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Women's Participation in Intrahousehold Decision-making: Evidence from Italy

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Abstract
This paper studies the allocation of decision-making authority within households across domains. Using the Italian Survey of Consumer Expectations (ISCE), we construct a domain-specific measure of authority as the difference between women's and men's reported influence over each decision. We document strong domain specialization: authority is more male-leaning in financial and durable-goods decisions, while routine and childrelated choices are more female-leaning. Women's authority rises with their income share, but the income–authority gradient steepest in high-stakes financial and durable-goods domains and flatter for routine and child-related choices. Relative education is less uniformly related to authority, with stronger gradients concentrated in finance and electronics. These patterns are robust to a couple-by-domain design with couple and domain fixed effects. Finally, the income–authority gradient is weaker among couples who use joint or mixed account arrangements, suggesting that household financial organization conditions how resources translate into authority.

JEL Classification: D13; D14; J16.

Keywords: Intrahousehold decision-making; bargaining power; domain specialization.

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1 Introduction

How decision-making authority is distributed within households has important implications for economic behavior and welfare. A large body of work in economics has shown that intrahousehold bargaining shapes outcomes in domains with substantial distributional and long-term consequences, including consumption choices (Browning et al., 1994; Anderson and Baland, 2002; Attanasio and Lechene, 2014; Lise and Yamada, 2019; Ahn and Ren, 2025), financial decisions (Yilmazer and Lich, 2015; Ke, 2021; Guiso and Zaccaria, 2023; Gu et al., 2026), labour supply (Akerlof and Kranton, 2000; Bertrand et al., 2015; Zinovyeva and Tverdostup, 2021), mental health (Getik, 2024), marital stability (Foster and Stratton, 2021; Hederos and Stenberg, 2022), and investments in children (Duflo, 2003; Basu, 2006; Bobonis, 2009; Cardoso et al., 2010).[1] However, most empirical work treats intrahousehold decision authority as a single parameter. This approach obscures two fundamental features of household life. First, decisions span heterogeneous domains that differ in economic stakes, normative expectations, and routinized specialization. Second, households differ in persistent, unobserved characteristics, such as gender norms, relationship dynamics, and long-standing role specialization, that may jointly shape both economic arrangements and decision authority.

This paper investigates whether intrahousehold authority is domain-specific and analyzes how female bargaining power, as captured by economic resources and human capital, translates into decision authority across domains. In addition, we examine whether the institutional organization of household finances conditions how economic resources map into influence. This distinction is central because relative earnings may translate into bargaining power only to the extent that partners retain effective control over the resources they generate.

We use newly collected data from the Italian Survey of Consumer Expectations (ISCE), which provides detailed information on decision involvement across a wide set of domains: financial investments, durable purchases (car, electronics, appliances), housing, holidays, everyday expenditures, and child-related decisions.[2] The survey also records women's share of household income, the education gap between partners, and how couples organize their fi-

[1] See Jayachandran and Voena (2026) for a recent review of the literature.

[2] Recent work by Bigoni et al. (2025) highlights the value of granular measures for studying parental investments and engagement within households.

nances, whether through separate accounts, joint accounts, or mixed arrangements. This rich structure allows us to exploit within-couple variation across decision domains, accounting for unobserved couple heterogeneity and isolating how the responsiveness of authority to female resources and competence differs across types of decisions.

The analysis yields four main findings. First, we document systematic domain specialization within couples. Decision authority is not uniformly distributed. Men exert greater influence over financial investments, car and electronics purchases, while women hold greater authority over routine expenditures, household appliances and child-related choices. Decisions about buying a house are, on average, the most equally shared. These patterns are consistent with persistent gendered specialization in household roles and underscore the importance of examining authority across domains rather than collapsing it into an aggregate index.

Second, women's relative income contribution increases their decision authority across nearly all domains, consistent with collective models in which economic resources strengthen outside options and bargaining positions. However, the responsiveness of decision authority to income varies substantially across domains. Income effects are strongest in financial and durable decisions, where economic stakes are salient. By contrast, the elasticity of authority to economic resources is considerably weaker in routine and child-related domains, where women already hold greater authority on average and where decision roles may reflect more persistent patterns of household specialization.

Third, our findings suggest that female relative education works as a distinct channel of influence. Whereas income share captures outside options, the education gap may also reflect differences in expertise and perceived competence.[3] Consistently, we find that education differences exert a stronger effect in cognitively intensive domains, such as financial investments and electronics, while playing no role in routine and child-related domains.

Four, we find heterogeneous effects of relative income on authority by how household finances are organized. When couples keep finances separate, increases in women's relative earnings translate strongly into greater decision authority. When resources are merged into joint accounts, the income–authority gradient is significantly attenuated. By combining do-

[3]Using Italian time-use data, Bloemen et al. (2010) show that female education is an important correlate of intra-household allocations and bargaining outcomes.

main variation with information on financial organization, our results suggest that the institutional environment within which couples manage resources may condition the elasticity of authority to economic contributions.

Taken together, these findings challenge approaches that summarize intrahousehold power using a single bargaining parameter. Authority is multidimensional: it varies across domains and responds differently to economic resources and human capital. Moreover, we provide suggestive evidence that the link between economic resources and authority may depend on the institutional structure of financial management within the household.

This paper contributes to three strands of literature. First, it speaks to the collective-household and intrahousehold-inequality literature that emphasizes the limits of the unitary model and the centrality of distribution factors and Pareto weights for understanding within-household allocations (Lundberg and Pollak, 1996; Lundberg et al., 1997; Bourguignon et al., 2009; Browning et al., 2010; Chiappori and Meghir, 2015; Chiappori and Mazzocco, 2017). A key empirical challenge in this tradition is that intrahousehold power is typically latent and inferred from behavioral restrictions or distribution-factor variation (e.g., tests of income pooling) rather than observed directly (Attanasio and Lechene, 2002; Majlesi, 2016). We contribute by providing a direct, domain-specific measure of decision authority and by showing that the responsiveness of authority to bargaining proxies is itself highly domain-dependent. Moreover, by exploiting within-couple variation across decision domains and estimating specifications with couple and domain fixed effects, we discipline identification relative to cross-household comparisons and net out time-invariant unobserved couple heterogeneity emphasized in the methodological discussions of the collective approach.

Second, our findings connect to research on gender roles and household decision-making. A large literature shows that gender norms shape household behavior, partnership formation, and the division of paid and unpaid work, especially in the presence of children (Akerlof and Kranton, 2000; Gimenez-Nadal et al., 2012; Bertrand et al., 2021; Rodríguez-Planas and Tanaka, 2022; Sakamoto and Morita, 2024). Recent work also shows that gender norms around financial leadership can have significant economic consequences for portfolio choices and performance (Friedberg and Webb, 2006; Guiso and Zaccaria, 2023; Gu et al., 2026). We complement this

literature by focusing on within-household decision authority at a finer level of granularity: instead of a binary assignment of "who is the head" (Guiso and Zaccaria, 2023) or "has the final say" (Friedberg and Webb, 2006; Gu et al., 2026), we measure decision weights on a graded scale and document systematic domain specialization within couples. Our study also allows to distinguish a resource-based bargaining channel—where income share shifts decision authority most in traditionally male-leaning, high-stakes domains—from a competence-based channel in which relative education matters primarily in information-intensive decisions, consistent with specialization and comparative-advantage considerations highlighted in the household literature (Chiappori and Mazzocco, 2017; Voena, 2015).

Third, we contribute to the literature on household financial organization and intrahousehold resource control. A growing body of evidence shows that couples differ widely in whether they pool or separate resources, and that these institutional choices are linked to the allocation of financial resources and other intra-household behaviors (Lee and Pocock, 2007; Hu, 2019; Kukk and van Raaij, 2022; van Raaij et al., 2020). We show that financial organization is an important conditioning environment for bargaining: the income–authority gradient is substantially weaker under joint (and mixed) arrangements than under fully separate finances. This pattern is consistent with the idea that the mapping from relative earnings to intrahousehold outcomes depends on effective control and possibly on information frictions within the household (Bellue et al., 2026). By combining domain-by-domain authority measures with account structure, our analysis provides new evidence on how household institutions shape the translation of economic resources into decision rights.

The remainder of the paper proceeds as follows. Section 2 presents the conceptual framework distinguishing economic, human capital, and institutional channels of bargaining. Section 3 describes the data. Section 4 outlines the empirical strategy. Section 5 presents the results. Section 6 concludes.

2 Conceptual Framework

Our framework builds on three complementary strands of the intrahousehold literature that offer distinct predictions on how decision authority is determined within couples.

First, collective household models emphasize that decision outcomes reflect bargaining between partners whose preferences are aggregated through Pareto weights. In this framework, measures of comparative advantage, such as individual economic resources and human capital, shift bargaining positions by strengthening outside options and expertise. A central empirical implication is therefore that increases in women's relative income or human capital should raise women's decision authority across household choices.

Second, the resource-control perspective highlights that economic resources translate into bargaining power only to the extent that individuals retain effective control over those resources. When income is pooled and jointly managed, individual contributions may become less salient in determining decision authority. Conversely, when resources are held individually, shifts in relative earnings should map more directly into bargaining leverage.

Third, sociological and behavioral approaches stress the role of gender norms and institutionalized household practices in shaping decision-making roles. These frameworks predict persistent domain specialization and suggest that financial integration may reflect and reinforce norms of joint decision-making, potentially dampening the influence of individual earnings on bargaining power in some decision domains.

We summarize these empirical predictions using a standard collective-household representation. Consider a household composed of two partners, indexed by f (female) and m (male), making decisions over a set of domains $d \in \{1, \ldots, D\}$. In each domain, household decisions are assumed to solve a Pareto-efficient problem:

$$\max_{x_d} \quad \lambda_{id} U_f(x_d) + (1 - \lambda_{id}) U_m(x_d)$$

where $\lambda_{id} \in [0, 1]$ represents the Pareto weight capturing female decision authority in household i and domain d. We consider the domain-specific weights depending on four elements: relative income, relative education, financial organization, and domain-specific norms. For-

mally:

$$\lambda_{id} = \Lambda\big(Fyshare_i, Edu\ gap_i, Account_i, Norm_d\big)$$

where $Fyshare_i$ denotes the female share of household income, $Edu\ gap_i$ measures the female relative education, $Account_i$ captures the financial organization of the household (separate, joint, or mixed accounts), and $Norm_d$ reflects domain-specific specialization and gender roles.

The intrahousehold literature points to the following testable predictions. First, norm-based models imply that decision authority may vary systematically across domains:

$$\lambda_{id} - \lambda_{id'} \neq 0 \quad \text{for some } d \neq d'.$$

Second, under collective bargaining models, an increase in a woman's relative income improves her outside option and therefore increases her Pareto weight:

$$\frac{\partial \lambda_{id}}{\partial Fyshare_i} > 0$$

Third, collective bargaining models also predict that an increase in a woman's relative education would increase her informational advantage, perceived competence and persuasive ability, and thus improves her Pareto weight:

$$\frac{\partial \lambda_{id}}{\partial Edu\ gap_i} > 0$$

Fourth, under norm-based models, some domains may be less responsive to economic resources and relative education:

$$\left[\frac{\partial \lambda_{id}}{\partial Fyshare_i} - \frac{\partial \lambda_{id'}}{\partial Fyshare_i}\right] \neq 0, \quad \left[\frac{\partial \lambda_{id}}{\partial Edu\ gap_i} - \frac{\partial \lambda_{id'}}{\partial Edu\ gap_i}\right] \neq 0 \qquad \text{for some } d \neq d'.$$

Fifth, under the resource-control perspective, when finances are pooled, individual earnings

may translate less directly into bargaining leverage:

$$\left[\frac{\partial \lambda_{id}}{\partial Fyshare_i}\Big|_{Joint} - \frac{\partial \lambda_{id}}{\partial Fyshare_i}\Big|_{Separate}\right] < 0.$$

Relative education represents a more indirect channel of bargaining power. As a result, its link to decision authority is less directly tied to the management of liquid resources and is therefore less systematically influenced by the household's financial organization.

These predictions lead to the following testable hypotheses:

- **H1 (Domain specialization):** Decision authority differs systematically across decision domains, even holding constant household-specific factors, reflecting within-couple specialization in who decides.
- **H2 (Resource-based bargaining):** Higher female income share increases female decision authority across household decision domains.
- **H3 (Competence-based bargaining):** Higher female relative education increases female decision authority across household decision domains.
- **H4 (Domain-specific bargaining):** The relationships between female income share or female relative education and decision authority vary across decision domains, reflecting domain-specific norms and comparative advantage.
- **H5 (Financial organization heterogeneity):** The positive relationship between female income share and decision authority is weaker in households that pool financial resources than in households that keep finances separate.

3 Data and Descriptive Evidence

To study how decision authority is distributed within couples across domains, we use newly collected data from the Italian Survey of Consumer Expectations (ISCE). Since October 2023, the ISCE has been fielded quarterly on a representative sample of Italians aged 18 to 75. The survey collects detailed information on demographic characteristics, income, wealth, consumption

choices, expectations, and beliefs, and includes a dedicated module on household organization and family decision-making. Four survey items are central to our analysis. First, respondents assess their involvement in a set of household decisions on a 1–10 scale, where 1 denotes no involvement and 10 indicates deciding alone. The decision domains include buying a house, buying a car, purchasing household appliances, buying electronics, everyday purchases and current expenses, holiday spending, savings and investment products, and, when applicable, children's education and hiring a babysitter. Second, respondents report their contribution to total household income in ten-percentage-point bins. Third, the survey collects detailed information on the educational attainment of both partners and their parents. Fourth, respondents report how household income and expenses are managed, distinguishing between separate accounts only, joint accounts only, and mixed arrangements.[4]

Our sample comprises roughly 3,700 respondents who are either married, in a civil partnership, or currently have a partner. Table A2 compares key demographic characteristics in the full ISCE sample and in the restricted sample used in the analysis. The two samples are highly comparable in terms of gender composition, education, employment status, and geographic distribution. Relative to the full sample, the restricted sample is somewhat older, consistent with partnership formation being more prevalent at later ages, and displays slightly higher household income and homeownership rates.

Our main outcome variable is a measure of intrahousehold decision authority. For each decision domain d, we define $Power\ gap_{id}$ as the difference between the woman's and the man's decision weight in household i, after rescaling the original 1–10 responses to a 0–100 index. Positive values indicate greater female authority, negative values greater male authority, and zero corresponds to equal decision-making power.

Note that in our data information is collected from a single respondent within the couple. Accordingly, variables referring to the female partner are directly observed when the respondent is a woman and are inferred symmetrically when the respondent is a man. Thus, female income share equals the respondent's reported share when the respondent is female, and the complement to 100 of the respondent's reported share when the respondent is male.[5] The same

[4]Question wording is reported in Appendix Table A1.

[5]This construction treats the couple as the relevant income-sharing unit and exploits the fact that respondents

logic applies to the construction of the female–male decision authority gap. While standard in household surveys, this raises the possibility that male and female respondents may differ systematically in reporting behavior. For this reason, all empirical specifications include a control for respondent gender.

Figure 1 provides reassurance on this dimension. It plots coefficient estimates and 95% confidence intervals from a linear regression of a female-respondent indicator on a broad set of observables. Differences by respondent gender are small and generally not statistically distinguishable from zero, including for female income share, the education gap between partners, income, wealth, and homeownership. Overall, the evidence points to a high degree of balance between male and female respondents along key observable dimensions, mitigating concerns that the patterns documented below are driven by systematic differences in sample composition by respondent gender.

Figure 2 reports the estimated female–male decision authority gap across domains. Two patterns stand out. First, decision authority is not well summarized by a single household-level measure: it varies sharply across domains. Second, the ordering of domains is highly suggestive of systematic specialization within couples. Women hold greater authority in everyday expenditures and child-related decisions, whereas men retain greater authority in financial decisions—most notably savings and investments—and in durable purchases such as cars and electronics. By contrast, housing is the domain closest to parity: the estimated gap is small and not statistically different from zero. Taken together, the figure points to a structured allocation of authority across domains, consistent with persistent gendered specialization in household roles, i.e. our hypothesis H1 (domain specialization). Women appear indeed more involved in routine and care-related decisions, whereas men retain greater influence in domains associated with financial planning and durable investments (Barber and Odean, 2001; Guiso and Zaccaria, 2023).

To capture within-couple dimensions that may shape bargaining power, we focus on two measures of potential female comparative advantage. The first is the woman's relative contribution to total household income, $Fyshare_i$, which captures an economic-resource channel

report their own contribution to total household income in mutually exclusive bins.

and mainly proxies for outside options and control over resources. The second is the education gap between partners, measured as female minus male years of schooling, which captures a human-capital channel and may also reflect expertise, competence, and persuasive ability in specific domains.

Table 1 reports the distribution of female income shares. The distribution is markedly skewed. Nearly 30% of women contribute less than 10% of total household income, and close to one-half contribute at most 30%. At the upper end, only a small minority contribute more than 70%, and fewer than 5% are the sole earners. This distribution underscores that economic contributions remain strongly asymmetric within many couples, and suggests that unconditional domain averages may mask substantial heterogeneity in bargaining positions.

Figure 3 examines how the female–male decision authority gap varies with female comparative advantage. Panel (a) compares households below and above the median female income share, equal to 30% of the household income. Panel (b) distinguishes couples in which women are less or equally educated than men from those in which women are more educated. A common pattern emerges across the two panels: greater female comparative advantage is associated with a larger female decision authority. However, this shift takes different forms across domains. In domains that are close to parity on average, such as housing, or that are traditionally male-dominated, such as finance and durable purchases, higher female relative income or education moves decisions toward parity and in several cases beyond it, reversing the sign of the gap. In domains where women already hold greater authority, such as everyday expenditures and child-related choices, the female advantage tends to widen further. Thus, some domains appear strongly responsive to women's relative resources and human capital, whereas in others the pattern suggests a reinforcement of existing specialization. Collectively, the figure suggests that domain-specific norms remain salient throughout the distribution, but that relative advantage plays a particularly important role in reallocating authority in economically salient decisions such as housing and finance.

A further dimension central to our analysis is the organization of household finances. Whether resources are pooled in joint accounts or retained, at least in part, under individual control may affect access to funds, monitoring, autonomy, and the extent to which own earnings translate

into effective bargaining leverage (Klawitter and Fletschner, 2011). At the same time, financial arrangements are likely to reflect deeper household norms and long-standing role specialization. For this reason, the account structure is informative not only as an institutional feature of resource control, but also as a proxy for broader differences in how couples organize economic life.

Table 2 reports summary statistics by financial arrangement. Roughly one-third of households rely exclusively on separate accounts, one-third on joint accounts, and the remainder on mixed arrangements. Several differences across groups are informative. Households using joint accounts are older, more likely to be homeowners, and have fewer earners on average, consistent with more traditional and more specialized household structures. Mixed-account households display the highest household income and wealth levels, as well as the largest number of earners, suggesting a more economically active profile. Most importantly, female income shares differ markedly across financial arrangements: they average around 41% under separate accounts, 40% under mixed arrangements, and only 29% under joint accounts. Differences in the education gap are more modest, though still present. Overall, the descriptive evidence is consistent with joint accounts being more prevalent in couples with more asymmetric income distributions and, plausibly, more traditional role allocations.

Figure 4 examines the joint relationship between decision authority, female income share, and financial arrangements. Across separate, mixed, and joint accounts, the domain-specific allocation of authority remains broadly similar. Financial arrangements appear to matter primarily by shaping the extent to which women's relative economic contribution translates into decision authority within the household, rather than by altering the ordering of influence across domains.

4 Empirical Strategy

To examine how women's relative income share and education shape intrahousehold decision-making, we estimate the following empirical specification separately for each decision domain– Finance, Car, Electronics, House, Holidays, Appliances, Babysitter, Children's Education and

Daily Expenses:

$$Power\ gap_i = \alpha + \beta\, Fyshare_i + \gamma\, Edu\ gap_i + \lambda X_i + \varepsilon_i \tag{1}$$

As we estimate Eq. (1) separately by domain, β and γ measure domain-specific income and education gradients in the female decision power gap, respectively. Although each gradient is identified from cross-household variation in $Fyshare_i$ and $Edu\, gap_i$, comparing β and γ across domains highlights heterogeneity across decision contexts observed within the same households.

The vector X_i includes controls intended to capture life-cycle, socioeconomic, and attitudinal differences across households. First, we control for the respondent's age, which we interpret as a proxy for the couple's life-cycle stage, since both the relevance of specific decisions and the scope for intrahousehold negotiation may vary over the life course. Second, we include a dummy for the respondent's gender to account for potential reporting biases or systematic differences in how men and women assess decision involvement. Third, we control for household size to capture differences in needs and complexity of decision-making associated with larger families. Fourth, we include the logarithm of total household income to account for overall resource availability and economic constraints that may influence both the set of decisions faced by households and the distribution of influence within the couple, independently of the within-household income split. Fifth, we control for homeownership status, which proxies for wealth and long-term economic stability and may be associated with more structured or joint decision-making processes. Finally, we include a measure of the respondent's political orientation to capture underlying preferences and norms that may correlate with gender roles and bargaining behavior.

In addition, all specifications include region fixed effects to account for geographic heterogeneity in economic conditions, cultural norms, and gender attitudes across households. In an extended specification, we further control for real estate wealth, financial wealth, women's parental education gap and the presence of minors in the household. Standard errors are clustered at the household level.

Eq. (1) provides a direct empirical mapping of the theoretical mechanisms and testable hypotheses outlined in Section 2. First, systematically positive values of β indicate that higher female income share is associated with greater female decision authority, consistent with H2 (resource-based bargaining). Similarly, positive values of γ support H3 (competence-based bargaining), indicating that higher female relative education increases decision authority. Second, heterogeneity in the coefficients β and γ across domains provides support for H4 (domain-specific bargaining). Differences in these coefficients capture in fact whether the strength of the relationship between comparative advantage (relative income or education) and decision authority varies depending on the type of decision, reflecting domain-specific specialization patterns and norms. Finally, in an extended specification that incorporates interactions of $Fyshare_i$ with financial organization, we test H5 (financial organization heterogeneity). In that framework, differences in the coefficients on the interaction terms between $Fyshare_i$ and financial arrangements (e.g., joint or mixed versus separate accounts) capture whether the mapping between women's income share and decision authority is attenuated in more financially integrated households.

Taken together, our empirical strategy allows us to assess whether economic resources and relative education shape intrahousehold decision-making, whether their effects vary across domains, and whether institutional features of the household mediate these relationships.

5 Results

Table 3 reports domain-by-domain estimates from Eq. (1). Across all domains, women's income share is positively related to women's decision authority, with the largest coefficients in finance (0.40) and car purchases (0.31), and smaller effects in child-related domains and routine decisions, where the association is weaker and in some cases statistically indistinguishable from zero. Interpreting the magnitude, a 10 percentage-point increase in female income share corresponds to roughly a 4 percentage-point increase in the finance decision power gap. Taken together, these estimates indicate that female relative earnings are most strongly reflected

in authority over traditionally male-leaning, high-stakes domains, while the income–authority gradient is much flatter in child-related and routine domains.

Compared with female income share, the education gap exhibits a less uniform pattern across domains, with larger variation in both magnitude and statistical significance. The education gradient is strongest in finance and electronics, suggesting that human capital and perceived competence matter particularly in cognitively intensive domains: an additional year of female relative education corresponds to an increase in the female–male decision power gap of roughly 1 p.p. Positive and statistically significant coefficients also emerge for holidays and appliances, although the magnitudes are smaller. In contrast, relative education is not systematically related to women's authority in child-related and daily decisions, consistent with these domains being more norm-driven and routinized.

Figure 5 shows that these findings are very similar when adding a richer set of controls and when restricting the sample to couples with children, suggesting that the baseline cross-sectional results are not driven by omitted household characteristics or by differences in family composition.

Table A3 reports standardized estimates from the cross-sectional specifications. The female–male decision power gap is standardized within each domain, so that coefficients are expressed relative to the domain-specific dispersion of authority; $Fyshare_i$ and $Edu\ gap_i$ are also standardized, allowing the income and education gradients to be compared on a common scale. Overall, the standardized coefficients preserve the main cross-domain pattern shown in Table 3 and suggest that the income–authority gradient is larger than the education–authority gradient in every domain.

We next examine whether financial organization conditions the mapping from bargaining proxies to decision authority. In Table 4, we augments Eq. (1) with interactions between $Fyshare_i$ and $Edu\ gap_i$ and indicators for joint and mixed accounts, using separate accounts as the reference category. The interactions between female income share and account structure are negative and statistically significant in nearly all domains, except child education. This indicates that the income–authority gradient is weaker among couples with joint or mixed accounts than among couples with fully separate finances. The interaction terms involving relative ed-

ucation are also negative in most domains, but are statistically significant only in a few cases. Financial organization therefore appears to condition primarily the income–authority channel. This pattern is consistent with a resource-control interpretation: when finances are pooled, individual earnings may be less salient or less directly controlled by the earning partner, weakening the link between relative income and decision authority. By contrast, relative education is a more indirect source of bargaining power–working through informational advantage, perceived competence–and is therefore less systematically related to how liquid resources are organized.

Within-Couple Specification

Estimating Eq. (1) separately for each domain yields a set of domain-specific coefficients $\{\beta_d, \gamma_d\}$, but does not provide a direct within-equation test of whether these coefficients differ across domains. We therefore turn to the following pooled couple-by-domain specification:

$$\begin{aligned} Power\ gap_{id} = \alpha_i + \delta_d + \sum_{d \neq House} \beta_d \left(Fyshare_i \times Domain_d\right) \\ + \sum_{d \neq House} \gamma_d \left(Edu\ gap_i \times Domain_d\right) + \varepsilon_{id} \end{aligned} \tag{2}$$

where α_i denotes couple fixed effects capturing all time-invariant couple-level characteristics; δ_d denotes domain fixed effects capturing average differences in decision authority across domains; $Domain_d$ is a set of decision-domain indicator variables, with housing decisions serving as the omitted reference category; X_i is a vector of individual and household controls; and ε_{id} is an idiosyncratic error term.

The coefficients δ_d average differences in the female–male decision power gap across domains relative to housing. The coefficients β_d capture instead how the responsiveness of female decision authority to women's income share varies across domains relative to housing decisions. Similarly, the coefficients γ_d indicate how the association between relative education and decision authority differs across domains. Because housing is the omitted category, all interaction coefficients should be interpreted as deviations from the corresponding effect in housing decisions, which provide a natural benchmark given the relatively balanced distribution of decision authority in this domain (see Figure 2).

Table 5 presents the results. As expected, the estimates with couple and domain fixed effects show strong within-couple domain specialization. Relative to housing, the decision power gap is substantially more male-leaning in finance (-9.81), car purchases (-9.25), and electronics (-5.89), while it is more female-leaning in daily expenditures (+15.21), and in child-related domains (babysitter +11.38; child education +10.72). Holidays (+1.85) and appliances (+4.97) also tilt toward women. This pattern confirms that bargaining within couples is not concentrated in a single partner but varies systematically by decision category.

Focusing on how women's bargaining proxies translate into differential decision authority between domains, the coefficients for the $Fyshare \times Domain$ interaction are positive and significant in the domains traditionally dominated by men—finance (0.13), car (0.12), and electronics (0.06)—and modestly positive in appliances (0.05). This implies that increases in women's income share shift authority more in precisely those domains where baseline authority is male-leaning, consistent with an income-based bargaining channel that is most effective in high-stakes and traditionally male-coded decisions. By contrast, the interactions are negative and significant in child-related domains (babysitter -0.40; child education -0.17) and close to zero in daily expenses and holidays. This indicates that relative to housing, increases in the income share of women translate into smaller changes in authority in child-related decisions, consistent with these choices being more norm-driven or routinized and thus less sensitive to resource-based bargaining.

The $Edugap \times Domain$ interaction coefficients show a different pattern, highlighting that education captures a different channel from income. The education gap has positive and significant domain-specific associations in finance (0.77), electronics (0.77), holidays (0.54), and appliances (0.36), while it is small and insignificant in car purchases and in routine/child-related decisions. Comparing the two sets of interactions confirms that women's income share seems to be the more robust and broadly relevant predictor of domain-specific shifts in authority, while relative education plays a complementary and more selective role.[6]

Finally, Table 6 extends the couple-by-domain fixed effects specification by allowing the domain-specific responsiveness of decision authority to women's income share to vary with

[6]Estimates using standardized variables are shown in Table A4.

financial organization. The row "Fyshare × Domain" reports the domain-specific income-share gradient for the reference group—couples managing finances through separate accounts. The next two rows report how that gradient differs under joint and mixed account arrangements, via triple interactions. Overall,there is limited evidence that financial organization systematically alters the domain-specific income–authority gradients. The triple interactions between female income share, domain indicators, and joint or mixed accounts are generally small and statistically insignificant. The main exceptions are car purchases and electronics, where the income–authority gradients, measured relative to housing, differ significantly for couples with joint accounts compared with couples with separate accounts. By contrast, mixed accounts do not display a clear domain-specific pattern.

6 Conclusion

This paper provides new evidence on the allocation of decision-making authority within households. Using newly collected data from the Italian Survey of Consumer Expectations (ISCE), we construct a domain-specific measure of decision authority and study how it relates to women's relative income contribution, relative education, and household financial organization.

The results show that household authority is not well described by a single aggregate measure of decision power. Couples display pronounced specialization across domains: authority is more male-leaning in financial and durable-goods decisions, while routine expenditures and child-related choices are more female-leaning, with housing decisions closest to parity. This pattern suggests that decision-making authority is allocated across areas of household life in ways that are systematically related to the nature of the choice.

Relative resources matter, but their relationship with authority is heterogeneous. Women's income share is positively related to their decision authority, with the strongest gradients in financial and durable-goods domains and weaker gradients in routine and child-related choices. Relative education displays a more selective pattern, with larger gradients concentrated in finance and electronics. These results indicate that income and human capital do not translate into authority in a uniform way, but operate differently depending on the decision domain.

The organization of household finances further conditions this mapping: the income–authority gradient is weaker among couples with joint or mixed account arrangements, suggesting that control and management of resources shape how economic contributions become decision influence.

Taken together, these findings suggest that intrahousehold authority is neither concentrated in a single decision-maker nor uniformly bargained, but allocated along domain-specific lines that respond differently to relative income and human capital.

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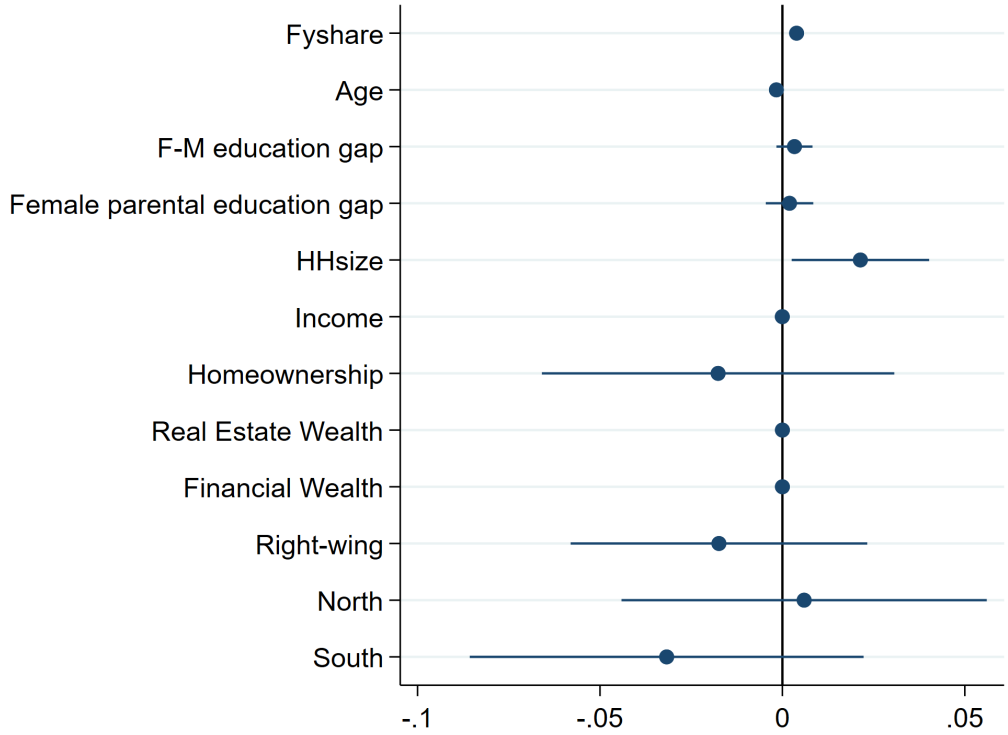
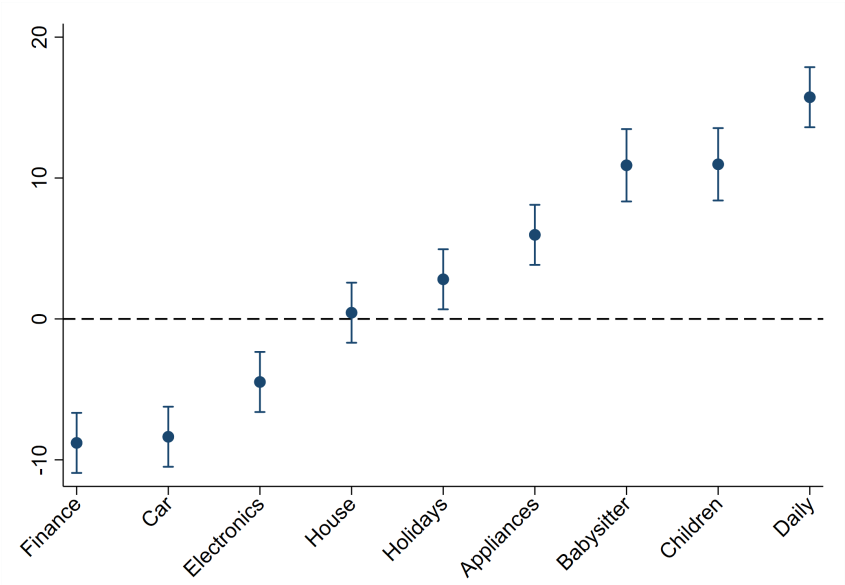


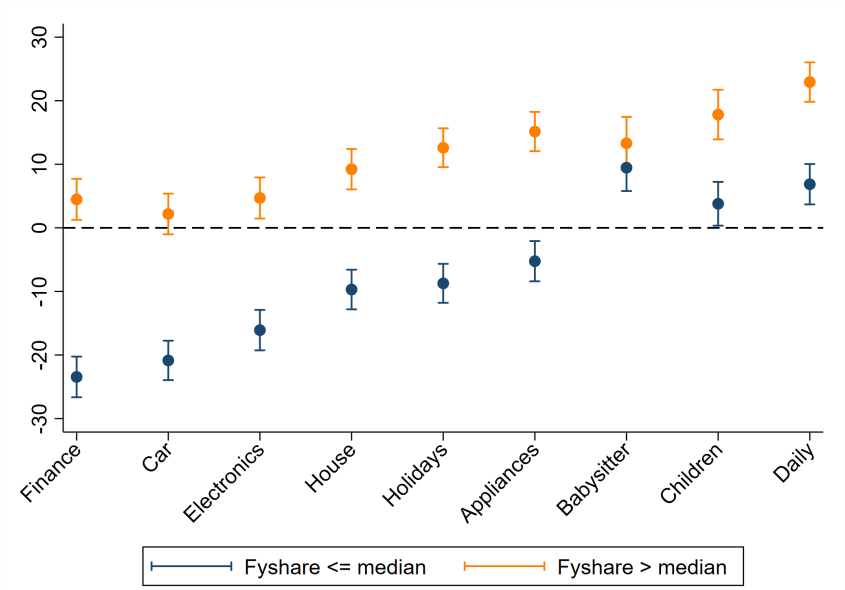
Notes: This figure reports coefficient estimates (and 95% confidence intervals) from a robust OLS regression with a female respondent indicator as the dependent variable.

Figure 1: Balance checks for male vs female respondents subsamples

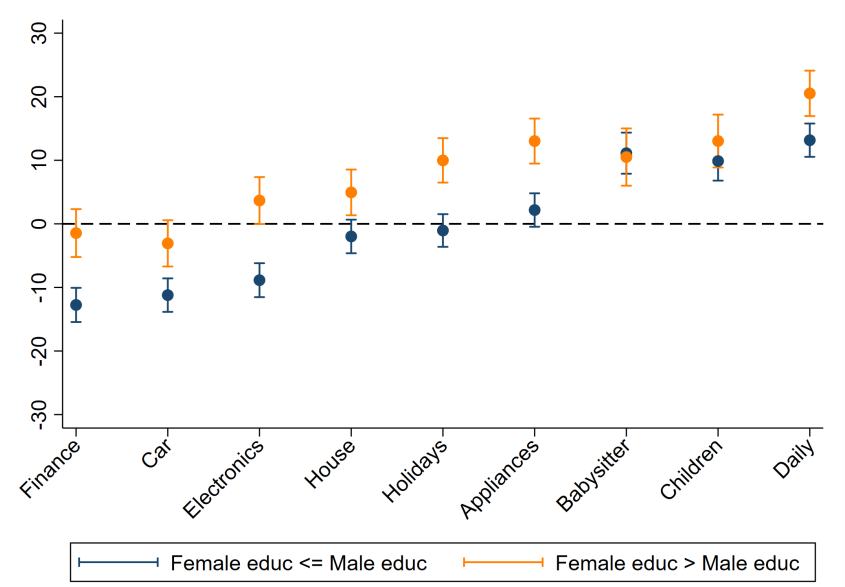


Notes: The figure plots female-male decision power gap by domain. Reported are coefficient estimates (and 95% confidence intervals) for domains in a linear regression of female-male decision power gap.

Figure 2: Decision power gap by domain



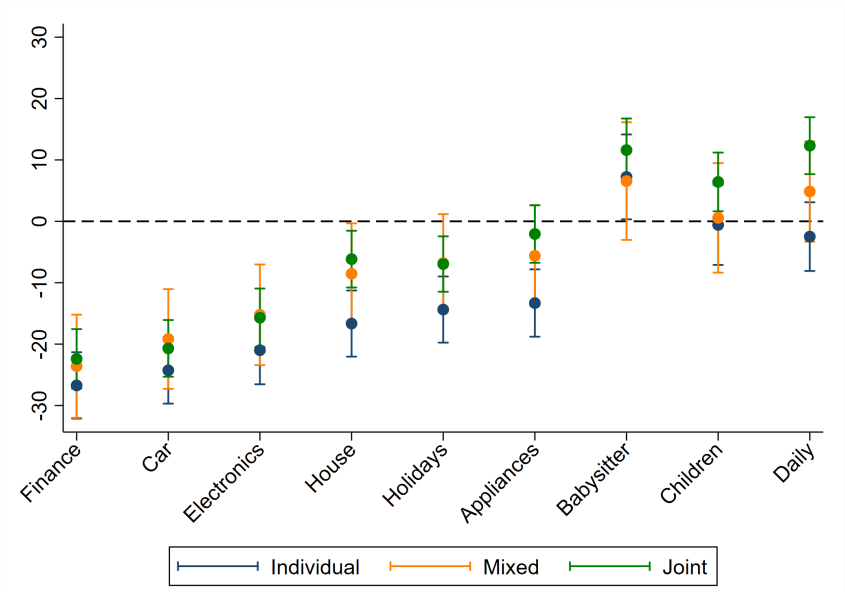
(a) Female income share



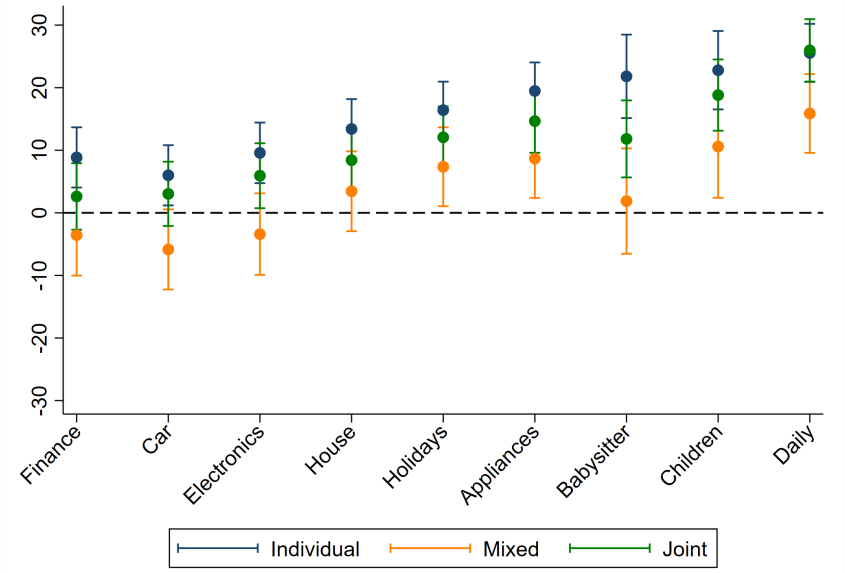
(b) Female relative education

Notes: The figure plots female-male decision power gap by domain and female comparative advantage, as captured by female relative income (panel a) or female relative education (panel b). In panel a, blue dots represent decision power gap for households with female relative income share below or equal to the median (i.e., female income share accounts for up to 30% of the total household income), while orange dots those with female relative income share above the median (i.e. female income share is above 30%). In panel b, blue dots represent households where women are less or equally educated than men, while orange dots those where women are more educated than men.

Figure 3: Decision power gap by domain and female comparative advantage



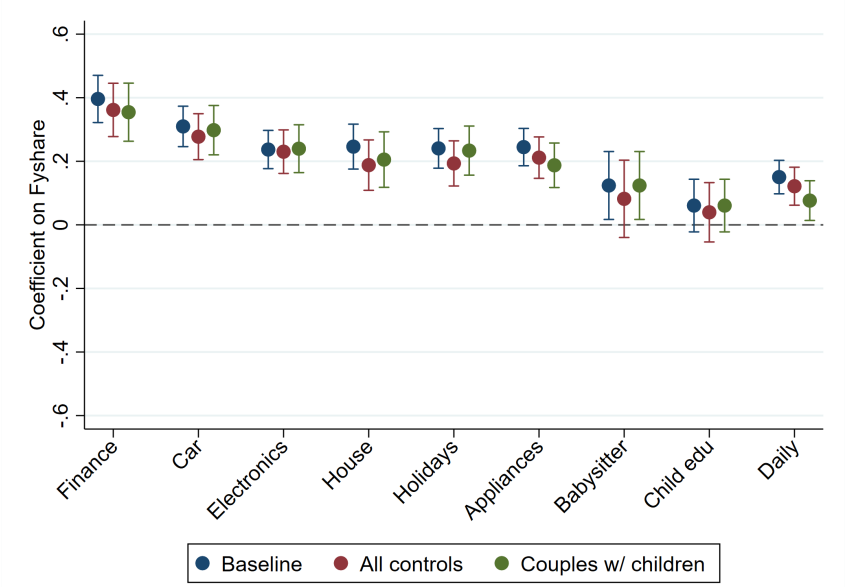
(a) Fyshare $\leq$ median



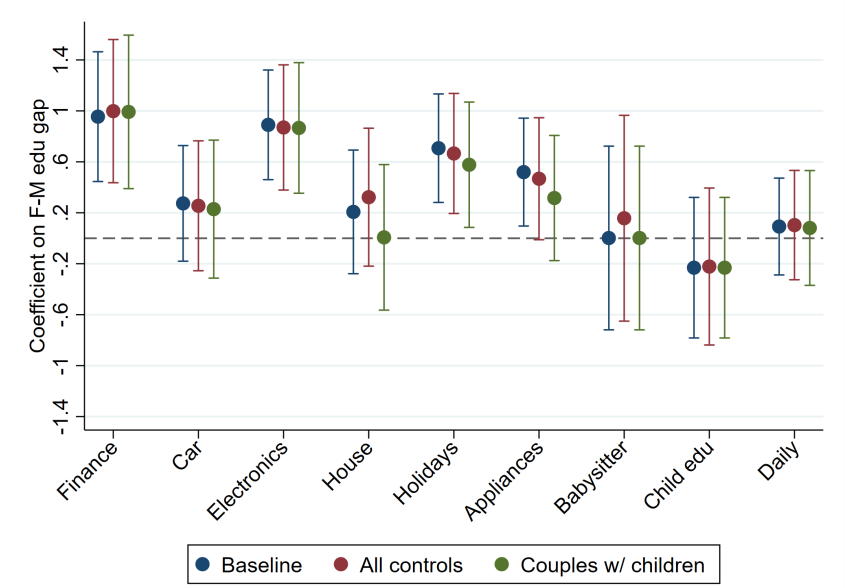
(b) Fyshare $>$ median

Notes: The figure plots the female–male decision power gap by domain, female income share, and financial organization. Panel (a) reports decision power gaps by account type for households with female income share below or equal to the median, while panel (b) reports the corresponding patterns for households with female income share above the median.

Figure 4: Decision power gap by domain, female relative income, and financial organization



(a) Coefficient on female income share



(b) Coefficient on F-M education gap

Notes: The figure reports point estimates and 95% confidence intervals from separate regressions for each household decision domain. The dependent variable, *Power gap*, is defined as the difference between the woman's and the man's decision weight in the relevant category. In panel (a), the coefficient of interest is *Fyshare*, the woman's share of total household income (centered around the mean); in panel (b), the coefficient of interest is *Edu gap*, defined as the difference in years of schooling between partners (woman relative to man). The baseline specification includes region dummies and the following controls: *HHsize*, the total number of household members; *Log income*, the logarithm of total household monthly income; *Homeownership*, an indicator for households that own their main residence; *Female*, an indicator for female respondents; *Age*, the respondent's age, which serves as a proxy for the couple's age; and *Right-wing*, an indicator for respondents who report a centre-right, right, or far-right political orientation. The full-controls specification further includes: the value of the household's real estate holdings (primary residence, other properties, and land); the value of the household's financial savings and investments; an indicator for the presence of minors in the household and the female parental education differences, as the education gap—in years of schooling—between the woman's mother and the woman's father. The final specification is estimated on the subsample of couples with children.

Figure 5: Robustness checks

Table 1: Female income share distribution

	N	Percent
0–10%	1,080	29.11
10–20%	286	7.71
20–30%	362	9.76
30–40%	409	11.02
40–50%	407	10.97
50–60%	264	7.12
60–70%	141	3.80
70–80%	99	2.67
80–90%	111	2.99
90–100%	172	4.64
Total	3,331	100.00

Notes: Female income share is computed as the respondent's reported share when the respondent is female; for male respondents, it is computed as 100 minus the respondent's reported share.

Table 2: Summary statistics by financial organization type

Variable	Separate	Mixed	Joint
Respondent is female	0.49	0.50	0.49
Age of respondent	45.81	45.86	55.40
Household Size	2.86	3.10	2.92
Household monthly income	2,469.51	2,917.94	2,335.14
Female income share	41.42	39.93	29.22
Number of earners	1.72	2.00	1.41
Homeownership	0.72	0.82	0.84
Real estate wealth	16,8791.67	21,5602.84	18,2112.62
Financial wealth	22,006.64	29,169.78	23,683.63
Female education (years)	13.68	13.92	12.26
Male education (years)	13.04	13.55	11.83
Female mother education (years)	9.79	9.81	7.91
Edu gap (years)	0.64	0.37	0.43
Female parental education gap (years)	-0.24	-0.50	-0.42
Right-wing	0.32	0.29	0.31
North	0.45	0.47	0.50
Centre	0.22	0.22	0.17
South	0.33	0.31	0.33
Observations	1,356	622	1,349

Notes: *Separate* is an indicator for couples who manage income and expenses exclusively through separate accounts; *Mixed* is an indicator for couples who use both a separate and a joint account; *Joint* is an indicator for couples who pool resources in a joint account. *Age of respondent* is the respondent's age; *Household Size* is the total number of household members; *Household monthly income* is the total household monthly income; *Female income share* is the share of total household income contributed by the woman; *Number of earners* is the number of household members reporting a positive contribution to household income; *Homeownership* is a dummy equal to 1 if the household owns the dwelling in which they live; *Real estate wealth* is the value of the household's real estate holdings (primary residence, other properties, and land); *Financial wealth* is the value of the household's financial savings and investments; *Female education*, *Male education* and *Female mother education* measure years of schooling of the female partner, male partner and female partner's mother, respectively; *Edu gap* is the gap in years of schooling between partners (woman relative to man); *Female parental education gap* is the education gap—in years of schooling—between the woman's mother and the woman's father (mother relative to father); *Right-wing* is an indicator for respondents who report a centre-right, right or far-right political orientation; *North (Centre, South)* is a dummy equal to 1 if the household lives in Northern (Central, Southern) Italy.

Table 3: Bargaining power and decision authority

	(1) Finance	(2) Car	(3) Electronics	(4) House	(5) Holidays	(6) Appliances	(7) Babysitter	(8) Child edu	(9) Daily
Fyshare	0.40***	0.31***	0.24***	0.25***	0.24***	0.24***	0.12**	0.06	0.15***
	(0.04)	(0.03)	(0.03)	(0.04)	(0.03)	(0.03)	(0.05)	(0.04)	(0.03)
Edu gap	0.95***	0.27	0.89***	0.21	0.71***	0.52**	0.00	-0.23	0.09
	(0.26)	(0.23)	(0.22)	(0.25)	(0.22)	(0.22)	(0.37)	(0.28)	(0.19)
Observations	3,331	3,331	3,331	3,331	3,331	3,331	2,323	2,323	3,331
Mean dep. var.	-10.01	-9.77	-6.08	-0.59	1.54	4.57	11.13	9.88	14.60

Notes: The dependent variable, *Power gap* is the difference between the woman's and the man's decision weight in the relevant category. *Fyshare* is the woman's share of total household income, and is centered around the mean. *Edu gap* is the gap in years of schooling between partners (woman relative to man). All specifications include region dummies and the following controls: *Female*, an indicator for female respondents; *Age*, which measures the respondent's age and serves as a proxy for the couple's age; *HHsize*, which measures the total number of household members; *Log income*, which measures the logarithm of total household monthly income; *Homeownership*, an indicator for whether the main residence is owned by the household; *Right-wing*, an indicator for respondents who report a centre-right, right or far-right political orientation. Standard errors are reported in parentheses. Significance levels are denoted as follow: * significant at the 10% level; ** significant at the 5% level; *** significant at the 1% level.

Table 4: Bargaining power and decision authority by financial organization

	(1) Finance	(2) Car	(3) Electronics	(4) House	(5) Holidays	(6) Appliances	(7) Babysitter	(8) Child edu	(9) Daily
Fyshare	0.50***	0.39***	0.36***	0.39***	0.35***	0.38***	0.33***	0.12*	0.32***
	(0.05)	(0.05)	(0.04)	(0.05)	(0.05)	(0.04)	(0.09)	(0.07)	(0.04)
Fyshare*Joint	-0.24***	-0.16**	-0.22***	-0.31***	-0.23***	-0.27***	-0.41***	-0.14	-0.34***
	(0.08)	(0.07)	(0.07)	(0.08)	(0.07)	(0.06)	(0.12)	(0.09)	(0.06)
Fyshare*Mixed	-0.25**	-0.24**	-0.31***	-0.25**	-0.23**	-0.25***	-0.30*	-0.19	-0.23***
	(0.11)	(0.10)	(0.10)	(0.11)	(0.10)	(0.09)	(0.16)	(0.13)	(0.09)
Edu gap	0.96**	0.63*	0.94***	0.54	1.10***	1.05***	0.69	0.25	0.08
	(0.42)	(0.37)	(0.34)	(0.40)	(0.35)	(0.36)	(0.65)	(0.50)	(0.29)
Edu gap*Joint	0.03	-0.58	0.10	-0.66	-0.87*	-0.97**	-1.78**	-1.22*	-0.03
	(0.59)	(0.53)	(0.50)	(0.56)	(0.49)	(0.49)	(0.85)	(0.65)	(0.43)
Edu gap*Mixed	-0.11	-0.87	-0.70	-0.63	-0.46	-1.28**	0.44	-0.29	-0.37
	(0.71)	(0.62)	(0.60)	(0.67)	(0.62)	(0.61)	(1.02)	(0.81)	(0.56)
Joint	-0.97	1.75	0.76	2.29	0.66	1.94	-1.52	0.73	4.76***
	(2.43)	(2.13)	(2.05)	(2.33)	(2.09)	(1.94)	(3.46)	(2.73)	(1.83)
Mixed	-2.03	-1.02	-1.74	0.40	0.71	0.09	-8.80**	-5.71*	-1.26
	(2.72)	(2.35)	(2.28)	(2.60)	(2.33)	(2.29)	(4.15)	(3.28)	(2.12)
Observations	3,124	3,124	3,124	3,124	3,124	3,124	2,182	2,182	3,124
Mean dep. var. (ref. group)	-6.82	-7.87	-4.49	-0.31	2.13	4.42	14.30	10.68	12.75

Notes: The dependent variable, *Power gap* is the difference between the woman's and the man's decision weight in the relevant category. *Fyshare* is the woman's share of total household income, and is centered around the mean. *Joint* (*Mixed*) is an indicator for whether partners only have a shared (have both a shared and separate) bank account (the omitted category, *Separate*, indicates whether they only have separate accounts). *Edu gap* is the gap in years of schooling between partners (woman relative to man). All specifications include region dummies and the following controls: *Female*, an indicator for female respondents; *Age*, which measures the respondent's age and serves as a proxy for the couple's age; *HHsize*, which measures the total number of household members; *Log income*, which measures the logarithm of total household monthly income; *Homeownership*, an indicator for whether the main residence is owned by the household; *Right-wing*, an indicator for respondents who report a centre-right, right or far-right political orientation. Standard errors are reported in parentheses. Significance levels are denoted as follows: * significant at the 10% level; ** significant at the 5% level; *** significant at the 1% level.

Table 5: Bargaining power and decision authority: fixed effects results

	Finance	Car	Electronics	Holidays	Appliances	Babysitter	Child edu	Daily
Domain	-9.81***	-9.25***	-5.89***	1.85**	4.97***	11.38***	10.72***	15.21***
	(0.88)	(0.75)	(0.81)	(0.74)	(0.74)	(1.43)	(1.05)	(0.90)
Fyshare × Domain	0.13***	0.12***	0.06**	0.03	0.05*	-0.40***	-0.17***	-0.02
	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.05)	(0.04)	(0.03)
Edu gap × Domain	0.77***	0.14	0.77***	0.54***	0.36*	-0.40	-0.33	-0.04
	(0.24)	(0.21)	(0.22)	(0.20)	(0.20)	(0.38)	(0.29)	(0.23)

Notes: The table reports estimates from a pooled couple-by-domain specification with couple and domain fixed effects. House is the omitted domain. The dependent variable,*Power gap*, is the difference between the woman's and the man's decision weight. *Fyshare* is the woman's share of total household income, and is centered around the mean. *Edu gap* is the gap in years of schooling between partners (woman relative to man). The number of observations is 27,963. Standard errors, clustered at the household level, are reported in parentheses. Significance levels are denoted as follows: * significant at the 10% level; ** significant at the 5% level; *** significant at the 1% level.

Table 6: Fixed effects results: heterogeneity by financial organization

	Finance	Car	Electronics	Holidays	Appliances	Babysitter	Child edu	Daily
Fyshare× Domain	0.11***	0.06	0.02	-0.01	0.04	-0.38***	-0.21***	-0.01
	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.07)	(0.06)	(0.05)
Fyshare × Domain × Joint	0.06	0.14**	0.13*	0.09	0.06	-0.07	0.11	0.01
	(0.07)	(0.06)	(0.07)	(0.06)	(0.06)	(0.11)	(0.08)	(0.07)
Fyshare× Domain × Mixed	0.00	0.00	-0.04	0.02	-0.03	-0.00	-0.01	-0.00
	(0.10)	(0.08)	(0.10)	(0.08)	(0.08)	(0.15)	(0.12)	(0.10)

Notes: The table reports estimates from a pooled couple-by-domain specification with couple and domain fixed effects. House is the omitted domain. The dependent variable, *Power gap*, is the difference between the woman's and the man's decision weight. *Fyshare* is the woman's share of total household income, and is centered around the mean. *Joint* (*Mixed*) is an indicator for whether partners only have a shared (have both a shared and separate) bank account (the omitted category, *Separate*, indicates whether they only have separate accounts). Standard errors, clustered at the household level, are reported in parentheses. Significance levels are denoted as follows: * significant at the 10% level; ** significant at the 5% level; *** significant at the 1% level.

Appendix

Table A1: Survey Questions

I4	*How are your family's income and expenses managed?* (1) With individual current accounts (2) With individual current accounts and one in common (3) With a joint current account (4) I prefer not to answer
I5	*How much do you contribute to the family income?* (1) Between 0 and 10% (2) Between 10 and 20% (3) Between 20 and 30% (4) Between 30 and 40% (5) Between 40 and 50% (6) Between 50 and 60% (7) Between 60 and 70% (8) Between 70 and 80% (9) Between 80 and 90% (10) Between 90 and 100% (11) I prefer not to answer
I8	*Give a score from 1 to 10 to evaluate your participation in the following decisions* (items rotated). *Note: Use a scale from 1 to 10 where 1 indicates "I do not contribute at all to this decision" and 10 indicates "I decide alone".* (1) Buying a house (2) Buying a car (3) Purchase of household appliances (refrigerator, washing machine, dish-washer, etc.) (4) Buying electronics (TV, computer) (5) Everyday purchases, current expenses (food, clothing, etc.) (6) How much to spend on holidays (7) The purchase and sale of savings/investment products (shares, securities, etc.) (8) The choice of school and the school path of the children (9) Hire a babysitter

Notes: Questions I8 items (8)–(9) are asked only to respondents with children.

Table A2: Demographic variables: full vs restricted sample

	Full sample	Restricted sample
Male	0.49	0.49
Age 18-34	0.23	0.21
Age 35-54	0.39	0.38
Age 55-75	0.38	0.41
Tertiary education	0.21	0.20
Secondary education	0.48	0.47
Primary education	0.31	0.33
Employees	0.47	0.48
Self-employed	0.09	0.09
Unemployed	0.09	0.06
Not in the labor force	0.17	0.18
Retired	0.18	0.19
North	0.46	0.46
Centre	0.20	0.20
South	0.34	0.34
Household monthly income	2302.88	2442.88
Homeownership	0.76	0.77
Observations	5,003	3,710

Notes: This table compares sample means of selected demographic variables between the full sample and the restricted sample, which includes respondents who are married, in a civil union, or have a partner.

Table A3: Bargaining power and decision authority: results with standardized variables

	(1) Finance	(2) Car	(3) Electronics	(4) House	(5) Holidays	(6) Appliances	(7) Babysitter	(8) Child edu	(9) Daily
Fyshare (std)	0.167***	0.134***	0.101***	0.107***	0.107***	0.107***	0.053**	0.027	0.066***
	(0.016)	(0.014)	(0.013)	(0.016)	(0.014)	(0.013)	(0.023)	(0.019)	(0.012)
Edu gap (std)	0.052***	0.015	0.049***	0.012	0.041***	0.029**	0.000	-0.013	0.005
	(0.014)	(0.013)	(0.012)	(0.014)	(0.013)	(0.012)	(0.020)	(0.016)	(0.011)
Observations	3,331	3,331	3,331	3,331	3,331	3,331	2,323	2,323	3,331
SD dep. var.	68.32	66.49	67.58	66.21	64.62	65.93	67.64	63.80	65.94

Notes: The dependent variable, *Power gap (std)* is the difference between the woman's and the man's decision weight in the relevant category, and is standardized. *Fyshare (std)* is the woman's share of total household income, and is standardized. *Edu gap (std)* is the gap in years of schooling between partners (woman relative to man), and is standardized. All specification include region dummies and the following controls: *Female*, an indicator for female respondents; *Age*, which measures the respondent's age and serves as a proxy for the couple's age; *HHsize*, which measures the total number of household members; *Log income*, which measures the logarithm of total household monthly income; *Homeownership*, an indicator for whether the main residence is owned by the household; *Right-wing*, an indicator for respondents who report a centre-right, right or far-right political orientation. Standard errors are reported in parentheses. Significance levels are denoted as follows: * significant at the 10% level; ** significant at the 5% level; *** significant at the 1% level.

Table A4: Bargaining power and decision authority: fixed effects results with standardized variables

	Finance	Car	Electronics	Holidays	Appliances	Babysitter	Child edu	Daily
Domain (std)	-0.14***	-0.14***	-0.08***	0.03***	0.08***	0.17***	0.16***	0.23***
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.02)	(0.02)	(0.01)
Fyshare (std) × Domain	0.06***	0.05***	0.03**	0.01	0.02*	-0.17***	-0.07***	-0.01
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.02)	(0.02)	(0.01)
Edu gap (std) × Domain	0.04***	0.01	0.04***	0.03***	0.02*	-0.02	-0.02	-0.00
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.02)	(0.02)	(0.01)

Notes: The table reports estimates from a pooled couple-by-domain specification with couple and domain fixed effects, using standardized variables. House is the omitted domain. The dependent variable, *Power gap (std)* is the difference between the woman's and the man's decision weight, and is standardized. *Fyshare (std)* is the woman's share of total household income, and is standardized. *Edu gap (std)* is the gap in years of schooling between partners (woman relative to man), and is standardized. he number of observations is 27,963. Standard errors are reported in parentheses. Significance levels are denoted as follows: * significant at the 10% level; ** significant at the 5% level; *** significant at the 1% level.