

Comparing lesbian and gay,  
and heterosexual relationships

# For love or money?

MOVIESTORE COLLECTION LTD



**VICTORIA CLARKE, CAROLE BURGOYNE and MAREE BURNS** with the latest contribution to the Society's 'Year of Relationships'.

**M**R Smith arrives home after a long day at the office – 'Hi, honey, I'm home.' Mrs Smith greets him with a peck on the cheek, his slippers and a glass of whisky. Mr Smith sits in front of the fire drinking his whisky and reading the newspaper while Mrs Smith puts the final touches to their evening meal in the kitchen. This is clearly no longer the typical picture of heterosexual marriage (if it ever was), but a gendered division of labour where a male (main) breadwinner and a female responsible for the home and childcare is the predominant pattern. In this article we explore what happens in relationships when these 'off-the-shelf' roles are not available.

One issue that emerges repeatedly in psychological analyses of heterosexual relationships is gender difference. As Kitinger (2001) outlines, whether or not these alleged differences exist for any

particular heterosexual couple, heterosexual couples build their relationships in a world in which gender differences are both widely believed in and reflected in institutions and popular culture. Against and through these ideas about gender difference, couples are judged, positioned and regulated by others and by themselves. However, many heterosexual couples report resisting these stereotypes and developing alternative ways to 'do' marriage (see Finlay & Clarke, 2003).

By contrast, lesbian and gay couples do not have to resist stereotypes about gender difference – they simply do not apply. As Kitinger (2001, p.2) notes 'gender difference is inescapably part of a heterosexual relationship, and gender similarity part of a same-sex relationship'. For instance, heterosexual couples have recourse to gender stereotypes in making decisions about who does what around the home; however, for lesbian or gay couples there is no gender basis for deciding who should peg out the washing! One relatively consistent finding in research on lesbian and gay couples is that they are more likely than heterosexual couples to value and achieve equality in their relationships (Dunne, 1997).

Despite those obvious differences, many psychologists emphasise the similarities between lesbian and gay and heterosexual relationships. Some lesbian and gay psychologists (e.g. Kitinger & Coyle, 1995) have argued that a focus on

similarities can be problematic, moulding lesbian and gay relationships into patterns (supposedly) typical of heterosexual relationships and therefore overlooking aspects that do not conform to this ideal.

A focus on sameness can also lead to a failure to explore the marginalisation of lesbian and gay relationships in the wider society. For instance, in the UK, although the provisions of the Civil Partnership Act 2004 are due to come into force later this year, lesbian and gay couples are currently denied access to many of the rights and privileges enjoyed by married heterosexual couples. The failure to appreciate possible differences between lesbian and gay and heterosexual relationships leads to the expectation that marriage (or civil partnership) will bring the same benefits to lesbian and gay couples as it does for heterosexual couples (many lesbian and gay financial advisers argue otherwise: see Fleming, 2004). The assumption here is that lesbian and gay couples, because they are no different from heterosexual couples, are seeking to merge their identities and their finances in a way that is encouraged by 'modern marriage' (Burgoyne & Routh, 2001), and that (monogamous) marriage represents the 'gold standard' of relationship achievement (Finlay & Clarke, 2004).

The importance of gender differences and similarities is evident in research on the division of domestic labour in lesbian, gay and heterosexual relationships. Kurdek

## WEBLINKS

Women & Equality Unit, Lesbian and Gay Issues:  
[www.womenandequalityunit.gov.uk/lgbt/index.htm](http://www.womenandequalityunit.gov.uk/lgbt/index.htm)  
Stonewall: [www.stonewall.org.uk/stonewall/](http://www.stonewall.org.uk/stonewall/)  
International Association for Research in  
Economic Psychology: [www.ex.ac.uk/IAREPI/](http://www.ex.ac.uk/IAREPI/)  
BPS Lesbian & Gay Psychology Section:  
[www.bps.org.uk/sub-sites\\$/lesgay/lesgay\\_](http://www.bps.org.uk/sub-sites$/lesgay/lesgay_home.cfm)  
[home.cfm](http://www.bps.org.uk/sub-sites$/lesgay/lesgay_home.cfm)

(1993) compared how lesbian, gay and married heterosexual couples allocate household labour. Kurdek identified three patterns of household labour allocation: equality, balance and segregation. Couples who allocate using the principle of equality do so by sharing household tasks and completing them together. Couples who allocate by balancing distribute tasks equally but specialise – one partner does the ironing, and the other does the cooking. In the segregation pattern, one partner does most of the household labour. Kurdek found that lesbian couples are most likely to allocate by sharing, gay couples by balancing, and married heterosexual couples by segregation (with wives doing the bulk of household labour). Kurdek concluded that couples can do without gender in developing workable strategies for fairly distributing labour – perhaps heterosexual couples have something to learn from lesbian and gay couples about achieving equality in their relationships. This conclusion is quite different from that reached by research assessing lesbian and gay relationships in terms derived from heterosexual ones.

### Holding the purse strings

As with domestic chores, when it comes to the world of work lesbian and gay couples have no recourse to gender stereotypes and therefore hold fewer preconceptions about the role of breadwinner. Most tend to be ‘dual worker’ relationships (Blumstein & Schwartz, 1983); in Dunne’s (1997) study of lesbian relationships partners typically earned similar amounts.

However, how lesbian and gay couples manage this money is a neglected topic in psychological research. Although the economic discrimination faced by lesbian and gay couples is well documented (Dolan & Stum, 2001; see also [www.stonewall.org.uk](http://www.stonewall.org.uk)), the literature on lesbian and gay relationships largely ignores financial issues, as do debates about same-sex marriage (see Clarke & Finlay, 2004). Even though a key argument in support of same-sex marriage emphasises the economic equality marriage rights will offer lesbian and gay partnerships, there is little discussion of how legislation might best reflect the specificities of the economic dimensions of lesbian and gay relationships, with limited psychological evidence to feed into such discussions.

In fact, one of the first researchers to

focus specifically on money in relationships was the sociologist Jan Pahl. She came across the subject largely by accident when interviewing women who were victims of domestic violence (Pahl, 1989). These women considered themselves better off financially living in a refuge on state benefits than when they had been at home with a male breadwinner, even though some of the men had had substantial incomes. The reason was that even with much less money coming in, the women could now decide for themselves how that money should be spent. Pahl’s insight sparked a number of qualitative studies of money in marriage and has been very influential in the field of economic psychology. Pahl developed a typology of money management in married heterosexual relationships as follows:

1. *Whole wage*: (a) female: the husband hands over all or most of his income to his wife and she uses this, plus any earnings of her own, to cover all household expenses; (b) male: the husband retains all income and manages all household finances.
2. *Allowance*: The breadwinner gives their partner a sum to cover household expenses and retains control of the remainder.
3. *Pooling*: All or most of the household income is pooled, and both partners contribute to its management.
4. *Independent management*: Both partners typically keep separate accounts, dividing bills between them.

Surveys have shown that nearly half of all married heterosexual couples in the UK use some form of pooling, about a quarter have a female-managed whole-wage system, about one in ten a male-managed whole-wage system, and about the same number have an allowance system (Laurie & Rose, 1994). Less than 2 per cent use independent management.

We are currently undertaking a study exploring the usefulness of Pahl’s typology for characterising systems of money management in same-sex relationships. What little evidence there is suggests that many lesbian and gay couples do have a financial partnership and pool or merge some or all of their income (Mendola, 1980), and this becomes more likely over time (Blumstein & Schwartz, 1983). However, evidence also suggests that lesbian and gay couples are more likely

than heterosexual couples to keep their finances separate (Blumstein & Schwartz, 1983); this is especially true for lesbian couples. In two British studies of lesbian and gay relationships (Dunne, 1997, Weeks *et al.*, 2001) respondents typically made equal contributions to household expenses, but otherwise managed money separately, usually in separate bank accounts.

Pooling can involve considerable risk for lesbian and gay couples because the law as it currently stands offers them little help in dividing up joint assets when a relationship ends. Interestingly, past experience of heterosexual relationships influences women’s decisions about managing money in second marriages and in lesbian relationships. Qualitative research on second (heterosexual) marriages suggests that independent management is more common because one or both partners have tried another system in a previous marriage and found it wanting (Burgoyne & Morison, 1997). Similarly, women’s experiences of economic power imbalances in heterosexual relationships influence their decisions about merging finances in lesbian relationships (Dunne, 1997).

There are important differences we should note here between control and management of money. For example, the female-managed whole-wage system might give the impression that the wife is in control. However, since this system tends to be found among lower-income relationships with a male breadwinner, the woman’s role is commonly that of management. She has the chore rather than the privilege of managing money in order to make ends meet, and overall control remains with the breadwinner, her husband. In heterosexual relationships, men tend to have more economic power and more control over money – this means that (among many other things) they have more say in how money is used, and more entitlement to personal spending money (Burgoyne, 1990). Correspondingly, women have less say in financial decision making in their relationships and feel less entitled to equal personal spending money, unless they are making a similar financial contribution to the household (Burgoyne & Lewis, 1994).

Income is therefore clearly a factor in the balance of power in relationships, but perhaps it is to a lesser extent in lesbian ones (Blumstein & Schwartz, 1983). Dunne (1997) suggests that this is because

lesbians work to avoid extreme financial imbalances and value self-sufficiency and economic independence. The women in her study associated financial dependence with inequality and being 'trapped' in a relationship.

For many lesbian and gay couples, combining financial resources is symbolic of their togetherness and commitment (Blumstein and Schwartz, 1983, Marcus, 1998). However, according to Weeks *et al.* (2001), not having a financial partnership can be symbolic of an ethic of co-independence (something that some heterosexual cohabitantes might also value). Our recent research with heterosexual couples about to be married shows that many are reluctant to merge their finances completely. Such couples are happy to share their joint living expenses, but they also value the freedom, independence and, in some cases, financial privacy afforded by maintaining separate personal accounts (Burgoyne *et al.*, 2005).

### Much to learn

In summary, research suggests there might be important differences in the ways lesbian and gay and heterosexual couples manage their finances. This may be because lesbian and gay couples have no longstanding rules about managing money and they are not compelled to negotiate

stereotypes about gender difference in the way that heterosexual couples are.

There is a need for more research on money management in lesbian and gay relationships, not least because developments in policy and legislation – for instance, the Civil Partnership Act 2004 – rely on models of heterosexual behaviour that may not adequately reflect the lived reality of lesbian and gay relationships. Moreover, most of the data on money management in lesbian and gay relationships (and in fact on these relationships generally) has been collected in the US. There are important differences between the concerns of lesbian and gay couples in the UK and in the US. Major

issues for lesbian and gay couples in the US are health insurance and domestic partner benefits. A federal law on same-sex civil unions seems unlikely – despite the recognition offered by some states (e.g. Vermont) – whereas the UK government has successfully introduced legislation.

The literature offers inconclusive or contradictory evidence on lesbian and gay relationships and money. We know virtually nothing about important issues such as retirement, wills and joint ownership of property. Psychologists can make a key contribution to improving our understanding of lesbian and gay relationships and encouraging the development of policy and legislation that adequately reflects the realities of those relationships. Furthermore, knowing more about lesbian and gay relationships will improve our understanding of heterosexual relationships, and help us to tease out the links between gender and inequality.

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## DISCUSS AND DEBATE

How do we incorporate issues of socio-economic status and social class into psychological theories of money management in both same-sex and heterosexual relationships?

Are notions of fairness and equity in money management described differently in same-sex relationships compared with heterosexual relationships?

How do understandings of fairness and equity in money management relate to expressions of satisfaction and well-being by both partners in a relationship?

What can heterosexual couples learn from the patterns of money management and the negotiation of finances used by same-sex couples?

Have your say on these or other issues this article raises. Write to our Letters page on [psychologist@bps.org.uk](mailto:psychologist@bps.org.uk) or at the Leicester address – 500 words or less, please. Or you can contribute to our online forum on this or any other topic – go to [www.thepsychologist.org.uk](http://www.thepsychologist.org.uk) and follow the links.

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