3.10 Money Management and Decision-Making in Couple Relationships: 10-minute Pack

AQA 8192 · about 10 minutes

Total Marks

Name: _____ Date: ____ / ____ / _____

Answer ALL questions. Write full sentences for questions worth 4 marks or more. Spend about 10 minutes in total.

1 Explain two criticisms of the view that pooling household money automatically means equal control between partners.

(Total for Question 1 is 6 marks)

2 Give one example of a strength of pooling for household budgeting in the context of paying monthly rent.

(Total for Question 2 is 2 marks)

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Mark scheme · 3.10 Money Management and Decision-Making in Couple Relationships: 10-minute Pack

Question 1

identifies first criticism, e.g. unequal contribution can give one partner more influence	**B1**
develops first criticism, e.g. the partner who contributes more may dominate decisions even when money is pooled	**B1**
identifies second criticism, e.g. control of the bank account or access can concentrate power	**B1**
develops second criticism, e.g. the partner who manages the account can decide spending timing and hide information, limiting the other's input	**B1**
provides an additional linked point, e.g. gender norms and perceived financial expertise often shape who actually makes decisions	**B1**
further development, e.g. sociological studies find pooling can coexist with unequal decision-making due to these practical and cultural factors	**B1**

Answer: One criticism is that unequal contributions to a pooled account can give the higher earner more influence, so pooling does not remove the power that comes with larger contributions. A second criticism is that whoever controls the bank account or access to its information can concentrate decision-making power, deciding timing of payments or hiding details; combined with gender norms and perceived financial expertise, pooling often coexists with unequal decision-making.

Question 2

gives a correct example, e.g. pooling ensures rent is paid from a combined fund so responsibility is shared	**B1**
brief development, e.g. this reduces the risk of missed payments and spreads the cost between partners	**B1**

Answer: Pooling ensures rent is paid from a combined fund so responsibility is shared, which reduces the risk of missed payments and spreads the cost between partners.

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