Beliefs about Money in Families: Balancing Unity, Autonomy, and Gender Equality

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ABSTRACT

Using original data from a nationally representative vignette-survey experiment ($n = 3,986$), this study investigated beliefs about income sharing within families. Respondents selected an income allocation strategy for a fictional couple with varied circumstances. Findings showed widespread support for collectivist approaches to money. Nearly 70% of respondents preferred some level of financial integration for married and cohabiting couples alike. Still, the majority of respondents indicated all couples should pursue some level of autonomy within their relationships. Respondents also believed higher-earning partners ought to hold back a greater absolute value of their income, potentially reproducing unequal labor market conditions within families. When women were presented as the primary earner, the preferred level of withholding income was slightly larger in magnitude than when men were shown as the primary earner. Findings suggest the pursuit of financial autonomy, in combination with attitudes about gender, are important dimensions to further understanding inequality in families.

Keywords: money management; family economics; family resource management; couples; culture; gender roles

INTRODUCTION

Two contradictions related to the ways couples share money are commonly studied. First, couples must reconcile the conflict between their commitment to their collective family units and their desires for individual autonomy (Treas 1993; Vogler, Brockmann, and Wiggins 2008). Second, many couples struggle to create equality in the home given inequalities prevalent in the labor market (Blumstein & Schwartz, 1983; Burgoyne, 1990; Pahl, 1989; Treas, 1993; Vogler, Brockmann, & Wiggins, 2008). To understand how these contradictions are reconciled within American families, researchers initially focused on grouping systems of money arrangements into analytical categories (Ashby & Burgoyne, 2008; Pahl, 1995). Thereafter, many have searched for possible explanations for the prevalence of various categories and sought to identify the consequences of these arrangements (Bennett, 2013).

Conclusions about how people reconcile these competing cultural values that are inferred from couples' behavioral practices may be partial or even misleading (Ashby & Burgoyne, 2008, 2009). People tend to be particularly bad at consistently explaining their own behavior (Swidler, 2001; Vaisey, 2009). Behaviors also tends to reflect a mixture of attitudes, circumstance, and other factors (Cherlin, 2009). An approach that elicits individuals' opinions about other people's families may reflect cultural values better than assessments of their own family behavior. Couples' treatment of money may also not fully reflect individuals' values because partners with less bargaining power may not be able to implement their preferred arrangements (Lennon & Rosenfield, 1994). Additionally, teasing apart behaviors that were adopted with purpose and those that are taken on for convenience or as a result of temporary or unexpected circumstances is challenging using surveys of behavior (Addo, 2017; Treas, 1993). Moreover, couples' financial practices generally remain unchanged throughout the duration of their relationships, making their

behavior a lagging indicator of current beliefs about the appropriate treatment of money (Bisdee, Daly, & Price, 2013).

This article contributes to the literature by evaluating beliefs about money sharing in families, which may reflect how people reconcile competing modern cultural values (Ridgeway, 2011; Vaisey, 2009). A stream of qualitative research using non-representative samples documents the significance of non-economic mechanisms for the treatment of money in families, such as attitudes about families and gender dynamics (Ashby & Burgoyne, 2008; Bennett, 2013; Zelizer, 1989). For this study, I devised a novel vignette-survey experiment to collect the first nationally representative sample of U.S. adults' beliefs about income sharing in families. Survey respondents were presented with a vignette of a fictional couple that varied in marital and parental status, relationship duration, and relative incomes, and then asked how the fictional couple should allocate their income. This survey method is valuable for understanding the conditions under which someone might prioritize one cultural value over another (Cerulo, 2014; DiMaggio, 2014; Swidler, 1986). The research design also allowed for artificial variation of the environment, such as inflating the disparity in income between high-earning women and low-earning men (Mutz, 2011). Doing so facilitates the examination of attitudes under contexts that might otherwise be difficult to study given their relative rarity.

This article also addresses a secondary limitation in the existing research on the allocation of money in families. Prior studies measuring financial approaches generally disregarded the gradations of survey response categories “keeping some money separate” and “keeping all money separate,” choosing instead to study a dichotomous difference of “pooling all money” or “not pooling all money” (see Hamplová and Le Bourdais, 2009 for an exception). Focusing on response variations that express income separation is important to understanding the crossroads between the family domain's emphasis on interdependence and the market domain's emphasis on self-reliance

(Bellah, Madsen, Sullivan, Swidler, & Tipton, 2008; Yodanis & Lauer, 2014). Pooling some, but not all, money may be endorsed because it facilitates the redistribution of income while simultaneously allowing continued control over some individual money. Separate and collective income distribution arrangements exist on a continuum, which warrants careful interpretation (Ashby & Burgoyne, 2009; Burgoyne, 2008). This article examines attitudes about shades of financial integration, treating partial pooling as a separate allocation strategy, and considers the gradation of financial integration.

Next, I review theories on the ways various configurations of families might be expected to treat money. These expectations are used to develop hypotheses about when people prioritize family unity, evidenced by support for integrating finances, compared with when they might prioritize autonomy in relationships, evidenced by supporting separated money systems. Then, I draw on theories of bargaining power and exchange to generate hypotheses about perceptions of entitlement to individual ownership of earned income.

BACKGROUND AND HYPOTHESES

Family Unity versus Economic Autonomy

A family unity approach to relationships is characterized by values of family member solidarity, which prioritizes shared goals over individual pursuits, in part through the sharing of family resources (Addo & Sassler, 2010; Bellah et al., 2008). This collectivized approach to financial arrangements is thought to occur under three conditions: 1) exchanges are repeated and continuing; 2) investments in the relationship that cannot be recovered have already taken place; and 3) evaluating repeated exchanges is costly (Treas, 1993; Williamson, 1975). Accordingly, couples who have greater relationship investments, such as a public marriage commitment, long relationship duration, or children together are expected to prioritize family unity over economic autonomy, adopting collectivist money arrangements such as establishing joint bank accounts. I

disentangle the extent to which marital status, relationship duration, and parental status influence support for collective approaches to family finances.

Legal protections provided to married couples and expectations about the longevity of the relationship are thought to increase married couples' financial integration levels (Burgoyne, Reibstein, Edmonds, & Routh, 2010; Desai, 1992; Treas, 1993). Thus, we might expect greater support for married couples' integration of their finances compared with cohabiting couples (Hypothesis 1). Yet, cohabiting couples are heterogeneous. Rather than being less committed than married couples, some cohabitators are taking a step towards marriage, or seeking a replacement for marriage altogether. About two-thirds of marriages are preceded by cohabitation and cohabiting couples planning to marry are more likely to integrate their finances compared with cohabitators without intentions to legally wed (Addo, 2017; Manning, 2013). If these factors are considered in evaluations of money sharing, there may not be adequate evidence to support Hypothesis 1 and the null hypothesis, a no-difference hypothesis, will fail to be rejected.

Although cohabiting couples typically either terminate their relationship or marry within three years, some couples cohabit for long durations without an intention to marry (Bumpass & Lu, 2000; Goodwin, Mosher, & Chandra, 2010; Manning & Smock, 2002). Like married couples, cohabitators may share financial resources in part to minimize transaction costs, such as the need to negotiate and monitor the use of funds (Oropesa, Landale, & Kenkre, 2003; Treas, 1993). Therefore, it may be seen as desirable for long-time cohabitators to integrate some financial resources, similar to married couples. Longer relationship durations of married couples may also elicit greater support for financial integration, as the perception of the stability of the relationship increases. Thus, Hypothesis 2a suggests that support for sharing money will be greater for couples in long-term relationships than couples in short-term relationships, no matter their relationship status. Alternatively, the relationship duration may only matter when the stability of the partnership

is questionable, such as for couples who have not legally committed to a partnership through marriage (Hypothesis 2b).

Parenting may also signal a long-term, collective interest. Behavioral evidence reveals parents act more alike than non-parents, no matter their marital status (Barlow, 2008; Kenney, 2004; Lyngstad, Noack, & Tufte, 2011; Vogler et al., 2008). A majority of non-marital births now occur in cohabiting unions and parenthood has become increasingly uncoupled from marriage, except among college graduates (Shelly Lundberg & Pollak, 2014). It remains unclear if cohabiting parents integrate finances because of similar beliefs in family unity at the time co-parenting begins or whether joining finances reflects practical considerations, such as protecting against financial hardships (Addo, 2014). Some evidence indicates parenthood may be the key family transition in which people consider financial integration to be appropriate (Barlow, 2008). Thus, Hypothesis 3a is that support for sharing money will be greater for parents than for non-parents, regardless of marital status. It is an open empirical question whether the effects of marital and parental status are additive—that is, are married parents evaluated as having the most interdependent relationships (Hypothesis 3b).

Although the marriage contract requires financial support of spouses and presumes treatment of the family as a single economic unit, people earn money in the labor market as individuals (Burgoyne, 1990; Burgoyne & Lewis, 1994; Nyman & Reinikainen, 2007). Even when income is thought of as a collective resource (as is legally enforceable in the case of marriage), partners remain cognizant of how money is earned and engage in mental accounting—earmarking and distinguishing between different kinds of money (Barlow, 2008; Burgoyne, 1990; Burgoyne, Clarke, Reibstein, & Edmunds, 2006; Burgoyne & Lewis, 1994) (Burgoyne, 1990; Burgoyne et al., 2006; Burgoyne & Lewis, 1994). Additionally, with later transitions into marriage, people bring their own bank accounts, debt, and financial habits into their new family units. Decreasing

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stigmatization of divorce has increased uncertainty about the permanency of marriage and a belief in entitlement to personal autonomy does not necessarily vanish upon marriage (Bittman, England, Sayer, Folbre, & Matheson, 2003).

Thus, support for couples fully sharing financial resources, married or otherwise, may not be universally or even overwhelmingly endorsed today. It may be expected that families seen as highly unified (i.e., married parents) will elicit lower levels of support for separate earnings compared with couples viewed as less unified, but even in these scenarios, keeping some money separate may still be supported. I expect that at least some economic autonomy will have wide support across the various couple configurations.

Equality and Gender

Couples confront discordance between beliefs in fair partnerships and entitlement to individual ownership of income earned in the labor market (Bennett, 2013; Elizabeth, 2001). When income is seen as a personal asset, exchange and dependency theories predict the interests of the higher earner are likely to prevail (Baxter & Kane, 1995; Brines, 1994). Whichever partner is most dependent on the relationship is also thought to have the weaker bargaining position, and therefore might be seen as less entitled to economic autonomy compared with the primary earner. For instance, higher-earning individuals in couples—overwhelmingly men—tend to have the last word about family financial decisions and more often spend nominally shared money without consulting their partners (Burgoyne et al., 2006). As the difference in men's and women's incomes has diminished, women have gained influence in family decision making and increased control of family money (Belch & Willis, 2002; Kenney, 2006). In accord with the ostensibly gender-neutral nature of exchange theory, attending to the interests of the higher earner might result in support for either men's or women's greater entitlement to economic autonomy when they are the higher

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earner. To test this, I evaluated whether the amount of money to be withheld from a shared pot is greater for the primary earner in the fictional couple (Hypothesis 4).

Next, I detail two conflicting gender-specific arguments using exchange and dependency theories. On the one hand, conservative beliefs about appropriate gender behavior may constrain support for women's economic autonomy but not men's autonomy. Whereas men appear to pay themselves first, such as treating bonuses as their own money, women's discretionary spending is often contingent on the family's financial needs (Tichenor, 1999; Zelizer, 1989). Primary-earning wives do not translate their higher-earning status into power—such as gaining equitable divisions of unpaid labor and entitlement to decision making—to the same extent as men. Thus, it may follow that women's higher relative earnings are insufficient to elicit agreement that women are entitled to personal spending money. Women's earnings tend to be treated differently than men's earnings, earmarked for childcare and housekeeping expenses (Burgoyne, 1990; Zelizer, 1989). It may be the case that women's income is assumed to be a resource that benefits the whole family (Shelley Lundberg, Pollak, & Wales, 1997; Phipps & Burton, 1998). Therefore, the goal of economic autonomy may be less salient when women are presented as the primary earner than when men are shown to be the primary earner (Hypothesis 5a).

On the other hand, there are two contradictory reasons we might expect greater support for women's economic autonomy than men's. First, expectations for men to contribute financially to the common pot remain strong (Townsend, 2002). Imagery of a family wage, wherein men earn enough money to support their wife and children without women needing a job, may bolster the idea of men's earnings going into a common pot and dilute support for men's economic autonomy. An acceptance of women in the labor force does not necessarily translate into all couples desiring equal financial partnerships, as some couples prefer men to be the primary earner (Bertrand, Kamenica, & Pan, 2015; Milkie, Bianchi, Mattingly, & Robinson, 2002). Perceptions of economic

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autonomy may also be conditional on marital and parental status because conventional marriage and fatherhood combine ideals of male dominance with male breadwinning (Blumstein & Schwartz, 1983; Townsend, 2002). Consequently, men may not be perceived as needing to withhold money from a common pot to retain control over their earnings.

Second, some modern couples withhold money from a common pot as a tactic to ensure women have access to and control over money (Elizabeth, 2001). Most couples express a desire for equality in their relationships (Gerson, 2009; Pedulla & Thébaud, 2015). In partnerships where a woman's income is sufficient to support herself and her partner holds less conventional beliefs about gender, couples are more likely to take a partial-pooling approach, combining some but not all of their earnings (Vogler, Brockmann, & Wiggins, 2006). An analysis of same-sex couples showed these couples also tended to keep some money separate as a way to facilitate equality within their relationships (Burns, Burgoyne, & Clarke, 2008). For these reasons, vignette-survey respondents may indicate women, more so than men, should withhold money from the common pot in order to maintain control over their earnings (Hypothesis 5b).

In summary, the current study departs from prior research by using a vignette-survey experiment to evaluate beliefs about income sharing within families. This research design is advantageous for teasing apart the conditions under which someone might prioritize family unity over economic autonomy (Cerulo, 2014; DiMaggio, 2014; Swidler, 1986). The research design was informed by theories of collectivized approaches to money sharing compared with autonomous approaches to financial resources. It also used bargaining power and exchange theories to develop predictions about perceptions of entitlement to ownership of income. Building from the theoretical perspectives and previous research described, I summarize hypotheses about views of couples' organization of money in Table 1.

[Insert Table 1 about here]

METHODS

Data and Experimental Design

To test these hypotheses, I used original data from a nationally representative dataset collected by GfK, funded by Time-sharing Experiments for the Social Sciences (<http://www.tessexperiments.org>) (Freese & Druckman, 2016). Respondents were recruited by GfK using probability-based sampling of U.S. addresses and were provided with equipment for internet access, if needed, to participate. This study was fielded in July and August 2016 on a random subset of GfK panelists, resulting in a total sample size of 4,020 respondents. Thirty-one respondents failed to answer the primary question of interest for the analysis (see Dependent Variables subsection) and three respondents selected a partial-pooling approach for the fictional couple, but in a follow-up question divided the earnings into an all-individual or an all-shared approach. These respondents were dropped from the analyses for a total analytic sample size of 3,986 respondents.

Respondents were asked to evaluate the income-organizing strategies of couples in fictional vignettes. The vignette design used a two-by-two-by-two-by-three factorial design, resulting in 24 different vignettes (summarized in Figure 1). The fictional couple differed by marital and parental status, relationship duration, and relative earnings. Roughly equal numbers of respondents (315–348 respondents) viewed each of the 24 vignettes. Respondents were told that they would view a hypothetical scenario and be asked to give their opinion on how a couple should handle money. For example, the married parents, three-year relationship duration, man as primary earner vignette is shown here (italics show vignette manipulation):

Michelle and Anthony, both 31 years old, *are married* and have been a couple for *3 years*. They enjoy spending time together and they are happy with their relationship. They have *one child together*. Although they both work about forty hours per week, *Anthony earns \$2,800 a month while Michelle earns \$1,200 a month*.

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I manipulated the marital and parental status to test variation in perceptions of family unity. The relationship duration in the vignette was manipulated to adjust for influences related to the longevity of the relationship. The fictional couple was presented as being together for either three or seven years. The three-year duration represents the point in the life course of relationships that was expected to elicit the greatest perception of differences in family unity between cohabiting and married couples while still conveying some level of stability. Adding the seven-year relationship duration to the vignette tested this assumption and still allowed the presented ages of the couple to be plausible. The total household earnings were based on analysis of median total household income (\$53,657) calculated from the 2014 American Community Survey (DeNavas-Walt & Proctor, 2015). This estimate was rounded down to make comparisons of earnings more interpretable for respondents and to represent the lower earner as making just over the federal minimum wage. The gap between the man's share and the woman's share of the family's earned income was manipulated to show either a primary earner or an equal earning scenario. By varying whether the primary earner was a man or woman, I tested whether beliefs in economic autonomy were conditional on gender.

[Insert Figure 1 about here]

To address potentially confounding variables, other characteristics of the fictional couple were indicated and held constant across all vignettes. Couples were presented as each working 40 hours a week, the most common employment arrangement for couples in which both are employed and as a way to hold constant the hours spent in paid labor for each partner. The couple was also described as 31 years of age, slightly above the average age of marriage and the average age for first births (Cohen, 2018). This age is advantageous for comparing first marriages and cohabitation, theoretically important to understanding demographic trends in family formations (Cherlin, 2009). This age is also less encumbered with potentially unintended assumptions related to later life stages

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(e.g., likelihood of prior investments, approaching retirement, remarriage, obligations to children from previous relationships, and financial support to aging parents). Racially neutral names, Anthony and Michelle, were selected by choosing the most popular shared names for Black and White babies born in this age range (Lieberson, 2000). Pilot tests of the vignette showed most respondents assumed the couple's racial identity was either White or the same as their own race.

Dependent Variables

There are two dependent variables in this analysis. First, I used evaluations of bank account ownership as a measure of how income should be distributed between partners. This measure was adapted from behavioral indicators of how couples organize their finances, which is used in surveys such as the International Social Survey Program, Fragile Families and Child Wellbeing Study, and the National Longitudinal Study of Adolescent Health (Brooks-Gunn, Garfinkel, McLanahan, & Paxson, 2011; Harris et al., 2009; ISSP Research Group, 2014). After presenting the fictional couple, respondents were informed that couples organize their income in many different ways and were then asked: "Do you think Michelle and Anthony should: (a) Have a shared account in which they both deposit all their earned income; (b) Keep all their earned income in separate, individual accounts; or (c) Have both a shared account and separate, individual accounts?"

Selection of the (a) shared account was used as an indicator of a unitary family interest, as both individuals in the couple are expected to deposit their income into this account and all expenses, joint and individual, will thus be withdrawn from this account. Selecting answer choice (b)—in which each person should have their own individual accounts and no joint account—indicated that money was perceived to be a personal resource, as earnings remain individually accessed and controlled and the couple consists of two separate financial entities. Respondents who selected option (c), having both a shared and individual account, are subsequently referred to as selecting

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the “partial-pooling” option. Thus, this dependent variable includes three categories: shared account, separate account, and both accounts.

The second dependent variable applies to respondents who selected the partial-pooling option. These respondents were asked to determine how much money Michelle and Anthony should each put in their individual accounts and in a shared account. The survey required the total amounts to be summed to the manipulated income presented for each person in the vignette. Therefore, this dependent variable is continuous. I transformed the dependent variable from the dollar amounts allocated into each account (e.g., his, hers, and shared) into proportions of the total household income so that the denominator (\$4,000) was held steady across the relative earnings manipulations. Because this dependent variable was transformed into a proportion, in addition to the analyses presented in this article, I also estimated a generalized linear model with the logit link and the binomial family. Comparisons of the models showed the conclusions presented here remain the same regardless of the model.

Predictor Variables

The primary predictor variables of interest are the categorical vignette conditions: marital and parental status, relationship duration, and relative earnings. In order to test Hypothesis 1, 3a, and 3b, I combined the vignette couple’s marital and parental status, allowing for simultaneous evaluation of whether respondents treat cohabitation as a similar condition to marriage and whether parental status influences this comparison. This method results in four possible categories: cohabiting non-parents, cohabiting parents, married non-parents, and married parents. To test Hypothesis 2, the relationship duration is included as a dichotomous variable (three years or five years). To test Hypothesis 4, 5a, and 5b, the relative earnings variable included three categories: man primary earner, equal earners, and woman primary earner. For all analyses, the reference

category is cohabiting non-parents who have been together for three years with the man as primary earner.

Respondents were randomly assigned to a vignette condition, so demographic controls are not necessary in the statistical models (Maxwell & Delaney, 2004; Mutz, 2011). A check of the correlations between vignette variables and key respondent variables confirmed no statistical significance between the vignette manipulations and respondent characteristics. Nevertheless, for theoretical reasons, I included predictor variables that prior literature shows are associated with behavioral differences in the ways people report organizing income within families. These include gender (Pahl, 1995), marital status (Burgoyne & Morison, 1997), parental status (Lyngstad et al., 2011), age (Vogler & Pahl, 1994), race-ethnicity (Addo & Sassler, 2010; Kenney, 2004), education (Treas, 1993), employment status (Kenney, 2006), and income (Copp, Giordano, Manning, & Longmore, 2016). Table 2 shows the means for the sample. Analyses without the demographic controls show the same conclusions as those presented here.

[Insert Table 2 here]

Analyses

First, I used multinomial logistic regression, selected because the first dependent measure is nominal and contains more than two categories (i.e., shared, separate, partial-pooling). In analysis not shown, the Wald test for combining alternatives revealed that each of the three income-organizing approaches were distinct categories. Additionally, the Hausman test showed the model does not violate the independence of irrelevant alternatives assumption (Hausman & McFadden, 1984). Due to the experimental design, there are minimal differences between analyses that control for respondent characteristics and those that do not; averages of respondent demographic characteristics are available in the appendix (Table A). In the results section, I start by discussing the effects of the vignette manipulations on selecting an allocation strategy for the fictional couple.

Second, for the sub-sample of respondents who selected the partial-pooling option, I estimated ordinary least squares regression models to evaluate differences in the amount of income they believe should be distributed between shared use and individual accounts. To ease interpretation of the results, Figures 2–4 show the estimates from the regression-adjusted means. In other words, the figures show the predicted percentages of selecting each organizational approach and the total household income to be deposited in his, hers, and shared accounts after accounting for the other vignette manipulations and variation in the respondents' demographic characteristics. All results are presented without using analytical weights; in analyses not shown, results remained the same when modeled with the weights.

RESULTS

Support for collectivized approaches to financial arrangements were expected to be influenced by perceptions of couples' relationship investments, such as marriage, relationship duration, and parenthood (Hypotheses 1–3). The effects of these vignette manipulations on selecting an allocation strategy for the fictional couple, adjusting for the other model variables, are shown in Table 3. The statistically significant coefficients for marital and parental status indicated respondents were less likely to select either separate accounts or a partial-pooling option for fictional couples depicted as married or parents, consistent with Hypothesis 1, Hypothesis 3a, and Hypothesis 3b.

Greater support for the financial integration of the fictional couple was also indicated when the relationship duration of the fictional couple was longer (Hypothesis 2a). When the fictional couple was presented as together for seven years compared with three years, respondents were less likely to select the separate accounts or partial-pooling option compared with a sharing everything approach. In order to test whether the effect of relationship duration was conditional on fictional couples' marital status (Hypothesis 2b), I conducted additional analyses that included an interaction

of relationship duration and marital status (results not shown). Respondents were slightly more likely to select a shared-only account for cohabitators together for seven years compared with cohabitators together for three years ($p < .05$). The relationship duration of married couples showed no statistically significant effect. Overall, the expectation that longer relationship durations would be associated with greater support for financial integration was supported for cohabitators but not for married couples (Hypothesis 2b).

[Insert Table 3 here]

To aid interpretation of the coefficients, the predicted proportions of respondents selecting each organizational approach, after adjusting for effects of the other model variables, are presented in Figure 2. Statistical tests notated in Figure 2 were adjusted for the multiple comparisons using the Bonferroni adjustment, dividing the alpha level (.05) by the number of pairwise tests (6). Consistent with Hypothesis 1, the predicted probability of selecting only a shared account was greater for married couples, about .49, compared with cohabiting couples (.23 without children and .34 for parents). Still, consistent with the no-difference null hypothesis for Hypothesis 1, results also showed evidence of support for sharing money for both married and cohabiting couples alike. Sixty-nine percent of respondents (.23 shared-only + .46 partial-pooling) were predicted to select some level of financial integration for cohabitators without children.

[Insert Figure 2 about here]

Support for keeping at least some money separate was also evident for all couples. About 50 percent of respondents would be predicted to support married parents treating at least some income as individually owned (.10 separate-only + .40 for partial-pooling). To be sure, greater support for sharing money was indicated for couples who were married (Hypothesis 1), had longer relationship durations (Hypothesis 2a), or were parents (Hypothesis 3a). Taken together, these findings suggest

some ambivalence about the resolution to the conflict between values of family unity and economic autonomy within family relationships.

Parental status had an independent effect on beliefs about financial integration for cohabiting couples; compared with cohabiting non-parents, 11% more respondents selected a shared account for cohabiting parents ($p < .01$). There were no statistically significant differences between evaluations of married couples by parental status. Thus, the influence of parental status on perceptions of financial integration was conditional on the marital status of the couple. Despite expectations that the greatest support for financial integration would be for married parents (Hypothesis 3b), this was not what the findings showed. The results partially supported Hypothesis 3a that support for sharing money would be greater for parents than non-parents. To summarize, parental status did affect beliefs about financial integration, but the effect was conditional on the marital status of the fictional couple.

Turning to the analysis of the sub-sample of respondents who selected the partial-pooling option (45% of respondents), Table 4 presents the preferred levels of income sharing. Respondents preferred a greater amount of sharing when the fictional couples were parents and in formally legalized relationships. The negative and statistically significant coefficients of the marital and parental status manipulations associated with “his account” and “her account” indicate that beliefs about income were responsive to common family transitions. As people become husbands and wives and fathers and mothers, the level of preferred income sharing increased. Similar to the results described in Table 3, these findings presented in Table 4 were consistent with Hypothesis 1 and 3a.

[Insert Table 4 about here]

Figure 3 illustrates the average predicted proportion of earned income to be distributed into each account, after adjusting for variation in the other model variables (calculated from Table 4).

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For example, the predicted proportion indicated to be kept in a shared account for married parents was .63, holding the other variables at their means. In contrast, the supported level of sharing for cohabiting non-parents reported by the sample of respondents who selected this partial-pooling arrangement was .53. On average, respondents reported men should withhold 22% of their earnings for their personal account when cohabiting without children, falling to about 19% of their earnings if they were shown as an unwed parent or married without children ($p < .05$). Beliefs about women's personal finances seemed to be influenced in a similar way. Additional statistical tests, not shown, indicated no statistical difference between the proportion of total household income deposited into "his" and "her" accounts within marital and parental vignette conditions.

[Insert Figure 3 about here]

Support for sharing about half of the total household income was indicated even for fictional couples without marital or parental ties (cohabiting non-parents). That support for sharing money was evident for both married and cohabiting couples is again consistent with the no-difference null hypothesis for Hypothesis 1. Although findings support hypotheses that investments in a relationship, such as marriage, children or time, are associated with support for family unity, (Hypotheses 1, 2a, 3a), the evidence also indicates support for relationship integration without these investments. Unlike the previous model, in this sub-sample of respondents who selected partial pooling, I find no evidence that support for sharing money was greater for couples in long-term relationships than couples in short-term relationships (Hypotheses 2a and 2b). Contrary to expectations, minimal evidence indicated support for sharing money was greater for married parents than for all other marital and parental configurations (Hypothesis 3b). Still, results revealed support for keeping at least some money separate across all fictional couple characteristics. For the sub-sample of respondents who selected a partial-pooling option, respondents indicated the couple should keep more than one-third of earnings in individual rather than shared accounts.

Table 4 also showed statistically significant differences in earning distributions in “his” and “her” individual accounts for each of the relative earnings categories. As expected under Hypothesis 4, respondents reported the higher earner, regardless of gender, should maintain ownership of a greater amount of the total household income, reflecting that person’s earnings advantage in the marketplace. The lower earner was therefore disadvantaged in personal autonomy over income. For example, after adjusting for the other model variables, women were expected to have 13% of the total household earnings in their personal account under men as primary-earner conditions compared with 33% of the total earnings when women were the primary earners themselves (see also Figure 4).

Results showed no difference in perceptions of the amount of shared income between the man primary-earner vignette compared with the equal-earning vignette, but significantly less support for sharing all income when women were presented as the primary earner. Two reasons were posited that would predict greater support for women’s economic autonomy than men’s: 1) notions of men providing for their families may suppress support for men’s economic autonomy but not women’s, and 2) one tactic for ensuring women’s control of their finances may be to support their economic autonomy. Although unraveling these motivations is not possible with this data, the greater support for women’s economic autonomy compared with men’s economic autonomy was therefore consistent with Hypothesis 5b (and inconsistent with competing Hypothesis 5a). When women were depicted as the primary earner, the predicted portion of total earnings indicated for women’s own accounts was proportionally higher (33%) compared with when men were presented as the primary earner (28%) ($p < .05$). Subsequent interaction models (not shown) of marital/parental status by relative earnings showed support for economic autonomy declined as the couples were presented as married and parents. There were no statistically significant differences comparing parental statuses within marital categories. Across all marital/parental status configurations, the

proportion of total household earnings to be retained in the primary earner's account was higher when women were presented as primary earners compared with primary-earning men.

[Insert Figure 4 about here]

To summarize, analyses of the partial-pooling strategy resulted in parallel conclusions from analyses of the full sample. Respondents supported a more collectivized approach to money when vignette couples were depicted with prior relationship investments such as shared children or marriage. As an additional robustness check of the partial-pooling conclusions, I assigned respondents who selected “share everything” a proportion of 100% for the joint account and a proportion of 0% for his/her accounts. Similarly, I assigned 0% for the joint account for respondents who selected “separate only” and I assigned the proportion equivalent to the fictional earner into his/her accounts. With this full model, the relationship duration variable was now statistically significantly associated with a greater percentage of total earnings indicated to be shared only and the relative earnings was no longer statistically significant. In other words, for the full sample, the effect of relationship duration of the vignette couple suppressed the effect of any earnings disparity of the fictional couple on the proportion of the household income that was thought to be shared. Notably, the relative earnings continued to matter for predicting the percent allocated in “his” and “her” accounts, even though relationship duration also mattered in these full models. This full model was consistent with Hypothesis 4.

DISCUSSION

This article analyzed the first nationally representative sample of U.S. adults' attitudes about income sharing in families. The data was collected using an experimental survey design, a particularly useful approach for investigating conflicting values (DiMaggio, 2014; Mutz, 2011; Swidler, 1986). It moves beyond previous research by testing how specific indicators of relationship investment (marriage, parental status, and relationship duration) influenced support for

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collectivist or autonomous approaches to money in families. Identifying the role each of these relationship investments plays in shaping perceptions of the treatment of money in families has so far been challenging. The study also used exchange and dependency theories to explore whether earnings disparities between partners, and the gender of the higher earner, influenced perceptions of the allocation of financial resources between partners.

The first goal was to tease apart some of the ways relationship investments influence support for family unity versus economic autonomy. The findings were consistent with theoretical expectations that preferences for family unity, as evidenced by collectivized approaches to financial arrangements, would be strongest for couples with discernable relationship investments. Results showed a greater proportion of survey respondents favored married couples fully sharing their income compared with preferences for cohabitators. Influences of parental status and relationship duration were conditional on the marital status of the fictional couple. For example, after adjusting for other model variables, about one-third of respondents supported cohabiting parents sharing all of their earnings, whereas less than a quarter of respondents indicated cohabitators without children should share all of their income. These results are consistent with the possibility that cohabiting parents' integration of finances may be more than a strategy to counter economic burdens, an empirical question posited by previous scholars (Addo, 2014).

Nevertheless, regardless of relationship investment indicators, findings showed widespread support for collectivist approaches to money within families. I found that about 1 in 4 respondents selected complete financial pooling for couples living together without children and about 7 in 10 respondents chose at least some integration of finances for these cohabiting non-parents—the relationships theoretically presumed to have the least commitment and common investment. In addition to the analyses of the type of approach selected, examination of the sub-sample of respondents (45% of the total sample) who selected a partial-pooling method revealed the preferred

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proportion of shared earnings was greater than 50% of the total household income. Although the results showed significantly different levels of financial integration by marital and parental status, the findings did not demonstrate overwhelming evidence that the preferred level of integration for couples varied substantially by marital and parental status. This endorsement of integration across couple types may reflect recognition of the efficiencies of income pooling, even in relationships without legal protection or expectations of permanency (Treas, 1993).

Still, about half of the sample evaluated married couples as preferably withholding at least some of their earnings from a shared account. These results were consistent with the prediction that a substantial share of people endorse some economic autonomy, as evidenced by respondents' selection of the fictional couple keeping at least some money in separate accounts. Regardless of the fictional legal and kinship ties, most respondents supported some level of financial autonomy across the relationship types. These findings diverge from popular assumptions that only couples at risk of exiting their relationship pursue economic autonomy. An underlying commitment to autonomy within stable partnerships may be a function of the transition to individualized relationships (Lauer & Yodanis, 2011; Yodanis & Lauer, 2014). Findings underscore the need to further consider individualist interests within all types of families.

I also tested whether higher-earning partners would receive greater support for their economic autonomy compared with the lower-earning partners. Exchange and dependency theories suggest economic resources increase authority over family finances (Baxter & Kane, 1995; Blood & Wolfe, 1960; Brines, 1994). Although variations in the relative earnings of the fictional couple was not predictive of support for a collectivized or autonomous approach to money, when money was considered an individual resource, the supported division of the total household income did vary by the earnings disparity. Primary earners were evaluated as having greater entitlement to personal earnings as indicated by the proportion of the total household income to be allocated to their

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personal account—money which can presumably be spent autonomously. When earnings for the fictional couple were shown to be unequal, respondents who selected a partial-pooling approach said more than 25% of the total household income, on average, should be deposited into the higher earner's account compared with less than 15% of the total earnings withheld for the lower earner. These results are consistent with prior research showing that perceived ownership of income is a primary consideration in how couples distribute financial resources (Burgoyne, Reibstein, Edmunds, & Dolman, 2007).

It is possible that conservative beliefs about appropriate gender behavior may suppress support for women's economic autonomy. Alternatively, continued beliefs in men's primary role as economic contributors to the family, as well as beliefs in women's need to keep money separately to ensure control of it, may suppress support for men's economic autonomy. To examine these competing theories of how the gender of earners influenced perceptions of entitlement to individual ownership of money, the gender of the fictional primary earner was varied in the vignettes. Support for withholding earnings from the common pot was slightly larger in magnitude for primary-earning women (33%) than for primary-earning men (28%).

This finding was consistent with research that questions gender-neutral exchange approaches to explain family dynamics within heterosexual relationships (Bittman et al., 2003; Munsch, 2015). This research suggests one reason why women's increasing labor force participation has not been a sufficient condition to bring about equality within families is women's earnings may be viewed differently than men's earnings. These results are consistent with evidence that women's money is often treated as supplemental to families' financial well-being (Potuchek, 1997). Behavioral evidence shows some women withhold their earnings to ensure control over them, maybe to direct money towards services that replace their unpaid household burdens (Cohen, 1998; Gupta, 2007). These findings add to evidence that power differentials in couples are not fully explained by

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income differentials, and beliefs about gender and appropriate family dynamics are important dimensions to further investigate (Moore, 2008).

This study is not without its limitations. I used a shared account as a proxy for collective ownership, but this is an untested assumption. A joint bank account may reflect belief in collective operation, but qualitative research finds that is not always the reality (Burgoyne et al., 2006). Additionally, although the vignette method uniquely allows for the isolation of specific conditions, this study can only explore attitudes about allocation of money within families, rather than the behavior itself. This study was also limited to analysis of heterosexual couples, as the anticipated variance in gendered dynamics in lesbian and gay relationships would have introduced additional factors beyond its scope. Artificially inflating the earnings differential between higher-earning women and their lower-earning male partners is advantageous to understanding attitudes about money in families, although I recognize this situation may be rare in actuality. To limit the experiment to a feasible number of vignette conditions, the study did not attempt to manipulate the perceived race or ethnicity of the fictional couples, which may have led to differences in perceptions of the survey variables. Further variations of these characteristics—as well as altering the relationship duration, household income, relative earnings, ages, and inclusion of portrayals of stepfamilies—may be an important extension of this research.

Although the consistency between attitudes and behaviors is debated, measuring attitudes remains vital to teasing apart mechanisms underlying behavior (Vaisey, 2014). By eliciting respondents' opinions of others' behavior instead of seeking explanatory accounts of their own behavior, this study mitigates one concern about the connection between attitudes and behavior. The results point to the ways couples may reconcile contradictions in their own relationships, even though the negotiations themselves cannot be analyzed using this research design. Research into the intervening factors that complicate associations between what people think should happen with

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money in families and how money is actually treated would improve knowledge about family dynamics. More research is necessary to determine when dissimilarities in attitudes and behavior result from differences in the operationalization of behaviors and attitudes or when they stem from other mechanisms. Notably, the attitudes revealed in this study are not in contradiction with behavioral research but illuminate the subtlety between the dichotomous indicators of pooling or not pooling that is commonly used in behavioral studies.

Paradoxically, even as family configurations are increasingly diverse (Cohen, 2018), the social norms that govern the allocation of money within families appeared remarkably similar across family types. The findings from this study indicate that marital laws may trail behind cultural norms about resource sharing within families. Cohabiting couples were evaluated as preferably integrating resources despite the lack of legal guidance concerning their obligations to one another in the event of a break-up. These findings challenge conventional wisdom that an agreed-upon benefit of marriage over cohabitation is that marriage uniquely increases the sharing of resources within families. Instead, this analysis revealed normative support for sharing most of the total household earnings for non-married couples, which suggests that gains from income sharing may also be pursued in non-marital unions. Although cohabiting couples are not categorized as families for some government purposes, such as welfare policies and the official measurement of poverty, this experiment supports those who would reexamine these assumptions.

These findings were also consistent with behavioral evidence suggesting the pursuit of financial autonomy is a relevant issue for welfare reform (Bennett & Sung, 2013). Evidence from this study suggests all couples may draw on beliefs in economic autonomy and entitlement to individual earnings when allocating financial resources, potentially perpetuating unequal market forces within personal relationships. Policies encouraging poor women to marry may rely on faulty assumptions that couples are motivated to redistribute unequal labor market earnings in the home,

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and only within married families. Looking at variation in attitudes across contexts and time may refine our understanding of the linkages between micro level and macro level dynamics.

Considering the broader policy conditions and institutional structures that make up the context of relationship dynamics is one possible direction for future research examining the treatment of money in families.

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TABLES

Table 1. Hypotheses About Views of Couples Sharing Income

<i>Family Unity versus Economic Autonomy</i>	
H1	Support for sharing money will be greater for married than cohabiting couples
H2a	Support for sharing money will be greater for couples in long-term relationships than couples in short-term relationships
H2b	Long relationship durations will be associated with greater support for sharing money for cohabiting couples but will not influence perceptions of married couples
H3a	Support for sharing money will be greater for parents than non-parents
H3b	Support for sharing money will be greater for married parents than for all other marital and parental configurations
<i>Equality and Gender</i>	
H4	Support for economic autonomy will be greater for higher earners than lower earners
H5a	Support for economic autonomy will be lower when women are presented as the primary earner than when men are the primary earner
H5b	Support for economic autonomy will be greater when women are presented as the primary earner than when men are the primary earner

Table 2. Means of Respondents' Demographic Characteristics

Variable	Description	Proportion/ Mean
Woman	Female respondent (1= Yes)	0.51
Relationship Status		
Married	Respondent is married (1= Yes)	0.54
Cohabiting	Respondent is living with a partner (1 = Yes)	0.05
Never married	Respondent reports they have never been married (1 = Yes)	0.23
Other relationship status	Respondent reports they are divorced, separated, or widowed (1 = Yes)	0.19
Parent	At least one child lives with the respondent (1 = Yes)	0.26
White	White respondent (vs non-white) (1 = Yes)	0.70
Education		
Less than high school	Respondent's highest degree received is less than a high school diploma (1 = Yes)	0.08
High school	Respondent's highest degree received is a high school diploma (1 = Yes)	0.60
College	Respondent's highest degree received is at least a bachelor's degree (1 = Yes)	0.32
Employed	Respondent reports they are working (1 = Yes)	0.57
Income	Respondent's household income is at least \$50,000 a year (1 = Yes)	0.59
Age	Respondent's age in years (18 to 92)	50.20
		(17.35)

N = 3,986; Sample descriptives are weighted; Standard deviations in parentheses for continuous variables.

Table 3. Multinomial Logistic Regression Analysis of Preferred Income-Organizing Approaches by Vignette Manipulations and Respondent Characteristics

	Partial-Pooling			Separate Accounts		
	Coef.	SE		Coef.	SE	
Vignette Manipulations						
Marital and Parental Status (reference is cohabiting w/out children)						
Cohabiting parents	-0.29	(0.11)	**	-1.11	(0.14)	***
Married w/out children	-0.90	(0.11)	***	-1.96	(0.14)	***
Married parents	-0.96	(0.11)	***	-1.97	(0.14)	***
Relationship Duration (reference is 3 years)						
	-0.12	(0.07)		-0.43	(0.10)	***
Relative Income (reference is man primary earner)						
Equal earners	0.18	(0.09)	*	0.01	(0.12)	
Woman primary earner	0.07	(0.09)		0.03	(0.12)	
Respondent Characteristics						
Women	0.33	(0.07)	***	0.08	(0.10)	
Relationship Status (reference is married)						
Cohabiting	1.12	(0.20)	***	1.30	(0.24)	***
Never married	0.94	(0.11)	***	0.83	(0.15)	***
Other relationship status	0.57	(0.10)	***	0.46	(0.15)	**
Parent	0.00	(0.09)		-0.07	(0.13)	
White	-0.47	(0.08)	***	-0.32	(0.11)	**
Education (reference is high school)						
Less than high school	-0.11	(0.15)		0.14	(0.19)	
College	0.28	(0.08)	**	-0.04	(0.11)	
Employed	0.19	(0.08)	*	0.14	(0.11)	
Income Greater than \$50,000	-0.18	(0.08)	*	-0.29	(0.11)	*
Age	0.01	(0.00)	***	0.00	(0.00)	
Intercept	-0.14	(0.27)		0.84	(0.35)	*

N = 3,986; Note: Baseline is Shared Account; Standard errors are in parentheses; Listwise deletion used for missing data; Wald $\chi^2 = 533.13$; Bayesian information criterion (BIC) = 7864; * $p < .05$; ** $p < .01$; *** $p < .001$ (two-tailed tests).

Table 4. OLS Regression Analysis of the Effects of Vignette Manipulations and Respondent Characteristics on Perceptions of Allocation of Household Income

	Shared Account			His Account			Her Account		
	Coef.	SE		Coef.	SE		Coef.	SE	
Vignette Manipulations									
Marital and Parental Status (reference is cohabiting w/out children)									
Cohabiting parents	0.06	(0.01)	***	-0.03	(0.01)	***	-0.03	(0.01)	***
Married w/out children	0.07	(0.01)	***	-0.03	(0.01)	***	-0.04	(0.01)	***
Married parents	0.10	(0.01)	***	-0.05	(0.01)	***	-0.06	(0.01)	***
Relationship Duration (reference is 3 years)									
	0.01	(0.01)		0.00	(0.00)		0.00	(0.00)	
Relative Income (reference is man primary earner)									
Equal earners	0.01	(0.01)		-0.08	(0.01)	***	0.07	(0.01)	***
Woman primary earner	-0.04	(0.01)	***	-0.16	(0.01)	***	0.20	(0.01)	***
Respondent Characteristics									
Women	0.01	(0.01)		-0.01	(0.00)	*	0.00	(0.01)	
Relationship Status (reference is married)									
Cohabiting	-0.02	(0.02)		0.00	(0.01)		0.02	(0.01)	
Never married	-0.01	(0.01)		0.00	(0.01)		0.01	(0.01)	
Other relationship status	0.02	(0.01)		-0.01	(0.01)		-0.01	(0.01)	
Parent	0.01	(0.01)		0.00	(0.01)		-0.01	(0.01)	
White	0.03	(0.01)	***	-0.01	(0.01)	*	-0.02	(0.01)	***
Education (reference is high school)									
Less than high school	0.01	(0.02)		-0.01	(0.01)		0.00	(0.01)	
College	0.00	(0.01)		0.00	(0.01)		0.00	(0.01)	
Employed	0.01	(0.01)		-0.01	(0.01)		0.00	(0.01)	
Income Greater than \$50,000	0.03	(0.01)	**	-0.02	(0.01)	***	-0.01	(0.01)	*
Age	0.00	(0.00)	**	0.00	(0.00)	**	0.00	(0.00)	
Intercept	0.41	(0.03)	***	0.38	(0.02)	***	0.21	(0.02)	***
R ²	0.08			0.33			0.41		

N = 1,784; Note: Analysis includes only respondents who selected “both shared and separate accounts”; Standard errors are in parentheses; Listwise deletion used for missing data;

* $p < .05$; ** $p < .01$; *** $p < .001$ (two-tailed tests).

Figure 1. Experimental Design

Condition #1 Relationship Status	1. Married 2. Living together
Condition #2 Parental Status	1. No children 2. One child together
Condition #3 Relative Earnings	1. Although they both work about forty hours per week, Anthony earns \$2,800 a month while Michelle earns \$1,200 a month. 2. Although they both work about forty hours per week, Michelle earns \$2,800 a month while Anthony earns \$1,200 a month. 3. They both work about forty hours per week, and each earns \$2,000 a month.
Condition #4 Relationship Duration	1. 3 years 2. 7 years

Figure 2. Predicted Proportion of Each Organizational Category by Marital/Parental Status Vignette Condition

⁽¹⁾ Significant difference from cohabiting, no kids

⁽²⁾ Significant difference from cohabiting parents

Statistical tests used the Bonferroni adjustment ($p < .008$)

Figure includes 95% confidence intervals

Figure 3. Predicted Proportion of Preferences of Income Distribution by Marital/Parental Status for Partial-Poolers

⁽¹⁾ Significant difference from cohabiting, no kids

⁽²⁾ Significant difference from cohabiting parents

⁽³⁾ Significant difference from married, no kids

Statistical tests used the Bonferroni adjustment ($p < .008$)

Figure includes 95% confidence intervals

Figure 4. Predicted Proportion of Preferences of Income Distribution by Relative Earnings for Partial-Poolers

⁽¹⁾ Significant difference from equal earners

⁽²⁾ Significant difference from man primary earner

Statistical tests used the Bonferroni adjustment ($p < .02$)

Figure includes 95% confidence intervals

APPENDIX

Appendix Table A. Means of Dependent Measures by Vignette Manipulation

	Marital Status			Parental Status		Relative Earnings		
	All	Cohabit	Married	Child-Free	Parent	Man Primary Earner	Woman Primary Earner	Equal Earners
Organizational Strategy (Ns)	3,986	1,988	1,998	1,988	1,998	1,318	1,333	1,335
Shared	0.39 (0.49)	0.29 (0.45)	0.49 ^a (0.50)	0.36 (0.48)	0.42 ^b (0.49)	0.40 (0.49)	0.39 (0.49)	0.38 (0.48)
Separate	0.16 (0.37)	0.23 (0.42)	0.10 ^a (0.30)	0.20 (0.40)	0.12 ^b (0.33)	0.17 (0.37)	0.16 (0.37)	0.15 (0.36)
Partial-Pooling	0.45 (0.50)	0.48 (0.50)	0.41 ^a (0.49)	0.44 (0.50)	0.45 (0.50)	0.43 (0.50)	0.44 (0.50)	0.47 ^c (0.50)
Distribution of Earnings (Ns)	1,784	963	821	875	909	565	591	628
His Account	0.20 0.12	0.21 (0.12)	0.18 ^a (0.13)	0.21 (0.13)	0.18 ^b (0.12)	0.28 (0.15)	0.12 ^c (0.06)	0.20 ^{cd} (0.09)
Her Account	0.22 (0.14)	0.23 (0.14)	0.21 ^a (0.13)	0.23 (0.14)	0.21 ^b (0.13)	0.13 (0.06)	0.33 ^c (0.15)	0.20 ^{cd} (0.09)
Shared Account	0.58 (0.19)	0.56 (0.18)	0.61 ^a (0.20)	0.56 (0.19)	0.60 ^b (0.19)	0.59 (0.19)	0.55 ^c (0.19)	0.60 ^d (0.17)

Note: Standard deviations in parentheses;

^a Significantly different from cohabiting couple vignette ($p < .05$; two-tailed test).

^b Significantly different from child-free couple vignette ($p < .05$; two-tailed test).

^c Significantly different from male breadwinner couple vignette ($p < .05$; two-tailed test).

^d Significantly different from female breadwinner couple vignette ($p < .05$; two-tailed test).