3.10 Money Management and Decision-Making in Couple Relationships: 30-minute Pack

AQA 8192 · about 30 minutes

Total Marks

Name: _____ Date: ____ / ____ / _____

Answer ALL questions. Write full sentences for questions worth 4 marks or more. Spend about 30 minutes in total.

1 State one criticism of the allowance system of money management for couples, in the context of personal freedom.

(Total for Question 1 is 2 marks)

2 Define 'money management' in the context of couple relationships and household economics.

(Total for Question 2 is 2 marks)

3 Compare pooling and the allowance system, identifying one clear difference in how decision-making responsibility is organised in each.

(Total for Question 3 is 4 marks)

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4 Discuss how far sociologists would agree that pooling household money leads to equal control between partners.

(Total for Question 4 is 12 marks)

5 Identify and explain one feature of the independent management system of household finances, as used by some modern UK couples.

(Total for Question 5 is 4 marks)

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Mark scheme · 3.10 Money Management and Decision-Making in Couple Relationships: 30-minute Pack

Question 1

identifies a criticism, e.g. the allowance system can restrict the receiver's personal spending choices	**B1**
brief development, e.g. because the allowance is limited and decided by the other partner, reducing financial autonomy	**B1**

Answer: A criticism is that the allowance system can restrict the receiver's personal spending choices because the allowance is limited and decided by the other partner, reducing financial autonomy.

Question 2

identifies that money management is how partners handle income, savings and spending within the household	**B1**
development, e.g. includes systems like pooling, allowance, whole-wage or independent accounts and decisions about bills and purchases	**B1**

Answer: Money management is how partners handle income, savings and spending within the household, including systems like pooling, allowance, whole-wage or independent accounts and decisions about bills and purchases.

Question 3

identifies a difference, e.g. pooling combines incomes while allowance separates a main earner's control from a set amount to the other partner	**B1**
explains how pooling affects responsibility, e.g. joint responsibility for household bills and decisions from a shared account	**B1**
explains how allowance affects responsibility, e.g. the controlling partner decides the allowance and often retains control of major spending	**B1**
links difference to decision-making consequences, e.g. pooling can encourage shared day-to-day decisions but allowance can centralise control with one partner	**B1**

Answer: A key difference is that pooling combines incomes into a joint account for shared responsibility, encouraging joint decisions about day-to-day household spending, whereas the allowance system gives one partner a set amount while the other controls the main funds and decisions, centralising control.

Question 4

Level 1 Simple statements about pooling with little or no evidence or sociological explanation, and a weak or no conclusion.	**1-3**
Level 2 Some relevant knowledge and description of pooling, with limited sociological explanation. May offer one perspective or simple evidence, and a basic conclusion.	**4-6**
Level 3 Clear sociological knowledge with at least two perspectives or reasons, balanced explanation and supported judgements. Some use of evidence or examples and a developed conclusion.	**7-9**
Level 4 Thorough and balanced discussion drawing on several sociological perspectives and evidence. Clear evaluation of the claim that pooling leads to equality, including limitations of evidence, and a well-argued, supported conclusion.	**10-12**

Indicative content:

- Describe Pahl and Vogler's idea of pooling where partners combine incomes into a joint account for household spending.
- Argument that pooling can promote equality, by making both partners responsible for household costs, encouraging negotiation and shared budgeting decisions.
- Counter-argument that pooling does not guarantee equal control: unequal contributions can grant greater influence to the higher earner, and the partner who controls the account or handles paperwork can dominate decisions.
- Sociological perspectives: feminist view emphasising unequal power relations and gendered control even within pooling; functionalist or consensus-leaning points that pooling reflects cooperation and shared roles in modern families.
- Empirical evidence and examples: cases where pooled accounts coexist with one partner making major financial decisions, and examples where joint accounts are used successfully for shared goals.
- Methodological cautions: small qualitative studies may show detail about control but lack representativeness; surveys may show pooling is common yet cannot explain who actually decides.
- Evaluation of whether pooling leads to equality, weighing practical control, cultural norms and economic contributions, and concluding that while pooling can reduce some inequalities, sociologists generally conclude it does not automatically produce equal control without broader changes in earnings, access and gender norms.
- Supported conclusion that pooling may be a step towards shared responsibility for some couples, but on balance many sociologists argue pooling alone is insufficient to ensure equal control.

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Question 5

identifies a correct feature, e.g. each partner keeps and manages their own income separately	**B1**
explains why this is a feature, e.g. partners pay for their own personal expenses and may split shared bills	**B1**
additional development, e.g. this maintains financial autonomy for each partner	**B1**
further explanation of consequences, e.g. it can make joint budgeting harder but supports independence and individual choice	**B1**

Answer: Independent management means each partner keeps and manages their own income, paying personal expenses while possibly sharing some bills; this gives financial autonomy but can make joint budgeting harder.

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