

**When Father Doesn't Know Best:
Parents' Management and Control of Money and Children's Food Insecurity**

Center for Research on Child Wellbeing

Working Paper #2007-04-FF

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DRAFT: PLEASE DO NOT CITE WITHOUT PERMISSION

The Fragile Families Study was funded by a grant from National Institutes of Child Health and Development (no. R01HD36916) and a consortium of private foundations. The author would like to thank the Center for Research on Child Wellbeing at Princeton for a research visit that started this project, Michael Vogel for comments, and Reed Larson and Kate Branscomb for useful references. Direct correspondence to Catherine Kenney, Department of Sociology, 326 Lincoln Hall, 702 S. Wright Street, Urbana, IL 61801, 217-333-7596, email: ctkenney@uiuc.edu.

ABSTRACT

Although developing-country research has found that spending on children's food, healthcare, and education varies depending on which parent controls income, developed-country research on child wellbeing tends to ignore intrahousehold allocation. This study uses data from the Fragile Families and Child Wellbeing Study (N = 820 couples) to analyze how mothers' versus fathers' control of money affects U.S. children's food insecurity. Results show children are least likely to experience food insecurity when parents' income is pooled and controlled by their mother and most likely to do so when parents' income is pooled and controlled by their father. Surprisingly, children also fare worse when parents' pooled income is jointly controlled—the system considered the norm for married-parent households in the United States.

Over the past 20 years, researchers concerned about the wellbeing of children in developing countries have drawn upon observations of anthropologists regarding culturally varying, gendered norms for household spending to understand how and why resources controlled by women versus men are used differently. This research has suggested policies that allocate aid so that it is more likely to reach its intended targets (most often children). Meanwhile, despite evidence that men and women also spend household money differently in developed countries (e.g., Lundberg, Pollak & Wales, 1996; Phipps & Burton, 1998), most researchers studying child wellbeing and material hardship in the United States continue to focus on household-level measures of income, ignoring potential differences in the use and impact of money in women's versus men's control. In contrast to the dominant trend in scholarship about the developing world, much family scholarship concerning the United States continues to rely, at least implicitly, on a unitary or consensus-based model of household decision-making that ignores the possibility that the use of money in the household may depend on who controls it.

This contrast between scholarship about developing and developed countries stems from a variety of factors. Primary among these, most likely, is that shifts from one expenditure domain to another—from staple foods to alcohol and tobacco, for example—are more likely to harm children when households are at or below subsistence level, a more common phenomenon in developing countries. In developed countries, studies of consumer expenditures and how they shift depending on household members' income or bargaining power have not focused on low-income households. Thus findings that shifts in income control from one sex to another result in shifts in household expenditure have been treated as a matter of interest for developing better models of the household but not as cause for alarm in terms of children's wellbeing. A second explanation may lie in researchers' greater willingness or ability to recognize how both household monies and spending

domains are gendered in cultures other than their own. For example, although development economists rely heavily on anthropological evidence of the cultural meanings attached to women's and men's income from particular sources, such as particular crops or kinds of inheritance (e.g., Duflo & Udry, 2004), economists studying households in developed countries are often dismissive of the idea that monies derived from different sources or held in different accounts might be anything other than homogeneous and fungible (e.g., Lundberg & Pollak, 1996; Zelizer, 1994). Third, it may be that the relatively large differences in household income found between one- and two-parent households in the United States in particular have focused researchers' attention on associations between family structure and child wellbeing and away from variation that exists within family types on the basis of intra-household power and decision-making.

This study seeks to close this gap in the literature by analyzing how differences in parents' management and control of money affects a crucial aspect of child wellbeing in the United States: children's food security. Unlike previous studies of consumer expenditures, I consider directly whether the "gender matters" approach of researchers working in developing countries is relevant for understanding child wellbeing in developed countries by using measures derived from the United States Department of Agriculture's (USDA) child food security questionnaire and a typology of household allocative systems developed by British researchers. I use data from two components of the Fragile Families and Child Wellbeing study—the Core Surveys and the In-Home Study—to answer the following questions: 1.) Are children in low- to moderate-income, two-parent households in the United States more or less food secure when their mothers, their fathers, or both parents equally control money and when parents' incomes are pooled or kept separate? 2.) Can differences in child food security by mother's versus father's control over money be explained by the extent to which fathers are involved in children's direct care?

BACKGROUND

The evidence to develop hypotheses regarding the association between parents' management and control of money and children's food security comes from several distinct literatures. In the sections that follow, I review relevant prior research on intrahousehold allocation of resources by male versus female income control in developing and developed countries, studies of couples' management and control of money in developed countries, how responsibility for food is gendered in U.S. households, and the determinants and outcomes of food insecurity in the United States.

Effects of Mother's vs. Father's Control of Income on Spending on Children:

Evidence from Developing and Developed Countries

Ethnographic work on the effects of income under women's versus men's control conducted by anthropologists and sociologists in the 1970s and 1980s (e.g., work reviewed by Blumberg, 1988) led development economists in the late 1980s to question the "unitary household"—which posits that household members act as if they were maximizing a single household utility function rather than having their own sometimes conflicting preferences—as a model for explaining household resource allocation. These researchers developed a substantial body of evidence that corroborates the ethnographic evidence: household income is not treated as if it were homogeneous and fungible; money under women's control is spent differently than money under men's control; and these differences in spending can have serious consequences for children's wellbeing.

Although some sources suggest that increases in women's (usually mothers') control over income universally benefits children, the actual evidence from developing country research is more nuanced. Numerous studies have found that increases in women's income share are associated

with a variety of improved child outcomes or with spending on goods likely to benefit children. For example, income in mothers' control has been found to be associated with improvements in child health in Brazil (Thomas, 1990) and with increased spending on nutrients, health and housing in rural Mexico (Djebbari 2005). In Cote d'Ivoire, Hoddinott and Haddad (1995) found that the wife's income share had a positive effect on the budget share allocated to food, and a negative effect on the budget share for clothing, alcohol, and cigarettes. Duflo (2003) found that increases in grandmothers' income could also be important: in South Africa, an increase in the old age pension resulted in an improvement in the health and nutrition of girls, but only when the pension was in grandmothers' rather than grandfathers' hands.

Further evidence demonstrates, however, that these results are dependent upon social rules regarding the gendered responsibilities of women and men within households and that such rules vary across cultures (or even across income types within cultures). Thus, Quisumbing and de la Briere's (2000) research in Bangladesh showed that although increases in mothers' income share resulted in increased spending on children's clothing and education, it was increases in fathers' income share that lead to increased spending on food. Similarly, Quisumbing and Mallucio (2003) found that increases in fathers' income share increased spending on education in Indonesia and Ethiopia, but in South Africa women's income share increased spending on education and decreased spending on food. Finally, in a study of Ivoirian farmers, Duflo and Udry (2004) provided the strongest evidence of the importance of social norms in determining women's and men's spending patterns. In Cote D'Ivoire, women and men farm different crops and independently control the proceeds. Positive "shocks" (from beneficial rainfall) to women's crops lead to increased spending on certain foods, while positive shocks to men's cash crops have no effect on food purchases. A third category of crops (yams) are also grown by men, but the uses of the

proceeds of yam sales are strictly circumscribed by social norms. Positive shocks to the yam crop, unlike other crops grown by men, lead to increased spending on education, staples, and food.

A smaller body of evidence supports the idea that control over income by women versus men also influences household expenditures in developed countries, although there has been little attention to possible attendant effects of such spending differences on material hardship or child wellbeing. For example, Lundberg, Pollak & Wales (1997), using evidence from a natural experiment created when the United Kingdom transferred payment of a child benefit from fathers to mothers, found that the shift led to greater expenditures on women's and children's clothing relative to men's clothing. Ward-Batts (2003), using the same data, also found a shift away from men's tobacco expenditures. A Canadian study found that both husbands and wives were more likely to spend income they controlled on their own private consumption and also that men's and women's spending on household public goods reflected gendered spheres of responsibility, with a woman's dollar more likely to go toward child care and man's dollar more likely to go toward transportation (Phipps and Burton, 1998). Using British Family Expenditure Survey data, Pahl (2000) found that women spent more than men on food, women's and children's clothing, child care, and education, whereas men spent more on alcohol, motor vehicles, home repair, eating out, gambling, and holidays. Thus, although Duflo and Udry (2004, p. 2) emphasize anthropologists' insistence on "the lack of fungibility of income when describing the flow of money within households *in traditional economies* [emphasis added]," it would seem that household monies are far from homogeneous or fungible in modern economies, as well.

*Couples' Systems of Money Management and Control: A Typology and Its Known
Associations with Spending Patterns*

Sociological research on how couples in developed countries manage and control household monies, conducted largely in Europe and Oceania, has focused mainly on two things: describing and explaining couples' use of different management systems (e.g., Burgoyne, 1990; Burgoyne & Morison, 1997; Cheal, 1993; Clarke, 2002; Heimdal & Houseknecht, 2003; McRae, 1987; Morris, 1993; Pahl, 1980, 1983, 1995; Singh 1997; Singh & Lindsay, 1996; Treas, 1993; Vogler & Pahl, 1993), and analyzing associations between particular management-control systems and each partner's access to personal spending money (Burgoyne, 1990; Burgoyne & Lewis, 1994; Elizabeth, 2001; Nyman, 2003; Pahl, 1995; Vogler & Pahl, 1994). This work has left unexplored the effects of parents' management and control of money on children's material wellbeing. Nonetheless, such literature on couples' systems of money management and control is an important starting point for this study because, like the earlier ethnographic evidence from developing countries, it provides insight into the ways in which gendered social norms influence access to certain household monies as well as how norms and management-control systems vary not only across countries in the developed world (see, e.g., Treas & Widmer, 2000), but also across different regional, racial-ethnic, and social class groups within countries (e.g., Author; Treas, 1993; Vogler & Pahl, 1993).

The basis for much of the literature on couples' money management and control is found in several foundational studies by Jan Pahl and colleagues in Great Britain (e.g., Pahl, 1980, 1983, 1990; Vogler & Pahl, 1993). Pahl initially developed and later expanded a typology of "household allocative systems" on the basis of interview research with (mostly) married couples. This research eventually distinguished six or seven money management and control systems used by British couples: a "whole wage" system, in which one partner (usually the husband) hands over his pay to the spouse, who is responsible for all management and expenditure of household money except for the other partner's spending money; the "allowance" system, in which one partner (usually the

husband) maintains control over his (usually higher) earnings but hands over a fixed sum to the spouse for housekeeping expenditures; the "independent management" system, under which both partners retain separate control of their incomes; the "shared management" or pooling system, which gives both partners full access to all monies and equal responsibility for household spending; and variations on pooling systems that include couples in which money is pooled but one or the other partner "really controls" the pool, and "partial pooling" systems that involve a combination of pooling of some monies with independent management of the rest. For survey research, Pahl (1990) suggested that two survey questions, one asking whether household monies were pooled and a second asking which partner (or both) "really controlled" money, be combined to approximate the categories of the typology. This (or similar) categorization has been applied in a number of subsequent studies across developed-country settings and appears to be both fairly consistent with couples' own descriptions of what they do with money and useful for understanding variation in couples' money management and control across region, marital status, and socioeconomic status (e.g., Author; McRae, 1987; Vogler, 2005; Vogler & Pahl, 1993, 1994).

Research on couples' money management and control in developed countries has focused largely on establishing which couples use which systems. A few consistent findings have emerged from this research. For example, cohabiting couples and remarried couples are less likely than couples in first marriages to combine all money in a common pot or joint account (Burgoyne & Morrison, 1997; Heimdal & Houseknecht, 2003; Author; Singh & Lindsay, 1996; Treas, 1993). British studies suggest that women are more likely to manage and control money in low-income couples, when the job of making ends meet may be more onerous (e.g., Wilson, 1987). Indeed, Wilson's (1987, pp. 151-52) interviews with British couples found that low income men were "not expected to be good [money] managers" because "[t]heir priorities were all wrong", while "high

earning husbands were characterized as being good with money and as understanding more about it than their wives." Evidence for strong social or cultural influences on Western couples' money management and control comes from studies showing that couples' practices vary by region according to historical patterns of women's labor force participation (regardless of the woman's current employment) (Vogler & Pahl, 1993); that African American couples in the United States are less likely than White, Hispanic, or Asian couples to pool household monies (Author; Treas, 1993); and that living in a country with a higher cohabitation rate is associated with less pooling of household monies even by married couples (Treas & Widmer, 2000). Pahl (1983, p. 252) argues that normative expectations that influence couples' management and control of money may "be embedded in the socialization of husband or wife or both," come from the couple's social network or community, or "arise out of the occupational structure of the local labor market."

Only limited evidence is available from studies on couples' money management and control about how the use of different systems influences spending, and this evidence focuses on adult partners' relative access to personal spending money. A few important points emerge from this research. First, it appears that systems involving separate monies and predominantly male control (corresponding to Pahl's housekeeping allowance) are associated with the man having more personal spending money (Pahl, 1990; Vogler & Pahl, 1994). Several studies suggest that independent management tends to be associated with less spending money for women, given that women tend to have lower earnings than their male partners (Pahl, 2004; Elizabeth, 2001). There is also evidence that some "jointly controlled" pooling systems may be less equal than others: Burgoyne (1990) quotes women in couples using nominally joint, equally controlled accounts who say they feel uncomfortable spending on themselves out of those funds if they do not contribute equally to them. By contrast, Oropesa and Landale (2005) found that mainland Puerto Rican

couples who combine money in a common pot are less likely to divorce or separate, and they argue that this implies that joint or common pot systems are more effective than separate systems in equalizing access to resources for men and women in married and cohabiting couples. Vogler (2005, pp. 21-22) argues that independent management systems tend to have unequal outcomes in terms of partners' personal spending money because even though couples using these systems may reject male breadwinner/female homemaker roles in the area of employment or money management, "their relationships still tend to be associated with gendered responsibilities in other important respects, such as women's responsibilities for ... meeting the emotional, practical, and financial needs of children..." Thus, because the responsibility for spending on children remains gendered even when responsibility for earning income ceases to be, women in such couples have less to spend on themselves than their partners do. Very little other research on couples' money management and control addresses how these different systems are associated with particular purchases, such as food, nor with allocations to children. One study by Pahl (1990) found that households with woman-controlled systems spent a higher proportion of household income on food but noted that this may have been because these tend to be the lowest-income households.

There are several reasons to believe that income held in different accounts or household "pots" or controlled individually as opposed to jointly will, like income in developing countries, be non-fungible within households in the United States. First, experimental research in economic psychology, as well as qualitative studies in sociology, demonstrate that principles of "mental accounting" (Thaler, 1990; 1999) or "earmarking" (Zelizer, 1994) apply to both money management and spending. For example, gambling windfalls and even employment bonuses are spent differently than regular salary (Thaler, 1990), and women's earnings may be treated as "pin money" and spent for extras rather than to support the family (Zelizer, 1994). Second, there is

evidence that uses of money within households vary depending on the level of information and communication that partners have with one another. In a controlled experiment, Ashraf (2006) studied the uses of money by married couples under three conditions: (a) when one spouse did not know about a transfer to the other; (b) when both spouses knew about the transfer but were unable to communicate about it; and (c) when both spouses knew about the transfer and could communicate before a decision was made. For married men (but not women), the use of money varied across these conditions. Men in the first group deposited the transfer in their own, individual savings account. Men in the second group spent the money. Men in the third group deposited the transfer in a joint account to which their wives had access. It seems very likely that different money management and control systems will foster or perpetuate different patterns or degrees of information and communication about money within the household, which will then be associated with different uses of household monies.

The Gendering of Food Responsibilities in the United States

The developing country literature also suggests that in order to predict how money in male versus female control will be spent—and what difference changes in the amount under the control of one parent or the other might make for child wellbeing—we need also to understand how particular domains of spending or household activity are gendered in a given culture. The studies discussed above showed, for example, that there is variation across cultures in whether mothers or fathers are considered responsible for education expenses or for purchases of staple foods. Research on U.S. households has tended to focus either on overall amounts of time that men versus women in couples spend on household work (e.g., Bianchi, Milkie, Sayer & Robinson, 2000; South & Spitze, 1994) or on allocation of time to relatively broad categories of tasks generally assigned to

women or men (e.g., Blair & Lichter, 1991). In addition, there is little focus on the gendering of particular household expenditure categories (exceptions include Lundberg, Pollak & Wales, 1997; Pahl, 2000; and Phipps & Burton, 1998, discussed above). Nevertheless, several studies establish that, for the most part, the responsibility for feeding the family in couple households in the United States—from shopping, to cooking, to serving and cleaning up meals—lies mainly with women.

The provision of food in the United States, as DeVault (1991) shows, is highly gendered, especially in households with children. Although there is some evidence of a shift over time toward a somewhat more egalitarian division—Berk and Berk (1979) found that women performed about 96% of the household's cooking, but Blair and Lichter (1991) found women to be doing only about 81% of all cooking—that change may have as much to do with the changing composition of households (away from households with children and towards dual-earner households) over the period as it does with changes in the behavior of individuals in similar households over time. A number of studies also suggest that husbands in households with children actually participate *less* in feeding work than those in households without children (Harnak, et al., 1998), and even participate less in food shopping and cooking than they themselves did before their children were born (Brown & Miller, 2002). Such evidence suggests that feeding in U.S. families is not just gendered but specifically associated with the role of mother. Harnak and colleagues (1998) also find that men are more involved in cooking when their wives are in full-time paid employment, but even in such households, less than 40% of men made a significant contribution to tasks such as meal planning, shopping, or preparing food. Harnak et al. (1998) also find that men in low-income households are more involved in food-related tasks than those at higher household income levels—a potentially important finding for predicting whether men's versus women's control of money will matter for the adequacy of food provision in low-income households.

Food Insecurity among Children in the United States

The use of food insecurity as a measure of material hardship is relatively new in the United States. Developed through a project of the United States Department of Agriculture (USDA) begun in 1992, and first included in a supplement to the Current Population Survey in 1995, the USDA food security module includes 18 questions that assess the extent to which a household is "assured access to enough food for an active, healthy life. The household should have access to enough food, the food should be nutritionally adequate, it should be safe, and the household should be able to obtain it through normal channels" (Hamilton, et al., 1997, p. ii). The module includes a subset of eight questions that focus specifically on children's food security within the household, and the USDA's work in developing and testing these items has shown that child food insecurity tends to occur in households that have more severe levels of overall food insecurity, as adults generally attempt to shield children from the effects of household food insecurity (Nord & Bickel, 2002).

Although Nord and Bickel (2002) argue that the child food security scale is more reliable than the household scale for measuring hunger among children, most research conducted on the determinants and effects of food insecurity—even studies that focus on child outcomes—has used the household scale. This research has begun to produce a few consistent findings. First, although there is a correlation between a household's food security and its income or poverty (using the standard U.S. measure), the overlap between the two is far from perfect. About 36% of households below the poverty line experience food insecurity (Nord, Andrews & Carlson, 2006), but Kaiser and Townsend (2005) note that even above 185% of the poverty line, 7% of U.S. households with children are food insecure. The USDA's annual reports on food security provide bivariate analyses of food security by several socio-demographic characteristics and show that household food

insecurity is lower among the elderly, higher in single-parent than married-parent households, and higher among Blacks and Hispanics (e.g., Nord, Andrews & Carlson, 2006). These associations generally have not been tested in multivariate analyses with controls for income and assets. One study that did include such controls found that food insufficiency was higher among non-Hispanic Blacks than non-Hispanic Whites using the Continuing Survey of Food Intake by Individuals, but lower using the Survey of Income and Program Participation (Rose, Gunderson & Oliveira, 1998). Another multivariate analysis found disability status and changes in household composition to be associated with entry into food insecurity, while completing high school was associated with exiting from food insecurity (Ribar & Hamrick, 2003). To date, there appears to be no prior research examining either effects of the relative income contributions of different household members on food security or the effects of women's versus men's control of household monies.

A better understanding of the determinants of child food insecurity is important because evidence is beginning to accumulate that food insecurity is associated with children's wellbeing in several important areas, including health and cognitive and behavioral outcomes. Young children in food insecure households had nearly double the odds of being reported as in fair or poor health compared to children in food-secure households, and one third greater odds of having been hospitalized since birth (Cook et al., 2004), while food insecurity among preschool and school-age children is associated with stomach aches and headaches, as well as increased risk for poor health (Kaiser & Townsend, 2005). Jyoti, Frongillo and Jones (2005) found that food insecurity affected reading scores and social skills development, particularly among girls, while (Reid, 2000) found that food insecurity had negative effects on children's letter-word scores, reading comprehension, and calculation, as well as measures of internal and external behavior problems.

METHOD

Hypotheses and Analytic Approach

This study examines the effects of low- to moderate-income couples' management and control of money—in particular, a measure that takes into account pooling and mothers' versus fathers' control—on children's food security. The available evidence on the non-fungibility of monies held by women and men in couple households, combined with evidence on the prevalence of women's responsibility for food in U.S. households with children, leads to the hypothesis that money controlled by mothers may be more likely to be spent on food than money controlled by fathers. Thus, (1) I expect that woman-controlled systems of money management will be associated with less child food insecurity than man-controlled systems, controlling for the differences in socioeconomic status associated with different management-control systems. Conflicting results of prior research make it difficult to predict the effects of couples' use of joint or shared-control pooling systems relative to systems controlled by one partner. To the extent that such systems effectively transfer income from higher-earning men to lower-earning women, they may be associated with less food insecurity; to the extent that they merely cloak actual male control of pooled monies, they may be associated with more food insecurity. At the same time, it may be the case that the extent of women's specialization in food provision varies depending on other aspects of the household's division of labor. In particular, fathers who are more involved in the direct care of their young child may also be more attuned to children's food needs. Thus, (2) I expect that greater involvement by fathers in child care will be directly associated with less child food insecurity and will also have a moderating effect on any association between parents' management and control of money and child food insecurity.

In order to test these hypotheses, I present below the results of multivariate regressions of child food insecurity (first as a dichotomous variable and then as a continuous scale) on parents'

system of money management and control. Models are presented first with no controls, then with controls for household and individual characteristics to assess the extent to which any association between parents' management-control systems and children's food security may be explained by such factors, and finally with a measure of the father's involvement in child care.

Data

This study uses data from two components of the Fragile Families and Child Wellbeing Study (FFCW): the Core Surveys and the "In-Home Longitudinal Study of Pre-School Children" (In-Home Study). The FFCW Core survey is an on-going, national birth cohort survey of unmarried parents and their children with a comparison sample of married parents. It was designed to be representative of non-marital births in U.S. cities with populations over 200,000 (for more on the study design, see Reichman, Teitler, Garfinkel & McLanahan, 2000). Mothers (and many fathers) were first interviewed in the hospital within approximately 48 hours of their child's birth, and they have been re-interviewed when the child was approximately 12, 36, and 60 months old. The In-Home Study is a special module added on to the FFCW Core at 36 and 60 months (the 60-month data are not yet available). For respondents to the FFCW who agreed to participate, the In-Home Survey involved an interview conducted in the family's household with more extensive questions on parenting and child health and behavior and various interviewer observations.

The FFCW Core and In-Home data provide a unique opportunity to examine the influence of parents' allocative systems on children's wellbeing. The FFCW 36-month Core Survey included questions on how both married and cohabiting parents manage their money and which partner (or both) really controls money in the household, while the In-Home Survey includes the full set of questions developed by the USDA to measure children's food insecurity.

Overall response rates in the FFCW Core and In-Home Surveys have been good. Of 4,789 participants in the FFCW baseline survey, over 86% were interviewed for the 36-month Core Survey, while approximately 79% of those 36-month Core survey participants completed the In-Home Study (3,288). Response rates to the In-Home Study differed only slightly by race/ethnicity (79.1% of non-Hispanic White, 80.5% of non-Hispanic Black, 78.5% of Hispanic and 73.5% of Others who responded to the Core participated) and marital status (78.6% of married and 80.1% of unmarried but romantic couples participated). Because the questions on money management and control were not asked in two of the 20 cities in the 36-month FFCW, the analytic sample for this study is drawn from the responses of study participants in the remaining 18 cities. The sample for this study includes 820 couples who responded to the In-Home Study and all three previous waves of the FFCW Core surveys, who were either married or cohabiting at the time of both the 12-month and 36-month Core surveys, whose household income was below three times the poverty level for a household of that size, and whose responses were complete on variables used in the analyses.

Measures

Table 1 presents descriptive statistics on variables used in the analyses.

[TABLE 1 ABOUT HERE]

Dependent variables. The In-Home Study included the standard questions from the Food Security Survey Module developed by the USDA to measure household-level and child-specific food security. The dependent variables in this study are based on the eight child-specific items, which were asked of the child's primary caregiver (generally the mother): (a) I/We relied on a few low-cost foods to feed [child/the children]; (b) I/We couldn't afford to feed [child/the children] a balanced meal; (c) In the past 12 months, [child/children] were not eating enough because you

could not afford enough food; (d) In past 12 months, did you ever cut size of children's meals because of lack of money; (e) In the past 12 months, were children ever hungry, but you couldn't afford more food; (f) In past 12 months, did children ever skip a meal because of lack of money; (g) How often did children skip meals because of lack of money; (h) In the past 12 months, did children ever not eat for a whole day because there was not enough money? Using standard methods described by Nord and Bickel (2002), I first created indicator variables for each question that were equal to one if the item response was often or sometimes (for questions a, b, c, and g) or yes (for questions d, e, f, and h) and zero otherwise.

The first dependent variable in the analysis that follows is a simple dichotomous measure of child-specific food insecurity that is equal to one if *any* of these food insecurity variables is equal to one. As shown in Table 1, 16% of the households in my sample had experienced at least one of the items of child-specific food insecurity.

The second dependent variable used is the USDA children's food security scale score. The first step in creating this scale from these eight questions involves creating a raw score by adding the number of positive responses on the indicator variables discussed above. Extensive past research has established that in most cases, the order given above for the child-specific food insecurity items is consistent with increasing severity of food insecurity or hunger. For example, few respondents have been found to say "yes" to question 6 who did not also say yes to the prior questions. Nord and Bickel (2002) then provide values, developed through Rasch modeling, that can be assigned to each raw score in order to transform the raw score into a continuous measure of the severity of food insecurity among children in the household. I use the standard 0 to 10 scale scores, which range from a value of 2.9 if the household has a raw score of one to a value of 8.7 if the household has a raw score of 8. In this sample, the mean scaled score is 0.58 ($SD = 1.41$).

Parents' allocative system. The key explanatory variable in this study is a measure of how the management and control of money is divided or shared between parents. I measure the couple's management and control of money using Pahl's typology of household allocative systems (1980, 1983, 1990). This measure is created by combining two questions that were asked in the mothers' FFCW 36-month Core Survey. The first question asked, "Couples handle their money differently. Which of the following do you do?" Responses were (a) each keep your own money separate, (b) put some of your money together but keep the rest separate, and (c) put all your money together. The second question asked, "Who would you say controls the money in this household?" The possible responses were (a) respondent herself, (b) husband/partner, (c) both equally, (d) other. Fewer than 3% of respondents answered "other" to the second question, and they were dropped from the sample. For the remaining respondents, I collapsed the first two responses to the first question and combined those results with the second question to create a six-category variable that follows Pahl's typology as follows: (a) Pooled money under both/equal control (Pahl's "genuine joint pool," used by 28% of the analytic sample); (b) Pooled money controlled by the woman (22%); (c) Pooled money controlled by the man (13%); (d) Separate money, controlled equally ("independent management" in Pahl's typology, 14%); (e) Separate money, controlled by the woman (16%); and (f) Separate money, controlled by the man (the "housekeeping allowance" system, 6%). While the other explanatory variables in this study were drawn from the baseline or 12-month FFCW Core Surveys to help establish causal ordering, this variable had to be drawn from the 36-month Core Survey, because the question on control over money was not asked in earlier FFCW waves. However, the average length of time between the 36-month Core interview and the in-home interview was 14 weeks ($SD = 11.9$), so even in this case, the explanatory variable was measured earlier than the dependent variable. Although both mothers and fathers were supposed

to be asked the money management and control questions in the 36-month Core Survey, about half of the fathers in my sample were "skipped out" of these questions by the interviewer. Thus, in order not to lose substantial sample size, I rely on mothers' responses alone.

Couple/household characteristics. Three variables measure different aspects of the household's overall material wellbeing and past experience of hardship. The first is the household's income-to-poverty ratio at the time of the 12-month FFCW survey, which measures the income of a household of a particular size relative to the federal poverty level for a household of that size. I have limited the sample for this study to households that are below three times the poverty line. The mean income-to-poverty ratio for this sample is 1.39 ($SD = 0.82$). Since households at the same income-to-poverty level may experience different levels of material wellbeing, depending on a variety of factors, including how much informal help they can get from others and their experience of fluctuations in short-term cash availability, it is also valuable to include a more direct measure of material conditions. The second measure consists of a scale ranging from 0 to 7 that adds positive responses to a series of questions asked at the 12-month survey about specific material hardships the household had experienced. The questions assess whether the household had done any of the following because there was not enough money: received free food or meals; not paid the full amount of rent or mortgage payments; been evicted; not paid the full amount of utility bills; had utility service cut off for non-payment; had telephone service cut off for non-payment; or had anyone in the household who could not get needed medical treatment because of the cost. The mean number of hardships in this sample is .68 ($SD = 1.09$). Past receipt of government food assistance is another marker for families likely to experience current food insecurity. The third measure is an indicator that is equal to one if the woman said at the time of the 12-month survey

that the household had received assistance from either the WIC program or the Food Stamp program in the past year (79%).

Because a goal of this paper is to isolate effects of parents' money management and control that may exist *above and beyond* any effects of parents' relative contributions to household income, I also include a measure of the proportion of household income that comes from the woman's earnings. In this relatively low-income sample, the mean proportion of household income earned by the woman is 0.49 ($SD = 0.33$). In almost 20% of these households, the woman earns all of the recorded household income, while in about 40% of households, she earns less than one third of household income (results not shown).

The analyses also include two measures of the couple's relationship status and quality, which might be expected to influence the extent of resource sharing or their household negotiations over spending. The first is an indicator variable equal to one if the partners are unmarried cohabitators (51%). The second is an index of the couple's relationship quality based on the following questions asked of women in the Core Survey: (a) how often is [he] fair and willing to compromise when you have a disagreement? (b) how often does [he] express love and affection for you? (c) how often does [he] encourage you to do things that are important to you? (d) how often does [he] listen to you when you need someone to talk to? (e) how often does [he] really understand your hurts and joys?" After coding the responses so that 3 = *often* and 1 = *never*, responses to all five questions were combined in a single "relationship supportiveness" scale (Cronbach's $\alpha = .74$), with values from 1 to 3 ($M = 2.68$, $SD = 0.35$).

Mother's/father's individual characteristics. Household allocative systems have been found to vary by the woman's or couple's socio-demographic characteristics (Heimdal & Houseknecht, 2003; Author; Treas, 1993). Thus, I include measures of the mother's age, race and ethnicity, and

immigration status. The three groups with the largest representation in this sample are non-Hispanic Black (36%), non-Hispanic White (26%), and Mexican or Central American origin (20%). Close to 21% of the women in this sample are foreign-born. Because there is substantial overlap in these characteristics between these mothers and fathers, and because models including fathers' characteristics did not differ substantively from those with only the mothers' characteristics, I include only the mothers' demographic characteristics in the analyses below. However, I include separate measures of whether either parent showed evidence of a drug or alcohol problem at the 12-month survey. For the mother, this measure is equal to one if she said the use of alcohol or drugs had interfered with her work or relationships over the past year (at either baseline or 12-month interviews), if she said she drank several times a week or more or used illegal drugs during her pregnancy, or if at 12 months she said she engaged in binge drinking (5 or more drinks in a day) two or more times in the past month or any illegal drug use in the past month (almost 6%). For fathers, the measure is equal to one if he or the mother said that alcohol or drug use had interfered with his work or relationships over the past year, or if he had engaged in binge drinking two or more times in the past month or any illegal drug use in the past month (almost 18%).

Father involvement. In the final models, I also include a measure of the father's day-to-day involvement in the FFCW focal child's care, as reported by the mother. This measure is an index that uses four questions asking how many days per week the father engaged in the following activities with this child: taking the child to visit relatives, changing the child's diaper, helping the child eat meals, and putting the child to bed. These items were first combined to form a scale (Cronbach's $\alpha = 0.78$), measured as the average across the different activities of the number of days per week the man engaged in them. From the scale, I created an indicator variable that was equal

to one if the father was below the 75th percentile for men in this sample (at which the value of the scale was 5.75 days per week) in his level of involvement in hands-on care of the child.

RESULTS

Dichotomous Outcome: Any Food Insecurity

Table 2 presents results from logistic regressions of the measure of any child food insecurity on parents' management and control of money and other explanatory variables.

[TABLE 2 ABOUT HERE]

Model 1 in the first column shows the bivariate association between children's food insecurity and parents' system of money management and control. In all analyses, the system in which all household income is pooled and controlled by the mother is the omitted category. Thus, Model 1 shows that the odds of food insecurity are 2.25 times higher if the father controls pooled income, 1.97 times higher if the mother controls separate income, and 2.36 times higher if the father controls separate income than if the mother controls pooled income. Although child food insecurity is also somewhat higher (*odds ratio* = 1.78) in this model if parents equally control pooled income than if the mother does, this difference is only marginally significant.

Given the associations demonstrated in prior research between couples' money management and control and the sociodemographic and relationship statuses of the couple (Author; Treas; Heimdal & Houseknecht, 2003), these bivariate associations may have more to do with who the parents are than with how they manage and control money. Model 2 in Table 2 shows how the association of parents' money system with children's food insecurity changes when such factors are controlled, as well as illustrating several interesting direct relationships between some of these factors and children's food insecurity. First, in Model 2, the positive association between fathers'

control over pooled money and child food insecurity is actually strengthened once the household's income-to-poverty ratio, experience of material hardship, and various sociodemographic characteristics are controlled. The odds of child food insecurity are over 2.7 times higher when the father controls pooled income than when the mother does. Second, this model now shows a significant association between equal parental control of pooled income and child food insecurity. The odds of food insecurity are almost 2.3 times higher when both parents "equally" control pooled income than when the mother alone does. In this model, the association between food insecurity and the mother's control over separate money is weakened. The odds of child food insecurity are 1.83 times higher if the mother controls separate money than if she controls pooled money, and the effect is not significant. These changes in the associations of parents' allocative systems with food insecurity once income and hardship measures are introduced are consistent with the expectation that women's control over separate money is associated with the lowest-income households, while male control and the jointly controlled pool are more common as income increases.

Model 2 also demonstrates important associations between several other explanatory variables and child food insecurity. First, as expected, food insecurity is less likely as the household's income-to-poverty ratio increases, and each additional item on the material hardship score is associated with over 1.6 times higher odds of experiencing food insecurity. It is also the case that, controlling for other measures of household socioeconomic status, as well as for parents' allocative system, a higher proportion of household income derived from the mother's earnings is associated with lower odds of child food insecurity, although only at the $p < .10$ level of significance. Finally, if the father had a drug or alcohol problem at the baseline or 12-month Core Surveys, the odds of child food insecurity are about 2.2 times higher than if he did not. It is also

notable in this model that neither the marital status of the couple nor the mother's race and ethnicity appear to have any significant association with food insecurity.

Model 3 tests the hypothesis that the association between male control over money and child food insecurity can be explained, at least in part, by the tendency in many families for men to be less involved in child care. The hypothesis receives only weak support. The inclusion of the variable that indicates that the father is below the 75th percentile in the amount of time he spends in hands-on care of the child very slightly moderates the effects of the money management and control variable and is itself marginally significant. The odds ratios for the father controlling pooled money or controlling separate money are reduced slightly (from 2.71 to 2.68 in the first case and from 2.41 to 2.34 in the second case.) When the father is below the 75th percentile in involvement in his child's care, the odds of child food insecurity are just over 1.5 times higher.

Continuous Outcome: Severity of Food Insecurity

While the logistic results provide information on the association between parents' allocative systems and the presence of *any* indicators of child food insecurity, they cannot address the issue of whether and how parents' management and control of money may be associated with the *severity* of children's food insecurity. Table 3, presents the results of OLS regressions of the child food insecurity scale score on parents' allocative system and the other explanatory variables. Again, the first column of the table shows the bivariate association. Although there are differences in the significance of the effects, the overall direction of differences between other money management and control systems and the mother-controlled pooling system are consistent with the findings from the logistic regression. In this model, however, the increase in child food insecurity associated with the mother controlling separate rather than pooled money is only marginally significant, even in the

absence of controls for income, while the increase associated with joint control of pooled money is significant at the $p < .05$ level.

[TABLE 3 ABOUT HERE]

Model 2 introduces the controls for household, couple, and individual characteristics. As in the logistic regression models, children's food insecurity was significantly higher when the father controlled pooled money (an increase of 0.49) or when parents equally controlled pooled money (an increase of 0.32) than when the mother did. In addition, the mother's control of separate money was not associated, even at a marginal level of significance, with an increase in children's food insecurity, relative to her control of pooled money.

As in the logistic models, the household's income-to-poverty ratio and hardship scale measure were significant predictors of children's food insecurity. In addition, in the OLS regression, the proportion of household income derived from the mother's earnings had a negative association with food insecurity that was significant at the $p < .05$ level. Parents' relationship quality appears to matter more in this analysis than in the logistic models: an increase of 1 point in the relationship quality index is associated with a decrease of .31 in the food insecurity scale, and this difference is significant at the $p < .05$ level. As in the logistic model, the father's drug or alcohol use is strongly associated with food insecurity, while the mother's is not.

Model 3 shows that unlike the logistic model, in which the inclusion of father's involvement in child care had at least a small effect, there appears to be no association of any note, either direct or moderating, when the dependent variable is the continuous food security scale.

DISCUSSION

Compared to developing countries, where researchers have paid significant attention to the effects of gender differences in the control of household monies on children's health and other aspects of wellbeing, research on child wellbeing and material hardship in the United States has largely ignored the effects of intrahousehold allocation in couple households. This study demonstrates, however, that in U.S. households containing both of a child's biological parents, children's material wellbeing is affected by whether their mother or their father "really controls" household monies. Children are more likely to be food insecure when their father controls either pooled or separate income than when their mother controls pooled income in the bivariate model, even though male-controlled allocative systems are associated with *higher* household income levels than are female-controlled systems. In the multivariate models, when the household's income to poverty ratio and other measures of socioeconomic status are controlled, fathers' control of money is associated with greater food insecurity than mothers', regardless of whether or not household monies are pooled.

The primary finding of this study—that male control of money is associated greater food insecurity for children in these low- to moderate-income households—was expected based on prior evidence regarding the gendered division of responsibility for acquiring, preparing, and serving food in U.S. households. The developing country research demonstrates, through inter-country variation, that mothers are not inherently more likely to spend on food (or on education) than fathers. Instead, cultures assign responsibility for different household domains to women or to men, and these gendered social arrangements influence how money is used. In the United States, women bear far greater responsibility for food than men, and this is especially true in households with children. As a result, when women control money, it appears that they are more likely than men to spend it on food, and their children are thus less likely to experience food insecurity.

An unexpected finding was that children's food insecurity was greater not only when the father controlled pooled or separate household money, but also when both parents "equally" controlled pooled money relative to when the woman controlled it. Jointly controlled, common-pot money management systems, which became the norm for middle-class married couples in North America in the mid-20th century, were ostensibly intended to equalize access to income between male breadwinners and female homemakers (see, e.g., Cheal, 1993; Zelizer, 1994) and continue to be more common in households in which only the man is employed (Author; Treas, 1993). Two explanations seem plausible for this finding. The first, more benign, explanation is that when money is tight, there are efficiency losses in using a joint system of management and control. One person controlling money may be better able to keep track of how it is spent and make sure it goes toward necessities, while shared control may lead to duplication or carelessness. The second explanation is that although, as Singh and Lindsay (1996) suggest, couples talk about jointly-controlled, pooled accounts as if they negate concepts of "his" and "hers," in fact, gender inequalities in control or decision-making remain under the surface of these nominally equally controlled accounts and affect how money is spent. The jointly-controlled common pot appears to be more similar to the male-controlled common pot than it is to the female-controlled common pot—at least when the outcome is food security.

I expected to find that an increase in fathers' involvement in their child's direct care would be associated with less food insecurity and that such father involvement would moderate the effects of the man's control of money. The results offered only very weak and inconsistent support for this hypothesis. One explanation for this finding may be that even couples dividing other aspects of parenting equally specialize when it comes to food. Indeed, DeVault (1991) found that in couples

who were committed to equal parenting, the father spent time playing with young children to get them out of the way while the mother cooked rather than taking on a greater share of the cooking.

This study represents an important first step in examining the association between intrahousehold resource allocation and child wellbeing in the United States. Although the sample studied here is limited in a number of ways—the parents are all heterosexual, all urban, and all have at least one pre-school age child together—this is an important group for understanding children's wellbeing. The results suggest that further research is needed in this area, and the scope of investigation should be extended beyond food security to include other aspects of children's wellbeing, including investments in health and education, as has been done for developing countries.

The results also imply that more patriarchal divisions of household responsibility—whether in the area of money management or in the area of care work—are not necessarily benign for children. Low- to moderate-income children in the United States appear to suffer, at least in terms of the adequacy of food available to them, when their fathers rather than their mothers "really control" household money. Solutions may lie in efforts to foster a more equitable division of the work of feeding in households with children (possibly accompanied by increased efforts to educate fathers on children's nutritional needs), in increasing women's control over household income, or both.

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Table 1
Descriptive Statistics on Variables Used in the Analysis (N = 820)

Variables	<i>M</i>	<i>SD</i>
Dependent variables		
Any child food insecurity	.16	.36
USDA child food insecurity (0 to 10) scale	.58	1.41
Parents' money management and control system		
Pooled, joint or equal control	.28	.45
Pooled, woman controls	.22	.42
Pooled, man controls	.13	.34
Separate, equal control	.14	.35
Separate, woman controls	.16	.37
Separate, man controls	.06	.24
Couple/household characteristics		
Household income-to-poverty ratio	1.39	.82
Material hardship index (1-7)	.68	1.09
Proportion of income from woman's earnings	.49	.33
Received WIC or food stamps	.79	.41
Couple cohabiting	.51	.50
Relationship quality index (1-3)	2.68	.35
Woman's characteristics		
Age	26.93	5.91
Race/ethnicity		
Non-Hispanic White	.26	.44
Non-Hispanic Black	.36	.48
Mexican/Central American	.20	.40
Puerto Rican	.05	.23
Other Hispanic	.09	.29
Other race/ethnicity	.04	.19
Foreign-born	.21	.40
Drug or alcohol problem	.06	.23
Man's characteristics		
Drug or alcohol problem	.18	.38
Below 75 th percentile on father involvement scale	.75	.45

Table 2

Results (Odds Ratios) from Logistic Regression of Any Child Food Insecurity on Parents' Management and Control of Money and Other Explanatory Variables (N = 820)

Predictor	Model 1		Model 2		Model 3	
	Odds Ratio (e ^B)	SE (e ^B)	Odds Ratio (e ^B)	SE (e ^B)	Odds Ratio (e ^B)	SE (e ^B)
Management/control of money						
Pooled, joint or equal control	1.78†	.53	2.28*	.75	2.30*	.76
Pooled, man controls	2.25*	.77	2.71**	1.03	2.68**	1.02
Separate, equal control	0.92	.37	0.95	.41	0.98	.42
Separate, woman controls	1.97*	.65	1.83	.67	1.80	.67
Separate, man controls	2.36*	.99	2.41†	1.13	2.34†	1.10
Couple/household characteristics						
Income-to-poverty ratio			0.55**	.09	0.55**	.09
Material hardship index (1-7)			1.66**	.14	1.67**	.14
Received WIC or food stamps			1.83†	.63	1.84†	.63
Prop. of income from woman			0.54†	.19	0.56†	.20
Cohabiting			1.07	.25	1.08	.25
Relationship quality index (1-3)			0.59†	.17	0.63	.18
Woman's characteristics						
Age			1.02	.02	1.02	.02
Non-Hispanic Black			1.51	.47	1.56	.49
Mexican/Central American			1.03	.39	1.07	.41
Puerto Rican			1.15	.59	1.15	.60
Other Hispanic			1.26	.56	1.27	.56
Other race/ethnicity			1.36	.78	1.53	.89
Foreign born			1.33	.44	1.26	.42
Drug or alcohol problem			0.89	.38	0.90	.39
Man's characteristics						
Drug or alcohol problem			2.22**	.56	2.18**	.55
Below 75 th % father involvement					1.54†	.40
χ^2	12.11		100.83		103.71	
Df	5		20		21	
% Food insecure			15.6			

Note: Mother controls pooled income is omitted category for parents' management and control of money. Non-Hispanic White is omitted category for mother's race-ethnicity.

†p < .10 *p < .05 **p < .01

Table 3

Results of OLS Regression of Child Food Insecurity Scale on Parents' Management and Control of Money and Other Explanatory Variables (N = 820)

Predictor	Model 1		Model 2		Model 3	
	<i>B</i>	<i>SE B</i>	<i>B</i>	<i>SE B</i>	<i>B</i>	<i>SE B</i>
Management/control of money						
Pooled, joint or equal control	.28*	.14	.32*	.14	.32*	.14
Pooled, man controls	.50**	.17	.49**	.17	.49**	.17
Separate, equal control	.06	.17	.05	.16	.05	.16
Separate, woman controls	.29†	.16	.19	.16	.19	.16
Separate, man controls	.45*	.22	.42†	.21	.41†	.21
Couple/household characteristics						
Income-to-poverty ratio			-.25**	.07	-.25**	.07
Material hardship index (1-7)			.30**	.04	.30**	.04
Received WIC or food stamps			.20	.13	.20	.13
Prop. of income from woman			-.34*	.16	-.33*	.16
Cohabiting			-.01	.10	-.01	.10
Relationship quality index (1-3)			-.31*	.14	-.29*	.14
Woman's characteristics						
Age			.01	.01	.01	.01
Non-Hispanic Black			.16	.13	.18	.13
Mexican/Central American			-.06	.16	-.05	.16
Puerto Rican			-.02	.23	-.02	.23
Other Hispanic			-.00	.20	.00	.20
Other race/ethnicity			-.06	.27	-.02	.27
Foreign born			.24†	.15	.23	.15
Drug or alcohol problem			-.27	.21	-.26	.21
Man's characteristics						
Drug or alcohol problem			.47**	.13	.47**	.13
Below 75 th % father involvement					.12	.11
Constant	.35**	.10	.83	.51	.70	.52
<i>R</i> ²		.01		.13		.14

Note: Mother controls pooled income is omitted category for parents' management and control of money. Non-Hispanic White is omitted category for mother's race-ethnicity.

†*p* < .10 **p* < .05 ***p* < .01