

THE EFFECT OF VALUES ON SPENDING HABITS
OF AIR FORCE FAMILIES

By

PAMELA MILLER ARDERN

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Bachelor of Science in Home Economics

Oklahoma State University

Stillwater, Oklahoma

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Thesis Approved:

Carl Hall

Thesis Adviser
W. H. Houston

John Rusco

Norman H. Burhan

Dean of the Graduate College

PREFACE

This study is concerned with the effect of values on spending habits of Air Force families. The research focused on the comparison of the implicit and expressed values of selected military families.

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CHAPTER I

INTRODUCTION

Family decision making is shaped by the environmental setting in which the family functions. The environmental setting is made up of many sub-settings or systems such as economic, social, and political. Regardless of the number or type of the environments in which the family makes decisions, that environment either constrains or offers opportunities for the family (Paolucci, Hall, and Axinn, 1977). The ability to manage as well as to earn money determines to a large extent the well being of the family and its members (Blackwell, 1967). Management involves both external and internal forces which impinge on the family.

In a modern industrialized economy, families are highly dependent on the nation's social policies and economic conditions, which cause fluctuations in families' pay levels, job opportunities, purchasing power, returns on savings and services purchased but also of borrowed funds (Metzen, 1975, p. 12).

Today's families are facing a constant rise in the Consumer Price Index. Based on 1967 prices from "Economy: December '80 Produces Price Rise" (1981), it rose from 4.2 in 1968 to 11.7 in 1980, with the largest changes in transportation, housing, and food. While the Consumer price Index continues to rise, the income of families has not kept pace. The median annual money income of families rose from \$14,000 in 1967 to \$17,640 in 1978 (U.S. Department of Commerce,

1980). This represents a 26 percent increase in families' income compared to an 83 percent increase in the Consumer Price Index of 1978. The combination of these factors makes it increasingly difficult for families to stretch limited resources and maintain a reasonable quality of life.

Military families are no different from other families. The military is so concerned about the financial situation of its members, that the Air Force adopted regulation 35-18 as recently as 1977 (Appendix A). According to the regulation, the Air Force expects its members to pay their debts on time. The regulation also states that the Air Force is to provide financial management information, opportunities for education, and personal counseling designed to enhance management of personal finances. The Air Force also has the authority to take administrative or disciplinary action in cases of continued financial irresponsibility ultimately to the point of severing a person from the service.

The buying power of military personnel has deteriorated rapidly. In "Military Pay Lags Civilian by \$4.78" (1979) it was reported that a new Department of Defense study confirmed what many service members had suspected--military pay has fallen well behind salaries in the private sector in recent years. The article further stated that "while both military and civilian pay have lost purchasing power due to inflation since 1972, the study showed service pay had slipped faster--by 7 to 20 percentage points" (p. 3) (Appendix B). The pay gap was so large, that it was predicted by "Military Pay Lags Civilian by \$4.78" (1979) that it might take as much as \$4.7 billion to bring service compensation to the level of "comparability" reported in 1972,

when the all-volunteer force began. Callander (1981) reported that between last summer and December Congress passed the biggest package of military pay and benefits legislation in recent history. He found that while this increase did not offset inflation, it certainly helped.

Mace (1980a) found that about 56 percent of Air Force wives are employed and, of the remainder, four out of five stated they will eventually find jobs. He also reported that an Air Force survey showed that the money squeeze has forced more and more Air Force personnel into finding outside employment. This clearly suggested that not only are more Air Force families dual career, but also they are moonlighting with second and third jobs at a higher rate than ever before.

Mace's (1980a) findings showed that about 22 percent of Air Force males work at second jobs an average of 18 hours a week above the regular 47 hour "standard" Air Force work week. It was tentatively concluded that while second incomes had previously been used by Air Force families to get ahead, they have become a necessity. In a study done by Morganthua (1980), he stated that

Military pay has fallen so far behind inflation that tens of thousands of servicemen, especially GI's with families stationed in expensive urban areas, simply cannot make ends meet. They are living in dilapidated houses, moonlighting at second and third jobs, going into debt and even using food stamps. Skilled career men, so critical to the modern military, are leaving the service at an alarming rate--and that low salaries are now a serious threat to the very idea of a volunteer military (p. 31).

Low military pay has led to a serious retention problem in the military. One of the assessments of job satisfaction is financial

reward or pay, fringe benefits, and job security (Campbell, Converse, and Rogers, 1976). Griffith (1979) found in his studies that "retaining expensive aerospace-related manpower at a time civilian counterparts are earning far more money is the most serious problem facing the military in the 1980's" (p. 42).

The Air Force lost nearly 3,000 pilots in fiscal year 1979, far above the planning figure of more than 2,000 (Griffith, 1979). According to Air Force records, with the present separation rates, by 1982 they will be short 900 navigators and 3,400 pilots (Gates, 1980). Of those separating from the service, a large number were in the crucial six to eleven year experience group. At the present time, 75 out of 100 pilots will have separated by the end of their 11th year. Mace (1980b) evaluated the problem this way:

The Air Force, faced with an increasingly serious retention problem, expects to retain only about half the number of pilots in the six to eleven year group it needs in fiscal year 1980 to maintain its desired level of experience in the flying force (p. 4).

Further evidence of experience levels on a downward spiral, was a Military Personnel Center projection that by the end of September, 1981, 36 percent of the officer corps will be lieutenants.

"Those who left the service," said one Air Force general, "were the ones who are most marketable on the outside and the ones on whom we have spent the most to train" (Morganthau, 1980, p. 32). It is estimated by Air Training Command Headquarters that it costs approximately \$182,000 to train a pilot, with costs increasing daily.

Many of the studies concluded that military personnel are not adequately compensated. This condition not only has impact on

attraction to the Air Force, but also on retention. Campbell, Converse, and Rogers (1976) found that satisfaction with the resource situation including financial resources has a direct effect on one's sense of well-being. Fitzsimmons and Williams (1973) stated that the economic well-being of individuals is provided for by the joint efforts of members in the allocation of combined resources, productive activities in and out of the home, distribution of goods among members for their needs, and the use of consumption of these goods for their satisfaction.

Unlimited wants and limited resources have always presented a problem, according to Troelstrup and Hall (1978). They affirmed that there is difficulty in reconciling the two. It is not possible to fulfill an unending flow of wants with a restricted supply of resources. Reflection on human experience confirms the problem. The difference between unlimited wants and limited resources is believed to provide the motivation to maximize resources in fulfilling wants.

Planning provides the key and brings all the elements together. Through planning, an individual is capable of maximizing satisfaction by controlling wants and applying resources to their fullest in meeting these wants (Troelstrup and Hall, 1978).

Planning involves the process of decision making. One facet of decision making is values. Jacobson (1969, p. 1) stated that "values influence behavior in the sense that they help give a basis by which to make decisions, to choose goals for which to work, to make choices among possible paths of a goal."

Paolucci, Hall, and Axinn (1977) stated

. . . the particular values held by family members play an integral part in the shaping of family decisions.

Values come into play in all stages of the act of choice. They shape perceptions and influence the selection of goals as well as the perception and ranking of alternative means for reaching goals. Their particular role at the point of decision is two-fold: (1) to serve as criteria for goal selection, and (2) to rank alternative goals in preferential order (p. 63).

Price (1968) believed that for an explanation of decision-making one must look at behavior as well as that which is theory. There was minimal research which had examined family values in relation to financial behavior. Rogers (1969) contended that satisfaction and confidence with decisions made in life depends on how close the choices made are to what the individual values most in his personal value system. In further research, Price (1968, p. 472) stated "it is necessary to develop a method of observing the specified economic standards in actual behavior."

These two elements, behavior as an indicator of values and financial related problems of Air Force personnel, set the stage for this study. Since military pay has created a retention problem in the Air Force and inflation has decreased spending power, it is essential that military families make effective financial decisions. To achieve maximum satisfaction, these decisions have to be based on values. Since financial management appeared to be a problem in the Air Force, there was a need to gain insight into how military families made financial decisions, so viable educational programs could . . .

Purpose and Objectives

The overall purpose of this study was to provide information on the relationship between military families' implicit values and expressed values as exhibited by spending habits. This information would

be helpful in the development of financial programs for the Vance military community. The specific objectives of this research were as follows:

1. To compare the implicit values of all male with all female respondents.
2. To compare the implicit values of individual spouses with each other and with the implicit values of the family as a single unit.
3. To compare implicit values in relation to expressed values as exhibited by financial spending patterns of selected military families.
4. To make recommendations for further research studies in the area of financial values and for the development of educational programs in the area of financial management for military personnel.

Assumptions

The following assumptions existed for the study:

1. Values of individuals can be identified. Simon (1974), an expert in the area of values, noted that values are based on three processes: choosing, prizing, and acting. These combined processes define valuing, and results of the valuing process are then defined as values.

Before something can be a full value it has to meet these criteria. It has to be:

- a. chosen freely
- b. chosen from among alternatives

- c. chosen after due reflection
- d. prized and cherished
- e. acted upon
- f. publicly affirmed
- g. part of a pattern that is a repeated action (Simon, 1974, pp. xii-xv).

2. Sound financial spending is an important goal of military families. Troelstrup and Hall (1978) described the family as a business entity. As a business, it shows financial gain or profit in order to survive. Profit is usually measured in financial terms, but there are other measures which are no less significant to the long-term success of the family or corporate business.

3. The quality of job performance and overall well-being of individuals are affected by one's financial satisfaction. An instructor pilot cannot give full attention to his job unless his and his family's basic financial needs are met. Maslow's hierarchy of needs supports this idea in that one's basic physiological needs must be met before a person can fully function to fulfill other needs in the hierarchy (Fitzsimmons and Williams, 1973). Campbell, Converse, and Rogers (1976) found that those who expressed high levels of satisfaction with their jobs are most likely to express high levels of satisfaction with other life domains. The correlations are highest for the financial domains. They also found that there is a direct effect of level of income on the well-being of an individual.

4. The family members involved in the study responded in the most objective manner possible in determining implicit and expressed values.

Limitations

The following limitations were acknowledged by the researcher.

1. The study was limited to nine families stationed at Vance Air Force Base, Enid, Oklahoma.
2. Due to the selection process for families studied, the results were limited to families of officers whose primary job was instructor pilot.
3. This study was restricted to the effect of values on spending patterns; it did not attempt to deal with other factors that influence spending.
4. Only two values were assigned to each category on the record of expenditure form.
5. When an evaluation of values was made, one element which inadvertently entered was the values of the researcher.

Definitions

Several terms had specific meaning for this study. The following definitions provided clarity to this study:

Values: "A criterion by which alternatives were selected and behavior is guided toward uniformity in a variety of events or in repetition of a particular activity" (Fitzsimmons and Williams, 1974, p. 162).

Implicit Values: "Values held by the individual as indicated through expression or through testing" (Price, 1968, p. 467).

Expressed Values: "Values implied through behavior" (Price, 1968, p. 467).

Record of Expenditure: A monthly spending record which is broken down in detail so one can see just how much one spent for food, clothing,

housing, transportation, and other household expenditures ("Money Management for Your Family," 1962). See Appendix E for an example.

Family: "A Set of mutually interdependent organisms; intimate, transacting, and interrelated persons who share some common goals, resources, and a commitment to one another that extends over time" (Paolucci et al., 1977, p. 18).

Military Family: Any family in which one of the spouses is a member of the Armed Forces ("Military Families," 1980).

CHAPTER II

REVIEW OF LITERATURE

Introduction

Values are basic motivators of individual and family decision making. A review of literature published over the past 20 years indicated the growing importance of values in a contemporary society. Studies of values were found in a variety of fields such as sociology, education, social science, psychology, anthropology, and home economics. Values were especially a central focus of much research in the sixties. McKee (1969, p. 14) stated that "in recent years there has been increasing evidence that more and more people have explored the question of values, seeking meaning and significance in their fields of work." Literature published in the seventies indicated a continually growing concern about the relationship of values to the various types of human behavior.

Although economists studied individual economic behavior and sociologists studied family functioning, home economists combined the two and studied families as economic units. Home economists were also most concerned with improving economic functioning of families and individuals within families through education (Stampfl, 1979).

The entire process of decision making is complicated by not only an endless range of products and services but also a myriad of

possibilities which have grown out of the need to confirm and amend personal values. The family has to decide where they are going to spend their financial resources. These decisions call for values clarification and intelligent consumer economic decisions if happiness is to follow (Troelstrup and Hall, 1978).

The following review of literature examines those topics which were relevant to the research problem of values as they related to family financial expenditures. In order to better examine the concepts, they are divided into the following topics: definition of values, values in relation to personal and socioeconomic factors, values in relation to the family life cycles, values in relation to behavior, values clarification, values in relation to financial planning, and values in relation to economics.

Definition of Values

A great deal was written regarding the definition of values. According to Paolucci, Hall, and Axinn (1977, p. 63), "Values are concepts of the desirable. They are what one believes is right, good, or best, what one holds dear, prizes and cherishes, and feels a commitment toward." Westlake (1969) and Jacobson (1969a) defined values as the ideals toward which we guide our lives and those things we hold most dear. Values were also defined as the importance or worth we give to ideas, goals, and attitudes.

Lippitt (1964, p. 34) emphasized the behavioral aspect in his definition of values, ". . . a criterion of judgement being used by an individual or group to choose between alternatives in decision and

action situations, or used by the participants to explain the reason for making a particular choice."

Rescher (1969) stated that prime indicator of values subscription are those items which reflect the rationalization of aspects of a "way of life". Subscription to a value is consequently a two-sided affair, and value imputations have a double aspect: both verbal and behavioral.

"There were no areas of life in which values were not operative" (McKee, 1969, p. 17). Vernon and Allport (1931) classified values into basic categories.

1. The theoretical. The dominant interest of the theoretical man was discovery of truth.
2. The economic. The economic man was characteristically interested in what was useful.
3. The aesthetic. The aesthetic man saw his highest value in form and harmony.
4. The social. The highest value for this type was love of people, whether of one or many, whether conjugal, filial, friendly, or philanthropic.
5. The political. The political man was interested primarily in power.
6. The religious. The highest value for religious was called unity (pp. 232-234).

These areas are related and sometimes they are the same (Jacobson, 1969).

Values are intangibles. Values manifest themselves concretely in the ways in which people talk and act, and especially in the pattern of their expenditure of time and effort and in their choice in the marketplace. And it is primarily through these concrete manifestations that values secure their importance and relevance (Rescher, 1969).

Basically, many people probably hold the same values. The concept of different values refers to the differences in rank order, interpretation, degree of emphasis, and manifestation. These differences are evident in periods of value turbulence and contribute to conflict between generations, and among social classes (Fitzsimmons and Williams, 1974). Thal and Holcombe (1968, p. 19) found that "One person expressed a value in one way at a particular time in his life, and at a later age he found another mode of expression for the same value."

According to Phelan and Ruef (1972), values are recognized as being important in developing satisfying family relationships. A couple joined in matrimony may not share the same set of values nor attach the same relative importance to similar ones. The husband and wife can also differ in the ways to achieve these values. Stress can be created by the merging of two sets of values.

Not everything is a value. According to Simon (1974), there are various value-indicators. Value-indicators included goals, purposes, aspirations, attitudes, interests, feelings, beliefs and convictions, activities, and worries or obstacles. A value-indicator indicates that a value was in the process of "becoming". Many people have a multitude of value-indicators but few values. Having value-indicators is good, having values is better. The less one understands about values, the more confused his life is. The more one understands about values, the more able he is to make satisfactory choices and take appropriate action.

Values in Relation to Personal and
Socioeconomic Factors

Westlake (1969) found values are the end product of human experiences which offer possibility for the full development of the human personality. Values are convictions which one has arrived at out of richness of human living and out of knowledge of what it takes to make life good and worthwhile.

Paolucci et al. (1977) stated that:

Values were learned in the social milieu in which family members live. Hence, the family in which the individual acquired primary learning, was critical in value formation. Valuing was a process that was learned from the natural, socioeconomic, and physiological environments in which one interacts (p. 63).

Westlake (1969) explained that every human being can participate in the creation of values by living, exploring, and experiencing them, by discarding those that are unworthy, and by strengthening those which are of deep worth. The process of the creation of values is also shared with those who are older and wiser in experience. Value formation, then, is as "dynamic as life itself because out of living, out of creativity, out of change, and out of progress, grew values which men have created and do create to meet their everchanging needs" (p. 20).

According to Jacobson (1969a), each of the many different cultural groups throughout the world has a somewhat characteristic and distinct set of values which differentiate it from other groups. Because of differences in physical, environment, natural and other resources, and differences in historical and social development, different systems of values have evolved among the people of the world to help

them deal with the fundamental problems of life. The people who grow up and live in these different cultures share the values of their group.

To better understand ourselves, it is necessary to look at the major values of American culture. Americans have developed some ideas of what are best and right which are called major American social values. They include:

1. Achievement and success
2. Activity and work
3. Moral orientation
4. Humanitarian ways
5. Efficiency and practicality
6. Progress
7. Material comfort
8. Equality and justice
9. Freedom
10. External conformity
11. Science and secular rationality
12. Patriotism
13. Democracy
14. Individual personality (Jacobson, 1969a, p. 3).

Not all of these values are held in the same degree of intensity by all people and all groups. Neither are all practiced in behavior even though they are often proclaimed in words and writing.

Fitzsimmons and Williams (1974) found values are sifted through institutions and filtered by the process of identification with certain

groups, individuals, ideas, and causes. Reinforcement of values occurs in face-to-face relationships. Due to processing, values often change or shift in importance when an individual changes his role in life and fulfills the responsibility assigned to it.

Values in Relation to the Family Life Cycles

A family progressing through life cycle stages appears to have different values. They can be basically the same although the emphasis, the goals, or the means for expressing the values differ (Fitzsimmons and Williams, 1974).

Financial goals based on these values also change with the family life cycle. Table I shows the life cycle for a moderate-income family. Each stage of the family life cycle can be individually identified, although many times the stages overlap. Troelstrup and Hall (1978) described the family life cycle stages based on the activity of the oldest child in the family.

Much has been written on the financial demands of the family in the various life cycles. The following descriptions of the various cycles are a synopsis from studies done by various researchers (Troelstrup and Hall, 1978; Fitzsimmons and Williams, 1974; Stompfl, 1979). The names of the cycles were taken from Troelstrup and Hall (1978, pp. 114-117) to correlate with Table I.

Stage I - Young Single

Young single adults, although less materialistic and pretentious than their parents, still are spenders. While the demand on young singles for money need not be heavy, these young adults are spenders.

TABLE I
FAMILY LIFE CYCLE FOR A MODERATE INCOME FAMILY

Family Life Cycle Stage Ages During Cycle	Budget Demand
Young single (18-29)	Light
Early marriage (18-29)	Heavy (light if no children)
With children in primary grades (24-35)	Moderate
With children in high school (35-49)	Heavy
With children in college or at work (38-55)	Heavy (light)
Preretirement (50-64)	Light
Retirement (65-over)	Light (if not ill)

Stage II - Early Marriage

Early Marriage is the stage when the husband and wife learn each other's ideas and become accustomed to each other financially. The early marriage cycle involves establishing mutually satisfying approaches to problem-solving, habits of decision making, power structure, role definitions, and ways of communicating and interacting. The demands for money are not heavy unless they purchase new furniture and appliances or have children right away.

Stage III - Children in Primary Grades

Characteristic of the Children in Primary Grades stage is the family's concern with providing the children with the goods they

require in school. These include food, clothing, books, health care, recreation, and for some, lessons for guidance and development of any special talents, such as singing, dancing, sports, or the use of medical instruments.

This is the time when the family is trying to purchase a house in the neighborhood where there are better schools and a better environment. Health and medical costs are also heavy unless the employer pays for good protection. Life insurance costs also enter the picture if inadequate coverage prevailed before this time.

Stage IV - Children in High School

During the Children in High School stage there are large demands upon the family's income. The husband's income is probably near a peak. Living costs are higher, although housing costs are often lower, depending upon whether or not the house is owned.

Most parents of teenagers find that they must spend a considerable amount of money for their recreation, clothing, and entertainment and for such items as television sets, records players, and records.

At age 16, teenagers want the family car or their own car. This places a very heavy demand on earning even if the teenager works summers or after school.

Stage V - With Children in College or at Work

Family concern at the Children in College or at Work stage is the added development of the children through their advanced educational work. Most families are not prepared for college expenditures. Parents

are not always able to take money out of current income or savings to pay for the college expenses.

Stage VI - Preretirement

Income generally remains stable during the Preretirement stage of the family life cycle unless the major breadwinner begins to work shorter hours. Usually the demand for money is light. Many families increase their contributions to savings and investments at this time because the children are apt to be supporting themselves. And most major debts are retired.

Family spending for entertainment, travel, and recreation is often increased at this stage. There is also increased participation in community life, and more money is spent for books, clubs, and hobbies. Expenditures for gifts are likely to increase since grandchildren are on the way.

Stage VII - Retirement

Income during the Retirement stage is usually limited and fixed, coming from Social Security, savings, pensions, and perhaps investments.

For most persons in the retirement stage, the demand on the budget is light unless chronic illness prevails and health insurance is inadequate. In purchasing goods, older persons pay more attention to safety and comfort, and they spend a large amount of their incomes on geriatric drugs and home and therapeutic remedies. This is the stage when many persons sell their homes and move into a smaller dwelling.

Stage VIII - Families Without Children

The discussion of the family life cycle concept is related to families with children. This relates to one of the basic assumptions of the concept, that families which have children pass through a series of identifiable stages. Couples without children also pass through stages, although the stages are fewer in number than those for other families. Each of these stages has characteristic activities and goals as do those families with children, but these activities and goals differ due to greater financial resources in many cases and fewer demands and responsibilities.

Recent research (Andrews and Whitney, 1976) showed that there is a large difference in being unmarried with children and married with children in relation to the objects that provide satisfaction of life. The goals for these families often center around more basic needs.

Values in Relation to Behavior

Values were the importance or worth one gave to ideas, goals, and attitudes. This made it possible to put ideas, goals, and so forth in an order of hierarchy which, in turn, encouraged decision-making and consistent behavior. Values were the accepted rules which directed behavior toward the very best one knew from the experiences of mankind (Westlake, 1969, p. 116).

Westlake (1969) further stated that values are a yardstick with which we measure our own behavior. They are the controls, the direction of our action. We use our values to judge our behavior as it relates to our future. Schlater (1969) reported that values initiate behavior and act as channels in shaping it. They are a part of preferential behavior, but not the whole of it and are differentiated from other related concepts such as motives, wants, and needs.

According to Rescher (1969), in analysis of the bases of human action one expects to find an appeal to values primarily in two contexts: in deliberation and decision making on the one hand, and the explanation of human behavior upon the other. These two facets of values are closely connected.

One research study found that because of their presumed relationship to the evaluation of possible courses of action in the decision making process, values as relatively stable, affective elements of behavior were the subject of several studies in the 60's. Knowledge in this area assists in predicting decisions, identifying potential or actual areas of conflict to be dealt with in decision making, or identifying the motivations underlying family managerial activity (Nichols, Mumaw, Paynter, Plank, and Price, 1971).

The particular values held by family members play an integral part in shaping family decisions. Values come into play in all stages of the act of choice. They shape perceptions and influence the selection of goals as well as the perception and ranking of alternative means for reaching goals. Their particular role at the point of decision is twofold: (1) to serve as criteria for goal selection, and (2) to rank alternative goals in preferential order (Paolucci et al., 1977).

Thal and Holcombe (1968, p. 20) stated "Decisions had a direct relationship to values. In fact, a person's major goals were a reflection of his values." Decision making within the family involves several or all family members in goal formation, in use of resources, and in consequences of decisions made (Schlater, 1969).

There are differences between our verbalized values and the values demonstrated by one's behavior. Frequently internal conflicts of

varying intensity arise when there is a contradiction between the values one professes to hold and the values reflected by actions. Resolutions of these contradictions leads to pride in and responsibility for decisions (Troelstrup and Hall, 1978).

Specification of goals and the specific criteria or standards necessary for determining whether or not the goal is attained is value based. Therefore, values reflect significant commitment that allows them to serve as a base of worthwhile goals (Paolucci et al., 1977).

"One could learn about the values of other people by observing what they do and say" (Jacobson, 1969a, p. 4). Because values give guidance in making decisions, in counseling with some individuals on management questions it is important to determine if families have clear cut goals (Bratton and Bratton, 1969).

Values Clarification

Values are shown to affect a wide range of behavior. One of the aims of value clarification is to aid the decision make in being aware of values so that conflicts among them can be resolved in the decision making process (Nichols et al., 1971).

No two families hold identical values. Value identification therefore becomes a real problem in that every family must bring their own values to a level of awareness. Ability to identify values is necessary if educators are to help family members increase their managerial ability (Dyer, 1962).

Values clarification is a process which helps people ascertain the content and strength of their set of values. It is a tool that can help one become aware of his values and help one in making decisions

which reflect that which has the most meaning for the individual (Simon, 1974).

Values clarification does not attempt to teach a specific set of values, rather values clarification helps the individual understand the values held, helps them understand the relative strength of processed values, helps the individual understand the relative strength of values, and helps the individual understand how values have an effect on behavior. Concern is with the process of valuing, not the content of people's values. "The purpose of values clarification was to help the individual build their one value system" (Simon, 1978, pp. 19-20).

Values clarification is not just one single exercise or technique. The specific technique or exercise used at any particular time depends on the age of the participants and the situation in which it is used.

Clarification of values becomes extremely important in making wise consumer decisions. And wise decisions opens the door to the greatest possible satisfaction when spending personal resources. This concept places the need for value identification and clarification at the top of the list of consumer studies (Troelstrup and Hall, 1978).

Values in Relation to Financial Planning

As consumers the family faces a host of daily decisions. Families and individuals have their own values, interests, needs, obligations, tastes, and other differences which influence their decisions

as consumers. Financial decisions are those which involve the use of financial resources (Thal and Holcombe, 1968).

The primary purpose of sound consumer decision making is the maximization of personal resources in terms of costs and benefits. Decisions made from a logical, well thought-out base provided a much greater possibility for a satisfying life style (Troelstrup and Hall, 1978).

Thal and Holcombe (1968, p. 103) found that "A financial plan helped in making realistic decisions." Workable decisions, whether financial or any other kind, are made within some kind of framework or design. Such a design provides guide posts that determine the limitations or boundaries within which the decision makers must operate. The design helps them make decisions that really work.

They further stated that a financial design shows the family exactly where they are now and how they can bridge the way to what they want to accomplish. A budget is a financial plan that systematizes a family's money affairs and aids the family in accomplishing goals (Thal and Holcombe, 1968).

Values which individuals consider important often shape the goals toward which they strive. The degree to which they are able to achieve these values effects the satisfying qualities of different aspects of their lives (Phelan and Ruef, 1972).

Phelan and Ruef (1972) found that stress can be created by the merging of two sets of values. A conscious effort to recognize these differences by husband and wife can contribute to the achievement of satisfying relationships in all aspects of their home and family life.

This is especially true in regard to decisions for the use of family financial resources. A consideration of the values which are often expressed in family financial plans leads to an understanding of some of the conflicts that arise from decisions in families to use scarce financial resources and of ways to resolve these conflicts acceptably to all concerned.

Schlater (1969) reported that

values are fundamentally involved in every phase and process of management. The field of home management has a need as well as a responsibility to conduct further value research if it is to be both a humanistic and a technical field (p. 32).

Values in Relation to Economics

According to Gordon and Lee (1972), inflation has become an increasingly important consideration in all aspects of personal financial planning. In relation to this idea Warmke, Wyllie, and Sellers (1972, p. 9) stated, "economic efficiency refers to making the most efficient use of limited resources." It is important to understand how economic principles are related to planning and therefore to values (Troelstrup and Hall, 1978).

As a consumer, one can use a basic resource only once. This is defined as opportunity costs by Troelstrup and Hall (1978). Opportunity cost is very closely related to financial planning. This realization starts when one understands that money spent for one thing cannot be spent for another. This means decisions are made in terms of satisfaction gained rather than in terms of money spent (Troelstrup and Hall, 1978).

The principles of immediate gratification and deferred satisfaction go hand in hand. It is natural for most people to seek immediate reward or pleasure. The benefits from deferred gratification are more difficult to learn and reinforce. The rationale for pursuing immediate satisfaction or postponing pleasure must be tested against long range effects of choices (Troelstrup and Hall, 1978).

A product is determined to have utility if it has the power to satisfy a want. As an individual consumes more and more of a given product or service, the power of the product or services to satisfy wants declines (Gordon and Lee, 1972).

The concept of scarcity held that human wants are unlimited, while resources for satisfying those wants are limited or scarce (Troelstrup and Hall, 1978). With a basic understanding of these economic concepts, planning is easier.

Changes in the prices of goods also influences the family's ability to maintain a desired level of consumption. Prices express the values of goods in terms of money. They are the means by which wealth and services are rationed among the individuals in the national economy. Unfortunately, prices are subjected to many influences which cause them to vary even in short periods of time. This forces the consumer to place a higher value on the goods or service, or lower their standard of living (Fitzsimmons and Williams, 1974). In support of this idea, Gordon and Lee (1972, p. 11) stated that "inflation has become an increasingly important consideration in all aspects of personal financial planning."

Westlake (1969) found that social pressures have influenced the cost of living. If the family lives among and associates with other

families of like income and interest, it is difficult to resist the influence of the social group.

Summary

Values are those ideals of an individual or family which are desirable. The foundation of values is effected by experiences and the environment in which one lives. Since a family is made up of individuals it requires their values to be interwoven to reduce stress.

Values clarification and prioritization are necessary before family financial goals are determined. These goals are further influenced by the family life cycle. Successful decision making reflects these values. Economy also has impact on value based decisions. When values and behavior are consistent, satisfaction is achieved. The review of literature related to values and family financial decisions indicated a need for further research in this area.

CHAPTER III

RESEARCH PROCEDURES

This study was conducted to determine the relationship between the implicit values of military families and the expressed values as exhibited by spending habits. Values theory was used as a conceptual foundation. The focus was on the effect of values on family financial decisions. This chapter contains: (1) the type of study selected for this research, (2) the selected population and sample used, (3) the procedure used in the selection and administration of the instrument, and (4) the data analysis procedures.

Type of Research

This study was an in-depth exploratory study. It utilized a simplified form of case studies for its basis. Gay (1976) stated the primary purpose of a case study was to determine the factors, and relationship among the factors, which had resulted in the current behavior or status of the subject of the study. The case study, according to Best (1977), probed deeply, and intensively analyzed interaction between the factors that produced change or growth. Best also revealed that a case study could contrast and compare typical aspects of the individual cases "for the purpose of arriving at a greater understanding of human behavior, or for the purpose of discovering new generalizations" (p. 119).

Holstrom (1973) suggested that many researchers conducted studies with large samples to provide for more representation, but case studies were conducted for comparison and mainly to make certain findings visible that might otherwise have been overlooked. Case studies complemented already existing studies and should be compared to them. The major use of case studies was in individual counseling, not the solution of research problems. However, case studies suggested hypotheses which could be tested using another method of research (Gay, 1976).

The researcher's rationale for choosing a case study as the type of research was as follows:

1. A case study provided opportunities to focus in-depth on selected families within the community.
2. A case study provided opportunities to develop a method which could be used in future research.

Population and Sample

Population

Vance Air Force Base, Enid, Oklahoma, was the population studied in this research project. The mission of this Air Force base is to provide undergraduate pilot training to qualified officer students according to the standards prescribed by the Air Training Command.

The students come from every state in the United States and several foreign countries, including Denmark, Norway, and Italy. They have a variety of backgrounds, and are from one of three commissioning sources: the Air Force Academy, Officer Training School, or Reserve Officer Training Corps. To receive a commissioning a person must have completed or received a college degree.

Between the arrival and departure of the students, there are 49 weeks of intensive training. The program consists of two phases, T-37s and T-38s, and includes 280 flying hours. A new class begins every six weeks.

Vance is one of five undergraduate pilot training bases operated under the Air Training Command. It is also the only base in the nation that operates with the use of a civilian contractor. Northrop Worldwide Aircraft Services, Incorporated, a subsidiary of the Northrop Corporation, furnishes the support facilities normally provided by base agencies. The contractor performs aircraft and base maintenance, ground transportation, fire protection, procurement, supply, special services, base housing, and other services.

The base is divided into five major squadrons. Two of these squadrons are flying squadrons, one is the student squadron, and the other two are support squadrons.

In order to qualify as an instructor pilot an individual is either a first assignment pilot or a pilot assigned from another major command. A first assignment instructor has never flown a plane other than a trainer. Upon graduation they are sent for additional training in the specific trainer they were to fly upon return to the base. The remainder of the instructors have been flying another plane in the Air Force and returned to the Air Training Command for one assignment to train students. They also receive the same training as first assignment instructors. This variety provides a number of different types of instructor pilots with whom the students could interact.

At the time of this study, the population at Vance, according to personnel records, was divided as follows: 145 Department of Defense

Employees, 400 Noncommissioned Officers, 997 Officers, and 1500 Northrup employees. Of the 997 officers, approximately 384 were students and 613 were permanent party, meaning they were stationed at Vance for a period of three to five years.

Selection of Sample

The sample consisted of nine families selected from qualified families by purposive sampling. To qualify, one member of the family had the rank of second lieutenant, first lieutenant, or captain. Their primary job description was instructor pilot. A list of qualified families was obtained from squadron rosters. A family was further defined as a group of two or more persons related by marriage, blood, or adoption and who resided together.

Compton and Hall (1972) stated that purpose sampling was based on hand selecting the individual elements in keeping with one's needs. Purposive samples had an unknown possibility of error. Nevertheless, if good judgment was used in drawing a sample, useful information would be obtained about a group which might suggest significant problems and hypotheses for study with a more extended population from which generalizations could be made. Cornell (1960) stated a reason for using purposive sampling would be to allow the researcher to select a sample with a high degree of response and achieve representative sampling.

Nine families were selected to allow the researcher to conduct more in-depth studies with the families involved. Four captains, three first lieutenants, and two second lieutenants were selected. Originally, three from each rank were to be selected, but due to the small number of second lieutenants, the number was altered. Families were

purposively selected to have some families which lived on base and others who owned their own homes. Families which had spouses who were employed full time, part time, and unemployed were selected. The sample also included families with children and others without.

After the families were selected, they were initially contacted to determine their willingness to participate and to obtain the following information:

1. Was the family going to be stationed at Vance for the duration of the study?
2. Would the military personnel's rank remain constant for the duration of the study?

The families were also informed that they would not be identified in the reports of the research findings. If a family did not qualify or chose not to participate in the study, another family was selected. Two families contacted declined to participate in the study. Using the same procedure, two additional families were secured for the study. Of the families participating, seven owned their own homes while two lived on base. Five families had children. Three spouses were employed full time outside the home, three were employed part time, and three were not employed outside the home in the selected families.

Instrumentation

The instrument used in this study was selected based on a review of relevant literature. Special attention was given to the values considered, instruments used, and desired results obtained. Many approaches had been used in an attempt to identify family values. Bowman (1964) summarized the methodology techniques that had been utilized to

identify values. Rank order and forced choice (Dyer, 1962), incomplete story (Schlater, 1969), and Q sort (Price, 1968) were just a few of the techniques that were explored. Forced choice or paired comparison techniques were found to be utilized most often. In a forced choice test the respondent selected the statement which best described the individual.

An important consideration in the selection of the forced choice technique was the desire of the researcher to use an instrument that would provide spontaneous response. For the purpose of this study, the researcher obtained permission to utilize the forced values test developed by Ray, Shear, and Olmstead (1970). This forced values test was adapted from the test developed by Dyer (1962). In her study, Dyer pretested the test with two different groups, undergraduate married students in home management and graduate students in home management. After the pretests, revisions were made. The modified instrument was again pretested by a homemaker with one preschool age child. No changes were made due to the final pretest.

An income statement and a record of expenditures sheet were utilized to determine the expressed values of the families. The income statement and record of expenditure forms were developed by the Oklahoma State University Center for Consumer Services. They were selected on the basis of the categories employed and ease of utilization. These instruments were adapted for military families on the advice of two trial families. For the purpose of this study the record of expenditure sheet was divided into the following basic categories:

1. Food - Income spent for nourishment of the body. Expenses included groceries, meals eaten outside the home, and beverages.

2. Housing - Money utilized to obtain shelter. Expenses included house payments or rent, insurance, furnishings, repairs, home improvements, and utilities.

3. Clothing - Money spent on clothes. Expenses included clothing purchases and maintenance and repair of clothing.

4. Transportation - Income spent as a means of conveyance or travel from one place to another. Expenses included monthly vehicle payments, insurance, gasoline, maintenance and repair, licenses and other fees, and general upkeep of transportation vehicles.

5. Personal - Income spent for the purpose of personal advancement. Expenditures included educational expenses, beauty expenses, gifts, and family allowances.

6. Leisure - Income spent on activities engaged in during one's leisure time. Expenses included vacations, hobbies, entertainment, entertaining, club dues, newspapers, books, and magazines.

7. Savings and Investments - Income committed for the purpose of making money. Expenditures included savings, life insurance, and all forms of investments.

8. Health - Income spent for the purpose of maintaining good health. Expenses included medical bills and dental bills.

9. Contributions - Income which was given to charitable organizations. Tax deductible expenditures included church contributions and donations to other charitable organizations.

10. Child Care - Income utilized for securing child care while the spouses were employed.

11. Undisclosed - Those expenditures which families did not wish to divulge.

Data Collection

A variety of techniques was implemented to conduct the case studies. On the basis of the previously stated objectives, the researcher determined that the forced values test administered during a personal interview was the best method of securing the implicit values of individual spouses. This test was entitled "Yours, Mine, and Ours Test." The test was read to the participants by the researcher, who also recorded the answers that were given. Each spouse was interviewed individually. This allowed for more open and honest responses than may not have been received otherwise. The interview also required spontaneous responses. The spouses were instructed not to discuss the test until both parties had completed the test.) The tests were coded by number rather than by name. Interview I and "Yours, Mine, and Ours Test" were included in Appendix C.

Upon completion of the individual values tests, the researcher interviewed the husband and wife together. The interview was concerned with obtaining data from the families involved in the study about the socioeconomic factors affecting values. The interview included the following information: military rank, length of time in the Air Force, years of flying experience (which influences flight pay), number of years married, number of family members, age of each family member, education level of the adults, occupation of nonmilitary spouse, and income from the spouses' employment. The researcher then coded the information according to a key developed prior to the interviews.) Upon completion of the interview, the "Yours, Mine, and Ours Test" was left with the family. It was the same test they took as individuals. This time the test was a self-administered test to be taken as a family unit.

This allowed respondents to take as much time as they wished and discuss the answers freely as a family unit. Interview II and the "Yours, Mine, and Ours Test" were included in Appendix D. These interviews were conducted in September of 1980.

The researcher returned to the families the following week to collect the tests. At this time, the families were given an income statement and record of expenditure sheet to be kept during October and November. These months were chosen on the advice of the thesis advisory committee as having fewer unusual expenditures. Keeping the income statement and record of expenditure sheets for two months also gave a more accurate record of their normal spending habits. The sheets were thoroughly explained and the families were instructed to contact the researcher if any questions or problems arose. The income statement and record of expenditure sheets used were included in Appendix E.

The families were periodically contacted during the two months' period by the researcher to answer questions. At the end of the two month period, the income statement and record of expenditure sheets were collected and the data analyzed.

Data Analysis

In the following chapter, a summary of the values for each case is presented. Data was also summarized for all families. Frequency count and percentages were used to report the implicit and expressed values of the families as a whole. The families were coded by number to protect personal identities.

Implicit Values

The forced values tests were scored by the standardized method which accompanied the test. Upon collection of the three values tests from each family, the ranking of values was compared to one's spouse and to the family unit's values. Through the use of frequency count and percentages, the tests were further compared in groups as follows: (1) male implicit values, 2) female implicit values, and 3) family implicit values.

Expressed Values

Expressed values were determined through the use of the income statement and record of expenditure sheets. The categories on the record of expenditure sheet were assigned to the various values through the use of a panel of experts. The researcher assigned the values listed on the forced values test to the various categories on the record of expenditure sheet. Two experts, Dr. Richard Leftwich, professor of economics, and Dr. John Susky, professor of human studies, were also asked to assign the same values to the record of expenditure categories. The researcher again assigned the values to the expenditure sheet to determine the reliability of the first assignment. The values were very similar. These four listings were summarized and presented to the thesis committee. They in turn made the final assignment of values to the expenditure sheet. For the purpose of this study, the thesis committee assigned only two values to each category of expenditure. Assigning only two values per group prevented over-diversification of the values which it was believed would have led to

virtually insignificant meaning of the indicators. Based on the four value listings reviewed, they selected the two most important values for each category of expenditure.

Following this procedure, the thesis committee determined that the values of friendliness, workmanship, and orderliness did not significantly influence expenditures. Therefore, they were not assigned to the expenditure sheet and were not considered in evaluating the expressed values of the families in relation to money.

The following values were assigned to each category. An explanation for their assignment follows:

1. Food: helpfulness and family life
A family that provided good nutrition for its members helped them maintain good health and to meet one of the basic physiological needs as defined by Maslow. Mealtime also provided an opportunity for family interaction.
2. Housing: security and family life
Housing was an important investment for families and a pleasant home provided comfort for family members. Providing housing for the family helped families meet one of the basic physiological needs as defined by Maslow.
3. Clothing: influence and recognition
One had the ability to gain influence and recognition through the type and number of clothes one had.
4. Transportation: recognition and freedom
Transportation vehicles allowed an individual and the family the ability to go where they desired. The type of vehicle one drove helped a person gain recognition among peers. This was especially true among Air Force personnel.
5. Personal: influence and recognition
The personal advancements one engaged in often resulted in having influence and recognition with other people.
6. Leisure: freedom and new experience
The choices one made with their leisure time represented the desire to engage in activities one chose and to try new activities.

7. Savings and Investments: security and wealth
These expenditures represented the desire to provide the best possible standard of living for the family and to provide the family freedom from fear, doubt, or risk.
8. Health: helpfulness and family life
A family which provided for the prevention and cure of disease in its members represented the desire to help family members maintain good physical health. Providing health care also helped families meet one of the basic physiological needs as defined by Maslow.
9. Contributions: helpfulness and religion
This category represented the families' desire to help others and to support their church.
10. Child Care: freedom and family life
By spending money for child care a family showed they desired the freedom to allow both spouses to work, but also were concerned with providing for the basic needs of each family member.

The income spent on each category of the expenditure sheet was determined for each month. The two months were then averaged. This gave a more accurate record of their normal spending habits. The average amount spent in each category was then assigned to the two values represented by that category. Military benefits such as subsistence allowance, housing allowance, and flight pay were included in the income of these families. The expressed values were ranked by the total amount spent on each value.

The expressed values were then compared to the family's and spouses' implicit values as determined by the forced values tests. The expressed values were further analyzed through the use of frequency count and percentages to the other families in the study.

CHAPTER IV

ANALYSIS OF THE DATA

Introduction

The overall purpose of this study was to provide information on the relationship between military families' implicit values and expressed values as exhibited by spending habits. As a result of the findings of this study, more relevant financial programs can be developed for the Vance military community.

One of the advantages of a case study was that it provided opportunities to focus in-depth on selected families within the population. This chapter focuses on each of the nine families in the study. The data from these families was summarized and analyzed in relation to the objectives and hypotheses in Chapter I. The organization of the chapter includes: (1) a brief case summary of each family in the study, (2) a chart which compares the determined values of each family, and (3) a summary of the values of all the families in the study.

Family One

The male member of this family was a 31 year old Caucasian with the military rank of captain. While serving in the military for nine years, he had accumulated nine years of flying experience. This pilot had prior experience in another major command. He had received a bachelor's degree in education and a master's degree in education

administration. The wife was a 28 year old Caucasian who had obtained a high school diploma. She was not employed outside the home. The couple had been married nine years. A four year old daughter completed the family unit.

Family one owned its own home and received a monthly housing allowance. This family's monthly mortgage payment was less than its housing allowance.

Table II exhibits that security rated high on all lists of values. Helpfulness ranked in the top third on the lists of implicit values but rated eighth on the list of expressed values. Recognition, on the other hand, was low in the lists of implicit values, but ranked number three in the expressed values. Overall, religion was the value that showed the most variance on all lists of values. It could be seen that the family's implicit values most closely resembled the implicit values of the male member of the family.

Family Two

The male member of this family was a 27 year old Caucasian. Four years of flying experience had been accumulated by this captain in his four years of Air Force service. This military officer was a first assignment instructor pilot. He had received a bachelor's degree in therapeutic recreation. The female member of the family was a 27 year old Caucasian. She was a high school graduate with some college course work. This family member was not employed outside the home.

This couple had been married for eight years. A six year old daughter completed the family unit. Family two resided in base housing. Therefore, they did not receive a housing allowance.

TABLE II
COMPARISON OF FAMILY VALUES - FAMILY ONE

Value Rating	Male Implicit Values	Female Implicit Values	Family Implicit Values	Family Expressed Values
1.	Security (tie)* Religion	Freedom	Security	Security
2.		Security	Family Life (tie)* Religion	Family Life
3.	Family Life (tie)* Helpfulness	Family		Recognition
4.		Helpfulness	Helpfulness	Wealth
5.	Freedom New Experience (tie)* Workmanship	Workmanship	Freedom New Experience (tie)*	Freedom
6.		Recognition (tie)* Religion		Influence
7.			Workmanship	New Experience
8.	Friendliness (tie)* Recognition	Orderliness (tie)* New Experience	Friendliness (tie)* Orderliness	Helpfulness
9.				Religion
10.	Influence Orderliness (tie)* Wealth	Wealth	Recognition	
11.		Friendliness	Wealth	
12.		Influence	Influence	

*A tie designates that these values received the same rating when scoring the forced values test.

Table III demonstrates that although religion was the most important among the implicit values it ranked on the list of expressed values. Wealth was rated low on all lists of values. Security was rated number three by both spouses, but rated number two among the family's implicit values. Through their spending, family two rated security number three. Friendliness and workmanship were exhibited in the top half on all of the lists of implicit values, but for this study these values were alleviated from the expressed values. The implicit and expressed values of the family did not show strong resemblance to either spouse.

Family Three

This military captain was a 27 year old male Caucasian. He had served in the military for three years and had accumulated three years of flying experience. This first assignment instructor pilot has received a bachelor's degree in accounting and a master's degree in business management. The spouse was a 27 year old female Caucasian. She had a bachelor's degree in elementary education and had completed postgraduate work in elementary education. This family member was employed as an elementary education teacher in the local school system.

Family three had been married for five years and did not have children. This couple resided off base; therefore, they received the military housing allowance.

Table IV illustrates that the values of this family had a high degree of variance. Security was ranked fourth and sixth by the spouses, but was the number one implicit and expressed value of family three. Religion was also rated the number one family implicit value, but was number eight among the expressed values. Wealth was rated

TABLE III

COMPARISON OF FAMILY VALUES - FAMILY TWO

Value Rating	Male Implicit Values	Female Implicit Values	Family Implicit Values	Family Expressed Values
1.	Religion	Religion	Religion	Helpfulness
2.	Family Life	Helpfulness	Security	Family Life
3.	Helpfulness (tie)* Security	Security	Helpfulness	Security
4.		Family Life (tie)* Friendliness	Family Life	Recognition
5.	Friendliness (tie)* Workmanship		Friendliness	Freedom
6.		Freedom Recognition (tie)* Workmanship	Workmanship	Influence
7.	Freedom New Experience (tie)*		Freedom	New Experience
8.			Recognition	Wealth
9.	Recognition	Influence	Influence New Experience (tie)*	Religion
10.	Wealth	New Experience Orderliness (tie)* Wealth		
11.	Influence Orderliness (tie)*		Wealth	
12.			Orderliness	

*A tie designates that these values received the same rating when scoring the forced values test.

TABLE IV
COMPARISON OF FAMILY VALUES - FAMILY THREE

Value Rating	Male Implicit Values	Female Implicit Values	Family Implicit Values	Family Expressed Values
1.	Religion	Family Life (tie)* Helpfulness	Security (tie)* Religion	Security
2.	Workmanship			Wealth
3.	Helpfulness	Religion	Freedom New Experience (tie)*	Family Life
4.	Freedom	Security		Recognition
5.	New Experience	Friendliness	Family Life Helpfulness (tie)*	Freedom
6.	Family Life Orderliness (tie)* Security	Workmanship		Influence
7.		Influence	Influence Workmanship (tie)*	Helpfulness
8.		Freedom New Experience (tie)*		Religion
9.	Friendliness		Friendliness	New Experience
10.	Influence	Orderliness	Wealth	
11.	Wealth	Recognition (tie)* Wealth	Orderliness	
12.	Recognition		Recognition	

*A tie designates that these values received the same rating when scoring the forced values test.

among the least important values on all the lists of implicit values; however, it was rated number two through the family's spending habits. Recognition was also ranked low in the implicit values, while being number four in the expressed values. The family's implicit and expressed values did not closely resemble the implicit values of either spouse.

Family Four

This captain was a 31 year old male Caucasian. This officer who had served in the Air Force for nine years and accumulated nine years of flying experience had prior experience with another major command. He had obtained a bachelor's degree in meteorology and had completed some postgraduate work in the area of business. His spouse was a 31 year old female Caucasian. She had a degree in elementary education and had done some postgraduate work in the same field. The wife was employed part-time as a preschool teacher.

This couple had been married eight years. A four year old daughter and seven year old son completed the family unit. Family four was in the process of purchasing their own home; therefore, they received a military housing allowance.

Table V shows that the top four implicit values were identical for the two spouses. These four values were the same top four implicit values of the family unit, but in a different order. In other areas, the family's implicit values were most similar to the female's implicit values. Religion was the number one implicit value on all lists, but it ranked last in their expressed values. Recognition, on the other hand, ranked in the lower one-third of the implicit values, but

TABLE V

COMPARISON OF FAMILY VALUES - FAMILY FOUR

Value Rating	Male Implicit Values	Female Implicit Values	Family Implicit Values	Family Expressed Values
1.	Religion	Religion	Religion	Family Life
2.	Family Life (tie)* Helpfulness	Family Life (tie)* Helpfulness	Security	Security
3.			Family Life (tie)* Helpfulness	Recognition
4.	Security Freedom	Security		Freedom
5.	New Experience (tie)* Workmanship	Friendliness	Friendliness	Helpfulness
6.		Workmanship	Workmanship	Influence
7.		New Experience	New Experience	Wealth
8.	Friendliness	Freedom	Freedom	New Experience
9.	Orderliness (tie)* Recognition	Orderliness	Orderliness	Religion
10.		Recognition	Influence	
11.	Influence (tie)* Wealth	Influence	Recognition	
12.		Wealth	Wealth	

*A tie designates that these values received the same rating when scoring the forced values test.

was determined to be number three in the expressed values. Although both individual spouses ranked family life and helpfulness above security, security scored higher in the family's implicit values. According to their behavior, however, family life was ranked number one, while security was number two and helpfulness was number five. Friendliness and workmanship exhibited some importance in the family's implicit values, but these values were not considered in the expressed values for this study.

Family Five

Family five included a 27 year old male Caucasian. This first lieutenant obtained a bachelor's degree in aerospace engineering. He had served in the Air Force for four years and had accumulated three years of flying experience. This pilot became an instructor immediately following his training. His wife was a 24 year old female Caucasian who had received an associate degree in business technology. This family member was not employed outside the home.

Couple five had been married two years. A one month old son completed the family unit. This family resided on base and did not receive a housing allowance.

Table VI indicates that religion ranked high among their implicit values, but was last in the list of expressed values. Recognition proved to be the number one value through financial expenditures, but did not rank high in the implicit values. Freedom was another value which was rated much lower on the lists of implicit values than on the list of expressed values. Wealth ranked low on both the list of implicit and expressed values. Friendliness appeared in the top half

TABLE VI

COMPARISON OF FAMILY VALUES - FAMILY FIVE

Value Rating	Male Implicit Values	Female Implicit Values	Family Implicit Values	Family Expressed Values
1.	Helpfulness (tie)* Religion	Family Life (tie)* Religion	Religion	Recognition
2.			Family Life Helpfulness (tie)* Security	Freedom
3.	Family Life (tie)* Security	Security		Influence
4.		Workmanship		Family Life
5.	Friendliness	Helpfulness	Friendliness	Helpfulness
6.	New Experience	Friendliness	Workmanship	New Experience
7.	Workmanship	New Experience (tie)* Recognition	Freedom (tie)* New Experience (tie)*	Security
8.	Freedom (tie)* Orderliness			Wealth
9.		Freedom (tie)* Orderliness	Orderliness (tie)* Wealth	Religion
10.	Recognition			
11.	Wealth	Influence (tie)* Wealth	Recognition	
12.	Influence		Influence	

*A tie designates that these values received the same rating when scoring the forced values test.

of the implicit values; however, for the purposes of this study it was not included in the expressed values. Neither the family's expressed values nor implicit values strongly resembled the implicit values of either spouse.

Family Six

The male spouse of family six was a 27 year old Caucasian who held the rank of first lieutenant. He had served in the Air Force for four years and had four years of flying experience. This officer who became an instructor following pilot training held a bachelor's degree in aerospace engineering. The female member of this family was a 27 year old Caucasian. This family member had completed a bachelor's degree in elementary education and a master's degree in special education. She was employed part-time as a sales clerk outside the home.

This couple had been married one year and had no children. They lived in a house they owned and received an off-base housing allowance.

Table VII displays that religion ranked the most important on all lists of implicit values, but was ranked least important among the expressed values. Helpfulness was ranked second and third on the lists of implicit values, but ranked fifth on the expressed values. In family six the values of friendliness and workmanship appeared to have some importance. For the purpose of this study, however, they were deleted from the expressed values. The values, freedom and recognition, ranked higher in the list of expressed values than in the list of implicit values. The family's implicit and expressed values did not strongly resemble the implicit values of either spouse.

TABLE VII

COMPARISON OF FAMILY VALUES - FAMILY SIX

Value Rating	Male Implicit Values	Female Implicit Values	Family Implicit Values	Family Expressed Values
1.	Religion (tie)* Security	Religion	Religion	Family Life
2.		Helpfulness	Helpfulness	Security
3.	Family Life (tie)* Helpfulness	Friendliness (tie)* Workmanship	Family Life (tie)* Security	Recognition
4.				Freedom
5.	Friendliness	Family Life	Friendliness	Helpfulness
6.	Workmanship	Security	Workmanship	Wealth
7.	Freedom	Influence (tie)* Recognition	Orderliness	Influence
8.	New Experience		Recognition	New Experience
9.	Orderliness	Orderliness	New Experience	Religion
10.	Recognition	Freedom	Freedom	
11.	Influence (tie)* Wealth	Wealth	Influence	
12.		New Experience	Wealth	

*A tie designates that these values received the same rating when scoring the forced values test.

Family Seven

The male member of this family was a 27 year old Caucasian. This first lieutenant had served in the Air Force for four years, obtained three years of flying experience, and became an instructor following pilot training. He had received a bachelor's degree in civil engineering and was working toward a master's degree in business administration. The female member was a 27 years old Caucasian. She had a bachelor's degree in speech pathology and audiology and a master's degree in audiology and was employed part-time outside the home as a guest professor at Phillips University and as an audiologist consultant at Enid State School.

Couple seven had been married for three years; a 20 month old son completed the family unit. The family resided in their own home off-base; therefore, they received a military housing allowance.

Table VIII exhibits that security, which was the number one implicit value of both spouses, was also the number one expressed value; however, it was not the number one implicit family value. Friendliness was number one on both spouses' implicit values and number two on the family's implicit values, it was, however, not shown in the expressed values in this study. Religion was rated high in the implicit values, but ranked last in the family's expressed values. Freedom was the value which seemed to vary the most. In this case the family's implicit or expressed values did not closely resemble the implicit values of either spouse.

Family Eight

This second lieutenant of family eight was a 24 year old male

TABLE VIII

COMPARISON OF FAMILY VALUES - FAMILY SEVEN

Value Rating	Male Implicit Values	Female Implicit Values	Family Implicit Values	Family Expressed Values
1.	Security	Helpfulness (tie)* Security Religion	Religion	Security
2.	Helpfulness		Friendliness (tie)* Security	Family Life
3.	Religion			Recognition
4.	Family Life	Family Life	Helpfulness	Freedom
5.	Freedom Friendliness (tie)*	Friendliness	Family Life	Wealth
6.		New Experience (tie)* Recognition	Workmanship	Helpfulness
7.	Influence		Recognition	Influence
8.	New Experience Orderliness (tie)* Recognition Workmanship	Workmanship	Freedom New Experience (tie)* Wealth	New Experience
9.		Influence		Religion
10.		Freedom		
11.		Wealth	Influence Orderliness (tie)*	
12.	Wealth	Orderliness		

*A tie designates that these values received the same rating when scoring the forced values test.

Caucasian. This instructor, who came straight from pilot training, had served in the Air Force for two years and had two years of flying experience. He had received a bachelor's degree in business and was working toward becoming a certified public accountant. His wife was a 27 year old Caucasian. This spouse, who attended a junior college and received an associate degree in fashion merchandising, was employed full-time as a sales clerk in a clothing store.

Family eight had been married for less than one year. This couple, who had no children, lived in a house which they were purchasing. They received the military housing allowance. Table IX shows religion was found to be the most important implicit value of both spouses, while as a family unit it ranked third. Their spending reflected religion as the least important value. Helpfulness was another value which showed up much higher in the implicit values than in the expressed values. Workmanship and friendliness both ranked in the top half of the individual's and family's lists of implicit values. However, they were deleted from the expressed values for this study. Recognition and freedom were two values which ranked higher in the expressed values than in the implicit values. Wealth and new experience ranked low in both the expressed values and the implicit values. The lists of family's values did not closely resemble the values of either spouse.

Family Nine

The male member of family nine had the rank of second lieutenant. He was a 27 year old Caucasian who had served two years in the Air Force and had two years of flying experience. This pilot became an

TABLE IX

COMPARISON OF FAMILY VALUES - FAMILY EIGHT

Value Rating	Male Implicit Values	Female Implicit Values	Family Implicit Values	Family Expressed Values
1.	Religion Workmanship (tie)*	Religion	Security	Family Life
2.		Helpfulness	Helpfulness	Security
3.	Helpfulness (tie)* Security	Family Life (tie)* Workmanship	Family Life (tie)* Religion	Recognition
4.				Freedom
5.	Family Life Friendliness (tie)*	Security	Workmanship	Influence
6.		Friendliness	Friendliness	Helpfulness
7.	Recognition	Recognition	Influence	Wealth
8.	Freedom	Influence Orderliness (tie)*	Recognition	New Experience
9.	Influence		Wealth	Religion
10.	Orderliness (tie)* Wealth	Freedom	Freedom	
11.		Wealth	New Experience	
12.	New Experience	New Experience	Orderliness	

*A tie designates that these values received the same rating when scoring the forced values test.

instructor straight from pilot training. He had received a bachelor's degree in engineering. The female member of the family was a 28 year old Caucasian. She had received a bachelor's degree in mathematics and science and was employed as a math teacher in a local junior high school.

This couple had been married for six years and had no children. They were purchasing a home so they received the military housing allowance.

Table X illustrates that religion was ranked the number one implicit value individually by the spouses, but as a family, it was ranked sixth. In looking at the family's expressed values, religion was ranked last. Security was seventh in the male's implicit values, but was first in the female's and family's implicit values. Through their spending, security was found to rank number two in expressed values. Helpfulness was a value which was ranked high among the implicit values, but was lower in the expressed values. Recognition was a value that the female ranked sixth. It was number three in the family's expressed values, but eleventh and twelfth, respectively, on the male's and family's lists of implicit values, but was number five in the expressed values. Neither the individual spouses' implicit values were strongly reflected in the sets of family values.

Comprehensive Analysis

Table XI shows that 88.89 percent of the males selected religion as the most important implicit value, while 33.33 percent selected security as the number one value. The males also ranked helpfulness (100 percent), security (77.78 percent), and family life (77.78 percent)

TABLE X

COMPARISON OF FAMILY VALUES - FAMILY NINE

Value Rating	Male Implicit Values	Female Implicit Values	Family Implicit Values	Family Expressed Values
1.	Religion	Religion (tie)* Security	Security	Family Life
2.	Helpfulness Family Life		Helpfulness	Security
3.	Freedom New Experience (tie)* Workmanship	Family Life Helpfulness (tie)*	Family Life Freedom (tie)*	Recognition
4.				Freedom
5.		Friendliness New Experience	New Experience	Influence
6.		Recognition Wealth (tie)* Workmanship	Friendliness Religion (tie)*	New Experience
7.	Friendliness (tie)* Security			Helpfulness
8.			Influence Wealth Workmanship (tie)*	Wealth
9.	Orderliness			Religion
10.	Influence	Orderliness		
11.	Recognition	Freedom Influence (tie)*	Orderliness	
12.	Wealth		Recognition	

*A tie designates that these values received the same rating when scoring the forced values test.

TABLE XI
COMPARISON OF MALE IMPLICIT VALUES

Implicit Value	Most Important		Ranking of Values									Least Important													
	No. 1		No. 2		No. 3		No. 4		No. 5		No. 6		No. 7		No. 8		No. 9		No. 10		No. 11		No. 12		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Security	3	33.33			3	33.33	1	11.11			1	11.11	1	11.11											
Influence													1	11.11			1	11.11	3	33.33	3	33.33	1	11.11	
Recognition													1	11.11	2	22.22	2	22.22	2	22.22	1	11.11	1	11.11	
Helpfulness	1	11.11	3	33.33	5	55.56																			
Freedom					1	11.11	1	11.11	3	33.33			2	22.22	2	22.22									
New Experience					1	11.11			3	33.33	1	11.11	1	11.11	2	22.22							1	11.11	
Friendliness									5	55.55			1	11.11	2	22.22	1	11.11							
Family Life			2	22.22	4	44.44	1	11.11	1	11.11	1	11.11													
Religion	8	88.89			1	11.11																			
Orderliness											1	11.11			2	22.22	3	33.33	2	22.22	1	11.11			
Wealth																			3	33.33	4	44.44	2	22.22	
Workmanship	1	11.11	1	11.11	1	11.11			3	33.33	1	11.11	1	11.11	1	11.11									

in the top one-third of the values. Nine males (100 percent) ranked wealth in the lower one-third of the implicit values. Influence (88.89 percent), orderliness (66.67 percent), and recognition (66.67 percent) were also rated in the bottom one-third of the values.

Table XII exhibits that 77.78 percent of the females selected religion as the number one value. The female respondents designated family life (88.89 percent), helpfulness (88.89 percent), and security (77.78 percent) to complete the upper one-third of the implicit values. Eight (88.89 percent) of the females rated wealth in the lower one-third of the implicit values. Orderliness (77.78 percent), freedom (55.55 percent), and influence (66.67 percent) completed the bottom four implicit values of the females.

Table XIII illustrates that, as a family unit, six (66.67 percent) ranked religion and four (44.44 percent) ranked security as the most important implicit value. Security (100 percent), helpfulness (88.89 percent), religion (88.89 percent), and family life (77.78 percent) were selected by the family units as the four most important implicit values. On the other hand, orderliness (77.78 percent), wealth (77.78 percent), influence (66.67 percent), and recognition (55.56 percent) were rated as the lower one-third of the implicit values by the family units.

Through their spending habits, Table XIV demonstrated that family life was exhibited as the most important value by 44.44 percent of the family units. Security was ranked second by 44.44 percent and recognition was ranked third by 66.67 percent, while freedom was fourth by 55.55 percent. The families' behavior established religion as the least important expressed value by eight (88.89 percent) of the

TABLE XII

COMPARISON OF FEMALE IMPLICIT VALUES

Implicit Value	Most Important		Ranking of Values										Least Important													
	No. 1		No. 2		No. 3		No. 4		No. 5		No. 6		No. 7		No. 8		No. 9		No. 10		No. 11		No. 12			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%		
Security	2	22.22	1	11.11	2	22.22	2	22.22	1	11.11	1	11.11														
Influence													2	22.22	1	11.11	2	22.22					3	33.33	1	11.11
Recognition												4	44.44	3	33.33								1	11.11	1	11.11
Helpfulness	2	22.22	4	44.44	1	11.11	1	11.11	1	11.11																
Freedom	1	11.11										1	11.11			2	22.22	1	11.11	3	33.33	1	11.11			
New Experience												2	22.22	2	22.22	2	22.22			1	11.11			2	22.22	
Friendliness					1	11.11	1	11.11	4	44.44	2	22.22										1	11.11			
Family Life	2	22.22	1	11.11	3	33.33	2	22.22	1	11.11																
Religion	7	77.78			1	11.11						1	11.11													
Orderliness															2	22.22	3	33.33	3	33.33					1	11.11
Wealth												1	11.11							2	22.22	5	55.55	1	11.11	
Workmanship					2	22.22	1	11.11	1	11.11	4	44.44					1	11.11								

TABLE XIII

COMPARISON OF FAMILY IMPLICIT VALUES

Implicit Value	Most Important		Ranking of Values									Least Important	
	No. 1 No. %	No. 2 No. %	No. 3 No. %	No. 4 No. %	No. 5 No. %	No. 6 No. %	No. 7 No. %	No. 8 No. %	No. 9 No. %	No. 10 No. %	No. 11 No. %	No. 12 No. %	
Security	4 44.44	4 44.44	1 11.11										
Influence							2 22.22	1 11.11	1 11.11	1 11.11	2 22.22	2 22.22	
Recognition							1 11.11	3 33.33		1 11.11	2 22.22	2 22.22	
Helpfulness		4 44.44	2 22.22	2 22.22	1 11.11								
Freedom			2 22.22		1 11.11		2 22.22	2 22.22		2 22.22			
New Experience			1 11.11		2 22.22		2 22.22	1 11.11	2 22.22			1 11.11	
Friendliness		1 11.11			4 44.44	2 22.22		1 11.11	1 11.11				
Family Life		2 22.22	4 44.44	1 11.11	2 22.22								
Religion	6 66.67	1 11.11	1 11.11			1 11.11							
Orderliness							1 11.11	1 11.11	2 22.22			3 33.33	2 22.22
Wealth								2 22.22	2 22.22	2 22.22	1 11.11	2 22.22	2 22.22
Workmanship					1 11.11	5 55.55	2 22.22	1 11.11					

TABLE XIV

COMPARISON OF FAMILY EXPRESSED VALUES

Expressed Value	Most Important		Ranking of Values						Least Important										
	No. 1		No. 2		No. 3		No. 4		No. 5		No. 6		No. 7		No. 8		No. 9		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Security	3	33.33	4	44.44	1	11.11							1	11.11					
Influence					1	11.11			2	22.22	4	44.44	2	22.22					
Recognition	1	11.11			6	66.67	2	22.22											
Helpfulness	1	11.11							3	33.33	2	22.22	2	22.22	1	11.11			
Freedom			1	11.11			5	55.55	3	33.33									
New Experience											2	22.22	2	22.22	4	44.44	1	11.11	
Family Life	4	44.44	3	33.33	1	11.11	1	11.11											
Religion															1	11.11	8	88.89	
Wealth			1	11.11			1	11.11	1	11.11	1	11.11	2	22.22	3	33.33			

families. New experience (77.78 percent) and wealth (55.55 percent) completed the lower one-third of the expressed values as determined by the family units.

Frequency and percentage were used to compare the ratings of male and female respondents in the study. Tables XI and XII contain the data. Both the males (88.89 percent) and females (77.78 percent) selected religion as the most important implicit value. Religion, security, helpfulness, and family life were ranked by over 75 percent by both groups in the top one-third of the implicit values. Although differences existed in the number and percent on the ranking of values, it appeared that the males and females generally agreed on the most important implicit values.

It was determined that wealth was the least important implicit value by nine (100 percent) males and eight (88.89 percent) females. Orderliness and influence were rated in the lower one-third of the implicit values by over 50 percent of both sets of spouses. However, there was a 22 percent difference in the rating of influence by males (88.89 percent) and females (66.67 percent). Recognition was rated in the lower third of the implicit values by 66.67 percent of the males, but by only 22.22 percent of the females. This is a difference of 44 percent. A major difference existed in the ranking of freedom. Five (55.55 percent) of the females rated freedom in the lower third of the implicit values, while no males ranked it as one of the four least important values. This was a 55 percent difference. Spouses showed differences in the ranking of the lower four implicit values.

Frequency and percentage were used to compare the ratings of spouses and families. Tables XI, XII, and XIII contain the data.

Religion was selected as the number one implicit value by both the spouses (83.33 percent) and family units (66.67 percent). This was a difference of 16.66 percent. Family life, helpfulness, religion, and security were ranked in the top one-third by 50 percent or more by both spouses and family units. Security displayed the greatest difference with 100 percent of the family units and only 77.78 percent of the spouses ranking it in the top four implicit values. This was a difference of 22.22 percent. Although differences existed in the number and percent on the ranking of the values, it appeared that the spouses and family units generally agreed on the most important implicit values.

The family units and spouses agreed that influence, orderliness, recognition, and wealth were the four least important values. The largest difference was displayed by wealth with 94.44 percent of the spouses and 77.78 percent of the family units ranking it in the lower third of the implicit values. This was a difference of 16.66 percent. Although differences existed in the number and percent in the ranking of the lower implicit values of spouses and family units, they did not appear to be great.

Frequency and percentage were used to compare the ratings of families' implicit and expressed values. Tables XIII and XIV contain the data. The family units rated security and family life in the top one-third of the implicit and expressed values by over 75 percent. Wealth was displayed in the lower one-third of the implicit values by 77.78 percent and of the expressed values by 55.55 percent. This was a difference of 22.23 percent. Seven (77.78 percent) of the families ranked orderliness in the lower third of the implicit values; however, for the purpose of this study this value was deleted from the expressed values.

There were some major differences found between the families' implicit and expressed values. Six (66.67 percent) of the families selected religion as the most important implicit values; however, it was determined to be the least important expressed value by eight (88.89 percent) of the families. This was a major difference. Recognition was ranked in the lower one-third of the implicit values by 55.56 percent, but was ranked third in the expressed values by 77.78 percent of the families. Helpfulness, which was considered one of the top four implicit values, did not show as much strength among the expressed values. Eight families (88.89 percent) rated it in the top four implicit values while only one (11.11 percent) family rated helpfulness in the top four expressed values. This was a difference of 77.78 percent. Another difference displayed was that 77.78 percent of the families ranked new experience among the least important values whereas 33.33 percent ranked it in the lower one-third of the implicit values. This demonstrated a 44.45 percent difference. Differences did exist in the number and percent in the rankings of the implicit and expressed values of the family units. Some of these differences could be considered major.

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

Introduction

The purpose of the study was to provide information on the relationship between military families' implicit values and expressed values as exhibited by spending habits. The specific objectives included: to compare the implicit values of the male and female respondents; to compare the implicit values of individual spouses with the implicit values of the family as a unit; to compare implicit values in relation to expressed values as exhibited by financial spending patterns of selected military families; and to make recommendations for further research studies in the area of financial values and for the development of educational programs in the area of financial management for military personnel.

This study was an in-depth exploratory study. It utilized a simplified form of case studies for its basis. The respondents included nine military families selected through purposive sampling. To qualify, one member of the family held the rank of second lieutenant, first lieutenant, or captain. Their primary job description was instructor pilot.

The researcher personally interviewed the spouses in each of the nine families using a standardized forced values test. The families then took the same standardized test as a family unit. For the

following two months the families kept a record of their expenditures. The findings were then analyzed by a summary of each family's values. The implicit and expressed values of all the families were further analyzed by number and percentage.

Summary of Major Findings

In this study, 12 values were prioritized according to a forced values test and record of expenditure sheets. The list of spouses' implicit values, family's implicit values, and family's expressed values were compared for each individual family (Tables II-X).

Male implicit values, female implicit values, and families' expressed and implicit values were compared using numbers and percentage. Eight (88.89 percent) males, seven (77.78 percent) females, and six (66.67 percent) family units selected religion as the most important implicit value. Security, helpfulness, and family life completed the top one-third of the implicit values by at least 75 percent.

Wealth was determined to be among the lower third of the implicit values by 94.44 percent of the spouses (88.89 percent of the females, and 100 percent of the males) and 77.78 percent of the family units. Orderliness and influence were two other values which were ranked in the lower one-third of the implicit values, by all three groups. Family units (55.56 percent) and the male group (66.67 percent) selected recognition as the fourth value to complete the bottom one-third implicit values; whereas, the females (55.56 percent) selected freedom to complete the bottom one-third of the implicit values.

Through their record of expenditures, these families displayed family life (44.44 percent) as the number one expressed value. Security

and recognition were also highly rated, while freedom was close behind. Religion was determined to be the lowest expressed value by eight (88.89 percent) of the families. Wealth and new experience ranked in the lower one-third of the expressed values by over 50 percent.

The rankings of recognition and freedom were found to be the only major differences among the implicit values of the males and females. Recognition was rated in the lower third of the implicit values by 66.67 percent of the males, but by only 22.22 percent of the females. Five (55.56 percent) of the females rated freedom in the bottom one-third of the implicit values, while no males ranked it as one of the four least important values.

No important differences between the spouses' implicit values and the families' implicit values were exhibited. However, the number one implicit family value (66.67 percent), religion, was found to be last among the expressed values. Helpfulness showed some differences in that eight (88.89 percent) of the families rated it in the top four implicit values, while only one (11.11 percent) family rated it in the top four expressed values. Another difference displayed was that 77.78 percent of the families ranked new experience among the least important values; whereas, 33.33 percent ranked it among the lower one-third of the implicit values. Orderliness was ranked in the lower third of the implicit values by seven (77.78 percent) of the families; however, for the purposes of this study this value was deleted from the expressed values. This showed that there were differences between the families' implicit and expressed values. Some of these differences could be considered major.

Conclusions

In analyzing the major findings in relation to the objectives of the research study, several conclusions were drawn. Major differences were found between the implicit values held by the spouses and families and the expressed values demonstrated by the families, both collectively and as individual units. This suggested that the values that families verbalized were not consistent with the values system reflected by their actions. These families will not be able to utilize family resources effectively to obtain satisfaction until the families understand and align their values system and behavior. Religion and recognition are just two values which illustrated this difference.

Religion was ranked number one on all lists of implicit values, but was designated last through their expenditures. This could partially be explained by the fact that even if a person tithed they would spend only one-tenth of their income on religion. Tithing is considered by most as a desirable amount to give to one's church or to charitable organizations. However, a review of the total amount spent in this category showed that no family came close to tithing.

The variability of the implicit values when spouses took the forced values test individually and as family units suggested that individuals and families may not have values clearly defined. This variance was higher in some families than in others. The same sets of values may not have been joined in matrimony in these families. A single set of values may not even be in the process of becoming defined by these families. Unless individual values can be reconciled in one

way or another, stress could be created by the merging of these two sets of values.

When the spouses were compared as a group, the rankings of the implicit values were very similar. There were also very few differences displayed between the implicit values held by the spouses and the family units. This suggested that this sample held values of similar importance.

The assigning of values to categories could have overweighted specific values in such a way that it influenced the ranking of the expressed values. Military housing and subsistence allowances were included in the study, permitting the food and housing categories to have higher expenditures. Skills which could save families money, such as sewing and mechanical abilities, did not appear in the record of expenditures.

When considering the two month period to utilize for this study it was felt that October and November were two months which would not have unusual expenditures. It was found, however, that many families completed much or all of their Christmas shopping during this period. This may have had an effect on the total record of expenditures.

Due to the subjective nature of values, interpretation may vary from person to person. For example, "doing what is right according to one's beliefs" was the statement representing religion. Some respondents may not have agreed with this correlation because one's beliefs may be atheist rather than religious beliefs.

Recommendations

The following recommendations should be considered as potential

methods and systems for improving financial programs at Vance Air Force Base at Enid, Oklahoma. The recommendations were based on the results of the study and the related literature.

1. The instruments and methods of implementation could be adapted as a method of financial counseling with families.
2. Military housing and subsistence allowances were included in this study. Further research should be conducted deleting these allowances to compare the differences in the ranking of expressed values.
3. This study should be duplicated with non-commissioned officers and higher ranking officers of the Air Force to determine if the values of military families were the same throughout the various ranks.
4. This study should be replicated with non-military families to determine if the values found in military families were representative of values held by families in general.
5. This study was limited to a two month period. Research spanning a 12 month period is needed to obtain an overall financial picture of families.
6. The methodological techniques utilized in this study should be refined and tested in further research.
7. This study was restricted to the effect of values on spending patterns. Research dealing with other factors effecting financial spending is needed.
8. Further research should be conducted to determine the correlation between financial management and interpersonal relationships. Particular emphasis should be given to the relationship of communication and stability on financial management.

9. The participants in this study were at very similar stages in the family life cycles. Further research should be conducted comparing families of different life cycle stages to determine the effect of the life cycle on values and financial decision making.

10. Financial programs should include values clarification. Clarification of values is extremely important in making wise consumer decisions. And, wise decisions open the door to the greatest possible satisfaction when spending resources.

11. Families should be taught how to set goals and plan financial spending based upon family values. This would help alleviate internal conflicts which arise when there is a contradiction between values one professes to hold and the values reflected by one's actions.

Based upon the findings of this study, it is clear that there is a need to assist families in making financial decisions based upon their values. Alignment of values is essential for families to achieve the highest possible satisfaction in financial management.

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APPENDIXES

APPENDIX A

AIR FORCE FINANCIAL REGULATIONS

DEPARTMENT OF THE AIR FORCE
Headquarters US Air Force
Washington DC 20330

AF REGULATION 35-18

1 July 1977

Military Personnel

FINANCIAL RESPONSIBILITY

This regulation establishes standards for considering the financial responsibility of Air Force military members. It states conditions a complainant must meet before requests for assistance in processing debt complaints are accepted and explains how requests are processed. It establishes the standards for Air Force military members regarding the support of their dependents; defines generally who is a dependent and establishes the measures of support expected. This regulation outlines procedures for processing paternity claims made against Air Force military members. It also provides guidance for base-level information, education, and counseling programs designed to enhance management of personal finances. This regulation implements DOD Directives 1344.3, 19 November 1966; 1344.7, 1 July 1969; and 1344.9, 1 July 1969, with Changes 1 and 2.

This publication is affected by the Privacy Act of 1974. The system of records required by the regulation is authorized by 10 U.S.C. 8012. Each form subject to AFR 12-35, paragraph 30, and required by this publication has a Privacy Act Statement.

Proposed supplements that affect any military personnel function performed at MAJCOM level or below are processed as prescribed in AFR 5-13. Other proposed supplements or regulations will be sent through major command (MAJCOM) to HQ AFMPC/DPMASC2, Randolph AFB TX 78148, for review and approval before publication.

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Supersedes AFR 35-18, 22 February 1974, AFR 35-29, 9 November 1970, and AFR 35-70, 17 May 1972. (For summary of revised, deleted, or added material, see signature page.)

OPR: AFMPC/DPMASC (Mr. Griffith)

Approving Director: Col R. W. Hagauer

Editor: M. M. Green

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SECTION A—GENERAL INFORMATION

1. **Air Force Policy.** The Air Force expects its members to pay their debts on time. Within the limits of available resources, the Air Force provides financial management information, opportunities for education, and personal counseling designed to enhance management of personal finances, and takes administrative or disciplinary action in cases of continued financial irresponsibility. Such action is taken to improve discipline and maintain the standards of conduct expected of Air Force personnel, but cannot be used to enforce private civil obligations.

2. **Indebtedness:**

a. **Air Force Enforcement of Private Obligations.** The Air Force does not arbitrate disputed debts, admit or deny whether or not the complaints are valid, or confirm the liability of its members. Under no circumstances does the Air Force communicate to complainants, whether any action has been taken against members as a result of complaints. Except for debts owed to the Federal Government, including its instrumentalities (for example, nonappropriated fund activities), the Air Force is not authorized to require a member to pay a private debt or to use any part of his or her earnings to pay the debt, even though the indebtedness may have been reduced to judgment by a civil court. The enforcement of private obligations of Air Force members is a matter for civil authorities. (Also see d below and paragraph 3b.)

b. **State Laws Prohibiting Creditors From Contacting a Debtor's Employer.** Some States have enacted laws which prohibit creditors from contacting a debtor's employer regarding indebtedness or communicating facts of indebtedness to an employer unless certain conditions are met. The conditions which must be met to remove this prohibition are generally such things as reduction of a debt to judgment or obtaining written permission of the debtor. In States having such laws, processing debt complaints is not extended to creditors who have not met the requirements of the State statute. Therefore, creditors attempting to avail themselves of the processing privilege must first certify that they comply with the law of the State where the debtor resides, regarding contact with a debtor's employer (attachment 1). Commanders must advise creditors that this policy has been established to avoid inadvertent violation of the State law by a creditor. A similar practice must be inaugurated in any State enacting a similar law with respect to debt collection. Commanders should contact their staff judge advocates (SJAs) for a determination of the local law.

c. **Processing Debt Complaints Based on Bad Checks and Similar Instruments.** Every check, draft, or order for the payment of money drawn on any bank or other depository carries with it a representation that the instrument will be paid in full when presented. Negotiating bad checks is, therefore, considered a serious matter which (depending on the circumstances) may result in administrative or punitive action against the member. Whether or not such action is taken, a check which is dishonored for any reason remains evidence of an indebtedness until redeemed by the member. When a commander receives a complaint from a person, firm, agency, or instrumentality that a member has written a bad check, procedures in paragraph 17 apply.

d. **Bankruptcy.** The Department of the Air Force policy concerning bankruptcy petitions by military personnel is one of strict neutrality. Bankruptcy is considered to be a right granted by statute which is available to military personnel the same as any other citizen. No adverse action may be taken against a member of the Air Force either for filing a petition in bankruptcy or because of a discharge in bankruptcy. Sometimes the underlying facts may involve mismanagement of personal affairs or dishonorable failure to pay debts which are factors that can form the basis for adverse action against a member of the Air Force, but neither filing a petition (for bankruptcy or for payments out of future earnings) nor a discharge in bankruptcy can, of themselves, be considered "mismanagement" or "dishonorable." Commanders should seek information and advice from the office of the SJA that is considering the facts of each individual case before providing financial counseling for members considering bankruptcy. Further, the Air Force recognizes and complies with decrees in bankruptcy cases.

e. **Chapter XIII, Wage Earner Plans.** Federal laws provide for protecting and relieving wage earners according to chapter XIII of the Bankruptcy Act (11 U.S.C. 1001-1, et seq). Proceedings filed under chapter XIII are not bankruptcy and are not to be construed as such. Chapter XIII, Wage Earner Plans, also provides procedures for paying debts under the supervision of the US Federal District Court that apply and provides protection for both debtors and creditors. Commanders should consult with the SJA to get sufficient information and advice before counseling members of their command concerning chapter XIII entitlements or advisability. They must know the differences between "bankruptcy" and "wage earner plans" in order to prevent infringement on the rights of the individual.

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3. Dependent Support. The Air Force expects its members to provide regular and adequate support, either direct or in kind, based on the needs of the dependents and the ability of the member to provide. The Air Force has no authority to unilaterally deduct money from a member's pay for the benefit of dependents; however failure to comply with Air Force policy becomes a proper subject of command consideration for disciplinary or administrative action.

a. **Basic Allowance for Quarters (BAQ).** Under the provisions of the DCD Military Pay and Allowances Entitlements Manual (DODPM), paragraph 30236c, BAQ is not payable for a dependent whom a member refuses to support. Members are informed of this provision and advised that refusal or failure to support dependents may require administrative termination of BAQ entitlement, at the "with dependent" rate, effective the first day of the month a complaint is received and has been determined valid. The BAQ is not intended to be an accurate measure of adequate dependent support nor does the administrative termination of the BAQ relieve a member of the responsibility to provide dependent support.

b. **Garnishment.** In accordance with 42 U.S.C. 659, the Air Force complies with valid garnishment or attachment orders issued by Federal or State courts of competent jurisdiction for enforcing child support and alimony obligations of military members. The State law that apply for such proceedings determines the legal procedure to be used by plaintiffs and the extent to which the primary defendant's pay will be affected. Any challenge to the jurisdiction of the court or decree rests with the member, not the Air Force.

4. Paternity. If paternity is established either by admission or by judicial decree, Air Force members are expected to comply with dependent support policy stated in paragraph 3.

a. **Paternity Disputes.** Allegations of paternity against members who are on active duty are sent to the individual concerned by the member's commander. The Air Force has no authority to judge paternity claims made against Air Force personnel. If the parties concerned cannot arrive at a decision as to paternity, only a court of competent jurisdiction can judge the dispute.

b. **Court Order.** If a judicial order or decree of paternity or support is rendered by a United States or foreign court of competent jurisdiction against such a member, the member is encouraged to give the necessary financial support to the child and take any other appropriate action. The Air Force has no authority to relieve personnel of court-ordered obligations. Personnel must get relief through a judicial system of competent jurisdiction.

SECTION B--RESPONSIBILITIES

5. Air Force Member. Each Air Force member is expected to keep reasonable contact with creditors and

dependents in an effort to minimize inquiries, claims, and complaints that are sent to the Air Force. The obligations which follow can be diminished or relieved by order or decree of a court of competent jurisdiction.

a. **Financial Indebtedness.** Air Force military members are expected to take care of their "just financial obligations" on time. A "just financial obligation" refers to a legal debt acknowledged by the military member in which there is no reasonable dispute as to the facts or the law; or one reduced to judgment that conforms to the Soldiers' and Sailors' Civil Relief Act (50 U.S.C. appendix 501, et seq), if applicable.

b. **Dependent Support.** Air Force members are expected to support their dependents according to Air Force policy (paragraph 3).

(1) **Spouse and Children.** Each Air Force member is expected to provide support in an amount, or of a kind, bearing a reasonable relation to the needs of the spouse and children and the ability of the member to provide. Consideration should be given to the needs of the family (for example, lodging, food, clothing, and miscellaneous needs).

(2) **Former Spouse.** Each Air Force member is expected to comply with the order or decree of a civil court of a State, territory, or possession of the United States, or the District of Columbia, requiring the payment of alimony, child support, or similar obligations. Members are expected to fully comply with orders or decrees involving the division of property arising from the termination of the husband and wife relationship.

(3) **Parents.** Each Air Force member is expected to provide support to parent (or parents) to the extent required by the statute or agreement from which the obligation arose.

(4) **Paternity.** If paternity is established either by judicial decree or by admission, each member is expected to provide the necessary financial support to the child.

(5) **Arrearages.** Each Air Force member is expected to liquidate dependent support arrearages, whether resulting from not complying with a court order or decree or failure to provide adequate support in the past.

6. Commanders. Unit commanders are responsible for counseling members regarding Air Force policy (paragraph 1); responding to complaints; and keeping order and discipline by dealing with violations, especially repeated violations, and incidents of fraud or deceit through appropriate administrative or punitive means.

a. **Counseling:**

(1) Applying the Air Force policy (paragraph 1) to the facts of the situation, each member is advised of what actions are necessary to comply with the policy. First sergeants assist commanders in counseling individuals with financial problems.

(2) Commanders should encourage individuals to contact the comptroller for budget counseling, working

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out debt liquidation plans, obtaining consumer protection advice, etc.

(3) In paternity cases, and when requested by the member, the commander should approve leave if the parties desire to marry; no legal obstacle exists to the marriage; and paternity has been established or admitted.

b. Referral. Each member is advised of the legal assistance program and of counseling available from the on-base credit union. The commander or the first sergeant should encourage the member to attend financial management seminars or workshops if they are available through the base education officer.

c. Administrative or Disciplinary Action. In cases of continued financial irresponsibility, fraud, deceit, or criminal conduct, unit commanders may start administrative or disciplinary action to improve discipline and to keep the standards of conduct expected of Air Force personnel.

(1) When it is determined that administrative termination of BAQ at the "with dependent" rate is required, the member's servicing Accounting and Finance Officer (AFO) will be advised in writing. Furnish member's name, social security account number (SSAN), organization, and a statement that the member has refused or failed to support the dependents on whose behalf BAQ is being received. Cite the DODPM, paragraph 30236c, and request administrative termination of BAQ entitlement on the proper effective date (paragraph 3).

(2) Unit commanders may issue a letter of reprimand; use the Control Roster and Unfavorable Information File (UIF); take action under Uniform Code of Military Justice (UCMJ), as appropriate; or start discharge action.

d. Response to Complainant. A complainant is entitled to a courteous response from the commander. Except in cases of nonsupport complaints, the response neither admits, nor in any way implies, an admission of liability of the member. Neither does it report any action taken against the member as a result of the complaint. The commander does not act as intermediary for either party nor give that impression in the response. Attachment 2 provides sample statements that the commander may wish to include in replies to debt complaints. Except as provided by attachment 3, form letters are not used when replying to complainants.

7. Legal Assistance Officer. Generally, commanders and members faced with problems or potential problems concerning dependent support, indebtedness, or consumer protection are encouraged to seek the advice of the office of the SJA.

a. The Legal Assistance Officer, according to AFR 110-22:

(1) Explains the applications of Air Force policy as it applies to individual cases and provides guidance concerning compliance with Federal, State, and local laws (for example, chapter XIII of the Bankruptcy Act;

Truth-in-Lending Act; Garnishment; and Soldiers' and Sailor' Relief Act).

(2) If appropriate, advises the member to consult with a civilian attorney or refer the member to Federal, State, or local consumer agencies (for example, the Federal Trade Commission, Better Business Bureau, and Chamber of Commerce).

b. In general, the commander concerned should seek advice from the servicing SJA.

c. The SJA coordinates on responses to all high-level, executive, and congressional inquiries.

8. Deputy Chief of Staff, Personnel (DP). The DP advises commanders of Air Force policy (paragraph 1) and explains the information and education resources available to enhance management of personal finances. Additional visibility for financial management can be provided by requesting that the base library be well stocked with budgeting and money management publications, occasionally highlighted in a special display. Financial periodicals and consumer information publications would be particularly useful. The DP provides monthly statistics, furnished by the Consolidated Base Personnel Office (CBPO) Special Actions Unit, to wing, base, and unit commanders so that management action can be taken to reduce indebtedness and dependent support complaints.

a. CBPO Quality Force, Special Actions Unit (DPMQA). CBPO/DPMQA processes debt and dependent support complaints according to this regulation. If requested by unit commanders, information in the UIF is provided by CBPO/DPMQA. Statistics showing the number of complaints processed for each unit is provided to the DP by the 10th of each month, showing the number of open cases which require further action by unit commanders and the number of cases that have resulted in information being added to the UIF.

b. Education Office. If directed by the base commander, the education office may offer seminars, or at local option, lectures or workshops, on financial matters. Publicize the seminars widely before they begin and during their duration. Seminars may be led by base experts on an additional duty basis or by civilian instructors through Education Services. Scheduling of seminars could be during off-duty time or on a release-from-duty basis. Sessions are recommended for 1½ to 2 hours, once a week. If the local option is exclusively for off-duty attendance, it is recommended that the class meet once in the afternoon and once in the evening to facilitate attendance by shift workers. US Air Force personnel and their spouse should be invited to attend. Attendance should be voluntary, both for the total course and individual classes, except that unit commanders may privately require attendance by military personnel who have shown financial irresponsibility. Such required attendance should be kept confidential to avoid embarrassment to the individual. Repeat the seminar series as often as needed for the local environment, perhaps 3 to 4 times during

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the first year, and 1 or 2 times each year after that. Special seminar sessions will be scheduled to train volunteer budget counselors. Instruction should focus on such subjects as counseling techniques, budget preparation procedures, credit shopping, financial situation analysis, etc. Professional assistance in preparing lesson plans may be available from local credit unions or other State and local associations.

9. Comptroller (AC). The Base Comptroller, in coordination with DP, will establish a three track Personal Financial Responsibility Program including education, information and consultant services.

a. AC will coordinate with the education office to establish courses. See paragraph 8b.

b. AC will solicit information articles and COST Fact Sheets for local distribution and publication in base media. See paragraph 10.

c. The Base Comptroller will establish a consultant function at base level to assist personnel in analyzing problem areas, developing budgets, formulating debt liquidation plans, obtaining consumer protection advice, etc.

(1) Military members will be solicited to serve as volunteer counselors on a voluntary, part-time basis. The base Junior Officer Council should be an excellent source of volunteer counselors.

(2) Counselors will attend training seminars sponsored by the base education office prior to their assumption of any consultant duties.

(3) The consultant program should emphasize voluntary contact and participation, although members may be referred for assistance by commanders, first sergeants or supervisors. Emphasis should be placed on the preventive nature of the program — that is, identification and resolution of financial questions before they become serious problems and prevention of existing difficulties from recurring. One contact may be sufficient, or a series of counseling sessions may be required. Spouses should be encouraged to attend these sessions whenever possible to secure their full understanding and commitment to resolution of the problem.

(4) The consultant should work jointly with the counselee(s) to analyze each financial situation, pinpoint problems areas, formulate a budget and, if required, a proposes payment plan. The member must be an equal participant in this effort, personal commitment to a realistic budget is an essential element for successful resolution of any financial problem. The counselor may assist the member in contacting creditors, but must ensure that all creditors are aware that neither the Air Force nor the consultant service will assume liability for debts or collect payments.

d. AFO. The AFO advises members on dependent support allotment procedures (for example, payment of rent IAW DODPM, paragraph 60202), entitlement to BAQ. Procedures involving garnishment of pay are coordinated with SJA. The AFO also advises members

on the procedures and relative merits of the participation in the Checks to Financial Organization (CTFO) Program.

10. Office of Information (OI). The OI reviews and edits locally developed COST Fact Sheets and "Inflation Fighters" articles. Outstanding items which have wide application should be distributed for reprint through the Air Force news service.

11. Air Training Command (ATC). ATC includes a comprehensive block of instruction on personal commercial affairs in its basic military training program, undergraduate pilot and navigator training, and other courses in which personnel receive initial active duty training. Such instructions include, but not limited to, the protection and remedies offered consumers under the Truth-in-Lending Act, insurance, Government benefits, CTFO, savings and budgeting, the policies of this regulation, AFR 211-16, and the desirability of seeking legal counsel before making any substantial loan or credit commitments.

SECTION C—PROCEDURES

12. Processing Indebtedness Complaints. Processing debt complaints by CBPO/DPMQA is not extended to creditors who have not made a bona fide effort to collect the debt directly from the military member, whose claims are patently false and misleading, or are in violation of State laws concerning usury and debt collection practices. Claimants desiring to contact a military member about an indebtedness may write to the Air Force Worldwide Locator, HQ AFMPC/DPMDRR3, Randolph AFB TX 78148, enclosing \$2 for the service, as provided in AFR 12-30.

a. Armed Forces Disciplinary Control Board. If a complainant appears to have engaged in usurious, fraudulent, misleading, or deceptive business practices, the commander reports the situation to the Armed Forces Disciplinary Control Board according to AFR 125-11.

b. Denial of the Processing Privilege. Processing complaints are permanently denied by AFMPC/DPMAS if: a complainant has been notified of the requirements of this regulation and refuses or repeatedly fails to comply with them; or if a complainant (no matter what the merits of the claim) has clearly shown that there is an attempt to make unreasonable use of the processing privilege. Abuses are documented and reported by the CBPO to HQ AFMPC/DPMAS, Randolph AFB TX 78148. AFMPC advises all CBPOs of complainants who have been denied further processing privileges.

13. General Requirements for Accepting Debt Complaints. Requirements in this paragraph do not apply to claims by Federal, State, or Municipal Government, nor to those creditors not otherwise subject to Regulation Z, the Board of Governors of the

Federal Reserve System, 12 Code of Federal regulations (CFR) 226 (for example, grocery stores, utilities, etc.).

a. Full Disclosure and Standard of Fairness:

(1) The Truth-in-Lending Act (15 U.S.C. 1601, et seq) prescribes the general disclosure requirements which must be met by those offering or extending consumer credit, and Regulation Z, published by the Federal Reserve Board (12 CFR 226), and the specific disclosure requirements for both open-end and installment credit transactions. Instead of Federal Government requirements, State regulations apply to credit transactions if the Federal Reserve Board determines that the State regulations impose substantially similar requirements and provide adequate enforcement measures.

(2) Banks and credit unions operating on military installations must conform to the Standards of Fairness stated on page 1 of AF Form 459, Application/Contract for Personal Credit, before executing the loan or credit agreement. (See attachment 6.)

b. Certification of Compliance:

(1) Creditors subject to Regulation Z of the Federal Reserve Board (12 CFR 226), and assignees claiming thereunder, must send with their request for debt processing assistance on executed copy of the Certificate of Compliance (attachment 1), and a true copy of the general and specific disclosures provided the military member as required by Pub. L 90-321 (15 U.S.C. 1601). Requests which do not meet these requirements will be returned without action to the claimant.

(2) A creditor not subject to Regulation Z (for example, grocery stores, utilities, etc.), must send with their request for assistance a certification that neither interest, finance charge, nor other fee is in excess of that permitted by the law of the State in which the obligation was incurred.

(3) A foreign-owned company having a complaint must send with its request a true copy of the terms of the debt (English translation) and must certify its subscription to the Standards of Fairness, AF Form 459, page 1.

c. Previous Efforts To Resolve the Matter. The complainant must show that an attempt has been made to adjust the debt by direct contact with the member.

d. Nonconforming Complaints. Debt complaints that do not comply with the requirements of this section are returned to the complainant with an explanation of the deficiency. (A Form letter similar to attachment 3 may be used.) Complainants are advised to send their claim in writing.

14. Action Required if Complaint Is Received:

a. CBPO special actions unit (CBPO/DPMQA), on receipt:

(1) Sends a debt complaint that meets the requirement of paragraph 13 to the immediate commander of the individual concerned. (A Form letter

similar to attachment 4 may be used.)

(2) Returns a debt complaint that does not meet the requirements of paragraph 13 to the complainant (attachment 3).

(3) Sends dependent support and paternity complaints to the immediate commander of the individual concerned along with information recorded on the member's DD Form 93, Record of Emergency Data.

(4) Returns all complaints concerning a retired member or an individual with no known military status to the complainant, using a letter similar to attachment 5.

(5) Sends all complaints concerning a member released from active duty and assigned to the Reserve Forces to the Air Reserve Personnel Center (ARPC), 7300 E First Avenue, Denver CO 80280, and advises the complainant of the referral.

(6) Sends all complaints concerning a reassigned member to the current unit of assignment and advises the complainant of the referral.

b. The commander on receipt of the complaint:

(1) Direct from the complainant, sends the complaint, if other than a paternity or dependent support claim, to CBPO/DPMQA for action under paragraph 13 and this paragraph.

(2) From CBPO/DPMQA, thoroughly reviews all the available facts surrounding the transaction forming the basis for the complaint. These facts may be obtained from the complainant's correspondence and the member concerned. Privacy Act warnings and Article 31, UCMJ rights, if appropriate, should be given. A review should be made of the member's financial situation over the period in which the obligation is complained.

(3) If it has been determined that an inquiry should be made part of the UIF, AFR 35-32, paragraphs 4 and 7 apply.

(4) Provides CBPO/DPMQA a copy of replies to all complaints.

15. Responding to Dependent Support and Indebtedness Complaints. Unit commanders respond to all complainants advising them of the appropriate Air Force policy (paragraph 1) and that the member has been advised accordingly. Except in complaints of nonsupport, commander's response does not undertake to arbitrate any disputed debt or allegation, or to admit or deny the validity of the claim. Under no circumstances does it indicate whether any action has been taken against the member as a result of the complaint. Commanders provide a copy of the response to CBPO/DPMQA.

16. Responding to Paternity Claims:

a. Active Duty Members. The member should be informed of the inquiry and the response and urged to obtain legal assistance for guidance (including an explanation of sections of the Soldiers' and Sailors' Civil Relief Act, 50 U.S.C. App 501, et seq, if appropriate).

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When a communication is received from a judge of a civilian court concerning the availability of personnel to appear at an adoption hearing, where it is alleged that an active duty member is the father of an illegitimate child, then the reply shall state that:

(1) Due to military requirements, the member cannot be granted leave to attend any court hearing until (date), or

(2) A request by the member for leave to attend an adoption court hearing on (date), if made would be approved, or

(3) The member has stated in a sworn written statement that he is not the natural parent of the child, or

(4) Due to the member's unavailability caused by a specific reason, a completely responsive answer cannot be made.

b. **Members Not on Active Duty.** Allegations of paternity against members of the Air Force who are not on active duty are sent to ARPC, 7300 E First Avenue, Denver CO 80230, and the complainant advised of the referral. If the member is a mobilization augmentee, ARPC sends the complaint to the commander for inquiry, counseling, and reply. ARPC handles other complaints by direct contact with the member in the same manner as active duty members.

c. **Former Members and Retired Personnel.** When allegations of paternity against former members of the Air Force (or a communication from a judge of a civilian court concerning the adoption of an illegitimate child) are received, the claimant must be informed of the date of discharge and advised that the individual concerned is no longer a member of the Air Force and therefore is not under their jurisdiction. In addition, the last known address of the former member must be furnished to the requestor when there is a showing of compelling circumstances affecting the health or safety of an individual, as contemplated by the Privacy Act of 1974, 5 U.S.C. 552a(b)(8), and if the request is supported by a certified copy of either:

(1) A judicial order or decree of paternity or support rendered against a former member by a United States or foreign court of competent jurisdiction; or

(2) A document which establishes that the former member has made an official admission or statement acknowledging paternity or responsibility for support of a child before a court of competent jurisdiction, administrative or executive agency, or official authorized to receive it; or

(3) A court summons, judicial order, or similar document of a court within the United States in a case concerning the adoption of an illegitimate child; wherein the former serviceman is alleged to be the father; or

(4) In cases where the claimant, with the corroboration of a physician's affidavit, alleges and explains an unusual medical situation which makes it essential to get information from the alleged father to protect the physical health of either the prospective mother or the unborn child.

17. Bad Check Procedures. The commander responds to all dishonored check complaints. If the commander receives a complaint of a check which is:

a. **Dishonored Through Inadvertency.** When advised of a check which is not honored because of bank or Government error, because of failure to date the check, incompatibility or illegibility of amounts shown on the check, or lack of or illegible signature, the commander counsels the member to redeem the check within 5 days of notification of dishonor. If redeemed, no further administrative action by the commander is required.

b. **Dishonored Through Suspected Criminal Conduct.** When advised of a check which is dishonored because of a suspected criminal conduct by the member, the commander requests the member's UIF, consults with SJA, and counsels the member regarding Air Force policy (paragraph 2c). When there is suspected criminal conduct by a member involving a check, the commander should consider action under the UCMJ, or administrative action, whichever is proper. The commander advises the CBPO and responds to the complainant.

c. **Returned for Other Reasons.** A check which is returned for other reasons such as negligence in maintaining funds in the account or failure to keep the checking account records accurate may be the basis for administrative action. When advised of a dishonored check of this type, the commander requests the member's UIF, consults with SJA, and counsels the member regarding Air Force policy (paragraph 2c), and responds to the complainant.

d. **Checks Written by Dependents.** A dishonored check issued by a dependent is not processed under this regulation unless the SJA determines that it represents a debt for which the military member may be held personally liable (for example, checks written for necessities). If the military member may be held liable for the check, it will be treated as an indebtedness under this regulation.

18. High-Level Inquiries. When an inquiry is received from AFMPC, the unit commander counsels the member on the standards and procedures of paragraph 1. For inquiries which the immediate commander responds to the complainant, the reply must include a statement of Air Force policy that applies to the situation and a statement of the position taken by the member. For inquiries requiring AFMPC response the commander uses the items in a through g below as a guide and furnishes appropriate information to AFMPC. Should an item not apply to the inquiry, state "not applicable."

a. If a court order or decree is involved, advise requirements of the court order or decree and whether the member is complying with it. Where court order exists, unit commanders should seek advice of the servicing SJA before replying.

b. If applicable, advise the way in which support or debt payments have been made, including amount,

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method, and dates payments were furnished. Also advise the way in which future support or debt payments will be made, including amount and method of payment (for example, personal check, money order, allotment, etc.). If payments are made by allotment, give effective date of first payroll deduction and advise when complainant may expect to receive first allotment check.

c. If member acknowledges arrearages in support or debt payments, advise what action member has taken or will take to liquidate arrearages, including amounts and

dates payments will be made.

d. Advise if member agrees or refuses to release information protected by the Privacy Act of 1974, AFR 12-35.

e. The member's actions must comply with Air Force policy as stated in paragraph 1.

f. Include name of commander, unit address, and base telephone extension.

g. Is member drawing BAQ (at the "with dependent" rate)?

BY ORDER OF THE SECRETARY OF THE AIR FORCE

OFFICIAL

DAVID C. JONES, General, USAF
Chief of Staff

JAMES J. SHEPARD, Colonel, USAF
Director of Administration

SUMMARY OF REVISED, DELETED OR ADDED MATERIAL

This revision includes policy concerning debt complaints, dishonored checks, dependent support complaints, paternity claims, Chapter XIII Wage Earner Plan and Bankruptcy (paragraph 2, 2c, 2d, 2e, 3, 4); requirements concerning State laws which prohibit the creditor from contacting the debtor's employer (paragraph 2b); includes garnishment information (paragraph 3b); explains responsibilities of each base level agency (paragraph 6, 7, 8, 9, 10, 11); provides suggested responses to paternity claims (paragraph 15a); and revised AF Form 459.

APPENDIX B

TABLE OF MILITARY PAY

TABLE XV
COMPARISON OF CIVILIAN AND MILITARY PAY

Job Category	Percent Change*
Military overall	-14.3
Military officer	-17.3
Military EM	-12.8
Federal white-collar	-16.4
Private white-collar	-7.5
Private blue-collar	+0.7

Category	Percent Change**
<u>Married</u> (3 dependents)	
Military O-5	-18.7
Federal (GS-14)	-18.1
Pvt. attorney (high)	-12.7
Pvt. engineer (low)	-13.1
<u>Married</u> (3 dependents)	
Military O-3	-15.5
Federal (GS-12)	-18.9
Pvt. engineer (high)	-10.6
Pvt. personnel dir. (low)	-7.5
<u>Single</u> (no dependents)	
Military E-7	-14.3
Federal (GS-7)	-17.8
Pvt. engineer (high)	-11.8
Pvt. accountant (low)	-10.7
Federal blue-collar	+1.5
Wholesale machinery, equipment, and supply worker	-7.5
Aircraft/parts worker	-4.6
<u>Married</u> (3 dependents)	
Military E-5	-11.4
Federal (GS-5)	-17.1
Pvt. engineering technician (high)	-9.9
Pvt. accountant (low)	-12.0
Federal blue-collar	-1.5
Pvt. auto mechanic	-6.1
Radio/TV repair	+1.7

TABLE XV (Continued)

Category	Percent Change
<u>Single (no dependents)</u>	
Military E-3	-11.9
Federal (GS-3)	-18.4
Pvt. engineering technician (high)	-13.5
Pvt. typist (low)	-5.2
Federal blue-collar	-1.2
Pvt. insurance office worker	-4.6

*This portion of Table XV shows the percent of change in average disposable income (in terms of 1972 dollars) from January, 1972 through May, 1979 for military personnel, federal civilian employees, and workers in the private sector.

**This portion of Table XV shows changes in weekly disposable income for typical occupation levels from 1972 through May, 1979. "Pvt." indicates non-government civilian workers. "Federal" means government employees. The notations "high" and "low" indicate higher and lower skill requirements within the categories.

Source: "Military Pay Lags Civilian by \$4.7 B" which appeared in the Air Force Times, November 5, 1979, p. 3.

APPENDIX C

INTERVIEW I

INDIVIDUAL VALUES INTERVIEWS

Directions: Read to the participants

This interview is being conducted to help determine the values of individuals in the family. The case studies will help provide suggestions for financial programs at Vance Air Force Base.

Please answer the questions as accurately as possible when asked by the researcher. Your family will not be personally identified in reports of the research findings. Thank you for your help.

Administer the Yours, Mine, and Ours Test.

Please do not discuss the test with your spouse until you have both completed the test. Thank you for your help.

YOURS, MINE, AND OURS TEST*

Directions: Circle the number opposite the one statement in each pair which most appeals to you. You must choose one number in each pair of items.

1 - to be reasonably sure about the future for myself and my family.
12 - to do things well.

3 - to have people think well of me.
5 - to have as much freedom as possible to do things I want to do.

11 - to have as many good things as possible.
12 - to do things well.

6 - to do new and different things often.
11 - to have as many good things as possible.

7 - to have friends.
10 - to have things neat, orderly, and organized.

6 - to do new and different things often.
8 - to create an atmosphere that makes for satisfying family living.

3 - to have people think well of me.
9 - to do what is right according to my beliefs.

8 - to create an atmosphere that makes for satisfying family living.
10 - to have things neat, orderly, and organized.

4 - to do things for my family and others.
11 - to have as many good things as possible.

10 - to have things neat, orderly, and organized.
12 - to do things well.

2 - to have influence with people.
1 - to have as many good things as possible.

4 - to do things for my family and others.
10 - to have things neat, orderly, and organized.

10 - to have things neat, orderly, and organized.
11 - to have as many good things as possible.

2 - to have influence with people.
4 - to do things for my family and others.

8 - to create an atmosphere that makes for satisfying family living.
9 - to do what is right according to my beliefs.

8 - to create an atmosphere that makes for satisfying family living.
12 - to do things well.

4 - to do things for my family and others.
5 - to have as much freedom as possible to do things I want to do.

9 - to do what is right according to my beliefs.
11 - to have as many good things as possible.

1 - to be reasonably sure about the future of myself and my family.
2 - to have influence with people.

9 - to do what is right according to my beliefs.
10 - to have things neat, orderly, and organized.

6 - to do new and different things often.
7 - to have friends.

4 - to do things for my family and others.
6 - to do new and different things often.

2 - to have influence with people.
5 - to have as much freedom as possible to do things I want to do.

4 - to do things for my family and others.
8 - to create an atmosphere that makes for satisfying family living.

2 - to have influence with people.
9 - to do what is right according to my beliefs.

1 - to be reasonably sure about the future for myself and my family.
8 - to create an atmosphere that makes for satisfying family living.

5 - to have as much freedom as possible to do things I want to do.
10 - to have things neat, orderly, and organized.

7 - to have friends.
9 - to do what is right according to my beliefs.

1 - to be reasonably sure about the future for myself and my family.
11 - to have as many good things as possible.

3 - to have people think well of me.
10 - to have things neat, orderly, and organized.

2 - to have influence with people.
8 - to create an atmosphere that makes for satisfying family living.

3 - to have people think well of me.
4 - to do things for my family and others.

2 - to have influence with people.
6 - to do new and different things often.

- 2 - to have influence with people.
- 10 - to have things neat, orderly, and organized.

- 6 - to do new and different things often.
- 9 - to do what is right according to my beliefs.

- 1 - to be reasonably sure about the future for myself and my family.
- 6 - to do new and different things often.

- 3 - to have people think well of me.
- 7 - to have friends.

- 7 - to have friends.
- 11 - to have as many good things as possible.

- 2 - to have influence with people.
- 7 - to have friends.

- 4 - to do things for my family and others.
- 9 - to do what is right according to my beliefs.

- 5 - to have as much freedom as possible to do things I want to do.
- 11 - to have as many good things as possible.

- 1 - to be reasonably sure about the future for myself and my family.
- 4 - to do things for my family and others.

- 1 - to be reasonably sure about the future for myself and my family.
- 7 - to have friends.

- 3 - to have people think well of me.
- 12 - to do things well.

- 1 - to be reasonably sure about the future for myself and my family.
- 3 - to have people think well of me.

- 5 - to have as much freedom as possible to do things I want to do.
- 9 - to do what is right according to my beliefs.

- 1 - to be reasonably sure about the future for myself and my family.
- 9 - to do what is right according to my beliefs.

- 2 - to have influence with people.
- 12 - to do things well.

- 4 - to do things for my family and others.
- 12 - to do things well.

- 4 - to do things for my family and others.
- 7 - to have friends.

- 5 - to have as much freedom as possible to do things I want to do.
- 8 - to create an atmosphere that makes for satisfying family living.

- 2 - to have influence with people.
- 3 - to have people think well of me.

- 7 - to have friends.
- 8 - to create an atmosphere that makes for satisfying family living.

- 5 - to have as much freedom as possible to do things I want to do.
- 12 - to do things well.

- 3 - to have people think well of me.
- 11 - to have as many good things as possible.

- 6 - to do new and different things often.
- 12 - to do things well.

- 9 - to do what is right according to my beliefs.
- 12 - to do things well.

- 1 - to be reasonably sure about the future for myself and my family.
- 10 - to have things neat, orderly, and organized.

- 3 - to have people think well of me.
- 8 - to create an atmosphere that makes for satisfying family living.

- 5 - to have as much freedom as possible to do things I want to do.
- 6 - to do new and different things often.

- 6 - to do new and different things often.
- 10 - to have things neat, orderly, and organized.

- 1 - to be reasonably sure about the future for myself and my family.
- 5 - to have as much freedom as possible to do things I want to do.

- 3 - to have people think well of me.
- 6 - to do new and different things often.

- 5 - to have as much freedom as possible to do things I want to do.
- 7 - to have friends.

- 7 - to have friends.
- 12 - to do things well.

*Reproduced by permission from Teaching Topics from the Institute of Life Insurance and Health Insurance Institute, Vol. 19, No. 2, Spring, 1970, pp. 7-8, 11. Adapted by Teaching Topics from a test developed by Mrs. Doris Dyer for use in a Master's thesis, Department of Home Management and Child Development, Michigan State University, East Lansing, Michigan, 1962.

APPENDIX D

INTERVIEW II

FAMILY VALUES INTERVIEWS

Directions: Read to the participants.

This interview is being conducted to help determine the values of the family unit. These values will be compared to the values identified from the tests you took individually.

Please answer the questions as accurately as possible when asked by the researcher. Your family will not be personally identified in reports of the research findings. Thank you for your help.

Socioeconomic Factors

- ___ 1. What is the rank of the military person in your family?
 - a. Second Lieutenant
 - b. First Lieutenant
 - c. Captain

- ___ 2. How long have you served in the Air Force?
 - a. 2 years
 - b. 3 years
 - c. 4 to 5 years
 - d. 6 to 7 years
 - e. 8 to 9 years
 - f. 10 to 11 years
 - g. 12 to 14 years

- ___ 3. How many years of flying experience have you accumulated?
 - a. 2 or less
 - b. over 2
 - c. over 3
 - d. over 4
 - e. over 6

4. What is the sex of your family? (Write the number of son(s) and/or daughter(s) within the different age groups. If there are no children, skip to item 5.)

	<u>Son(s)</u>	<u>Daughter(s)</u>
a. preschool (0-5 years)-----	_____	_____
b. children (6-9 years)-----	_____	_____
d. pre-adolescents (10-12 years)----	_____	_____

5. What are the ages of the adults of the household? (Write the years in the blanks provided below.)

___ a. Male

___ b. Female

What are the highest educational levels of the spouses?
(Write the appropriate answer in the blanks provided below.)

___ 6. Male

In what? _____

___ 7. Female

In what? _____

- a. no formal education
- b. eight years or less
- c. some high school
- d. high school graduate
- e. high school plus some college or technical school
- f. college graduate
- g. some post graduate work
- h. master's degree

- ___ 8. What is the current employment status of the nonmilitary member of the family?
- a. employed full-time
 - b. employed part-time
 - c. not employed

- ___ 9. What is the current job title for the nonmilitary family member who is employed at present? (If not employed, skip to #11.)
- _____

- ___ 10. What is the current income of the nonmilitary family member if employed?
- a. less than \$5,000
 - b. \$5,000 to \$9,999
 - c. \$10,000 to \$14,999
 - d. \$15,000 to \$19,999
 - e. \$20,000 to \$29,999
 - f. \$30,000 to \$39,999
 - g. \$40,000 or more
 - h. I do not know

What is the ethnic background of the spouses?

___ 11. Male

___ 12. Female

- a. American Indian
- b. Asian or Pacific Islander
- c. Black
- d. Spanish or Mexican heritage
- e. White (other than Spanish)
- f. Other

- ___ 13. How many years have you been married?

The researcher is leaving a copy of the "Yours, Mine, and Ours" Test. This is the same test you took as individuals. Please complete the test as a husband-wife team. Complete it at your own pace; this will allow you to discuss the questions and determine a mutual answer. The directions are included with the test. The researcher will return in one week to collect the test. Thank you for your help.

APPENDIX E

INCOME STATEMENT AND RECORD OF
EXPENDITURE SHEETS

INCOME STATEMENT AND RECORD OF
EXPENDITURE SHEETS

Directions: Read to the participants.

Included are Income Statement and Record of Expenditure Sheets for the months of October and November. Please keep them as accurate as possible.

Briefly explain the categories to the participants. There is a category for undisclosed expenditures which you may use for expenditures which you do not wish to divulge. Your family will not be personally identified in reports of the research findings.

If you have any questions please do not hesitate to call the researcher. The forms will be collected at the end of the two month period.

INCOME STATEMENT

Family _____

Month of _____

Gross Income

Week	1	2	3	4	5	Total
Wages						
Flight Pay						
Others: Housing Allowance						
Subsistence Allowance						
Other						

Withholdings

Week	1	2	3	4	5	Total
Federal Income Tax						
State Income Tax						
Social Security						
Unemployment Tax						
Insurance: Health						
Life						
Allotments						

Reasons for allotments: _____

Once a Month Expenditures

	Date	Amount Paid
Rent or Mortgage		
Utilities: Gas		
Water		
Electricity		
Garbage		
Telephone		
Home Insurance		
Auto Insurance		
Others: (specify)		

Payments Made Periodically

	Date	No. of Yearly Payments	Amount
Home Insurance			
Auto Insurance			
Life Insurance			
Health Insurance			
Others: (specify)			

Installment Purchases

	Date	Amount
Car Payment		
Charge Accounts		
Lay-Away		
Time Payments		
Loan Repayment		
Others: (specify)		

List individual purchases under the appropriate categories on the Record of Expenditure Sheet. Designate that they are an installment purchase by placing a * next to the amount.

Monthly Financial Picture

Total Gross Income	_____
Less Withholdings	_____
Net Income to Spend	_____
Net Income to Spend	_____
Actual Expenditures	_____
Amount Over or Under	_____

VITA²

Pamela Miller Ardern

Candidate for the Degree of

Master of Science

Thesis: THE EFFECT OF VALUES ON SPENDING HABITS OF AIR FORCE FAMILIES

Major Field: Housing, Design and Consumer Resources

Biographical:

Personal Data: Born in Enid, Oklahoma, on October 11, 1954, the daughter of Mr. and Mrs. Dale R. Miller.

Education: Graduated from Enid High School, Enid, Oklahoma, in May, 1972; received the Bachelor of Science in Home Economics degree from Oklahoma State University, Stillwater, Oklahoma, in May, 1976; completed requirements for the Master of Science degree at Oklahoma State University, Stillwater, Oklahoma, in July, 1981.

Professional Experience: Staff Assistant, Oklahoma State University Cooperative Extension Service, Garfield County, Enid, Oklahoma, 1976; Oklahoma State University Extension Home Economist - 4-H, Canadian County, El Reno, Oklahoma, August, 1976 - December, 1977; Home Economics Teacher, Pioneer High School, Waukomis, Oklahoma, August, 1978 - present.

Professional Organizations: National Education Association; Oklahoma Education Association; Pioneer Association of Classroom Teachers; American Home Economics Association; Oklahoma Home Economics Association; Phi Kappa Phi; Omicron Nu; and Phi Upsilon Omicron.