

Construction of female and male identities through household and personal spending among married couples

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Abstract

Purpose: The purpose of this paper is to explore the extent gender ideologies influence married couples' attitudes towards household and personal spending.

Design/methodology/approach: The study used a qualitative exploratory approach. Data were obtained through interviews with 40 married couples that reside in urban areas of Sarawak, Malaysia.

Findings: The findings indicate that: firstly, the traditional value of a patriarchal society that characterized Sarawak is very much preserved such that men are expected to take the traditional role of breadwinners and decision-makers and women are expected to be caregivers and homemakers. Secondly, household decision-making and spending patterns highlight distinct gender-specific expenditure tendencies due to shared conjugal responsibilities. Thirdly, there is no gender differences when it comes to entitlement to personal spending among couples. Fourthly, most couples adopt independent money management system that is characterised by independent control of earnings and the ability to make independent decisions.

Research limitations/implications: When it comes to policies in raising the financial welfare of families, it is paramount for the government to understand that financial resources that are given to husbands will result in very different outcomes from those given to wives.

Practical implications: The study suggests that policy makers should not regard household as a singular entity, assuming equal resource distribution among its members. Instead, they should design their policies to target specific individuals to attain a more favorable outcome.

Originality/value: This is the first study that examines the extent which gender ideologies influence household and personal spending among married couples from diverse background in Sarawak.

Keywords: Household Expenditure and Decision Making, Gender Attitudes Towards Money, Gender Money

Introduction

In the mid-20th century, families experienced a significant transformation following the industrial revolution. The prevalent family model shifted from extended families living together to the nuclear family structure, characterized by a married couple and their children residing in the same household. During this period, men were primarily seen as the breadwinners, responsible for financial support, while women assumed the role of managing

household responsibilities. The key features during this time included early marriages, high fertility rates, enduring marital unions, low divorce rates, and a notable proportion of individuals choosing to remain single and without children (Becker, 1981).

Towards the end of the 20th century, a new family model emerged, termed the "gender equality equilibrium" by Esping-Anderson (2009). In this phase, women actively pursued the development of their human capital, seeking economic independence, and committing to a lifelong engagement in paid employment. This shift in family dynamics marked a departure from traditional gender roles and presented a more equitable model where both partners played an active role in economic and domestic spheres, reshaping societal perceptions and expectations regarding family structure and function. Furthermore, the 21st century has seen a rise in diverse family configurations, including dual-income families, single-parent families, multigenerational households, and families formed through various means such as adoption, fostering, and assisted reproduction. Despite the evolution of family structure and the shift of gender roles and expectations, traditional beliefs, especially concerning unpaid work, still seem especially prevalent among some men. Specifically, attitudes towards unpaid caregiving and household responsibilities have not shifted as significantly as those towards women's involvement in paid employment (Dombia & Gousse, 2021; Pao, 2021; Crompton, Brockmann, & Wiggings, 2003; Crompton, Brockmann, & Wiggings, 2003). Moreover, there is a growing inclination to delay marriages or completely opting for cohabitation relationships instead.

Hence, intimate relationship now is generally conceptualized as an equitable partnership grounded in love, where resources are shared regardless of individual contributions to the household. However, once couples enter the workforce independently, a natural inclination arises to assert ownership over their respective earnings. This dynamic frequently leads to tension and discord within the relationship, particularly if individuals harbour different views, entitlements, and approaches to decision-making regarding the allocation of financial resources.

Despite the vast amount of existing research that examine money and gender equality in marital relationship, very limited empirical work has been carried out to examine the influence of gender ideologies on expenditure among married couples from diverse background. To this end, this research endeavours to address this literature gap. Hence, the purpose of this paper is to explore the extent gender ideologies influence married couples' attitude towards household and personal spending. The paper is organized as follows: Firstly, it reviews past researchers' findings about household and personal spending among married couples. Secondly, it describes the methods of data collection. Thirdly, this paper reports the findings of this research that addresses three areas which underpin the main research questions related to attitudes towards money, household spending and personal spending. Finally, it concludes with pragmatic implications and recommendations for future research in this area.

Literature Review

Gender Equality and Household Expenditure

In the past, economists and policymakers have typically regarded the household, rather than its individual members, as the primary focus of analysis. The prevailing assumption is that resources entering a household are typically distributed equally among its members, irrespective of the specific individuals who receive those resources. This proposal was brought to light in 1981 through the work of Gary Becker's "Unitary Model" that analyse household decision-making and resource allocation within families. In the model, the household is treated as a single decision-making entity, and it assumes that all members of the household share the

same preferences and goals. Becker (1981) added that the common goal of all family members is to maximise the family's household income and that the earnings of the household head constitute the household's overall income. Moreover, this income will be distributed efficiently among household members.

While the unitary model has been influential in understanding household behavior and resource allocation, it has faced criticism for oversimplifying the complexities of intra-household dynamics. In reality, individual household members may have differing preferences, power dynamics, bargaining abilities and gender ideologies that can affect how resources are actually distributed and utilized within the household. Blood and Wolfe's (1960) resource theory suggests that power dynamics within a household are linked to the income and social standing of each spouse. Essentially, the partner who brings higher socioeconomic resources, such as income, education, and occupational prestige, into the marriage tends to wield more influence over decisions within the marital relationship. This influence can manifest in the ability to evade or delegate unpleasant tasks (such as housework), and negotiate for more favourable conditions.

On the contrary, gender theories take into account various aspects such as gender, race, religion, or social norms, which often contribute to societal inequalities. Considering these factors when analysing household behavior is crucial because households are interconnected with broader societies that uphold distinct cultural practices and ideological beliefs, including gender and age hierarchies. Consequently, full comprehension of the dynamics of marital relationships necessitates an examination of the interplay between the institution of marriage and the broader structures and cultural processes, as emphasized by Agarwal (1997), Dempsy (1997), and Xu and Lai (2002). For example, Lundberg et al., (1997) and Pahl (1989) found evidence from the United Kingdom that money which is earned and controlled, by mothers is more likely to be spent on children than earned by fathers. Pahl (2000) in a later study also purports that items most often paid for by women in the household include childcare, most household items and, surprisingly men's clothing: men on the other hand are more preoccupied with gambling and drinking. This implies that policies aimed at increasing the welfare of children should be targeted at mothers rather than fathers.

An important study on dual-earner household that illustrated details of how the source of income affects the consumption of 8 out of 14 expenditure was carried out by Phipps and Burton (1995) in Canada. For example, expenditure on children's clothing, child care, household food and restaurant food tend to fall under the "woman's realm". Conversely, spending on transportation is in the traditional "man's realm". The authors however could not reject the unitary model completely as couples in their study did pool their income for the purchase of "big ticket" items. Moreover, husbands and wives were more likely to use their own income on items of private consumption, such as the purchase of clothing. Phipps and Burton concluded that there was a gendered expenditure pattern in the purchase of household goods such that an extra dollar of a wife's income was more likely to be spent on child care than an extra dollar of the husband's income and an extra dollar of the husband's income was more likely to be spent on transportation.

In Malaysia, Yusof and Duasa (2010) examined the household spending and decision making of married men and women in Malaysia and observed gender differences in decisions made on household expenditures. Married men for example only made decisions on large household expenditures and they let their wives decide on smaller daily spending. This finding, reflects the prevailing traditional and patriarchal culture present in Malaysia among some communities, where husbands tend to have greater influence in making decisions regarding significant or costly purchases. In a later study conducted by Yusof (2015) using a sample of 672 urban household in West Malaysia, the author reported that household financial matters are more

husband dominated in Chinese households as compared to Malay and Indian households. Notably, having more wealth resulting in more power in decision making applies to Malay households and absent in Chinese households. The power to make financial decisions in Indian households depends on age such that younger household members had more power to make financial decisions compared to older family members.

Indeed, as put forward by sociologist, Zelizer (1989, p. 368): “regardless of its source, once money has entered the household, its allocation, calculation and uses were subject to a set of domestic rules distinct from the rules of the market.” Zelizer (1994) pointed out later that the social meaning of money is embedded in social relations and that women’s earnings had not increased their power in decision making in the household due to the construction of men as breadwinners. Zelizer added that men were constructed as breadwinners, i.e., responsible for supporting the whole family (even though in reality many did not earn sufficient income to provide for their families), and their economic contribution is of greater value than their wives’, regardless of how much their wives earned. Wives’ earnings are often considered as supplementary income or “pin money” and earmarked for different purposes and treated as less important than husbands’ earnings: income earned by women was often put aside for children’s education whilst men’s income went into the payment of mortgages. Zelizer’s conclusion also pertains to “unconventional” married couples, where wives earned more than husbands (Tichenor, 2005). According to Tichenor, the wives in her study were reluctant to exercise control out of the fear of appearing to be more powerful or labelled as “a bitch” and instead wanted to be considered as “good” wives. An earlier investigation by West and Zimmerman (1987) highlighted that in instances where a wife’s income surpasses that of her husband, she may still uphold her husband’s authority in the relationship, employing strategies aligned with traditional gender roles, i.e., “doing gender”. Additionally, research conducted in the United States (Tichenor, 1999) and the United Kingdom (Burgoyne, 1990; Pahl, 1990) revealed that women with higher earnings did not necessarily utilize their breadwinner status to assert more control or decision-making power over spending. In other words, this higher income did not equate to increased authority over their husband’s personal spending.

A recent study in Australia further reported that when women become the primary earners in their households, they experienced reduced relationship satisfaction compared to households where the male was the primary earner or where the female primarily managed domestic responsibilities (Blom & Hewitt, 2020). The authors explained that dissatisfaction arises because these women are not experiencing a decrease in domestic responsibilities despite their higher earnings compared to women who earned less than their husbands. In other words, they continued to juggle their increase in paid work and unpaid domestic work at the same time which make them unhappy. Shang, Lu, and Yin’s (2018) research on Chinese households mirrored these results, highlighting that in households following traditional gender roles, where the husband is expected to be the primary earner and the wife assumes a homemaker role, the probability of happiness notably decreases when the wife earns more than her husband. However, households that do not conform to these traditional views do not exhibit this trend.

Gender Ideology

Gender ideology encompasses a collection of beliefs, attitudes, and values that direct and impact how people perceive, enact roles, anticipate, and behave in relation to gender within a specific society or culture (Pietromonaco et al., 2020). These belief systems mould individuals’ comprehension and formation of masculinity and femininity, along with the roles and duties ascribed to them in both the private and the public sphere (Lomazzi & Seddig, 2020) based on their gender. This ideology is firmly rooted in the norms of society, its institutions, and cultural conventions. According to Nyman (1999), it is often observed that women tend to assume the

primary caregiver role, which involves overseeing expenditures for children and other family necessities, often prioritizing these expenses over their own personal spending. This is supported by other research findings that also indicate that when women have money, they are more inclined to allocate the money towards fulfilling the needs of their children (Boserup et al., 2013; Sen & Grown, 2013).

Therefore, understanding gender ideology is important especially when it comes to addressing gender-based inequalities and discriminatory practices as it helps us to recognize and contest harmful stereotypes, prejudices and presumptions that confine individuals due to their gender identity. It is also important to remind ourselves that gender ideology is not static and can be modified through activism, advocacy, education and shift in societal attitudes so as to achieve a more just and equal society.

Methods

In this study, qualitative data were obtained through interviews with 40 married couples that reside in urban areas of Sarawak, Malaysia, over a period of six months. The research respondents were specifically city residents located in Kuching and Miri. Sarawak, multicultural cities that comprise individuals from diverse ethnic backgrounds, each with their own unique religious beliefs and cultural values. The two main criteria used in the selection of my respondents are ethnicity and socio-economic status (income level). The multi-ethnic nature of the respondents will provide interesting variation to the findings in the study, as different cultural backgrounds may give rise to different attitudes, opinions and behaviours when it comes to household and personal spending. For the ease of clarification, the respondents were divided into Chinese and Non-Chinese. The Chinese all Chinese couples and non-Chinese consists of couples such as Malays, Ibans, Bidayus, Orang Ulu and Melanaus. The respondents were selected using a snowball sampling technique, primarily relying on referrals from friends and acquaintances. The age range of the couples varied from 20 to over 50 years, and every couple had at least one dependent child residing with them. Additionally, the couples were classified into different income categories. Specifically, the participants were divided into two income groups: high-income couples, whose net monthly household income exceeded RM3,000, and low-income couples, whose net monthly household income fell below RM3,000. The respondents were from diverse occupational backgrounds, including professionals, entrepreneurs, as well as individuals engaged in various skilled and unskilled employment. The majority of them are Christians, some were Buddhists, Muslims and other religious affiliations were also represented. To ensure respondent anonymity, all names have been changed. Please see Table A below for a summary of their income, ethnicities and gender:

TABLE A
Number of Participants Based on Household Income and Ethnicity

| Household Income (Ringgit) | Ethnicity | Total | Gender | |
|-------------------------------|-------------|-----------|-----------|-----------|
| | | | Male | Female |
| Greater than 3000 | Chinese | 28 | 13 | 15 |
| Less than 3000 | Chinese | 12 | 6 | 6 |
| | | 40 | 19 | 21 |
| Greater than 3000 | Non-Chinese | | | |
| | Bidayuh | 11 | 8 | 3 |
| | Iban | 2 | 1 | 1 |
| | Orang Ulu | 3 | 0 | 3 |
| | Malay | 5 | 2 | 3 |
| | Melanau | 1 | 1 | 0 |

| | | | | |
|-------------------------------------|---------------------------------|-----------|-----------|-----------|
| | | 22 | 12 | 10 |
| Less than 3000 | Non-Chinese Bidayuh Malay | 8 10 | 4 5 | 4 5 |
| | | 18 | 9 | 9 |
| Total number of participants | | 80 | 40 | 40 |

After data collection from the participants, the interviews which were recorded, were subsequently transcribed and analysed. The analysed data were also coded and interpreted, in order to compile emergent themes from commonalities among the codes and patterns. The main themes and findings are presented in the following section. These themes and findings illustrate the main issues raised in the literature review and answer the main research questions connected to attitudes towards money, household spending and personal spending. Quotations from the respondents are presented verbatim for authenticity purposes.

Findings

Attitudes towards Money

All respondent acknowledged money is important for survival such as for purchasing essentials like food. A higher percentage of males (85 per cent) than females (68 per cent) considered their income as belonging to the family. Female respondents viewed money not only as a survival but also as a source of security. For example, a few females reported saving secretly without the knowledge of their husbands for emergencies or if their marriage did not work out. Sheila, a lawyer expresses her view about money:

“Money is scarce and its scarcity requires us to be careful and smart when trying to satisfy everybody in the household...Many women do not understand the importance of money for their own protection especially in a marriage until it is too late...It always starts with money; so, you get it straight from the start. If you do not know where the money goes, it is going to be a problem.”

On the other hand, male respondents saw their earned income as family resources to be shared, with no expressed fears about its availability. Stephen, a credit controller did not feel his income belongs to him. Instead, he said, “It belongs to the family because the moment the money comes, it goes. I finish all my income as it goes to different family commitments.”

Moreover, most females sought paid jobs to achieve financial independence, considering their husbands as the primary breadwinners, and their earned income as supplementary. Being financially independent is important as it creates a sense of worth as expressed by Sheila:

“I don’t want to be out of work because it is not easy to ask for money from your spouse, especially when you are not working. When you are unemployed and stretching out your hands for money, you cannot help but feel lousy inside and a ‘loss of face’.”

Similarly, the male participants, irrespective of their income levels, consistently emphasized their role as the main provider for the family and viewed their wives' income as additional support. This is aptly expressed by Ahmad, “I do not earn a lot. So, my wife works to help to

pay family expenditure. If I have extra, I will give her some but I also expect her to give me when I run out of money. I am still the head of the family.”

Household Spending

In addition, the majority of the couples in this study adopted the independent money management system where each spouse has their own individual account where their partner does not have access and each is responsible for specific expenditure. All couples in this study contributed part of their income for household consumption purposes. There appeared to be gender-specific expenditure based on a pattern of divided financial responsibility. In other words, the way in which these couples with separate accounts divided expenses are not coincidental. Respondents were asked two questions: Who was the main decision maker in the purchase of specific household items and who paid for the items. The items included: living room furniture, television, air-conditioner, kitchen cabinets, refrigerator, dry food, fresh food, washing machine, kitchen stove, children’s clothing, children’s toys and children’s tuition fees. The findings are presented in the following tables:

TABLE B

Main Decision Maker in the Purchase of a Specific Family Item

| | Based on husband’s responses | Based on wife’s responses |
|-----------------------------------|------------------------------|---------------------------|
| Living room furniture | B | B |
| Television | H | H |
| Air-conditioner | H | H |
| Kitchen cabinets | W | W |
| Refrigerator | B | H |
| Dry Food | B | W |
| Fresh Food | W | W |
| Washing Machine | W | W |
| Kitchen Stove | H | B |
| Children’s clothing | W | W |
| Children’s toys | B | B |
| Children’s schooling/tuition fees | B | B |

Note: **H**: Husband, **W**: Wife, **B**: Both

TABLE C

Who Pays for a Specific Family Item?

| | Based on husband’s responses | Based on wife’s responses |
|-----------------------------------|------------------------------|---------------------------|
| Living room furniture | B | B |
| Television | H | H |
| Air-conditioner | H | H |
| Kitchen cabinets | H | H |
| Refrigerator | H | H |
| Dry Food | B | B |
| Fresh Food | B | B |
| Washing Machine | H | H |
| Kitchen Stove | H | H |
| Children’s clothing | W | W |
| Children’s toys | B | B |
| Children’s schooling/tuition fees | H | H |

Note: **H**: Husband, **W**: Wife, **B**: Both

As indicated in Table B, male respondents paid for electrical items and they were also the main decision maker for these items. Both male and female respondents reported that wives had

more say in the purchase of kitchen cabinets but there were paid by male respondents. There were, however conflicting reports with regards to the purchase of refrigerators; male respondents reported the purchasing decision as jointly made, whereas female participants reported their husband being the main decision maker. Apart from kitchen cabinets, the male participants were also in charge of paying for other 'big ticket' items such as stoves and washing machines. As for food expenditure, the purchasing of food was reported to be jointly made, but the female participants made more decisions in purchasing of fresh food (Table B). As for the purchase of dry goods, it was clear as to who the main decision maker was. Both Table B and C demonstrate that children's clothing was predominantly decided and paid by mothers. As for matters pertaining to children's tuition and schooling, decisions were jointly made but the expenses were paid mostly by husbands.

TABLE D

Who Pays for the Utility Bills?

| | Based on husband's responses | Based on wife's responses |
|-------------|------------------------------|---------------------------|
| Electricity | H | H |
| Gas | W | W |
| Water | H | H |

Note: **H**: Husband, **W**: Wife, **B**: Both

According to Table D, with the exception of gas bills, male participants were mainly responsible for paying utility bills. Sixty per cent of the women paid for gas bills, according to respondents and this is because the females use the kitchen more often than the males.

The spending patterns analysed so far indicate gender differences in the average cost of items. Consistent with Pahl's (2000) findings in British households and Yusof and Duasa (2010) study in Malaysia, the purchasing of smaller household items was primarily handled by the female respondents, while the male respondents took care of buying larger, more expensive, and less frequently purchased items. Moreover, women's responsibility for caregiving results in women being responsible for food and child-related expenses whereas men's responsibility for housing-related expenses is consistent with traditional ideas of male as the breadwinner. This division of financial responsibility goes back as early as the 19th century in the United Kingdom where women's earnings were used for paying living expenses and men's earnings were used for mortgages (Zelizer, 1989).

The responsibility of men for housing-related expenses, such as utility bills and mortgages, cannot be solely attributed to their income level, as men were observed to bear these costs irrespective of their earnings. Simply put, it is not the case that men paid for these expenses because they earn more than their wives, but rather that the division of responsibility is connected to ideas about gender roles in marriage, which is man as the breadwinner of the family and woman as the caregiver responsible for domestic-related expenditure. In addition, the responsibility for paying food by majority of the female respondents can be argued as less prestigious than that for paying mortgages and utilities. This is because even though buying food is essential, an important part of household expenditure, it is also one that fluctuates and is less visible; it is difficult to pinpoint exactly how much is spent on food. Last but not least, the responsibilities of the female respondents for child-related expenses such as child care, children's clothing and toys is a further extension of women's traditional caregiving role in the home.

To summarize, the findings from this study indicate the existence of gender-specific expenditure patterns of divided conjugal responsibility among households. This concurs with

the evidences reported by other researchers that households do not have joint utility functions, as claimed by Becker (1981)

Personal Spending

This section examines another type of spending, namely, personal spending which is defined as any form of expenditures a person makes on herself or himself. This includes expenditure on leisure activities, personal clothing, haircuts, food, drinks, cigarettes, cosmetics, toiletries, shoes, handbags and etc. Respondents were asked questions related to personal spending followed by their perception of the spouse's spending. Next, they were asked if they had hobbies or pursued any recreational activities during their free time and the amount of money they spent or put aside for such activities. An examination of personal spending is important because it may reveal economic inequalities within households and at the same time reflect dynamics of marital power. For example, when income disparities exist for separate income couples and each contributes equally towards joint household expenditure, the spouse with the lower income will end up with lower personal spending money which gives rise to economic inequality in the marital relationship.

In this study, it was observed that higher earnings of spouses were linked to increased personal spending for both male and female respondents. On average, females tended to have slightly higher personal spending than males, possibly because many males saw themselves as primary breadwinners and allocated a larger portion of their income to household expenses. Additionally, uncertainty and unreliable estimates regarding spouses' personal spending were noted, likely due to separate accounts and limited information about spouses' expenditures. For example, less than half of the male (14 out of 40) and female (19 out of 40) respondents were able to provide the estimations, while the rest could not. The results are summarized in Table E.

| <i>TABLE E</i> <i>Respondents' Estimates of their Spouses' Personal Spending</i> | | |
|--|----------------|--------------|
| | No. of Females | No. of Males |
| Number of respondents who overestimated their spouse's personal spending | 2 (10.5%) | 8 (44%) |
| Number of respondents who underestimated their spouse's personal spending | 15 (79%) | 7 (39%) |
| Number of respondents who gave the correct estimate their spouse's personal spending | 2 (10.5%) | 3(17%) |
| Total | 19 | 18 |

As seen in Table E, there is a tendency among male respondents to overestimate their wives' spending, while their own personal spending is underestimated by their wives. The overestimations fall within the range of 10 to 25 per cent, and the underestimations range from 3 to 20 per cent. Essentially, men tend to believe that their wives spend more than they actually do, while women believe that their husbands spend less than they actually do. These inaccurate estimations may stem from gender stereotypes, driven by the misconception that women typically spend more than men.

Generally speaking, husbands who earned more than their wives, had on average the highest level of personal spending compared to husbands who earned the same, or less than their wives. There were 18 couples where male respondents spent more than their spouses. Also, male respondents were more likely to put aside a specific sum of money for recreational activities

such as sports and hobbies, regardless of the level of disposable income and family income. The cost of these activities ranged from a few hundred to a few thousand ringgit a year and included activities such as gym, badminton, soccer, softball, tennis, fishing, hunting and cycling. Even though expenditure on recreational activities is not a necessity, some male participants felt otherwise. Sam, who runs his own business, spends, for example, 1,000 ringgit on his gym membership every month by engaging personal trainers and he justified his expenditure as “necessary.” He added,

“We all know how it is important it is to be healthy nowadays...going to the gym help me to relax after a stressful day at work and besides, my job requires me to look good and to give a good image to my clients...so it is money well spent.”

Another respondent, Peter spent a few thousands of ringgit a year in maintaining his cycling activities and like Sam, he also justified such expenditure as essential:

“It is exercise for me and it helps me to stay healthy and in shape...I know I do go overboard sometimes...when my wife questions me...I will come up with different excuses and lie about the cost of upgrading my bike.”

On the other hand, Peter’s wife, Lina, talked about her feelings towards Peter’s spending as the following,

“I never like to confront my husband about his spending. After all, it is his money and I shouldn’t interfere...if I find he gets carried away, I will say something...just to remind him that he is overspending...like I said, it is his money, and he has the right to do whatever he wants.”

Female participants, in contrast, were less inclined towards sports, and their most common expenditures were reported as visits to beauty parlors and shopping. Many females, especially those with young children, expressed a lack of time for recreational activities due to their responsibilities as mothers. Some mentioned utilizing their free time for household chores, leaving no room for recreational pursuits. Interestingly, out of the 11 couples where the female participants had more personal spending money than their spouses, six females were the primary earners, while the others either earned less or at par with their husbands.

This discovery diverged from similar studies in the United States (Tichenor, 1999) and the United Kingdom (Burgoyne, 1990; Pahl, 1990), where women who out-earned their husbands did not necessarily leverage their financial standing to assert more control over spending. The present findings highlight that these six female breadwinners not only spent more than their husbands but also had the highest levels of personal spending among all respondents. Additionally, an intriguing observation was that husbands of these high-earning wives, on average, had lower personal spending levels than husbands who earned more than their wives. These findings hint at the possibility that the higher earnings of wives restrained their husbands’ personal spending, possibly due to a perceived loss of traditional breadwinner status, leading to reduced spending entitlements for husbands.

Only four female respondents reported pursuing hobbies or recreational pursuits that cost money. For these women, their costs were minimal compared to male respondents. A few of them jogged, joined aerobic or dancing classes or went fishing with their spouse. Three female respondents engaged in productive hobbies that either brought in extra money for the family or were useful for the household. For example, many women from the low-income group said that

leisure activities were luxuries they could not afford, nor had the time to pursue. During their free time, they will engage in activities such as tailoring, sewing and baking to earn extra income. Other females reported that they had to give up recreational pursuits after having children due to the demands of motherhood. Sheila, a part-time lawyer says:

"I used to be fairly active in sports before having kids such as playing badminton, basketball and jogging. After my children were born, I just don't seem to find the time. I have already switched to part time work because of them. When I am not at work, I am busy with them and doing housework. I envy my husband and do make a bit of noise sometimes because he still gets a chance to play badminton with his friends and I don't. But then he is the breadwinner and he is bringing most of the income into the family so I shouldn't complain."

Both male and female respondents not only differ in their expenditure on recreational pursuits, they also constructed different gender identities through spending. During the interviews, both male and female respondents reported that females needed encouragement from their husbands to spend money. Mr. Ngu, a male lecturer, illustrated how he had to encourage his wife to spend more for quality, as seen in the following:

"My wife comes from a single parent family as her parents divorced when she was very young. She learnt to be independent and careful with money...I sometimes complain about her always going for cheap stuff...so I encourage her to pay for a bit more for quality."

Shelia, Mr. Ngu's wife, attributed her reason for not wanting to spend much due to her being thrifty and needing to spend long periods of time thinking before deciding to buy things for herself. She elaborated,

"When I see something that I like, I will not buy it straight away. I will browse in other shops, go home and think about it first. If I want it badly the next day, I will go back and buy it. My husband frequently encourages me to pamper myself more and spend more on myself. He thinks I am being too harsh on myself..."

Another female respondent, Serena, a lecturer at a medical school talked about "permission-seeking" from her husband when she buys things for herself:

"When I want to buy things, I will ask him questions like" What do you think? You think I should buy it?" He will always reply: "Do you really need it" or "Is it really necessary?" Then I will start thinking about what he said. If I reply yes, he will tell me to go ahead. If he does not say okay, then I will not buy it. I don't know why I need to ask him as it is my own money and I earn more than him...I just feel happier when he agrees."

It can be interpreted from the examples given that when the women sought permission from their husbands before spending money, the husbands (males) had a certain degree of dominance and authority in the families when it comes to spending money. Concurrently, the female spouses can be seen as constructing their identities as being frugal and responsible with money. Perhaps, due to their cultural norms and potentially societal influences, a married woman is frequently depicted as being selfless and willing to make sacrifices, with an expectation to

prioritize her family over her own needs. The 'putting-other-first' behaviour is also related to the women's caregiving roles. In the process of carrying out this expectation, it often means sacrificing personal spending and using the money for family expenditures. This 'putting-other-first' behaviour coincides with woman's caregiving role. Kelly, a lecturer, is one example. She gave an account of her changing behaviour after having children:

"I cannot remember exactly when I started behaving differently when it comes to shopping. I used to go to the women's department first and browse through the clothes before I ventured elsewhere. However, ever since I had my first child, my shopping behaviour has changed... I will go to the children's section first to see if there is anything on sale that I can buy for my girl. Sometimes, I end up spending all my money on her instead of myself. It seems like my shopping priority has changed."

Kelly's narrative reveals how she has changed in terms of putting the needs of her children ahead of her own: her behaviour reflects the image of self-sacrificing mother. Another female respondent, Greta shared her need to get assurance from her husband with regards to her personal spending:

"I have always been careful with money and I keep track of every expenditure, big or small in my diary which I carry everywhere...to me money is very important, especially for a woman, so you need to know where your money is. My husband frequently complains that I am too "stingy" or "thrifty" and he thinks that I should spend more on myself...what is nice to know is his trust in me that I am not a spendthrift and a good decision maker. Afterall, he trusts me to manage the family money."

For Greta, she valued her husband's perception of her as being good with money and her trustworthiness. By seeking encouragement from her husband to spend, she is seen as a favorable light and, at the same time, respected by her husband for being thrifty.

The male respondents generally have more personal spending money than the female respondents and unlike their female counterparts, none of them were described as frugal or thrifty. Many were criticized for being careless with money, spendthrifts and some as impulsive buyers. Moreover, they only inform their spouse of "small" personal purchases as reported by Lawrence,

"For small purchases, yes...but if it is an expensive item...then I will not. I tell her not because I need to get permission from her, as it is my own money and I can do whatever I like with it. I tell her so that she will not nag me when she finds out. Even if she does not agree with the purchase, I always managed to justify my need and get away with it (he laughs)."

A similar account is narrated by Sam:

"I tend to be an impulsive buyer and unlike my wife, if I like something and I have the money, I don't think about it too much and I just go ahead and spend. I do tell her when I buy expensive stuff, but it is usually after the purchase. If I don't tell her and she finds out, she is going to be unhappy and make a fuss out of it. She is unhappy, not because I cannot afford it, but because she was not informed."

Being a man, I feel I can make decisions for myself and the household. If I cannot even make decisions with regards to buying things for myself, then I am completely useless.

Besides, I am also not the type that is irresponsible and she knows that. I think, for her, as long as she knows what I am doing with my money, she is okay with it."

Both Lawrence's and Sam's accounts demonstrate how men construct male identity through expenditure decisions. Many men, like Lawrence and Sam, choose their manliness by making decisions unilaterally. This aligns with the findings of Burgoyne (1994; 2004) and Atwood (2012), wherein these men attribute special significance to decision-making (in this instance, personal expenditure) based on gender, resulting in their behaviours reflecting societal expectations of how a man should act.

Discussion and Conclusion

This research offers valuable insights in household decision making and spending patterns among married couples from diverse backgrounds. The findings of this research will be especially relevant for policies that foster key development areas in money spent on children's education, health and nutrition. The next section will discuss the findings in further detail and consider the implications for government and policy makers.

The first observation is that the traditional value of a patriarchal society that characterized Sarawak is very much preserved despite being continuously challenged by influences of modernization and economic development. For example, men are expected to take the traditional role as breadwinners and decision-makers while women are expected to be caregivers and homemakers. This is evidenced by the majority of men and women from our study that regard their husbands as the breadwinner of the family, regardless of the level of income which couples bring into the family. This is consistent with findings of other researchers (Pietromonaco, et al., 2020; Lomazzi & Seddig, 2020; Nyman, 1999; Zelizer, 1994). In addition, the construction of gender stereotypes as women being nurturing, submissive, caring and putting the family needs before her own, and men as strong and dominant were present in the accounts of respondents regarding personal spending. This holds notable implications for policies striving to promote gender equality within households. The effectiveness of such policies hinges on women being receptive to shifting from their traditional viewpoints and embracing more egalitarian attitudes regarding decision-making within the domestic spheres. For instance, if shifts in societal norms and ideologies do not align with the progress in women's opportunities in the labor market that is observed over the last century, it could result in issues like unsatisfactory marital relationships, potentially leading to increased divorce rates and a decline in labor force participation. Recent research findings in the United States and Australia (Bolm & Hewitt, 2020) reported that as the gender gap in education and labor force participation diminishes, not only does the gender wage gap narrow, it is also anticipated that more women will exceed men in earned income, resulting in an increase in female breadwinners. Bolm and Hewitt also added that both women and men are unsatisfied with such arrangements, particularly women that hold traditional beliefs about gender roles. One reason is that many of these women did not manage to "buy" themselves out of domestic work but instead continue to juggle the increase in paid work and domestic work at the same time. In view of this, many women may opt to decrease their labour force participation (Bertrand et al., 2015). As stated by Bertrand et al. (2015), "[w]omen are carrying their own domestic glass ceilings into their professional environments" (pp. 574). In the Malaysian context, this phenomenon may or may not have occurred, as more research needs to be done in this area. This is foreseeable in the near future, given the continuous increase in women's labor force participation, which rose from 45.7% in 2008 to 56.0% in 2023. Moreover, a higher proportion of females (56.9%) attained higher education compared to males (43.1%) in 2020.

Hence, unless both men and women change their mindset with regards to their identity norms to align with the changes in labour market, there can be undesirable consequences.

The second observation aligns with earlier research findings (Yusof & Duasa, 2010; Pahl, 2000; Tichenor, 2005; Phipps & Burton, 1995; Zelizer, 1994), in which household decision-making and spending patterns highlight distinct gender-specific expenditure tendencies due to shared conjugal responsibilities. Therefore, policymakers should avoid treating the household as a singular entity, assuming equal resource distribution among its members. Instead, they should tailor their policies to target specific individuals to attain more favorable outcomes. For instance, policies focusing on enhancing children's health and nutrition should be directed towards mothers, considering that most females predominantly handle purchases of smaller household items and child-related expenses.

The third observation from this study is that contrary to research conducted in the United Kingdom and United States (Tichenor, 2005; Pahl, 1989), there is no gender differences when it comes to entitlement to personal spending among couples. It is observed that male respondents spend more of their personal monies on sports and/or recreational activities compared to women, and this is because female respondents lack the time for such activities due to the demands of motherhood. Our findings concur with the findings in Japanese households (Pao, 2021). Even when they are free, the female respondents would instead catch up with housework. Those especially from the lower income households will engage in activities that were useful or that generated income for the household, including bakery and handicrafts. In addition, for female respondents that earn more than their husbands, not only spend more than their husbands, but they had the highest levels of personal spending among all respondents. Hence, this finding is unlike those reported in the United States (Tichenor, 2005; 1999) and the United Kingdom (Burgoyne, 1990; Pahl, 1990) in which the female breadwinners inhibit or express guilt when it comes to personal spending.

Additionally, an intriguing observation was that husbands of these high-earning wives, on average, had lower personal spending levels, than husbands who earned more than their wives. These findings hint at the possibility that the higher earnings of wives restrained their husbands' personal spending, possibly due to a perceived loss of traditional breadwinner status, leading to reduced spending entitlements for husbands.

The fourth observation is that the independent money management system adopted by the majority of couples is characterized by independent control of earnings and the ability to make independent decisions. This system reduces the visibility of financial status and personal expenditure among couples. This in turn reduces financial awareness, power control and potential monetary conflict among couples. This aligns with the respondents' traditional belief that male should be the primary provider in the family. Women's earnings were viewed as supplementary, less significant, thus reducing the necessity for males to access and utilize their partner's income. Likewise, females highly valued the independence and financial autonomy that accompany separate financial management. Safeguarding their earnings was seen as vital in easing insecurities and enhancing their self-esteem. In essence, the choice of independent financial management resonated with the gender norm of men as primary earners and women as additional earners. This decision remained rational irrespective of the household's income levels in the study. This has important implication for the government when it comes to policies in raising the financial welfare of families. Money that is given to husbands will result in very different outcomes from those that are given to wives. Based on the current findings, it can be predicted that husbands will spend more for the whole family such as the purchase of big-ticket items and wives will most probably put aside extra money for emergency purposes. Wives may also spend some of the money on food for the family and on child-related expenses.

Theoretical Implications

In addition, this study enhances existing theory by broadening the literature on intrahousehold decision-making, specifically exploring how gender ideologies impact both individual and household expenditure. This research demonstrated that men's and women's perception and usage of money is embedded in social norms and that money is 'gendered'. In line with features of in-depth case studies, this study does not target for generalizations and representativeness of findings to other settings; the findings in this research are context specific and cannot be generalized in its entirety to Malaysia and other countries *per se*.

Practical and Social Implications

Despite its limitations, this research has endeavoured to explore the extent in which gender ideologies influence married couples' attitude towards household and personal spending through in-depth interviews. Using Sarawak as a case study, this research has revealed that there is gendered meaning to money, which reflects the ideology of a man's role as the main provider for his family. Hence, the implementation of government policies that aims to improve the well-being of the family should not treat the household as single entity but take into consideration intrahousehold inequalities and gender differences.

Limitations and Suggestions for Future Research

This research is subject to various limitations as in the case of all research studies. One such limitation is a couple's willingness to participate is problematic; they may have specific characteristics in common such as satisfaction with their personal and family finances. On the other hand, couples that turned down being interviewed might have been the ones experiencing dissatisfaction and conflict over family finances. Consequently, the true extent of inequality may not be fully reflected in this study. The second limitation relates to the difficulty in recruiting low-income couples; subsequently, the respondents are disproportionately represented by high-income couples. The final limitation is the self-reporting nature of the study. For example, respondents may modify or filter their responses to align with social norms, expectations or the perceived beliefs of the investigators, leading to social desirability bias. Moving forward, this research encourages future research to examine the relationship between marital satisfaction, gender ideologies, household expenditure and the division of domestic work.

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