

# SCOTTISH SOCIAL ATTITUDES 2019: INTRA-HOUSEHOLD DISTRIBUTION OF RESOURCES

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EQUALITY AND WELFARE

# SCOTTISH SOCIAL ATTITUDES SURVEY 2019: INTRA-HOUSEHOLD DISTRIBUTION OF RESOURCES

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# Key findings

<p><b>Income organisation</b></p> <ul style="list-style-type: none"> <li>Two-fifths (40%) of people living with a partner keep none of their own income and put all of it into a joint pool, while a fifth (20%) keep all (or almost all) of their own income and put none of it into a joint pool. Women (25%) were more likely than men (15%) to keep all of their own income and put none into a joint pool.</li> <li>Most people living with a partner organise their income in the same way their partner does. Over nine in ten (91%) who said they keep none of their own income said their partner does the same, and over seven in ten (72%) of those who said they keep all their income said their partner does the same.</li> </ul>	<ul style="list-style-type: none"> <li>Those who were married were twice as likely (46%) to pool all their income than those who were living with a partner and not married (23%).</li> <li>Women were much more likely (60%) than men (8%) to have child benefit paid into their own account, while men were more likely (16%) than women (9%) to say that their accommodation was owned or rented in their name only. Those who were married (80%) were more likely to own or rent their accommodation in joint names than those living with a partner and not married (54%).</li> </ul>
<p><b>Financial decision making</b></p> <ul style="list-style-type: none"> <li>Those living with a partner were more likely to say that decisions on how much to spend on larger household items, such as a TV or fridge, were made by both partners (73%) than decisions on how much to spend on regular grocery shopping (43%). Women were more likely (49%) than men (12%) to say it was usually themselves who made the decisions about how much to spend on regular grocery shopping.</li> <li>The majority said that the money used to pay for groceries (59%), large household items (65%) and an unexpected repair bill (64%) would come from 'a joint bank account or pool with my partner'. Men were more likely than women to say they would use their own money to pay for both an unexpected repair bill and for large household items.</li> <li>Those who are married (41%) were less likely to say it is both partners who make decisions on groceries than those who are living with a partner and not married (55%), but more likely (78%) to say that it is usually both partners who make decisions on how much to spend on large household items than the latter (63%).</li> </ul>	<ul style="list-style-type: none"> <li>A majority of those (57%) who said it was usually themselves who make the decisions on how much to spend on large household items said it was also usually their own money that would be used to pay for them. In comparison only around a quarter (26%) of those who said they usually make the decisions on grocery shopping said it was usually their money that would be used to pay for the groceries with nearly three-fifths (59%) saying the money would usually come from a joint pool.</li> <li>Over half (55%) of those living with a partner said it was both themselves and their partner who were responsible for ensuring the household does not live beyond its means. Women (32%) were more likely than men (19%) to say that they usually took this responsibility.</li> <li>Over three-fifths of people in Scotland (62%) thought a person who earned twice as much as their partner should not be able to buy more luxuries than the partner who earns less, while around a third (36%) thought the higher earning partner should be able to do so.</li> </ul>

## Restrictions on everyday living due to a lack of resources

- A fifth (20%) of people in Scotland said they would have to save up before buying a new pair of everyday shoes, while around three-quarters (78%) said they would be able to buy them right away. Those with lower levels of education and those on lower household incomes were more likely to say they would have to save up to buy everyday shoes than their counterparts.
- Almost a fifth of people (18%) said that during the past 12 months there was a time when they 'ate less than they thought they should because of a lack of money'. Younger people aged 16-34 were more likely (29%) to say this applied to them than those aged 65 and over (7%).
- Almost two-thirds of people in Scotland had been on a night out in the past fortnight that cost money (65%), compared with just over a third who had not (35%). One in ten people (10%) said that they had to stay at home and not go out 'very often' because they could not afford it and a further one in five (20%) said they had done this 'fairly often'. Those who are not living with a partner (41%) were more likely to have said they have done this 'very' or 'fairly' often than those who are living with a partner (23%).
- One in ten people (10%) also said they were unable to have a regular hobby or leisure activity because of a lack of money, with those living with a long-term illness or disability (15%) being more likely to say they were unable to have a regular hobby because of a lack of money than those who were not living with a long-term illness or disability (5%).
- Those not living with a partner were both less likely to be able to afford the basic essentials and less likely to be able to afford to take part in leisure activities than those living with a partner. For example, 30% of those not living with a partner said there had been a time when they ate less than they thought they should because of a lack of money compared with 11% of those living with a partner. 41% of the former group said they had to stay home and not go out 'very' or 'fairly often' compared with 23% of the latter group.

# Chapter 1 – Introduction

This report presents findings from the Intra-Household Distribution of Resources module within the 2019 Scottish Social Attitudes Survey (SSA). It provides valuable insight into how couples in Scotland organise their income and financial responsibilities and how they conduct financial decision-making. In addition, it provides evidence on the restrictions that exist in people's everyday living due to a lack of money or resources by exploring who in Scottish society is not able to afford basic essentials or take part in leisure activities. The fieldwork for SSA 2019 was completed on 18<sup>th</sup> March 2020 before the COVID-19 lockdown was put in place in Scotland. The key questions the report aims to address are:

- How do couples who live together organise their financial income between them? Are there differences between how men's and women's income is organised or in whose name assets are held?
- How do couples who live together divide decision-making on spending, and whose money is used for different types of expenditure? Do people feel that the amount an individual within a couple earns should determine their personal spending ability?
- What restrictions exist in people's everyday living due to a lack of money or resources?
- How do views and experiences differ between different subgroups in society?

Data is available for Scotland on the resources of families and households, such as that collected by the Family Resources Survey (FRS), however, this data does not explore how decisions are made within households. For the first time questions on this subject were included in SSA providing a new and unique opportunity to understand where Scotland currently stands in relation to intra-household gender equality in the sharing of household resources. They will also provide important insights into gender equality within households and on the restrictions a lack of money or resources have on people's everyday living.

## Policy context

Equality for women is at the heart of the Scottish Government's vision for a fairer Scotland but financial gender inequality still exists in Scotland as underlined by the size of the gender pay gap and high poverty rates, especially for single women with children. Whilst the median gender pay gap for all employees in Scotland reduced slightly from 15.0% in 2018 to 14.3% in 2019, the gender pay gap for those in full-time employment increased from 5.6% to 7.1% in the same period. Scotland cannot have true gender equality if women continue to be paid less than men.

The Scottish Government published a Gender Pay Gap Action Plan<sup>1</sup> in March 2019 which includes over 60 actions to tackle the root causes of the gender pay gap that exist at key stages in a woman's life and address women's financial inequality. It

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<sup>1</sup> <https://www.gov.scot/publications/fairer-scotland-women-gender-pay-gap-action-plan/>

outlines a whole system approach across the lifecourse and across public, private and third sectors.

Evidence shows that a higher time input to informal caring, lack of high quality part-time and/or flexible working opportunities, the under-utilisation of skills, lack of progression opportunities and traditional occupational segregation, all work to limit many women's employment choices to low-paid, part-time work. All these factors have been significant contributing factors in the persistence of the gender pay gap.

Publicly available data on earned income, such as that from the Annual Survey of Hours and Earnings (ASHE), is collected and reported on an individual basis allowing for a reasonable picture of the differences in pay between men and women. This data provides a basis for gender pay gap reporting. However, in order to understand the financial situation of an individual it is often seen as more representative to think about total household income, which is the sum of individual incomes from all adults in the household combined with other sources of income such as Social Security benefits. This approach assumes that income is divided equally between household members but in reality, the subsequent distribution of income within the household is likely to be a much more complex picture. The key data source on household income in Scotland is the Family Resources Survey which provides detailed information on the total and component elements of household income, but it does not help us to understand how income is distributed within the household and the resultant impacts on women, men and children in terms of their ability to make financial decisions and spend money. This survey work helps to fill that gap.

The Scottish Government is acting on the recent recommendations of the National Advisory Council on Women and Girls – a group that advises the First Minister on what is needed to tackle gender inequality in Scotland. This includes establishing a new Gender Equality Taskforce in February 2020 to advance equality in education and learning, and progressing, via the First Minister's National Taskforce for Human Rights Leadership, the commitment to incorporate the UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) into domestic legislation. The Scottish Government has also funded a range of organisations that work to achieve gender equality through the Promoting Equality and Cohesion Fund (PECF). These organisations work across a broad range of policy areas, including tackling discrimination, hate crime and increasing equality of opportunity.

The findings from this report will be an important contribution to the wider policy context of gender equality, but they also serve a specific purpose in aiding the development of a new Gender Equality Index being created by the Scottish Government. The aim of the Index is to measure Scotland's progress over time on gender equality, using statistical indicators to inform a number of domains and covering a range of policy areas. The Index has been developed through a working group which includes a range of different women's organisations. The domains being developed, each of which is expected to comprise around 6-8 statistical indicators, are: work; money; time; knowledge; health and power.

In addition, there will be a Justice ‘satellite’ domain which will sit outside of the main index but will provide important information on areas where the objective is elimination rather than equalisation of the genders, for example violence against women.

The findings contained in this report will provide one set of measures to inform the ‘money’ domain of the new Index. The Index will be made publicly available and will be particularly useful to a wide range of users who have an interest in gender equality, including policy makers, the media and the public. The aim is to produce an up-to-date picture of many of the facets of gender equality and is designed to track change over time. The Scottish Government expects to publish a baseline Index in late 2020.

## **Methodology and analysis**

Run annually by the Scottish Centre for Social Research since 1999, the Scottish Social Attitudes survey provides a robust and reliable picture of changing public attitudes over time. SSA is a face-to-face survey which uses a random sample of all those aged 16 and over living anywhere in Scotland (including the Highlands and Islands). Fieldwork for SSA 2019 began on 30th August 2019 and ceased on 18th March 2020, slightly earlier than planned due to the COVID-19 outbreak. A pause in fieldwork took place for five weeks between 6th November 2019 and 12th December 2019 inclusive because of the General Election. Alongside the questions on intra-household distribution of resources, modules were also included on attitudes to government, minimum unit pricing, the European Union and violence against women and girls.

The SSA 2019 sample size was 1,022 completed interviews<sup>2</sup> with an overall response rate of 41%, from an issued sample of 2,790 addresses. Data are weighted in order to correct for non-response bias and over-sampling, and to ensure that they reflect the age-sex profile of the Scottish population. Further technical details about the survey are published in a separate SSA 2019 technical report.

All couples who were living together who took part in SSA 2019 were asked questions on how they organise their income and financial responsibilities, and how they make financial decisions about spending and whose money to use, which are discussed in Chapters 2 and 3 of this report. The questions in Chapter 4 on the restrictions in people’s everyday living due to a lack of money or resources were asked of all respondents on SSA 2019 regardless of their relationship status. Respondents who said they are in a same sex relationship were included in the analysis across all three chapters.

Analysis across the report is conducted by a range of different population subgroups. This includes gender, age, relationship status, whether people are living with a disability, and religious identity which are all listed as protected characteristics in the Equality Act (2010). However, it is not possible using SSA

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<sup>2</sup> This excludes the 295 addresses that were out of scope.



data to explore differences by ethnicity or sexual orientation due to the sample size of the survey and the relatively low prevalence of minority ethnic people or those not identifying as heterosexual within the Scottish population.

All percentages cited in this report are based on the weighted data and are rounded to the nearest whole number. All differences described in the text (between different groups of people) are statistically significant at the 95% level or above, unless otherwise specified.<sup>3</sup> This means that the probability of having found a difference of at least this size, if there was no actual difference in the population, is 5% or less. The term 'significant' is used in this report to refer to statistical significance and is not intended to imply substantive importance. Further details of significance testing and analysis are included in the separate technical report.

## **Report structure**

The remainder of this report is structured as follows:

- Chapter 2 explores how couples who live together in Scotland organise their income and financial responsibilities.
- Chapter 3 explores how couples who live together in Scotland make financial decisions together on how much to spend and whose money to use for different types of purchases.
- Chapter 4 explores restrictions in people's everyday living due to a lack of money or resources.
- Finally, Chapter 5 summarises the main conclusions of the report.

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<sup>3</sup> Where the differences are statistically significant at the 90%-95% level this is described as marginally significant.

## Chapter 2 – Income organisation

The Family Resources Survey collects income data at household level in Scotland, however it does not allow for intra-household analysis. In order to better understand how couples who live together in Scotland organise their income and financial responsibilities, SSA 2019 asked all those living with a partner a series of questions about what they do with their personal income, in whose name certain financial assets are held and in whose name any child benefits are received. Asking these questions not only helps us to understand how couples in Scotland organise their income, but also helps us to see if there are any differences between how men's and women's income is organised or in whose name assets are held.

### Organisation of personal income

All those who were living with a partner at the time of the survey were asked a series of questions on how they organise their income. Respondents were first asked how they organise their own personal income and were shown five possible response options. Respondents were then asked how their partner organises their own personal income.

People organise their income in different ways. Which of the following statements comes closest to what you do with your own personal income?

1. I keep **all** (or almost all) of my own income
2. I keep **most** of my own income and put the rest into a joint bank account or pool with my partner
3. I keep **about half** of my own income and put the other half into a joint bank account or pool with my partner
4. I keep **some** of my own income and put the rest into a joint bank account or pool with my partner
5. I keep **none** (or almost none) of my own income and put all (or almost all) of it into a joint bank account or pool with my partner

Table 2.1 below shows that the most common way people with a partner organise their own income is keeping none or almost none of their own income and putting all of it into a joint pool,<sup>4</sup> with four out of ten (40%) people with a partner doing this. A fifth (20%) of people living with a partner said they keep all or almost all of their own income, while 16% keep 'some' of their own income, 12% keep 'most' of their own income and 7% keep 'about half' of their own income putting the rest into a joint pool. There were clear differences by gender with women (25%) being significantly more likely than men (15%) to keep all of their own income, while men were more likely (45%) than women (35%) to keep none of their own income and put all of it into a joint pool with their partner. Younger men were significantly more likely than older men to say that they keep all their own income (34% of those aged

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<sup>4</sup> The phrase 'joint pool' is used from here onwards in the report to refer to the answer option wording 'joint bank account or pool'.

16 to 34 compared with 9% of those aged 65 and over). There were no significant differences between women of different ages. Women who rent (36%) were more likely than women who own their own home (22%)<sup>5</sup> to say they kept all of their own income and a similar pattern was seen for men (23% who rent compared with 12% who own their own home).<sup>6</sup>

**Table 2.1: Which of the following statements comes closest to what you do with your own personal income by gender?**

	Total %	Men %	Women %
I keep <b>all</b> /almost all of my own income	20	15	25
I keep <b>most</b> of my own income and put the rest into a joint pool	12	9	15
I keep <b>about half</b> of my own income and put the rest into a joint pool	7	7	7
I keep <b>some</b> of my own income and put the rest into a joint pool	16	18	14
I keep <b>none</b> /almost none of my own income and put all of it into a joint pool	40	45	35
<i>Weighted bases</i>	642	323	318
<i>Unweighted bases</i>	556	272	284

Base: all respondents living with a partner

Respondents were also asked how their partner organises their personal income and the results show that the majority of couples organise their income in the same way. Table 2.2 below shows that just over seven in ten (72%) of those who said they keep all of their own income said that their partner does the same, over eight in ten (83%) of those who keep a portion (most/about half/some) of their own income and put the rest in a joint pool said their partner does the same, and around nine in ten (91%) of those who said they keep none of their own income and put it all in a joint pool said that their partner organises their income in the same way. Of those who said that they keep all their own income and put none of it into a joint pool, 16% said that their partner keeps a portion of their own income and puts the rest in a joint pool and 8% said that their partner keeps none of their own income and puts it all in a joint pool.

As discussed in the previous section, women were more likely than men to say that they keep all of their own income. Women who said they keep all of their own income were also significantly less likely than men (who keep all of their own income) to say that their partner also keeps all of their own income (63% of women compared with 88% of men). Women were also significantly more likely than men

<sup>5</sup> This difference is marginally significant (p=0.051)

<sup>6</sup> This difference is marginally significant (p=0.077)

to say that their partner keeps a portion (most/about half/some) of their own income (25% of women compared with 1% of men). Nearly all women (96%) who said they keep none of their own income and put it all into a joint pool said that their partner also keeps none of their own income compared with 87% of men who did the same.

**Table 2.2 Do both people living with a partner organise their finances in the same way?**

	I keep all of my own income (%)	I keep most/about half/some of my own income and put the rest in a joint pool (%)	I keep none of my own income and put all of it into a joint pool (%)
My partner keeps all of their own income	72	8	4
My partner keeps most/about half/some of their own income and puts the rest in a joint pool	16	83	5
My partner keeps none of their own income	8	8	91
<i>Weighted base</i>	128	227	259
<i>Unweighted base</i>	102	202	232

Base: all respondents living with a partner

### **How does income organisation between partners living together vary between different societal groups?**

The way people living with a partner organise their income and arrange their financial responsibilities varied between different societal groups. There were clear differences by age in how people living with a partner organise their income. For young people aged 16-34, the most commonly cited way (46%) they organise their income is to keep a portion of it (most, about half or some) and put the rest in a joint pool with their partner. For all other age groups, the most commonly cited way they organise their income is to keep none of it and put all of it into a joint pool, whereas this was the least common response for those aged 16-34 with only around a fifth (22%) saying they organise their income this way. Those aged 16-34 and living with a partner were also the most likely to keep all their own income and put none of it into a joint pool, with three in ten (30%) of them doing so compared with between 15% and 20% of their older counterparts.<sup>7</sup> Full results are shown in Table 2.3 below.

<sup>7</sup> This difference is marginally significant (p=0.056)

**Table 2.3: How those living with a partner organise their own income by age**

	I keep all of my own income (%)	I keep most/about half/some of my own income and put the rest in a joint pool (%)	I keep none of my own income and put all of it into a joint pool (%)	Weighted Base	Unweighted base
16-34	30	46	22	132	80
35-44	16	37	42	118	90
45-54	18	39	42	138	124
55-64	20	23	49	108	93
65+	15	31	48	144	168

Base: All respondents living with a partner

Those living with a partner and on lower household incomes were more likely to pool all their income and keep none (or almost none) of it themselves – around three-fifths (63%) of those in the lowest income group did this compared with just under two-fifths (38%) of those in the highest income group.<sup>8</sup> Married couples<sup>9</sup> were also twice as likely (46%) to pool all their income than those living with a partner and not married (23%).

Whether there were children aged 0 to 17 living in the household also affected how couples organise their income. Those with no children in the household were more likely to keep all their own income (22%)<sup>10</sup> than those who have children aged between 0 and 17 (15%) living in the household, as were those who rent their accommodation (28%) compared with those who own their home (17%). There was also a relationship with whether the person was living with a long-term illness or disability, with those living with a long-term illness or disability being more likely to pool all their income with their partner (48%) than those not living with a long-term illness or disability (36%).

Similar demographic trends were evident in the responses to the question on how the person's partner organises their income. Younger people aged 16-34 living with a partner were least likely (25%) to say that their partner keeps none of their own income and puts all of it in a joint pool with themselves, whereas this was the most popular response option for all those living with a partner in the older age groups. The most common response for those aged 16-34 (48%) was that their partner keeps a portion of their own income (most/about half/some) and puts the rest in a joint pool.

<sup>8</sup> This difference is marginally significant (p=0.053)

<sup>9</sup> Including those in a civil partnership and those who are married.

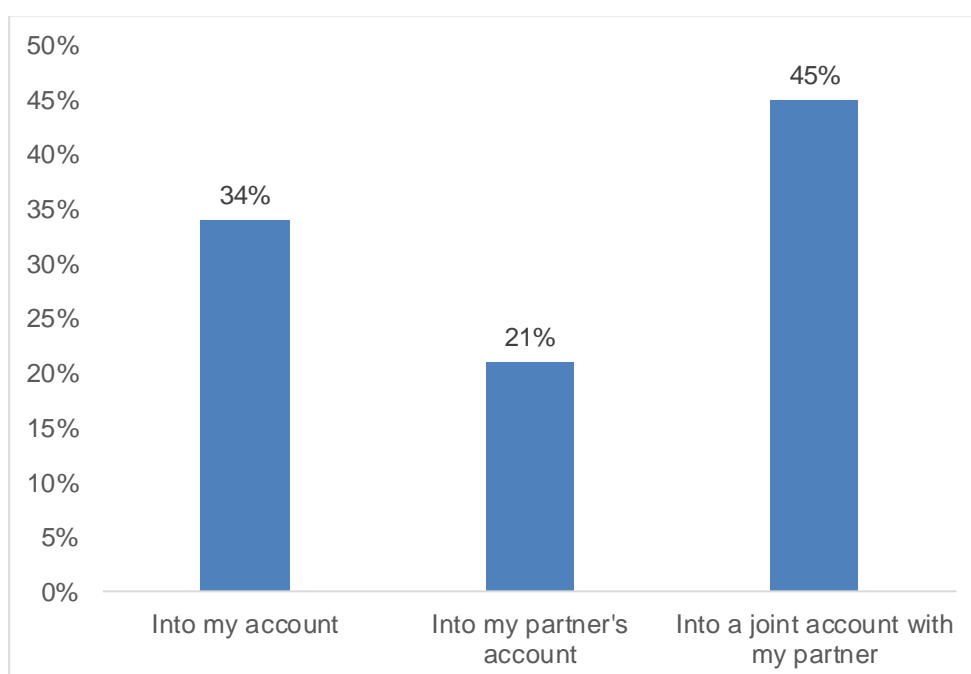
<sup>10</sup> This difference is marginally significant (p=0.079)

Those who were married were much more likely to say their spouse keeps none of their income and puts it all into a joint pool (49%) than those who were living with a partner and not married (18%), while renters were more likely to say their partner keeps all their own income (27%) than those who own their home (17%).

## Child benefit and ownership of accommodation

To gauge who in the partnership held certain financial responsibilities, those living with a partner were asked who has child benefit paid into their account (if applicable) and in whose name their accommodation is either owned or rented. Focusing first on child benefit, Figure 2.1 below shows that the most common way child benefit is paid is into a joint account with their partner (45%), around a third (34%) said it is paid into their own account and around a fifth (21%) said it is paid into their partner's account.

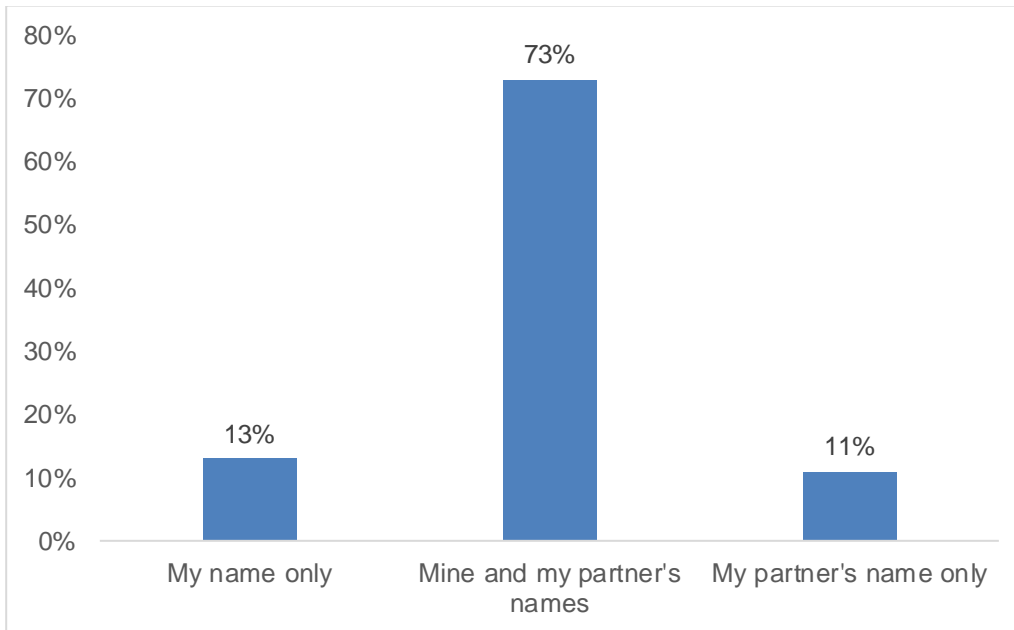
**Figure 2.1 Who has child benefit paid into their account?**



Base: all respondents living with a partner

Almost three-quarters (73%) of those living with a partner said that their accommodation is owned or rented in both their own and their partner's names, as shown in Figure 2.2 below. Just over one in ten of those living with a partner said their accommodation is owned or rented in either their own name only (13%) or in their partner's name only (11%).

**Figure 2.2 In whose name is your accommodation owned or rented?**



Base: all respondents living with a partner

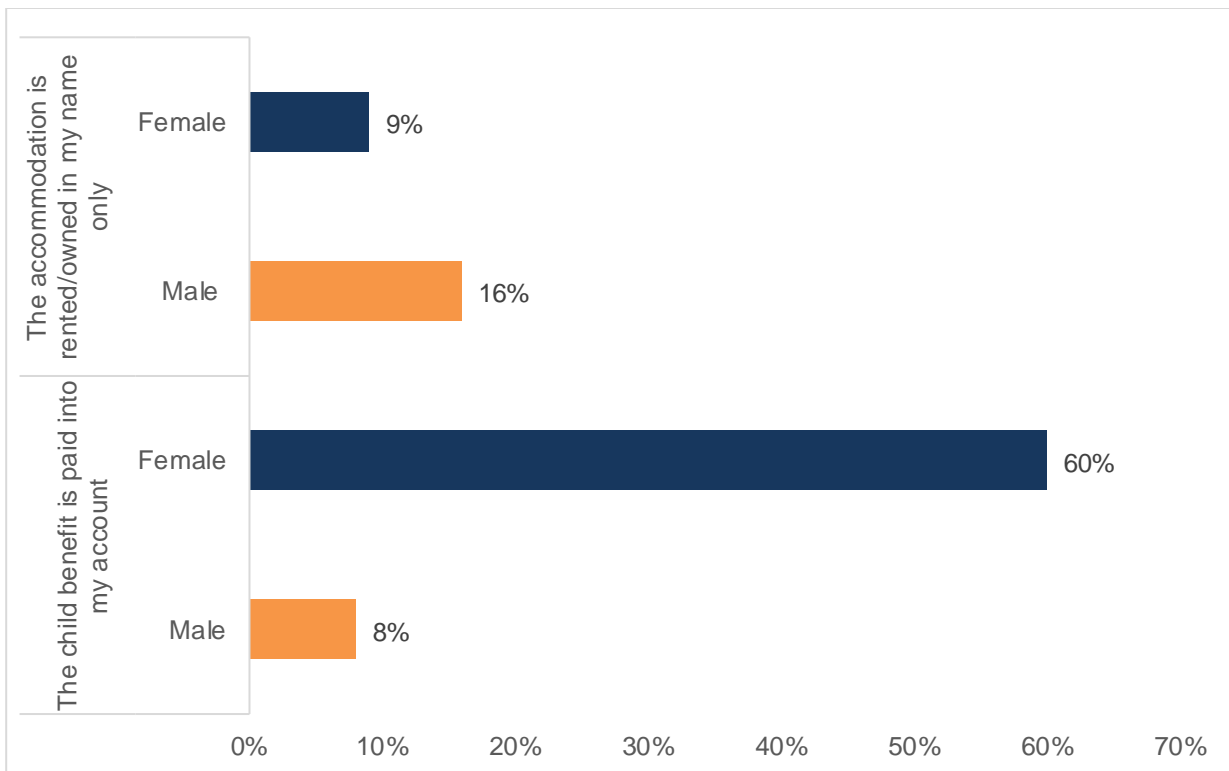
**How does financial responsibilities between partners living together differ between different societal groups?**

On the payment of child benefit, the clearest demographic relationship was by gender. Figure 2.3 below shows that women were over seven times more likely to say that child benefit is paid into their own account (60%) than men (8%), and men were more likely to say that it is paid into their partner's account (37% compared with only 5% of women). In contrast, men living with a partner were more likely (16%) than women living with a partner (9%) to say that the accommodation they owned or rented is in their name only.

The other key demographic difference on the accommodation question was by marital status, with four-fifths (80%) of married couples stating their accommodation is owned or rented in both their and their partner's name compared with over a half (54%) of those who are living with a partner and not married. Renters were also less likely to say their accommodation is rented in both their and their partner's name (65%) than home owners were to say that their accommodation is owned in both their and their partner's name (77%).<sup>11</sup>

<sup>11</sup> This result is marginally significant (p=0.094)

**Figure 2.3 In whose name is the accommodation owned/rented and into whose account is the child benefit paid by gender**



Base: Accommodation: all respondents living with a partner (Weighted base: Women=316, Men=314, Unweighted base: Women=280, Men=267); Child Benefit: All respondents living with a partner and in receipt of child benefit (Weighted base: Women=82, Men=78, Unweighted base: Women=66, Men=53)

Finally, Table 2.4 below shows that those who keep all their own income and put none of it into a joint pool are more likely (31%) to have their accommodation (whether owned or rented) in their name only than those who keep a portion of their own income (8%) or none of their own income (7%). Those who keep a portion (78%) or none of their own income (85%) and put the rest in a joint pool are more likely to have their accommodation in both their and their partner’s name than those who keep all their own income and put none of it into a joint pool (46%).



**Table 2.4 Income organisation by whose name the accommodation is owned/  
rented in**

	I keep all of my own income (%)	I keep most/about half/some of my own income and put the rest in a joint pool (%)	I keep none of my own income and put all of it into a joint pool (%)
Accommodation is in my name only	31	8	7
Accommodation is in mine and my partner's names	46	78	85
Accommodation is in my partner's name only	16	12	7
(Other)	6	3	1
<i>Weighted base</i>	125	224	258
<i>Unweighted base</i>	101	198	231

Base: all respondents living with a partner

# Chapter 3 – Financial decision making

All respondents who were living with a partner were asked a series of questions in SSA 2019 regarding their financial decision making. This included who makes the financial decisions on different types of purchases, whose money is used to pay for different types of expenditure and who is responsible for ensuring the household does not live beyond its means.

## Decision making about spending on regular grocery shopping and large household items

Figure 3.1 below shows the responses for the following two questions on who in the household makes decisions about spending:

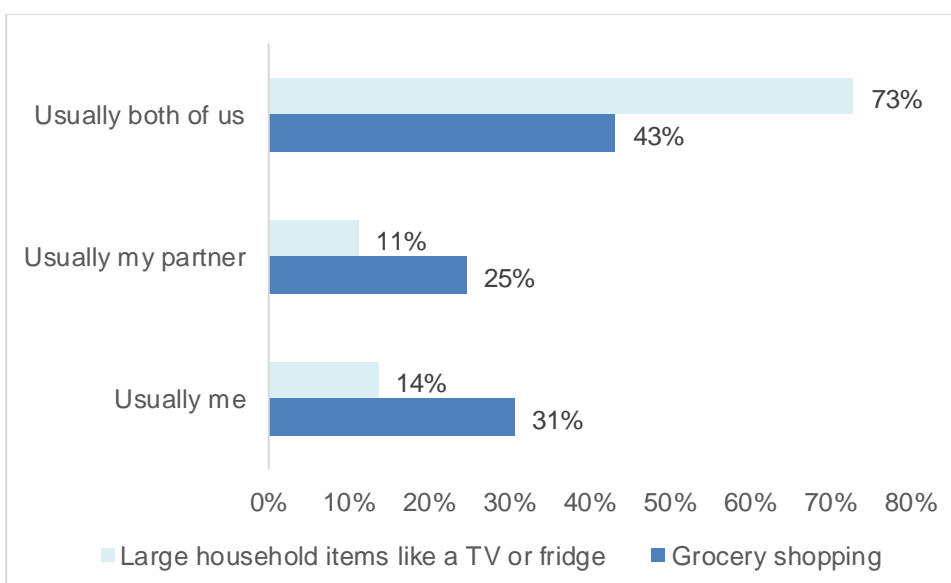
Thinking about you and your partner, who usually makes the decisions for the two of you about...

...how much to spend on regular grocery shopping?

...how much to spend on large household items such as a TV or a fridge?

Decisions on how much to spend on larger household items are more often taken by both partners (73%) than decisions on how much to spend on grocery shopping (43%). Just under a third (31%) of those living with a partner said it was usually themselves who make the decisions on how much to spend on grocery shopping, with a quarter (25%) saying it was usually their partner. The equivalent figures for decisions on large household items are 14% and 11% respectively.

**Figure 3.1: Who usually makes the decisions for the two of you on how much to spend on regular grocery shopping/large household items like a TV/fridge?**

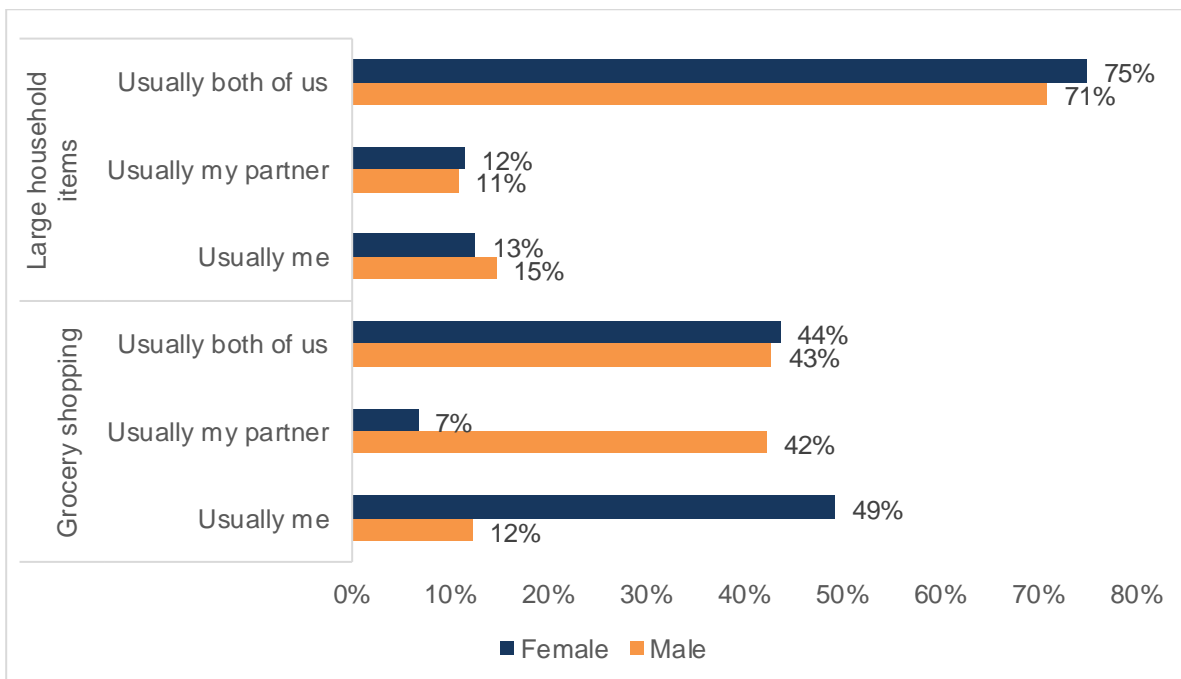


Base: all respondents living with a partner

There were distinct differences in responses between subgroups on who makes decisions on how much to spend on groceries or large household items, with one of the most noticeable differences being by gender. Women in Scotland were more likely to make the decisions on how much to spend on groceries than men, while decision-making on large household items is split more or less equally between the two genders.

As Figure 3.2 below shows, women are considerably more likely (49%) than men (12%) to say that they usually make the decisions on how much to spend on grocery shopping. Supporting this finding, men were much more likely (42%) than women (7%) to say it is their partner who usually makes these decisions. This marked difference in response to the question by gender contrasts with the responses to the equivalent question on who makes the decisions on how much to spend on large household items such as a TV or fridge, for which there are no significant differences between men and women.

**Figure 3.2: Who usually makes the decisions for the two of you on how much to spend on regular grocery shopping/large household items like a TV/fridge by gender**



Base: all respondents living with a partner

Unweighted bases: Women = 284, Men = 272. Weighted bases: Women = 318, Men = 323.

The other noticeable difference in responses to these questions was by marital status. Those who are married were less likely to say it was usually both partners who make the decisions on groceries (41%) than those who were living with a partner and not married (55%), but married people were more likely to say that it is usually both partners who make decisions on how much to spend on large household items (78%) than those living with a partner and not married (63%).

## Money used to pay for regular grocery shopping and large household items

As well as being asked who makes the decisions on how much to spend on these items, those living with a partner were also asked whose money they would usually use to pay for spending on groceries; large household items; and an unexpected repair bill. The results for each of these questions are shown in Table 3.1 below.

And still thinking about you and your partner, whose money would you usually use to pay for...

...spending on regular grocery shopping

... large household items such as a TV or a fridge?

Imagine if you got an unexpected repair bill. Whose money would you use to pay for it?

**Table 3.1 Whose money would you usually use to pay for spending on regular grocery shopping, large household items such as a TV/fridge, and an unexpected repair bill?**

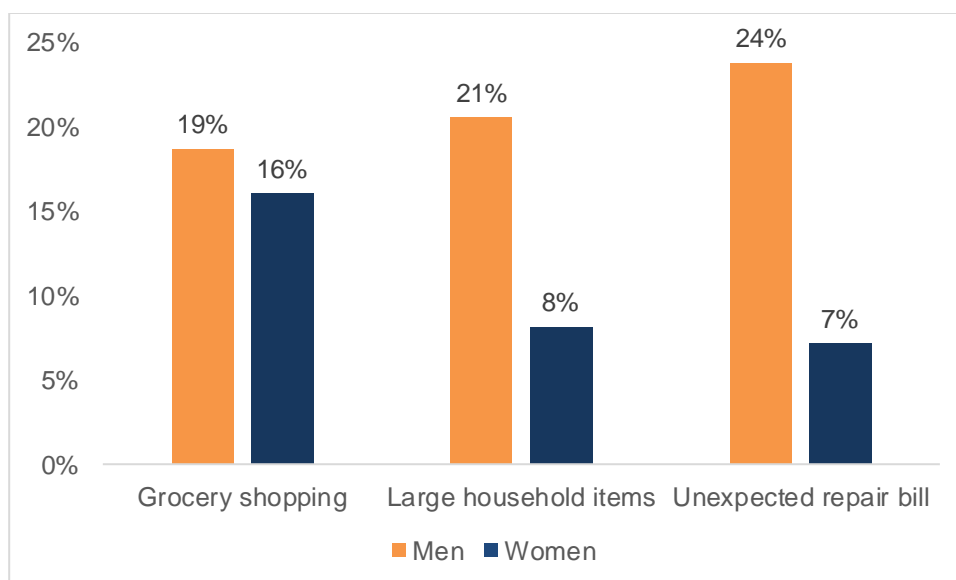
	Usually mine (%)	Usually my partner's (%)	Usually we'd pay using money from a joint account or pool (%)	Usually we'd pay with each of us using some of our own money (%)
Groceries	17	13	59	9
Large household items	14	9	65	10
Unexpected repair bill	16	11	64	6

Base: all respondents living with a partner

As previously discussed, when comparing the proportions of those who said it was 'usually both of us' who make the decisions on how much to spend on regular grocery shopping and who make the decisions on how much to spend on large household items, there was a 30-percentage-point difference between the two, with almost three-quarters (73%) saying it was 'usually both of us' who make the decisions on large household items compared with just over two-fifths (43%) saying the same about the regular grocery shopping. In comparison, when it came to whose money is usually used for these types of expenditure, there was a much smaller difference in the proportion stating the money comes from a joint pool for the three different types of expenditure. For groceries, 59% said they use money from a joint pool, 65% said this for large household items and 64% for an unexpected repair bill. In addition, the proportion who said that they pay by 'each of us using some of our own money' was 9% for groceries, 10% for large household items and 6% for unexpected repairs.

There were noticeable differences between subgroups in whose money would usually be used for expenditure for groceries, large household items and an unexpected repair bill. Men were more likely than women to say that they would usually use their own money to pay for large household items, like a TV or fridge, or for an unexpected repair bill, while women were more likely than men to say they would usually use their partner's money. As shown in Figure 3.3 below, around a fifth (21%) of men said they would usually use their own money to pay for large household items compared with fewer than one in ten (8%) women; around a quarter (24%) of men said they would usually use their own money for an unexpected repair bill compared with 7% of women, while the proportion of men saying they would usually use their own money for regular grocery shopping (19%) was similar to the proportion of women (16%) who said they would do so. For larger household items, those working part-time were significantly more likely than those working full-time to say they would usually use their partner's money (17% and 5% respectively) with women being more likely than men to work part-time (34% of women compared with 10% of men).

**Figure 3.3: Proportion who said they would usually use their own money to pay for groceries, large household items and unexpected repair bills by gender**



Base: all respondents living with a partner

Unweighted bases: Women = 284, Men = 272. Weighted bases: Women = 318, Men = 323.

For larger household items and unexpected repair bills, significant differences in responses were also evident by marital status. Around seven in ten (69%) of those who are married said they would pay for an unexpected repair bill from a joint pool compared with over a half (55%) who are living with a partner and not married,<sup>12</sup> while 13% of the latter said they would each use some of their own money compared with 4% of the former. Those who are living with a partner and not married were more likely to say they would pay for large household items each using some of their own money (21%) than those who are married (7%).

<sup>12</sup> This difference is marginally significant (p=0.088)

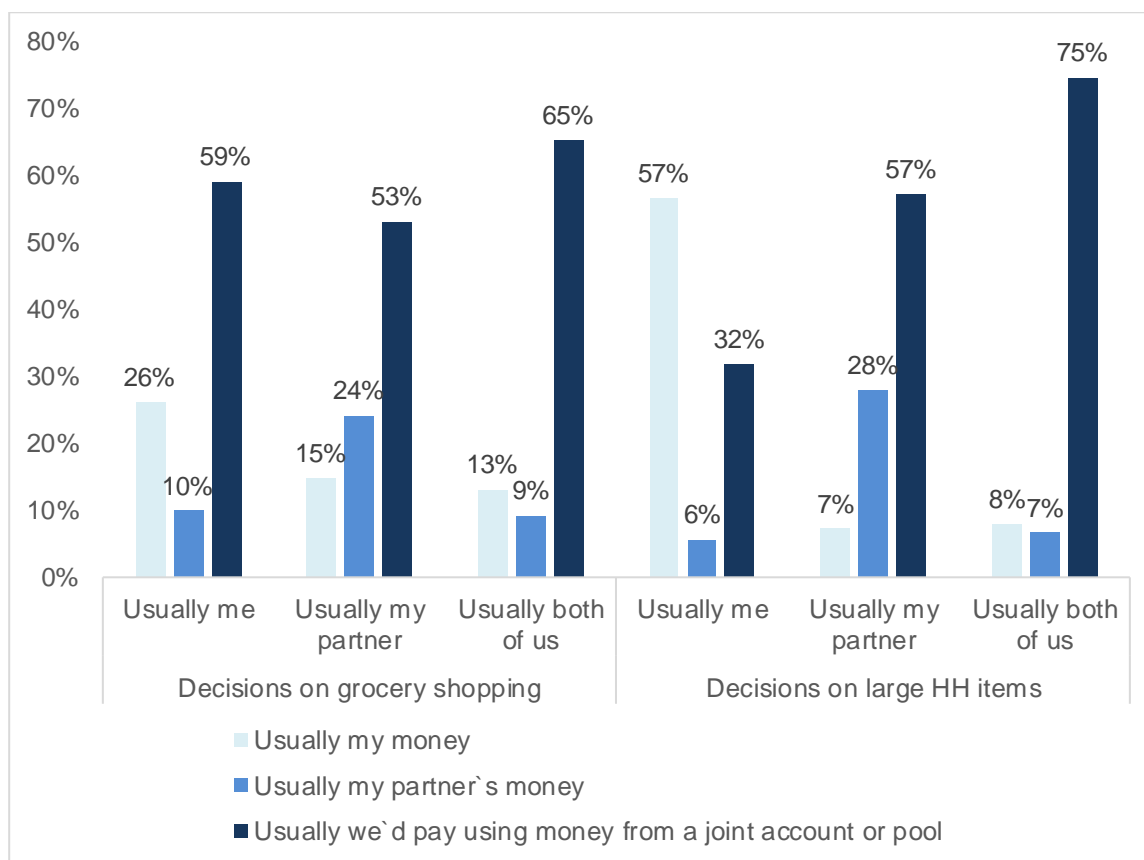
## **The relationship between who makes household spending decisions and whose money is used**

There was also a relationship between who in the household makes decisions about how much to spend on regular grocery shopping and whose money is used to pay for it. Figure 3.4 below shows that around a quarter (26%) of those who said they make the decisions about how much to spend on regular grocery shopping also said it was usually their own money they use to spend on it. This is compared with 15% who said it was their partner who makes the decisions, but their own money is used to spend on it, and 13% who said it was both partners together who make the decision but their own money that is used. Over half (53%) of those who said that usually their partner makes the decisions about spending on groceries also said these items are paid for from a joint account.

For large household items, such as a TV or fridge, the majority of those who said they usually make the decisions on how much to spend on them (57%) also said it was usually their money they use to pay for them. In contrast, only 7% who said it was usually their partner who makes the decisions on these items said they used their own money to pay for them and 8% who said both partners together make the decisions said they used their own money. Nearly 3 in 5 (57%) of those who said it was usually their partner who makes the decisions about spending on large household items said these items are paid for from a joint account.

Around two-thirds (65%) of those who usually make joint decisions about spending on groceries also use a joint pool to pay for their groceries and three-quarters (75%) of those who make joint decisions on large household items, such as a TV or fridge, said the money used to pay for them comes from a joint pool.

**Figure 3.4: Decisions on who decides how much to spend on regular grocery shopping and large household items by whose money is usually used to pay for them**



Base: all respondents living with a partner

Weighted bases: Grocery shopping: Usually me=197, Usually my partner=158, Usually both of us=278: Large household items: Usually me=88, Usually my partner=72, Usually both of us=468.

Unweighted bases: Grocery shopping: Usually me=177, Usually my partner=129, Usually both of us=245: Large household items: Usually me=74, Usually my partner=61, Usually both of us=414.

Relationships were also evident between how someone organises their household income with their partner and whose money they would usually use to pay for regular groceries, large household items or an unexpected repair bill. The majority of those who pool at least some of their income with their partner would also usually pay for each item of expenditure using money from the joint pool. For groceries, around three-fifths (59%) of those who pool a portion of their income (most/about half/some) with their partner, and just over four-fifths (83%) of those who pool all of their income with their partner usually pay for the grocery shopping from the joint pool. For large household items the figures are 71% and 87% respectively, while for unexpected repair bills the figures are 70% and 89% respectively.

Of those who said they keep all (or almost all) of their own income and do not pool any with their partner, the responses to whose money is used to pay for these items are more evenly spread. For grocery shopping, 27% of those who keep all their own money said they would usually pay for it by using their own money, 26% said they would usually pay for it using their partner's money and 25% said they would usually pay for it each using some of their own money. The equivalent figures for

large household items were 29%, 20% and 30% respectively.

For unexpected repair bills, around a third (34%) of those who keep all their own income said they would usually use their own money to pay for them. Men were significantly more likely than women (62% of men compared with 16% of women) to say that if they keep all their own income they would usually use their own money to pay for an unexpected repair bill. A quarter (25%) of those who keep all their own income said they would use their partner's money to pay for unexpected repair bills, with women being significantly more likely than men to say they would use their partner's money (40% of women compared with 2% of men). A fifth (20%) said each partner would pay using some of their own money but there were no differences in the experiences of men and women.

## **Responsibility for ensuring the household does not live beyond its means**

Those living with a partner were also asked 'who is usually responsible for trying to make sure that you and your partner don't live beyond your means?' Over half (55%) said that this was 'usually both of us', with around a quarter (26%) saying it was 'usually me' and 17% saying it was 'usually my partner'.

Women were more likely to say they have this responsibility than men, with around a third (32%) of women saying it was 'usually me' who was responsible for trying to make sure that 'you and your partner do not live beyond your means' compared with just under a fifth (19%) of men. Men were slightly more likely than women (59% compared with 52% respectively) to say the responsibility is held by both partners in the household. Those without children (aged 0-17 in the household) were more likely to say that it is the responsibility of both partners (59%) to make sure that they do not live beyond their means than those with children aged 0-17 in the household (49%).<sup>13</sup>

The person in the partnership who is responsible for making decisions on household expenditure was also typically more likely to be the person responsible for ensuring the household do not live beyond its means. Of those who said they are usually responsible for making decisions on how much to spend on grocery shopping, 44% said they are also responsible for ensuring the household does not live beyond its means, compared with around a fifth (21%) who said their partner usually makes these decisions and 16% who said the decisions are usually made by both partners. Those who said decisions on grocery shopping are usually made jointly were also more likely (65%) to say that both partners are usually responsible for ensuring the household does not live beyond its means than those who said these decisions are usually made by their partner (54%) or themselves (45%).

These relationships were also evident among those who make the decisions on expenditure on large household items, such as TVs or fridges. Almost half (48%) of those who said they usually make the decisions on how much to spend on these items said they are usually responsible for ensuring the household does not live

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<sup>13</sup> This difference was marginally significant ( $p=0.082$ )



beyond its means, compared with just over a fifth (22%) of those who said their partner makes these decisions and the same proportion (22%) of those who said the decisions are usually made by both partners. This suggests that where one member of the partnership takes responsibility for one area of financial decision-making, they are significantly more likely to take on multiple financial responsibilities for the household budget.

A majority of those who said the decisions on spending for large household items are made jointly (62%) also said that both partners are usually responsible for ensuring the household does not live beyond its means, compared with 44% of those who said they are usually responsible for these decisions on spending for large household items and around a third (34%) of those who said their partner is.

### **Whether a partner who earns twice as much should be able to buy more luxuries than the partner who earns less**

Finally, as a way of understanding how people feel decision-making within partnerships should be organised, all SSA 2019 respondents, whether in a couple or not, were asked:

Do you think the partner who earns twice as much should or should not be able to buy more luxuries than the partner who earns less?

1. Definitely should
2. Probably should
3. Probably should not
4. Definitely should not

The results are presented in Table 3.2 below, which shows that the majority of the Scottish public do not think a disparity in income within a partnership justifies a disparity in spending on luxuries. Most people thought that the partner earning twice as much should not be able to buy more luxuries than the partner who earns less, just under two-thirds (62%) saying they 'definitely should not' or 'probably should not' and just over a third (36%) saying they 'definitely' or 'probably should'. One in ten (10%) thought the higher earning partner 'definitely should' be able to spend more money on luxuries while a quarter (25%) thought they 'probably should', with a third (32%) saying they 'definitely should not' and around three in ten (29%) saying they 'probably should not'. There were no significant differences between the views of men and women on whether a partner earning twice as much should be able to buy more luxuries than the partner who is earning less.

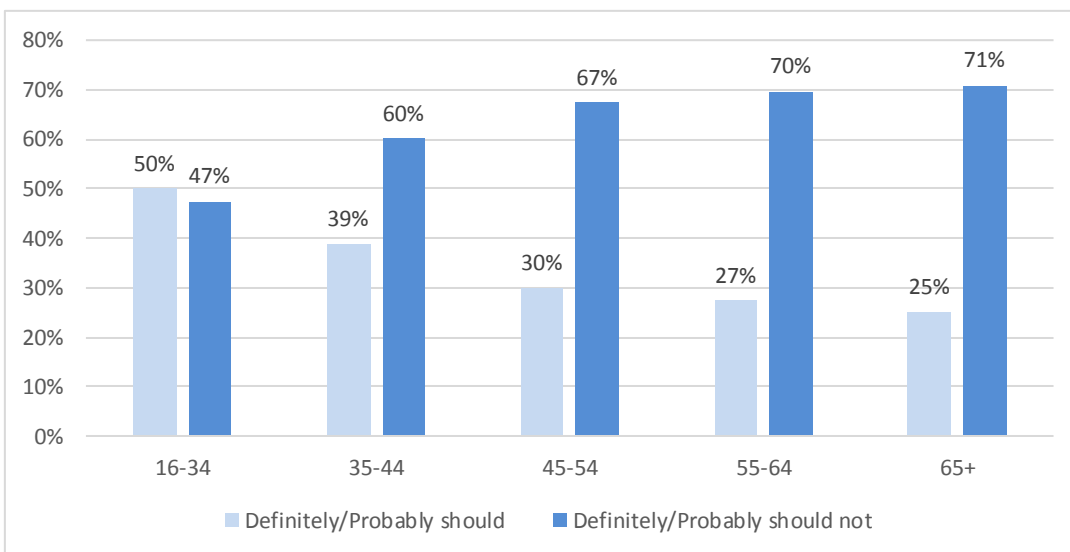
**Table 3.2: Do you think the partner who earns twice as much should or should not be able to buy more luxuries than the partner who earns less by gender**

	All %	Men %	Women %
Definitely should	10	10	11
Probably should	25	27	23
Probably should not	29	28	30
Definitely should not	32	32	33
<i>Weighted base</i>	<i>1022</i>	<i>493</i>	<i>529</i>
<i>Unweighted base</i>	<i>1022</i>	<i>474</i>	<i>548</i>

Base: all respondents

A noticeable difference was seen by age on views about whether a partner who earns twice as much should be able to buy more luxuries (see Figure 3.6 below). Young people aged 16-34 were the only age group more likely to think the higher earning partner ‘definitely’ or ‘probably should’ (50%) be able to spend more on luxuries than thought they ‘definitely’ or ‘probably should not’ (47%). All other age groups were more likely to say that the partner who earns twice as much should not be able to buy more luxuries. Generally, as people get older they are less likely to think that the partner earning more should definitely or probably be able to spend more on luxuries, with around two-fifths (39%) of those aged 35-44 years old and only a quarter (25%) of those aged 65 and over thinking this.

**Figure 3.6: Do you think the partner who earns twice as much should or should not be able to buy more luxuries than the partner who earns less by age**



Base: all respondents

Unweighted bases: Age: 16-34=182, 35-44=130, 45-54=183, 55-64=186, 65+=339. Weighted bases: Age: 16-34=300, 35-44=151, 45-54=176, 55-64=164, 65+=230.

Those who were married were significantly less likely (25%) to think the partner who earns twice as much 'definitely' or 'probably should' be able to buy more luxuries than those who were living with a partner and not married (42%), while those without children (aged 0 to 17) in the household were more likely (38%) to think they 'definitely' or 'probably should' be able to do so than those who have children (aged 0 to 17) in the household (30%).<sup>14</sup>

Interestingly, nearly half (46%) of those who were struggling on their present income thought the partner earning twice as much 'definitely' or 'probably should' be able to buy more luxuries compared with a third (33%) of those living comfortably on their present income.<sup>15</sup> Conversely, around two-thirds of those living comfortably on their present income (65%) thought the partner who earns more 'definitely' or 'probably should not' be able to buy more luxuries compared with around half of those (49%) who are struggling on their present income.

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<sup>14</sup> This difference was marginally significant ( $p=0.076$ )

<sup>15</sup> This difference was marginally significant ( $p=0.052$ )

## Chapter 4 – Restrictions on everyday living due to a lack of money or resources

This chapter discusses the findings from a series of questions which examined what restrictions exist on people's everyday living due to a lack of money or resources. SSA 2019 explored two different potential areas of impact: first, the ability to buy essential items, food and shoes; and second, whether people are not able to participate in regular leisure activities, such as going for a night out or having a regular hobby, due to a lack of money or resources.

The questions were asked of all respondents to SSA, regardless of whether they were living with a partner or not. The five specific questions were:

- Imagine you need to buy a pair of everyday shoes. Do you feel you would be able to buy a new pair right away, or would you need to save up for them?
- During the past 12 months, was there a time when you ate less than you thought you should because of a lack of money or other resources?
- Have you had a day or a night out in the past fortnight that cost money?
- How often do you stay in and not go out because you can't afford it?
- Do you have a regular hobby or leisure activity? If no:
- Is this because you cannot afford to have a regular hobby or leisure activity, or for some other reason?

### Ability to buy a new pair of everyday shoes

Nearly four-fifths (78%) of people in Scotland said that they would be able to buy a new pair of everyday shoes right away, with a fifth (20%) saying that they would have to save up first.<sup>16</sup>

There were a wide range of differences between the subgroups who would have to save up first to buy a new pair of everyday shoes. Younger people were significantly more likely than older people to say they would have to save up for a new pair of everyday shoes. Among those aged 16-34, a third (33%) said they would have to save up for them compared with around one in ten (11%) of those aged 65 and over. There were no significant differences by gender, with almost the same proportion of men (21%) and women (20%) saying they would have to save up rather than being able to buy a new pair of shoes right away. Educational attainment was also a significant determinant of people's ability to buy a pair of everyday shoes without saving. As shown in Table 4.1 below, around three in ten (29%) of both those with no formal educational qualifications and those with Standard Grade level education said they would have to save up for a pair of shoes compared with 16% of those with Higher level education and 15% of those with a degree level education.

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<sup>16</sup> 1% said 'some other arrangement'. Percentages do not total to 100% due to rounding.

**Table 4.1: Whether people are able to buy a pair of everyday shoes right away or would need to save up for them by gender and education**

	Buy a new pair right away (%)	Save up for them (%)	Unweighted bases	Weighted bases
<b>Gender</b>				
Men	77	21	474	493
Women	78	20	548	529
<b>Education level</b>				
Degree/HE	84	15	440	467
Highers/A-levels	82	16	149	160
Standard Grade/GCSE	70	29	233	230
None	70	29	187	155

Base: all respondents

People with lower household incomes were significantly more likely to have to save up for a pair of shoes than people on higher incomes (38% of those in the lowest income group compared with 5% of those in the highest income group), as were those living in more deprived areas (39% living in the most deprived areas compared with 11% of those in the least deprived areas).<sup>17</sup> Around three-fifths (59%) of those who said they were struggling or really struggling on their present income said they would have to save up for a pair of shoes compared with fewer than one in ten (8%) of those who were either living comfortably or really comfortably on their present income. Those who were unemployed were more than three times as likely as those in work to have to save up to buy a pair of everyday shoes (49% compared with 14% respectively).

People who are renting (either social or private) were more likely than those who own their home to have to save up for a pair of shoes. Just under half of those renting from a local authority (47%) and over a third of those in other social rented accommodation (37%) or private renters (37%) compared with only one in ten (10%) of those who own their home said they would have to save up for a pair of everyday shoes. Those who are living with a long-term illness or disability were significantly more likely to have to save for a pair of shoes than those living without (26% compared with 17% respectively), as were people who were not living with a partner and married (37%) compared with those who were living with a partner (10%).

<sup>17</sup> Area deprivation on SSA 2019 is measured using the Scottish Index of Multiple Deprivation (SIMD) 2020 divided into quintiles. SIMD 2020 measures the level of deprivation across Scotland – from the least deprived to the most deprived areas. It is based on 38 indicators in seven domains of: income, employment, health, education skills and training, housing, geographic access and crime. Further details are included in the separate technical report.

## Having to go with less food because a lack of income

SSA 2019 asked people whether there was a time in the past 12 months when ‘you ate less than they felt you should because of a lack of money or other resources’.

Although more than eight in ten people (82%) did not have this experience, almost a fifth of people (18%) said they had gone without as much food as they needed because of a lack of money or other resources.<sup>18</sup>

There were no significant differences between men and women, but younger people were significantly more likely than older people to say they had eaten less than they needed because of a lack of money or other resources. As shown in Table 4.2 below, around three in ten (29%) of those aged 16-34 said they had eaten less because of a lack of money or other resources compared with 7% of those aged 65 and over.

**Table 4.2: During the past 12 months, was there a time when you ate less than you thought you should because of a lack of money or other resources by gender and age?**

	Yes (%)	No (%)	Unweighted bases	Weighted bases
<b>Gender</b>				
Men	19	81	440	468
Women	18	82	519	504
<b>Age</b>				
16-34	29	71	179	296
35-44	17	83	125	146
45-54	16	84	176	167
55-64	16	84	175	155
65+	7	92	302	206

Base: all respondents

Other subgroups who were significantly more likely to say they had eaten less than

<sup>18</sup> This question has also been included on the Scottish Health Survey (SHeS) from 2017 onwards. However, the results of the SSA data are not directly comparable with the SHeS data (see <https://www.gov.scot/publications/scottish-health-survey-2019-volume-1-main-report/>). On the Scottish Health Survey the question is forwarded by an introductory statement and only asked of respondents who said that they had been worried about running out of food during the past 12 months, whereas there was no equivalent introductory statement on SSA and all respondents were asked this question. In addition, the question appears as part of the computer-assisted self-completion interview (CASI) on SSA but is part of a pen and paper self-completion on the Scottish Health Survey, which may have impacted on response.

they thought they should in the previous 12 months because of a lack of money or other resources were:

- People from more deprived areas (34% of people living in the most deprived areas compared with 6% in the least deprived)
- People from low income households (40% of people in the lowest income group compared with 7% on the highest income group)
- Those who were unemployed (48% compared with 15% of those in work)
- People living in rented accommodation (37% of those renting in the social or private sector compared with 8% of those owning their home)
- People who were not living with a partner (30% compared with 11% of people living with a partner)
- People living with a long-term illness or disability (27% compared with 13% among those not living with a long-term illness or disability)

### **Having a day or night out in the past fortnight**

SSA 2019 asked people whether they had been on a day or night out in the past fortnight that cost money. Around two thirds of adults in Scotland had been on a night out in the past fortnight that cost money (65%) compared with just over a third who had not (35%). There was no statistically significant difference by gender, with two-thirds of men (66%) and just under two-thirds of women (64%) saying they had been on a night out in the past fortnight that cost money.

How people felt about their household income was also related to whether they had been on a day or night out that had cost money in the last fortnight. As shown below in Table 4.3, those who felt they are struggling or really struggling on their present income were around twice as likely to not have been on a day or night out in the past two weeks that cost money than those who felt they are living really comfortably or comfortably on their present income (61% compared with 29% respectively).

**Table 4.3: Have you had a day or a night out in the last fortnight that cost money by gender and feelings about household income**

	Yes (%)	No (%)	<i>Unweighted bases</i>	<i>Weighted bases</i>
<b>Gender</b>				
Men	66	33	474	493
Women	64	36	548	529
<b>Feelings about your household income</b>				
Living really comfortably or comfortably on present income	71	29	618	595
Neither	62	37	279	302
Struggling or really struggling on present income	39	61	115	118

Base: all respondents

Those groups who were more likely to have been on a night out in the past fortnight that cost money were:

- Young people (73% of those aged 16-34 compared with 57% of those aged 65 and over)
- Those with higher levels of education (71% of those educated to degree level compared with 47% of those with no formal qualifications)
- People from higher income households (77% of those in the highest income group compared with 43% of those in the lowest income group)
- People living in less deprived areas (80% of those in the least deprived areas compared with 52% of those living in the most deprived areas)
- People in work (74% compared with 39% who are unemployed)
- People who own their home (71% compared with 50% of those renting from a local authority)
- People in a higher socio-economic class<sup>19</sup> (74% in managerial and professional occupations compared with 53% in routine or semi-routine occupations)
- People not living with a long-term illness or disability (72% compared with 55% living with a long-term illness or disability)

<sup>19</sup> This is measured using the most commonly used classification of socio-economic status on government surveys, the National Statistics Socio-Economic Classification (NS-SEC). The seven NS-SEC categories are; employers in large organisations, higher managerial and professional; lower professional and managerial, higher technical and supervisory; intermediate occupations; small employers and own account workers; lower supervisory and technical occupations; semi-routine occupations; and, routine occupations.



## Having to stay at home because of a lack of income

As well as asking whether people had been on a day or night out in the past fortnight, SSA 2019 asked how often people stay at home and do not go out because they are not able to not afford it, measuring whether staying at home was a choice.

One in ten people said that they had to stay at home and not go out 'very often' because they could not afford it (10%) whilst a fifth had to do so 'fairly often' (20%). Conversely, around two-fifths of people said they never had to stay in because they could not afford it (39%), with around a third saying they had to stay in 'not very often' (31%). There was no difference between the proportion of men and women responding 'very' or 'fairly often' (30% for both men and women), though men were slightly more likely (43%) than women (36%) to say they never stay at home because they cannot afford it.<sup>20</sup>

Household income was a significant determinant of a person not going out because they could not afford it. As can be seen in Table 4.4 below, around half (52%) of those in the lowest income group said they 'very often' or 'fairly often' had to stay in because they could not afford it compared with only 16% of people in the highest income group. Conversely, people in the highest income group were significantly more likely to have never had to stay in because of a lack of income compared with those in the lowest income group (48% compared with 26% respectively). Similarly, those in routine or semi-routine occupations were more likely than those in managerial or professional occupations to say they 'very often' or 'fairly often' had to stay in because they could not afford it (46% compared with 17% respectively).

**Table 4.4 How often, if at all, do you stay at home and not go out because you can't afford it by gender and household income?**

	Very often (%)	Fairly often (%)	Not very often (%)	Not at all (%)	Unweighted bases	Weighted bases
<b>Gender</b>						
Men	10	20	27	43	440	468
Women	11	19	34	36	519	504
<b>Household Income</b>						
Up to £14,300	29	23	21	26	168	130
Over £14,300 up to £26,000	12	23	31	34	193	166
Over £26,000 up to £44,200	8	22	32	38	175	188
Over £44,200	3	13	37	48	227	282

Base: all respondents

<sup>20</sup> This difference is marginally significant (p=0.062)

How a person felt about their present income was found to have a significant relationship with their ability to afford to go out. Among those who felt they were struggling or really struggling on their present income over four-fifths (84%) said they had to stay in 'very often' or 'fairly often' because they could not afford it compared with only around one in ten (12%) of those who felt they were living comfortably. By contrast, over half (56%) of the latter group said they never had to stay in because they could not afford it compared with only 2% of those who felt they were struggling or really struggling. Similarly, those living in the most deprived areas were more likely than those in the least deprived areas to state that they had to stay in and not go out 'very often' or 'fairly often' (50% compared with 16% respectively).

Additional groups who were more likely to have had to stay in and not go out because they could not afford it 'very often' or 'fairly often' were:

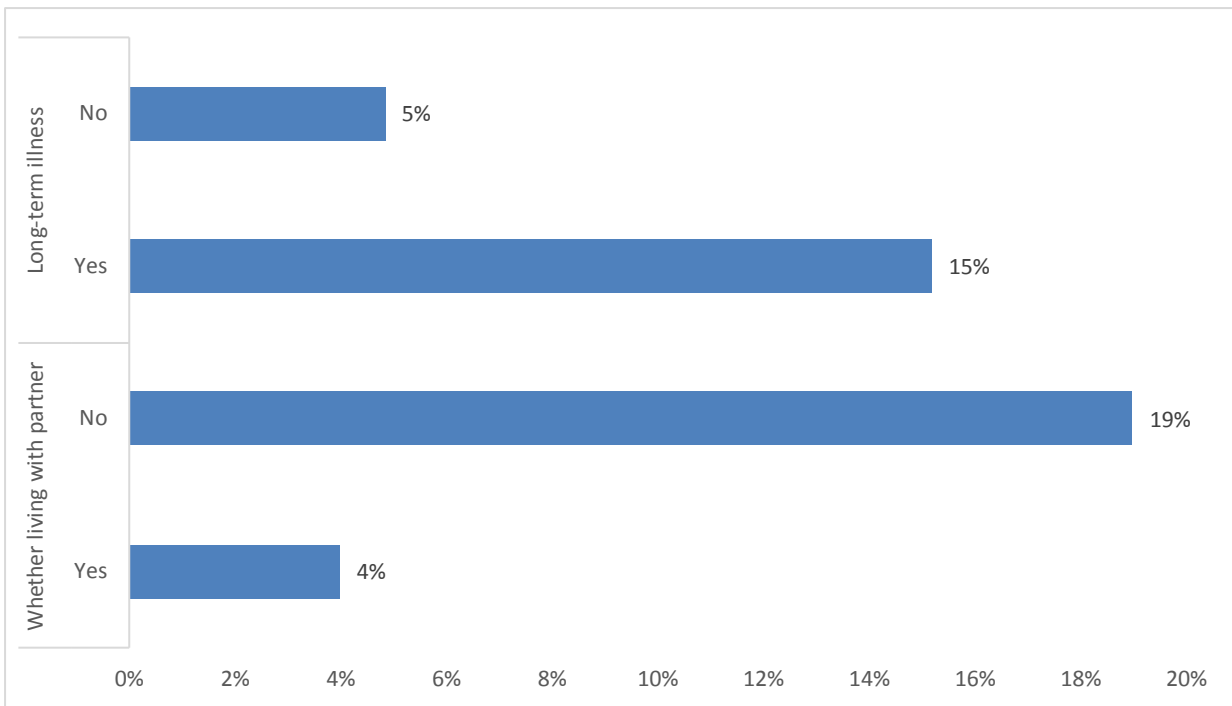
- Those who were not living with a partner (41% compared with 23% of those who were living with a partner)
- Those with children aged 0 to 17 in the household (37% compared with 26% of those with no children living in the household)
- Those living with a long-term illness or disability (37% compared with 26% of those not living with a long-term illness or disability)
- Those who were either social or private renting (50% compared with 19% of those who owned their home)
- Those who were unemployed (71% compared with 29% who were in work)

### **Not being able to afford a hobby**

SSA 2019 asked whether people took part in a regular hobby or leisure activity. Those who said they did not were then asked whether this was because of a lack of income or for some other reason.

One in ten people (10%) said they were unable to have a regular hobby or leisure activity because of a lack of income. Men were slightly more likely (13%) than women (8%) to say they could not afford to have a regular hobby, though the difference was not statistically significant. As shown in Figure 4.1 below, differences were seen by whether someone was living with a partner (19% of those not living with a partner compared with 4% of those who were) and whether a person was living with a long-term illness or disability (15% compared with 5% without).

**Figure 4.1: Cannot afford to have a regular hobby or leisure activity by long-term illness or disability & whether living with a partner**



Base: all respondents

Weighted bases: Long-term illness: Yes=127, No= 129; Living with partner: Yes=158, No=99:

Unweighted bases: Long-term illness: Yes=143, No=130; Living with partner: Yes=139, No=135.

In addition, those who are struggling on their present income were significantly more likely than those who are living comfortably on their present income to say that they could not afford to have a regular hobby or leisure activity (30% compared with 1% respectively). And around a fifth (21%) of those in the lowest income group said that they do not have a regular hobby or leisure activity because they are not able to afford it compared with only 2% of those in the highest income group.

## Chapter 5 – Conclusions

This report presents findings from the Intra-Household Distribution of Resources module within the 2019 Scottish Social Attitudes Survey. It provides valuable insight into how couples in Scotland organise their income and financial responsibilities, and who in Scottish society is not able to afford basic essentials or take part in leisure activities.

The findings from this report will not only contribute to the wider policy context on gender equality but will also serve a specific purpose in aiding the development of a new Gender Equality Index. This is being created by the Scottish Government and the findings from this report will provide a set of measures to inform a baseline for the ‘money’ domain of the new Index.

The most common way people living with a partner organise their own income is to put all of it, or nearly all of it, into a joint pool and the majority of those living with a partner also organise their income in the same way their partner does. Women are more likely than men to keep all of their own income, while men are more likely than women to put all of it into a joint pool with their partner. Those on lower household incomes, older people, those living with a disability and those who are married are more likely to pool all their income and keep none (or almost none) of it themselves.

Women are over seven times more likely than men to say that child benefit is paid into their own account, although the most common way child benefit is paid is into a joint account with nearly half saying this was the case. In contrast, men are more likely than women to say that the accommodation they own or rent is in their name only, although around three-quarters of people living together say that their accommodation is owned or rented in both their names. Four-fifths of married couples own or rent their accommodation in joint names compared with only around half of those living with a partner and not married. This suggests that marriage gives couples additional joint responsibilities and financial security compared with those who are living together and not married.

Decisions on how much to spend on larger household items are more often taken by both partners who are living together than decisions on how much to spend on grocery shopping. Women are more likely to make the decisions on how much to spend on groceries than men, while decision-making on large household items is split more or less equally between the two genders, suggesting that a traditional view that the food shopping is a woman’s responsibility still persists. Married couples are less likely to say it is usually both partners who make decisions on groceries than those who are living with a partner and not married but are more likely to say that it is usually both partners who make decisions on how much to spend on large household items.

Around three-fifths said that the money they use for groceries, large household items and unexpected repairs comes from a joint pool. The majority of those who make joint decisions on how much to spend on groceries and large household

items and the majority of those who pool at least some of their income also use a joint pool to pay for these items. Men are more likely than women to say that they would usually use their own money to pay for large household items, like a TV or fridge, or for an unexpected repair bill, while women are more likely than men to say they would usually use their partner's money.

Women are more likely than men to say they are the person responsible for ensuring the household does not live beyond its means, as is the person in the partnership who is responsible for making decisions on household expenditure on groceries or on large household items. Similarly, those who said decisions on purchases are usually made jointly are also more likely than those who said these decisions are usually made by their partner or themselves to say that both partners are usually responsible for ensuring the household does not live beyond its means.

The majority of the Scottish public do not think a disparity in income within a partnership justifies a disparity in spending on luxuries. Most people thought that a partner earning twice as much as the other partner should not be able to buy more luxuries than the partner who is earning less. Younger people are the most likely to think the higher earning partner should be able to spend more on luxuries and as people get older they become less likely to think that the partner earning more should be able to spend more on luxuries.

Around a fifth of people in Scotland are not able to afford basic essentials, such as a pair of everyday shoes, without first saving up for them, or have had to go with less food than they thought they should due to a lack of money or other resources. A third have not been on a day or night out that cost money in the past fortnight or have stayed in because they could not afford to go out 'very' or 'fairly often'. One in ten people said they did not have a regular hobby or leisure activity because they could not afford to have one.

Those in the lowest income group and those living with a disability are more likely to have said that they have not been able to afford basic essentials or take part in leisure activities on all five measures included in the survey. The unemployed, those living in the most deprived areas, and renters are also more likely to have experienced at least some of these deficits than their counterparts.

Those living with a partner are less likely to be both unable to afford the basic essentials and unable to take part in leisure activities, with those who are single, divorced, separated or widowed being more likely to have gone without food, have had to save up for a pair of shoes and had to limit their leisure activities due to a lack of money. In addition, younger people are significantly more likely than older people to have said that they have gone with less food than they should or would have to save up before being able to buy a pair of everyday shoes.

The relationship between how income is organised between couples, who makes financial decisions on everyday items or larger, one-off, purchases and the sharing of financial assets is complex, with no one clear pattern emerging. Women are more likely than men to keep all of their own income, are more likely to have child benefit paid to them and make decisions on grocery spending but men are more

likely to use their own money to pay for large household items and sudden repairs and more likely to have the accommodation they live in with their partner in their name. Women, however, appear to be taking on more of the responsibility for budgeting within the household as they are more likely than men to say they are responsible for ensuring the household does not live beyond its means. What is clear is that being married rather than living with a partner leads to a greater sharing of financial responsibilities and pooling of resources. Living with a partner, whether married or not, was also shown to be a protective factor in relation to being able to afford basic essentials and leisure activities, whereas those in low income households, such as the unemployed and those living with a disability were significantly more likely to lack access to both essential items and social activities.

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