

Moor, Liz and Kanji, Shireen. 2018. Money and relationships online: communication and norm formation in women's discussions of couple resource allocation¹ *British Journal of Sociology*, ISSN 0007-1315 [Article] (In Press)

Abstract

Research on intra-household resource allocation practices has largely ignored the role of communication within but especially beyond the household. This article shows that discussions engaged in outside of the household shed light on intra-household deliberation and also contribute to an understanding of how norms are formed and used in discussions and negotiations. Using data from the website Mumsnet, and grounding our analysis in a framework that combines the literature on gender norms in allocation practices with insights from the study of online communication, we contribute to the sociological literature on household distribution in three ways: first, we show that women use discussion sites like Mumsnet to clarify and sometimes contest social norms regarding money and relationships; second, we show that users conceive the ability to communicate with partners as a source of 'relationship power' and use online discussion with other women to develop that skill; third, we argue that sites like Mumsnet provide fresh insights into household resource allocation processes. The article concludes with a broader discussion of the role of communication in household distribution and the value of online data for understanding such processes.

Keywords: money; communication; intra-household resource allocation; social norms; couple relationships.

Introduction

Research into intra-household distribution has largely ignored how communication beyond the household influences the process of within-household allocation. This omission is notable because considerable effort has been devoted to remedying the failures of economic models – primarily unitary but also bargaining approaches – to predict behavior and outcomes (see Fortin and Lacroix 1997). The necessity to rethink these models was exposed by studies showing that women’s outcomes were often worse than the collective sharing of the unitary model predicted (Folbre 1986). Indeed, processes of distribution within the household were treated as hidden inside a ‘black box’ (Pahl 1989) in keeping with the invisibility of gender as a separate social structure that conditions and is also changed by individual action (Risman 1998). While great efforts have been made to get uncover the internal workings of the household, few studies have considered the significance of communication beyond the home for what goes on inside it.

This article uses a relatively new data source – the discussion forum on the website Mumsnet – to bring communication that takes place outside of the couple into the study of the workings of the household. By combining the literature on household distribution with insights from the study of online communication, we develop a framework that emphasizes the effects of discussions women engage in outside of the home on norms concerning monetary practices and resource allocation with male partners. The article makes three contributions: first, it shows how women use sites like Mumsnet to communicate with one another to clarify and sometimes contest the content of social norms regarding money and

relationships; this in turn suggests that extra-household conditions relating to prevailing and emergent social norms challenge theories of household resource maximization and bargaining models (Agarwal 1997; Becker 1991; Manser and Brown 1980; McElroy and Horney 1981). Secondly, we show that while discussion among women is a key mechanism for exposing and contesting prevailing norms, it also helps women to develop communicative resources to aid their discussions in the home. Our data suggests that women perceive the ability to communicate as a source of relationship power and that they use the site to develop that skill. The third contribution relates to our use of Mumsnet to get inside Pahl's (1989) 'black box' of household distribution. Such sites are important in people's everyday lives, and we further identify them as a space where researchers can observe 'macro'-level norms being articulated and worked through in 'micro' contexts.

Literature review and framework

Within economic models of household distribution, the alternative terms for the unitary model (namely the 'benevolent dictator', 'altruism' and 'common preferences' models), allude to a process by which the household acts as one (Alderman et al. 1995). The detailed content of these processes had not historically been a concern for economic models until their well-documented failure to predict outcomes forced attention towards within-household processes (e.g. Agarwal 1997; Folbre 1986; Haddad, Hoddinott and Alderman 1997). There seems to be little recognition that processes are also part of the outcome, which unfolds over time, impacting upon individual wellbeing. Zelizer (1996 p484) explains that the process of keeping money for separate uses, as distinct from a

fungible resource, involved family members who often 'lied, stole or deceived each other in order to protect their separate monies'.

Recent studies in economics take up this idea that people maximize their individual outcomes even if this means withholding information from their spouse (Ambler et al. 2015). Ashraf's (2009) study in the Philippines showed that men deposited extra money in their own bank account when their spouse did not know that this money existed, but if their spouse was aware of it they consumed extra resources to capture the benefit individually. Women maximized their personal benefit if their male partner controlled the joint savings. These findings suggest that the availability of information matters a great deal in allocation practices.

Sociological understandings of distribution within the household take two approaches (Vogler, Lyonette and Wiggins 2008). The first argues that imbalances in power within households derive from differences in relative resources such as income, education and occupational status (Blood and Wolfe 1960), which are essentially economic resources (Strauss and Lodanis 1995). These approaches neglect the role that social norms play in filtering how relative resources impact upon power and decision making. Thus, the second approach focuses on how social norms, particularly around breadwinning, guide individual and group action.

Communication has received scant, if any, attention in sociological or economic models of household distribution, despite evidence from other fields that communication shapes relationships in myriad ways. Research in psychology shows the link between communication and relationship quality (Stanley, Markman

and Whitton 2002) and the role of both of these in economic decision-making (Kirchler 1995; Kirchler et al 2001), while relationship quality, in turn, is consequential in terms of health (Burman and Margolin 1992), wellbeing (Proulx et al. 2007) and relationship stability (Kanji and Schober 2014). The ability to communicate has been found to be a source of relationship power (DeTurck and Miller 1982) while the withdrawal of communication often reflects one partner's power to ensure that some issues are never raised (Tichenor 2005). Both factors therefore potentially influence allocative outcomes and the process of reaching them. The best known sociological account of communication as it relates to money comes from Zelizer (e.g. 1994, 2005), who shows that monetary organization can be richly symbolic: a way of marking the sources and uses of different types of income, and of differentiating between types of relationships. However, Zelizer's focus tends to be on the communicative aspects of money itself, rather than the discussions about money that take place either within or beyond the household. More broadly, none of the literature above considers the significance of communication outside of the household or the couple, which is our focus here.

Social norms

The significance of communication to household allocation is also linked to its role in the working out of norms (Pearse and Connell 2016). As we show below, this is especially evident in online discussion sites, where debate about what is normal, reasonable or fair is common. Sociologists have argued that contestation is central to the evolution and redefinition of norms, and is particularly pronounced when

women's financial status in households changes. Deutsch's (2007) work on female breadwinners suggests that norms can be simultaneously upheld and contested, even when those who contest them are not setting out to do so. Medved's (2016) analysis of the discourses of female breadwinners shows that they use arguments about 'allowing' their male partners to look after children as a justification for deviating from the ascribed role of carer.

Situations that depart from past ways of organizing are telling in terms of both the persistence of norms and how norms change. Studies of couples in which women are the main earners show that 'the gender structure exerts an influence that is independent of breadwinning or relative financial contributions' (Tichenor 2005 p117). This is necessary because norms about who earns the money are not symmetrical: the meaning of wives' money is different from the meaning of husbands' money (Zelizer 1994), which largely follows from the breadwinner ideology (Vogler 1998). Heterosexual couples 'compensate' for deviating from normative gender ascriptions (Brines 1994; Bittman et al. 2003; Chesley 2011) and women perform emotional work to bolster male partners' potentially threatened sense of masculinity (Buzzanell and Turner 2003). Evidence suggests that individuals within households are not neutral about who brings in the money: de Henau and Himmelweit (2013) found that within heterosexual couples the individual making the larger paid work contribution to household income enjoys higher levels of subjective welfare (see also Fortin and Lacroix 1997; Browning and Chiappori 1998). Individual earnings' contributions are also associated with alternative money management practices: thus housekeeping allowances are

characteristic of heterosexual couples in which only the man is working (Bennett 2013; Pahl 1995; Vogler et al. 2006).

Changing beliefs about family structure result in confusion about what is expected (Goldscheider, Bernhardt and Lappegard 2015). Contestation over norms has led from an organized to a disorganized and looser institutional form of family, shifting priorities from duty to freedom according to Smyth (2016). The recognition of different types of family forms has diminished the normative power of marriage, while a comparison between married and cohabiting couples shows cohabiting couples having more disputes over housework, the same level of disagreements over money, less conflict over paid work (Van der Lippe et al. 2014), a higher likelihood of using separate bank accounts (Burgoyne and Sonnenberg 2009; Stocks et al. 2007) and more egalitarian ideals (Sevilla, 2010).

Understanding these similarities and differences requires an understanding of norms, which are often inaccessible as manifestations of hidden ideologies that exert power (Lukes 1974). Dominated groups have to contest this source of power in order for it to be uncovered (Vogler 1998; Tichenor 2005; Komter 1989). Inherent in the notion of norms is that we hold one another accountable for them (Brennan et al. 2013). The difficulties in researching norms have led to their absence in much sociological work on household distribution, despite their role in sociological thinking since Durkheim (2013 [1893]). However, since there is evidence that norms emerge discursively and in collective representations, our argument is that extended opportunities for mediated public discussion potentially

allows for greater contestation of norms, and scope for researchers to observe that process.

Online communication

In the context of deinstitutionalization and fragmentation of family forms, internet data thus provides a resource to examine how norms around household allocation are developing. Discussion and advice sites are useful because there is a long-standing link between advice giving and norm formation. Early research on advice pages in magazines highlighted their function as sources of authority and expertise (Beetham 1996), and their power to shape identities and worldviews of readers (Ehrenreich and English 1978). Readers of advice columns described themselves as seeking information, but also expressed a need to understand whether their feelings and experiences were 'normal' (Currie 2001: 264-66). The structuring of advice by the media and 'authoritative' editors meant that the information given was often implicitly or explicitly normative. However, Philips (2008: 102) suggests that mediated advice – particularly when it involves multiple contributors – can also challenge norms, recasting 'discursive boundaries' and bringing 'forbidden discourses' into the realm of the normal and the sayable (2008).

The transformation of apparently private matters into matters of public or political debate through internet discussion boards ties in with the feminist concern to share and politicize private matters. Indeed there are some interesting parallels between online forums and earlier consciousness-raising groups conducted under the banner of women's liberation. These too sought to shed light on micro

practices and challenge norms governing heterosexual arrangements. However, there are important differences between face-to-face interactions and communication on Mumsnet. The rise of mediated communication does not only entail a quantitative expansion of interlocutors, but can introduce entirely new categories of interaction and social relationship. Magazines and television programmes, for example, created what Thompson (1995) calls 'mediated quasi-interactions', which were mostly monologic in character and based on space-time distancing. Sites like Mumsnet are distinctive because they combine these mediated quasi-interactions with the opportunity for dialogic interaction with unknown others in the same space. The site also allows users to follow ongoing discussions between other people without being observed. In these respects, Mumsnet affords quite different communicative possibilities than both the face-to-face interactions of daily life, and more established forms of mediated communication.

Gambles' (2010) study of Mumsnet confirms the continuity between online discussions and earlier feminist attempts to politicize aspects of daily life. But she also points out that the categories of public, private, personal and political are being recombined in complex ways, with both 'personal publics' and 'political publics' being produced. While 'political publics' refer to the traffic that can occur between online discussion forums and the sphere of formal politics, 'personal publics' refer to the way that such forums facilitate public participation and sharing around apparently 'personal' issues. This, we suggest, is how such concerns come to be elaborated in normative terms through collective deliberative work.

Methodology

Rationale

Internet data is believed to offer ‘unrivalled access to the minutiae of everyday life’ and to make otherwise ephemeral or inaccessible aspects of it more amenable to research (Hine 2011: 1). Data from online discussions about money and relationships therefore offers a way of exploring previously inaccessible concerns that animate within-household processes of negotiation. Furthermore, we hypothesized that internet data might provide different *kinds* of insights than data produced by responses to questionnaires, interviews and focus groups, because of the difference between talking anonymously to other users and talking to researchers in an interview situation, or in front of strangers in a focus group (see Sonnenberg 2008). Hine (2011: 2) argues that the ‘cloak of anonymity’ in online contexts ‘can lead people to a frankness they rarely show in face-to-face encounters’, and that internet data may facilitate researching ‘sensitive’ areas.

At an aggregate level two sets of data provide information about the Mumsnet community: its own ‘census’ (2009) indicated users were 98% female and 95% visited the site ‘primarily as a Mum’ and 84% described themselves as ‘white British’. Most users (95%) lived in the UK, and the regional distribution of users was consistent with national data. Politically, those who expressed an affiliation (66%) were split evenly between Labour, Liberal Democrat and Conservative parties. It is hard to compare Mumsnet’s own figure of 34% of users with a university degree to the national picture: 40% of 25-34 year olds and 30% of those

in the age group 16-64 reported degree level qualifications in England and Wales in the 2011 census (ONS 2014).

The demographic characteristics of *specific* contributors cannot be known unless they themselves choose to divulge them. Our research aimed to establish whether women discussed household resource allocation outside of the home, and to map some of the ways in which norms about allocation were voiced or contested in conversation with other women. We were not seeking to test hypotheses, to analyze the objective situations of individual contributors, or to correlate individual beliefs with demographic and social class characteristics. Indeed the data preclude this type of analysis. It is possible that our analysis of types of communication pertains to mothers of particular socio-economic backgrounds, although we do not have any prior reason for believing this. In fact there is considerable overlap between parenting websites with different average user profiles: 52% of Mumsnet users said they also visited the website Netmums (a competitor), at intervals ranging from 'every now and then' to 'every week or more often'.

Data collection and analysis

Our approach to data collection was modelled on Hine's (2014) use of Mumsnet. We used the 'advanced search' facility to identify discussions relevant to the theme of money and relationships, and focused on threads where these issues were the main topic. We limited our search to a four-month period in 2015, yielding 36 research threads. The minimum number of contributions per thread was 13,

and the maximum was 681, although some discussions continued beyond our collection period. Consistent with Pedersen and Smithson's (2013) work, users often posted questions using the acronym AIBU ('am I being unreasonable?'), and the 'relationships' thread was very popular. This confirmed our hypothesis that the discussion of social norms was a common rather than marginal activity on Mumsnet and thus a suitable venue for investigating this topic.

Discussion threads were coded using NVivo in a thematic analysis (Braun and Clark 2006). We started by coding the threads separately, then subsequently discussed and refined these together to clarify definitions and improve inter-coder reliability. A further round of separate coding was followed by checking each other's work again. After the initial coding, we classified themes in two high-level categories. The first covered substantive topics relating to how posters reported that they divided or allocated their money in either subjective or objective terms. Examples of these themes developed from the initial coding included 'divorce', 'children', 'cocklodgers' and 'feelings about money'. The second group of themes covered modes of interacting on the site, for example 'type of question – advice', or 'type of answer – information', 'practical advice', 'opinion', or 'type of answer – norm' which related to answers about what individuals 'should' do. Subsequently we made links between the two main groups of themes, analyzing how users communicate to contest and clarify norms about resource allocation practices in couples, and how far communication itself was understood as central.

Use of data

Our use of this data is shaped by two findings from recent internet-based studies. The first is that Mumsnet, like many forums, is open and does not require a password to view posts. Data is in the public domain and its use does not necessarily require consent from individuals (Seale et al. 2010) – consent that would in any case be difficult to acquire (Pedersen and Smithson 2013). The second assumption, however, is that even in situations where users are anonymous and/or employ pseudonyms, it is still possible to cause harm and distress (Berry 2004). In assessing the potential for harm, it has been suggested that researchers consider: the relative vulnerability of the population being studied; the degree to which the material has already been publicly viewed; the sensitivity of the topic; and the intended audience (Whiting and Pritchard 2017). Given what is known about Mumsnet users, we did not consider them to be an especially vulnerable population. Similarly, posts would already have been widely viewed (Mumsnet receives 12 million unique visitors per month²). The intended audience is multiple, since it must always, by definition, include ‘anyone looking at Mumsnet’, as well as the specific contributors with whom a given poster interacts. We took the topic of ‘money and relationships’ to be of medium sensitivity: certainly less sensitive than discussions of medical or sexual matters. For this reason, we decided that while it was acceptable to include some quotations from users, we would only use short quotes and would check that it would not be possible to identify them through search (Hine 2014). Furthermore, Mumsnet’s design provides an additional layer of privacy compared to other sites, since users’ pseudonyms can easily be changed. On more than one occasion users reported that they were changing username for the sake of a particular thread or discussion, but would change it back once that exchange was over.

It should be acknowledged that online data limits researchers' ability to influence conversations and to assess how discussion relates to outcomes. Researchers' inability to shape the data can be an advantage, since it may allow 'native' categories to emerge and for researchers to see the associations people make between themes when no interviewer is present to keep them 'on topic'. But it also means researchers cannot ask for explanations or justifications that might shed important light on key themes. It is also worth noting that asking respondents for such information can leave a large 'footprint' (Bennett 2013). Something of a trade-off is therefore involved in selecting one method or another and depends on the perspective sought. Listening only to one partner's account of their relationships (as we do here), for example, provides fuller access to details of that individual's experience and feelings. On the other hand, some authors (e.g. Kirchler 1995) have sought to overcome or understand discrepancies of accounts within couples by using diary methods, while others have interviewed members of a couple separately. Here, however, we were less interested in establishing the veracity of women's accounts than the ways in which they used the site to clarify norms and develop communicative skills.

The question of the relationship between online discussion and outcomes is complex: the method cannot systematically capture outcomes unless it only records exchanges where these are included. There is certainly evidence in our data of users describing actions they have taken as a result of discussions online: for example, in one thread where a woman has discovered that her husband-to-be has considerable debt, and is worried about its implications, she takes advice from

other posters and says 'I am going to sit down with him tonight and request the [bank] statements off him'. The next day she returns and tells others, 'I've seen what it's been spent on and luckily it's not a gambling addiction...'. Other users then ask further questions, based on intentions she has previously announced (e.g. 'did you go with him [to the Citizen's Advice]?'). If researchers wished to investigate only cases where evidence is available about the relationship between discussion and outcomes, it would be possible to do so since the site 'timestamps' each post and thus facilitates the tracking of utterances and reported actions over time. This was not our own aim, but it remains feasible in principle. What this data cannot do, however, is tell researchers about the *relative* influence of these discussions versus other factors.

In our view, the primary value of Mumsnet data lies in its role as a repository of debates and discussions about women's normative and practical concerns, and in what it tells us about the resources that (in this case primarily female) partners bring to their discussions about household distribution and how they acquire these resources. These resources, as we shall see, are sometimes informational (they know about their rights and entitlements), sometimes communicative (they have a sense of how to talk about these issues), and sometimes normative (they have a sense of 'how it should be').

Findings and analysis

We present our findings in three sections. Firstly, we report how users assess questions about the fairness of particular economic arrangements in couples, and

show that they typically do so by distinguishing relationships according to their length and status. We also show how users encourage one another to 'take responsibility' for ensuring fairer outcomes, in line with Brennan et al's (2013) definition of social norms. Secondly, we look at the use of particular discursive strategies to 'name and shame' bad behaviour, and suggest that such practices provide new ways for users to understand their experiences. Finally, we assess the overall importance of communication to site users and the emphasis they place on its capacity to alter outcomes.

Clarifying norms through communication: relationship context and taking responsibility

Discussions are frequently concerned with fairness and equality within partnerships, and the financial contributions men and women should make. Such discussions show two clear normative assumptions. The first is that the fairness or otherwise of a particular outcome depends on the length and type of relationship – there is a difference, for example, in assessments of what is fair or appropriate within the dating context versus marriage, and depending on whether or not a couple have children.

In one discussion thread ('Is he tight or am I just a princess?'), a woman reports that her boyfriend of two years insists on splitting costs down to the last two or three pounds, and comments on the extra money spent on groceries when she visits him. Yet he is generous with other people, and has recently spent a lot of money on a boat. The OP ('original poster') says she does not want to seem

'mercenary' or a 'gold digger', but cannot get past the fact that he seems to count every penny when it comes to their relationship. This post generates a high number of responses (681), suggesting that this question resonates for contributors. While there is widespread agreement that his behaviour is unappealing, many commenters observe that there is a difference between dating and living together, and that his conduct simply provides information for the OP about their longer-term compatibility. Some describe his behaviour as a 'turn-off'. Others suggest it is 'dysfunctional' and that he may have 'issues'. Some propose that the OP should talk to him about it, and ask him why he has anxieties about money in the context of intimate relationships, while others point out his behaviour could have implications for the longer term ('what happens when you're on maternity pay?'). Many commenters suggest that they are simply ill matched ('you are fundamentally different') or that his behaviour should not trouble the OP because they are 'not a household, so you should pay your own way', implying the rules for distribution differ from those of individuals in a less formal relationship.

These comments bear out the diversity of family forms, which may, as Smyth (2016) argues, reflect a new norm that individuals should be free to organize family as they wish. Variation in monetary strategies reflects the plurality of relationship types (Ashby and Burgoyne 2008). The discussions highlight the longitudinal evolution of relationships through different institutionalized forms such as dating, cohabitation and marriage. The sociological literature has tended to ignore what takes place in couples who are neither cohabiting nor married, yet discussions such as the one above suggest that in longer-term relationships

norms around sharing may be formed early on, not only in discussion with partners, but also, as here, in discussion with other women.

This discussion may be compared with another thread, 'Is he tight or am I expecting too much?', in which a woman in the later stages of maternity leave reports that since her maternity pay has come to an end, she is dependent on her partner's earnings. This change to the couple's financial arrangements is borne out by the well-documented reversion to the male breadwinner arrangement if couples have children (Kanji and Schober 2014). They have separate bank accounts and she receives an 'allowance' for groceries, travel and 'the odd new toy or outfit' for her child. Her status has changed dramatically: in Zelizer's typology money from her partner has positioned her in a gift relationship, commensurate with subordination. Her care work is undervalued and therefore 'gifts' are not categorized as compensation. In her new situation her partner still spends money on himself and his hobbies (akin to men's own money: Ashraf 2009, Burgoyne 1990), and occasionally takes her out to dinner. She reports feeling 'very controlled' and 'inferior', but is unsure whether she should expect access to his money while on leave. Situations such as these reveal the inequalities that can be hidden in unitary models, which assume that the household acts as one.

There are fewer comments in this thread (79), but widespread sympathy. A typical comment is 'I don't think this is fair at all'; some suggest she should 'invoice' him, or 'charge him an hourly rate' for childcare and domestic work. Responders do not absolve her of responsibility, however; many suggest that she should have addressed this issue before becoming pregnant:

As you have a child you MUST sit down and discuss finances. Ideally it should be done before getting pregnant.

I presume you realize that having a dp [darling partner] not dh [darling husband] and a child leaves you in very vulnerable position? ... This should have been discussed before having a baby.

I find it pretty inconceivable (yes, pun intended) that grown women can have sex with a man, live with him, have a child with him yet not have a basic discussion about how to manage joint finances.

Some commenters point out that such issues arise all the time and that they find it 'depressing' that the 'same old issues keep re-occurring'. There is, in other words, a sense that questions relating to women's economic vulnerability when they become mothers are so ubiquitous that some of the answers (marriage, joint accounts, planning about expectations) ought to be 'obvious'. The commenters provide practical advice about how she can revisit the arrangements with her partner – foregrounding communication as the key to altering outcomes – but the normative sense conveyed to other readers is that women should be capable of anticipating such issues and acting on their own behalf.

These discussions help illuminate what Pearce and Connell (2016) describe as the dynamic nature of norms: on the one hand, the 'same old issues' arise, and yet the comments and discussion ('charge him an hourly rate', 'invoice him') suggest a

belief that women should refuse to tolerate these situations, in part by making visible their contributions. This discussion is also one in which women hold one another accountable and make themselves accountable to others, the type of interaction Smyth (2016) highlights as integral to norm formation.

Clarifying norms through communication: naming unacceptable behaviour

While women are often held accountable for their decisions, commenters are also unafraid to 'name and shame' what they see as bad behaviour by male partners. These naming strategies are another way in which communication is used to contest and clarify norms. One example comes from a woman who has been married for 20 years and asks 'Is my husband controlling me?'. She reports a happy marriage, but says that her husband controls the finances and 'holds the purse at all times', although they both work and have salaries. She does not see the bills and does not have access to their online bank accounts. In addition, she reports that he is 'quite controlling' about when she sees her mother, and that he 'doesn't like me going out with friends'. She wonders whether she is being 'selfish' in wanting money for herself and her sons, but is frustrated at having to save money from the grocery allowance 'in secret'.

Responses frame her situation as a case of financial and emotional abuse, and justify this by providing links to external resources such as Women's Aid (a domestic abuse charity). Some commenters share their own initial difficulties in accepting that abuse might not entail physical violence. Others point out that, without access to bank statements, the OP actually has no idea about their

financial situation, and some ask whether her husband may be hiding debts. Her situation seems to reflect the lack of financial control often identified in cases of domestic abuse (Pahl, 1989); in some cases women report that partners have taken out loans in their name without their knowledge (Citizen's Advice 2014), commensurate with their exclusion from information about joint finances.

Compared to the previous example, there is less of a sense that this is something that the OP 'ought to know already'; nonetheless, there is acknowledgement that it will be hard to change her husband's position, and that 'it's important to recognise that she has been complicit in this arrangement *without framing it as abuse* for twenty years' (emphasis added). And yet most of the contributors encourage her to do precisely this: to reframe her experience (as 'abuse'), and to redraw the line between what is normatively acceptable and unacceptable.

Another example of the naming of bad behaviour, and its framing as normatively unacceptable, can be seen in the use of new terminologies. Two frequently used terms on the site are 'cocklodger' and 'manchild', both of which describe male partners who do not contribute their fair share – either of money or work in the home – and are seen as taking advantage of their female partners. The term 'cocklodger' interests us because it identifies a type of household arrangement that is not considered in the academic literature, and yet is a frequent point of reference on Mumsnet. These findings show that far from trying to bolster men's potentially threatened sense of masculinity as in Brines (1994) and Bittman et al. (2003), women on Mumsnet expect a fair exchange of paid and unpaid work and exhort each other to voice this expectation or exit the relationship. In one thread a

poster describes her partner's debts and reluctance to pay his share of the bills.

One respondent says:

The man is a classic cocklodger: he thinks he is entitled to spend his money on himself and be supported by you. Chuck him out and apply for ... tax credits.

This respondent interprets the man's actions as demonstrating his sense of entitlement to 'his own money' (Burgoyne 1990), but argues that spending his money on himself does not go with being supported by his female partner. The implication is that his contribution is insufficient and the answer is for him to leave. There is no suggestion that women should bolster his sense of masculinity (Buzzannell and Turner 2003).

In another discussion, a woman who earns more than her male partner and often pays for things wonders whether the relationship can ever be 'normal'. Her thinking reveals the disorder of being in a situation that is not normal (Smyth, 2016). One of the commenters says that the problem is not out-earning her partner but the combination of this with doing all the domestic work. In this and the previous example there is a clear indication that women actually want their male partners to engage in unpaid work at home.

The problems occur when the woman not only outearns her partner, but is also expected to do the wifework. So, you work full time, pay most of the bills, do most of the cooking and cleaning, organising the

house/holidays/social life. You've got yourself something aptly called a cocklodger. A very expensive one at that.

While discussions such as these do not provide evidence of behavioural changes, and the lack of detailed demographic information means that we cannot know whether such positions are taken only by specific types of women, they do nonetheless suggest that public discussions between women indicate an evolving normative position characterized by a strong emphasis on fairness, and a rejection of the idea that one should make accommodations with men who do not do their fair share.

In both financial abuse and 'cocklodger' scenarios, users draw selectively on other media resources to assemble a normative world and set of claims: the former category comes from women's aid charities; the latter from the comic magazine Viz. Yet even here users encourage posters to take responsibility for their role in allowing such situations to develop. In the first thread outlined above, many of the responses use imperatives to condemn this financial behaviour: 'chuck him out'; 'divorce him immediately'; 'make him step up'; and so on. Yet they also suggest that her choices may be part of the problem:

Your child's father is [...] useless... so you picked another [cocklodger] and married him. Once you kick the latest loser to the kerb, speak to someone about changing this pattern

Communication as a tool for changing outcomes

Communication is not just the medium for transmitting or contesting norms; it is also a topic of discussion, a skill that women coach one another to develop and a way for users of the site to access information to enhance 'real world' bargaining and negotiation. Posts on the 'divorce' thread show that many users do not understand the financial implications of divorce. Their lack of information challenges the validity of threat point models which assume that decisions are founded on a realistic calculation of an individual's financial position should they exit the relationship (Manser and Brown 1980, McElroy and Horney 1981). Yet posting to others helps to clarify the position, and in fact the ubiquity of discussions in which women weigh up the theoretical loss of financial security against the potential for enhanced wellbeing (see Pahl 1989) suggests that ongoing communication between women may be one way in which 'threat point' conditions lose some of their deterrent force.

But perhaps the most important role for communication on the site is as both a normative ideal and a skill that can be developed to women's advantage. 'Good communication' between partners is highly valorized regardless of context, but it is also an asset that can be leveraged by women to improve their situation. To take one example, a user asks for suggestions on how to talk to her partner about his contributions to the household. He has moved in with her recently, but claims he cannot contribute financially because of his obligations to his ex-wife and children. While many responses offer opinions about what he 'ought' to be doing, those offering practical advice tend to focus on what the OP needs to say. These include general injunctions about the need to talk:

You need to sit down and thrash this out calmly but firmly. Do not be fobbed off.

But they also include more explicit advice about exactly what to say:

How do the conversations go when you ask him to contribute? Maybe we can help you?

How do you get it sorted? You sit him down and you say 'from now on I need you to pay half of all the bills, including food and X amount for the rent, you can't keep on living here for free it's not fair on me...'

If his situation with his ExW... isn't sorted, you tell him to move out until it is. Then you'll discuss finances before he moves back in

There is recognition that words and utterances can be forms of power play within relationships, as one poster explains when discussing the threats and bluffs involved in divorce negotiations with her husband:

My H will still maintain he wants full custody - so stupid!! [He's] trying to find the maximum threat. One time a while ago I kind of called his bluff and said that would suit me fine, and made a big deal of the fact I'd be having a rest and pursuing my own interests, free from the burden of childcare.

That soon got him backtracking [...] total idiot!

Perhaps for this reason, users of the site come to recognize – and persuade one another – that the ability to communicate clearly is a way to improve outcomes, and therefore a skill to cultivate. As part of this, they testify to its importance in their own lives:

It took me a long time to blend a family but we got there with lots of communication

I outearn my DH by 2-3x. We contribute different things to our marriage...
[but] it takes talking and open-mindedness

They also question other users about why they *haven't* talked about important issues with partners when trying to resolve a problem:

How come he is already there for 9 months and you never had this very important discussion before he even moved in?

In various ways, then, users of the site do not simply use communication to discuss and contest norms; they also emphasize clear communication as a normative value, and encourage other users to share those values and develop appropriate skills to secure an advantage.

Despite its evident importance, the role of communication in resource allocation – particularly when it originates outside of the household – is rarely discussed in the

literature. DeTurck and Miller (1982) suggest that effective, 'interresponsive' communication can enhance conjugal power and should be seen as mediating resource theory approaches, while Strauss and Lodanis (1995) suggest that differences between partners in interpersonal skills are related to differences in marital power. Evidence from Mumsnet confirms this, but it also suggests something that few if any authors have considered, namely that new possibilities for communication between women, and the mutual development of communicative skills that they support, are relevant for theories of household resource distribution. We consider these in more detail below.

Discussion and conclusion

This article has demonstrated that Mumsnet is a site where women clarify and contest social norms – both in the relatively weak sense of 'what is normal', and in the stronger sense of what is morally appropriate – about acceptable behavior in household resource allocation practices. This is significant for studies of household distribution since it points to extra-household sources of influence that are rarely addressed, but potentially mediate better known influences such as objective bargaining position, social identities and roles, or 'norms', broadly conceived. That such discussion takes place in written form, between women who are for the most part strangers to one another, means that it has additional significance for feminist studies of household distribution, since a key feminist project has been to challenge the silence in gender norms by making visible the 'structures of constraint' under which women operate (Folbre 1994).

Specifically, our data shows that women on Mumsnet make judgments about what is fair or appropriate according to the length and perceived involvement of relationships, that they deploy particular discursive strategies for naming or re-framing unacceptable behaviour, and that they hold other women accountable for staying in situations characterized by inequality or unfairness. Above all, women on Mumsnet place great emphasis on communication as a necessary component of successful relationships, as a skill or asset to be cultivated, and as a means to alter situations of inequality and unfairness.

Mumsnet users frequently use distinctions between different stages of relationships to assess the fairness of allocative arrangements, consistent with the literature that distinguishes marriage and cohabitation (Van der Lippe et al. 2014). A large body of sociological literature has examined the diversity of family forms (Jamieson 1999), but the evolution of some relationships from dating to cohabitation to marriage tends to suggest the persistence of traditional ways of doing family.

Many Mumsnet users expect women to be business-like in their approach to long-term relationships, and to have thought through the financial implications of a partnership, particularly before having children. Yet what makes such assertions interesting is precisely that they occur when other users appear *not* to have taken such a careful, planned approach, or have found themselves in financially disadvantageous situations. This suggests that Mumsnet is a useful site for capturing both the dynamic nature of norms (Pearce and Connell 2016) and the relationship between norms and practices: users of the site find themselves in

situations they believe to be unfair; they express dissatisfaction to other users, who in turn provide alternative ways of framing the situation, and, in many cases, recommendations for changing it based on new normative understandings.

The use of naming strategies (e.g. the pejorative term 'cocklodger') to describe men who do not contribute a 'fair' share also helps to extend our current understanding of how 'gender deviant' situations, where women earn more than men, are managed (Tichenor 2005). Brines (1994) and Bittman et al. (2003) find that women do even more housework in such situations, to bolster their male partner's compromised traditional masculinity. However, our data suggests the picture is more complicated: women often find themselves in situations characterized by unfair distribution of costs or housework, but this may happen regardless of who is the highest earner. Yet as Deutsch (2007) has shown in relation to female breadwinners they do not simply accept this, or unquestioningly act to uphold conventional ways of 'doing gender' (West and Zimmerman 1987), and instead appear to have moved on, in line with trends identified elsewhere (Goldscheider, Berhard and Lappegard 2015). However, what this data also makes clear is that women hold themselves and others accountable for taking responsibility in situations characterized by perceived unfairness, and use the site to suggest ways of challenging it.

Particularly identified in the case of 'cocklodgers', but by no means confined to this case, is the rancour associated with men spending money for their own personal benefit rather than for the good of the household. There is some evidence of practices of deliberate information asymmetry (i.e. cases where one partner hides

information about their financial situation, see Ashraf 2009), but discussions are more in keeping with the literature on social norms, where money is not fungible and male partners feel entitled to spend some sources of money on their own account even when it clearly does not benefit the household (Burgoyne 1990; Duflo and Udry 2004). Again, however, what our data shows is that such practices are not simply revealed – they are also contested, with communication between women allowing partners to reframe these experiences and explore ways of challenging them.

The finding that communication between women acts as an extra-household influence that mediates other factors is linked to a final, overarching insight from our data, to do with the normative importance that site users attribute to communication itself as a means to challenge unfair distributional arrangements and secure better outcomes. Our findings confirm earlier claims that good communication can be a source of relationship power (DeTurck and Miller 1982; Strauss and Lodanis 1995) and can enhance relationship quality (Stanley, Markham and Whitton 2002), but they go beyond this in tracing some of the sources of and contexts for ‘good communication’ to spaces such as Mumsnet. As we have shown, users of the site repeatedly both emphasize its importance and ‘train’ one another in how to develop it. It is for this reason that we claim that Mumsnet is not just a repository of information about norms, but in fact also a more dynamic space in which new normative understandings can emerge through specific discursive practices.

Our findings confirm Pearce and Connell's (2016) argument that treating norms as a fixed external variable does not accurately reflect the two-way process between individual action and norm development; our data provides a concrete example of the dynamic nature of norms, in which women encourage one another to be assertive and to reject unacceptable behavior. Our claim, in other words, is that communication between women is a key mechanism in norm formation, and that it ought to be more explicitly considered within models of household resource allocation. While women have always looked beyond the household to gain a sense of what is normal, and advice about how to act, the internet expands the potential range of 'outside voices' that women can engage with and the way that they can interact with them. This also means that sites like Mumsnet are a potentially valuable source of data, with distinct advantages compared with other sources (Hine 2011). Future studies ought to consider how or whether norms are formulated differently on sites where the social composition of users is different. Doing so would yield valuable insights because such sites are, we suggest, at the heart of processes by which gender norms are made less 'invisible' than they were in the past, with advantages for both users and social researchers.

Notes

1. The authors would like to thank the anonymous reviewers for their constructive comments. Shireen Kanji would like to thank Mark Saunders for helpful conversations and advice in the preparatory stages of this article. He is no way responsible for any decisions taken.

2. See Mumsnet (2009)

Bibliography

Agarwal, B. 1997 “Bargaining” and Gender Relations: Within and Beyond the Household’, *Feminist Economics* 3(1): 1–51.

Alderman, H., Chiappori, P.A., Haddad, L., Hoddinott, J. and Kanbur, R. 1995 ‘Unitary Versus Collective Models of the Household: Is it Time to Shift the Burden of Proof?’, *The World Bank Research Observer* 10(1): 1-19.

Ambler, K., Doss C., Kieran C. and Passarelli, S. 2017 ‘He Says, She Says: Exploring Patterns of Spousal Agreement in Bangladesh’, Discussion paper 01616. *International Food Policy Research Institute*.

Ashby, K. J., and Burgoyne, C. B. 2008 ‘Separate Financial Entities? : Beyond Categories of Money Management’, *Journal of Socio-Economics*, 37(2): 458-480.

Ashraf, N. 2009 ‘Spousal Control and Intra-household Decision Making: An Experimental Study in the Philippines’, *American Economic Review* 99(4): 1245–1277.

Becker, G. 1991 ‘*A Treatise on the Family* (enlarged edition)’, Cambridge, MA and London: Harvard University Press.

Beetham, M. 1996 *A Magazine of Her Own?* London: Routledge.

Bennett, F. 2013 'Researching Within-Household Distribution: Overview, Developments, Debates and Methodological Challenges', *Journal of Marriage and Family* 75:582-597.

Berry, D. M. 2004 'Internet Research: Privacy, Ethics and Alienation: an Open Source Approach', *Internet Research* 14(4): 323–332.

Bittman, M., England, P., Folbre, N., Sayer L. and Matheson, G. 2003 'When Does Gender Trump Money? Bargaining and Time in Household Work', *American Journal of Sociology* 109 (1): 186–214.

Blood, R. and Wolfe, D. 1960 'Husbands and Wives: The Dynamics of Married Living'. *New York: Free Press.*

Braun, V. and Clarke, V. 2006 Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2). Pp77-101.

Brennan, G., Eriksson, L., Goodin, R.E and Southwood, N. 2013 *Explaining Norms*, 1st edition. Edition, Oxford: Oxford University Press.

Brines, J. 1994 'Economic Dependency, Gender, and the Division of Labour at Home', *American Journal of Sociology*, 100 (3): 652–688.

Browning, M. and Chiappori, P.-A. 1998 'Efficient Intra-household Allocations: A General Characterization and Empirical Tests', *Econometrica*, 66(6): 1241–78

Burgoyne, C. B. 1990 'Money in Marriage: How Patterns of Allocation Both Reflect and Conceal Power', *The Sociological Review* 38(4): 634–665.

Burman B. and Margolin G. 1992 'Analysis of the Association Between Marital Relationships and Health Problems: An Interactional Perspective', *Psychological Bulletin*, 112: 39–63

Buzzanell, P. M., & Turner, L. H. 2003 'Emotion Work Revealed by Job Loss Discourse: Backgrounding-foregrounding of Feelings, Construction of Normalcy, and (Re) Instituting of Traditional Masculinities'. *Journal of Applied Communication Research*, 31(1), 2–57

Chesley, N. 2011 'Stay-at-Home Fathers and Breadwinning Mothers: Gender, Couple Dynamics, and Social Change', *Gender & Society*, 25(5), 642–664.

Currie, D. 2001 'Dear Abby: Advice Pages as a Site for the Operation of Power', *Feminist Theory*, 2: 259–281.

DeTurck, M. A. and Miller, G. R. 1982 'The Effects of Husbands' and Wives' Social Cognition on their Marital Adjustment, Conjugal Power, and Self Esteem', *Journal of Marriage and Family* 48(4): 715–724.

De Henau, J. and Himmelweit, S. 2013 'Unpacking Within-Household Gender Differences in Partners' Subjective Benefits from Household Income', *Journal of Marriage and Family*, 75(3), 611–624.

Deutsch, F. M. 2007 'Undoing Gender'. *Gender & Society*, 21(1): 106–127.

Duflo, E. and Udry, C. 2004, 'Intrahousehold Resource Allocation in Cote D'Ivoire: Social Norms, Separate Accounts and Consumption Choices', *National Bureau of Economic Research* w10498.

Durkheim, E. 2013. *The Division of Labour in Society* (1893), edited by Stephen Lukes. Basingstoke: Palgrave Macmillan.

Ehrenreich, B. and English, D. 1978 *For Her Own Good: 150 Years of the Experts Advice to Women*, London: Pluto Press.

Folbre, N 1986 'Hearts and Spades: Paradigms of Household Economics', *World Development*, 14 (2) 245-255.

Folbre, N 1994. *Who Pays for the Kids? Gender and the Structures of Constraint*. New York: Routledge.

Fortin, B. and Lacroix, G. 1997, 'A Test of the Unitary and Collective Models of Household Labour Supply', *Economic Journal*, 107: 933-55

Gambles, R. 2010, 'Going Public? Articulations of the Personal and Political on Mumsnet.com', in N. Mahony et al. (eds.) *Rethinking The Public*, Bristol: Policy Press.

Goldscheider, F., Bernhardt, E. and Lappegård, T. 2015, 'The Gender Revolution: A Framework for Understanding Changing Family and Demographic Behavior', *Population and Development Review*, 41: 207–239.

Haddad, L, Hoddinot, J and Alderman, H. 1997. *Intrahousehold Resource Allocation in Developing Countries: Models, Methods and Policy*. Baltimore, Johns Hopkins University Press

Hine, C. 2011 'Internet Research and Unobtrusive Methods', *Social Research Update* 61, University of Surrey

Hine, C. 2014 'Headlice Eradication as Everyday Engagement with Science: an Analysis of Online Parenting Discussions', *Public Understanding of Science* 23(5): 574-591.

Jamieson, L. 1999 'Intimacy Transformed? A Critical Look at the 'Pure Relationship'', *Sociology*, 33(3), 477-494.

Kanji, S and Schober, P. 2004 'Are couples with young children more likely to split up when the mother is the main or an equal earner?' *Sociology* 48(1):38-58.

Kirchler, A. 1995 'Studying economic decisions Within Private Households: a Critical Review and Design for a 'Couples' Experience Diary', *Journal of Economic Psychology* 16: 393-419.

Kirchler, A., Rodla, C., Hölzl, E., Meier, K. 2001. *Conflict and Decision-making in Close Relationships*, Hove: Psychology Press.

Komter, A. 1989 'Hidden Power in Marriage', *Gender & Society*, 3(2): 187-216.

Lukes, S. 1974 *Power: A Radical View*. London: Macmillan.

Manser, M. and Brown, M. 1980 'Marriage and Household Decision-Making: A Bargaining Analysis', *International Economic Review*, 31-44.

McElroy, M. B. and Horney, M. J. 1981 'Nash-Bargained Household Decisions: Toward a Generalization of the Theory of Demand', *International Economic Review*, 333-349.

Medved, C. E. 2016 'The New Female Breadwinner: Discursively Doing and Undoing Gender Relations', *Journal of Applied Communication Research*, online first DOI 10.1080/00909882.2016.1192286

Mumsnet (2009) 'Mumsnet census 2009', available at <https://www.mumsnet.com/info/media/census-2009>, accessed 20th December 2017.

ONS (2014) Local Area Analysis of Qualifications Across England and Wales.

Pahl, J. 1989 *Money and Marriage*, Houndsmills, UK: Macmillan Education.

Pahl, J. 1995 'His money, her money: recent research on financial organisation in marriage', *Journal of Economic Psychology*, 16:21.

Pearse, R. and Connell, R. 2016 'Gender Norms and the Economy: Insights from Social Research', *Feminist Economics*, 22(1): 30-53.

Pedersen, S. and Smithson, J. 2013 'Mothers with Attitude – How the Mumsnet Parenting Forum Offers Space for New Forms of Femininity to Emerge Online', *Women's Studies International Forum* 38: 97-106.

Phillips, A. 2008 'Advice Columns', in B. Franklin (ed.) *Pulling Newspapers Apart*, Oxford: Routledge.

Proulx, C. M., Helms, H. M. and Buehler, C. 2007 'Marital Quality and Personal Well-being: A Meta-Analysis', *Journal of Marriage and Family*, 69(3): 576-593.

Risman, B. J. 1998 *Gender Vertigo: American Families in Transition*. New Haven, CT: Yale University Press.

- Seale, C., Charteris-Black, J., MacFarlane, A and McPherson, A.** 2010
'Interviews and Internet Forums: a Comparison of Two Sources of Qualitative Data.'
Qualitative Health Research 20 (5): 595-606
- Sevilla, A.** 2010 'Household Division of Labor and Cross-Country Differences in Household Formation Rates', *Journal of Population Economics* 23(1): 225-249.
- Smyth, L.** 2016 'The Disorganized Family: Institutions, Practices and Normativity', *British Journal of Sociology*, 67: 678–696. doi:10.1111/1468-4446.12217
- Sonnenberg, S. J.** 2008 'Household Financial Organisation and Discursive Practice: Managing Money and Identity', *Journal of Socio-Economics* 37(2): 533-551.
- Stanley, S. M., Markman, H. J. and Whitton, S. W.** 2002 'Communication, Conflict, and Commitment: Insights on the Foundations of Relationship Success from a National Survey', *Family Process*, 41: 659–675. doi:10.1111/j.1545-5300.2002.00659.x
- Strauss, M. A. and Lodanis, C. L.** 1995 'Marital Power', in D. Levinson (ed.) *Encyclopedia of Marriage and the Family Vol. 2*, New York: Simon & Schuster.
- Thompson, J. B.** 1995 *The Media and Modernity*, Cambridge: Polity.

Tichenor, V. 2005 'Maintaining Men's Dominance: Negotiating Identity and Power when She Earns More', *Sex Roles*, 53(3-4): 191-205.

Van Der Lippe, T., Voorpostel, M and Hewitt, B. 2014 'Disagreements Among Cohabiting and Married Couples in 22 European Countries', *Demographic Research* 31(10): 247-274

Vogler, C. 1998 'Money in the Household: Some Underlying Issues of Power', *Sociological Review* 46(4): 687-713

Vogler, C., Lyonette, C. and Wiggins, R. D. 2008 'Money, Power and Spending Decisions in Intimate Relationships', *The Sociological Review*, 56: 117–143.

West, C. and Zimmerman, D. 1987. 'Doing Gender'. *Gender & Society* 1:125–151.

Whiting, R. and Pritchard, K. 2017 'Digital Ethics', in C. Cassell., A. Cunliffe and G. Grandy (eds.) *The Sage Handbook of Qualitative Business and Management Research Methods*, London: Sage.

Zelizer, V. 1994 *The Social Meaning of Money*, New York: Basic Books

Zelizer, V. 1996 'Payments and Social Ties', *Sociological Forum* 11(3) 481-494.

Zelizer, V. 2005 *The Purchase of Intimacy*, Princeton and Oxford: Princeton University Press