

SPENDING BEHAVIOR RELATED TO THE SECOND  
INCOME OF DUAL EARNER FAMILIES

By

JANICE CHANDLER VAUGHAN

Bachelor of Science

Oklahoma State University

Stillwater, Oklahoma

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Thesis Approved:

*Christine J. Palmer*

Thesis Adviser

*H. Kay Stewart*

*Gerald A. Bird*

*Norman D. Durham*

Dean of the Graduate College

1012051

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## CHAPTER I

### INTRODUCTION

#### Statement of the Problem

The percentage of families in which both husband and wife worked away from home began increasing rapidly after the turn of the century. Hayghe (1976, p. 16) stated that 41 percent of all wives worked outside the home in 1975. Women have always played a part in the labor force, but it was only in recent years that such a large percentage of married women with children still at home became involved in the world of work. Parelius (1975, p. 421) stated, "women seem to be changing their views of themselves and their appropriate roles." The growing percentage of women entering the labor market verified this to be true.

Burke and Weir (1976, p. 279) noted, "there have been few events which have so profoundly affected the organization of the family as the movement of women into the labor force." Many factors led married women to choose occupations and careers outside the home. The financial contributions made to the family by the employed wife created a new and different style of family living. Her employment also brought about many social, physical, and emotional

pressures to which the family had not previously been subjected. These factors are areas that deserve consideration and close examination in relation to implications for the future.

#### Purpose of the Study

The purpose of this study was to examine the spending patterns related to the second income of dual earner families. A further purpose of this study was to examine the effect of the second income on the quality of the family's housing.

The specific objectives of this study were to examine:

1. the percentage of the total family income contributed by the wife;
2. the spending patterns of the second income as related to non-housing areas;
3. the effect of the second income on the family's housing and home furnishings; and
4. the degree to which dual earner families established goals as to the use of the second income and the extent to which families feel these goals have been accomplished.

#### Scope of the Study

This study was limited to an investigation of spending patterns of dual earner families in Northeastern Oklahoma. Specific limitations were:



1. The study was limited to 100 dual earner (husband-wife) families.
2. The questionnaire used in the study was completed by the wife.
3. The sample was not random so no inference can be made to a larger population.

### Procedures

A questionnaire was developed to secure information from respondents. The questionnaire was pre-tested by six employed homemakers and changes were made to improve clarity.

An introductory letter and questionnaire (see Appendix) were distributed to dual earner families in Northeastern Oklahoma. The families were representative of unskilled, skilled, and professional occupations. Approximately 66 percent of the respondents lived in small communities of under 3,000 population.

The sample selection was secured by personal contacts with employed homemakers in various work locations which included unskilled, skilled, and professional employments. The respondents were asked by the researcher to complete the questionnaire and were given oral instructions as well as written instructions contained in the letter accompanying the instrument. The researcher made an effort to include a representative sampling of employed women as to

age, life cycle, and occupation. The data were collected in February, 1978.

Responses on the questionnaire were coded, then key punched on computer data cards. Percentage frequencies were used to describe the general characteristics of the sample and the information concerning spending behavior. A chi square was used to determine significance level for the relationship between spending behavior, family life cycle, family income, occupation of wife, and percent of income earned by the wife.

#### Summary

This chapter has presented the problem, objectives, scope, and procedures involved in the study. Chapter II will review relevant literature. Chapter III will present the analysis of the data. Chapter IV will summarize the study, draw conclusions, and state recommendations.

## CHAPTER II

### REVIEW OF LITERATURE

#### Historical Aspects

Historically, women have always assisted in filling the labor force market. A 1900 census showed that 40 percent of all nonwhite women and 17 percent of white women were employed outside the home (Chafe, 1976, p. 9). Chafe (1976) also stated:

Although employment statistics for women in the nineteenth century are somewhat unreliable, researchers found that in cities like Baltimore, a substantial part of the female population worked. . . . History reveals that society has expected nonwhite women and immigrants to contribute to the work force, while middle class women were expected to be full time homemakers (p. 9).

Rossi and Bettelheim (cited in Chafe, 1976, p. 10) stated, "it has only been in the twentieth century that child-bearing and homemaking became a full time profession for women." Chafe (1976, p. 14) noted that prior to World War II marriage itself was the primary career for the middle class woman, and anyone who tried to combine an outside profession with the occupation of mother and housewife received little support from society. During World War II, female employment became a necessity and the middle

class homemaker who was married and over 35 years of age was heavily involved in the labor force.

Following World War II, many homemakers stayed in the labor force because they enjoyed their jobs and liked the opportunity to be associated with others (Chafe, 1976, p. 18); however, traditional norms still placed women in the home. With the educational attainment of women continually on the rise, the 1960's and 1970's brought the Women's Liberation Movement, and with it a large influx of younger women of child bearing age into the labor market (Chafe, 1976, p. 23).

#### Current Situation

Esty (1976, p. 34) reported that "women accounted for almost 75 percent of the increase in the U.S. labor force last year." Yankelovich, Skelly, and White (1975, p. 77), in a study conducted for General Mills Company, found that working wives came from both high- and low-income families, 33 percent from households earning under \$10,000, and 32 percent from those earning \$15,000 or more.

Hayge (1976, p. 12) noted that in 1975 nearly half of all husband-wife families had two workers or more, and two-fifths of all children under 18 were in such families.

Hayge (1976) also stated:

Seventy-two percent of working wives were employed full time. . . . 27 percent of mothers of preschool children worked full time year around compared to 41 and 53 percent, respectively, for mothers of school age children and for wives without children (p. 16).

## Factors Contributing to Dual Earner Families

Married women chose to enter the labor force for a number of reasons. Hayge (1976, p. 14) noted that in 1963, 42 percent worked because of financial necessity, 19 percent for personal satisfaction, 17 percent to earn extra money, and the remainder for a variety of other reasons. Hayge (1976) also noted:

these proportions might differ significantly if the survey were taken today because many more married women are working and on the average, they tend to be younger, about 34 years old, compared with 42 years in 1963 (p. 14).

Hayge (1976) continued:

Rising unemployment and shrinking incomes went hand in hand with the combined recession-inflation of 1974-1975. The number of unemployed husbands doubled between March, 1974 and March, 1975. About one out of five unemployed husbands had wives who were employed (p. 17).

While prices rose by 11 percent between 1973 and 1974, real family income declined by about 4 percent from the 1973 median. Among multi-worker families, the decline in purchasing power was only about 1.3 percent. In families where the husband was the only worker, it dropped 3.1 percent, or 2-1/3 times the decline for multi-worker families (p. 18).

The additional family worker softened the economic blow to the family income brought on by inflation.

Higher educational attainment brought women to the work force. Hayge (1976, p. 14) noted that demand for women in such fields as retail trade, finance, insurance, real estate, service, and state and local government has

intensified since 1950. Recent figures (U.S. Department of Commerce, Bureau of Census, 1976, p. 123) indicated that 28.6 percent of all women earned high school diplomas in 1975 as opposed to 14.3 percent in 1960. The number earning college degrees in 1975 was 6.2 percent as compared to 3.3 percent in 1960.

In a survey, Parelius (1975, p. 424) found that aspirations of college women for jobs normally held by men advanced considerably from 1969 to 1973. In 1968, 14 percent of those surveyed expected to enter a field of mathematics, science, or engineering; whereas, by 1973 the figure had grown to 20 percent. In 1969, 19 percent indicated they would seek medical, mental, law, or doctoral degrees. By 1973 this figure had risen to 28 percent. Developing intellectual capabilities to the fullest rose from 55 percent in 1969 to 69 percent in 1973.

These figures indicate that goals and expectations of college women are changing and are moving more and more to the area of career oriented education. Johnson and Hayghe (1976, p. 32) stated, "wives with college degrees were usually more likely to be in the labor force than wives with less education regardless of their husband's income."

Women have found a sense of fulfillment and enjoyment from a career or work field away from home. Clark (1976, p. 21) found "that among the positive responses from women who work were feelings of self worth, fulfillment, pride,

involvement in human culture, and intellectual excitement." Nye and Hoffman (cited in Burke and Wier, 1976) noted research findings as follows:

Women who combined household and employee roles were more satisfied with their daily work than were housewives. They were more satisfied with respect to their communities, their family income, their homes, their relationship with their children and their recreational life (p. 280).

Rapoport and Rapoport (1969, p. 530) found that highly educated and trained women usually found more job satisfaction and more self-fulfillment than those with lower qualifications. Those with lower qualifications tended to use money as a motive more than self-fulfillment.

"The declining fertility of wives was an important factor underlying the rising trend of multi-worker families," stated Hayghe (1976, p. 14). The proportion of wives with children under six was an encouragement to women to enter the work field. Hayghe (1976) also stated:

As the birth rate declined--falling from 19.6 per 1,000 in 1965 to 14.9 in 1974--our measure of fertility also declined and the proportion of families with wife or other member working continued to grow (p. 14).

The development of labor saving devices, transfer of certain work from home to market, shift of population from rural to urban, increase in day care centers, increase in part-time jobs due to declining length of work week, and changes in employment practices and attitudes brought on by government regulations have made the labor market more accessible to the married woman.

## Financial Contributions of Employed Wives

The financial contribution to the family income made by the wife was of significant value in increasing the level of living for the family, and in many instances, in simply maintaining the economic survival of the family. Esty (1976, p. 34), of the Marketing Information Center, concluded that "husband-wife families with working wives typically have incomes that are about one-third higher than husband-wife families in which the wife does not work." Hayghe and Johnson (1976) stated:

for 1975 the median income for families where the wife was an earner was \$17,100 and \$19,700 where she worked all year at a full time job as compared with \$12,700 for the family with only one income (p. 33).

The lower the family income the larger the income contribution of the wife. Labor statistics (U.S. Department of Labor, 1973, p. 20) indicated in families with incomes under \$8,000, the earnings of the wife accounted, on the average, for almost one-half. Economic figures (Consumer and Food Economics Institute, 1973, p. 7) for 1971 indicated that 64 percent of families with an employed wife had a total income of \$10,000 or more contrasted with only 47 percent of families where the wife did not work.

Rapoport and Rapoport (1969, p. 530) found that dual earner or dual career families have "relatively high standards of living." A study conducted by Yankelovich, Skelly, and White (1975, p. 77) for General Mills Company showed



that in families of wives working full time, 31 percent indicated they had a better standard of living, 26 percent indicated they had the same standard of living, and 24 percent indicated they had a worse standard of living as a result of the wife working. Those indicating a worse standard of living may have been adversely affected by such factors as additional income tax and expenses related to the employment of the wife.

The added income contributed by the wife enabled the family to enjoy such extras as vacations, second car, and additional clothing, which add to the enjoyment of life, according to Hayge (1976, p. 19). Liebowitz (1974, p. 249) noted that "children and partners' education may also be in financial reach if the wife works."

#### Implications for the Future

Data suggested that with the upward rate of employed wives, it was expected that women will give more and more consideration to educational and career opportunities.

Parelius (1975) noted:

current data suggests that we can expect continued changes in the occupational activities of women, both single and married. . . . We can expect a greater frequency of uninterrupted career patterns (p. 431).

There was evidence that with increased education, there was better child care. Leibowitz (1974, p. 249) stated, "there is inferential evidence . . . that husband and other adults in families where the wife is highly

educated devote more time to child care." Parelius (1975)

noted:

We can also expect, however, the continued survival of the nuclear family. These data show no decrease in the women's interest in marriage or motherhood. They show, instead, that women are redefining what marriage and motherhood implies for a woman's 'place' and what womanhood implies for a person's occupational talents and ambitions (p. 431).

Hayghe (1976) concluded:

The additional family income may mean the difference between poverty and its concomitants--ill health, inadequate food, housing, and education--and a level of living providing the basic necessities of modern America. For many others, however, the extra income often provides advantages of many sorts, such as higher education or personal belongings that they might not have otherwise (p. 19).

There were indications that the benefits of higher family income as a result of the financial contribution of the wife were offset by negative relationships that arose within the family. Hayghe (1976) commented:

the growth of multi-worker families may be among the many factors cutting off communication between generations and contributing to a state of alienation between young people and society (generation gap). It should be noted, though, that other observers feel that there is little causal relationship between the growth of multi-worker families and the existence of the generation gap, but rather both result from massive changes overtaking society (p. 19).

Future generations of wives from dual earner families may find that societal values will swing in their favor.

Rapoport and Rapoport (1969) indicated:

Times have changed in terms of the pervasiveness of negative sanctions in relation to married women working. If anything, there is a swing in

the direction of slightly disparaging the non-working housewife, particularly if she happens to be highly qualified (p. 527).

#### Summary

Families in which both husband and wife worked away from home increased significantly between 1920 and 1975. Economic, social, and technological changes contributed to the increase in dual earner families. The economic impact of the second income affected the family, not only financially, but also in such areas as attitudes, expectations, and aspirations. Possible implications for future generations as a result of wives and mothers entering the labor force were higher standards of living, advanced educational training, better child care or family fragmentation, and societal acceptance of employed wives and mothers.

## CHAPTER III

### ANALYSIS OF DATA

#### The Sample

The research sample consisted of 100 dual earner families out of a potential sample of 130. This was a 76 percent participation rate. Ages of husbands and wives ranged from under 25 to over 50 with 61 percent of the husbands and 75 percent of the wives in the 25 to 49 years age group (Table I).

The family life cycle was determined by the number and ages of children living at home. For the purpose of this study six life stages were used. These included young couple with no children; expanding family with the youngest child less than six years and no child over 15 years; stable family with all children between six and 15 years of age; contracting family with no child less than six years and one or more children older than 15 years; post-parental family with all children self-supporting and living elsewhere; and mixed family which could be a mixture of any of the above named categories. Seventy-nine percent of the sample were in the expanding, stable, or contracting family life cycle (Table I). Fourteen

TABLE I  
SOCIAL-DEMOGRAPHIC CHARACTERISTICS  
OF THE SAMPLE

Characteristics	Number	Percent
<u>Age of Husband</u>		
Under 25	10	10
25-29	13	13
30-39	30	30
40-49	18	18
Over 50	28	28
No Answer	1	1
<u>Age of Wife</u>		
Under 25	13	13
25-29	13	13
30-39	33	33
40-49	29	29
Over 50	11	11
No Answer	1	1
<u>Life Cycle</u>		
Young Couple/No Children	6	6
Expanding Family	27	27
Stable Family	20	20
Contracting Family	32	32
Post-Parental Family	14	14
Mixed Family	1	1
<u>Education of Husband</u>		
Less than High School Graduate	17	17
High School Graduate	26	26
Some College	28	28
College Graduate	15	15
Post College	14	14
<u>Education of Wife</u>		
Less than High School Graduate	3	3
High School Graduate	35	35
Some College	28	28
College Graduate	14	14
Post College	20	20

TABLE I (Continued)

Characteristics	Number	Percent
<u>Major Occupation of Husband</u>		
Unskilled	22	22
Skilled	28	28
Professional	33	33
Self-Employed	15	15
Retired	2	2
<u>Major Occupation of Wife</u>		
Unskilled	22	22
Skilled	39	39
Professional	34	34
Self-Employed	5	5
Retired	-	-
<u>Size of Respondent's Community</u>		
Under 100	28	28
100-499	10	10
500-999	14	14
1000-1999	6	6
2000-2999	18	18
3000-3999	8	8
Over 4000	24	24
No Answer	2	2
<u>Reasons for Working Away From Home*</u>		
Out of necessity	36	36
To improve standard of living	67	67
To buy extras for the family	39	39
Personal satisfaction	47	47
Educate family members	24	24
Other reasons (not specified)	5	5

\*Respondents could report more than one behavior in each category; therefore, percents do not total 100.

percent of the sample were in the post-parental family life cycle.

The study revealed 83 percent of the husbands had attained high school graduation or beyond and 57 percent had some college credit or were college graduates. The wives of these families showed a higher educational level, with 97 percent being high school graduates and 62 percent having some college, college degree, or post-college work (Table I).

Occupations of husbands and wives were classified as unskilled, skilled, professional, self-employed, and retired. For the purpose of this study, unskilled indicated an occupation that requires no special training; skilled was that requiring special experience, training, or apprenticeship; professional was that requiring advanced training in some liberal arts or science and usually involving mental rather than manual work; and self-employed was a business owned by the respondent.

Of wives, 73 percent were employed in skilled or professional occupations, while 61 percent of the husbands were in those occupations. The study revealed five percent of the wives were self-employed, while 15 percent of the husbands indicated their major occupations as self-employed (Table I).

Respondents were also asked to indicate why the wife was employed outside the home and were given the option of showing more than one reason. Thirty-six percent indicated

they worked away from home out of necessity and 67 percent were employed to improve their standard of living. Forty-seven percent indicated personal satisfaction as their motivation for employment (Table I).

#### Economic Characteristics

The families in the sample represented an economic range from under \$8,000 to over \$20,000 combined yearly family income. Fifty-five percent of the sample had family incomes of between \$10,000 and \$19,999. The first objective of this study was to examine the percentage of the total income contributed by the wife. The study revealed 62 percent of the wives earned from 31 to 55 percent of the income. Six percent of the wives earned over 55 percent of the total family income and 30 percent contributed seven to 30 percent of the combined yearly family income (Table II).

Respondents were asked to indicate their employment as full time or part time and whether they had been employed continuously or intermittently. Eighty-four percent stated they were employed full time and 74 percent indicated they had been employed continuously since first entering the labor market. Twenty-eight percent of the wives had been employed three years or less, 25 percent four to nine years, and 37 percent over ten years since last entering the work force (Table II).



TABLE II  
ECONOMIC CHARACTERISTICS OF THE SAMPLE

Characteristics	Number	Percent
<u>Combined Yearly Family Income</u>		
Under -\$ 8,000	4	4
\$ 8,000-\$ 9,999	12	12
\$10,000-\$11,999	12	12
\$12,000-\$13,999	9	9
\$14,000-\$15,999	14	14
\$16,000-\$17,999	9	9
\$18,000-\$19,999	11	11
Over -\$20,000	29	29
<u>Percent of Income Earned by Wife</u>		
1-20	12	12
21-30	18	18
31-40	31	31
41-55	31	31
Over 55	6	6
No Answer	2	2
<u>Wife's Employment</u>		
Part Time	16	16
Full Time	84	84
<u>Continuity of Wife's Employment</u>		
Intermittent	26	26
Continuous	74	74
<u>Years Wife Has Been Employed Since Last Entering Work Force</u>		
1- 3 years	28	28
4- 6 years	17	17
7- 9 years	8	8
10-15 years	22	22
Over 15 years	15	15
No Answer	10	10

## Spending Behavior Related to Second Income

The second section of the questionnaire asked respondents to indicate how the second income had actually affected the behavior of the family with respect to clothing, education, recreation, savings and investments, food, health, extras, transportation, equipment and home furnishings, and housing. More than one item could be checked under each category (see Appendix, Question 20). This section provided the information for objective two of this study which was to examine the spending patterns of the second income as related to non-housing areas.

An examination of spending behavior as reflected in Table III indicated that 49 percent of the families were using the second income to purchase adequate clothing for the family, 29 percent were utilizing the second income for school related activities for children, 41 percent indicated the second income provided a family vacation. Fifty-seven percent noted that savings and investments were a prime use of the second income. Eating out more often was a second income expenditure for 53 percent of the families. Fifty-four percent used the second income to purchase general health care for family members. Over 40 percent noted that the second income purchased lessons for family members such as music, ballet, etc., a new motor vehicle, second motor vehicle, clothes washer and clothes dryer (Table III).

TABLE III  
SPENDING BEHAVIOR RELATED TO  
SECOND INCOME

Behavior Characteristic	Percent Reporting Behavior*
<u>Clothing</u>	
1. Adequate clothing for family members	49
2. Extra clothing items for special events	35
3. Better quality clothing	29
4. Larger wardrobe for family	44
<u>Education</u>	
1. Advanced education for husband or wife	24
2. Advanced education for children	27
3. School activities for children	29
4. Other	5
<u>Recreation</u>	
1. Equipment such as boat, camper, etc.	19
2. Supplies for hobbies	28
3. Family vacation	41
4. Admission to community recreational activities	17
5. Other	2
<u>Savings and Investment</u>	
1. Savings account	57
2. Annuities	4
3. Stocks and bonds	11
4. Other	4
<u>Food</u>	
1. More nutritious meals	43
2. Opportunity to eat out more often	53
3. More expensive food	15
4. Other	4

TABLE III (Continued)

Behavior Characteristic	Percent Reporting Behavior*
<u>Health</u>	
1. Dental care	48
2. Eye care	31
3. General health care	54
4. Corrective equipment such as shoes, braces, etc.	8
5. Surgery for family members	11
<u>Extras</u>	
1. Lessons for family members such as music, ballet, gymnastics, etc.	28
2. Domestic help	8
3. Child care	29
4. Other	4
<u>Transportation</u>	
1. New vehicle	45
2. Newer vehicle	11
3. Second vehicle	48
4. Other	1
<u>Equipment and Home Furnishings</u>	
1. Clothes washer	46
2. Clothes dryer	48
3. Dishwasher	30
4. Freezer	35
5. Small appliances	33
6. Television	29
7. Furniture	39
8. Floor covering	31
9. Draperies and curtains	33
10. Other	7

\*Respondents could report more than one behavior in each category; therefore, percents do not total 100.

An analysis of the data showed a significance between the life cycle of the family and their spending behavior in relation to education, extras, savings and investments, and household equipment. The stable and contracting families indicated income was being used more, in comparison to the other life cycles, for advanced education and extras such as music, ballet, etc. It is probable that once children reached junior high school and beyond, the need for money for additional lessons such as music and for continuing their education became apparent. In response, the wife either went to work to provide the money for those things or priorities were shifted and part of the second income was diverted to meet those needs (Table IV). The families in the stable life cycle were also much more likely to use their second income to purchase a dishwasher. With children in school, wives who worked apparently found it difficult to keep up with household responsibilities. A dishwasher was a purchase that assisted in alleviating one household job (Table IV).

While families in the stable and contracting life cycles were using part of their income for education and extras such as music, ballet, and gymnastics lessons, the expanding families indicated the second income was used for child care. Since expanding families had preschool children and none of their children were over 15 years of age, child care was a necessity if the wife was employed outside the home (Table IV).

TABLE IV

CHI SQUARE SIGNIFICANCE LEVELS FOR THE RELATIONSHIP BETWEEN SELECTED SPENDING BEHAVIORS AND FAMILY LIFE CYCLE, OCCUPATION OF WIFE, FAMILY INCOME, AND PERCENT OF INCOME EARNED BY WIFE

Behavior Characteristic	Life Cycle	Occupation of Wife	Family Income	Percent of Income Earned by Wife
<u>Clothing</u>				
1. Adequate clothing for family members	NS	NS	NS	NS
2. Extra clothing items for special events	NS	NS	NS	NS
3. Better quality clothing	NS	.01	NS	NS
4. Larger wardrobe for family members	NS	NS	NS	NS
<u>Education</u>				
1. Advanced education for husband or wife	NS	.01	NS	NS
2. Advanced education for children	.006	NS	NS	.02
3. School Activities for children	NS	NS	.02	NS
<u>Recreation</u>				
1. Equipment such as boat, camper, etc.	NS	NS	NS	NS

TABLE IV (Continued)

Behavior Characteristic	Life Cycle	Occupation of Wife	Family Income	Percent of Income Earned by Wife
<u>Recreation (Continued)</u>				
2. Supplies for hobbies	NS	NS	NS	NS
3. Family vacation	NS	NS	NS	NS
4. Admission to community recreational activities	NS	NS	NS	NS
<u>Savings and Investment</u>				
1. Savings account	NS	NS	NS	NS
2. Annuities	NS	NS	NS	NS
3. Stocks and bonds	.01	NS	NS	NS
4. Retirement	NS	.01	NS	NS
<u>Food</u>				
1. More nutritious meals	NS	NS	NS	NS
2. Opportunity to eat out more often	NS	NS	NS	NS
3. More expensive food	NS	NS	NS	NS
<u>Health</u>				
1. Dental care	NS	NS	NS	NS
2. Eye care	NS	NS	NS	NS
3. General health care	NS	NS	NS	.0006
4. Corrective equipment such as shoes, braces, etc.	NS	NS	NS	NS
5. Surgery for family members	NS	NS	NS	NS

TABLE IV (Continued)

Behavior Characteristic	Life Cycle	Occupation of Wife	Family Income	Percent of Income Earned by Wife
<u>Extras</u>				
1. Lessons for family members (music, ballet, gymnastics, etc.)	.02	NS	.007	NS
2. Domestic help	NS	NS	NS	NS
3. Child care	.0002	NS	NS	NS
<u>Transportation</u>				
1. New vehicle	NS	.01	NS	NS
2. Newer vehicle	NS	NS	NS	NS
3. Second vehicle	NS	NS	NS	NS
<u>Equipment and Home Furnishings</u>				
1. Clothes washer	NS	.01	NS	.03
2. Clothes dryer	NS	NS	NS	NS
3. Dishwasher	.04	NS	NS	NS
4. Freezer	NS	NS	NS	NS
5. Small appliances	NS	NS	NS	.009
6. Television	NS	NS	NS	NS
7. Furniture	NS	NS	NS	.004
8. Floor coverings	NS	NS	NS	NS
9. Draperies and curtains	NS	NS	NS	NS



An analysis of the data also showed a significance between occupations of wives and the spending behavior as related to the second income. Wives who were employed professionally were more likely to use their income to purchase better quality clothing, a new motor vehicle, or advanced education for the husband or wife. Those employed in the skilled and professional occupations also were more likely to use the second income to purchase a clothes washer. These findings may be explained by the higher earnings of professional and skilled women which would allow money for those purchases and the need for appropriate clothing and professional improvement within those occupations (Table IV).

A significant relationship was found between family income and spending behavior. Families with yearly incomes in the \$10,000 to \$13,999 and \$18,000 to \$19,999 earnings categories were more likely to use the second income for school activities for children. Also, families with incomes of \$18,000 and over were significantly more inclined to use the second income in providing lessons such as music, ballet, gymnastics, etc. for children. Families within higher income categories showed significantly more money available to purchase extras for family members than families with lower incomes since funds necessary for food, clothing, and shelter required a smaller percent of the total financial budget (Table IV).

The percentage of the family income earned by the wife was significantly related to expenditures for education, health, and equipment and home furnishings. The higher the percentage of the total family income earned by the wife the more likely the family was to use the second income to provide advanced education for the children, general health care, and purchase of a clothes washer, small appliances, and furniture (Table IV). Sixty-eight percent of the wives in the sample earned 31 percent or more of the family income. Sixty-three percent of the families in the sample had a combined total income of \$14,000 or more. With those percentages it appeared that most families had money available to use in providing or purchasing items above the basic necessities.

#### Housing Related Spending Patterns

The third objective of this study was to examine the effect of the second income on the spending behavior of the family related to housing and home furnishings. The questionnaire asked respondents to indicate the ways in which the second income affected the housing of the family. Forty-eight percent reported that the second income had affected housing expenditures. Of this group, 26 percent built or bought a new house, 22 percent bought a used house, 30 percent remodeled their house, and 16 percent insulated or weatherproofed their house. Nine percent indicated they saved money for a down payment on a house to be

bought in the future (Table V). Of those who bought a new or used house, 31 percent indicated the house was larger, 30 percent indicated it was more convenient, and 31 percent stated the house was more comfortable. Families in which the wives earned 41 to 55 percent of the income were more likely to use the second income to buy a new house which was larger, more convenient, and more comfortable than the house they had lived in previously (Table VI).

Of those respondents who indicated remodeling as a spending behavior, 18 percent enlarged living space, 16 percent remodeled bathrooms, 14 percent remodeled storage, and 20 percent indicated remodeling occurred on outside walls or floors (Table V). A significant factor in the spending behavior of the family was related to insulating or weatherproofing the home. Families in which the wife was employed as a professional were more likely to insulate and weatherproof the home (Table VI). The educational level of the wife which placed her in a professional field may have increased her awareness of the need for energy conservation through insulating and weatherproofing (Table VI).

The fourth objective of this study was to examine the degree to which dual earner families established goals as to the use of the second income and the extent to which families felt those goals had been accomplished. The study revealed that 68 percent of the families established financial goals at the time the wife entered the labor force

TABLE V  
HOUSING RELATED SPENDING BEHAVIOR  
ASSOCIATED WITH SECOND INCOME

Behavior Characteristic	Percent Reporting Behavior*
<u>Housing</u>	
1. Build or buy a new house	26
Larger	17
More convenient	16
More comfortable	17
In a better location	6
Constructed better	10
2. Buy a used home	22
Larger	14
More convenient	7
More comfortable	14
In a better location	6
Constructed better	12
3. Remodel	30
Addition or enlargement of living space	18
Kitchen	9
Bathroom	16
Storage	14
Heating or cooling	7
Inside walls or floors	20
Outside walls, roof, or Foundation	8
Altered or rearranged living Space	4
Wiring or plumbing	9
Other	1
4. Insulated or weatherproofed house	16
5. Built or bought a vacation house	0
6. Saved money for down payment on a house to be bought in the future	9

\*Respondents could report more than one behavior in each category; therefore, percents do not total 100.

TABLE VI

CHI SQUARE SIGNIFICANCE LEVELS FOR THE RELATIONSHIP  
 BETWEEN HOUSING SPENDING BEHAVIORS AND FAMILY  
 LIFE CYCLE, OCCUPATION OF WIFE, FAMILY  
 INCOME, AND PERCENT OF INCOME  
 EARNED BY WIFE

Behavior Characteristic	Life Cycle	Occupation of Wife	Family Income	Percent of Income Earned by Wife
<u>Housing</u>				
1. Build or buy a new house	NS	NS	NS	.002
Larger	NS	NS	NS	.04
More convenient	NS	NS	NS	.02
In a better location	NS	NS	NS	NS
Constructed better	NS	NS	NS	NS
2. Buy a used house	NS	NS	NS	NS
Larger	NS	NS	NS	NS
More convenient	NS	NS	NS	NS
More comfortable	NS	NS	NS	NS
In a better location	NS	NS	NS	NS
Constructed better	NS	NS	NS	NS
3. Remodel	NS	NS	NS	NS
Addition or enlargement of living space	NS	NS	NS	NS
Kitchen	NS	NS	NS	NS
Bathroom	NS	NS	NS	NS
Storage or cabinets	NS	NS	NS	NS

TABLE VI (Continued)

Behavior Characteristic	Life Cycle	Occupation of Wife	Family Income	Percent of Income Earned by Wife
3. Remodel (Continued)				
Heating or cooling	NS	NS	NS	NS
Inside walls or floors, paneling, carpet, etc.	NS	NS	NS	NS
Outside walls, roof, or foundation	NS	NS	NS	NS
Altered or rearranged living space	NS	NS	NS	NS
Wiring or plumbing	NS	NS	NS	NS
4. Insulated or weatherproofed house	NS	.03	NS	NS
5. Built or bought a vacation house	NS	NS	NS	NS
6. Saved money for down payment on a house to be bought in the future	NS	NS	NS	NS

(Table VII). Of the goals established, 54 percent indicated housing as a goal, 32 percent indicated savings and investment or business expansion and education, and 29 percent established goals relating to recreation and extras. Respondents could report a number of goals (Table VII). Forty-one percent of the families indicated they were midway in the accomplishment of established goals. Twenty-one percent indicated they had accomplished goals (Table VII).

Of the 68 percent reporting the establishment of financial goals, the largest percentage was from the expanding family (21 percent) with the homemaker in a skilled occupation (26 percent). Twenty percent of the families with an income of over \$20,000 indicated they established financial goals, and 24 percent of the families in which the wife earned 41 to 55 percent of the family income reported such behavior (Table VIII).

Analysis of the data revealed there was no significance between establishment of financial goals and the life cycle, family income, or percent of income earned by the wife. The occupation of the wife did influence, however, the financial goals established by the family. Families in which the wife was employed in an occupation that required a skill were more likely to establish goals relating to housing and education for family members, while in professional occupations families tended to establish

TABLE VII  
 BEHAVIOR RELATED TO THE ESTABLISHMENT  
 OF FINANCIAL GOALS

Behavior Characteristic	Percent Reporting Behavior*
Established financial goals when wife entered labor force	
1. Established goals	68
2. Did not establish goals	32
Goals established by families when wife entered labor force*	
1. Housing	54
2. Savings and investments or business expansion	32
3. Payment of debts	10
4. Education of family members	32
5. Recreation and extras	29
6. Transportation	19
7. Food and clothing	14
8. Retirement	2
Degree to which families felt they had accomplished goals	
1. Have not accomplished goals	10
2.	3
3.	41
4.	23
5. Accomplished goals	21

\*Responents could report more than one behavior in each category; therefore, percents do not total 100.



TABLE VIII  
 BEHAVIOR RELATED TO ESTABLISHMENT OF  
 FINANCIAL GOALS AND FAMILY LIFE  
 CYCLE, OCCUPATION OF WIFE,  
 FAMILY INCOME, AND PER-  
 CENT OF INCOME  
 EARNED BY  
 WIFE

Established Financial Goals	Percent Reporting Behavior*
<u>Life Cycle</u>	
Young couple	4
Expanding family	21
Stable family	17
Contracting family	18
Post-parental family	7
Mixed family	1
<u>Occupation of Wife</u>	
Unskilled	14
Skilled	26
Professional	25
Self-employed	3
<u>Family Income</u>	
Under \$8,000	4
\$ 8,000- 9,999	6
10,000-11,999	7
12,000-13,999	6
14,000-15,999	11
16,000-17,999	7
18,000-19,999	7
Over \$20,000	20
<u>Percent of Income Earned by Wife</u>	
1-20	7
21-30	11
31-40	20
41-55	24
Over 55	4

Sixty-eight percent of the sample established financial goals; therefore, each category will total that number.

goals related to savings and investment and education of family members (Table IX).

#### Summary

Of the 100 families in the sample, over 50 percent indicated the second income enabled them to establish savings and purchase investments, eat away from home more often, and provide health care for family members. Over 40 percent indicated the additional income was used to purchase a new or used house, larger clothing wardrobe for family members, a family vacation, more nutritious meals, dental care, new or second motor vehicle, and a clothes washer and dryer.

The life cycle of the family, occupation of wife, income and percent of income earned by the wife affected how the second income was used. Sixty-eight percent of the families surveyed indicated they had set financial goals before the wife entered the labor force.

TABLE IX

CHI SQUARE SIGNIFICANCE LEVELS FOR THE RELATIONSHIP BETWEEN ESTABLISHMENT OF FINANCIAL GOALS AND DEGREE TO WHICH FAMILIES FELT GOALS HAD BEEN ACCOMPLISHED AND FAMILY LIFE CYCLE, OCCUPATION OF WIFE, FAMILY INCOME, AND PERCENT OF INCOME EARNED BY WIFE

Behavior Characteristic	Life Cycle	Occupation of Wife	Family Income	Percent of Income Earned by Wife
Established financial goals	NS	.02	NS	NS
Degree to which families felt goals had been accomplished	NS	NS	NS	NS

## CHAPTER IV

### RECOMMENDATIONS AND CONCLUSIONS

#### Summary of Major Findings

The dual earner family has become a norm for lower and middle income families in the United States. Economic conditions have forced many families into this life style to maintain or improve their standard of living. Educational opportunities and the relaxation of societal views on traditional roles have encouraged women to seek occupations and careers away from home. Little research has been done in this area. The studies that have been conducted are limited in scope and are concerned with the sociological aspects of such life styles.

The purpose of this study was to examine the spending patterns related to the second income of dual earner families. The information obtained from the study will be helpful in implementing a program for employed homemakers.

To achieve this purpose 100 dual earner (husband-wife) families were surveyed. Of the sample, 61 percent of the husbands and 75 percent of the wives were in the 25 to 49 year age group. Twenty-seven percent were in the expanding stage of the life cycle, while 52 percent were in the

stable or contracting stages. Eighty-three percent of the husbands were high school graduates and 57 percent had some college or were college graduates. The wives in the study had a higher educational level with 97 percent being high school graduates and 62 percent having some college, or a college degree.

Occupations of husbands and wives were classified as unskilled, skilled, professional, and self-employed. Seventy-three percent of the wives were employed in skilled or professional occupations, while 61 percent of the husbands were in those occupations.

When asked to indicate why the wife was employed outside the home, the study revealed 36 percent did so out of necessity and 67 percent to improve their standard of living. Forty-seven percent indicated personal satisfaction was a motive for employment. Fifty-five percent of the sample had family incomes between \$10,000 and \$19,999, with 62 percent of the wives earning from 31 to 55 percent of the total family income. Eighty-four percent of the women were employed full time and 45 percent had been employed seven years or longer.

An analysis of the data revealed that dual earner families were using the second income to purchase the basic necessities such as food, clothing, and shelter and to improve their standard of living. Over 50 percent of the families surveyed indicated they were using the money derived from the second income for savings and investment,

food eaten away from home, and health care. Forty-eight percent indicated a new or used home was purchased with the additional income.

Families in the stable and contracting life cycle were more likely to use the second income to provide advanced education and extras such as music and ballet lessons for family members, while those in the expanding life cycle used the additional income for child care.

Wives employed in professional occupations were more likely to use their income to purchase better quality clothing, a new motor vehicle, and advanced education for husband or wife. Those employed in the skilled and professional occupations were more likely to use the second income to purchase a clothes washer.

Families with yearly incomes of \$10,000 to \$13,999 and \$18,000 to \$19,999 used the second income to provide school activities for children and those families with incomes over \$18,000 were more likely to provide lessons such as music, ballet, etc. for children.

Forty-eight percent of the respondents indicated they purchased a new or used home using money from the second income. Families in which the wives earned 41 to 55 percent of the incomes were more likely to purchase a new house which was larger, more convenient, and more comfortable than their previous house. Wives employed in a professional occupation were more likely to use the additional income for insulating or weatherproofing the house.

The study revealed that 68 percent of the families in the sample established financial goals at the time the wife entered the labor force. Fifty-four percent indicated housing as a goal, with 32 percent stating savings and investment or business expansion as a family goal. Forty-one percent of the families indicated they were mid-way in the accomplishment of their goals.

Analysis of the data revealed there were no significant relationships between the establishment of financial goals and the family life cycle, income, or percent of income earned by the wife. However, families in which the wife was employed in a skilled occupation were more likely to establish goals relating to housing and education for family members. Those wives in professional occupations tended to establish goals relating to savings and investments and education for family members.

#### Recommendations

With homemakers entering the labor force in large numbers, it seems apparent that future generations will look on the employment of the wife as necessary to provide the financial base needed for the growth of the family. Career opportunities may also allow women to achieve a great deal of personal satisfaction from the world of employment. However, pressures and problems will also result from homemakers taking on these dual roles. It is in these

areas that families may find a real need for the assistance of home economists.

In order to assist dual earner families in relation to family financial planning and work situations, the author recommends that:

1. A study, with an expanded sample, be designed and implemented to investigate the financial status and spending patterns of dual earner families.
2. Other studies be designed and implemented with increased emphasis upon encouragement of educational institutions to offer and promote courses in family living with major considerations given to the dual earner life style.
3. Other studies be designed and implemented to determine methods of reaching dual earner families with educational information that would assist them in this life style.
4. Educational materials be designed for dual earner families in the areas of decision-making, financial planning, household operation, and child rearing.
5. Educational programs be designed and implemented by social agencies, educational institutions, and Cooperative Extension Service for dual earner families.



As a result of working with the general population in the sample area for the past five years, it is the judgment of the author that the findings of the study accurately reflect the characteristics and attitudes of area residents.

Using the research from the study, the author has designed an educational program for employed women which will be implemented in the near future. The program is designed to assist families with role clarification, financial planning, household operation, and child rearing. The spending behaviors of dual earner families indicated by the findings provided the format for the financial planning segment of the program.

This research has identified and explored the spending patterns of dual earner families. It is recommended that further research be conducted to determine the dual earner family profile, spending patterns, and methods of reaching these families with educational information. With the increasing number of homemakers entering the work force, it must be a goal of home economists to reach these families with information that will help them improve their quality of living.

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**APPENDIX**

Dear Homemaker:

As a graduate student at Oklahoma State University, I am pursuing a Masters degree in Housing, Design, and Consumer Resources. As a part of my thesis, I am conducting research on dual earner families. Would you be willing to complete the enclosed questionnaire as a part of this research? All information is confidential since your name does not appear on the survey.

Many of the questions may be answered by checking the appropriate statement; others require a written answer. Please be as complete and accurate as possible. Disregard any questions which do not apply to your situation or mark "Not Applicable" if this answer is provided.

You will notice a series of numbers along the right margins; please do not mark in this column since it is for computer use only.

Thank you for your time and effort in supplying this information. Your cooperation is appreciated.

Sincerely,

Janice C. Vaughan  
Extension Home Economist  
Adair and Sequoyah Counties

DUAL EARNER FAMILY SURVEY

Resp. I.D. 1-3  
 Card No. 4

1. Number in household: \_\_\_\_\_ 5
2. Age of husband. Check one: 1. under 25 2. 25-29 3. 30-39 4. 40-49 \_\_\_\_\_ 6  
 5. over 50 \_\_\_\_\_ 7
3. Age of wife. Check one: 1. under 25 2. 25-29 3. 30-39 4. 40-49 \_\_\_\_\_ 8  
 5. over 50 \_\_\_\_\_ 8
4. Number and ages of children living at home: \_\_\_\_\_ 9  
 \_\_\_\_\_ 10
5. Education of husband. Check one:  
 \_\_\_ 1. Less than high school graduate  
 \_\_\_ 2. High school graduate  
 \_\_\_ 3. Some college  
 \_\_\_ 4. College graduate  
 \_\_\_ 5. Post college \_\_\_\_\_ 11
6. Education of wife. Check one:  
 \_\_\_ 1. Less than high school graduate  
 \_\_\_ 2. High school graduate  
 \_\_\_ 3. Some college  
 \_\_\_ 4. College graduate  
 \_\_\_ 5. Post college \_\_\_\_\_ 12
7. Occupation of husband. (If employed in more than one occupation, please list.) Major source of income \_\_\_\_\_ 13  
 Other source of income \_\_\_\_\_ 14
8. Occupation of wife in addition to that of homemaker. (If employed in more than one occupation, please list.) Major source of income \_\_\_\_\_ 15  
 Other source of income \_\_\_\_\_ 16
9. What percent of total family income is earned by wife? \_\_\_\_\_ 17
10. Combined yearly family income: 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 under \$8,000 \$8,000-9,999  
 3. \$10,000-11,999 4. \$12,000-13,999 5. \$14,000-15,999 6. \$16,000-17,999  
 7. \$18,000-19,999 8. over \$20,000 \_\_\_\_\_ 18
11. Is the wife employed part time or full time?  
 \_\_\_ 1. Part time (less than 30 hours a week)  
 \_\_\_ 2. Full time \_\_\_\_\_ 19
12. Since first entering the labor force, has the wife been employed continuously or intermittently?  
 \_\_\_ 1. Continuous  
 \_\_\_ 2. Intermittently \_\_\_\_\_ 20
13. How many years has the wife been employed since the last time she entered the labor force? \_\_\_\_\_ 21  
 \_\_\_\_\_ 22

14. Why does the wife work away from home? (Check all that apply.)
- 1. Out of necessity \_\_\_ 23
  - 2. To improve standard of living \_\_\_ 24
  - 3. To buy extras for the family \_\_\_ 25
  - 4. Personal satisfaction \_\_\_ 26
  - 5. Educate family members \_\_\_ 27
  - 6. Other (please specify) \_\_\_\_\_ \_\_\_ 28
15. What is the size of the community in which you live?
- Population of:
- 1. Under 100
  - 2. 100-499
  - 3. 500-999
  - 4. 1,000-1,999
  - 5. 2,000-2,999
  - 6. 3,000-3,999
  - 7. 4,000-4,999
  - 8. 5,000 or over \_\_\_ 29
16. Where does your family live?
- 1. Apartment
  - 2. House
  - 3. Duplex
  - 4. Mobile home
  - 5. Other (Please specify) \_\_\_\_\_ \_\_\_ 30
17. Does your family own or rent your house?
- 1. Own
  - 2. Rent \_\_\_ 31
18. If you own your house, which of the following describes the way you got it? Check one:
- 1. Built it, had it built, or bought it new
  - 2. Bought it used
  - 3. Inherited it from a relative
  - 4. Other (Please specify) \_\_\_\_\_
  - 5. Not applicable \_\_\_ 32
19. How long have you lived in your present house? Check one:
- 1. Less than 1 year
  - 2. 1-3 years
  - 3. 4-5 years
  - 4. 6-10 years
  - 5. Over 10 years \_\_\_ 33
20. Please check how the second income has ACTUALLY AFFECTED THE FAMILY'S BEHAVIOR with respect to these areas. More than one item may be checked under each category.
- Clothing
- Purchased:
- 1. Adequate clothing for family \_\_\_ 34
  - 2. Extra clothing items for special events \_\_\_ 35
  - 3. Better quality clothing \_\_\_ 36
  - 4. Larger wardrobe for family \_\_\_ 37
  - 5. Other (Please specify) \_\_\_\_\_ \_\_\_ 38
- Education
- Provided:
- 1. Advanced education for husband or wife \_\_\_ 39
  - 2. Advanced education for children \_\_\_ 40
  - 3. School activities for children \_\_\_ 41
  - 4. Other (Please specify) \_\_\_\_\_ \_\_\_ 42

Recreation

## Purchased:

___ 1. Equipment such as boat, camper, etc.	___ 43
___ 2. Supplies for hobbies	___ 44
___ 3. Family vacation	___ 45
___ 4. Admission to community recreational activities	___ 46
___ 5. Other (Please specify) _____	___ 47

Savings and Investments

## Provided money for:

___ 1. Savings account	___ 48
___ 2. Annuities	___ 49
___ 3. Stocks or bonds	___ 50
___ 4. Retirement	___ 51
___ 5. Other (Please specify) _____	___ 52

Food

## Provided:

___ 1. More nutrititious meals	___ 53
___ 2. Opportunity to eat out more often	___ 54
___ 3. More expensive food	___ 55
___ 4. Other (Please specify) _____	___ 56

Health

## Provided:

___ 1. Dental care	___ 57
___ 2. Eye care	___ 58
___ 3. General health care	___ 59
___ 4. Corrective equipment, such as shoes, braces, etc.	___ 60
___ 5. Surgery for family member	___ 61
___ 6. Other (Please specify) _____	___ 62

Extras

## Provided:

___ 1. Lessons for family members (music, ballet, gymnastics, etc.)	___ 63
___ 2. Domestic help	___ 64
___ 3. Child care	___ 65
___ 4. Other (Please specify) _____	___ 66

Transportation

## Purchased:

___ 1. New vehicle	___ 67
___ 2. Newer vehicle	___ 68
___ 3. Second vehicle	___ 69
___ 4. Other (Please specify) _____	___ 70

21. Please check how the second income has ACTUALLY AFFECTED THE FAMILY'S HOUSING. More than one item may be checked under each category.

Equipment and Home Furnishings

## Purchased:

___ 1. Clothes washer	___ 71
___ 2. Clothes dryer	___ 72
___ 3. Dishwasher	___ 73
___ 4. Freezer	___ 74
___ 5. Small appliances	___ 75
___ 6. Television	___ 76
___ 7. Furniture	___ 77
___ 8. Floor covering	___ 78
___ 9. Draperies and curtains	___ 79
___ 10. Other (Please specify) _____	___ 80



<u>Housing</u>	Resp. I.D.	1-3
Second income helped to		
___ 1. Build or buy a new house		4
If so, would you say that in comparison to your		Card No.
last home, the new one was		5
___ 1. Larger		6
___ 2. More convenient		7
___ 3. More comfortable		8
___ 4. In a better location		9
___ 5. Constructed better		10
___ 6. Other (Please specify) _____		11
___ 2. Buy a used house		
If so, would you say that in comparison to your last		
home, the one you bought was		12
___ 1. Larger		13
___ 2. More convenient		14
___ 3. More comfortable		15
___ 4. In a better location		16
___ 5. Constructed better		17
___ 6. Other (Please specify) _____		18
___ 3. Remodel house		19
If so, indicate where remodeling occurred		
___ 1. Addition or enlargement of living space		20
___ 2. Kitchen		21
___ 3. Bathroom		22
___ 4. Storage or cabinets		23
___ 5. Heating or cooling		24
___ 6. Inside walls or floors (paneling, carpet, etc.)		25
___ 7. Outside walls, roof, or foundation		26
___ 8. Altered or rearranged living space		27
___ 9. Wiring or plumbing		28
___ 10. Other (Please specify) _____		29
___ 4. Insulated or weatherproofed house		30
___ 5. Built or bought a vacation house		31
___ 6. Save money for down payment on a house to be bought in		
the future		32
___ 7. Not applicable		33
22. If the second income enabled the family to purchase a house or		
make improvements, how was it financed?		
___ 1. Paid cash		
___ 2. Assumed a mortgage, paid cash for equity		
___ 3. Got a personal loan		
___ 4. Got a mobile home loan		
___ 5. Got a new mortgage from		
___ 1. Bank		
___ 2. Savings and loan company		
___ 3. Farmers Home Administration		
___ 4. Veterans Administration		
___ 5. Bureau of Indian Affairs		
___ 6. Other (Please specify) _____		34
___ 6. Not applicable		35
23. Are you still paying for this house or improvements or is it		
already paid for?		
___ 1. Already paid for		
___ 2. Still paying		
___ 3. Not applicable		36
24. If you financed the house or improvements, indicate the degree		
of difficulty in obtaining credit.		
Easy   ___ 1   ___ 2   ___ 3   ___ 4   ___ 5   Difficult		37

25. Did the second income help in obtaining credit?
1. Yes  
 2. No  
 3. Not applicable \_\_\_ 38
26. Would you say that because of the second income, the quality of your housing was
1. Improved  
 2. Remained the same  
 3. Deteriorated \_\_\_ 39
27. How do you usually purchase items costing under \$500? Check all that apply.
1. Using installment buying or credit \_\_\_ 40  
 2. Using cash \_\_\_ 41  
 3. Using cash and credit \_\_\_ 42  
 4. Using savings \_\_\_ 43  
 5. Other (Please specify) \_\_\_\_\_ \_\_\_ 44
28. Has the second income made a difference in the way you purchase these items?
1. Yes  
 2. No \_\_\_ 45
29. Does the wife plan to continue working?
1. Yes (If yes, for how long? \_\_\_\_\_) \_\_\_ 46  
 2. No \_\_\_ 47
30. What are the family's future plans for spending the money derived from the second income?
1. \_\_\_\_\_  
2. \_\_\_\_\_ \_\_\_ 48  
3. \_\_\_\_\_ \_\_\_ 49
31. If one of the earners in the family were forced to leave employment, which of the following would most likely describe your response? Check all that apply.
1. Manage well financially without the second income \_\_\_ 50  
 2. Seek lower cost housing \_\_\_ 51  
 3. Lose items being purchased on time payment \_\_\_ 52  
 4. Be happy \_\_\_ 53  
 5. Be sad \_\_\_ 54  
 6. Other (Please specify) \_\_\_\_\_ \_\_\_ 55
32. When the wife entered the labor force, the family may have set some goals for spending the second income. What goals did your family set?
1. \_\_\_\_\_  
2. \_\_\_\_\_ \_\_\_ 56  
3. \_\_\_\_\_ \_\_\_ 57
33. Please indicate the degree to which you feel the family has accomplished the goals your family set.
- Have not accomplished goals 1 2 3 4 5 Accomplished goals \_\_\_ 58

VITA<sup>2</sup>

Janice Chandler Vaughan

Candidate for the Degree of

Master of Science

Thesis: SPENDING BEHAVIOR RELATED TO THE SECOND  
INCOME OF DUAL EARNER FAMILIES

Major Field: Housing, Design, and Consumer Resources

Biographical:

Personal Data: Born March 6, 1945, in Prairie Grove, Arkansas, daughter of Ferrel O. and Mary Lou Chandler; married to Donald Ray Vaughan and mother of two children, Jana Rae and Jeffrey Chandler.

Education: Graduated from Stilwell High School, Stilwell, Oklahoma, in May, 1962; received Bachelor of Science degree in Home Economics Education from Oklahoma State University, Stillwater, Oklahoma, May, 1966; completed requirements for the Master of Science degree at Oklahoma State University in July, 1978.

Professional Organizations: American Home Economics Association, National Association of Extension Home Economists.

Professional Experience: Elementary School Instructor, Catoosa Public Schools, Catoosa, Oklahoma, 1966; Extension Home Economist, Nowata County, Oklahoma Cooperative Extension Service, 1966-1971; Extension Home Economist, Adult Program, Adair-Sequoyah Counties, Oklahoma Cooperative Extension Service, 1973-present.