the Sociological Review

Article

The Sociological Review
1–20

DOI: 10.1177/00380261251320036
journals.sagepub.com/home/sor
Sage

Motherhood and money: How motherhood shapes everyday financial practices

Anne Angsten Clark
Centre for Innovation and Entrepreneurship, University of Bristol, UK

Hayley James
Centre for Personal Financial Wellbeing, Aston University, UK

Abstract

This article contributes to the growing everyday financialisation literature by exploring how motherhood shapes financial practices and household financial management. Existing literature on finances in different-sex partnerships has identified gendered practices, echoing the unequal gendered division of labour. We contribute to this literature by demonstrating that it is not simply gender but more specifically norms of motherhood that formulate inequities in how family finances are managed. Based on interviews conducted by and co-analysis sessions with community researchers, we explore how the economic reality and social construct of motherhood places the responsibility for family wellbeing on mothers as individuals rather than collective welfare solutions. The three impact areas we identify – reduced income, increased financial, emotional and cognitive labour, and internalised responsibility – show the financial and mental burden that falls on mothers while conveying a sense that the resulting pressure is a personal, rather than societal, failure. Our findings highlight the need to find ways to support mothers without furthering the internalisation of responsibility. They also raise questions how other socio-cultural constructions shape financial practices and exacerbate inequalities, which should be taken account in everyday financialisation literature.

Keywords

financial management, financialisation, gender, motherhood, participatory research

Introduction

Over the last decades, the socio-economic landscape in the UK has been dominated by processes of financialisation, along with individualisation and responsibilisation – dynamics that place the responsibility for providing for personal wellbeing on

Corresponding author:
Anne Angsten Clark, University of Bristol, Senate House, Tyndall Avenue, Bristol, BS8 1TH, UK.
Email: Anne.angsten-clark@bristol.ac.uk

individuals and their networks, rather than collective welfare solutions (Berry, 2021; Erturk et al., 2007; Martin, 2002; Rowlingson, 2002; Smith, 2017; van der Zwan, 2014). While a growing body of research explores how people respond to these processes, it (a) mostly focuses on single aspects of financial experience, for example pensions or debt, rather than drawing on lived experience of overall financial management, and (b) predominantly regards individuals as units rather than exploring how social norms, relational factors and identity shape financial practices (for exceptions see Griffiths, 2017; Kirwan, 2020; Smith, 2017).

One of the areas that has been up until now under-examined in the everyday financialisation literature is gender. Gender inequalities in financial outcomes are well documented, as demonstrated by phenomena such as the gender pay and pension gaps (Ginn, 2003; Moehring, 2017; Price, 2007). Another strand of literature documents inequalities within different-sex partnerships where women are more likely to experience deprivation and financial dependence than men (Bennett, 2013). Finally, emerging research finds that gender shapes how individuals practise finance, meaning how they perceive and interact with financial matters (Agunsoye, 2021; Agunsoye & James, 2022; Montgomerie & Tepe-Belfrage, 2016).

However, this work on gender and finance has not systematically explored to what extent these gender disparities hold between different family forms, including those with or without children. Furthermore, while literatures raise motherhood as an inhibitor on income and wealth at the societal and family levels, it has not considered to what extent the experience of motherhood feeds into financial decision-making (Nyman et al., 2013). This is an important gap to address to better understand gendered financial inequalities in the context of financialisation, individualisation and responsibilisation, processes which put more emphasis on individuals to handle their finances in what are portrayed as rational and responsible ways. In this article, we draw on interviews with mothers with or separated from different-sex partners conducted by community researchers during two participatory research and design projects to explore to what extent the experience of motherhood – as both a social identity and economic reality – shapes financial practices, roles and responsibilities in different-sex relationships.

We identify three themes that demonstrate how motherhood impacts participants' financial lives:

1. **Reduced income** as a consequence of the double burden of serving as primary caregivers to children and the resulting limited ability to participate in paid work, exacerbated by barriers related to childcare.
2. **Increased financial, cognitive and emotional labour** as mothers describe carrying a disproportionate responsibility for children's and household expenses combined with the cognitive and emotional labour of managing those expenses.
3. **Internalised responsibility** as mothers express pride in managing for their family and being in control of their finances, yet often focus on their own perceived shortcomings rather than structural or gendered inequalities.

Our analysis shows that, in the context of societal pressure to provide for your own welfare, social norms around motherhood exacerbate the financial burden on mothers in different-sex relationships while conveying a sense that the resulting pressure is a personal, rather than societal, failure. This highlights the need to further explore how identity shapes financial management to prevent the accumulation of burdens on mothers in ways which exploit this internalisation of responsibility.

The remainder of the article is laid out as follows. Firstly, we review existing literature on financialisation, the link between gender and finance, and the social norm of motherhood. We then describe the research design, methods, sampling and data collection that we undertook within two participatory research and design projects conducted in Bristol, United Kingdom, before going on to detail the key findings induced from these. We conclude with a discussion on the research and policy implications of our findings.

Literature background

The changing financial landscape

Over the last 30 years, the socio-economic landscape in the UK has been dominated by the intertwined processes of financialisation, individualisation and responsibilisation (Berry, 2021; Erturk et al., 2007; Martin, 2002; Rowlingson, 2002; Smith, 2017; van der Zwan, 2014). Financialisation refers to the increasing importance of financial tools, techniques and organisations in social, political and economic landscapes (van der Zwan, 2014). Individualisation describes changes in economic structures and policies which have made work more fragmented and less stable, while nevertheless making participation in paid work the bedrock for entitlement (Daly & Scheiwe, 2010). Finally, responsibilisation indicates the idea that individual agency can mitigate and overcome challenges (Wright, 2016), often resulting in solutions which seek to educate or inform individuals, rather than tackle the systemic issues (Montgomerie & Tepe-Belfrage, 2016).

While considered analytically distinct concepts, these processes together result in aspects of our socio-economic lives becoming subject to the tools and rationales of finance, with responsibility for covering needs placed firmly on the shoulders of individuals (Erturk et al., 2007). This is particularly true for elements that would have been covered through collective welfare systems, such as pensions, housing and education, where individuals are expected to engage with financial products to meet their welfare needs (Montgomerie & Tepe-Belfrage, 2016; van der Zwan, 2014).

A growing body of research has challenged the model of a 'financial subject', a rational individual who makes decisions to maximise outcomes, which underpins these changes (Erturk et al., 2007). Feminist scholars have critiqued the purported gender-less nature of such models, which fail to acknowledge the patriarchal ideals in operation (Agunsoye & James, 2024; Montgomerie & Tepe-Belfrage, 2016; Wright, 2016). Building on this critique, there is growing interest in developing a better understanding of how people are dealing with these societal phenomena in their everyday lives (Aldridge, 1998; Evans & Gregson, 2023; Smith, 2017). This emerging body of research, employing the lens of everyday financialisation, highlights that financial practices in everyday life represent complex processes of meaning-making, informed not only by the new expectations put upon them but also by existing socio-cultural identities and values

(Agunsoye & James, 2024; Evans & Gregson, 2023). These financial meaning-making processes give impetus to new cultural norms dictating how to engage with everyday finance (Agunsoye, 2021; Aldridge, 1998; Smith, 2017).

However, this research has often focused on individuals as atomic units, where social and relational factors have been accounted for as descriptive rather than explanatory factors. As such, there is little exploration of how social and relational dynamics shape financial practices (Agunsoye & James, 2024). The limited research that has examined such dynamics demonstrates that they are fundamental to understanding how individuals conduct their finances, such as involving debt (Kirwan, 2020) and informal borrowing (Smith, 2017). Therefore, there is a need to understand the meaning-making processes that have been found to underscore financial practices within the social and relational contexts in which they arise. An example of this is understanding how gender, as an element of social and relational construction, shapes financial practices.

Gender and finance

Everyday financialisation literature has started to address gender as a major aspect of financial experiences (Agunsoye & James, 2022, 2024; James & Agunsoye, 2022). There are three facets to this, at the structural level, at the household level and at the level of personal meaning-making.

First, at the structural level, evidence on financial access, participation and accumulation consistently identifies gender as an axis of inequality in income and wealth accumulation. These gaps are driven by labour market inequalities which pattern financial outcomes. Much of the evidence examining these gaps points to the wage gap as well as the cumulative impact of limited access to and participation in paid employment, for example, contributing to the significant gender pension gap (Ginn, 2003; Moehring, 2017; Price, 2007).

Second, at the household level, research finds that, in different-sex relationships, practices of managing finances, and the roles and responsibilities behind them, sustain gender inequalities in income and wealth. This has led to awareness of what has been called the double burden, where the burden of care and reproductive work for the family fall disproportionally on women's shoulders, reflecting the traditional homemaker–breadwinner roles (Bisdee et al., 2013; Pahl, 1980), while also being expected to undertake paid work (Bennett, 2013; Daly & Scheiwe, 2010). There are also less visible asymmetries where women take on tasks with more emotional and cognitive labour (Daminger, 2019; Sonnenberg, 2017). Some evidence finds that traditional household roles are slowly changing in line with increasing gender equality, as more households employ practices deemed joint or equal, including keeping finances separate (Bennett et al., 2010; Hu, 2021; Kan & Laurie, 2014). Yet these separate practices can disguise inequalities, as differences in labour may be less visible, for example, where women do more of the physical or cognitive work, without having a fair share of decision-making power (Daminger, 2019; Dean et al., 2021; Wong & Daminger, 2024).

While the first two facets of the relationship between gender and finance have primarily focused on income and wealth, the third draws on the everyday financialisation literature and documents how gender shapes how people make sense of their money (Agunsoye

& James, 2022; James & Agunsoye, 2022). Women in different-sex relationships tend to see spending on the family as personal consumption, while men's consumption may be socialised as family spending (Bennett, 2013; Bisdee et al., 2013; Goode et al., 1998; Vogler et al., 2008). Similarly, there tend to be gendered patterns around savings practices and asset accumulation, which maintain men's greater access to these resources (Agunsoye et al., 2022; James & Agunsoye, 2022; Vogler et al., 2008).

However, in identifying these gendered patterns, predominantly amongst people in different-sex relationships, these bodies of work have often failed to unpack the role of parenthood. Much of the research on household practices has focused on different-sex couples with children, without interrogating the extent to which having children impacts money management practices (see for example, Bennett et al., 2010). Where research has considered different-sex couples with and without children, it has identified that parenthood does change household financial management (Kan & Laurie, 2014; Vogler et al., 2008). Despite growth in the UK, there is little research on parenthood and financial management in other family structures, including same-sex partnerships and transnational families, although some evidence suggests that those households still perform gender within household structures (Farrell et al., 2012).

Notwithstanding this gap, we suggest that the life-course event of becoming a parent contributes to the gendered patterns of money management identified in the literature. For example, recent research breaking down the gender pension gap has demonstrated that women who are mothers fare worse than women who are not mothers because of limitations on their ability to accumulate workplace pensions (Corfe, 2022; Phoenix Insights, 2022). However, we know less about how being a parent feeds into the meaning-making processes of (gendered) personal or family financial management (Nyman et al., 2013). Building on literature which demonstrates the social and relational context of everyday finance (Kirwan, 2020; Smith, 2017), we seek to examine how the experience of motherhood shapes how women perceive and perform finance.

Understanding motherhood

Motherhood is a key facet of many women's lives which impacts on their wellbeing (Clisby & Holdsworth, 2014). Research has identified the rise of the ideology of 'intensive motherhood', a term coined by Hays in the 1990s to describe the expectation that mothers should be the central caregivers of their children and that 'proper' mothering was 'child-centred, expert-guided, emotionally absorbing, labour-intensive, and financially expensive' (Hays, 1996, p. 54; see also Budds et al., 2017; Johnston & Swanson, 2007; Sakaluk et al., 2019). This is a culturally and temporally specific ideology which has become dominant in Western societies, perhaps paradoxically, in the wake of women's increasing engagement in the workforce since the 1970s (Hays, 1996). As this cultural ideology has permeated women's lives, studies have explored how it intersects with employment decisions: for example, observing how women rationalise the need to prioritise childcare over paid employment, even when this goes against their preferences, to meet the demands of intensive motherhood (Sakaluk et al., 2019). Mothers are found to engage in cognitive acrobatics to manage the tensions between the expectations of motherhood and paid work (Johnston & Swanson, 2007).

How the ideal of intensive motherhood impacts financial decisions has been less explored than work decisions. The limited evidence available suggests that motherhood norms shape women's responses in complicated ways which could affect long-term financial wellbeing. For example, Griffiths (2017) finds that, as welfare support is contingent on total household income, mothers often make decisions about their relationships and living arrangements which seek to avoid losing their independent income: for example, avoiding entering partnerships which would limit their financial autonomy even if the partnership would improve the financial position of the household.

These examples point to the need to examine the financial practices associated with motherhood to better understand how mothers are impacted by the context of financialisation, individualisation and responsibilisation, which put new and greater burdens on individuals to provide for their own welfare in rational and responsible ways. Our research question is: How do the experiences of motherhood, including the social construct and economic reality of it, shape financial management and roles within families?

Research methodology

Over the course of 2022, we conducted two participatory research and design projects to explore the lived experience of financial resilience and collaboratively develop new ideas to support it. In the first project, we partnered with a local community organisation and four community researchers to explore financial resilience in the context of their neighbourhood. In the second project, in collaboration with a credit union and three community researchers, we focused specifically on the experience of mothers in striving for financial resilience. Both studies received ethical approval from the University of Bristol.

The focus of these projects was on financial resilience and its social, financial and institutional enablers. Yet, in co-analysis sessions with community researchers, insights also emerged regarding the financial responsibilities mothers bear, particularly around intra-household dynamics and how mothers view their own role. Intrigued by these insights, we re-examined the accounts of mothers across both projects for this article.

Research approach

The initial project aim was to highlight the perspectives and lived experiences of our research participants, while focusing on the problem to be researched and the real-world application of that research (Feilzer, 2009). During project design, we thus drew on principles of participatory and community-based research and design, notably co-leading both projects with community researchers and local partners, prioritising mutual learning, and using an iterative process focused on generating ideas and policy-relevant recommendations (Banks et al., 2013; Bustamante Duarte et al., 2018; Di Salvo et al., 2013; Guta & Roche, 2014).

Recruitment and sampling

Local partners recruited community researchers through their existing networks. In the first project, the community organisation reached out to their network directly – encouraging those they thought would be a good fit due to their own experience and connections in the community. They recruited four community researchers – two men and two women – who were residents of the community, had been served by the organisation in the past, and represented the diverse makeup of their community. In the second project, the credit union nominated one employee to serve as community researcher and liaison for the project and then recruited two further researchers through their members' network. All three community researchers of this project were mothers at different life stages: one retired with adult children and two working with younger children.

Community researchers in both projects employed a purposive sampling approach to recruiting participants. We encouraged researchers to recruit participants of different ages, ethnicities and household setups, who they thought had some personal experience of financial struggle. We did not set specific recruitment targets, however, or screen for income levels, to provide researchers with the freedom to represent different voices.

Interviews and co-analysis

Both projects used a semi-structured interview format that allowed participants to shape the narrative and focus on the topics that mattered most to them. During interviews, community researchers together with the participant documented what was being discussed on a shared piece of paper using keywords and visuals. The resulting map of the participant's financial life showed the participant with key demographics at the centre and then around them their income sources, main expenses, how they balanced the two and managed shocks, as well as their worries and hopes for the future.

After each interview, researchers took a picture of the map and recorded two voice notes: one describing the interview and highlighting key points and one reflecting on their own impression and takeaways. Uploading these immediately after interviews allowed community researchers to work independently while still providing university researchers with the opportunity to follow along, document interviews, and prepare for co-analysis sessions.

Together with community researchers and local partners, we collaboratively induced key themes and insights during those co-analysis sessions, focused on the question of what enabled financial resilience for participants. We started each session with community researchers recounting their interviews and main takeaways, then used different facilitation techniques to encourage the group to challenge each other's accounts, discuss similarities and differences, and highlight overarching themes. Once themes such as a stable income, dependable childcare and strong community ties had started to emerge, we mapped these out on a growing mural on the wall – noting down links, moving them around, adding and removing with each session and further interviews. Following analysis, the group held several sharing and design sessions where community researchers presented their findings to participants, suggested opportunities for change, and brainstormed and prioritised ideas for action with members of the partner organisations (see Angsten Clark et al., 2024 for a full account of the analysis and results for financial resilience).

For this article, we as university researchers then re-examined the accounts of mothers within the sample. Building on the themes and insights generated through the co-analysis process, particularly in the second project focused on mothers, we dived back into the accounts of mothers to flesh out the initial findings using a lens particularly interested in the social identity and economic reality of motherhood with regard to household financial management.

Participant demographics

In this analysis, we use the responses from 24 female participants who had children to investigate the experience of mothers. The sample captured some of the increasing diversity in family structures – 13 mothers were single mothers, one was cohabitating with a partner, and 10 were married – but only reflects the experience of mothers with (former) different-sex partners. These mothers may be considered more likely to employ traditional gendered household roles and therefore allow us to interrogate the extent to which this plays out in financial practices. However, it is noted that this may not speak to the experience of mothers in same-sex partnerships or other family structures who may employ other demarcations of family roles and responsibilities which deserve specific interrogation.

The sample was mostly made up of black (12) and white participants (11) with one Arab participant. Slightly over half of the mothers were employed or self-employed (14) with the rest either not working (7) or retired (3). The sample was relatively split between those who owned their house (14) and those renting from the council or a housing association (10). Six mothers considered themselves or someone in their household disabled or suffered from a long-term health condition.

Findings

The accounts of the mothers interviewed illustrate how their financial lives are impacted by the social identity and the economic reality of motherhood. We identify three themes, as noted earlier:

1. **Reduced income** as a consequence of the double burden of serving as primary caregivers to children and the resulting limited ability to participate in paid work, exacerbated by barriers related to childcare.
2. **Increased financial, cognitive and emotional labour** as mothers describe carrying a disproportionate responsibility for children's and household expenses combined with the cognitive and emotional labour of managing those expenses.
3. **Internalised responsibility** as mothers express pride in managing for their family and being in control of their finances, yet often focus on their own perceived shortcomings rather than structural or gendered inequalities.

While these themes emerged from the accounts across our sample, they are strongly connected to and most powerful when told as stories of individual participants. In the following sections, we illustrate the impacts induced in the analysis of all interviews through the stories of four participants, who represent the diversity of our sample, yet also illustrate common experiences amongst the group:

- Hadija[1] is a single mother of children from nursery to secondary school age who came to the UK as a refugee. She is currently unemployed. The father of her children provides occasional financial support and visits but is no regular presence or contributor.
- Iris is recently separated from the father of her children, who are of nursery and school age. She works part-time and receives support from her former partner. Iris is in the process of separating her finances from her ex-partner's.
- Melina has nursery age children and works part-time. She lives with her partner, who works full-time. They own their house and each cover part of the household expenses.
- Anna is the mother of school age children and does not currently work. She lives with her husband, who works full-time. They have separate financial accounts and each cover part of the household expenses.

Reduced income

Reduced and/or unpredictable income due to childcare responsibilities was a reality for participants across our group of mothers, echoing the double burden: serving as primary caregivers while also being expected to participate in paid work (Bennett, 2013; Daly & Scheiwe, 2010). This was made worse by a lack of affordable and convenient childcare. Rather than being able to rely on provision through communal support or equal sharing of responsibilities with a partner, the norms of intensive motherhood placed the burden of childcare – both in time and resources – on mothers' shoulders, exacerbating the economic pressure of a decreased income.

Hadija, Iris, Melina and Anna's stories each demonstrate different aspects of the lived experience of the double burden:

As a single mother with little support from her former partner and the added challenge of being a migrant to the UK, **Hadija** struggles to find employment that pays sufficiently to cover the cost of childcare. Yet without childcare and a job, it is difficult for her to have the time or resources to gain qualifications. She has not been able to find work that either fits within her limited availability between nursery hours, school drop offs, pick-ups and term holidays or pays sufficiently to cover the cost of additional childcare:

> I would like to work when my children are grown a little bit. [. . .] Any job. [. . .] [I would need] someone to look after my children full-time. That is the main thing I would need.

Like Hadija, **Anna** has struggled finding work that is flexible enough to cover her childcare responsibilities and currently receives Universal Credit. Because she is in a relationship, the amount she receives fluctuates monthly depending on her husband's salary. Her experience shows the uncertainty that this dependency generates for mothers (Griffiths, 2017). Anna describes how uncomfortable, yet powerless, she feels in this situation:

> My income is changing every time. My income is not the same. Sometimes it's more, sometimes it's less. Because our Universal Credit is joint account. I receive the money, but the benefits

> depend of my husband's salary. His salary is much bigger now so I receive less. [. . .] I'm worried because we don't know what our benefits will be in the future and I would like to work to not worry about that. Because our benefits are down sometimes and sometimes up. And I'm scared. I don't want to depend on my husband's salary. I don't feel okay with that. But I can't do anything at the moment because [my children] need me.

Melina's story highlights an experience that came through across accounts in our sample. After returning to work part-time after maternity leave since the birth of her second child, Melina expresses a feeling of guilt for having been on maternity leave 'too long' and describes the struggle of trying to work her way out of the debt she occurred during that time:

> [I get] excited for payday and then stressed two days later because there's nothing left and I'm back in my overdraft because I spent too long on maternity leave. [. . .] That's part of the reason why my Gran helps out but even with that help it's still not quite enough. It's just sort of scraping by the amount I need to get through for the month. But with being off for so long on maternity leave and obviously you don't get paid for the last three months or something, I went into my overdraft, I haven't managed to get back out of it. So every month, I come out by a couple of pounds and I go straight back in.

Like Melina, **Iris** works part-time due to childcare responsibilities. Her example shows not only the short-term consequences of reduced hours and income in the present, but also the potential future impact of choosing work which suits caregiving responsibilities, rather than being able to exploit new opportunities:

> I feel quite strongly that women get a bad deal around that [childcare] because it really affects their work. [. . .] I'm part-time and what that has meant is that I sacrifice part of my salary so that I have a day with my youngest once a week. Even though that's not an outgoing, I earn less. [. . .] At work at the moment, we're going through a review. [. . .] If I did lose my job, [. . .] what worries me is not having that stability. My job is so flexible, we get things like parental leave, we get quite good holidays, we get quite good pensions. [. . .] And that's probably one of the reasons I've stayed here so long especially having two kids. It's stable and that means a lot to me.

Increased financial, cognitive and emotional labour

In the interviews, the emotionally absorbing and financially expensive nature of intensive motherhood (Hays, 1996, p. 54) became visible as mothers expressed the burden of managing and caring for household and children's expenses. Their experience echoes the invisible, boundaryless and enduring work of both cognitively and emotionally managing the wellbeing of household members that is often associated with women in different-sex relationships (Daminger, 2019; Dean et al., 2021). This remained true for the mothers who had separated from their different-sex partners.

The experiences of Hadija, Iris, Anna and Melina exemplify the different ways these various types of labour manifested across our sample:

Without reliable support from her former partner, **Hadija** is solely responsible for the financial, cognitive and emotional labour of providing for her family. With limited income, she relies on a careful system of managing debt and credit to provide for her family:

> I use credit cards and overdraft. [. . .] [I pay them back] bit by bit. When they send me a letter, then I pay that, then another one. [. . .] Sometimes, I borrow from my sister [. . .]. There is no interest when she loans me. [. . .] Sometimes when I need to pay back overdraft, she gives me the money and I pay back the bank [. . .] I try for myself to [always] leave some money on the cards. [. . .] I always take the overdraft, but I leave some money in there. [. . .] So if my If my children want milk, want food, I'm not empty handed, I've never been empty handed. [. . .] Not saving, just leaving it for one week. You have to because you got children.

Anna and **Melina** both live with the fathers of their children. Yet, as for many participants in relationships in our sample, their finances are not jointly managed. Instead, each partner covers different expenses, with fathers covering larger expenses and mothers managing and paying for their children's and day-to-day household expenses. However, these expenses, while sometimes smaller in value, were usually more numerous and variable. The separation of financial responsibilities therefore obscured these disparities in cognitive and emotional labour (Daminger, 2019; Wong & Daminger, 2024).

Melina's partner pays for larger expenses such as the mortgage, while she covers most bills and day-to-day spending:

> He earns quite a bit more than I do and he's fulltime. They're [the larger expenses] almost the easier ones to look after and they're more expensive and he's got more coming in. So with me working part-time, I can kind of make sure everything is looked after. I can check on accounts and stuff where he won't necessarily have the time to do that. He just has everything set up to go out of his account. [. . .] You sometimes get those letters to your door box that you don't want to see and I just get to keep on top of that more because I'm at home and can do that whereas he's not always.

She uses a system of carefully tracking her balance and expenses to manage her money:

> I've got my own way of tracking my spending and how much I've got left. It makes sense to no one other than me [. . .]. I've tried all sorts of different budgeting apps and ways that a lot of other people do it and it just doesn't work. [. . .] It's a big old list. It's an idea of what I've got coming in and then what I've got going out. [. . .] I just have it in there that it's expected to go out. And then I work out how much will be going out that month. And then every now and then I will go back and make a note of what my balance is at the moment, how much is left to leave my account, how much will be in my account after that's taken [. . .]. And then I just try and check my bank app as often as I can. I used to be really scared of doing that. But I just check it, see what my balance is, and it stops me buying things unnecessarily because I know I don't have the money.

Like Melina, **Anna** is in charge of household and children's expenses. She recognises an imbalance where she ends up paying for more while earning less:

> We're supposed to share our expenses, but mine are bigger than his and I'm not okay with that because his salary is bigger than mine. [. . .] Sometimes he's giving me money. [. . .] But sometimes, he doesn't have no money in his account and he doesn't feel so nice because I have

> more money than him. [. . .] Because I know what to do with the money, I know how to manage my money and I don't want to spend my money on things that I don't need to.

Nevertheless, Anna values the independence and control over her finances she has by keeping accounts separate:

> We have separate accounts and I would like to maintain that for a long time. I don't want to have a joint account because we've had some issues in the past and I don't feel very well with joint account. I would like to have my own money.

Anna justifies the need for control over finances to meet the needs of their children, suggesting that this is something her husband does not prioritise to the same extent (Bennett, 2013; Daminger, 2019):

> Two years ago I had an issue with my husband. He spent too much money on things we didn't need. Because of him, I choose to put away some cash which is great because I'm more responsible than my husband and I need to take care of my kids.

Similarly, **Melina** also feels that her partner does not anticipate future financial needs in the same way as she does:

> I put [amount] aside each month. Next month, we've got my son's birthday which we got to organize and that's gonna take a chunk. My overall aim is to save enough up so that I can move it straight back into my normal account to pay off my overdraft [. . .]. It's basically that sort of buffer, I have that money, it's there if we need it. Because my partner doesn't save which does my head in.

Finally, **Iris**'s story exemplifies an awareness of the labour–power imbalance identified in household practices amongst different-sex couples (Daminger, 2019) and how financial concerns shape decisions about households and relationships (Bisdee et al., 2013; Griffiths, 2017). Iris felt her partner had power over spending decisions, with little room for her to intervene. While leaving the relationship has meant increased responsibility, she prefers to be fully in control:

> Over the last year and a half, I've been slowly separating myself financially. [. . .] Actually, I think, it's been quite a positive thing for me. He was never very good with money, I don't think. [. . .] He had mental health issues and basically would spend a lot of money and rack up a lot of debt. I knew about a certain amount of that and that used to stress me out a lot. [. . .] I had 13 years of trying to manage his finances as well as mine which was just the most stressful thing ever. And turns out it was a bit pointless anyway because he was spending lots of money that I didn't know about. [. . .] No matter what happens in the future, anyone I meet in the future, I'm never going to get myself involved with them financially. However good they seem with money, I'm not doing it. I'm stood on my own two feet and I'm not gonna do that again.

Internalised responsibility

The previous two sections have concerned how mothers manage their finances. In this section, we build on those to consider how mothers make sense of those practices, as part of the meaning-making processes of doing finance (Agunsoye & James, 2024; Evans & Gregson, 2023; James & Agunsoye, 2022).

Across the sample, the mothers shared a strong sense of internalised responsibility, describing the pride they had in providing for their children and managing household finances, yet often feeling they were still falling short. They focused on their own efforts and perceived shortcomings rather than express dissatisfaction at the lack of support they had access to. We suggest that the combination of the norms of intensive motherhood and the context of financialisation, individualisation and responsibilisation left mothers feeling they were constantly failing yet the responsibility for that was within themselves.

Hadija, Iris, Melina and Anna's situations differ – from single mothers to those in partnerships and from those out of work to those working alongside childcare – yet their accounts of internalised responsibility were surprisingly consistent and representative of the larger sample: expressing pride, the stress of being primarily responsible for financial matters, along with a reluctance to expect or ask for support.

Hadija takes pride in how her community views her and her ability to take care of her children. Yet this also makes her reluctant to ask for help:

> Everybody who knows me, they say I manage well. I never borrow anything. I never say I need something. Not needing anybody. [. . .] I'm very proud to manage myself. [. . .] I don't want to be trouble. [. . .] You have to change your attitude from when you were single. From when you have children, you have to be careful.

Ultimately, Hadija worries about not being able to fully secure her own and her children's future, but does not appear to have any options to deal with this:

> I worry about the future. I don't leave any money for children. I don't save any money. The most worry is if things break, if something unexpected happens to me.

Similarly, **Anna** stresses her own responsibility and self-reliance in taking care of her children rather than expecting more support:

> I am proud because I know how to manage my money. I know what to do. [. . .] I had a difficult situation when we came here [. . .]. Because of that hard time I choose to be more smart about money. I choose to find some options for me to not have the same situation. [. . .] I choose to [. . .] save money, to have some cash away. [. . .] I need to be strong for my kids. [. . .] Because of them I am. I become stronger.

For **Iris**, managing the finances of her family, and particularly being in control after the separation from her partner is a significant source of pride. She wants to maintain her independence in future:

> [I'm proud of] my financial independence. I take a lot of pride in it and I get a lot of satisfaction out of doing it all on my own which I would have never thought at first. At first it seemed like the most daunting thing, but now I've actually done it, I feel quite empowered. I feel quite confident. [. . .] It's been a really positive thing for me, I feel like I now have control over

> things that I didn't have before. Even though it would be nice to have a bit more money, actually I'm in charge of what I spend for myself and the kids. I'm now responsible for all the bills and yes, it is big responsibility, but I get quite a lot satisfaction out of that, knowing I'm doing it on my own. Also, I think it's important to show that to my kids as well.

Yet, Iris is also quick to point out that she feels she is not 'perfect' and could do better with her finances. In particular, the internalised responsibility for finances leaves Iris feeling a sense of guilt for having bought herself something to cheer herself up (Bennett, 2013; Bisdee et al., 2013; Goode et al., 1998; Vogler et al., 2008):

> [I should] probably limit some spending. Being a bit better at those kind of nice to have luxuries around things that I don't necessarily need, but I would like. [. . .] I bought a couple of things recently just because I was feeling a bit rubbish for that quick fix and I probably shouldn't have. Something around limits on that sort of spending would be better.

Like Iris, **Melina** expresses pride in how she is managing finances for her family, through saving and getting out of her overdraft, but also thinks she could do better and spend less on herself:

> [I'm proud of] saving. I never used to save. So that's a relatively recent thing. I think I started maybe when [child] was a couple of years old. So that's been quite helpful in the past, just being able be able to dip in there. We've had issues with our car in the past and being able to grab some money out of there and knowing it's not going to make either one of us more overdrawn. [I'm proud of] the fact that I am every month coming out of my overdraft just a little bit. It's not much, but it's better each month. [. . .] [In the future, I'd like to be] clear of my overdraft is the main thing. Being able to cut down on my expenses. Keeping the cost of the shopping as low as possible. Only buying things that I need. I still buy the odd thing that I just don't need. So really, I'm just trying to cut down on that.

Finally, as mentioned earlier, Melina experienced financial challenges following the loss of income during maternity leave. Yet, she mostly sees that as her own responsibility and is reluctant to demand more employer or government support:

> I'm not really sure [what support would help me]. I don't know. [. . .] We're very lucky in this country to have as long [maternity leave] as we can have. It would be nice to be able to have that full year knowing that you're not going to go down to that last three months with nothing. [. . .] I was aware that that was going to cut down to nothing, but I wanted to have that full time to actually be able to enjoy that full year with [younger child] because I was able to do that with [older child]. That is what has got me so stuck.

Discussion

This article provides an empirical investigation of the experiences of mothers managing family finances in the UK. It is to our knowledge the first study to directly consider the financial practices of mothers, particularly setting these practices in the broader context of financialisation, individualisation and responsibilisation – phenomena that put greater burdens onto individuals to provide for their own welfare.

On the one hand, literature addressing the impact of financialisation, individualisation and responsibilisation on everyday finance has identified the complex and relational processes of meaning-making which underscore financial decision-making, with recent research highlighting gender as a key facet. However, this literature has tended to examine specific aspects of finance experience, looking at individuals as discrete units rather than in a social and relational context. On the other hand, research on gender and household finances more broadly has identified the structural inequalities in income and access to paid employment arising from the double burden, as well as within-household inequalities, which make women in different-sex partnerships more likely to experience deprivation than men. However, this work has not systematically interrogated whether parenthood status plays a role in these inequalities. We therefore build on these bodies of work by interrogating how the social construction of motherhood forms part of the meaning-making processes which shape everyday financial practices, through two participatory research and design projects involving 24 mothers, primarily from low-income backgrounds.

This article makes two contributions to literature. First, we demonstrate how the prevailing norms of motherhood, which suggest mothers should be the primary caregivers of their children (Hays, 1996), are a pivotal feature of mothers' experiences of managing money, including a diverse set of single and partnered mothers. In the context of ever-more limited public welfare provision, putting greater burdens on individuals, these norms exacerbate the financial challenges faced by mothers. The impact of these trends on income – particularly arising from structural barriers to work and increased costs of childcare – is clear in the accounts of our participants and well-documented in previous research (Agunsoye & James, 2022; Corfe, 2022; Griffiths, 2017). We add to this literature by showing how mothers intuit they should be centrally responsible for managing household finances and specifically meeting their children's financial needs, akin to the ways in which mothers have been observed to rationalise and internalise the need to prioritise childcare when considering work decisions (Johnston & Swanson, 2007; Sakaluk et al., 2019). Mothers in partnerships may have some support from partners' resources but this rarely resolves the burden entirely. For example, there were no instances where partners took on the burden of day-to-day money management. Like single mothers, mothers in partnership may find themselves forced to rely on financialised products, such as debt, as means of getting by. While this research considered mothers in situations where financial resources were limited, we anticipate that the norms of intensive motherhood also manifest in the financial experiences of mothers from other socio-economic groups. More broadly, the accounts of mothers put forward in this research draw attention to the way that social and relational identities shape how individuals respond to the changing context.

Second, we highlight how the pressure to meet the expectations upon mothers, managing competing financial demands and tensions, culminates in increased emotional and cognitive labour (Daminger, 2019; Dean et al., 2021; Sonnenberg, 2017; Wong & Daminger, 2024). The extent of these labours, which have been identified not just in household finances but across other aspects of the domestic space, could even be considered a quadruple burden as in addition to caregiving and paid work, mothers are also carrying the emotional and cognitive labour of their family. Through our engaged research approach, we find that mothers experience guilt about not living up to the impossible standards associated with the labour-intensive demands of managing their household's financial needs. Mothers primarily interpret this as an individual issue, rather than a societal failure to provide adequate support for them and their children. This internalised responsibility not only exacerbates financial challenges but can also impact mothers' wellbeing more broadly (Clisby & Holdsworth, 2014); for example, there is ample evidence that mothers skip meals when money is tight (Bennett, 2013; Cantillon, 2013).

There is power in making this internalised responsibility visible: during a co-analysis session, community researchers – mothers themselves – highlighted how powerful it had been for them to hear other mothers' accounts and realise the burden these women were carrying. One of the community researchers summed up: 'Society makes it out as if men are managing everything, but it's actually Mums. They're doing it all.'

These two contributions culminate in important policy implications: namely, that policy solutions should reflect on the possibly unequal distribution of financial, cognitive and emotional burdens within households and support mothers without furthering the internalisation of responsibility. A key example for reform relates to means-tested benefits such as Universal Credit that depend on overall household income and ignore intra-household dynamics (Griffiths, 2017).

We have set this research in the context of gender inequalities in finance, with motherhood as a crucial part of the female life course (Clisby & Holdsworth, 2014) and a major driver of inequalities. While our findings about the impact of the socio-cultural norms of motherhood on financial practices raise questions about the operation of other socio-cultural constructions in the same manner, they also have limitations which open opportunities for further research.

First, our sample is small and focused on mothers with or separated from different-sex partners and from low- to middle-income households. We did not systematically investigate the difference in experience between those with and those separated from different-sex partners and our sample does not include mothers in same-sex relationships or other family forms. This holds value for our objective of highlighting how these mothers, from diverse backgrounds and both in partnerships and separated, demonstrated a similar logic where norms of motherhood were embedded in their financial practices. However, we believe future research must contrast and compare these findings to the experience of higher-income mothers and particularly to mothers who are in same-sex relationships, and those identifying outside of the gender binary. While family structures have grown increasingly diverse in recent decades, sociological research is still predominantly focused on 'traditional' married, different-sex couples and less is thus known about financial dynamics in other family structures (Farrell et al., 2012; Schneider & Kreyenfeld, 2021).

Second, we did not consider the accounts of the mothers' partners in this analysis. There is little literature about how experiences of fatherhood shape financial practices, and how this contributes to the formation of gendered inequalities in wealth. The breadwinner model is used as a benchmark in many studies of household inequalities but there is little work which interrogates the extent to which this shapes fathers' financial practices on a meaningful level, or how the application of this model is changing over time, including within changing family structures as mentioned above.

Lastly, per its focus, we concentrated on the experience of mothers, but there has been little systematic interrogation about how the growing proportion of women who are not mothers interact with financial practices, either within couples or those living alone. Some evidence suggests that women who do not have children have greater financial resources and better wellbeing than those who do, but the values and processes behind these experiences deserve further interrogation to better understand the gendered inequalities which negatively affect women's wealth accumulation.

Acknowledgements

We are thankful to the community researchers and partner organisations who co-led and made this research possible. We also thank Sharon Collard, Sara Davies, Caitlin Holme, Daniella Jenkins, Richard Owen and Keir Williams for their advice and support.

Funding

The research discussed in this article was funded by the Brigstow Institute at the University of Bristol, the Research England Policy Support Fund, and the ESRC Festival of Social Science.

ORCID iDs

Anne Angsten Clark https://orcid.org/0009-0008-6606-2139
Hayley James https://orcid.org/0000-0002-9626-4961

Note

1. All names used are pseudonyms.

References

Agunsoye, A. (2021). 'Locked in the rat race': Variegated financial subjectivities in the United Kingdom. *Environment and Planning A: Economy and Space*, *53*(7), 1828–1848. https://doi.org/10.1177/0308518x211026321

Agunsoye, A., & James, H. (2022). 'I had to take control': Gendered finance rationality in the UK. *Review of International Political Economy*, *30*(4), 1486–1509. https://doi.org/10.1080/09692290.2022.2113114

Agunsoye, A., & James, H. (2024). Irrational or rational? Time to rethink our understanding of financially responsible behavior. *Economic Geography*, *100*(2), 191–212. https://doi.org/10.1080/00130095.2024.2305976

Agunsoye, A., Monne, J., Rutterford, J., & Sotiropoulos, D. P. (2022). How gender, marital status, and gender norms affect savings goals. *Kyklos*, *75*(2), 157–183.

Aldridge, A. (1998). Habitus and cultural capital in the field of personal finance. *The Sociological Review*, *46*(1), 1–23. https://doi.org/10.1111/1467-954x.00087

Angsten Clark, A., Davies, S., Owen, R., & Williams, K. (2024). Beyond individual responsibility – towards a relational understanding of financial resilience through participatory research and design. *Journal of Social Policy*. Advance online publication. https://doi.org/10.1017/s0047279423000685

Banks, S., Armstrong, A., Carter, K., Graham, H., Hayward, P., Henry, A., Holland, T., Holmes, C., Lee, A., McNulty, A., Moore, N., Nayling, N., Stokoe, A., & Strachan, A. (2013). Everyday ethics in community-based participatory research. *Contemporary Social Science*, *8*(3), 263–277. https://doi.org/10.1080/21582041.2013.769618

Bennett, F. (2013). Researching within-household distribution: Overview, developments, debates, and methodological challenges. *Journal of Marriage and Family*, *75*(3), 582–597. http://www.jstor.org/stable/23440902

Bennett, F., De Henau, J., & Sung, S. (2010). Within household inequalities across classes? Management and control of money. In J. Scott, R. Crompton, & C. Lyonette (Eds.), *Gender inequalities in the 21st century: New barriers and continuing constraints* (pp. 215–241). Edward Elgar Publishing.

Berry, C. (2021). *Pensions imperilled: The political economy of private pensions provision in the UK*. Oxford University Press.

Bisdee, D., Daly, T., & Price, D. (2013). Behind closed doors: Older couples and the gendered management of household money. *Social Policy and Society*, *12*(1), 163–174. https://doi.org/10.1017/s147474641200053x

Budds, K., Hogg, M. K., Banister, E. N., & Dixon, M. (2017). Parenting agendas: An empirical study of intensive mothering and infant cognitive development. *The Sociological Review*, *65*(2), 336–352. https://doi.org/10.1177/0038026116672812

Bustamante Duarte, A. M., Brendel, N., Degbelo, A., & Kray, C. (2018). Participatory design and participatory research. *ACM Transactions on Computer-Human Interaction*, *25*(1), 1–39. https://doi.org/10.1145/3145472

Cantillon, S. (2013). Measuring differences in living standards within households. *Journal of Marriage and Family*, *75*(3), 598–610. https://doi.org/10.1111/jomf.12023

Clisby, S., & Holdsworth, J. (2014). *Gendering women*. Bristol University Press.

Corfe, S. (2022). *Childcare costs and poverty*. Social Market Foundation.

Daly, M., & Scheiwe, K. (2010). Individualisation and personal obligations: Social policy, family policy, and law reform in Germany and the UK. *International Journal of Law, Policy and the Family*, *24*(2), 177–197. https://doi.org/10.1093/lawfam/ebq005

Daminger, A. (2019). The cognitive dimension of household labor. *American Sociological Review*, *84*(4), 609–633. https://doi.org/10.1177/0003122419859007

Dean, L., Churchill, B., & Ruppanner, L. (2021). The mental load: Building a deeper theoretical understanding of how cognitive and emotional labor overload women and mothers. *Community, Work & Family*, *25*(1), 13–29. https://doi.org/10.1080/13668803.2021.2002813

Di Salvo, C., Clement, A., & Pipek, V. (2013). Communities: Participatory design for, with and by communities. In T. Robertson & J. Simonsen (Eds.), *Routledge international handbook for participatory design* (pp. 182–209). Routledge.

Erturk, I., Froud, J., Johal, S., Leaver, A., & Williams, K. (2007). The democratization of finance? Promises, outcomes and conditions. *Review of International Political Economy*, *14*(4), 553–575. https://doi.org/10.1080/09692290701475312

Evans, D. M., & Gregson, N. (2023). Money, debt and finance: Reclaiming the conditions of possibility in consumption research. *Sociology*, *57*(6), 1491–1506. https://doi.org/10.1177/00380385231156339

Farrell, B., VandeVusse, A., & Ocobock, A. (2012). Family change and the state of family sociology. *Current Sociology*, *60*(3), 283–301. https://doi.org/10.1177/0011392111425599

Feilzer, M. Y. (2009). Doing mixed methods research pragmatically: Implications for the rediscovery of pragmatism as a research paradigm. *Journal of Mixed Methods Research*, *4*(1), 6–16. https://doi.org/10.1177/1558689809349691

Ginn, J. (2003). *Gender, pensions and the lifecourse: How pensions need to adapt to changing family forms*. Bristol University Press.

Goode, J., Callender, C., & Lister, R. (1998). *Purse or wallet?: Gender inequalities and income distribution within families on benefits*. Policy Studies Institute.

Griffiths, R. (2017). No love on the dole: The influence of the UK means-tested welfare system on partnering and family structure. *Journal of Social Policy*, *46*(3), 543–561. https://doi.org/10.1017/s0047279417000046

Guta, A., & Roche, B. (2014). Community-based research. In D. Coghlan & M. Brydon-Miller (Eds.), *The SAGE encyclopedia of action research* (pp. 157–159). Sage.

Hays, S. (1996). *The cultural contradictions of motherhood*. Yale University Press.

Hu, Y. (2021). Divergent gender revolutions: Cohort changes in household financial management across income gradients. *Gender & Society*, *35*(5), 746–777. https://doi.org/10.1177/08912432211036912

James, H., & Agunsoye, A. (2022). The gendered construction of risk in asset accumulation for retirement. *New Political Economy*, *28*(4), 574–591. https://doi.org/10.1080/13563467.2022.2149720

Johnston, D. D., & Swanson, D. H. (2007). Cognitive acrobatics in the construction of worker–mother identity. *Sex Roles*, *57*(5–6), 447–459. https://doi.org/10.1007/s11199-007-9267-4

Kan, M. Y., & Laurie, H. (2014). Changing patterns in the allocation of savings, investments and debts within couple relationships. *The Sociological Review*, *62*(2), 335–358. https://doi.org/10.1111/1467-954x.12120

Kirwan, S. (2020). Between a knock at the door and a knock to your score: Re-thinking 'governing through debt' through the hopeful 'imaginaries' of UK debtors. *Journal of Cultural Economy*, *14*(2), 159–175. https://doi.org/10.1080/17530350.2020.1818602

Martin, R. (2002). *Financialization of daily life*. Temple University Press.

Moehring, K. (2017). Is there a motherhood penalty in retirement income in Europe? The role of lifecourse and institutional characteristics. *Ageing and Society*, *38*(12), 2560–2589. https://doi.org/10.1017/S0144686X17000812

Montgomerie, J., & Tepe-Belfrage, D. (2016). A feminist moral-political economy of uneven reform in Austerity Britain: Fostering financial and parental literacy. *Globalizations*, *13*(6), 890–905. https://doi.org/10.1080/14747731.2016.1160605

Nyman, C., Reinikainen, L., & Stocks, J. (2013). Reflections on a cross-national qualitative study of within-household finances. *Journal of Marriage and Family*, *75*(3), 640–650. https://doi.org/10.1111/jomf.12033

Pahl, J. (1980). Patterns of money management within marriage. *Journal of Social Policy*, *9*(3), 313–335. https://doi.org/10.1017/s0047279400001367

Phoenix Insights. (2022). *Caught in a gap – The role of employers in enabling women to build better pension*. https://www.thephoenixgroup.com/media/3fpe0j2g/phoenix-insights-2022-caught-in-a-gap-the-role-of-employers-in-enabling-women-to-build-better-pensions.pdf

Price, D. (2007). Closing the gender gap in retirement income: What difference will recent UK pension reforms make? *Journal of Social Policy*, *36*(4), 561–583. https://doi.org/10.1017/s0047279407001183

Rowlingson, K. (2002). Private pension planning: The rhetoric of responsibility, the reality of insecurity. *Journal of Social Policy*, *31*(4), 623–642. https://doi.org/10.1017/s0047279402006773

Sakaluk, L., Breitkreuz, R., & Eastlick Kushner, K. (2019). It all comes out in the wash: Family policy, ideology and the pathway to contemporary mothering. *Journal of Family Studies*, *28*(1), 308–331. https://doi.org/10.1080/13229400.2019.1705875

Schneider, N. F., & Kreyenfeld, M. (Eds.). (2021). *Research handbook on the sociology of the family*. Edward Elgar Publishing. https://doi.org/10.4337/9781788975544

Smith, K. (2017). 'You don't own money, you're just the one who's holding it': Borrowing, lending and the fair person in North Manchester. *The Sociological Review*, *65*(Suppl. 1), 121–136. https://doi.org/10.1177/0081176917693528

Sonnenberg, S. J. (2017). The economic psychology of financial decision-making and money management in the household. In R. Ranyard (Ed.), *Economic psychology* (pp. 371–386). John Wiley & Sons. https://doi.org/10.1002/9781118926352.ch22

van der Zwan, N. (2014). Making sense of financialization. *Socio-Economic Review*, *12*(1), 99–129. https://doi.org/10.1093/ser/mwt020

Vogler, C., Lyonette, C., & Wiggins, R. D. (2008). Money, power and spending decisions in intimate relationships. *The Sociological Review*, *56*(1), 117–143. https://doi.org/10.1111/j.1467-954X.2008.00779.x

Wong, J. S., & Daminger, A. (2024). The myth of mutuality: Decision-making, marital power, and the persistence of gender inequality. *Gender & Society*, *38*(2), 157–186. https://doi.org/10.1177/08912432241230555

Wright, S. (2016). Conceptualising the active welfare subject: Welfare reform in discourse, policy and lived experience. *Policy & Politics*, *44*(2), 235–252. https://doi.org/10.1332/030557314x13904856745154