Discriminating Between Primary Family Financial Managers and Other Adults in the Family

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This study examined the intergender differences between men and women primary family financial managers (PFFM). The results supported the need for research to examine differences between men and women besides examining the differences between men and women PFFMs. Of the 20 variables employed in this study, only the money attitude of power/spending differentiated between men and women PFFMs but not between men and women in general. However, the money attitude of power/spending did differentiate between men and women in general when tested individually. The sample consisted of 395 heterosexual couples from two rural counties in Arizona and in California. Further research is needed to determine the differences between men and women PFFMs.
KEY WORDS: *family financial manager, gender, money attitudes*

Practitioners and researchers need to understand who is identified by the family as the primary family financial manager (PFFM) and what types of family situations and individual characteristics encourage one type of person versus another. This knowledge can then be used to tailor programs to suit these individuals. Research has shown that both men and women are PFFMs. However, few researchers have examined differences between men and women family financial managers (Ferber & Lee, 1974; Pahl, 1990). The earliest study examining differences between men and women family financial managers was conducted by Ferber and Lee (1974). They sampled young (under 30) newlyweds in two cities in Illinois. Ferber and Lee found that the amount of money saved and the priority given to savings distinguished men from women as the family's financial manager. The man was more likely to be the financial manager if a high portion of the family's income was actually saved. The woman was more likely to be the financial manager if she was more concerned with saving and more economically minded than her spouse.

Hiller and Philliber (1986) found that the woman performed the role of financial manager when both she and her husband perceived that she should manage the money and when the performance of the role of money manager was more important to her than it was to him. It was also found that the woman was more likely to be the financial manager if she was employed outside the home.

Pahl (1980, 1983, 1990) examined the allocation of resources and control of money in British families. She found that the gender of the family money manager was determined by the amount of income available to the family and the ownership of bank accounts. According to Pahl, the four patterns of money control found in British families were: wife-controlled pooling, husband-controlled pooling, wife-controlled, and husband-controlled. In both the pooling categories, the couples had jointly owned bank accounts from which either the husband or the wife would pay for expenditures. In the wife controlled category, the family usually had no bank account. The wife would pay expenses in cash. These

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families had the lowest income. In the husband-controlled category, the husband most often had the only bank account. If the wife had an account of her own, it was used only for housekeeping expenses. This is an example of Zelizer's (1989) concept of special money - money that is treated different socially. Zelizer suggested that, as far back as the Victorian era, women in upper and middle class families "might handle the housekeeping expenses, but `serious money' was a man's currency" (p. 355). The wealthiest families were in the husband controlled category. Pahl found that where the families said "both" controlled the finances, husbands were responsible for paying major bills, bank statements, and making financial decisions. Therefore, she grouped couples who responded "both" with couples who responded "husband".

In the United States, lower class women are not the only women involved in financial management tasks. Hardesty and Bokemeier (1989) found that 33% of the women and 28% of the men said that the woman kept complete track of money and bills. An additional 18% of the women and 21% of the men said that the woman was more responsible for keeping track of the money and bills than the man. Only 10% of the men and 9% of the women said that the man kept track of the money and paid the bills. Wives, in their sample, had personal income ranging from less than $5,000 to $50,000 or more.

Mederer (1993) included measures of money management and actual paying of bills in her study of dual-earner families. She found that women said they always made or usually made the money decisions 24% of the time. However, they were usually or always responsible for paying the bills 55% of the time.

Feminist theory suggests that researchers need to examine who is performing a role and why they are performing that role. It also suggests that it is necessary to consider the different perceptions of both men and women (Bernard, 1972; Stacey & Thorne, 1985; Walker & Thompson, 1984; Ferree, 1990; Bristor & Fischer, 1993; Osmond & Thorne, 1993). Many gaps exist in research literature because existing paradigms ignore or erase women's experience (Stacey & Thorne, 1985). In order to examine intergender differences in the people identified as the PFFM, it is important to include the perceptions of both sexes.

Purpose

Prior research has differentiated men and women PFFMs based on family income, the amount of savings, and whether the woman was employed outside the home (Ferber & Lee, 1974; Hiller & Philliber, 1986; Pahl, 1990). This study examined which family situations and which individual characteristics favor men or women as the PFFM. Many things influence the family's situation. This study included both objective and subjective measures of the family's situation in order to identify some of the factors that may influence who was designated as the PFFM.

Five Areas of Influence

There are five areas that might discriminate differences in the gender of the person designated as the PFFM (Table 1). The first area, individual demographics, included age, education, and the amount of time spent employed outside the home. The second area, family demographics, included income, net worth, household size, health of family members, length of marriage, and marital status. The third area, financial reference points, are the subjective anchors that people employ to reach their financial judgements. The fourth area, attitudes, included money attitudes and locus of control. The final area, perceptions of the family's situations, included perceived economic well-being and marital satisfaction.

Hypothesis

This study was designed to answer the following question: are there differences between men and women PFFMs that are not due to sex differences between all men and women in this study.

Hypothesis: It was expected that the differences found comparing men and women PFFMs would be the same as the differences between men and women in general in this study.

Methods

Sample Selection The data for this study were collected as part of the NC-182 research project, Family Resource Utilization as a Factor in Determining Economic Well-Being in Rural Families. This study only employed the data from Arizona and California as only these two states included the money attitudes section in their questionnaires. During 1988, data were collected in two rural counties in each state. Only responses from heterosexual married couples were used for this study. Both the PFFM and their spouse were included in the sample.

Table 1
Manifest Variables

Individual Demographics
- Age; Education;
- Time Spent Employed Outside the Home

Family Demographics
- Income; Net Worth; Household Size;
- Health of Family Members; Marital Status
- Length of Marriage

Financial Reference Points
- Comparison of the past five years to the present
- Comparison of the present to the next five years

Attitudes
- Money Attitudes
  - Obsession; Retention; Effort/Ability
  - Inadequacy; Power/Spending;
  - Conservative/Security
- Locus of Control

Perceptions
- Perceived Economic Well-Being
- Marital Satisfaction

A total of 571 surveys (296 from Arizona and 275 from California) were returned in usable form in the two states. Of these 395 were heterosexual couples (207 from Arizona and 188 from California). There were 210 men PFFMs and 185 women PFFMs. Only 246 other adults returned their surveys. There were 123 other adult women and 123 other adult men.

Descriptive Statistics For 76% of the men in the sample this was their first marriage. It was the first marriage for 74% of the women PFFMs and 71% of the other adult women. All fifteen levels of income were reported in all categories with the mean for all groups as $30,000 to $34,999.

Women PFFMs ranged in age from 18 to 77 with a mean age of 46.6. Other adult women ranged in age from 18 to 84 with a mean age of 48.2. Men PFFMs ranged in age from 21 to 86 with a mean age of 50.8. Other adult men ranged in age from 20 to 80 with a mean age of 50.2. The mean number of years of formal education for women PFFMs was 13.1. It was 12.7 for other adult women. The mean number of years of formal education for men PFFMs was 13.1. It was 13.3 for other adult men.

When asked if their was a chronic illness in the family that created a financial strain, 22% of the families responded yes. Of these families, 59% had women PFFMS. However, the result was not statistically significant.

Analyses This was a secondary analysis of data. To test the hypothesis, discriminant analyses (SAS Institute, Inc. 1989) were used. Analysis 1 established the benchmark of which characteristics were due to the differences between all men and women in this study. Analysis 2 tested the differences between men and women designated as PFFMs. If the differences found in Analysis 2 were the same as in Analysis 1, then these differences would be differences between men and women, in general, and not due to differences between men and women PFFMs.

Discriminant analyses uses a list of variables to distinguish between groups. It computes a weighted sum of these variables. Then it uses this function to test each case individually to see if it correctly predicted group membership (Klecka, 1980).

If any information is missing, a case cannot be used in the discriminant analysis. Out of the 333 men and 308 women the discriminant function using all 20 variables employed 241 men and 205 women due to missing data. To increase the number of cases, a more parsimonious discriminant function employing only those variables with a probability of less than .5 when tested individually (Appendix) was used. Thirteen variables met this requirement and were retained for the analyses. The parsimonious function resulted in a higher F ratio than the full function and the identical variables remained the most significant. The number of cases available for Analysis 1 increased to 257 men and 221 women.

Following is a description of how some variables were operationalized and measured.

Individual Demographics The variables used to measure individual demographics were: a) age, b)

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education, and c) time spent employed outside the home. These variables represented the objective characteristics that the individual brings to the situation.

Time Spent Employed Outside the Home represented the individual's participation in the labor force outside the home. The time spent employed outside the home was calculated by combining the number of hours per week spent earning a living and the number of hours spent working in a family business where you were unpaid.

Family Demographics The variables employed to represent family demographics included a) income, b) net worth, c) number of people in the household, d) health of family members, e) the number of years married, and f) marital status. These were the objective measures of the family's situation.

Income was one of the variables in this study used to represent the socioeconomic status of the family. The amount of income was measured in response to a single question which asked the financial manager to consider all of the family's income from various sources such as wages, interest, pensions, gifts, social security, Aid For Dependent Children, etc. The responses were measured in 15 ranges.

Net Worth was the other variable used to represent the family's socioeconomic status. It shows how well the family was managing their income and assets. Net worth was measured by taking the midpoint of the level of total family assets and subtracting the midpoint of the level of total family debt.

Health of Family Members represented another demand on the family's resources. Health of family members was measured using one question: Whether anyone in the household had a chronic illness that was a financial strain on the family.

Marital Status represented another possible demand on the family's resources. Since the subjects in this study had to be married to be included in the sample, marital status was whether this was a first marriage or a remarriage. If this was a remarriage for one or both partners then responsibilities from the previous marriage may create additional demands on income and time.

Financial Reference Points Financial reference points represented the subjective anchor points or standards people used to make their financial judgements. Two financial reference points were employed using questions comparing present financial conditions: a) to the conditions 5 years ago (PAST) and b) to the conditions expected 5 years from now (Future). Answers were coded using a 5-point Likert scale with 1 being much worse to 5 being much better.

Attitudes represented the subjective characteristics that the individual brings to the situation. Six money attitudes and locus of control were the attitudes used to represent this area.

Money Attitudes represented the individual's beliefs concerning money issues. A modified version of Furnham's (1984) Money Beliefs and Behaviors Scale (MBBS) containing 38 items was used to measure money attitudes. Previously, Wilhelm, Fridrich, and Varcoe (1992) utilized factor analysis to identify six subscales: obsession, retention, effort/ability, conservative/security, inadequacy, and power/spending. These subscales were used in this study. Each item was answered using a 5-point Likert scale from 1 for strongly disagree to 5 for strongly agree. Scores for each of the six subscales were computed by summing the responses of the items for that subscale with a high score representing a high level of the attitude. Each subscale was a separate variable in the discriminant analyses.

Locus of Control represented the amount of control people feel they have over their lives. Locus of control was measured using eight questions answered with a 5-point Likert scale. Responses were coded so that an individual with a high internal locus of control would score high. The responses to the eight questions were then summed to form a total score with a minimum value of 8 and a maximum value of 40. The scale score was used in the in the discriminant analyses.

Perceptions represented individuals' subjective view of their family's situation. Two measures of perception were used: perceived economic well-being and martial satisfaction.

Perceived Economic Well-Being represented the individual's subjective view of the family's financial situation. Perceived economic well-being was operationalized as the person's judgement of her or his economic situation. Responses were based on a 5-point Likert scale with 1 being very dissatisfied and 5 being very satisfied. The score was calculated by summing the answer to four questions: a) satisfaction with current total family income, b) satisfaction with resources available to meet emergencies, c) satisfaction with material things, and d) satisfaction with the amount of the family's net worth. The range of possible responses was from 4 to 20 with a high score representing satisfaction with one's financial condition.

Martial Satisfaction represented the individual's subjective view of the marriage. Marital satisfaction was computed using three questions. Responses were based on a 7-point Likert scale from extremely dissatisfied to extremely satisfied. The questions were "How satisfied are you with": a) your marriage, b) your relationship with your spouse, and c) your husband/wife as a spouse. The range of possible responses was from 3 to 21 with 21 being extremely satisfied with the marriage.

Group Variable **Sex** (men or women) was employed to separate the groups in the analyses. The study examined the differences between men and women primary family financial managers. It was proposed that these differences would be based on objective and subjective measures of both individual characteristics and the family's situation not on being men and women. Analysis 1 employed all men and women in the study. Only the data from the person designated as the PFFM were used in Analysis 2.

Discriminant Analyses

All Men versus All Women The discriminant function in Analysis 1 correctly classified 190 people as men (74% correct) and explained 21% of the variance between all men and all women (Table 2). Men were older, worked more hours outside the home, were married for a shorter period of time, were more likely to be in their first marriage, and scored higher on the money attitude obsession than women. This money attitude reflects an obsession in thinking about money and the importance of money. Thus, according to Analysis 1, age, time spent employed outside the home, length of marriage, marital status (whether this was a first marriage or a remarriage), and the money attitude obsession, distinguished men from women in this study.

Women and Men PFFMs Analysis 2 compared women and men PFFMs. The function correctly classified 127 PFFMs as men (81% correct) and explained 25% of the variance between groups (Table 3). Men PFFMs were older, worked more hours outside the home, were married for a shorter period of time, were more likely to be in their first marriage, and scored higher on the money attitude obsession and lower on the money attitude power/spending.

The only variable that significantly distinguished between men and women PFFMs that did not significantly distinguish between all men and women was that men PFFMs scored lower on the money attitude power/spending. This money attitude reflects the need to spend money either to impress people, because the money is available, or because an item is "on sale". Thus, the hypothesis that the discriminating variables would be the same in both analyses was rejected since the money attitude power/spending did distinguish men and women PFFMs but not all men and women.

Discussion

It is essential for researchers to delve beyond the stereotype of men as the PFFM. The underlying premise of this study was to examine which spouse actually performed the task and what conditions favored men versus women PFFMs. The only variable that differentiated men and women PFFMs, that did not differentiate men and women, in general, was the money attitude power/spending. However, when tested individually, the money attitude power/spending did significantly distinguish between all men and women in this study (Appendix). This difference in significance may have been due to the number of missing cases in the discriminant analysis.

Therefore, further study is needed to determine if this difference is real or only valid for the reduced sample employed by the discriminant analysis between men and women PFFMs in this study. If the difference is real, this would imply that women become primary family financial managers based on the power and control of spending that may be symbolized by the role of PFFM.

A problem in a secondary analysis of data may be the

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inability to fully operationalize a concept because the data may not contain all of the concepts the researcher wishes to measure. The results of this study suggest that researchers need to examine other variables to determine why some families have men PFFMs and some have women. Division of household labor models suggest two areas that might be examined in further research (Finley, 1989). One variable that might be examined is gender attitudes. Gender attitudes would add a measure of role socialization which might influence who is designated as the PFFM. Families with more traditional views may appoint men as PFFMs even though the man might not be the adult best suited to handle the task.

Table 2
Discriminant Function Comparing All Men to All Women (Analysis 1)

Discriminators**	Standardized Canonical Coefficients
Individual Characteristics	
Age	1.14*
Education	-.12
Time Employed	.83*
Family Demographics	
Net Worth	.01
Marital Status	-.51*
Years Married	-.83*
Money Attitudes	
Obsession	.53*
Retention	-.07
Effort/Ability	.00
Inadequacy	.12
Power/Spending	-.35
Locus of Control	.09
Perceptions: Marital Satisfaction	.19

N = Men 257; Women 221
error rate 28% Wilks' Lambda = .288
F ratio = 9.61 ($p < .001$)
$R^2 = .21$ Degrees of freedom:
numerator=13; denominator=464
*Significant
**Classifies the person as a man.

The results of this study suggest that researchers need to employ individual income rather than total family income. Perhaps the more income people earn the more likely they would want to have control of that income. This introduces the concept that relative resources and power might influence who is designated as the PFFM.

Another characteristic that may limit the results of this study is that it was a forced choice as to who was the PFFM. The couples had no way of indicating that they managed their finances jointly. However, studies have shown that where couples reported they managed their finances jointly, the man had most of the responsibility (Pahl 1980, 1983, 1990) or that the percentage of couples who managed their finances jointly decreased with the length of the marriage (Ferber & Lee, 1974).

Table 3
Discriminant Function Comparing Men and Women Primary Family Financial Managers (Analysis 2)

Discriminators**	Standardized Canonical Coefficients
Individual Characteristics	
Age	1.03*
Education	-.16
Time Employed	.71*
Family Demographics	
Net Worth	.17
Marital Status	-.44*
Years Married	-.81*
Money Attitudes	
Obsession	.68*
Retention	-.14
Effort/Ability	.04
Inadequacy	.04
Power/Spending	-.48*
Locus of Control	.11
Perceptions: Marital Satisfaction	.04

N = Men PFFMs 157; Women PFFMs 133
error rate 33% Wilks' Lambda = .755
F ratio = 6.87 ($p < .001$)
$R^2 = .25$ Degrees of Freedom:
numerator=13; denominator=276
*Significant
**Classifies primary family financial manager as a man.

Therefore, it was hoped that even though the couple had to choose a PFFM, the results of this study would still yield important information.

Since the variables in this study that distinguished men and women PFFMs also distinguished men and women in general in this study, other categories of financial manager need to be examined to determine if they might distinguish between the groups. Perhaps similar to Hood's (1983, 1986) findings on provider role, there are several different combinations of family financial management. For example, the following categories might be used: woman only, woman primary/man secondary, jointly, man primary/woman secondary, and man only. In addition, similar to Potuchek's (1992) findings on provider role, the categories of reluctant financial manager (doing the job because the spouse did a bad job when they handled the finances) and reluctant traditional (not managing the finances because the role of financial manager is very important to the spouse) might be important. Perhaps as Wilhelm and Iams (1987) found, the division of management tasks may be based partly on ownership of assets. By using open-ended interview questions, the researcher may obtain a better picture of the family's financial management.

Conclusion

This study was an important first step in examining who the family designates as the PFFM. It disputes the stereotypic role of men PFFMs since nearly half of the PFFMs in the study were women. Also, it disputes the findings that men are the PFFM in families with higher household income since in this study women PFFMs were found at all levels of income.

Furthermore, this study suggests the need for more research in this area to determine why some families designated men as the PFFM and why some families designated women. There is also a need to understand what duties are being performed by the person designated as the PFFM and are these duties the same for men and women PFFMs. Only by understanding why someone is designated as the PFFM and the duties that person performs can financial planners, counselors, and educators tailor programs to assist families in improving their financial management strategies. By understanding differences in money attitudes of men and women, practitioners and educators may be able to assist families to understand their money and goal conflicts.

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Appendix

Maximums, Minimums, Means, and Significance Levels for Selected Variables

	Men (N=333)			Women (N=308)			
Name	Maximum	Minimum	Mean	Maximum	Minimum	Mean	Significance Level (p<)
Age	86	20	50.8	84	18	47.1	.002*
Education	20	2	13.1	23	2	13.0	.370
Time spent employed outside the home	84	0	35.0	85	0	20.7	.001*
Net worth (in $1,000s)	200	-81	31	200	-81	28	.46
Household size	8	2	3.1	8	2	3.0	.71
Length of marriage	64	1	23.3	59	1	22.3	.42
Comparison of past 5 years to present	5	1	3.5	5	1	3.6	.57
Comparison of present to next 5 years	5	1	3.4	5	1	3.5	.56
Obsession	32	7	12.8	35	7	11.2	.001*
Retention	23	5	13.8	24	6	14.2	.11
Effort/ability	9	2	5.7	10	2	5.7	.44
Inadequacy	20	4	10.6	20	4	10.4	.35
Power/spending	20	4	6.6	20	4	7.1	.007*
Conservative/security	20	7	15.6	20	5	15.6	.98
Locus of control	40	14	27.1	40	14	26.8	.33
Perceived economic well-being	20	4	13.7	20	4	13.7	.99
Marital satisfaction	21	5	18.2	21	6	18.0	.23
	Men PFFM (N=210)			Women PFFM (N=185)			
Age	86	21	50.9	77	18	46.9	.009*
Education	20	2	13.1	21	7	13.2	.76
Time spent employed outside the home	84	0	33.7	85	0	22.9	.001*
Net worth (in $1,000s)	200	-75	34	200	-81	22	.03*
Household size	8	2	3.1	6	2	2.9	.22
Length of marriage	64	1	23.1	59	1	22.3	.61
Comparison of past 5 years to present	5	1	3.4	5	1	3.6	.15
Comparison of present to next 5 years	5	1	3.4	5	1	3.5	.41
Obsession	32	7	12.8	27	7	10.9	.001*
Retention	22	5	13.7	24	6	14.2	.15
Effort/ability	9	2	5.7	8	2	5.6	.32
Inadequacy	20	4	10.7	20	4	10.3	.27
Power/spending	20	4	6.6	20	4	7.3	.008*
Conservative/security	20	8	15.6	20	7	15.7	.73
Locus of control	40	15	27.3	36	18	26.9	.34
Perceived economic well-being	20	4	13.6	20	4	13.6	.93

Marital satisfaction	21	9	18.1	21	6	18.0	.76

*Significant

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