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Gendered debt – a scoping study review of research on debt acquisition and management in single and couple households

Könad skuld – en översikt av forskning om hushålls skuldsättning och hantering av skulder

Julia Callegari, Pernilla Liedgren and Christian Kullberg

Division of Social Work, School of Health, Care and Social Welfare, Mälardalen University, Eskilstuna, Sweden

ABSTRACT

In the current economic environment, social workers are increasingly being required to support households that suffer from severe debt burdens. However, previous research has questioned if social workers are sufficiently prepared to meet this emerging form of financial exclusion, especially from a gender perspective. Thus, there is a risk that interventions for indebted households will overlook gender-specific, inequality-generating patterns in the acquisition and management of debts. With this in mind, the aim of this article is to provide an overview of the existing literature related to gender and household debt, in order to enable a development towards gender-aware social work interventions that equally support women and men in creating financially stable lives. The results show that gender dynamics affect how households acquire and manage their debt. These dynamics result in different forms and levels of debt for women and men, unequally divided spheres of responsibility for managing the acquired debt burden and differences in their willingness to seek debt advice. Unequal power relations between men and women and gender-stereotypic expectations are found to be key factors for explaining these results. The results are discussed in relation to practical implications for social policy and social work practice.

SAMMANFATTNING

Socialt arbete förväntas i allt högre grad stödja individer och hushåll som lider av överskuldsättning. Tidigare forskning pekar dock på en osäkerhet kring huruvida socialarbetare idag är utrustade med den kunskap som krävs för att möta denna ökande form av ekonomisk utsatthet, speciellt utifrån ett genusperspektiv. Det finns således en risk att de interventioner som utformas för att stödja överskuldsatta förbiser genusspecifika och ojämlikhetsgenererande mönster som framträder i hushållens skuldsättning och hantering av skulder. Syftet med denna artikel är därför att ge en översikt av tidigare forskning kring skuldsättning och kön, för att därigenom kunna belysa hur ett socialt arbete som kan stödja både kvinnor och män mot ekonomiskt stabila liv på ett medvetet sätt kan utvecklas. Resultatet visar att genusspecifika mönster både på individ- och samhällsnivå påverkar hur hushåll hamnar i skuld, och hanterar uppkomna skulder. Dessa mönster visar sig bland annat genom att

KEYWORDS

Household debt; poverty; gender; social work

NYCKELORD

skuld; skuldsättning; fattigdom; genus; socialt arbete
kvinnor och män tillägnar sig olika typer och nivåer av skuld, har separerade ansvarsområden vad gäller att hantera uppkomna skulder och är olika benägna att söka hjälp för sina skulder. Ojämlika maktrelationer mellan män och kvinnor och genusstereotypa förväntningar framträder som två viktiga faktorer som kan förklara dessa resultat. Resultaten diskuteras avslutningsvis utifrån dess praktiska implikationer för det sociala arbetets policy och praxis.

Introduction

Since the deregulation of the credit markets in the 1980s, the degree of households suffering from indebtedness has increased in most industrialised societies (Angel & Heitzmann, 2015; Betti, Dourmashkin, Rossi, & Yin, 2007). Circumstances traditionally connected to poverty, such as low income levels, unemployment and poor health, are usually identified as factors that increase the risk for households to develop severe debt burdens (Caputo, 2012; Krumer-Nevo, Gorodzeisky, & Saar-Heiman, 2017; Patel, Balmer, & Pleasence, 2012; Russell, Maitre, & Whelan, 2013). Increased levels of household indebtedness have also been linked to the recent decade’s austerity-driven changes in social policy, where cutbacks of public programmes have given room for loans and credit as welfare-complementary components, thereby promoting a ‘credit-based welfare’ (Mertens, 2017).

This development places new demands on the formation and practice of social work, as increasing number of service users have debt problems (Krumen-Nevo et al., 2017; Ryan, 2009). Research that connects household indebtedness to social work in the area of poverty is however rather underdeveloped, leading to the question of whether social workers have access to evidence on how to address this emerging form of financial exclusion. Furthermore, the current body of knowledge appears to align with the theoretical paradigm that Krumer-Nevo (2016) calls ‘the conservative poverty paradigm’, which positions debt as a problem of culture and financial behaviour on the individual level (cf. Loke & Hageman, 2013). That this paradigm permeates policy and social work practice towards impoverished in general has been shown in Portugal (Rodrigues, Sousa, & Alarcão, 2016), the US (Despard, Chowa, & Hart, 2012) and Sweden (Panican & Ulmestig, 2016), providing social services with moralising tendencies that emphasise control and behavioural change (cf. Handler & Hasenfeld, 2007). The risk with such an outline is that social work interventions become ‘poverty-unaware’ (cf. Krumer-Nevo, 2016), formed and practised without acknowledging the structural and relational aspects that inflict an individual’s financial situation.

Gender appears to be one such aspect that on structural and relational level impacts the acquisition and management of debt, as previous research shows that women and men have different ways into indebtedness and that women tend to suffer from long-term debt problems to a greater extent than men (Caputo, 2012; Goode, 2010; Sandvall, 2011). Which gendered mechanisms that produce these differences on the societal and household levels is however an unexplored question, especially in social work research. To promote knowledge production that better equips policymakers and social workers in developing services directed towards indebted in a manner that is both ‘poverty-aware’ and ‘gender-aware’ (Herz & Kullberg, 2012), this article seeks to investigate which gendered mechanisms that previous research has identified as impacting households’ acquisition and management of debt.

The aim of this article is thus to provide an literature review of research on gender and household debt and to explore how gender dynamics impact the acquisition and management of debt in single and couple households. By doing so, this review can contribute with knowledge regarding when, for whom, and why debt becomes a burden – imperative to form social work interventions that equally support women and men to financially stable and debt-free lives.
Method

The study was conducted as a scoping literature review. A scoping study is considered to be a suitable method to map and examine literature related to a certain phenomenon, especially when the research field is new or fragmented across several disciplines (Arksay & O'Malley, 2005). A scoping study focuses on the actual research findings and, unlike a systematic literature review, does not determine the quality of prior research (Arksay & O'Malley, 2005; Levac, Colquhoun, & O'Brien, 2010).

The review was conducted using two search strategies. The first strategy was a free-text search on the meta-search engines PsycINFO (including the Sociological Abstract and Social Service Abstract databases), Web of Science, Scopus, Business Source Elite and Google Scholar. These search engines were selected because, together, they offer access to the journals in which researchers in the target field typically publish. The relevant articles were found using combinations of search keywords that were identified with the assistance of a skilled librarian. To find the most viable keywords, the thesaurus associated with each meta-search engine was used. If a meta-search engine lacked a thesaurus, different search terms were tested to ensure the best outcome. The keywords used were: debt, financial strain, gender, household and decision-making. The search was limited to peer-reviewed articles in English and published between the first year articles were available and the date of the search. The free-text search resulted in 7603 peer-reviewed articles. Of these, 4068 were from Business Source Elite, 2850 from Scopus, 300 from Web of Science, 232 from PsycINFO, and 153 from Google Scholar.

Next, the inclusion and exclusion criteria were applied. The primary inclusion criterion was that the literature should focus on household debt and/or economic management explored from a gender perspective. Thus, articles about the prevalence of household debt on national level that, for example, compared cross-country statistics, were excluded (e.g. Angel & Heitzmann, 2015). Articles that focused on the bio-medical aspects of household debt were also excluded (e.g. Affifi et al., 2015). The second inclusion criterion was that the research should focus on households headed by individuals no younger than 18 years old, however including both dual- and single-headed households, with or without children. The inclusion and exclusion criteria were applied by the second author, who reviewed the article titles and abstracts to determine their relevance. Of the 7603 articles, 7552 were excluded, leaving only 51. After the complete papers were read, 33 irrelevant articles, including duplicates, were excluded, resulting in a total of 18 articles retrieved through the free-text search.

The initial search was followed by a manual chain search, whereby the reference lists of the selected articles were cross-referenced. The literature found through this strategy was read and a search of the recurring authors’ publications was conducted, to ensure that the included literature was the most current and relevant. The chain search was conducted by the first and second authors using the same inclusion and exclusion criteria as used in the free text search. However, several cited works were academic reports and books, not peer-reviewed articles. As some of these reports and books were relevant for the aim of this study, we broadened our approach with regard to the type of literature that could be included in the chain search. Such an inclusive approach aligns with the exploratory purpose of the scoping study design, which aims to scope the research field, rather than to rank its quality (Arksay & O'Malley, 2005). The inclusion of academic books and reports does not necessarily negatively impact the rigour of the results, as all included literature still represents academic work. In total, the chain search resulted in 26 additional references: 23 peer-reviewed articles, one dissertation, one academic report and one book.

The final selection consequently consists of 44 references. 43 are written in English and 1 in Swedish. Neither language nor geographical location was used as inclusion criteria, but nearly all studies were conducted in western societies and written in English. The exceptions included one Argentinian, one South Korean, and one Swedish study. The Argentinian and South Korean contexts differ from western conditions, which could pose difficulties for comparisons. Nonetheless, these studies were included because they offered important insights into the research area and were
frequently cited in the included literature. The Swedish dissertation was included as its results on the gendered acquisition of debt, explored through in-depth, follow-up, interviews with indebted women and men, were highly relevant. All references focused only on heterosexual relationships, indicating that research examining intra-household organisations by same-sex couples is needed (supported by Burns, Burgoyne, & Clarke, 2008).

The final selection of literature is included in the references list at the end of this article and is identified with asterisks. A detailed appendix that sorts the literature by research method, analytical method and country of origin is available from the first author upon request. However, it may be important to note that quantitative and qualitative studies are equally represented in the references and all but one (Kirchler, Hoelzl, & Kamleitner, 2008) are empirical studies. Kirchler et al. (2008) review prior research on economic management in households and develop two models, one focusing on households’ financial decision making and one focusing on households’ credit decisions. The study is recurrently cited in the other included literature and was included for this review due to its relevance and theoretical influence on the research field.

After the final selection was determined, an inductive reading with no predetermined themes was performed. The aim was, through comparison and re-reading, to examine similar and contradictory results in the reviewed literature. The material was initially read by each author independently. The authors then discussed the findings of the literature and together identified two overall themes: gendered acquisition of debt and gendered management of debt. As such, the analysis of the material had a high inter-coder agreement (cf. Creswell & Poth, 2017), given the authors’ agreement on the initial thematisation of the material. The sub-themes were thereafter developed from these two overarching themes by the first author after re-reading the material, and then discussed and slightly modified by all authors together.

**Results**

**Gendered acquisition of debt**

A majority of the reviewed literature (29 of 44) mainly, or solely, focuses on households’ financial decision-making and acquisition of debt. The results reveal that gendered mechanisms operating on household and societal levels play an important role in households’ acquisition of debt. The gendered mechanisms are found to be interlinked with both manifest factors, e.g. partner’s relative access to money, and latent factors, e.g. discursive images and gender-stereotypic expectations of women and men.

**Unequal allocation and access to money**

According to the literature, decisions to take out credit or borrow money are rarely made jointly between partners. The male partner is reportedly more often in control of financial decisions related to credit and also takes on credit more often (Kirchler et al., 2008). The result from Goode’s (2009, 2010) interviews with indebted households support these findings. The male participants accumulated debt more often, in both direct and indirect ways. In the former, they used credit for personal spending and larger household-related expenditures, such as television and car purchases. In the latter, they used their partners’ names after they were ‘blacklisted’ and denied credit. Kirchler et al. (2008) suggest that male dominance in decisions about credit is the result of their traditionally higher levels of income, which leads them to be the partner with higher creditworthiness.

That households, rather than being egalitarian units in which resources are distributed equally and decisions jointly made, assign the control over financial issues to one partner is well supported by sociological research on the intra-household economy (Kenney, 2006; Pahl, 1983, 1989, 1995; Vogler & Pahl, 1993, 1994). In both low- and high-income households, the male partner is typically solely responsible for larger economic decisions, such as the distribution of income and deciding on high-cost purchases. However, in low-income households, which are especially vulnerable to
acquire debt (cf. Krumer-Nevo et al., 2017), women are more frequently responsible for budgeting and for the day-to-day management of financial issues (see below, Fehlberg, 1997; Goode, 2009, 2010, 2012; Kenney, 2006; Kirchler et al., 2008; Morris, 1984; Roman & Vogler, 1999; Thorne, 2010; Vogler & Pahl, 1993, 1994; Vogler, Brockmann, & Wiggins, 2006).

The male partner’s control over the intra-household economy can, according to the reviewed literature, be explained to an extent by the resource theory of marital power. The division of power within a household is according to this theoretical framework dependent on the relative resources, i.e. income, contributed by each partner (cf. Blood & Wolfe, 1960). From this perspective, allocation systems based on male control are largely explained by the man’s traditional position in the labour market.

Rowlingson and Joseph (2010) examine how couples make decisions about assets and debt, through interviews with 40 British couples, and present results in support of the resource theory. One partner, usually the man, is described as the primary agent in the decision to take on debt (20 of 40 couples), or to make the decision alone (11 of 40 couples). The most important factor in predicting who controlled decisions about debt was a partner’s relative income level. Fehlberg’s (1997) results further elucidate how relative access to income affects debt decisions. Through interviews with British sureties (20 women, 2 men), debtors (3 men, 2 women), lawyers and lenders, Fehlberg explores the mechanisms behind the concept of ‘sexually transmitted debt’, a term that refers to women signing as surety for their husbands’ businesses and, hence, becoming liable for debts in case of bankruptcy (see Baron, 1995; Kaye, 1997).2 The majority of the female sureties described that they did not have a choice when signing as security, due to the fact that their husbands’ businesses were the families’ main sources of income. Being at risk of separation and prior experiences of divorce are also described as emotional motives to sign as surety and, in particular, fear of abandonment and survival without income in the case of separation. Some women also sign as surety because of direct threats of physical abuse (Fehlberg, 1997; Kaye, 1997). Fehlberg (1997) explains that the reasons for signing as surety differ for men and women. The two male participants discussed their wives’ businesses as interests or hobbies, rather than the households’ main sources of income. They described their decision to sign as sureties as a voluntary choice and an emotional, not economic, investment.

Increased female participation in the labour market should, according to the resource theory, result in more egalitarian households. Studies examining how increased levels of female income and new forms of partnership affect the intra-household economy have identified a slight increase in partial pooling of income and individually managed systems, especially among middle-income, dual-earning, cohabitating (non-married) couples without children (Kan & Laurie, 2014; Kenney, 2006; McConocha, Shirlee, & Walther, 1993; Pahl, 1995, 2008; Roman & Vogler, 1999; Rowlingson & Joseph, 2010; Vogler et al., 2006). Even though partial pooling and individually managed systems imply increased levels of independence and equality, the partner with the higher income (generally the male partner) can still have greater access to money for savings, personal spending and credit (due to higher creditworthiness) (Kirchler et al., 2008; Pahl, 2008; Vogler et al., 2006). The sense of ownership and entitlement associated with allocating a higher level of income has also been shown to function as a barrier to the lower earning partner for using the pooled money for personal spending (Burgoyne, 1990; Nyman, 1999; Sonnenberg, 2008).

The literature consequently identifies that mechanisms other than economic resources affect how couples organise themselves regarding economic issues, as increased female workforce participation does not automatically result in greater control over the intra-household economy. Rather, gender and stereotypic expectations regarding male and female financial behaviour are factors that interrelate with the potential power of economic resources.

**Ideologies regarding male and female financial behaviour**

Several articles argue that culture, ideology and discursive images of the male breadwinner and the female homemaker are hidden power factors that affect the economic household management.
(Evertsson & Nyman, 2009; Nyman, 1999; Roman & Vogler, 1999; Sonnenberg, 2008; Vogler & Pahl, 1993). The male breadwinner/female homemaker dichotomy is evident on the household level, e.g. in a couple’s division of and motivation for separate financial spheres, and on the societal level, e.g. through governmental policies and unequal economic opportunities for men and women. This dichotomy appears to affect how households acquire debt.

Women are more likely to have debt burdens related to consumption and credit cards, and men are more likely to have debts related to business bankruptcies, unpaid alimony and public debts (i.e. debts to the state) (Sandvall, 2011). According to Goode (2009, 2010), these gendered paths into debt are connected to the organisation of the intra-household economy, in which women and men are assigned separate spheres of responsibility. The female partner is more likely to be responsible for managing and prioritising between bills, debt instalments, food and child-related expenditures. In low-income households, the allocated income often barely covers, or is unable to cover, the expenses, and she cuts back on her own discretionary spending in benefit for the household or children’s needs, and new credit needs to be taken to cover the monthly payments (Goode, 2009, 2010). Pahl (1995) connects these findings to the male breadwinner/female homemaker dichotomy, which typically assigns the traits of altruism and self-sacrifice to the female financial actor. Expenditures related to the family and children, therefore, are more often viewed as the woman’s responsibility (Baron, 1995; Fehlberg, 1997; Kenney, 2006; Nyman, 1999; Pahl, 1995, 2008; Roman & Vogler, 1999; Vogler & Pahl, 1994). Several studies confirm that women’s financial behaviour is more family-oriented in both consumption and saving (see Kan & Laurie, 2014; Lee & Pocock, 2007; Nyman, 1999; Pahl, 1995, 2008).

The discursive images of male and female financial behaviours are established as women and men ‘do gender’ and ‘do couple’ in highly automatic manners, acting in accordance with gender-stereotypic expectations (Evertsson & Nyman, 2009). A quote from a woman who participated in Nyman’s (1999) study illustrates how altruistic expectations become embedded in the female subject. Asked if she would like access to more personal spending money, she replies simply, ‘No, no, what would I do with that?’ (Nyman, 1999, p. 773).

Evertsson and Nyman (2009) conclude that, despite claims of equal relationships, the participants in their interview study still organised themselves in gender-stereotypic ways, with the women being responsible for the housework and child-related issues and the men for house maintenance and cars. The couples explained that their particular styles of organisation resulted from their interests and competences. Fehlberg’s (1997) results, referred above, elucidate a similar pattern. The participants stated that the women were responsible for managing domestic finances, and the men for business-related financial decisions. This was the case even when both partners worked in the same business. The participants rationalised this separation by clearly distinguishing their financial competencies and attitudes toward money. For example, ‘female sureties … consistently emphasised that their approach to money was more moderate, cautious, and responsible compared to debtors [e.g. their male partners], who were often described as risk-takers who were inclined to “speculate and accumulate”’ (Fehlberg, 1997, p. 324; Prince, 1993). The women viewed risk-taking as a positive entrepreneurial competency and claimed that it was a necessary trait in order to run a successful business. In contrast, the traits that they said were needed to successfully manage the domestic sphere were responsibility, realism and thrift. In addition to being expected to be the main provider (Dew, 2009; Goode, 2009; Nyman, 1999; Sonnenberg, 2008; Vogler & Pahl, 1994), the male breadwinner ideal thus also embed traits of risk-taking and entrepreneurialism (Fehlberg, 1997; Prince, 1993).

That men more often have debts acquired from bankrupt businesses, unpaid alimony and high-cost expenditures such as television or cars (Kirchler et al., 2008; Sandvall, 2011) is according to the literature connected to the gender-stereotypic expectation that men are entrepreneurial and risk-taking financial actors, and less family oriented in their financial behaviour. Goode (2012) also states that the current ‘financialised’ economic environment has made a connection to the labour market less integral to the male breadwinner identity. Instead, being smart with money, making
(rather than saving or budgeting) money and ‘playing the system’ have become increasingly important.

The notions of the male breadwinner and the female homemaker are reproduced also on the societal level, as male and female spheres are separated by unequal access to labour, income and parental leave. In general, women have lower salaries and are more likely to work part-time. They also own fewer accumulated household assets than men and are more likely to stay at home and take care of the children (Kenney, 2006; Zagorsky, 2003). In the case of separation, women are therefore at a greater risk to acquire debt because they have weaker connections to the labour market and have primary responsibility for the children and child-related expenditures (Dew, 2009; Fisher & Lyons, 2006; Lyons & Fisher, 2006; Rowlingson & Joseph, 2010). Watkins’s (2009) analysis of U.S. public records shows that the risk of severe debt acquisition is the highest among low-income, single-parent households, which are usually headed by women. Welfare benefits have been shown to significantly lower the risk for women to default after divorce, implying that cutbacks in such public programmes create risks for debt acquisition for women in particular (Fisher & Lyons, 2006; Lyons & Fisher, 2006).

**Gendered management of debt**

Even though a majority of the literature focuses on acquisition of debt, some (15 of 44) offer important insights into debt management and its accompanying social and psychological effects. Also here gender appears to be crucial for understanding how households organise debt management and the far-reaching consequences.

**Being responsible for managing debt and seeking help**

In households experiencing financial strain, women usually are responsible for debt management (Baron, 1995; Fehlberg, 1997; Goode, 2009, 2010, 2012; Kaye, 1997; Kirchler et al., 2008; Thorne, 2010). Through interviews with 19 severely indebted couples in the U.S., Thorne (2010) shows how the act of paying bills evolves into a gendered and highly demanding task when managing a debt burden. From a gender-neutral, mundane chore when not in debt (cf. Coltrane, 2000), paying bills transforms into the general management of the household’s debt load, consisting of the three emerging chores: (1) earmarking every dollar, (2) managing negotiations with debtors, and (3) exploring the possibility of filing for bankruptcy. Both women and men stated that the woman was responsible for managing the debt and that the man had ‘given the chore to their wives’ (p. 189), as the woman is viewed to be more financially responsible and better at micromanaging scarce resources.

Among a few couples, when the income-debt ratio became unsustainable, the wives asked their husbands for assistance but were refused, as the men claimed that the financial situation caused them discomfort. Furthermore, the participating couples also described that it was the women who investigated the possibility to file for bankruptcy, but the husband was described to be responsible for ultimately making the decision (Thorne, 2010; see Goode, 2012; Kirchler et al., 2008). To be able to assign financial responsibility to a partner, to have decision-making power, and to decline to provide assistance when asked indicates a certain level of control over the financial decision-making, which, for the couples participating in Thorne’s (2010) study, resulted in increased workloads for the women.

As mentioned previously, several articles indicate that inequality on the household and societal levels especially threatens women’s financial situation. The results from a study by Goode (2012), based on in-depth interviews with 20 indebted men from low- and average-income households in Britain, are therefore worth considering, as they offer important insights about how men deal with debt. For the participants who lived with a partner, responsibilities regarding debt management followed the same pattern as previously described: the woman was responsible for managing the debt and for having contact with lenders and debt advisors, a decision motivated by describing her as more financially competent. The man was able to access personal spending money and described
it as a psychological relief to not need to worry about the financial situation (also Fehlberg, 1997; Thorne, 2010). Male participants who had separated from their partner instead managed their own debts, and experienced higher levels of psychological distress, anxiety and depression. These participants were also reluctant to seek debt advice. Goode (2012) claims that this reluctance to seek help should be understood in relation to the ideal male financial actor, as an acquired debt burden violates the image of the money-making, entrepreneurial male. Seeking help or advice would thus result in a loss of ‘male pride’. The reviewed literature thus suggest that women are more prone to seek professional help when in financial strain, both due to them being responsible for managing the debt load, as well as prevailing social norms regarding men and women as financial actors and help-seeking individuals (Goode, 2012; Rowlingson & Joseph, 2010).

Emotional distress and relationship satisfaction
Severe debt burdens cause feelings of distress, anxiety and shame for both women and men, and are associated with increased relationship dissatisfaction and a heightened risk of divorce or separation (Goode, 2012; Gudmunson, Beutler, Israelsen, McCoy, & Hill, 2007; Thorne, 2010). The literature, however, shows gendered differences in (1) the perceived emotional/financial stress, (2) the subjective assessment of the financial situation and (3) the feelings toward oneself and one's partner.

First, the gendered division of responsibilities in debt management creates risks for higher self-reported emotional distress for women, as reported by the couples in Thorne’s (2010) study. Falconier and Epstein (2010) support this finding in a study based on self-reported questionnaires from 144 Argentinian couples living under financial strain, where women experienced higher financial pressure than their male partners. This result is explained by women’s limited possibilities to improve their financial situations due to structures on household level, i.e. the division of paid and domestic work, and on societal level, i.e. women’s weaker position in the labour market and lower levels of income. This argument is validated by Keith’s (1993) interview study with more than 3000 U.S. single women and men. The women reported higher levels of financial stress than the men, described as dependent on women’s lower levels of income (both as salary and retirement pensions) and weaker positions in the labour market.

Second, Keese (2012) concludes that women tend to overestimate their debt level because they feel solely responsible for managing the household’s financial situation and believe that they have limited possibilities to improve it, a result captured by comparing women and men’s self-reported debt burdens in Germany. Zagorsky (2003), based on analysis of a U.S. panel dataset, also concludes that women perceive their household debts to be higher than their male partners do. Rowlingson and Joseph (2010) argue that women are more likely to report more significant debt problems for three reasons: some women are left with debts after a separation; some women consume more than their partners on credit and, consequently, have higher levels of debt; and it is generally more acceptable for women to talk openly about financial difficulties.

Third, Goode’s (2009, 2010) interviews with couples in indebted British households show that the women responsible for managing debt perceive it as more than merely a stress-inducing burden. Clever budgeting, fulfilling household needs and/or reducing the debt burden can also create a sense of pride and positive feelings about one’s accomplishments. However, this situation is referred to as ‘enforced empowerment’, since the division of responsibilities often results from their husbands’ reluctance to assist with the debt management. In line with this, the women report negative feelings, sometimes even feelings of resentment, towards their partner when managing a debt burden (see also Thorne, 2010). Similarly, a longitudinal study by Williams, Cheadle, and Goosby (2015) that followed nearly 3000 North American couples with children shows that, in times of economic hardship, i.e. earning low incomes and with a high debt-to-asset ratio, women tend to view their partners to be difficult companions and, therefore, become less committed to the relationship. This decrease in spousal support has been identified as the most significant variable that negatively affects men’s relationship satisfaction when living under financial strain (O’Neal, Arnold, Lucier-Greer, Wickrama, & Bryant, 2015). Men also tend to believe that it is burdensome to fulfill the breadwinner role (Halliday
Hardie, Geist, & Lucas, 2014). These results indicate that unequal and gender-stereotypic arrangements within the household decrease both partners’ levels of relationship satisfaction. Several studies indeed report that economic hardship and severe debt is linked to marital/couple distress for both women and men (Conger, Rueter, & Elder, 1999; Gudmunson et al., 2007) and debt has been identified as a major risk factor for separation and/or divorce (Dew, 2009, 2011; Skogrand, Johnson, Horrocks, & DeFrain, 2011; Smock, Manning, & Porter, 2005).

Discussion

The findings presented in this article are the results of the authors bringing together disciplines such as sociology, psychology, law and economics. This posed some methodological challenges during the search process and the thematisation of the results. For example, the manual chain search resulted in a larger selection (26 references) than the free text search (18 references), which could cause doubts about the validity of the used databases and keywords. However, it could rather be viewed as a result of forging a new research area, by manually reviewing work from several disciplines.

The studies demonstrated a significant variety of methods and sample sizes. This variety posed some issues for thematising the results, but simultaneously aligns with the intent to cover a broad range of disciplines, and provides comprehensive knowledge on the aim of the study. Quantitative and qualitative studies are equally represented in the references, and the majority of the studies present self-reported empirical material, collected through interviews or questionnaires. Only a few of the references engaged in methodologies designed to grasp how couples interact, negotiate, and/or cooperate regarding economic decisions. Only one study observed couples actually engaged in discussions about financial (though not specifically debt-oriented) decisions (Conger et al., 1999). Consequently, this review shows that there are still critical gaps in the literature about how gender inequalities are manifested in interaction between household members in their economic decisions, especially regarding decisions about credit and debt. This review also identify a need for more research on how couples (or perhaps who in a couple that) manage a debt burden, as a majority of the current research focus on how households’ acquire debt.

The review shows that the level and form of debt (Fehlberg, 1997; Kirchler et al., 2008; Pahl, 1995, 2008; Sandvall, 2011), reasons for taking on debt (Baron, 1995; Fehlberg, 1997; Goode, 2009, 2010; Sandvall, 2011), having responsibility for managing debt (Goode, 2010, 2012; Thorne, 2010), and being willing to seek help when the debt becomes unbearable (Goode, 2012; Rowlingson & Joseph, 2010) are all conditions permeated with gender-specific patterns – dependent on individuals ‘doing’ gender (in their everyday organisation of life) and on gender being ‘done’ to them (through gendered structures in society). Gender thus appears to be both a relational and a structural aspect that influences household debt, a notion perhaps diminished in prevailing individualising tendencies in policy and interventions related to poverty and debt (cf. Loke & Hageman, 2013; Walker, 2012). Individualising discourses can also be questioned from the perspective of service users; those who seek professional help for their debt problems state that interventions on how to create budgets or make ‘rational’ financial decisions provide knowledge they already possess but cannot apply due to insufficiency of income (Klingander, 2000; Krummer-Nevo et al., 2017). Interventions that increase the households’ level of income, for instance help with lowering interest rates or identifying right to welfare benefits, are often perceived as more helpful (Krummer-Nevo et al., 2017).

In conclusion, this review indicates that in order to form ‘gender-aware’ (Herz & Kullberg, 2012) and ‘poverty-aware’ (Krummer-Nevo, 2016) social work interventions for indebted, social policy and social work practice need to acknowledge and challenge how individuals ‘do’ gender, and how gender is ‘done’ to them. On the policy level, the results show that welfare cuts especially pose a threat for debt acquisition for women (Fisher & Lyons, 2006; Lyons & Fisher, 2006). In the same manner that equal access to labour market and parental leave are deemed imperative for promoting financial equality for women and men, provision of welfare benefits for those in need also appears to be crucial in order to prevent debt acquisition, especially for women.
In the formation of policies that aim to reduce households’ debt burdens, such as debt reconstruction laws, it is furthermore important to acknowledge the results that show how women and men tend to have different ways into debt. Women more often take on loans or credit for the needs of their partners or children, whereas men more often have debts due to business bankruptcy or debts to the state (Fehlberg, 1997; Goode, 2010, 2012; Pahl, 2008; Sandvall, 2011). Niemi-Kiesiläinen (1996) argues that these gendered paths into debt create separate ‘debt profiles’ that men and women tend to fit differently well into. The female connoted debt profile is characterised by debt acquired in relation to care for others, whereas the male connoted debt profile is characterised by debts acquired in relation to the market. Niemi-Kiesiläinen (1996) states that debt reconstruction laws are formed around the idea of an autonomous financial actor, free from social relations, and that debts connected to the ‘male’ debt profile therefore may be assessed as more eligible in praxis of debt reconstruction.

In the practice of social work, it is important to consider the results that show how women are more likely to acquire and manage debt for another person’s financial needs and how men appear to be less inclined to seek help for their financial difficulties (Fehlberg, 1997; Goode, 2012; Sandvall, 2011; Thorne, 2010). As women tend to be financially disadvantaged when managing debt, the results indicate that ‘gender-aware’ social work interventions for indebted should include discussions about the households’ decision-making processes, division of financial responsibility, and financial standards for all individuals in the household. These sessions could also include discussions about the households’ viewpoints on both parties being active on the labour market, given that the literature indicates that dual-earner households organise themselves in a more egalitarian and less gender-stereotypical manner, and are more likely to have a financial buffer when facing economic hardships (cf. Kan & Laurie, 2014; Kenney, 2006; Vogler et al., 2006). Furthermore, to make it more palatable for men to seek help, these interventions should perhaps as Goode (2012) suggests, be framed towards indebted men as a measure needed to ‘create a fresh start for themselves and their families’ (p. 334), associating debt advice services with productiveness and agency rather than counselling. Encouraging both parties of an indebted household to take part in the intervention process could also constitute a ‘gender-aware’ approach, which aims to promote a joint and egalitarian management of the debt load within a household. As unequal debt management poses a risk of relationship dissatisfaction and separation, such interventions could be an important complement to the practical help needed on the road to becoming debt-free.

Notes

1. Two searches have been conducted, one by the second author in January 2015, and one by the first author in January 2017. The results from the second search were in agreement with the one in January 2015, and no new articles were added.
2. Baron (1995) instead refers to ‘emotionally transmitted debt’, a concept that occurs less frequently. It emphasises that women tend to assume liability not only for debts related to their male partner but also for their relatives and friends.
3. In sociological research, *financialisation* describes the increasing influence of financial logics in the organisation of everyday life (Martin, 2002).

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Notes on contributors
Julia Callegari is a social worker, currently conducting her PhD studies. Her research interests concern the welfare state’s organisation regarding over-indebtedness. She is currently working on her dissertation, which is focused on how indebted women and men are understood and assessed in areas of public budget- and debt counselling and debt reconstruction.

Pernilla Liedgren is a former social worker and associate professor in social work. Her research interests relate to poverty and over-indebtedness, the professional issues of social workers, and inter-relational and evidence-based social work.

Christian Kullberg is a former social worker and a professor in social work. Among his research interests are gender issues in social work and the implementation and use of evidence in social work.

ORCID
Julia Callegari http://orcid.org/0000-0001-8467-8078
Christian Kullberg http://orcid.org/0000-0002-2752-4088

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