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"He Doesn't Notice That It's Gone": Financial and Household Management Among Childless Cohabiting Couples

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ABSTRACT
Childless cohabiting couples are often excluded from research related to financial and household management strategies. This qualitative study explores the unique ways in which childless cohabiting couples navigate their finances and households. In-depth semi-structured interviews were conducted with five couples, and ten individuals total. Interviews were conducted both individually and as a couple. Interviews were analyzed using open coding, axial coding, and selective coding for shared themes. The researchers identified 6 themes: the impact of COVID-19, financial education, financial reliance on family, the intent of marriage in the future, the 50/50 ideal, and gendered household management. This study shows how childless cohabiting couples must engage in significant relational work to manage their financials and household. Based on shifting relationship ideologies and economic realities, the relational work that childless cohabiting couples engage in is distinct from the work that married couples or couples with children engage in. These findings are significant in understanding this under-researched population, informing educational and relational interventions, and provide a direction for future research.

KEYWORDS: Childless, Cohabitation, Couples, Finances, Gendered Division of Labor, Household Management

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Statement of Relevance

This study explores the unique ways in which childless cohabiting couples navigate their finances and households including: lack of formal financial education and reliance on families, engaging in covering practices while espousing 50/50 ideals, gendered household management, and an intention to marry. These findings have implications for relationship and financial education and couples counseling and coaching. The increased and invisible cognitive household labor of women presents a societal challenge that needs to be addressed.

Household management can broadly be understood as household tasks, chores, childcare, and its associated cognitive labor. Household management is a key part of understanding

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interpersonal relationships in a shared household. Within a dyadic couple, household management can highlight how couples negotiate power, reveal relational experiences, and act as a microcosm of paid and unpaid labor in society. Further, unequal divisions of labor are linked to lower levels of happiness, higher levels of stress, higher levels of fatigue, and lower relationship satisfaction for the burdened partner (Byulegenova et al., 2024; Ciciolla & Luthar, 2019; Musick et al., 2016). There has been significant interdisciplinary research into household management over the last fifty years. Research suggests that mothers spend more time on household tasks like cooking, cleaning, organizing schedules, and managing children's emotions than fathers in the same household (Ciciolla & Luthar, 2019; Musick et al., 2016). Additionally, Musick et al. (2016) found that mothers also spent more time on basic childcare and management of childcare tasks, while fathers spent more time on leisure with children. This differential is found in all types of caregiving, including aging adults and siblings (Mackie et al., 2022). Bittman et al. (2003) found that women's housework, such as meal preparation, cleaning and preparing clothing, cleaning, outdoor and car care, and pet care, decreased as their income increased. While exchange-bargaining theories of household labor posit that the partner contributing more financial resources to the household would be able to negotiate more household labor from their partner, Bittman et al. (2003) found that gender norms were critically linked to the distribution of household labor. In an Australian sample, women decreased their household labor as their income contribution increased. However, as their income contribution exceeded their partners', Australian women increased their household labor. Relatedly, as American women's income contribution surpassed their partners', their household contribution decreased, and their male partners' household contribution also decreased. As a result, American women were still contributing more in terms of relative household labor. Bittman et al. (2003) suggest that these findings support the idea that upholding gender norms related to household labor and breadwinning supersede financial contribution. Hochschild (1989) established a "second shift" of unpaid household labor that women do after paid labor. When paid and unpaid labor were totaled, Hochschild (1989) found that women do four weeks more labor per year than men. More recently, Blair-Loy et al. (2015) followed up on Hochschild (1989) to add the ways economic and work insecurity, social inequality, and workplace inflexibility have shifted yet maintained this pattern. Brailey and Slatton (2019) discuss how second shift labor is even more pervasive and long standing for women with marginalized identities. Nonphysical household labor such as anticipating needs, identifying options, making decisions, and monitoring progress have been identified as "cognitive labor" within a household (Daminger, 2019). Daminger (2019) found that both men and women participate in domains of cognitive household labor, but women were more likely to participate in more types of cognitive household labor. The type of cognitive labor men participated in tends to be decision making which was associated with interpersonal power. The existing literature continues to demonstrate that gender norms and interpersonal power affect household management.

Household management can also encompass the management of financial resources in a household. Unlike other facets of household management, the management of financial resources includes both the management of and access to household financial resources. In terms of household income contributions, Pahl (1990) found that although men contributed more in terms of absolute resources, women contributed more in terms of relative resources. This ultimately affects the resources available to the household versus the individual. Additionally, research into allocation systems employed in households has found that the type of allocation system utilized in a household is influenced by gender role attitudes, family structure, relationship type, income level, relative partner contribution, education and other factors (Kenney, 2006; Kruger et al., 2023; Pahl, 1983). While Razzouk et al. (2007) found couples approach household decision making syncretically, Treas and Tai (2012) found undesirable household management tasks were offloaded to women. Additionally, Treas (1993) argues that financial exchanges are permeated with gender norms, and that the banking and financial management preferences utilized in a household are linked to the relative power held by each gendered partner. Most recently, Hu (2019) found that household financial decision making reduces men's housework contributions, but not women's. Like other forms of household management, financial management and allocation systems are influenced by gender, power relations, and other factors. Household management is not a simple division of labor, but a robust process that is shaped by numerous household factors. As such, understanding how these factors are influential is crucial to truly understanding household management. Some key factors are relationship type and the presence of children.

Previous research has primarily focused on cisgendered heterosexual couples who are married or who have children. If childless cohabiting couples are included in a sample, meaningful differences between this population, married couples, and couples with children are not explored (Bittman et al., 2003; Daminger, 2019; Kruger et al., 2023; Treas & Tai, 2012; Pahl, 1990). This is a significant gap because research demonstrates that the type of relationship influences household distributions of labor. For example, entering both cohabiting relationships and marital relationships is associated with a decrease in housework for men and an increase in housework for women (Gupta, 1999). However, there is an additional distinction between marriage and cohabitation, specifically in the meanings and norms attached to the household. Hall (2006) suggests that marriage is associated with five broad themes, including the special status associated with marriage, beliefs about individualism, beliefs about romanticism, beliefs about fulfillment and obligation, and beliefs about role hierarchy. It is likely that these beliefs affect how individuals within a particular relationship type approach household management. Beliefs about marriage may also be tied to previously explored gender norms attached to household management. The institution of marriage changes both the legal rights bestowed on the couple and the norms evoked in the household. What has not been explored in the context of household management is whether marriage is an important factor in male breadwinning norms, or whether these norms are present in other household types.

The presence of a child or children in a household also significantly impacts household management. Parenting often evokes gendered ideals and scripts such as good mothering and breadwinning fathering (Schmitz, 2016; Williamson et al., 2023). Widely held parenting scripts like concerted cultivation, which states that parents need to be actively involved in managing their children, are time and resource intensive forms of parenting (Ishizuka, 2019; Lareau, 2003). The family devotion schema can affect time resources in and outside of the household especially for mothers (Blair-Loy, 2001). This ultimately affects household management and negotiations as the time and resources available in a household and their negotiations are affected by the presence of children. In fact, Treas (1993) found that both marital duration and the presence of children impacted the management of finances in a household. More recently, Syrda (2022) found that the birth of a child increases traditional or gender-typical behavior in a marriage. Given the influence of marriage and children on household norms, the norms and negotiations present in childless cohabiting couples must be considered separately. This is imperative in relation to the increasing acceptance and rates of cohabiting couples in the United States (Wright, 2019). Kennedy and Bumpass (2008) indicated that premarital cohabitation and cohabitation without the intent to marry has been steadily increasing, with at least 60% of married couples cohabiting pre-marriage and at least 50% of women having at least one cohabiting relationship. Pew Research Center data from 2019 supports the continued increase in cohabitation (Horowitz et al., 2019). The current study aims to explore this gap in the literature on childless cohabiting couples. This study focuses on their gendered household management strategies. The current study is novel as it uses qualitative data to center an under-researched population and fill an important gap in the literature.

Methods

Internal Review Board approval was sought and obtained for the current study (IRB approval number: 1733755-1). Participants were recruited through social media. The researchers used advertisements posted on Facebook, Instagram, and Linkedin to recruit a convenience sample. Interested participants were asked to complete an initial research interest form. This Google form asked initial screening questions to ensure that participants met the inclusion criteria. Participants were required to be at least 18 years old and living in the United States, in a monogamous unmarried relationship, living together for at least one year without anyone else living in the household including children, and identifying themselves as cisgendered heterosexual couples. Participants who did not meet the inclusion criteria were contacted to inform them that they were not eligible to participate in this study and their interest forms were deleted to protect their identities.

Recruitment and Participants

Based on the inclusion criteria the final sample consisted of 5 heterosexual couples including 5 individual cisgendered men and 5 individual cisgendered women for a total of 10 individual participants. The researchers believe that the sample size is appropriate for the exploratory nature of this study and the limited previous research on this population (Hennick & Kaiser, 2022; Kieslich & Steins, 2022; Timothy-Springer & Johnson, 2018). Participants ranged in age from 23-37 years old. All participants identified as white/Caucasian and one participant also identified as Hispanic/Latino/Latina/Latinx. All participants had at least a bachelor's degree: three participants had a master’s degree, and two participants reported a professional degree. Eight participants were employed full time while two participants were full time students. This led to a large salary range from $0-$149,999. The relationships among the participating couples ranged from 3-5.5 years and couples reported living together for 1.5-3.5 years. All the couples who participated in the study lived in a rented apartment. See Appendix for participant demographics.

Procedure

The researchers began conducting interviews with qualifying couples in October of 2021. Research interest forms and interviews continued to be collected and conducted through May of 2022. Once participants were identified as eligible for the study, they were contacted by the researchers to schedule an interview. Prior to the scheduled interview, participants were asked to review and sign an informed consent form, as well as complete a demographic survey that included questions about age, race/ethnicity, current residence type, ownership status, employment and occupation, income, length of relationship, length of cohabitation, and education status. This demographic information was collected to identify any potential trends based on these factors.

Five couples completed the demographic questionnaire and participated in an interview. All interviews were conducted via Zoom and were recorded with participants’ consent. The interviews were 60 minutes in length and consisted of a 20 minute individual interview followed by a 40 minute couples’ interview. The individual interviews were conducted simultaneously in separate Zoom meetings with the participants in different physical spaces and consisted of one researcher and one member of the couple. Based on previous literature that suggests joint interviews can affect couple behavior, this allowed the researchers to ask sensitive financial and relationship questions individually and minimize risk and harm for participants (Campbell, 2021). The researchers used an interview protocol that followed scripted questions so that individual members of the couple were asked the same set of questions. The researchers took notes in a Google document so that they could see responses in real time. Once the individual interviews concluded, both researchers interviewed the couple together. The researchers again used scripted questions in a semi-structured interview format. As noted by Bearman (2019), semi-structured interview schedules allow for collection of multifaceted and detailed qualitative responses. Semi-structured interviewing allows for the exploration of values, motives, attitudes, beliefs, and allows for the observation of non-verbal cues for additional data (Gordon, 1975; Richardson et al., 1965; Smith, 1975). These strengths of the semi-structured interview in qualitative interviewing made it an appropriate choice for this research study because it allowed for an initial exploration of the norms and interpersonal processes that cohabiting childless couples engage in during household management. Follow up questions were used throughout interviews to gain additional information or clarify responses. One researcher asked the questions while the other recorded responses.

Measures

Due to the limited research on cohabiting childless couples and the qualitative nature of the current study, the researchers designed 2 sets of semi-structured interview questions as measures to assess the phenomena of interest. The individual interviews consisted of 29-32 questions. The questions were divided into 4 categories: dating, separation of accounts and assets, beliefs about money, and the impact of the COVID-19 pandemic. This measure was designed to assess the course of their relationship; current money management systems; attitudes and beliefs about money including household financial negotiations; and the impact of COVID-19 on their relationship and finances. The group interview measure consisted of 44 total questions focused on: residence, division of household tasks, purchases, and sample scenarios. This measure was designed to assess the verbal and non-verbal interaction among the couple and the division of labor and household management within their household.

Data Analysis

The recorded interviews were transcribed using the Zoom transcription feature and were then checked for accuracy by the researchers. In the current study, one researcher watched the Zoom recordings and checked the automated Zoom transcripts for accuracy. The second researcher did an additional accuracy check. The researchers used open coding to analyze and identify themes. Data were analyzed using constant comparison analysis (Onwuegbuzie et al., 2009). In the first stage, open coding, data are broken down into small units and each unit is given a code. These coded units of data are then grouped together into categories during the process of axial coding. In the final stage, selective coding, researchers use these categories to identify themes (Onwuegbuzie et al., 2009). The researchers individually coded data and identified categories, and then met to identify themes from across couples. To increase the validity of the findings, multiple coders were used to allow for corroboration and triangulation of relevant themes (Leedy & Ormrod, 2010). Discussion between researchers to identify themes and the reliance on previous research to guide analysis served to reduce potential researcher bias. The same structure and questions were used to guide all interviews, strengthening the reliability of the results. The researchers felt the sample size reached saturation as similar themes were repeated across all couples in the current sample.

Results

The researchers identified 6 themes: the Impact of COVID-19, Financial Education, Financial Reliance on Family, The Intent of Marriage in the Future, The 50/50 Ideal, and Gendered Household Management. These themes are discussed below. Additionally, the researchers identified a phenomenon they call "covering" when one partner temporarily pays more due to income disparity.

Impact of COVID-19

The couples in this study were interviewed in the immediate months following the COVID-19 pandemic in the United States. The impact of COVID-19 on cohabiting couples in this study was evident. Couples discussed moving in together sooner than they originally thought due to remote work opportunities and the ability to isolate together. Couples also discussed how their relationships grew and were strengthened by spending significant amounts of time together, and this highlighted for couples the potential longevity of their relationships. Participant Mary shared:

> I'd say it has made our relationship overall stronger, I mean some of that is especially at the beginning of COVID like we were all we had, you know, didn't really see other people. And we still both primarily work from home, so we still spend a ton of time together, I feel in terms of in an emotional way it has strengthened our relationship.

Most of the couples in this sample concluded that COVID-19 "fast-tracked" their relationship. Only one couple in the current study indicated any negative impacts because of the COVID-19 pandemic. Sara shared:

> I feel like at the beginning, yes, because we're both at home a lot. So obviously we were at each other's throats. I feel like most couples were and we have had some disagreements about how to handle COVID and if we should go on a trip, or you know just little things, so I would say yes.

The impacts of COVID-19 were evident in the couples in this study, and we theorize these shifts will continue to affect household relations in the future.

Financial Education

In the current study, participants described lacking formal financial education and relying on informal self-learning through the internet, as well as personal connections, like family or friends, for financial guidance. One participant Ethan stated:

> Some podcasts have helped, YouTube I think is the one of the greatest teachers out there. I had a friend, I think she was an accountant and I had her come over one time and just look over everything and give me some advice and tips, and she shared her budget sheet with me so that helps a lot too.

While another participant, Mary, specifically talked about the role family plays:

> Mostly from my dad, he's pretty good about it. I still go to him for a lot of advice in terms of putting in my retirement account, doing my taxes, doing an investment account. I remember very vaguely from when I was graduating college he tried to help me set a budget for my first job which was terrible…but he definitely gives me a lot of advice. I don't think I really got any money management skills from anywhere else. I remember in my

> senior year of college they put on a one hour financial management class, and it was terrible. It was really vague, I mean it was so poorly done and it just put me off so much. So I'm very grateful to have my dad.

This finding is consistent with previous literature that argues formalized financial education is needed (Greenspan, 2005). This finding is important because the absence of a formalized financial education can lead to negative outcomes, such as bankruptcy and debt (Fox et al., 2005; Greenspan, 2005). This finding is particularly important for the current study, as previous research indicates financial stressors can affect relationship quality and satisfaction (Archuleta et al., 2011; Lucas et al., 2021).

Financial Reliance on Family

Not only did the participants rely on family for financial guidance, but they also indicated ongoing financial ties to parents through material and financial support. Previous research has found that parents provide financial support to their grown children and that grown children have an expectation of financial support from parents (Fingerman et al., 2009; Goldscheider et al., 2004). The current study specifically highlights the ways in which cohabiting couples negotiate and navigate continued financial support from parents. Participants specifically talked about parents helping with veterinary bills, appliances, and dining out. Participant Mark talked about how he navigates parental giving with his intimate partner:

> My mom is a massive giver and she loves kitchen stuff too, and so she'll often, like this is ridiculous, but she'll often call me and say 'Oh, would you guys be interested in something like or like these three or four things' because we have to talk her down. Less would be better, but then it's like I still want to talk to Mary about it to make sure she's getting something that she likes.

Cohabiting couples are often situated within other social relationships, particularly familial, and the negotiation of financial reliance on parents is another mental and emotional household task cohabiting couples manage.

The Intent of Marriage in the Future

All the couples in this study indicated that they planned to get married and have families in the future. One participant, Ross, highlighted how marriage is still the goal in romantic relationships, "At the end of the day, dating is really a test of marriage, I would say it's kind of like a trial run if the dating goes well, then you go to the next step, and then you get married."

This intention is consistent with research that suggests 60% of cohabiting couples marry within two years (Vogler, 2005). The intent to marry was high in the current study and many of the remaining themes are predicated on this nuptial intention. Cohabiting couples who intend to marry have important differences in relationship stability, relationship satisfaction, dedication, financial management, and confidence both during cohabitation and after marriage (Niehuis et al, 2013, Rhoades et al., 2009a; Rhoades et al., 2009b; Vogler, 2005;). Intent to marry in the current study becomes a key factor in further analysis.

Marriage in the future also included discussion of a certain married financial ideal. Many of the couples talked about currently focusing on paying off debt but acknowledged the importance of saving money so that they could have the ideal future they wanted with their partner including marriage, a home, a family, and a particular lifestyle. Financial saving seemed to be a socially desirable ideal rather than an actual practice among the couples in our study. In their initial reporting, individuals often described low amounts of spending outside of basic household necessities, like rent or groceries. However, after probing from interviewers or partners, individuals would often expand their responses to include substantial additional expenditures, like weekly restaurant meals, spending on hobbies, and other non-essentials. This suggests a disconnect between a reported idealized future and current financial practices. For example, one participant, Heather, shared:

> One time, Ethan bought a new TV and I was like well aren't you supposed to be paying off your loans. If one of us does like a silly impulse buy or something we might have an argument about it. One time we went out to the Renaissance Fair and had too much to drink and Ethan bought something impulsively and I was like, why the heck did you spend so much money on that. And he bought this hand carved wooden staff. It is very cool looking but it was over $100.

This indicates the potential for current financial practices to impact the ideal marriage in the future.

The 50/50 Ideal

This disconnect between current financial and relationship practices and future ideals also emerged in the financial division of responsibilities within the couples. Participants in the current study reported separate bank, credit, and debt accounts. However, many of the couples indicated that this arrangement is temporary while they are cohabiting and that they foresee themselves joining accounts once married. They also indicated financial transparency with partners and discussed open lines of financial communication. These findings are in line with previous research. Kenney (2006) finds that cohabiting couples were more likely to use separate accounts and independent money management systems. Kenney (2006) suggests that this is a result of the shorter, less stable nature of cohabiting relationships. This is also consistent with research that suggests couples in cohabiting relationships are more likely to keep money separate than married couples (Heimdal & Houseknecht, 2003; Treas, 1993; Vogler, 2005). While the couples' use of separate accounts and independent money management systems is consistent with previous research regarding cohabiting couples, all couples in this study suggested they would join their accounts after marriage. Katie stated:

> While we consider future debt as something that is going to be a burden on both of us, we still very much consider our money, like our own. Because we're not married at this point and kind of attribute that to be something that does go along with marriage.

This quote highlights the current separation of finances and the future expectation of joint finances with marriage as the boundary between separate and joint. This stresses the continued emphasis on marriage in the future and the ways in which marriage changes financial management in households.

Without pooling money into joint accounts for joint expenses couples in the current study needed to rely on additional systems, management, and time to navigate joint spending with separate earning accounts. Some examples included mobile payment applications (i.e. Venmo), keeping track of whose turn it is to spend/cover, and additional conversations and financial negotiations. All the couples espoused an egalitarian financial management philosophy, with most participants presenting an equal, or 50/50, split of household expenditures as the ideal. Some couples reported currently managing household expenditures in this way and planned to continue even after marriage, while others stated that although not currently practiced, an equal split was the ideal. Previous research suggests the emergence and maintenance of joint bank accounts reflect desires to perform egalitarian relationship ideals (Cheal, 1993; Elizabeth, 2001; Zelizer, 1994). While all the couples in this study had separate bank accounts rather than joint, they did express egalitarian relationship ideals through their promotion of a 50/50 split of expenditures. The current study highlights how equality in heterosexual committed relationships has become a new social norm. This 50/50 ideal is embedded in discourses of equality. In the absence of joint bank accounts, couples utilized this 50/50 ideal to create the sense of an equitable relationship. However, the articulated value of 50/50 seems to be more important than having financial equity in the relationship. One participant, Graham, exemplified this when he stated:

> It's become more present now that we live together, we more or less split things 50/50. I'll treat more to certain things, like I pay the Internet bill or whatever, but I think it [50/50 split] was just like an expectation.

This quote exemplifies the tension between the stated ideal and the financial practices of the couples. This contradiction between expectations and practices around a 50/50 financial split in a relationship is a particular dynamic we observed in the context of childless cohabitation relationships. It was important for couples to signal their alignment with this egalitarian discourse, but their actual financial practices were more flexible and based on perceptions of individual needs.

Covering

In this study, what determined financial ratios in practice were education, debt, and salary. When one partner was a full-time student, had significant debt, or made significantly less money they were designated by the researchers as the lower earning partner and the higher earning partner engaged in what we are calling "covering." Couples in this study explained how money earned by each partner stays in their own locus of control, but expenditures and bills incurred from the lower earning partner are pooled or "covered" by the higher earning partner. This practice indicates joint financials without joining accounts. Covering subjects the higher earner to more financial risk but they indicated that they were okay with covering because they planned to get married in the future and the financials would eventually even out then. Future marriage seems to serve as the justification for the additional risk incurred by higher earning partners and a cognitive and emotional protective factor. This justification is not a financial protective factor due to the lack of legal protections for unmarried cohabiting childless couples. Essentially, if the relationship ends, the higher earning partner is not getting their financial investment back. This demonstrates how the traditional institution of marriage continues to be culturally sanctioned by offering financial safeguards and privileges.

Gendered Household Management

In addition to money and financial management, the current study also explored unpaid household labor and the emotional and mental tasks of household management. The research suggests that in heterosexual married couples, women do more of the household labor regardless of income contribution and do more of the cognitive household management (Bitman et al. 2003; Ciciolla & Luthar, 2019; Daminger, 2019; Hochschild, 1989). Consistent with this research, the current study found that household labor continues to be gendered. For example, women took on more time-consuming tasks like deep cleaning while men more often engaged in lighter and quicker maintenance cleaning.

When discussing the physical labor of the household the couples described what one participant called "the economy of free time" in which a partner with more free time used that time to attend to physical household tasks such as cleaning and cooking. For example, if a partner was out of the household more frequently attending class or working more hours, the partner who was working from home or working fewer hours would take on more of the physical household labor. One participant named this process:

> I know it's usually an ongoing process and we tried to manage it based on *an economy of free time*. So if he's going to be working for like 18 hours and I have a full day off, then I'd be the one doing pretty much all the cleaning that day, but if it's switched and I'm in finals, for example, or I would have had a really long day teaching, then he would go and like do all those things. So it kind of depends on the situation trying to be like flexible towards the others' needs.

The economy of free time is only based on physical time and tasks and does not consider the mental and emotional work of household management. We argue that this is where the gender inequity of the household lies. Managing household tasks based on an economy of free time may appear to be an equitable way to divide household labor, however, as Dominguez-Folgueras (2022) suggests, time availability is not a gender-neutral construct. Instead, time availability is deeply connected with constraints created by gendered structures (Dominguez-Folgueras, 2022). As such, an economy of free time approach could reproduce gendered inequities and constraints.

The current study also found that household management continues to be gendered with women taking on more of the mental load. This study found that women were more likely to pay attention to household needs, track due dates, plan for weekly meals and shopping, and plan for hosting guests. The following exchange between Sara and Ross highlights the mental load women carry in household management. When asked about purchasing household and personal hygiene products:

> Sara: I feel like that's usually me only because I notice it more, but I also think that's another one that I would delegate to Ross like grab this at the store.
> I mean [Ross] you'll buy your own soap and stuff but stuff together I'll buy it just because I notice. And sometimes I'll tell Ross to get it, but I feel like he just doesn't notice that we need this stuff like you would just not have soap in the bathroom forever.
> Ross: I'm not a dirty person
> Sara: You would never
> Ross: I would use soap
> Sara: [laughs] No you wouldn't- You're such a liar.
> Ross: I would just wait until there's none left and then I would get it rather than when there's like a little bit left
> Sara: He just like doesn't notice that it's gone.

The extra mental work involved in the household management women undertake is exhausting and time consuming yet often invisible. (Daniels, 1987; Daminger, 2019; Lachance-Grzela & Bouchard, 2010). Since mental household management is invisible it makes it challenging for couples to equitably distribute this aspect of maintaining a household. This study found that household management often happens informally rather than formally so there is not a way to ensure an equitable distribution of mental and physical household labor. Since this labor is not formally recognized in the accounting of household tasks, this has the potential to make women who do this extra labor feel unacknowledged and unseen in their domestic relationships.

Discussion

This study shows how childless cohabiting couples must engage in significant relational work to manage their financials and household. Based on shifting relationship ideologies, situational contexts, and economic realities, the relational work that childless cohabiting couples engage in is distinct from the work that married couples or couples with children engage in (Bandelj et al., 2021; Zelizer, 1994; Zelizer, 2005;). This is in part because marriage continues to be a significant marker for the differentiation of relationships and provides formal and legal protections. While joint accounts may have been a marker of egalitarian relationship ideals for married couples (Kruger et al., 2023; Zelizer, 1994; Zelizer, 1989), we suggest that childless cohabiting couples promote a 50/50 ideal while in practice engaging in "covering" behavior that allows for more flexibility based on individual needs. This allows couples to signal egalitarian beliefs, while not having to uphold stated ideals in practice. This is different than previous practices during courtship, like treating, which involved men covering the costs of dates for women (Zelizer, 1994; Zelizer, 2005;). As opposed to gendered practices involved in treating, covering is not promoted as a gendered act but is used to meet the needs of the lower-earning partner and signal an egalitarian relationship. However, it is important to note that while covering practices may not seem gendered, wage disparities and the undervaluing of feminized labor is gendered (England, 2005; Perry-Jenkins & Gerstel, 2020; Reskin, 1988). It is possible that men cover more often than women which would reflect market inequalities wherein women earn less than men (Kenney, 2006; Pahl, 1983; Pahl, 1990).

Despite the promotion of egalitarian relationship ideals, household management and particular forms of household labor continue to be gendered. For household tasks, couples promoted an economy of free time, where tasks were divided based on individual availability. While this allows couples to signal an alignment with gender equality by dividing tasks based on time availability, the informal method of dividing tasks presents potential problems. First, it is important to consider that all couples included marriage and children among their future goals. As workplaces maintain ideologies of good fathering related to significant work devotion (Blair-Loy, 2003; Gerson, 1985; Hochschild, 1989; Roth, 2006), informal divisions of household labor based on time availability may still reify existing gender inequalities. Moreover, as Dominguez-Folgueras (2022) suggests, time availability is not an inherently gender-neutral construct and systems that rely on time availability may reinscribe gender inequalities.

In addition to the gendering of household tasks, the cognitive household labor of childless cohabiting couples remains a gendered process with women engaging in more invisible labor. Given that it is both invisible and informal, cognitive household management is an area of continued gender inequity, consistent with previous research (Daminger, 2019; Daniels, 1987; Hatton, 2017; Kaplan et al, 2020). The invisibility of cognitive labor may present challenges for egalitarian household and relational practices precisely because it is invisible and difficult to recognize. Thus, despite couples espousing an egalitarian approach to household management or one based on the availability of free time, the actual division of labor is difficult for couples to ascertain if significant portions of the household labor is outside of their conscious recognition. For household and relational practices to be more egalitarian, this invisible labor would need to be made conscious and factored into any division of labor.

Despite the significant levels of education attained in our study's sample, all couples disclosed a lack of formal education on managing finances. This left couples to search informally for information on financial management. This is problematic as it limits couples to the financial management knowledge contained within their personal networks, regardless of the depth or accuracy of this information. Moreover, this is problematic relationally as couples are not given the education or tools to approach financial management within the context of healthy relationships and one form of intimate partner abuse can be financial abuse. Educational institutions should consider including financial management in their healthy relationship curriculums and making this type of financial education an important prevention strategy (Postmus et al., 2020).

Limitations and Future Directions

While this study provides significant contributions it also has several limitations. The small sample size of the current study may limit generalizability but provides important implications for the future direction of research among this population and topic (Boddy, 2016).

There may be a selection bias in this sample. It is possible that the relationships of couples who were more negatively impacted by COVID-19 may have dissolved or been uninterested in participating in a study about their relationship. Another COVID-19 related limitation may be that the impact of COVID-19 on intimate relationships led to unique results that may not be generalizable in the future. COVID-19 clearly represents a major external event impacting human behavior and research from this point forward may be finding new patterns in relationships and financial management resulting from this global shift in society. This further highlights the need for research on cohabiting couples, as previous research on cohabiting couples does not account for this major repositioning of global relations.

Given that none of the couples in the current study have children, participants' reports of strengthening relationships is consistent with the finding that couples without children reported higher relational well-being than couples with children (Gunther-Bel et al., 2020; Sels et al., 2022). However, the results are inconsistent with findings that couples without children reported higher feelings of depression (Sels et al., 2022). The mixed results indicate a need for further research.

All the couples that participated in this study had the intention to get married in the future, which may be related to more traditional beliefs and their economic location (Gupta, 1999; Sanchez et al., 1998). It is possible that couples who have no intention to marry in the future may engage in different relational practices or may espouse different ideologies. Future research should examine childless, cohabiting couples who do not plan on getting married. Since the couples in our study often relied on future marriage intention to navigate the lack of formal legal rights associated with cohabitation, it is important for future research to examine how the absence of marriage intention may affect practices or ideologies amongst childless, cohabiting couples.

Moreover, participants in this study were similar in terms of demographics (age, race, education, and class) and the study itself was limited to cisgender, heterosexual couples. Two of the couples in the study included one person who was a full-time student, which may have impacted their relational and household management practices. Future research should include participants from more diverse demographics to further understand these potentially different relationship norms and examine couples with diverse gender and sexual orientation identities. It is possible that these couples may rely on different social norms to inform their relational practices.

The relationship between this financial egalitarian ideal and identity politics is an area for future exploration. Couples in this sample may have felt the need to emphasize egalitarian ideals due to social desirability pressures. However, couples with different socio-political identities might espouse different relationship norms that could change the emphasis of a 50/50 egalitarian ideal.

This study did not examine workplace norms, and future research should examine how workplace norms, like male breadwinner norms or work devotion norms, affect childless, cohabiting couples. Moreover, future research should examine institutional recognition of different relationship types. For example, some companies extend employee benefits to spouses, like health insurance, while the extension of benefits to unmarried partners is less common (Ash & Badgett, 2008). To the degree that current social norms and systems do not support egalitarian households, societal shifts are needed to better navigate and promote egalitarian relationships across all relationship types.

Conclusion

Much research has been devoted to studying married couples and couples with children. This has been an important area of research, especially given the associated societal and generational implications of these relationships. However, perhaps because of this focus, less research has been devoted to the study of childless, cohabiting couples. Given the rising prevalence of this population, more research examining these relations is critical. This study attempts to add to and encourage future research into the relationship patterns of childless, cohabiting couples. This study has found that childless, cohabiting couples have limited formal financial education and continue to rely on their family networks. These couples also engage in covering practices while espousing egalitarian 50/50 ideals. However, household management remains gendered within these households, particularly around cognitive household labor. Crucially, these practices are tied into a professed intention to marry in the future and a strengthening of their relationship during the COVID-19 pandemic. This study has begun to explore unique ways in which cohabiting, childless couples are managing their relationship, household, and finances and suggests exciting and promising avenues for future research among this underexplored population.

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Appendix

Participant Demographics

Pseudonym	Couple	Participant	Gender Identity	Race/Ethnicity	Age	Housing	Employment Status	Income Level	Education Level (Highest Attained)	Monogamous Relationship Length	Length Living Together
Mallory	1	1	Cisgender Woman	White/Caucasian	23-27	Apartment Rented	Full-Time Student	$0-$9,999	Bachelor's Degree	5 years	1.5 years
Graham	1	2	Cisgender Man	White/Caucasian	23-27	Apartment Rented	Employed, Full Time	$50,000-$74,999	Bachelor's Degree	5 years	1.5 years
Katie	2	3	Cisgender Woman	White/Caucasian	23-27	Apartment Rented	Full-Time Student	$0-$9,999	Master's Degree	3.5 years	1.5 years
Jordan	2	4	Cisgender Man	White/Caucasian; Hispanic, Latino, Latina, or Latinx	23-27	Apartment Rented	Employed, Full Time	$100,000-$149,999	Bachelor's Degree	3 years	1.5 years
Heather	3	5	Cisgender Woman	White/Caucasian	28-32	Apartment Rented	Employed, Full Time	$50,000-$74,999	Master's Degree	5 years	3 years
Ethan	3	6	Cisgender Man	White/Caucasian	33-37	Apartment Rented	Employed, Full Time	$50,000-$74,999	Bachelor's Degree	5.5 years	3 years
Mary	4	7	Cisgender Woman	White/Caucasian	28-32	Apartment Rented	Employed, Full Time	$75,000-$99,999	Professional Degree	4 years	3 years
Mark	4	8	Cisgender Man	White/Caucasian	28-32	Apartment Rented	Employed, Full Time	$50,000-$74,999	Professional Degree	4 years	3 years
Sara	5	9	Cisgender Woman	White/Caucasian	23-27	Apartment Rented	Employed, Full Time	$25,000-$49,999	Master's Degree	5 years	3.5 years
Ross	5	10	Cisgender Man	White/Caucasian	23-27	Apartment Rented	Employed, Full Time	$75,000-$99,999	Bachelor's Degree	5 years	3.5 years