

IMPACT OF SELECTED CULTURAL VALUES ON THE  
FAMILY ECONOMIC DECISION-MAKING  
PROCESS IN PUERTO RICO

By

CARMEN T. ANDRADES-GARAY

Bachelor of Science in Home Economics

University of Puerto Rico

Rio Piedras, Puerto Rico

1973

Submitted to the Faculty of the Graduate College  
of the Oklahoma State University  
in partial fulfillment of the requirements  
for the Degree of  
MASTER OF SCIENCE  
December, 1979



IMPACT OF SELECTED CULTURAL VALUES ON THE  
FAMILY ECONOMIC DECISION-MAKING  
PROCESS IN PUERTO RICO

Thesis Approved:

William L. Houston  
(Thesis Adviser)  
Carl Hall  
Sharon Y. Spinks  
Norman D. Durham  
(Dean of the Graduate College)

1042880

## ACKNOWLEDGMENTS

The author wishes to express her appreciation to those persons who have contributed to the completion of this study. I am very happy to know all these dear people that made possible the realization of this study.

I want to express a very special thanks and sincere appreciation to Dr. William Johnston, my adviser, for his understanding, support, kindness, and assistance shown to the writer. To Dr. Call Hall, thanks is expressed for his insight and guidance with this study. Appreciation is also expressed to Dr. Sharon Nichols for her assistance. A special thanks goes to Anna Gorman for her insight with research methodology, and to the Department of Statistics of Oklahoma State University, and Puerto Rico Agricultural Experiment Station for their assistance in the data analysis.

Sincere appreciation and personal thanks are extended to Puerto Rico Agricultural Extension Service and its staff for the opportunity they gave to the researcher to continue her graduate study and for their assistance in supporting the research.

A special note of thanks goes to Betsy Lugo, whose assistance and friendship throughout this study have been invaluable. Gratitude is expressed to Raul Acevedo, Juanita Sandoval and the Cataño EFNEP Paraprofessionals for their cooperation and support in the data collection, valuable contributors for this study. Gratitude is also expressed

to the respondents of this study.

I wish to thank my father and mother whose loving support encouraged me to continue with school as only parents can. A very special thanks to my friend Ana Alicea for her emotional support. Thanks to my dear brother and my sister-in-law. The author would like to dedicate this research to her nephews, Javier, Joel, and Jorgie and to her God-daughters, Maritza and Zulma.

## TABLE OF CONTENTS

Chapter	Page
I. THE RESEARCH PROBLEM . . . . .	1
Introduction . . . . .	1
Background and Value of the Study . . . . .	1
Purpose and Objectives . . . . .	7
Hypotheses . . . . .	8
Assumptions and Limitations . . . . .	8
Definitions . . . . .	9
II. REVIEW OF LITERATURE . . . . .	11
Systems Approach to Management . . . . .	12
Values and the Family Economic Decision-Making Process . . . . .	15
Cultural Values and the Family Managerial Systems . . . . .	19
Summary . . . . .	26
III. DESIGN OF STUDY . . . . .	28
Type of Research . . . . .	28
Population and Sample . . . . .	29
The Instrument . . . . .	31
Data Collection . . . . .	33
Data Analysis . . . . .	36
IV. FINDINGS	
Type of Community . . . . .	39
Description of the Sample . . . . .	40
Data Analysis . . . . .	44
Distribution of Responses to Selected	
Cultural Values . . . . .	44
Urban/Rural Comparison . . . . .	49
Male/Female Comparison . . . . .	51
Demographic Comparison . . . . .	55
Summary . . . . .	58
V. SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS . . . . .	63
Conclusions . . . . .	64
Fatalism . . . . .	65

Chapter	Page
Prestige . . . . .	65
Superiority . . . . .	65
Recommendations . . . . .	66
Additional Studies . . . . .	66
Program Implications . . . . .	67
SELECTED BIBLIOGRAPHY . . . . .	69
APPENDIXES . . . . .	75
APPENDIX A - CORRESPONDENCE . . . . .	76
APPENDIX B - NUMERICAL VALUE ATTRIBUTIVE TO TO RESPONSE CATEGORIES . . . . .	78
APPENDIX C - INSTRUCTIONS TO THE INTERVIEWERS . . . . .	80
APPENDIX D - DATA COMPILATION FORM FOR Q SORT RESULTS . . . . .	84
APPENDIX E - INSTRUMENT: CULTURAL VALUES STATEMENT Q SORT AND RANK ORDER (SPANISH VERSION). . . . .	86
APPENDIX F - INSTRUMENT: CULTURAL VALUES STATEMENT Q SORT AND RANK ORDER (ENGLISH VERSION). . . . .	100
APPENDIX G - FREQUENCY TABLE FOR FEMALE/MALE, RURAL/ URBAN RESPONSE FOR FATALISM, PRESTIGE, AND MALE/FEMALE SUPERIORITY CULTURE VALUES . . . . .	111

## LIST OF TABLES

Table	Page
I. Sample for the Study (Individual Family Members Interviewed) . . . . .	34
II. Type of Community . . . . .	40
III. Family by Head and Community . . . . .	41
IV. Family Head and Annual Income in Rural and Urban Areas . . . . .	42
V. Occupations of the Respondents . . . . .	43
VI. Age Distribution of the Sample . . . . .	45
VII. Educational Level of the Sample . . . . .	46
VIII. Size of Households in the Sample . . . . .	47
IX. Selected Cultural Values and Economic Decision-Making Process by Rural and Urban Areas . . . . .	49
X. Selected Cultural Values and Economic Decision-Making Process by Women Heads in Rural and Urban Area . . . . .	50
XI. Selected Cultural Values and Economic Decision-Making By Male Heads in Rural and Urban Areas . . . . .	51
XII. Selected Cultural Values and Economic Decision-Making Process by Females and Males in Rural Areas . . . . .	52
XIII. Selected Cultural Values and Economic Decision-Making Process by Female/Male in Urban Area . . . . .	53
XIV. Selected Cultural Values and Economic Decision-Making Process by Female/Male of Both Communities . . . . .	54
XV. Selected Cultural Values and Economic Decision-Making Process by Male/Female Head of Families . . . . .	55

Table	Page
XVI. Comparison Between Variables and Income . . . . .	56
XVII. Comparison Between Variables and Occupation . . . . .	57
XVIII. Comparison Between Variables and Age . . . . .	59
XIX. Comparison Between Variables and Education . . . . .	60
XX. Comparison Between Variables and Family Size . . . . .	61
XXI. Numerical Value Attributive to Response Categories . . . . .	79
XXII. Frequency Table for Urban and Rural Response for Fatalism . . . . .	112
XXIII. Frequency Table for Female/Male Response for Fatalism . . . . .	113
XXIV. Frequency Table for Urban/Rural Response for Prestige . . . . .	114
XXV. Frequency Table for Female/Male Responses for Prestige . . . . .	115
XXVI. Frequency Table for Urban/Rural Response for Male/Female Superiority . . . . .	116
XXVII. Frequency Table for Female/Male Superiority by Sexes . . . . .	117



## LIST OF FIGURES

Figure	Page
1. Family System and Other Subsystems . . . . .	13
2. Two-way Flow of Cultural Values . . . . .	24
3. The Continuum . . . . .	37
4. Additional Degrees in the Continuum . . . . .	37

## CHAPTER I

### THE RESEARCH PROBLEM

#### Introduction

The twentieth century is widely recognized as the century of change. Scientific developments and technology have caused changes in all areas of life. Industrialization has influenced the traditional family values.

In Puerto Rico, rapid changes in technology have affected the family as the basic unit of the society. These changes have had both positive and negative effects. One of the major effects of the revolution in values (Bowman, 1964, p. 1).

New ideas put more emphasis on science and materialism which is contrary to the traditional humanistic values of the Latin American society. Professor Gillin has written:

Ideologically, the Puerto Rican culture is humanistic rather than puritanical. Intellectually, it is characterized by logic and dialectics rather than empiricism and pragmatics; the word is valued more highly than things . . . (Cochran, 1959, p. 126).

#### Background and Value of the Study

Puerto Rican culture is a result of the influence of the aborigines of the islands, the Taino Indians, the African slave and the Spanish. In the last 81 years Puerto Rico has also been influenced by the

United States. These various cultures have influenced Puerto Rico in the formation of its national character. Many of the present day values have roots in these cultures.

Fatalism is one value that has been perpetuated. Fatalism presupposes that life is predetermined by a superior power over which man has no control. Liston (1974, p. 80), in her study of Patterns of Living Related to Income Poverty in Disadvantaged Families, concludes that "fatalism indicates acceptance that all events are inevitable or predetermined." Destiny, luck and good will make up the value structure of the Puerto Rican families. According to Liston (1974, p. 80), "Fatalistic people are characterized by a resignation to the idea that people cannot avoid what is going to happen to them. Success to these people is a result of a 'lucky break.'"

Puerto Ricans like lottery, gambling, and other types of "lucky-break games" characterized by fatalistic people. One evidence of the degree that the Puerto Ricans like these types of games is the national and municipal lottery sponsored by the government. Also horse racing competition shows the risky-future orientation that the Puerto Rican society has.

Anthropologists see fatalism as one of the factors facilitating the acceptance of cultural traits. Collins (1975, p. 472) states that "fatalism is a belief in the immunity of present behavior, even if that behavior is perceived as less than satisfactory." Fatalistic people's outlook of events and life is that whatever happens is the will of God. Foster (1962, p. 66) points out that fatalism is "the best adjustment the individual can make to an apparently hopeless situation."

Lewis (1968, p. 5) and Roach and Gursslin (1966, p. 384), in their work about deficit theories concerning poverty, hold that a special psychological characteristic is the motivator of life conditions of the poor. The deficit theory states that "the poor have certain social and psychological deficits developed as a result of the condition of poverty, taking on an autonomy, a way of life of their own" (Gecas, 1979, p. 390). Lewis (1968, p. 5) points out that fatalism is one of the basic psychological characteristics of the poor. Baier and Rescher (1969, p. 219) discuss other concepts of fatalism when they suggest that, "western society has a 'new' fatalism orientation," and point out that, "western society has a feeling that our future is determined for us by the autonomous cause of a super-human agency, whose god-likeness is acknowledged by the reverent use of the capital: Technology." This concept of fatalism permeates Puerto Rican society, but no empirical evidence to support this assumption has been found.

Sociologists related fatalism with powerlessness (Groat, 1967, p. 948; Martison et. al., 1976, p. 454; Crader et al., 1975, p. 268). Thus, while it is likely, as literature and research show, that fatalistic predispositions contribute to class differences, the reverse may also occur. Fatalistic people hold a powerless position and lack a positive perspective of the future. For this study the concept of fatalism has been derived from the deficit theory of poverty. The literature shows that fatalism is a traditional value held by the Puerto Rican society.

Male superiority is accepted as a traditional value of Puerto Ricans. This notion presupposes that the male plays the dominant role in the family structure. Wells suggests that, "In the traditional structure, especially in rural areas, there is a double and

complementary value system about the husband and wife roles of authority" (Wells, 1972, p. 25). Fernández (1965, p. 205) and Mejía (1975, p. 359) point out that "male superiority was born in the cult of virginity and male superiority." The male superiority value suggests that man is the authority figure of the family, and that male and female roles in the family are different.

In 1977 the Puerto Rico Planning Board (1977, p. 17) reported 34,553 marriages and 12,085 divorces in Puerto Rico. This data suggests that the structure of the family has been changed, making many women the head of the household. The family authority pattern changes in the contemporary Puerto Rican society. "The levels of education and income affect the right to command in the contemporaneous Puerto Rican families" (Tumin, 1971, p. 457). Lower class women are not granted authority in the family affairs; but at the same time, they are capable of making decisions in their own way.

Delgado (1977, p. 451) states that, "Puerto Rican families are patriarchal; the male head-of-household fulfills a very strong authoritarian role and the female a passive, submissive role." The studies of Crader, Belcher, and Vázquez (1973); Stephens (1963) and Busquet (1963) show the patriarchal orientation of Puerto Rican families and the family member roles.

López (1974, p. 238) states that industrialization has also generated an expanded middle class which is "strongly committed to the attainment of possessions, comfort, and convenience, economic and physical security, quality education, and other modern values." Other classes also are influenced with new concepts. The new family has a

consumption orientation. These characteristics are evidenced as members of the large new middle-class "seek marks of social prestige, such as expensive homes and automobiles" (Cochran, 1959, p. 126).

Confusion and uncertainty about what is important and conflicts about wants present a variety of problems to individuals and families. As conditions change, values tend to cause conflict rather than help resolve conflict (Bowman, 1964, p. 2).

Money is a means of prestige because people can obtain the goods and services that they need and want to satisfy their desires. Neisser (1960, p. 135) points out that "prestige in one's own eyes constituted another 'layer' of attitude about finances." She also states that for some, individual money can be used for consumer goods synonymous with self-respect.

Another aspect that affects the poor is that "Industrialization has failed to reduce the level of stratification inequality and class differentiation on the low level of mobility that previously existed" (López, 1974, p. 238). Oscar Lewis (1966, p. 41) suggests that the culture of poverty

represents an effort (of the low income groups) to cope with feelings of hopelessness and despair which develop from the realization of the improbability of achieving success in terms of values and goals in the large society.

The culture of poverty is both an adaptation and reaction of the poor to their marginal position in the class-stratified, highly-individualized, capitalistic society.

The 1970 U.S.A. Census (p. 1132) reveals that 64.32 percent of families in Puerto Rico are below the poverty level (\$3,800). Aspirations of low-income and middle-class families in an effort to cope with more affluent conditions cause other problems. Examples include:

1. In 1978 personal income was 8,490 million dollars and consumer debt was 2,253.1 million dollars. This figure represents a percentage change of 1.7 of personal income if we compare with 1977 and 13.3 percentage of change from 1977 to 1978 in consumer debt (Informe Económico al Gobernador [Governor's Annual Economics Report] 1978, p. 315).

This means that people's debt is 24 cents per one dollar of income. If one adds to this fact housing mortgage debt, one should have a realistic view of the family financial situation (Informe Económico al Gobernador [Governor's Annual Economics Report] 1977, p. 242).

2. "Personal savings have decreased during the last 20 years" (Tobin, 1975, p. 37). According to the Governor's Annual Economics Report (1978, p. 20) personal savings are still negative. Personal savings totaled 5,312.19 million which represents -796.4 million dollars in relation to the personal income (Informe Económico al Gobernador, 1978, p. 303, 323).

3. In 1978, 46 percent of the population qualified to receive food stamps, and 489,574 families participated in this program according to the Department of Social Service (1978).

4. According to the Census of Population (1970, p. 687) Puerto Rico had 564,751 families in urban and rural areas.

5. The Economic Opportunity office, in their research about poverty families (*Perfiles de la Pobreza en Puerto Rico*, 1976, p. 91), reports that 39.7 percent of the total families in Puerto Rico are living under the poverty threshold with income of less than \$2,000 annually and 2.6 percent with an income of less than \$1,000 annually.

These data support the need for research to determine the cultural values of Puerto Rican families which affect family economic decision-making. Padró de Vega (1978) and Simmons (1978) express concern about

the importance of understanding Puerto Rican value conflicts and how these conflicts cause confusion in family decisions (Servicio de Extensión Agrícola [Agricultural Extension Service] 1978, p. 8, 58). Bowman (1964), Meeks (1972), Schlater (1969), Stampfl (1978) recommend additional study of value orientation.

Problems confronting families living in a changing society show the importance of understanding the family's needs and values. Actual situations reveal the necessity of families understanding the transition from an agricultural society to an industrial society and to a post-industrial society. Stampfl (1978, p. 4) states in Focus on Consumer and Family Economics that:

Most important in this transitional era is the question of family and individual values . . . and . . . have a direct effect on individual values causing confusion and conflict . . . since values are a fundamental mainspring of human behavior.

Price (1968, p. 471) "recommended further study in the family economic value system." Consequently, the research question for this study is as follows: How do cultural values affect the economic decision-making process of Puerto Rican families?

### Purpose and Objectives

The overall purpose of this study is to gain insight into the influence of selected cultural values on the economic decision-making process and subsequent economic welfare and life styles of families living in selected rural and urban areas of Puerto Rico. The study is designed to focus on low-income people because of their disadvantaged economic condition in the society. The researcher is interested in this audience because of the nature of her work in the Agricultural Extension Service in Puerto Rico.



The following objectives guide the study: 1) to assess the influence of selected cultural values on the economic decision-making process in families living in different areas; 2) to recommend further research studies from the findings; 3) to recommend educational program orientation.

### Hypothesis

The following hypothesis is postulated for this study:

H<sub>1</sub>: There will be no significant difference in the influence of certain identified cultural values on family economic decision-making process between rural and urban families in Puerto Rico.

### Assumptions and Limitations

The following assumptions underlying the overall design of this investigation are: 1) the family is composed of a group of members who interact in terms of designated roles in order to achieve goals and maintain the family; 2) value considerations permeate all phases of family living and will be manifested in eventually all phenomena; 3) families' spending patterns reflect the families' values; 4) values operate as one of the governing factors in decision situations (Schlater, 1969, p. 4); 5) cultural values influence the individual values of the family; 6) family is the instrument to transmit cultural values from generation to generation.

The following limitations are acknowledged in this study: 1) time limits the scope of the study because of the difficulty for the researcher to reach a larger sample of population that may be more representative of the population of Puerto Rico. Because of this, the

research makes only generalizations of the findings for a specific area of Puerto Rico. 2) the implicit characteristic of values limits this study because people in many instances are often not able to verbalize the values that influence their decisions. 3) values are interrelated - not just one value influences decision-making - there are several values that affect one's individual decision.

### Definitions

For the purpose of this study the researcher used different authorities' definitions as reference:

Values: "Enduring belief that a specific mode of conduct of existence is personally or socially preferable to an opposite mode of conduct of existence" (Rokeach, 1973, p. 3); "that which expresses the good and bad of human behavior putting things on an approval-disapproval continuum" (Compton and Hall, 1973, p. 275).

Culture: "The learned, integrated, and transmitted ideas, activities, and artifacts that are adaptive and that depend upon human, social, and interaction for their existence" (Collins, 1975, p. 482).

Cultural values: Enduring belief, feeling, thinking, customs, ideas, and tradition that determine specific mode of conduct or way of life of the individual, families, and society that is handed down from generation to generation.

Definition of selected cultural values: a) fatalism: "acceptance that all events and life are inevitable or predetermined by superior power over which man has no control (Liston, 1974, p. 80); b) prestige: authority or importance based on past achievement or gained from appearance of power or ability and by material possessions; c) Male/Female

Superiority: position of superiority assumed by male and female conferred by the society.

Economic Decision: Dynamic process which encompasses those individual or family financial choices such as budgeting, saving, or handling of money directed toward the realization of values and goals.

Decision Making: A choice among alternatives that involves goal formulation, selection, and organization of resources and a course of action to attain these goals.

Low-income families: Low-income definition for this study is based on the U.S. Census of Population definition (1970, APP, 45). Families living in poverty are families with an income of \$3,410 or less for non-farm families and \$2,954 for families living on farms with both groups having a male/female as head of the family.

## CHAPTER II

### REVIEW OF LITERATURE

Values are basic motivators of individual and family decision-making. A review of literature published during the last nineteen years indicates the growing importance of values in contemporary society. Studies of values have been founded in fields such as sociology, education, social science, psychology, anthropology, and home economics. Especially in the sixties, values have been a central force of much research. McKee (1969, p. 14) states 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 field of study." Literature published in the seventies indicates a continually growing concern about the relationship of values to various types of human behavior.

The family has been the focus of a variety of studies. Nye (1967, p. 241) describes different approaches to the study of the family as: anthropological approach, psychoanalytic approach, economic and structure-functional approach. For the purpose of this study, a system approach was used to establish the relationship between cultural values and family economic decisions process. The system approach is useful in showing the interaction of the "aggregation of things and events joined in interaction and interdependence to form an integral whole"

(White, 1975, p. 3). Averswald (1968, p. 202) states that a system approach can be used to describe the family way of thinking and operational style. Gross, Crandall, and Knoll (1973, p. 12) state that:

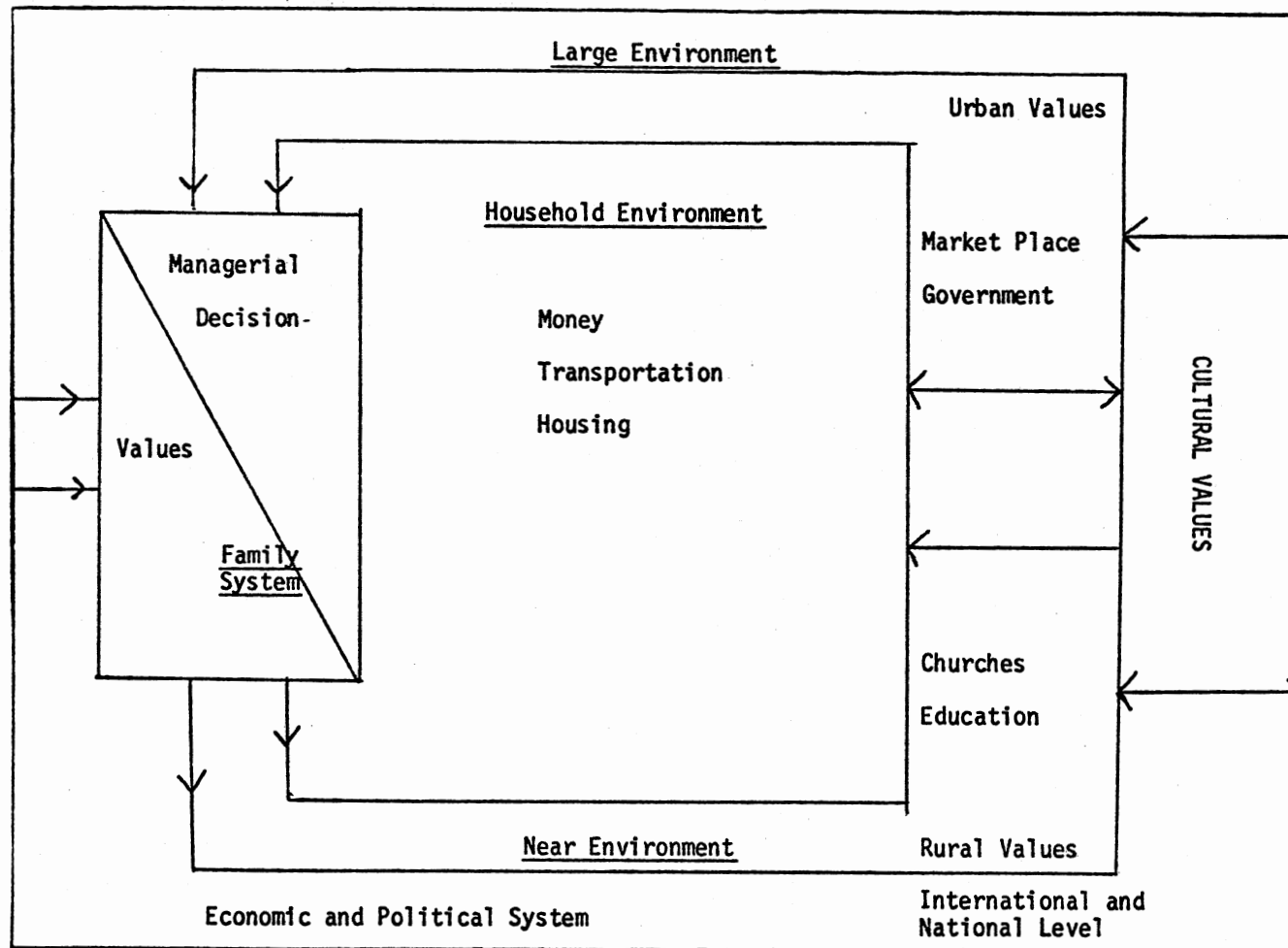
In a systems approach to home management, selection of the family as a managerial unit can further be justified on the basis of the relation of the family to the large systems of which it is a part.

The family acts as a managerial unit in the exchange of money income for labor in the economy. This chapter presents a discussion focused on excerpts from the literature related to home management, values, culture, and a systems approach to management in developing an explanation of how cultural values affect family economic decisions.

#### Systems Approach to Management

The systems approach to the family permits the establishment of a relationship between management and cultural values. The family managerial system is an essential part of the international community that represents the broad system in our world and has an indirect and direct relationship with all other systems (Figure 1). A definition by Kantor and Lehr (1975, p. 10) is used for this study. They state that "a system is a set of different things or parts, interrelated, working together." This concept of system meets the requirement related to management as they further state, "first these parts are directly or indirectly related to another in a network of reciprocal cause and effect; and second, each component part is related to one or more of the other parts of the set" (Kantor and Lehr, 1975, p. 10).

Cross, Crandall, and Knoll (1973, p. 9) point out the importance of studying managerial decisions in the system perspective. They state that in other perspectives, "management is viewed as an isolated



Source: Adapted from Cross, Crandall and Knoll, 1973

Figure 1. Family System and Other Subsystems.

activity. Paolucci (1977, p. 17) states that "the ecological systems framework focuses on those decision points where the family members and environment interact and interrelate."

Management of purposeful behavior has involved the creation and use of resources to achieve family goals. Hogan (1976, p. 22), Magrabi (1966, p. 795), Schlater (1976, p. 95) view management as a process which encompasses family members' actions toward realization of values and goals.

The Association of Administrators of Home Economics (1970, p. 47) defines management as "a process of ordering individual and family decisions to actualize human resources to satisfy values and goals of family members." Research leaders in management and values agree that values and decision concepts are related within theories.

Values influence decision, and decisions determine the action of family members. Values and their function represent a motivation to achieve family goals and family decisions. Deacon and Firebaugh (1975, p. 140) point out that, "values provide the underlying meaning that gives continuity to all decision and action." Schlater (1967, p. 95), Myers and Bouiland (undated, p. 1), Crew (1971, p. 128), Cross, Crandall, and Knoll (1973, p. 114), and Deacon and Firebaugh (1975, p. 140) view values in all areas of the family and individual action as guides to managerial activity.

Values are the pivotal points in the family decision-making process, as illustrated in the preceding discussion. Values are an essential part of the family managerial process, which is divided into subsystems. Cross, Crandall and Knoll (1973, p. 9) divide the home management system into two subsystems: the managerial system, and the psycho-social system.

They state that, "the managerial system is the instrumental act to achieve goals and transactions between groups and environment." In this subsystem occurs the decision-making process of the family. Values are located in the psycho-social system; thus, the decision-making process is the bridge between these two systems.

The family managerial system is part of the conglomerate that is interrelated and interdependent with the other system; therefore, family and family members interact with other systems in a dynamic exchange. The "chain effect," as it is called by Cleland and King (1973, p. 142), establishes an "action on or by one part of a system." The family managerial system is dynamic because of its relationship with other systems. In this process of relationship, the family is exposed to external influences. Cleland and King (1972, p. 149) point out that a dynamic system moves "from state to state as time progresses." In this dynamic, interrelated process, family managerial systems serve as a vehicle for the cultural system in order to socialize family members. Family members continually interact with their physical environment and with other systems, including the economic, political, and socio-cultural system. Management is a response of external and internal influences to which the family is exposed.

#### Values and the Family Economic

##### Decision-Making Process

Values are the basic motivators of individual and family decisions. Values are viewed by different fields of knowledge in various ways. Pavlo (1974, p. 148) defines value as, "specific instrument of relations between the individual and his natural and social environments." Inlow



(1972), Rescher (1972), Rokeach (1973), Schlater (1969) agree that values influence determinants and affect the individual choices among possible courses of action. Rescher (1972, p. 3) states that, "values represent the ultimate reasons people have for acting as they do" and Inlow (1972, p. 2) states that, "values decide people's behavior." Values arise in response to the necessity in all human behavior for the exercise of choice among alternatives (Jacob, 1972, p. 15).

The definition of cultural values used for this study is from Compton and Hall and Rokeach. They define cultural values as:

. . .Enduring belief that specific mode of conduct of existence is personally or socially preferable to an opposite mode of conduct of existence (Rokeach, 1973, p. 3). Cultural values express the good and bad of human behavior putting things on an approval-disapproval continuum (Compton and Hall, 1973, p. 275).

Family values are structured in a value system, which Rokeach (1973, p. 14), defines as "a learned organization of principles and rules to help one choose between alternatives, resolve conflicts, and make decisions." Values may vary on a continuum from explicit (verbalized) to implicit (inferred only from behavior) values. According to Kohlman (1962, p. 819-822):

Explicit values have been identified as those which are readily expressed or asserted. They can usually be verbalized by the individual because he is conscious of them. Implicit values must be inferred from the individual behavior.

The implicit characteristic of values illustrates their subjective nature; consequently, one must carefully investigate each group's value structure. The implicit characteristic of values represents a limitation for this study. Because of the complexity of the value system, it is difficult to know which values are causing individual decisions or actions. Because we can not determine the internal motivation of individuals, we can only make an inference of their expressed behavior.

However, values "lie below the level of awareness, and this subconscious value also directs managerial activities" (Schlater, 1967, p. 96). "If values are not explicit, value assumptions represent the values" (McKee, 1969, p. 14). Values are present in the complete process of decision-making. According to Paolucci (1977, p. 63) "values come into play in all stages of the act of choice." Values are shared through the managerial activities of the home. "Values establish a framework from which all decisions are made" (Myers and Bouiland, undated, p. 2).

The decision-making definition for this study involves a choice between the alternatives of goal formulation, selection, and organization. Nye (1967, p. 245) states that, "values are a key concept for understanding human behavior whether it be on individuals, families, or society." Schlater (1969, p. 3) states that, "values operate as one of the governing factors in decision situations." Rokeach (1968, p. 555) found a significant relationship between values and behavior and between values and attitudes.

Values are different from standard norms and other related concepts. Schlater (1969, p. 3) makes the distinction between values and other concepts. She states:

Values deal with what is thought as desirable. This view separates values from a host of other concepts used interchangeably as need, wants, desires, goals, interest, and attitude.

Wants, needs, and desires refer to specific behavior states and psychological stresses and consequently, are below the level of abstractions which characterize values. Goals, interest, and attitude are on a similar level of abstractions, but they lack the requiredness or personal imperitiveness property of values.

Schlater, in her study, states that, "management is operative in all aspects of the family environment and in its relationship with the

wider community of which home is a part" (p. 3). Cassell (1973, p. 75) points out that, "the decision-making represents the most critical and fundamental process . . . [of a family behavior]."

Paolucci (1966, p. 339) links values with economic decisions. She states that:

Economic decisions are evoked when goals of home members compete for scarce resources. Management processes lead to extrinsic values by meeting as nearly as possible the goals that are value based. A decision may be complex because more general or underlying values [intrinsic] influenced the choice.

Thus, values have a focal point in family economics in contemporary society where the family is exposed to multiple forces and stimulus. Paolucci (1977, p. 6) stated that, "external forces create a new condition of living and any kind of change is likely to force a family to make a decision under conditions of risk or uncertainty."

The economic process involves four principal decisions: money management, saving decisions, spending decisions, and asset management. Neisser (1960, p. 13) has found that, "money plays an important role in emotional and social adjustment and in the development of values of the individual and families, no matter where they stand financially." She finds that prestige is an important factor in the management of money. Money, in her study, is synonymous with self-respect and power.

Family money-management decisions can be made by one person or by more than one person, depending on the kind of decision involved. Bernet (1973, p. 28) points out that the "role allocation in family financial decision making is determined in part by the culture." Husband and wife attitudes affect the financial decision directly and, through their interaction in the formation of family goals, they influence the family members' decision.

Schlater (1969) has found that values held by an individual family member influence the family value system, but the individual's values do not necessarily reflect the family's values. She commented that few individuals hold values of a pure type. Most held values are of mixed types.

Education, occupation, family size, and stage of the family cycle are important influences on the family financial decision-making process. According to Schlater (1969, p. 31) "the higher the level of education and income, the more autonomous values an individual holds." She has found that the quantity of values that the family member expresses depends on the type of values they hold. Family members holding primary traditional values are less likely to express values. Schlater (1969, p. 31) finds that, "wives expressed the larger number of values, daughters next, then husbands, and sons, the fewest. Younger sons have more traditional values than did older sons." In the family with an authoritarian structure, husbands make the most important decisions. Family decisions may be made by one person, but the major decisions involve more than one member. Schlater (1969, p. 31) states that, "major decisions may be made jointly by the husband and wife, but operational decisions involved in the running of the household are made by the wife."

#### Cultural Values and the Family Managerial Systems

Cultural values, as defined by Deacon and Firebaugh (1975, p. 37), include, "The composite of the expected behavior pattern, beliefs, and values." Cultural values are learned through the family system. According to Cassell (1973, p. 559) "cultural [values] influence one's

decision process." As stated by Collins (1975, p. 204), "cultural values [are] learned, transmitted, social and adaptive." The definition for this study for cultural values is a compilation of authorities. Cultural values are an enduring belief, feeling, custom, idea, and tradition that determine specific modes of conduct or ways of life of individual families and society that are handed down from generation to generation (Jacob and Flink, 1962; Rokeach, 1973; Bengtson and Lovejoy, 1973).

Anthropologists distinguish between explicit and implicit culture. Explicit culture can be observed in people's behavior. People are aware of it and also can talk about explicit culture and give reasons for their behavior. Collins discusses the two conceptions of culture. He points out that implicit culture is the "behavior that people are largely unaware of, or, if known, have difficulty finding an explanation for, unconscious behavior (1975, p. 29). Anthropologists also make distinctions between cultures; Schwartz and Ewald (1968, p. 497) discuss covert and overt culture. They define covert culture as "non-observable dimension of culture as values, beliefs and attitudes and overt culture as expressed and observable, manifest culture or what people do."

Cultural theories have two basic postulates: normative and existential. The normative postulate is that people accept things or acts when they are "good" and reject things when they are "bad." Existential postulates deal with the nature of the external world and the man himself. Hoebel (1966, p. 23) discusses these two postulates and establishes a relationship to the values theory. Cultural values are a desire factor in the internal behavior of the individual; they are also present in the external world of people.

The value postulate suggests the questions: "What is bad or good? Who determines the goodness or badness of things or acts?" In this study an extreme position was used for each value in a continuum. In the traditional value structure, an individual's decision is considered to be important in the family decision process. This assumption avoided the need for value judgments by the researcher.

One of the assumptions in this research is that the family is the basic educational unit which transmits values, beliefs, ideas, and customs. The family is the common denominator of the social, political, and economic systems. The family represents the relationship between these systems. In this sense Troestrup and Hall (1978, p. 67) state that, "the family is the basic social, economic, political, philosophic, and religious unit in any system."

Goodman (1967, p. 45) points out that "cultural systems are very significant for the members of a [family] because they make their choices in terms of their values system." Price (1968, p. 471) points out that "cultural values have a profound effect on an individual's value system or perhaps more accurately, on the individual's ideal value system." In her study, she found that the respondents agree that cultural values have important impact in the development of the individual value system.

Using Baron as reference (1971, p. 446) "cultural values hypotheses [state] when subjects individually make decisions to the dominant value, they make a decision that they believe will deviate in a culturally-valued direction from a given reference group." Social anthropologists agree that the family is the basic unit of the society. Nye and Berardo (1966, p. 18) point out that "the family is taken to be the most

significant social unit to which individuals belong and the majority of any one individual's roles and relationships are viewed as being heavily dependent upon such membership."

The family in a systems approach is an interrelated, open, informative transmitter and socialization-processing system. Family systems act as interrelated systems when the system exchanges with other systems. This interrelation occurs continuously. Kantor and Lehr (1976, p. 10) point out that, "system is an almost continuous interchange not only within the system, but across the boundary between inner environment and the outer environment." This means that family managerial systems are continuously exposed to a communication flow of ideas.

According to Nye and Berardo (1966, p. 36) the family plays an important role in "perpetuating itself and in maintaining the total social system or structure, that is, the society." The interaction not only occurs between the family and their external environment or other systems, but also between family members.

Families are open systems, according to Kantor and Lehr (1975, p. 11), because "what is inside the system and what is outside can be redefined depending upon what of the system one is focusing on at any one time." This means that the family is sensitive to external influences and can change its behavior. This aspect of the family is very important for this study. The changes in conditions of family behavior affect the cultural pattern and traditional cultural patterns affect family decisions. This creates a situation in which the values held by family members interact to make family decisions.

The family system acts as an information transmitting system. In this way, the family receives and transmits cultural patterns. This

suggests that the family has a two-way role as educator by influencing the society with the family pattern and by transmitting the cultural pattern to its members. Goodman (1967, p. 39) states that, "the culture pattern, like the physical pattern, acts as a guide; it channels and establishes form, boundaries, and imparts relationship." Hogan (1976, p. 123) points out that "society is dependent upon the family to transmit cultural values and goals and to teach patterns of social behavior." The family, in its role of socialization processing, integrates family members to the society and culture. According to Gleen and Gordon (1970, p. 406), "every individual is a product of his culture and the everyday actions and decisions of all people are affected by their cultural backgrounds." This illustrates one of the basic purposes of culture - to establish the guide on which people pattern their behavior.

According to Gleen et al. (1970, p. 407), culture should be "considered to be the total way of life, value orientation, and social adaptability of an individual behavior by the family." Culture determines the role of the family as transmitter of cultural patterns. People's behavior is a guide within the society and the culture in which the individuals live. Individuals learn cultural values in the families.

Culture affects all levels of society as shown by Gleen and Gordon (1970, p. 407) as they state that, "culture affects the social groups, reference groups, the family and the individual." This effect occurs in two ways. Culture affects family behavior and the family affects cultural behavior. Culture has direct effect on shaping values, attitudes, feelings, ideas, customs, beliefs, and opinions of family members. Berardo (1966, p. 40) points out that "culture occurring in certain



patterns determines its fabrics and is one of the influences on the life of family members." Figure 2 shows the two-way flow between family and culture. Inlow (1972, p.2) agrees that

Values are circular, in respect to individuals and cultures. Existing in individuals, they flow into and help shape the culture. Existing in culture, they condition, without categorically dictating, the values developed by individuals in those cultures.

This means that cultural values are the determinant forces that shape the family members and families' values. McKee (1969, p. 17) points out that, "values [in] home management are supported to a high degree by the values of the culture."

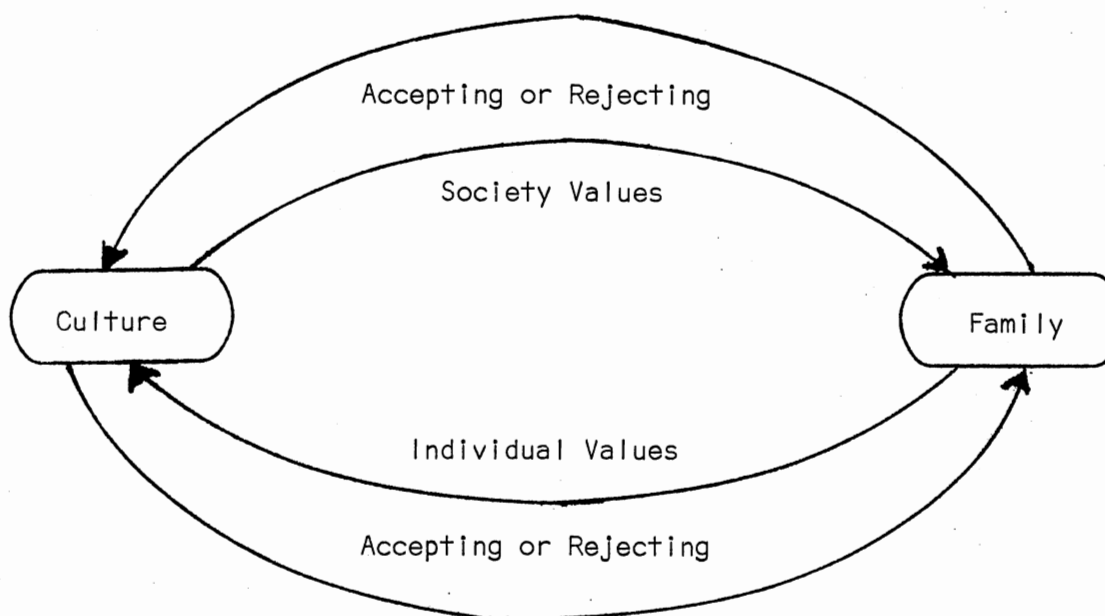


Figure 2. Two-way Flow of Cultural Values.

The family system is surrounded by other environmental influences. For the purpose of this study, the Cross, Crandall system design was used. The first environment that surrounds the family system is the household. This environment has an influence on family managerial decisions. The household environment affects families' life style (Maslow, 1970, p. 107). Research conducted by the Illinois Experiment Station (1969, p. 11) states that the "major criteria for determining a family's perception is that environment."

According to Cross, Crandall, and Knoll (1973, p. 16) "the most intimate environment of the family is the household." In the household environment, the family has more control and clearly reflects the values held. Data collected in a survey of 356 people in a midwestern city and surrounding area by Grasmick et al. (1978, p. 383) suggests,

that many people currently employed in agricultural activities hold relatively traditional or agrarian values and beliefs which have been transmitted to them through their parents and grandparents who were employed in agriculture.

Fernández Von Eckardt and Maldonado (1969, p. 1) found that the children in Puerto Rican families learn and have the same values as their families.

The second environment is the near environment which includes educational, religious, and business groups to which the family interacts. This environment is greatly affected by geographical location (urban, suburban, or rural). Marketers agree that cultural values affect consumer choice. Henry (1976, p. 126) argues that culture is one underlying determinant of consumer behavior. Educators also make the relationship between cultural values in school. They point out that school is one medium of socialization to the individual and a transmitter of cultural value (Skilbeck, 1972, p. 132).

The larger environment includes the near and the household environment, in which all the family interact. The home is a significant near environment and has direct influence upon the family. Cultural values, custom preferences, and concepts are located in the household and larger environments. The larger environment affects families by determining family values.

The relation between family values and cultural values is developed through interaction of the larger environments and the other subsystems. Cultural values are located in larger environments, therefore constituting a mood concept in the national behavior. Family values emerge from cultural values. Figure 1 (p. 13) illustrates the relationship between environment, subsystems, and family economic decisions which are influenced by cultural values.

According to Gleen and Gordon (1970, p. 406) "every individual is a product of his culture and every action and decision of all people are affected by their cultural backgrounds." They define culture as, "the total way of life, value orientation, and social adaptability of an individual that is handed down from generation to generation" (Gleen et al., 1970, p. 406). Culture values affect all levels of our society.

#### Summary

The family is the basic unit of the society in which an individual learns his behavioral pattern. It is in this social unit that cultural values are transmitted. The family has a direct interaction with other systems of society. In this interaction the family influences the cultural values. Cultural values not only affect the family members as individuals, but also affect the family as a unit. The family as a

household makes decisions that are shaped by all the family members. Managerial decisions are made in the family as a system, but are greatly affected by the household subsystem input and by another's subsystem, like the near and large environment. In the process of decision making, values play a dominant role. Values shape decisions and decisions shape values. Cultural values are present in family structural values. Culture and values have a strong influence upon individual behavior. If cultural values are an essential part of individual value structure, individual decisions are also affected by cultural values. In conclusion, the economic decision-making process of the family is influenced by its cultural values.

## CHAPTER III

### DESIGN OF STUDY

This study was conducted to determine the impact of selected cultural values on the process of family economic decision making in Puerto Rico. Values theory was used as a conceptual foundation. The focus was on the family and interactions with the environment. Individual family members' decisions must be considered significant in the whole of family decision-making process. 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 development, refinement, and administration of the instrument, and (4) the data analysis procedures.

#### Type of Research

This study was descriptive in nature, designed to measure the degree that selected cultural values affect the family decision-making process. Descriptive research was useful because it effectively determined the influence that cultural values have on the family economic decision-making process. According to Best (1977, p. 177) descriptive research is a good method to analyze and examine systematically human behavior "under the conditions that naturally occur in the home." Descriptive research focuses on people, their opinions, beliefs, attitudes, motivations, and behavior. It is interested primarily in what

people do. Gorman (1979) states that descriptive research determines the incidence, distribution and interaction among sociological, psychological variables that constitute fact and attributes of the individual that spring from (belongs to) a social group. The psychological variable includes needs, wants, beliefs, and values. One preoccupation of the researcher was how to deal with values without making value judgments. Best (1977, p. 116) points out that descriptive research "describes a situation that prevails without value judgment." For this research, the criterion variable of the hypothesis is on the family economic decision-making process and the variate is the selected cultural values.

#### Population and Sample

In conducting the study, the researcher travelled to Puerto Rico to collect the data in a representative rural area in Orocovis and in a sector of an urban area of Cataño City, Puerto Rico, during August of 1979.

According to the Planning Board of 1977, the population of Puerto Rico was approximately 3,356,800. Urban and rural areas represent, respectively, 61 and 39 percent of Puerto Rico's population. Income level was determined by consulting the U.S. Census of Population; the average was \$3,000 annual income for rural families and \$3,500 annual income for urban families for male or female as head of the low-income families.

Systematic sampling was used. Compton and Hall (1972, p. 196) relate the benefits of this type of sampling. They state: "systematic sampling can provide an equal opportunity for all units to be drawn."

Communication with the Administration of the Agricultural Extension Service of Puerto Rico made possible the selection of the sample of the study (see Appendix A).

To insure a representative sample of the lower class sector of Puerto Rico, the researcher consulted with the following: Rural Development, State Committee, the research of the Economic Opportunity Office, and the Standard of Living Report concerning poverty. Accordingly, the researcher selected the slum sector of Juana Matos in Cataño County for the urban sample, and the La-Sierra-Francia sector of Bauta Abajo in Orocovis County for the rural sample. Selection was based upon two basic characteristics: income level as defined in the preceding discussion; family with husband and wife and family with woman as head. The specific quota samples for this study included 73 families, 50 with husband and wife and 23 with females as head of the family.

Cataño County was selected because of its economic and social conditions. The population per square mile is about 5,291.8, the second most highly populated county in Puerto Rico. Approximately 70 percent of the families are living under the poverty threshold according to the Puerto Rico Planning Board (1970, p. 5).

Juana Matos, the selected sector of Cataño, has approximately 1,200 families. For this study, 50 families were selected at random (20 with male as head and 18 with female as head ) from a list of 114 families provided by the Agricultural Extension Service. These families represent 4 percent of the total population of this sector. According to the Social Service report, Juana Matos is the most deprived area of Cataño.

The Rural Development State Committee conducted a search during the fiscal year of 1979-80 to determine the isolated area of Puerto Rico

with the most social problems. The community of Sierra-Guaraguaito, a suburb of Bauta Abajo in Orocovis was identified as the community having the greatest social problems (Agricultural Extension Service, 1978, p. 1). In Orocovis 87.8 percent of the families are living below the poverty threshold (Puerto Rico Planning Board, 1970, p. 5).

In the selected sector, a sub-sector sample was chosen; La-Francia-Sierra was the specific area for the investigation. This sector has 71 families, with 12 women as family heads. The Department of Rural Sociology at Puerto Rico Experiment Station provided the researcher with a list of the families. A total of 25 families were selected at random (21 with male as head and 4 with females as head). These represent 35 percent of the total population, but is not representative of population of Puerto Rico (refer to p. 6). Approximately 90 percent of the total families received food coupons (A.E.S., 1979, p. 10).

### The Instrument

The instrument used in this study was developed based on a review of relevant literature. Special attention was given to the values considered, the instruments used and the recommendations made by the researchers. The review of literature revealed that the Q sort technique used by Stephenson (1953), Price (1968), Erb (1960), and McStern (1961) was found to be preferable in measuring the impact of cultural values in the selected families' economic decision making.

Several approaches had been used in an attempt to identify family values. Rank order, forced choice, questionnaire (Blackwell, 1967), incomplete story (Schlater, 1969), two inventories (Kohlman, 1970) are techniques that were employed to identify values.



Cronbach (1959, p. 378) points out that "the Q sort is a variant of the forced-choice procedure." The Q sort technique was developed to investigate subjective behavior or attitude and values, and is beneficial because it can be used with small numbers of people (Stephenson, 1953; Price, 1968).

An important consideration in selecting Q sort technique was the desire of the researcher to use an instrument that stimulated the respondents. The statements of the instrument were culturally oriented for specific values with emphasis on money management and family economic matters. Thirty-five statements were selected for the following values: fatalism, prestige, male and female superiority (Appendix F, p. 100). In order to construct the statements, the researcher consulted different books in relation to idiomatic expression and literature review.

In the effort to select accurate statements for each value, a panel of judges assisted in the selection of the statements. A total of 120 statements were selected. To measure the family economic decision-making variable, a rank order item was constructed and constituted the second part of the instrument (Appendix F, p. 100).

The instrument was pre-tested for content validity with members of the staff of Home Economics Education, the Statistics Department, and a graduate committee at Oklahoma State University. They assisted in determining the content and wording of the statements used in the Q sort. The group was asked to check each item and identify statements that needed clarification. Changes were made in the Q sort based on their recommendations.

The statements of the Q sort were translated into Spanish. The Spanish version was taken to Puerto Rico and was checked by Extension Home Economist Specialists in Puerto Rico. This version of the instrument was pre-tested with Nutrition Aids and a housewife group of the Agricultural Extension Service in Cataño, Puerto Rico. They also measured the time spent for respondents to fill out the instrument. In order to do this, they participated in the Q sort and reported their reactions. The pre-test of the instrument in Spanish and English provided a degree of credence to the reliability of the Q sort. As a result of the evaluation, some clarifications were made in the instrument.

Compton and Hall (1973, p. 279) pointed out that the "validity of the set of statements is a prime factor in determining the usefulness of the responses." The instrument was administered by the researcher and five nutrition aid paraprofessionals of the Cataño County Extension Office. The instrument was administered in Orocovis by the project Home Economist, the family finance specialist of agriculture extension, the extension artist, and the researcher. Interviewers were instructed on how to administer the instrument in a training meeting held in August, 1979. They were provided with an instruction guide about the instrument (Appendix C, p. 81), that explained the objectives of the study and the process of administering, and with a complete kit of the materials to be used for each interview.

#### Data Collection

The data was collected during August, 1979, using personal interviews. Families were not informed prior to the interview that they had

been selected for the study. Husband and wife were the family members selected to be interviewed in this study (Appendix A).

TABLE I  
SAMPLE FOR THE STUDY (INDIVIDUAL FAMILY  
MEMBERS INTERVIEWED)

Composition	Orocovis (Rural)	Cataño (Urban)	Total
Male	21	31	52
Female	25	48	73
Total	46	79	125

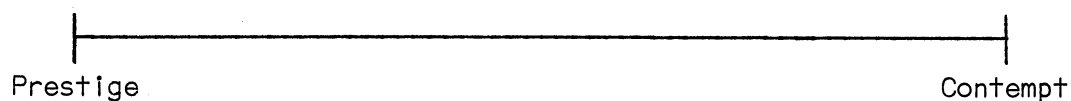
The interviewer provided the respondents with a stack of cards. The card stack included 105 statements. Each of the statements was written on a separate card and numbered at random. The interviewer explained the Q sort procedure to the persons to be interviewed. Each husband and wife was interviewed separately and simultaneously. If one of the couple did not know how to read, the interviewer read the statements for this person. This procedure of separate interviews was followed in order to obtain spontaneous replies from each respondent without possibility of restraint due to the other's presence.

Respondents were instructed to sort the statements along a scale from strongly agree to strongly disagree into five piles in the

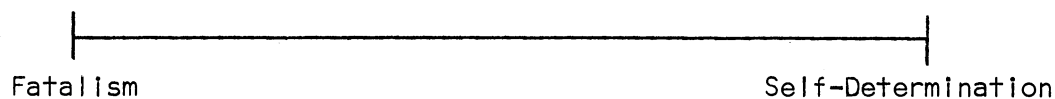
continuum according to their value judgment. They were provided with a description of possible responses.

A colored set of cards was given in an envelope to each respondent. The cards were color-coded to identify each value as follows: green - fatalism, yellow - male/female superiority, and blue - prestige. The economic decision statements were colored white. Statements relating to each value were constructed in a continuum as follows:

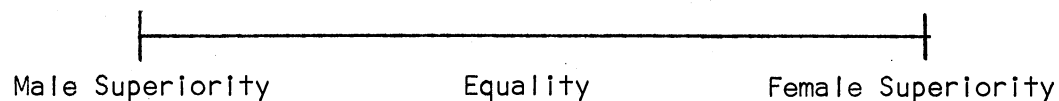
A. Prestige Statements: These statements describe a person as primarily concerned with using money to purchase prestige items, thereby giving authority and importance to the holder.



B. Fatalism Statements: These statements describe a person who believes in life as predetermined by God or destiny.



C. Male/Female Superiority: These statements describe a person that considers male/female as an authority power of the family.



Data compilation forms were constructed to compile the Q sort responses and the decision-making rank order statements (Appendix D).

These forms also contained demographic information relative to respondent's age, family annual income, occupation, educational level, number of family members, family heads, sex, and monthly salary of the family head.

Interviewers were provided with a set of five envelopes labeled with the five possible scale responses. Collected cards were placed in each respective envelope and the results were recorded after the interviewer left the family residence.

#### Data Analysis

Cultural values are essentially subjective. This means that the instrument does not contain continuous variables. Thurtone (1959, p. 182) explains the subjective quality of values. He points out that one of "the main requirements of truly subjective metric is that it shall be entirely independent of all physical measurement."

In order to construct a metric measure, the researcher arranged each value in a continuum from "strongly disagree" to "strongly agree" that represents the two basic opposite points in the continuum (Figure 3).

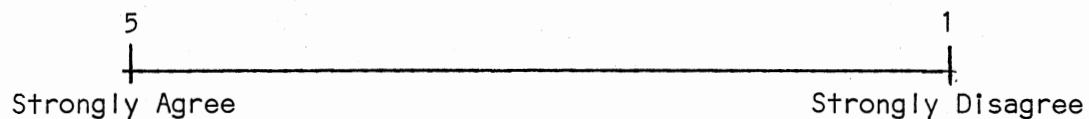


Figure 3. The Continuum.

Three additional degrees were then added between the basic opposite points (Figure 4).

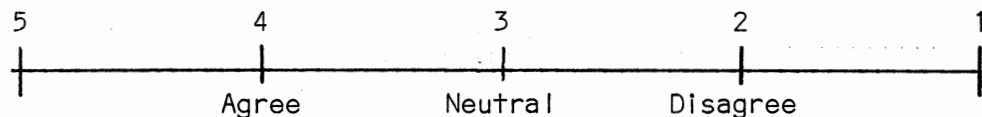


Figure 4. Additional Degrees in the Continuum.

Variations between the interval of the five parameters were selected arbitrarily. Similar numerical values were assigned to each parameter in the continuum.

The Equal-Appearing Interval was the scale used to measure the selected values. According to Compton and Hall (1972, p. 273), "the

Equal-Appearing Interval scale includes an equal number of items from the various points along the continuum." The respondent was asked to sort the statements into five piles. The interval of range between each parameter was equally distributed and assigned a numerical value as follows: Strongly Agree = 5; Agree = 4; Neutral = 3; Disagree = 2; Strongly Disagree = 1. This allowed the researcher to make a comparative judgment of the selected values. Comparison should be based on mean score and in the numerical value attributive to the response categories (Appendix B) constructed. In the neutral categories the respondents that are not secure of their valority position on any of the statements can select the neutral positions.

The t-test was selected as the most appropriate method to analyze the data. This test was used to compare the means of rural and urban areas for each value.

According to Best (1977, p. 370) the t-test is used to test the significance between means of two sample groups. The t-test is also used to accept or not accept the null hypothesis.

The t-test was used at a significant level of .05. To test the null hypothesis the following analysis was performed using the t-test: (a) differences between means of all respondents in urban and rural areas; (b) differences between means of women and men as head of the families in urban and rural areas; (c) differences between means of women as head of the families in both areas; (d) differences between means of male and male as head of the families in both areas; (e) differences between means of males and females in general; (f) differences between means of males and females of rural area; and (g) differences between means of female and male of urban area.

## CHAPTER IV

### FINDINGS

The purpose of this study was to examine the impact of selected cultural values - prestige, fatalism, male/female superiority - on the family economic decision-making process. The initial steps of the analysis of the data were to ascertain a general description of the sample. The discussion of the study findings is divided into the following sections: (a) type of community, (b) description of the sample, (c) data analysis.

#### Type of Community

The study was conducted in a rural and an urban area of Puerto Rico. The selected counties were Orocovi and Cataño. One hundred and twenty-five individuals were interviewed in August, 1979. As shown in Table II , 63 percent (79 individuals) lived in the rural area and 37 percent (46 individuals) lived in the urban area.

#### Description of the Sample

In order to make possible the research, 73 families were selected from rural and urban sectors. In the urban area, 48 families (66 percent) were interviewed, and for the rural area, 25 families (34



percent) were selected (see Table IV). According to Puerto Rico Extension Service (Focus, 1977, p. 3), Puerto Rico had 31 and 69 percent of families living in rural and urban areas, respectively. Thus, the sample approximates the rural/urban distribution of families in Puerto Rico.

TABLE II  
TYPE OF COMMUNITY

Type	n	Percent
Urban (Cataño)	79	63
Rural (Orocovis)	46	43
Total	125	100

The data compilation form was designed to collect the following demographic information: sex, age, occupation, educational level, member of the family, and family head's sex. The sample shows the characteristics as follows:

Family head: Sixty-eight percent of the families had males as head; and 33 percent of the families were headed by women (see Table III). Two women were head-of-families because of handicapped condition of the male. Table III shows the family head by community.

TABLE III  
FAMILY BY HEAD AND COMMUNITY

Family Head	Cataño		Orocovis		Both Communities	
	N	Percent	N	Percent	N	Percent
Male Head	29	65	21	84	50	68
Female Head	19	35	4	16	23	32
Total	48	100	25	100	73	100

Income: As shown in Table IV families with female heads had less income in both communities, the same pattern that was revealed by the national demographic data. Families in Cataño county had less income annually than families in the rural area. Some data is missing in Table IV because not all respondents reported annual income. Annual income may have been altered by the respondent when asked for "welfare reason." Food coupons were included as family annual income.

Occupation: In urban areas, females perform housework. One of the males in the rural area did housework because of the handicapped condition of his wife (see Table V). The data suggests that the traditional roles of female and male in the Puerto Rican society continue to be dominant in the family value structure. Some data is missing in Table V because respondents failed to provide the information.

In the rural area, four women made economic contribution to the family budget. The four women who were heads of families in Orocovis had been doing the housework "job". Male occupations are concentrated

TABLE IV  
FAMILY HEAD AND ANNUAL INCOME IN RURAL AND URBAN AREAS

Family Income	Cataño (Urban)				Orocovis (Rural)			
	Male Head		Female Head		Male Head		Female Head	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
More than \$4,000	1	3	--	--	5	24	--	--
\$3,000 - \$3,999	10	32	1	6	4	19	--	--
\$2,000 - \$2,999	4	13	3	19	3	14	1	25
\$1,000 - \$1,999	9	29	8	50	6	29	2	50
Less than \$999	7	23	4	25	3	14	1	25
Total	31	100	16	100	21	100	4	100

TABLE V  
OCCUPATIONS OF THE RESPONDENTS

Career or Occupation	Cataño (Urban)				Orocovis (Rural)			
	Male		Female		Male		Female	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Semi- Professional	--	--	--	--	1	15	1	4
Skilled laborer	6	19	--	--	2	9	1	4
Semi-skilled laborer	4	13	--	--	7	33	1	4
Unskilled laborer	9	29	--	--	--	--	--	--
Unemployed	9	29	--	--	8	43	1	4
Housework	--	--	48	100	1	15	20	80
Retired, Handicapped	3	10	--	--	1	15	1	4
Total	31	100	48	100	20	100	25	100

in semi-skilled jobs. Thirty-three are unemployed, but the relation between urban (3 percent) and rural (4 percent) does not appear with significant differences in unemployment.

Age: Age categories were arranged at ten intervals between "29 or less" and "70 years of age or older," as shown in Table VI. The highest percent of responses for male and female in both counties was in the 40 to 49 years of age category.

Educational level: Educational levels for the respondents ranged from first grade to University level (see Table VII). Almost 47 percent of those in the sample indicated at least six years of education. No significant difference appears between male (54 percent) and female (53 percent) in this category.

Household size: Urban families had more children per household than rural families. This is shown in Table VIII.

### Data Analysis

To analyze the data, a t-test was used. The discussion of the findings in this subsection was conducted as follows: each cultural value (fatalism, prestige, and male/female superiority) and the economic decision-making process variable were compared with the seven areas of analysis.

#### Distribution of Responses to Selected Cultural Values

Prior to the presentation of the analysis of relationships between selected cultural values (fatalism, prestige, male/female superiority, and economic decision making) and rural/urban, and demographic characteristics, the distribution of responses to the cultural values are

TABLE VI  
AGE DISTRIBUTION OF THE SAMPLE

Age Distribution	Cataño (Urban)				Orocovis (Rural)			
	Male		Female		Male		Female	
(years)	Total	Percent	Total	Percent	Total	Percent	Total	Percent
29 or less	7	23	14	30	3	14	4	16
30 to 39	8	27	13	28	4	20	7	28
40 to 49	10	33	15	32	7	33	8	32
50 to 59	3	10	4	8	3	14	2	8
60 to 69	2	7	1	2	3	14	4	16
70 or older	--	--	--	--	1	5	--	--
Total	30	100	47	100	21	100	25	100

TABLE VII  
EDUCATIONAL LEVEL OF THE SAMPLE

Educational Level in Years	Cataño (Urban)				Orocovis (Rural)			
	Male		Female		Male		Female	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Less than 6	9	29	20	43	19	90	18	72
7 to 9	14	45	18	38	2	10	4	16
10 to 12	7	23	8	17	--	--	3	12
University	1	3	--	--	--	--	--	--
Vocational Training	--	--	1	2	--	--	--	--
Total	31	100	47	100	21	100	25	100

TABLE VIII

## SIZE OF HOUSEHOLDS IN THE SAMPLE

Numbers of Members in Household	Cataño (Urban)				Orocovis (Rural)			
	Male Head		Female Head		Male Head		Female Head	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
3	--	--	--	--	--	--	1	25
4	--	--	--	--	--	--	-	--
5	4	13	6	33	5	23	1	25
6	6	19	2	11	2	10	2	50
7	7	22	4	22	1	4	-	--
8	4	13	2	11	2	10	-	--
9	3	10	2	11	7	33	-	--
10	1	4	1	6	2	10	-	--
11	2	4	1	6	--	--	-	--
12	1	4	--	--	2	10	-	--
13	1	4	--	--	--	--	-	--
14	1	4	--	--	--	--	-	--
Total	30	100	18	100	21	100	4	100



briefly discussed. The frequency distribution of responses for each of the selected cultural values by sex and urban and rural area are reported in Tables XXII to XXVII, Appendix G. 111.

Fatalism: As Table XXII (Appendix G, p.111) shows, rural respondents checked the extreme position of "Strongly Agree" (15.22 percent) and "Strongly Disagree" (17.39 percent) as compared to urban respondents of 10.13 percent and 11.39 percent, respectively.

Females responded to fatalism by choosing the extreme position of "Strongly Disagree" in 17.81 percent of responses and "Strongly Agree" in only 5.48 percent. By contrast, 21.15 percent of the males responded by checking the "Strongly Agree" category and only 7.69 percent responded by "Strongly Disagree."

Prestige: Respondents from both communities rated more items in "Disagree" and "Strongly Disagree" categories in response to questions relative to prestige orientation. In comparing urban and rural responses for each item in the scale, rural respondents have less responses in the "Strongly Agree" (15.56 percent) and more in the "Strongly Disagree" (24.44 percent) response categories, compared with the urban respondents who selected fewer items in "Strongly Agree" (5.06 percent) and more items in "Strongly Disagree" (10.13 percent).

As can be seen by Table XXV, females checked more items (18.06 percent) in "Strongly Disagree" and less in "Strongly Agree" (8.33 percent) than did males with 11.54 percent for "Strongly Disagree" and 9.62 percent for "Strongly Agree".

Male/Female Superiority: Frequency tables indicate that more responses of "Strongly Disagree" were recorded for both males and

females in both urban and rural areas for the male/female superiority items (see Tables XXVI and XXVII in Appendix G, p. 111)

### Urban/Rural Comparison

In the first comparison a significant difference ( $p < .05$ ) was discovered between rural and urban areas relative to fatalism, prestige, and male/female superiority. The means and results of the statistical analysis are shown in Table IX. All of the three selected cultural values are held more strongly by respondents in rural areas than by respondents in urban area.

TABLE IX  
SELECTED CULTURAL VALUES AND ECONOMIC DECISION-  
MAKING PROCESS BY RURAL AND URBAN AREAS

Variable	Mean Score		Overall Mean	t Value	Probability
	Urban <sup>a</sup>	Rural <sup>b</sup>			
Fatalism	3.35	3.55	3.42	*2.38	0.0179
Prestige	3.05	3.22	3.11	*2.06	0.0381
Male/Female Superiority	2.93	3.17	3.02	*2.89	0.0047
Economic Decision-Making Process	3.01	3.15	3.06	1.37	0.1684

n = <sup>a</sup>79, <sup>b</sup>46

The degree of freedom = 124

P < .05

\* significant difference, P < .05

Female family heads residing in rural areas hold the value of fatalism and prestige significantly higher than their counterparts who reside in urban areas. Table X reports the results of the statistical analysis which reports this finding, when the probability of 0.547 was accepted at .05 level of significance.

TABLE X  
SELECTED CULTURAL VALUES AND ECONOMIC DECISION-MAKING  
PROCESS BY WOMEN HEADS IN RURAL AND URBAN AREAS

Variable	Mean Score		Overall Mean	t Value	Probability
	Urban <sup>a</sup>	Rural <sup>b</sup>			
Fatalism	3.49	<u>3.95</u>	3.57	*2.07	0.0478
Prestige	3.17	<u>3.59</u>	3.24	*2.01	0.0547
Male/Female Superiority	2.90	<u>3.31</u>	2.97	1.85	0.0750
Economic Decision-Making Process	3.02	3.03	3.02	.024	0.9791

n = <sup>a</sup>19, <sup>b</sup>4

The degree of freedom = .22

\* significant differences,  $P < .05$

No significant differences were found in the comparison between male heads of families in urban and rural areas as shown in Table XI.

TABLE XI  
SELECTED CULTURAL VALUES AND ECONOMIC  
DECISION-MAKING BY MALE HEADS IN  
RURAL AND URBAN AREAS

Variable	Mean Score		Overall Mean	t Value	Probability
	Urban <sup>a</sup>	Rural <sup>b</sup>			
Fatalism	3.27	3.42	3.33	.901	0.6392
Prestige	3.04	3.16	3.09	.843	0.5922
Male/Female Superiority	2.93	3.10	3.00	1.127	0.2644
Economic Decision- Making Process	2.96	2.90	2.93	.420	0.6794

n = <sup>a</sup>31, <sup>b</sup>18

The degree of freedom = 47

\* significant differences,  $P < .05$

#### Male/Female Comparison

In the comparison between males and females in rural areas relative to the economic decision-making process, a significant difference was discovered using the probability score of .0537 as being significant at the .05 level. The mean score of 3.32 for rural females was compared to 2.96 for rural males, indicates that females are significantly more male oriented than males. No significant difference was discovered between male/female rural residents and other variables (See Table XII).

TABLE XII  
SELECTED CULTURAL VALUES AND ECONOMIC DECISION-MAKING  
PROCESS BY FEMALES AND MALES IN RURAL AREAS

Variable	Mean Score		Overall Mean	t Value	Probability
	Male <sup>a</sup>	Female <sup>b</sup>			
Fatalism	3.42	3.67	3.55	1.72	0.0885
Prestige	3.16	3.27	3.22	.667	0.5147
Male/Female Superiority	3.10	3.23	3.17	.792	0.5618
Economic Decision-Making Process	2.96	3.32	3.15	*1.95	0.0537

n = <sup>a</sup>21, <sup>b</sup>25

The degree of freedom = 44

\* significant differences,  $P < .05$

Between males and females residing in the urban area, no significant differences were found in the comparison relative to each variable (Table XIII).

When respondents of males and females are combined, as shown in Table XIV a significant difference was found in the comparison relative to the economic decision-making process. The analysis suggests that females are more male oriented in the family economic decision-making process. The female mean score of 3.16 compared to a male mean score of 2.93. The t value for this analysis was 2.35 percent and the probability was .0188.

TABLE XII

SELECTED CULTURAL VALUES AND ECONOMIC DECISION-  
MAKING PROCESS BY FEMALE/MALE IN URBAN AREA

Variable	Mean Score		Overall Mean	t Value	Probability
	Female <sup>a</sup>	Male <sup>b</sup>			
Fatalism	3.38	3.38	3.35	.864	0.6058
Prestige	3.05	3.04	3.05	0.129	0.8924
Male/Female Superiority	2.92	2.94	2.93	.205	0.8321
Economic Decision- Making Process	3.08	2.91	3.01	.152	0.127

n = <sup>a</sup>48, <sup>b</sup>31, <sup>c</sup>1

The degree of freedom = 78

\* significant difference,  $P < .05$

TABLE XIV  
SELECTED CULTURAL VALUES AND ECONOMIC DECISION-  
MAKING PROCESS BY FEMALE/MALE OF  
BOTH COMMUNITIES

Variable	Mean Score		Overall Mean	t Value	Probability
	Female <sup>a</sup>	Male <sup>b</sup>			
Fatalism	3.48	3.34	3.42	1.57	0.1142
Prestige	3.13	3.09	3.11	0.461	0.6501
Male/Female Superiority	3.03	3.01	3.02	.274	0.7806
Economic Decision- Making Process	3.16	2.93	3.06	*2.35	0.0188

n = <sup>a</sup>73, <sup>b</sup>52

The degree of freedom = 124

\* significant differences,  $P < .05$

In the comparison of male family heads and female family heads, no significant difference was discovered as can be seen in Table XV.

TABLE XV  
SELECTED CULTURAL VALUES AND ECONOMIC  
DECISION-MAKING PROCESS BY MALE/  
FEMALE HEAD OF FAMILIES

Variable	Mean Score		Overall Mean	t Value	Probability
	Female <sup>a</sup>	Male <sup>b</sup>			
Fatalism	3.57	3.33	3.40	1.78	0.0750
Prestige	3.24	3.09	3.14	1.32	0.1870
Male/Female Superiority	2.97	3.00	2.99	.264	0.7886
Economic Decision-Making Process	3.02	2.93	2.96	.678	0.5067

n = <sup>a</sup>23, <sup>b</sup>49

The degree of freedom = 71

\* significant differences,  $P < .05$

#### Demographic Comparison

In order to compare the demographic characteristic with the variables the f test was used, since the comparison was made with more than two variables. When comparing the variables with the demographic characteristic of income and occupation, no significant relationship was discovered as can be seen in Tables XVI and XVII.



TABLE XVI  
COMPARISON BETWEEN VARIABLES AND INCOME

Income	Total	Mean			
		Fatalism	Prestige	Superiority	Decision
\$3,000-\$3,999	29	3.34	3.08	2.99	3.03
\$2,000-\$2,999	17	3.53	3.17	2.99	3.03
\$1,000-\$1,999	41	3.42	3.12	3.05	3.07
Less than \$999	25	3.46	3.14	3.03	3.04
More than \$4,000	12	3.39	3.00	3.02	3.20
Overall Mean	124	3.42	3.11	3.02	3.06
F Value	124	.209	.093	.011	.047
Probability	124	.7685	.8735	.9762	.9257

Degree of freedom = 119  
\*significant differences,

TABLE XVII  
COMPARISON BETWEEN VARIABLES AND OCCUPATION

Occupation	Total	Mean			
		Fatalism	Prestige	Superiority	Decision
Semi-Professional	2	3.32	2.61	2.63	3.60
Skilled Laborer	9	3.20	3.09	2.91	3.00
Semi-skilled Laborer	12	3.42	3.11	3.15	2.85
Unskilled Laborer	9	3.43	3.12	3.06	2.95
Unemployed	18	3.38	3.16	3.01	3.00
Housework	69	3.46	3.10	2.99	3.15
Handicapped, retired	5	3.64	3.40	3.24	2.65
Overall Mean	124	3.43	3.11	3.01	3.06
F Values	124	.3136	.693	.493	2.19
Probability		.7360	.5478	.6503	.1871

Degree of freedom = 117  
\* significant differences

There was a significant relationship between age and the prestige values. Respondents of 60 years of age or over reported the highest mean score (3.51) for the 60 to 69 years category and a 3.63 mean score for the 70 years of age and over (see Table XVIII).

Education appeared to be the most important demographic characteristic. Significant relationship was found when comparing education with fatalism. Respondents with less than six years of education had a higher mean score (3.55) than other respondents. Education also had a significant relationship with prestige and male/female superiority. In both values respondents with less than six years of education proved to be more oriented toward prestige (3.22 mean score) and male economic decision-making power (3.14 mean score) (see Table XIX).

No significant relationship was found between the variable and family size as can be seen in Table XX.

### Summary

This study was conducted in order to test the hypothesis that no significant differences would exist between rural and urban families in contemporary Puerto Rico. This expectation was based on the literature review, the high mobility rate between rural and urban areas, economic growth, and the influence of mass media on the family. However, significant differences were found.

In testing the hypothesis, seven analyses were conducted. Significant differences were discovered in four of the seven comparisons. The hypothesis states that there will be no significant difference in the influence of certain identified cultural values on the family economic decision-making process between rural and urban families in Puerto Rico.

TABLE XVIII  
COMPARISON BETWEEN VARIABLES AND AGE

Age	Total	Means			
		Fatalism	Prestige	Superiority	Decision
29 years or less	28	3.38	3.08	3.03	3.08
30 to 39 years	32	3.31	3.02	2.97	3.05
40 to 49 years	40	3.50	3.09	2.98	3.04
50 to 59 years	12	3.35	3.05	2.87	3.02
60 to 69 years	10	3.67	3.51	3.42	3.16
70 years or older	1	3.94	3.63	3.13	3.06
Overall Mean	123	3.42	3.11	3.02	3.06
F Value	123	2.01	9.00	3.76	.0081
Probability	123	.2184	*.0138	.0905	.9916

Degree of freedom = 117  
\* significant differences

TABLE XIX  
COMPARISON BETWEEN VARIABLES AND EDUCATION

Education	Total	Means			
		Fatalism	Prestige	Superiority	Decision
Less than 6 years	66	3.55	3.22	3.14	3.15
7 to 9 years	38	3.31	3.02	2.89	2.96
10 to 12 years	18	3.13	2.93	2.83	2.94
University	1	2.85	2.88	2.36	3.71
Vocational Training	1	3.54	2.58	2.66	2.66
Overall Mean	124	3.41	3.11	3.01	3.06
† Value	124	17.8	7.61	14.3	1.20
Probability	124	*.0034	*.0303	*.0061	.2160

Degree of freedom = 119  
\* significant differences

TABLE XX  
COMPARISON BETWEEN VARIABLES AND FAMILY SIZE

Family Size	Total	Means			
		Fatalism	Prestige	Superiority	Decision
4	1	3.60	3.52	3.22	3.40
5	26	3.64	3.30	3.28	3.07
6	19	3.31	3.06	2.91	3.06
7	22	3.36	2.98	2.94	3.08
8	14	3.36	3.06	2.96	3.20
9	21	3.36	3.08	2.97	3.04
10	7	3.73	3.38	3.19	2.94
11	5	2.93	2.77	2.62	3.10
12	6	3.44	3.17	2.97	2.91
13	2	3.50	3.13	3.09	2.96
14	2	3.40	2.80	2.87	2.93
Overall Mean	125	3.42	3.11	3.02	3.06
F Value	125	2.59	2.43	2.59	.044
Probability	125	.1103	.1246	.1103	.9941

Degree of freedom = 114  
\* significant differences

The outcome of the research indicates that in the two communities used in this study, residents continue to value fatalism and prestige to a high degree and that a male superiority value orientation exists. Consequently, males have greater economic decision-making power in Puerto Rican families. The hypothesis is only partially accepted since in four of the seven analyses, significant differences were discovered.

## CHAPTER V

### SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

The research question for this study was to determine how selected cultural values affected the economic decision-making process of Puerto Rican families. It was designed to assess the cultural values of fatalism, prestige, and superiority and their impact on the family economic decision-making process.

Subjects for this study were located in Orocovis, a rural area and in the urban community of Cataño. The research instrument was administered in August, 1979. Husbands and wives were interviewed because of their influence on each other and family decision-making. Other family members were not interviewed. The Q sort, as designed, proved to be an effective method for collecting data. Both interviewers and respondents indicated a high degree of acceptance of this methodology. Each interview took approximately 45 minutes. Time variations depended on the reading abilities and level of understanding of the respondent. Some participants refused to divulge their ages, educational level, or real family income. It was assumed this refusal was due to the respondents' fear that information might be shared with the Social Service Agency.

Data analysis focused first on description of the sample population. Further analysis was organized around the hypothesis that no significant difference would be found in the influence of the cultural values of



fatalism, prestige, and superiority on family economic decision-making between rural and urban families of Puerto Rico. Numerous comparisons were also made between male and female roles in the decision-making process. All data obtained for the study were treated statistically using the  $t$  test.

### Conclusions

Values are one of the central stimulators of personal actions and behavior patterns. They guide decisions both for the individual and family. Cultural values are particularly significant since many of them are learned through the family and have a great influence on family behavior. These family values have direct and indirect relation to governmental and economic systems. Consequently government and economic value orientation tends to define the structure of society and is responsible for social stratification. In effect, cultural values shape the family and families shape cultural values which leads to a cyclical, self-perpetuating relationship between values, family economic decisions and governmental policy.

Research findings indicated a positive relation between culture values and family decisions. Both cultural values held and family economic decisions made affect the well-being of the individual and/or family. Findings evidenced that differences do exist between residents of rural and urban areas within the two selected communities. Although residents of both communities exhibit similar attitudes toward selected values, these values are held to different degrees.

### Fatalism

Respondents from the urban community of Cataño appeared less fatalistic than respondents of Orocovis in the rural area. Since fatalism tends to affect outlook on life, differences suggest urban Puerto Ricans may be a bit more self-determined than those in rural areas. Findings also indicate a relationship between education and fatalism. Individuals with less than six years of education appeared to be more fatalistic than those with more education. Rural females were also more fatalistic than urban females which has direct implication for their role in the family as educator.

### Prestige

The literature review indicated that prestige can be a problem for the low income family. Data from this study indicated that rural residents were more prestige oriented than those in the urban area. This may reflect some measure of acceptance of roles and life in rural Puerto Rico. Education and age appeared also to have significant relationship with prestige. Respondents with educational levels of less than six years and those over 60 years of age showed greater prestige in their value structure. This may suggest that changes in the social and economic structure of the family and total system have impacted each generation differently.

### Superiority

Recent research has shown that Puerto Rican families have had a patriarchal structure. This study confirmed the patriarchal structure

in decision-making. Ninety-six percent of the households with male present found that male serving as the primary decision maker. The study also indicated an even stronger male dominance in decision-making among rural families as compared with urban families. It is reasonable to conclude that men assume the right to make family economic decisions in a majority of families both rural and urban in Puerto Rico.

In addition to these findings, this research identified education as an important demographic characteristic having direct relation to fatalism, prestige, and superiority. This suggests that educators should be more aware of the importance of values in family behavior. Knowledge of value orientation could help educators understand and interpret attitudes and behavior as families develop more effective economic decision-making processes.

#### Recommendations

##### Additional Studies

Additional studies are recommended from the findings of this research:

1. A replication should be done in other geographic areas to further explore the value orientation of Puerto Rican families.
2. Other studies should be designed to determine the influence of the economic, social, religious, and moral values on the economic decision-making process.
3. Research should be done to determine the role of educational programming on values. Curriculum could then be developed around defined needs for more effective family economic decision-making.

4. Research is needed relative to the level of influence low-income families have on governmental policies in Puerto Rico.

#### Program Implications

From the findings of this study, the researcher makes these recommendations for families in the two selected communities:

1. Educational programs should be created for the female in order to develop more awareness of rights, value as a person, and role in decision-making and child rearing.

2. Welfare and social programs should be revised to reflect economic needs of these two communities in order to create less dependency on governmental assistance.

3. Individualized programs are needed for families or audiences of young, middle-aged, and elderly women and for single, married, and divorced women.

4. Educational programs for families should start with a value analysis test. The instrument of this study could be used.

5. Consumer education programs should be created at university level.

6. Consumer information centers should be developed at county levels.

7. Consumer education programs should be developed to help families understand their economic needs, set priorities and understand the market place and the economic system.

8. Personnel who work in these two communities need more understanding of the economic decision-making process as well as additional resources with which to work.

9. Professional state training programs on values, economic, management, and sociology should be organized for cooperative extension personnel. Training should be given at university level with credit.

#### SELECTED BIBLIOGRAPHY

- Association of Administrator of Home Economics, National Goals and Guidelines for Research in Home Economics, 1970.
- Agricultural Extension Service. Study of Socio-Economics, Health and Nutritional Characteristics of the Community Sierra-Guaraguaito-Orocovis. Puerto Rico: SEA, 1979.
- Averswald, E. H. Interdisciplinary versus ecological approach to family process. Journal of Home Economics, 1968, 7(3), 202-215.
- Baier, K., and Rescher, N. Values and the Future. New York: University Press, 1969.
- Baron, R., R. Dion, P. Baron, and N. Miller. Group consensus and cultural values as determinant of risk taking. Journal of Personality and Social Psychology, 1971, 20 (3), 446-455.
- Bengston, V. and M. C. Lovejoy. Values, Personality, and Social Structure. American Behavioral Scientist. 1973, 16 (2), 880-889.
- Bernet, E. Family Economic Behavior, Problems and Prospects. Philadelphia: J. B. Lippincott Co., 1972.
- Best, J. W. Research in Education (3rd ed.). Englewood Cliffs, N. J.: Prentice Hall, Inc., 1977.
- Blackwell, D. G. Financial management practices and values of a selected group of wives of college students. (Unpublished master's thesis, Oklahoma State University, 1967).
- Bowman, M. N. Values related to home management recognized by selected home economics majors at Oklahoma State University. (unpublished master's thesis, Oklahoma State University, 1964).
- Busquet-Pesquera, C. T. Differential Adaptation of Homemaking Practices in Family Financial Management in Puerto Rico. Review of Extension Research, 1962. Washington D. C.: U. S. Department of Agriculture Federal Extension Service (October, 1963), 70.
- Cassel, N. R. The Psychology of Decision-Making. North Quincy, Ma. The Christopher Publishing House, 1973.

- Cleland, D. and W. King. Management: A Systems Approach. New York: McGraw-Hill, Inc., 1972.
- Cochran, T. C. The Puerto Rican Businessman. New York: American Book-Statford Press, Inc., 1959.
- Collins, J. Anthropology, Culture, and Evolution. Englewood Cliffs, N. J.: Prentice-Hall, 1975.
- Compton, N. R. and O. A. Hall. Foundation of Home Economics Research, A Human Ecology Approach. Minneapolis: Burgess Publishing Co., 1972.
- Crader, K. and J. Belcher. Fatalism and Fertility in Rural Puerto Rico. Rural Sociology, 1975, 40 (3), 269.
- Crew, E. Home Management. Boston: Bralton Ginn and Co., 1971.
- Deacon, R. E. and F. M. Firebaugh. Home Management Context and Concepts. New Jersey: Houghton-Mifflin Co., 1975.
- Delgado, M. Puerto Rican Spiritualism and Social Work Profession. Social Casework, 1977, 58, 451-457.
- Enfoques (Focus). Puerto Rico: Agricultural Extension Service, 1978.
- Erb, E. D. A Q-Sort Study of Attitude and Achievement. (Doctoral dissertation, Oklahoma State University, 1976).
- Fernández, E. La Identidad Y la Cultura (The Identity and Culture). San Juan, Puerto Rico: Instituto de Cultura Puertorriqueño, 1965.
- Fernández, R., U. Von Eckardt, and S. E. Maldonado. The Sober Generation in Value and Goal of Puerto Rican Families.
- Fliegel, F. A Comparative Analysis of the Impact of Industrialization on Traditional Values. Rural Sociology, 1976, 41 (4) 431-449.
- Fronfrias, J. Comentarios a refranes en el Botey. Madrid: Nuevos Editoriales Unidos, 1956.
- Foster, G. G. Traditional Culture and the Impact of Ideological Change. New York: Harper and Row, 1962.
- Gecas, V. The influence of social class on socialization. In R. Hill, I. Nye, and I. Reiss (Eds.), The Influence of Social Class on Socialization in Contemporary Theories about Family Research Based Theories. New York: The Free Press, 1979.
- Gleen, W., and P. Gordon. Consumer Behavior on Integrated Framework. Homewood, Ill,: Richard D. Irwin, 1970.
- Goodman, M. E. The Individual and Culture. Homewood, Ill,: The Dorsey Press, 1967.

- Grader, K., P. Vázquez, and Belcher. Determinants of Level of Living in Rural Puerto Rico. Rural Sociology, 1973, 38, 187-195.
- Grasmick, A. and Grasmick. The Effect of Farm Family. Background on the Value Orientations of Urban Residents: A Study of Culture. Rural Sociology, 1978, 43, 367-389.
- Groat, H. Theodore, and Arthur G. Neil. "Social psychological correlates of urban fertility." American Sociological Review, 1967, 32 945-959.
- Gross, I. H., E. Crandall, and M. Knoll. Management for Modern Families. New York: Meridith Co., 1972.
- Henry, W. A. Cultural Values do Correlate with Consumer Behavior. Journal of Marketing Research, 1976, XII, 121-127.
- Hoebel, E. Anthropology: The Study of Man. New York: McGraw-Hill Co., 1966.
- Hogan, M. J. Energy conservation: family values, household practices and contextual variables. (Unpublished doctoral disseration, Michigan State University, 1976.)
- Illinois Experimental Station. The Family's Life Style and the Near Environment. Illinois Research: Agricultural Experimental Station, 1969, 111-115.
- Informe al Gobernador del Comité para el Estudio de las Finanzas de Puerto Rico, Informe Tobin. (Reports to the Governors of the Committee for the Study of Puerto Rico Finance). Hato Rey, Puerto Rico: Editorial Universitaria, 1976.
- Inlow, G. Values in Transition: A Handbook. New York: John Wiley and Son, Inc., 1972.
- Jacob, P. and J. Flink. Values and their function in Decision Making. American Behavioral Scientist. 1962, V (9), 10-34.
- Junta de Planificación. Informe Económico al Gobernador, 1978. Estado Libre Asociado de Puerto Rico, 1979. (Puerto Rico Planning Board. Economics Report to the Governor, 1978. Bureau of Economic and Social Analysis. Commonwealth of Puerto Rico, 1979).
- Junta de Planificación. Nivel de Vida de los Municipios. Puerto Rico; Estado Libre Asociado, 1970. (Puerto Rico Planning Board, Standard of Living. Commonwealth of Puerto Rico, 1970).
- Kantor, D., and W. Lehr. Inside the Family. San Francisco: Josey-Bass Inc., 1975.
- Kohlman, E. L., and Smith, F. Assessing values related to home and family life. Journal of Home Economics, 1970, 62 (9), 656-770.



- Kohlman, E. L. Personal values - what are they? Journal of Home Economics. 1962, 54 (10), 819-822.
- Lewis, O. La Vida: A Puerto Rican Family in the Culture of Poverty. New York: Random House, 1966.
- Lewis, O. A Study of Human Culture: Background for La Vida. New York: Random House, 1968.
- Liston, Margaret I. Patterns of Living Related to Income Poverty in Disadvantaged Families. Iowa Agricultural and Home Economics Experiment Station. Committee Special Report, 74, 1974.
- Lopez, A. and J. Petros. Puerto Rico and Puerto Ricans: Studies in History and Society. Cambridge, Ma.: Scherkman Publishing Co., 1974.
- Magrabi, F. M. Investigating values and decisions. Some questions of methodology. Journal of Home Economics, 1966, 58 (10), 719-795.
- Martison, O., E. Wilkening, and R. Rodefild. Feelings of Powerlessness and Social Insulation among "Long-scale" Farm Personnel. Rural Sociology, 1976, 41, 452-469.
- Maslow, A. H. Motivation and Personality. New York: Harper Publishers 1970.
- McKee, W. Values in home management in value and decision-making. Home Economics Associations, 1969, 14-20.
- McStean, J. and R. Ruef. Values Expressed and Realized in Family Financial Plans. Pennsylvania Agricultural Experiment Station Bulletin, No. 685, 1962.
- Meeks, C. B. and R. Deacon. Values and planning in the selection of a family living environment. Journal of Home Economics, 1972, 64 (1), 1-13.
- Mejía, T. Observation about male chauvinism in Latin America. Social Research Center Review, 1975, p. 358-364.
- Myers, D. and L. Bourland. Your Values, A Basis for Management. Texas A & M University, Cooperative Extension Service, (undated).
- Mills, W. C., C. Senior, and R. Golden. The Puerto Rican Journey. New York: Harper Brothers Publishers.
- Neisser, E. Emotional and social values attached to money. Journal of Marriage and Family, 1960, 12, 132-138.
- Nye, F., and F. Berardo. Emerging Conceptual Frameworks in Family Analysis. New York: MacMillan Co., 1966.

- Nye, I. Values, families and changing society. Journal of Marriage and Family, 1967, 29, 240-248.
- Paolucci, B., O. Hall, and N. Axinn. Family Decision Making: An Ecosystem Approach. New York: John Wiley and Sons, 1977.
- Paolucci, B. Contributions of a framework of home management to the teaching of family relationship. Journal of Home Economics, 1966, 28, 338-342.
- Pavlo, D. A Tentative Marxist Interpretation of the Problem of Value. Journal of Value Inquiry, 1974, 7, 148-152.
- Price, D. A Technique for analyzing the economic value system. Journal of Marriage and Family, 1968, 30, 467-474.
- Rescher, N. What is valuing? Forum. New York: J. C. Penney's Co., 1972.
- Roach, J. and O. Gursslin. An Evaluation of the Concept "Culture of Poverty." Social Forces, 1966, 45, 383-392.
- Rokeach, M. The Nature of Human Values. New York: The Free Press, 1973.
- Rokeach, M. The Role of Values in Public Opinion Research. Public Opinion Quarterly, 1968, 32, 547-559.
- Schlater, J. D. Investigating Values Underlying Family Decision. Michigan State University, East Lansing, Research Bulletin No. 23, 1969.
- Schlater, J. D. The Management Process and its Core Concepts. Journal of Home Economics, 1976, 59, (2), 93-98.
- Schwartz, B., and R. Ewald. Culture and Society. New York: The Ronald Press Co., 1968.
- Skillbeck, M. Administrative Decision and Cultural Values. The Journal of Educational Administration, 1972, 4, (2), 128-141.
- Snedecor, G. and W. Cochran. Statistical Methods. Ames, Iowa: The Iowa State University Press, 1978.
- Stampfl, R. The Post Industrial Consumer in Focus on Consumer and Family. Washington D. C.: American Home Economics Association, 1978.
- Stephens, W. The Family in Cross-Cultural Perspective. New York: Holt Reinchartarel, 1963.
- Stephenson, W. The Study of Behavior: Q Technique and Its Methodology. Chicago: The University of Chicago Press, 1953.

- Thurstone, L. The Measurements of Values. Chicago: The University of Chicago Press, 1959.
- Troestrup, A. and C. Hall. The Consumer in American Society. New York: McGraw-Hill, 1978.
- Tumin, M. and A. Feldman. Social Class and Social Change In Puerto Rico. New York: The Bobbs-Merrill Co., Inc., 1971.
- U. S. Bureau of the Census. Census of Population, A Detailed Characteristic (PC (1)-D55 P.R.). Washington D. C.: U. S. Government Printing Office, 1970.
- Wells, H. La Modernización en Puerto Rico. Rio Piedras, Puerto Rico: Editorial Universitaria, 1972.
- White, L. The Concept of Cultural Systems. New York: Columbia University Press, 1975.

## APPENDIXES

## APPENDIX A

### CORRESPONDENCE

UNIVERSIDAD DE PUERTO RICO  
RECINTO DE MAYAGUEZ  
COLEGIO DE CIENCIAS AGRICOLAS

## SERVICIO DE EXTENSION AGRICOLA

April 19, 1979  
Stillwater, OK 74074

Dr. Roberto Vázquez  
Director and Associate Dean  
College of Agricultural Sciences  
Mayaguez College  
University of Puerto Rico  
Mayaguez, Puerto Rico 00928

Dear Dr. Vázquez;

The purpose of this letter is to inform you about my plan in relation to my thesis. As you know, the theme of the research is, "The Impact of Selected Cultural Values on Family Economic Decision Making in Puerto Rico."

It is my desire to select the data in a low income area of the San Juan Region. I prefer to work in the following areas:

Cuidad Modelo  
Cataño  
San José or Carolina

I prefer Cataño county to collect the data because of the living conditions of this area.

The criteria for selection of the sample includes: 1) income level of \$3,000 or less per year; 2) Family with husband, wife, and at least one child; and 3) with husband as the head of the family.

For the sample of the rural area, I want to take in Maricao County in an isolated community. The Rural Development Corporation is able to help in this respect.

I need the list of the families as soon as possible. The third chapter is due at the end of April and is a requirement of the research course.

I know that I can receive your enthusiastic help and also that of Mrs. Ferrer. Thank you.

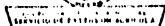
Cordially,

*Carmen T. Andrades Garay*  
Carmen T. Andrades Garay  
Graduate Student and  
Extension Home Economist

*William Johnston*



Adviser  
Dr. William Johnston



La Universidad de Puerto Rico en cooperación con el Departamento de Agricultura de los E.E.U.U.

APPENDIX B

NUMERICAL VALUE ATTRIBUTIVE TO  
RESPONSE CATEGORIES

TABLE XXI  
NUMERICAL VALUE ATTRIBUTIVE TO RESPONSE CATEGORIES

Response Categories	Numerical Values	Range
Strongly Agree	5	4.5-5
Agree	4	3.5-4.49
Neutral	3	2.5-3.49
Disagree	2	1.5-2.49
Strongly Disagree	1	.5-1.49



## APPENDIX C

### INSTRUCTIONS TO THE INTERVIEWERS

## CARD SORTING INSTRUCTIONS FOR THE INTERVIEWER

This study was designed to measure the Impact of the Cultural Values in the Economic Decision Process of the Family. The objectives are the following:

- a. To identify cultural values that affect the Family Economic Decision-Making in Puerto Rico families living in different areas.
- b. To assess the influence of these cultural values on the family economic decision-making process living in different areas.

### Procedure

1. Interviewer should explain the purpose of the study to the respondents.
2. Interviewer should administer the instrument starting with each family member (husband and wife). This must be in different rooms. This means that the instrument should be administered individually for each family member.
3. Fill the Family General Information Sheet
4. Interviewer must provide each family member a selected statement with an envelope. Ask the respondent to sort the statements in five piles as follows:
  - a. Statements the respondent agrees strongly with
  - b. Statements the respondent agrees with
  - c. Statements the respondent has a neutral position
  - d. Statements the respondent disagrees with
  - e. Statements the respondent strongly disagrees with

5. Interviewer must avoid making comments that might affect respondent's answers. Interviewer may need to encourage the participant to take a position in each continuum.
6. The interviewer transfers the collected data to the Individual Record Sheet and fills out the Individual Record Sheet.

## INSTRUCCIONES PARA LOS ENTREVISTADORES

Los propósitos de este estudio son:

1. Identificar los valores culturales que afectan el proceso de decisiones económicas de la familia.
2. Conocer la influencia que existe entre estos valores culturales, y el proceso de decisiones económicas de la familia.

El entrevistador debe de explicarle el propósito del estudio a las familias seleccionadas.

El entrevistador entrevistara al esposo y la esposa individualmente.

Debe de cumplimentar la hoja de Información General de la familia.

Debe entregarle las tarjetas a cada miembro de la familia a entrevistarse. Debe solicitar que estos clasifiquen las oraciones o tarjetas en cinco categorías, a saber:

1. Fuertemente en desacuerdo
2. en desacuerdo
3. de acuerdo
4. fuertemente de acuerdo
5. neutral - para aquellos que esten indecisos

El entrevistador debe evitar hacer comentarios fuera de las instrucciones generales.

El entrevistador debe estimular para que el entrevistado tome posiciones concretas en el continuo.

El entrevistador debe pasar la información recolectada a la hoja de cotejo individual.

## APPENDIX D

### DATA COMPILATION FORM FOR Q SORT RESULTS

SURVEY: IMPACT OF CULTURAL VALUES ON FAMILY  
ECONOMIC DECISION-MAKING PROCESS

1 SUBJECT NO. \_\_\_\_\_

2 SEX:

F (1)  
M (2)

4 COMMUNITY:

Cataño (1)  
Orocovis (2)

6 OCCUPATION:

Professional (1)  
Semi-professional (2)  
Skilled laborer (3)  
Semi-skilled laborer (4)  
Unskilled laborer (5)  
Unemployed (6)  
Housework (7)  
Retired, Handicapped (8)

13 AGE:

29 years or less (1)  
30 " to 39 (2)  
40 " to 49 (3)  
50 " to 59 (4)  
60 " to 69 (5)  
70 " or older (6)

18 ANNUAL INCOME:

\$3,000 - \$3,999 (1)  
\$2,000 - \$2,999 (2)  
\$1,000 - \$1,999 (3)  
Less than \$999 (4)  
More than \$4,000 (5)

22 EDUCATIONAL LEVEL:

Less than 6 years (1)  
7 to 9 years (2)  
10 to 12 years (3)  
University (4)  
Vocational Training (5)

27 FAMILY HEAD'S SEX:

F (1)  
M (2)

29 NUMBER OF FAMILY MEMBERS:

30 MONTHLY SALARY:

\$100 - \$199 (1)  
\$200 - \$299 (2)  
\$300 - \$399 (3)  
Less than \$99 (4)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125
126	127	128	129	130																				

## APPENDIX E

INSTRUMENT: CULTURAL VALUES STATEMENT

Q SORT AND RANK ORDER

(SPANISH VERSION)

ESTUDIO SOBRE EL IMPACTO DE LOS VALORES CULTURALES  
EN EL PROCESO DE HACER DECISIONES  
ECONOMICOS DE LA FAMILIA

Este instrumento fue diseñado para medir el impacto de los valores culturales en el proceso de hacer decisiones economicos para los municipios de Cataño y Orocovis en Puerto Rico (1979).

El mismo se divide en dos partes. La primera parte para medir la variable independiente el impacto de los valores culturales en el proceso de decisiones y la segunda parte para medir la variable dependiente en el proceso de hacer decisiones.

Primera Parte: Q Sort

Fatalismo (verde): es la aceptación de que todos los acontecimientos de la vida son inevitables or predeterminados por fuerzas superiores sobre las cuales el hombre no tiene control.

- A<sub>1</sub> Si no tienes dinero no tienes que preocuparte por el.
- A<sub>2</sub> Las familias pueden sobrevivir sin ahorros.
- A<sub>3</sub> El dinero siempre aparece.
- A<sub>4</sub> No me preocupo por mi situación económica porque no la puedo cambiar.
- A<sub>5</sub> Los cupones de alimento son una bendición de Dios.
- A<sub>6</sub> Yo nací pobre y muero pobre.
- A<sub>7</sub> Mi destino es ser pobre porque es la voluntad de Dios.



- A<sub>8</sub> Vivir esperando el día de pago es el destino del pobre.
- A<sub>9</sub> Si se tienen familiares no es necesario ahorrar para casos de emergencia.
- A<sub>10</sub> Viaje ahora y pague después.
- A<sub>11</sub> Se deben planificar los gastos si se tienen problemas económicos.
- A<sub>12</sub> La financiera y los prestamistas pueden arreglar tus problemas.
- A<sub>13</sub> Se puede jugar a la lotería, caballos, topos, barajas y otros cuando se tiene dinero de sobra.
- A<sub>14</sub> Cuando se sabe lo que se quiere no es necesario planificar los gastos.
- A<sub>15</sub> Mis problemas económicos son más largos que la esperanza de un pobre.
- A<sub>16</sub> Dios aprieta pero no ahoga.
- A<sub>17</sub> Yo necesito trabajar aunque mi familia se ayude en casos de emergencia.
- A<sub>18</sub> Compra lo que quieras; el dinero aparecerá.
- A<sub>19</sub> El futuro puede ser bueno o malo; depende del cristal con que lo mire.
- A<sub>20</sub> Dios dice ayúdate que yo te ayudare.
- A<sub>21</sub> Ser pobre no es mi destino.
- A<sub>22</sub> El futuro depende de mí porque es mi responsabilidad.
- A<sub>23</sub> El éxito no depende de la suerte; depende del trabajo y del ahorro.
- A<sub>24</sub> Un presupuesto ayuda a la familia a mejorar su situación económica.

- A<sub>25</sub> Jugar la quiniela, bingo, topos, y la bolita son mis diversiones favoritas.
- A<sub>26</sub> Las necesidades de la familia determinan sus metas económicas.
- A<sub>27</sub> Coger fiado ayuda a resolver problemas económicos.
- A<sub>28</sub> El que nace para pelao del cielo le cae el sombrero.
- A<sub>29</sub> El ahorro es el mejor amigo del hombre.
- A<sub>30</sub> Por que te vas a matar, si los ricos estan completos.
- A<sub>31</sub> Barriga llena, corazón contento.
- A<sub>32</sub> Las deudas son un desprestigio de la familia.
- A<sub>33</sub> Compre unicamente cuando sea necesario.
- A<sub>34</sub> Yo soy el responsable de mi felicidad y mi futuro.
- A<sub>35</sub> Para que preocuparme, mi futuro esta escrito.

Prestigio (azul): es la autoridad o importancia adquirida, basada en logros pasados o ganados por la apariencia de poder o alguna habilidad especial o por la posesion de bienes materiales.

- B<sub>36</sub> A mi me gustaria vivir en un vecindario de cache.
- B<sub>37</sub> El hombre vale por lo que tiene.
- B<sub>38</sub> Nada demaciado bueno para mis hijos.
- B<sub>39</sub> El dinero y el prestigio son bueyes del mismo arao.
- B<sub>40</sub> El precio y la apariencia de la ropa que te pones te da prestigio.
- B<sub>41</sub> Las apariencias de exito económico, muchas veces enganan.
- B<sub>42</sub> Una buena y un buen carro dicen lo que tu eres.
- B<sub>43</sub> El hombre es el responsable de pagar las cuentas del grupo.
- B<sub>44</sub> La mujer para ser elegante debe pagar la cuenta de todo el grupo.

- B<sub>45</sub> Para ser respetado por mis vecinos debo tener mas o lo mismo que ellos.
- B<sub>46</sub> Cuando tengo dinero compro en tiendas de cosas caras.
- B<sub>47</sub> Ser como los de arriba, buena vida y lujos es la meta de mi vida.
- B<sub>48</sub> Una buena cuenta de ahorro de prestigio a la familia.
- B<sub>49</sub> Si quieres llegar, trabaja duro.
- B<sub>50</sub> La felicidad de la familia es primero.
- B<sub>51</sub> La ropa cara no indica lo que eres.
- B<sub>52</sub> La calidad del carro es mas importante que la apariencia.
- B<sub>53</sub> Vivir en un vecindario de gente rica no cambia las actitudes de la familia.
- B<sub>54</sub> La mujer siempre debe estar a la moda.
- B<sub>55</sub> Una buena cuenta de ahorro jugosa no le da poder a la gente.
- B<sub>56</sub> Para el hombre estar a la moda debe comprar en tiendas de prestigio.
- B<sub>57</sub> La mujer debe economizar en ropa.
- B<sub>58</sub> Tener buena comida es mejor que tener una casa bonita.
- B<sub>59</sub> Compre lo que usted necesita, no lo que la moda o los anuncios digan.
- B<sub>60</sub> Lo que tu te pones, comes, tomas y tus amistades; dicen lo que tu eres.
- B<sub>61</sub> Tener muchas deudas es representativo de tener mucho dinero.
- B<sub>62</sub> Tener muchas deudas es representativo de ser embrollon.
- B<sub>63</sub> Tener muchas tarjetas de credito es representativo de tener dinero.
- B<sub>64</sub> Tener muchas tarjetas de credito es representativo de no

tener suficiente dinero para comprar lo que necesitas.

B<sub>65</sub> La felicidad no esta basada en la cantidad de dinero que tenemos.

B<sub>66</sub> El dinero y las comodidades esclavizan al hombre.

B<sub>67</sub> La felicidad esta hecha principalmente de salud, amor y secundario el dinero.

B<sub>68</sub> La mejor herencia que se le puede dejar a los hijos es felicidad, sentido de responsabilidad y educación.

B<sub>69</sub> Tener un televisor a colores, un componente y un carro grande son necesidades de la familia.

Superioridad Masculina y Femenina (amarillo): es la posición de superioridad que le confiere la sociedad al hombre o a la mujer.

C<sub>70</sub> El hombre puede hacer lo que quiera con el dinero de la familia.

C<sub>71</sub> La mujer puede hacer lo que quiera con el dinero de la familia.

C<sub>72</sub> La decisión final la hace el hombre.

C<sub>73</sub> La decisión final la hace la mujer.

C<sub>74</sub> El hombre lleva los pantalones la mujer hace las decisiones.

C<sub>75</sub> La mujer es la cabeza de la casa.

C<sub>76</sub> La mujer puede hacer lo que le da la gana.

C<sub>77</sub> El hombre puede hacer lo que le da la gana.

C<sub>78</sub> El hombre es el rey.

C<sub>79</sub> La mujer es la reina.

C<sub>80</sub> La pareja debe compartir el trabajo de la casa.

C<sub>81</sub> Las mujeres no son esclavas de los hombres.

- C<sub>82</sub> El hombre debe hacer las tareas pesadas del hogar tales como limpiar el patio, ventanas, etc.
- C<sub>83</sub> Cocinar es trabajo de mujeres.
- C<sub>84</sub> Los hombres no lloran.
- C<sub>85</sub> La unica responsabilidad del hombre es traer dinero a la casa.
- C<sub>86</sub> La unica responsabilidad de la mujer es criar los hijos.
- C<sub>87</sub> El hombre puede trasnochar cuando quiera.
- C<sub>88</sub> Las mujeres nunca deben iniciar las relaciones sexuales.
- C<sub>89</sub> El hombre puede tener cuantas mujeres quiera.
- C<sub>90</sub> La mujer casada no debe compartir con otros hombres.
- C<sub>91</sub> La mujer puede tener cuantos hombres quiera.
- C<sub>92</sub> La mujer debe hacer las tareas del hogar.
- C<sub>93</sub> Las muñecas son para niñas y los carros para niños.
- C<sub>94</sub> El hombre y la mujer tienen los mismos derechos en la sociedad.
- C<sub>95</sub> La profesión de ingeniería es para hombres.
- C<sub>96</sub> Tanto el hombre como la mujer pueden participar en política.
- C<sub>97</sub> Ser maestra es profesión de mujeres.
- C<sub>98</sub> Solo el hombre debe participar en la política.
- C<sub>99</sub> El hombre debe discutir con su mujer todas las decisiones relacionadas con la familia.
- C<sub>100</sub> La mujer casada puede salir de fiesta con sus amigas.
- C<sub>101</sub> El hombre debe compartir la mayoría de su tiempo libre con sus amigos.
- C<sub>102</sub> El hombre debe llevar las cuentas del hogar.
- C<sub>103</sub> La mujer no debe ir sola a viajes de negocio o de diversión.

C<sub>104</sub> En igualdad de condiciones, mujeres y hombres pueden hacer el mismo trabajo.

C<sub>105</sub> El hombre debe cuidar los niños y la mujer irse a trabajar.

Segunda Parte: Femenino.

Familia No. \_\_\_\_\_

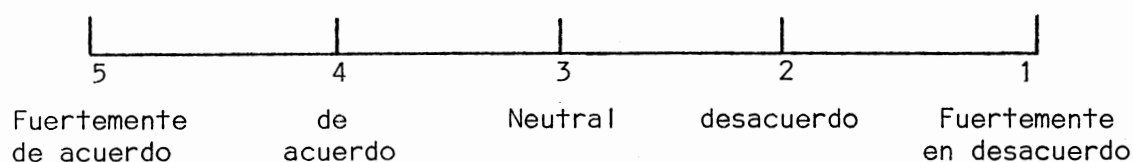
Sexo: Femenino \_\_\_\_\_

Masculino \_\_\_\_\_

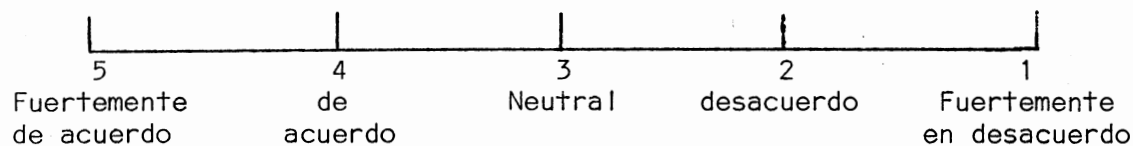
En este cuestionario no hay contestaciones correctas o incorrectas.

La mejor respuesta es su opinion personal.

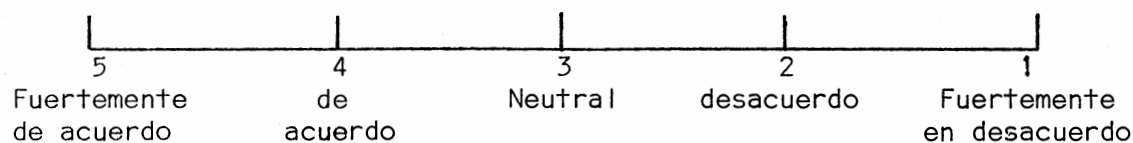
106. La decisión final de los asuntos de la familia la hace la mujer.



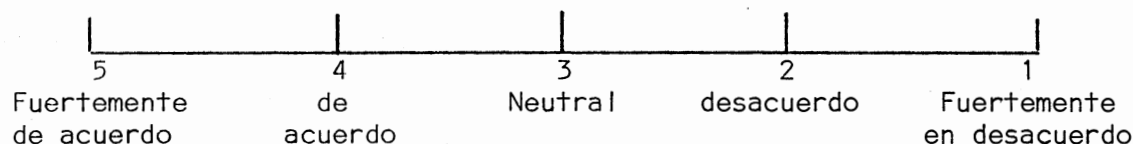
107. Su esposo hace las decisiones de compra de alimentos.



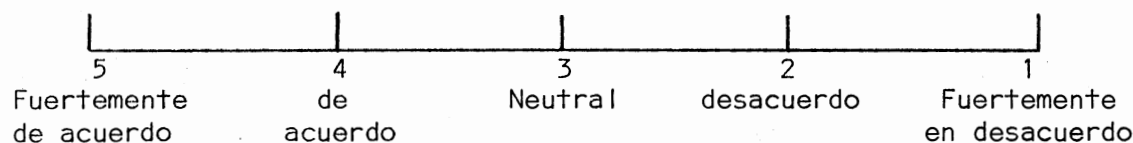
108. Si ustedes fueran a comprar una casa, la decisión de compra la haría su esposo.



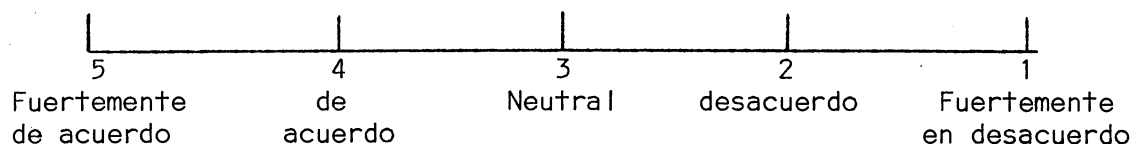
109. La selección y compra del carro tarea del hombre.



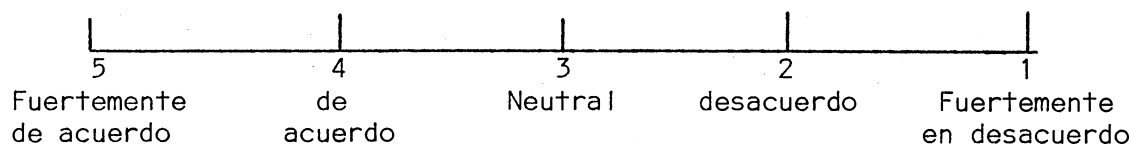
110. La selección y compra de la ropa es tarea del hombre.



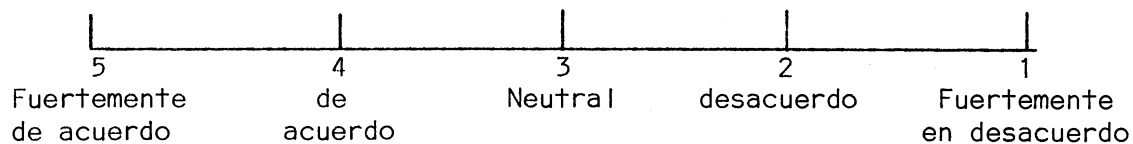
111. Su esposo decide basicamente que comer.



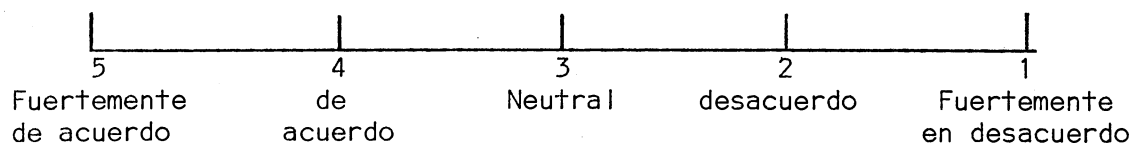
112. El uso del tiempo es determinado por todos los miembros de la familia.



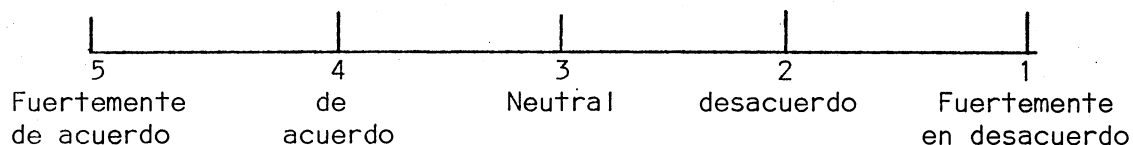
113. Usted y su esposo van a comprar alimentos juntos.



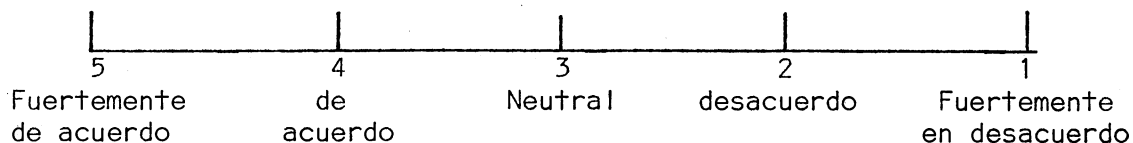
114. En la compra de muebles, el gusto de su esposo es decisivo.



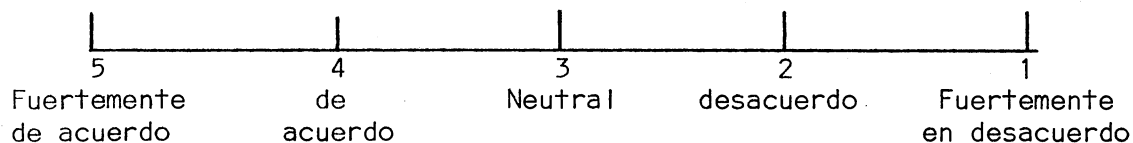
115. Su esposo hace prestamos de dinero sin consultar con usted.



116. Su esposo lleva las cuentas del hogar.

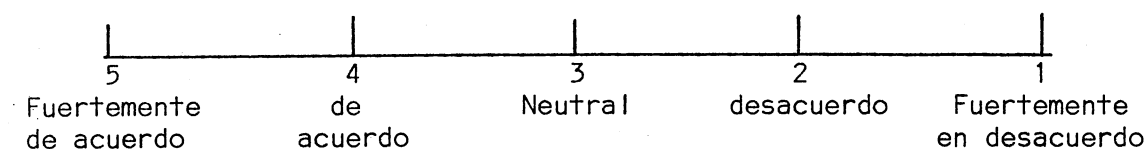


117. Su esposo paga las deudas de la familia.

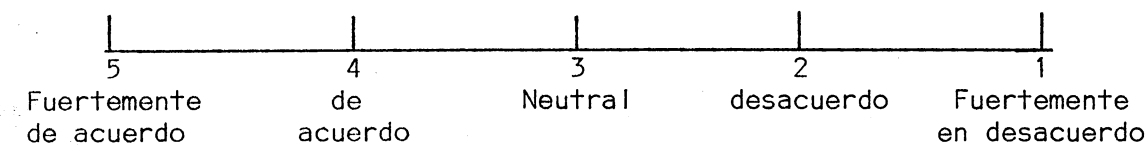




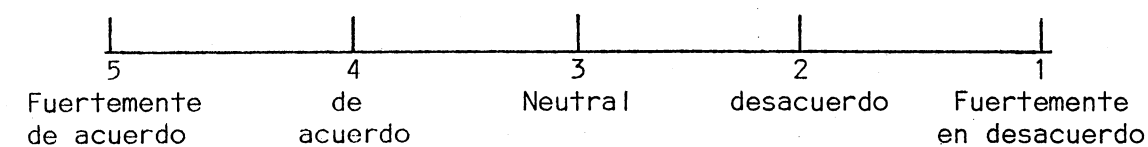
118. Su esposo decide como gastar el dinero.



119. Siempre consulta con tu esposo antes de comprar.



120. Su esposo decide el precio de los regalos que la familia hace.



Segunda Parte: Masculino

Familia No. \_\_\_\_\_

Sexo: Femenino \_\_\_\_\_

Masculino \_\_\_\_\_

En este cuestionario no hay contestaciones correctas o incorrectas.

La mejor respuesta es su opinion personal.

106. La decisión final de los asuntos de la familia la hace el hombre.

5	4	3	2	1
Fuertemente de acuerdo	de acuerdo	Neutral	desacuerdo	Fuertemente en desacuerdo

107. Su esposa hace las decisiones de compra de alimentos.

5	4	3	2	1
Fuertemente de acuerdo	de acuerdo	Neutral	desacuerdo	Fuertemente en desacuerdo

108. Si ustedes fueron a comprar una casa, la decisión de compra la haría su esposa.

5	4	3	2	1
Fuertemente de acuerdo	de acuerdo	Neutral	desacuerdo	Fuertemente en desacuerdo

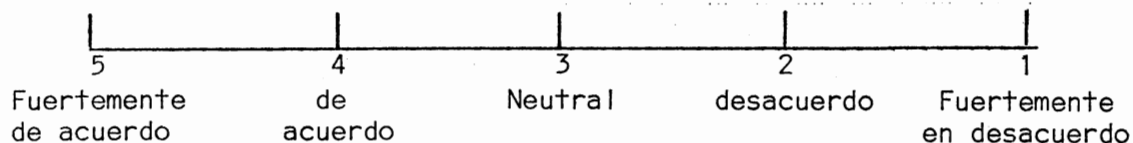
109. La selección y compra del carro es tarea de la mujer.

5	4	3	2	1
Fuertemente de acuerdo	de acuerdo	Neutral	desacuerdo	Fuertemente en desacuerdo

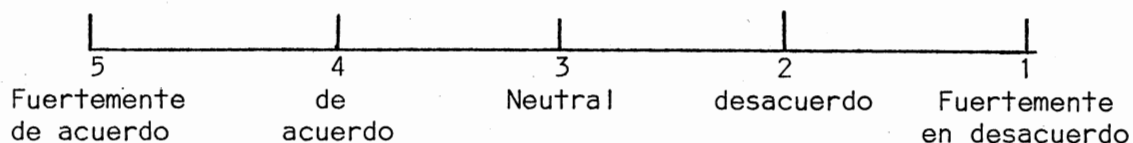
110. La selección y compra de la ropa es tarea de la mujer.

5	4	3	2	1
Fuertemente de acuerdo	de acuerdo	Neutral	desacuerdo	Fuertemente en desacuerdo

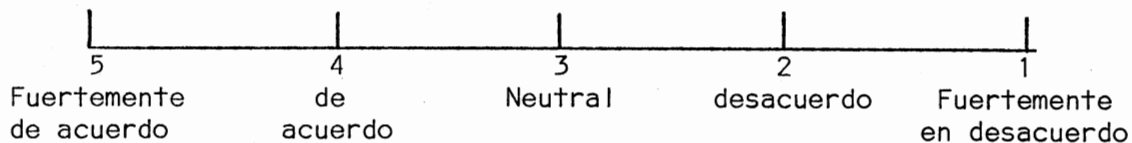
111. Su esposa decide básicamente que comer.



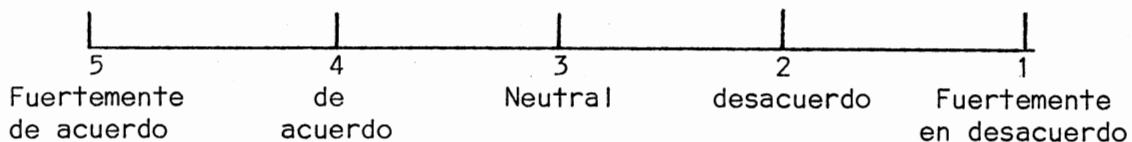
112. El uso del tiempo es determinado por todos los miembros de la familia.



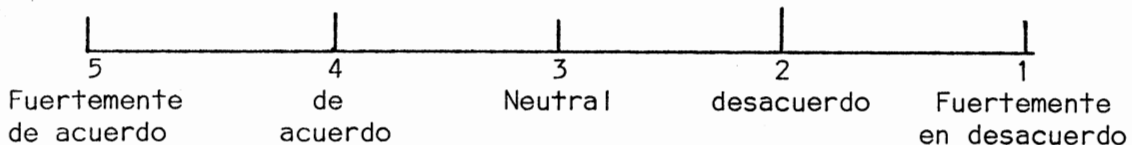
113. Usted y su esposa van a comprar alimentos juntos.



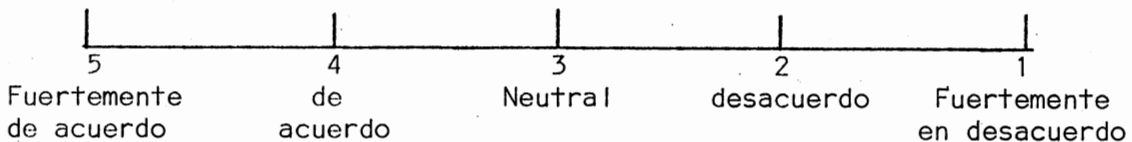
114. En la compra de muebles el gusto de su esposa es decisivo.



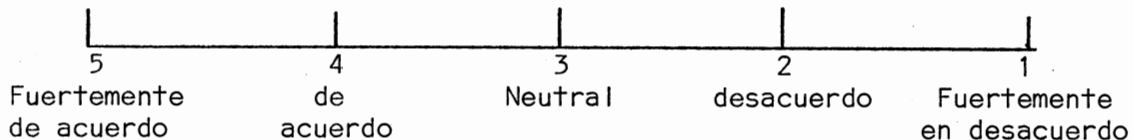
115. Su esposa hace préstamos de dinero sin consultar con usted.



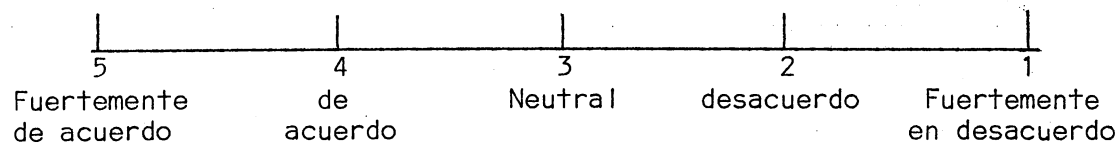
116. Su esposa paga las deudas de la familia.



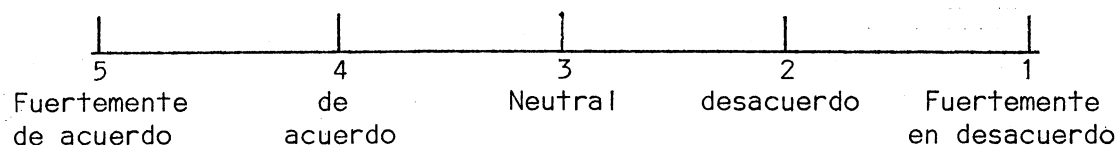
117. Su esposa lleva las cuentas del hogar.



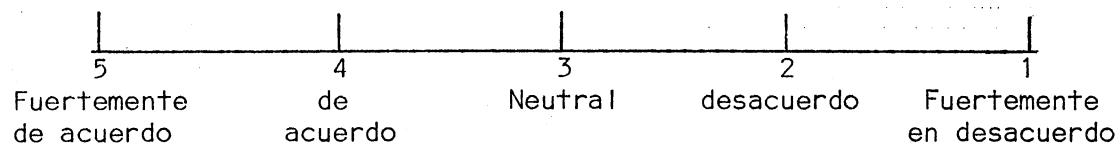
118. Su esposa decide como gastar el dinero.



119. Siempre consulta con tu esposa antes de comprar.



120. Su esposa decide el precio de los regalos que la familia hace.



## APPENDIX F

INSTRUMENT: CULTURAL VALUES STATEMENT

Q SORT AND RANK ORDER

(ENGLISH VERSION)

SURVEY: IMPACT OF CULTURAL VALUES ON FAMILY  
ECONOMIC DECISION-MAKING PROCESS

This instrument was constructed in order to measure the impact of cultural values on the family economic decision-making process of the selected families of Catano and Orocovis counties in Puerto Rico (1979).

The instrument statement is divided in two parts. Part One, to measure the variate or the impact of cultural values on the family economic decision-making process, and Part Two, to measure family economic decision-making process.

Part One: Q Sort Statements

The three value statements are divided into five intervals as follows:

5	4	3	2	1
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

Fatalism: Acceptance that all events and life are inevitable or predetermined by a superior power over which man has no control.

- A<sub>1</sub>    There is no need to worry about money if you don't have any.
- A<sub>2</sub>    Families can survive without savings.
- A<sub>3</sub>    Don't worry about money when you need it, it will come from somewhere.

- A<sub>4</sub> I don't worry about my economic situation, it is not possible to change it.
- A<sub>5</sub> Food coupons are a blessing of God.
- A<sub>6</sub> I was born poor and I will die poor.
- A<sub>7</sub> Being poor is our destiny, it is the desire of God.
- A<sub>8</sub> Time from paycheck to paycheck is a destiny of the poor.
- A<sub>9</sub> Savings are not necessary if you have a family.
- A<sub>10</sub> Travel today and pay tomorrow.
- A<sub>11</sub> If you have economic problems, start planning your expenses.
- A<sub>12</sub> Money problems, the Loan Association can solve it.
- A<sub>13</sub> Luck games, gambling, horse racing--only when there is extra money to spend.
- A<sub>14</sub> Budgeting is unnecessary if you know what you want.
- A<sub>15</sub> My economic problems are as long as the "poor hope."
- A<sub>16</sub> God gives you difficulties, but don't throttle you.
- A<sub>17</sub> The family can help solve my problems about money, but I need to work.
- A<sub>18</sub> Buy what you want, money will appear.
- A<sub>19</sub> Be realistic, future will be positive or negative, however you see it.
- A<sub>20</sub> God will help me, but I need to do something also.
- A<sub>21</sub> Being poor is not my destiny.
- A<sub>22</sub> The future is my responsibility.
- A<sub>23</sub> To work and save are the key to success.
- A<sub>24</sub> Budgeting helps the family to improve their financial situation.

- A<sub>25</sub> Playing the lottery and gambling are my favorite hobbies.
- A<sub>26</sub> The family needs to determine their economic goals.
- A<sub>27</sub> Credit can help to solve economic problems.
- A<sub>28</sub> If you are born without money, you can change your destiny.
- A<sub>29</sub> Savings are the best friend of man.
- A<sub>30</sub> Don't work too hard, rich people are complete.
- A<sub>31</sub> The belly full, a happy heart.
- A<sub>32</sub> Debt is a discredit for the family.
- A<sub>33</sub> Spend only if you have the necessity or need.
- A<sub>34</sub> I am the only one responsible for my future.
- A<sub>35</sub> I don't worry, my future is written.

Prestige: Authority or importance based on past achievement or gained from appearance of power or ability and by material possessions.

- B<sub>36</sub> I would like to live in a wealthy class neighborhood.
- B<sub>37</sub> People value what they have and what they work to have.
- B<sub>38</sub> Nothing is too good for our children.
- B<sub>39</sub> Prestige and money are "sons of the same father."
- B<sub>40</sub> Clothes must be expensive or look expensive.
- B<sub>41</sub> Show that you are a very important person, look successful.
- B<sub>42</sub> Good appearance in the home and a fancy car tell others about your success.
- B<sub>43</sub> A gentleman at a restaurant must be the one who picks up the check for the group.
- B<sub>44</sub> A woman, to be elegant, must be the one who picks up the check for the group.



- B<sub>45</sub> I need to have what my neighbors have to be respected. To be able to buy in expensive stores when I have the money.
- B<sub>46</sub> I buy in expensive stores when I have the money.
- B<sub>47</sub> To have a life like the upper class people is one of my objectives in life.
- B<sub>48</sub> A large savings account gives the family status.
- B<sub>49</sub> Work hard if you want to arrive.
- B<sub>50</sub> Don't buy expensive clothes, it doesn't tell what you are.
- B<sub>51</sub> Buy a car with a good engine, not a fancy one.
- B<sub>52</sub> Living in a wealthy neighborhood doesn't change your family's attitude to life.
- B<sub>53</sub> Women must save money on clothes and also follow the season's fashion.
- B<sub>54</sub> A large savings account doesn't bring you power as a human being.
- B<sub>55</sub> To be in fashion, a man must buy his clothes in expensive stores.
- B<sub>56</sub> Women must economize on clothes.
- B<sub>57</sub> Good food is better than a pretty house.
- B<sub>58</sub> Buy something when you need it, not when the fashion or promotion tells you to.
- B<sub>59</sub> The clothes you wear, what you drive, and your friends tell what you are.
- B<sub>60</sub> Having a lot of debts is representative of having money.
- B<sub>61</sub> Having a lot of debts is representative of having little money.

- B<sub>62</sub> Having a lot of credit cards is representative that you are a bad payer.
- B<sub>63</sub> Having many credit cards means that you don't have money to buy what you need.
- B<sub>64</sub> Happiness is not based on the money we have.
- B<sub>65</sub> Money and comfort make people slaves.
- B<sub>66</sub> Happiness is based on love, health, and secondary money.
- B<sub>67</sub> Education, happiness, and feelings of responsibility are the best estate you can leave for your children.
- B<sub>68</sub> My family needs are having a color T.V., stereo, and a big car.

Male/Female Superiority: Position of superiority assumed by male and female, conferred by society.

- C<sub>69</sub> Man has the right to do what he wants with the family's money.
- C<sub>70</sub> Woman has the right to do what she wants with the family's money.
- C<sub>71</sub> The final decision in a family decision-making process is made by the husband.
- C<sub>72</sub> The final decision in the family decision-making process is made by the wife.
- C<sub>73</sub> The man wears the pants, but woman makes the decisions.
- C<sub>74</sub> Women are the heads of the household.
- C<sub>75</sub> Woman must do what she wants with her life.
- C<sub>76</sub> Men must do what they want with their lives.
- C<sub>77</sub> Men are the kings.

- C<sub>78</sub> Women are the queens.
- C<sub>79</sub> The couple should divide the household tasks.
- C<sub>80</sub> Women weren't born to be slaves to men.
- C<sub>81</sub> Women weren't born to be the husband's servants.
- C<sub>82</sub> Men must do the heavy work of the house, such as cleaning, gardening, etc.
- C<sub>83</sub> Cooking is the woman's job.
- C<sub>84</sub> Men must never cry.
- C<sub>85</sub> Men have only one responsibility in the family, as money providers.
- C<sub>86</sub> The only responsibility of the woman is to care for the children.
- C<sub>87</sub> Men have the right to stay outside the home if he wants.
- C<sub>88</sub> Women should never ask men to have sexual relations.
- C<sub>89</sub> Men may have all the women they want.
- C<sub>90</sub> Married women must not share with other men.
- C<sub>91</sub> Women must have all the men she wants.
- C<sub>92</sub> Women should do all the household tasks.
- C<sub>93</sub> Dolls are for girls and cars for boys.
- C<sub>94</sub> Men and women have the same rights in society.
- C<sub>95</sub> Engineering is a man's career.
- C<sub>96</sub> The political arena is for both men and women.
- C<sub>97</sub> Teaching is a woman's career.
- C<sub>98</sub> Only men should participate in politics.
- C<sub>99</sub> Men should discuss all the family decisions with his wife.
- C<sub>100</sub> A married woman can go "nightclubbing" with her girlfriend.
- C<sub>101</sub> Men can spend their free time with their boyfriends.

- C<sub>102</sub> Men should be the bookkeepers.
- C<sub>103</sub> Women may not go alone on business or recreational trips.
- C<sub>104</sub> Men and women, under equal conditions, should do the same job.
- C<sub>105</sub> Men may stay at home with the children while the woman goes out to work.

PART TWO. Rank Order

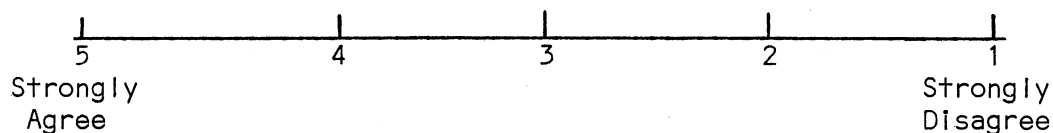
Family No. \_\_\_\_\_

Sex: Female \_\_\_\_\_ Male \_\_\_\_\_

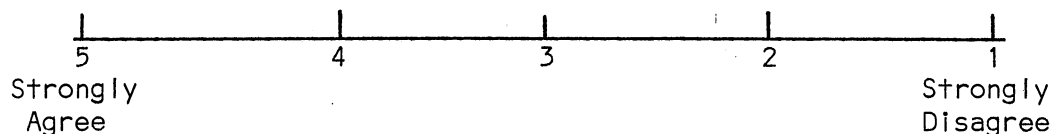
This questionnaire is constructed to measure the economic decision-making process: husband and wife authority power.

There are no right or wrong answers in this questionnaire. The best answer is your own personal opinion.

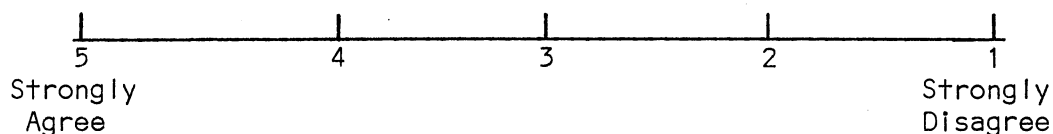
106. Do you think husband/wife\* need to make the last decision in the family?



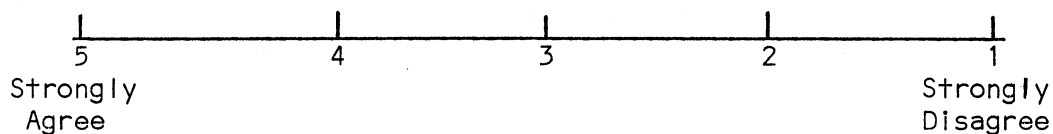
107. In your family, do you think the husband/wife should make the food buying decisions?



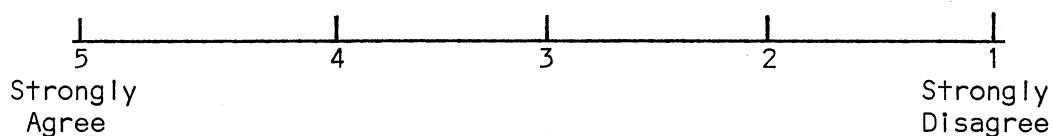
108. In your family, is planning to buy a house the decision which should be made by you and your wife/husband?



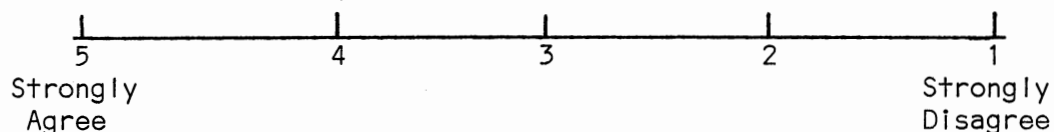
109. Do you think your wife/husband should buy the family car alone?



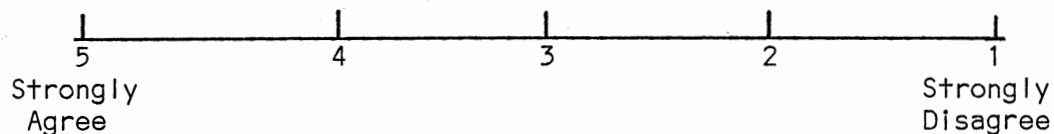
110. In your family, car decision-buying was made by you and your wife/husband.



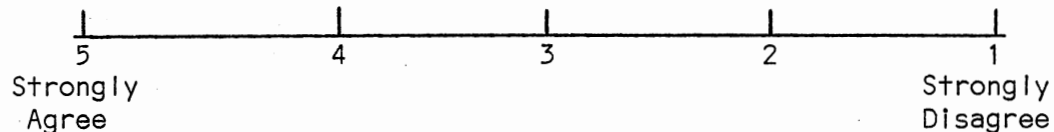
111. John Perez' family go together to buy groceries. This applies to your family?



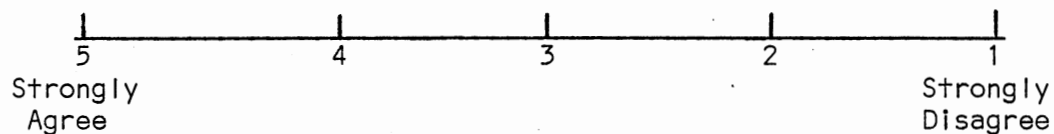
112. The last time your family bought furniture, your wife/husband made the last decision.



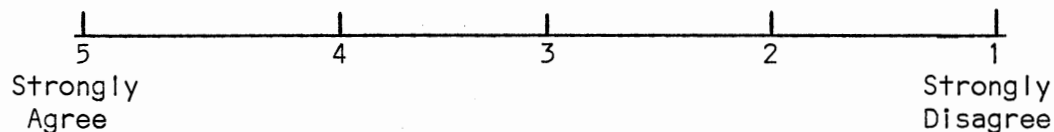
113. Family clothing is always bought by your wife/husband.



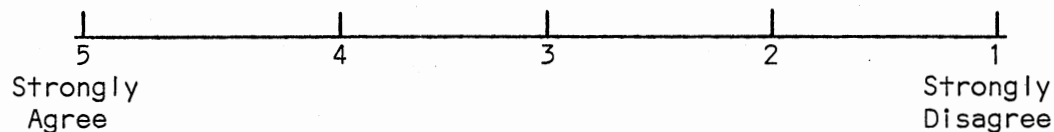
114. Family food planning is especially influenced by husband/wife.



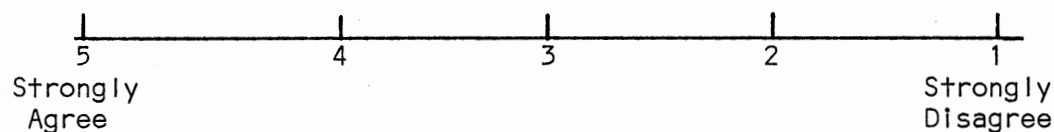
115. Family food planning is especially influenced by the children.



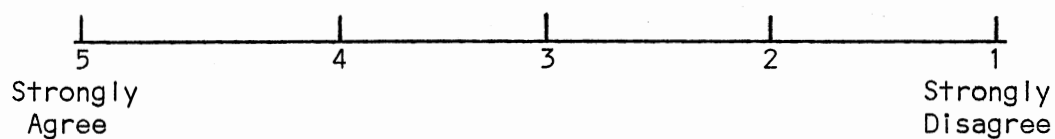
116. Family record keeping is a husband/wife task.



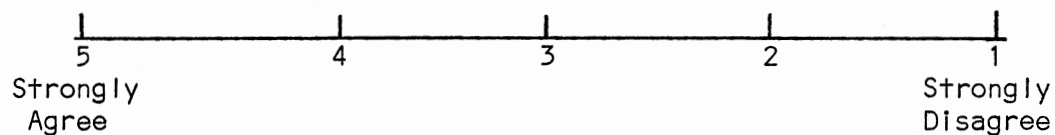
117. The husband/wife makes the decisions on how to use the family income.



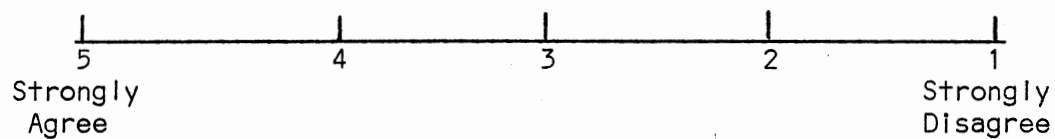
118. If you know about a good special offer, you wait to buy after consulting with your husband/wife.



119. Women manage the family income in your family.



120. Husband/wife in your family decides the price of gifts for your friends.



APPENDIX G

FREQUENCY TABLE FOR FEMALE/MALE, RURAL/URBAN  
RESPONSE FOR FATALISM, PRESTIGE, AND  
MALE/FEMALE SUPERIORITY  
CULTURAL VALUES



TABLE XXII

FREQUENCY TABLE FOR URBAN AND RURAL RESPONSE FOR FATALISM

Community		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total/ Percent
Cataño (Urban)	Frequency	8	27	6	29	9	79
	Percent in the Column	6.40	21.60	4.80	23.20	7.20	63.20
	Percent	10.13	34.18	7.59	36.71	11.39	100.00
Orocovis (Rural)	Frequency	7	12	6	13	8	46
	Percent in the Column	5.60	9.60	4.80	10.40	6.40	36.80
	Percent	15.22	26.09	13.04	28.26	17.39	100.00
Total		15	39	12	42	17	125
		12.00	31.20	9.60	33.60	13.60	100.00

TABLE XXIII

FREQUENCY TABLE FOR FEMALE/MALE RESPONSE FOR FATALISM

Sex		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total/ Percent
Female	Frequency	4	20	8	28	13	73
	Percent in the Column	3.20	16.00	6.40	22.40	10.40	58.40
	Percent	5.48	27.40	10.96	38.36	17.81	
Male	Frequency	11	19	4	14	4	52
	Percent in the Column	8.80	15.20	3.20	11.20	3.20	41.60
	Percent	21.15	36.54	7.69	26.92	7.69	
Total		15	39	12	42	17	125
		12.00	31.20	9.60	33.60	13.60	100.00

TABLE XXIV

FREQUENCY TABLE FOR URBAN/RURAL RESPONSE FOR PRESTIGE

Community		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total/ Percent
Cataño (Urban)	Frequency	4	22	5	40	8	79
	Percent in the Column	3.23	17.74	4.03	32.26	6.45	63.71
	Percent	5.06	27.85	6.33	50.63	10.13	
Orocovis (Rural)	Frequency	7	8	0	19	11	45
	Percent in the Column	5.65	6.45	0.00	15.32	8.87	36.29
	Percent	15.56	17.78	0.00	42.22	24.44	
Total		11	30	5	59	19	124
		8.87	24.19	4.03	47.58	15.32	100.00

TABLE XXV  
FREQUENCY TABLE FOR FEMALE/MALE RESPONSE FOR PRESTIGE

Sex		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total/ Percent
Female	Frequency	6	15	4	34	13	73
	Percent in the Column	4.84	12.10	3.23	27.42	10.48	58.06
	Percent	8.33	20.83	5.56	47.22	18.06	
Male	Frequency	5	15	1	25	6	52
	Percent in the Column	4.03	12.10	0.81	20.16	4.84	41.94
	Percent	9.62	28.85	1.92	48.08	11.54	
Total		11	30	5	59	19	125
		8.87	24.19	4.03	47.58	15.32	100.00

TABLE XXVI  
FREQUENCY TABLE FOR URBAN/RURAL RESPONSE  
FOR MALE/FEMALE SUPERIORITY

Community		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total/ Percent
Cataño (Urban)	Frequency	3	23	6	38	9	79
	Percent in the Column	2.40	18.40	4.80	30.40	7.20	63.20
	Percent	3.80	29.11	7.59	48.10	11.39	
Orocovis (Rural)	Frequency	5	10	0	16	15	46
	Percent in the Column	4.00	8.00	0.00	12.80	12.00	36.80
	Percent	10.87	21.74	0.00	34.78	32.61	
Total		8	33	6	54	24	125
		6.40	26.40	4.80	43.20	19.20	100.00

TABLE XVII  
FREQUENCY TABLE FOR FEMALE/MALE SUPERIORITY BY SEXES

Sex		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total/ Percent
Female	Frequency	5	17	2	34	15	73
	Percent in the Column	4.00	13.60	1.60	27.20	12.00	58.40
	Percent	6.85	23.29	2.74	46.58	20.55	
Male	Frequency	3	16	4	20	9	52
	Percent in the Column	2.40	12.80	3.20	16.00	7.20	41.60
	Percent	5.77	30.77	7.69	38.46	17.31	
Total		8	33	6	54	24	125
		6.40	26.40	4.80	43.20	19.20	100.00

VITA

Carmen T. Andrades-Garay

Candidate for the Degree of

Master of Science

Thesis: IMPACT OF SELECTED CULTURAL VALUES ON THE FAMILY ECONOMIC  
DECISION-MAKING PROCESS IN PUERTO RICO.

Major Field: Housing, Design, and Consumer Resources

Biographical:

Personal Data: Born in San Juan, Puerto Rico, June 4, 1950, the  
daughter of Mr. Martin Andrades and Mrs. Emilia Garay.

Education: Graduated from Central High School, Santurce, Puerto  
Rico, in May, 1968; received Bachelor of Science in Home  
Economics, degree from Universidad de Puerto Rico in 1973;  
completed the requirements for the Master of Science Degree  
at Oklahoma State University in December, 1979.

Professional Experience: Extension Home Economics, September,  
1972 until present; Coordinator of Home Equipment Selection,  
Use, and Energy Conservation Project, Department of Consumer  
Affairs, 1977-1978.