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

AQA 8192 · about 15 minutes

Total Marks

Name: _____ Date: ____ / ____ / _____

Answer ALL questions. Write full sentences for questions worth 4 marks or more. Spend about 15 minutes in total.

1 Which one of the following best describes the 'pooling' system of household money management in the study of couple finances?

- ☐ A) One partner keeps all wages and the other receives a set allowance
- ☐ B) Each partner keeps all their income and manages it separately
- ☐ C) Both partners put their incomes into a shared account and use it for household spending
- ☐ D) One partner gives all wages to the other to make all decisions

(Total for Question 1 is 1 mark)

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2 Look at Item A: Emma and Kwame share a joint account and keep personal accounts. Using Item A, identify two pieces of evidence that could show who makes major decisions about the household mortgage or large purchases.

(Total for Question 2 is 4 marks)

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3 Identify and explain one feature of the allowance system of household money management, using the context of a UK couple managing weekly costs.

(Total for Question 3 is 4 marks)

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4 Item A: Emma and Kwame, a cohabiting couple in London, both work. Emma earns £1,200 a month and Kwame earns £2,000 a month. They put £1,600 a month into a joint account for rent, bills and food. Emma keeps £600 in a separate account for personal spending, Kwame keeps £1,000 separately. Using Item A and your own knowledge, explain one reason why their pooled account might not mean Emma and Kwame have equal control over financial decisions.

(Total for Question 4 is 4 marks)

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

Question 1

C (both partners put incomes into a shared account for household spending)	**B1**

Answer: C

Question 2

identifies one piece of evidence from Item A, e.g. the larger personal saving kept by Kwame (£1,000) suggesting he may lead on larger financial matters	**B1**
explains why that is evidence, e.g. higher separate savings can indicate decision-making power over big purchases	**B1**
identifies second piece of evidence from Item A, e.g. the amount put into the joint account is £1,600, leaving Emma less disposable income	**B1**
explains why that is evidence, e.g. having less disposable income can limit Emma's influence over mortgage or large purchase decisions	**B1**

Answer: Evidence 1: Kwame keeps £1,000 separately which suggests larger personal savings and potential influence over big purchases. Evidence 2: Emma keeps only £600 separately, leaving her with less disposable income and less ability to influence mortgage or large purchase decisions.

Question 3

identifies a correct feature, e.g. one partner gives the other a set allowance for household spending	**B1**
explains why this is a feature, e.g. it concentrates financial control in the hands of the partner who allocates the allowance	**B1**
additional development, e.g. the allowance is often used for day-to-day items while larger bills may be paid by the controlling partner	**B1**
further explanation showing consequences, e.g. this can limit the receiver's financial independence and influence in decision-making	**B1**

Answer: In the allowance system one partner gives the other a set allowance for household spending; this feature concentrates financial control with the partner who sets the allowance, as they still pay major bills and limit the receiver's independent spending, which can reduce the receiver's financial independence.

Question 4

identifies a reason drawn from Item A, e.g. Kwame earns more so he contributes a larger proportion and may feel entitled to greater say	**B1**
explains how this affects control, e.g. higher earner status can lead to greater influence over decisions about the joint account	**B1**
offers a supporting sociological point or example, e.g. studies show contribution size often affects perceived financial authority in couples	**B1**
links back to Item A to show why equality is not ensured, e.g. despite pooling, unequal contributions can preserve unequal decision-making power	**B1**

Answer: Kwame contributes more to the pooled account because he earns more, so he may feel entitled to greater say over how the joint money is spent; research suggests contribution size often affects who has financial authority, so pooling in Item A does not ensure equal control.

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