

Resource Allocation in Households with Women as Chief Wage Earners

SURAJ COMMURI
JAMES W. GENTRY*

Resource theory and the human capital argument remain the dominant theoretical perspectives for understanding household choice. Yet households in which wives earn more than their husbands do not reflect either one, possibly due to the assumption in these perspectives that all resources are pooled. Two studies investigated household resource allocation. The first found that when the woman was the chief wage earner, joint pools of money were used to cover routine expenses but separate pools were also used for several reasons. The second study investigated the apparent differences in wife-as-chief-earner households and husband-as-chief-earner households and found support for the results of the first.

It is the expectation of our country. Our culture. The whole background. Biblical. What does it say? "A man that does not provide for his family is worse than an infidel." (RUBY)

Men are not socialized to earn less than their wives. It takes a very special kind of man to cope with that. I wish it didn't. I really wish it didn't. (ALLISON)

It is often asserted that a husband's role and worth are identified with his ability to earn a living for his family, as the above statements from respondents of this study Ruby and Allison attest. Yet in nearly a third of all U.S. families, the wife earns more than her husband (U.S. Bureau of Labor Statistics 1988–99). Advocates of resource theory have long suggested that when women make substantial economic contributions to the household, power and control in decision making will shift in their favor (Blood and Wolfe 1960; Blumstein and Schwartz 1983; Green and Cunningham 1976). Economic models of collective choice in the human capital view have drawn attention to the maximization of a household's unitary utility function, making it irrelevant whether the hus-

band or the wife is the primary earner (see Becker 1965, 1981). However, contrary to resource theory, investigations among couples in which the women are the chief wage earners have not found evidence of a shift in control (see Tichenor 1999). In the context of growing evidence to the contrary, the unitary model assumption of the human capital view has also been called into question (Hoddinott, Alderman, and Haddad 1997). It is the purpose of this article to explore why households with women as chief wage earners do not necessarily appear to reflect the hypotheses of resource theory or the human capital perspective.

At the heart of resource theory and Becker's human capital explanation are the assumptions about how households allocate resources. In implying that decision making is a zero-sum game (resource theory; see Davis 1976 and Olshavsky and King 1984) and in advocating a single utility function (Becker's model of collective choice), these theoretical explanations assume that all household resources are pooled—an assumption that has been central to how researchers have sought to explain household choice and decision making. To explore whether current theoretical frameworks of such choice and decision making extend to households with women as chief wage earners, it is important to examine first how such households allocate resources. Accordingly, this research addresses two questions: (a) How do households with women as chief wage earners allocate resources internally? (b) What is the basis for such allocations? Using data gathered from couples among whom the wives earn more than their husbands, we demonstrate that the assumption of a single or primary pool of resources is an inadequate representation of such households. We further explain that as couples make a variety of internal resource allocation decisions (e.g., Will all the money be kept in one pool or multiple pools?), they uncover the implica-

*Suraj Commuri is assistant professor of marketing, University of Missouri–Columbia, Columbia, MO 65203 (commuris@missouri.edu). James W. Gentry is professor and Maurice J. and Alice Hollman College Professorship in Marketing, University of Nebraska–Lincoln, Lincoln, NE 68588 (jgentry1@unl.edu). The authors thank Julie A. Ruth, Marsha L. Richins, Eileen Fischer, the editor, associate editor, and the reviewers for their guidance. The first author would also like to thank his dissertation committee (Robert A. Mittelstaedt, Lynn K. White, Julia McQuillan, and John W. Creswell). He received partial support for fieldwork from the Warren and Edith Day Dissertation Travel Grant at the Graduate School of University of Nebraska–Lincoln and additional support for data gathering from the Research Support Fund at the College of Business, University of Missouri–Columbia.

tions of the husband not being the primary provider. We conclude by comparing these implications across two types of couples—those in which the wife is the chief wage earner and those in which the husband is.

THEORETICAL GROUNDING

A study of intrahousehold resource allocation covers the flow and management of resources from the point at which they enter the household to the point at which they are expended. Wilk (1989) has summarized the underlying assumptions about resource allocation in consumer research on household decision making (HDM) and concluded that the dominant assumption is that a household gathers its resources into a common pool.

Resource and exchange theories (Blau 1964; Homans 1958; Homans and Schneider 1955; Lévi-Strauss 1969) have been drawn upon to explain who controls that common pool (see Blood and Wolfe 1960; Rodman 1972; Scanzoni 1972; Spiro 1983), and some researchers have suggested that whoever brings more economic and educational resources into the household is the one in control (i.e., controls the balance of power; see Blood and Wolfe 1960; Blumstein and Schwartz 1983; Rodman 1972). Inherent in this argument is the assumption that household decision making is a zero-sum cooperative game—that there is a common pool, the predominant control of which rests with either the wife or the husband, wherein one member gains the control lost by the other. Recently, researchers have begun to question whether the logic of resource theory holds in families in which the husband is not the chief wage earner (CWE). For example, an investigation by Tichenor (1999) did not find any evidence that a wife's higher income and higher occupational status led to greater power for her in a relationship.

Another theoretical explanation, one that has not been embraced as actively in consumer research on HDM, rests in the human capital perspective of the household. Despite widespread criticism (see Bergmann 1995), Becker's (1981, 1991) thesis of the household as an economic unit remains the most comprehensive discussion of household choice and decision making in the human capital view. Becker's altruist model resolves the negotiation of preferences through a process similar to the one proposed by Blau (1964), in which the CWE's utility is maximized voluntarily, with no exercise of control. Becker further elaborates this behavior as an effort to efficiently maximize the household's single utility function. At the heart of this proposition is the assumption that a household pools its resources, as Becker shows that a household's demand depends only on its total income. Thus, according to Becker, although an increase in income has a bearing on the demand of a household, whether the husband or the wife is instrumental in that increase is inconsequential.

The common pool or unitary model has typically received greater theoretical than empirical support. "Some degree of individual ownership and self-provisioning is found in every culture studied by anthropologists," maintains Wilk (1989, 33). In a summary of research on financial management,

Pahl (1983) reported no more than about a 50% incidence of what she referred to as a whole wage system (pooling of resources). The emergence of empirical evidence against the assumption has resulted in a state in which "the assumption that the unitary approach is sufficient to account for all aspects of household resource allocation must be defended rather than maintained" (Hoddinott et al. 1997, 141). Despite such dramatic shifts elsewhere in the stance on pooling, resource pooling did not engage the attention of consumer researchers. Given the continued centrality of the household as a consumption unit and the dominance of the common pool assumption in extant research (see Wilk 1989), investigations of household resource allocation are important to the field.

In the two-part research undertaken for this article, study 1 notes the patterns of and bases for resource allocation, whereas study 2 compares the drivers of resource allocation across couples with women as chief wage earner (WCWEs) and those with men as chief wage earner (MCWEs).

STUDY 1: EXAMINATION OF RESOURCE ALLOCATION

Method

Twenty heterosexual couples were interviewed 64 times over a period of 2 yr. about their management of economic resources and consumption decision making. Multiple interviews were needed to gain a rapport that eventually led to the couples discussing details of their bank accounts and other financial assets and, where necessary, allowing the researchers to verify these through an examination of household records. In all cases, the wife earned at least \$10,000 a year more than the husband and the couples had been married for at least 2 yr. Household income ranged from \$55,000–\$120,000 a year. Table 1 lists the demographics of the sample.

Sixty interviews were conducted in person and four by telephone. Additional data were gathered through the examination of bill payments and bank statements, as well as accompanied shopping. All interviews were conducted with the husbands and wives separately. Eight informants (across five couples) also participated in member checks. Informants were assured of confidentiality, and all names have been changed and locations disguised in this report. No incentive was offered to informants for their participation.

Considerations discussed by Creswell (1998, 2001) and Thompson, Pollio, and Locander (1994) shaped the overarching analytical framework. Within that framework, governed by the canons of extended case method discussed by Allen (2002) and Burawoy (1998), the various cases investigated were examined for their support, challenge, or criticism of the dominant notion that households pool all resources. Because the reader may be familiar with these analysis procedures (see also Holt 2002; Spiggle 1994; Thompson 1996), they are not described here in elaborate detail. At the end of the analysis, an external researcher (auditor) conducted an inquiry audit and concluded that "the

TABLE 1
DEMOGRAPHIC INFORMATION OF INFORMANTS

Names	Marital history/status	Difference in incomes	Pools
Beth and Bradley	First marriage for both. Married for 2 yr. at first contact.	\$20,000. Beth CWE throughout the relationship.	Multiple (fig. 3)
Deborah and Matthew	First marriage for both. Married for over 4 yr. at first contact.	\$40,000. Deborah CWE throughout the relationship.	Multiple (fig. 3)
Jennifer and John	First marriage for both. Married for over 6 yr. at first contact.	\$60,000. Jennifer CWE throughout the relationship.	Multiple (fig. 3)
Susan and Dustin	Second marriage for both. Current marriage over 11 yr. at first contact.	\$15,000. Difference fluctuated with Dustin CWE for a brief period in the past.	Multiple (fig. 3)
Liza and Stan	Liza married previously. Current marriage about 7 yr. at first contact.	\$35,000. Liza CWE throughout the relationship.	Common (fig. 1)
Maggie and Julian	Second marriage for both. Current marriage about 10 yr. at first contact.	\$35,000. Maggie CWE throughout the relationship.	Multiple (fig. 3)
Rachel and David	First marriage for both. Married for over 10 yr. at first contact.	\$40,000. Rachel CWE for most of the relationship. David CWE before that.	Modified (fig. 2)
Nicole and Randy	First marriage for both. Married for about 10 yr. at first contact.	\$30,000. Nicole CWE throughout the relationship.	Common (fig. 1)
Pam and Joseph	First marriage for both. Married about 12 yr. at first contact.	\$50,000. Pam CWE throughout the relationship.	Common (fig. 1)
Tara and Bob	Second marriage for Bob and first for Tara. Married for 4 yr. at first contact.	\$50,000. Bob CWE while dating. Tara CWE since then.	Multiple (fig. 3)
Hera and Calvin	First marriage for both. Prolonged cohabitation before marriage. Married for 4 yr. at first contact.	\$60,000. Hera CWE throughout relationship. Gap growing steadily.	Multiple (fig. 3)
Ruby and Daniel	First marriage for both. Married for about 10 yr. at first contact.	\$35,000. Daniel CWE before Ruby entered paid workforce.	Common (fig. 1)
Gina and Frank	Second marriage for both. Current marriage about 13 yr. at first contact.	\$15,000. Gina CWE for 5 yr. Frank CWE before that.	Multiple (fig. 3)
Gwyneth and Virgil	Not married. Cohabiting for about 10 yr. Gwyneth married before.	\$15,000. Incomes fluctuate, but Virgil was never the CWE by the same margin as Gwyneth is.	Multiple (fig. 3)
Cathy and Jason	First marriage for both. Married for 10 yr. at first contact.	\$50,000. Jason CWE at start of relationship.	Multiple (fig. 3)
Mona and Alvin	First marriage for both. Married for 6 yr. at first contact.	\$25,000. Mona CWE for 10 yr. Incomes almost equal before that.	Modified (fig. 2)
Caroline and Kevin	Second marriage for Caroline and first for Kevin. Married to each other for 5 yr. at first contact.	\$40,000. Caroline CWE throughout the relationship.	Multiple (fig. 3)
Stacey and Tom	First marriage for both. Married for about 13 yr. at first contact.	\$65,000. Tom sole wage earner at start of relationship. Currently Stacey sole wage earner.	Common (fig. 1)
Alison and Oscar	First marriage for Alison. Second marriage for Oscar. Married to each other for 6 yr.	\$120,000. Alison CWE throughout the relationship.	Multiple (fig. 3)
Emily and Tim	Second marriage for Emily. Third marriage for Tim. Married to each other for 4 yr. at first contact.	\$15,000. Difference larger at start of relationship.	Multiple (fig. 3)

study has sound analytic rigor based on the detailed audit trail that has been provided in addition to evidence of initial reflection and planning.” The authors did not know the auditor prior to the audit, and the complete audit report is available upon request.

Results

The households investigated pooled their resources according to one of the following three models (figs. 1–3):

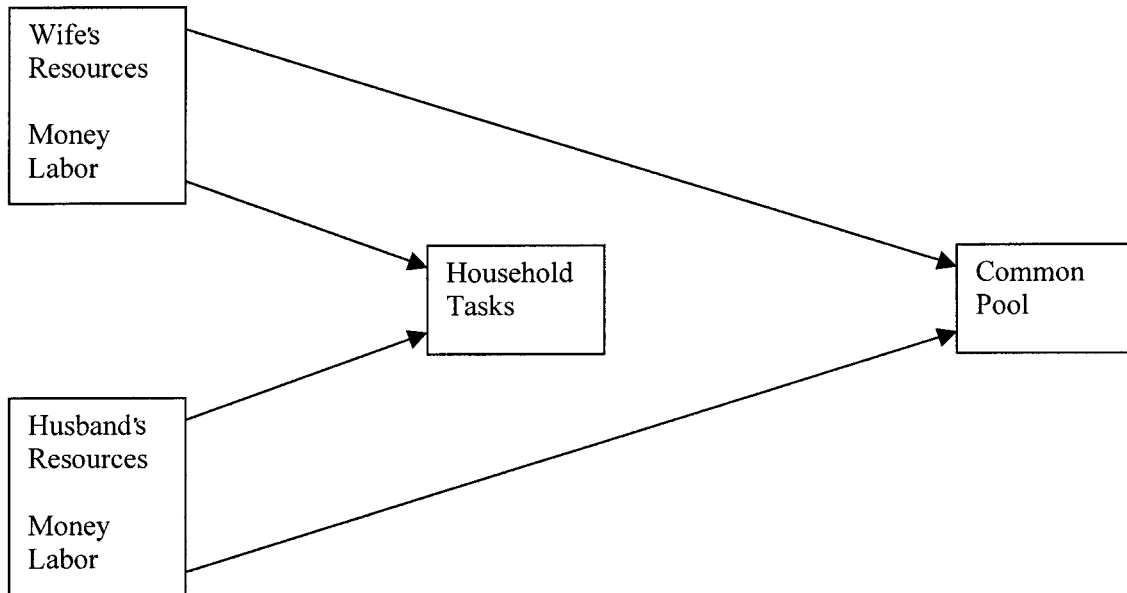
1. Pooling all household money into a common pool (fig. 1).
2. Pooling all money but then taking some parts out

and giving each member individual control over one of those parts, with the rest staying in the joint pool (fig. 2).

3. Each member retaining control of the resources he or she brings in but taking out a part of those resources to add to a joint pool, with the rest of the individual resources staying under the individual’s control (fig. 3).

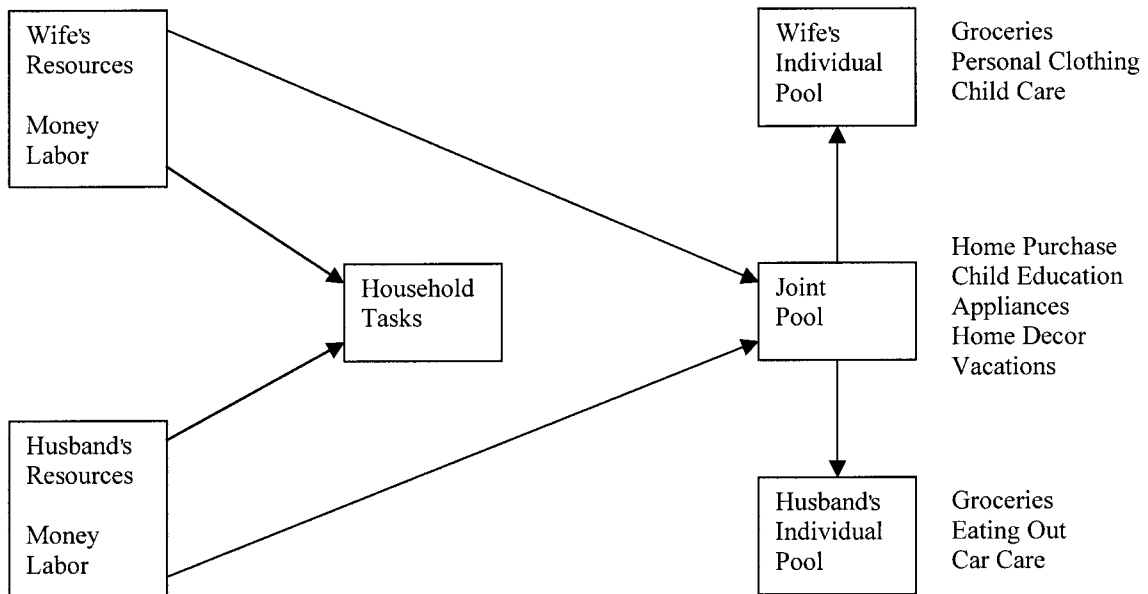
Whereas the model in figure 1 is akin to the dominant assumption of a common pool (see Wilk 1989), the models in figures 2 and 3 contrast significantly. First, there are three pools of resources in the models in figures 2 and 3: husband’s individual pool, wife’s individual pool, and the joint pool.

FIGURE 1
COMMON POOL MODEL



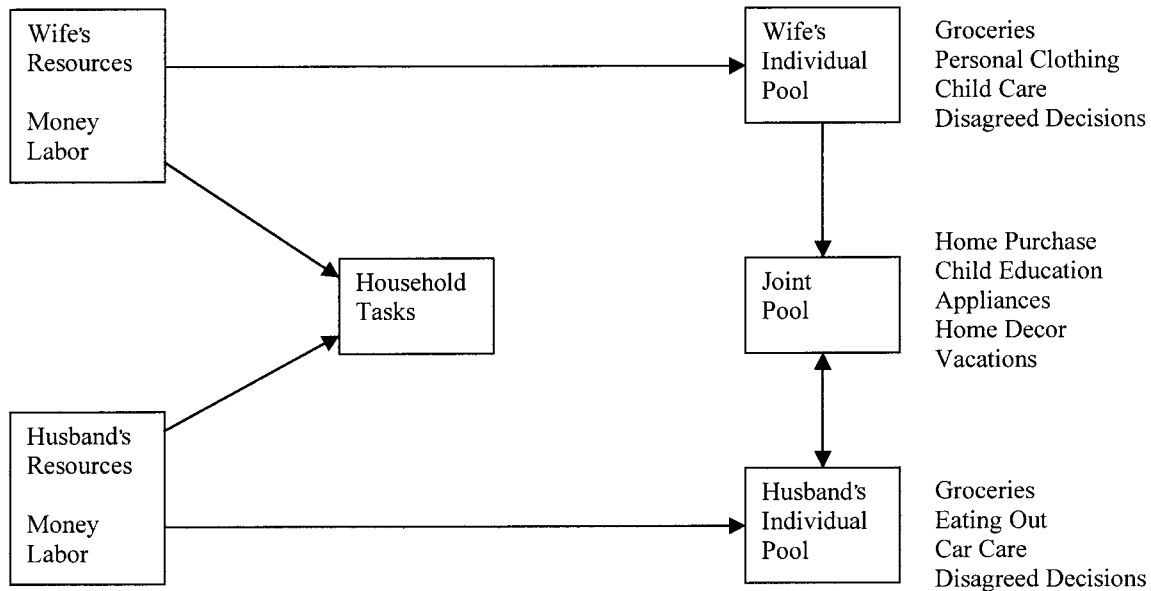
NOTE.—Household labor emerged as a resource category and is represented in figures 1–3 for completeness. However, a discussion of household labor is beyond the scope of this article.

FIGURE 2
MODIFIED POOL MODEL



NOTE.—Consumption categories associated with pools are intended to be examples and do not constitute an exhaustive list of all household consumption decisions.

FIGURE 3
MULTIPLE POOL MODEL



NOTE.—Consumption categories associated with pools are intended to be examples and do not constitute an exhaustive list of all household consumption decisions.

Second, figures 2 and 3 reveal an interpool flow of resources. Third, figure 3 presents a decision category called disagreed decisions—a context in which individual pools are used to fund consumption decisions that are now individual only because the couple could not arrive at a joint decision.

The Organization of Money. Although the incidence of individual pools varied across households, all couples held a common/joint pool (when there is only one pool, it is referred to as a “common pool”; when one of several pools is held jointly, it is referred to as a “joint pool”).

We have a joint account-household account, which we pay all of our bills from. And each of us maintains a separate individual account for whatever purpose that we want. But in all cases, the other party is a co-account holder. They are all joint accounts, but there is only one account that we really use jointly. You know what I mean? (Virgil)

We have separate checking accounts and two joint accounts. We spend for vacations and savings from the joint account. (Oscar)

In addition to acknowledging the presence of multiple pools, Virgil’s and Oscar’s statements also reveal that, contrary to how resource pooling has been calibrated so far in HDM research, when couples are able to differentiate between joint and individual consumption, they maintain individual pools in addition to a joint pool and use them to fund the expenses furthering individual welfare. Once they distinguish

between what is joint and what is individual, implementing a multiple-pool resource allocation becomes routine.

The money goes in there [joint account] and, like I said, we can track it all separately. When we pay joint expenses, when we make the house payment, the utilities, and all of that, it is charged to the joint part of that. When I pay my credit card bill, that is MY credit card bill. So, that’s not charged jointly. That is charged only to me. (Gwyneth)

We have three checking accounts. We have an account in both of our names, and that is where our salaries go for both of us. . . . We talk about what we need for our own personal selves and we essentially assign ourselves allowances each month. And that goes into our individual personal accounts. (Rachel)

Rachel’s reference to individual needs also includes personal expenses that are primarily, though not necessarily, beneficial to her. For example, when discussing purchase of a new suit, David expressed opposition on the basis of cost. Rachel proposed that she would pay for it from her money because David was likely to wear the suit when he attended social gatherings hosted by Rachel’s workplace. Such attribution of expenditures to one spouse and not the household in general reveals the urgency for HDM research to question the dominant common pool assumption.

Management of the Joint/Common Pool. In the case of households in which resource allocation is depicted by figures 2 and 3, funds in the joint pool are often clearly

earmarked for specific household expenses, and the management of this pool does not appear to be complex or elaborate. In addition, the funding of disagreed decisions from individual pools (fig. 3) further dilutes the role of the joint pool in decision making. On the other hand, management of the common pool in households represented by figure 1 entailed an important responsibility and was asymmetric. When husbands managed this pool, wives expressed some stress and concern about the management of the resources. However, when wives managed the pool, such stress was not apparent among husbands. Stacey, Nicole, Pam, and Ruby expressed reservations about their husbands' attitudes toward money and saving in general. The concern was that money was not an important issue in their husbands' lives and thus the husbands might not exercise the same prudence about managing it as would the wives. Bob expressed this attitude in an interview, as did Stan, Randy, Daniel, and Tom.

Money is that filthy stuff you have to earn to get by and survive in life, and I am not interested in money. It gets you things that you have to have, and money is not a priority in my life. In fact, I am not into managing money. (Bob)

Therefore, when couples maintained only one pool of resources (fig. 1) and the husbands managed it, the wives kept abreast of how it was being done. In contrast, when wives managed the pool, such knowledge or monitoring was absent among the husbands. Tom/Stacey and Ruby/Daniel represented contrasting cases. Tom managed the pool in their household, and Ruby did so in hers. For Tom, keeping Stacey apprised of the activity in the common pool was integral to how he defined its management.

Bill paying, letting her know, you know, how much money we got. How much money we moved to the savings account. How much money we have put into, we have a little CD account mutual fund for [our son's] college. So, I try to always keep her abreast. You know, tell her what and where this money is going. (Tom)

On the other hand, in the case of Daniel and Ruby, there were activities in the pool for which Ruby was responsible and that were not visible upfront to Daniel, whereas Ruby could see everything Daniel spent.

But she buys things sometimes and doesn't consult me. I mean, I don't expect her to. I do, too [laughter]. She went out and bought a microwave. I guess that is one. She went to get pictures of the kids and set out photographers. If I buy a lawn mower, "Should I buy a lawn mower?" and "No." So we fix up the old one. I would like to buy a lawn mower by myself without asking. (Daniel)

As these examples illustrate, management of a common pool is more complex and contentious than that of a joint pool. Although it may appear that wives seek to control the common pool because they are the primary contributors, the

main reason for such control appears to be the result of a general disinterest about money among some husbands or the absence of money management among a husband's priorities. In fact, as the next section will show, contrary to resource theoretic assumptions guided by the common pool model, a common pool and the question of who exercises control over it are often the result of a lack of other options rather than a selection among choices.

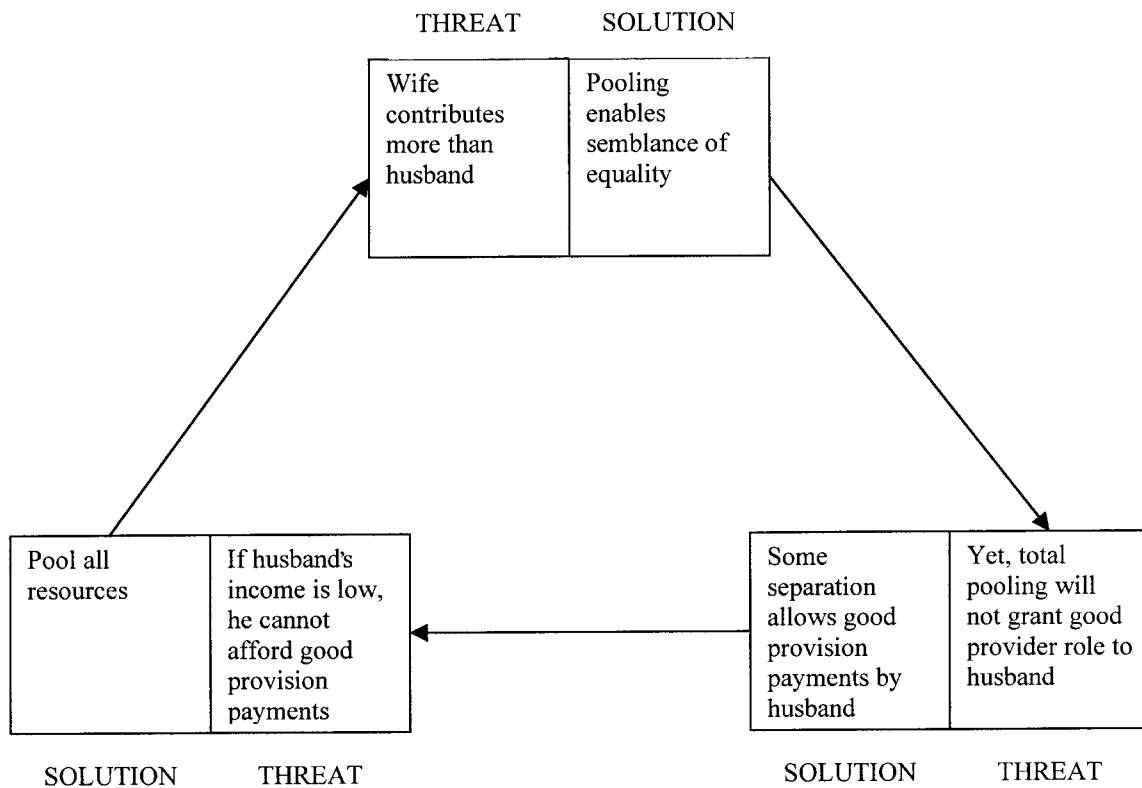
Motivations Governing Pooling Decisions. Emily and Tim had only individual pools (and no joint pool). They had maintained this pattern of allocation from the start of their relationship and expressed contentment with it. Nevertheless, after 4 yr. of deliberation, they eventually set up a joint pool in addition to their two individual pools (as in fig. 3). On the other hand, Ruby and Daniel lived in separate cities for a couple of years and maintained two separate pools. When Daniel relocated and they began living together again, Ruby was instrumental in merging their individual pools into a common one (as in fig. 1). Allocating resources a particular way appeared to be deliberate and goal directed. The decision to allocate household resources one way and not the other appears to have franchised the couple in resolving what appeared to be a dialectic of resource allocation. As shown in figure 4, every move along the decision of how to allocate resources is dialectical—every option is always faced with a counterproposition. Whether a WCWE household chooses to pool all resources or hold multiple pools appears to be a function of how the couple can resolve the dialectic. A metatheme in this dialectic is the inclination to recognize the wife's economic contributions while at the same time not undermining the husband's good provision role. When both incomes are high and the household chooses to maintain multiple pools, resolving this dialectic is not as difficult as when the husband's income is so low that he cannot afford to provide critical expenses out of his income alone.

Pooling for public goods (rather than keeping each income separate) appeared to be a common approach that established both husband and wife as equal or equitable contributors; once contributions to a joint pool were matched according to a formula that appeared fair, the contributors arrived at an equal economic footing, irrespective of differences in individual incomes. Allison and Oscar split all household expenses 40–60, with Oscar paying 40%. Once he made that contribution to the joint pool, the fact that he earned less than Allison became immaterial.

The household bills—food, utilities, telephones, whatnot—we agreed to split (according to a) certain percentage. Which is, we take the total and divide it by my percentage that is roughly 40%. I pay four out of every 10 and she pays six. What is left, spend away. (Oscar)

Although Oscar's report explains the norm for their household, Allison's explanation of how they fund the joint pool reveals the rest of the story. According to her, the joint pool is kept only so large as to enable fairly equal contributions.

FIGURE 4
THE DIALECTIC OF RESOURCE ALLOCATION



She discussed several gift shopping expenses (gifts that she purchased for others on behalf of Oscar and herself) that should have been split between the two of them but were not, reportedly because she kept forgetting to keep track of them.

Although a joint pool allowed a couple to become equal partners in each other's eyes, it also represented a threat to the husband's role as good provider because it did not highlight his contribution as being central to the household's well-being. Therefore, although some pooling was good, some households hesitated to pool all resources. For example, Frank insisted that he pay for the house mortgage directly from his pool. This allowed him to remain the good provider even after Gina became the CWE. It was important for him to pay for the house from his money. Thus, although pooling blurs the relative differences in incomes, it does not afford a direct link between an expenditure category and a provider. To accomplish this, some level of separation becomes imperative.

I think it would be the feeling that if I weren't [paying for the house], that I was somehow admitting that I hadn't done quite well enough that I wasn't able to, to do this and [pause] feeling that I had to ask someone else to do it for me. And that I wasn't really self-sufficient. And I don't like that feeling. You

know, I like the feeling of [pause] of being a-b-l-e to make my own way. (Frank)

Frank pays all the bills out of his money, which I have questioned a number of times because, then, he feels bad if he has to ask me for money from my account to pay some, let's say, the taxes on the house or something like that, when there is just a big lump sum. . . . It does not bother me at all. And I keep saying, "You pay all the bills. Why should this be something that says anything about you?" But he has got a lot in his head about the provider role, I guess. (Gina)

When husbands play the role of good provider, they are able to ease the sense of economic dependence on their wife through the ownership of separate pools. However, complete separation brings forth a different threat. If a husband's income is not adequate to fund salient good-provision expenses from his individual pool, maintaining separate pools only highlights the fact that his economic contribution is minimal. Once again, pooling resources becomes attractive.

Among males, some of his colleagues think of him as a failure. That is why men work themselves to death. When a man loses his job, it is as if his manhood has been stolen

from him. I have learned from watching it happen. Money becomes an issue. Both of our checks go into the bank. We pay the bills and [long silence] it probably means more to him than it does to me. That is why we keep all the money together. Because, once in a while he will say something like, "You make more," you know. And I hear this and it means nothing [to me]. A lot of men are not comfortable with the idea [of the wife earning more]. (Ruby)

Pooling resources may blur income differences, but maintaining separate pools facilitates the identification of the good provider. WCWE couples are trapped in the negotiation of this dialectic, and the stage at which a couple is able to resolve it is a function of several characteristics, including their incomes, particularly the husband's. When a husband's income is large enough to provide many expenses, the dialectic will likely be resolved easily. Under such conditions, even though the household uses multiple resource pools internally, externally it takes on the appearance of any conventional MCWE household. Some of the luxuries it is able to indulge in are attributed to the wife's higher income, and the husband remains the good provider. In other words, the wife sacrifices any recognition that she is the principal economic actor in the household, and the husband is willing to retain that distinction.

On the other hand, when husbands' incomes are not adequate to provide salient good-provision expenses, the couples more actively negotiate the implications of the wife being the CWE. Such households negotiate all the stages in figure 4, and yet they do not appear to arrive at a viable solution. The wife's attempts to downplay the centrality of her earnings to the household well-being are often far less convincing, leaving her with the additional burden of persistently disguising her role as primary provider. Unable to find a ready solution to the dialectic (fig. 4), such households are likely either to lean toward total pooling in order to blur the income differences (such as Ruby/Daniel and Stacey/Tom) or to attempt considerable separation whereby the notion of anything joint is almost entirely absent (such as Emily/Tim and Gwyneth/Virgil). Neither of these appears to be an optimal solution, nor one that can be deconstructed using the common-pool lens dominant in research on households.

Interpool Flow of Resources. As is evident in figures 2 and 3, resources are also channeled from one pool to the other. For example, to illustrate the symbolic roles that various pools play, when a husband's personal income is not sufficient to fund consumption activities listed against his individual pool (figs. 2 and 3), additional money is often moved into his pool rather than having the wife pay for it directly or taking the amount out of the joint pool.

He did not work for six weeks or so; he wanted to decide what he wanted to do. Then we transferred some money into the joint account and then into his separate account. Most of the time, he pays back. Not all the time [laughter]. (Allison)

In response to a question about Bradley paying for a dinner, Beth explained:

Like if we go out with my friends, sometimes it is expensive, and definitely if we go out with some people from my work it is expensive, because those people like to eat well and better. And this is something that he does not care about. And so I would feel terrible if I made him pick up an \$80 tab for the two of us. Something that he couldn't care less about. And he is just kind of basically helping me out by being a spouse with the workplace. You know. Sometimes he will get more money if it is too expensive. (Beth)

Such efforts by Beth and Allison reveal an entire category of allocation processes that are ignored by the common pool model. They illustrate the symbolic value of demonstrating command over certain expenditures. Additional evidence of this important category of allocation process was offered by Frank and Gina. As mentioned earlier, Frank pays for mortgage and utilities and is the household provider. When his income falls short of enabling him to play that role, money is moved from Gina's pool to his, and he continues to play the provider role by paying for all critical expenses.

I went out and bought her a [laughter] \$5,000 pair of diamond earrings [laughter]. She could not believe it still. I thought I am pretty frugal most of the time and I have the money. I did have the money, but it turned out that in January, I had some other bills that I had to pay. So I had to say, "Gina, could you give me some money out of your account?" (Frank)

We got our tax bill from the [city] house. The taxes up there are phenomenally expensive. It was about \$5,000, and after Christmas and all that stuff, you just don't have \$5,000 lying there. So, he said he needed the cash. He said he felt funny because in a way it was like I was contributing money toward all the bills around Christmas, so the stuff that he got me was sort of what I was paying for in his mind. . . . Then I say, "You know, why don't we have the mortgage paid automatically out of my account?" or something like that. [He says,] "No. This is fine! This is fine!" (Gina)

Thus, interpool transfers help maintain the husband's identification as the good provider in roles that bear such symbolism. This symbolism, threatened when relative incomes become nonconventional, is often ignored by the common pool assumption of resource allocation.

Summary

The examination of resource allocation in WCWE households has shown that many households do not conform to the common-pool model of resource allocation (table 1). Multiple pools are used to obfuscate income differences and, when necessary, enable the enactment of roles that resemble those in MCWE households. Through the creative allocation of resources, the couples seek to endorse a normative struc-

ture that continues to celebrate the husband as the good provider against the reality that he is not the primary economic provider. Fulfilling such a contradictory agenda is eased when a couple moves away from the common pool model; multiple pools serve as conduits that link an expenditure loaded with symbolic meaning to one earner and not the other. Clearly, wives appear to embrace the burden of underplaying their role and status as primary provider.

STUDY 2: COMPARISON ACROSS TWO HOUSEHOLD FORMS

As mentioned at the start of this article, an essential first step in understanding the lack of support for resource theory and the human capital view in the case of WCWE households is an examination of whether such households pool resources. Study 1 has offered evidence that WCWE couples could adopt one of several forms of resource allocation, with the dominant form being multiple pools rather than a common pool. More important, it shows that WCWE couples are using multipool allocation as a tool to manage the idiosyncratic implications of the wife earning more than the husband. To address the question of whether such implications are indeed tied to the fact that the wife is the CWE, it is necessary to investigate whether they are present or absent in MCWE households. Study 2 addressed this issue.

Four key inferences about the WCWE couples investigated in study 1 can be drawn from the findings: (a) a man's income is often perceived as a reflection of his ability to provide for his family; (b) accordingly, because WCWE households actively minimize the impact of money/income on the relationship, they could represent rather stable relationships; (c) one of the ways a household achieves this is by the wife downplaying her role as the good provider while highlighting her husband's role; and (d) this is made possible by allocating resources in multiple pools that preserve individual utilities. In other words, the implication here is that among couples in which husbands earn more than their wives (a) men should be less concerned about their income making a statement about their ability to provide for the family; (b) couples will be more concerned about the impact of money/income on the stability of the relationship; (c) wives take more credit for decision making and provision; and (d) couples will more likely report that their individual utilities are not fully addressed via the current allocation of resources.

Method

These implications were tested in an online survey among 126 married adults. One hundred respondents were from MCWE households and the rest from WCWE households, roughly approximating the proportions among dual-career married couples nationally. Respondents were recruited through snowball sampling and postings on two online discussion groups of general interest. None of the respondents from study 1 participated in study 2. A series of statements were presented in the survey, and respondents were asked

to report their agreement on a five-point scale from "strongly disagree" (1) to "strongly agree" (5). The relevant statements were masked among 20 other statements, with at least two unrelated statements between any two relevant ones. All the relevant statements were reproductions from verbatim reports in study 1, as the objective of study 2 was only to compare WCWE and MCWE couples directly against the findings of study 1.

Results

Symbolic Role of Earnings. Respondents were asked to comment on the statement, "How much money one earns affects how others view that person." Although there was no difference in how women viewed money in WCWE and MCWE households, men in WCWE households revealed a significantly stronger agreement with the statement than men in MCWE households ($t(66) = 2.83, p = .006$).

Marital Stability. A second implication from study 1 was that WCWE couples pay explicit attention to minimizing the impact of money and income on marital stability. In other words, such couples should perceive their marriages to be more stable. On two statements related to marital stability ("I consider my marriage stable in the long run"; "It is difficult to establish a stable marital relationship"), there were significant differences. Respondents from WCWE households agreed more strongly than their counterparts in MCWE households on the first statement ($t(124) = 4.07, p < .001$) and reported significantly lower agreement on the second statement ($t(124) = 2.14, p = .032$).

Attribution. To compare the credit given to themselves and their husbands, wives were asked (a) whether they generally had more information than their husbands in making household decisions, (b) whether they generally talked more than their husbands in decision making, and (c) who was more often right than wrong. WCWE wives reported that their husbands had more information ($t(56) = 2.94, p = .005$) and that the husbands tended to talk more ($t(56) = 3.54, p < .001$). On the other hand, MCWE wives agreed that they had more information than their husbands ($t(56) = 2.48, p = .016$), talked more than their husbands in a decision context ($t(56) = 3.25, p = .002$), and were more often right than wrong, unlike their husbands ($t(56) = 1.9, p = .063$).

Desire to Protect Individual Utilities. A final implication tested was whether WCWE and MCWE couples feel differently about the extent to which their individual utilities are preserved. Overall, in response to the statement "I think my (husband/wife) and I must change our financial management to assign some money to each of us," respondents from MCWE households expressed a stronger need to revise their current allocation to create individual pools than respondents from WCWE households ($t(124) = 4.59, p < .001$). This was also true even when examined separately among husbands and wives, and there was no interaction effect between gender and whether the husband or the wife

was the CWE. This finding supports the proposition that because couples in WCWE households tend to consciously move away from a common pool model, revising resource allocation to protect individual utilities will not be as significant an issue in such households.

Summary

Although study 2 did not compare the two types of households on all the issues examined in the first study, it nevertheless constitutes an important beginning to a research agenda on the differences between the two types in terms of how and why they differ on resource allocation. More important, the findings lend an additional layer of support to those from study 1. It has been concluded from study 1 that pooling decisions are tools that enable couples to cope with the implications of the wives outearning their husbands. Here, we have shown that such implications are absent in MCWE households. Therefore, whether the husband or the wife is the CWE appears to bring forth an idiosyncratic household agenda that then translates into how households allocate resources.

DISCUSSION

This article has shown that the common pool model is clearly an inadequate representation of resource allocation among WCWE households. Fifteen of the 20 households investigated in study 1 had more than one resource pool (table 1), and the ownership of these pools varied from joint control to various shades of individual control. This finding reaches the core of why resource theoretic assertions about shifts in decision-making control have not found conclusive empirical support. Under resource theory, the balance of control in decision making is supposed to tip in response to changes in control over resources. Such a simple relationship is not readily apparent when husbands and wives maintain multiple pools. Moreover, many couples in study 1 professed disenfranchisement with pooling all household resources, because complete pooling does not allow for the easy resolution of disagreements. For example, Gwyneth and Virgil could not agree on how to decorate their bedroom, so they eventually purchased lamps and wall art independently from their individual pools and decorated their respective sides of the room. Similarly, Frank and Gina could not agree on the style for a new fireplace and ended up with two fireplaces on either sides of a wall, one belonging to Frank and the other to Gina. Control over resources has granted control over preferences, but it has not necessarily come at a cost to the other person's preferences. Such a move away from zero-sum decision making is an important implication and questions the centrality of a unitary utility function in understanding household choice.

At the same time, these couples are quite unlike the peer marriages discussed by Schwartz (1994). For example, according to Schwartz, peer marriages are likely among partners with near equal occupational status or incomes. Under such conditions, couples may find a "peer marriage as the

remedy to the provider complex" (Schwartz 1994, 125). The couples in study 1 were chosen for their unconventional inequality in incomes, which is perhaps why dealing with the provider role is a recurrent theme in these households. Yet, in terms of wanting to preserve equity and equality and using separate pools to preserve agency, these couples do share some characteristics with peer marriage, with the difference that they are as yet unable to set aside the implications of one partner being the primary provider.

Although the wife earns more than the husband in a third of all U.S. families, the fact that this is one of the first investigations of WCWE households in the field of consumer behavior signals an urgency to pay attention to a diversity of household forms that have remained underinvestigated. Previous marriages, second families, age at marriage, ownership of property before marriage, all of these have the potential to influence how a couple makes purchases and consumption decisions, yet all receive far too little research attention. Including such variables may account for much of the unexplained heterogeneity in HDM research in general and resource allocation research in particular. For example, considering the importance of accounting for key antecedents to the pooling strategies discussed in study 1, future research should focus on the first-order characteristics that steer a couple toward one pooling strategy and away from another. Does education cause a husband/wife to react differently when the husband is not the CWE? What about gender orientation? Liberalism? Moreover, there may be many individual-level drivers of variance, such as self-image, that have not been considered in the current study. An investigation of such factors is important to consolidate this stream of research.

Finally, another area clearly in need of further research is the role children play. Representing an important emblem of togetherness, children have several important effects on resource allocation. Correspondingly, the mere presence of a child in a family may empower some allocation patterns that salute togetherness and not others. Such influences are important and need to be investigated.

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