007 to 114 in Q4 2009 as the crisis took hold, and further fall to 109 into recovery in Q4 2015. So, at the time the country was reeling from the impact of risky financial transactions by male leaders, male employment in this sector actually increased (Duvvury & Finn, 2014). This is consistent with findings from the UK context where more women than men were found to occupy buffer-type jobs in the financial sector (Rubery & Rafferty, 2013). The gender ratio has continued to decrease throughout recession and well into recovery suggesting that there is a continued preference for men in this sector.
### Table 4.6 Sector of Employment Broken Down by Year and Sex Ratio

<table>
<thead>
<tr>
<th>NACE REV 2 Sector of Employment</th>
<th>Sex Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2007</td>
</tr>
<tr>
<td>Agriculture, forestry and fishing (A)</td>
<td>12</td>
</tr>
<tr>
<td>Total Industry (B to F)</td>
<td>20</td>
</tr>
<tr>
<td>Industry (B to E)</td>
<td>37</td>
</tr>
<tr>
<td>Construction (F)</td>
<td>5</td>
</tr>
<tr>
<td>Services (G to U)</td>
<td>126</td>
</tr>
<tr>
<td>Wholesale and retail trade, repair of motor vehicles and motorcycles (G)</td>
<td>102</td>
</tr>
<tr>
<td>Transportation and storage (H)</td>
<td>22</td>
</tr>
<tr>
<td>Accommodation and food service activities (I)</td>
<td>144</td>
</tr>
<tr>
<td>Information and communication (J)</td>
<td>43</td>
</tr>
<tr>
<td>Financial, insurance and real estate activities (K,L)</td>
<td>142</td>
</tr>
<tr>
<td>Professional, scientific and technical activities (M)</td>
<td>74</td>
</tr>
<tr>
<td>Administrative and support service activities (N)</td>
<td>99</td>
</tr>
<tr>
<td>Public administration and defence, compulsory social security (O)</td>
<td>100</td>
</tr>
<tr>
<td>Education (P)</td>
<td>277</td>
</tr>
<tr>
<td>Human health and social work activities (Q)</td>
<td>477</td>
</tr>
<tr>
<td>Other NACE activities (R to U)</td>
<td>171</td>
</tr>
</tbody>
</table>

Source: Author’s calculation based on QNHS online

One of the main arguments in the literature around the gendered impacts of recession is that women are largely protected from first round impacts due to their concentration in public sector employment (such as education and health), which is more immune to cyclical factors (i.e. gender segregation hypothesis) (Rubery, 1988). However, the nature of the recent recession has challenged the protective role traditionally provided by the public sector, with the introduction of an austerity package, which committed to reducing the public sector pay bill, the recessionary period saw significant cuts in public spending, a freeze on public sector recruitment and incentivised voluntary redundancy and early retirement packages (Russell et al., 2014; O’Connell, 2013). Russell et al. (2014) examine the extent to which men and
women have been affected differentially by job losses in the public and private sector from boom to bust (2003 through 2012).

As shown in table 4.7 below, and also discussed in Russell et al. (2014), between 2007 and 2009, there was an increase in public sector employment, and a concurrent large decline in the number of private sector employees. The intensity of the private sector decline was stronger for males (a reduction of 16.5 percentage points) versus females (a reduction of seven percentage points). This reflects the decline in male dominated industries with the burst of the property bubble. This evidence supports the theory that women are often protected from first round effects of recession due to their concentration in public sector employment (Rubery, 1988). In the second phase of recession (2009 and 2012), employment declined in both the public and private sector for both men and women. Again, the magnitude of the decline was stronger in the private sector (declining by 4.1 percentage points) versus the public sector (declining by 1 percentage point). As highlighted by Russell at al. (2014), more women than men experienced job losses in the public sector during the second phase of recession, partly because of their over-representation in this sector and partly because their employment declined at a higher rate. Thus they conclude that while public sector employment was a source of protection for women in the first phase of recession in Ireland, the level of protection was reduced in the second phase of recession, when public sector employment began to decline, albeit at a slower pace than private sector employment. Russell et al. (2014) highlight that it is during the second phase of recession that impacts of austerity measures aimed at cutting the public sector pay bill appear. Analysis of the figures for 2012 to 2015 suggest that further cuts in public spending introduced since 2012 have not led to any further decline in public sector employment relative to the private sector (see Table 4.7).
The findings so far suggest that the recession has led to gender shifts in the labour market. Male-dominated sectors, such as construction and industry, have taken large hits and have been slowest to recover. In this context, men have been increasingly taking up part-time and vulnerable work, which has led to a certain level of re-structuring within sectors, particularly the accommodation and food services sector, and thus the narrowing of gender gaps to the disadvantage of women. Thus, the playing field between men and women became more even in the context of deteriorating employment conditions overall and where job growth was occurring during recession, competition was taking place.

Since the overall research question of this thesis pertains to couples, the remainder of the analysis in this section is limited to the married population. In what follows, I pay particular attention to labour force participation trends among married persons in order to get a sense of household responses to recession.

Economic theory provides a basic model of family labour supply decisions (Ashenfelter & Heckman 1974). According to this model, recession may result in an ‘added worker affect’ and/or ‘discouraged worker affect’ (Lundberg 1985). The added worker effect refers to a situation in which married women currently not in the labour market enter and those already in the labour market increase their labour supply in response to their husband’s job loss coupled with an inability to borrow against future earnings (Starr, 2013; Mattingly & Smith, 2010). This labour supply response is a method of smoothing a family’s income or consumption. The discouraged worker effect hypothesis, then, assumes that workers cease their search employment during recession as they perceive jobs to be unavailable and

<table>
<thead>
<tr>
<th></th>
<th>'03-'07 Public</th>
<th>'03-'07 Private</th>
<th>'07-'09 Public</th>
<th>'07-'09 Private</th>
<th>'09-'12 Public</th>
<th>'09-'12 Private</th>
<th>'12-'15 Public</th>
<th>'12-'15 Private</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>12.2</td>
<td>16.9</td>
<td>6.7</td>
<td>-16.5</td>
<td>-0.9</td>
<td>-4.6</td>
<td>1.3</td>
<td>8.5</td>
</tr>
<tr>
<td>Female</td>
<td>24.5</td>
<td>20.8</td>
<td>4.3</td>
<td>-6.9</td>
<td>-0.9</td>
<td>-3.4</td>
<td>5.0</td>
<td>5.6</td>
</tr>
<tr>
<td>Total</td>
<td>20.8</td>
<td>18.5</td>
<td>5.0</td>
<td>-12.6</td>
<td>-0.9</td>
<td>-4.1</td>
<td>4.0</td>
<td>7.2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>14.0</td>
<td>318.3</td>
<td>80.6</td>
</tr>
<tr>
<td></td>
<td>66.9</td>
<td>260.3</td>
<td>578.7</td>
</tr>
<tr>
<td>Total</td>
<td>80.6</td>
<td>578.7</td>
<td>225.6</td>
</tr>
</tbody>
</table>

Source: Author’s calculation based on QNHS online
therefore withdraw from the labour force (Baslevant & Onaran, 2003; Benati, 2001). Thus, the attention of the section shifts to labour force participation rates.

Table 4.8 highlights changes in labour force participation rates for men and women of different marital status from 2003 to 2015. Overall, during recession years married men were less likely than their single, widowed and separated counterparts to withdraw from the labour force, and maintained the highest level of participation into 2015 of all the groups. Married women had a sharp increase in labour force participation rates during the economic boom – with a 12 percentage point change in their labour force participation rate from 2003 to 2007. Married women’s participation rate remained largely stable throughout the recession overall, amidst declining participation among their single, widowed and separated or divorced counterparts. Furthermore married women had the strongest increase in labour force participation among women in the period of recovery.

**Table 4.8. ILO Participation Rates (%) for population aged 15 years and over broken down by Sex, Marital Status and Year**

<table>
<thead>
<tr>
<th></th>
<th>2003Q4</th>
<th>2007Q4</th>
<th>2009Q4</th>
<th>2012Q4</th>
<th>2015Q4</th>
<th>03/07</th>
<th>'07/'12</th>
<th>'12/'15</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Male</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single - never married</td>
<td>67.6</td>
<td>71.3</td>
<td>65</td>
<td>62.7</td>
<td>62</td>
<td>5.5</td>
<td>-12.1</td>
<td>-1.1</td>
</tr>
<tr>
<td>Married</td>
<td>76.1</td>
<td>77.5</td>
<td>75</td>
<td>73.3</td>
<td>74.5</td>
<td>1.8</td>
<td>-5.4</td>
<td>1.6</td>
</tr>
<tr>
<td>Separated or divorced</td>
<td>69.9</td>
<td>69.1</td>
<td>67.2</td>
<td>60.1</td>
<td>59.9</td>
<td>-1.1</td>
<td>-13.0</td>
<td>-0.3</td>
</tr>
<tr>
<td>Widowed</td>
<td>22.6</td>
<td>25</td>
<td>24</td>
<td>19.9</td>
<td>24</td>
<td>10.6</td>
<td>-20.4</td>
<td>20.6</td>
</tr>
<tr>
<td><strong>Female</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single - never married</td>
<td>59</td>
<td>62.7</td>
<td>60</td>
<td>57.6</td>
<td>57</td>
<td>6.3</td>
<td>-8.1</td>
<td>-1.0</td>
</tr>
<tr>
<td>Married</td>
<td>48.4</td>
<td>54.2</td>
<td>54</td>
<td>54.1</td>
<td>56.3</td>
<td>12.0</td>
<td>-0.2</td>
<td>4.1</td>
</tr>
<tr>
<td>Separated or divorced</td>
<td>58.5</td>
<td>62.3</td>
<td>61</td>
<td>59.1</td>
<td>56.1</td>
<td>6.5</td>
<td>-5.1</td>
<td>-5.1</td>
</tr>
<tr>
<td>Widowed</td>
<td>10.9</td>
<td>12.9</td>
<td>10.7</td>
<td>11.7</td>
<td>11.8</td>
<td>18.3</td>
<td>-9.3</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Source: Author’s calculation based on QNHS online

Table 4.9 highlights changes in the labour force participation rate of married persons across the recession and into recovery, broken down by gender and age group. When considering participation rates broken down by age group there is a largely downward trend in married men’s participation during recession in Ireland. The magnitude of this effect varies according to age with older married men nearing statutory retirement age (60-64 years) and those over statutory retirement age (65 years) showing the largest reduction in labour force participation rates during recession. Looking at trends as Ireland entered recovery, it is notable that the labour force participation rates of older married men (aged 55 years and upwards) have recovered more strongly in terms of labour force participation rates than middle aged and younger men. For women, the trends are somewhat more nuanced. Women aged 55-59 years...
experienced a sharp increase, of almost one fifth, in their labour force participation rate during recession, while increases for younger women (aged 25 to 34 years) were much more modest, at roughly 4.5 percentage points. This finding is interesting because one hypothesis is that the magnitude of added worker effects, where present, is likely to be strong for younger married women than mid-life or older married women. The idea is that the younger the couple, the less likely they are to have assets to draw upon to smooth consumption upon experiencing an income shock. Thus, younger women are more likely to have to resort to increasing their labour supply in order to smooth consumption during a crisis (Starr, 2013). However, the opposite trend has occurred. I suggest that this may be due to two factors. Firstly, as with the other age groups, it may be a response to declining income security for both the household and their own future. Women certainly have less access to pensions (both occupational and personal pension plans) and as such for some women their main strategy for provision in later life is “to work till they drop” (Duvvury et al., 2012). Another possible explanation for the stronger increase in labour force participation among the 55-59 year age group is that of intergenerational transfers. Indeed, research shows that the recent recession in Ireland has been characterised by increasing financial and material transfers from older adults to their children. Older people in Ireland have in some cases shouldered the financial burden of recession for their children and/or grandchildren who have been hit hard in terms of loss of employment, austerity and decline in value of assets such as houses (Scharf et al., 2013; Walsh et al., 2012). Finally, in terms of the period of recovery, married women of all ages have seen a rise in their labour force participation rates, though the youngest group (25 to 34 years) lagged behind the other age groups in terms of these gains.
Finally, in Figures 4.2 and Figure 4.3, I outline the changes in men and women’s self-reported principal economic status. I am primarily interested in observing how the category ‘engaged on home duties’ responds across recession and into recovery for men and women. According to Berik and Kongar (2013), a consequence of the recent recession should be that as more women increase their paid working time and more men reduced their paid working time, men will increase their involvement in the care work and unpaid labour that women gave up in order to take on paid work. Over the course of the recession, there has been a reduction in the number of women who cite their principal economic status (PES) as being ‘engaged on home duties’ and an increase in the number of males citing their PES as ‘engaged on home duties’. However, on closer inspection, it would appear that relative to the changes in men and women’s employment status generally, the increase in the proportion of men citing ‘engaged on home duties’ as their PES is almost negligible. This would suggest that whilst small gains are being made in terms of shift in gender roles within the home at a very small scale, these changes are not reflective of the concurrent changes that have taken place in the public sphere of employment. One reason for this may the context within which these changes have taken place. Women have gained increased bargaining power through their entry into the workforce.

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8 refers to the general population i.e. all marital status’ and age groups.
in a time of stagnant or declining wages. This is likely to constrain women’s bargaining ability.

**Figure 4.2** Principal Economic Status of Males (000's) Aged 15 Years and Over by Year

![Graph showing economic status of males from 2006 to 2015](image)

Source: Author’s calculation based on QNHS online

**Figure 4.3** Principal Economic Status of Males (000's) Aged 15 Years and Over by Year

![Graph showing economic status of females from 2006 to 2015](image)

Source: Author’s calculation based on QNHS online

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4.2.3 Summary

Evidence from previous crises suggests that labour market effects may differ by gender. The recent recession in Ireland has been no exception, with notable differences in its effects for women and men. The evidence shows that the Irish crisis has had a severe impact on the working lives of both sexes. Men were certainly hit harder than women in terms of loss of employment, and increasing unemployment and long-term unemployment across the period of recession. However, women’s employment has been slower than that of men in reflecting signs of recovery. Previously male-dominated sectors, such as construction and industry, suffered huge employment losses and were slower to enter recovery that some other sectors, such as agriculture, forestry and fishing, accommodation and food service activities, and professional, scientific and technical activities. This saw men increasingly taking up part-time work that led to a certain level of re-structuring within sectors and closing gender gaps to the disadvantage of women. In terms of job segregation, the public sector offered women protection from the first-round effects of recession. However, the level of protection had declined by the second phase of recession as the effects of austerity were felt. Regarding household responses to recession, there appears to be evidence of an added worker affect among older married women, aged between 55 and 59 years, whereby they experienced a dramatic increase in their labour force participation rates during the years of the crisis. Finally, despite predictions to the contrary, the mass exodus of large number of men from the labour market did not coincide with a substantial rise in the numbers of men reporting that their principal economic status was ‘engaged on home duties’.

The macro-level changes in labour market trends outlined in this section are likely to have considerable knock-on effects at the micro level of the household. For instance, reduced employment rates and increasing unemployment may have led to household income shocks for many families, or a re-balancing of relative contributions to household income by its members. Equally, austerity measures and policy changes are likely to have increased financial pressure, as well as constrained choices around employment and expenditure for certain families. Intuitively, gendered shifts at the level of the labour market make it likely that gender relations have been altered within households also. Thus, having outlined some key recessionary shifts that have occurred at the level of the labour market, the next step in this research is to ascertain how these changes have impacted on gender relations within the household. This will occur through an analysis of women’s relative economic dependence on their partners and of women’s outcomes in decision-making processes within the household.
4.3 Relative contribution to household income of partners in married couples across recession

The purpose of this section is to shed light on one of the many ways that the shifts at the macro level outlined in the previous section may have caused a shift in gender relations within heterosexual married couples in Ireland. The focus of this section is married women’s relative contribution to household income, also referred to in the literature as women’s economic dependence on their partner. Monitoring how married women’s economic dependence on their partner has responded to recession can provide important insights into how gender relations within the home may have been affected over the period of analysis. Indeed, both the sociological and economic literature have long emphasised the importance of women’s economic contribution within the household for their ‘power’ position within the family and for their ability to achieve more gender equitable power outcomes (Bittman et al., 2003; Lundberg & Pollack 1996; Shelton & John, 1996).

4.3.3 Empirical findings

4.3.3.1 Descriptive analysis

Initial trends in relative contributions to household income were established by running a series of descriptive statistics. Examining how individual average net incomes (i.e. post tax, post social transfers disposable individual income) have changed over the course of the crisis gives a sense of the broader picture within which domestic changes are occurring. Table 4.10 illustrates that men’s average net income has dropped by almost one fifth over the course of the crisis, whilst women’s average net income has not changed significantly. This initial finding suggests that any changes in relative contributions to household income are likely to be driven by the reduction in men’s average net income. Despite the reduction in men’s average net income, the absolute figures demonstrate that although women’s position may have improved relative to men’s, they still lag far behind in terms of average annual net income accrued. This difference can be largely attributed to persisting gender gaps in earnings.
**Table 4.10. Change in Average Net Income Per Annum (€) of Married Men and Women in Ireland - 2007-2012**

<table>
<thead>
<tr>
<th></th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>Change '07 – ‘12</th>
<th>t statistic, DF, P-Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>35,599</td>
<td>36,196</td>
<td>34,097</td>
<td>32,481</td>
<td>31,492</td>
<td>29,449</td>
<td>-17.3</td>
<td>4.658, 2596, p = .000</td>
</tr>
<tr>
<td>Female</td>
<td>14,666</td>
<td>14,480</td>
<td>15,192</td>
<td>14,570</td>
<td>15,894</td>
<td>15,820</td>
<td>7.9</td>
<td>-1.520, 3287, p=.129</td>
</tr>
</tbody>
</table>

Source: EU-SILC microdata

In order to examine how these changes may have translated into partners’ shifting relative position within the household, I examined breadwinner typologies. Scholars adopt different approaches to conceptualising breadwinner status and economic dependency. I have employed two different conceptualisations of a breadwinner typology. The first is a labour market typology of breadwinner status (see Table 4.11). It is evident that the impact of recession on Ireland’s labour market has translated into a changing composition of households in terms of employment status. From 2007 to 2012, there has been a significant increase in the proportion of households where women are considered sole breadwinner (i.e. woman at work/man inactive). Concurrently, there has been a significant decrease in the proportion of households where men would be considered the sole breadwinner (man at work/woman inactive). While no significant change was observed in the proportion of households that had dual earners, there was a significant drop in the share of households in which both partners reported being inactive.
In order to further understand the key factors driving change, an alternative typology of breadwinner status was employed – one adopting a relative contribution orientation (see Table 4.12). The proportion of women contributing more than their partner (i.e. 55-64 per cent) rose by three quarters, from five per cent to 8.7 per cent. Further, the proportion of women reporting contributing most income (i.e. 65-100 per cent) rose by two thirds, from 7.5 per cent to 12.7 per cent. At the same time, the proportion of households where men reported earning most income fell from 59.5 per cent to 51.3 per cent.
### Table 4.12 Women’s Contribution to Household Income by Year

<table>
<thead>
<tr>
<th>Women’s contribution to household income (%)</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>% Change 07-12</th>
<th>Chi, DF, P-Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-34%</td>
<td>59.5</td>
<td>59.2</td>
<td>55.8</td>
<td>53.9</td>
<td>52.5</td>
<td>51.3</td>
<td>-13.7</td>
<td>22.711 (1) .000</td>
</tr>
<tr>
<td>35-44%</td>
<td>11.7</td>
<td>11.3</td>
<td>11.0</td>
<td>13.6</td>
<td>12.3</td>
<td>11.3</td>
<td>-2.9</td>
<td>.095 (1) .758</td>
</tr>
<tr>
<td>45-54%</td>
<td>16.4</td>
<td>16.1</td>
<td>18.4</td>
<td>16.2</td>
<td>16.8</td>
<td>15.9</td>
<td>-2.7</td>
<td>.121 (1) .728</td>
</tr>
<tr>
<td>55-64%</td>
<td>5.0</td>
<td>5.8</td>
<td>5.9</td>
<td>5.3</td>
<td>6.4</td>
<td>8.7</td>
<td>74.7</td>
<td>18.645 (1) .000</td>
</tr>
<tr>
<td>65-100%</td>
<td>7.5</td>
<td>7.7</td>
<td>8.8</td>
<td>11.0</td>
<td>11.9</td>
<td>12.7</td>
<td>69.6</td>
<td>25.615 (1) .000</td>
</tr>
</tbody>
</table>

Source: EU-SILC Microdata

Thus, the findings reported in Tables 4.11 and 4.12 provide initial evidence to suggest that, on average, married women’s position within the household became more economically advantaged relative to that of married men from 2007 to 2012. In the next section, I present findings from multivariate analysis sought to determine whether I could make inferences about women’s contribution to relative household income in the general population.

#### 4.3.3.2 Multivariate analysis

The results of the regression analyses are presented in Tables 4.13 and 4.14 below. There are a number of noteworthy results.

Firstly I discuss the results presented in table 4.13. The results in this table identify the predictors of women’s relative contribution to household income for all women in the sample aged 66 years and under (Model A), all women in employment (Model B) and all women aged over 66 years (Model C).

Focusing on the standard model of persons aged 66 years and under (Model A), the primary predictor variable of interest was that representing survey year. Holding all else constant, the results show that there was a significant increase in women’s relative contribution to household, with women’s contribution in 2012 being 2.7 per cent greater than in the reference period 2007. The significant increase in women’s contribution to relative household income came about in 2010 according to the OLS results. However as noted in the previous section.
incomes reported in 2010 refer to the annual income earned in 2009, meaning that the change came about in 2009. The results in Model C apply to the population of women in employment in the sample. For women in employment the results show that there was a significant increase in their relative contribution to household, being 2.7 per cent greater than in the reference period 2007. Again, the significant increase in employed women’s contribution to relative household income came about in 2010 according to the OLS results (i.e. 2009 income year). These findings provide support for the my hypothesis that the onset of recession, rather than simply the passage of time, has led to this reduced economic dependency of married women in Ireland, on average - through the mechanism of differential gender impacts in the labour market.

Looking at Model A and Model B, other key predictors of women’s relative contribution to household income in Ireland included number of children, relative and absolute level of educational attainment, level of household disposable income and sector of employment.

In the standard model of all working age women (Model A) there was a negative correlation between the presence of children and woman’s contribution to relative household income. While having one child was not a significant predictor in Model A, having two children or three and above children (relative to none) resulted in a reduction of women’s average relative contribution to household income, by four per cent and five per cent respectively. In Model B there was also a negative correlation between the presence of children and women’s contribution to relative household income. Unlike the standard model, having one child did have a negative impact on employed women’s relative contribution to household income. As the number of children increased, the effect of this negative correlation also increased. Furthermore, the magnitudes of these effects in Model B were stronger than the effects in Model A. These findings can be contextualised by referring to the large body of literature on the wage penalty for motherhood (Budig & England, 2001; Lundberg & Rose, 2000; Waldfogel, 1997). The literature suggests that women who are mothers experience a wage penalty for various reasons including disruption formal education and on-the-job training due to childbearing, the choice to trade more flexible hours for lower wages, or employer bias and discrimination (Staff & Mortimer, 2012; Harkness & Waldfogel, 2003).

In Model A, women of working age who had completed the first stage or second stage of third level education, relative to those who had a primary level of education, contributed four per cent and five per cent more towards household income respectively. In model B, there was a
positive and consistent relationship between level of educational attainment and women’s contribution to relative household income. The magnitude of the effect of level of educational attainment was considerably stronger for women in employment (Model B) than women of working age more generally (Model A). For example, the women in employment who had completed the first stage or second stage of third level education contributed 12 per cent and 14 per cent more towards household income respectively, relative to those who had a primary level of education. Thus the positive effect of having a third level education on relative contribution to household income was found to be almost three times greater for women in employment than women of working age more generally.

In terms of relative education, having equal or higher relative education, versus lower, was positively associated with women’s relative contribution to household income. Having an equal (relative to lower) education level to one’s partner was found to increase women’s relative contribution by four percent, while having a higher (relative to lower) education level increased women’s relative contribution to household income by seven per cent. This finding suggests that women with higher or equal (relative to lower) level of educational attainment than their partner are more likely to be able to command higher wages and therefore have a greater relative contribution towards household income. The findings and magnitudes of the effects were almost identical for women in employment (Model B). Taken together, these findings on the relationship between education and women’s relative contribution to household income, demonstrates the role of educational attainment as an economically salient form of human capital in intimate relationships.

The results from Model A show that household disposable income was negatively associated women’s contribution to relative household income. Similarly in Model B, household disposable income was negatively associated employed women’s contribution to relative household income. This means that in households with higher disposable income, women’s relative contributions were likely to be lower. However the magnitude of the effect for employed women was double that for the women of working age more generally. Thus, the negative effect of living in a higher income household is twice as strong for employed women.

The household employment typology was also a key predictor of women’s relative contribution to household income for women of working age (Model A) and employed women (Model B). Living in a dual-inactive household, relative to dual-earner household,
was associated with a lower relative contribution toward household – by 14.6 per cent (Model A). Living in a female breadwinner household (i.e. female employed/male inactive⁹), relative to dual inactive household, was associated with a 20 per cent greater relative contribution towards household income for women in both Model A and Model B. On the other hand, living in a male breadwinner household (i.e. male employed/female inactive), relative to dual inactive household, was associated with a 29 per cent lower relative contribution towards household income for women in Model A.

The variable representing women’s age was found to be significant and positive for the sample of women in employment (Model B), indicating that as the age of women in the sample increases, they are more likely to make a greater contribution towards relative household income. However, the age-squared variable is significant and negative which suggests that this effect is lessened later in life.

Public sector workers in Ireland have previously been identified as commanding higher wages, on average, than their private sector counterparts (Kelly et al. 2013; Kelly et al. 2009; Arulampalam et al., 2007). The findings of this research reflect this fact, with employment within the public sector relative to private sector being positively associated with women’s relative contribution to household income. Working in the public sector relative to the private sector increased women’s relative contribution to household income by 5.5 per cent.

Looking at Model C, the standard model applied to the sample aged 66 years and older, it is noteworthy that the adjusted R squared is significantly lower, at 0.127, than that for Model A, 0.394. This difference in explained variance indicates that the predictors of women’s relative contribution to household income once they reach statutory retirement age are quite different to those of the working age population.

In terms of the primary variable of interest, women’s relative contribution to household income remained unchanged from 2007 through 2012 according to the results in Model C. Although there were cuts to secondary benefits affecting people in receipt of state contributory and non-contributory pension, there was no direct reduction in the state pension levels. This factor, in conjunction with the typically static nature of retired persons income, is

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⁹ By way of reminder to the note in Chapter 3 – ‘inactive’ in this section of the thesis refers to partners who are inactive broadly i.e. unemployed, out of the labour force, retired.
likely to explain why there was no change to the relative contribution of women aged 66 years and over toward household income.
### Table 4.12 OLS Regression Analysis (Standard) of Women’s Contribution to Relative Household Income

<table>
<thead>
<tr>
<th>Number of Children</th>
<th>Co-efficient</th>
<th>Std. Error</th>
<th>Co-efficient</th>
<th>Std. Error</th>
<th>Co-efficient</th>
<th>Std. Error</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>0</td>
<td>(.)</td>
<td>0</td>
<td>(.)</td>
<td>0</td>
<td>(.)</td>
</tr>
<tr>
<td>One</td>
<td>-0.00615</td>
<td>-0.00914</td>
<td>-0.0255**</td>
<td>-0.00983</td>
<td>-0.052</td>
<td>-0.0471</td>
</tr>
<tr>
<td>Two</td>
<td>0.0404***</td>
<td>-0.00819</td>
<td>-0.0529***</td>
<td>-0.00932</td>
<td>0.199***</td>
<td>-0.0378</td>
</tr>
<tr>
<td>Three Plus</td>
<td>-0.0512***</td>
<td>-0.00942</td>
<td>-0.0720***</td>
<td>-0.0117</td>
<td>.</td>
<td>.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Woman’s Level of Educational Attainment</th>
<th>Co-efficient</th>
<th>Std. Error</th>
<th>Co-efficient</th>
<th>Std. Error</th>
<th>Co-efficient</th>
<th>Std. Error</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Level</td>
<td>0</td>
<td>(.)</td>
<td>0</td>
<td>(.)</td>
<td>0</td>
<td>(.)</td>
</tr>
<tr>
<td>Lower Secondary</td>
<td>-0.0187</td>
<td>-0.0118</td>
<td>0.0396*</td>
<td>-0.0197</td>
<td>-0.0462***</td>
<td>-0.0128</td>
</tr>
<tr>
<td>Upper Secondary</td>
<td>-0.0066</td>
<td>-0.0115</td>
<td>0.0658***</td>
<td>-0.0187</td>
<td>-0.0844***</td>
<td>-0.0143</td>
</tr>
<tr>
<td>Post Secondary Non Tertiary</td>
<td>-0.00373</td>
<td>-0.013</td>
<td>0.0653**</td>
<td>-0.0203</td>
<td>-0.0618**</td>
<td>-0.0194</td>
</tr>
<tr>
<td>First Stage of Tertiary</td>
<td>0.0445***</td>
<td>-0.0124</td>
<td>0.118***</td>
<td>-0.0193</td>
<td>0.0198</td>
<td>-0.0178</td>
</tr>
<tr>
<td>Second Stage of Tertiary</td>
<td>0.0497***</td>
<td>-0.0147</td>
<td>0.136***</td>
<td>-0.0219</td>
<td>-0.0617</td>
<td>-0.0428</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Survey Year</th>
<th>Co-efficient</th>
<th>Std. Error</th>
<th>Co-efficient</th>
<th>Std. Error</th>
<th>Co-efficient</th>
<th>Std. Error</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007 (2006 Income Year)</td>
<td>0</td>
<td>(.)</td>
<td>0</td>
<td>(.)</td>
<td>0</td>
<td>(.)</td>
</tr>
<tr>
<td>2008 (2007 Income Year)</td>
<td>0.00578</td>
<td>-0.00867</td>
<td>0.00411</td>
<td>-0.0114</td>
<td>-0.00867</td>
<td>-0.0134</td>
</tr>
<tr>
<td>2009 (2008 Income year)</td>
<td>0.0134</td>
<td>-0.00865</td>
<td>0.0169</td>
<td>-0.0112</td>
<td>-0.00679</td>
<td>-0.0143</td>
</tr>
<tr>
<td>2010 (2009 Income Year)</td>
<td>0.0272**</td>
<td>-0.0091</td>
<td>0.0229*</td>
<td>-0.0116</td>
<td>-0.000676</td>
<td>-0.0148</td>
</tr>
<tr>
<td>2011 (2010 Income Year)</td>
<td>0.0260**</td>
<td>-0.00903</td>
<td>0.0270*</td>
<td>-0.0117</td>
<td>0.0121</td>
<td>-0.0149</td>
</tr>
<tr>
<td>2012 (2011 Income Year)</td>
<td>0.0268**</td>
<td>-0.00921</td>
<td>0.0274*</td>
<td>-0.0118</td>
<td>0.00809</td>
<td>-0.0156</td>
</tr>
<tr>
<td>Tenure Status</td>
<td>Tenure Status (Standard)</td>
<td>Tenure Status (In employment)</td>
<td>Tenure Status (In &gt;66 years)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---------------</td>
<td>--------------------------</td>
<td>-------------------------------</td>
<td>----------------------------</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not Owned</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Owned</td>
<td>-0.00714</td>
<td>-0.00885</td>
<td>-0.01</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Location</td>
<td>Location</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural</td>
<td>-0.000779</td>
<td>-0.00549</td>
<td>-0.00553</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Woman’s Age</td>
<td>Woman’s Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age (years)</td>
<td>0.00101</td>
<td>-0.00264</td>
<td>0.0155***</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Woman’s Age Squared</td>
<td>Woman’s Age Squared</td>
<td>-0.0000247</td>
<td>0.000000299</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Log of Household Income</td>
<td>Log of Household Income</td>
<td>-0.0243***</td>
<td>-0.00721</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Woman’s Education Relative to Partner</td>
<td>Woman’s Education Relative to Partner</td>
<td>0.0399***</td>
<td>0.00678</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equal Relative Education</td>
<td>Equal Relative Education</td>
<td>0.0423***</td>
<td>-0.00934</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Higher Relative Education</td>
<td>Higher Relative Education</td>
<td>0.0722***</td>
<td>0.00772</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household Employment Typology</td>
<td>Household Employment Typology</td>
<td>0.202***</td>
<td>0.204***</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dual Inactive</td>
<td>-0.146***</td>
<td>-0.0116</td>
<td>-0.156***</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dual Earner</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wife Employed/Husband Inactive</td>
<td>Wife Employed/Husband Inactive</td>
<td>0.202***</td>
<td>0.204***</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband Employed/Wife Inactive</td>
<td>Husband Employed/Wife Inactive</td>
<td>-0.286***</td>
<td>-0.00601</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Woman’s sector of employment</td>
<td>Woman’s sector of employment</td>
<td>0.632***</td>
<td>0.583***</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private</td>
<td>.</td>
<td>.</td>
<td>.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public</td>
<td>.</td>
<td>0.0455***</td>
<td>-0.00699</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Constant</td>
<td>0.632***</td>
<td>-0.0904</td>
<td>0.583***</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adj. R sq.</td>
<td>0.394</td>
<td>0.226</td>
<td>0.127</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

N
N 6496 3591 2817
Adj. R sq. 0.394 0.226 0.127
So far I have outlined a key finding that there was an increase in the relative contribution of working-age women towards household income over the period of recession in Ireland. Reducing the sample to include only women in employment, there was also an increase in the relative contribution of employed women towards household income over the period of recession. However, no such change was identified for women aged 66 years and older. Key predictors of working-age women’s relative contribution to household in Ireland were found to include the number of children a woman has, her relative and absolute level of educational attainment and the level of household disposable income. The next piece of analysis sought to provide a more nuanced understanding of the factors driving this increase in women’s relative contribution toward household income during recessionary years.

Table 4.14 illustrates how the key predictors of women’s relative contribution to household income responded across the years of recession and into recovery. The purpose of this piece of analysis was to identify potential effects of recession-related employment loss and austerity measures on women’s relative contribution to household income. In order to do this I examined the interaction between survey year and key predictors in the models outlined in table 4.13. Model D includes the population of working age women in the sample, while Model E includes the sample of women in employment only. As outlined in Model C, there was no change identified in the relative contribution of women aged over 66 years towards household income. Therefore I did not include a model to represent this sub-sample.

Looking at Model E, the gap in relative contributions of employed women living in female breadwinner households, relative to dual-earner, households declined from 20.1 percentage points in 2008 to 15.9 percentage points in 2009. A very similar pattern was evident in Model D for the working age sample of women. This decrease likely reflects the impact of the first phase of the economic crisis whereby losses in the construction and manufacturing industries were likely to have pushed some women (including low income earners) from secondary earners to primary breadwinner status overnight. Such changing dynamics for some households means that the demographic of women identifying as female breadwinners is likely to have changed during this period. With so many new women transitioning into this role, the average contribution of this group is also likely to have changed. This gap began to widen again in 2010, and continued to increase into 2011 and 2012. The widening of the gap from 2010 through 2012 is likely to reflect the impact of the second phase of the economic crisis which saw a reduction to job seeker’s benefit, meaning that men who had lost their jobs
in the construction sector, and had not found gainful employment, experienced another drop in their income level affecting their relative contribution to household income further.

In recent decades women’s increased education levels have been identified as largely accountable for women’s increased labour force participation, ability to command higher wages, and therefore reduced economic dependency. The findings in Model E suggest that the influence of education on the economic dependency of women shifted somewhat during recessionary years in Ireland. Notably the gap in relative contributions of women with primary level of education, relative to those with a tertiary level (first stage) of education, rose from 12 percentage points in 2008 to 15 percentage points in 2009. The gap reduced to 9.6 percentage points in 2010 before widening again to 15.4 percentage points 2011. The finding of a reduction in the contributions gap between 2009 and 2010 (2008 and 2009 income year) suggests that in the early phase of recession the value of educational attainment decreased in terms of power differentials within the home. This could possibly be driven by job loss in the private sector – for example, as identified earlier women in the financial sector appear to occupy buffer type role, with their employment rate in the sector decreasing as male employment in the sector increased. This would be a sector in which women would be likely to have a tertiary level of education. It could also be partially attributable to austerity measures that reduced the gains to having a higher education, through increased income tax in the form of Universal Social Charge in 2009, particularly on higher incomes synonymous with higher education. Therefore the positive effect of women’s increasing education towards greater economic independence from their partners was reduced for a period during the recession.

Looking at Model E it is notable that the gap in the relative contribution to household income of women in the public sector versus women in the private sector increased from 4.8 percentage points in 2007 to 5.8 percentage points in 2010. However there was a reduction in the gap from 2010 to 2011, and again from 2011 to 2012. Given the fact that the survey year reported in the data refers to the previous income year, this pattern is in keeping with the timing of a package of austerity measures targeting public sector workers. The reduction in the gap in the 2010 and 2011 income year (2011 and 2012 survey year) coincides with, and is likely to reflect, the introduction of austerity measures introduced in 2009 and 2010. These measures included the introduction of a public sector pension levy and a reduction in public sector salaries. It could also reflect the transition into retirement for the considerable number
of public sector workers who opted to take early retirement as a result of the incentivised retirement scheme, which was in place from 2009 through 2012.

Tenure status was not found to be a significant predictor of women’s relative contribution to household income. This finding is at odds with the finding of Martha Starr (2013) who identified a stronger added worker effect among home owners in the US. She proposed that declining property value could be likely to have caused couples to re-evaluate whether they can afford to have a member stay at home. If this were the case in Ireland then an added worker effect among women who own property would have altered the relative contribution of these women within their partnerships.
### Table 4.14 OLS Regression Analysis of Women’s Changing Contribution to Relative Household Income from 2007 Through 2012

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<tr>
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<td>Household Employment Typology</td>
<td>Model D</td>
<td>Model E</td>
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<td>--------------------------------</td>
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</tr>
<tr>
<td></td>
<td>&lt;66 years</td>
<td>In employment</td>
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<td>Std. Error</td>
<td>Coefficient</td>
<td>Std. Error</td>
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<tr>
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<td>-0.032</td>
<td>0.201***</td>
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<tr>
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</tr>
<tr>
<td>2010*Dual Inactive</td>
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<td>Model E In employment</td>
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<td>Std. Error</td>
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<td>Employed/Husband</td>
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<td>Inactive</td>
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<tr>
<td>2012*Husband Employed/Wife Inactive</td>
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<tr>
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<tr>
<td>Employment</td>
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<tr>
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<td>Employment</td>
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<tr>
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<td>2011*Private</td>
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<td>-0.017</td>
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</tr>
<tr>
<td>Constant</td>
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<td>0.301</td>
<td>-0.266</td>
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<tr>
<td>N</td>
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<tr>
<td>Adjusted R-squared</td>
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<td>0.229</td>
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</table>

* p<0.05, ** p<0.01, *** p<0.001
4.3.4 Summary

This section of analysis sought to identify how shifts at the macro level have translated into shifting gender relations within the household, namely through an average shift in married women’s relative contribution to household income. The findings from OLS regression analysis show that there was an increase in the relative contribution of the working-age sample of women towards household income over the period of recession, and also the sample of women in employment. No such increase was identified for married women aged 66 years and over. Key predictors of working-age women’s relative contribution to household in Ireland were found to include the number of children a woman has, her relative and absolute level of educational attainment and the level of household disposable income.

In teasing out the potential impacts of recession on women’s relative contribution to household income there was evidence to suggest that the effect of household employment typology as a predictor of women’s relative contribution to household income has altered over the course of the recession. The differential impact of phase one and phase two of the recession was especially evident in the changing magnitude of the effect of living in a female breadwinner household. The findings also show that in the early phase of recession the value of education attainment as an important power base for women decreased in terms of power differentials within the home. Finally, the findings suggest that women in the public sector and women in the private sector had different experiences of recession and austerity. The pattern of the gap between public and private sector in relative contribution to household women is indicative of the different timing of recessionary effects on each sector. The immediate impact of the recession on private sector workers was evident in the increasing gap in women’s relative contribution to household income from 2008 to 2010 – the first phase of the recession. However the reduction in the gap thereafter signalled the impact of the implementation of austerity measures targeted towards public sector workers on women’s relative contribution to household income.
4.4 Decision-making among married couples during recession

So far I have provided an overview of data reflecting gendered shifts the labour market trends from boom to bust and return to recovery in Ireland. I now go on to explore how gender relations between married couples have been affected by these shifts in the labour market through examining women’s changing contribution to household income over the course of recession in Ireland. This final section of quantitative analysis sought to shed light on the potential outcomes of such a shift in gender relations in a time of deep recession in Ireland. The main aim of this section was to understand how, during a time of deep recession in Ireland, we could characterise the intra-household decision-making outcomes of married women in Ireland.

4.4.1 Findings and discussion

There were two stages to this analysis. Firstly, I carried out exploratory factor analysis, followed by a reliability analysis, in order to determine: (a) if the battery of decision-making variables available to use represented one or more underlying latent constructs, for example different types of decision-making; and (b) if such constructs are reliable and can be used in further analysis. Secondly, using one of the constructs identified in the exploratory factor analysis, I carried out multivariate analysis in order to identify key predictors of women’s perceived involvements in economic decision-making.

4.4.1.1 Exploratory factor analysis

4.4.1.2 Multinomial logistic regression

Using the ‘orchestration power’ scale identified in the exploratory factor analysis and the three variables reflecting differing aspects of implementation power as dependent variables I carried out four distinct multinomial logistic regressions (MNLR) in order to determine the predictors of married women’s decision-making and whether there was a difference in these predictors when discussing orchestration power versus implementation power.

The results of the MNLR are presented in Table 4.15. The first column of results (Model A) derives from the MNLR that used the women’s orchestration power variable as the dependent variable. The second column of results (Model B) derives from the MNLR that used women’s involvement in decision-making about purchases of furniture and consumer durables as the
dependent variable. The third column of results (Model C) derives from the MNLR that used women’s involvement in decision-making about important expenses for children as the dependent variable. Finally, the fourth column of results (Model D) derives from the MNLR that used women’s involvement in decision-making about everyday shopping as the dependent variable. The predictors of the three variables reflecting different aspects of implementation power and those reflecting orchestration power (i.e. important financial decision-making) were notably different.

**Relative Hours Spent on Housework**

A key predictor of women’s outcomes on decision-making over the purchase of furniture and consumer durables, decision-making over important expenses for children and decision-making over everyday shopping (see Table 4.15, Model B, Model C and Model D) was the amount of time a woman spent on housework relative to her partner. There was a positive association between relative amount of time spent on housework and involvement in decision-making in Model’s B, C and D. In Model B, women who contributed less (relative to more) hours towards housework than their partner were more likely to report that decisions about purchases of furniture and consumer durables were made by ‘more my partner’ versus ‘balanced’ – with probability increasing by 1.262. In Model C, women who contributed less or equal (relative to more) hours towards housework than their partner were less likely to report that decisions about important expenses for children were made by ‘more me’ versus ‘balanced’ – with probability decreasing by 1.171 and 0.549 respectively. Similarly, in Model D women who contributed less or equal (relative to more) hours towards housework than their partner were less likely to report that decisions over everyday shopping were made by ‘more me’ versus ‘balanced’ – with probability decreasing by 0.955 and 0.456 respectively. Furthermore, in model D the probability of women reporting that decisions around everyday shopping were made by ‘more my partner’ than balanced increased by 1.327 for women who contributed less (relative to equal) hours towards housework than their partner.

These findings support those of previous research, which suggests that decision-making power around the everyday running of the household is rooted in the gendered division of labour – where the involvement in daily routines and tasks around the household confers decision-making power on that spouse in related decisions (Shu et al., 2012). Furthermore, the relative hours partners spend on housework can act as proxy for relative hours spent in the labour market. Women’s involvement in the labour market has been previously shown to
affect spending patterns, with women being more responsible for spending on food when they are not in paid work – and therefore likely to be more involved household duties (Pahl, 2000). Thus, the suggestion is that expert knowledge gained from involvement in household work provides an important power base in the process of marital decision-making (McDonald, 1980) where decision-making power is likely to be divided, based on the spouses’ ability to make those decisions, thus maximising household utility (Shu et al., 2012). However, it is also important to note that the sense of ‘power’ derived from making decisions about household expenditure is likely to vary depending on overall levels of household income. For example, previous research demonstrates that women living in low income households often have control over the running of the household finances. However, this task can be regarded as a burden as opposed to a source of power due to the task of making ends meet on very limited means (Vogler, 2008, 1998; Goode et al., 1998).

In terms of orchestration power (Model A), women who contributed less (relative to more) hours towards housework than their partner had an increased probability (0.590) of reporting that decisions reflecting orchestration power were made by ‘more my partner’ versus ‘balanced’. This finding is interesting, because if one were to assume that relative hours spent on housework were reflective of relative hours spent in the labour market then women spending less time on housework than their partners could be assumed to be at least equal if not primary earners. They would, therefore, be expected to have at least equal say as their partner in important financial decision-making if the rules of bargaining and exchange held. However, gender theory provides an alternative explanation, whereby previous research demonstrates that the rules of bargaining and exchange cease to hold once women begin to out-earn their partner. Beyond this point, women have been shown to compensate for, or normalise, this ‘deviant’ behaviour through ascribing to more traditional roles in the home (Greenstein, 2000; Brines, 1994). Perhaps in this case women are ‘normalising’ their ‘deviant’ behaviour by allowing their partner to wield orchestration power in terms of financial decision-making.

**Relative Contribution to Household Income**

The income a woman contributed to the household income relative to her partner was not a significant predictor of women’s involvement in decision-making about important expenses for children or decision-making over everyday shopping (see Table 4.15, Model C and Model D). Indeed, previous research has found that it is housework, not relative contribution to
household income, which influences women’s decision-making over everyday matters (Shu et al., 2012).

However, relative contribution to household income was identified as a key predictor of women’s outcomes on decision-making reflecting orchestration power and also women’s involvement in decision-making about the purchase of furniture and consumer durables. The results from Model A and B demonstrate that women’s higher contribution to household income is associated with more favourable decision-making outcomes. In Model A, women contributing more (relative to less) income than their partner towards household income had a greater probability (0.522) of reporting that orchestration power decisions were ‘more me’ versus ‘balanced’. As women contributed roughly equal or more income (relative to less) to the household than their partner, they were less likely to report that decision-making was ‘more my partner’ versus ‘balanced’ – probability decreasing by 0.964 and 0.622 respectively. In Model B women contributing more (relative to less) income than their partner to household income had a greater probability (0.594) of reporting that decisions around the purchase of furniture and consumer durables were made by ‘more me’ versus ‘balanced’. These findings are in keeping with the economic and sociological theories of bargaining and exchange, which assert that a partner’s relative resources, such as income, predict their decision-making power within the relationship (Lundberg & Pollack, 1996; Brines, 1994; Blood & Wolfe, 1960).

**PROPORTION OF INCOME PARTNERS KEEP SEPARATE FROM THE COMMON POT**

Looking at Model A, where women’s partners moved from contributing all of their personal income to the common pot toward contributing less of their personal income to the common pot (relative to all of their personal income), women were more likely to report important financial decision-making as being made by ‘more my partner’ than ‘balanced’ and also ‘more me’ than balanced’. I suggest that this finding demonstrates individualisation in financial decision-making when couples keep a larger proportion of their income separate. For example, decisions about the use of savings will depend on the respective ownership over the savings account.

In model B, as women moved towards contributing less of their income towards the common pot they were more likely to report that decisions around the purchase of furniture or consumer durables were made by ‘more my partner’ versus ‘balanced’.
The proportion of personal income that partners kept separate from the common pot was found to be a significant predictor of women’s involvement in decision-making over everyday shopping. As women moved towards contributing less of their income towards the common pot, their probability of reporting decisions around everyday shopping being made by ‘more me’ versus ‘balanced’ increased by 0.161, whilst the probability of a of reporting decisions around everyday shopping being made by ‘more my partner’ versus ‘balanced’ increased by 0.212. Thus it appears that there contributing less income towards the common pot was associated with increased individualisation in spending on everyday shopping.

Unlike in Models A, B and D, the proportion of personal income that partners kept separate from the common pot was not found to be a significant indicator of women’s involvement in decision-making over important expenses for children (Model C). Perhaps the meaning attached to ‘shared income’ is somewhat different for couples with children, possibly due to couple’s increased joint expenses.

**Absolute and Relative Level of Educational Attainment**

Both absolute and relative education variables were found to be significant predictors of women’s involvement in decisions reflecting orchestration power (Model A). Support for theories of bargaining and exchange was upheld when considering the role of women’s education relative to their partner as a predictor of women’s decision-making outcomes on important financial decisions. Where women reported having lower (relative to equal) education than their partner, they were more likely to report that decisions reflecting orchestration power were made by ‘more my partner’ versus ‘balanced’ – the probability increasing by 0.507. In other words, an educational advantage for the male partner is more likely to be associated with unfavourable orchestration decision-making outcomes for the female partner.

Looking at women’s absolute level of educational attainment, women who report having obtained ‘no formal education/primary education’ were more likely than women with a third-level qualification to report that decision-making reflecting ‘orchestration power’ was ‘more me’ versus ‘balanced’ – probability increasing by 0.746. By way of contextualising this finding, it is likely that the former group of women are living on a considerably lower income than the latter group. Indeed, there is evidence to show that women living in low income households often have the task of making ends meet on very limited means – and thus have
control over the running of the household financially. This task is regarded as a burden as opposed to a source of power (Vogler, 2008, 1998; Goode et al., 1998).

Relative level of educational attainment was not found to be a significant predictor of women’s decision-making over the purchase of furniture and consumer durables (Model B), women’s decision-making over important expenses for children (Model C), or women’s decision-making over everyday shopping (Model D).

Women with a primary level of education (versus first stage of tertiary level) had an increased probability of reporting that decisions about the purchase of furniture and consumer durables were made by ‘more me’ versus a balanced (Model B). As with the similar finding in Model A above, one way of understanding this outcome that the former group of women are living on a considerably lower income than the latter group and are thus tasked with making ends meet and perhaps larger decisions about household-need (Vogler, 2008, 1998; Goode et al., 1998).

In Model C, women with a primary level of education (relative to first stage of tertiary level) have a decreased probability (-12.47) of reporting that decisions about important expenses for children are likely to be made by ‘more my partner’ versus ‘balanced’. On the other hand, women with a second stage level of tertiary education (relative to first stage of tertiary level) have an increased probability (1.856) of reporting that decisions about important expenses for children are likely to be made by ‘more my partner’ versus ‘balanced’.

**LENGTH OF COHABITATION**

Looking at Model C it is evident that the variable representing length of cohabitation was significant and positive, suggesting that in couples who were cohabiting for a longer duration the women were more likely to report that decisions about important expenses for children were made by ‘more my partner’ than more me. This finding could possibly reflect the changing nature of ‘expenses’ for children as couples progress further along their relationship trajectory and children get older. It could also reflect a cohort affect where older women in couple’s may have a different experience of economic decision-making within the household than younger women.
Length of cohabitation was not a significant predictor of women’s involvement in decision-making that reflected ‘orchestration’ power (Model A), decision-making over the purchase of furniture and consumer durables or decision-making over everyday shopping.

**AGE AND AGE Squared**

The variable representing women’s age was found to be a significant predictor of women’s involvement in decision-making over the purchase of furniture and consumer durables (Model B), indicating that as the age of women in the sample increased, they were less likely to report that decisions are ‘more my partner’ versus ‘balanced’.

**LOCATION**

Women who lived in a rural area (relative to an urban area) were less likely to report that decision-making reflecting orchestration power was ‘more me’ versus ‘balanced’.

There was no such relationship between urban/rural location and women’s involvement in decision-making in Models B, C or D.

**LOG OF HOUSEHOLD INCOME**

In Model C as the log of household disposable income increased, women were less likely to report that decisions around important expenses for children were made by ‘more me’ versus ‘balanced’. This finding provides further support for the assertion above that women living in low income households often have the task of making ends meet (Vogler, 2008, 1998; Goode et al., 1998).
<table>
<thead>
<tr>
<th>Table 4.15 Multinomial Logistic Regression Models of Women’s Involvement in Household Decision-Making</th>
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<tr>
<td>Model A</td>
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<tr>
<td>Decision-making reflecting orchestration power</td>
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<tr>
<td>Co-efficient</td>
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<td>Income kept separate from common pot</td>
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<td>Relative Contribution to household income</td>
</tr>
<tr>
<td>Woman earns less 0-44%</td>
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<tr>
<td>Woman earns roughly equal 45-54%</td>
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<td>Woman earns more 55-64%</td>
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* p<0.05, ** p<0.01, *** p<0.001
4.4.2 Summary

Intra-household decision-making outcomes were examined as a proxy for power outcomes within couples. Consistent with the literature on marital power, the results of the quantitative analyses identified a distinction between two types of decision-making within households in the sample (Pahl, 1989; Safilios-Rothschild, 1976). The findings show a distinction between the scale of decision-making items around important financial decision-making (as decisions reflecting ‘orchestration’ power), and the three other aspects of household decision-making which I conclude comparatively reflect different aspects of ‘implementation’ power.

Multinomial logistic regressions identified factors predicting women’s orchestration power were as including the amount of income each partner kept separate from the common pot, women’s relative contribution to household income, women’s level of educational attainment relative to their partner, whether they live in an urban or rural area, and women’s hours spent on housework relative to their partner. Factors predicting women’s involvement in decision-making around the purchase of furniture and consumer durables include women’s relative contribution to household income, women’s level of educational attainment, the amount of income partners kept separate from common pot and women’s hours spent on housework relative to their partner. Women’s involvement in decision-making about important expenses for children was influenced by their hours spent on housework relative to their partner, the log of household disposable income, their level of educational attainment and length of cohabitation. Finally, predictors of women’s involvement in decision-making about everyday shopping included their hours spent on housework relative to their partner and the amount of income they kept separate from the common pot.

By way of reminder my research questions had three key foci – to develop an understanding of power bases, power processes and power outcomes at play within couple households in Ireland during a period of recession and austerity. In terms of power bases the quantitative findings have provided an overview of how married women’s contribution to household income has responded to the economic crisis in Ireland, thus altering partner’s relative resources. Furthermore the findings have provided an insight into the predictors of married women decision-making outcomes during a period of deep recession in Ireland. However a sole focus on relative resources and/or final outcomes has meant that so far the process by which relative bargaining power translates into relative advantage or disadvantage from decision-making remains unidentifiable. It is at this juncture that the focus moves towards the qualitative component of the research, the aim of which is to provide a more nuanced
understanding of the power relations and gendered processes that are at play within households. The qualitative findings presented in the next section will serve to supplement the quantitative results and discussion outlined in this section, as advocated by many feminist thinkers (Katz, 2007; Agarwal, 2007; Kabeer, 1997). Finally the findings in both the qualitative and quantitative chapter will be triangulated in the concluding chapter in order to provide a more complete understanding of how intra-household economic decision-making has played out within couples over the course of the economic crisis in Ireland.
5. Gender, life-course transitions and financial decision-making: Perspectives of Irish couples

5.1 Introduction

The purpose of the qualitative element of this research is to shed light on how the process around economic decision-making unfolds within married and cohabiting couples of varying demographic characteristics. In line with the study’s theoretical framework, I explore couples’ decision-making processes as a proxy of power processes within households. In this section, I present the findings from the qualitative analysis, outlining the key emerging themes resulting from a series of 30 interviews with 10 couples.

As discussed in the Chapter Three a maximum variation sampling procedure was utilised for identifying research participants in order to facilitate an understanding of how economic decision-making was experienced by a diverse range of couples. By way of introduction to the couples participating in the research I have included a demographic profile of participating couples below – in which the diversity of couple’s demographic characteristics is evident. All names used in this chapter are pseudonyms.
DEMOGRAPHIC PROFILE OF COUPLES

Michelle and John; 34 years and 37 years respectively; cohabiting three years; two year old daughter; John works full time, Michelle works part time.

Louise and Tom; 34 years and 37 years respectively; cohabiting six months; blended family – Louise’s 10 year old daughter lives with the couple; both partners work full time.

Anne and Richard; 82 years and 86 years respectively; married 25 years both re-married); Anne has adult children from her previous marriage, all of whom living abroad; both partners are retired.

Elaine and Steve; 29 and 23 years; cohabiting three years; no children; both partners are students.

Claire and Sam; cohabiting four and a half years; Claire is pregnant with the couple’s first child; both partners are self employed in their own business.

Susanne and Peter; both partners are 35 years; married seven years; one child aged three years; Susanne works full time and Peter is a stay at home father.

Aine and James; both partners are 50 years old; married 14 years; three children; James works full time, Aine is part-time, self-employed.

Lisa and Sean; 34 years and 36 years respectively; married one year, cohabiting 7 years; two children; Lisa works full time, Sean is on a government work scheme.

Julie and Gareth; 47 years and 64 years respectively; cohabiting six years as a blended family with two of Gareth’s adult children and one of Julie’s adult children; both working full time.

Liz and Tim; 52 years and 50 years respectively; married 14 years; three children; both partners are working full time.
5.2 Power relations within couples as a dynamic phenomenon

In exploring the economic decision-making process within the sample I identified one key overarching theme:

- Power relations within couples as a dynamic phenomenon.

Power relations within couples in my sample were not static. Rather, it emerged from the narratives that power relations were being negotiated and re-negotiated as couples traversed their relationship trajectory. It was striking, when analysing the data, how life-course transitions and life events, occurring both on the individual trajectory and relationship trajectory, permeated much of the economic decision-making processes within the sample.

The data illustrate how life-course transitions and life events have contributed to shifts in the couples’ dynamic around, and attitudes towards, economic decision-making within their partnerships at various stages along their relationship trajectories. Given the diversity of the sample in terms of age and life stage, various life-course transitions and life events were discussed with reference to their influence over economic decision-making within the household, and the relative position of each partner within this process. The narrative of many couples in the sample suggests that certain transitions and events contributed to the transformation of gender relations and power outcomes between them, either directly or indirectly.

Three key sub-themes emerged under this over-arching theme of power relations within couples as a dynamic phenomenon. These include;

- The role of partners’ individual past in influencing power relations and economic decision-making in their current relationship;
- Power relations and economic decision-making in partners’ present relationships; and
- Future planning as providing further insights into partners’ power relations and economic decision-making in the present.

Further sub-themes have also emerged under these three key headings that shed light on how the gender contract manifests within the sample households through decision-making processes across the relationship trajectory.
5.2.1 The role of past experience – influencing current economic decision-making

Some participants alluded to previous events and transitions along their life-course trajectory, prior to entering their current partnership, as having had an influence on economic decision-making within their current relationship. The partners discussed these influencing factors with reference to how they have served to shape their current attitudes towards economic decision-making within their present relationship. Thus, these narratives provided the context, in some instances, for reasoning behind couples’ economic arrangements.

5.2.1.2 Previous relationship breakdown and the transition into lone parenthood

It has been noted that previous conjugal experience should be taken into account when assessing economic-decision-making processes and outcomes in current partnerships (Hamplova et al., 2014). Consistent with previous research, four participants in the sample discussed previous relationship breakdown as a factor influencing their role in the decision-making process within their current relationship (Heimdal & Houseknecht, 2003; Burgoyne & Morison, 1997; Treas, 1993). For three of these participants, the breakdown of their relationship was followed by a subsequent transition into lone parenthood. The long-run effects of previous relationship breakdown and, in some cases, the transition into lone parenthood, manifested in different ways for each of the four participants, in terms of the influence within their current relationship.

For three of the participants, their previous relationship breakdown served to act as a barrier to a more traditional income management arrangement, characterised by ‘shared’ or ‘joint’ money. This is consistent with the findings of earlier research conducted in the USA and UK (Heimdal & Houseknecht, 2003; Burgoyne & Morison, 1997; Treas, 1993).

Julie and Gareth were both previously married and each had children from these previous marriages. The couple described a low level of interdependence with regard to day-to-day income and expenditure. For example, they kept the majority of their income separate but pooled a small amount each month to cover the costs of bills and food. The individualised nature of their financial management was highlighted as being largely due to the fact that they both had commitments from their previous relationships. In particular, both partners talked about their financial commitment towards their children, both partners being primary economic providers for their respective children:
Julie: We were a couple for eight years prior to moving in together and both very much involved in our children’s lives and wanting to continue to do that so we didn’t want money to be an everyday or every week issue so we felt it was easiest if we dealt with our own money separately but had a joint account so that you could just say ‘oh put that to the joint account’.

(Joint Interview)

Julie and Gareth’s individual narratives provide a more nuanced view of the role of their respective economic commitments in shaping their economic decision-making within their current partnership. For Gareth, the financial commitments from his previous relationship, including paying maintenance to his ex-wife, demonstrate a complexity that negates the possibility of a more ‘traditional’ system of complete sharing between him and his current partner. This is consistent with previous research that suggests that separate economies allow partners in step and blended families to negotiate their multiple responsibilities (Singh & Morley, 2011).

Gareth: I had substantial debt because I pay for all the kids’ educational costs and all their medical costs. And on top of that then I had to pay my ex maintenance also and cover all their living costs too...My debt kept going up and up. And it’s really only in the last three years or four years that I got on top of it and that I started to work it downwards because I was staring at this mountain of debt and retirement coming up and then of course when you retire your salary reduces substantially that you wouldn’t be able to repay it...but that’s not recessionary, like recession or no recession to me if you can’t give your kids education you can give them nothing. But I got no assistance for doing that but I’m happy to do it.

(Individual Interview)

Julie’s individual narrative reflects a dynamic view of how the circumstances surrounding her previous transition into lone parenthood had served to influence the meaning of money within her current partnership. She got pregnant at a relatively young age and subsequently did not complete her third-level education. She was married to the father of her children until her oldest child was nine years old. During this time, she identified herself primarily as a full-time mother. She did some ‘cash-in-hand’ child-minding work where possible in order to top up the family’s income. She separated from her partner and raised their two children, aged nine and six at the time of separation, without any support – financial or otherwise – from her
former partner. She returned to college and started her current career later in life, having relied mainly on social welfare and informal working arrangements prior to that. Julie constructed her transition into parenthood and subsequently lone parenthood as being transformative in terms of the direction her life took:

**Julie:** It has been massive for me. It would have dictated everything after that...it probably pretty much has been [a financial struggle] for a lot of it because of I suppose my lack of a career and not completing college. So I suppose I wasn’t up a particular standard that you could then maintain. So you’re always really chasing your tail. That’s how I felt anyway. It was always a matter of ‘how can I juggle this?’ If I go full time do I need child care, can I afford it and how will that impact the children? So hugely...You’re never really saying ‘well that is what I would like to do and that is what I need to do’. So it really was ‘what was needed of me?’ and that is how I have lived.

*(Individual Interview)*

Julie’s previous conjugal experience and subsequent transition into lone parenthood has had an influence on her relative position in her current relationship with Gareth. The impact that it has had on her employment trajectory means that she earns considerably less income than Gareth. Furthermore, the fact that she has always assumed responsibility for her children’s needs as a priority has led towards a highly individualised system of income management between the partners. This has meant that Julie has considerably less spending money than Gareth once they both cover their joint and individual expenses:

**Julie:** We were both number one financial care takers for our children and I didn’t have any contributions coming from my ex, the same as Gareth didn’t, so we have both had that need to be the number one financial care takers for our children so you get into a habit of and that was it.

*(Individual Interview)*

The influence of previous relationship breakdown and the subsequent transition into lone parenthood on current experiences of economic decision-making was also evident in the narrative of Louise. She referred to these experiences as shaping how she relates to her current partner, Tom. Louise described how since her previous relationship breakdown, when her daughter was less than a year old, she has largely been on her own. As a result, she
regards herself as being a very independent person. Therefore, being able to be financially independent from her partner was an important prerequisite to moving in with Tom:

**Louise:** I am so used to being independent and having Lauren on my own that it’s strange for me to have anyone splitting anything with...I wouldn’t have felt comfortable moving in or living with somebody unless I was independent myself. Do you know? I wouldn’t have put myself and Lauren on anybody when I wasn’t able to afford it.

*(Individual Interview)*

Anne also experienced a previous relationship breakdown and a subsequent transition into lone parenthood. Initially married in 1956, her first marriage ended in divorce in the 1970s. She had three children with her ex-husband. In that partnership, Anne’s involvement in economic decision-making of the household was negligible. The couple’s income was managed using a ‘housekeeping allowance system’ in which Anne had no control over their finances and access to a very limited amount of the couple’s income:

**Anne:** Well my first husband’s idea was that if he didn’t give me what he considered was enough housekeeping I had to go to work. There was no discussion...I don’t know how I coped really but I did. If, when the children were very small, I’d ring and say ‘on your way in will you bring a loaf and a block of ice cream’ and the following month when I got my expenses I’d get a piece of paper that would say ‘shops’ and he would deduct. Ohhh....he was very (pauses) it was awful. We had a joint account that I couldn’t access. The cheque book was locked away from me.

*(Individual Interview)*

The effect of such an income management system in conjunction with the fact that she was the primary care-giver for their three children had both short-run and long-run effects on Anne’s access to financial resources. When the time came that Anne decided to exit the marriage she had very little income to support herself and her three children. Furthermore, she had no financial provision for her own future, nor had she the means to make arrangements for future provision:

**Anne:** So I left my husband and took the children. Well they were all in their teens. ...we went and it was very traumatic as you would imagine and you know we were
stoney broke but we survived and I didn’t go back. And I always said I would never marry again because if that was marriage it was really too much like hard work.

*(Individual Interview)*

Anne discussed how her previous marriage and subsequent separation shaped her personal development so that she would not allow a partner to wield that level of control now. Rather, Anne and her partner Richard described a decision-making process that was based on joint discussion. They both adopt a perspective that they both have complete ownership over all of their resources and assets. In Anne’s mind, equality within a partnership means that everything is shared between the couple:

**Anne:** I mean now I wouldn’t put up with it. But then I was on my own for ten years and that puts a different ... It was ten years of adult life, you know, not in your teens or anything. So as an adult I was on my own and then you can get quite selfish I suppose and used to making decisions.

*(Individual Interview)*

So far this section shows that for some couples in my sample, the breakdown of a previous relationship was a life event that served to have long-run consequences impacting upon power bases, decision-making processes and power outcomes in partners’ current relationships. For example, in Gareth’s case, paying maintenance to his ex-wife and financially supporting their children directly affected the financial resources he could contribute to his current relationship. In the case of Anne, her previous relationship experience influenced her conceptualisation of marriage and equality within marriage. She discussed firmly believing that equality in marriage means everything is shared and this is the attitude that shapes her economic decision-making with her husband, Richard. For Louise and Julie, who both spent a significant portion of their lives as lone parents, maintaining their economic independence from their partner was a priority in moving into their next relationship.

5.2.1.3 The intergenerational cycle of behaviour

Some couples referred to the role of past experience in the form of parental influence as subtly effecting partners’ attitudes to economic decision-making within the household.
In the case of Elaine and Steve, the respective economic resources (i.e. power bases) both partners brought to the relationship were constructed as being somewhat influenced by the ‘work ethic’ instilled in them by their respective parents. For example, the couple referred to an imbalance in the income they each brought to the household. Steve described this imbalance of income as partially the result of his choice to have free time outside his studies. This was in contrast with his partner who chose to take on part-time work in order to boost her own income:

**Elaine:** I think it’s our different backgrounds because like my Dad is a hard worker and it has been instilled in us throughout our lives that you have to work, no matter what it is, you have to work whereas Steve’s...

**Steve:** Well my parents, they’ve both been on social welfare for the last like 20 years or something since they came to Ireland.

(Joint Interview)

Susanne and Peter referred to their choice of wanting one partner to be a stay-at-home parent for their daughter as being influenced by their respective childhood experiences of primary carers. Peter’s mother was a stay-at-home parent when he was growing up, and based on this experience he wanted a similar arrangement for his daughter:

**Peter:** Because when I was younger my mother stayed at home so when we all came in from school my mother was there, we had something hot and that was always the way it was. And some of my friends didn’t have that and Susanne didn’t have that and that’s what we wanted.

(Joint Interview)

Aine and James’s commitment to equality and pooling of income was constructed as being influenced by the attitudes their parents held towards household income when they were growing up:

**James:** I don’t know, I suppose we both came from backgrounds where we valued equality, well certainly I did, and we saw men and women as being equal ...I mean my parents had a joint account I know that.

**Aine:** So did mine...there was no big “she’s the owner” or “he’s the owner”.

**James:** So you pick it up off your parents.
Finally, Anne talked about the importance of her experience of her parents’ happy marriage as the catalyst for her decision to leave her first husband:

**Anne**: My marriage, which had always been terribly rocky, got much worse and eventually I realised that I was going to have to go at some stage. But in those days I thought that I was going to stay until the children were educated, but I realised that when I got married my one experience of marriage was my parents’ marriage, which was very happy, and their one experience would be this marriage which was very unhappy...so I left my husband and took the children.

Thus, the intergenerational cycle of behaviour emerged as a factor influencing how some partners relate to one another in their current relationship. For some couples in the sample, their attitudes toward economic decision-making and power relations within the home were shaped in some way by their own childhood experiences and values instilled in them by their parents.

**5.2.2 Power relations and economic decision-making in partners’ present relationships**

Participants referred to their economic decision-making within their partnership as being influenced by several factors, including life-course transitions along the relationship trajectory, the impact of recession, and dependence upon networks outside of the partnership.

**5.2.2.1 Transition into cohabitation – maintaining separate economies**

The transition into cohabitation brings with it a set of joint expenses to be shared by partners, such as rent and bills. How a couple negotiates this additional economic element to their relationship can be thought to be indicative of their relationship ideology. It is suggested that the choice between separate or joint finances is at the core of a couple’s conjugal identity (Hamplova et al., 2014). My sample included five couples who identified as cohabiting. However, as identified in the literature, these cohabiters could not be classified as a homogenous group (Vogler, 2005; Kiernan & Estaugh, 1993); rather, they differed in terms of length of cohabitation, whether they had children or not, and whether they were previously
married. These differences led to different implications for economic decision-making between the couples upon their transition into cohabitation.

The narrative of the five cohabiting couples in my sample demonstrated that upon their transition into cohabitation they maintained individualisation in their finances, either through adopting a partial-pooling or independent financial management approach. This is in keeping with previous findings on cohabiting couples, which suggests that cohabiting money is distinct from marriage money in that it tends to be separate, calculable and accountable (Singh & Lindsay, 1996). Cohabiting couples are thought to favour individualisation in income management in order to maintain fairness in economic decision-making (Evertsson & Nyman, 2014; Ashby & Burgoyne, 2008); due to the legal status of the union; to allow a preference for partners to prioritise their own interests over the couple’s collective interests (Treas, 1993); or to facilitate a lesser commitment to the partnership’s future than income-pooling (Cheal, 1993; Treas, 1993). The diverse narratives of the five cohabiting couples within my sample demonstrate the complex nature of the decision-making process around keeping incomes separate upon the transition into cohabitation.

Elaine and Steve represent what is referred to in the literature as ‘nubile cohabiters’ i.e. young, never married couples with no children). The couple maintain separate economies and split any joint expenses down the middle. This is consistent with previous international literature, which demonstrates that couples who operate independent financial management systems often define equality as both partners contributing 50/50 to joint expenses, regardless of an income imbalance between partners (Evertsson & Nyman, 2014; Elizabeth, 2001: Brines & Joyner, 1999; Singh & Lindsay, 1996). Thus, they defined equality in terms of “equality of monetary contributions and equality of control over one’s own money, rather than equality of access and equality of spending power” (Elizabeth, 2001, p.399):

**Elaine:** So we separate them [groceries] in the shopping basket. But there are a lot of things that we just go halves on then. So usually one of us would pay with the card and we’d go through the bill and put a tick beside the stuff that is shared and our initial beside the stuff that is our own and then we’d calculate it all up and keep it totally fair.

*(Joint Interview)*

This couple established very early on in their relationship that they would operate separate economies, identifying an imbalance in the partners’ income as one of the key reasons they
maintained independence in terms of their own financial management. Importantly, previous research also found that independent financial management systems were likely to be used when one partner, particularly the women, had higher earnings than the other (Hamplová & Le Bourdais, 2009; Kenney, 2006; Vogler et al., 2006):

**Elaine:** Yeah I guess there was discussion at the start. Because I’m making a bit more money than him I was kind of like ‘oh I don’t mind paying a bit more’ but then Steve was like ‘no I’d prefer if you didn’t because it could become contentious at some stage so I’d prefer if it was even’. Which was good of him...because you know down the line if the relationship ever got nasty at any stage and money comes up you don’t want to have that like. Not that it would like. So we just keep it fair and clean. But yeah that did come up in conversation.

**Steve:** Yeah it did. We had an explicit conversation about it. But yeah, I just think that, you know, it’s better if money is just equal. Like, Elaine does have more money than I do, she has a larger income but it’s not that high so I don’t think it’s fair for it to be that Elaine spends more on shopping or more on the bills or whatever.

*(Joint Interview)*

Thus, for Elaine and Steve, who have no children, keeping their money separate served to allow for an egalitarian, non-financially dependent relationship, free from the pressure of traditional gender norms. They talked about individualism in terms of maintaining ‘fairness’. This was also found to be the case in previous research (Elizabeth, 2001). However, the couple’s definition of fairness and equality has the potential to result in less favourable outcomes for the lower-earning partner, Steve, through having lower access to personal spending money once their shared expenses have been halved.

Louise and Tom also strived for egalitarian relations when it came to economic issues. The couple’s income management system and expenditure patterns reflected a narrative of financial independence from one another. They were completely individualised in terms of their income management and spending – Louise pays Tom rent towards his mortgage, they split bills evenly and largely shop for their own groceries separately.

Michelle and John reflect a partnership referred to in the literature as ‘cohabiting parents’ (i.e. unmarried couples who have a biological child together). They adopted a largely individualised approach to income management, maintaining separate accounts and each
being responsible for certain joint expenses. Michelle described this arrangement as occurring organically, as opposed to as the result of explicit discussion. However, the equitable way in which the expenses are divided up between the couple suggests an attempt to maintain fairness between the two partners. Previous research demonstrates that the equitable division of expenses depending on earnings is one way couples who operate separate economies ensure ‘equality’ (Evertsson & Nyman, 2014; Elizabeth, 2001). However, as evidenced later on in this chapter, the individualisation of the couple’s finances serves to reinforce inequality for Michelle due to her status as a primary carer for their child, corroborating findings from previous research (Pahl, 2008; Vogler, 2008; Burgoyne, 2007):

**Michelle:** We kind of keep it very individual and we have it divided up am that am, we’d say, because John is earning the largest amount of income, he would pay the rent and childcare. And then my salary I’d do the groceries and clothing. So we’d just kind of divide it that way rather than pooling it in and taking it out of the same account. We keep our accounts separately and we decide which bits he takes and which bits I take.

**Interviewer:** And how did you both come to that decision? Was there discussion?

**Michelle:** Not really, it just kind of worked out that way. It kind of happened. We have been saying for a while that we really need to start concentrating on savings so what we might do is join an account and decide how much disposable income a week each of us needs and then leave the rest in a joint account but we just haven’t gotten there yet. So that’s the goal.

(Individual Interview)

Julie and Gareth reflect what is referred to in the literature as a ‘post-marital couple’ (Burgoyne, 2005; Vogler, 2005). They keep the majority of their income separate but pool a small amount each month to cover the costs of bills and food. As discussed in the previous section, the main reason they decided to keep their income largely separate upon the transition into cohabitation was because of their commitment towards their children from their previous relationships. This corroborates previous findings that suggest that partners in blended families have a preference for maintaining separate economies (Raijas, 2011; Vogler et al., 2008; Heidmel & Houseknecht; Treas 1993).

Claire and Sam were expecting their first child. Thus they were transitioning from what the literature refers to as ‘nubile cohabiters’ to ‘cohabiting parents’ (Burgoyne, 2005; Vogler, 2005; Kiernan & Estaugh, 1993). Upon the transition into nubile cohabitation, the couple
maintained a level of independence in their financial management whereby they operated a partial-pooling system, which organically transitioned towards a complete pooling system as their cohabiting relationship continued. Indeed, this shift towards complete pooling could be interpreted as reflecting a shift in their relationship ideology whereby both partners were signalling a stronger commitment to the relationship (Cheal, 1993):

**Claire:** Just as soon as we moved in together it was the logical thing to do. So we said we would have our own accounts and we would put so much in to the joint account and now just everything goes into the joint account (laughs) nothing is in our own account.

*(Joint Interview)*

However, it is important to note that this couple are self-employed in their own business, which was discussed as one reason for their shift towards complete pooling. Thus, as the partners’ relationship progressed and they became business partners, their lives became more intertwined, encouraging income pooling between them (Treas, 1993).

To summarise, these findings echo those of Singh and Lindsay (1996) whereby ‘cohabitation money’ is described as separate, calculable and accountable. Each of the cohabiting couples sought to maintain a level of independence in their financial management upon the transition into cohabitation. However, differences in socio-demographic characteristics appeared to be influencing different reasons for choosing to maintain separate economies. For example, an income imbalance between partners and commitments from previous relationships influenced some couple’s decision-making process around maintaining separate economies. In other cases, there was no description of a decision-making process *per se*, but rather a system that occurred organically. This demonstrates that different socio-demographic factors have the potential not only affect resources which partners bring to the relationship, as is well documented in previous research, but also how the economic decision-making process between partners plays out.

Furthermore, it has been suggested that an individualised approach may represent a more lasting change in norms and values with regard to couple finances (Vogler et al., 2006; Pahl, 2005). However, contrary to this suggestion, there was a sense for some couples in my sample that the individualised management would eventually transition towards a less individualised approach. This finding is illustrated further in subsequent sections of this chapter.
5.2.2.2 Transition into marriage – merging independent lives

Consistent with findings from previous research (Burgoyne, 2007, 2006; Singh & Lindsay, 1996), getting married emerged as a key life-course transition impacting upon economic decision-making processes for some couples within the sample. This was driven by normative and ideological factors around marriage in some instances, and by pragmatic factors associated with transitioning into marriage in other instances. Burgoyne and Sonnenberg (2009) have noted the important distinction between the two in terms of understanding whether it is marriage per se influencing decision-making processes.

Most notably, the transition into marriage was referenced as a time of transition financially for couples. For four out of five of the married couples in the sample, marriage marked the initial point at which partners started viewing some or all of their income as a common pot. The symbolic meaning of money shifted for the partners within these couples upon transitioning into marriage – moving away from individualised conceptualisations of money towards conceptualisations based on trust and sharing of at least some of their income. This finding is consistent with previous qualitative research, which described marriage money as personal, cooperative, and joint, but also nebulous (Singh & Lindsay, 1996).

Liz and Tim discussed their transition into marriage as the stage at which they started viewing most of their income as a common pot. They began partial-pooling, opening a joint bank account upon marriage whilst also maintaining separate accounts for each partner. This shift towards greater ‘jointness’ occurred immediately upon marriage and partners described ideological factors relating to the importance of sharing in marriage as influencing this shift:

**Liz:** Any so-called savings of mine which I had before I married as far as I was concerned they were his the minute we got married.

*(Individual Interview)*

However, for this couple, the progression from partial sharing to complete sharing was described as a pragmatic response to what was deemed an impractical arrangement. Complete pooling occurred organically for the purpose of simplicity.
Tim: Well when we first got married we had three accounts. Separate accounts and then a joint account. We would just transfer lumps in every so often but it was just becoming too unwieldy so we just have the joint account now. All goes in and all comes out.

Liz: ...we were paying for everything out of the joint account anyways so we collapsed it less than a year after. So everything is joint.

(Joint Interview)

Partial-pooling often occurs out of a desire of one or both partners to maintain a degree of autonomy or privacy in their money management practices (Pahl, 2008, 2005; Vogler, 2006). This shift from partial-pooling toward complete pooling as Liz and Tim moved further into their marriage suggests a transition towards greater trust and transparency in their relationship. Indeed, other authors have noted that income pooling arrangements reflect trust and commitment and can possibly act as a tangible expression of these sentiments (Heidmel & Houseknecht, 2003; Oropesa et al., 2003).

Two couples – Aine and James, and Anne and Richard – began sharing all of their money immediately upon marriage. Both couples described the transition as a ‘non-decision’, but rather a natural step reflecting marriage ideology that was based on complete sharing and trust:

Interviewer: How did you come to organise your income in this way?
Aine: (To James) There was no big decision really was there?
James: I mean we...again we agreed very quickly. We believed in equality and share and share alike.
Aine: Yeah we both trusted each other and there was no “this is mine” and “that’s yours”.
James: We went and organised the joint account. Once we got married we just organised the joint account straight away. (Aine agrees) There was no question we wouldn’t.

(Joint Interview)

In terms of these three couples’ commitment to income sharing upon the transition into marriage, Burgoyne (1990) has previously found that where there is a commitment to a particular ideology around marriage, then a pattern of money management and economic
decision-making is formed to reflect that ideology. For Susanne and Peter, however, pragmatic factors rather than ideological factors were described as influencing their decision to pool all of their income upon the transition into marriage. They discussed opening a joint bank account in order to save for their wedding. This is consistent with previous findings from the UK (Burgoyne et al., 2006) where the looming expense of a wedding encouraged partners to start sharing income:

**Susanne:** Our income has always pretty much been shared...we got engaged the year after we met and after we got engaged we opened a joint bank account and both of our wages have always gone into that. We pay the bills and what is left is between us.

**Interviewer:** Okay, so what were the factors that led you both to decide to have a joint bank account?

**Peter:** It was just to save for our wedding first.

(Joint Interview)

There was one married couple in my sample for whom the transition into marriage did not act as a catalyst for change around how they conceptualised their money. This couple, Lisa and Sean, had been living together with their two children for seven years before they got married. They had made significant life-course transitions as a couple prior to getting married. They had their first child nine years before they got married and built their own house six years before they got married. In this sense, their financial routine as a couple and respective roles in their partnership were established well before they transitioned into marriage.

Burgoyne and Sonnenberg (2009) have pointed out that in analysing the impacts of the transition into marriage on intra-household economy it is necessary to establish whether shifts in practices are determined by marriage per se as opposed to broader economic, pragmatic factors. In the current sample, it appears to be a variation of the two, depending on the individual circumstances of the couple. However, for each of these couples, regardless of whether ideological or pragmatic factors were driving the change, there was an explicit discussion around the need for trust between the partners who engaged in income pooling. All four couples referred to a sense that there was a trust between partners that they would not abuse the system. For some couples, this trust seemed to be more implicit:

**Tim:** There is an implicit responsibility that the other won’t spend it in a foolish manner and that’s it.
For other couples, who also talked about a trust between the partners, there were certain guidelines around the operation of the pooling system. In my sample, the couples who alluded to having guidelines around their use of the common pot were also those characterised by having a lower income or limited disposable income once their necessary living expenses were paid:

**Richard:** What we do is that we try to live on 200 euro a week. That’s it. But if we exceed that for any reason, especially if people are coming, visitors you know, but we try and keep within those limitations. They’re not hard and fast but they more or less keep us that we won’t run away with money that we haven’t got.

So far, this section provides support for the argument that women’s and men’s decision-making must be located within the broad institutional and cultural context in which decisions are made (Barry & Sherlock, 2008; Baxter et al., 2008; Cherlin, 1978). The narrative of the couples discussed in this section and the role ideological factors around marriage have played in their decisions, or non-decisions, highlight that a focus on relative resources alone would obscure important information around decision-making processes. Furthermore, consistent with previous research, a variety of meanings lay behind the concepts the couples used to describe their pooling system and also behind the operation of this system in different households (Ludwig-Mayerhofer et al., 2011; Ashby & Burgoyne, 2008).

Furthermore, the transition into marriage for couples in this study involved economic decision-making not only about how the couple would manage their income. It also involved decision-making on other matters that could directly or indirectly affect the current and long-term economic well being of one or both of the partners, reflecting the dynamic and multi-dimensional nature of power relations within a couple (McDonald, 1980). For example, Aine and James talked about their transition into marriage and how they came to a decision about where to settle. Upon meeting they both had established careers – Aine having her own business and James having a career as a teacher. Each partner owned their own home also. Reflecting the importance of future, as well as current resources (Kulik & Zuckerman Bareli, 1997), James talked about how the long-term stability of his employment was a key factor in deciding where they should be based:
James: She had a little surgery there and was building nicely a business. But again, when you get married and you’re not in the same town you kind of make the decision ‘who goes to who?’ I had the permanent employment...permanent, pensionable and so on. And Aine didn’t. So that meant the more wise decision was that Aine would come here, which she did.

(Joint Interview)

This decision affected both partners differently in terms of economic outcomes. James continued working in his position as a teacher. Aine, however, had permanent part-time employment and also had been self-employed in her own successful business that she wound down and eventually closed after she moved to Galway. Their narrative suggests that the comparative lack of long-term stability attached to Aine’s position of self-employment meant that she was conceptualised as secondary earner between the partners. It is clear from the following account that it was the re-location that acted as the original catalyst for Aine’s transition into secondary earner between the partners and was subsequently reinforced by her transition into parenthood (discussed in further detail in the next section). This provides further support for the argument that future resources need to be taken into account when examining power relations between couples:

James: If I had been self-employed and she had been pensionable and permanent and so on, she probably would have the higher income now or whatever. I might have had to stay at home. There’s a big question: Would I have? I don’t know. She only has less income than me because of the circumstances of her having to have the children and move. She’d probably have the same, if not higher if she could have stayed in Sligo. So, therefore, even though I’m earning more, it’s just an accident of...by chance. It’s not that I’ve any more right to it than her; she’s just as much right to it because she’s had to take a hit on her income and her career.

(Individual Interview)

James’s narrative around the importance of relative resources in driving their decision around where the couple would live is at odds with a later account of his perception of his role as a provider for the family. His account suggests that a deeply ingrained gender ideology served to influence his attitude towards who should be the primary earner within the partnership, and therefore could possibly have been a factor in deciding who should move location and job:
James: I always got the impression that society saw men as having an easier time, which I didn’t have, and it was a man’s world. That they go out and get the big careers, they get the big money and all that, and that’s not how I saw it. I saw that men had the pressure to earn and to achieve and had to have a reliable income or they severely impacted on their, obviously, their career prospects, but also their marriage prospects. And I always felt that growing up, that I knew I had to have a career, and I had to have reliable income because, ultimately, I’m going to have dependants. And I don’t know if it’s quite the same pressure for women.

(Individual Interview)

For Anne and Richard, there was a similar decision to be made in terms of the geographical relocation of one partner. When they decided to marry, Anne was living in the UK. Her children and grandchildren were based in the UK. Richard lived in Galway. Anne recounted that her decision to move to Galway was an easy decision to make because she had Irish roots and had visited Ireland all her life. It was considered an easier move for Anne to come to Ireland than for Richard to adjust to living in the UK:

Anne: We always knew that we would live here rather than in the UK because I leant this way and the lifestyle here was so different. And by then my baby was 25 and she had always said that when she was 25 she wanted her own house. So it gave her the push. So once she got the house and got settled, I came here.

(Individual Interview)

Thus it seems that the timing of transition into marriage in terms of life stage was a key factor affecting economic decision-making and outcomes for some couples in the sample. While the two couples above faced a similar decision upon getting married, the economic consequences of the decision were much less significant for Anne than they were for Aine. Anne’s income was static because she was retired – therefore the move to Ireland did not affect it greatly. Conversely, the timing of marriage and the decision to move had a negative short-run and long-run effect on Aine’s ability to generate income. The higher value placed by the couple on James’s job within the public sector served to provide him with higher bargaining power not only at the time of the decision as to where they should live was being made, but also in the future. The decision for Aine to move to James’s locality affected her work trajectory and contributed to James having higher relative earnings once they came to the point of their
transition into parenthood. Aine experienced a cumulative disadvantage in terms of her relative ability to accrue resources or power bases.

Therefore, the findings in this section overall demonstrate that economic decision-making, in this sample, extends beyond that of how a couple manages their money. Rather, decisions about how some couples in the sample decided to join their independent lives can have much more long-term economic consequences for one partner. This finding provides further support for the need for a dynamic view of marital power and decision-making, which takes account of not only current resources but future resources also (Kulik & Zuckerman Bareli, 1997).

5.2.2.3 Transition into parenthood

The transition into parenthood was the most influential life-course transition emerging from the couple narratives in terms of its influence on economic decision-making and power relations between partners. This is consistent with a large body of previous research that demonstrates a shift in gender relations within the household upon the transition into parenthood (Anxo et al., 2011; Baxter et al., 2008; Gjerdingen & Center, 2004; Kluwer et al., 2002; Sanchez & Thomson, 1997). This transition took two forms in the current sample – the transition into parenthood as part of the nuclear family, and the transition into step-parenthood as part of the blended family. The themes that emerged from the two types of families were quite distinct.

The nuclear family

The transition into parenthood reflected a significant change for couples in my sample in terms of not only how money was conceptualised, but also how the respective roles of each partner was conceptualised.

Re-conceptualisation of the ‘meaning’ of money

The transition into parenthood in the nuclear family, like the transition into marriage, led some couples in the sample to re-consider the symbolic meaning of money within their partnership. Indeed money in intimate relationships has been discussed as having ‘social meaning’, which differs in varying contexts (Singh, 1997; Nyman, 1993).
Elaine and Steve did not have children; however their narrative around the meaning of money shifted when they referred to envisaged practise in the future. Like other couples in the sample, they expressed that their individualised management approach to money would eventually transition towards a less individualised approach. Moving from a completely individualised system to a full pooling system was a change they envisioned occurring when they transition into parenthood:

**Elaine:** I think the ultimate thing would be once we have kids that we’ll just start pooling it all. And once we have a mortgage we’ll put it all together and then there will be a certain amount for this and a certain amount for the kids and a certain amount for leisure. I can imagine it being more like that then...once you have children and like real significant costs.

*(Joint Interview)*

Elaine’s narrative reflects findings from previous research that demonstrates that couples move towards an income-sharing approach in response to pragmatic economic factors such as buying a house or having children (Burgoyne, 2007, 2006). Indeed, the link Elaine makes between the transition into parenthood and the adoption of a pooled income is a perception that is shared by her partner. According to Steve, it is not just their management of income that will take on a new meaning – but how they conceptualise themselves as partners in their relationship:

**Steve:** I just kind of see us as separate, we’re separate people...we’re still individual or independent people. But if we got to the stage where we were having kids then you’d imagine that like it’s more of a family unit then so things you imagine would be kind of more shared then. Yeah so that’s the way I’ve imagined it to be anyways.

*(Joint Interview)*

Steve’s comments demonstrate that ideological factors relating to the transition into parenthood also influence how the partners perceive their income and economic decision-making processes between the couple. For Steve, the perception of the transition into parenthood reflects a shift towards a relationship ideology based on sharing and interdependence, whereas now he views their relative roles in the relationship as being independent of one another.
Like Elaine and Steve, Michelle and John were also living together three years and also adopted a largely individualised approach to income management. However, one key difference was that they had one child – a two year-old girl. In her individual interview, Michelle identified her transition into parenthood as creating the perceived inequitable gender relations within her household both economically and with regard to the division of labour. Indeed, this is consistent with findings from previous research that demonstrate that the transition into parenthood leads to inequitable gender relations within a partnership (Baxter et al., 2008; Gjerdingen & Center, 2004; Kluwer et al., 2002; Sanchez & Thomson, 1997). Michelle highlighted how the system of independent income management served to disadvantage her due to an income imbalance favouring her partner. The individualised nature of their income management led to unequal outcomes in terms of access to financial and material resources upon their transition into parenthood. This echoes the findings of previous research which demonstrates that incongruence in partners’ income may increase the risk for inequality where there is no expectation of sharing – leaving the partner with the lower income with less personal spending money (Vogler, 2008; Burgoyne, 2007). Indeed, Michelle suggested that by departing from the independent management system, the situation would become fairer:

**Interviewer:** So you were saying that in the future you would consider going into a joint account and keeping a certain amount of disposable income each. Is that for your own personal spending money?

**Michelle:** It kind of is and I think it would make the dynamic more fair. We’ll say with my salary being smaller, the groceries and clothing and any ad hoc stuff treats, would all be in mine. So we’ll say mine would be gone...we get paid weekly, so at the end of every week it’s diminished. Whereas John would have money left over at the end of his week but then that was technically always his money you know so I think it would make it fairer to the two of us if we kept it all in one pot. You’d have your household and running costs and then take out spending money each, a certain amount. And then have it building up so say for holidays, car insurance, it’s all kind of sitting there.

*(Individual Interview)*

Michelle’s narrative reflects previous findings which demonstrate that autonomy and independence in terms of finances within couples can serve to promote inequality between partners particular where children are involved. Because children can never be fully
individualised, whoever is responsible for them has to carry their costs not covered by state support such as child benefit (Pahl, 2005). Pahl (2008) refers to the negative impact of the transition into parenthood for women where there is no assumption of income sharing. A potential decrease in earnings and an increase in expenses associated with motherhood due to women’s responsibility for the costs of children can negatively impact on the woman’s situation within the couple. Thus she concluded that “… in certain circumstances individualization in couple finances is a route to inequality” (p.585).

Susanne and Peter’s transition into parenthood, preceded by Peter’s job loss, meant they shifted from being a dual-earner to a single-earner couple in a period of austerity. Previous research demonstrates that even in situations where couples claim that all their money is pooled, there can exist differences in the sense of entitlement to personal spending money. Thus, even though couples subscribe to the principle of equality, they may also consider it the entitlement of the earner to determine how money is spent. The tension created by these conflicting beliefs has been found to result in a reluctance of non-earning partners to spend on personal items (Ashby & Burgoyne, 2008; Diaz et al., 2007; Elizabeth, 2001; Fleming & Easting, 1994; Burgoyne, 1990). Indeed, for Peter the meaning of money in their partnership appears to have changed since the couple transitioned into being a single-earner couple. He had a limited sense of ownership over their joint pot – whereas when he was earning his own money and the couple’s income was higher he felt he had more autonomy around using their joint income as personal spending money. Thus, one could question the true extent of ‘sharing’ that occurs within this partnership. According to (Burgoyne and Lewis, 2004), if true pooling or sharing were present within a couple, then both partners should feel an equal right to use economic resources, and the behaviour of the more dependent partner would not be changed by a change in the source of household income:

**Peter:** Well we’ll say I don’t have too much ownership over the money because we have the budget and everything and I’ll go do the, you know, we put the money in for food shopping and I’ll go do that. It seems like every month it’s nearly less and less so.

**Interviewer:** You’ve said you both a have a chunk of personal spending money, would you feel accountable in any way to Susanne or Ellie in terms of how you spend that money or is that solely for whatever you want?
Peter: Oh I do like, before like when I was working I would normally go to the pub to watch matches and go out with my father. Now I’m more aware of it, that it’s my money but it’s not my money. So whereas before I would go out whenever I wanted and now I think of ‘well maybe I’ll skip this time and go the next time’.

(Joint Interview)

Related to this, there was a different meaning attributed to the small amount of money that Peter brought to the household than that brought by Susanne – which could also affect Peter’s sense of entitlement. This is consistent with the previous finding that the source, labelling and recipient of ‘shared’ income all play a role in that money’s perceived value and use (Himmelweit et al., 2013):

Interviewer: And is Peter bringing in social welfare?

Susanne: Am it’s means tested so what he brings in is very low but it’s not...it’s not relevant. Not that it’s not relevant, that’s very snobby...but ahmm, it doesn’t make a huge impact on what we spend.

(Joint Interview)

For both Susanne and Peter, their actions suggest that the psychological ‘ownership’ of pooled money endures despite rhetoric of sharing, with consequences for Peter, being the more dependent partner. The predictions of resources theory are met whereby the partner earning almost all of the couple’s income perceives a stronger sense of ownership over their shared money. Furthermore, consistent with previous findings, two contrasting ideologies seem to be in conflict – the notion of a partnership of equals based on love and sharing versus the concept of individual ownership of income earned in the market (Elsas, 2013; Vogler, 2005; Singh, 1997; Vogler & Pahl, 1993).

This section shows that, within my sample, the transition into parenthood is one of the key factors influencing a shift in the conceptualisation of the meaning of money within some couples.
Decisions around division of paid and unpaid labour

For some couples in my sample, the transition into parenthood, and circumstances under which the transition occurred, appears to have acted as a catalyst for the transformation of partners’ respective roles and power bases in the relationship. Decisions around division of labour especially highlighted these transformations within couples.

Aine and James’s narrative reflects a partnership that is strongly influenced by a traditional gender role ideology. The partners’ respective roles in the relationship with regard to employment seem to have been cemented by their transition into parenthood. Above I outlined that Aine transitioned toward being secondary earner upon marriage initially because she moved to Galway and wound down her own business – being self-employed, her hours of work depended on how many clients she could accrue. Consistent with the literature on the wage penalty for motherhood (Budig & England, 2001; Lundberg & Rose, 2000; Waldfogel, 1997), Aine’s transition into parenthood served to reduce her working hours further and ensure her role as a secondary earner in the couple:

**James:** She was working largely full time when we married. That cut down to maybe part time, maybe 20/25 hours the first couple of years…and then it went down to basically nothing, you know, while the babies were... while she’s on maternity leave with no income. And then she’d go back and start to try and build it up again.

*(Individual Interview)*

With specific reference to his wife’s self-employment, James expressed that he was aggrieved by societal rules impacting on his ability to have a more active role in terms of childcare. He referred specifically to the lack of statutory entitlement to paternity leave. He argued that his wife’s status as self-employed (not being entitled to maternity benefit) and the lack of entitlement to paternity leave compounded the couple’s income shock upon the birth of each of their children. This narrative reflects a more egalitarian gender ideology than their current division of labour would suggest, providing some support for the argument that parental leave policies may serve to re-enforce rather than weaken gender inequalities (Fox et al., 2009).

For Michelle and John, the transition into parenthood was transformative in terms of the impact it had on the partners’ respective roles around the household division of labour. Michelle spoke about how her transition into parenthood impacted upon her career. She
discussed that they “both would have had equal careers” and suggested that hers “might have even been a little bit further”. But once her child was born, she moved into part-time work, while her partner’s career progressed. Michelle has been secondary earner to John since they transitioned into parenthood:

**Michelle:** It’s just kind of the family dilemma so far. It is a pain that usually the woman has to take a step back for someone else, for John, to take a step forward.

*(Individual Interview)*

Michelle also talked about the household labour becoming her responsibility upon her transition into parenthood. This shift in respective roles of both partners initially occurred when Michelle was on maternity leave and continued thereafter. She voiced dissatisfaction with the balance of labour between the partners, but also suggested a fair division of labour was not something that could be achieved:

**Michelle:** Am I think like the maternity leave starts it and then you’re kind of still 50/50. And then the baby is born and it’s a huge adjustment. And because he’s working and I’m at home that when he comes in from work either I have the jobs done because I can’t be looking at them and it just naturally falls that way. It would be exceptionally hard to keep it 50/50. It’s hard to do that, it’s much easier to go back to the old-fashioned ways. So when I’d say ‘there’s no laundry done’ he’d say ‘sure I’m working all day, you’re home all day’ and I say ‘well it doesn’t mean it’s all mine’. So there would have been a couple of months where that was very very difficult. And a few times I joked with him ‘sorry, when did I fall asleep and wake up in the 1970s?’ Am but it seems to be the way with any of my friends. And there has been lots of conversations with buddies of mine, all kind of in the 35 age bracket. And we’ve all been really shocked that this is how it plays out and we’ve all had discussions and everyone has put up different battles to try and get it up to 50/50 and the household and you just battle and battle. Like friends of mine who would have five year-olds, she’s only two, have said ‘I’ve been there and done the battles. You won't win.’ You know you’re only putting yourself under more pressure with the arguments that it’s just easier to do it yourself and just accept that I have my roles, you have your roles. You know be grateful that you have the emergency pot and big deal if I’m doing all the laundry, get over it.

*(Individual Interview)*
Elaine and Steve’s narrative offers a different perspective because they did not have children but referred to their intentions to start a family down the line on several occasions throughout their interviews. They referred to their future division of labour as a rational decision depending on who was earning more money, reflecting the predictions of resource and bargaining theories, as well as the theory of specialisation (Becker, 1981; Blood & Wolfe, 1960). Steve talked about how he would perceive his role once they became parents. Elaine was older than Steve and therefore her career was at a more advanced stage than his, meaning that she had a capacity to earn a higher income for now:

**Steve:** In terms of myself, when I have a family I wouldn’t see myself as the breadwinner you know. I think we would be both too independent for that kind of thing. I think that Elaine would definitely not be confined to the private sphere. Like, if anything, at the start I think I would be more confined to the private sphere.

*(Individual Interview)*

Certainly, the narrative from Steve’s individual interview reflects a less traditional dynamic. However, whilst Elaine also referred to the choice ultimately coming down to rational decision-making based on relative resources, she did appear to have a preference for a more traditional arrangement that would see her take a step back from her career to care for their children. Her narrative illustrates a conflict between rational choice theory and gender ideology:

**Elaine:** It depends on what Steve ends up doing, if he does the Masters and goes into full-time work then I might pull back, which part of me would feel more comfortable with me being at home and him out working but I know that’s just the socialisation and traditional gender role thing. Whereas I would almost feel a little bitter if I was out working and not getting to spend that time with the babies when they were young. So it’s a joint endeavour and whatever works. So it’s kind of practicality.

*(Individual Interview)*

However, it was not the case for all couples in my sample that the transition into parenthood resulted in partners assuming traditional gender roles. Rather, Susanne and Peter did not ascribe to traditional gender norms around the household division of labour. Once Susanne and Peter had their first child, Peter committed to being a stay-at-home father to their
newborn daughter. Previously, he had been unemployed for one year due to a recession-related job loss. However, the narrative from both their joint and individual interviews suggests that it was a planned transition. There was an inevitability to the fact that Peter would be a stay-at-home father to their daughter regardless of whether he had lost his job or not:

**Susanne:** When we had Ellie the plan was that one of us was going to stay at home with our kid but it was never going to be me. With the best will in the world I was never going to be staying at home.

**Interviewer:** And why is that?

**Susanne:** Because I would be in a mental institution rocking at the minute.

**Peter:** She doesn’t have the best patience.

**Susanne:** No, I don’t...I love being around Ellie and she is highly entertaining but (pauses)...Peter will be doing something and it will be dropped if Ellie wants to be played with. I would have to finish what I would be doing and I would be more (pauses)...and Peter is right, it will get done eventually and he will be far more relaxed.

**Interviewer:** And is that something you would have discussed then after Ellie was born?

**Susanne:** Before.

(Joint Interview)

Susanne and Peter have been a single-earner couple for four years, largely due to their transition into parenthood. New roles in terms of division of labour have been forged and also new meanings have been attached to the money they each bring to the household (see previous section). Peter plans to return to work on a part-time basis when their daughter starts school and remain committed to his role as her primary caregiver – working approximately 19 hours per week. Therefore, he will remain secondary earner to Susanne even when he does return to work in two years time.

As noted above, Claire and Sam were expecting their first child at the point of interview – Claire being six months pregnant. They began their own business in 2012, having secured Government funding, in order to build a career for themselves within the locality. With respect to their transition into parenthood, both partners suggested that they had not given extensive consideration to how it might affect their relative roles with respect to child care
Claire: No we haven’t put too much thought [into childcare]. See it will be August [when the baby is born] so for August I will be minding it while I am recovering... then my sister is going to be helping us out in the business so that’s good. So she goes back to work on the 26th. So we will then share it again. Ahm, I’ll be there in the morning and Sam will be here so we will swap around in the afternoon.

Interviewer: So you don’t envisage paying for child care?

Claire: Not this year but maybe next summer. I’m not too sure. But not until, maybe next June would be the time for that.

Sam: Or you can get ‘au pairs’ so there are all sorts of things.

Claire: Yeah so there are no plans.

Sam: Have a healthy baby first.

(Joint Interview)

One reason behind Claire and Sam’s lack of long-term planning for childcare and relative employment roles was highlighted as the precarity of self-employment. This precarity is compounded for Claire and Sam because their business is largely seasonal.

In summary, this section shows that the transition into parenthood impacted on partners’ relative power bases within some couples. Most notably, four couples in the sample discussed the transition into parenthood as being synonymous with one partner taking on the role as primary carer for their children, and therefore secondary earner. Indeed, this has served to reduce the relative contribution towards household income for some participants and in turn alter the symbolic meaning attached to money within the couple. Further, the effects of transitioning toward secondary earner status were compounded in circumstances where partners keep their incomes separate – seeing the lower earning partner as disadvantaged in terms of access to financial resources for personal use. Some couples discussed a willingness and possible intention to deviate from ‘traditional gender roles’ around the division of paid and unpaid labour. However, for others, the narratives belie a deeply rooted influence of ingrained gender norms.
Gendered spending patterns

The impact of the transition into parenthood on gender relations within the home extended to spending patterns also.

For Michelle and John, the partners’ respective spending patterns were identified as one indicator of the inequitable gender relations that Michelle perceived to be present in their relationship since the birth of their three year-old daughter:

Michelle: As soon as it comes to having kids in a household it does feel like we all go back to the 1970s definitely. I am more surprised by it than I was expecting it. But all the childcare, laundry, grocery shopping, am, pictures for the sitting room, flowers. All those kind of traditional feminine duties would all kind of fall on me whereas the emergency pot would be John and again that’s very stereotypical of how my Mam and Dad would have been.

(Individual Interview)

However, when talking to Michelle’s partner, his narrative suggested that patterns were formed in an ad hoc manner. Although not recognised by John explicitly, it is clear that Michelle’s reduced wage since transitioning into parenthood is a key source of reason behind their gendered spending:

John: Michelle works as well so she gets her wage, I get mine. And then we just kind of...well I do the rent, she does maybe the shopping. It’s not really regimented because I would probably...well I work full time, she doesn’t so I would have the lion’s share. So I would cover a lot of the costs for obvious reasons after I pay the rent. Other than that in terms of savings, I would contribute to the savings...she, well it depends on who picks up the child on a Thursday who pays the child care. So we wouldn’t have anything kind of set in stone.

(Individual Interview)

Similarly, whilst the money was regarded as jointly owned between the Aine and James, the mechanics of who was responsible for what expenditure exhibited evidence of gendered spending patterns. For example, much of the expenditure related to their children was covered by Aine:
Aine: The things that I pay for are...basically, Siobhan’s medicines. She would cost us 144, plus 25 every month.

Interviewer: Has she a medical condition?

Aine: Yeah, arthritis...I usually do the oil. I will do all the kids. Em, they do dancing. Any of their classes, I pay for them. Their uniforms, I pay for them. The going back to school, all that stuff. But, you know, if it wasn’t in my account, I’d take it out of James’s account. Do you know? It’s just that that’s where it comes out of.

(Individual Interview)

Larger household expenses were covered by James because his income is higher and more stable. This is consistent with previous research in the Irish context, which identified traditional gender distinctions associated with expenditure patterns whereby wives typically have responsibility for day-to-day expenditure such as groceries, whilst husbands took responsibility for large recurrent expenditure such as rent:

James: Yeah, again, because I have the higher – my income is roughly double Aine’s – because I’m full time [and] she isn’t – again, not her fault and all that - but , because of that, therefore, mine is the more secure account, and therefore that’s the one the big bill comes out of, which is the mortgage basically. There’d be a few other direct debits, you know, the UPC...ESB and utilities basically. So, they all come out of the joint account because my income is defined, and we know what’s coming in, we know what to expect, and we can budget. Whereas Aine...she doesn’t get as much; it’s not as regular. So there wouldn’t be much coming out of hers. It’s less reliable, and there’s less of it. So, she would more spend on day-to-day stuff. Groceries and so on.

(Individual Interview)

The responsibility of the female partner for spending on children was evident among other couples in the sample also. Liz discussed how she is responsible for organising the family’s health insurance – a task that she said she ‘detests’. It began with her organising health insurance for her three children as they were born and eventually evolved into a family policy:

Liz: I think it started because we were both covered. He was in the VHI and so was I and when the boys were born I started adding the kids to my policy and then when he
was unemployed and left the bank I added him and joined the lot of them up. And I think then we went from there.

**Interviewer:** And when you put the kids on to your policy is that because you could get a better...?

**Liz:** No, I suppose I just rang up and got them on the policy. The kids were free for the first year anyway but I just automatically...because I would always be very nervous about not having them covered. I’ve always had health insurance. I was on my parents’ until I graduated and then I went on my own.

*(Individual Interview)*

This finding of gendered spending patterns is consistent with previous research (Pahl, 2008; Phipps & Burton, 1998; Lundberg et al., 1997; Rottman, 1994). Previous research has shown women spend more on food, women’s and children’s clothes, childcare and educational courses while men spend more than women on alcohol, motor vehicles, repairs to the house, meals out, gambling and holidays (Pahl, 2008; Rottman, 1994). As Michelle and John’s narrative illustrates, the gendering of spending becomes problematic when partners keep their finances separately and there is no expectation of sharing either in income or spending (Pahl, 2008).

**The transition into step-parenthood**

The experience of transitioning into step-parenthood emerged as distinct from that of transitioning into parenthood as a nuclear family for the couples in my sample. There is some overlap between this section and Section 5.2.1.2 detailing the role of previous relationship breakdown and the transition into lone parenthood in influencing couples’ economic decision-making in their current partnerships.

**The importance of economic independence**

In contrast to the narratives of couples discussing the transition into parenthood as a nuclear family, the partners from the two blended families in my sample referred to the high value placed on their economic independence from their partner.

Julie and Gareth emphasised the importance of maintaining separate economies. As discussed earlier, this was described as being largely due to the partners’ financial commitments to their
own children. The maintenance of separate economies for Julie and Gareth served to transcend the influence of traditional gender ideology around spending patterns that was evident in the narrative of some of the nuclear family couples:

**Julie:** If they needed new shoes it came from my side or if they needed new clothes it came from my side and the same with Gareth. And then as they moved into educational costs I pay their fees and any pocket money they might need. They’ve got their part-time jobs. So again that would never be something that we used the joint account for, that was always separate as well.

*(Individual Interview)*

A similar sense of commitment toward financially supporting one’s own children, independently of their partner was also evident in Louise’s narrative. She discussed the importance of having the means to independently support herself and her daughter before she committed to moving in with Tom. The couple maintain separate economies. Upon the transition into cohabitation, Louise talked about her desire to adopt a partial-pooling system in which all the joint expenses of living together would be taken out of a joint account. The motive for such a suggestion seemed to be transparency and fairness. However, Louise did express a worry that by doing so it might create inequitable relations within the household that would disadvantage Tom:

**Louise:** Well the thing about it too is kind...well to Tom) I know you don’t agree with this, but I find it awkward with Lauren because like she’s mine. And if we were putting 200 euro a week in I would feel bad because he is contributing to Lauren so I was saying that I would put in 200 and he would put in 150, or I would put in 250 and he would put in 200. And he’s like totally ‘no, no, no I’m not doing that’. But that’s the other side of it, that’s kind of how I feel bad about it because she is the extra complication to it...Tom rolls his eyes) no but do you know she isn’t your child to Tom).

*(Joint Interview)*

Thus, while Louise and Tom expressed a desire to move towards having a certain level of income that can be considered the common pot, there was a level of discomfort evident in Louise’s narrative with imposing costs associated with her daughter on Tom. It challenges her perception of how the partners can be equals within the home.
**Biological parent as primary carer**

In the two blended families, it was the biological parent who took primary responsibility for ensuring the overall well-being of their children. Not only was this in reference to economic well-being, but also in terms of discipline and encouraging educational achievement:

**Julie:** I look after mine and he looks after his [children]. When I say ‘looking after’, obviously they don’t need looking after but in dealing with their everyday and ensuring they are going in the right direction and that. Or are they performing at college and all of that. We have tried to be separate on that. And obviously with them living here sometimes the other person is getting involved but mostly we’ve tried to stay separate. And they don’t need care obviously you know.

*(Individual Interview)*

Louise talked about taking responsibility for Lauren when she was off school due to being sick. For Louise, it was not Tom’s responsibility to take a day off work in order to care for Lauren. Rather, this should be the responsibility of one of the biological parents in her opinion. Similarly, in terms of discipline, Louise talked about taking primary responsibility for her daughter’s discipline:

**Louise:** In terms of discipline and stuff that would be me. No an odd time, rare, she’d be really bad and Tom would say ‘Lauren give up’. Like there was a couple of times that she was just really cheeky and it was like going on for two or three hours. There was one day in particular I remember, *(to Tom)* it was the first day you said anything to her, and Tom said ‘Lauren, for god sake would you just give it up and stop’ and like that she just stopped whereas I had been at her for three hours and she just stopped. But she listened to you when you said it. So *(to Tom)* you’d rarely discipline her but when you do she listens.

*(Joint Interview)*

The findings in this section overall suggest that in analysing the impact of the transition into parenthood on couples’ economic decision-making processes and outcomes, it is important to distinguish between biological children and step-children. In nuclear families in my sample, the experience of parenting served to largely reinforce traditional gender roles with regard to
spending and caring responsibilities. However, in the blended families the commitment towards being primary economic provider as well as overall carer for one’s children managed to dominate the traditional gender norms that permeate the relationships of couples in the nuclear families. Furthermore, while the transition into parenthood in nuclear families was alluded to as cementing a ‘togetherness’ between the partners, in blended families parenting reflects a somewhat individual experience for the biological parent.

5.2.2.4 Transition into retirement – health as a relative resource

The transition into retirement is met with a challenge to live on a reduced and static income for many couples. It is suggested as having the potential to transform power relations between men and women in the home through the reduction of men’s power bases relative to their partner and an increased focus on other sources of power – such as partners’ dependence on each other to meet social needs previously met by colleagues and work, or relative health (Price, 2011; Kulik & Zuckerman Bareli, 1997; Szinovacz & Harpster, 1993; Blood & Wolfe, 1960).

Only one couple in my sample had already made the transition into retirement. Anne and Richard were a re-married couple and both had retired by the time they married. Therefore, they did not transition into retirement as a couple. However, the challenge of living on a static income, as is the case for many people who are retired, was evident from their narrative. For day-to-day living, they had guidelines around the operation of the pooling system.

Retirement reflects a life stage at which people’s health can decline. Richard felt that he was actively involved in monitoring the couple’s budget, mentioning that he would regularly ask Anne how they were ‘getting on’ with the €200 this week. However, it was evident from Anne’s individual interview that she has become increasingly responsible for monitoring the couple’s finances since Richard’s health had begun to deteriorate. Bisdee et al. (2011) also found that ill health in older age forced changes in gendered household money management practices:

**Interviewer:** Do you talk about the budget?

**Anne:** Oh yeah, Richard would be more...well he used to be a lot more involved in all of that but now I find myself thinking I don’t want to worry him. You see he can
worry about a fly going up a wall if I don’t watch him. So I try not to give him anything to worry about do you know?

(Individual Interview)

This section demonstrates that for this older couple, health was a ‘resource’ in terms of determining economic decision-making processes and outcomes for partners. Health, therefore, could be a useful predictor of economic decision-making practices among older couples.

5.2.2.5 Transition into recession

The transition into recession had different significance for the various couples in the sample in terms of the impact on economic decision-making and gender relations within the household. For some couples, the transition into recession was met with drastic restructuring of gender roles. For other couples, the impacts were more subtle.

Challenging traditional gender roles

Bianchi et al. (2012) suggest that norms and attitudes toward the gendered division of labour may have changed as a result of persistent high levels of male unemployment during the recent great recession. For some couples in my sample, the consequences of recession appeared to act as a catalyst for challenging traditional attitudes and arrangements of the division of labour.

For Lisa and Sean, the impact of recession has been substantial in terms of the partners’ respective roles in the household. The partners adopted a non-traditional division of household labour. Lisa worked full time and was the couple’s primary breadwinner. Sean was the primary caregiver for their children and also worked on a part-time basis. Sean’s role as primary caregiver to their children occurred organically – in response to his job loss and subsequent difficulty finding gainful employment due to the recession. Previous qualitative research in the USA also showed the husband’s job conditions, including job loss, to be a key factor influencing couples’ decision-making process around the father being the primary carer (Chelsey, 2011). This finding is contrary to those of previous research using gender theory that suggest that men engage in less unpaid when feel they have lost power relative to women (Bertrand et al., 2013; Greenstein, 2000; Brines, 1994).
Sean lost his job in the construction sector in 2009. He discussed the transition from full-time work to part-time social welfare payments and eventually onto full-time social welfare payments. The couple’s income dropped dramatically as Sean gradually transitioned toward a very low income:

**Sean:** The social welfare yeah and they cut me down to 120 euro from my 188. And then they cut me down to 80. And then I applied to get assessed again and they cut me down to 55. And that’s all I was getting every week. I was getting that for two years...55 for a week. And that was really, that was the hardest time we had when I was getting that.

*(Individual Interview)*

After three years on full-time social welfare, Sean was employment on a Government-run FÁS Community Employment Scheme. Community Employment is an employment programme that helps long-term unemployed people to re-enter the active workforce by breaking their experience of unemployment through a return to work routine. His income increased to 208 euro every week once he entered this scheme. He works with a landscaping company as part of this scheme every second week – week on/week off. Sean spends his week off as a stay-at-home father. His description of his daily routine on the weeks in which he not working challenges traditional gender roles in terms of division of labour:

**Sean:** Well if they’re in school I get up at half eight or eight o’clock and get them up, get their lunches, get their uniform, get their breakfast – I’d drop Ian to school, drop Emily to playschool. I might then call up to my mother’s and have a mug of tea and a chat with the mother and father if I wasn’t working, then come down here get a fire on. Do a few bits, make the bed, do the clothes, collect Emily then at half twelve, bring her home here, change her. I might give her yoghurt or something small. Then at 2pm I would start...well I might do a few bits outside if it’s good [weather], at 2pm then I’d start making the dinner. Putting on the spuds, carrots, bacon or whatever I’m making. I’d collect Ian at three, eat the dinner then around half three or four, clean up then afterwards and do Ian’s homework. Then Lisa would be home.

*(Individual Interview)*

Sean described his routine when he was unemployed as being largely similar in that he was
largely responsible for the household labour. Furthermore, when Sean works his parents assist with the care of their two children. However, he is still very much involved due to the more flexible nature of his working hours.

The manner in which Lisa and Sean manage their income came about involuntarily as a direct result of the recession. Lisa and Sean reported moving from a system of partial-pooling to a female whole wage system as a result of the Sean’s job loss:

Sean: In the good times I was coming home with a good wage every week like...We kind of joined or pooled because when there was no work in the buildings and I wasn’t getting work d’you know? I hadn’t...we kind of had to start pooling things together d’you know? We couldn’t keep separate. That was mainly it.

(Joint Interview)

Sean was relatively un-involved in financial planning for the household according to his own narrative and that of Lisa. It was Lisa who assumed responsibility for planning ahead towards the next household bill or expense. With their reduced income since Sean’s job loss in 2009, Lisa described the ‘worry’ involved in trying to ensure the household met their expenses. This shift towards a female whole wage system in which Lisa was responsible for managing their tight budget is consistent with previous research that shows that in low income households, wives were found to have sole responsibility for making ends meet on an inadequate income. This task is regarded as a burden as opposed to a source of power (Vogler, 2008, 1998):

Interviewer: Do you feel a sense that you have personal spending money?
Lisa: Not as much as before...as going back [in years] like. And to be honest I don’t be as – well I’d be more aware and worried about other [things] than that, do you know?

Interviewer: Worried about what?
Lisa: Well I’d kind of be more worried about upcoming bills coming. Ahm...now say the house insurance is coming up and you’re kind of thinking of that. Like if there was a time that I did need something, if I could I’d get it and if I couldn’t I’d do without do you know that kind of way?

(Individual Interview)
Peter, like Sean, also lost his job in 2009 as a result of the recession. Upon losing his job, initially he tried to return to the labour market. However, the impact of the recession on his industry of employment meant he could not source gainful employment. At the time of interview, Peter was responsible for the majority of the domestic labour including childcare, cleaning, grocery shopping, whilst Susanne worked full time and was the couple’s primary breadwinner. Whilst Peter appeared to have a planned trajectory towards being a stay-at-home father, his responsibility for some of the household duties does appear to have come about as an indirect effect of the recession whereby his job loss meant he had more time than his partner to spend on household labour. Again, this finding is in contrast to the predictions of gender theory that would suggest that the male partner would not increase, or perhaps even reduce, their time spent on housework in order to neutralise the ‘deviant’ behaviour of the female breadwinner, or as a display of traditional gender behaviour (Greenstein, 2000; Brines, 1994). Rather, is it consistent with the predictions of resource theory and theories of bargaining and exchange, which predict that as a partner’s relative contribution to household income decreases, their time spent on housework increases (Blood & Wolfe, 1960; Rodman, 1972):

**Susanne:** Well before the recession, while we were both working, we would have split things around the house fairly evenly but like after that when Peter became unemployed and before Ellie came along, like there would have been a good year before that happened, like Peter would have done almost everything in the house before I got home from work.

**Peter:** You get bored after a while, you might as well do some cleaning!

*(Joint Interview)*

The narrative of Liz and Tim demonstrates that child care costs can have a strong bearing on decisions around the household division of labour between partners – particularly in the presence of uncertainty around workings hours during recession. For this couple, the recession compounded the high costs of childcare because of uncertainty around Tim’s hours – his employers had suggested they may need to cut his hours back to a three-day week. This resulted in the couple re-thinking their division of labour arrangements and considering a non-traditional arrangement whereby Tim took on the role as primary carer for their children:

**Liz:** At one stage when they were talking about dropping his hours he talked about possibly minding the boys and I was very strong that he had to be exactly sure that this
was what he wanted to do because they’re full on and because if he did do that then he wouldn’t be looking for jobs after he completed his Masters. So that he was to think very long and hard about it. And he did think about it at the time. And at the time I was away for a while and he had them and saw it was full and he began to kind of think about it and we decided that we would just be better off playing it by ear...so we have looked at it and Tim has said that, because he feels that his income is less than mine, that he could do it am but then I am always conscious that for men particularly they have to be sure that it’s what they want to do because of the social and because of the whole way that men look at their career...And literally when we had that conversation they said no they were going to have him on a five day so it never arose anyways. But when it did arise he was happy to do it.

(Individual Interview)

Clearly, the influence of recession and childcare costs in the case of this couple co-exists with paradoxical beliefs around gender roles that are in contention with rational choice around affordability. This was further reflected in the fact that, despite Liz being the higher earner with the stable public sector job, she considered reducing her hours in order to reduce their expenditure on child care costs:

Liz: So two years ago as well because the child minder was costing us and because the boys were finishing at half two and because you could take reduced hours in work I asked about doing reduced hours and I was refused. But I actually worked out with the pay roll office that if I went in at eight and finished at two, I would be doing .75 of a day and I would only be losing, well I wouldn’t be losing money actually. I would be gaining something. It was costing 200 euro extra to have the boys in care than it would be if I reduced my hours but they refused it.

(Individual Interview)

This section provides support for Bianchi et al.’s (2012) suggestion that the recent recession may act as a catalyst for changing norms and attitudes toward the gendered division of labour as a result of persistent high levels of male unemployment. In my sample, two male partners took on extra household labour following their job loss at the beginning of the recession and their failure to find gainful employment thereafter. Another male partner considered taking on the role as primary carer for their children in response to a threat of reduced working hours in his current job. Thus, in my sample, there is evidence of the recession challenging traditional
gender roles within homes. However, as noted by Starr (2013), research on previous recessions has suggested that role changes during recession are only temporary, whereby once the economy recovers women and men return to their roles preceding the onset of recession. This would remain to be seen in the longer term for these couples.

**Changing value of assets**

Assets such as property ownership have been theorised in the literature on resources, bargaining and exchange as conferring bargaining power on partners within couples (Doss, 2006; Lundberg et al., 1997; Katz, 1997). However, the findings in this section suggest that in the context of the recent recession in Ireland, the assumptions of bargaining and exchange theories do not necessarily hold when referring to property ownership.

For Aine and James, the transition into recession resulted in the changing value of Aine’s assets, which previously would have been predicted to confer bargaining power within the partnership. Aine owned her own home and business in Sligo. This property, which was an asset for the couple for a short period during the boom, turned into a liability as the recession took hold. Their tenants moved out of the property in response to Aine and James raising the rent. The property remained vacant thereafter. Thus, the outgoings associated with the property, including house insurance, heating bills and the newly introduced household charge, exceeded the income it provided:

**James:** Aine’s property in Sligo has proved financially a bit disastrous for us...we sold that lately...and lost a lot of money on it... If Aine had never owned property, we’d be in a position now probably to trade up, or, you know, even if she had a property she could sell and break even on, we’d be able to trade up a bit. So, I see a lot of my friends trading up in houses and property, and we’re kind of stuck here.

*(Individual Interview)*

Previous research suggests a positive relationship between women’s share of assets and their bargaining power within a couple (Doss, 2006; Katz, 1997). However, the narrative of Aine and James shows that in a period of recession, Aine’s home and business ownership, which previously would have provided her with bargaining leverage, actually became a liability for the couple.
Gareth talked about his losses on the property market as a result of recession also. He owned three properties, two of which the sale fell through on upon the transition into recession. Gareth is now making a loss on these properties, whereby the rental income does not meet the mortgage repayments. This has impacted on the level of disposable income that Gareth can bring to the current relationship – however, the impact that this has on his bargaining power relative to his partner is mitigated by the fact that the partners operate largely separate economies. Furthermore, when talking about the house owned by his partner Julie, Gareth demonstrated a strong reluctance to have any involvement in the property she owned. While this is likely to reflect largely their current situation with regards to their separate economies overall, it also possibly relates to the de-valuing of Julie’s property in the recession also:

Gareth: Well you see Julie has her own house so that’s her house and I don’t want anything to do with that.

(Individual Interview)

The findings in this section suggest that, for some couples, a period of recession, particularly involving the bust of a property bubble, can have implications for how bargaining power is operationalised within households. For example, while the assumptions of bargaining and exchange theory may hold in a time of prosperity, the narrative in this section suggests that ownership of assets actually have served to disadvantage participants, becoming a liability as the recession in Ireland took hold.

Dependency relations across the life course

Dependency relations outside of those between the two partners emerged as a significant factor mediating economic decision-making for some couples. Many of the couples in my sample were not only dependent on one another but also referred to dependency relations between themselves and other family members or friends. Dependency relations between couples and other individuals were manifest both financially and in-kind. These dependency relations were factored in to some couples’ economic decision-making processes.

Lisa and Sean discussed external support from Sean’s parents, which was crucial in allowing both partners to contribute full-time hours to the labour market, when work was available. With Sean’s current working arrangements, the couple rely on Sean’s parents to provide childcare for their two children every second week. Sean also referred to receiving direct
financial aid from his mother in order to have some personal spending money at a time when his income was just 50 euro per week. As Sean gave his income to Lisa to manage every week, his personal expenditure was completely transparent. However, by borrowing money of his mother it allowed Sean a certain level of discretion in buying items for his personal consumption:

**Sean:** yeah that time now, that time alright when I was getting the 50. I’d often ask maybe my mother for the lend of 50 euro just to get by if I was stuck. And then if I got a bit of work I’d pay her back. Now that would be for myself like.

**Interviewer:** So not something for the house or kids?

**Sean:** Well for getting say petrol or that. And especially when I smoke as well do you know?

*(Individual Interview)*

For Peter, support from his parents was also a factor in decision-making over his future labour supply. He talked about being dependent, at some point in the future, on support from his parents in facilitating him increasing his hours spent in employment:

**Peter:** My father is retiring in three years and my mother is retiring in five years so they may be able to you know look after Ellie a bit more. And then I would be able to work a bit more. But at the start, maybe for a year or two, I will just do kind of 19 hours or something like that.

*(Individual Interview)*

Sam and Claire discussed receiving financial aid from Sam’s parents when they were setting up their business three years previously:

**Sam:** Yeah I borrowed money from my family to start the business. Ah but that was just to put up...so as I said before we were funded 75 per cent so we had to have 25 per cent share. So I borrowed that money from them as a sort of a non-repayable, don’t have to pay it back sort of...

*(Individual Interview)*

Elaine and Steve were living with Elaine’s grandmother. It was a mutually beneficial arrangement whereby Elaine and Steve took care of the cleaning and general upkeep of the
house and paid a small sum (20 euro per week) towards bills. Elaine acknowledged that they benefited greatly from the current arrangement given their limited financial means. Furthermore, the couple also talked about how they gave consideration to future dependence on their parents in terms of relieving the potential costs of childcare as factor in deciding where they should settle:

**Elaine:** Well we’ve talked about it all, in terms of where we’re going to live. Like if we live in the West of Ireland we can capitalise on all the family to help look after the kids whereas if we don’t it’s all going to be cost. So I’m kind of more like ‘oh I wouldn’t mind coming back around where Mam and Dad are when that time comes’ so like Dad would be retired and they’re both just dying to have grandkids as well so like there would be no question about all the help we would get and we probably wouldn’t even need to pay for childcare.

(Individual Interview)

While Louise talked about the importance of being financially independent from her partner, she talked about being grateful for in-kind support she has received from Tom and his family. Both Tom and Tom’s parents provided childcare for her daughter two evenings per week.

To summarise, this section emphasises the importance of the broader context within which some of the couples were rooted in terms of economic decision-making. For some couples, their close proximity to family members who were willing to provide support had a role to play in decision-making about who should provide childcare and the hours partners could dedicate to the labour market. Furthermore, some couples received financial support from extended family in times of need, which also should be factored in when considering their economic decision-making. Therefore, this suggests that couples’ economic decision-making should not be considered in a vacuum. Rather, social resources, such as financial and in-kind support of family and friends, can also be regarded as power bases and also play a role in determining decision-making outcomes for partners within couples.

### 5.2.3 Planning for the future

Couples in the sample talked about whether they had made plans for, or given thought to, provision for future income. For some couples, their narratives around planning for the future served to provide further insight into the decision-making process and power relations that
looking at current income and expenditure alone would not reveal. Indeed, it has previously been suggested that power relations within a couple at a given time are not only explained by a current resource advantage of one partner over another. Rather, potential resources of either partner in the future also play a role in current marital power relations (Kulik and Zuckerman Bareli, 1997).

5.2.3.1 Challenging constructions of a relationship based on ‘equality’ and ‘sharing’

Many couples in my sample discussed whether they had made plans for their transition into retirement and future income. For some couples, discussion around the transition into retirement highlighted a subtle sense of psychological ownership over resources, which was not apparent in their discussions around the management of current economic resources. In discussing the transition into retirement, James and Aine conceptualised their future income in the same way as their current income – as being completely shared with a sense of joint ownership:

James: Ah, I do have a pension. You know, my pension is half salary, plus a year and a half’s lump sum on retirement, which is a reasonable pension. That’s important to us. Aine had a small pension … Ah, at the time when she started…ah…we started having children she was having very little income in, and she had a mortgage out of her account, and she had a pension out of her account. So, we decided together at the time to stop the pension; it wasn’t a huge pension anyway, and I know she feels…she worries about not having a pension, but am, as long as, you know…if I were to die, my pension goes to her anyway. And so long as we’re getting on fine, there’s no problem [laughs].

(Individual Interview)

What is noteworthy in the case of Aine and James is that, despite the rhetoric of fully shared income both currently and into the future, the language James uses when describing the effect of a potential marriage breakdown on Aine’s future income highlights the vulnerability such a ‘shared’ system creates for the dependent partner. Whilst James jokingly comments ‘so long as we’re getting on fine, there’s no problem’, this comment suggests that he perceives himself as having a stronger sense of psychological ownership over this ‘joint resource’. Furthermore, when discussing Aine’s future income, the language used by James shifts from a narrative reflecting joint decisions toward a narrative ascribing personal responsibility on Aine for
choosing a career that was not pensionable – as if to further legitimate his ownership of their pension income:

James: I suppose we worry about if…or she might worry about if…if she was…she might feel less secure about things like potential marriage break ups or whatever. But, I suppose, as long as you look after things. But, again, I see it as – I’m discussing her now rather than me – but anyway…her choice of self-employment, and the choices she made in her career led to her not having pensionable, permanent employment, and she made those choices.

(Individual Interview)

Thus, despite the couple’s discussion of a commitment towards complete sharing and trust, the narrative presented by James highlights that in a pooling system, issues of control and ownership in the dynamic sense can be obscured. This allows a tradition distribution of power can persist behind a mask of equality. This is consistent with previous research findings (Burgoyne, 1990, 2004; Singh, 1997; Vogler & Pahl, 1993). This narrative also highlights the vulnerability of the lesser earning partner, Aine, in the event of marital breakdown. Indeed, echoes of the consequences of such vulnerability are evident in Anne’s narrative. Anne referred to having a modest pension income from her years working in the UK. She only began to make pension contributions later in life, following the breakdown of her marriage. Prior to this it was intended that she would rely on her husband’s financial support in retirement:

Anne: I don’t think that we talked about things like this [pensions]. Well I certainly didn’t with my first husband. He had a pension of course and ah no … and then once I was on my own I didn’t have any money. I didn’t have enough money to live on never mind worry about pensions. And even when I got the settlement it was the absolute minimum. So no I never had the opportunity to ever even consider it…I was getting through the day. It was ‘let’s get through today’ because I had three at school when I left him.

(Individual Interview)

As mentioned earlier, Michelle wished to move from an individualised system of income management to a pooling system where their joint income is perceived as being ‘shared’. However, the narrative around the transition into retirement suggested that provision for the
future was conceptualised in an idiosyncratic way within the couple. They labelled their various forms of wealth in different ways. Both partners referred to their savings pot as joint. It was originally set up by joining both partners’ individual savings, but at the time of interview was exclusively topped up using John’s income. This was recounted by both partners as being ‘fair’ due to the fact that John earns the lion’s share. However, different meaning was ascribed to Michelle’s housing wealth:

**Michelle:** I always kind of say that house is my pension. And I refer to it as *my* house whereas John would refer to it as *our* house. Yeah and am I’ve always kind of said that because it will rent for what it is costing, that will just sit there for 25 years and in 25 years time it will be owned and if I sell that...it’s my nest egg.

*(Individual Interview)*

Furthermore, while Michelle had given thought to her income upon transition into retirement, John recounted that it was not something he was considering in detail at this point. He described it as “back of the mind kind of stuff”.

This section has demonstrated that for some couples in my sample that were committed to income pooling, the discussion of planning for future income highlights a subtle sense of ownership over partners’ respective provision for future income upon the transition into retirement. Indeed, this finding is crucial in terms of understanding power relations within couples and potential hidden vulnerability for partners who lack ownership over assets or resources for the future. Thus, it highlights an inequality between partners not evident in discussions around current income management and economic decision-making processes. Rather the rhetoric of complete sharing and income pooling masks this deeper inequality in access to resources (Burgoyne, 2004, 1990; Singh, 1997; Vogler & Pahl, 1993).

**5.2.3.2 Separate economies and interdependence**

It has been suggested in the literature that one reason couples maintain separate economies is to facilitate a lesser commitment to the partnership’s future than a shared economy (Cheal, 1993; Treas, 1993). Discussions around future economic planning with partners who maintained separate economies provided an insight into the respective partners’ commitment to the future of their partnership in the longer term. For some couples, it also pointed to the
presence of a deeper sense of interdependence between partners than alluded to in discussions around current economic decision-making and financial management.

As outlined above, Julie and Gareth both expressed a preference for individualisation in their income management and expenditure, keeping the majority of their income completely separate from one another and did not rely on each other for financial support in the short term. However, while the sense of financial interdependence between the partners on a day-to-day basis is low, the way in which they conceptualised their retirement income appeared to be different. Julie spoke in her joint interview about how Gareth is making provision for her in his pension entitlement. This is significant because it alludes to an interdependence between the partners that is not highlighted when discussing decision-making around they manage their current income. It also signals a commitment to their future together, discounting the suggestion, in this instance, that couples keep their income separate in order to facilitate a lesser commitment to the partnership’s future than income pooling (Cheal, 1993; Treas, 1993):

**Julie:** Well yes, I should get a state pension and Gareth is good that way. He is thinking ahead to providing for me also within his pension requirement.

*(Individual Interview)*

For Elaine and Steve, who adopted an individualised income management system, it was noteworthy that Steve’s considerable wealth (i.e. €30,000 in savings as part of a trust fund set up by his grandparents) was regarded as shared wealth by both partners. Indeed, they talked openly about Steve’s savings and how they intend to use it in both their joint and individual interviews. The couple’s narrative around they way in which they conceptualise savings as shared wealth points toward a stronger sense of interdependence and commitment than revealed by an examination of their income and expenditure patterns:

**Steve:** I mean I view that money totally differently like... I’m definitely not going to waste it and I definitely see it as an amount of money that we can set up a life with...I could have that today if I wanted to. As long as I justify what I was spending it on. But, like, I want all of that money to be for the future and I want to start earning some of my own money.

*(Individual Interview)*
By contrast, Louise and Tom’s conceptualisation of their current income and expenditure as separate and individualised extended to their attitudes towards future income provision. When discussing future income, they referred to their own individual pension provision without reference to their partner’s provision. Tom had an occupational pension through his job. He started the pension because it was compulsory, but as he aged, he began to appreciate more the value of having a pension. However, for Louise the impact of her earlier life-course transition into lone parenthood affected her ability to accrue pension or other assets was raised. She talked about her lack of pension provision until relatively recently and how this was a concern for her:

**Louise:** Well actually then pension is something that did get me because I am 32 and I’m like ‘oh my god I have nothing for the future’...A lot of my friends have been in jobs for years and been paying pensions for years and they are earning a lot more than me and I think ‘Jesus what was the point’ [referring to going back to education]. But I had this conversation with my mother actually two days ago and she said like ‘but they don’t have a Lauren’. And I’m like sure that’s it. I was 22 when I had her and like for the three years when I was doing the degree and the Masters the crèche cost 21,000. Like that is a good deposit for a house or you’re well on the way to a deposit for a house.

*(Individual Interview)*

Thus, for Louise and Tom who had been cohabiting for just six months at the point of interview, their level of interdependence remained low.

Finally, despite his commitment towards making pension provision for Julie, Gareth’s narrative demonstrates the complex considerations to be taken into account when discussing ownership over the couple’s respective properties. His future plans for his house emphasise their separate economies. Indeed, previous research also demonstrates that the separate economies of re-partnered couples are especially evident in discussions around what they wish for their assets to be treated after their death (Burgoyne & Morison, 1997):

**Gareth:** This is my house and this is where the kids are. So if for their security, we’ve talked about this, is that Julie would have the life use of this house and then it would pass on to my kids and she can do whatever she likes with her house. Because
otherwise you’re only setting yourself up for what become resentful from the next generation from the kids there you know so if you do it that way...

(Individual Interview)

To summarise, this section demonstrates that discussing partners’ preparation for future transitions sheds further light on interdependence between the partners within couples and their relative position in terms of long-term outcomes. Indeed, this is one area in which inequalities can be masked by income. However, it can also serve to highlight interdependencies that remain hidden in discussions of current financial management and economic decision-making. Thus, the findings in this section suggest that examining gender equality within households through analysis of current income management systems and/or current relative resources could serve to conceal rich information about the dynamics between partners in terms of access to future resources. Economic decision-making is not static according to the narratives of this sample and evolves with various life-course transitions.

5.2.4 Summary

Overall, intra-household power relations emerged as a dynamic phenomenon for all couples in my sample. The relationship trajectories of married and cohabiting couples were infused with many planned life-course transitions and also some unplanned life events. My sample of ten couples was diverse in terms of the length of cohabitation, marital status, age and whether they had children or not. This resulted in a variety of life-course transitions and life events being discussed in relation to their impact on economic decision-making within the couples.

Couples’ chosen income management system shed light on the power processes at play within the couples, in some cases serving to mitigate or exacerbate the effect of an imbalance in power bases on power outcomes. Depending on their chosen income management system, it could serve to protect partners from, or expose them to, vulnerability and inequality as they navigate their way along the relationship trajectory. For example, upon the transition into parenthood, Michelle discussed their individualised income management system as creating unfavourable outcomes in terms of her access to money for personal spending after paying towards the couples’ shared expenses. In this case, the income management system served to magnify gender inequalities in power, derived from traditional gender roles, at a key life-course transition. On the other hand, maintaining separate economies was identified as a route to equality and fairness in the case of Elaine and Steve, who had recently transitioned into
cohabitation and did not have significant shared expenses such as a child or rent. Similarly, for Louise, separate economies maintained fairness upon the transition into cohabitation in the sense that it limited Tom’s expenditure on Louise’s daughter, Lauren. In the case of income sharing, it emerged that there can exist vulnerability where only one partner is making provision for their income upon retirement. For example, the narrative of Aine and James, and also Anne, showed that in the case of marital breakdown, the partner currently failing to make provision for pension income may find themselves in a precarious position financially upon the transition into retirement. Thus, for some couples, it was not the income management system per se, but rather how this system interacted with other socio-demographic characteristics and life stage that had the potential to lead to favourable or unfavourable power outcomes for one partner.

Decision-making was not explicit in all cases. Some couples described economic decision-making as a ‘non-decision’. In these cases, it emerged relationship ideology, particularly a marriage ideology based on complete sharing, served to curb overt discussion around economic decision-making. Therefore, in some couples, the chosen income management system also served to mask inequalities in power. For example, in the case of both Aine and James and Liz and Tim, the male partners held orchestration power over the couples’ ‘shared’ income whereby they monitored the partners’ bank accounts, facilitated by electronic banking. This orchestration power was essentially hidden in that the husbands’ role in monitoring the accounts ensured transparency in their partners’ spending and created conditions whereby they had more autonomy to make spending decisions without consulting their wives. Moreover, psychological ownership over shared money seemed to exist for some couples within the sample. The situation of Susanne and Peter suggests that Susanne, as sole earner, carried implicit rights to ownership and control over their ‘shared’ money, whereby Peter was reluctant to spend money that he did not see as his own. Similarly, psychological ownership in terms of the couple’s future resources was evident in the language used in James’s account of future pension provision for himself and his partner Aine. Thus, for some couples, the rhetoric of a decision-making process based on sharing was in fact a facade for deeper rooted beliefs based on traditional gender ideology in some cases and on the earner having rightful ownership over money in other cases.

The interaction between the relationship trajectory and power trajectory of some couples in the sample was also mediated by state level influences. For example, extensive maternity leave provision for women only was described as a catalyst for cementing tradition roles
around the division of unpaid labour by Michelle upon the transition into parenthood. Through cementing the female partner’s role as the primary carer, the influence of maternity leave policy extends well beyond the period of leave according to the narrative, manifesting itself particularly in gendered spending patterns. Gendered spending patterns were especially evident among couples in my sample who had children. In other words, state policy in this case was directly affecting economic decision-making process and in turn outcomes. Furthermore, in the case of Aine and James, the lack of maternity leave provision for self-employed women was described as compounding the economic pressure of the transition into parenthood. It also serves to alter drastically self-employed women’s power bases whereby they contribute no earnings to the household income while they are on leave.

The recession has served to challenge gender scripts within some couples in terms of men’s increased contribution to unpaid labour and women’s higher relative contribution to household income, occurring as a direct impact of recessionary job loss. For example, Sean transitioned from working full-time to being primary carer for their two children. Peter took on more household labour as a result of his job loss also. In both of these cases, the predictions of resource and bargaining theories prevailed over the predictions of gender theory. However, the recession also served to challenge the predictions of resource and bargaining theories, whereby the declining value of property during recession altered how assets in the form of property ownership were perceived as a power base. Assets became liabilities for two couples, Julie and Gareth, and Aine and James, suggesting that bargaining power they may have conferred in a time of prosperity could be reversed in a period of recession.
6. Conclusion

6.1 Introduction

Using a mixed-methods approach, this research sought to investigate intra-household economic decision-making, as a proxy for power relations, within heterosexual couples during a period of recession and austerity in Ireland. This chapter ties together the qualitative and quantitative findings linking them to the overall aim of the research and the body of literature that already exists.

The concluding chapter is set out as follows: Section 6.2 outlines what my triangulated findings add to current knowledge on intra-household economic decision-making. In Section 6.3 I outline recommendations for future research and policy.

6.2 Triangulated findings – key conclusions

As outlined in Chapter Three, I chose a variant of triangulation design – the convergent parallel design – as the approach to mixing the quantitative and qualitative methods. In keeping with this design, I merge the two sets of findings into an overall interpretation in the current section.

Reflecting the nature and order of my research questions, I present my main conclusions pertaining to power bases, power processes and power outcomes separately. However, it is important to note that although these factors are presented separately, they are all mutually reinforcing – as illustrated in the theoretical framework developed in Section 2.5.

By way of reminder level my theoretical framework illustrates the relational nature of power and how this impacts upon outcomes. Rational choice theories of intra-household power relations have repeatedly demonstrated that relative power bases of partners affect power outcomes. Indeed, it is also true that power outcomes can affect power bases for future bargaining. For example where a woman takes the role of primary carer for a couple’s children this means that the time and flexibility she can attribute to labour market activities is more limited than that of her partner. This affects her ability to generate income and assets, i.e. power bases. Furthermore, power processes have been shown to mediate between power bases and power outcomes, whereby gender ideology of partners overrides the effect of power bases.
bases beyond a certain threshold of resources for women. Thus, the three elements of power relations cannot be considered in isolation from one another, as highlighted in this concluding section.

6.2.1 Power bases

The predictions of rational choice theory would suggest that partners’ relative power bases are crucial in determining power outcomes for partners within couples (Lundberg et al., 1997; Rodman, 1972; Blood & Wolfe, 1960). The findings from the quantitative and qualitative research identified a number of power bases that were related to economic decision-making outcomes among partners. A rigorous mixed-methodological examination of the power bases predicting women’s relative power within a relationship has not previously been carried out within the Irish context. Furthermore, to the best of my knowledge, such analyses have not been carried out elsewhere to date.

One major conclusion of the current study was that women’s relative power bases within their partnership were adjusted over the course of the economic recession in Ireland, through the mechanism of shifting relative contributions to household income. Previous research has identified women’s relative contribution to household income as an important power base (Bonke & Browning, 2009; Butikofer et al., 2009; Phipps & Burton, 1998; Lundberg et al., 1997; Sorensen & McLanahan, 1987). For women of working age and women in employment, relative contribution to household income was found to increase from boom to bust in Ireland, suggesting that there was a shift in the relative power bases of partners in couples over the period. The qualitative component of the research provides an insight into how this shift in relative contribution to household income may have come about for some women. Two women in my sample transitioned into primary breadwinner roles upon their husband’s recession-related job loss. The male partners in these two cases transitioned into long-term unemployment, which resulted in a transformation in the partners’ respective roles in terms of the division of paid and unpaid labour. Indeed, in keeping with this finding, women’s employment status relative to their partner (i.e. household employment typology) was found to be a significant predictor of women’s contribution to household income, the magnitude of which fluctuated over recessionary years. The significance of these findings overall in terms of economic decision-making outcomes for women is discussed in the following subsections of this concluding chapter.
No change in women’s relative contribution to household income was identified for women aged 66 years and older. Although there were cuts to secondary benefits affecting people in receipt of state contributory and non-contributory pension, there was no direct reduction in the state pension levels. This factor, in conjunction with the typically static nature of retired persons’ incomes, is likely to explain why there was no change to the relative contribution of women aged 66 years and over toward household income. Indeed, the difference in exposure to austerity of older households versus younger households has been documented in the literature on recession and austerity in Ireland (McGinnity et al., 2014; Nolan et al., 2014). However it is important to note here that a body of work pertaining to older people’s experiences of recession in Ireland points to the important role of intergenerational transfers by older people in cushioning the deteriorating material conditions of younger households (Walsh et al., 2015; Scharf et al., 2013; Walsh et al. 2012). Such transfers are also likely to have an effect on older people’s disposable income. However the impact of these transfers could not be captured in the current study due to the nature of its focus on women’s relative contribution to household income.

Another key conclusion drawn from this research pertains to the impact of changes at the macro level on power relations within a partnership. Previous research suggests that a positive relationship exists between women’s share of assets and their bargaining power within a couple. A woman’s assets are thought to provide her with an important power base (Doss, 2006; Katz, 1997). However, according to the qualitative findings, the recession led to the changing value of assets in some cases. On occasion, assets which would have previously been theorised to confer bargaining leverage on a partner became a liability. This was due to nature of the recent recession which involved the collapse of the property market. One couple discussed selling the wife’s house and business and making a substantial loss during the recession. This was previously an income-generating property for the couple, which turned into an expense when the tenants moved out and the couple were forced to sell the property at a significant loss. Another partner in the sample discussed a sale falling through on two separate investment properties after the property market collapse. With the introduction of the local property tax, the rental income no longer met the outgoings associated with owning the property. This finding, which highlights the potential change in the direction of the relationship between property assets and bargaining power within the home, is an original contribution to the body of literature on intra-household economic decision-making and power relations. The period of recession within which this study was located provides a set of
unique circumstances in which the traditional rules of bargaining and exchange do not necessarily hold.

A third key conclusion and pervasive theme in the current study concerned the dynamic nature of power relations within partnerships. An examination of the predictors of power bases, in the form of women’s relative contribution to household income, brought to the fore the dynamic nature of power relations particularly in the context of the economic recession and also when adopting a life-course lens.

Both the quantitative and qualitative findings provide support for the suggestion that having children influences the relative resources (i.e. power bases) one partner brings to the relationship. In examining predictors of women’s relative contribution to household income, there was a negative correlation between the number of children in the household and a woman’s contribution to relative household income. This effect increases consistently with family size. The qualitative findings provide insights into the potential mechanisms driving this association. Consistent with the literature on the wage penalty for motherhood (Budig & England, 2001; Lundberg & Rose, 2000; Waldfogel, 1997), two mothers in my sample described how the transition into parenthood served to reduce their working hours and ensure their role as a secondary earner in the couple. For one father in the sample, the transition into parenthood resulted in his transition into the roles of primary carer and non-earner. In all three cases, the amount of time each partner could commit to the labour market, and in turn the financial resources the partner could potentially bring to the partnership, were reduced upon their transition into parenthood. Thus, this supports the conclusion that power is a dynamic phenomenon, with respective roles of partners shifting as they transition into parenthood, in turn impacting on partners’ power bases.

Further support for power relations as a dynamic phenomenon emerged from the quantitative component of the research. In terms of women’s relative contribution to household income – an important power base – women’s contribution was found to increase with age, though the effect of this increase is lessened later in life. Furthermore, the qualitative findings suggest that the conceptualisation of what constitutes a ‘relative resource’ may take on different meaning across the life course. For the retired couple in my sample, relative health emerged as a ‘resource’ in terms of determining economic decision-making processes and outcomes for partners – one partner became increasingly responsible for monitoring the couple’s finances when the other partner’s health began to deteriorate. This is an important finding to
be aware of given the cultural pattern in Ireland of women tending to partner older men. This finding suggests that women are more likely to end up monitoring household finances since their male partners health will deteriorate sooner due to this cultural pattern.

It was evident from the qualitative findings that, for some couples in my sample, the breakdown of a previous relationship was a life event that served to have long-run consequences impacting upon partners’ power bases. One participant referred to the payment of maintenance to an ex-partner, as well as the financial support he provides to his children from this previous marriage. This commitment reduced the financial resources he could bring to his current relationship. Similarly, two other participants spoke of their financial commitments towards their children from a previous relationship. However, in all three cases, the impacts of these commitments on power relations between the partners was mitigated by the fact that the couples maintained separate economies overall.

Both the qualitative and quantitative data suggest that working in the public sector relative to the private sector also contributed favourably to partners’ power bases. The quantitative results demonstrate that working in the public sector versus the private sector was found to be positively associated with women’s contribution to relative household income. In the qualitative data, there was evidence to suggest that a job within the public sector served to provide a participant with higher bargaining power in making the important decision about where to live upon marriage, by virtue of the long-term stability attached to the job.

To summarise, women’s contribution to household income, which has been identified as an important power base in previous literature, increased on average over the course of the recession. I identified several factors which influence partners’ relative contribution to household income as a power base in the current study, including the number of children in the household, education levels, age, previous relationship breakdown, and recessionary factors such as the collapse of the property market and introduction of austerity-related property taxes. The dynamic nature of the power relations was evident in the qualitative accounts pertaining to power bases as well as in the quantitative findings.

6.2.2 Power processes

The emerging themes from the qualitative research, as well as the findings from the quantitative analysis, suggest that couples have a power trajectory running parallel to their
relationship trajectory, with the balance of power being re-negotiated as partners traverse various life-course transitions and events. The power balance between partners can shift in terms of both the effect of relative power bases and ideological influences on power processes throughout the relationship. Indeed, the narratives of some couples in the qualitative findings highlighted the role ideological factors around relationship transitions have played in their decisions and/or non-decisions. This suggests that a focus on relative resources (i.e. power bases) alone would obscure important information around decision-making processes.

Furthermore, the processes governing the power trajectory of couples are complex and not as simply explained as being ruled by relations of exchange versus gender relations. Previous research has constructed gender theories and bargaining and exchange theories as conflicting (Bittman et al., 2003; Greenstein, 2000; Brines, 1994). By contrast, my findings suggest that both the rational choice theories and gender theories of power described at the outset of this study are at play at various stages of the relationship trajectory for these couples. At times, these two theories of power were complementary – for example, where the transition into parenthood reduces women’s relative contribution to household earnings, pushing the women into a primary carer role and thereby reaffirming traditional gender roles. At other times, they were in competition; for example, in the case where the husband had orchestration power over the couple’s income, despite the woman being the higher earner – meaning the predictions of gender theory dominate those of resources theory. For some couples, gender ideology appeared to influence which partner had orchestration power, whilst relative contribution to household income appeared to be an influencing factor in other couples. Therefore, it is not always the case that gender theory and theories of resource and exchange are in conflict. Rather, the dynamic nature of power relations means that, in certain circumstances, the rules of these two theories act in a complementary manner.

In some cases, narratives around planning for the future served to provide further insight into the decision-making process and power relations that looking at current income and expenditure alone would not reveal. In my sample, for some couples that were committed to income pooling, the discussion of planning for future income highlighted a subtle sense of ownership over partners’ respective provision for future income upon the transition into retirement. This process rendered the partner with a lesser sense of ownership rather more vulnerable. Indeed, egalitarian gender role attitudes did not always result in non-traditional outcomes. Rather, the rhetoric of complete sharing and equality masked a deeper inequality in access to resources in some cases.
Indeed, it was not only an examination of current and future circumstances that provided insights into economic decision-making and power processes within couples. Rather, this research found that past experience was also influential. The breakdown of a previous relationship was a life event that served to have long-run consequences impacting upon decision-making processes. It emerged that previous relationship breakdown influenced partners’ conceptualisations of equality within their current relationship. The importance of a sense of agency in terms of economic decision-making, whether shared or individualised, underpinned the narratives of re-partnered couples in the sample.

To summarise, this section demonstrates that the relationship between power bases and power outcomes is indeed mediated by power processes. Ideological factors emerged as playing a role in the economic decision-making processes of several couples in my sample – for example, ideology around women as the primary caregiver which is reinforced by government rules relating to maternity benefit. The results show that the predictions of gender theory and the predictions of resources theory actually interact in different ways at different stages of the life course. Sometimes the two theories are in conflict, whilst at other times they are complementary. The weight given to ideological factors was found to be related to the social policy context within which the couples are based and how this interacts with key life-course transitions.

6.2.3 Power outcomes

In the quantitative component of this research, intra-household decision-making outcomes were examined as a proxy for power outcomes within couples. A key finding of the current study was that a distinction emerged between different types of intra-household economic decision-making. Consistent with the literature on marital power, the results of the quantitative analyses identified a distinction between two types of decision-making within households in the sample (Pahl, 1989; Safilios-Rothschild, 1976). The findings show a distinction between the scale of decision-making items around important ‘orchestration’ power, and three other aspects of household decision-making which I conclude comparatively reflect different aspects of ‘implementation’ power.

An important finding, which relates to a previous finding pertaining to power bases, was that women’s relative contribution was not found to be a significant predictor of outcomes on
decision-making around important expenses for children or everyday shopping for couples in my sample (i.e. implementation power). On the contrary, women’s higher contribution to household income was associated with more favourable decision-making outcomes which reflected orchestration power (i.e. important financial decision-making). Thus, this finding suggests that the increase in women’s relative contribution to household income identified in this study over the course of the recession possibly influenced women’s involvement in decision-making over important financial decision-making, leading to more favourable outcomes for women. This finding could be indicative of a sense of ownership over one’s earned income. Indeed, the qualitative findings demonstrate that even in cases where couples reported complete income sharing, there was a sense of psychological ownership associated with earned income for some partners. For example, one male partner discussed his transition into the roles of primary carer and non-earner and reported that this served to reduce his sense of ownership of the couple’s joint income.

Time spent on housework was identified as being a key predictor of decision-making around everyday shopping, the purchase of furniture and consumer durables and important expenses for children. This finding supports that of previous research which suggests that decision-making power around the everyday running of the household is rooted in the gendered division of household labour – in which the involvement in daily routines and tasks around the household confers decision-making power on that spouse in related decisions (Shu et al., 2012). The qualitative findings also provide evidence to suggest that, in my sample, ‘expert knowledge’ around unpaid labour confers responsibility for decision-making in that area. For example, there was evidence of gendered spending patterns, whereby two women with children who were secondary earners discussed being responsible for day-to-day expenditure, particularly on expenses for their children.

The qualitative findings suggest that, for some couples in my sample, the transition into parenthood led to a re-conceptualisation of the meaning of money within the relationship. One male participant talked about how he perceived his future transition into parenthood as reflecting a shift towards a relationship ideology based on sharing and interdependence. In terms of orchestration power, the quantitative findings suggest the existence of individualisation in financial decision-making when couples keep a larger proportion of their income separate. Indeed, the qualitative evidence provides support for this finding, especially in the case of the re-partnered couple who were committed to an individualised system of financial management in the long term.
Related to the previous finding, the qualitative findings show that a couple’s chosen income management system (i.e. proportion of income they pooled versus that kept separate from the common pot) could serve to protect partners from, or expose them to, vulnerability and inequality as they navigate their way along the relationship trajectory. For example, an individualised income management system was creating unfavourable outcomes in terms of one participant’s access to money for personal spending after paying towards the couples shared expenses.

The inclusion of participants who had experienced a previous relationship breakdown provided considerable insight into the different perspectives offered by re-partnered participants in terms of power outcomes. I found that the breakdown of a previous relationship was a life event that served to have long-run consequences impacting upon power outcomes. The influence of a previous relationship breakdown was associated with the maintenance of separate economies for some couples in my sample.

To summarise, the economic-decision-making outcomes can reflect two distinct types of power – orchestration power and implementation power. A key factor influencing implementation power included hours spent on housework relative to one’s partner. Factors influencing orchestration power included the couple’s chosen income management system and the experience of previous relationship breakdown.

6.3 Overall summary and key conclusions

This study of intra-household economic decision-making during a period of recession and austerity in Ireland provides a timely insight into how changes at the macro-level translate into everyday experiences in terms of intra-household economy for couples. A country’s key goal of developing and maintaining a strong economy is to create satisfactory living standards for its citizens. Thus, a large part of understanding the impact of recession is to focus on the micro-level of the household and individuals. This research provides an original contribution to the Irish literature through the examination of the gendered impacts of recession within the household. Up until this point, the study of the gendered impacts of the recession in Ireland has been marginalised largely to studies focusing specifically on women’s participation in the world of paid work and different gender outcomes in the macroeconomic context (Keane et al., 2014; Russell et al., 2014). Furthermore, the limited research that examines decision-
making within households in the context of recession is descriptive in nature and focuses solely on outcomes without examining the role of relative resources or processes in determining these outcomes (Watson et al., 2013). Thus, this research provides new insights into the gendered impacts of recession in Ireland. Given the severity of the economic crisis in Ireland, the findings of the current study are also likely to be of particular interest both to international scholars and policy makers.

The overarching conclusion to be drawn from this research is that power relations between partners in couples are dynamic. Couples’ economic decision-making is located not only in their current circumstances, but is also influenced by past experiences of both partners. Furthermore, discussion around future life-course transitions shed light on power relations between the partners that were not evident in discussions regarding current economic decision-making. Indeed, the dynamic nature of power relations within married and cohabiting couples was a theme that emerged time and again in both the qualitative and quantitative findings. Most of the key findings can be contextualised by applying a dynamic theory of power relations. Of course, marital power has previously been conceptualised as a dynamic phenomenon in the literature (Kulik & Zuckerman Bareli, 1997; McDonald, 1980). However, an emphasis on past and future resources and experiences is often found to be lacking in the dominant literature on economic decision-making and power relations in economics and sociology. Indeed, studies underpinned by traditional theories of bargaining and exchange run the risk of misrepresenting women’s experiences of economic decision-making and power relations within couples through a lack of focus on past and future resources. Thus, it should be considered pertinent to approach studies of economic decision-making and power relations within couples using a life-course lens which acknowledges the dynamic nature of power relations.

This study makes an original contribution to the literature through the identification of a potential change in the direction of the relationship between property assets and bargaining power within the home during a period of recession and austerity. In the case of the current study, what would previously have been considered an asset (i.e. property) turned into a liability due the collapse of Ireland’s property market. To the best of my knowledge, this is not a finding which has been highlighted in the literature previously and should be taken account of when interpreting findings relating to intra-household gender relations during periods of recession.
In the large body of literature on power relations within couples, gender theory and bargaining and exchange theories are often treated as being in competition with one another (Bittman et al., 2003; Greenstein, 2000; Brines, 1994). In other words, power relations within couples are thought to be attributable to either predictions of gender theory or predictions of bargaining and exchange. However, the current study found that gender theory and theories of bargaining and exchange are not always in competition with one another. Rather, in keeping with the overarching conclusions, power relations were found to be a dynamic phenomenon with life-course transitions, such as the transition into marriage or parenthood, and life events, such as recession and austerity, having a role to play in shifting power relations at various stages of their relationship trajectory. In relation to this finding, there is evidence to suggest that public policies which are aimed at easing work-family conflicts for women are based on an outdated set of patriarchal assumptions about how families live and work. For example, the payment of child benefit to mothers and the provision of extended paid maternity leave for mothers can only exacerbate the dilemma of recession and austerity for families where fathers are willing to assume the role of primary carer for the children. However, the lack of such an option can leave new parents with a considerably reduced income upon the transition into parenthood. This is especially true in the context of recession and austerity whereby there were significant reductions to benefits and services available to women to facilitate their labour-market participation.

Feminist theorists have advocated the use of a mixed-methodology when studying intra-household economy. It has been argued that the use of mixed-methods designs permits a more nuanced and richly characterised understanding of the dynamics and features of the allocational unit (Katz, 1997; Agarwal, 1997). Indeed, the diversity of experience outlined in the qualitative research element of this research suggests that the use of quantitative methods in isolation only allows part of the story to be told. However, despite this recommendation dating back to 1997, there is a lack of literature which uses a mixed-methodological approach toward understanding intra-household gender relations. Therefore, this study makes a major methodological contribution to the current literature, illustrating the benefits of combining qualitative and quantitative research methods in order to develop a greater understanding of the power dynamics at play within households.

To conclude, the findings of this research are timely. As Ireland emerges from an extended period of recession and austerity, further uncertainty lies ahead with the anticipation of the fallout from Britain’s vote to leave the European Union and its effect on the Irish economy.
Frequently, conversations around the impacts of an economic downturn are pitched at the macro level, as though such activity is occurring in isolation from the micro level. This research has documented the link between the two. The research has created an understanding of how power relations play out within couples as they negotiate a period of economic downturn in Ireland.

Taking account of the key concluding points, I proceed to provide recommendations for future research.

6.3 Recommendations for future research and policy

Based on the findings of this study and lessons learned from methodological challenges I have identified five key recommendations for future research.

Firstly, I recommend that past experience and future resources should be taken into account, in addition to current resources, when examining economic decision-making and power relations within couples. The most commonly applied models of bargaining and exchange in economics and sociology maintain a narrow focus on current resources (Bonke & Browning, 2009; Butikofer et al., 2009; Phipps & Burton, 1998; Lundberg et al., 1997; Browning et al., 1994; Lundberg & Pollack, 1993; McElroy & Horney, 1981; Manser & Brown, 1980; Blood & Wolfe, 1960). However, this research suggests that knowledge of past experience and an examination of future resources can serve to provide further insight into the decision-making process and power relations that looking at current income and expenditure alone would not reveal. This recommendation echoes that of (Kulik & Zuckerman Bareli, 1997) who suggested that anticipated social dependence should be defined as an expressive resource and measured like other perceived resources in terms of establishing relative advantage. Thus, in order to generate a more accurate understanding of couples’ decision-making processes and power relations, it is crucial to take account of the future resources each partner anticipates bringing to the relationship. Further research is required in order to understand more fully the role of future resources on current decision-making processes and power relations within household.

Secondly, I suggest that, where possible, previously married couples should be distinguished from first-time married couples in research examining economic-decision-making. This research indicates that there are circumstances governing economic-decision-making
processes in re-partnered couples, including, for example, the payment of maintenance to an ex-partner and/or children), that are not present in first-time married couples. In similar vein, I also recommend that, where possible, *nuclear families be distinguished from step-families, when examining the influence of parenthood on economic decision-making and power relations within couples*. This research suggests that experience of parenting in a blended family is distinct from the experience of parenting in a nuclear family. These two recommendations reflect findings and recommendations from previous research which also suggests that economic decision-making differs depending on family form (Vogler, 2005; Heimdal & Houseknecht, 2003; Batalova & Cohen, 2002; Seltzer, 2000). However, the dominant theories of bargaining and exchange and the existing body of literature drawing on these theories often fails, for whatever reason, to make such distinctions – placing the primary focus on relative resources (Bonke & Browning, 2009; Butikofer et al., 2009; Phipps & Burton, 1998; Lundberg et al., 1997; Browning et al., 1994; Lundberg & Pollack, 1993; McElroy & Horney, 1981; Manser & Brown, 1980; Blood & Wolfe, 1960). Similarly, while gender theory is critical of theories of bargaining and exchange for being gender neutral, the existing literature adopting this approach to understanding intra-household power relations largely fails to reflect on the impact of changing family forms on the relationship between gender and power relations within couples (Bertrand et al., 2015; Bittman et al., 2003; Greenstein, 2000; Brines, 1994; West & Zimmerman, 1987).

*Further research is warranted which examines gender relations within households as the economy progresses further into recovery.* Theorists suggest that gender shifts occurring during a period of recession will not necessarily remain once economies enter recovery. Rather, the suggestion is that women and men return to the respective roles they held before the period of recession once the economy recovers (Starr, 2013).

*I would recommend future research to focus on maximum diversity sampling in terms of household structure rather than on geographic location.* My qualitative sample was based on four research sites representing two distinct urban and two distinct rural locations. This limited my access to respondents and ultimately limited my sample size. The geographic location of respondents did not emerge as a significant theme in my qualitative findings. Rather, the diversity of household types, for example re-partnered versus first-time married couples, children versus no children, cohabiting versus married, and relationship length, proved to be more significant.
In terms of policy, I recommend that *more flexible paid parental leave provisions be made in order to allow couples to make choices with regard to balancing work and family life in a way that suits their needs.* This recommendation echoes a persistent call from the National Women’s Council of Ireland, which has consistently argued for more flexible parental leave options. My findings tend to add weight to such a call, demonstrating the impact of women’s sole access to lengthy parental leave in reinforcing traditional gender norms which can subsequently disadvantage women in the labour market. Concurrently, it removes the element of choice for couples to decide upon the most economically feasible way to negotiate the transition into parenthood on the birth of their first child, and thereafter on the birth of subsequent children. Indeed there are likely many more policy recommendations that can be drawn from the current study however I have identified this as the most pertinent.

The area of intra-household decision-making and power relations has been a vibrant area of research since the 1960’s. It holds continued relevance to this day due to ever-changing social and economic contexts which serve to impact upon households and couples. Indeed the context of Ireland’s continued economic recovery and potential future economic uncertainty for Ireland resulting from Britain’s vote to leave the European Union means creates an interesting context for future examination of intra-household economic decision-making and power relations. I hope that empirical, methodological and policy recommendations highlighted in this study can a make a useful contribution in guiding such future research.
7. References


International Monetary Fund (2012) *Ireland: Eighth Review Under the Extended Arrangement; Staff Report; Staff Supplements; and Press Release on the Executive Board discussion*. International Monetary fund.


8. Appendices
Appendix 1: Parallel analysis – four item and five item
Appendix 2: Interview guide for joint interview

Interview Guide for ‘Intra-household decision-making during recession in Ireland’

Joint Couples Interview

Preamble
The recent recession has had a strong impact on the lives of many families in Ireland. In general the cost of living has risen with increasing prices of goods and services generally. Similarly tax hikes, pay decreases and loss of employment have meant that in some case families have had to adjust to a considerable decreased level of disposable income. How this disposable income as well as other resources and responsibilities are shared have important implications for each family member’s standard of living. I would like to hear about your general experiences of sharing income and responsibilities such as care and housework – and how these experiences have adapted, if at all, during the recession.

- Reiterate confidentiality and right to withdraw at any stage or right to choose not to answer certain questions
- Before we start the interview I would be grateful if you would each take a moment to fill up a context questionnaire

Initial Questions mentioned in context sheet)

1. How long are you married/cohabiting?
2. How many children/what ages?
3. What is your current employment status?

Intermediate Questions

4. Couples organise their household income in different ways. Can you please tell me how you organise the income in this household?
   Prompt only if needed – for example do you pool all income? Pool some income? One partner manages all income?
   - How did you come to organise income this way [specify form of income management based on what interviewee has told you]
Have you organised your joint income in any other manner in the past since you have set up your household together?

Have you thought about how you will continue to organise your income in the future?

5. Thinking about day to day **expenditure** can you tell me about spending decisions in your household

   Prompt only if needed- Who is responsible?
   Is the decision-making process different for larger purchases e.g. furniture?)

6. Tell me about how you organise **household responsibilities**, relating to caring for children/older relatives/unpaid labour more generally?

7. Tell me about the impact the recession has had, if any, on your household with reference to what we just discussed regarding how you manage your income and caring arrangements
Ending Questions

8. Is there anything you would like to discuss that you feel is relevant to this research?
Appendix 3: Interview guide for individual interview

Interview Guide for ‘Intra-household decision-making during recession in Ireland’

Separate Partners Interview

Preamble
In the joint interview with your partner we talked about how you both organise your finances and household caring arrangements. We also talked about the impact of the recession on each of these arrangements, as well as more broadly. Whilst the idea of that joint interview was to understand you and your partners shared experience of these factors, the purpose of this interview is to focus on how you are affected as an individual by the these experiences.

Initial Questions
1. So to reiterate what we discussed in the joint interview you manage you income using...{refer to form of income management system}

Intermediate Questions
2. Tell me about your employment history
   ➢ pay attention to breaks in employment)
3. Tell me about the various sources of income that you alone bring to the house
4. How do you perceive the money both you and your partner earn in terms of ownership?
   Prompt only if needed - Joint ownership of all money? Ownership over money only earned by you?
5. Thinking about the household expenditure
   ➢ What is the money you bring to the household typically spent on?
   ➢ Do you have personal spending money?
   o If you needed an item such as a new coat for yourself what would you normally do?
- Just buy it straight away/save and buy it/budget with partner
  - Do you have a regular pastime that costs money
    - If not is it because of lack of money/lack of time/other?

> Have these dynamics changed since the recession?
> Have you had to get external help from family or friends to meet the pressures brought on by recession/austerity?

6. Do you have individual wealth e.g. savings, pension?

> Do you have wealth as a couple? E.g. savings, house, land?
> Are there any events in your life which you perceive to have impacted on your ability to build up your wealth [refer to forms of wealth if any/refer to lack of wealth of that is the case]
> Do you give thought to your future income?

7. Thinking about what we call ‘household labour’ for example, cleaning, cooking, shopping etc. What is your role in this?

> Does your role change at weekends versus weekdays

8. **in interviews where there are, or have been, dependent children or adults**

> In the last interview we talked about X/Y/both) being responsible for providing care, can you tell me more about your perception of what this role entails?
> Can you tell me in more detail about the costs, if any, associated with caring for [children/Older relatives]
> Thinking about yourself only - What, if any, impact has the transition into parenthood/caring for a dependent adult had on your own personal standard of living?
> What, if any, impact has the transition into parenthood/having a dependent adult had on your employment?
  - If both working what is the procedure in your household when one of the children needs to come home from school sick?
> Have you thought about elder care? Is it something you might have responsibility for in the future for older family members or close friends?

**Ending Questions**

9. This is a study of equality – both in the public sphere in terms of policy and labour markets) and in the private sphere of the household. What does equality mean to you?

> **Prompt only if needed** – gender equality?
10. Is there anything which I have not covered that you feel is important to this research?
Appendix 4: Demographic questionnaire

Intra-household decision-making in recession: Demographic Questionnaire

1. What is your age? _____ years

2. Are you please circle one): Male Female

3. How would you describe your Principal Economic Status please circle one)?
   a. At work
   b. Unemployed
   c. Student
   d. Retired
   e. Unable to work due to permanent sickness or disability
   f. On home duties
   g. Other

4. What is your highest level of education Please circle one)?
   a. No schooling
   b. Primary school, not complete
   c. Primary school, complete
   d. Secondary school, not complete
   e. Secondary school, complete
   f. Attended college or university

5. What is your approximate current personal annual income not including your partners) please circle one)?
   a. Less than €10,000
   b. €10,000 - €19,999
   c. €20,000 - €29,999
   d. €30,000 - €39,999
   e. €40,000 - €49,999
   f. €50,000 - €59,999
   g. €60,000 - €69,999
   h. €70,000 and over

6. How do you earn this income please circle one)?
a. Formal employment
b. Self employed
c. Social Welfare Payments –
   i. *please outline type of social welfare payments* e.g state pension, children’s allowance, job seekers benefit, carers allowance, disability allowance etc.)_____________________________________________________
d. Occupational or Private Pension
e. Other – Please state ________________________________
Appendix 5: Participant information sheet

Intra-household decision-making during recession

Interview Information Sheet

My name is Caroline Finn. I am a PhD study at the National University of Ireland Galway. I am carrying out research on ‘Intra-household decision-making during recession’.

As a married/cohabiting person, I am interested in your experiences of decision-making about employment, income management, expenditure and care) within your household. If you still have questions after reading this document, please do not hesitate to get in touch with me using the contact details at the end of the information sheet. This study has received ethical approval from the NUIG research ethics committee.

What is the study about?
In the study, I will investigate gender roles between couples in Ireland. More specifically I will examine how couples make decisions about sharing resources i.e. money) and responsibilities i.e. care). I will also explore what factors influence decisions around employment. This involves listening to the experiences of couples sharing a household through a period of recession and austerity in Ireland. I would like to invite you to help in this research. By answering my questions you will be helping me to improve our knowledge of how couples have negotiated the recent recession in Ireland. The findings will be used to inform policy making on issues that affect families e.g.employment, care, social transfers, poverty measurement and alleviation).

What will you have to do if you participate?
Taking part in the research will involve two interviews. Firstly I will interview you and your partner together. This interview will last approximately 30-40 minutes. In this interview I will ask questions about shared experiences. The topics to be discussed will include:

- Management of income
- Decisions around expenditure, household duties and care
- Decision-making about employment
After I interview you and your partner jointly, I will interview each of you separately. In this interview the discussion will revolve around your personal experiences. The topics to be discussed will be as follows:
- Employment history
- Income
- Perceptions of caring duties
- Expenditure
- Wealth/Assets i.e. in relation to future income provision, so for example savings for future or pension provision)

If you say ‘Yes’, I will contact you to organise a suitable day and time to hold the interviews. At this point, I will again go through what is involved in your participation, so that you are aware of what the study entails and that you are fully comfortable in participating.

The interviews will be conducted at a convenient location for you. In addition to my taking notes during the interviews, the discussion will be audio recorded.

How will your privacy be protected?

To ensure that your confidentiality and privacy are protected;
- Made-up names will be used to protect your identity on all material gathered from the research.
- All information that might be used to identify you will be removed from notes and files.
- All materials will be stored securely.

Furthermore, we cannot use any information from the interview until you give us your permission. As a result we have to ask for your written consent before we conduct the interview. Also, even if you decide to take part in the interview, you can end your participation at any time if you feel uncomfortable. Your decision to stop the interview will not affect any of your other entitlements.

Thank you for taking the time to read this information sheet. If you still have questions, or if there is anything unclear, please do not hesitate to get in touch with me using the contact details below.

Contact Details of Researcher

Caroline Finn
Global Women’s Studies Programme, NUI Galway
10 Upper Newcastle Road
Galway
Phone: 087 63 48 115
Email: c.finn10@nuigalway.ie

**Please Note**
If you have any concerns about this study and wish to contact someone independent and in confidence, you may contact:

The Chairperson of the NUI Galway Research Ethics Committee,
c/o Office of the Vice President for Research,
NUI Galway
E-mail: ethics@nuigalway.ie.
Appendix 6: Participant consent form

Intra-household decision-making in recession:

Interview Consent Form

Thank you for participating in this study on ‘Intra-household decision-making in recession’.

My name is Caroline Finn and I am a PhD student at the National University of Ireland Galway. As a married/cohabiting person, I am interested in your experiences of decision-making about employment, income management, expenditure and care) within your household. By answering my questions you will be helping me to improve our knowledge of how couples have negotiated the recent recession in Ireland. The findings will be used to inform policy making on issues that affect families e.g. policy around care, poverty measurement and alleviation).

I will conduct an interview with you about your experiences of recent recession in Ireland in terms of its effect on your employment, income and management of resources within your household. I will take some notes during our conversation and audio record the discussion. Your identity will be protected at all stages during the research.

I will not share specific information that you provide with anyone not involved in this research. However, we may share general findings from this study in research presentations or publications. In these cases, it will not be possible to identify you from the material.

During the discussion, feel free to decline to answer any questions and to end your participation in the research if you are uncomfortable. This will not affect your participation in future studies or any of your others entitlements.
If you have questions or concerns about this consent form or about the research, please contact:

Caroline Finn  
Global Women’s Studies Programme, NUI Galway  
10 Upper Newcastle Road  
Galway  
Tel: 087 6348115  
Email: c.finn10@nuigalway.ie

By signing this form, I agree that:

I have read and understood the information sheet on the research and I have had the opportunity to ask questions about this study
I have read this form and understand how I will be participating
My participation in this study is completely voluntary
I may withdraw my participation at any stage during the research without my legal rights being affected
My name and address will be kept confidential

Participant Name Printed: ______________________________
Participant Signature: ________________________________
Date: __________________

Researcher Name Printed: ______________________________
Researcher Signature: ________________________________
Date: __________________
Appendix 7: Dealing with Distressed Participants Ethics Protocol

The following is a procedural protocol for assisting participants who may become distressed while being interviewed for the ‘Intra-household decision-making in recession’ research project.

If a participant becomes distressed or upset during interview;
1. Ask the person if they would like to take a break and if they would like you to switch off the recorder.
2. If the person continues to be upset, ask the person if they would like to end the interview and if they would like you to call someone to spend time with them, such as a partner, son or daughter or someone from the local community.
3. Before leaving, ask the person if it would be ok to call them later in the day or the next day to make sure they are ok.
4. Before leaving, hand the person the sheet of national and local contact names and contact details of organisations that maybe of some help to them. see below)
List of useful organisations groups

- ACCORD Marriage and relationship counselling) 01 5053112
- Aware mental health support) 1850 24 1850
- Let’s Get Talking Galway counselling service) 091 765 500
- MABS Money advice and budgeting service) 0761 07 2000
- Senior Help Line older people support line) 1850 44 0444
- Samaritans provides emotional support) 1850 60 90 90
- Society of Saint Vincent de Paul 01 838 6990