

# Thoughts on the Cooperative Conflict Model of the Household in Relation to Economic Method

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This paper's starting premise is that economists have shown themselves very resistant to the need to consider gender. While there are exceptions, mainstream economic theory has traditionally found it very hard to notice the existence of gender differences. As Sen says:

'Traditional models of price theory and market behaviour are silent on the family. When that silence is broken the old myths and views turn out to be very insecure. While they can be preserved by some special — and typically far-fetched — assumptions, that is hardly the way to face a real challenge' (p.25). '... Once families are brought into economic analysis explicitly, a variety of questions of economic theory and policy emerge' (p.26) [Sen 1983]

If no theoretical need is realised it is highly unlikely that practical steps, such as collecting data or formulating policies, will follow.

The first need, therefore, is for an addition to economic theory that can accommodate or prioritise the consideration of gender. This paper suggests that Sen's model of the household as a scene of cooperative conflict is a useful addition to economic theory. We start from a highly generalised statement:

'First, there has to be clearer analysis of the existence of both cooperative and conflicting elements in family relations . . . The essence of the problem is that there are many cooperative outcomes (beneficial to all the parties concerned, compared with non-cooperation) but the different parties have strictly conflicting interests in the choice among the set of efficient cooperative arrangements. So the problem is one of "cooperative conflict"' [Sen 1984:374-375].

A formulation at this level of generality has certain advantages. It implies that the household is clearly not an undifferentiated unit. Neither is it at all likely that situations of cooperative conflict will result in equal shares for all. Thus, the cooperative conflict model has implications which are much closer to day-to-day reality than the normal assumptions of economic theory which takes the household as a unit and assumes that the members share equally. It follows that there can be no assumption that all members of households will be equally affected by economic or other changes, or if they are, that they will be affected

in similar ways.

In contrast to neoclassical/mainstream economic theory, therefore, the cooperative conflict model makes it difficult to ignore gender. (It also allows for differentiation of outcome for children and adults). The idea of gender inequality inside the household has to be addressed once we adopt the cooperative conflict approach. However, as Sen goes on to point out, the respective bargaining power of different members depends very much on their position outside as well as inside the household.

In any society, or sector of society, the decision to take the final sanction of leaving a household will be related to each party's fallback position outside it. In other words, the less power people have to order their lives satisfactorily outside the household, the more likely they are to remain within it. The socially powerless are likely to remain in a household even when the outcomes of cooperative conflict are personally quite unsatisfactory. This theoretical formulation of resource distribution within the household therefore demands an attention to gender relations **outside** the household as well as **within** it.

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## Factors Determining the Relative Position of Household Members

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Economic relations within the households can only be understood when the different areas and processes of cooperation and conflict have been analysed. Leaving aside personal and individual differences which are not of interest, there is a series of factors which enable or constrain the processes involved in cooperation and conflict. The most obvious are *economic conditions*. When so much of household activity is related to economic survival or, among more prosperous households, to the accumulation of material goods, the economic contributions of individuals are extremely important in evaluating the position within the household.

Access to the formal labour market is one important recognised form of contribution. Work outside the formal sector is often critical to household economics [Moser 1989] and so must not be ignored. It is access to any activity that entitles the person to purchasing power, to trade entitlements as Sen [1981] calls them, which is important in helping to determine power

within the household.

The class position of different households, and gender relation within them, are also likely to impinge on the bargaining process. The issue of ideologies is also relevant; it ties in with Sen's point that perception is an important aspect of the cooperative conflict model of marriage. A marriage cannot be reduced to a simple bargaining model because the parties are not just concerned with material matters. The way they view their situation may have just as much influence on their actions as the 'objective realities' interpreted by an outside observer. An example of this is given below.

## Practical Problems

This section discusses some of the practical problems that arise in trying to use a cooperative conflict model to collect and interpret data on household finances. The research project which is used as an example was conducted in a gentrifying area of North London in 1983-85. A total of 90 married or cohabiting women with dependent children were interviewed and about one third of their partners [Wilson 1987a]. The women came from all social classes. The aim of the research was to look at financial organisation within the household from the point of view of women, i.e. to try and get away from the dominant ideology and look at the actual experience of women in marriage.

## The Effects of Ideologies

Dominant models are powerful and cause major problems for the researcher: their power lies in the way they mediate the effects of economic realities, making it particularly difficult for those who want to go beyond dominant ideologies.

It will not be enough to simply take on board a cooperative conflict model and assume that there will be no further problems. Unless ideology and experience coincide for all the parties concerned (a very unlikely state of affairs) there will be problems associated with the mismatch between the dominant ideology [Ardener 1975] or household relations and the actual experience of men and women within the household unit. There are public accounts of that experience and private accounts. Public accounts usually fit the dominant ideology or present the person interviewed in a good light. Private accounts may be more personal. Often the different accounts are conflicting but that does not mean that one or other is any less 'true' or important than the other [see Cornwell 1984 and Wilson 1987a].

To make things still more difficult there are also areas of experience where no account is available. It is argued below that there is a hierarchy of accessibility in research terms which is related to the amount of power and the emotional intensity attached to the

information being sought. The following diagram illustrates the problem:

*Diagram 1*    **The relationship between experience and the type of information that can be given in interviews**

1	Experience	=	Public Account
2	Experience	/	Public Account
		=	Private Account
3	Experience	/	Public Account
		/	Private Account (absent)

At level 1 information can easily be collected. There is nothing to hide. This type of information is usually straightforward, factual and unthreatening.

At level 2 there is more of a problem. There are a number of possible reasons why the public account is not the same as the private account. Respondents may have something to hide. People may wish to appear better than they are or they may simply give stock answers. Alternatively, their answers to questions may reflect a dominant ideology. For example, when asked how much their husbands earn they may say they don't know, perhaps adding: 'It's his business. Why should I ask as long as he gives me my wage each week?'. The chances are high that this woman knows what her husband earns but this is her way of saying she is a loyal wife who doesn't nag and doesn't reveal household secrets to outsiders. In cases where experience is strongly at odds with the dominant ideology there may be a public account and a private account of the same situation. For example, the low-paid and unemployed working class husband may be portrayed as a breadwinner and major controller of household finance in the public account at the same time as in private accounts he will be seen as irresponsible and unfit to be trusted with serious household matters [Wilson 1987b].

At level 3 there is the problem that the experience of a sub-dominant group may be outside any normal vocabulary. If it is confined to household matters it may also be impossible to observe. An example of a case where experience has changed but ideology has not changed and hence there is no vocabulary to describe a new situation is given in Brannen and Moss [1987]. Women whose earnings paid the family mortgage were still unable to think of their work as economically important to the household. They had no language which would enable them to think of their earnings as other than for treats and luxuries and hence easily dispensable.

It is possible that information may be inaccessible for quite straightforward reasons unconnected with the distribution of power within households and marriages.

However, in the areas of household and gender relations this will rarely be the case. We can theorise the absence of accounts as one of the ways in which the power of the dominant ideology, and hence of dominant partners (usually men), is maintained. To quote Foucault:

‘Power is tolerable only when a good deal of its workings are concealed. Its efficacy is proportional to the degree of that concealment. For power, secrecy is not an abuse but a necessity; and this is not only for its greater efficiency but also for its acceptance’ [Sheridan 1980:181]

The unequal distribution of power within households and the secrecy that it generates can therefore present problems to the researcher. The participant observation methods of the ethnographer and the anthropologist can overcome the problem to some extent, particularly in societies that are still relatively open in their living arrangements. So can careful interviewing, as for example described below in Table 1. It is also helpful if the roles of men and women are clearly differentiated.

In the North London sample, it rapidly became clear that the dominant ideology of marriage as a ‘sharing’ relationship, with an unspoken assumption that the shares were equal (or at least legitimate) was articulated by nearly all women. Equally clearly, virtually all women were extremely reluctant to talk about the size of shares within their marriage. (The exceptions were three women who were contemplating leaving their partners or who had, accidentally in terms of research design, left already.) It was also clear that for very many women the dominant ideology of fair shares did not accord with their actual experience of marriage.

It is important to note that total household income was not the problem but calculating individual shares was. Even women who were in charge of paying all bills from a joint bank account were unable to give accurate accounts of their husband’s personal expenditure. It was clear that in virtually all marriages there was a conspiracy of silence in an area where inspection would have challenged the dominant ideology of marriage — the shares were not fair.

However, the same dominant accounts of the situation were produced by men and women. The women interviewed simply did not know the size of their husband’s share of the household income. This was not because they did not know how much he earned. Only four middle or low-income women gave this reply. In two cases it was clear from the rest of the interview that they knew but were not going to say. In the other two cases, marital relations were bad and lack of knowledge was one of several indications of a marriage under strain. The majority, even of wage earners, were paid by credit transfer or cheque and so it was difficult to conceal bank statements. (High income women might not know what their husbands

earned but this was either because they were paid intermittently or because they earned so much that the question was not very important to the nearest few hundred pounds).

The unwillingness to look at the size of shares in marriage can be interpreted by applying Foucault’s remarks on power to the cooperative conflict model. We can assume that conflict as a daily aspect of married life is not something most women find attractive. If cooperation is to survive, therefore, it makes sense for them to concentrate on the positive aspects of the relationship. The unequal nature of material shares will then become a no-go area and the dominant ideology (of fair marital shares) is upheld, not challenged. At the same time, it appeared that men found their personal needs for spending money were very largely met within whatever limits they felt were reasonable. They too were therefore able to view the marriage as a sharing situation, i.e. they supported the dominant ideology.

A possible interpretation of this finding is that issues of power and threats to the dominant ideology combine to make it important for most women to conceal information from themselves as well as from a researcher. The ‘objective’ opinion of an outside observer who adds up income and expenditure will therefore be very different from the accounts given by men and women themselves. It can of course be argued that if women do not see a problem why should researchers go round being ‘objective’. The answer is that actual levels of expenditure by husbands and wives affect the standard of living, and in extreme cases, the health of women and children. It will not be possible to look at the effects of material change unless the actual experience of women and children is analysed as well as the ideologically dominant account of that experience.

Although I would argue that it is almost impossible to talk about the material aspects of marriage without involving issues of power, there are other less emotionally charged areas of investigation which can still cause problems to the researcher. Technical or factual questions about how practical gendered tasks are accomplished need not be threatening but they may still be answered in terms of the dominant ideology. Moser [1989] and Molyneux [1985] explain the difference between women’s practical gender needs or tasks, which are widely accepted by both women and men as uncontroversial, and women’s strategic gender needs, which are liable to change the balance of power between the sexes, and hence will usually be resisted by men (and sometimes also by women). As a result, if the dominant ideology is at variance with women’s experience the data will be distorted or inaccurate. An example of this is given below for household financial management. Table 1 shows how three different ways of wording a question

on the same subject can produce very different answers.

**Table 1** Different Answers Produced by Different Questions on Household Financial Management

WHO MANAGES THE MONEY?		
	Number	%
Husband	26	43
Wife	5	8
Shared	12	20
Separate	15	24
Other	3	5
Total	61	100

  

WHAT (in terms of expenditure) ARE YOU (wife) RESPONSIBLE FOR?		
	Number	%
Nothing	5	8
Everything	16	27
Everything x the car	5	8
Food and sundries only	14	23
Other	20	34
Total	60	100

  

WHO PAYS FOR:						
	Husband		Wife		Both	
	No.	%	No.	%	No.	%
Bills including housing costs	18	29	29	48	14	23
Food and sundries	2	3	44	72	15	25

It can be seen that although the conventional question 'Who manages the money?' is very likely to get a conventional answer — that money is managed by the husband in nearly half the cases and by the wife in only 8 per cent — other questions produce very different responses. It is argued that this distribution of answers to the first question reflects the dominant ideology, not the reality of present-day marriage as experienced by the women in the sample. A shift in the question to an approach more in accord with women's experience — that of being entirely responsible for children and the household standard of living [see Boulton 1983; Wilson 1987a] — results in over a third of women reporting responsibility for all financial aspects of the household except the car. The final shift towards action and away from ideology finds that nearly half (48 per cent) of the women pay all bills as well as normally buying all food and household sundries. This is a big difference from the original report of only 8 per cent who managed the money.

## Life Stage

Most of the women interviewed in the above study were at a relatively early stage in marriage and childrearing. Many were extremely powerless. Job opportunities were scarce and badly paid. Child care was limited and expensive. In the circumstances many said that they did not take paid work for ideological reasons. They and their husbands thought that a mother should be at home with young children full-time. Casual work on a short-term basis, either because it cropped up (a friend offered a job) or because of economic need, was acceptable to wives and husbands. It was still liable to cause stress because in most cases a wife could only work if her husband did more than child care. Grandmothers and other female relatives were either at work themselves or lived far away. They did not feature in child care arrangements except on a one-off basis. Unemployed husbands were rarely willing to take over child care and employed ones seemed to do it unwillingly in most cases. Hence at this life stage, women's sources of power within marriage were severely limited.

Older women with older children were in a very different position. With time on their hands once the children were in school they wanted part-time jobs. Their earning power immediately improved their position, even though they earned relatively little in comparison to their husbands. The simple passage of time also improved the position of most low-income women in the home because they learnt how to budget and to manage their husbands. This is a pale shadow of the phenomenon of the empowerment of older women noted by Chaney [1989] as a feature of women's life course in many developing societies.

## Regional Differences

There were regional and national differences between households even in such a small sample, but it was not possible to be sure how much of the difference was due to the poor position of migrants in British society and how much to factors which could be attributed to place of origin [Wilson 1989]. Most households headed by men from Ireland, Scotland, the north of England or outside the British Isles were poor. There were ideological differences which affected the distribution of resources within the households and the way that cooperative conflict was manifested, but more work would be needed to see if these differences were widespread. In brief, black women had a more independent outlook than the native English and did not expect to be supported in marriage, though they welcomed a good provider for a partner. Women in households of Mediterranean or Middle Eastern origin were very disadvantaged. Men in these households frequently held tight control over money

and even shopped for food in some cases. Women relied on their female relatives to help them feed and clothe themselves and their children but their networks had been reduced through migration and their position in marriage was very weak. The migrants from the North and Ireland had the advantage of a strong ideology that gave women the responsibility for household finances. They and their husbands expected them to manage their money. This does not mean they had the power or the resources they needed but at least they were fulfilling a gendered task. In southern English households, there was less consensus on women's right to manage.

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## Class

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The regional differences noted above may have been partly a factor of class. There were marked differences between households at different income levels. These differences can be related to different conflicts within marriage and different fall-back positions outside it. Women in low-income marriages tended to give private accounts that conflicted with the dominant ideology of man as breadwinner and head of household. Men were seen as irresponsible and unable to make correct decisions on priorities. In objective terms, low-income women had very much less to lose than high-income women if their marriages broke up. Some were even better off single in material terms. High-income women had a great deal to lose since they benefited from a high joint standard of living (not as high as their husbands, but still high). Years spent childrearing left them de-skilled so that their chances in the labour market were often little better than women from lower income households, unless they could afford to retrain. They had a greater stake in making marriage work. Divorce rates suggest that this finding has national significance. In 1979, divorce rates by class were 7 per 1,000 for professional men, 30 per 1,000 for men in social class V and 34 per 1,000 for the unemployed [CSC 1983]. Other factors will be involved as well as financial considerations but the class differences are large and in the expected direction.

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## Policy Issues

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The study indicated that jobs for women (at all ages, since older women were diverting their wages to support the younger generations) will do more to improve maternal and child health in low-income households than jobs for men.

Analysis of the results in terms of a cooperative conflict model also showed that changes in taxation are likely to affect households differently according to the way they organise their finances. The impact of poll tax and fuel price rises will hit women and children in poor families more severely than policy-

makers think if they assume a middle class model of household finance. It will not be the man who is responsible for paying the increases. The money will very likely have to be deducted from the cost of food. On the other hand, as long as VAT is not levied on children's clothing and food, women and children will bear less of the cost than men.

A final point is that health education is helpful to women in high income families who need encouragement if they are to feel entitled to spend money they 'have not earned'. Women in low income households will either ignore health education or will feel guilty about being unable to implement exhortations to buy fresh fruit and other expensive ingredients of a healthy diet.

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## Conclusion

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This paper has concentrated on ideological barriers to understanding the position of women in households and hence to understanding the effects that structural adjustment will have on them. The first ideological barrier comes from the blank spot which mainstream economic theory has about gender. The second arises because the dominant white male middle class view of the family or household is that women and children are appendages of the male and need no further consideration. The household is taken to be an undifferentiated unit or at best one where simple proportions can be applied. It has been argued that Sen's cooperative conflict model of the household is a useful addition to economic theory and is essential in order to measure and predict the effects of structural adjustment on different societies.

There are however practical problems in operationalising the theory. Economists need to use the work of anthropologists and sociologists if they are to understand how cooperative conflict works in any society. Since the relative positions of different members of a household are related to their positions outside the household as well as within it, economic and social conditions will affect the outcome and need to be understood and analysed. Class, life stage and regional differences will also be important.

A study of household in north London was used to illustrate some of the difficulties of collecting accurate information when the experience of women conflicts with the dominant ideology of marriage. There is little reason to think that dominant ideologies change as fast as economic and social conditions, so in any developing country there is likely to be a serious mismatch between the experience of women and the accounts they are likely to give. It has been argued that the accessibility of information is related to the degree of threat to the dominant ideology that is involved in thinking about it. Even when the issue is not very threatening there may still be no accurate public

account of the situation. The solution is to ask questions that relate directly to women's own experience and not to ideology. This is however very difficult if the object of the enquiry is to establish a base line for women's experience.

The paper has concentrated on a selection of problems related to conceptualising and studying the operation of power within the household and community. The message has mainly been about the difficulties involved. The fact that issues are conceptually and practically problematic is not a reason for not tackling them. The subject is important and will have to be faced.

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