



Money of Her Own: Women's struggle for emancipation through their dealings with money

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Abstract

Our study explores women's appropriation of the democratic ideal of equality and autonomy as revealed through their handling of money within a couple relationship. We based our study on 30 in-depth interviews with partners of heterosexual couples in [country]. Our results show that women problematize themselves in terms of their autonomy and equality between the sexes through their relationship with money. They are rooting a core issue concerning their emancipation in ordinary, everyday, and apparently insignificant gestures which are often invisible to a casual onlooker. What is being witnessed, therefore, is the gendered personalisation of a social issue, with women working towards their emancipation individually rather than collectively. Gender relations are thus being reshaped, integrating two contemporary values: women's emancipation and the emphasis on the individual.

Keywords

gender, women, money, family, care of the self

Introduction

The purpose of our study² is, through the sociologically revealing lens of their relationship to money within a couple, to explore the ways in which middle class women of Switzerland appropriate the democratic ideals of autonomy and equality³. We are

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² The author wish to thank Veronica Jaris Tichenor as well as the anonymous reviewers for their useful comments on previous versions of this paper.

³ We refer to the democratic ideal as the new moral of emancipation that emerges from the end of the 1960's, based on "the democratization of values and behaviors typical from the high bourgeoisie and artistic milieu" (Chauvel, 2006: 33). Supported by law, this moral puts the individual at the center and highlights the recognition of its subjectivity, personal freedom and hedonism (Gauchet, 2002).

interested in the various modes in which women invest money with meaning connected to these ideals. Our research focuses on the meaning given to money inscribed within power relations. To do this we proceed with a two-stage approach. Firstly, we seek to discern, through a comprehensive study, the meanings women attach to earning money of their own, expressed in their words and in their practices. Secondly, we situate meaning given to money within the larger social context; we inscribe relationships to money within power relations, such as those of gender, having symbolic effects on relationships to money and conditioning one's way of using and thinking about it. This article shows that the women interviewed invest their money with meaning and significance related to the democratic ideal. The democratic ideal for these women is an ethical demand which they express through their relationship to money in the form of *care of the self*. Each of the various concerns expressed constitutes a different argument supporting the ideal. We will describe the eight main concerns for care of the self in the field of money detected in the interviews. Then we will show that women's dispositions for care of the self, and their ethical standards, have a specific origin: they lie within the framework of gender relations and are specifically connected to women's relation to money which, throughout history, has been marked by gender order. We will then conclude with the consequences of the individual character of those personal everyday life strategies.

The state of knowledge: Gender-stamped relationship to money

In order to discern those women's present-day preoccupations about money, we need first to review the research already done in this area, as well as the geographical context. We are aware that these preoccupations are recent ones because, although those women have always worked, it is only recently that it has become a common practice for them to obtain a salary. Indeed, historical research shows that the emergence of industrialization in Europe and therefore of payment by wages necessitates a separation between work places for production of goods and those for home economics, which in turn reinforces the gendered division of labour. Remunerated work producing goods and services becomes associated with men, whereas housekeeping and child rearing are associated with women. Access to wage-earning is thus gendered; women are excluded from payment by wages (Maruani, 1985; Zelizer, 1989, 1997; Scott, 1991; Perrot, 1998; Schweitzer, 2002). It's only since the 1960's that important economic changes have brought about the massive arrival of housewives on the job market. This has allowed a great number of women to earn a salary, thereby attaining a certain amount of financial autonomy.

Contemporary research on couples' practices in the use of money in western countries, analyzed mainly within the field of micro-sociology of the family, emphasizes that these practices are structured by gender. Some studies held in various countries as Great Britain, France or the United States show that money belonging to the woman in a couple does not have the same value as that belonging to the man. The woman's salary is

perceived as being less important, even for women who have worked for many years. It is considered as a secondary revenue, outside of the general housekeeping (Brannen and Moss 1991). Perceived as a *supplementary* income (Maruani 1985), the money that women bring into their families seldom attains the symbolic status of 'adult money' (Langevin 1990); whereas the male salary, defined as the *household* income, is of central importance (Potuchek 1997; Maruani 1985), and belongs to a "highly protected category" (Morris 1984).

Some studies also bring out the fact that gender leads to censorship and calling to order when one partner or the other in a couple strays from the conventional model. Women feel uneasy about earning more than their companions; they minimize such salaries and attempt to pass them off as housekeeping money. Some limit their involvement in financial affairs (Hertz 1986). In this case, most women accentuate their traditional role by increased attention to their appearance and their devotion to their husbands (Thompson and Walker 1989). In her study of American couples where the wife earns at least 50% more than the husband, Tichenor (2005) shows that often both partners try to ignore or dissimulate the wife's salary which might otherwise call the man's dominating position into question. She notes in particular that the wives, having assimilated their secondary role, want to feel appropriately "feminine" and accomplish this by doing more housework.

Some studies show that values such as loyalty, sacrifice, and abnegation, which are associated with feminine social traits, come out very strongly where money is concerned (Wilson 1990). In an analysis of household financial organization in England, Wilson (1990) notes that 'saving' for women means putting money aside for *collective* home use. Many women have trouble distinguishing between personal and domestic savings. The children's 'needs' always come before their own 'desires' (Wilson 1990). Women feel guilty about their personal expenditures and, when interviewed, have a lot of difficulty talking about the amount they spend on themselves.

The meaning given to money inscribed within power relations

Though we follow the same line as this research, the purpose of our study is not to show once again that money is influenced by gender. Our first concern is not with the effects of structure, especially gender structure, on western middle class men and women's relationship to money. We are not enquiring as to whether or not those couples' use of money is gendered. Quite to the contrary, in the first stage of our study we try to set aside any considerations of the effect of structure on those couples' use of money, and seek rather to discern the universe of meanings of the social group of women studied and to understand the symbolic coherence there. The first point of interest is the fact that those women earn money. Once those women have money of their own, our aim is to grasp, through a comprehensive study, the meaning they give to ownership of money, their preoccupations in that area, as well as their individual experiences relative to money, all of which are expressed not only in their words but also in their practices. Our

purpose, therefore, is to understand western middle class women's various modes of appropriation of the democratic ideal through their relationship to money; or in other terms to analyze the ways in which having "Money of her own" supports self-transformation practices related to this ideal. In the second stage of the study we situate meaning given to money within the larger social context. Our aim there is to inscribe relationships to money within power relations, such as those of gender and of class, having symbolic effects on relationships to money and conditioning one's way of using and thinking about it.

What are the advantages of this two-stage approach? It allows us to avoid falling into either of two possible traps: On one hand, by directing our attention to the meaning women give to money, we avoid falling into a kind of victimization where women's behaviour would be interpreted simply as vain gestures on behalf of women who are the dominated ones in the gender order, and the ways in which they invest their relationship to money with meaning would be analyzed as an illusory procedure serving only to help them justify to themselves what they are doing and to accept ("*making of necessity a virtue*") their position in the gender order. On the other hand, looking at the interviewees' relationships to money directly within power relations would keep us from highlighting women's capacity for emancipation, which is exerted in particular through their subjectivation process, and would underscore women's tricks and strategies for resistance by attaching worth to their ability to criticize, and yet would neglect the power relations in which such behaviour is inscribed.

Sampling considerations

Our investigation into the ways in which women invest money with meaning is carried out within a specific population. The empirical study focuses on Swiss couples where both partners earn money and both come from a social milieu where the democratic ideal is very present, that is from a middle class with a large cultural capital. Beginning in the 1960's, a broad process of de-institutionalizing and of democratization, especially within the family, accompanied a change in western countries' social structure which then became widespread in the 1970's: the development of a "new middle class" (Bourdieu 1984). All the evidence points to the idea that couples belonging to this milieu with its high level of education are representative cases of couples upholding the democratic ideal (Lenoir 1985; Hutmacher 1993). Women from this particular social milieu, where gender is becoming an issue, have values or principles which allow them to actualize the principle of equality between the sexes and of autonomy for women. They tend to be more open about their autonomy in relationship to men, about divorce, and about women's financial independence. Also, their growing awareness on the subject of gender order may make them intolerant of certain of its aspects, and thus lead them to undertake steps towards greater emancipation by modifying certain elements. The women studied in our research are therefore better equipped to think about

emancipation than those of their mothers' generation or those of other social milieus. They have the necessary material resources through their salaries; they have ideological resources and cultural competence through the level of education and the values of their social milieu.

Building an ethical relationship to oneself

Our hypothesis is that these women who have resources with which to think about their emancipation also put certain demands for equality and autonomy on themselves, which are reflected in their relationship to money. This injunction falls under the heading of *care of the self*, to use a concept which was developed by Foucault (1988 [1986], III: 57-58), who defines it as “an intensifying of one’s sense of self whereby a person determines that he or she is the subject of his or her acts.” The level of care of the self among women from this particular milieu prompts them to pay attention to themselves and to their practices; they construct themselves as a subject, through a work of subjectivation related to questions of equality and autonomy. Care of the self implicitly refers to questions of gender order, certain aspects of which are no longer tolerated today. Care of the self in the realm of the democratic ideal calls for practices related to this ideal; in Foucault’s words it is “directed towards a certain ethic”. Thus these women apply ethical standards to their daily life, in particular on their use of money. The idea of women’s care of the self is also supported by *The Culture of the New Capitalism* (Sennett 2007) or *The New Spirit of Capitalism* (Boltanski and Chiapello 1999), as a characteristic of advanced modernity which encourages but also demands construction of self, self assertion, and self management.

Methodology

The Swiss context

The national context of the empirical study is Switzerland, a brief outline of which becomes useful at this point. In Switzerland, middle-class women arrived massively on the job market beginning in the 1970’s and now generally earn their own money, which was not the case for the preceding generation. As in most western countries, an ideal of democracy between the sexes is widespread in people’s representations (Roux 1999), although not followed in practice. Among heterosexual couples, the woman’s salary tends to be lower than that of her companion. As in many countries, even if both spouses take on an equal amount of work, men today still tend to be more professionally involved in their work than women, and women are responsible for household work (FSO 2003). There has been very little change in the distribution of domestic tasks since the 1970’s. Women are still held responsible for tasks related to housework and child care, and they spend at least twice as much time on these tasks as men. Part-time work for mothers is the arrangement found in many families, with the number of hours taken up by professional work decreasing as the size of the family increases (FSO 2003). The statistics

show *objective* inequality between the salaries of spouses. This asymmetry, partly explained by the difference in number of hours spent on professional work, is also due to horizontal and vertical gender segregation on the labour market which produces disparities of salaries between the sexes (Charles 1987; 1995). To this must be added the direct salary discrimination which persists in every sector of activity. In Switzerland, for the same training and function, women's salaries are inferior to men's by 10% in the public sector and by 21% in the private sector (FSO 2003).

We interviewed both partners of 24 heterosexual couples living together as a couple (married or not), ranging in age between 32 and 45 years, and having one or more children under aged 15 in their care. All of the interviewees work professionally, full time or part-time, with the number of hours of professional work tending to be higher for men than for women. We held a second interview with both partners of each of two couples interviewed earlier who had later split up, our purpose here being to determine whether separated women were more explicitly active in caring for the self. We chose semi-structured in-depth interviews as the most suitable method for discerning the ways in which individuals invest money with meaning. The interviewees' words and tone of voice when speaking about significance and uses of money also helped us determine their feelings (anger, frustration satisfaction, detachment, etc.) and contradictions around this subject. Each person was interviewed separately and asked questions about their own and their partner's practices and representations concerning money in daily life.

Recruiting was done in the cities of Geneva and Lausanne; names were suggested to us by acquaintances or by other couples in the sample. Finally, the interviews of this study hold a status of analysis and not one of illustration or restitution (Demazière and Dubart 1997), our objective not being to carry out a monograph describing uses of money but rather, from these descriptions of individual cases, to draw out some of the fundamental social mechanisms at play in these individuals and in their relationships to money. The interviews quoted in this article do not, therefore, constitute special cases, but have been chosen for their theoretical representativity.

Results

Care of the self within the democratic ideal

The analysis of the interviews shows that the women interviewed invest their money with meaning and significance related to the democratic ideal. The democratic ideal is for these women an ethical demand which they express through their relationship to money in the form of care of the self. Each of the various concerns expressed constitutes a different argument supporting the ideal. Eight main concerns for care of the self in the field of money were detected inductively in the interviews and are

described below. They are: refusal of overseeing, refusal to be used, non-dependence on the partner, equality of tasks, moral autonomy, biographical achievement, foresight, and responsibility towards others⁴.

1. Refusal of overseeing. Most of the women interviewed use their money to assert a refusal of being overseen or supervised. Any checking or inspecting of women's money by the men is simply not tolerated. Several of the women put forward their claims to not being supervised spontaneously, as if to protect themselves in advance or prevent their partner's meddling in their money matters. Some attach importance, both symbolic and concrete, to having their own bank account as a way of preventing their partners real or potential overseeing of their expenditures. Thus, a woman interviewed in our study, whom we are calling Florence, insists on having money for which she is not accountable to anyone but herself. Gabriel, whose husband repeatedly reproaches her for 'useless' or unnecessary spending, buys things related to the household (for their baby or for the kitchen) with her personal money rather than with the couple's money, out of concern of not needing him as an overseer, thereby secretly asserting her refusal to be controlled by him.

2. Refusal to be used. Some women's relationships to money attest to a care of the self in the area of not being used. Explicitly wishing not to contribute more than their partner to household expenditures, they use money as a tool enabling them to measure the contribution of each partner in figures and thereby develop visible symmetry between them. Some of the women are particularly meticulous in their tallying up of sums brought by each partner to the collective account. For example, Florence scrupulously goes over the accounts, to recover every penny that she gives to the household. Alice, seeking to establish a clear line between personal and household money, in very concrete terms separates personal money from the couple's money in two sections of her wallet. She counts her money, compares the amounts brought by each person to the shared expenses, and fights on in spite of difficulties in order to obtain fair contributions into the common account from her partner, Alain. She carefully keeps receipts for collective purchases in a ring binder. She is concerned with not being used or 'instrumentalized', and wants to be sure that she is not being wronged by her partner by contributing more than he does.

3. Non-dependence on the partner. Certain women interviewed made it a point of honour not to be financially supported by their companions. The point for these women is to get away, temporally or symbolically at least, from a situation of financial

⁴ For more information on each section, see Bachmann (2009).

dependence on their partners, which they would consider problematic. One may assume that this kind of dependence is all the more burdensome within the present-day socio-cultural context, which devaluates any ties involving dependency (Hochschild, 2003). Moreover, not one of the men expresses pride in non-dependence on their companion's housework or care taking. It is in daily interactions, therefore, that some of the women express a concern for financial independence from their partners. Their ways of using money demonstrate that their independence is de facto autonomy and so enable them to conceive of themselves as individual subjects freed from bonds of dependency. Elise, another woman interviewed, out of concern for non-dependence, purchases a painting for the home with her personal money even though, according to their agreement, she could have paid for it with the household funds. This is her way of reminding herself that she does not depend on a man's money. Clearly aware of the labelling enacted in the process, she expresses her viewpoint thusly:

[...] it's true that it's me that paid for it. It's funny! It's a gift I gave to myself, with my name on it, and it belongs to me. But still it's so important to me to be able to say, "I have my own bookkeeping, my own salary, and things that are really mine." Yes, for me that counts a lot! Probably a lot more than for him!

Indeed, her husband Eric, unlike her, never uses his personal account but pays for all of his expenditures through the household funds.

4. Equality of tasks. Some women testify to a certain *care of the self* in the field of household tasks through ways of using money which give them distance from their assigned priority function of doing housework. Some of them, for example, refuse at least part of money from their husband, which would imply being assigned to a traditional role. Following this same concern for equality of tasks, Florence insists on contributing the same sum (2,000 CHF) per month to the household account as her husband, even though she earns only half as much as he does (she earns 3,000 francs a month; he 6,000) and therefore has four times less money than he does left over each month for her personal use. Concerned as she is with equality of tasks, Florence wants to prove to herself that she can hold the role of household provider at the same level as her companion.

5. Moral autonomy. Some women express a concern for moral autonomy through their relationship to money. They assert their refusal to have charge of the other person. The "partners" in this case are not conceived – at least not by anything they say – as allies under all circumstances. The women make sure they are not going to have to support their companions and especially not going to contribute more, financially, than

the men do. The case of Sabine is particularly indicative. She insists on the importance of having her own bank account as a proof of her moral autonomy:

“This thing about each having his own account, it’s part of the principle that says each of us is responsible. It’s not one of those situations where one says to the other, « Great! You’re the one in charge. You brought home the dough! » while at the same time feeling dependent on the one who brings home the bacon. No, it’s a case of each of us being responsible for dealing with their life and providing their own needs.”

Sabine and her companion purchased their house not jointly but separately, meaning that the house is acquired through two bank accounts and two mortgage rates. She explains: “*I want to know how much I owe and where I’m at! And I can’t know that for him. It’s up to him to take care of his part.*” By this she is saying she doesn’t want to have to support her partner financially, if ever he is unable to shoulder his share.

6. Biographical achievement. Some women express a care of the self in the field of biographical achievement through their relationship to money. This falls in the area of self-help work, with the objective being – in their own words – ‘growth’, ‘fulfillment’, and ‘renewal’. Their ways of using money are at the same time ways of emphasizing the fact that they can take responsibility for themselves financially as part of their personal development. The case of Manon is particularly revealing. She claims not to be bothered by her financial dependence on her partner as far as daily household expenditures, such as rent, food, cleaning products, and so on are concerned, even though this state of dependence sometimes gives her anxiety. However, she attaches great importance on the other hand to the fact that she is in charge of all expenses that concern her personal development, expenses such as drama courses or therapy. If ever she borrows money from her companion for these latter activities, she makes a point of paying him back, even though he doesn’t ask her to. Manon says, “It’s important that I handle those things completely that I have chosen to help me grow.” It may seem trivial to others that she does this, but in fact it is a clear example, which falls in the broader framework of care of the self in the area of personal development. Such action, moreover, combines well with gender division of work within a couple.

7. Foresight. Some women’s relation to money shows a concern for foresight. Well aware of risks in a couple relationship and of the financial precariousness faced by single mothers, these women are reasoning in terms of an eventual break-up. They consider money as insurance against risk and use it in ways that help remind or convince them they are capable of taking charge of themselves if necessary in the case of a break-up. In this respect, concern for foresight constitutes a sub-category of concern for non-dependence. Many of the women interviewed claim the right to a personal bank account

as a guarantee of autonomy in case of a split-up. Concretely, Lea, while in an unsteady marriage relationship, makes monthly deposits to her personal account preparing for a separation.

8. Responsibility towards others. Lastly there are certain women who, motivated by the democratic ideal between genders, through their relation to money express a care of the self in the area of responsibility towards others. Chloe has a good position professionally and a good salary, but is nonetheless aware that such privileged situations are not attainable for all women; therefore she expresses concern for the financial independence of her daughter (but not for her two sons). She is persuaded that girls' schooling is vital to their emancipation. She refers in particular to the autobiography of the US author, Erica Jong, who counsels mothers to save up for their daughters' future education. Chloe retains that:

[The author] said: "Girls, I have only one piece of advice to give you regarding your daughters..." And this touches me especially since I have a daughter; she, too, talks a lot about that in this autobiography. She says, "Give your daughter as much education as you can at all costs and set aside \$50,000 to pay for it."

Chloe privately designates part of her savings for her daughter's studies without applying the same reasoning to her sons.

Thinking and speaking about the self in terms of the democratic ideal involves a two-fold task for women: On the one hand, it involves putting energy – with no small difficulty – into a new area of struggle for autonomy and equality between the sexes which is at counter-current to their gender socialization. On the other hand, it involves justifying and thematizing these questions, something women are not accustomed to doing.

Concerns for the self are not exclusive; more than one concern can be held at the same time by the same person. They vary in frequency and in intensity. When brought into play they may be evoked in discourse as an intention, an ideal, or a value which the interviewee holds. Or they may be expressed in a practiced concrete form. When women use discourse attesting to care of the self, it is no conventional, polite discourse; it is motivated by underlying beliefs and deeply held values which make certain aspects of the gender order intolerable. Care of the self, often stemming from tensions either inner or with the partner, occupies a central position in what these women say.

Signposting or labelling of the various concerns for the self as expressed through relationships to money can be done consciously, semi-consciously, or unconsciously, according to the person or the particular concern. When women try to express something in the area of the democratic ideal through their relationship to money, they do not necessarily do so in a clear and well-thought-out way. In fact, the general

tendency is for women to not express their concern with the self in explicit terms, precisely because concerns for the self are more implicit than explicit, prompted as they are by ethical ideals of equality and autonomy, related to class ethos. As a sociologist, we accompany these women during the interviews in their often very emotionally charged process of problematizing their concerns. The interview situation would seem to give them the opportunity to clarify their hitherto vague searching and help them understand the more or less conscious strategies they have been using with the aim of using money to make a statement about their emancipation. This would perhaps explain, moreover, the great interest and enthusiasm women expressed at the idea of being interviewed on the theme of couples' use of money.

Socially acquired ethic dispositions

Where have these dispositions for care of the self come from? Women's concern with the self, and their ethical standards, lie within the framework of gender relations and are specifically connected to women's relation to money which, throughout history, has been marked by gender order. The women interviewed for this study have a personal history of assimilating some of these issues. In the course of their socialisation ever since childhood they have already acquired a certain vigilance in money matters related to gender order.

Mothers' injunctions not to be financially dependent on men

Some of the women interviewed spontaneously mentioned their mothers' advice during childhood and adolescence as to the importance of avoiding financial dependence on a man, in particular by getting a good education. It is to be noted that not one of the men mentioned any advice from either parent concerning money. For them it is a self-evident fact that men must earn money and there is no need to say so. The case of Elise is particularly revealing on this point. Early warnings from her mother about the importance of financial independence from men seem to form at least part of the basis for her present-day concern with independence. She says:

It was my mother's fierce will that I should never get taken and that I should be independent. These ideas seem to have stayed with me. So, going to school, having a vocation, all this sort of thing – these were things that would lead to independence. It wasn't about a woman being fulfilled through her work; those were the exceptions. No, you did it so you could be independent and not risk being in need.

From Elise's words we gather that her mother's passing on a heritage of the democratic ideal has left its mark on her. The very fact that Elise remembers this advice and evokes it spontaneously shows that it resonates in her and makes sense. That her mother's will is described as 'fierce' tells us that the transmission of an injunction for

financial independence was done with fury and probably at whatever cost. This was her mother's response to her awareness of the risks involved in marriage ("*...and not risk being in need,*" she says) and therefore of the vigilance that women were obliged to exert.

Difficult experiences of financial dependence

A personal history of difficult experiences of financial dependence can be an incentive for later concern related to financial independence. When speaking about their concern for independence or foresight, some women spontaneously evoke their past. Florence, for instance, speaks of the relative financial precariousness, compared to her partner's situation, which she endured as a student. Elise describes her experience of being financially dependent on her first husband during student days as a bad one. After the separation, she found herself in an economically precarious situation not unlike that of many single mothers. She says, "*... somewhere between age 20 and 30, there I was with no parents, not much money coming in in the way of a salary, just a little bit of money in the bank, and I said to myself, 'You're gonna have to deal with this!'*" Elise has another painful experience of financial dependence at the beginning of her new relationship. These experiences lead those women to becoming concerned with financial independence.

Experiences of assignment in gender division of work

A personal history with experiences of assignment in gender division of work may motivate concern for equality of tasks. Sabine's case demonstrates this particularly well. In her youth she has gender division of work imposed on her. After the end of compulsory schooling at age 16, considering that higher education is not for girls, her parents forced her to do an apprenticeship. These were the years when she was confronted with traditionalist thinking among her friends as well, with girls spontaneously involving themselves in household chores and the boys turning away from them. She tells us, for example, of a weekend spent at age 17 or 18 in an apartment in the mountains with a group of friends. In the morning, the boys stayed sitting around the table and talking while the girls prepared breakfast. Sabine was deeply shocked by this incident which triggered her sense of rebellion. "*It's true,*" she says, "*that at that age I used to really cry at night thinking how I'd rather stay single than bow to such customs! It was almost a total rejection of the system. Maybe I go overboard in the other direction sometimes. Well, yes, precisely.*"

Later on she was confronted with discrimination in the professional world. She expresses anger and frustration when speaking about her first job, where the discrepancy between her ideals and reality were so strong that she felt "*alienated*" (her word). The pain, anger, and sense of injustice we hear in her voice are most certainly a source of instigation for her present-day concern for equality of tasks and for her

vigilance in the area of gender division of work. “I have always refused to be a man’s housekeeper,” she says notably.

It is important to specify here that the various contexts and events related in the interviews, which probably engendered a disposition for care of the self, constitute only a very small part of these women’s socialization. The greater part, having been carried out implicitly, is assimilated unconsciously and therefore cannot be verbalized in the interviews. In order to have a more complete view of this social development, ideally we should base our study not only on what the interviewees tell us but also on an analysis of aspects of their lives of which they themselves are not aware (Lahire 2002).

Discussion

Our study has been focussed on the meaning women give to their money. We have tried to look seriously at their actions and reactions regarding money, which were often accompanied by fatigue or frustrations and also sometimes by satisfaction, and discover the underlining meanings. Our empirical results show that women in a couple who possess the material and ideological resources needed to think about their emancipation are neither passive nor resigned towards the current gender order. Considering certain aspects of the gender order to be intolerable, they problematize themselves concerning autonomy and gender equality through their ways of handling money. They express care and concern for the self. We observe that, paradoxically, these women are rooting a core issue concerning their emancipation in ordinary, everyday, and apparently insignificant gestures which are often invisible to a casual onlooker.

Studying the various social meanings noted in women’s uses of money has enabled us to draw out some dynamics which go beyond purely economical logic. Indeed, women’s caring of the self in the areas of equality and autonomy has strong symbolic value and is sometimes performed independently of material preoccupations. The case of one of the women interviewed above is particularly revealing on this point. Florence, out of concern for equality of tasks, insists on contributing the same amount to the shared account as her husband, in order to prove to herself that she can provide for the economical needs of the household at the same level as he does. Although she earns a great deal less than her partner and is therefore penalized from a material point of view, Florence finds it more rewarding to make a statement about equality of tasks than to build up her personal financial resources.

Our study also shows that an analysis of the social meanings that women put on money cannot ignore the social structures they lie within, and these considered in a particular historical dimension. The fact that women, motivated by certain major socio-economic changes, have only recently gained access to personal money is an important key to understanding the special ways in which women of today relate to money in the couple.

Once these ways of exercising care of the self in the areas of autonomy and gender equality that women manifest through their relationship to money are put forward, questions arise about their effectiveness. In order to answer those questions, we must emphasize the individual character of care of the self. Women work on their emancipation in individual rather than collective ways. They are more concerned about their self-problematization in the areas of equality and autonomy than with political or collective concerns. The work on themselves is done semi-consciously or unconsciously, without recognition from partners or from other persons or authorities. What is being witnessed, therefore, is the personalisation of a social issue. So when women appropriate the democratic ideal through care of the self, social problems relative to the gender order become disguised as personal, psychological, relational, and ethical problems. The process of subjectivation is thus doubly restrained, by psychology and by ethics. This double restraint in turn comes from double euphemizing, which prevents power relations from being seen for what they are, and thereby eliminating social critique. The passage of social problematics from being considered social issues to being considered psychological and ethical issues is not new; it began in the western world in the 1970's. It is, however, currently becoming radicalized.

As a last remark, it must be said that the personalization of a social issue, with social problems being disguised as personal, relational, or ethical problems, is a gendered personalization. It is women and not men who individually bear the struggle against the gender order. Men's privileges are not questioned here. Going back to our initial question on the subject of appropriation of the democratic ideal by partners in a couple, we note that feminist critique is partially evolving into individual efforts towards subjectivation carried out by women, on themselves. It is as if the feminist activist of the 1970's, who expressed her anger and her indignation in the public space, has now gone back home to militate within herself, to do work on herself in terms of the democratic ideal. "You won't control me! You won't instrumentalize me! I won't depend on you financially! I can leave you when I want!" and so on, she tells *herself*, while imagining speaking to her partner. The struggle is still very much alive, but it is carried out in an individual and silent way without the support of feminist critique.

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