GSOC.FA9 Money Management and Decision-Making in Couple Relationships

AQA 8192 · Calculators not allowed · about 80 minutes

Total Marks

Name: ______________________________ Date: ____ / ____ / ______

Answer ALL questions. Write full sentences for questions worth 4 marks or more. Spend about 80 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)

2 Define the term 'whole-wage system' as it is used in studies of money management in couple relationships.

(Total for Question 2 is 2 marks)

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)

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

(Total for Question 4 is 4 marks)

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5 Identify and explain one possible advantage of pooling household income for budgeting in a two-earner UK couple.

(Total for Question 5 is 4 marks)

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6 Identify and explain one way that pooling household money might still allow unequal control between partners, as discussed by sociologists.

(Total for Question 6 is 4 marks)

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7 Item A: Emma and Kwame, a cohabiting couple in London, both work. Emma earns 1,200 pounds a month and Kwame earns 2,000 pounds a month. They put 1,600 pounds a month into a joint account for rent, bills and food. Emma keeps 600 pounds in a separate account for personal spending, Kwame keeps 1,000 pounds 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 7 is 4 marks)

8 Describe one way major financial decisions, such as buying a car or a house, are commonly made in couple relationships in the UK.

(Total for Question 8 is 3 marks)

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9 Identify and explain two reasons why one partner might control household finances, even when both partners work.

(Total for Question 9 is 4 marks)

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

(Total for Question 10 is 6 marks)

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

(Total for Question 11 is 2 marks)

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

(Total for Question 12 is 2 marks)

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13 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 13 is 4 marks)

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

(Total for Question 14 is 2 marks)

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

(Total for Question 15 is 4 marks)

16 In the context of studies of couple finances and Pahl and Vogler's typology, discuss how far sociologists would agree that pooling household money leads to equal control between partners. Use different sociological perspectives and evidence in your answer, and reach a supported conclusion.

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

(Total for Question 16 is 12 marks)

Mark scheme · GSOC.FA9 Money Management and Decision-Making in Couple Relationships

Question 1

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

Question 2

- **B1** identifies the whole-wage system as where one partner, usually the male, brings home their entire wage to be controlled by the other partner
- **B1** development, e.g. the other partner then manages household spending and gives an allowance back to the earner or both
- **Answer: A whole-wage system is where one partner brings home their entire wage and the other partner controls household spending, often giving an allowance back to the earner.**

Question 3

- **B1** 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
- **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

- **B1** 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
- **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.**

Question 5

- **B1** identifies an advantage, e.g. easier budgeting for shared expenses such as rent, food and utilities
- **B1** explains how it works, e.g. combining incomes into one account simplifies paying joint bills from the same source
- **B1** additional development, e.g. the couple can plan savings and priorities together
- **B1** further development linking to equality or cooperation, e.g. pooling can encourage shared responsibility for the household
- **Answer: Pooling can make budgeting easier for shared expenses because combining incomes into one account simplifies paying joint bills; it also allows couples to plan savings and priorities together and encourages shared responsibility.**

Question 6

- **B1** identifies a correct way, e.g. one partner may still make the major decisions about spending even if money is pooled
- **B1** explains why, e.g. because that partner controls the bank account, keeps financial records or has higher earning power
- **B1** additional development, e.g. social norms about gender and decision-making can mean the higher earner or the partner seen as financially knowledgeable leads decisions
- **B1** further link to inequality, e.g. this can mean pooling does not automatically equal shared control over major financial choices
- **Answer: Even when money is pooled one partner may still make major spending decisions because they control the**

Question 7

- **B1** 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
- **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.**

Question 8

- **B1** identifies a how, e.g. decisions are sometimes made jointly after discussion
- **B1** development, e.g. partners may negotiate priorities and compromise on large purchases
- **B1** further development or example, e.g. alternatively decisions can be led by the higher earner or the partner with more financial knowledge
- **Answer: Major financial decisions are often made jointly after discussion, with partners negotiating priorities and compromising on large purchases; sometimes the higher earner or the partner with more financial knowledge leads the decision.**

Question 9

- **B1** identifies reason 1, e.g. one partner earns significantly more
- **B1** explains reason 1, e.g. higher earner can claim greater say in spending and saving decisions
- **B1** identifies reason 2, e.g. one partner has responsibility for paying bills and record keeping
- **B1** explains reason 2, e.g. control of paperwork and accounts gives practical power over when and how money is spent
- **Answer: One partner might control finances because they earn significantly more and therefore claim greater say over spending and saving; another reason is that one partner manages bills and paperwork, which gives them practical control over timing and allocation of funds.**

Question 10

- **B1** 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
- **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 11

- **B1** 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
- **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.**

Question 12

- **B1** 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
- **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 13

- **B1** identifies one piece of evidence from Item A, e.g. the larger personal saving kept by Kwame (1,000 pounds) 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 pounds, 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
- **Answer: Evidence 1: Kwame keeps 1,000 pounds separately which suggests larger personal savings and potential influence over big purchases. Evidence 2: Emma keeps only 600 pounds separately, leaving her with less disposable income and less ability to influence mortgage or large purchase decisions.**

Question 14

- **B1** 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
- **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 15

- **B1** 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
- **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 16

- **Level 1** (1-3): Simple statements about pooling with little or no evidence or sociological explanation, and a weak or no conclusion.
- **Level 2** (4-6): Some relevant knowledge and description of pooling, with limited sociological explanation. May offer one perspective or simple evidence, and a basic conclusion.
- **Level 3** (7-9): 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.
- **Level 4** (10-12): 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.
- **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.