

RES-000-22-0588. Coding for SPSS datafiles.

1. For 'Partners' data (those currently in a relationship). This document provides the SPSS codes for each of the variables in the datasets.

MONEY MANAGEMENT AND FINANCIAL DECISION-MAKING IN SAME-SEX RELATIONSHIPS

(The questionnaire had a cover sheet providing background information on the study, details of confidentiality and other ethical considerations, instructions on how to complete and return the questionnaire.)

The first variable is 'CASEID' which includes a code for source of data:
Postp: the questionnaire was posted back from a Pride event
brmp: Questionnaire completed in person at Birmingham Pride event
lonp: ditto at London event
brip: ditto at Brighton event
Onlin: data collected via on-line survey

Section One: Legal Recognition of Same-sex Relationships

Note: Missing values throughout coded 999 (not answered) and 888 (not applicable). Unless indicated otherwise, YES/NO answers coded '0' (no) and '1' (yes) 'Likert-type response scales coded '1' (strongly agree); '2' (agree); '3' (don't know); '4' (disagree); '5' (strongly disagree).

1.1 Have you or are you planning to celebrate your relationship in any way? (Tick all that apply)

No
Commitment ceremony
Ring exchange
Party
Yearly anniversary celebration
Joint bank accounts
Joint mortgage
Other (please specify)

(labelled 'CELNO' and so on). Responses coded '1' – yes; '0' – no.

1.2 Do you agree that same-sex partnerships should be legally recognised? (Tick the box that best describes your answer)

Strongly agree (1) Agree (2) Don't know (3) Disagree Strongly (4) Disagree (5)

LEGREC

Please explain your answer (*string variable –ELABLEG*)

1.3 When it is available would you ever consider having a civil partnership in the UK (now or in the future)? Yes Why?

No
(1 and 0) Why not?

1.4a If you were to enter into a civil partnership you would want to celebrate that with something like a wedding?

Very likely Likely Don't know Unlikely Very unlikely
(CPWED 1-5)

1.4b What kind of celebration would you have?

No celebration Holiday Wedding Small party with close
friends/family Private celebration with partner Other (please specify)
(CELTYPE; 1-6)

1.5 Do you think you and your partner have the same views about entering into a civil partnership?

Yes **1** No **2** Don't know **3 (SAMEVIEW)**

1.6 What term should be used publicly to refer to legally recognised same-sex partnerships?

Marriage **1**
Civil Partnership **2**
Other **3 (TERM)** Please say what **(ELABTERM – STRING)**

Please explain your answer

1.7 How important do you consider each of the following aspects of legalising same-sex relationships? (Please tick one response to each)

very important **1** important **2** unimportant **3** very unimportant **4**

For legal recognition
For making a commitment
For securing inheritance rights
For your/your partner's children
For having children (in the future)
To make pension transfer easier
For being financially responsible for each other
For next of kin rights
For protection if relationship ends
For recognition of your relationship (by others)
Other

(IMPLEG and so on)

Please add any additional comments here

1.8 Have you done anything to protect your or your partner's rights within your relationship? (Tick all that apply)

Made a will
Nominated partner on pension
Joint tenancy agreement
Joint mortgage
Joint home ownership
Power of attorney
Next of kin agreement
Other (please specify)

Please add any additional comments here
(PROTWILL and so on; YES – 1; NO – 0)

1.9 How committed do you feel to your current relationship?
Very committed Committed Don't know Uncommitted Very uncommitted
(COMMRELA; 1-5)

"1.10a If you were to enter into a civil partnership, would you and/or your partner make any changes " to your names?"

No **1** Yes **2** Don't know **3**
(CPNAME)

1.10b If yes which of the following options is most likely?

I would take my partner's last name
My partner would take my last name
We would both take a new last name
I would combine both of our last names into a hyphenated last name
My partner would combine both of our last names into a hyphenated last name
We would both combine our last names into a hyphenated last name
I/my partner have already change our name/s
Other (please specify)

(NMOPTION; 1 'I would take my partner's last name' to 8 'other')

"1.10c If you think you would make name changes, why would you and/or your partner consider this?"

To mark our commitment
To symbolise our identity as a couple
To symbolise our identity as a family
To distance ourselves from one or both of our families
To make it easier for naming children we may have in the future
Other (please explain)

(NMELAB; 0 – 1)

"1.10d If name changing is not important to you and/or your partner, please explain why it is not"

(NMNOT – STRING)

Section Two: Money Management Beliefs and Practices

"2.1 If you are living with a partner, please tick one box to indicate which of the following options comes closest to how you and your partner currently organise your finances.

We pool all income and manage it together
We pool all/nearly all income and one partner takes over all responsibility for it
Who takes overall responsibility and why?
One of us takes overall responsibility for all (or most) of the income whilst the other partner receives a housekeeping allowance
We pool some of our income (with the same contributions from each partner) for household expenses and keep the rest separately

We pool some of our income (with different contributions from each partner) for household expenses and keep the rest separately

Who contributes more and why?

We keep our incomes separate and split the cost of/pay for separate bills proportional to our incomes.

We keep our incomes separate and split the cost of/pay for separate bills equally.

Some other arrangement (please describe)

(MONEY MAN; 1 'WE POOL ALL...' TO 7 'SOME OTHER...')

2.2 Please tick one box below to indicate the most important reason for your choice

Simplest Fairest Don't know Most equal Other reason
(MMWHY; 1-5)

Please explain your answer **(ELABWHY – STRING)**

2.3 Do you and/or your partner have access to personal money to spend as you wish (e.g. on yourself) without consulting each other? (Tick all that apply)

Yes my partner does **PSMPARTN** No my partner doesn't **PSMNOPAR** Yes I do
PSMME No I don't **PSMNOME**
(0 – 1)

"If yes, where does your personal spending money come from?" **PSMSOURC**

"If yes, where does your partner's personal spending money come from?" **PPSMSOUR**

2.4 Who in your household has the most personal spending money?

My partner Myself Neither of us Don't know
MOSTPSM – 1-4

2.5 Does it matter if you have more personal spending money than your partner?

Yes **1** No **2 (ATTPSM)**
Please explain your answer **(ELABPSM)**

2.6 Do you earn significantly more or less than your partner?

Significantly more Significantly less About the same Don't know
EARNINGS; 1-4

If applicable how do you feel about the difference in income? **ATTSEARN - STRING**

2.7 How important is it for you to be involved in managing your household finances?

Not all important Important Unsure Unimportant Very unimportant
MMINVOLV; 1-5

2.8 Are you satisfied with your current financial arrangements?

"(e.g., civil union, marriage, civil pact)" **3**

3.5 Do you have any other romantic/sexual relationships that involve financial arrangements?

Yes **1** No **0**
EXTRARELS; 0 (NO); 1 (YES)
If yes please specify

3.6 Have you or your partner ever been in a heterosexual marriage?

You Yes No
Your partner Yes No
HETMARRI; 0 (IF NEITHER); 1 (IF EITHER YES)

3.7 Do you and/or your partner have any children that you are financially responsible for?

CHILDREN
Yes **1** Number **NOCHILD** Ages **NOT CODED**
No **0**

3.8 Which ethnic group do you belong to? (Please tick one response that best describes you)

Black African	1	Black Caribbean	6
Black Other (please specify)	2	Indian	7
Pakistani	3	Bangladeshi	8
Chinese	4	Asian other (please specify)	9
White UK	5	White other (please specify)	10
Other (please specify)	11		

ETHNICIT

3.9 Are you a practising member of a religious faith? **RELIGION**

Yes **1** (please specify) **FAITH - STRING**
No **0**

"If yes, how important is that in your life?" **ATTFAITH**

Very important **(1-5)** Important Don't know Unimportant Very unimportant

3.10 Where do you live? **LOCATION**

North England	1	Midlands	6
South East England	2	Eire	7
Wales	3	South West England	8
Scotland	4	Northern Ireland	9
London	5	Other	10 (please specify)

3.11 Which of the following options best describes your (and your partner's) current situation?
(Please tick all that apply)

Your situation **WORKYOU**

Your partner's situation **WORKPART**

Higher National Certificate (HNC) or Diploma
(HND/BTEC/GNVQ level 4)
NQV4
"University or CNNA Higher Degree (e.g. MSc, PhD)"
GNVQ (level 5)
NVQ5
"Nursing Qualifications (e.g., SEN, SRN, SCM, RGN)"
"Teaching Qualifications (e.g., not degree)"
Recognised trade apprenticeship
University Diploma
"Other technical, professional or higher qualifications"
(NONE: 1; TO OTHER: 18)

3.16a Do you own or rent the property where you live? **PROPERTY**

Own/buying **1** Renting **2**

"3.16b If applicable, whose name is on the mortgage?" **MORTGAGE**

Just my name **1** Just my partner's name **2** Both of our names **3**

3.16c How is the mortgage paid for? **MORTPAY**

I pay all of it I pay the most We pay the same Partner pays all Partner pays most
(1-5)

3.17 Do you consider that you have a disability? **DISABIL**

Yes **1** No **2**

3.18 Are you 'out'? (tick all that apply) **OUTMUM and so on; 0 (No); 1 (Yes); 3 (not applicable)**

Not applicable

To mother
To father
To siblings
To extended family
To friends
At work/university
To my children
To everyone
Just to my partner

(RESPONDENTS WERE THANKED AND ASKED TO PROVIDE ADDITIONAL COMMENTS IN SPACE PROVIDED)

2. For 'singles' data (those not currently in a relationship).

Where questions were the same, coding is the same. There are some differences:

Would it matter if your partner had more personal spending money than you?
PARTPSM, coded 1 (yes); 2 (no); and 3 (don't know).

Would it matter if you earned significantly more or less than your partner?
EARNINGS; (same codes as 2.4)

In a relationship how important would it be for you and your partner to have access to personal spending money that you could call your own? PSMOWN (coded 1-5; 'very important' to 'very unimportant').

MONEY MANAGEMENT AND FINANCIAL DECISION-MAKING IN SAME SEX RELATIONSHIPS (for participants currently in relationships)

Dear Reader,

This questionnaire has been designed by Dr Carole Burgoyne, Dr Victoria Clarke and Dr Maree Burns at Exeter University and The University of the West of England

We are exploring the views of same sex partners on money in relationships and on legal recognition of same sex partnerships. There is very little research on this topic so this is an exploratory study aimed at identifying important issues for future research. We hope to find out something about how same sex partners view finances in their relationships, what systems of money management they use, and their views regarding legalising same sex partnerships. Generating these findings is important for at least two reasons: First, theories of household financial management will be strengthened by encompassing more diverse family/domestic arrangements. Second, current developments in policy and legislation rely on models of heterosexual relationships that may not adequately reflect the lived reality of same sex relationships.

What does the study involve? How can you take part?

If you have been in **a same sex relationship for 6 months or more** and are **16 years of age or older**, and **are resident in the UK**, we would be grateful if you would complete this questionnaire, although you are under no obligation to do so. If you have more than one current partner answer in relation to the partner you consider most relevant

Your answers will be **anonymous** (your name will not appear on this questionnaire) and treated **confidentially**. The information that you provide will be collated with other responses for the purposes of analysis. The findings from these analyses may be written up for publication or presented in research talks or other public accounts of the research.

The questions in this survey cover a range of topics including views on money, its role in relationships, beliefs about relationships more broadly, and views about legalising same sex relationships in particular. Many questions can be easily answered by putting a clear tick in one of the option boxes provided. Where applicable please explain your answers more fully using the additional space provided on the back page and clearly indicate which question(s) you are responding to. No special knowledge is needed to answer these questions. Except for some factual questions about you, there are no 'right' or 'wrong' answers – just choose the ones that come closest to your views.

By filling in this questionnaire you are giving your consent for us to use the information for the purposes outlined above

Please answer all the questions that you can. Do not let anyone else fill in any part of the questionnaire and do not spend too long on each question – it is your first reaction that matters. Please complete the questionnaire as soon as you can. Make sure you have not missed any questions and return it in the FREEPOST envelope provided – no need to use a stamp! If you would like a summary of our research please write to us or email us separately.

Drs Maree Burns and Carole Burgoyne, University of Exeter, School of Psychology, Washington Singer, Laboratories, Perry, Road, Exeter EX4 4QG, Bristol BS16 1QY
Email: **M.L.Burns@exeter.ac.uk** Phone: **07981170970 (project mobile phone)**
C.B.Burgoyne@exeter.ac.uk **01392 264615 (Carole Burgoyne)**

Please contact us if you would like to receive a questionnaire that is printed in a larger font size

Section One: Legal Recognition of Same Sex Relationships

1.1 Have you or are you planning to celebrate your relationship in any way? (Tick all that apply)

- No
- Commitment ceremony
- Ring exchange
- Party
- Yearly anniversary celebration
- Joint bank accounts
- Joint mortgage
- Other)please specify(_____

1.2 Do you agree that same sex partnerships should be legally recognised? (Tick the box that best describes your answer)

- Strongly agree Agree Don't know Disagree Strongly Disagree

Please explain your answer _____

1.3 When it is available would you ever consider having a civil partnership in the UK (now or in the future)?

- Yes Why? _____
- _____
- No Why not? _____
- _____

1.4a If you were to enter into a civil partnership you would want to celebrate that with something like a wedding?

- Very likely Likely Don't know Unlikely Very unlikely

1.4b What kind of celebration would you have?

- No celebration Holiday Wedding Small party with close friends/family
- Private celebration with partner Other (please specify) _____

1.5 Do you think you and your partner have the same views about entering into a civil partnership?

- Yes No Don't know

1.6 What term should be used publicly to refer to legally recognised same sex partnerships?

- Marriage
- Civil Partnership
- Other Please say what _____
- Please explain your answer _____

1.7 How important do you consider each of the following aspects of legalising same sex relationships? (Please tick one response to each)

	very important	important	unimportant	very unimportant
For legal recognition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For making a commitment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For securing inheritance rights	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For your/your partner's children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For having children (in the future)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
To make pension transfer easier	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For being financially responsible for each other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For next of kin rights	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For protection if relationship ends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For recognition of your relationship (by others)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please add any additional comments here _____

1.8 Have you done anything to protect your or your partner's rights within your relationship? (Tick all that apply)

Made a will	<input type="checkbox"/>
Nominated partner on pension	<input type="checkbox"/>
Joint tenancy agreement	<input type="checkbox"/>
Joint mortgage	<input type="checkbox"/>
Joint home ownership	<input type="checkbox"/>
Power of attorney	<input type="checkbox"/>
Next of kin agreement	<input type="checkbox"/>
Other (please specify) _____	<input type="checkbox"/>

Please add any additional comments here _____

1.9 How committed do you feel to your current relationship?

Very committed Committed Don't know Uncommitted Very uncommitted

1.10a If you were to enter into a civil partnership, would you and/ or your partner make any changes to your names?

No Yes Don't know

1.10b If yes which of the following options is most likely?

- I would take my partner's last name
- My partner would take my last name
- We would both take a new last name
- I would combine both of our last names into a hyphenated last name
- My partner would combine both of our last names into a hyphenated last name
- We would both combine our last names into a hyphenated last name
- I/my partner have already change our name/s
- Other (please specify) _____

1.10c If you think you would make name changes, why would you and/ or your partner consider this?

- To mark our commitment
- To symbolise our identity as a couple
- To symbolise our identity as a family
- To distance ourselves from one or both of our families
- To make it easier for naming children we may have in the future
- Other (please explain) _____

1.10d If name changing is not important to you and/ or your partner, please explain why it is not

Section Two: Money Management Beliefs and Practices

2.1 If you are living with a partner, please tick one box to indicate which of the following options comes closest to how you and your partner currently organise your finances.

- We pool all income and manage it together
- We pool all/nearly all income and one partner takes over all responsibility for it
Who takes overall responsibility and why? _____

- One of us takes overall responsibility for all (or most) of the income whilst the other partner receives a housekeeping allowance _____

- We pool some of our income (with *the same contributions* from each partner) for household expenses and keep the rest separately
- We pool some of our income (with *different contributions* from each partner) for household expenses and keep the rest separately
Who contributes more and why? _____

- We keep our incomes separate and split the cost of/pay for separate bills proportional to our incomes.
- We keep our incomes separate and split the cost of/pay for separate bills equally.
- Some other arrangement (please describe) _____

2.2 Please tick one box below to indicate the most important reason for your choice

Simplest Fairest Don't know Most equal Other reason

Please explain your answer _____

2.3 Do you and/ or your partner have access to personal money to spend as you wish (e.g. on yourself) without consulting each other? (Tick all that apply)

Yes my partner does No my partner doesn't Yes I do No I don't

If yes, where does your personal spending money come from? _____

If yes, where does your partner's personal spending money come from? _____

2.4 Who in your household has the most personal spending money?

My partner Myself Neither of us Don't know

2.5 Does it matter if you have more personal spending money than your partner?

Yes No

Please explain your answer _____

2.6 Do you earn significantly more or less than your partner?

Significantly more Significantly less About the same Don't know

If applicable how do you feel about the difference in income? _____

2.7 How important is it for you to be involved in managing your household finances?

Very important Important Unsure Unimportant Very unimportant

2.8 Are you satisfied with your current financial arrangements?

Very satisfied Satisfied Unsure Unsatisfied Very unsatisfied

Please explain your answer _____

2.9 Is money ever a source of tension between you and your partner?

Yes constantly Yes often Sometimes Rarely No Never

Please explain your answer _____

2.10 Who in your relationship has the *final* say in big financial decisions?

My partner Myself Both of us Neither of us Don't know

2.11 Who in your household has the *ultimate* responsibility for organising household money and paying the bills?

My partner Myself Both of us Neither of us Don't know

Section Three: Demographic Details

We would be grateful if you could provide the following details about yourself and about your partner

3.1 Are you Is your partner

Female	<input type="checkbox"/>	<input type="checkbox"/>
Male	<input type="checkbox"/>	<input type="checkbox"/>
Trans man	<input type="checkbox"/>	<input type="checkbox"/>
Trans woman	<input type="checkbox"/>	<input type="checkbox"/>
Intersex man	<input type="checkbox"/>	<input type="checkbox"/>
Intersex woman	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>

3.2 How old are you? _____

3.3 Please tick one response that best describes you

Lesbian	<input type="checkbox"/>	
Gay	<input type="checkbox"/>	
Bisexual	<input type="checkbox"/>	
Questioning	<input type="checkbox"/>	
Queer	<input type="checkbox"/>	
Other	<input type="checkbox"/>	Please specify _____

3.4 Current relationship status

Cohabiting same sex relationship	<input type="checkbox"/>	Length of relationship _____
Living apart same sex relationship	<input type="checkbox"/>	Length of relationship _____
Legally recognised relationships (e.g., civil union, marriage, civil pact)	<input type="checkbox"/>	Length of relationship _____

3.5 Do you have any other romantic/ sexual relationships that involve financial arrangements?

Yes No

If yes please specify _____

3.6 Have you or your partner ever been in a heterosexual marriage?

You	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Your partner	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

3.7 Do you and/ or your partner have any children that you are financially responsible for?

Yes Number _____ Ages _____

No

3.8 Which ethnic group do you belong to? (Please tick one response that best describes you)

Black African	<input type="checkbox"/>	Black Caribbean	<input type="checkbox"/>
Black Other (please specify)	<input type="checkbox"/> _____	Indian	<input type="checkbox"/>
Pakistani	<input type="checkbox"/>	Bangladeshi	<input type="checkbox"/>
Chinese	<input type="checkbox"/>	Asian other (please specify)	<input type="checkbox"/> _____
White UK	<input type="checkbox"/>	White other (please specify)	<input type="checkbox"/> _____
Other (please specify)	<input type="checkbox"/> _____		

3.9 Are you a practising member of a religious faith?

Yes (please specify) _____

No

If yes, how important is that in your life?

Very important Important Don't know Unimportant Very unimportant

3.10 Where do you live?

North England	<input type="checkbox"/>	Midlands	<input type="checkbox"/>
South East England	<input type="checkbox"/>	Eire	<input type="checkbox"/>
Wales	<input type="checkbox"/>	South West England	<input type="checkbox"/>
Scotland	<input type="checkbox"/>	Northern Ireland	<input type="checkbox"/>
London	<input type="checkbox"/>	Other	<input type="checkbox"/> (please specify) _____

3.11 Which of the following options best describes your (and your partner's) current situation? (Please tick all that apply)

Your situation		Your partner's situation	
In paid/self employment	<input type="checkbox"/>	In paid/self employment	<input type="checkbox"/>
Unemployed	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>
Retired from paid work	<input type="checkbox"/>	Retired from paid work	<input type="checkbox"/>
Looking after family/home	<input type="checkbox"/>	Looking after family/home	<input type="checkbox"/>
Full-time student	<input type="checkbox"/>	Full-time student	<input type="checkbox"/>
Part-time student	<input type="checkbox"/>	Part-time student	<input type="checkbox"/>
In part-time employment	<input type="checkbox"/>	In part-time employment	<input type="checkbox"/>
Long-term sick	<input type="checkbox"/>	Long-term sick	<input type="checkbox"/>
Other (please specify) _____	<input type="checkbox"/>	Other (please specify) _____	<input type="checkbox"/>

3.12 If currently employed, please state your occupation

You _____ Your partner _____

Full time Part time Full time Part time

3.13 Please tick one box to indicate what you and your partner's annual income is before any deductions.

	You	Your partner
Below £4,999	<input type="checkbox"/>	<input type="checkbox"/>
Between £5,000 & £9,999	<input type="checkbox"/>	<input type="checkbox"/>
Between £10,999 & 19,999	<input type="checkbox"/>	<input type="checkbox"/>
Between £20,000 & £29,000	<input type="checkbox"/>	<input type="checkbox"/>
Between £30,000 & £39,999	<input type="checkbox"/>	<input type="checkbox"/>
Between £40,000 & £49,000	<input type="checkbox"/>	<input type="checkbox"/>
Between £50,000 & £59,000	<input type="checkbox"/>	<input type="checkbox"/>
Between £60,000 & £69,000	<input type="checkbox"/>	<input type="checkbox"/>
Over £70,000	<input type="checkbox"/>	<input type="checkbox"/>

If you are unsure or your income is variable, please provide a rough estimate £ _____

3.14 Which of the following best describes you in terms of social class?

Working class Middle class Upper middle class Upper class
 No class category Don't know Other (please specify) _____

3.15 Please indicate below which qualification(s) you and your partner have. Tick all the boxes that apply.

	You	Your partner
No formal qualifications	<input type="checkbox"/>	<input type="checkbox"/>
GCSC/CSE/O-level (or equivalent)	<input type="checkbox"/>	<input type="checkbox"/>
GNVQ (foundation & intermediate)	<input type="checkbox"/>	<input type="checkbox"/>
NVQ 1 & 2	<input type="checkbox"/>	<input type="checkbox"/>
A-level (or equivalent)	<input type="checkbox"/>	<input type="checkbox"/>
Ordinary National Certificate (ONC)	<input type="checkbox"/>	<input type="checkbox"/>
NVQ3	<input type="checkbox"/>	<input type="checkbox"/>
University or CNNA first degree (e.g. BA, Bed)	<input type="checkbox"/>	<input type="checkbox"/>
Higher National Certificate (HNC) or Diploma (HND/BTEC/GNVQ level 4)	<input type="checkbox"/>	<input type="checkbox"/>
NQV4	<input type="checkbox"/>	<input type="checkbox"/>
University or CNNA Higher Degree (e.g. MSc, PhD)	<input type="checkbox"/>	<input type="checkbox"/>
GNVQ (level 5)	<input type="checkbox"/>	<input type="checkbox"/>
NVQ5	<input type="checkbox"/>	<input type="checkbox"/>
Nursing Qualifications (e.g., SEN, SRN, SCM, RGN)	<input type="checkbox"/>	<input type="checkbox"/>
Teaching Qualifications (e.g., not degree)	<input type="checkbox"/>	<input type="checkbox"/>
Recognised trade apprenticeship	<input type="checkbox"/>	<input type="checkbox"/>
University Diploma	<input type="checkbox"/>	<input type="checkbox"/>
Other technical, professional or higher qualifications	<input type="checkbox"/>	<input type="checkbox"/>

3.16a Do you own or rent the property where you live?

Own/buying Renting

3.16b If applicable, whose name is on the mortgage?

Just my name Just my partner's name Both of our names

3.16c How is the mortgage paid for?

I pay all of it I pay the most We pay the same Partner pays all Partner pays most

3.17 Do you consider that you have a disability?

Yes No

3.18 Are you 'out'? (tick all that apply)

		Not applicable
To mother	<input type="checkbox"/>	<input type="checkbox"/>
To father	<input type="checkbox"/>	<input type="checkbox"/>
To siblings	<input type="checkbox"/>	<input type="checkbox"/>
To extended family	<input type="checkbox"/>	<input type="checkbox"/>
To friends	<input type="checkbox"/>	<input type="checkbox"/>
At work/university	<input type="checkbox"/>	<input type="checkbox"/>
To my children	<input type="checkbox"/>	<input type="checkbox"/>
To everyone	<input type="checkbox"/>	<input type="checkbox"/>
Just to my partner	<input type="checkbox"/>	<input type="checkbox"/>

Thank you very much for your time!

Please see the following page for providing us with comments and suggestions on the questionnaire and for space to expand on your answers to any questions

Additional Space for Answers

Please use this page to expand on your answers to any questions. Please indicate clearly which questions you are responding to by writing the corresponding question number next to your replies

Further Research Participation

As part of this research we are also conducting interviews/group discussions on these topics and we are looking for interested volunteers who are willing to take part. If you would like to help us in this way please complete the tear-off section below, giving your name, telephone number and address (or email address). Please send it to us in a separate envelope so that your questionnaire remains anonymous. If you prefer you can email us your details at M.L.Burns@exeter.ac.uk

Please complete and tear off here

Yes I would like to participate in an interview/ group discussion on the role of money in same-sex relationships

Name: _____

Address: _____

Post code: _____

Telephone: _____

Email: _____

**Post to Dr Maree Burns, School of Psychology, University of Exeter, Washington Singer Laboratories,
Perry Road, Exeter, EX4 4QG**

How did you get here?

Narratives of lived experience

- How did you get together?
- When did you first think about having a ceremony?
- What are the advantages and disadvantages of the option you've chosen? (link to standpoint)
- What made you decide to have some kind of ceremony?
- Are you both of the same mind?

Tell me about the ceremony

- Did you have a ceremony? If not, why not?
- How did it happen?
- Vows
- Rings
- Readings
- Photos / Videos - outfits
- Order of service
- Who was involved?
- Who played what role in the ceremony?

Nature of the relationship

- Did either of you propose?
- Romance / love
- Commitment
- Is your ceremony about love and romance?
- Security
- So, how would you describe your relationship?
- Do you hold hands in public?
- Does this depend on where you are? Why?
- How open are you about your relationship in your local area?

Finance and Legal

- How do you organise your finances?
- Were your finances a factor in deciding to register your partnership?
- Have you made any legal provisions of any sort?
- Have you considered what would happen if you separate? (CP would require a legal separation)
- Looking far into the future, have you talked about / do you talk about what will happen when one of you dies?
- Wills, guardianship, ownership of property, pension, living wills

Recognition

- Do you think the ceremony offers recognition?
- Family
- Social
- Going into hospital
- Do you have any examples of where your partnership wasn't recognised?
- Was this a factor in registering?
- After you had the ceremony, did this change things?

Family of origin

- How did you explain your decision to your family?
- How did members of your family respond to the news?
- Who did you invite?
- If people were against the ceremony were they still invited?
- Anyone you chose not to invite / refuse to come?
- Are you changing your names?
- Parents, siblings, children – don't forget to ask about them all

Friends / Family of choice

- How did you explain your decision to your friends / family?
- Were your friends happy for you?
- Did they help you out with the ceremony?
- Were any of your friends involved in the actual ceremony? (bridesmaids? Etc)
- Have your friends been as supportive as your family? (less / more than)

Narratives

- How did you tell your friends / colleagues?
- Can you talk about it in the same way to different people?
- Do you talk about it in different ways? – why?

Children

- Are your children a reason for some formal recognition of relationship?
 - Have you been under pressure from them to have a ceremony? – eventually to marry?
 - Are you children from this relationship, or previous one / not any?
 - Names?
 - How do you organise parental responsibilities?
 - Does going through a ceremony change any of that?
 - Did the children have a role in the ceremony?
 - What do the children call each of you?
-
- While we're on the subject of children, have you had any thoughts about whether birth certs should be changed?
(to reflect same-sex parenting arrangements)

Religion

- Do you subscribe to any particular religion / faith?
- Is it an issue in your relationship?
- Is it important for your family?
- Has it affected your decisions about the ceremony?

Continuum of ceremonies

- It seems there are 4 options, what do you think?
- Commitment ceremony
 - an announcement of the relationship
- Partnership register (Local Authority)
 - public announcement, with some possible council recognition of couple
- Individual legal agreement
- Civil Partnership
 - new Govt. proposal, same rights and responsibilities as marriage
- Marriage
 - union between 2 people, not man and woman
- where are you placed on it now and where do you want to be placed on it?

What do you think about civil partnership?

Standpoint / opinions

- Political
- Equality for lesbians and gay men
- Equality within relationship
- Are you comfortable with the idea of civil partnership?
- If CP became available would you want to do it?
- If all this was called “marriage”, would you feel the same?

- In this study we are also interested in talking to relatives about their experience of your ceremony, and their thoughts on gay marriage. Would you consider putting us in touch with *****? We're not following this up in every case, so it's really not a problem if you'd rather not.



Doc	Name	Children	Education	Employment	Ethnicity	Gender	Household Composition	Housing Tenure	Length of Relationship	Nationality	Place of Birth	Relationship Status	Religion	Sexuality
101a	Richard	0	HND	In paid employment	White British	Male	2	-	16 months	British	West Midlands	Married	C. of E.	Gay
101b	Will	0	GCSE/OLevel/NVQ	Long term sick or disabled	White British	Male	2	Rents from Local Authority	16 months	English	West Yorkshire	Married	Catholic	Gay
102a	Amanda	0	Degree	In paid employment	White British	Female	4	Owens with Mortgage	6 years	British	North Yorkshire	Married	None	Gay
102b	Jules	0	GCSE/OLevel/NVQ	In paid employment	White British	Female	4	Owens with Mortgage	6 years	British	West Yorkshire	Married	None	Gay
103a	Chris	-1	City & Guilds	Self employment	White British	Female	3	Rents from Local Authority	4 years	British	West Yorkshire	Living with Partner	C. of E.	Lesbian
103b	Sarah	(*)	A-Level	Self employment	White British	Female	3	Rents from Local Authority	4 years	British	Lincolnshire	Living with Partner	C. of E.	Lesbian
104a	Judy	*	GCSE/OLevel/NVQ	In paid employment	UK White	Female	4	-	4 years	British	West Yorkshire	Living with Partner	None	Gay
104b	Sally	2	Degree	In paid employment	UK White	Female	4	Owens with Mortgage	4 years	British	West Midlands	Living with Partner	None	Lesbian / Gay
105a	Alice	0	Postgrad Dip	In paid employment	White British	Female	2	Owens with Mortgage	7 years	British	West Yorkshire	Married	None	Lesbian
105b	Hanna	1	Degree	In paid employment	White British	Female	2	Owens with Mortgage	7 years	British	West Midlands	Married	None	Lesbian / Bisexual
106a	Kevin	0	Diploma	In paid employment	White European	Male	2	Owens outright	26 years	British	-	Living with Partner	None	100% Homosexual
106b	John	0	Masters	Retired	White European	Male	2	Owens outright	26 years	British	-	Living with Partner	None	100% Homosexual
107a	Clare	0	Masters	In paid employment	British White	Female	1	Owens with Mortgage	10 months	English	London	Married	None	Lesbian
108a	Jill	3	RGN	Retired	British White	Female	2	Owens with Mortgage	11 years	British	West Yorkshire	Married	Methodist	Lesbian
108b	Lyn	2	GCSE/OLevel/NVQ	Retired	British White	Female	2	Owens with Mortgage	11 years	English	West Yorkshire	Married	Methodist	Lesbian
109a	Alex	0	A-Level	Short term sick	White British	Female	2	-	6 years	British	-	-	C. of E.	Gay
109b	Jackie	0	A-Level	In paid employment	White British	Female	2	Owens with Mortgage	6 years	British	-	-	C. of E.	Gay
110a	Rachel	0	Masters	In paid employment	White English	Female	2	Owens with Mortgage	6 years	English	West Midlands	Committed Partnership	Atheist	Lesbian
110b	Celia	0	GCSE / NVQ	Retired	White British	Female	2	Owens with Mortgage	6 years	British	Essex	Committed Partnership	None	Lesbian
111a	Anne-Marie	0	Postgrad degree	Full time Student	White European	Female	1	Rents Privately	6 years	German	Germany	Civil Partnership	Catholic	Lesbian
112a	Brenda	0	Postgrad degree	In paid employment	White British	Female	2	Owens outright	44 years	British	Nottinghamshire	Cohabiting	None	Lesbian
112b	Joy	0	Postgrad degree	In paid employment	White British	Female	2	Owens outright	44 years	British	London	Cohabiting	None	Lesbian
113a	Denise	2	Postgrad degree	In paid employment	White	Female	2	-	8 years	American	NJ, USA	Partners	Catholic	Lesbian
113b	Stella	0	Diploma	In paid employment	White	Female	2	Owens with Mortgage	8 years	British	Hampshire	Partners	None	Lesbian
114a	Kelly	0	A-Level	In paid employment	Caucasian	Female	2	Rents Privately	2 years	British	London	Married	None	Lesbian
114b	Teresa	0	Diploma	In paid employment	Caucasian	Female	2	Rents Privately	2 years	Italian	South Africa	Married	Buddhist	Lesbian
115a	Erin	0	Diploma	In paid employment	White British	Female	2	Rents Privately	3 years	English	Humberside	Common-Law Partners	Christian	Gay
115b	Sam	0	Degree	In paid employment	White British	Female	2	Rents Privately	3 years	English	Sussex	Common-Law Partners	Christian	Bisexual
116a	Pippa	0	City & Guilds	In paid employment	White	Female	2	Owens with Mortgage	11 years	British	Lancashire	Married	Catholic	Lesbian
117a	Debbie	0	A-Level	In paid employment	British	Female	2	Owens with Mortgage	22 years	British	Avon	Partners	CofE not	Lesbian
117b	Tess	0	RGN	In paid employment	British	Female	2	Owens with Mortgage	22 years	British	Avon	Partners	CofE not	Lesbian
118a	Glenda	0	Diploma	In paid employment	White Scottish	Female	2	Owens outright	33 years	Scottish	Fife	Committed Partners	MCC	Lesbian
118b	Miriam	0	Diploma	Retired	White English	Female	2	Owens outright	33 years	English	Lancashire	Committed Partners	MCC	Lesbian
119a	Kurt	0	Diploma	In paid employment	White Caucasian	Male	2	Owens with Mortgage	12 years	International	South Africa	Married	Christian	Gay
119b	Thomas	0	Postgrad degree	In paid employment	White Caucasian	Male	2	Owens with Mortgage	12 years	European	Germany	Married	Christian	Gay
120a	Miranda	0	Masters	In paid employment	British White	Female	2	Owens with Mortgage	12 years	British	West Midlands	Together / Committed	None	Lesbian
121a	Moira	3	GCSE / NVQ	In paid employment	White British	Female	2	Owens outright	8 years	British	West Midlands	Non-legal Partnership	Episcopalian	Lesbian
121b	Sandy	3	Masters	In paid employment	White British	Female	1	Owens with Mortgage	8 years	British	Cumbria	Non-legal Partnership	Episcopalian	Lesbian
122a	Morris	0	Postgrad degree	Full time Student	White	Male	2	Rents from University	5 years	Canadian	British Columbia, Canada	Monogamous married	anglican	Gay
122b	Russ	0	A-Level	In paid employment	White	Male	2	Rents from University	5 years	Canadian	Ontario, Canada	Monogamous married	anglican	Gay
123a	Ronny	0	Diploma	Retired	White English	Male	3	Owens outright	33 years	British	Somerset	Partners	None	Gay
124a	Chloe	0	Postgrad degree	In paid employment	White British	Female	2	-	3 and half years	British	West Yorkshire	Living Together	None	Lesbian
124b	Steph	0	Postgrad degree	In paid employment	White British	Female	2	Owens with Mortgage	3 and half years	British	Lancashire	Couple	None	Lesbian
125a	Anita	0	Degree	In paid employment	White British	Female	2	Owens with Mortgage	10 years	British	Devon	Partnered	None	Lesbian
125b	Meg	0	Degree	In paid employment	White British	Female	2	Owens with Mortgage	10 years	British	Essex	Partnered	None	Lesbian
126a	Gail	0	Diploma	In paid employment	White British	Female	2	Owens with Mortgage	14 years	English	London	Married	None	Gay
127a	Andy	3	GCSE / NVQ	Long term sick or disabled	White British	Male	2	Rents from Local Authority	4 years	British	Lancashire	Partners	MCC	Gay
127b	Jim	0	A-Level	In paid employment	White British	Male	2	Rents from Local Authority	4 years	British	Lancashire	Partners	MCC	Gay
128a	Malcolm	0	Postgrad degree	In paid employment	White Mixed	Male	2	Owens with Mortgage	13 and half years	British	Berkshire	Married	Liberal Christian	Gay
129a	Aidan	3	GCSE / NVQ	Retired	White Anglo-Saxon	Male	2	Owens outright	22 years	British	Nottinghamshire	Partners	C. of E.	Gay

129b	Derek	0	GCSE / NVQ	-	White Anglo-Saxon	Male	2	Owns outright	22 years	British	Scotland	Partners	C. of E.	Gay
130a	Donald	0	None	In paid employment	Caucasian UK	Male	2	Owns outright	31 years	British	Merseyside	With partner	Spiritualist	Gay
201a	Jo	2	Masters	In paid employment	White Scottish	Female	2	Owns with Mortgage	2 years	Scottish British	Ayrshire	Partnered	Reform Church	Lesbian / Gay
201b	Tina	3	Diploma	Self employment	White English	Female	2	Owns with Mortgage	2 years	English	London	Partnered	MCC	Lesbian / Gay
202a	Diane	"	Degree	In paid employment	-	Female	3	Owns with Mortgage	14 years	-	-	Living with Partner	-	-
202b	Evelyn	2	Diploma	In paid employment	-	Female	3	Owns with Mortgage	14 years	-	-	Living with Partner	-	-
203a	Ken	0	GCSE/OLevel/NVQ	Retired	White British	Male	2	Rents from Local Authority	12 years	British	Cambridgeshire	Partnered	C. of E.	Gay
203b	Rob	2	GCSE/OLevel/NVQ	In paid employment	White British	Male	2	Rents from Local Authority	12 years	British	Worcestershire	Partnered	C. of E.	Gay
204a	Ella	0	Postgrad degree	In paid employment	White	Female	2	Rents Privately	8 years	British	Kent	Married	None	Gay Lesbian Dyke
204b	Livia	0	Postgrad degree	In paid employment	White	Female	2	Rents Privately	8 years	Half Swiss, Half Italian	Switzerland	Married	None	Gay Lesbian Dyke
205a	Shona	0	GCSE / NVQ	In paid employment	White European	Female	3	Rents from Local Authority - tied to	4 years	British	London	Cohabiting	None	Lesbian
206a	Davina	0	Diploma	In paid employment	White	Female	2	Owns with Mortgage	-	German	Germany	Married	None	Lesbian
206b	Susie	0	Postgrad degree	In paid employment	White	Female	2	Owns with Mortgage	-	British	Lincolnshire	Married	Atheist / Agnostic	Lesbian
207a	Audrey	3	Postgrad degree	In paid employment	White British	Female	3	Rents Privately	5 years	British	Merseyside	Married	None	Gay
207b	Jen	0	Postgrad degree	In paid employment	White British	Female	3	Rents Privately	5 years	British	Merseyside	Married	None	Gay
208a	Jack	0	Diploma	In paid employment	English	Male	2	Owns with Mortgage	10 years	English	Manchester	Living Together	None	Gay
209a	Anthony	3	Degree	In paid employment	British	Male	2	Rents from charity	3 years	British	Sussex	Cohabiting	C. of E.	Gay
210a	Lorraine	0	GCSE / NVQ	In paid employment	White British	Female	2	Owns with Mortgage	13 years	British	London	Single	C. of E.	Gay woman
211a	Daniel	0	GCSE / NVQ	Unemployed	White Caucasian	Male	2	Owns outright	28 years	British	Oxfordshire	Partners	None	Gay
211b	Ray	0	Diploma	Retired	White Caucasian	Male	2	Owns outright	28 years	British	West Midlands	Partners	None	Gay
212a	Dominic	0	Degree	In paid employment	White European	Male	2	Owns with Mortgage	7 years	British	Merseyside	Partners	None	Gay
212b	Paul	0	Diploma	In paid employment	British	Male	2	Owns with Mortgage	7 years	British	West Midlands	Partners	None	Gay
213a	Jan	0	Degree	In paid employment	White European	Female	2	Rents Privately	15 years	European	London	Partnership	None	Lesbian
213b	Justine	0	Degree	In paid employment	White European	Female	2	Rents Privately	15 years	European	Holland	Partnership	None	Lesbian
214a	Aaron	0	Diploma	Unemployed	White British	Male	2	Rents Privately	3 years	British	-	Partnered	Christian	Gay
215a	Frank	0	Degree	In paid employment	White British	Male	2	Rents Privately	12 years	British	Manchester	Married	None	Gay
215b	Wes	0	Masters	In paid employment	White British	Male	2	Rents Privately	12 years	British	Indonesia	Married	None	Gay
216a	Gabriel	0	Postgrad degree	Retired	English Jewish	Male	1	Owns outright	30 years	English / Dutch	London	Married	Jewish	Gay
217a	Hilda	0	GCSE / NVQ	Retired	White English	Female	2	Owns outright	8 months	English	Sussex	Partnered	C. of E.	Lesbian
217b	Yvette	1	GCSE / NVQ	In paid employment	White English	Female	2	Owns outright	8 months	English	Hampshire	Partnered	Catholic	Lesbian
218a	Grace	0	Masters	Retired	White British	Female	2	Owns outright	31 and half years	British	Cambridgeshire	Partners	Agnostic / semi-believer	Lesbian
218b	June	0	Masters	Retired	White British	Female	2	Owns outright	31 and half years	British	Sussex	Partners	Agnostic / semi-believer	Lesbian
219a	Gillian	2	RGN	In paid employment	White Caucasian	Female	2	Owns with Mortgage	10 months	British	Surrey	Partners	None	Lesbian
219b	Louise	0	GCSE / NVQ	In paid employment	White Caucasian	Female	2	Owns with Mortgage	10 months	British	Bedfordshire	Partners	None	Lesbian
220a	Eva	0	Masters	In paid employment	White British	Female	2	Owns with Mortgage	5 and half years	British	Nottinghamshire	Married	Agnostic	Lesbian
220b	Penny	0	Doctorate	In paid employment	White British	Female	2	Owns with Mortgage	5 and half years	British	Shropshire	Married	Agnostic	Lesbian
221a	Phil	0	Masters	In paid employment	White	Male	2	Rents Privately	3 years	Belgian	Belgium	Partners	Atheist	Gay
222a	Cameron	0	Postgrad Dip	In paid employment	White British	Male	2	Owns with Mortgage	15 years	British	Durham	Living with Partner	None	Gay
223a	Kathleen	0	Masters	In paid employment	Caucasian	Female	2	Owns with Mortgage	14 years	British	Lancashire	Partners	None	Lesbian
223b	Jocelyn	1	Masters	In paid employment	White British	Female	2	Owns with Mortgage	14 years	British	Merseyside	Partners	None	Lesbian
224a	Stewart	0	Degree	In paid employment	White English	Male	2	Rents Privately	23 years	English	Surrey	Partners	Buddhist	Gay

Ethical Statement – Same-Sex Partnership Recognition Project

Background

This project is carried out by a team of researchers from the University of Leeds. It is funded by the Economic and Social Research Council, which is independent of government. The project itself is guided by an experienced and independent Advisory Committee.

Process

We are inviting people to be interviewed and in some cases to participate in a focus group. Focus groups will consist of around 6 volunteers. With both interviews and focus groups, we hope to tape record what is said if you give your consent. During the interview, if at any time you wish to turn off the tape, or terminate the interview we will be happy to do so.

Your personal details will be kept in complete confidence. All names will be anonymised in transcripts of the interviews.

Interviews with Parents

We hope to be able to interview a small number of parents to find out what an older generation might feel about same-sex marriage and your ceremony. We realise that not everyone will want to put us in touch with a parent and this is absolutely fine. However, if you are willing for us to speak to a parent, and if they themselves agree to this, we will ensure that no information from the first interview is mentioned in the interview with the parent.

Outcomes

We will use quotations from the interviews in our published work, but they will not contain any names or details that can easily identify you.

The Economic and Social Research Council may want us to archive the project data with them. This means other researchers may read your anonymised interviews. We will discuss this with you at the interview, but there is absolutely no obligation on your part to agree to this.

Contact Details

What to do if you are interested in helping:

If you have held a commitment ceremony, or registered your partnership, then we would like to hear from you. If you think you could help us, or would like more information about the project before deciding, please get in touch. You can send the tear off slip back to us, or phone / email:

Beccy Shipman
Tel: 0113 3434903
Email: r.shipman@leeds.ac.uk

Carol Smart
Tel: 0113 3434431
Email: c.c.smart@leeds.ac.uk

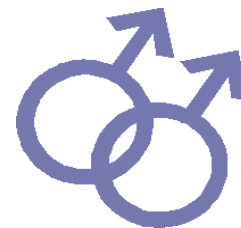
Jennifer Mason
Tel: 0113 3434442
Email: j.mason.leeds.ac.uk



Partnership Recognition



A project exploring the meanings and significance of partnership recognition for lesbians and gay men.



Partnership Recognition

We are interested in the meaning and significance of partnership recognition to same-sex couples. If you have held a commitment ceremony, or registered your partnership, and live in the West Yorkshire or Brighton area, we would like to interview you.

What is the Research About?

The issue of partnership recognition is in the news at the moment, and lots of competing views are being discussed. But we know very little about what lesbians and gay men, who are contemplating a ceremony / registration, really think. Through this project, we are hoping to fill this gap in our knowledge.

We are interested in the type of ceremony you held. What rituals or traditions were important to you? Or did you create your own rituals? How did you organise everything? What type of recognition do you want for your relationship? Are you seeking legal recognition, or is a more personal commitment more important? What did your friends and family think when you told them you were holding a ceremony?

What to expect from the interview

The interview will be fairly informal. It should last about a hour, depending on how much you have to say. It is best to hold the interview somewhere fairly quiet, so perhaps your home or our office, or somewhere else if you prefer. We would like to tape-record the interview, if this is acceptable to you. However, you can turn the tape off at any point if you wish, or terminate the interview at any time.

Confidentiality

Your personal details will be kept in complete confidence. All names will be anonymised in transcripts of the interviews. We will use quotations from the interviews in our writings, but they will not contain anything that can easily identify you.

Outcomes

The findings from the project will be written up into several articles about same-sex marriage in the UK. It is intended these will add to current debates about relationships and families.

Partnership Recognition Reply Slip

Tear off reply slip

If you would like to be contacted about taking part in this project, please fill in your details. This does not commit you to anything at this stage.

Name: _____

Address: _____

Tel: _____

E-Mail: _____

Comments / Questions:

Please send this form to:

Beccy Shipman
Centre for Research on Family, Kinship &
Childhood
Department of Sociology and Social Policy
University of Leeds
Leeds LS2 9JT

REFERENCE No.

ACTIVITIES AND ACHIEVEMENTS QUESTIONNAIRE

1. Non-Technical Summary

A 1000 word (maximum) summary of the main research results, in non-technical language, should be provided below. The summary might be used by ESRC to publicise the research. It should cover the aims and objectives of the project, main research results and significant academic achievements, dissemination activities and potential or actual impacts on policy and practice.

Money management in same-sex couples

Aims and objectives of the project

We aimed to address an important gap in the literature on household financial practices by investigating money management in same-sex couples. We carried out qualitative interviews and a large-scale survey to investigate:

1. How same-sex couples manage their finances.
2. Potential links between money management practices and relationship beliefs.
3. How money management in same-sex couples compares with heterosexual couples.
4. Views on civil partnership legislation.

Main research results and significant academic achievements

This was one of the first (and certainly the first study in the UK) to examine specifically and in detail how same-sex couples manage their finances. We achieved all our research objectives, collected data from 44 in-depth interviews and 510 survey participants. Our main findings were as follows:

Money management

Partial Pooling (PP: a new category of money management) was the most frequent system, used by 10 of the 22 couples in the qualitative interviews. PP involved pooling a portion of each partner's income for household expenses and keeping the rest in individual accounts.

Independent Management (IM) where all money was held separately was used by 7 couples; and 4 couples pooled and managed all their money together. In one couple, one partner controlled and managed all household income (Whole Wage: WW).

The quantitative survey also showed PP to be the most commonly used system (35%); Pooling came next (28%) then IM (21%) and WW (11%).

Key differences from previous findings with heterosexual married couples included: a greater

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separation in finances in same-sex couples; a lower incidence of Total Pooling; and a complete lack of Housekeeping Allowance systems. The overall distribution was strikingly similar to preliminary findings for heterosexual cohabitants who have not (yet) started a family. In general, the Pooling and PP systems described by our interviewees seemed more egalitarian than in heterosexuals (where income disparities often translate into inequalities of access, entitlement, or control over finances). However, the emphasis here was more on *co-independence* than mutual interdependence. Also, whilst joint discretionary spending was typically described as a negotiated process, the higher earner tended to have the final say and could benevolently 'choose' to contribute more than their partner who was unable to reciprocate or 'treat' the other in the same way.

Financial management and relationship beliefs were linked: merged finances were more likely when participants regarded civil partnership (CP) as important for a range of issues. However, we found scant support for the sex differences (between male and female couples) in financial practices suggested by the previous literature. Overall, participants reported a high degree of satisfaction and egalitarianism in their finances.

Civil Partnership and marriage

Opinions about the legal recognition of same-sex partnerships were almost unanimous: 99% of survey participants with a current partner and 93% of single respondents *agreed*, or *agreed strongly* with the principle of legal recognition; the majority would consider entering into a CP. More preferred the term 'CP' to 'marriage'; just over half expected to celebrate CP with 'something like a wedding' and partnered women were significantly more likely to do so than men.

There were significant sex differences in the perceived importance of CP: with partnered women more likely to see it as important for: legal recognition, commitment, current and future children, joint financial responsibility, and next of kin rights. Single men saw CP as more important than single women for current and future children and financial responsibility. In the absence (at the time of data collection) of legal recognition, just under half of partnered respondents had a joint mortgage or joint home ownership, and nearly half had taken steps to protect their partner's financial interests. However, significantly more men had made a will, or nominated their partner on their pension, partly due, perhaps, to men with partners being slightly older and wealthier than their female counterparts.

Participants' views echoed public debates, such as the potential for legal relationship recognition to reinforce a dichotomy between 'acceptable' and 'unacceptable' forms of same-sex relationships. However, the interview accounts were less polarised and more 'messy' than recent

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scholarly debates. Although few were unambiguously pro- or anti-marriage or some form of CP there was a great deal of support for choice and the general principle of recognition. In general, respondents were more likely to support same-sex *marriage* if they saw marriage as the 'gold standard' for relationships and path to equality, and if they regarded same-sex relationships as equivalent to heterosexual ones. Those who endorsed CP instead tended to see marriage as a conventional and flawed institution, and emphasised the differences between same-sex and heterosexual relationships, cultures and communities. This said, because CP is modelled on marriage, it seems to evoke for some the norms of marriage such as monogamy, cohabitation, interdependency, and public avowals of commitment. Thus, some felt that CP entailed positive social change only for the most privileged and heteronormative of non-heterosexuals.

Five discursive themes were identified in the interview data; romance (marriage is the final step to commitment and a way of displaying love); rights (same rights for all couples); recognition (public acceptance); financial and legal responsibilities; and radicalism (e.g., the abolition of marriage in its present form). Overall, our analysis revealed the complex ways in which same-sex respondents regarded legal recognition and considerable disagreement over the precise form it should take.

Dissemination to date

- Four national and 4 international conference papers (see 'Activities' in main report); more in preparation for 2007.
- Two seminars (ESRC-funded series 'Beyond Homo Economicus'; and one at UWE School of Psychology).
- Forthcoming: invited seminar and panel discussion at UWE (March 2007).
- Five articles published/accepted for publication;
- Another 2 ready for submission; a further 3 currently planned.

Other dissemination/Impacts

- Summaries of findings to key stakeholders, policy makers and non-academic users and on our web sites.
- Research-led teaching and supervision of undergraduate and Masters projects and seminars.
- Potential contribution to current and future policy developments concerning legal regulation of non-traditional couples

RES-000-22-0588 - Money Management in Lesbian and Gay Couples

In the UK, same-sex relationships have become increasingly accepted within wider society alongside more traditional forms of coupledness. However, although there has been a considerable amount of research into understanding domestic arrangements within heterosexual households, this is not the case for same-sex households. In particular, little or no research has been carried out on money management in same-sex households. This research aimed to address this gap and to develop a more complete understanding of domestic economies in today's society. Both interview and survey methods were used in the research.

Key Findings

'Partial pooling' is the most-used financial system in same-sex couples

- According to the survey results, 35 per cent of same-sex couples use a 'partial pooling' system of money management, where a proportion of each partner's money goes into a jointly managed pool for shared expenses. Total pooling systems, where both partners pool their entire income, were used by 28 per cent of the survey participants, while 21 per cent of couples kept their incomes separate while contributing jointly to household expenses (referred to as 'independent management').
- The least frequently used systems were those where one partner took complete control of all the finances (11 per cent), and where one partner gave the other a 'housekeeping allowance' (less than two per cent). In contrast, in heterosexual couples these two systems are traditional and still frequently used.

There is generally more separation in finances than in heterosexual couples

- Overall, in same-sex couples, money was managed in a strikingly similar way to that in heterosexual couples without children – where allowance and total pooling systems are also rare.
- The couples interviewed often emphasised the idea of co-independence, in contrast to the mutual interdependence of traditional marriage. Where merged finances did occur, it was often in couples with stable, long-term relationships who also regarded the idea of civil partnership (a legal status parallel to marriage) as important to them.

Money management was generally more egalitarian in same-sex couples

- Participants in the survey and interviews typically felt very satisfied with their financial arrangements, which they generally saw as fair to both partners. This was despite the fact that, in the majority of couples, there was a large disparity in income between the partners.

- In around one-third of couples with partial pooling systems, the partners contributed proportionally to joint expenses depending on their income rather than on a strictly 50-50 basis.
- However, although both partners were genuinely involved in joint spending decisions, the higher-earning partner often had the final say and more control overall.

Nearly all participants favoured legal recognition for same-sex partnerships

- The research was carried out before civil partnership legislation came into force. Participants were asked if they agreed with the principle of legal recognition for same-sex partnerships. 99 per cent of those with a current partner agreed, with just over half saying they would be likely to celebrate a civil partnership with 'something like a wedding'. However, a majority of participants preferred the term 'civil partnership' to 'marriage'.
- Participants' attitudes towards forms of partnership recognition were complex, and influenced by how they viewed marriage. Those who viewed marriage as the 'gold standard' and same sex-relationships as equivalent to heterosexual ones, tended to support same-sex marriage. Others who viewed marriage as flawed and exclusively heterosexual tended to endorse other forms of partnership recognition for same-sex couples.

About the Study

The research was led and carried out by Dr C.B. Burgoyne in the School of Psychology, University of Exeter, and Dr V. Clarke in the School of Psychology, University of the West of England. The interviews were conducted with 44 individuals (12 lesbian and 10 gay male couples). In the survey, 510 people who described themselves as non-heterosexual took part. Participants were recruited via press advertisements and gay and lesbian organisations and events.

Further Information

The researchers expect the findings of this and future research to contribute both to academic theory and social policy. They intend to circulate the results of this research to a variety of non-academic social organisations including the government's Social Exclusion Task Force, the Women and Equality Unit and the Terence Higgins Trust.

Research is continuing on a range of related topics, including money management in heterosexual cohabiting couples and relationship celebrations. In future, the priority is for research into money management in same-sex couples within civil partnerships, and the effects of dependent children.

Key Words

Money management, civil partnerships, couples, egalitarian, households, gay, heterosexual, income, lesbian, marriage, same-sex

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RESEARCH REPORT: RES-000-22-0588

Money management in lesbian and gay couples.

- **Background**

Since the 1980s important advances have been made in understanding intra-household financial behaviour. The present study was specifically designed to address an important gap in this literature concerning same-sex couples. Our longer-term goals were to develop a more inclusive theory of domestic economies, and to contribute to public policy debates about the legal regulation of couple relationships. A key finding from the previous literature is that despite a pervasive rhetoric about equality in heterosexual marriage (Burgoyne and Routh, 2001) in practice the allocation of money is less egalitarian than this suggests. Wives tend to have less access to household money than their partners, and less 'say' in financial decision making especially when the man is the main breadwinner (e.g., Pahl, 1989; Burgoyne, 1990). However, a focus on heterosexual couples (e.g., Pahl, 1995; Vogler and Pahl, 1994; Burgoyne and Morison, 1997) has made it difficult to disentangle gender-related economic asymmetries from potentially confounding factors such as the tendency for traditional gender roles to be reproduced within marriage.

This limitation has seriously hampered both theory and policy development. First, with the recent rise in unmarried cohabitation and the growing acceptability of same-sex relationships, current theory does not adequately reflect the newer, less traditional forms of coupledness or their potential implications for more diverse financial practices. Secondly, in the absence of relevant research, some of the provisions of the Civil Partnerships Act 2004 for same-sex couples were based on the normative assumption of financial interdependence within marriage. Moreover, the Law Commission is currently considering the feasibility and desirability of developing similar legislation for non-married, cohabiting heterosexual partnerships (ref; see below). From the evidence we do have, it appears that less traditional couples may be more

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likely to endorse an ethic of *co-independence* rather than merging their finances (Dunne, 1987, Weeks et al., 2001). Here is a brief summary of previous findings.

Findings from heterosexual married couples: Pahl (1989) developed the following typology of household financial management:

- (i) *Whole wage:* (a) female: the husband hands over all or most of his income and the wife uses this, plus any earnings of her own, to cover all household expenses; more typical for low income households where it is difficult to make ends meet; (b) male: the husband retains all income and manages all household finances; this can leave women with no independent access to money.
- (ii) *Allowance:* The breadwinner gives their partner a sum to cover household expenses and retains control of the remainder; more typical of households with a higher income than in (i).
- (iii) *Pooling:* All or most of household income is pooled. The pool may be managed (and/or controlled) by one partner or both equally.
- (iv) *Independent management (IM):* Both partners (typically) keep separate accounts, dividing bills between them; relatively rare in established married couples and more likely to occur in dual-earner couples.

Longitudinal research (e.g., Laurie and Rose, 1994) shows that pooling is the most common system with about half of married couples using it at any one time, though with much movement over time between categories (Pahl, 1995). Separate systems (such as IM) appear to be more common in cohabiting couples (Vogler, Brockmann and Wiggins, 2006) and at the start of marriage (Burgoyne, Clarke, Reibstein and Edmunds, 2006).

Financial management in same-sex couples: There has been very little research on this topic in the UK and few studies focusing specifically on financial issues (Kurdek, 1994, Peplau and Cochran, 1990). However, it appears that same-sex couples are more likely to be dual-earners with a

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greater emphasis (especially in lesbian relationships) on striving for and achieving equality than is typical in heterosexual couples (e.g., Dunne, 1997). Prior research suggested that many same-sex couples manage money separately though there may be some merging of finances over time (Blumstein and Schwartz, 1985, DePoy and Noble, 1992, Clunis and Green, 1988).

The present project was part of an ongoing research programme on money within couple relationships. It builds on three earlier projects on money in marriage (and remarriage) funded by the Nuffield Foundation (Burgoyne); the Lord Chancellor's Department (Burgoyne); and the Leverhulme Trust (Burgoyne and Sonnenberg). It has also been running in parallel with a number of other projects, as follows: (i) ESRC RES-000-22-1471: '*Financial management practices in non-traditional heterosexual couples*' (Burgoyne and Sonnenberg); (ii) funded by the Department for Constitutional Affairs: '*The Living Together Campaign: Impact on legally aware cohabitants*' (Barlow and Burgoyne); (iii) funded by the Nuffield Foundation: '*The Common Law Marriage Myth and Cohabitation Law Reform Revisited*' (Barlow and Burgoyne). The findings of the latter two studies are urgently awaited by the Law Commission which (as mentioned earlier) is currently consulting on an extension of legislation to cohabitants.

- **Aims and Objectives**

As stated in the original proposal, our principal aim was to investigate financial practices in same-sex partnerships. This was one of the first studies (and certainly the first in the UK) to examine specifically and in detail how such couples managed their finances. For this reason, the project comprised an initial exploratory phase which, together with the findings from previous research, generated hypotheses for Phase 2. However, as the UK Government introduced a Civil Partnerships (CP) Bill shortly after work began on the project, our original aim with regard to the perceived implications of legal recognition for same-sex relationships was extended. We had the following objectives:

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Objectives

1. To examine, in detail, how same-sex couples manage their finances and to refine the existing typology if necessary.

Objective achieved: *Phase 1 (see below) achieved an in-depth analysis of financial management practices with a larger sample than originally planned. We added the category of 'Partial Pooling' to the typology thus making it more relevant to financial practices in this population. Phase 2 revealed the prevalence of the different forms of money management in a much larger sample and allowed us to compare financial issues in lesbian couples and gay male couples.*

2. To explore potential links between money management practices and beliefs and expectations about the relationship.

Objective achieved: *Phase 1 indicated that couples' discourses concerning their financial practices closely mirrored their perceptions and expectations about the relationship. This was confirmed in our quantitative analysis of Phase 2 survey data, where the perceived importance of CP for a number of relationship issues (e.g., commitment, financial responsibility, kinship rights) was found to be a significant predictor of treating finances in a more collective way.*

3. To explore similarities and differences in money management practices in lesbian, gay and heterosexual couples.

Objective achieved: *Phase 2 revealed few of the hypothesised sex differences between lesbians and gay men suggested by previous literature on same-sex couples. However, the patterns of money management in this sample showed some interesting differences from those of heterosexual married and cohabiting couples.*

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4. To refine theory by disentangling the influences of factors such as sex and traditional marital roles.

Objective achieved: *Our findings reveal that same-sex couples are 'writing their own scripts' about financial practices, with less emphasis on the traditional roles associated with marriage. At the same time, however, the higher earner tends to be afforded higher status and greater financial control. A more inclusive theory and a more fine-grained approach for future research will now be developed, taking more account of factors such as relationship ideology, perceived ownership of money and couples' expectations of co-independence versus interdependence within the relationship.*

5. To explore same-sex couples' understandings of their current financial rights and responsibilities, and their awareness of how these might change with civil partnerships legislation.

Objective achieved: *This objective was broadened (as outlined earlier) to investigate: the importance of CP for a variety of legal, financial, and relationship/kinship rights and responsibilities; whether and how a CP might be celebrated (e.g., by a 'wedding' or name changing); what terminology is preferred by same-sex respondents for a legally recognised partnership; steps that partners had taken to protect each other in the event of death or relationship dissolution etc.*

- **Methods**

Phase 1: Qualitative Study

This (largely exploratory) phase aimed to collect in-depth, qualitative interview data from each partner separately in 20 same-sex couples (self-defined) who met the criteria for inclusion in the study. We exceeded this target and achieved a sample of 12 lesbian and 10 gay male couples (a total of 44 interviews). The majority were interviewed in their own homes, and a check-

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list of topics was used as a guide for the interviews (see Annex 1).

Recruitment of couples was difficult and time-consuming but was achieved via advertisements in the regional and national gay press, local lesbian and gay organisations and venues, on community notice boards in local 'alternative' bookshops and other stores, local universities, Mardi Gras/Pride events, and 'snowball' sampling. The data were audio-taped, fully transcribed and analysed using a range of qualitative techniques, including grounded theory (Charmaz, 2006) thematic analysis (Braun and Clarke, 2006), and discursive analysis (Potter and Wetherell, 1987).

Phase 2: Survey

Specially-designed questionnaire: Items were developed from the findings of Phase 1 and the previous literature to test a series of hypotheses concerning financial practices. There were separate versions of the questionnaire for respondents in a current relationship and single respondents. Paper and on-line versions were constructed. (See example in Annex 2).

Recruitment: With the aim of achieving a diverse (convenience) sample that met our criteria for inclusion, we used similar contacts as for Phase 1 to recruit participants who defined themselves as non-heterosexual in orientation, aged 16 years and older who were either single, or currently in a same-sex relationship with a duration of 6 months or more. To ensure homogeneity of economic and legal context participants also had to be ordinarily resident in the UK. Our final sample comprised 510 individuals.

Treatment of data: Separate datasets were created in SPSS for the single and partnered respondents. In addition to a range of other statistical analyses, we used Multinomial Logistic Regression analyses to test some of the hypotheses generated for this Phase.

- **Results**

Phase 1: Qualitative Study

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Phase 1 results are presented in two sections:

- A. *Money management and beliefs about the relationship* (see Burns, Burgoyne and Clarke, 2007, in press); addressing aims 1 and 2 of this research.
- B. *Recognition and regulation of same-sex relationships* (see Clarke, Burgoyne and Burns, 2006; 2007) addressing aim 5 of this research.

A. Money management and beliefs about the relationship

Three of Pahl's (1989) original categories of money management were represented in our sample (see Table 1). None had an allowance system. Nearly half (4 gay male and 6 lesbian couples) used a system that fell between pooling and independent management, and this required a new category: partial pooling (PP).

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Table 1: Money Management system by sex and length of relationship.

System	Couples (N)	Lesbian couples	Gay male couples	Years Together
Total pooling	4	2	2	1 – 33
Partial pooling (proportional contributions)	7	3	4	1.5 – 30
Partial pooling (equal contributions)	3	3		5-12
Independent Management (proportional split)	6	4	2	1-4
Independent Management (equal split)	1		1	4
Whole wage	1		1	10
Totals	22	12	10	

Table 1 shows a further level of classification indicating whether partners contributed 50/50 or proportional to their incomes to joint expenses. This was important with regard to couples' reports of equality and fairness, as, in contrast to earlier findings (Harry, 1984, Dunne, 1997), an overwhelming majority of our couples had a large disparity in income levels (Weeks et al., 2001).

Pooling: Apart from ISAs (which can only be held in an individual name) all couples in this group kept income in joint current and savings accounts to which both partners had access. All had joint mortgages and their homes were owned in both partners' names and all but one were dual earners. Treatment of money reflected a commitment to sharing and a strong ethic of togetherness. None kept track of individual financial contributions, or had access to a separate and private pool of money for personal spending. In all cases it was assumed that any financial crises would be managed together as a couple and that each would support the other (financially and otherwise)

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through this. In the absence of legal regulation (at the time of the study) this was seen as cementing the relationship, and as a tool for limiting feelings of inequality or a lack of entitlement when there were differences in partners' incomes. The latter represents a major difference from pooling in heterosexual couples, where income disparities often translate into inequities in terms of access, entitlement, or control over finances.

Partial Pooling: Here, the emphasis for the majority was on fairness or equalising outcomes, combined with a notion of 'independent togetherness' or co-independence. 'Means testing' to determine contributions to joint expenses was described as an 'ethical' and 'moral' commitment to equality. Several contrasted this with the perceived inequalities in heterosexual relationships, and linked their efforts to a political commitment to egalitarianism within the wider same-sex community. They were more explicit and emphatic about equality than we have found in PP heterosexual couples in early marriage (Burgoyne et al., in press).

However, the degree to which the pooled money was treated as truly joint in practice is debatable: earning less than one's partner tended to predict a sense of diminished entitlement to 'own', use or decide about that money or to have equal access to PSM. Few would feel comfortable either being supported or providing financial support in the long-term, although agreed that this would happen if necessary. Although discretionary spending for joint activities/benefit was described by most as a negotiated process, and in most cases, the higher earner had the final say and could benevolently 'choose' to give more to their partner, who was unable to reciprocate or 'treat' the other in the same way. This was sometimes glossed over by the PP higher earners. In these respects, therefore, this group seemed more similar to their heterosexual counterparts (see Burgoyne et al., 2006, on newly-weds, and Elizabeth, 2001, on cohabiting couples).

Independent Management: Here, household expenses were generally paid by the higher earner to whom the other paid a contribution from their own account. A key feature was a valuing of financial independence characterised

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by autonomous control over one's own money. However, couples were quick to point out that this did not indicate a lack of commitment, and the future possibility of a more collective arrangement was hinted at, indicating perhaps the ubiquity of the sharing norm for long term partnerships (see also Blumstein & Schwartz, 1985). In many respects this group resembled those heterosexual couples who use IM at an early stage of living together prior to marriage. Unlike the latter, however, different attitudes towards money and spending, large disparities in income levels and personal assets, different class backgrounds and some significant differences in age between partners, combined to provide an impression of IM partners in this sample as differing from one another in some significant ways.

Whole Wage: This (one) couple operated a system that mirrored the WW system in heterosexual couples, and for much the same reasons. One partner had experienced financial problems in the past and the other partner had taken control; he also monitored all spending from all the separate accounts.

B. Recognition and regulation of same-sex relationships

The accounts of the participants were less polarised and considerably more 'messy' than recent scholarly debates about same-sex marriage. Our analysis suggests that either-or debates about same-sex marriage, and tick box responses to simple yes/no questions in popular polls and in (some) quantitative research probably conceal a great deal of complexity. However, some patterns emerged: few participants were unambiguously pro- or anti-marriage or some form of CP; there was a great deal of support for choice and the general principle of legal recognition, with many wanting the option of deciding not to take up the available legislation. There was considerable disagreement about what form it should take. Views on the latter hinged on how marriage was regarded. Respondents were more likely to support same-sex marriage if they (i) saw marriage as the gold standard of relationship recognition and the path to equality for non-heterosexuals and (ii) regarded

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same-sex relationships as equivalent to heterosexual ones. Those who endorsed non-marriage forms of recognition tended to view marriage as a conventional (heteronormative, religious) and flawed institution and emphasised the differences between same-sex and heterosexual relationships, cultures and communities. Some of the positions adopted by the participants in this study echoed those found in public discussions, including the potential for legal recognition to reinforce a dichotomy between 'acceptable' and 'unacceptable' forms of non-heterosexual lifestyle. For example, debate about the effects of CP has centred around the potential for 'dangerous queers' (such as single lesbian mothers, bisexuals, lesbian feminists, radical gays, working class and non-white LGBT people, non-monogamous couples) to give 'good gays' (white, middle-class, monogamous, cohabiting same-sex couples) a 'bad name'. Because civil partnership is modelled on marriage, it seems to evoke (explicitly and implicitly) the norms of marriage such as monogamy, cohabitation, interdependency, and public avowals of commitment. Thus, some participants highlighted the potential for civil partnership (CP) to contribute to positive social change only for the most privileged and heteronormative of homosexuals.

Five discursive themes underpinned participants' conceptualisations of CP and same-sex marriage: romance, rights, recognition, responsibilities and radicalism. A minority of participants emphasised the importance of entering into a CP for reasons of love, whereas others downplayed or dismissed the role of legal recognition in solidifying or constituting a relational commitment. Most participants highlighted both the practical and material rights attached to relationship recognition (whether or not they wanted to access these benefits for themselves) and the potential for CP to secure equality for same-sex relationships in the UK. A smaller number of participants emphasised the more diffuse and less tangible benefits of CP such as social validation and the potential for reducing mundane heterosexism (Peel, 2001). These themes provided powerful support for the 'rightness' of legal recognition. At the same time, some participants highlighted the potential losses, such as a shrinking income and the replacement of freedom, choice and creativity with regulation

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and responsibility. Others welcomed the mutual dependency associated with CP and saw it as part of the 'equality package'. Finally, a significant number of participants took a more radical view, raising objections to marriage (and the ways in which civil partnership mirrored marriage) and argued for the institution of marriage itself to be reformed or replaced. Overall, our analysis revealed the complex ways in which same-sex respondents regarded legal recognition and considerable disagreement over the precise form it should take.

Phase 2: Survey

Burgoyne, Clarke, and Burns (forthcoming; addressing aims 2, 3, 4 and 5 of this research)

Money management

As predicted the most common system of money management was Partial Pooling (35% with about two-thirds of partners in this category making equal contributions to household expenses and the rest contributing proportionally to income). Jointly-managed (total) Pooling (P) came next (28%); then IM (21%); Whole Wage (11%); and the Allowance system (less than 2%). The proportion using WW was considerably lower than typically found in heterosexual married couples (e.g., 37% in Pahl, 1995), but higher than in a recent study of heterosexual couples about to get married (7%: Burgoyne, Reibstein, Edmunds, and Dolman, in press). Compared with heterosexual married couples, there was also less Pooling, less use of Allowance systems and much more separation in finances (Pahl, 1995). However, the distribution of systems in the present study bore a striking resemblance to that of childfree cohabiting heterosexual couples in Vogler, Brockmann and Wiggins (in press).

Determinants of money management

In order to identify possible predictors of having more or less merged finances, we carried out a series of multinomial logistic regression analyses

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with allocative systems as the nominal dependent variable (excluding the few cases using the Allowance system) and a variety of demographic financial and relationship variables as predictors. In the final model, only perceived *importance of CP* score, and having both names on the mortgage remained significant, accounting for 13.5% of the variance (Nagelkerke pseudo R-square). Attaching less overall importance to CP reduces the odds of total pooling by 77% and the odds of using Whole Wage by 85% (both compared to the odds of IM). Compared with the odds of IM, having only one partner's name on the mortgage reduces the odds of using Total Pooling by 72% and the odds of using Partial Pooling by 67%. This will need to be explored in further research, but these findings suggest that merging finances may symbolise the type of stable, long-term relationship represented by entering a CP.

Sex differences in money management

Contrary to predictions, there were no significant sex differences (between gay male and lesbian respondents) in the distribution of money management systems, the reasons for their choice, or the discomfort associated with disparity in incomes. Overall, only 17% said they had chosen their system because it was the 'most equal'; 37% because it was the 'fairest'; and 35% because it was 'simplest'. Women did not regard it as more important than men to be involved in the household finances (82% overall). These findings suggest scant support for earlier suggestions (e.g., Dunne, 1997) that women in same-sex relationships are more concerned about equality than are men.

Combining the responses of men and women, around three-quarters said that they had access to PSM and a similar proportion said that their partner also had such access; they were fairly evenly split between who had the most PSM (partner 27%; Me 31%; neither 36%) and 89% said that it would not matter if they had more PSM than their partner. The majority (83%) reported being 'satisfied' or 'very satisfied' with their current financial arrangements, though 30% said that money was 'sometimes' a source of tension between partners. Decision making appears to have been very much a shared activity, with the majority (78%) saying 'both' had the final say in big financial

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decisions and 49% saying that 'both' had the ultimate responsibility for organising household money and paying bills. Most were buying or already owned their homes (64%); of these the majority (61%) had both names on the mortgage and just over half (52%) were contributing to it equally. The distribution of money management systems regarded as 'the most desirable' for single participants was essentially the same as that for those with partners but far fewer would opt for one partner to take charge of the pooled money. This seems to mirror the power of the sharing norm for those individuals who have yet to embark on joint financial arrangements.

Overall, the pattern of results for financial beliefs and practices was very different from that typically observed in married heterosexual couples (and that so far seen in heterosexual cohabiting couples). Some caution is needed about the picture presented by the present sample, who, for political reasons may be more at pains to present their own relationships in a positive light than those whose relationships already have – or could have - legal status. Nonetheless, we did not find the expected sex differences, and overall, there seemed to be a very high degree of satisfaction and egalitarianism in financial management.

Views of Civil Partnership

Opinions about the legal recognition of same-sex partnerships were almost unanimous: 99% of those with a current partner and 93% of those who were currently single either *agreed*, or *agreed strongly*, with the principle, and the majority would also consider entering into a CP. More preferred the term 'Civil Partnership' to 'marriage'. Just over half of all respondents said that they were likely to celebrate a CP with 'something like a wedding' though partnered women were significantly more likely to do so than the partnered men.

There were significant sex differences in the perceived importance of CP: all of the women saw CP as significantly more important than partnered men for a number of issues: legal recognition, commitment, current children and future children, joint financial responsibility, and next of kin rights. Single men saw

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CP as significantly more important than single women for current children and future children, as well as for financial responsibility.

In the absence (at the time) of legal recognition, just under half of those in a current relationship had a joint mortgage or joint home ownership, and nearly half had taken steps to protect their partner's financial interests. However, significantly more partnered men than partnered women had made a will, or nominated their partner on their pension. This may be explained partly by the fact that the men with partners were slightly older overall and wealthier than their female counterparts.

- **Activities**

Conference papers:

Burns, M.L., Burgoyne, C.B., & Clarke, V. (2006). Financial affairs? Money management in same-sex relationships. Proceedings of IAREP/SABE Conference, Paris, France, 5-8 July.

Burns, M.L., Burgoyne, C.B., Clarke, V., & Ashby, K. (2005). Money talks? Same-sex partners discuss money management in their relationships. 30th Annual Congress International Association for Research in Economic Psychology, September 21-24: Prague, Czech Republic.

Burns, M.L., Clarke, V. & Burgoyne, C.B. (2005). For love or money? Same-sex couples' views on civil partnership and marriage. British Psychological Society Psychology of Women Annual Conference, July 6-8: University of Huddersfield, Huddersfield, UK.

Clarke, V., Burgoyne, C. & Burns, M. (2006). 'Would we both wear dresses?' Same-sex couples' accounts of relationship celebrations. British Psychological Society Lesbian & Gay Psychology Section Conference: December 1-2, London.

Clarke, V., Burgoyne, C.B., & Burns, M.L. (2005). Exploring UK same-sex couples' views of partnership legislation. In V. Clarke and E. Peel (Conveners), The politics of same-sex relationship recognition [Symposium]. International Society of Political Psychology 28th Annual Scientific Meeting, July 3-6, Toronto, Canada.

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- Clarke, V., Burgoyne, C.B., & Burns, M.L. (2005). Money talks? Same-sex partners discuss civil partnership, marriage and financial decision making. In E. Peel and V. Clarke (Conveners), *Celebrating differences: Relationships in the 21st century* [Symposium]. British Psychological Society Quinquennial Conference, March 30-April 2: University of Manchester, Manchester, UK [Abstract published in *Proceedings of The British Psychological Society*, 13(2), 174].
- Clarke, V., Burgoyne, C.B., & Burns, M.L. (2006). 'Would we both wear dresses?' Same-sex partners' accounts of relationship celebrations. Society of Australasian Social Psychologists 35th Annual Conference: April 20-23, Australian National University, Canberra, Australia.
- Clarke, V., Burns, M.L., & Burgoyne, C.B. (2006). 'Who would take whose name?' Naming practices in same-sex relationships. British Psychological Society Psychology of Women Section Conference: July 5-7, Manchester Metropolitan University.

Seminars:

- Burns, M.L., and Burgoyne, C.B. (2006). Keeping the change: Money management in same-sex relationships. 29-30th June workshop at Exeter in ESRC-funded series 'Beyond Homo Economicus': <http://psynet.ex.ac.uk:8200/research/esrcseminars/prog>
- Clarke, V. (2006). Would we both wear dresses? Same-sex partners' accounts of relationship celebrations. UWE, Faculty of Applied Sciences, School of Psychology Seminars.

Further dissemination in preparation: papers at conferences in Sydney (WAS, 2007) and SASP (2007, Brisbane); at the 2007 Annual Colloquium of IAREP to be held in Slovenia; a summary report to participants and key stakeholders as well as those who assisted us with recruitment; a summary of findings will be posted on our research pages at UWE and University of Exeter; a planned seminar on the quantitative findings of the survey on March 21st 2007 at UWE to be followed by a panel discussion on civil partnerships and marriage with an invited audience of speakers and participants.

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- **Outputs**

The results of these studies have been or are currently being written up in 7 manuscripts, 5 of which have already been accepted for publication, and 2 currently in preparation with plans for submission by early 2007. Further theoretical papers are also in preparation.

Burgoyne, C.B., Clarke, V., and Burns, M.L. Money management and Civil Partnership views in same-sex couples: results from a survey (working title) to be submitted early 2007 to *Journal of Marriage and Family*.

*Burns, M.L., Burgoyne, C.B., & Clarke, V. Financial affairs? Money management in same-sex couples, in press, *Journal of Socio-Economics* (due out early 2007).

*Clarke, V., Burgoyne, C.B., and Burns, M.L. Romance, rights, recognition, responsibilities and radicalism: Same-sex couples' views on civil partnership and marriage. Chapter 9 in V. Clarke and E. Peel (Eds.), *Out in Psychology: Lesbian, gay, bisexual, trans and queer perspectives*. 2007, pp. 173-193: Chichester: Wiley & Sons Ltd.

Clarke, V., Burns, M.L., and Burgoyne, C.B. "Who would take whose name?" An exploratory study of naming practices in same-sex relationships. Accepted (accepted by and currently under revision for) *Journal of Community and Applied Social Psychology*.

Clarke, V., Burgoyne, C.B., and Burns, M.L. (2006). Just a piece of paper? A qualitative exploration of same-sex couples' multiple conceptions of civil partnership and marriage. *Lesbian and Gay Psychology Review*, 2006: 7, 141-161.

Clarke, V., Burgoyne, C.B., and Burns, M.L. (2004). For love or money? Comparing lesbian and gay and heterosexual relationships. *The Psychologist*, 2004: 18, 356-8.

Clarke, V., Burgoyne, C.B., and Burns, M.L. "Would we both wear dresses?" Same-sex couples' accounts of relationship celebrations. In P. L. Hammack and B. J. Cohler (eds.), *The Story of Sexual Identity: Narrative, Social Change, and the Development of Sexual Orientation*.

REFERENCE No.

New York, NY: Oxford University Press. (Invited contribution in preparation).

(* 2 nominated outputs)

- **Impacts**

As soon as the quantitative results have been accepted for publication, we shall send a summary of our findings to non-academic users such as One-Plus-One, the Association of Community Family Trusts, the Government's Social Exclusion Task Force, the Terence Higgins Trust, and the Women and Equality Unit. We also hope to disseminate the results at a forthcoming conference of lawyers and academics.

- **Future Research Priorities**

The theoretical implications of this research remain at the core of our current research and plans for future projects. Currently the PI is engaged in ongoing research in collaboration with colleagues on (i) heterosexual cohabiting couples (ESRC RES-000-22-1471); (ii) a study funded by the DCA; and (iii) a study funded by the Nuffield Foundation. Dr. Clarke (with colleagues) is developing our findings on relationship celebrations, naming, and the political and ideological dimensions of legal recognition in a study of 'the ritualistic and political meanings of civil partnership among non-heterosexuals', with funding from the British Academy. We anticipate that these other research activities, combined with the present findings, will be instrumental in developing both theory and policy in this area. Our future plans for this research programme include the following: (i) Clarke, Burgoyne and Burns are developing a funding application for a longitudinal study of financial practices and other relational issues in same-sex couples who decide to opt for a Civil Partnership; and (ii) the issue of power in relationships more generally needs theoretically updating and more focused empirical investigation; Burgoyne, and Sonnenberg are currently developing a future project on this topic. We have

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identified the following as urgent research priorities: examining the effects of CP, and the presence of dependent children, on money management in same-sex couples.

More immediately, once the articles in preparation have been submitted, we shall complete our analysis of the qualitative, open-ended data from the survey. This includes respondents' views on, for example: their financial practices; changing or keeping surnames on entering a CP; the issue of legal recognition; and different forms of relationship celebration. We anticipate that this will lead to a further 2-3 papers for peer-reviewed journals.

ANNEXES.

1. Interview schedule

MONEY MANAGEMENT AND FINANCIAL DECISION MAKING IN SAME-SEX RELATIONSHIPS

(Question order and wording tailored to each interviewee; open ended questions asked and prompts (shown in italics) used where necessary)

Background Information

- How long have you been with your current partner(s)?
- Do you live together? *If yes, how long have you lived together? If no, can you tell me a bit about your living arrangements?*
- Do you have any children? *How many? Age? Are you financially responsible for them? Does your partner(s) have any children? How many? Age? Are you financially responsible for them?*
- Do you work? If yes, full time/part time? Does your partner(s) work? Full time/part time?
- Do you earn significantly more/less than your partner(s)? *How do you feel about that? How does your partner(s) feel about that?*

(1) Civil partnership questions

- Have you celebrated your relationship in any way? *Had a commitment ceremony/signed a partnership register/got married/exchanged rings etc.? Can you tell me why/why not?*
- Have you any plans to do so in the future? *What does your partner(s) think?*
- Do you share the same surname? *Have you considered this? Why/why not?*
- Do you think same-sex relationships should be legally recognised in some way?/Should same-sex partners be allowed to get married? *Can you tell me why/why not? What kind of recognition would you like? Would you like pension rights etc.? What does your partner(s) think?*
- *If yes regarding question about wanting legal recognition for relationship, what do you think about these different arrangements:*
 - Same-sex partners should be able to marry in the same way that heterosexual couples can now marry with the same rights
 - Same-sex partners should be able to legally register their relationship, not as marriage but with the same rights as marriage
 - We should eliminate the word 'marriage' for everybody and all relationships should be recognised equally in law
 - Same-sex relationships should have a different set of legal rights from married heterosexual people.
- The Government are proposing to recognise same-sex relationships in the form of civil partnerships – is this something you would want for this relationship? *Can you tell me why/why not? What does your partner(s) think?*
- Would getting married etc. change anything about your relationship?
- The Government proposals require civil partners to support each other financially – would you be happy to do this? *Would your partner(s)? Do you think you would 'lose out' financially if you registered your relationship?*

(2) Money management questions

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Basic

- How do you manage your finances? *Do you manage your finances with your partner(s)? Can you tell me why/why not? Do you pool any of your income? If so, why? Do you pool roughly the same amount each (or do you pool an amount based on what you earn)?*
- *(If equality is described as important in the relationship and pooling of some kind is reported then ask) What do you consider equality to be? 'Fairness' based on equal contributions or 'equity' based on unequal but proportionate contributions?*
- *If one of you is earning less than the other, does this affect how either of you feel about accessing or spending money? Do you do anything to protect against either partner feeling more entitled to money/spending?*

Prompt/detail questions

- *What bank accounts do you have? What goes into them? What comes out of them?*
- *How do your bills (rent/mortgage, electricity, gas, water, council tax, phone etc.) get paid? Who pays them?*
- *Does one of you keep more of an eye on your (joint) finances and whether bills are paid?*
- *We've asked about your salary already, do you have any other income/assets? (savings accounts, premium bonds, inheritance, property, cars etc.) Are these individual/joint assets?*
- *Are your (individual) savings/assets roughly equal? Do you both pay in similar amounts to your bank account?*
- *Do you have any credit cards/store cards (individual/joint)?*
- *Are you buying this house (in joint names)? Who pays the mortgage? Who paid the deposit?*
- *Do you or your partner(s) have any debts? Who is responsible for them?*
- *Have you or your partner(s) discussed/made a will? What provisions have you made for your partner(s)/has your partner(s) made for you?*
- *Do you have a pension? Does your partner(s)?*
- *In your dealings with institutions, regarding your finances have you encountered any discrimination or prejudice?*
- *Do you have personal spending money? Does your partner(s)? Do you have roughly similar amounts?*
- *Who pays when you go out? Who paid the last time? How does this get decided? Do you try and 'balance' things out (e.g., based on what you earn)?*
- *Do you loan each other money? Do you pay each other back? When does it become necessary? A fiver? A tenner?*
- *How much do you talk to each other about spending? Is everything you spend discussed? Do you feel able to spend up to a certain amount without discussing it?*

Evolution of the system/their ideas about money

- *Why do you organise your finances in this way? When did you start doing things this way? Who suggested it?*
- *Where do your ideas about money come from?*
- *How have you done things in past relationships/how do you do things in other relationships?*
- *How did your parents organise money?*

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- *What advice would you give to same-sex partners about organising their finances? How should partners deal with money?*
- *Do you think heterosexual partners organise money differently from same-sex partners? Can you tell me why/why not?*
- *Do you have any plans for children? Will raising children change the way your organise money?*
- *Might all this change in the future?*

(3) Control and ownership of money questions

- *Is the money you earn 'your' money? If they pool any of their income - What about the money you pool together? What about your partner(s) money?*
- *Do you/should you do as you please with 'your' money?*
- *Do you ever fall out over money?*
- *Is this a balanced way to manage your finances?*
- *If there is a significant discrepancy in their incomes - Do you doing anything to make the lower earner feel equal?*

(4) Relationship belief questions

- *Is this an 'exclusive' relationship or do you and/or your partner also have other partners? Do these other relationships have any financial aspects to them?*
- *Who 'wears the trousers' in your relationship?*
- *How does 'give and take' work in your relationship?*
- *What do you contribute to this relationship? What does your partner(s)?*
- *Who does what around the house? (Cooking, doing the dishes, food shopping, washing clothes, ironing, hovering, dusting and other cleaning, DIY, child care, changing the light bulbs etc.)*
- *How do you divide things up? Why do you divide things in this way?*
- *Does one of you tend to do more than the other? Can you tell me why/why not?*
- *Do you have a set time for housework (a Saturday morning say)?*
- *What would happen if you or your partner lost their job? Would you support each other?*
- *Some people say that the way they deal with money reveals something about their relationship – is that true for you?*

Is there anything you'd like to add? Anything we haven't covered?

Thank you!

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- 2. Example survey questionnaire (for information): This version was used for those currently in a relationship. For the paper version, the original was formatted with response boxes etc. in Excel; for the on-line version we used PHP software.**

MONEY MANAGEMENT AND FINANCIAL DECISION-MAKING IN SAME-SEX RELATIONSHIPS

(The questionnaire had a cover sheet providing background information on the study, details of confidentiality and other ethical considerations, instructions on how to complete and return the questionnaire.)

Section One: Legal Recognition of Same-sex Relationships

1.1 Have you or are you planning to celebrate your relationship in any way? (Tick all that apply)

No
Commitment ceremony
Ring exchange
Party
Yearly anniversary celebration
Joint bank accounts
Joint mortgage
Other (please specify)

1.2 Do you agree that same-sex partnerships should be legally recognised? (Tick the box that best describes your answer)

Strongly agree Agree Don't know Disagree Strongly Disagree
Please explain your answer

1.3 When it is available would you ever consider having a civil partnership in the UK (now or in the future)?

Yes Why?
No Why not?

1.4a If you were to enter into a civil partnership you would want to celebrate that with something like a wedding?

Very likely Likely Don't know Unlikely Very unlikely

1.4b What kind of celebration would you have?

No celebration Holiday Wedding Small party with
close friends/family Private celebration with partner Other (please specify)

1.5 Do you think you and your partner have the same views about entering into a civil partnership?

Yes No Don't know

1.6 What term should be used publicly to refer to legally recognised same-sex partnerships?

Marriage

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Civil Partnership
Other Please say what
Please explain your answer

1.7 How important do you consider each of the following aspects of legalising same-sex relationships? (Please tick one response to each)

very important important unimportant very unimportant

For legal recognition
For making a commitment
For securing inheritance rights
For your/your partner's children
For having children (in the future)
To make pension transfer easier
For being financially responsible for each other
For next of kin rights
For protection if relationship ends
For recognition of your relationship (by others)
Other
Please add any additional comments here

1.8 Have you done anything to protect your or your partner's rights within your relationship?
(Tick all that apply)

Made a will
Nominated partner on pension
Joint tenancy agreement
Joint mortgage
Joint home ownership
Power of attorney
Next of kin agreement
Other (please specify)
Please add any additional comments here

1.9 How committed do you feel to your current relationship?
Very committed Committed Don't know Uncommitted Very uncommitted

"1.10a If you were to enter into a civil partnership, would you and/or your partner make any changes " to your names?

No Yes Don't know

1.10b If yes which of the following options is most likely?

I would take my partner's last name
My partner would take my last name
We would both take a new last name
I would combine both of our last names into a hyphenated last name
My partner would combine both of our last names into a hyphenated last name
We would both combine our last names into a hyphenated last name
I/my partner have already change our name/s
Other (please specify)

"1.10c If you think you would make name changes, why would you and/or your partner consider this?"

To mark our commitment

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- To symbolise our identity as a couple
- To symbolise our identity as a family
- To distance ourselves from one or both of our families
- To make it easier for naming children we may have in the future
- Other (please explain)

"1.10d If name changing is not important to you and/or your partner, please explain why it is not"

Section Two: Money Management Beliefs and Practices

"2.1 If you are living with a partner, please tick one box to indicate which of the following options comes closest to how you and your partner currently organise your finances.

- We pool all income and manage it together
- We pool all/nearly all income and one partner takes over all responsibility for it
- Who takes overall responsibility and why?
- One of us takes overall responsibility for all (or most) of the income whilst the other partner receives a housekeeping allowance
- We pool some of our income (with the same contributions from each partner) for household expenses and keep the rest separately
- We pool some of our income (with different contributions from each partner) for household expenses and keep the rest separately
- Who contributes more and why?
- We keep our incomes separate and split the cost of/pay for separate bills proportional to our incomes.
- We keep our incomes separate and split the cost of/pay for separate bills equally.
- Some other arrangement (please describe)

2.2 Please tick one box below to indicate the most important reason for your choice

- | | | | | |
|----------------------------|---------|------------|------------|--------------|
| Simplest | Fairest | Don't know | Most equal | Other reason |
| Please explain your answer | | | | |

2.3 Do you and/or your partner have access to personal money to spend as you wish (e.g. on yourself) without consulting each other? (Tick all that apply)

- | | | | |
|--|-----------------------|----------|------------|
| Yes my partner does | No my partner doesn't | Yes I do | No I don't |
| "If yes, where does your personal spending money come from?" | | | |
| "If yes, where does your partner's personal spending money come from?" | | | |

2.4 Who in your household has the most personal spending money?

- | | | | |
|------------|--------|---------------|------------|
| My partner | Myself | Neither of us | Don't know |
|------------|--------|---------------|------------|

2.5 Does it matter if you have more personal spending money than your partner?

- | | |
|----------------------------|----|
| Yes | No |
| Please explain your answer | |

2.6 Do you earn significantly more or less than your partner?

- | | | | |
|--------------------|--------------------|----------------|------------|
| Significantly more | Significantly less | About the same | Don't know |
|--------------------|--------------------|----------------|------------|

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Legally recognised relationships
 "(e.g., civil union, marriage, civil pact)"

Length of relationship

3.5 Do you have any other romantic/sexual relationships that involve financial arrangements?

Yes No
 If yes please specify

3.6 Have you or your partner ever been in a heterosexual marriage?

You Yes No
 Your partner Yes No

3.7 Do you and/or your partner have any children that you are financially responsible for?

Yes Number Ages
 No

3.8 Which ethnic group do you belong to? (Please tick one response that best describes you)

Black African	Black Caribbean
Black Other (please specify)	Indian
Pakistani	Bangladeshi
Chinese	Asian other (please specify)
White UK	White other (please specify)
Other (please specify)	

3.9 Are you a practising member of a religious faith?

Yes (please specify)
 No
 "If yes, how important is that in your life?"

Very important Important Don't know Unimportant Very unimportant

3.10 Where do you live?

North England	Midlands
South East England	Eire
Wales	South West England
Scotland	Northern Ireland
London	Other (please specify)

3.11 Which of the following options best describes your (and your partner's) current situation?
 (Please tick all that apply)

Your situation	Your partner's situation
In paid/self employment	In paid/self employment
Unemployed	Unemployed
Retired from paid work	Retired from paid work
Looking after family/home	Looking after family/home
Full-time student	Full-time student

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Part-time student
 In part-time employment
 Long-term sick
 Other (please specify)

Part-time student
 In part-time employment
 Long-term sick
 Other (please specify)

"3.12 If currently employed, please state your occupation"

You

Your partner

Full time

Part time

Full time

Part time

3.13 Please tick one box to indicate what your and your partner's annual income is before any deductions.

You

Your partner

"Below £4,999"

"Between £5,000 & £9,999 "

"Between £10,000 & £19,999"

"Between £20,000 & £29,999"

"Between £30,000 & £39,999"

"Between £40,000 & £49,999 "

"Between £50,000 & £59,999"

"Between £60,000 & £69,999"

"Over £70,000"

"If you are unsure or your income is variable, please provide a rough estimate: £"

3.14 Which of the following best describes you in terms of social class?

Working class

Middle class

Upper middle class

Upper class

No class category

Don't know

Other

(please specify)

3.15 Please indicate below which qualification(s) you and your partner have. Tick all the boxes that apply.

You

Your partner

No formal qualifications

GCSC/CSE/O-level (or equivalent)

GNVQ (foundation & intermediate)

NVQ 1 & 2

A-level (or equivalent)

Ordinary National Certificate (ONC)

NVQ3

"University or CNNA first degree (e.g. BA, Bed)"

Higher National Certificate (HNC) or Diploma

(HND/BTEC/GNVQ level 4)

NVQ4

"University or CNNA Higher Degree (e.g. MSc, PhD)"

GNVQ (level 5)

NVQ5

"Nursing Qualifications (e.g., SEN, SRN, SCM, RGN)"

"Teaching Qualifications (e.g., not degree)"

Recognised trade apprenticeship

University Diploma

"Other technical, professional or higher qualifications"

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3.16a Do you own or rent the property where you live?

Own/buying

Renting

"3.16b If applicable, whose name is on the mortgage?"

Just my name

Just my partner's name

Both of our names

3.16c How is the mortgage paid for?

I pay all of it

I pay the most

We pay the same

Partner pays all

Partner pays most

3.17 Do you consider that you have a disability?

Yes

No

3.18 Are you 'out'? (tick all that apply)

Not applicable

To mother

To father

To siblings

To extended family

To friends

At work/university

To my children

To everyone

Just to my partner

(RESPONDENTS WERE THANKED AND ASKED TO PROVIDE ADDITIONAL COMMENTS
IN SPACE PROVIDED)

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NOMINATED OUTPUTS (BOTH CURRENTLY IN PRESS)

Financial Affairs? Money Management in Same-Sex Relationships

(DUE OUT EARLY 2007 IN JOURNAL OF SOCIO-ECONOMICS)

Maree Burns, Carole Burgoyne and Victoria Clarke

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

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

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

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* Corresponding author

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Financial Affairs? Money Management in Same-Sex Relationships

Abstract

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

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Introduction

Most of what we know about household financial management derives from studies of married (and more recently cohabiting, heterosexual) couples and is thus heavily biased towards the beliefs and practices that occur within heterosexual households (e.g., Pahl, 1989; 1995; Kooreman & Wunderink, 1996; Burgoyne & Morison, 1997; Nyman, 1999; Elisabeth, 2001; Kirchler, Rodler, Hoelzl & Meier, 2001, Burgoyne, 2004, Vogler, 2005) A great deal less is known about the financial systems and beliefs of lesbian and gay (LG) partners (although see Badgett, 2001; Blumstein & Schwartz, 1985; Dunne, 1997).

Despite it being noted over a decade ago by economist Lee Badgett, that as a discipline “economics has lagged significantly behind other social sciences attending to both sexuality and sexual orientation” (Badgett, 1995, p. 136), research in this area remains sparse. Indeed, our knowledge of the ways in which lesbian and gay partners manage household finances is extremely patchy at best¹. This has hampered theory development in the field of economic psychology and domestic economics because the full diversity of relationships and family arrangements has not been included for the purposes of informing theoretical discussions and models of intimate money management. Indeed, gendered differences in financial beliefs and behaviour are often confounded with other factors, such as degrees of traditional divisions of labour, with a male breadwinner and a female home-maker/child-carer. The view of domestic economics that has emerged from the almost exclusive focus upon money management in heterosexual relationships also has significant practical implications. For example, current developments in legislation, such as the Civil Partnership Act (December 2004) in the United Kingdom which allows registration of same-sex couples, rely upon models of heterosexual behaviour (such as money sharing and mutual financial responsibility) that may not adequately reflect the lived experiences of LG couples. Although a key argument in

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support of this legislation emphasised the economic equality that marriage rights will offer lesbian and gay partnerships (see Clarke & Finlay, 2004), there was little discussion of how legislation might best reflect the specificities of the economic dimensions of lesbian and gay relationships, and limited evidence to feed into such discussions.

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

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

Money management in heterosexual relationships

Although it is possible that existing models of household economic behaviour may not be applicable to the practices of lesbian and gay partners (see Badgett, 1995; Clarke,

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

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Burns & Burgoyne, 2005) it is still useful to summarise the findings from heterosexual households. This research has largely shaped the field to date and therefore inevitably underpins some of the assumptions that we brought to this research and which we examined during its course.

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

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

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contributes to male partners' increased economic power given that men are more likely to have the higher income. As a result, men often have more say in how money will be used, and more entitlement to personal spending money (PSM) (Pahl, 1995; Burgoyne, 1990).

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

Money management in same-sex relationships

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

There is some evidence to show that given LG couples have no taken-for-granted guidelines on how to conduct relationships (Heaphy, Donovan & Weeks, 1999), "there are no long standing rules about money. The slate is blank" (Marcus, 1998, p. 179). Furthermore, LG couples have fewer preconceptions about the role of the breadwinner

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and tend to be ‘dual worker’ relationships with prescribed gender roles being largely insignificant (Blumstein & Schwartz, 1985, Dunne, 1997; Martinac, 1998; Peplau & Cochran, 1990; Solomon et al, 2005). Earning similar amounts tends to be a feature of LG partnerships, but when incomes are significantly different (at least in lesbian relationships) strategies are developed to limit feelings of dependency (Dunne, 1997). In terms of the practice of money management, early research suggests that over time the majority of LG partners merge their finances to some degree (Marcus, 1998; Mendola, 1980) although as a group LG couples are more likely to keep their finances separate than heterosexual couples³ (Blumstein & Schwartz, 1985). Dunne (1997) and Weeks et al (2001) respondents made equal contributions to household expenses but otherwise managed money separately, usually in separate accounts. Mendola (1980) reported that 29% of same-sex couples sampled used a total pooling system, 41% used a partial pooling system and 30% used independent management, indicating a significant degree of variability with regards to money management in LG relationships. Given that many lesbian women have at some time been at the wrong end of “provider role logic” (Dunne, 1997, p. 53) in relationships with their fathers and/or ex-husbands, their decisions about merging finances are often influenced by past experiences of heteropatriarchal relationships and financial power imbalances (Martinac, 1998; McDaniel, 1995). There is evidence to suggest that such imbalances are actively avoided in lesbian relationships as is economic dependency for either partner. For many LG couples, combining financial resources is symbolic of their togetherness and commitment (Blumstein & Schwartz, 1985; DePoy & Noble, 1992; Marcus, 1998).

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

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However, anecdotal evidence suggests that separate finances may not reflect disunity or lack of commitment to the relationship (Marcus, 1998; Martinac, 1998), but rather as Weeks et al (2001) suggest, “separate financial lives can be symbolic of the ethic of co-independence which underlies the operation of same-sex relationships” (p. 100).

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

The broader study

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The present paper is drawn from the first research in the United Kingdom to examine specifically and in detail (using both quantitative and qualitative methods) money management and relational practices in same-sex partnerships (Clarke, Burgoyne & Burns., 2005; Clarke, Burgoyne & Burns, in press; Clarke, Burns & Burgoyne, manuscript under submission). Our project was guided by the broad question: how are relational practices – such as money management, naming and domestic practices – conceptualised and negotiated in relationships that are not conducted against a background of hierarchical gender-difference? In order to contextualise the data it is important to note that the provisions of the UK Civil Partnership Act (2004) became a reality in December 2005. This legislation offers same-sex relationships most of the rights and responsibilities of marriage, including those based upon the assumption that same-sex couples ‘share’ their financial resources like husbands and wives. The legislation represents a path to equality (of sorts) for same-sex couples in the UK (Kitzinger & Wilkinson, 2004) however many have questioned the type of equality on offer and the potentially normalising effects of this new institution for LG communities (e.g, Stychin, forthcoming). Notwithstanding these debates, the successful passage of the civil partnership legislation formed a backdrop to the research reported here.

Method for Interview Study

Aims

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

Participants

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

INSERT TABLE 1 ABOUT HERE

The interviews

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

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

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was to address each of the major areas of interest, as well as allowing scope for the participants to discuss what was important to them.

Analysing the data

The interviews were fully transcribed, and any identifying information was modified or removed and pseudonyms were given to all participants. The transcripts were searched to identify all of the data relevant to financial beliefs and practices, which were then extracted and compiled into a separate file. After this preliminary sorting, the first stage of data analysis involved examining details of earnings, accounts, PSM, and financial decision-making and organisation in order to arrive at a description of each couple's system of money management. These were then assessed to see whether they mapped onto Pahl's (1995) typology, or whether additional categories needed to be developed. In order to also incorporate the complexities and nuances of money management, ownership, control and autonomy in relationships, a second more detailed analysis was applied to the 'money management' data set to identify recurring themes and salient issues (Braun & Clarke, 2006). In brief, this 'bottom-up' approach involves detailed reading and coding of the data to capture the meanings in the text, and the creation of a qualitative index system of the coded categories. The index is refined and definitions are written for saturated categories, and related concepts are combined to generate the key themes. The aim of this approach to data analysis is to arrive at a conceptually rich and contextually grounded account of the data. (see Pidgeon & Henwood, 1997).

Results and Discussion

The presentation and discussion of the results is divided into five sections. Section One provides a brief overview of couples' management and control of money and compares

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

1. Money Management Summary

In contrast with earlier findings (Harry, 1984, Dunne, 1997), an overwhelming majority of the couples in this study reported a large disparity between their incomes. In only four cases (all lesbian partnerships) were both partners earning the same or similar incomes. Three of Pahl's (1989) four main categories of money management were represented in our sample: whole wage (WW) (1 gay/bisexual couple), independent management (IM) (7 couples: 4 gay and 3 lesbian), and pooling (P) (4 couples: 2 gay and 2 lesbian). None of the couples had an allowance system. In line with Pahl's (2005) recent money management typology revisions and Burgoyne et al's (forthcoming) work with heterosexual couples planning marriage, a large proportion of our sample (10 couples: 4 gay and 6 lesbian) used a system that fell between pooling and independent management: partial pooling (PP). In this category partners combined a portion of their incomes into a joint account and retained control over, and access to, the remainder of their money, in separate accounts.

Regardless of whether money was pooled or managed independently, the operation and outcomes of these systems were complicated by differences in the ways in which couples

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

INSERT TABLE 2 ABOUT HERE

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

2. Whole Wage

Only one couple used this system (Ant and Dec). Ant, who was 25 years older than his partner, had taken control of the household finances because it was reported by both partners that he was very good with money and that Dec had no interest in money management whatsoever. Dec had also declared bankruptcy some years earlier and was not confident of his money management skills so was happy to leave financial issues in Ant's hands. There were no joint accounts in this ten year relationship and Dec's two benefits (housing and disability) were paid into an account in Ant's name which went towards household expenses and the mortgage, along with a proportion from Ant's pension. Although Dec was contributing to these costs his name was not on the

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mortgage and he did not hold cards on these accounts. Dec had his own separate account into which another of his benefits was paid and this he used for PSM. He also reported knowing the PIN numbers on Ant's 'household' and personal accounts (into which Ant's pension was paid alongside Dec's benefits) and therefore had access to the money in Ant's accounts although was unlikely to use these. Ant was ultimately in charge of money and described a system whereby Dec was required to "justify" his personal expenditure to him. Both Ant and Dec reported being quite satisfied with their money management system, talking about finances as a joint resource (despite an arrangement in practice in which Ant was largely in control), and both said that financial issues never caused tension or disagreements between them.

3. Pooling

Four couples used a total pooling system in which money was treated as an entirely joint resource. With the exception of Fran and Ellen (and individual ISA⁵ accounts), all income/money was kept in joint current and savings accounts to which both partners had access. All four couples had joint mortgages and their homes were owned in both partners' names. Despite Fran and Ellen's system of separate accounts they have been included as 'total poolers' because the money in each account was treated by them as "all ours", was jointly managed and was used by both partners for joint and personal spending. In contrast with Ellen and Fran who had only been in a relationship for one year, the other three couples using total pooling had been together for an average of 24.5 years. All of these couples were dual earners (except Ernie who had recently retired) and in three of the four relationships, one partner earned more than the other. Financial decision-making for these couples was described as a fair, joint and negotiated process characterised by "listen[ing] to one another to see what each other thinks". In all cases

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one partner (the lower earner) assumed slightly more responsibility for mundane, day-to-day money management. For example, despite having taken early retirement and not yet receiving his pension, Ernie was solely responsible for managing the joint money, for “tell[ing] Bert what’s going on”, and for providing Bert with the cash that he needed for lunches and cigarettes.

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

Operating as a single financial unit was also described as a way of cementing the relationship in the absence of legal recognition for the partnership, and as a tool for

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

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

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

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

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

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

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contributing towards the bill”. Ben and Jerry also reported different spending habits and attitudes to money and Jerry developed quite a lengthy account of himself as a “fanatical saver” and of money and assets as a very important and private personal resource. He implied that the accrual of these indicated success and security. For this couple, sharing money was not regarded as integral to the relationship and complete autonomy with regard to finance was highly valued. Furthermore, financial fairness was understood as making equal contributions regardless of individual means. In practice this met Jerry’s reported desire to protect his accumulated wealth and required that Ben pay a higher proportion of his income to living expenses. Despite this possible inequity, paying exactly half the bills seemed to provide Ben (as the lower earner) with some status and rights with regard to living in Jerry’s house and using the utilities.

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

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of the six couples had (functioning) joint accounts however all 12 partners had personal current accounts and seven also reported having personal savings or ISA accounts. Across this group, financial independence characterised by control over, and access to, one's own money autonomously from one's partner, was a key feature of discussions about money management for both the higher and lower earner. According to most this independence was valued in terms of the potential freedom it offered. Marnie (who earned a third more than Laurel) stated: "I think the idea really is the money's your own and you can do with it what you want" and Martina (who earned two thirds less than Chris) said: "I think it's really important that I keep control of what I've got and she can keep control of hers". Additionally, the higher earners in these pairs emphasised the importance of being in command of their money: of "know[ing] exactly what's going on" and "of be[ing] in control". This was contrasted with the idea of merged money which Dan (who'd had a joint account with his ex-wife) described as "a nightmare, because you constantly had to be keeping each other informed on who was spending what-how much you were spending [...]...caused more problems than it was worth". Participants in this group were quick to point out that this emphasis on financial autonomy and individual ownership did not indicate a lack of commitment between them and their partners but rather a valuing of independence and self reliance alongside a commitment to the relationship. Chris explained, "although we're totally independent um financially we are there for each other as well". Despite this, in these fairly 'new' relationships the future possibility of a more collective arrangement for household finances was hinted at by both higher and lower earners, indicating perhaps the ubiquity of the sharing norm for long term partnerships (see also Blumstein & Schwartz, 1985). For example Matt (the higher earner) said "part of the growing up of our relationship is a joint account for bills and stuff to formalise it all". Interestingly, for most couples at least one partner expressed that they had quite different attitudes towards money and spending compared with their

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mate. For example Di (who earned twice her partner's income) explained that "Janet's not bothered about money I guess I'm...I think money brings you status to some degree whereas...it doesn't bother her at all". This, combined with large disparities in income levels and personal assets, different class backgrounds and some significant differences in age between partners, combined to provide an impression of IM partners as differing from one another in some significant ways. This perhaps suggests that in the absence of overlapping financial beliefs and practices, separate money management offers a system that allows for a high degree of independence and can accommodate individual differences between partners in a relationship. So, rather than demonstrating a 'lack' of commitment as a 'sharing' norm in relationships would indicate, and as Marcus (1998) surmised, IM for LG couples might signify an attempt to 'do' commitment in different ways. It possibly reduces conflict over financial attitudes and spending, thereby contributing to the life of the relationship.

Although these six couples were like Ben and Jerry in valuing money as a privately owned and controlled resource, all of them also expressed a concern for equality of financial outcomes, where each partner contributed to household or joint expenses according to their means. Therefore, alongside the valuing of autonomy, most talked about the importance of fairness and "helping each other out" financially, especially in light of the very large income discrepancies in most cases. This took the form of the higher earner paying more often (or always) for leisure and holidays, contributing to their partner's PSM, or contributing more towards the bills. Di reported taking this issue very seriously explaining that: "when we worked that [proportionate contributions] out you see, I tried to make sure that she was very comfortable with the amount that she would be roughly left with every month, so I guess I've always tried to make sure she doesn't pay too much and that she's always got surplus". Similar concerns were raised by all of the higher

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earning partners except Matt who came from a very poor background and valued his hard-won self-sufficiency. He resented having to contribute more than Luke and said “we just get into arguments because I feel like I’m paying more and I don’t think that’s fair and he thinks I should”.

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

Although spending and bills were reported to be discussed and negotiated between couples, in practice it was the partner who was contributing the most and actually paying the bills (ie the higher earner) who seemed (implicitly) to have the last word and most of the decision-making power. Four out of six IM higher earners played this dynamic down in their interviews and this

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was not an easy topic to discuss as Jen demonstrated: “um (long pause) well I s’pose inevitably [I have more say]...well its odd, its difficult to say because in a way it’s a kind of yes and no answer because I don’t think-because we do discuss certain things”. By contrast, Di was quite concerned about the effects of her greater financial resources on the relationship and said “I feel a bit funny about it sometimes because I don’t want to appear patronising by saying ‘oh I’ll pay for that’ or ‘don’t worry about that’...and it becomes more of an issue [.] I get panicky and worried about it”. Finally, although finances were kept separate, this group as a whole acknowledged that they would do their best to help one another in the event of a financial crisis (cf managing it *together* like total poolers) however both the lower and higher earners hoped that if this situation ever arose, it would be temporary.

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

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

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residence while the other (Martha) paid a sum proportionate to her income towards the mortgage, but was not named as joint owner.

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

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

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

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

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the 'bit in the middle' was treated as truly joint by both partners is debatable and earning less than one's partner tended to predict a sense of diminished entitlement to 'own', use or decide about that money (Elizabeth, 2001), despite its agreed joint status. Although discretionary spending from the joint account (or indeed from PSM but for joint activities/benefit) was described by most as a negotiated process, in all cases where there was an income disparity (with the exception of Elton who had more financial expertise than his higher earning partner David), the higher earner had the final say. There was some variability around whether this 'final say' was ceded by the lower earner and/or assumed by the higher earner. For example Una (who earned twice Martha's income and owned the home that they lived in) identified areas in which she had ultimate decision-making power. She said, "particularly with stuff-in relation to the house [...] my word on things is more or less final" although she softened this by adding "but that's not necessarily to do with the fact that I'm paying for it, its to do with the fact that I've got better taste (laughing)." In contrast, Stef who earned less than half Andi's income and who had previously struggled with significant personal debt said, "I don't think Andi demands that she has more of a say, I think I give that to Andi and I kind of step back and say, 'well its not up to me whether we decide we go on holiday its up to you'"

A number of proportionate PP respondents (cf 50/50 PPs) reported that the lower earner was more hesitant or unlikely to use 'joint' money for joint purchases. According to Wayne "I might be more cautious about spending out of our joint account than Bruce is cos on some level I perhaps feel-that I'm putting less in there" In some cases, the lower earner would initially use their own money for joint expenses as Stef outlined: "if I go out and I've got to buy something I'll normally put it on my account and then come

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home and Andi will say ‘oh you shouldn’t that’s a joint purchase you should have put that on the joint account,’ but it was like oooohh ‘yeah but there was a bit of my chocolate in there’ [.] um in which case Andi just transfers the money and that’s fine um...and I’m sort of getting into a habit now where before I leave the house I’ll check, ‘does this go on the joint account is this alright to put this on the joint account?’ um but...I don’t feel, I don’t feel that its my money, its more Andi’s money than mine”. Although within this PP system most of the partners had independent control over their PSM, this was questionable in at least a couple of cases where lower earners felt constrained in spending from their private pool as a result of being ‘supported’ in various ways by their partner (Elizabeth, 2001). Furthermore, when higher earners utilised their PSM to contribute more towards joint leisure activities (rather than using a joint account for this type of spending), their greater contribution to joint leisure remained very visible and occurred at a rate and time that they largely determined (see also Nyman, 2003; Vogler, 2005). Furthermore, this partner was able to exercise the ‘choice’ to give more and was therefore positioned as benevolent compared with the (therefore grateful) receptive partner, who was unable to reciprocate or ‘treat’ the other in the same way. So according to Pete, his higher earning partner was not “equalising their incomes,” but rather, was spending more of his PSM on them both because “he tends to do that because, um I think he’s-I’m not saying I’m not generous but I think he’s...its just the way he tends to be”

The influence of these dynamics was sometimes glossed over by the PP higher earners. However, several (like ‘richer’ IM partners) did report being aware of (and uncomfortable about) the existence of this power imbalance despite their well intentioned attempts to equalise financial outcomes by contributing more to the joint

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account and/or to joint leisure activities. Andi said “I dunno...see I’m not sure (laughing), cos kind of in certain (long pause) mmm yeah, cos in earning more money I guess I have more say in financial decisions, but I try not to (laughing), I don’t really want to [.] I mean-yeah I guess I’ve always been the money manager, that’s just the way things have been so equally I have to be the person to say (laughing) ‘no’”. Likewise, as the higher earners in their relationships Paul and Bruce conceded that there was a power imbalance and emphasised the importance of not abusing this privilege. Bruce said, “I am probably far more comfortable being the principal owner [.] it would be...massively inappropriate to exercise that-as a weapon of control um...its actually disabling not enabling”. The only case in which this dynamic was reversed was for David and Elton. Although David earned twice as much as Elton and contributed more to joint expenses, he described having limited financial expertise and accepted that Elton retained the most control, ownership and decision-making power over their joint monies.

A final theme running strongly through the accounts of proportionate partial poolers was that current financial imbalances/arrangements were not fixed or stable, but fluid and changing, and had either been different in the past, or would be in the future. As such, and as Dunne (2007) also found, it was stated that contributions to the relationship would even out over the long term. Alongside this, several partners ascribed equal value to the paid work of their partner despite it not bringing as much money into the home, as their own jobs. It may be that couples used this construction to ‘gloss over’ such disparities to minimise any discomfort for the lower-earning partner. Indeed, in the present study, some individuals were clearly protective of the resources they had accumulated, in some cases over a long period of time.

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Nonetheless, the notion of contributions ‘evening out’ was especially salient for Andi and Stef and Una and Martha as both the higher earners in these couples were planning on staying home to raise children in the not-too-distant future. As Martha explained “its taken me a while to get used to the fact that yes at this point in life Una is supporting me [...] it’ll all balance out anyway cos once I’ve finished my PhD Una wants to have babies, so she’s gonna stop work for a while-maybe go part time, so the tables will turn”.

Although partial pooling partners reported some differences between their money management and spending styles, which at times caused tension, with the exception of Stef and Andi these did not appear to be wildly different. Furthermore, partners in this group seemed quite ‘settled’ in their relationships, owned homes together, and were committed, at least in theory, to negotiating some joint expenditure and money management in an equitable fashion. Despite this, many also conceded that earning differing amounts of money could cause a sense of imbalance and tension which once again underlines the power of the 50/50 equality norm despite this being unworkable in practice for partners earning differing amounts. Few of these couples would feel comfortable either being supported or providing financial support in the long-term, although agreed that this would happen if necessary. Having their own income and some control over it, was an important aspect of individual identity within these relationships. The goal for most seemed to be to try and achieve equality and fairness rather than treating *all* income as joint and shared. As Elton said, their approach to money is ‘cooperative and collaborative’ rather than merged.

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Conclusions

The aims of the present research were to identify the money management systems that same-sex couples are using and to understand the factors influencing, and the effects of, these chosen systems. Given that there are few in-depth studies of money management in LG relationships, comparisons with previous research are difficult and the conclusions that are reached here are in many ways a starting point for our understandings of domestic economics in same-sex households (in the UK). Although our sample was relatively small and unrepresentative in quantitative terms⁶ our analysis of the systems of LG money management suggests that Pahl's (2005) refined typology provides a useful framework (once divested of its heteronormative underpinnings) for conceptualising how finances are organised in same-sex households. Given the complexity of money management in practice however, supplementing this typology with in-depth qualitative analyses is vital. In this study only one couple was using the Whole Wage system and none was using an Allowance system, both of which have been shown in heterosexual relationships to be more typical of established couples with one main earner. These more traditional systems are also in decline in heterosexual relationships along with the breadwinner model of marriage (Pahl, 2005; Vogler, 2005). Given that like our sample, cohabiting LG couples generally tend to be dual earners who eschew arrangements where one partner is (obviously) dependent upon the other (Blumstein & Schwartz, 1985), WW and Allowance systems are unlikely choices in same-sex households.

Fourteen (or nearly two thirds) of the 22 couples in this study were using a type of pooling system, suggesting that at least some financial sharing is an important element in

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

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

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more established LG relationships. In contrast, 7 (or one third) of the couples were managing their money independently, indicating that complete financial autonomy (especially in newer relationships) is also of value. Although we will have to await the analysis of the larger quantitative phase of this research before making confident conclusions regarding the popularity of particular money management systems, the proportion of LG couples using the various systems in this small study are very similar to those noted by Mendola (1980) with the exception of total pooling, which appears to have been more popular 25 years ago.

It is important to note that, with the exception of the four total pooling couples, LG partners in our sample reported that they would regard financially supporting their mate or being financially supported (in the event of job loss or inability to work), as undesirable in the long term. Most confirmed that they would 'help a partner out,' but that this was 'assistance' rather than managing any resulting financial deprivations as a single economic unit. This confirms previous findings (at least with lesbian couples (Dunne, 1997)) regarding the importance of dual earning and limiting financial dependence for either partner in LG relationships. Furthermore, most partners reported a desire to retain as separate, any assets or savings that they had brought into the relationship in addition to a portion of their income. This co-independence or inter-dependence was upheld as an ideal even for those considering a Civil Partnership (with its potential assistance with dividing relationship property in the event of dissolution) (see Clarke et al, 2006). That so many couples in this study privileged some degree of financial autonomy raises serious questions about some of the assumptions and responsibilities in the legislation such as: "registered partners would be expected to share their financial resources and should therefore be treated as a single family [financial?] unit" (Women and Equality Unit, 2003, p. 30). A more complete discussion of this is

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beyond the scope of this paper however see Burns, Burgoyne & Clarke (in preparation) for an in-depth examination of the issues raised by the findings from the current study and the quantitative phase of the research to follow, for Civil Partnership. Furthermore, the effect of Civil Partnership legislation on LG money management systems remains to be seen, and will be an important focus for future research with this population.

A number of factors seemed to be influencing couples' treatment of money in this study. Perhaps the most influential of these were the pragmatic issue of partner's income levels, alongside a clearly articulated (and often politically informed) commitment to fairness. With the exception of four lesbian couples, and in contrast with earlier findings, there were large income disparities between LG partners in our study. Despite (or maybe because of) this, a key finding across the sample was the importance all couples placed on having a balanced and fair money management system and on equality in general (see also, Weeks et al, 2001). Additionally, there was a commitment by the overwhelming majority to a degree of autonomy for each partner over access to (some) money, personal spending and decision-making, regardless of whether money was managed independently or (partly) pooled. The two money management ideals that emerged most strongly were an ethic of 'co-independence' and an ethic of fairness characterised by 50/50 contributions to joint expenses. Analysis of respondents' accounts alongside the practical issue of differing incomes however, indicated that these 'ideals' of money management were often not feasible in practice, thereby necessitating alternative arrangements which had varying degrees of success for providing fair outcomes. Indeed, the complexity of the data reflects the attempts of LG couples (like those in Blumstein & Schwartz's (1985) study 20 years ago) to negotiate the values of autonomy and togetherness and the principle of equal contributions (50/50), versus equalising outcomes (which might not mean 50/50 contributions), in light of the fact that they were earning different amounts

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and brought different assets into the relationship. This represented a significant challenge to our couples, most of whom reported grappling with, and being troubled by, the power dynamics produced by their disparate wealth. Indeed these couples – like the respondents in Weeks et al (2001) – “show an acute sensitivity to power imbalances, and a firm commitment to attempting to counter them in order to achieve the egalitarian ideal”.

It is useful to summarise how these factors were negotiated by briefly evaluating each money management system in turn while attending to its impact on equality. A total pooling system in which all money was regarded as joint (N=4) seemed a successful way for those (mainly long term) LG couples who regarded merged finances as a unifying factor, to equalise ‘wealth’ and to mitigate feelings of less entitlement, ownership and reduced access to money. Independent management with proportionate contributions to joint expenses (N=6) appeared to meet new couple’s desires for independence and autonomy, while at the same time attending to fairness or equalising outcomes when partner’s earnings were different. However, as Vogler (2005) has also noted with heterosexual couples, the 50/50 ‘norm’ creeps back into this money management system often creating uncomfortable *feelings* of dependency for the lower earner and the higher earner ultimately retained control and ownership of a larger proportion of money. In practice then, the higher earner reserved decision-making power and ultimate control despite overt attempts to equalise outcomes via proportionate contributions to joint expenses (see also Elizabeth, 2001; Ashby & Burgoyne (this volume)). In the third system, proportionate partial poolers (N=7) explained that sharing and managing some money together for joint expenses, while retaining control over the rest, reflected their desire to be both together *and* separate in their relationship. Although a joint pool of money was established in this system, supposedly addressing issues of access, ownership

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and control, once again the practice revealed the reintegration of a 50/50 norm. Lower earners felt less entitled to use the joint pool and sometimes constrained in spending their personal money as well. Finally, 50/50 partial poolers (N=3) seemed fairly successful at operating an egalitarian system. Sharing a joint pot of money to which they had both contributed equally from their similar incomes appeared to satisfy the ideals of independent togetherness *and* of an equality based upon equal contributions. As such, both parties largely felt comfortable accessing, deciding about and being entitled to joint monies, while retaining a level of independence with regard to their personal spending.

The values of fairness, equality and independence were utilised by the respondents to account for a variety of differing money management systems highlighting the complexities of particular arrangements in practice and rendering a broad brush conclusion about which systems are *actually* fair or egalitarian, impossible. With regard to the power relations set up in same-sex households, it would seem that differing income levels present a challenge to LG couples' strong commitment to egalitarianism. Indeed, despite their 'blank slate' (Marcus, 1998) status, this study suggests that it is incredibly difficult to resist those patterns of dominance that cohere around the role and status afforded the higher earner, regardless of the gender of this person. Even when this role is seemingly divested of its hierarchical relationship to 'domestic femininity', having greater personal resources reinstates the power of the position. In contrast with Blumstein and Schwartz (1983) we found that this dynamic was also salient for the lesbian couples in this study. In the presence of a strong *norm* of equality based upon 50/50 contributions (and despite a *practice* of proportionate payments) disparate incomes (re)produce inequalities with regard to control, entitlement, decision-making and autonomy in both IM and PP systems (see Elizabeth, 2001). It would be completely misleading to suggest that the kind of power and influence enjoyed by higher LG earners is the *same* as that

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

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

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

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

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

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

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

⁷ Omitting one couple using whole wage.