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> As the consumer economy multiplied the number and attractiveness of goods, while at the same time, the discretionary income of American households rose, the proper allocation and disposition of family income became an urgent and contested matter. Spending well became as critical as earning enough.(38-39)

Economic theory with its emphasis on market transactions has had little to say about the distribution of resources within the household. This chapter examines the allocation, meaning and uses of domestic money in the United States between the 1870s and 1930s, and how these aspects of household finance were affected by ideas about family life, gender relations, the presence of children as well as by social class. Regardless of its sources, once money had entered the household, its distribution and function were subject to a set of changing domestic rules distinct from those of the market.

In the nineteenth century, the rise of the homemaker/breadwinner family coincided with industrialization, mass production and the expansion of consumer markets. It also marked the beginning of a complicated struggle for control over family finances. As housewives became responsible for improving the family with their husbands' income, husbands maintained control over disbursements. This division of fiscal responsibilities led to a contradiction in women's economic life: they became cashless money managers, denied control over money, but expected to spend wisely. History reveals the strains of this dilemma on spousal relations: in1811 a husband beat his wife to death for having taken four shillings from his pockets, in 1905 a man left a rattrap in his trouser pockets to stop his wife from taking change, more affluent wives used various deception strategies to circumvent the husband's control of the purse.

As the consumer role of women expanded between 1880 and 1930, there were a succession of attempts to negotiate standards for resource allocation within the household. At first the breadwinner husband allotted monies without much structure, giving monies as gifts or upon request, less frequently according to an allowance plan. The dole method fell out of mainstream favor as pressure mounted to transform the homemaker's role from household mendicant and supplicant to something more formal and predictable. Advice journals criticized the inefficiency of providing for increasingly commercialized household needs through a beg and receive strategy. For example, a 1915 Harper's Weekly noted a rapid increase in the number of women who found it "'unthinkable to ask another human being, *Please may I have another pair of shoes?*'"(48) Eventually, it became unseemly for the husband to trust his honor, health, name and children to his wife, but not household finance management.

The preferred replacement, the allowance, led a short-lived existence, producing more questions about the uses and definition of household money than it answered. It represented neither an equitable share in the husband's income, which was often unknown to wives, nor a rejection of the supplicant image. In the 1920s Christine Frederick, "a leader of the popular household-efficiency movement, rejected the allowance as an unbusinesslike scheme that undermined the modern goal of running the home as rationally as a factory or an office." (54) The allowance mixed confusingly the ideal of running the home as a business with the fact that allowances were neither performance based, nor payment for services rendered.

Another significant problem with the allowance method was that it blurred the distinction between a married woman's personal and household monies. As individualized consumption patterns became more important, wives were often forced to obtain spending money through strategies of deception. Increasingly fathers, wives and children all felt the pressures of wanting money for personal use and reacted by hiding monies from one another.

In the 1920s and 1930s the joint account became more fashionable as married women argued that domestic income and control ought to be shared, regardless of how the income was brought into the household. The *Ladies Home Journal* observed that the family purse should be a real partnership fund in which everything belongs to the home, not only to the father's interests. During this time, *American Magazine* described the good husband as one who splits his income with his wife, shares confidences with her and plays fair. As a 1928 *Harper's* study indicates, movement to the joint account was slow; only a little more than a quarter of respondents to their questionnaire on marriage and money held a joint bank account.

Social class also influenced the nature of household money flows. In working class families women had more control over finances than their upper class counterparts. However, working class wives maintained little overall discretionary control since there was seldom any money left over after purchasing for basic needs. In upper class families, husbands were usually more secretive about their own income and permitted less equitable control over finances. Upper class wives frequently had no money to call their own. In fact, until the early twentieth century, even if a married woman obtained money through her own market earnings, this income was viewed, from a legal perspective, as her husband's property.

The presence of children in the family also had a profound impact on the distribution and meaning of monies to every household member. A child's rightful share to family income was delivered in the form of an allowance, but its use was constrained by the view that it was essentially an educational tool for learning social, moral and consumer skills. The consumer role of children expanded at the same time as child labor laws excluded them from the opportunity to obtain legal earnings. Children were put in a situation similar to their mothers: adopt consumerist patterns of behavior but without money of their own.

Thus, beginning in the 1870s, gender dynamics significantly influenced the use of the housewife's money, whether it was earned in the market or allocated by the husband. When a husband disbursed money in non-egalitarian marriages gender influenced the timing, uses and quantity of allocation. When a wife's money was earned in the market it was either collectivized, incorporated into the general household fund or trivialized, treated as "gravy" or supplemental income.

In modern times, the prevailing sociological view is that when a family believes in a traditional gender ideology, i.e., the husband should provide, it matters little who brings in or how much money is brought into the household. "As long as couples adhere to the notion of the husband as the primary earner of income, it does not really matter how much a woman earns; her income will be treated as different, less significant, and ultimately dispensable."(69) It is only with the rejection of the male-provider ideology and the adoption of separate accounts, that a wife's domestic power may be increased.

This view, however, narrowly conceives of gender dynamics as involving either an acceptance or rejection of a particular ideology without allowing for the possibility of interactions among ideology, behavior, and social relations. A broader and more accurate view is demonstrated by Kathleen Gerson whose research shows that a wife's earnings will increase her domestic power only if this income is associated with her long-term career prospects. For example, a woman who is not engaged in a career, but earns money to supplement the household budget will more than likely have less of an impact on her domestic power than if she were drawing income actively pursuing a career. The changing dynamics of the family combine with an evolving set of social rules to reflect a broader mix of non-market rules which govern many perceptions of household monies. Finally, the author notes that ties to fellow employees, relatives, financial institutions strongly affect the ways that household members organize the use of domestic money.

> As we reach the turn of the twenty-first century, this domestication of legal tender still remains somewhat of a mystery. As households are being revolutionized by high divorce rates, as remarriage creates new kin networks, as single-parent units dramatically multiply while unmarried heterosexual or homosexual couples form new families, as women's paid employment expands and as home-based employment reappears, we barely know how it all shapes domestic monies.(67)