

# FINFAM

## FINANCES, GENDER & POWER

PTDC/IVC-SOC/4823/2012-FCOMP-01-0124-FEDER-029372

# FAMILY MONEY MANAGEMENT ARRANGEMENTS: USING THE 2010 STATISTICS ON INCOME AND LIVING CONDITIONS SURVEY TO STUDY THE PORTUGUESE CASE

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QUADRO  
DE REFERÊNCIA  
ESTRATÉGICO  
NACIONAL  
PORTUGAL 2007.2013



JNIÃO EUROPEIA  
Fundo Social Europeu



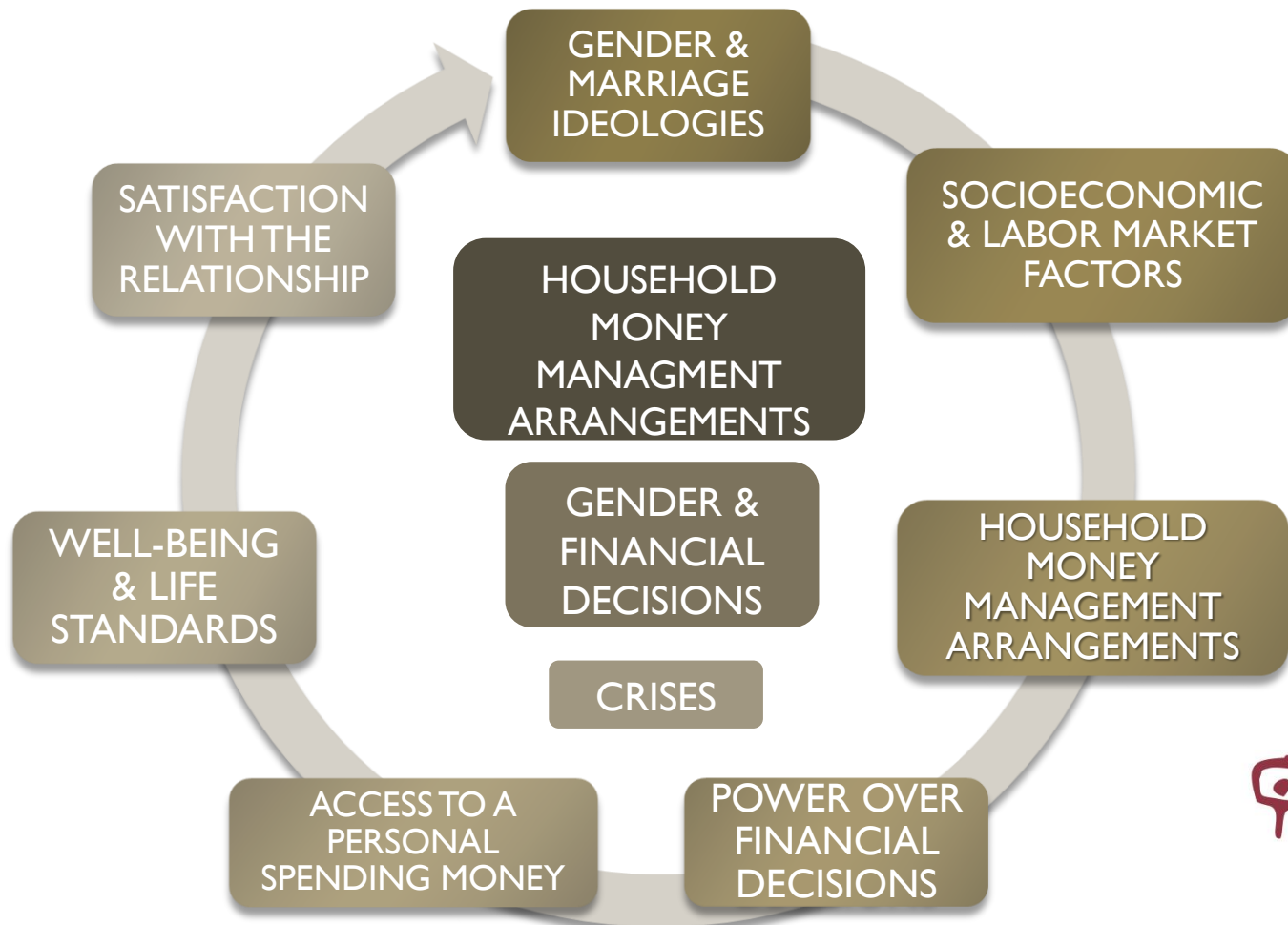
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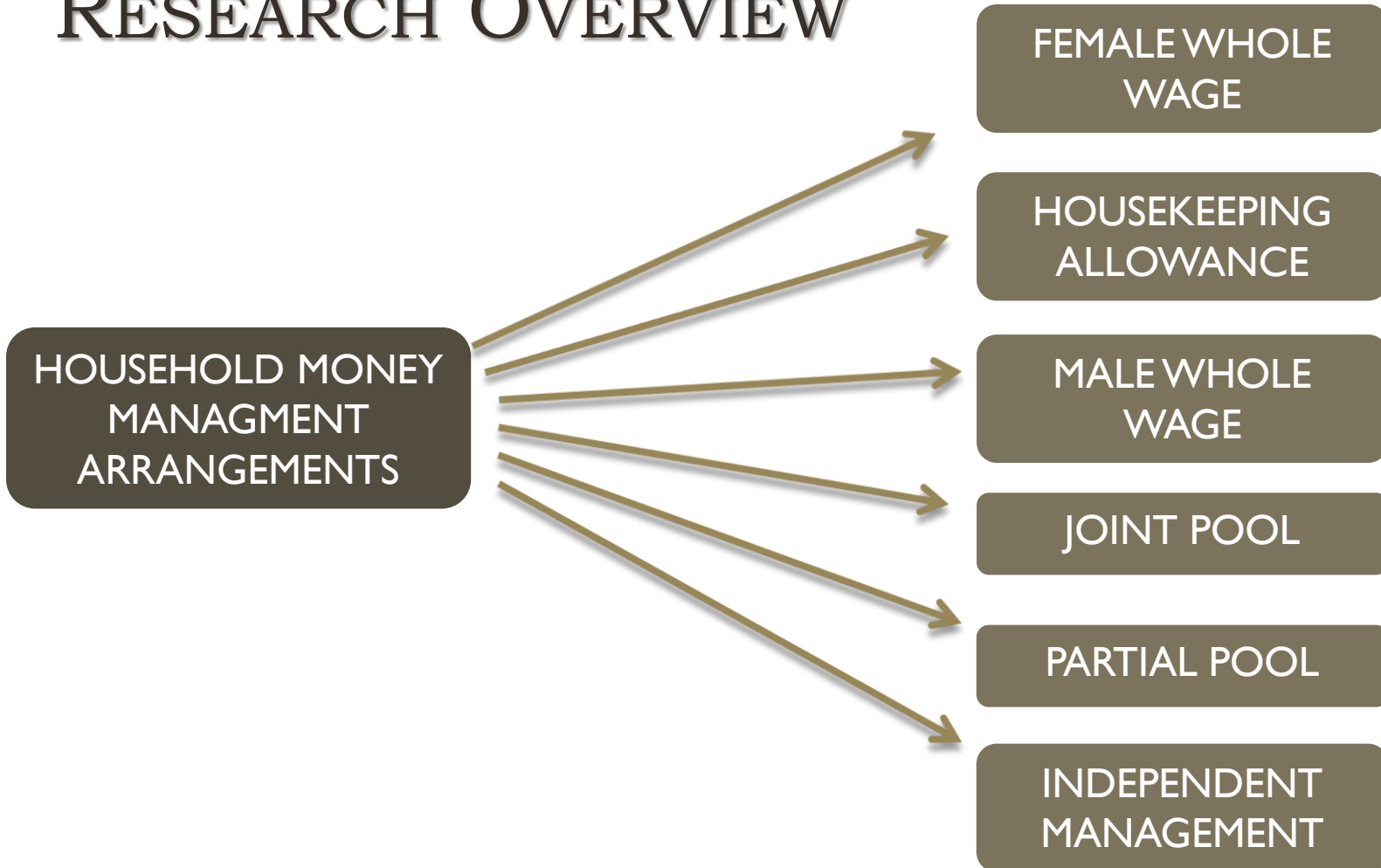
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# RESEARCH OVERVIEW



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### AIMS

- ▶ Apply Pahl and Vogler's money management typology to the Portuguese case
  - ▶ Pahl, 1989, 1995
  - ▶ Vogler & Pahl, 1993, 1994
- ▶ Kwon the Portuguese intra-household money management patterns
- ▶ Study the socioeconomic determinants of such patterns

# PARTICIPANTS

## 2010 EU-SILC

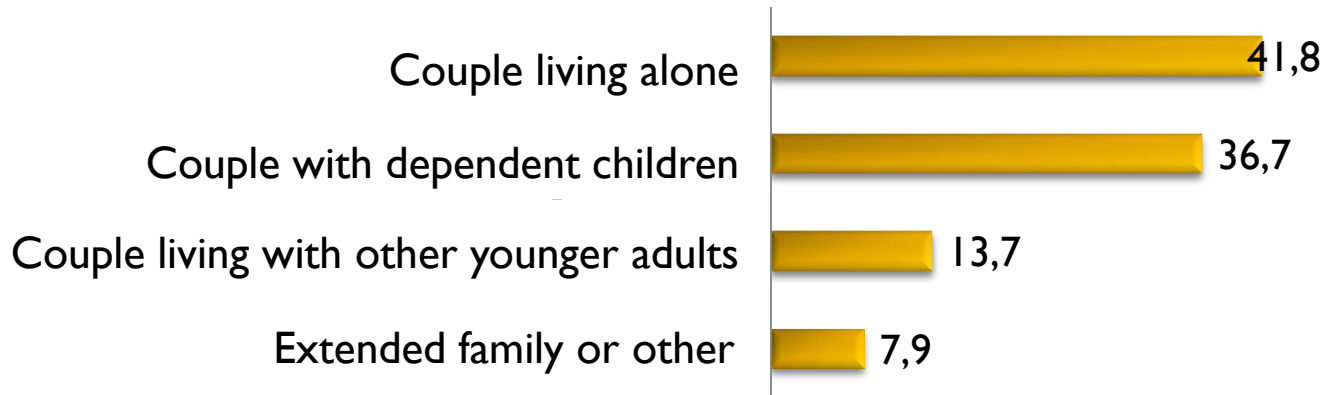
- ▶ N = 5182 households (ADP)

## INCLUSION CRITERIA:

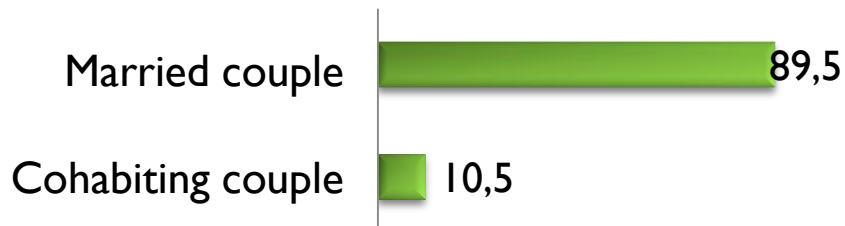
- ▶ ADP composed by at least one heterosexual couple
  - ▶ Married/Cohabiting
  - ▶ With (or without) dependent children
  - ▶ Living (or not) with other adults
- ▶ ADP with income
- ▶ ADP's income managed by at least one member of the couple
- ▶ N = 3331 ADPs

# PARTICIPANTS

## Household's Composition



## Estatuto da Relação



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	<b>FWW</b>	<b>HKA</b>	<b>MWW</b>	<b>JP</b>	<b>PP</b>	<b>IMS</b>
<b>Responsible for management</b>	Woman	Woman (may be the man)	Man	Both	Both	Each partner manages her/his personal income
<b>% incomes kept separate</b>	Less than 50%	-	Less than 50%	None	Less than 50%	All incomes
<b>Breadwinner</b>	Man (maybe the woman)	Man	Man	-	-	-
<b>Who decides in most of the the spheres of of financial decisions</b>	Woman (the man or both partners may take decisions on one or more of the inquired spheres)	Woman takes decisions about everyday shopping and expenses with the children; Man decides about the remaining spheres	Man (the woman or both partners may take decisions on one or more of the inquired spheres)	Both	-	-
<b>Access to bank bank accounts</b>	-	-	-	Both	Both; maybe only one	-

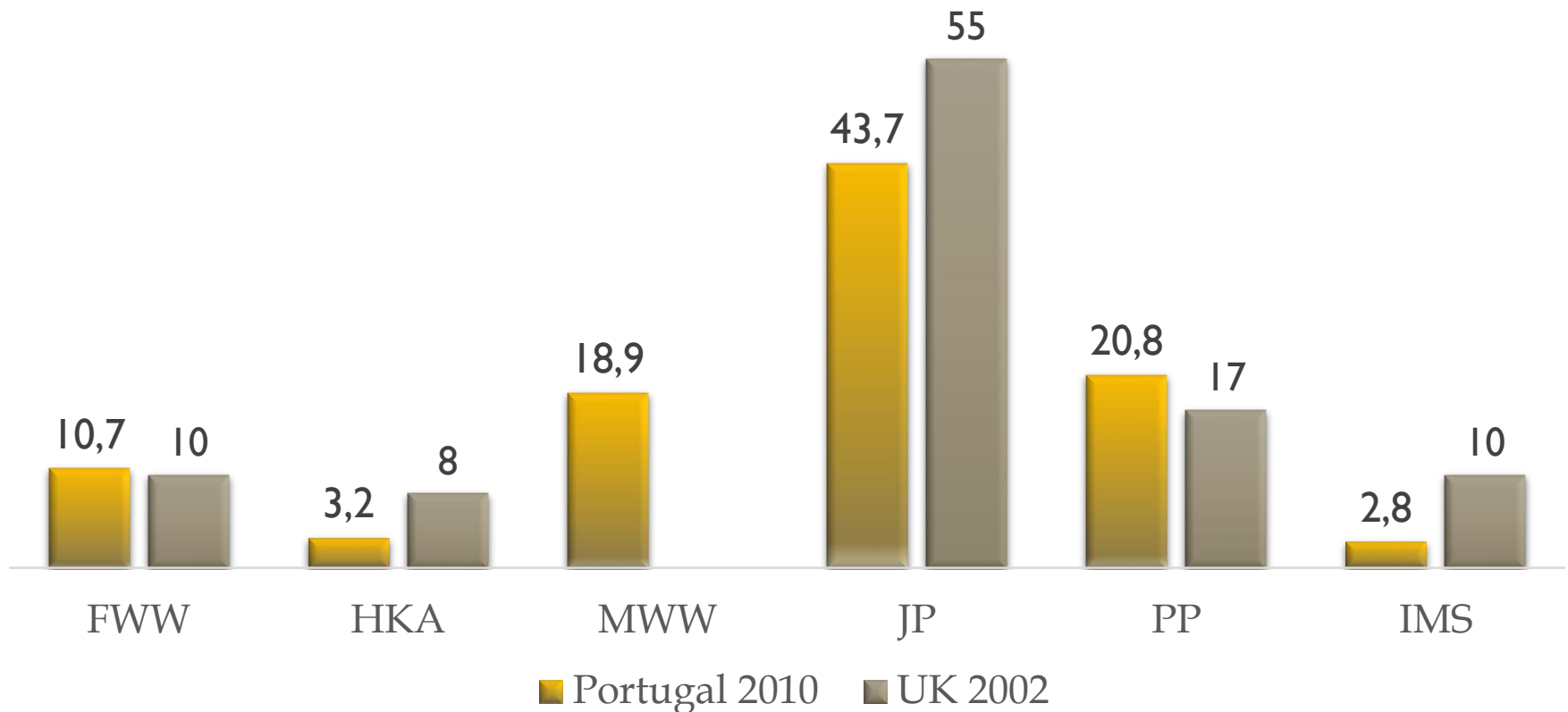
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### RESULTS

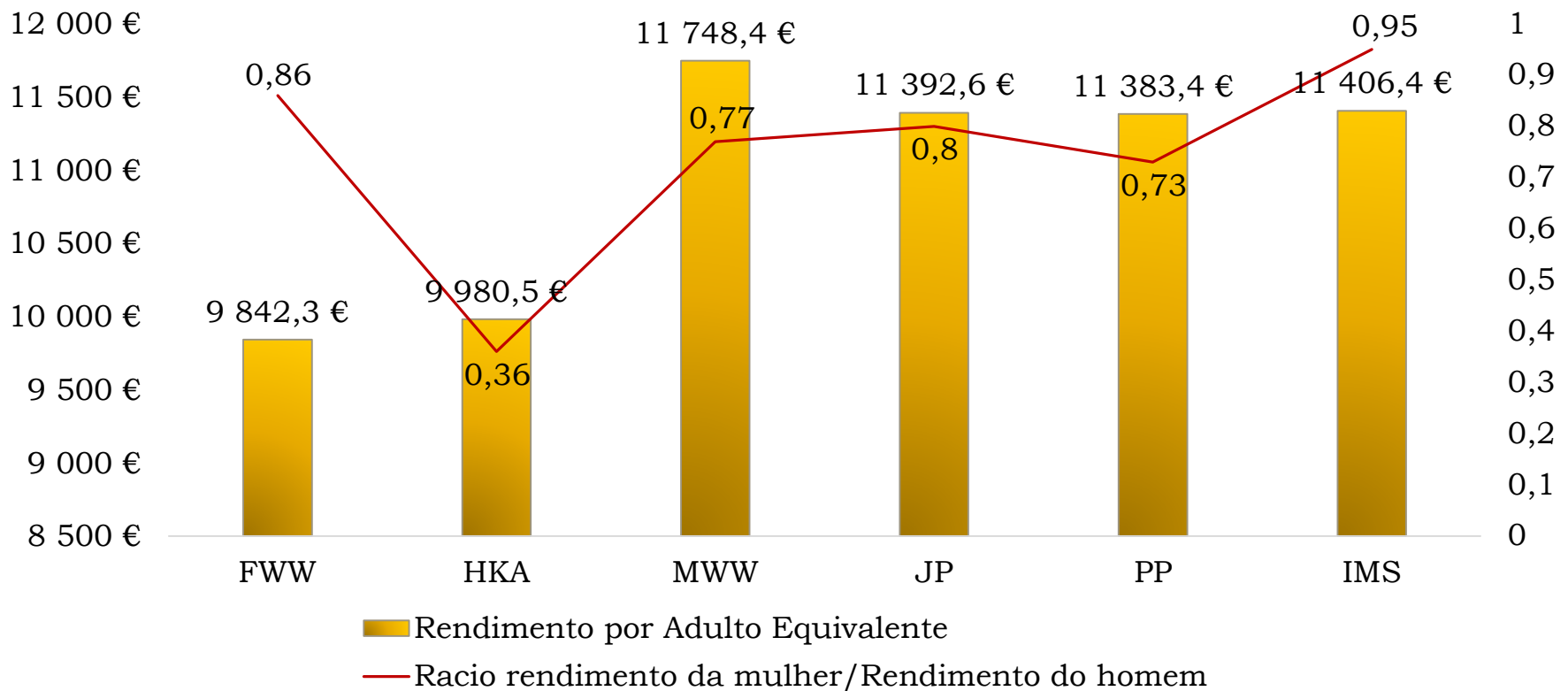
- ▶ Apply Pahl and Vogler's money management typology to the Portuguese case





# RESULTS

## ► Portuguese intra-household money management patterns



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# RESULTS

	FWW	HKA	MWW	JP	PP	IMS
Family Income	Low	Low	Highest	High	High	High
Woman's Professional Status	Part Time	Part Time	Retired	Full Time	Full Time	Full Time
Woman's Income (Vs Man's)	Lower	Lowest	Lower	Lower	Lower	Similar
Socio-Professional Class / Other	Working	Working	-	-	-	Blended Families

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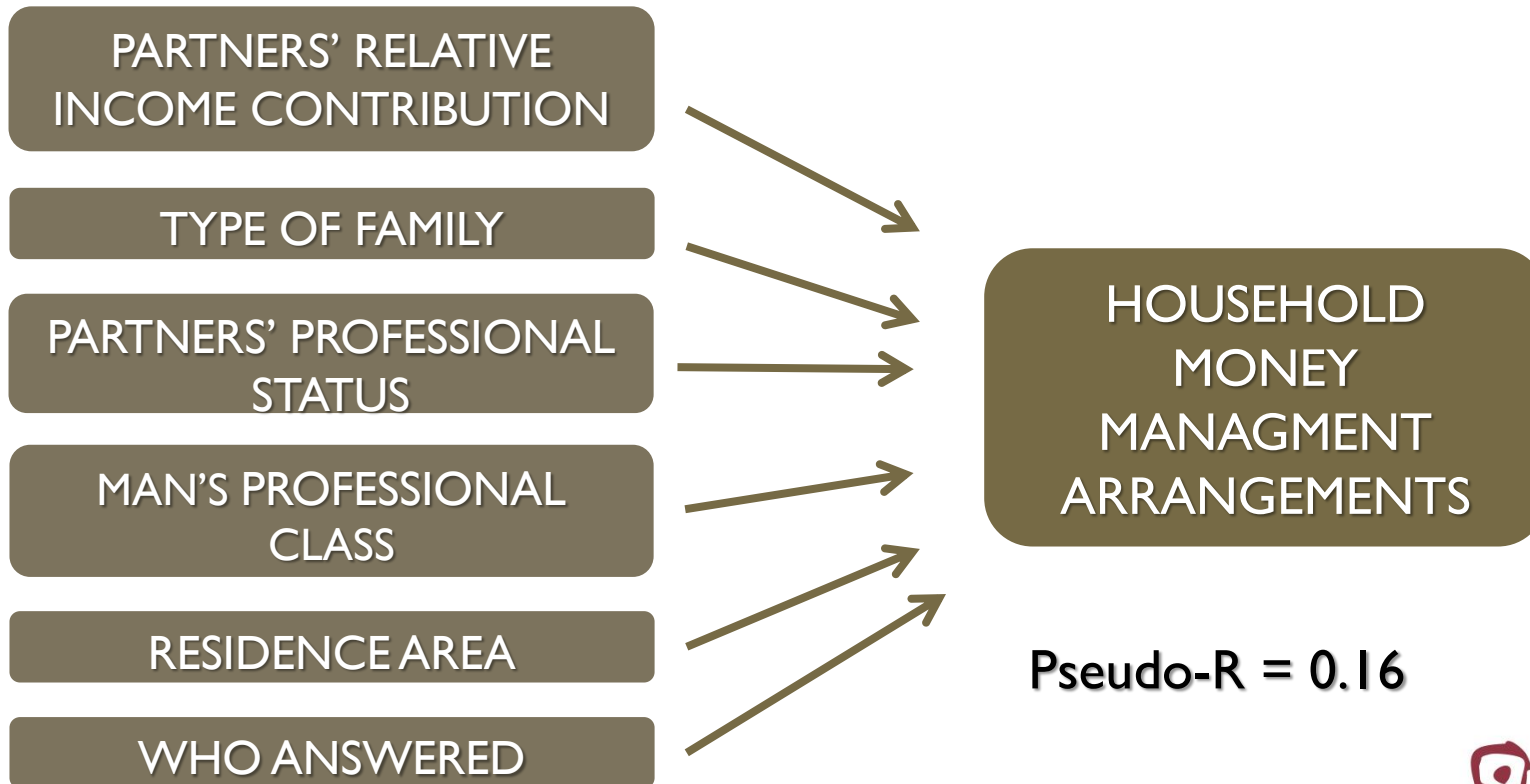
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# RESULTS

## MULTINOMIAL REGRESSION ANALYSIS



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# RESULTS

## MULTINOMIAL REGRESSION ANALYSIS

PARENTS WITH  
DEPENDENT CHILDREN

COUPLES LIVING WITH  
OTHER YOUNGER ADULTS

EXTENDED FAMILIES

WORKING CLASS

LIVING IN RURAL AREAS



PARTIAL POOLING

(as compared with joint pool)

# RESULTS

## MULTINOMIAL REGRESSION ANALYSIS

PARENTS WITH  
DEPENDENT CHILDREN

COUPLES LIVING WITH  
OTHER YOUNGER ADULTS

BOTH RETIRED

WOMEN HAS HIGHER  
INCOME



MALE WHOLE WAGE

(as compared with joint pool)

# RESULTS

## MULTINOMIAL REGRESSION ANALYSIS

PARENTS WITH DEPENDENT CHILDREN

COUPLES LIVING WITH OTHER YOUNGER ADULTS

WOMAN WORKS PART-TIME

BOTH RETIRED

OTHER PROFESSIONAL STATUS

WOMEN IS THE REFERENCE PERSON

INTERMEDIATE PROFESSIONAL CLASS



FEMALE WHOLE WAGE

(as compared with joint pool)

# RESULTS

## MULTINOMIAL REGRESSION ANALYSIS

PARENTS WITH  
DEPENDENT CHILDREN

WOMAN IS HOUSEKEEPER  
OR WORKS PART-TIME

OTHER PROFESSIONAL  
STATUS

EQUAL INCOME

INTERMEDIATE  
PROFESSIONAL CLASS



HKA

(as compared with joint pool)

# RESULTS

## MULTINOMIAL REGRESSION ANALYSIS

PARENTS WITH  
DEPENDENT CHILDREN

BLENDED FAMILY

WOMAN IS THE REFERENCE  
PERSON

RURAL AREA

INTERMEDIATE RESIDENCE  
AREA



IMS

(as compared with joint pool)



### REFERENCES

- ▶ Coelho, L. (2013). O meu, o teu, o nosso dinheiro: Contributos para o estudo da gestão das finanças conjugais em Portugal. *Revista Crítica de Ciências Sociais*, 101, 89-110.
- ▶ Coelho, L. (coord.), Ferreira-Valente, A., Cordeiro Santos, A., Frade, C., Vieira, C., Jesus, F., Oliveira, M., Marques, R., & Portugal, S. (2014). *Finances, gender and power: how are Portuguese households managing their finances in the context of economic crises? – Preliminary results*. Coimbra: CES.

**Thank you  
for your attention!**