Income Management of Newly Married Couple: Case of the Urban Malay Community

[1]Leylawati Joremi, [2]NurulHuda Mohd Satar, [2]Roza Hazli Zakaria
[1](Faculty of Business Management / Universiti Teknologi MARA, Malaysia)
[2](Faculty of Economics and Administration / University of Malaya, Malaysia)

Abstract

The Department of Islamic Development Malaysia reported high divorce rates among Malays with a marriage duration of fewer than five years. It appears that financial hardship is the main cause. To address this problem, in-depth interviews on five newly married couples were conducted. The phenomenological method was used to expose the approach taken in managing household income. Findings showed that independent money management allocation system was the preferred practice. However, to meet religious claims, husbands also allocated housekeeping allowances to their wives. Besides, despite being married and having the responsibility of their own family, responsibility towards parents was not neglected. Economic instability is not a reason for these couples to ignore the needs of parents and other family members. Indeed, for Muslim couples, religion and cultures affected the management of household income.

Keywords – Family values, financial hardship, household income management, Muslim couples, qualitative method

Introduction

Marriage is the union of two people in the formation of a family. When a person decides to enter the realm of marriage, then it is a journey to a new life. At the beginning of the marriage, especially for young couples, few are aware of the fact that many factors need to be considered as it is a life-long adventure, with individuals who may be different in terms of lifestyle and way of thinking. According to Eekelaar (2007) marriage occurred for a variety of reasons, among which to fulfil the teachings of religion, culture, romance, and for pragmatic purposes. Whereas, Manap et al, (2013) have identified three major motives in marriage; religious motives, biological motives, and socio-psychological motives. Also, Uecker and Stokes (2008) found that several factors influenced the decisions of young adults to marry. It was gender, ethnicity and resident status, socioeconomic conditions of the family, religious influence, and level of education. In reality, not all marriages endure to the end of life. Many marriages end up with separation and divorce for various reasons.

In Malaysia, divorce is an issue that raises concerns among policymakers and communities. Based on the main findings of Malaysia's fifth population and family report 2014, issued by LPPKN, the percentage of married individuals was 60.7 per cent. In general, the average age of the first marriage for men was at age 26, while for women it was at age 23. What is alarming is that more than 50 per cent of the first marriage with a period of fewer than five years ended with divorce. A study conducted between September 2014 and January 2015 with 14,156 household data showed that the three main problems faced by spouses were education expenses for children, expenses for family needs, and teen discipline problems. Financial issues are still relevant in determining the strength of a marriage.

One of the factors that cannot be separated every time the discussion of the happiness of marriage and the satisfaction of those who are married is to look at the economic point of view. It is undeniable that marriage is often associated with the allocation of resources in households. The strength of a marriage is also subject to the household's economic resource allocation and how it is administered.

Two noteworthy theories linked to income management are essential to be the basis of this study. They were a family resource management theory and the bargaining model. The family resource management theory assumed that marriage allowed couples to benefit from specialization and exchange, joint consumption, and risk sharing (Antonides, 2011). It involved the role of individuals in charge of household income management to ensure that resources are allocated wisely to achieve financial success (Deacon & Firebaugh, 1988). Also, the bargaining model suggested that married couples pooled their incomes intending to achieve the maximization of household utility functions (Manser & Brown, 1980). It turns out that these theories have been widely used by previous researchers in many empirical analyses of household resources allocation.

Nevertheless, in the context of Malaysia, research on the management of economic resources in the newly married couple's marriage is seen to be less. Hence, the purpose of this study was to understand in depth the approach taken by newly married couples in managing limited income and allocating economic responsibilities.

From a cultural point of view, although this study was not a comparative study, it narrowed the gap by exposing the income management of the eastern societies which are largely different from the concepts practised by western societies as often discussed in the literature. Therefore, this study aimed to reduce the gap by focusing on newly married young couples. Although Malaysia is renowned for its multi-racial population, this study focused on the middle-income Malay community living in the Klang Valley.

Through qualitative methods in which data enrichment can be achieved using in-depth interview instruments, this study is imperative as it exposes the techniques practised by couples who have successfully passed the adjustment period (three to five years in marriage) in managing their limited income and allocating their household economic responsibilities. Indeed, evidence from real-life experiences of informants adds value to literature in the household finances. In addition, the findings of this study can serve as a basis for relevant government bodies such as the Credit Counseling and Management Agencies (AKPK) and the Islamic Religious Department to collaborate in formulating effective programs, to create awareness to individuals with intention to get married, on the importance of managing family finances as it affects marriage satisfaction.

The Allocation of Household Resources

Family resource management theory initiated by Deacon and Firebaugh (1988) conceptualized a framework of households' finance manager in deciding to meet the demands. They defined family resource management as a plan for implementing all the resources to achieve the desire. The role of households' finance manager was not limited to managing money only but other family's resources as well. They aimed to ensure the resources are allocated wisely and the financial is administered intelligently to achieve financial success. The intention was to maximize utility in the context of limited resources, which involved not only expenditures but labour force, fertility, and marriage decision (Hanna, 1989).

The capability and efficiency of couples in managing the household economic resources have become a topic of considerable interest in economics. Chen, Gu, and Chen (2012) defined family resource management as a process carried out by families to coordinate their resources (emotions, finances, information, and services) with demand. The process is complicated as it is restricted by limited resources available to the households (Yadollahi & Paim, 2011). Furthermore, decisions about household finances usually focus on where, by whom, how much, and why it should be and has been spent (Kamleitner, Mengay, & Kirchler, 2017).

The most prevalent household's resource management typology was one introduced by Jan Pahl (1980, 1983, 1990, and 2005). In her and Carolyn Vogler; in which their works became a key reference by many researchers thereafter, they outlined six categories of practices that were increasingly popular among households. They were the housekeeping allowance (HKA), female whole wage model, male whole wage, independent money management (IMM), pooling management, and partial pooling.

The Housekeeping Allowance (HKA)

This practice took place in households where only husbands earned a living for their families. The husband was the main breadwinner of the family (Coelho & Ferreira-Valente, 2016). Therefore, the husband has the power to control family finances (Pahl, 1995). Being the pillar of family finances, besides providing all the basic needs of the family, he will decide the amount of the allowance to be given to his wife for the expense. This method is less practised when women started to enter the job market.

The Female Whole Wage Model

According to Pahl (1995) through this method, the husband handed over almost all of his wages to his wife. Then, the wife was responsible for managing the money to meet the needs of the family. Whilst the husband only kept a little for himself. Coelho and Ferreira-Valente (2016) found this method to be a low-income family practice. However, according to Phipps and Woolley, (2008), although the wife was managing day-to-day household's finances, when it came to major financial decisions, still husband has a final say.

The Male Whole Wage Model

It is a system where all household finances are managed by the husband. Based on a study done by Pahl (1983), many husbands in high-income households controlled family finances. Any decisions involving family finances were in their hands. This statement is supported by Adato, Briere, Mindek, and Quisumbing (2000) in which, the household decision was solely made by the husband if the wife was less educated and has less working experiences before married.

Independent Money Management (IMM)

IMM was a common practice for single individuals (Burgoyne, Reibstein, Edmunds, & Dolman, 2007) and for those who married for the second time (Burgoyne & Morison, 1997). Mostly happened in young couples, cohabiting couples, blended families, middle-income families, and upper-middle-income families (Coelho, 2014; Coelho & Ferreira-Valente, 2016).

IMM reflects the independence enjoyed by the couples in managing finances (Yusof, 2015). According to Johnson (2014), couples who worked and have their income usually choose to manage their finances separately. Also, Rosen and Granbois (1983) and Grossbard, Bonke, and Amuedo-Dorantes (2012) mentioned that working and educated women preferred to manage their finances separately from their husbands. Additionally, Knudsen and Waerness (2009) indicated that it has become a choice among today's families in Norway to adopt a self-reliant system in financial allocation.

Pooling Management

Through this system, couples need to achieve mutual financial decisions in determining what and how much to be spent to reach an equal sharing (Elsas, 2016). It normally occurs when the wife worked and they pooled their money together, they have equal access to it, and both jointly took the responsibility of household spending (Coelho, 2014). Additionally, couples in nuclear families likewise, preferred this management system (Coelho & Ferreira-Valente, 2016).

A study conducted by Ibragimova and Guseva (2017) on Russian families showed that the longer the duration of the marriage, the more likely they were to pool their income together. Earlier, Raijas (2011) also noted a similar result in which, having lived together for a long time has encouraged the existence of trust among couples. Thus, they were more comfortable to put their money in a joint bank account and pooled their income together. Besides, Bonke and Uldall-Poulsen (2007) stated that besides the marriage duration, the presence of children as well as household public goods such as car and house also encouraged couples to pool their income.

Partial Pooling

Couples who adopt partial pooling system will only pool a portion of their income for agreed spending and will then keep the balance individually (Elsas, 2016). Both were allowed to use the sharing income only for common expenses as agreed upon. Partial pooling was where couples hardly make the financial decision together (Vogler, Brockmann, & Wiggins, 2006). It was the choice of recently formed couples and extended families (Coelho & Ferreira-Valente, 2016). A few significant problems appeared in this regime were that the differences in income levels among spouses may lead to a different amount of contributions into the pool. Also, the use of different amount taken from the pool exhibited inequality between spouses.

The Bargaining Power

Becker (1981) embarked on a household economic model which generally assumed that households acted as entities, in which all members pooled their income and share preferences. According to him, household economic outcomes were influenced by the total amount of resources regardless of who received, owned, and from where it was derived. Nevertheless, some subsequent economic researchers (Manser & Brown, 1980; Lundberg, Pollak, & Wales, 1997) succeeded in challenging his point of view, by proving that there was a conflict of preferences between couples and among the family members in the same household. This inherent contradiction led to the formation of a bargaining model used by individuals to realize their desires.

As indicated in a book edited by Grossbard-Shechtman (2003), on average, studies showed that the husband tends to earn higher as compared to the wife. Thus, the husband has a relatively stronger bargaining position which reflected greater control. It was simply because spouse with more resources will have greater chance to realize his/her preferences in the agreement between couples (Antonides, 2011). The statement was further reinforced by a study conducted by Friedberg and Webb (2006). They said that the current and lifetime earnings indeed influenced decision-making power.

Adato, Brière, Mindek, and Quisumbing (2000) suggested that bargaining power of the individual was influenced by four factors namely control over resources such as assets, factors that can be used to influence the bargaining process, mobilization of interpersonal networks, and basic attitudinal attributes. A study done by Majlesi (2016) proved that more job opportunities for women directly improved women's decision-making power in households. This is consistent with Malone, Stewart, Wilson, and Korsching (2010); Yilmazer and Lyons (2010); Lee and Beatty (2002), that wife's contribution to household income increased their power to control family finances as well as engaged in the family financial decision. However, according to Majlesi (2016), their decisions mostly related to children's health and medicine. Whereas in the case of Malaysia, Yusof and Duasa (2010) found that the wife handled day-to-day expenses.

Methodology

Procedure and Description of Sampling

Five Malay couples who have been married between three and five years, living and working in the Klang Valley were interviewed by way of in-depth interviews. Informants' search initially faced various problems and rejections that took up to ten months. However, after getting two couples for a pilot study, nine couples introduced by couples from the pilot study have begun to show interest in becoming informants. However, the researchers only chose informants through intensity sampling; by concentrating towards a small number of cases with rich information, knowledge, and experiences of the phenomenon of interest (Patton, 1990). Through the screening process, two couples had to be withdrawn from the list because they did not meet the desired criteria outlined for this study. After the interview process, two more couples had to be removed because they did not meet the criteria set. Nevertheless, the data obtained from the pilot study and the withdrawn couples were used to verify the emerging themes for this study. Through intensity sampling, informants were selected based on the criteria below:

(a) Middle-class couples (M40).

Middle class refers to an M40 group. Referring to the 2017 budget presented by the former Prime Minister of Malaysia in October 2016, M40 represents households with a monthly income of about RM3,900 to RM8,300.

(b) Working and living in Klang Valley.

(c)This is the first marriage for husbands and wives.

(d) Have been married for three to five years.

(e) The study focused on young adults at the age of 25 to 35 years.

Malaysia National Youth Development Policy defined young adults as individuals aged between 15 and 40 years.

Data Analysis

The family resource management theory (Deacon & Firebaugh, 1988) and bargaining model (Manser & Brown, 1980) were used to guide the data interpretation. In addition to focusing on the distribution of income sources, the responsibility of each individual in marriage and planning in the financial administration was also used as a basis for the formation of research questions. Meanwhile, Pahl's typology on couples' allocative system was also considered in describing their choices.

Data triangulation and theory triangulation were performed. Observations, field notes, and documents obtained from the informants were used to cross-check the informants' statements. Cross-checks and comparisons were also made on the data quoted through follow up interviews. This study also conducted convergence between theories as another means of verification. As stated by Miles and Huberman (1994) although the presence of two theories usually incapable to converge perfectly, partial convergence is sufficient to support the proposed connection through different researcher, different participants, different time, and situation. Moreover, Brandell (2008) emphasized that the use of more than one theory can enrich the interpretation of research results, thereby increasing the interest of researchers. Additionally, member check is another data verification technique. It is best suited to increase credibility, authenticity, and accuracy of the data.

To reduce bias and avoid prejudice to the informants' statements, the researchers have taken approaches proposed by Yin (2011); Given (2008); and Chenail (2011). Yin

(2011) advised researchers to be transparent with the research procedures. Whereas, Given (2008) suggested that informants have to be given access to research questions. Then, Chenail (2011) recommended the use of interview methods. Seven open-ended interview questions were used as a research instrument. Sony Stereo IC Recorder, model ICD-UX560F was used to record the interview. As a precaution to safeguard any unexpected events, Sony Xperia Z5 Android smartphone was also used as a backup to record the interview.

Data Saturation

According to Fusch and Ness (2015), data saturation is achieved when repetitive and equitable information is obtained, and is sufficient, that no further and additional new information can be extracted from the data collection process. The sample size is not a determinant in achieving data saturation. It instead depends on the context and substance of the study (Given, 2008). Also, Tran, Porcher, Tran, and Ravaud (2016) indicated that using open-ended questions, researchers have the absolute power to determine the sample size based on their own experience and judgment.

The study decided to stop looking for the new married couple after interviewing the fifth couple. In fact, after completing the data transcription and coding process on the interviews conducted with the first and second couples, the researchers realized that no new information was obtained. However, an interview session on the next three couples continued to be carried out in support of strengthening the validity of the data obtained from the two previous couples.

Meanwhile, the data attained from the pilot study on two couples and data acquired from a couple in Seri Kembangan who have been married for six years, as well as a couple from Shah Alam with household income above ten thousand per month were also used to verify the themes emerged out of this study. Furthermore, the goal of qualitative research is not to generalize but rather to provide a rich, contextualized understanding of the specific phenomenon in a certain ethnic group through the intensive study of particular cases (Polit & Beck, 2010; Leung, 2015).

Findings

Resource Management

Deacon and Firebaugh (1988) defined resources as a way for households to meet demands which derived from productive activities. All five couples claimed that their primary source of household income is the income earned from employment. According to them, this income was only able to accommodate their primary needs only. For the dual-income earners participated in this study, the finding was in line with previous studies where the newly married couples practised the concept of IMM. They controlled their income and expenses separately (Almosaed, 2008; Burgoyne et al., 2007). Despite acknowledging that they knew each other's financial situation, the husbands asserted that they are less concerned about the use of their wives' income. One informant described it as follows:

Couple 1: I know her salary, err… she knows mine. The different is… her salary is her salary, I won't disturb [it] at all.

The husbands' income is generally used for basic needs such as housing loan/rent, household bills, groceries, and some personal needs of the wives and children. Whereas, the wives' income was more for personal needs and paying their debts. However, there were often situations where husbands ran out of money before payday. If this happened, then they admit had to borrow from the wives. However, the loan has never been repaid. Understanding their financial position was not yet stable, the wives admitted never to claim the loan. It is expressed through the following statement:

Couple 5: Er, it is unpaid (laugh)… like for example, if he is really in need, he will borrow from me,

Though the husbands took on almost all household financial responsibilities, however, the husbands acknowledged that their wives were helping in the moment of need:

Couple 1: …sometimes, err… when let's say she sees me, I may be… like, for example, last week, we should have been able to use my allocation to go back to Muar, but because of that week, when I decided to buy the house, so… err… this month I'm short of money, so she said… "okay honey, err… I'll pay for it first".

Nevertheless, in terms of managing expenses, the interpretive evidence suggested that these couples did not pool their income. Instead, implicitly agreed to allocate part of their income for joint consumption. However, it was not partial pooling because financial assistance given by the wives only occurred at certain times. Thus, it supported Bonke and Browning (2009) where the non-pooling households were found to also share household expenditures.

Adherence to Religious Teachings

Also, there were husbands (couples 1, 3, and 4) who also gave housekeeping allowance (HKA) to their wives. One of the informants said:

Couple 1: Every month I will give her RM250, that is mandatory.

HKA is given to fulfil the religious demand which obligates a husband to provide ‘nafkah’ to the wife. ‘Nafkah’ refers to the living expenses e.g. expenses for food, drink, clothing, and shelter for the wife depending on the husband’s financial capability:

Couple 2: I heard a religious talk, err… he [the religious teacher] said that a husband has an obligation [to provide] certain things [for the family], what I remember, err… shelter, foods, and drinks, err… sickness, fever [healthcare], err… clothing…

In a case for couple 5, this ‘nafkah’ is not given in the form of HKA, however, this is done by keeping the daily meals and all personal needs of the wife is fulfilled. It is clearly stated by his wife:

Couple 5: He doesn’t give me cash every month… but if I want to buy any daily needs for myself or the children, he’ll pay for it…

It corresponded to the Quran which reads: "Let the person who can give a living (nafkah) according to his ability. And whoever has limited resources, let him give 'nafkah’ from what Allah has given him (the one who can afford); Allah does not burden anyone, but simply (according to the ability) that Allah has given him. Allah will give pleasure after the tribulation” (At-Talaq, verse: 7).

Majid and Hudin (2017) stated that one of the causes of divorce in the Malay community was the neglect of responsibility. They said that the responsibilities that are often complained about by the wife who seeks divorce include the negligence of the husband in the provision of livelihood. It was apparent in this study that to comply with religious demands, the husbands were seen to take all the responsibilities in preparing the necessities of their wives and children. The husbands agreed that this provision is a responsibility that has been outlined in Islam.

Family Values

Islam also demands that children do good to their parents. The word of Allah (s.w.t): *"And worship Allah, and do not associate Allah with anything, and do good to your parents, and relatives…"* (An-Nisa, verse: 36). It turns out that unstable income was not an excuse for these couples to neglect their responsibility to parents. One informant explained that:

Couple 1: And, every month, I will also give my parents RM300.

Although acknowledging that their financial position has not been firmly established yet, the findings also showed that helping fellow-family members on financial issues seems to have been a culture practised in the generations of these couples. It stands out below:

Couple 1: I have a personal loan. That personal loan is not mine. I lent it to my brother. My brother, he is just about to start a business, so, just setting up, so I don't want to trouble him since I have an income now, so I help pay [for it].

It reflects a strong belief in their psyche about priorities for mutual care and sharing what is owned, with other family members to strengthen family ties. When compared to money, it can be seen that the obligation to parents and siblings is more important as manifested below:

Couple 4: The personal loan… because err, I gave [money] to my parents, to renovate their house. When they retire, they'll pay me back, (laugh)

Therefore, for these couples, the concept of resource-sharing that is built into the family cultural context which has been practised by the older generation has become a solid foundation in balancing family values and success in life.

Household Financial Manager

Previous studies showed that bargaining power has a huge influence on resource management (Dobbelsteen & Kooreman, 1997). Also, Tsai (2017) stated that households were a place where "cooperative conflict" between partners occurred in which they bargained to satisfy own interests and/or bargained on behalf of their children. Although all five couples stated that they were managing income separately, however, they indicated that the husband was the one who played a significant role in managing the household resources. One of the wives said:

Couple 1: To be honest he's the one… he's the one who… usually manages everything

Thus, the study disclosed that these couples implicitly recognized that their husbands were the family financial manager. This finding was similar to Carlsson, He, Martinsson, Qin, and Sutter, (2012); Bisdee, Price, and Daly, (2013) and Codod (2015), that the influence of the husbands was greater where they took control most of the family finances. It clearly stated below:

Couple 2: Before I make any purchases I will let him know, so, if he says "err, this month, we need to save some money first", then I won't buy, if it's okay, then I'll buy it,

Bisdee et al. (2013) stated that traditionally, the husband's role was to manage family finances as this will manifest the credibility of a husband.

Conclusions

The findings of this study provide important implications that contribute to the deeper exploration and understanding of income management for young, newly married Malay couples. Majid and Hudin (2017) stated that one of the causes of divorce in the Malay community was the neglect of responsibility. Indeed, Islam has provided guidelines in which it not only covers the religious aspects, also the way of life. It turns out when husbands and wives understand and carry out their respective responsibilities, family disputes can be avoided. This study suggested that for Malay couples, the best model of managing household resources is where the husband as the head of the family performs responsibilities following the religious and cultural beliefs. Financial responsibility is not just about the family itself, but the blessings in the home will be achieved by strengthening the relationship with parents and other family members.

In general, the best practice model in household resource management is where trust is needed to be nurtured in financial matters. Selfishness should be kept away.

Managing income and controlling expenses separately is not a bad one. However, as a young couple who do not have a stable financial position, couples should share each other in the discharge of financial responsibility when needed. Taking into account the evidence gained from real life, this study proposes that the Islamic religious department, as the organizer of the Malay and Muslim community pre-marital courses, incorporated financial management practices into their course modules.

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