Researching Resources within the Household

Introduction

A brief overview of research on resources in the household

Many scholars have treated the household as unitary, that is as an undifferentiated unit, in which individuals put their resources without distinction into one pot and then share and use them within the household to the benefit of all (Samuelson, 1956). Such households were often taken to be a couple (traditionally assumed to be female/male) living together, with or without children (the 'family household' (Haddad et al., 1997)), rather than more complex household forms (Doss, 2021a: 12-14).This assumption of what was often called 'equal sharing' could, it was argued, be explained by a household acting in the same way as an individual and/or by positing an altruistic household head (Becker, 1981). It made modelling simpler in the absence of good quantitative data on what happens inside the household.

More recently, however, both joint and individual interests within households have increasingly been recognised (Sen, 1990). Using the household as the core unit of analysis is more likely to be justified today, therefore, by citing a lack of knowledge about how resources are shared within the household. However, the previous assumption (often conveyed in shorthand as 'equal sharing') often remains unchanged. Thus, for example, measures of poverty and inequality that rely on income are structured in a way that usually fails to provide information on the receipt of income(s) by different individuals within the household (Atkinson et al., 2019).

Policy makers, too, often continue to target households rather than individuals, using a similar rationale about the impossibility of knowing how resources are shared within the household, with this approach often still interpreted as (gender-)neutral non-interference (Howard, 2019). Sometimes, the 'theoretical' assumption that households will have 'worked out' what is best for themselves is given as the rationale for treating the household as a 'black box' that it is not the business of policy makers to inquire into or influence (Bennett, 2013: 582). This reticence may be based on a distinction between public and private, with the belief that governments should not intervene in 'private' matters such as the family. In circumstances of inequality, however, this has implications for those with less power, in particular women and children (Doss, 2021b).

In attempts to expand these limiting perspectives, scholars continue to make advances in theory and methods in researching the management and allocation of resources within households. Some scholars have modelled 'allocation rules' to illustrate the differences in outcomes that would result from different assumptions about intra-household sharing (e.g. Davies and Joshi, 1994). Attempts have also been made from the 1970s onwards to arrive at a more accurate picture of the mix of individual and joint interests within a household, and of the extent of individual income, consumption and/or wealth (e.g. Ponthieux, 2017) – though such attempts may need to make use of some heroic assumptions about allocation, given the lack of primary data. Policy analysts and practitioners have also sought to change the perspectives of policy makers, and policies themselves, to reflect this more nuanced view (e.g. briefings from the UK Women's Budget Group).

Despite the sustained efforts of researchers to explore this area, however, large research gaps persist in our understanding of the management and distribution of resources within households. There continues to be a need for new data, both qualitative and quantitative, on a range of questions. One of these is about how resources enter the household, and in particular their ownership, what they are and how they are seen by household members. Another is how such resources are then managed and distributed within households, raising issues of power – including the obvious ones of decision-making and control, but also the less obvious, such as subversion by the ostensibly less powerful (Agarwal, 2016: 169). A complex area is how management and distribution of resources, whilst apparently separate activities, in practice interact – including in negative ways, such as through the exercise of latent power, causing some topics to be excluded from discussion (Lukes, 1974) and financial coercion and abuse within some relationships (Postmus et al., 2020).

There is a need for more research into the reasons behind the patterns of resource ownership, management and distribution within households. Further questions arise about how resources are used, in other words by whom and on whom they are spent – including the importance of different roles within relationships, such as acting as a conduit of resources from one household member to other(s) (Daly and Rake, 2003; Doss, 2021b: 309). We also need to explore in more depth how these patterns are linked to the wellbeing of household members, including not only life satisfaction but also capabilities, autonomy and agency (Nussbaum, 2000).

A range of disciplinary routes have been taken in the investigation to date of issues related to resources within the household – including sociology, social policy, economics, international development and development economics, human geography, psychology, anthropology and other fields, with comprehensive recent overviews compiled (in chronological order) by Burton et al. (2007), Bennett (2013), Kulic and Dotti Sani (2017; 2020), Atkinson et al. (2019) and Doss (2021b).

Research has been developed in the global south (e.g. Doss, 2021b) as well as the global north, using different methods to explore the subject. These include theoretical modelling of how households might work in terms of sharing resources and why (Almas et al., 2023) - and/or how outcomes may differ depending on the differential bargaining power of partners; quantitative investigations of intra-household inequality in financial resources and how this links to differential outcomes for household members; and detailed qualitative investigations of the processes involved in managing money within the household. Most research into resources in households has been carried out by academics, and there is also 'grey' literature from NGOs and think tanks; but financial institutions, banks, journalists and others also inquire into and write about how couples organise and distribute money.

Theoretical frameworks

Theoretical frameworks have been developed (especially in economics, sociology and psychology), and subsequently refined, to explain how resources are handled and shared (or not) within the household, why this may be the case, and the resulting outcomes. Such frameworks include theories to explain why one partner in a couple may have more influence in decision-making: resource theory (Blood and Wolfe, 1960), in which the resources brought into the relationship by each partner are seen as critical, and exchange or marital dependency theory (Nyman and Dema, 2007), in which opportunities outside the relationship are viewed as crucial factors. Research in the global south has demonstrated that it is not just bringing in an income but also making a contribution in other ways that is important in giving some leverage over how resources are used. What contribution someone makes to the household, and in what way(s), may of course themselves also be the subject of negotiation.

Besides theories about monies coming into the household, and the relationships between these and differential sharing outcomes, researchers have examined the processes of what is done with money within the household and who benefits (Bennett, 2013). Gender roles and identities ('doing gender') are argued to influence behaviour (West and Zimmerman, 1987). Typologies of different money management practices have been developed (Pahl, 1989), as have ways of looking at the meanings of different forms of money (Zelizer, 1994). The relative influence of country, culture and social norms on what is done with money are debated (e.g. Agarwal, 2016: 158-167, on norms); and ideology (for example, about male breadwinning), not just quantity of resources, can be a determining factor in what goes on (Zelizer, 1994).

Measurement and data

Empirical studies by economists have analysed consumption and inferred patterns of intra-household allocation from (individual) consumption data. There are also large-scale quantitative surveys, to investigate empirically different patterns of pooling, partial pooling and separate management of resources within couples, and how decisions are made about using these resources (Lauer and Yodanis, 2011). Small-scale, in depth, qualitative investigations have explored the day-to-day management of resources and their implications for couples' relationships and individuals' welfare (e.g. Goode, 2010). Research has also recently developed beyond its traditional limitation to female/male (married) couples to engage with other types of relationships and more complex households (e.g. Burgoyne et al., 2011).

However, empirical analysis of intrahousehold inequalities faces significant challenges due to inherent measurement difficulties and limitations of existing data. First, some theoretical concepts lack a clear or established empirical counterpart (for example, bargaining power). There are also difficulties in capturing subtle differences between ownership, control and use of resources. And there may be differences of view about what might be the most appropriate outcome to measure (consumption, individual utility or wellbeing, or capabilities, for example).

In addition, information about income ownership is often not collected at the individual level. There are lacunae in the allocation of incomes to individuals (for example, wages are allocated, but capital income usually is not). In many regular surveys the ownership of savings, wealth and debt within households is often unclear - although some (though not all) assets may be capable of allocation to individuals, and there are some surveys which do measure individual wealth (cited in Lersch et al., 2022).

Surveys of consumption tend to suffer the same limitation as surveys of income and, if anything, in addition to being less common, data collection on consumption may be even less individualised than collection of income data (Doss, 2021b; Guio and Van den Bosch, 2019). There are some reasons for this, including the difficulties in operationalising individual deprivation, in particular in relation to ‘public goods’ (available to all within the household) such as housing and, often, spending on children as well (Almas et al., 2023).

Family forms and living arrangements are also changing – including the increasing numbers of ‘living apart together’ couples and ‘blended’ families, for example. These changes may mean that the ‘family’ and the ‘household’, and exchanges of resources within and between these units, are not very clear, and that using the household as the central unit of analysis is not always appropriate.

Introducing this volume

As co-editors, we were motivated in part by the relative lack of emphasis on intra-household management and distribution of resources in research in recent years, especially perhaps in the global north, compared with two or three decades ago. The most immediate motivation, however, was that we had brought together contributors from different disciplines for participation in an international network and wanted to ensure that the ideas discussed in that network had a longer and more elaborated shelf life.

The book, then, brings together examples of recent scholarship on financial resources within households and garners perspectives on the future research agenda in this key research area. The book deliberately focuses on monetary and material resources (income, and assets/wealth), whilst acknowledging that the distribution and management of other resources (such as labour and time in particular) within the household also have significant effects (Davies and Joshi, 1994). As outlined in greater detail below, the book examines the concepts and tools employed in researching this crucial area to date, and the challenges facing researchers in doing so (Section 1); investigates studies that exemplify recent developments in extending the scope of this research (Section 2); and, because of the significance of the issues involved for policy, analyses the inter-relationships between policy and intra-household distribution and dynamics (Section 3). Within each of these sections, the chapters examine the current state of play in particular sub-fields; discuss current or recent research carried out by the author(s) themselves, where relevant; and explore directions for a future research agenda which would build on past and current insights to move in new and innovative directions. The collection is international in scope, focused on both global south and global north, and cross-disciplinary.

In preparing the book, we asked authors to approach their chapters in a similar way if this was possible given their topic. Thus, all chapters begin by critically discussing the main issues in their sub-field and all end by identifying the most promising directions for future research. However, there is also some variation across the chapters, with some focusing on an overview of the most important conceptual and theoretical models and empirical tools, while others address issues that have previously been less explored in the literature (temporality, economic abuse etc.). There is also some variation in relation to the scope of chapters, with some more focused on the authors’ own research and others reviewing the subject more widely.

Our intended audience is academics and early career researchers in particular, but also a wider readership. The book is therefore intended to provide a solid foundation for understanding the topic of resources within the household, drawing on the comprehensive, topical and nuanced knowledge of leading researchers in the field.

Section 1: Concepts, tools, measures and challenges

The first five chapters in the book address many of the above issues, covering the main concepts, tools and measures used in, as well as the primary challenges faced by, research into the management and distribution of intra-household resources. Both quantitative and qualitative approaches and themes are reviewed, and the main hurdles faced by researchers, both theoretical and empirical, discussed. These include conceptualizing the household as a 'black box', the inner workings of which remain unknown (and sometimes unknowable); the difficulties of capturing subtle differences between the ownership, control and use of financial resources; and inadequate attention to the ways in which the measurement of key concepts and standard data collection methods affect findings.

In chapter 1, drawing primarily on the economics literature, Frances Woolley reviews the main theories and empirical strategies used in quantitative research in this area. She discusses two types of models widely used by economists: bargaining models (inspired by game theory) and collective models, scrutinizing their strengths and especially their limitations. She then concludes with a detailed discussion of the practical challenges to incorporating the unequal distribution of resources into standard measures of inequality and poverty, such as the practice of surveying only one adult member in the household, lack of information on agency and processes of decision making within the household, and insufficient longitudinal data to examine changes of decision-making patterns over time.

Fran Bennett (chapter 2) follows with a review of the literature using qualitative methods, showing how these have been used to capture the meanings that people attribute to money and its management, the ways in which financial resources are intertwined with relationships, roles and identities and how different forms of money are never neutral but instead are imbued with values and beliefs. She contrasts the strengths of qualitative research with those of quantitative studies, highlighting how qualitative methods such as interviews or focus groups are better placed to capture nuances and complexity. She then draws on a qualitative study of financial autonomy in low- and moderate-income families to show how qualitative methods can be used to address questions quantitative studies cannot address on their own.

Next (chapter 3), Satomi Maruyama discusses barriers to opening up the household 'black box', using Japan - a patriarchal society with relatively strong gender inequalities in both paid and unpaid work - as a case study. She argues that there are three main barriers that hinder research on intrahousehold inequality in Japan: unequal gender outcomes being treated as a result of individual free choices rather than reflecting structural constraints; the value of accounting for intrahousehold inequality in official statistics and for policy making not being recognized; and the technical difficulties in collecting accurate data on individual ownership, control and use of resources. The chapter finishes with a discussion of the most fruitful avenues for future research, including collecting better data and identifying the bias from the continued use of the ‘black box’ approach in relation to official measures of poverty and inequality.

In chapter 4, Sara Cantillon and Anne-Catherine Guio focus on the gaps and limitations in the data used for (quantitative) analysis of intrahousehold distribution. After first reviewing the main outcome measures used in the literature to document intrahousehold inequality in economic resources, including income, consumption, deprivation and wealth, and the much smaller literature on the pooling, control and management of resources, they argue that existing data suffer from both quality issues and important gaps. Cantillon and Guio show how standard data collection methods may affect the quality of data in known and potentially unknown ways, thereby biasing research results. They also discuss some important gaps, such as the lack of information on financial autonomy and economic independence, lack of information collected from children, the absence of complex families straddling two or more households and the paucity of longitudinal data. They conclude by suggesting potential ways in which the identified data gaps and limitations could be addressed.

Finally, Silvia Avram and Daria Popova (chapter 5) introduce a new tool, tax benefit microsimulation models, and show how these models can be used to address some of the data limitations that have affected quantitative research on intrahousehold inequalities in income. After reviewing the small literature that uses tax-benefit microsimulation models to study gender income inequalities, they give an example based on their own research to showcase the potential of these tools. Lastly, they elaborate on the most promising ways in which the benefits of incorporating tax-benefit microsimulation models into research on intrahousehold distribution could be maximized.

Section 2: Recent research into resources within the household: new directions taken

The second section of this volume contains five chapters illustrating the new directions taken by research into resources within the household in recent years. More specifically, these include investigations into different and more complex households; examinations of assets and wealth in addition to income; turning the spotlight on financial coercion and abuse within relationships; exploring colliding moralities of money between different generations in complex migrant households; and highlighting the role of children as agents within the household economy. These extensions of research beyond the traditional focus on the female/male couple negotiating income have enriched the field of study. All the authors in this section also suggest ideas for further development of this research in future.

First, Tania Burchardt and Eleni Karagiannaki (chapter 6) go beyond the single family unit that has usually been the focus of research on resources within the household. They examine the sharing of resources in multigenerational families living together in Europe in complex households, drawing on the European Union Statistics on Income and Living Conditions. Such households have tended to increase in number since the 2008 financial crisis and have always been common in the global south. They reflect on the implications of the differences in how resources are shared in such households for the reliability of traditional measures of poverty and deprivation that usually assume full sharing.

In chapter 7, Abena D Oduro and Hema Swaminathan go beyond the usual focus on income in research on within-household resources to review the issues in trying to collect and analyse individual-level data on assets and wealth, in particular in household surveys in the global south. These include conceptualising ownership; determining which assets must be enumerated; who and how many people in the household to interview; how to value assets; and choosing indicators to measure gender inequality. Drawing on recent empirical work in which they were involved, they recommend how researchers can best address these issues and further extend their investigations.

The chapter by Marilyn Howard and Nicola Sharp-Jeffs (8) considers the literature on economic, including financial, abuse and its relationship to research on intra-household resources management and distribution. The authors distinguish between control of resources and control over a household member through coercion, which may then continue beyond separation. They argue that economic, including financial abuse, should be incorporated more fully within research into intra-household resources.

Supriya Singh (chapter 9) argues that literature on intra-household resources has largely considered nuclear households within state boundaries and that literature on migrants has not usually focused on management and control of money within migrant households. She rectifies this by considering the colliding moralities of different ways of dealing with money within complex households in Australia of two generations of migrants from India.

Lastly, Gill Main (chapter 10) investigates the place of children within resource management and distribution in the household. Research into intra-household sharing predominantly focuses on adults. But she sees this as out of step with childhood studies, which highlight children’s agency as co-constructors of family practices. She considers three case studies on how children have been included in studies of intra-household distribution and concludes with recommendations to researchers on filling methodological and empirical research gaps.

Section 3: The inter-relationship between resources within the household and policy

The final section of this volume brings together five chapters on the interface between policy and the distribution of resources within the household. The chapters explore the often implicit assumption of policy affecting households – that those within households can/do harmoniously agree on the allocation of resources - before examining how a range of policy settings shape what happens within households, including: who controls financial resources within the household; how issues relating to the uses of resources are decided; who is left vulnerable; and who does the work of managing money. The chapters, which span a range of country contexts, highlight the complex and changing ways in which a wide variety of policy settings affect what happens in households, and point to a need for ongoing research into resources within the household to improve outcomes.

In chapter 11, Elena Moore and Thandie Hlabana discuss issues about social grants, including old age pensions, in South Africa and Lesotho, contexts where poverty rates are relatively high and many households are multi-generational. The authors draw on their studies of the experiences of such households to show how social grants intended for particular recipients (such as an older person or children) are often used to support the basic needs of many others within the household or family, especially when other social grants either are not available or have low value. The pattern of social grants can result in older household members (for the pension) and primary caregivers of children (for the child grant) having significant money management roles and tasks within households; relationship tensions when different household or family members claim a share of benefits; and economic insecurity when the level of benefits is insufficient to meet all needs within the household. The authors highlight the need for improved employment opportunities for young people and advocate the introduction of financial provision for working-aged able-bodied individuals without an income.

Chapters 12 and 13 both address intra-household issues associated with policy related to ageing populations. Chapter 3.2, by Debora Price, addresses key issues affecting older couple households by exploring declining cognition in old age. Financialisation is part of the policy context of this chapter, as individuals and families are increasingly being tasked with managing their finances in sophisticated ways into old age without attention having been paid to how money relations within older households are or might be affected by (different degrees of) financial capability, declining cognition and lack of formal capacity for financial decision making. The chapter demonstrates the need for a range of policy innovations, including those that might, for example, protect a person against legal, but poor (and declining), financial management by their spouse or partner, especially when there are imbalances of power. To support such policy work there is a need for research to fill a number of key gaps, including on what happens when a partner controlling money begins making bad or unwise decisions, or begins to squander assets that could otherwise have been used to provide resources for their remaining joint lives.

Chapter 14, by Siobhan Austen, Monica Costa, Susan Himmelweit and Rhonda Sharp, has a relatively broad focus, attending to questions about the impacts of the process of financialisation of retirement incomes, as described above, on older couple households. Its context is Australia, which is ahead of many other countries in its adoption of defined contribution superannuation. Data from in-depth interviews summarised in the chapter show the various risks and difficulties associated with managing and monitoring financial assets in retirement; how the intra-household ownership and entitlement to such assets is unequally distributed; and how, as a result, many women struggle to have their interests reflected in decisions made over the use of such assets. The results point to a need to push back against financialisation and develop policy alternatives, such as a non-mean-tested old age pension. Research is needed that can measure the financial costs and intra-household effects of alternative retirement income policies and draw on cross-national comparisons.

In chapter 15, by Rita Griffiths, the focus is on the widespread policy practice of determining eligibility and entitlement to government benefits by jointly assessing couples' needs/income/assets. Drawing on research conducted in the UK, including of the new Universal Credit benefits scheme, the chapter identifies a range of negative consequences stemming from this practice, including a reduction in women's personal income, deterrence of family formation, relationship tensions and discouragement of employment by 'secondary' earners within recipient households. The chapter makes a powerful case for new policies that recognise the importance of financial independence. It identifies a need for additional research to support such policy innovation, including studies of employment and family formation in those countries where benefits are more individualised. A call is also made for efforts to standardise concepts and categories across surveys and studies in different countries, so that comparisons of the ways in which different units of assessment operate in different welfare state contexts can be more easily made.

Finally, Kate Summers' and David Young's exploration of the temporal aspects of social security money (chapter 16) highlights further the ways in which policy design affects what happens in households. The chapter focuses on the effects of both the timing of social security payments (e.g. fortnightly or monthly), and the waiting times associated with, for example, receiving a benefit or resolution of a claim. Drawing on a longitudinal diary study of means-tested benefits in the UK, it shows how money management within households can be shaped by the 'rhythms' of the flow of benefits; and how a 'monthly in arrears' approach to assessing social security benefits can increase instability and insecurity within households and add to relationship tensions. The policy implication is that temporal effects need to be considered in policy evaluation and design. To support such efforts, there is also a need (and great scope) for cross-country studies of temporality and its effects.

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