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FINANÇAS, GÉNERO E PODER

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

EXPERIMENTAL STUDY OF PERCEPTION OF POWER WITHIN COUPLES RELATING TO FINANCIAL EXPENSES, INCOME AND AGENCY

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International Seminar

Couples' Finances in the Crisis: Gender, Power and Inequalities



UNIVERSIDADE DE COIMBRA



Centre for Social Studies
Associate Laboratory
University of Coimbra



PROGRAMA OPERACIONAL FACTORES DE COMPETITIVIDADE



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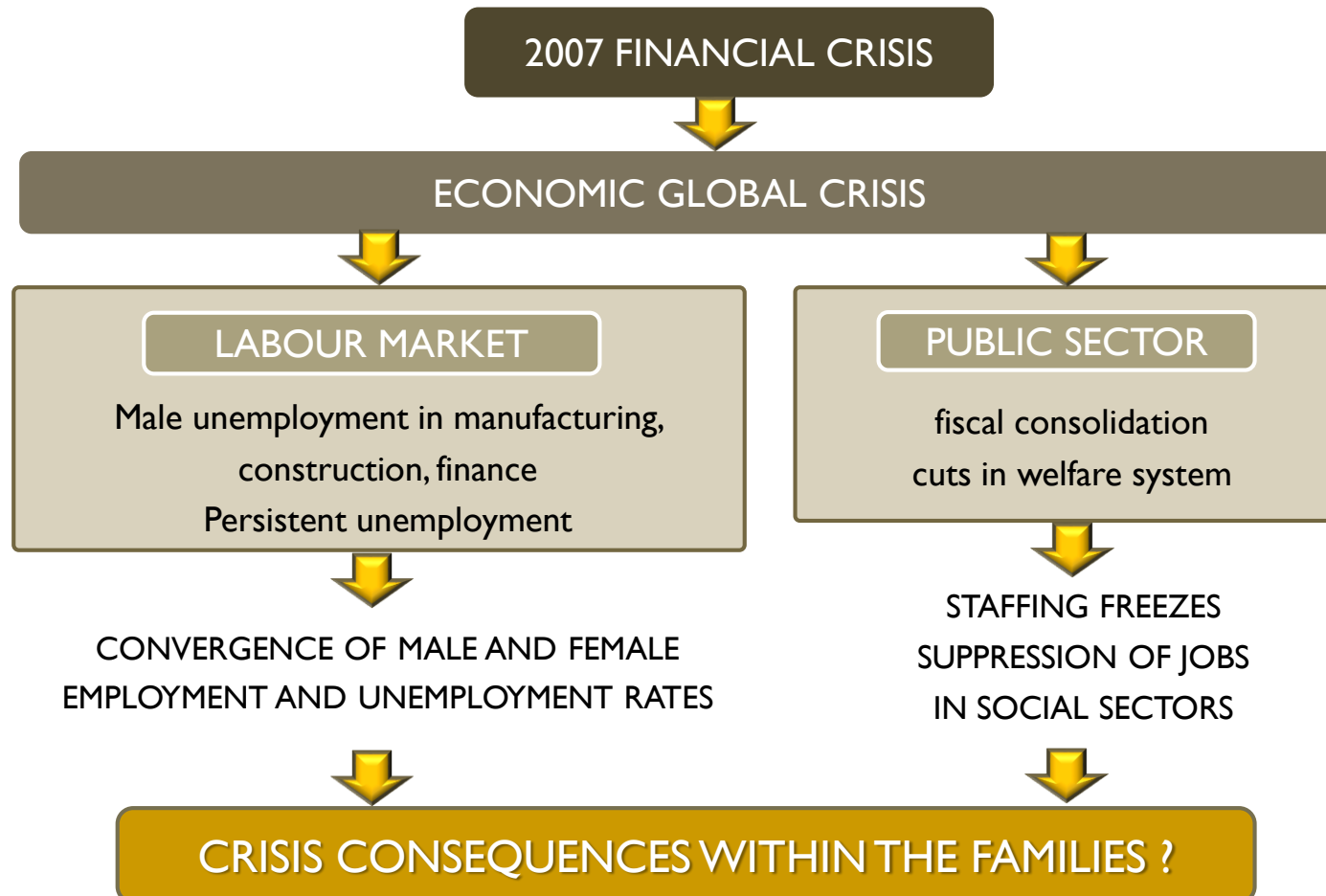
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RESEARCH OVERVIEW

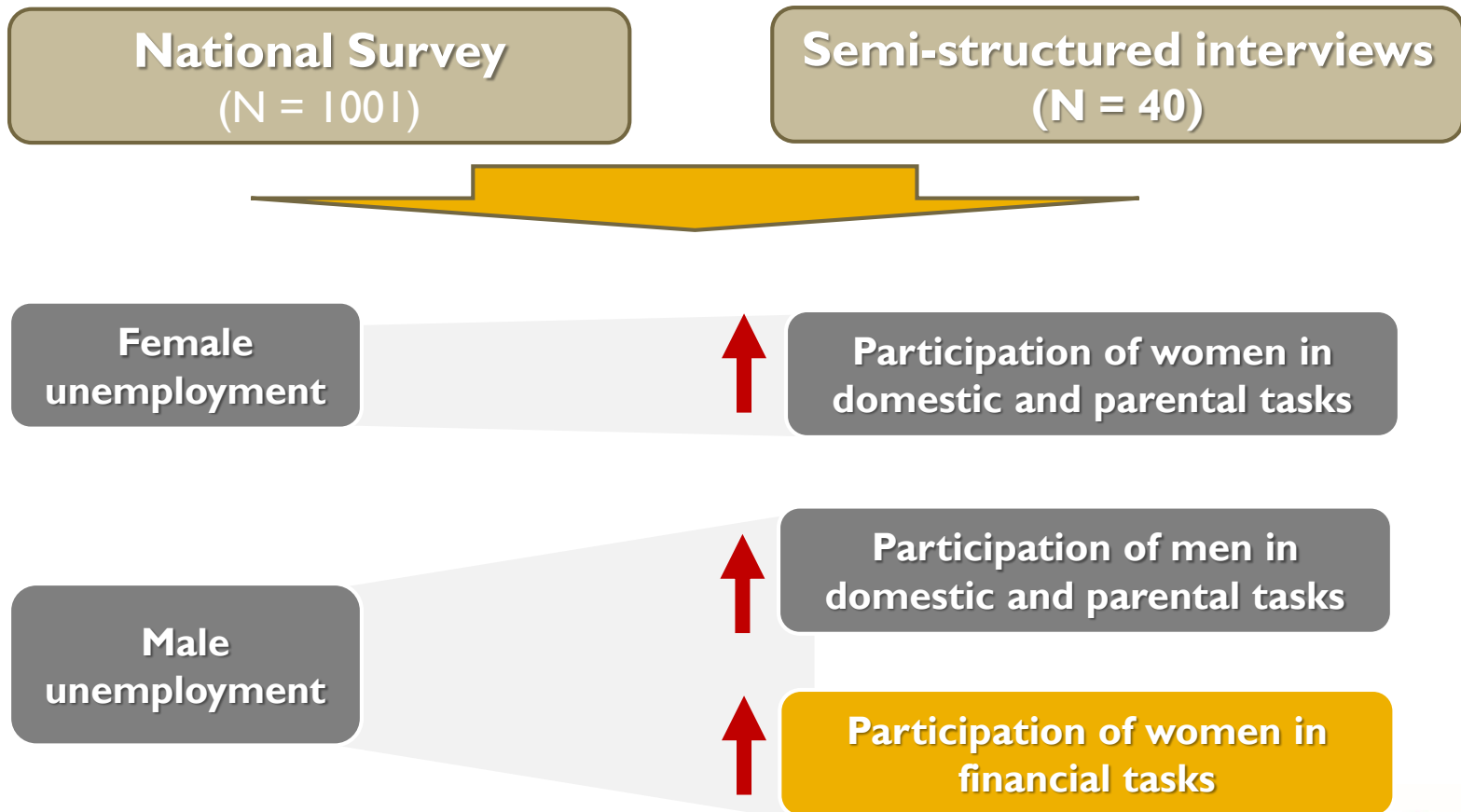


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FINFAM RESULTS



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FINFAM RESULTS

- ▶ Average hour gap (woman's hours – man's hours)*



* Ribeiro, Coelho & Ferreira-Valente, 2015

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FINFAM RESULTS

- ▶ Household work division according to partners' unemployment $\chi^2 p < .05$



Domestic work weekdays

Man unemployed

- ▶ DIAMANTINO*. Sometimes I take a walk (...) and I do something at home (...).
- ▶ DEOLINDA*. Oh, he makes dinner in the evening. He hangs out the laundry ... Makes the dinner...
- ▶ DIAMANTINO. I do everything, of course. She comes home and the food is ready ... The table set (...) I do not work ... I have to do it, isn't it? We have to help each other...
- ▶ DEOLINDA. (...) I would prefer to go back to the old times ... it would be a good sign.
- ▶ DÁRCIO*. I take the kids, normally I go to the Coffee shop, I take a coffee and try something, some work... I see if it appears something (...) in the afternoon I come home, come here ... (..) I start dinner.
- ▶ DÉBORA*. I when I get in (...) the dinner is on the table ... the kids at home ... and so is the familiar dynamic between dinner, baths, TPC's kids, clothes ... So you may get an idea we had a maid five hours a day, every day (...) she made us dinner ... she ensured all, isn't it?
- ▶ DÁRCIO It was a quality of life that ...
- ▶ DÉBORA. Now is a hustle and bustle ... Between clothes and cupboards ...

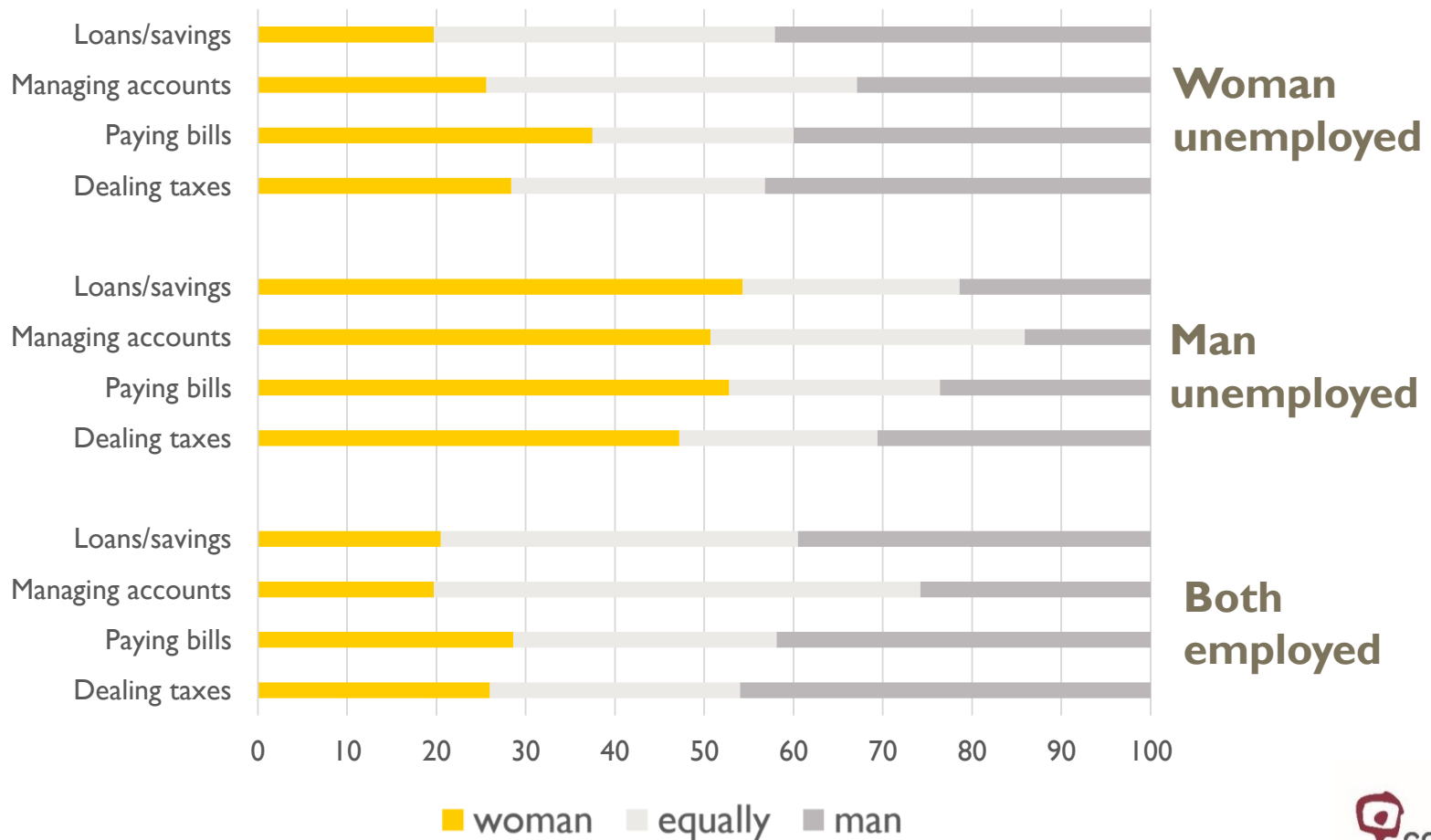
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FINFAM RESULTS

- ▶ Household work division according to partners' unemployment $\chi^2 p < .05$



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Financial tasks

- ▶ DÉBORA*. Most of the bills are in direct debit payment. But it is me who controls the banking accounts ... (...) Make sure of everything... Make the loans payments ... make sure that everything is more or less under control (...) We did not had this concern before (...) The bills came in by direct debit payment. In that time if someone took us money I wouldn't realize it (...) Now it is different ... I check the accounts at least twice a week ... Look at this, look at that..
- ▶ *E. When something suddenly happens here at home, gest broken ..TV, fridge ... How do you do to buy it?*
ALZIRA*. Usually we use the Jumbo card ... Now I don't buy anything! It can be broken that I don't buy!
ARMINDO*. And we have to buy.
ALZIRA. What?
ARMINDO. The oven.
ALZIRA. Oh, ok! But I'm not needing it!
ARMINDO. Sometimes it is necessary, right?
ALZIRA. It is out of question (...) Now it's out of the question to buy something! (...) Now only when he starts working and earning....

Man unemployed

* fictitious name (names have been changed to ensure anonymity)

How "doing", "not doing" or "sharing" financial tasks is taken as a cue to ascribe more or less power to the spouses in a household?

Does this perception of power depends on whether the spouse is a man or a woman?

Does it depends on the kind of financial task?

OBJECTIVES

- ▶ Inquiry into how people usually perceive the relative power of male and female spouses within heterosexual couples;
- ▶ Evaluate how such perception of power is determined by the:
 - ▶ Sex of the couple's reference element;
 - ▶ Relative contribution of spouses to household income;
 - ▶ Relative distribution of financial tasks between spouses;
 - ▶ Quality of the financial task;

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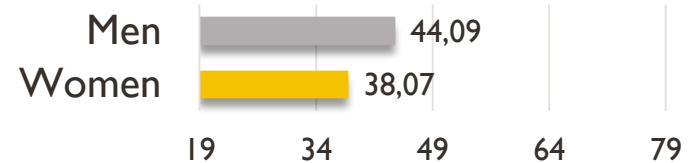
PARTICIPANTS

- ▶ 129 adults living in Portugal

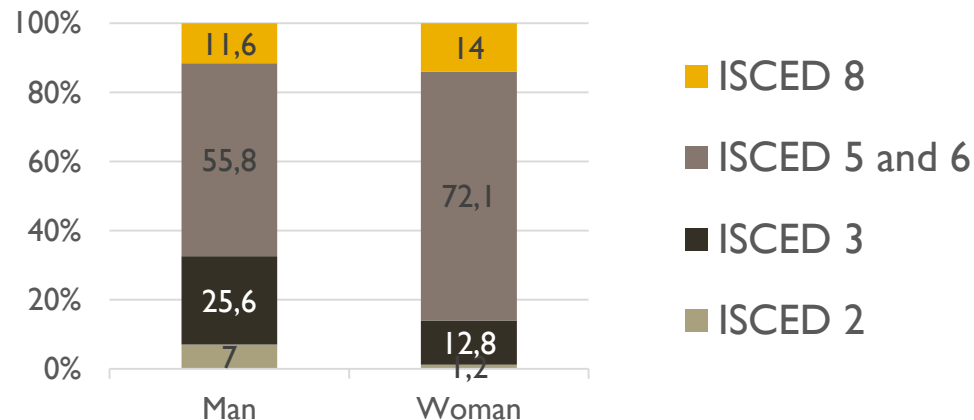
Respondent sex



Age mean



Level of education



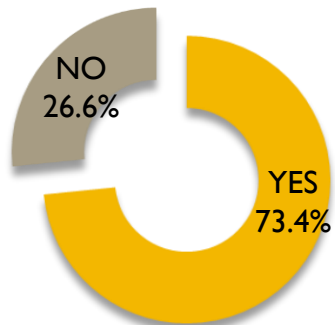
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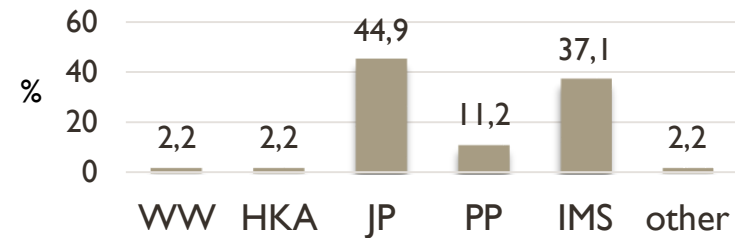
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PARTICIPANTS

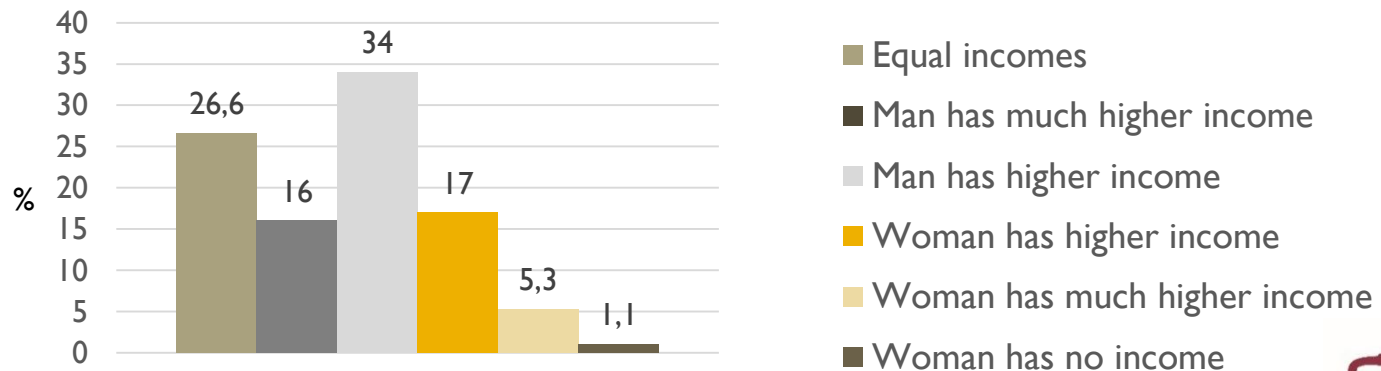
Lives with a partner



Money management arrangements



Relative income contribution of the partners



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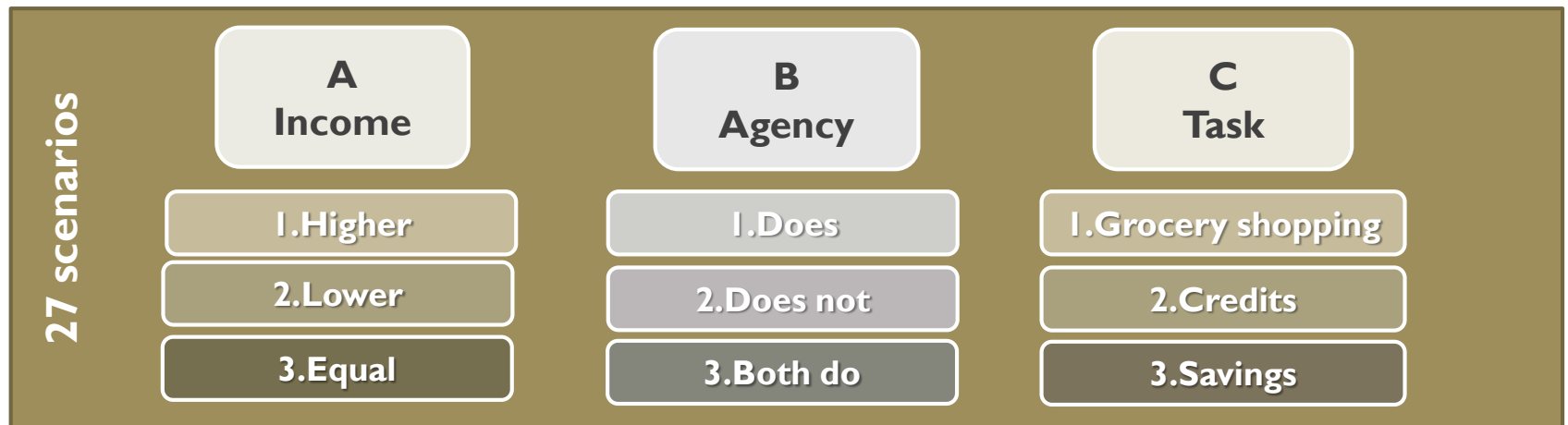
MEASURES AND PROCEDURE

QUESTIONNAIRE with SCENARIOS

Couple's reference element (2 versions):

Marco

Carolina



RELATIVE POWER 0 – 100 %

MEASURES AND PROCEDURE

▶ **Dependent variable:**

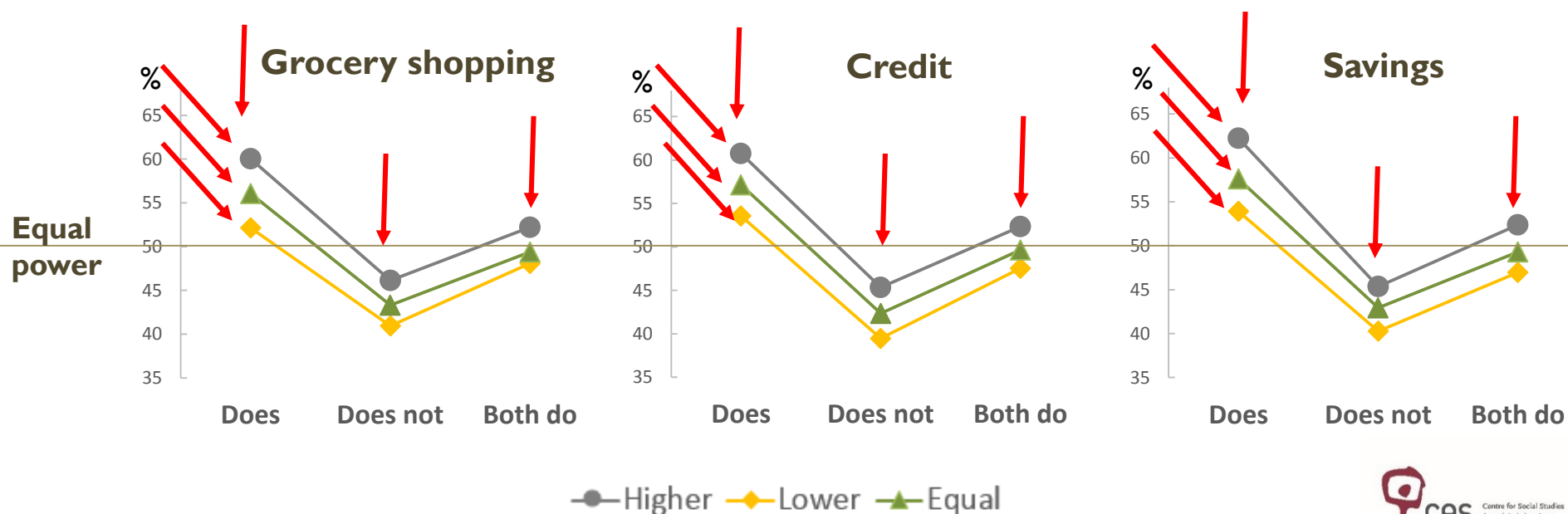
- ▶ Relative power (0-100%) of the couple's reference element Marco/Carolina

▶ **Independent variables:**

- ▶ i) *Within subjects:*
 - ▶ a) Relative income (reference element: higher vs. lower vs. equal);
 - ▶ b) Agency in the task (reference element: does vs. does not vs. both do).
 - ▶ c) Quality of family financial task (current vs. credit vs. savings);
- ▶ ii) *Between subjects:*
 - ▶ a) Sex of the couple's reference element (Marco vs. Carolina);
 - ▶ e) Sex of the respondent (Masculine vs. Feminine)

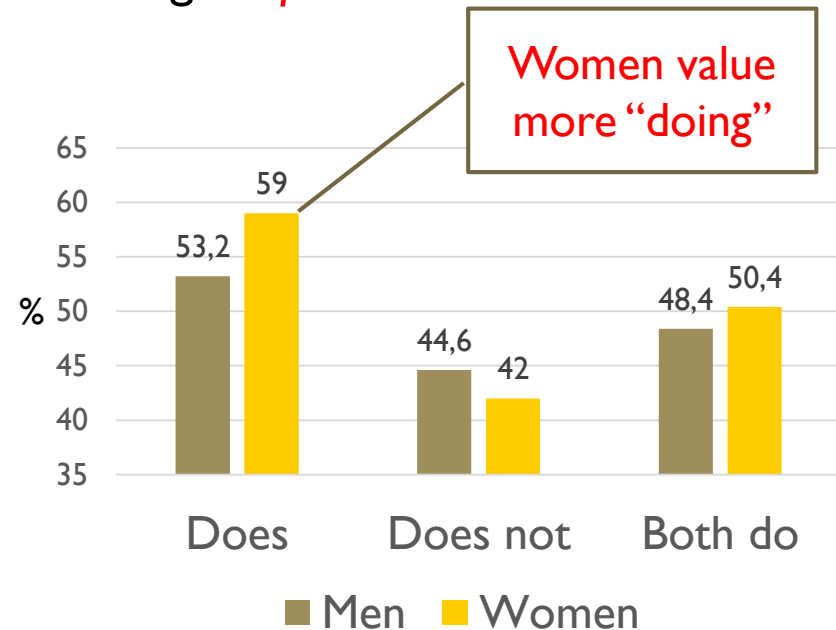
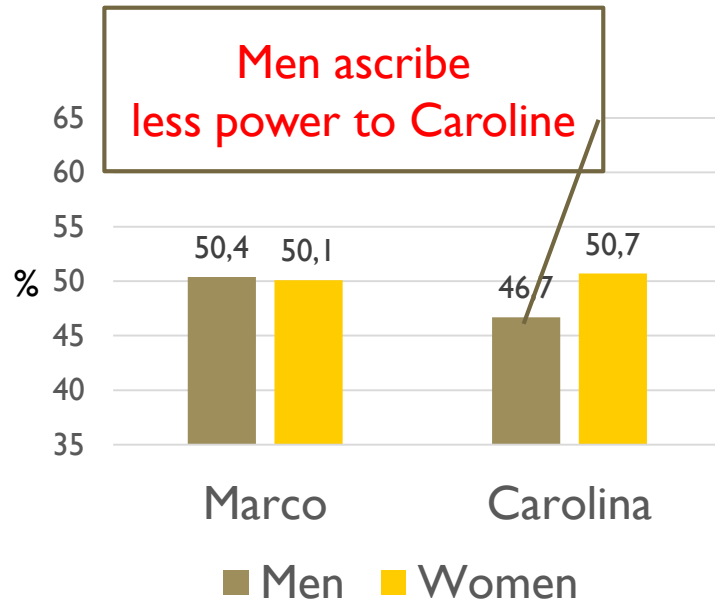
RESULTS

- ▶ Main effect Income (higher vs. lower vs. equal): $p < .001$
- ▶ Main effect Agency (does vs. does not vs. both do): $p < .001$
- ▶ Main effect Task (grocery vs. credit vs. savings): *non significant*
- ▶ Interaction Income * Agency: $p = .003$

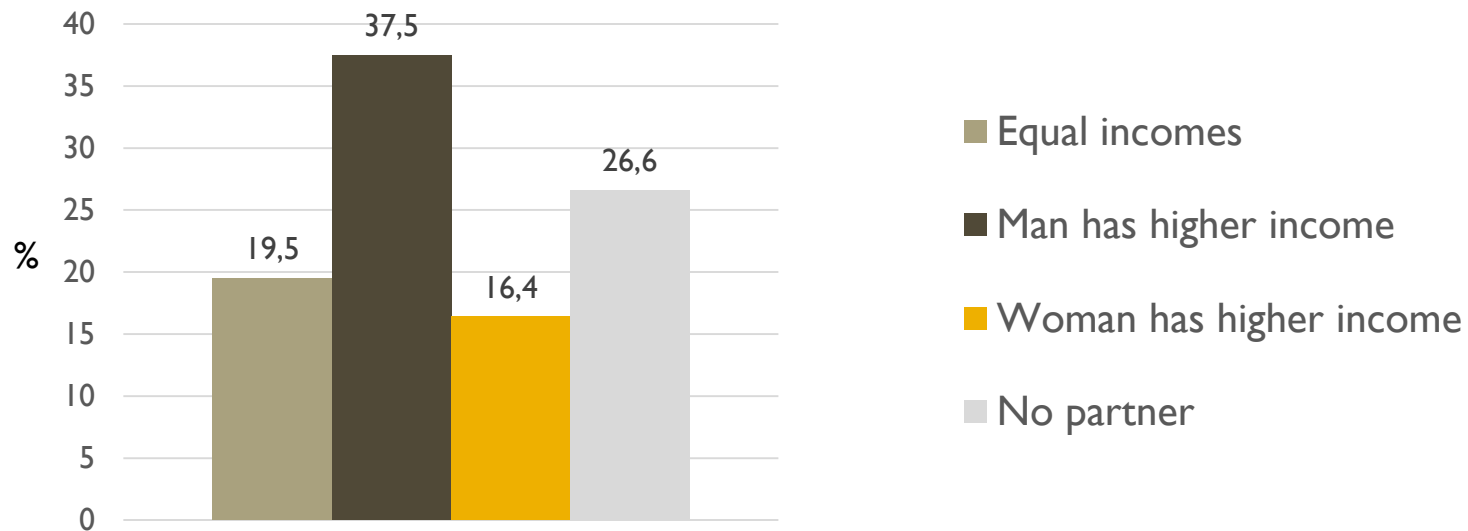


RESULTS

- ▶ Main effect Respondent Sex (Male vs. Female): *non significant*
- ▶ Main effect Reference element sex (Marco vs. Carolina): *non significant*
- ▶ Interaction Respondent Sex * Reference element sex: marginal $p = .058$
- ▶ Interaction Agency * Respondent Sex: marginal $p = .058$



Does marital experience influences relative power perceptions ?

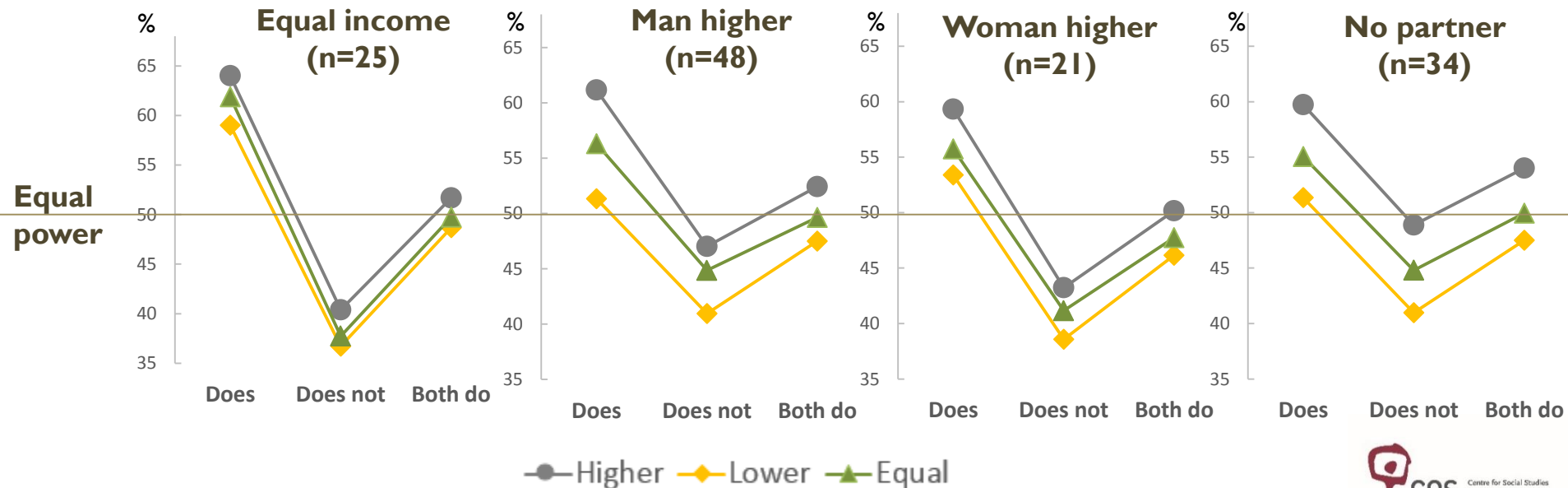


Sex of the couple's reference element (Marco vs. Carolina): χ^2 ns

Sex of the respondent (Masculine vs. Feminine): χ^2 ns

RESULTS

- ▶ Main effect Income (Higher vs. Lower vs. Equal): $p < .001$
- ▶ Main effect Agency (does vs. does not vs. both do): $p < .001$
- ▶ Main effect Expense (grocery vs. credit vs. savings): *non significant*
- ▶ Interaction Income * Agency: $p = .003$
- ▶ Interaction Income * Agency * Marital experience: *non significant*



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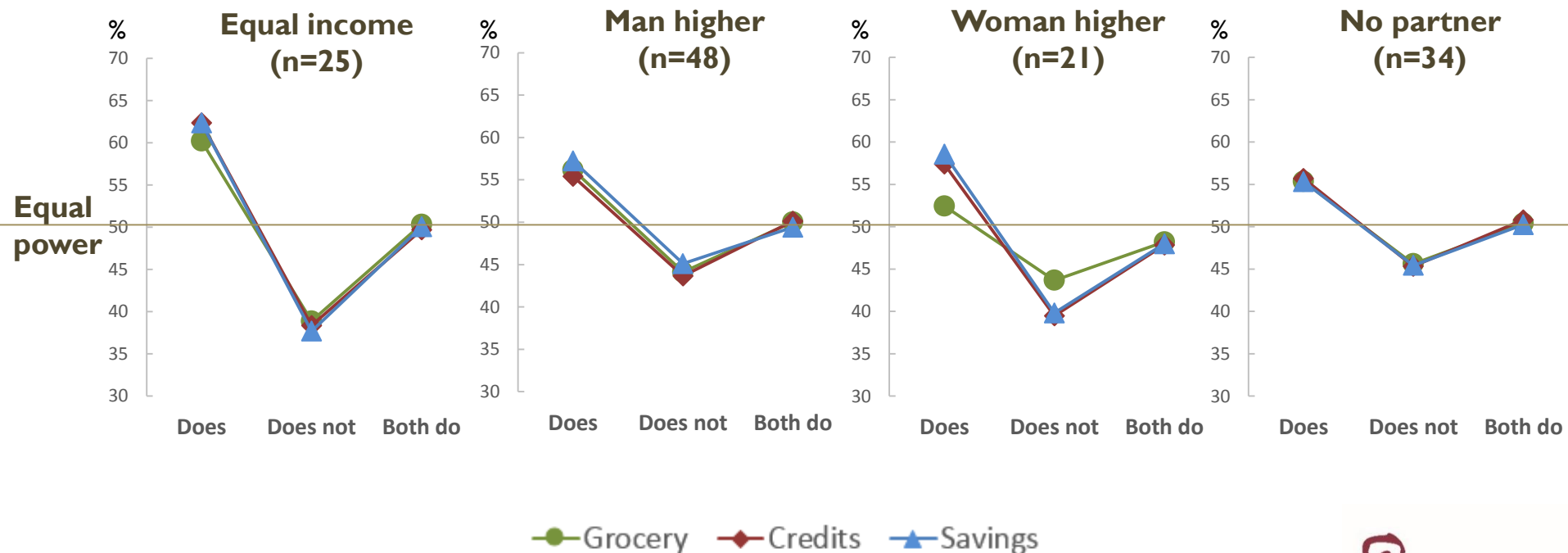
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Marital Experience

RESULTS

- ▶ Interaction Agency * Task: $p = .001$
- ▶ Interaction Agency * Task * Marital experience: $p = .008$



CONCLUSIONS, LIMITATIONS, & FUTURE RESEARCH

▶ Conclusions:

- ▶ Different factors determine the perception of relative power in heterosexual couples, namely income and agency;
- ▶ No main effect concerning Sex of the couple's reference element (Marco vs. Carolina);

▶ Limitations and future research:

- ▶ Confounding operationalization of “doing” and “deciding” on agency independent variable (*trata*);
- ▶ Tighter experimental control (paper and pencil vs. online)
- ▶ Sample size – increase group size by sociodemographic variables (e.g. money management arrangements...)

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THANK YOU!