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Financial Arrangement as a Reflection of Household Order

Abstract: Based on ethnographic research in 28 young middle-class households in Warsaw, this paper examines the money practices of couples living together, including how they set rules for budgeting, spending, and saving money. Drawing from practice theory and working with evidence gathered among young Poles, the paper shows how the couples jointly create a financial arrangement and then ground it in daily practices, transform it, and adjust it to changing circumstances. As the partners share a practical understanding and the rules are intelligible to each of them, this arrangement reflects the current order in the given household. By reconstructing the explicit or tacit beliefs as to why certain money practices are appropriate, desirable, acceptable, or completely inadmissible, this paper argues that everyday money practices are moral in nature and that a financial arrangement requires moral justification.

Keywords: practice theory, money, household, financial arrangement, household order.

Introduction

A household order, which is created by people living together, is based on numerous rules and principles—both those that are clearly articulated and those that are tacit. It concerns the division of household chores, the satisfaction of needs such as eating or sleeping, and ways of spending free time. The basic medium of these actions is money. However, due to its mundane and obvious nature, money often fails to be perceived as an aspect of daily life. The aim of this paper is to study the money practices of couples creating a joint household and the ways in which they go about their financial arrangement and define the rules for budgeting, spending, and saving money. As a result, this paper aims to examine how using money in daily life is a means of creating a household order.

In examining how actors create a household order by money practices, I will use the cultural and interpretative approach that provides a broader framework for this text, drawing attention to the creation of sense and meaning through social actions (Alexander 2003, Spillman 2002). The insistence on a concentration on meaning has significantly influenced several sociological fields, including the new economic sociology. Alejandro Portes (2010: 13) points out that the key meta-assumption at the foundation of new economic sociology is that economic transactions do not take place in a social vacuum but are rooted in cultural systems and social networks (cf. Granovetter 1985). The cognitive approach postulated by culturally oriented economic sociology (Wherry 2012, Bandelj 2015), and in particular the works of Viviana Zelizer in the area of money sociology, stress the significance of ordinary micro-scale monetary transactions, which occur through "relational work" (Zelizer 2012) and are imbued with cultural and social meaning (Zelizer 1997, 2007, 2010). In continuing Zelizer's approach, which is focused on the meaning of money, Bruce Caruthers and Wendy Espeland (1998) observe that this meaning is mainly created through practice. By drawing on these insights and examining the use of money in the daily life of a household, this paper implements this pragmatic tenet and is based on the research perspective of social practice theory (Schatzki 1996, Knorr-Cetina, Schatzki, Savigny 2001).

In social practice theory, money management practices would be called "integrative" as they are crucial for a particular dimension of life—in this case, running the household together, which involves earning, spending, and saving money, paying the bills, doing the shopping, and also budgeting and talking about money, with the associated role allocation. The set of money practices, the rules governing it, and the shared meanings around these practices, create a financial "arrangement" which reflects the household order. The notion of an "arrangement" will be a key analytical category in this paper.[1] As other practice theorists have noticed (Turner 2001, Barnes 2001), the departure point for creating order through practices is an orientation toward joint action. As a result, the effect of these actions is a common "accomplishment." Therefore, I will also assume a relational perspective, by looking at the financial arrangement as a result of practices performed not solely by individuals but rather by two people living together.

The issue of budgeting and managing money by couples running a joint household has previously been undertaken by other researchers, including Supriya Singh (1997), who offered detailed ethnographic descriptions of how spouses' manage money and of depositing money in joint or separate bank accounts. On the other hand, the research by Jan Pahl (1989) focused on showing budgeting models based on control, i.e., decisions about spending the household income, and on management, that is, paying the bills and doing the shopping on a daily basis. Pahl noticed that married couples manage and control their money by one of the following systems, depending on whether they function as a single unit or as two independent economic individuals: (1) management by the wife, or a whole-wage system, (2) an allowance system, (3) a pooling system or shared management, and, (4) an independent management system (Pahl 1989: 67–77). Research by Singh and Lindsay (1996) pointed to differences between married couples, who used a joint pool, and cohabiting couples, who used a partial pool. In the case of married couples, the joint money was treated as uncountable, unmonitored, blurred. Cohabiting couples, in turn, used the fifty-fifty rule to divide the bills and grocery expenses. Still other research, including studies by Carolyn Vogler (1998), Alya Guseva and Dilyara Ibragimova (2015), analyzed money division from the gender perspective, focusing on issues of power and inequalities between men and women.

However, these works take a static approach to budgeting and using money. In contrast, I apply here a dynamic and processual approach, focusing not so much on analyzing final models of handling money, as on the process of reaching and creating the financial arrangement, and on its transformation due to relationship dynamics. In this manner, by applying Theodore R. Schatzki's (1996) understanding of social order, I will present the open char-

[1] The notion of an 'arrangement' is the leading category that emerged from qualitative analysis of the content of Internet forums prior to the field research. Analyzing the presence of the financial 'arrangement' in Internet discourse is the subject of another paper (cf. Olcoń-Kubicka 2016).

acter of the financial arrangement, which makes it susceptible to change and innovation. Referring to the idea of a "practice trajectory" (Warde 2005), I will show how a couple's financial arrangement may be transformed due to changing circumstances.

In the following part I will describe the cultural view of social-order creation and the insights it can generate for studying practices of household money management. A key part of this article is the presentation of the findings of empirical research, conducted in the homes of Warsaw's young middle class. First, I will briefly describe the methodology I used. Second, I will reconstruct the process of creating the financial arrangement by showing how money practices become collective in the process of the couple's mutual financial adjustment to certain life circumstances. Then I will show how this arrangement is reinforced and legitimized, focusing on the context and household-specific factors. Next, I will identify the role played by the intelligibility of a financial arrangement based on shared knowledge in the creation of a household order, and how a practical understanding of handling money at home is reached. After that, I will present the process of change in money practices due to relationship dynamics or changing circumstances, in order to show how the financial arrangement reflects these changes. Finally, I will analyze the research findings, and point to future areas for research.

The Cultural Approach to Social Order

The creation of social order is one of the key areas of interest of classical and contemporary sociology. As noted by Nicole W. Biggart and Thomas D. Beamish (2003), the theories on this issue tend to be either structuralist or individualist. The former sees social order from the macro perspective, seeking the institutional factors that shape it. On the other hand, the individualist approach focuses on the personal perspective of the individual, who is deemed to be a rational actor. Andreas Reckwitz (2002) points out that—contrary to rational-choice theory and its resultant "homo economicus"—there is "homo sociologicus," postulated in Durkheim's and Parsons' action theories, in which action is driven by norms and values. As a result, these perspectives see social order as based on a normative consensus. However, Biggart, Beamish, and Reckwitz focus on other approaches in middle-range theories of economic sociological thinking, which offer a new view on the creation of social order.

Reckwitz adopts the approach suggested by practice theory (Schatzki 1996, Knorr-Cetina, Schatzki, Savigny 2001), while Biggart and Beamish (2003) prove the applicability of the "conventions" category introduced by the French Convention School in the creation of market order. Both of these theoretical approaches—practice theory and conventions theory—are indicative of a cultural and interpretive turn in contemporary economic sociology.

Social practice theory, which is situated in the area of cultural sociology (cf. Reckwitz 2002), directs attention to everyday life and to "what people really do." Based on the assumption that practice is the basic analytic unit of the social, this approach is very useful in designing empirical research. The methodological aspect of practice theory, with its leading concept of "practice field," situates this research within the household, enabling us to examine—step by step—the organization of financial life by couples living together. At the same time, this theory provides a number of analytic categories, such as "creating collective actions" or "construing practical understanding," that allow us not only to reconstruct the process of creating joint actions in the couple's use of money, but also to recreate the meaning behind these actions. As a result, it is possible to show how more general senses and meanings, connected with the household use of money, are created and shared. Practice theory thus stresses the importance of the symbolic and cognitive sphere: it allows us to reconstruct the ways in which people use money, how they talk about and perceive this use, and what emotions are connected with it. At the same time, shared knowledge is created with regard to the use of money, what to expect from this use, and what to feel about the household's money. This knowledge is based both on clearly articulated and unspoken rules.

Reckwitz (2002) points out that a key aspect of practice theory is the concept of routine. Certain ways of acting and talking become routines the moment they become grounded, and social order depends precisely on such a reproduction of practices. In contrast, Schatzki (1996) shifts away from the significance of routine and proposes his own approach based on two tenets. First of all, practices are understood as open sets of unregularized actions organized by practical understandings, rules, and "tele-affectivity." Secondly, practices shaped in this way determine the social order by creating meanings and arrangements. Therefore, order does not arise from regularity, but rather from arrangements between people and things. It is not regularity and routine, but rather these negotiated arrangements and their understandings that have the power to structure and coordinate the order. This understanding of social order stresses the category of "intelligibility" based on rules that often remain unconscious and unreflective to the actors, while the sense itself might function both explicitly in an articulated form, and implicitly in the form of tacit knowledge (cf. Collins 2001). In both cases the actors know how to act, and intelligibility is achieved even if it is not based on clearly and openly formulated rules.

While social practice theory defined the area and manner of conducting empirical research into handling money by couples, this approach was complemented by the interpretative framework of the French Convention School (Thévenot 2006), which introduced the analytical categories of "conventions" (broadly understood as habits, customs, practices, and routines) (cf. Biggart and Beamish 2003) and "justifications" (Boltanski and Thévenot 2006), which are conventionalized, taken-for-granted convictions that some actions and practices are normal and proper. This means that conventions have a moral dimension, in that they define the range of appropriate and inappropriate behaviors, reactions, and actions; they form the basis for evaluating the appropriateness of the actions of others (Biggart and Beamish 2003: 444). The moral dimension of practices is also stressed by Laurent Thévenot (2001), who introduces the category of "pragmatic regimes," which are oriented at some kind of good. These notions enriched practice theory, as they allowed us not only to recreate a couple's manner of managing money as part of their cognitive process but also to show the procedure legitimizing the existing financial arrangement. This approach has made it possible to reconstruct couples' explicitly or tacitly held beliefs as to why certain money practices are appropriate, desirable, acceptable, or completely inadmissible. Moreover, this paper will show that ordinary daily money practices are oriented toward well-being and a good life, so the financial arrangement—being moral in nature—requires moral justification.

Research Methods

In order to examine the process of creating financial arrangements via money practices, ethnographic research was conducted among 28 young urban heterosexual couples living in Warsaw together and jointly running a household. It was thus a micro study, focusing on daily life in a household. The research was based on repeated visits to the participants' homes. Each meeting lasted for several hours, was conducted by two researchers, and was repeated 3–5 times for each couple. The basic research technique was in-depth interviews, which aimed to identify the practices and customs connected with money use in that household.

In order to examine "what is done" with money in a given household, both dyadic interviews (with the couple together) and in-depth individual interviews (with each person separately) were conducted. The dyadic interviews aimed at reconstructing money practices from the couple's joint perspective. This technique was also chosen in order to observe the process of reaching agreement on money practices between the two people. On the other hand, the complementary individual interviews, which were conducted in parallel and separately by each of the researchers, allowed us to identify the personal views of the man and the woman on money management and to take into account the gender perspective.[2] In order to draw conclusions concerning a relatively homogenous social category, purposive sampling has been used. All participants were under 35, lived or worked in Warsaw, were university graduates, or had studied for at least three years. Both partners were gainfully employed, and their combined monthly net income was between 5 and 12 thousand zlotys. The key criterion for selecting our research participants was their similar life situation. Therefore, the research included couples who had experienced one of the following within the previous year: (1) moving in together; (2) taking out a mortgage together; or (3) having a baby. The research featured both married couples (14) and cohabiting couples (14); however, the formal status of the relationship was not controlled on the level of recruitment. The recruitment of 24 couples was conducted by an external research company; four couples replied to an appeal for volunteers placed in press articles.[3]

Having a number (3–5) of research visits at varying time intervals (ranging from a few months to a year), made it possible to observe the ongoing changes in the couples' money practices, and thus to examine the processual creation of the financial arrangement and its transformation due to relationship dynamics.[4] Changes in money practices were also noticeable in the couples' narratives of their shared past and in research into money practices in the participants' family homes and previous relationships.

A supplementary research technique entailed the use of financial diaries, which were kept by the participants for two weeks. These diaries made it possible to observe the participants' daily financial operations connected with shopping and paying the bills. Moreover, they allowed the participants to reflect on these everyday practices, which are seldom the

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[2] The interviews with men were conducted by the male interviewer (Mateusz Halawa), and with the women by the female (Marta Olcoń-Kubicka).

[3] The appeals were placed in press articles: 'Miłość, hipoteka i tabelki Excela' in *Dziennik Gazeta Prawna*, no. 236/2015 and 'Opera plus kebab' in *Newsweek*, no. 4/2016.

[4] More on the process of making and enacting the household in Olcoń-Kubicka and Halawa 2015.

subject of deep reflection. During the empirical research, it turned out that some of the interviewees were using advanced systems of budgeting money with spreadsheets. On subsequent visits, the researchers documented these spreadsheets with photos and then conducted object-centered interviews, while observing the interviewees use the spreadsheets. All the interviews were recorded and then transcribed. The analyses below are based on manual coding.

The research allowed us fully to explore household money practices, and also to examine their origins by reconstructing the justifications for household rules. Confronting practices with justifications led to reconstruction of the process of creating a household order.

The Creation of a Financial Arrangement

When a couple decide to move in together, they do not have in mind a single, ready plan of how to arrange their daily life, including their financial life. Creating shared financial arrangement takes time. Only in time do the partners get to "know" how to pay the bills, where to do the shopping, and how to spend and save money. The set of practices of household money use, such as budgeting (including talking about money), shopping, and paying the bills, with the accompanying role division, constitute something that the participants colloquially called an "arrangement." Other labels included "the system," "we do it like that," or "we have arranged it this way."

The ways in which couples create their arrangement are similar to an extent. A step-by-step analysis of this process has allowed us to reconstruct the pattern by which many couples arrive at their money practices. This pattern, which the participants called "getting in sync," involves creating collective practices and agreeing on meanings. It takes time and its course depends on the initial situation of both partners. In some cases, it involves learning together. Oliwia and Igor, the youngest of our respondents, were 21 and still studying. They were able to move in together in a flat that had been given to Igor by his mother. This was their first time living away from home. They had no previous experience in paying the bills or buying groceries. "We didn't know how to do it; we had to learn it," says Oliwia. Other couples, who were also managing their budgets independently for the first time, admit that their initial attempts ended in failure and they sometimes had to throw away food. Reaching a financial arrangement by shared learning was most frequently visible with the couples running an independent household for the first time. Another example of "getting in sync" is the need for each partner to adjust to the habits and customs of the other. This usually takes place when one person moves in with the other, who has already managed to work out certain ways of budgeting. When Leon moved in with Krysia, she was living with flatmates, who shared all the costs of groceries, detergents, and utilities. On moving in, Leon accepted all these rules and joined the arrangement. An important part in the adjustment of one partner to the other may be played by their parents, who often influence their adult child's life by providing regular or occasional support. Initially, Leon objected to receiving financial support from Krysia's parents, but in time he got used to the fact that bigger expenses, such as redecorating, or the children's toys and clothes, were covered by her parents. Basia, in turn, moved in to Kuba's family home. She also entered a "ready-made" arrangement, which involved talking openly about money and property matters, and then reinforcing the agreement in written form, with copies for each of the parties. It is worth noting that both Basia and Leon recalled difficult experiences in their family homes. In the case of Basia, these involved her parents' divorce and resultant money conflicts. For Leon, it was a lack of financial support from his father, and the need to fend for himself. By analyzing other stories of family and home relationships, we could observe a similar pattern: a desire to cut oneself off from negative family patterns and to enter a relationship with completely different rules. Such mutual attunement is facilitated if the other partner is strongly connected to their family home either by economic capital and the financial support received, or by strong family ties.

"Getting in sync" is a process centering on the situations, events, and circumstances that impel certain money-related actions. The most common such situation recalled by the participants was travelling together, often abroad. This required taking joint actions to set a budget, to save or obtain the funds for the trip, and often to change money into the local currency. Then the budget was temporarily pooled. The couple started thinking about money in joint categories: "How much can we spend?" and "How much do we have left till the end of our trip?" The money came to be pooled not only mentally but also often physically in one wallet (usually belonging to the man). According to the respondents, the way a couple organize the money aspect of their trip can be an indicator of the future of their relationship. "I remember I was impressed by Matylda when we were planning the trip to Mallorca," says Janusz. "She took care of the loan and told me not to worry about anything." Coming back from a shared trip in many cases triggers the decision to move in together. However, before this happens, a stage of "partial cohabitation" takes place, which has its own rules. It entails spending the night together, sometimes the weekend, and occasionally doing the shopping, which is governed by certain rules: the partners take turns paying, or the guest brings groceries. When one person has a car, the other starts using it but is always careful to fill up as much gas as has been used or to pay for the gas in cash. During the "partial cohabitation" stage, the first money transfers occur between the partners: little sums are borrowed and returned promptly. What is clearly visible at this stage is the absence of utility payments in the arrangement. They are excluded from the guest's responsibility and are handled by the host.

In contrast, the issue of household bills is crucial in deciding to move in together, and marks the "official" start of a joint household. The conversation concerning the manner of paying the bills is one of the basic moves connected with living together, and constitutes the first step to joint budgeting. It is worth noting that—apart from distinguishing partial cohabitation from living together—the bills constitute an internal element of the home, one that demands an attitude. Łucja, formerly a confirmed single woman, agreed to let Marian move in with her but she made the initial condition: "If you live here—live here: I'm not going to sponsor you—we have to share the bills." Couples usually decide to share the bills evenly (50 : 50). At the same time, the practical aspect of paying the bills arises. Usually one person pays and the other transfers an equivalent sum to their account, or gives cash. In time, this 50 : 50 division gives way to another arrangement: when one person pays the bills, the other "gives back" their share by filling up the car or buying lots of groceries. Once the couple starts living together, they begin their first joint investments, such as buying kitchen appliances or other household equipment. The most typical items here include a TV set, a computer, a camera, or a vacuum cleaner. The actual ownership of these items is very ambiguous, especially when they are purchased on credit. On the one hand, only one person buys the item; on the other hand, the other often "chips in," even as much as half the price. At times, couples undertake a costly investment such as a home renovation, which results in the need to establish its consequences. When Daria and Piotr were furnishing their flat, which was formally owned by Piotr, they decided that Daria would pay for those pieces of furniture and appliances that she would be able to take with her in case of a breakup. Thus Piotr paid for the kitchen furniture and Daria paid for the sofa and wall unit.

Apart from home renovation, another costly item is the car. Its status is unique and ambiguous. It is often formally owned by one person, but is made available to the other, who drives it, fills it up, and takes it to the mechanic. When asked "Whose car is this?" people have problems answering. "Technically it's mine, but now it's more Jurek's, as he drives it and takes care of it," Krysia tries to explain the situation.

When two people live together, shared financial knowledge is created. While dating, they gradually shared information about their financial situations and current earnings. However, what takes place when they move in together is an in-depth exchange of information about savings, debts, and other financial obligations. Although many couples have separate bank accounts, they share their debit-card PIN numbers, credit cards, and access to online accounts. It does not matter that they do not use them regularly. What matters is the possibility of access, which is a sign of their budding mutual trust.

For many couples, moving in and starting a household together indicates the beginning of "real life." "Before we had fun; now real life has started; everything is organized," says Ania about her life with Kamil. This organization entails attunement, "getting in sync," and creating common ways of handling money. Common consumption patterns are created, and the partners set similar goals connected with money use. Some will try to manage money rationally, others will focus on saving systematically, and still others will find joy in consumption and spending money. "Maksymilian taught me to enjoy spending money," says Kasia, "he showed me that it's no use worrying over money, as we can always find more." The research participants show a clear need to create a common area of similar practices. Even if they keep their individual preferences, i.e., spending personal money on cosmetics or electronics, they try to honor the arrangements regarding the common household area.

However, such agreement in regard to the common household area did not occur in all cases. Krzysztof and Ania have been cohabiting for six years. They have two kids and a joint mortgage. Despite being a couple for a number of years, they still have not managed to work out an agreement concerning sharing the responsibilities for bills and groceries, or paying the nanny. This lack of consensus, the daily negotiations over who pays what, generates constant conflicts, and creates a feeling of inequality and injustice. Like Piotr and Ula, another couple who have not yet reached a consensus, there is an age disparity (7–8 years) between the partners, and a significant disproportion in income. To mitigate this difference, the women would like a joint-pool model, while the men opt for keeping the partial-pool model.

Justifications—Legitimizing the Arrangement

Having examined the various arrangements in the participants' households, it can be stated that there is a great variety in the organization and implementation of money practices. I have shown a common pattern for the emergence of an arrangement. Now let us examine how it is solidified and legitimized by couples. The research included both married and cohabiting couples. However, it is significant that the participants never spontaneously mentioned the legal framework organizing financial matters in a formal relationship: for example, the joint or separate property of the spouses. This means that—at the level of daily reflection—the legal order regulating money matters is of secondary importance for the couples' money practices. The most important thing is the feeling of being in a relationship with certain rules, agreed upon by the partners. When asked about the changes in managing money produced by getting married, Janusz observed that you cannot withdraw all the money and leave your spouse penniless. However, the prohibition was not based on the legal dimensions and consequences, but rather on the condemnation of family and friends.

This example illustrates how important it is for a couple to share the feeling that the financial arrangement results from a certain kind of agreement in order to solidify its inherent practices. In their justifications, the couples often emphasized the particular and idiosyncratic nature of the arrangement they have created: "It works for us," or "We're okay with it." The couples felt that their money practices were based on their personal—albeit shared—customs and preferences, which were unrelated to the outside world. The convenience and satisfaction of both partners were the most frequently mentioned factors in choosing certain practices and arrangements. "The arrangement is effective," "it's working," "everyone is happy," said the couples, regardless of whether they had joint or separate money, or whether one or both partners controlled and managed the finances.

At the same time, the couples also mentioned certain universal, cultural norms regulating financial matters in a relationship as a factor guiding their choice of practices. Some married couples referred to the idea of marriage, which entails shared money and shared responsibility for managing it. Other married couples, in turn, claimed that getting married was not a turning point. They stressed the idea of 'partnership' as a way of managing money. "We're a partnership," say Natasza and Igor, married with two kids. Krysia, in turn, who has been cohabiting with Jurek for a few years, also stresses the involvement in a relationship above the formal aspects. It was more important for her to create a close, dependable relationship than to create a legal framework. The idea of a "partnership" was the most commonly mentioned rule behind certain ways of handling money in the household. However, respondents also referred to traditional gender roles—as in the case of Blanka and Antoni, who openly stressed the unequal nature of their arrangement. Other couples, who currently have an equal partnership arrangement, claim that it will change when they have a child. Then the man will have to focus on earning money and the woman on housework and raising the kids.

Both those couples relying on individually established arrangements and those referring to universal cultural norms for household money practices stressed the significance of their particular household context. The choice of certain money practices was justified by salary level and the income disparity between the partners; access to financial help from parents; and whether the couple had a flat, a mortgage, or children. Apart from really significant life situations, money practices are affected by more mundane, everyday factors as well. Maja, a Spanish teacher who also works at home, gets a large part of her income in cash from her students. Therefore, she is the one controlling the amount of cash in the home, and every day she gives Roman the money he needs for daily expenses. Dagmara, in turn, works in catering, and all her meals are provided for her. As a result, when she buys the groceries, it is mainly for her fiancé Kamil.

The Intelligibility of the Arrangement: Shared Knowledge

The main aspect in the functioning of a household arrangement is shared knowledge, which ensures the intelligibility of the arrangement for both partners. The awareness of household money management rules emerged openly and directly in the interviews, and also indirectly in the practices themselves.

Conversations about money take various forms and do various things, depending on how long the household has been operating. Sometimes a conversation about the financial rules of living together and paying the bills marked the starting point of the household. These arrangements were based on previously mentioned information concerning the partners' incomes, obligations, and prospects for a change in finances in the near future. Later on, the couples engaged in conversations supporting the domestic order by discussing their daily expenses: while eating, driving, shopping, or on the phone. Such conversations also entailed exchanging information, such as "I just got my salary on my account," and discussing planned spending in order to establish "how much we have left till next payday." Conversations concerning income, expenses, savings, and mortgage installments allow the couple to balance their household budget and decide what they can afford. Such calculations are also made when planning long-term expenses such as buying a car or organizing a wedding reception. Another type of communication is exchanging messages, when one person takes into account the other's opinion and makes sure that they both consider the expense justified. When Ola wants to buy shoes for herself, she sends a photo of them to Łukasz, in order to consult the purchase. Roman and Maja have decided that they will have a warm meal together at home after work. However, when Roman has to stay at work longer, he texts his wife and asks if it is all right if he spends the money to eat out. These types of messages aim at controlling the possible range of household actions. This way the shared conviction of "what is done with money and what not" is reinforced.

A more obvious manifestation of such shared convictions is earmarking the money—assigning to it certain categories and uses. This is clearly visible in the case of important rites of passage or ceremonies. "That money was not to be touched; it was to be used only to furnish the flat," reminisces Ania about the cash received as a wedding gift. This couple also has a system of earmarking the funds obtained from different sources for different purposes. Their salaries provide for current expenditures and savings. On the other hand, all the extra money obtained from bonuses, rewards, and duties is called "freebies" and is spent on leisure and occasional self-indulgence. A similar earmarking system is used by Piotr and Diana. The money they get from their parents or from selling things on the Internet is labeled "shady money" and excluded from their daily budgeting. However, in the area of daily spending some couples—such as Mariola and Bartek—also assign their funds to different categories, using various physical means of dividing cash. Mariola uses envelopes, each labelled with the purpose of the money: "bills," "car," "gifts." Bartek, in turn, puts part of all extra earnings into a special box for debt repayment. The envelope system is also used by Jagna and James to help them discipline their daily spending. They divide their monthly food budget into weeks and put it in envelopes, being careful not to overspend. The envelope system is followed so strictly that when James wants to buy an unhealthy snack (e.g., a coke or some chips), he uses "personal" money that he has deliberately put aside and separated in his wallet from the "envelope" money, which can only be spent on healthy and nutritious food for the household. Other couples use various jars and boxes to divide money into daily-spending categories.

Bank accounts or subaccounts are a more technologically advanced way of separating current spending money from personal money or shared savings. Here also strict rules are followed: either a set amount is transferred to a savings account at the beginning of each month, or the leftover funds are transferred at the end of the month.

Another way of categorizing money is to create domestic budgets using spreadsheets. The couples with domestic Excel spreadsheets use them for various purposes. Ania and Kamil treat Excel as a calculator, checking their financial obligations towards each other and ensuring an appropriate balance. Others use Excel spreadsheets for budgeting: they either plan their savings in advance, like Jagna and James, or they analyze their consumption style post factum, like Ola and Łukasz. Maja and Roman use a spreadsheet to keep track of their growing savings. As opposed to banking tools, spreadsheets are more personalized—"ours" and "original"—as the participants stress. As a result, spreadsheets are better at reflecting the specific financial rules of the given household.[5]

Thanks to conversations about money, and the use of mental and material categorization tools such as bank subaccounts and spreadsheets, couples' create knowledge about their household money practices. Shared knowledge makes the financial arrangement intelligible for both partners and provides clear answers to questions as to who pays for what, when, how, and why. These rules are obvious to both partners. However, this does not mean that all the rules, despite being obvious, have to be stated openly and directly. In many cases it turned out that a large number of money practices did not result from conversations or agreements but were simply "done" one way and not another. It is worth noting that expressions like "ours," or "was done" point to the extra-personal status of the arrangement. As Schatzki would say, it is "out there," based on tacit knowledge. In some cases, the arrangement was acknowledged and articulated only in the interview situation. When Kamil was asked to explain the rules behind his Excel spreadsheet, he said, "Only

[5] More on the mental, material, and technological practices of earmarking domestic money: cf. Olcoń-Kubicka 2016a, Halawa and Olcoń-Kubicka 2016.

now do I realize that it shows the situation from my perspective: it shows a plus when Kasia owes me money, and a minus when I owe her." These credits and debits were also reflected in the colors: green and red. In other situations, the participants were involved in practices whose rules were obvious but not directly articulated, or were totally unconscious.

By analyzing the emergence of financial arrangements between couples, what emerged was a gradual transition from explicit rules to implicit ones. In time, handling household money ceases to require open and reflexive agreements, and becomes more "clear," "obvious," and "natural." This can be seen in the changing character of the conversations. Open messages evolve into "letting the other person know." "When Kamil says that he has filled up the car, I know it is my turn to buy the groceries," says Dagmara. "He doesn't have to say anything else, everything is obvious." Other practices also take on a more indirect form. At the beginning of running a joint household, there are clear acts of mutual settlements, such as transfers or handing over exact amounts in cash, with great focus on prompt debt repayment. In contrast, later on the exact amounts become blurred, and the settlements are no longer done directly but rather mentally. For some couples, the indicator that household order has been established is the transition from talking about money to not talking: money ceases to be an issue. Both partners know how to manage it adequately.

This transition from explicit rules and practices to implicit ones is also visible in the foundations of the shared understanding of how to use money at home. Such action results not only from knowledge, skills, and know-how, but also from willingness and readiness, as it is based in the emotional sphere. As the financial arrangement is reinforced, both partners know not only what to do but also what to feel in that situation. The financial arrangement outlines not only the repertoire of possible money-related actions but also creates certain desires to use the money properly.

The foundations of a household order are not only shared beliefs about which financial practices are intelligible, obvious, proper, and adequate, but also their uses. Each arrangement, regardless of its specificity, is based on a shared feeling and a rule which justifies and legitimizes the use of that arrangement and not a different one. In observing couples at different stages of their relationship, dealing with different life circumstances, it can be noticed that each of these situations involves the couple's clear pursuit of some kind of balance in the relationship and household.

For instance, in the "fifty-fifty" mode, which is usually practiced by couples that have just started living together, both partners are expected to be equal contributors to the household, deliberately pooling their money for everyday expenses while keeping the rest of their finances separate. The principle behind this model is a pursuit of equality and independence. On the other hand, as a couple ceases to make exact arithmetic calculations and shifts into a "more or less egalitarian" mode, they seek balance and equivalence. In addition, merging the finances completely, in a "common pot" mode, entails trust, commitment, and mutually shared obligations. Regardless of the currently practiced mode, each of these approaches reflects the need for harmony and balance, or—more generally—some form of justice. At the same time, the couples strive for the arrangement to reflect their specific domestic situation. Therefore, the ways of implementing a given model of justice change with the couples' changing circumstances.

A Change of Practices—Transformations of the Financial Arrangement

A lot of the participating couples could neither recall the circumstances in which they first created their financial arrangement nor describe the moment it changed. "It just happened," was one of the most frequent answers. "It was smooth and natural," add the others. In many cases the creation of collective practices was gradual and imperceptible. However, after a moment's thought the participants were able to name a number of turning points which led to changes in practices and the creation of a new arrangement.

One of the most frequently recalled situations involved receiving the partner's support at a specific time. When Blanka lost her job, Antoni took over paying the bills and shopping for groceries. At the same time, he started leaving cash on a shelf for Blanka's personal expenses. In the case of Krysia and Jurek, it was Jurek who lost his job twice during their relationship. Krysia then made the decision to pool their money, and used her personal savings to cover the daily expenses. Giving support also took place in the case of Krysia's and Ania's expensive postgraduate studies. Magda, in turn, started Ph.D. studies knowing that if her financial situation deteriorated she could always rely on Paweł. Help was also obvious in the case of a partner's illness. In each of these situations, the person who remained professionally active paid the bills, did the shopping more often, and reduced their personal consumption to a level acceptable for the jobless partner.

A peculiar aspect of a financial arrangement is pooling money that was previously separate for each partner. This is especially visible in the case of financial obligations which arose before the relationship started. When Łucja and Marian moved in together, it turned out that Łucja had problems making ends meet because of a mortgage she had taken to renovate her mother's flat. Marian then decided to participate in paying the installments. Ola and Łukasz agreed that the money received as wedding gifts would be used to pay off Łukasz's credit-card debt, in order to start the marriage with a "clear" account. When Jurek and Krysia were taking out a mortgage, it turned out that Jurek had credit cards with outstanding debt of over ten thousand zlotys, which greatly reduced his credit rating. Then Krysia decided to use the money she had saved for furnishing the flat in order to pay off that debt. In each of these cases, paying off the debt enabled a new beginning for the couple and their household.

Pooling the money is usually connected with an important step in the couple's life, one with objective, formal, and legal consequences, such as getting married, having a baby, or taking out a joint mortgage. However, this act seldom takes place at any single moment. Rather, it is a process stretched in time, connected with preparations for that event. Among the participants, only Maja and Roman, who openly declared themselves to be a Catholic couple, pointed to the wedding day as the exact moment of creating joint marital property. This was confirmed by their setting up a joint bank account right after the ceremony. For most couples, the gradual merging of finances started when they began preparations for a future event. Right after getting engaged, Dagmara and Kamil opened a savings account (in Kamil's name), which can be accessed by both of them, and to which each of them systematically transfers a set monthly amount. They have started the process, which will culminate with their wedding, of pooling their money. Like Roman and Maja, Dagmara and Kamil believe that marriage automatically entails joint property. While Kamil does not worry about it, Dagmara does feel anxious. She is afraid of potential conflicts over money.

In some cases the stimulus for a significant change, such as setting up a joint bank account, came from the men. Their wives agreed, but the change brought about new practices. A joint account means higher transparency in spending, which might lead to one partner controlling the other. To avoid her husband's potential complaints, Matylda started limiting her spending. Moreover, she withdraws cash to buy things for herself without having to explain them. Similarly, Blanka—who has a rule with Antoni that each purchase above 50 zlotys is paid by card—seeks ways to save cash and spend it as she wishes.

Piotr and Daria, who are also preparing their wedding, are saving up separately on individual accounts, but mentally they already perceive the money as shared. Other couples also merged their funds mentally while planning bigger purchases. To do that, a special home audit took place: the couples added up their individual earnings, savings, and property such as cars, flats, and plots of land, which could be sold in case of need. Krysia's dream was to buy a Volvo and she had been saving for it for several years. However, when she and Leon decided to take out a mortgage, she closed the savings account and used the money for the mortgage down payment.

The shifts in the financial arrangement reflect the changes that the household is going through. This includes objective factors affecting relationship dynamics, such as getting engaged, getting married, or having a baby, and the factors affecting the household's financial situation, such as changes in income, increasing income disparity, or mortgage installments. However, the changes induced by these factors are stretched over time, so transformations of the financial arrangement are gradual, at times unnoticeable. The processual and dynamic quality of the financial arrangement, which is subject to change due to new circumstances, is clearly visible in the case of Ania and Antoni. Although they are married and have similar earnings, they have kept separate bank accounts. At the same time, when they were preparing to buy a flat, they opened a joint savings account, where they collected funds for renovation and furnishings. In their daily expenditures, they were very careful to pay fifty-fifty or take turns paying, so that each had a similar account balance at the end of the month. During the first two research visits, the couple stressed the importance of separating the money for daily expenditures from the "renovation" money, which was in a joint account. However, a few months later this separation and balance were no longer so important. The renovation and the multitude of expenditures had forced them to change practices: the money had become pooled.

Grounding the Financial Arrangement

A household's financial arrangement emerges gradually and undergoes transformations. However, this does not mean that the changes are rapid. On the contrary, when observing the daily life of couples, one can notice a period of experimentation and adaptation, followed by the solidification of money practices in the routine of everyday life. In some cases, a household routine was desirable. Antoni and Ania explicitly wished for it. They aimed at grounding their practices to avoid the need to talk about money, count it, and constantly set rules. Other couples, in turn, explained that the researchers were visiting them at an atypical moment, and thus the observations would be unreliable and would not reflect their usual household order. The participants wanted to show their "real" and "normal" ways of managing money, and thus to show how their household order was reflected in daily, routine, grounded practices.

By visiting the couples several times, at various landmark events—such as returning to work after maternity leave, or taking out a mortgage—the researchers witnessed the process of one financial arrangement being transformed into another. In addition, the couples' stories about their common past showed that previous transformations of their financial arrangement had also been temporarily in force until a change took place. This means that the financial arrangement is adjusted to the specific situation in the household: it operates for a certain period of time, it is open for change, and at the same time it is grounded in a series of temporary routines.

As the financial arrangement gets solidified in time, its rules become more and more obvious and intelligible, and the shared knowledge changes from explicit to implicit. In time, there is no need to calculate, explain, or justify everything. However, in the face of changing circumstances, the old rules may lose their validity, and new ones become indispensable. The transition from one arrangement to another may be smooth and almost unnoticeable ("it just happened"), but sometimes the changes challenge the previous financial arrangement ("we had to make some decisions"). Let us take the example of Natasza and Igor, whose decision to sell their flat and take out a loan to build and furnish a house resulted in an unusual household audit. Faced with the change, they started questioning their need for certain services, shopping in certain shops, and their whole lifestyle. Other couples visualized their future and anticipated the financial change connected with an increase or decrease in earnings or obligations: they prepared for new circumstances which might arise after paying back a renovation loan, a pay rise, or a change of job, or after returning from maternity leave to a regular salary. New life situations produced discussion and a transformation of the financial arrangement, thus making it explicit again—openly, directly, and inevitably.

Each stage of the functioning of the financial arrangement required justification and legitimization of its rules. The couples wanted the arrangement to fit the circumstances and the specific situation they were in. As the arrangement changed, so did the conventions defining the range of possible and impossible actions connected with money in the given household. These conventions became clearer when they were bent. This is visible in the case of couples who have included a savings system in their arrangement. While usually they are disciplined and monitor the savings in their account or in a spreadsheet, in some extraordinary circumstances they allow for deviations, on certain conditions. While Kamil and Dagmara were saving for their wedding, Kamil bought himself a motorbike—but he had to earn the money for it through an extra job. Maja and Roman once spent a lot of money on alcohol in a bar. However, when they saw the amount reflected in their spreadsheet, they returned to their daily discipline. Krzysztof usually makes sure that Ania shares the burden of household expenses and does not spend too much on her clothes. However, when he gets a bonus, he might make an exception and buy her three dresses during a downtown walk. The conventions regulating the usual use of money, which have been grounded in daily life, become more visible when some event questions or suspends them for a period of time.

Conclusions and Directions for Future Research

This paper has reconstructed the process by which young middle-class Varsovian couples create their household financial arrangements. The empirical data shows how—in the process of "getting in sync"—couples jointly create a financial arrangement and then ground it in daily practices, transform it, and adjust it to changing circumstances. Because the partners share a practical understanding and the rules are intelligible to both of them, this arrangement reflects the current order in the given household.

Detailed representation of couples' process of creating financial arrangements, and reconstruction of their meaning, were possible thanks to our research approach based on numerous visits to the participants' homes in the course of this longitudinal study. The field research allowed us not only to observe the process but also to pinpoint the key moments of change. While previous research (Pahl 1989, Singh 1997, Vogler 1998) on household financial arrangements has focused on building financial models based on men's or women's management and control of money, or on pinpointing the differences between married and cohabiting couples (Singh and Lindsay 1996), the present text has provided an understanding of how models emerge by showing the processual character of the financial arrangement related to objective external factors such as getting married, buying a flat, losing a job, or having a baby. At the same time, comparison of the participants' financial lives with the way they talk about and justify their actions allowed us to show how particular financial arrangement reflect the household order. Drawing from practice theory and the framework of the French Convention School, this article has shown how these concepts, which are usually applied in understanding the creation of market or institutional order, work in practice on the micro level, in domestic circumstances.

The research has shown how couples engage in relational work in their daily home transactions. They adapt the means of transaction to current needs, count money when it seems necessary and justified, and forsake detailed settlements when they become irrelevant. This relational work results in a commonly created practical understanding about how to handle money in the home. This means that the banal daily practices of managing money, which are tools of creating domestic order, are moral in their nature. This "lay morality" (cf. Sayer 2003, 2005), together with normality and appropriateness, are the categories in which household money practices are evaluated. Therefore, a household's financial arrangement requires moral justification. This is visible in the conventions which normalize and coordinate the household order. These conventions show not only which rules are binding in a given home, but also what they result from. The financial arrangement is shaped in such a way as to reflect the current situation and thus realize the ideas of balance, adequacy, and appropriateness. It is this category of appropriateness which shows how morality is an essential component of the household order. However, the comparison of discourses about money and relationships with the practices themselves shows the disparity between claims and practices. For instance, while the predominant discourse among dual-earner couples underlines the idea of partnership and equality and its importance in the relationship, the practice shows that couples tacitly assume the role of the male as the main breadwinner in the household. In order to achieve the sense of having a good life together, couples have to resort to blurring their money practices to hide the inequalities between them.

Further research could broaden the analysis to include more varied social categories than the young metropolitan middle class that was the research object of this paper. For instance, it was observable how a situation-specific financial arrangement is created when only one partner is gainfully employed, or when there is a larger income disparity (in this research, the most frequent disproportion in earnings was 60/40, in favor of the men). Such an approach would make greater use of the gender perspective. In turn, greater focus on the circumstances shaping the household situation would involve a more detailed analysis of macro-level institutional orders, such as the labor market, the family-defining cultural framework, or the institutional framework organizing biological reproduction.

Finally, the analysis of the creation of financial arrangements presented here refers to situations where the temporary creation of joint money practices and an implicit agreement about their meaning took place. This is connected with the inevitable bias of this research: the project featured couples who were eager to tell researchers about the details of their financial life. As a result—apart from the two couples who had not yet reached an agreement and the conditions of their financial arrangements were still being established—a definite majority of the participants were not in a situation of conflict. This is why enhancing our understanding of the process would also require examining situations where the shared meaning fails, for some reason, to be created, or when the financial arrangements falter. This should direct the focus of research toward conflict situations, where the financial arrangements do not reflect a household order but rather signal its lack.

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