

SURVEY OF A SELECTED GROUP OF MARRIED JUNIOR  
COLLEGE STUDENTS RELATIVE TO THEIR  
HOUSEHOLD DECISION-MAKING  
EXPERIENCES

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## PREFACE

This study was undertaken to give a further background upon which to build a detailed teaching unit on decision-making as a part of the beginning home management course currently being taught by the writer at Northeastern Oklahoma A & M College. Such a unit would assist junior college students with the process of decision-making based on the immediate and foreseeable future needs (as indicated by the study) of these students in their roles as consumers and citizens. Such information hopefully could be influential throughout the course in helping students use "family resources to achieve family goals" (16:4).

This study is concerned with household decision-making patterns found among married junior college students at Northeastern Oklahoma A & M College. The major concerns of the study are relating family background, stages of the life cycle, income levels, and levels of consumption to the differences of perceived decision-making patterns by the sexes and to the manner in which decisions are made. Satisfactions in each of the areas of household decision-making are also given. A picture of the kinds of assets and liabilities as well as weekly and monthly expenditures can be seen.

Sincere appreciation is extended to many people who contributed to the successful completion of this study. Special indebtedness is acknowledged to Dr. Florence McKinney, Head, Home Management and Family Economics Department, and major thesis advisor, for her valuable

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## CHAPTER I

### DESCRIPTION OF THE STUDY

#### Introduction

Today's consumers are faced with countless choices--many more choices than ever before in the history of mankind. Mass communication, advertising, mobility of families, new products, new means of entertainment, and new services are just some of the areas in which today's families must make choices. These are in addition to the age-old decisions in regard to management of a home and family. Decision-making is therefore much more complex than in the days of one's forefathers. Nonetheless, choices, regardless of their content, whether made consciously or subconsciously, determine to a large extent the character of a family's life (46:22). Therefore, if consumers can be taught how to make decisions in terms of what they want to obtain from life, they can hope to enjoy the fullest satisfaction from supplying their important wants.

With our growing population there are now more and more consumers. Also, these consumers are beginning their spending at a much younger age. Professional people, indeed, have a responsibility toward this group. Louise Young (59:1) described the situation as:

They [teen-agers] face vast consumer problems as a result of their affluence, the many early marriages, and the attention given their market by business. In many instances knowledge for managing their resources wisely can no longer be taught adequately within the family circle.

The Extension Home Economics Focus pinpoints the situation--more and more teen-agers are marrying and have little background for consumer competence.

Sixty percent of this year's brides will be teen-agers. Most of them have known both prosperity and parental permissiveness. They need help in evaluating the information available to them as consumers and in learning to manage their resources. Young families are apt to spend more fully, borrow more readily, and, as a result of family planning, have more than one wage earner.

The complexities of the marketplace, the proliferation of products, the power of advertising, changing merchandising methods, and a wide array of prices confront the consumer when he attempts to make rational, logical purchases . . . .  
(21:13)

Esther Peterson (40:28) sums up the expressed ideas of many authorities in the management field:

. . . education should seek to prepare students to be well-informed citizens capable of meeting the problems of everyday life by preparing students to fulfill the important role of the consumer. Because the study of consumer education can teach our youth to use our wealth wisely, it should have a place in all our schools.

In order to make decisions--whether financial, home or family-centered--all decision-makers need to learn to evaluate alternate courses of action so that they may arrive at a better decision--a decision that should lead to results more satisfying than those made without the benefit of considering the alternatives (46:22).

For many families, one of the biggest decision-making tasks is how to spend their money. Collins (8:1) points out that this problem is even more complex than indicated because this decision must be made over and over throughout the family life cycle. Another factor related to this decision is concerned with who in the family should make the decisions as to the use of family income.

Babcock (3:1) states:

In some families the decisions are made by the husband, a practice due in part to his responsibility in the past for the safety of the family; in part to the tendency of men to insure authority by marrying mates of less education, younger, and less qualified to make decisions, and in part to the fact that he supports the family financially. In other families the location of authority for decisions concerning the use of income is in the hands of the wife due to her dominant personality as compared with that of her husband's, and in part to the fact that she has time to give to the task. Decisions in both of these types of homes may be made in the autocratic manner, the husband or the wife has control of the family purse; they have the power to 'dole-out' the money or withhold it and be generous or penurious as they choose.

Regardless of who makes the decisions, every family should have some plan for spending and saving. This plan may be known by a number of different names. It is frequently called a budget. For some families the budget plan may be in much more detail than for other families. Nevertheless, each family's plan should recognize the worth of each individual member of that family. James Peterson (41:342) says, "A plan for spending is a plan for complete family living, since it reflects the family's fundamental philosophy."

Participation of family members regarding family financial decisions, then, reflects some basic values held by the family. Various systems of money management may be chosen and carried out quite efficiently, but they must also be considered in the light of their effect on each individual family member. (14:2)

Babcock (3:18) states, "An accepted goal in the curricula of home and family life is helping high school, college and adult groups learn how to participate in making decisions concerning the uses of family income." In the past too little emphasis has been placed on this goal.

According to Collins (8:2), it is important that teachers accept this responsibility and begin developing effective ways of teaching in this area.

Whatever direction in teaching is taken it seems imperative that the teacher be aware of what attitudes are held by students about the person or persons who should make the family financial decisions and toward democratically made decisions as compared with those made autocratically.

Babcock (3:19) reinforces Collins' views: "If teachers could secure this information it could serve as a basis for the selection of learning experiences."

Horn (25:84) feels:

Home economics, unlike most of the academic disciplines, does not have a single and distinct body of knowledge and skills. Instead, it involves the basic principles from many disciplines and its central focus is on the well-being of individuals, families and homes.

Thus, it seems apparent that a study dealing with who makes the decisions within a family, what kinds of decisions are made, the manner in which these decisions are made, and the satisfactions resulting with each of these decisions should give guidance in working with college students in the area of family decision-making.

#### Statement of the Problem

This investigation is concerned with: (1) finding out what kinds of household decision-making experiences married junior college students have; (2) determining the perceived role responsibilities, decision-making patterns, and satisfactions in each of the areas of decisions as seen by men and women; and (3) comparing family background, financial status, and the family's stage in the family life cycle with how the family makes household decisions, the family's level of consumption, who in the family is more influential on the various kinds of decisions, what decisions are made, what resources are used in making purchase decisions, and the satisfactions derived from the decisions in various areas of family life.

## Purposes of the Study

This study was based upon the following purposes:

1. To find out the composition and characteristics of the junior college married student population.
  - a. To determine the type and size of housing in which students now live.
  - b. To learn how many student families own or rent their own dwelling.
  - c. To obtain data relative to length of time students have been married, stage in the family life cycle, and persons residing with them.
  - d. To discover the number of college hours or special training received.
  - e. To determine type of family background from which individual members came.
  - f. To learn the financial level of living, the sources of income, and who is the principal wage earner of the family.
2. To determine what kinds of household decisions these married students make.
  - a. To obtain information as to the kinds of assets and liabilities these families possess.
  - b. To ascertain the families' levels of consumption.
  - c. To discover who in the family makes the decisions in each of six areas.
  - d. To find out the kinds of major household durable purchasing decisions made.
  - e. To reveal what other choices were considered and changes that had to be made during the decision-making process.

3. To find out what these married couples saw as influencing their decisions.
  - a. To discover likes and dislikes about current living conditions.
  - b. To understand the ways in which major decisions were made.
  - c. To see what family members were involved in decision-making.
  - d. To learn what sources of information were utilized.
  - e. To ascertain ideas that seemed to have an important influence on buying decisions.
  - f. To determine areas seen as satisfactory by both men and women.
  - g. To investigate the discussion of decisions between spouse.
  - h. To disclose the number of stores shopped in, the number of brands examined, and the price ranges considered before making a purchase decision.
  - i. To learn what preconceived ideas each sex had as to who should assume decision-making responsibility in each of seven areas.

#### Significance and Background of the Study

In reviewing the literature relative to this study, the author found that much has been written about the decision-making process in home management, as well as in the fields of economics, administration, psychology, and sociology. Many different groups of people have been studied regarding values, decisions, buying practices, etc., but very little recent research has been directed toward the junior college student, and more specifically, the married junior college student. Some research dealing with married students at four-year colleges and universities has been done in the areas of marriage and family relative to numbers of married students, marital adjustment, and financial support.



According to Darr (11:3-18), college marriages are becoming an accepted part of the higher education structure and little research was found which investigated the financial or economic practices of the group, or the durable goods married students owned.

Values and decision-making were the areas of greatest research need in the opinion of leaders in home management. Crandall (9:637) reported:

A third of those replying--and 32 did--mentioned the need for further investigation in the area of values and goals; ten stressed needed research in decision-making and in relation to the managerial process.

Paolucci and O'Brien (37:29) state the study of decision-making appears of special importance in the field of home management:

The process of decision-making is a social phenomenon that is particularly valued in family life as we know it. The opportunity and obligation to make intelligent decisions is one of the concepts basic to any democratic situation, large or small.

Again, a year later, they re-emphasize this point, and suggest ways of teaching the concept of decision-making as it relates to management:

One of the clearest directions for present and future teaching in home economics is increased emphasis on the development of managerial competence. The approach must be twofold: (1) by increased learning and assimilation of the philosophy and principles of home management and (2) by using management as the integrative element in family living. Previous articles have identified the underlying managerial principles: goal-setting, motivation, resource assessment and allocation, decision-making and process.

To be effective in determining the direction a family desires its life to take, management must be approached from a holistic point of view (as a whole, not a series of constituent parts). If one uses a family case study as the point of reference, one can see the dynamism of management. . . . The case studies would include:

. . . . .  
A description of one or more recent family decisions -  
 who made the decisions, how the family brought the decision

to closure, what the family did before making the choice, what alternatives were considered, how each family member viewed the outcome of the choice. . . .

. . . . .  
 It is important to keep in mind throughout the analysis that the actual doing of the job is not management; the management is the making of the decisions about the job or its results. Because decision-making is the managerial activity, you will want to examine its framework. (38:30)

It is the contention of the writer that the study, herein described, will provide the teacher with a more sound foundation upon which to teach decision-making to college students. She will know the kinds of decisions made and the kinds of resources available; she should be able to better assist students to identify managerial concepts. Lancaster (29:1) aptly pinpoints the problems facing many instructors: "There's confusion between decision-making as it 'ought' to be and how it actually is. Research needs to be brought to bear on decision-making in day-to-day family living." Moreover, according to Gross and Crandall (16:63), "Decision-making is the heart or crux of management" while the purpose of management is held to be the realization of the family's values, goals, and standards (16:20).

Persons engaged in educational work with young marrieds, not only college faculty, but Extension workers and other educational groups, civic groups, and church groups, need to know the problems that affect decision-making and the concerns facing the members of this ever-growing group to which they are dedicating their efforts. By such knowledge, whether it is used in assisting young families with planning or decision-making--in general or in specific areas such as food, housing, investments, or others--the educational programs should be more effective. Paolucci (36:5) presents the problems facing such professional educators today:

Professionals who envision their role as that of helping families improve their family living by making wise choices will need to focus more attention on how the decision-maker does in fact decide.

Knowledge of decision-making patterns and areas of dissatisfaction would also be useful to those working with families in the areas of family relationships; marriage counselors, for example. Furthermore, husbands and wives might gain insight from this kind of information for a better understanding of why they act as they do. Such insight, in turn, might make for happier marriages (18:3).

Finally, this study should add to the background knowledge necessary to define home economics for the seventies as outlined by Byrd (7:414). Specific help should be given as support for the criteria she suggests in upholding her definition of home economics: ". . . the study of the human and material forces affecting homes and families and the utilization of this knowledge for the benefit of mankind. . . ."

#### Limitations of the Study

This study is an attempt to gain quantitative information concerning married junior college students attending Northeastern Oklahoma A & M College during the spring semester, 1971-72. The findings, conclusions, and recommendations are only for this given sample and should not be considered conclusive for any other group. However, they should provide implications for working with similar groups.

#### Definition of Terms

The following terminology is used throughout the study:

Married Junior College Student--A married student currently enrolled in a junior college as a freshman or sophomore and having less

than sixty college credit hours.

Consumer--One who consumes; one who uses (economic) goods, and so diminishes or destroys their utilities (52:179).

Level of Consumption--The commodities, their uses, and services utilized (12:2); expressed according to a preconceived rank based on total amounts used.

Income Level--That gain or recurrent benefit measured in money (52:422); expressed according to a preconceived rank based on total dollar value received.

Principal Wage Earner--The family member who brings home the most in pay.

Assets--All items of value one owns.

Liabilities--One's financial obligations or debts; what one owes payable in money.

Concept--A way of making an idea clear to another person.

A concept is a relatively complete and meaningful idea in the mind of a person. It is an understanding of something. It is his own subjective product of his way of making meanings of things he has seen or otherwise perceived in his experiences. At its most concrete level it is likely to be a mental image of some actual object or event the person has seen. . . . it is a synthesis of a number of conclusions he has drawn about his experiences with particular things. (58:82)

Management--A planned activity directed toward accomplishing desired ends. The process of management, itself, involves the weighing of values and making of decisions. Typically, the mental activity involved consists of four steps: (1) planning, (2) organizing, (3) controlling the plan in action, and (4) evaluating results (34:79-92).

Values--Ideas that an individual has of conditions and subjects

that give meaning to life for him and to reality as he thinks it ought to be. "They are more than pure sensations, emotions, reflexes, or so-called needs; they are cognitive concepts" (26:819). They are the ideas and principles by which one lives.

Goals--Guides that one uses to determine a course of action: the objective being the ultimate outcome of the directed action (17:151).

Decision--A settling or terminating, as of a controversy, by giving judgment on the matter; also, a conclusion arrived at after consideration (52:214). In this study, a conclusion resulting in observable, related activity.

Decision-making--The process of selecting one course of action from a number of possible alternatives in solving a problem or meeting a situation. The steps involved in this process are: (1) identifying the problem, (2) obtaining information and formulating possible courses of action, (3) considering the consequences of each alternative; that is, making an evaluation, and (4) selecting the course of action that seems best (34:60).

Decision-making Patterns--Following a consistent, prescribed progression of steps in selecting alternatives geared toward reaching a decision based on one's perception of long term goals.

Choice--Act of choosing; selection; an alternative (52:145).

Attitude--Composite of feelings, notions, and convictions that come from heredity, environment, experience, and present purposes; thoughts or behavioral patterns formed by past and present experiences and, which in turn, form a conscious set or readiness of the mind to react to objects and situations in a given way (34:40).

Satisfaction--The state of being satisfied; one's requirement or expectations have been met (52:751).

Family--A group of two or more persons related by blood, marriage, or adoption and residing together (48:3).

#### Basic Assumptions

The following assumptions were made in planning the study:

(1) all married junior college students have had household decision-making experiences; and (2) responses given to a written questionnaire will provide a valid means of evaluating these decision-making practices.

#### Questions

The questions used to give direction to this study were:

1. Will those couples where both spouse are about the same age make more joint decisions than those couples where there are three or more years' difference in age?
2. Will the spouse having the higher educational level influence more purchasing decisions?
3. Will there be a greater amount of satisfaction and less conflict between the spouse when both husband and wife come from a similar size community or when they come from a more varied community background?
4. Will couples in the beginning stages of family life make more decisions jointly than couples in the expanding stages of family life?
5. Will the principal wage earner be more dominant in decision-making than the other spouse?
6. When the wife is employed outside the home, will she have more

influence in decision-making than when she is not employed outside the home?

7. Will the greatest satisfaction result when both spouse share equally in making the decision?

8. Will families providing all of their own income derive greater satisfaction from financial decisions than families receiving financial assistance from parents?

9. Will both men and women perceive role responsibilities for the decision-making areas in much the same way?

10. Will both men and women differ as to the areas of decisions seen as satisfactory?

11. Will price be the item of most importance to married junior college students when making purchasing decisions?

#### Procedures Used for Developing the Study

The study is based upon a written questionnaire developed by the researcher. It was administered to eleven groups of students enrolled during the 1971-72 spring semester in either a government or history class in a specific junior college. These particular classes were selected because a review of the registrar's records showed them to contain a maximum number of married college students enrolled in the day program. Also, it was believed that a cross-section of the campus student body would be secured since at least one of each of these classes is required of all majors in order to complete the junior college requirements to graduate. A more detailed account of the procedure will be given in Chapter III.

## Summary

The purposes of the study, the description, significance, limitations, assumptions, and questions have been presented in this chapter. In Chapter II the concept of decision-making, related decision-making studies, and the junior college and its role in higher education will be given.

Chapter III sets forth the methodology of the study. Chapter IV deals with the presentation and interpretation of data. Chapter V is the summary, conclusions, and recommendations of the study.



## CHAPTER II

### REVIEW OF LITERATURE

In order to gain a deeper understanding of the decision-making process and its relationship to management, values and goals as factors in decision-making and the management process were reviewed. As early as 1905, Terrill (45:5-6) stated there was a difference between the doing and directing of housekeeping tasks; that there were deciding activities which involved initiating, planning, and directing.

Oppenheim (35) in her latest book published in 1972 divides the decisions encountered in home management into two groups: (1) major decisions and (2) operational decisions. By operational decisions, she means those that have to be made in order to carry out major decisions. She (35:53) defines decision-making: "A decision is a 'determination or result arrived at after consideration.' Decision-making is the process of making the determination."

Many similarities can be seen in the development of the decision-making concepts presented by Gross and Crandall, Andrews, Malone and Malone, and Gartner, Kolmer, and Jones (16:30, 2:53-54, 32:15, 14:9-10). These similarities, in general, include: recognizing that a choice or decision is to be made, or defining the problem; surveying the situation; seeking and evaluating alternative choices or solutions; and finally deciding (18:9).

Cushman (10) stated values and goals must be clarified as the first step before any decisions can be made. Many writers have expressed their views concerning values. All, more or less, assume that values, as held by individuals, affect their decisions and are important factors in home management. Harris (18:12) summed up these views:

Certain writers maintain that the decision-making process begins only after values are clarified and goals set; others believe that clarification of values and determination of the goal is a part of the process. But these differences in the position of value in the process of decision-making are of minor significance. The important point is that values are important factors in decision-making whether they be considered a step in the decision-making process or a preliminary phase to the process.

#### Related Decision-Making Studies

Any study dealing with decision-making should be based upon previous findings and serve as a source of further enlightenment and extension of these findings.

Parsons, Bales, and Shils (39:268), in 1953, found that the husband tends to lead the family's decision-making process. Such data is not surprising since it simply reflects the traditional roles of husband and wife in the patriarchal family. However, Harris (18:29-30) points out that this typical masculine dominance may not be present when the decision-making process is broken down into two types of leadership--leadership in what is decided and leadership in the process of reaching the decision. Zimmerman (60:116-125) substantiates the same idea when he says that in some families the person with the dominant personality, regardless of sex, makes the final decisions. In other families, the spouse with the most influence concerning the decision in question makes the final decision. Blood and Wolfe (4:11)

said, "No change in the American family is mentioned more often than the shift from one-sided male authority to the sharing of power by husband and wife."

The family's income and social status has been related to leadership in decision-making. Wolfe (56:99-117) found that the husband was usually dominant in families of low income and social status. Wolgast (57:154), in a study based on a cross-section of families in all parts of the United States, found that the effect of income was not marked except for the "concern-with-savings" question. There higher income greatly increased the husband's importance and diminished the wife's. At the same time higher income was associated with more control by the wives over household items. Wilkening (54:187-192), in a study of farm families, found the family's goals for the farm and household more of a determining factor in decision-making than the cultural roles assumed by husband and wife. These goals varied according to the farm families' level of living and level of aspiration.

In contrast to these findings, Middleton and Putney (33:605-609) found that social class and race did not exhibit any great influence on husband-wife decisions. All the groups they studied followed the equalitarian pattern--white professors, white skilled workers, Negro professors, and Negro skilled workers. Middleton and Putney also studied the influence of whether or not the wife who worked outside the home had more dominance in decision-making. Contrary to the findings of other studies which indicated that the employment of the wife increased her importance in family decisions (5, 19, 56), they found that ". . . nonworking wives were more dominant in decision-making than the

working wives in all areas studied except purchases and living standards where there was no significant difference."

Wolfe (56) also found that the absence of love and affection, as felt by the wife, was another source for the wife's power and authority. The wife seems to become increasingly dominant the longer the couple remain married. Usually the wife is likely to be older. On the other hand, in husband-dominant families, the wives are usually younger.

Wells (53) found that in the early part of married life, more decisions were made jointly while after a longer married life specialization in decision-making responsibility was noticeable.

The educational level attained was a factor in decision-making according to Blood and Wolfe (4:37): "The conclusion is clear that the more one partner's education exceeds that of the other the larger his share in marital decision-making will be."

Greater knowledge in an area of decision-making may help determine the decision-maker. Such was the conclusion drawn by Honey, Britton, and Hotchkiss (23:9) in a study of decision-making in the use of family financial resources. They also surmised that convenience or expediency might partially explain the person designed to carry out various decisions. This study also found that both spouse agreed that major financial decisions should be discussed and made together. However, the study also concluded that it was beneficial for husband and wife to make independent financial decisions.

Many studies (22, 24, 49, 53) have found that family members do make decisions both independently and together. Such studies placed the wife's major concerns, more often than the husband's, with decisions related to the purchase of groceries, her own clothing, children's

play equipment, and equipment and furnishings for the home. The husband's decisions, more often than the wife's decisions, were concerned with the family car, house repair, insurance, and his own clothing. Joint decisions were most often made about home furnishings and equipment, children's play equipment, reading material, savings, insurance, accounts, education, and clothing of children under twelve.

Harris (18:115-117) found values may influence power in decision-making. She correctly theorized that there is a relationship between the values of husbands or wives and assumption of leadership in making decisions. She found the division of responsibility in decision-making seemed to be due at least partially, to a difference in value hierarchies of the spouse. When the interest-values of husband and wives differ, the spouse with the greater value score will be the one who initiates the action.

The person who talked the most, as found by Strodtbeck (43), was an influential, although not a conclusive, factor in making decisions. In his study of families in three cultures--Navaho, Texas, and Mormon--he found that the favored sex role in that culture was also a factor in who made the decisions. The Navaho women influenced decisions to their way of thinking without much talking; the Texas women out-talked their husbands but the husbands tended to dominate decisions slightly over the women; Mormon men did the most talking and dominated more decisions. In several other studies he reported, American middle-class husbands and wives seemed to make decisions on a fifty-fifty basis. The making of decisions was fairly well balanced with only a slight tendency for one spouse to make a few more decisions.

Harris (18:35) summarizes the research that has been done:

. . . there is evidence of leadership or a division of responsibility in decision-making from two standpoints: influence in the decision itself, and influence in the process of group decision-making. Some of the factors which are associated with leadership in decision-making from either or both standpoints are: family income, family social status, perception of family needs, outside employment of wife, need for love and affection of spouse, length of marriage, age of spouse, amount of education, authoritarian-submissive types of personality, experience and/or knowledge, convenience or expediency, amount of talking, favored sex-role in the culture, and perhaps habit. . . .

### The Role of the Junior College Home Economics Program

The role of home economics in higher education is concerned with the problem of organizing and managing human and material resources so as to deal more effectively with changes as a result of modern technology and socio-economic conditions at local, national, and international levels as related to home and family life (1:534). Home economics has as its central focus the well-being of individuals, families, and homes (25:84). It includes the basic principles from many disciplines. In order to be relevant for today and for the future, all education must be people-centered.

One of the purposes of the junior or community colleges is to offer a basic curriculum which contains the undergraduate courses for freshman and sophomore students who wish to complete four years of college work either in general education or in professional or pre-professional training (44:2). Other authorities see the junior college's role as preparing students for employment. It is the belief of this writer that the junior college can provide useful assistance in both programs.

Lawson (30:40) of the New York State Department of Education, sees the two programs as having different objectives.

Home economics has an obligation to provide programs for youth and adults that will prepare them for job responsibilities in home-related occupations. At the same time, the home economics program must continue to prepare youth and adults for their home responsibilities so that they can more effectively accept their dual role as homemaker and wage earner. We recognize the difference in the two programs as well as the commonalities. One of our problems, as I view it, is to find a way each program can be planned to provide the specific requirements for success as a homemaker and as a wage earner in home-related occupations and, at the same time, make use of basic home economics content in the areas being planned.

In a 1944 report from a committee studying home economics in the junior college this recommendation was made (20:42):

Learning will mean little unless functional. Students should be guided in seeing the problems families face today--both those of their own families and of other people--and in acquiring the learning needed to meet these problems successfully. They will be especially interested in the problems of young people of about their own age and economic and social status. They should be encouraged to find out from young people who are engaged in homemaking what their most challenging problems are. What decisions did they have to make in setting up their way of life? Why does one young woman continue on a paid job after marriage and another give up her work? Why does one young couple rent a furnished apartment, a second board, a third live with her parents? How do different families spend their income? What influences the decisions each makes in regard to money, the place in which to live, having children?

The answers to these questions are still relevant today.

Thus, from a review of literature it seems apparent that a study dealing with who makes the decisions within a family, what kinds of decisions are made, the manner in which these decisions are made, and the satisfactions resulting with each of these decisions should give guidance in working with college students in the area of family decision-making. As Burk (6:440) states: "We know much about how families spend their money and something about families who lack money to buy the

things they need, but we know little about why families spend money the way they do."

### Summary

This chapter included a review of the management process with respect to the interrelationship of values, goals, and decision-making. Related decision-making studies were presented and an overview of the junior college home economics program given.

In Chapters III and IV the investigation carried out by this researcher will be described and the data analyzed. Family background and the family's stage in the life cycle will be compared with how a certain population of married junior college students made family decisions. The study will also explain what decisions are made, who in the family is more influential on the various kinds of decisions, and the satisfactions derived from the decisions in various areas of family life.



## CHAPTER III

### METHODOLOGY OF THE STUDY

The study was a survey designed to ascertain the kinds of household decision-making experiences married junior college students have. Furthermore, an attempt was made to relate family background, financial status, and the family's stage in the life cycle with several aspects of the family's manner of making household decisions and resulting satisfactions. It was hoped the findings of this study could be used by the writer in planning a beginning home management course so that it would better prepare students for the decision-making problems encountered in early married life. It was also hoped that the instrument developed and method used could be employed by other junior colleges in assessing the decision-making experiences of their married student population.

A description of the population, the procedure used for developing the study, and procedure for data collection and analysis are discussed in this chapter.

#### Population

The population for this study consisted of married junior college students attending Northeastern Oklahoma A & M College during the spring semester, 1971-72. Those students who took part in the study were members of either a government or history class. A total of

sixty-two students, twenty-three women and thirty-nine men made up the sample. A distribution of students by classes is as follows:

TABLE I  
DISTRIBUTION OF RESPONDENTS BY CLASSES

Name of Class	Section	No. of Married Men Students	No. of Married Women Students	Total
American Federal Government 2013	02	4*	1	5
American Federal Government 2013	03	6	2	8
American Federal Government 2013	04	3	1	4
American Federal Government 2013	05	2	5	7
Political Systems 2113	01	4	2	6
State Government 2023	01	6	1	7
American History 2483	03	5	1	6
American History 2483	04	3	2	5
American History 2483	06	4	2	6
American History 2493	01	2	3	5
American History 2493	02	3**	3	6
Totals		42*	23	65*
(Used for Analysis)		39		62

\*Two men students did not finish questionnaire so not included in the final analysis.

\*\*One man student did not finish questionnaire so not included in the final analysis.

## Procedure Used for Developing the Study

### Step 1--Statement and definition of problem

- A. Surveying and reviewing related literature.
- B. Developing purposes of the study.
- C. Determining significance of the study.

### Step 2--Instrument construction

- A. Surveying several questionnaires used for collecting similar data.
- B. Developing own instrument for collection of specific data.
- C. Checking instrument by thesis advisor and revising where recommended.
- D. Testing instrument with married students in one of writer's classes. Particular attention was given to the time that respondents needed to complete the questionnaire since all respondents should be able to complete it during a fifty-minute class period.
- E. Revising questionnaire when analysis indicated need for further clarification.

### Step 3--Sample selection

- A. Reviewing registrar's master enrollment cards to determine courses containing a large number of married students.
- B. Pinpointing government and history classes as containing the largest group of married students. Classes were selected on the basis of those which could be surveyed by the writer with minimum interference with her teaching schedule and those that contained five or more married students.

- C. Securing academic dean's approval for administering questionnaire during one class period when each student would normally attend the history or government class.
- D. Securing permission and cooperation from each history or government instructor involved.
- E. Arranging author's teaching schedule so questionnaire was given seven times to combined groups of students as outlined in Table I.
- F. Expressing appreciation to cooperating instructors.

#### Step 4--Treatment of data

- A. Tabulating respondents' answers.
- B. Developing tables to be used in comparison of data.
- C. Analyzing data based on percentage comparisons in accordance with outlined questions to be answered.
- D. Drawing conclusions from analysis of data.
- E. Stating implications concerning the use of conclusions.
- F. Recommending studies of a related nature for further clarification of data.

#### Collection and Analysis of the Data

The sample of students used for the study was secured by the following procedure. In reviewing the master enrollment cards of all students enrolled in Northeastern Oklahoma A & M College's daytime program during the spring semester, 1971-72, it was found that 224 of the 1591 students were married. Of this group, 72 were women and 152 were men. This married group constitutes 14 percent of the student daytime population. As compared to a survey of college records ten years ago,

1961-62, this percentage has almost doubled.<sup>1</sup> Thus, Northeastern Oklahoma A & M College, like so many four year colleges and universities, has a trend toward more married students. By selecting the government and history classes, it was felt that a cross-section of the campus would be secured since everyone who wishes to graduate from the college is required to take one three-hour course in each area.

The questionnaire, itself, was completed by sixty-five students. (See Table I.) However, because two instructors were late in sending their married students to the room where the questionnaire was being given, three men failed to complete the questionnaire during the fifty-minute class period. Consequently, upon taking the questionnaire with them, none of the three men returned the form and follow-up efforts were not successful in retrieving them.

The questionnaire was administered seven times by the writer. The written introduction and instructions to the various sections of the questionnaire were clarified in an oral explanation. Areas where students had difficulty completing the form during the testings of the instrument were given special attention. The students were encouraged to answer every question as completely as possible and ask questions if they needed further assistance. The majority of the students completed the form in forty-five minutes. No names were requested in the hope of obtaining more complete answers. Color coding was used to differentiate between the sexes of the respondents. Each questionnaire was coded according to the respondent's stage of the family life cycle as

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<sup>1</sup>During the spring semester, 1961-62, there were 66 married students of the total 784 daytime students (8.4 percent).

indicated by answers on the first section. (The questionnaire is included in Appendix A.)

After all data were collected, each questionnaire was reviewed and tabulated. Originally, the questionnaire was developed with the idea of using a computer to analyze the data. However, plans for this analysis were unable to be completed, and the information presented was hand tabulated by the researcher. Not every item of the questionnaire was analyzed but tables were formulated where appropriate for grouping of data.

#### Summary

This chapter included a description of the population, the procedure used for developing the study, and a discussion regarding the collection and analysis of data. A summary of the analysis will be discussed in detail in Chapter IV.

## CHAPTER IV

### PRESENTATION AND INTERPRETATION OF DATA

The purpose of this chapter is to summarize and present the findings of the study. It is the belief of the writer that a knowledge of decision-making as it actually exists among married couples should supply teachers insight into the types of learning experiences married college students, as well as students contemplating marriage in the near future, really need. Such information, hopefully, will lead to more meaningful classroom experiences, more realistic planning of related class work experiences, and better advisory services. This study should be especially helpful in advisement of the women married students enrolled in business, elementary education, and home economics because these are the three areas found to contain the largest number of married women students. Also, the general majors or the students who have not yet decided on a major were high among the numbers of women students as revealed by the registrar's records. (See Appendix B for a complete summary of women and men who are married and the majors in which they are enrolled at Northeastern Oklahoma A & M College.) Although home economics majors were not as high a percentage as the other groupings mentioned, the writer has surveyed recent home economics courses and found the majority of students do marry within one year after graduating from Northeastern Oklahoma A & M College.

Moreover, these students will be faced with similar decision-making problems as young marrieds.

On the other hand, the married men students showed the highest percentages of concentration in the areas of business, agriculture, criminal justice, and computer science. Advisors dealing with married men students in these areas may find helpful guides as a result of this study.

#### Description of Respondents Involved in the Study

Sixty-two married students were involved in the study. No attempt was made to separate students on the basis of total college hours in which they were currently enrolled. Of this group, 23 (37.1 percent) were women and 39 (62.9 percent) were men. The group consisted of 23 respondents (37.1 percent) in the beginning stages of the family life cycle, 38 respondents (61.3 percent) in the expanding stages, and only 1 respondent (1.6 percent) in the contracting stage of the family life cycle. Ages of the respondents ranged from 18 to 42. Ages of the spouse of the respondents ranged from 16 to 45. The average age of the women respondents was 24.35 years while the average age of their husbands was 27.14 years. The average age of the men respondents was 22.92 years while the average age of their wives was 21.69 years. A complete summary of the ages of the respondents and their spouse is given in Tables II and III.

The 62 respondents and their families resided in numerous housing situations. Twelve respondents (19.4 percent) and their families lived in college apartments; 9 families (14.5 percent) lived in town apartments; 8 families (12.9 percent) lived in mobile homes; 27



families (43.5 percent) lived in houses; and 1 family (1.6 percent) lived in quarters provided at the state hospital. Five respondents (8 percent) failed to answer the question.

TABLE II  
AGES OF WOMEN RESPONDENTS AND THEIR SPOUSE

Age	Number of Respondents This Age	Number of Respondents' Spouse This Age
18	3	1
19	3	1
20	2	1
21	2	2
22	1	-
23	1	3
24	-	1
25	1	2
27	-	2
28	2	-
29	2	1
30	-	1
31	-	2
33	-	1
34	2	-
35	-	1
40	-	1
42	1	-
45	-	1
Total	20*	21**

\*Three respondents left this item blank.

\*\*Two respondents left this item blank.

Twenty-four (38.7 percent) of the group owned the place where they lived while 36 (58.9 percent) rented the place where they lived. One

family (1.6 percent) lived in a friend's house rent free and 1 respondent (1.6 percent) failed to indicate whether they were currently living in an owned or rented place. The size of housing ranged from two rooms to seven rooms. Eight families (12.9 percent) lived in two rooms; 12 families (19.4 percent) lived in three rooms; 19 families (30.6 percent) lived in four rooms; 11 families (17.7 percent) lived in five rooms; 6 families (9.7 percent) lived in six rooms; and 4 families (6.5 percent) lived in seven rooms. Two respondents (3.2 percent) failed to answer the question.

TABLE III  
AGES OF MEN RESPONDENTS AND THEIR SPOUSE

Age	Number of Respondents This Age	Number of Respondents' Spouse This Age
16	-	1
17	-	1
18	2	4
19	6	4
20	7	8
21	4	4
22	1	2
23	5	1
24	4	4
25	4	2
26	-	1
28	2	-
29	-	1
30	2	-
32	-	1
34	1	1
40	1	-
Total	39	35*

\*Four respondents left this item blank.

Table IV gives the length of time married for both women and men respondents. Women respondents have been married an average of 5.82 years while men respondents have only been married 2.96 years. Over half (67.5 percent) of the total respondents had been married three years or less.

Of the sample surveyed, only one family has some other person living in the household besides the immediate family. Twenty-one families (33.9 percent) indicated they had no children. Three respondents (4.8 percent) left this item blank and of the 38 remaining families (61.3 percent), the number of children ranges from one to five. Twenty-three families (60.5 percent) have only one child; 9 families (23.7 percent) have two children; 2 families (5.3 percent) have three children; 3 families (7.8 percent) have four children; and 1 family (2.6 percent) has five children. Therefore, of the families having children, the average number of children per family is 1.68.

When asked how many college hours respondents had completed, the men's answers ranged from 3 to 64 hours while their wives had completed 0 college hours to a bachelor's degree. The average number of college hours completed by the men respondents was 31.9 hours while the average college hours for their wives was 27.73 hours. Women respondents' range of college hours was from 9 to 62 while their spouse's hours were from 9 to a master's degree. The average college hours completed for women respondents was 28.9 while the spouses average college hours completed was 65.44.

Career ambitions of the couples are given in Tables V and VI. The men's career ambitions selected show more responses in the areas of

TABLE IV  
LENGTH OF TIME MARRIED

Years Married	Women Respondents	Percent of Total Group	Men Respondents	Percent of Total Group	Total Respondents	Total Percent
Less than 6 months	-	-	5	8.0	5	8.0
6 months to 1 year	7	11.3	4	6.5	11	17.8
1 year	2	3.2	10	16.1	12	19.3
2 years	1	1.6	5	8.0	6	9.6
3 years	3	4.8	5	8.0	8	12.8
4 years	-	-	3	4.8	3	4.8
5 years	1	1.6	2	3.2	3	4.8
6 years	-	-	2	3.2	2	3.2
8 years	2	3.2	-	-	2	3.2
9 years	1	1.6	-	-	1	1.6
10 years	2	3.2	-	-	2	3.2
11 to 15 years	1	1.6	2	3.2	3	4.8
16 to 20 years	1	1.6	1	1.6	2	3.2
Over 20 years	1	1.6	-	-	1	1.6
	22*	35.3	39	62.6	61	97.9

\*One woman respondent left this item blank.

teaching and business while the women's career areas of interest indicate a preference for teaching or being a housewife.

TABLE V  
CAREER AMBITIONS OF MEN

Occupational Career Areas	Number of Responses Given by Men*	Percent of Total Group	Number of Responses Given by Women**	Percent of Total Group	Total Respondents	Total Percent
Own Business	1	1.6	5	8.0	6	9.6
Farmer-Rancher United States	2	3.2	2	3.2	4	6.5
Armed Forces	-	-	1	1.6	1	1.6
Business Administration	5	8.0	1	1.6	6	9.6
Veterinarian	2	3.2	1	1.6	3	4.8
Teacher	6	9.7	3	4.8	9	14.5
Accountant	2	3.2	2	3.2	4	6.5
Banking	-	-	1	1.6	1	1.6
Acting	-	-	1	1.6	1	1.6
Law Enforcement	3	4.8	1	1.6	4	6.5
Doctor	1	1.6	-	-	1	1.6
Counselor	1	1.6	-	-	1	1.6
Coach	2	3.2	-	-	2	3.2
Engineer	1	1.6	-	-	1	1.6
Politician	1	1.6	-	-	1	1.6
Electronics	2	3.2	-	-	2	3.2
Forestry	1	1.6	-	-	1	1.6
Lawyer	1	1.6	-	-	1	1.6
Psychologist	1	1.6	-	-	1	1.6
Just find a job	-	-	1	1.6	1	1.6
Get an M.S. degree	1	1.6	-	-	1	1.6
Undecided	4	6.5	-	-	4	6.5

\*Two respondents did not answer the question.

\*\*Four respondents did not answer the question.

TABLE VI  
CAREER AMBITIONS OF WOMEN

Occupational Career Areas	Number of Responses Given by Women*	Percent of Total Group	Number of Responses Given by Men**	Percent of Total Group	Total Respondents	Total Percent
Teacher	11	17.7	4	6.5	15	24.2
Business	2	3.2	-	-	2	3.2
Housewife	2	3.2	11	17.7	13	20.9
Social Work	1	1.6	1	1.6	2	3.2
Attorney	1	1.6	-	-	1	1.6
Fashion Merchandising	1	1.6	-	-	1	1.6
High School Counselor	1	1.6	-	-	1	1.6
Commercial Artist	1	1.6	-	-	1	1.6
Office Worker	-	-	3	4.8	3	4.8
Nurse	-	-	2	3.2	2	3.2
Nurse's Aid	-	-	1	1.6	1	1.6
Beautician	-	-	1	1.6	1	1.6
Finish College	1	1.6	1	1.6	2	3.2

\*Two respondents did not answer this question.

\*\*Fifteen respondents did not answer this question.

Respondents came from all types of communities. Table VII shows that of the responses given by the men, the largest numbers came from towns of 2,500 to 10,000 and the rural farm. Very close to these two communities was the number coming from towns of 25,000 and over. Their wives' parents, likewise, lived in rural farm or towns of 2,500 or less. The answers given by women respondents did not differ dramatically. The women's parents showed the greatest concentration in the rural farm community and their husband's parents also showed the greatest

number of responses in the rural farm community. The next closest number of husband's parents resided in towns of 10,000 to 25,000. Of the total group of respondents, over half (61.2 percent) came from the rural farm.

TABLE VII  
LOCATION OF PARENTAL HOME

Community Size	Rural Farm	Town of 2,500 or Less	Town of 2,500 to 10,000	Town of 10,000 to 25,000	Town of 25,000 and Over
Men's Parents Percent of Total Group	9 14.5	6 9.6	9 14.5	7 11.3	8 12.9
Men's Wives' Parents Percent of Total Group	10 16.1	10 16.1	6 9.6	8 12.9	5 8.0
Women's Parents* Percent of Total Group	11 17.7	- -	2 3.2	6 9.6	3 4.8
Women's Husbands' Parents* Percent of Total Group	8 12.9	5 8.0	1 1.6	7 11.3	1 1.6
Total Men's Parents Percent of Total Group	17 27.4	11 17.7	10 16.1	14 22.6	9 14.5
Total Women's Parents Percent of Total Group	21 33.8	10 16.1	8 12.9	14 22.6	8 12.9
Total Group of All Responses	38	21	18	28	17
Total Percent of All Responses	61.2	33.8	29.0	45.2	27.4

\*One respondent did not answer this question.

Of all the families surveyed the principal wage earner was most often the husband. Forty-eight respondents (77.4 percent) indicated the husband as being the principal wage earner although in six of these families the wife also worked; eight respondents (12.9 percent) listed the wife as principal wage earner although in three of these families the husband also worked; four respondents (6.5 percent) indicated both contributed equally to the family earnings; one respondent (1.6 percent) gave his mother as the principal wage earner; and one respondent (1.6 percent) did not answer. Jobs of the principal wage earner varied as shown in Tables VIII and IX. The most frequent occupational area in which the husbands were engaged was industrial work.

On the other hand, the wives' major area of employment was that of office worker. A few part-time jobs of less than twenty hours a week were given for both spouse.



TABLE VIII  
OCCUPATIONS OF MEN PRINCIPAL WAGE EARNERS

Occupational Areas	Number of Responses Given by Women*	Percent of Total Group	Number of Responses Given by Men**	Percent of Total Group	Total Respondents	Total Percents
Student	1	1.6	4	6.5	5	8.0
Custodian	-	-	1	1.6	1	1.6
Draftsman	-	-	1	1.6	1	1.6
Grocery Store Employee	1	1.6	4	6.5	5	8.0
Construction work (summer)	-	-	1	1.6	1	1.6
Law Enforcement	-	-	3	4.8	3	4.8
Truck Driver	-	-	1	1.6	1	1.6
Farmer-Rancher	1	1.6	5	8.0	6	9.6
Service Station Attendant	2	3.2	2	3.2	4	6.5
X-Ray Technician	-	-	1	1.6	1	1.6
Hospital Orderly	1	1.6	1	1.6	2	3.2
Cook	1	1.6	1	1.6	2	3.2
Industrial Worker	7	11.3	4	6.5	11	17.7
Carpenter	1	1.6	-	-	1	1.6
Salesman	2	3.2	-	-	2	3.2
Teacher	1	1.6	-	-	1	1.6
Veteran	1	1.6	-	-	1	1.6
Banking	1	1.6	-	-	1	1.6
Own Business	1	1.6	-	-	1	1.6
United States Armed Forces	1	1.6	-	-	1	1.6

\*One woman respondent did not indicate employment status.

\*\*Ten men respondents did not indicate employment status.

TABLE IX  
OCCUPATIONS OF WOMEN PRINCIPAL WAGE EARNERS\*

Occupational Areas	Number of Responses Given by Women	Percent of Total Group	Number of Responses Given by Men	Percent of Total Group	Total Respondents**	Total Percents
Office Worker	1	1.6	4	6.5	5	8.0
Hospital Employee	-	-	3	4.8	3	4.8
Industrial Worker	-	-	1	1.6	1	1.6
Restaurant Manager	-	-	1	1.6	1	1.6
Seamstress	-	-	1	1.6	1	1.6

\*Total includes women who are the principal wage earner or who contribute equally with the husband.

\*\*One respondent did not give occupational area in which woman was employed.

#### Financial Status of Respondents

When asked to indicate the total income for 1971, the responses were quite varied as indicated in Table X. Part of this is due to the wide range of ages of the respondents, the number of years married, the stages in the family cycle and whether or not the student was classified as a part-time or full-time student. The author made no attempt to divide the group on this basis since the study was concerned with a cross-section of the married student body. The greatest percentage of answers was in the upper income level (\$8,000 and over). Part of this trend can be explained by the fact that the greatest percentage of the men wage earners are employed as industrial workers. This data is not too surprising since the town of Miami, where Northeastern Oklahoma

A & M College is located, is a thriving industrial center. The B. F. Goodrich Rubber plant alone employs around 1700 workers. Also, in the immediate area are two garment manufacturers, one metal container manufacturer, one carpet manufacturer, one furniture manufacturer, and one particle board manufacturer. Moreover, several of the industrial concerns operate on a sixteen to twenty-four hour day, thus, freeing some employees to return to school if they so desire.

TABLE X  
TOTAL INCOME FOR 1971

Income Level	Number of Responses Given by Women*	Percent of Total Group	Number of Responses Given by Men	Percent of Total Group	Total Respondents	Total Percents
Under \$2,000	2	3.2	4	6.5	6	9.6
\$2,000 to \$2,999	2	3.2	4	6.5	6	9.6
\$3,000 to \$3,999	3	4.8	6	9.6	9	14.5
\$4,000 to \$4,999	1	1.6	10	16.1	11	17.7
\$5,000 to \$5,999	1	1.6	6	9.6	7	11.3
\$6,000 to \$6,999	1	1.6	5	8.0	6	9.6
\$7,000 to \$7,999	2	3.2	2	3.2	4	6.5
\$8,000 and over	10	16.1	2	3.2	12	19.4

\*One respondent did not answer the question.

Many married couples in the lower than \$8,000 income level listed other areas of financial assistance. Table XI summarizes the responses given. The majority of responses indicate the GI Bill and a loan as principal areas of assistance received.

TABLE XI  
FINANCIAL ASSISTANCE RECEIVED OTHER THAN PRINCIPAL EMPLOYMENT

Type of Assistance	Number of Responses Given by Women	Number of Responses Given by Men*	Total Responses
Scholarship	5	5	10
Inheritance	1	1	2
Loan	4	12	16
Grant	4	7	11
Pension	2	1	3
GI Bill	4	19	23
Work Study	2	2	4

\*Several individuals gave more than one response.

Of all the sources of income listed, respondents were asked which was their major source. Husband's salary was the main source as indicated in Table XII.

When asked to indicate their net worth or estate, at least one respondent checked each of the items given in the section of the questionnaire devoted to this material. Table XIII summarizes the responses given. Over half of the group indicated the following

assets: checking account, savings account, life insurance on both husband and wife, one car, a black and white TV set, a stereo/hi-fi, a bedroom suite, a refrigerator, range, upholstered chair, sofa, dining table and chairs, typewriter, radio, sewing machine, vacuum cleaner, kitchen table and chairs, and large carpet or rug. None of the liabilities were checked by half or more of the respondents but car debt, other installment debt, and personal or insurance loans ranked high.

TABLE XII  
MAJOR SOURCE OF INCOME

Source of Income	Number of Responses Given by Women*	Percent of Total Group	Number of Responses Given by Men**	Percent of Total Group	Total Respondents	Total Percents
Husband's Salary	17	27.4	13	21.0	30	48.4
Wife's Salary	-	-	6	9.6	6	9.6
GI Bill	1	1.6	9	14.5	10	16.1
Summer or Part-time Employment	1	1.6	4	6.5	5	8.0
Loan	-	-	1	1.6	1	1.6
Inheritance	1	1.6	1	1.6	2	3.2
Ranch or Farm Produce	-	-	4	6.5	4	6.5
Veteran's Compensation	1	1.6	-	-	1	1.6
Retirement Income	1	1.6	-	-	1	1.6

\*One respondent did not answer the question.

\*\*One respondent did not answer the question.

TABLE XIII  
SUMMARY OF NET WORTH-ESTATE

Things to Which Responses Were Given	Total Number of Responses	Total Percent of Group
Assets:		
Checking Accounts	54	87.1
Savings Accounts	40	64.5
Christmas Savings	6	9.6
Postal Savings	2	3.2
Credit Union Savings	14	22.6
U. S. Bonds	17	27.4
Other Bonds	1	1.6
Stocks	3	4.8
Money Owed to You or Your Family	16	25.8
Real Estate - House	19	30.6
Real Estate - Other	12	19.4
Retirement Fund	11	17.7
Business Assets	6	9.6
Life Insurance		
Husband	47	75.8
Wife	33	53.2
Automobile(s)		
One car	47	75.8
Two cars	13	20.9
Household Durables		
Air Conditioner	28	45.2
TV Set		
Black and White	39	62.9
Color	21	33.8
Piano	8	12.9
Stereo/Hi-Fi	47	75.8
Washing Machine	28	45.2
Clothes Dryer	23	37.1
Bedroom Suite	40	64.5
Refrigerator	43	69.4
Range	41	66.1
Freezer	16	25.6
Upholstered Chair(s)	46	74.2
Sofa	49	79.0
Dining Table and Chairs	39	62.9
Typewriter	44	71.0
Radio	59	95.2
Sewing Machine	31	50.0
Vacuum Cleaner	36	58.1

TABLE XIII (Continued)

Things to Which Responses Were Given	Total Number of Responses	Total Percent of Group
Dishwasher	8	12.9
Kitchen Table and Chairs	37	59.7
Large Rug or Carpet	40	64.5
Others:		
Hunting Equipment	2	3.2
End Tables	1	1.6
Coffee Table	1	1.6
Bookcase	1	1.6
Bedroom Suites (2 more)	1	1.6
Den Furniture	1	1.6
Two-Way Radio	1	1.6
Miscellaneous Furniture	1	1.6
Luggage	1	1.6
Adding Machine	1	1.6
Garbage Disposer	1	1.6
Small Luxury Items	1	1.6
Camper	1	1.6
Cattle	3	4.8
Horses	1	1.6
Land	1	1.6
Farm Equipment	1	1.6
Bicycles	1	1.6
Cash Crops	1	1.6
Liabilities:		
Mortgages	13	20.9
Business Debt	8	12.9
Car Debt	26	41.9
Other Installment Debts	27	43.5
Loans (Insurance, Personal)	25	40.3
Outstanding Bills (Charge Accounts over 30 days)	20	32.3

### Level of Consumption of Respondents

Respondents were asked to estimate the amount of money they spent per week and/or per month for living. A summary of answers based on monthly figures is given in Table XIV along with a comparison of figures based on the mean, the median, and the mode tabulated from responses gathered. The range of responses is also given. Again the wide variance in income level of the respondents accounts in part for the wide ranges encountered.

An attempt was made to find likes and dislikes about the way respondents were now living and special expenditures they would like to make in the near future. Several indicated a dissatisfaction with their present living conditions indicating a need for more room, a home of their own, or higher income. The special expenditure items desired were mostly in the areas of more durable goods for the home or luxury entertainment items.

The women's desired expenditures were most often in areas related to the home. They saw their husbands wanting the luxury entertainment items. Desire for a new car ranked high on all the respondents' lists and they also gave it considerable priority on the list of desires they believed their spouse to want.

The men respondents most often ranked both themselves and their spouse as wanting a car. They also showed clothes, home furnishings, and children to be high on the list of wants for their wives. They indicated some concern for a new house. Tables XV and XVI summarize these findings.



TABLE XIV  
SUMMARY OF LEVEL OF CONSUMPTION

Item	Total Number of Responses	Range	Mean Score*	Median Score**	Modal Score***
Groceries and Food	59	\$17.00-400.00	\$97.10	\$80.00	\$100.00
Clothing	50	4.00-100.00	28.88	22.50	20.00
Transportation	55	3.00-225.00	39.98	30.00	20.00
Housing - Repairs - Taxes	20	4.00-120.00	31.30	20.00	26.67
Heat	35	3.00-60.00	18.63	13.00	12.50
Electricity	39	3.00-60.00	17.09	12.00	12.00
Water	28	1.50-36.00	6.93	5.00	5.00
Sewage	13	1.00-10.00	3.85	2.00	2.00
Water Softener	4	1.00-4.00	2.37	2.25	2.25
Telephone	38	3.58-150.00	20.84	11.00	8.00
Gifts and Contributions	35	2.00-50.00	14.31	10.00	10.00
Recreation and Social Activities	49	4.00-80.00	23.73	20.00	20.00
Jewelry and Personal Items	28	4.00-80.00	17.39	17.50	20.00
Insurance:					
Health and Medical	33	1.25-48.00	15.67	15.00	17.50
Life	30	2.20-40.00	15.37	15.00	20.00
Automobile	36	5.00-150.00	32.28	20.00	20.00
House	17	3.17-142.00	53.47	50.00	20.00
Liability	7	4.00-200.00	46.43	12.00	46.43
Other	2	15.00-20.00	17.50	17.50	17.50

TABLE XIV (Continued)

Item	Total Number of Responses	Range	Mean Score*	Median Score**	Modal Score***
Medical Care and Drugs	40	\$ 2.00-50.00	12.85	\$10.00	\$10.00
Education	32	4.00-200.00	40.63	27.50	40.00
Books and School Supplies	40	1.96-45.00	12.06	10.00	5.00
Magazines and Newspapers	38	1.50-30.00	4.90	4.00	3.67
Furnishings and Appliances	15	5.00-50.00	19.72	20.00	25.00
Helper, as Cleaning Woman or Sitter	14	10.00-240.00	58.21	45.00	<del>50.00</del>
Savings	25	5.00-200.00	39.96	25.00	20.00
Income Tax	17	5.95-166.67	46.62	35.00	20.00
Investments	1	150.00			
Rent or House Payments	46	12.50-230.00	73.83	73.00	80.00

\*The mean score is the sum of the scores divided by their number.

\*\*The median score is the point found by counting 50 percent of the way into the frequency distribution of the scores.

\*\*\*The modal score is that score in the set of scores which occurs most frequently.

TABLE XV  
EXPRESSED LIKES AND DISLIKES ABOUT CURRENT LIVING CONDITIONS\*

Women Respondents		Men Respondents	
<u>Likes</u>	<u>No.</u>	<u>Likes</u>	<u>No.</u>
Living in country	1	Present living conditions	1
Being a housewife	1		
Present house	3		
<u>Dislikes</u>	<u>No.</u>	<u>Dislikes</u>	<u>No.</u>
Separation from husband in service	1	Inadequate space in present house	5
Inadequate space in present house	5	Low income	8
Low income	5	Too many bills	1
Renting	5	Renting	3
Studying and attending school	1	Separation from family so much	1
		Limited time	2
		Housing personnel	1
		Not accomplishing anything	1

\*Not all respondents answered this question and some respondents gave more than one answer.

TABLE XVI  
DESIRED SPECIAL EXPENDITURES IN 1972\*

Women Respondents		Men Respondents	
<u>Women's</u>	<u>No.</u>	<u>Men's</u>	<u>No.</u>
Home Furnishings	7	Car	6
Car	4	House	4
House	3	Farm	2
Household Equipment	3	Larger Income	4
Continue Education	1	Have Children	2
Clothes	1	Boat	2
Lake Cabin	1	School for Fall	1
Mobile Home	1	Home Furnishings	1
Boat	1	Car Repair	1
Typewriter	1	Pick-Up	1
		Cattle	1
		Land	1
		Camper	1
		Bike	1
		Guitar and Sound Equipment	1
<u>Spouse's</u>	<u>No.</u>	<u>Spouse's</u>	<u>No.</u>
Car	6	Car	7
Boat	2	Clothes	7
Pick-Up	2	Home Furnishings	6
Vacation	2	Baby	5
Motorcycle	2	Everything	2
Continue Education	1	Household Equipment	2
Tools	1	House	1
Farm Machinery	1	Larger Income	1
Car Repair	1	Nicer Place to Live	1
Race Car	1	Trailer	1
Calculator	1	Jewelry	1

\*Not all respondents answered this question and some respondents gave more than one answer.

## Decisions and Marital Roles as Seen by Respondents

Many times family decision-making can be a source of conflict between spouse. The remainder of the questionnaire was devoted to an exploration in decision-making of these couples. Each respondent was asked to indicate who made decisions in the areas of housing, finances, level of consumption, education, health, and home management. Definite trends can be noted from the answers given by women respondents as compared with the answers given by men respondents. Tables XVII, XVIII, and XIX summarize the questionnaire responses.

Overall women respondents seem to see themselves particularly influential (12 or more total responses in Table XVII, Columns 1 and 2) in the areas of record keeping, deciding what stores to shop, small appliance expenditures, food planning and purchases, clothing purchases for themselves and their children, and their college major. They also see themselves as being the more education conscious and more insistent upon regular medical check-ups. Moreover, the women respondents felt they had some influence (8 to 11 total responses in Table XVII, Columns 1 and 2) on decisions relative to whether or not they worked, college attendance at N.E.O., future planning, allocation of work in the home, and day-to-day home problems decisions. This same group of women saw these decisions as made more or less by both them and their husbands (responses in Column 3 equal half or more of total responses in Table XVII, Columns 1 through 6): whether to buy or rent, limits on housing costs, children's spending money, future savings, methods of buying goods, charity contributions, purchase of household durables, vacation and recreational expenses for both the entire family and the children, the children's education, and the purchase of health insurance.

TABLE XVII  
FAMILY DECISION-MAKING AS SEEN BY WOMEN RESPONDENTS

Decision	Summary of Responses							Does Not Apply
	Wife Only	Wife Pre-dominant	Both	Husband Pre-dominant	Husband Only	Conflict	Not Certain	
<u>Housing Decisions</u>								
Buy or rent	-	-	12	2	4	1	-	2
Limits on housing costs per month	1	-	15	1	3	-	-	2
<u>Financial Decisions</u>								
Children's spending money	4	1	11	3	-	-	-	2
Future savings	2	1	14	1	1	1	2	-
Records for money and bills	8	6	5	3	-	-	-	-
Method of buying goods	1	2	13	4	1	-	1	-
Insurance purchases	-	2	8	6	4	1	-	1
Stores where shop	8	11	2	-	1	-	-	-
Small appliances expense	6	6	6	2	-	-	2	-
Charity contributions	1	1	12	3	-	-	1	4
Whether or not to borrow	1	-	10	4	6	1	-	1
Changes in husband's job	-	-	-	12	8	1	-	1
Whether or not wife works	3	6	9	-	2	-	1	1
Car Care	-	1	3	9	6	2	-	-
<u>Level of Consumption Decisions</u>								
Household durable items	-	4	15	-	1	-	-	-
Car purchase	-	-	10	3	6	1	1	1
Food purchase	15	6	1	-	-	-	-	-
Wife's clothing purchases	10	6	3	-	3	-	-	-
Children's clothing purchases	9	3	2	-	-	-	-	8

TABLE XVII (Continued)

Decision	Summary of Responses							
	Wife Only	Wife Pre-dominant	Both	Husband Pre-dominant	Husband Only	Conflict	Not Certain	Does Not Apply
Husband's clothing purchases	2	2	6	6	6	-	-	-
Sports equipment purchases	-	-	8	5	5	-	1	3
Vacation and recreational expenses	-	-	15	5	2	-	-	-
Children's recreational expense	1	4	9	1	-	-	-	7
<u>Education Decisions</u>								
College attendance at N.E.O.	7	4	5	3	2	-	-	1
Husband's college major	-	-	-	5	8	-	-	8
Wife's college major	13	7	1	-	1	-	-	-
More education conscious	8	4	5	2	1	-	-	2
Children's education	2	1	14	-	-	-	-	5
<u>Health Decisions</u>								
Future planning	5	3	10	-	1	-	2	1
Health insurance	3	3	13	1	-	1	-	1
Regular medical check-ups	4	9	7	-	1	-	-	1
<u>Home Management Decisions</u>								
Planning family menus	11	8	3	-	-	-	-	-
Allocation of work in the home	6	5	8	1	1	-	-	-
Day-to-day home problems	4	7	9	2	-	-	-	-

Not all respondents answered every question.

TABLE XVIII

## FAMILY DECISION-MAKING AS SEEN BY MEN RESPONDENTS

Decision	Summary of Responses							
	Wife Only	Wife Pre dominant	Both	Husband Pre- dominant	Hus- band Only	Conflict	Not Certain	Does Not Apply
<u>Housing Decisions</u>								
Buy or rent	1	-	22	11	4	-	-	1
Limits on housing costs per month	4	1	15	7	5	-	-	5
<u>Financial Decisions</u>								
Children's spending money	2	1	15	9	5	1	-	6
Future savings	2	6	14	9	5	1	2	-
Records for money and bills	8	7	7	10	6	1	-	-
Method of buying goods	2	1	17	12	6	1	-	-
Insurance purchases	-	-	12	12	12	1	-	2
Stores where shop	10	10	11	3	2	1	2	-
Small appliance expense	4	6	20	3	2	-	3	1
Charity contributions	2	2	13	5	2	1	3	11
Whether or not to borrow	-	-	13	12	9	1	-	4
Changes in husband's job	-	-	3	17	15	-	-	4
Whether or not wife works	9	3	18	4	3	1	-	1
Car care	1	-	9	12	15	1	-	1
<u>Level of Consumption Decisions</u>								
Household durable items	1	4	26	4	-	1	-	3
Car purchase	-	1	13	14	10	-	-	1
Food purchase	17	18	3	1	-	-	-	-
Wife's clothing purchases	17	16	3	3	-	-	-	-
Children's clothing purchases	7	9	8	-	-	-	-	14
Husband's clothing purchases	1	1	8	18	10	-	-	1



TABLE XVIII (Continued)

Decision	Summary of Responses							
	Wife Only	Wife Pre-dominant	Both	Husband Pre-dominant	Husband Only	Conflict	Not Certain	Does Not Apply
Sports equipment purchases	-	-	15	12	4	4	1	3
Vacation and recreational expense	-	-	30	4	1	-	-	5
Children's recreational expense	4	3	14	-	1	-	-	17
<u>Education Decisions</u>								
College attendance at N.E.O.	6	3	11	7	12	-	1	-
Husband's college major	-	-	3	10	25	-	1	-
Wife's college major	12	4	3	-	-	-	-	20
More education conscious	2	4	18	6	9	-	-	-
Children's education	-	-	30	-	-	-	-	8
<u>Health Decisions</u>								
Future planning	3	7	16	5	5	1	2	-
Health insurance	4	5	22	4	3	1	-	1
Regular medical check-ups	5	6	18	2	3	1	2	2
<u>Home Management Decisions</u>								
Planning family menus	18	15	5	-	1	-	-	-
Allocation of work in the home	4	5	23	3	1	2	-	-
Day-to-day home problems	3	6	17	9	2	2	-	-

In a few instances, not all respondents answered every question.

TABLE XIX  
FAMILY DECISION-MAKING AS SEEN BY TOTAL GROUP

Decision	Summary of Responses							
	Wife Only	Wife Pre-dominant	Both	Husband Pre-dominant	Husband Only	Conflict	Not Certain	Does Not Apply
<u>Housing Decisions</u>								
Buy or rent	1	-	34	13	8	1	-	3
Limits on housing costs per month	5	1	30	8	8	-	-	7
<u>Financial Decisions</u>								
Children's spending money	6	2	26	12	5	1	-	8
Future savings	4	7	28	10	6	2	4	-
Records for money and bills	16	13	12	13	6	1	-	-
Method of buying goods	3	3	30	16	7	1	1	-
Insurance purchase	-	2	20	18	16	2	-	3
Stores where shop	18	21	13	3	3	1	2	-
Small appliance expense	10	12	26	5	2	-	5	1
Charity contributions	3	3	25	8	2	1	4	15
Whether or not to borrow	1	-	23	16	15	2	-	5
Changes in husband's job	-	-	3	29	23	1	-	5
Whether or not wife works	12	9	27	4	5	1	1	2
Car care	1	1	12	21	21	3	-	1
<u>Level of Consumption Decisions</u>								
Household durable items	1	8	41	4	1	2	-	3
Car purchase	-	1	23	17	16	1	1	2
Food purchase	32	24	4	1	-	-	-	-
Wife's clothing purchases	27	22	6	3	3	-	-	-

TABLE XIX (Continued)

Decision	Summary of Responses							
	Wife Only	Wife Pre-dominant	Both	Husband Pre-dominant	Husband Only	Conflict	Not Certain	Does Not Apply
Children's clothing purchases	16	12	10	-	-	-	-	24
Husband's clothing purchases	3	3	14	24	16	-	-	1
Sports equipment purchases	-	-	23	17	9	4	2	6
Vacation and recreational expenses	-	-	45	9	3	-	-	5
Children's recreational expenses	5	7	23	1	1	-	-	24
<u>Education Decisions</u>								
College attendance at N.E.O.	13	7	16	10	14	-	1	1
Husband's college major	-	-	3	15	33	-	1	8
Wife's college major	25	11	4	-	1	-	-	20
More education conscious	10	8	23	8	10	-	-	2
Children's education	2	1	44	-	-	-	-	13
<u>Health Decisions</u>								
Future planning	8	10	26	5	6	1	4	1
Health insurance	7	8	35	5	3	2	-	2
Regular medical check-ups	9	15	25	2	4	1	2	3
<u>Home Management Decisions</u>								
Planning family menus	29	23	8	-	1	-	-	-
Allocation of work in home	10	10	31	4	2	2	-	-
Day-to-day home problems	7	13	26	11	2	2	-	-

Not all respondents answered every question.

Places where they recognized the husband's major influence (12 or more total responses in Table XVII, Columns 4 and 5) were in the areas of changes in his job, car care, his clothing purchases, and his college major. Areas where the group indicated they felt the husband had some influence on decisions (8 to 11 total responses in Table XVII, Columns 4 and 5) were: insurance purchases, whether or not to borrow, car purchases and sports equipment purchases. No one area seemed to be a major area of conflict for most of the respondents.

Men respondents seemed to see themselves particularly influential (20 or more total responses in Table XVIII, Columns 4 and 5) in the areas of insurance purchases, whether or not to borrow, changes in their jobs, car care and purchase, clothing purchases for themselves, and selection of a college major. This same sample of men felt they had some influence (13 to 19 total responses in Table XVIII, Columns 4 and 5) in decisions related to whether to buy or rent, limits on housing costs, children's spending money, future savings, records of money and bills, methods of buying goods, sports equipment purchases, college attendance at N.E.O. and as being the more education conscious.

Decisions pinpointed as mostly joint decisions (responses in Table XVIII, Column 3, equal half or more of total responses given in Columns 1 to 6) were in the areas of buying or renting, purchasing small appliances, contributing to charity, buying other household durables, spending for recreational pursuits for both the family and children, educating the children, purchasing health insurance, having regular medical check-ups, and allocating work in the home.

Areas recognized as being influenced by the wife (20 or more total responses in Column 1 and 2) were: stores where the family shops, food

planning and purchasing, and clothing purchases for herself. Areas recognized in which the wife had some influence (13 to 19 total responses in Columns 1 and 2) were: records for money and bills, children's clothing purchases and wife's college major. Only one area of conflict--sports equipment purchase--seemed to be indicated and this was only of concern to 10.3 percent of the men respondents.

When the responses of the total group were compiled the following comparisons were revealed in Tables XX, XXI, and XXII.

TABLE XX  
SUMMARY OF AREAS OF JOINT DECISIONS AS SEEN BY TOTAL GROUP\*

Decision	Number of Responses in Table XIX Column 3	Total Number of Responses in Table XIX Columns 1-6	Percent of Decisions Made Jointly in Table XIX Columns 1-6
Buy or rent	34	57	59.6
Limits on housing costs	30	52	57.7
Children's spending money	26	52	50.0
Method of buying goods	30	60	50.0
Charity contributions	25	42	59.5
Household durable items	41	57	71.9
Vacation and recreational expenses	45	57	78.9
Children's recreational expense	23	37	62.2
Children's education	44	47	93.6
Health insurance	35	60	58.3
Allocation of work in the home	31	59	52.5

\*Responses in Column 3 equal one half or more of total responses given in Columns 1-6.

TABLE XXI  
SUMMARY OF AREAS DOMINATED BY WOMEN AS SEEN BY TOTAL GROUP\*

Decision	Number of Responses in Table XIX Columns 1,2	Total Number of Responses in Table XIX Columns 1-6	Percent of Decisions Made Jointly in Table XIX Columns 1-6
Stores where shop	39	59	66.1
Food purchase	56	61	91.8
Wife's clothing purchases	49	61	80.3
Children's clothing purchases	28	38	73.7
Wife's college major	36	41	87.8
Planning family menus	52	61	85.2

\*Responses in Columns 1 and 2 equal one half or more of total responses given in Columns 1-6.

TABLE XXII  
SUMMARY OF AREAS DOMINATED BY MEN AS SEEN BY TOTAL GROUP\*

Decision	Number of Responses in Table XIX Columns 4,5	Total Number of Responses in Table XIX Columns 1-6	Percent of Decisions Made Jointly in Table XIX Columns 1-6
Insurance purchased	34	58	58.6
Whether or not to borrow	31	56	55.4
Changes in husband's job	52	56	92.9
Car care	42	59	71.2
Car purchase	33	58	56.9
Husband's clothing purchases	40	60	66.7
Husband's college major	48	51	94.1

\*Responses in Columns 4 and 5 equal one half or more of total responses given in Columns 1-6.

The areas do not differ greatly from those suggested when looking at the responses given by men and women separately. However, one must realize that the responses of the men do outnumber the women by a little over one and one-half times. Areas of conflict again include purchase of sports equipment, but also, some conflict may arise over future savings, small appliance expense, and charity contributions.

An interesting comparison with the results of the decisions as indicated by this group with the opinions they have in regard to who really should make the decisions can be made. Tables XXIII and XXIV represent a compilation of the answers the same group gave in regard to who should make the decisions in each of the seven areas analyzed. Nearly all women respondents felt decisions should be the equal responsibility of the man and woman. One exception was in the financial area. Ten women felt this should be the man's responsibility. Likewise, 14 women felt home management decisions should be more the woman's responsibility.

On the other hand, men's responses to this series of items varied considerably within the group. The majority agreed with the women-- they felt that most decisions should be the equal responsibility of men and women. However, there were 17 men respondents who felt that the man should assume more responsibility in the area of financial decisions. Fourteen respondents felt housing decisions should be more men's responsibility. Twelve men also indicated that home management decisions should be the women's responsibility.

TABLE XXIII

OPINIONS OF WOMEN RESPONDENTS REGARDING WHO SHOULD ASSUME MAJOR DECISION-MAKING  
RESPONSIBILITIES IN EACH OF SEVEN AREAS

Decision-Making Area	Summary of Responsibility Responses							
	Man's Only	Usually Man's	Sometimes Man's	Neither	Equal	Sometimes Woman's	Usually Woman's	Woman's Only
Housing	1	1	1	1	14	1	2	-
Family Relations	-	-	-	-	20	-	-	-
Financial	2	8	-	-	11	-	-	-
Level of Consumption	-	1	1	-	13	1	4	-
Education	-	1	-	1	18	-	1	-
Health	-	-	-	-	17	3	1	-
Home Management	-	-	-	-	7	3	9	2

Not all respondents answered every item.



TABLE XXIV

OPINIONS OF MEN RESPONDENTS REGARDING WHO SHOULD ASSUME MAJOR DECISION-MAKING RESPONSIBILITIES IN EACH OF SEVEN AREAS

Decision-Making Area	Summary of Responsibility Responses							
	Man's Only	Usually Man's	Sometimes Man's	Neither	Equal	Sometimes Woman's	Usually Woman's	Woman's Only
Housing	5	9	-	-	21	-	-	1
Family Relations	-	1	-	-	24	-	-	-
Financial	5	12	-	1	16	1	-	-
Level of Consumption	1	-	3	-	27	-	4	-
Education	1	8	3	-	23	-	-	-
Health	-	3	1	-	27	1	2	1
Home Management	-	2	-	-	21	-	10	2

Not all respondents answered every item.

### Satisfactions Derived from Decisions

After looking at the ways respondents actually carry out decision-making in their family situations and seeing how they feel decisions should be made, indicated satisfactions in each of the seven areas may point up whether or not respondents are able to work out compromises so that optimal agreements are reached. Tables XXV and XXVI summarize these findings. Among the men and women respondents, the greatest dissatisfaction seems to be in the area of finances and as several indicated in the question of likes and dislikes, they hope to raise their income level when they are through school. All in all, the group seems fairly well satisfied with their decisions.

When asked to indicate their spouse's satisfactions (Tables XXVII and XXVIII), the men felt their spouse were most often dissatisfied in the decisions related to finances and education. The women respondents felt their husbands were more dissatisfied in the financial area.

TABLE XXV

#### SATISFACTIONS DERIVED FROM DECISIONS ACCORDING TO MEN RESPONDENTS

Decision-Making Area	Summary of Indicated Satisfactions			
	Satisfied	More Satisfied Than Not	More Dissatisfied Than Not	Dissatisfied
Housing	26	8	4	1
Family Relations	27	6	4	2
Financial	13	14	7	5
Level of Consumption*	20	12	6	-
Education	18	15	5	1
Health	26	13	-	-
Home Management*	27	10	1	-

\*One respondent left these items blank.

TABLE XXVI

## SATISFACTIONS DERIVED FROM DECISIONS ACCORDING TO WOMEN RESPONDENTS

Decision-Making Area	Summary of Indicated Satisfactions			
	Satisfied	More Satisfied Than Not	More Dissatisfied Than Not	Dissatisfied
Housing	9	7	2	4
Family Relations	14	4	3	1
Financial	5	8	7	2
Level of Consumption	11	9	1	1
Education	12	7	2	1
Health	21	1	-	-
Home Management	14	6	2	-

One respondent left all items blank.

TABLE XXVII

## SPOUSE'S SATISFACTIONS DERIVED FROM DECISIONS ACCORDING TO MEN RESPONDENTS

Decision-Making Area	Summary of Indicated Satisfactions			
	Satisfied	More Satisfied Than Not	More Dissatisfied Than Not	Dissatisfied
Housing	24	10	3	2
Family Relations	29	6	2	2
Financial	13	13	9	4
Level of Consumption*	18	14	3	2
Education	18	9	8	4
Health	25	10	2	2
Home Management	27	10	1	1

\*Two respondents left this item blank.

TABLE XXVIII  
 SPOUSE'S SATISFACTIONS DERIVED FROM DECISIONS ACCORDING  
 TO WOMEN RESPONDENTS

Decision-Making Area	Summary of Indicated Satisfactions			
	Satisfied	More Satisfied Than Not	More Dissatisfied Than Not	Dissatisfied
Housing	13	7	1	1
Family Relations	16	3	3	-
Financial	7	5	7	3
Level of Consumption	11	9	1	1
Education	12	7	2	1
Health	21	1	-	-
Home Management	14	6	2	-

One respondent left all items blank.

To gain even more insight into decision-making between couples, respondents were asked about consultations with their spouse regarding decisions. A summary is given in Tables XXIX, XXX, XXXI, and XXXII. Most respondents checked the "always" or "sometimes" columns in all seven areas for themselves and their spouse. Moreover, respondents were asked to check their own and their spouse's actions during the discussions of decisions. Tables XXXIII and XXXIV summarize these answers.

Men respondents typically saw themselves in these positive actions (20 or more total responses in the first two columns): initiating discussions, listening, clarifying the issue, supporting the other person, presenting facts, trying to understand the other person's point of view, talking, and making the final decision. Negative actions indicated by the majority (20 or more total responses in the first two

TABLE XXIX

## CONSULTATIONS OF MEN WITH SPOUSE ACCORDING TO MEN RESPONDENTS

Decision-Making Area	Summary of Consultations			
	Always	Sometimes	Very Seldom	Never
Housing	30	6	-	-
Family Relations	26	10	-	-
Financial	30	6	-	-
Level of Consumption	27	7	2	-
Education	28	8	-	-
Health*	29	5	1	-
Home Management	28	8	-	-

Only 36 of 39 men commented about consultations with their spouse.

\*One other respondent left this item blank.

TABLE XXX

## CONSULTATIONS OF WOMEN WITH SPOUSE ACCORDING TO WOMEN RESPONDENTS

Decision-Making Area	Summary of Consultations			
	Always	Sometimes	Very Seldom	Never
Housing	18	3	1	-
Family Relations	14	7	1	-
Financial	14	6	2	-
Level of Consumption	11	10	-	1
Education	12	9	-	1
Health	13	7	1	1
Home Management	10	8	2	2

One respondent left all of these items blank.

TABLE XXXI  
CONSULTATIONS OF SPOUSE WITH MEN RESPONDENTS

Decision-Making Area	Summary of Consultations			
	Always	Sometimes	Very Seldom	Never
Housing	29	4	1	-
Family Relations	24	8	2	-
Financial	31	3	-	-
Level of Consumption*	22	9	2	-
Education	25	6	1	1
Health	27	6	1	-
Home Management	26	7	1	-

Only 34 of 39 men commented about their spouse.

\*One other respondent left this item blank.

TABLE XXXII  
CONSULTATION OF SPOUSE WITH WOMEN RESPONDENTS

Decision-Making Area	Summary of Consultations			
	Always	Sometimes	Very Seldom	Never
Housing*	17	4	-	1
Family Relations	14	6	1	1
Financial	15	6	1	-
Level of Consumption	10	6	4	2
Education	15	6	-	1
Health	14	6	1	1
Home Management	13	5	3	1

\*One respondent failed to answer this question.

TABLE XXXIII  
DISCUSSION OF DECISIONS ACCORDING TO MEN RESPONDENTS

Actions	Men's Actions				Men's Spouse's Actions			
	Always	Sometimes	Very Seldom	Never	Always	Sometimes	Very Seldom	Never
Initiates discussions	19	15	2	-	6	24	5	2
Gets emotional	4	16	16	1	7	19	9	2
Objects to spouse's suggestions	1	22	10	4	2	28	6	2
Prefers to accept mate's decision without much discussion	5	11	16	5	4	22	9	2
Draws out the other person	6	13	10	6	4	13	13	5
Listens	27	9	1	1	19	14	1	2
Clarifies the issue	23	13	1	-	8	25	2	2
Supports the other person	7	29	-	1	6	26	2	2
Presents facts	20	16	1	-	13	19	3	1
Gets angry	2	17	14	4	7	14	12	4
Gets feelings hurt	2	12	18	5	5	20	9	3
Tries to understand other person's views	27	9	1	-	15	19	3	-
Talks	26	10	1	-	26	9	2	-
Makes the final decision	10	26	1	-	1	21	14	1

Not all respondents checked every item for self and spouse.

TABLE XXXIV  
DISCUSSION OF DECISIONS ACCORDING TO WOMEN RESPONDENTS

Actions	Women's Actions				Women's Spouse's Actions			
	Always	Sometimes	Very Seldom	Never	Always	Sometimes	Very Seldom	Never
Initiates discussions	4	16	2	-	5	14	2	1
Gets emotional	3	11	16	2	2	5	4	11
Objects to spouse's suggestions	-	15	7	-	3	10	8	1
Prefers to accept mate's decision without much discussion	1	11	7	3	1	13	6	2
Draws out the other person	3	14	4	1	3	14	4	1
Listens	13	8	1	-	10	8	4	-
Clarifies the issue	7	15	-	-	7	13	2	-
Supports the other person	4	17	1	-	5	14	3	-
Presents facts	9	13	-	-	6	12	2	2
Gets angry	3	14	4	1	5	7	7	3
Gets feelings hurt	5	11	4	2	2	5	8	7
Tries to understand other person's views	13	9	-	-	10	8	3	1
Talks*	13	7	1	-	10	9	2	1
Makes the final decision*	1	14	5	1	5	14	2	1

Only 22 of 23 women responded for her actions.

\*One other woman left this item blank.



columns) of the men respondents were: getting emotional and objecting to spouse's suggestions. These same men saw their wives discussing decisions on the positive side (20 or more total responses in the first two columns) in the following areas: initiating discussions, preferring to accept mate's decisions without much discussion, listening, clarifying the issue, supporting the other person, presenting facts, trying to understand the other person's views, talking, and making the final decision. Majority (20 or more total responses in the first two columns) negative actions of wives indicated were: getting emotional, objecting to spouse's suggestions, getting angry, and getting feelings hurt.

Women respondents saw themselves in the following positive actions (12 or more total responses in first two columns): initiating discussions, drawing out the other person, listening, clarifying the issue, supporting the other person, presenting facts, trying to understand the other person's views, talking, and making the final decision. Negative actions (12 or more total responses in first two columns) in which they saw themselves were: getting emotional, objecting to spouse's suggestions, preferring to accept mate's decision without much discussion, getting angry, and getting feelings hurt.

#### Manner of Making Purchasing Decisions

In order to find out specifically about an individual purchasing decision, respondents were asked to name a major household durable purchasing decision they had made recently. Table XXXV summarizes the total group's responses. Most responses had to do with home furnishings or household equipment.

TABLE XXXV

## RECENT MAJOR HOUSEHOLD DURABLE PURCHASING DECISION

Purchasing Decision	Number of Men's Responses	Number of Women's Responses
Household Equipment:		
Range	3	1
Hot Water Heater	-	1
Refrigerator (used)	-	1
Washer	4	-
Dryer	2	-
Freezer	1	-
Vacuum	-	1
Sewing Machine	1	-
Small Electrical Appliances:		
Electric Frypan	1	-
Toaster	1	-
Home Furnishings:		
Carpet	-	1
Sofa	-	2
Color TV	5	6
Stereo-Tape Player	5	-
Stereo-Radio	1	-
Stereo-Hi/Fi	2	-
Other furniture items	2	3
Personal Items:		
Polaroid Camera	-	1
Clothing	-	2
Records	1	-
Children's books	1	1
Encyclopedia	-	1
Guide to Financial Independence Program	-	1
Miscellaneous:		
Car	1	-
Car Engine	1	-
Mobile Home	1	-
Cows	1	-

Not all respondents answered this question and a couple of respondents gave more than one answer.

Each respondent was then asked to check a statement which best described the way his stated major decision was made. An analysis of the statements is as follows:

<u>Statement</u>	<u>Information Attempted to Obtain</u>
1. It just seemed to fit in with the long-range plans we had made before.	Evidence of recognition of some previous long-range planning.
2. We had been thinking it over seriously for a long time.	Evidence of some joint decision-making with some previous planning.
3. We gave serious thought to it, but made the decision in a hurry.	Evidence of little pre-planning or no seeking of alternatives.
4. We had to make a decision quickly, but were not forced to make the choice we made.	Evidence of no pre-planning but recognition of more than one alternative.
5. The choice we made had so many advantages over the other possible choices that the decision was easy.	Evidence of selection of alternatives based on desired goals.
6. We would have liked to have done something else, but there didn't seem to be any other choice.	Evidence of lack of seeking or evaluating other alternatives.

Table XXXVI summarizes the responses given. The most responses seemed to indicate that respondents did make most decisions jointly with some previous planning. Also, ten respondents (19.6 percent) recognized the alternative selected as being best for them at the time. The husband and wife were the ones most often involved in the decision. Forty-one respondents (66.1 percent) gave the husband and wife as the only ones involved. Two families gave the husband alone as making the decision; 3 families listed the wife alone as making the decision; 2 families indicated the whole family helped make the decision; and 3

families involved one of the husband's or wife's parents in the decision. Eleven respondents (17.7 percent) left this item blank.

TABLE XXXVI  
MANNER OF MAKING DECISIONS

Way Decision Made	Total Number of Responses Given	Percent of Total Responses*
1. Some long-range planning.	9	17.6
2. Joint decision-making with some long-range planning	18	35.3
3. Little pre-planning or seeking of alternatives.	6	11.8
4. No pre-planning but recognition of more than one alternative.	5	9.8
5. Selection of alternative based on goals.	10	19.6
6. No seeking of alternatives.	3	5.9

\*Based on 51 responses given on this question.

When asked what other choices were considered, a variety of responses were given. Eleven respondents (17.7 percent) indicated that no other choices were considered. Twenty-eight respondents (45.2 percent) gave at least one other choice they had considered and 23 respondents (37.1 percent) left the item blank. The length of time

needed to think about the decision ranged from thirty seconds to six months with the average length of time being 47 days.

A variety of sources of information was obtained, the majority being used before shopping. Table XXXVII summarizes this information. The chief sources for information before shopping are family and advertising as well as friends and magazine or newspaper articles. During shopping, information was most often obtained from salesmen or other professional people.

TABLE XXXVII  
SOURCES OF INFORMATION USED IN MAKING PURCHASE DECISIONS

Source of Information	Total Number of Responses	
	Before Shopping	During Shopping
Friends	28	6
Family	39	7
Professional People	11	17
Advertising	38	4
Consumer Publications	17	5
Extension Publications	10	5
Home Economics Classes	11	3
Magazine or Newspaper Articles	29	5
Manufacturers' Handouts	10	10
Books	13	5
Salesmen	7	21

Each respondent made more than one response.

Young married persons taking part in this study shopped in 1 to 20 stores before buying: 7 respondents (11.3 percent) shopped in only one store; 11 respondents (17.7 percent) shopped in two stores; 9

respondents (14.5 percent) shopped in three stores; 5 respondents (8 percent) shopped in four stores; 5 respondents (8 percent) shopped in five stores; 5 respondents (8 percent) shopped in six stores; 2 respondents (3.2 percent) shopped in eight stores; 1 respondent (1.6 percent) shopped in ten stores; and 1 respondent (1.6 percent) shopped in twenty stores. Sixteen respondents (25.8 percent) failed to answer the question. The average number of stores shopped by the group was 3.8 stores.

When asked how many different brands were looked at, answers ranged from one brand to fourteen brands. The average number of brands looked at was 4.4 while the average number of those actually considered was 2.2 brands. The majority (84.6 percent) of the respondents sought goods in the medium price range. Twenty-eight respondents (45.2 percent) shopped for new models, 1 respondent (1.6 percent) for used models and 29 respondents (46.8 percent) shopped for both new and used models. Four respondents did not answer the question.

Respondents were also asked to check ideas which seemed of significant influence on their decisions to buy. Tables XXXVIII and XXXIX give a summary of the responses. Overall, men saw price as the most important factor affecting the decision to buy. Other factors indicated of major significance were brand, the need for the item, and past experience with the item. Factors of least significance were trading stamps, coupons, and manufacturer's handouts. When asked to rank the five top items of influence according to a hierarchy of the most influence to the least influence (see Table XL), the factors most often ranked by men as of most influence were price and need for the item.

TABLE XXXVIII  
SIGNIFICANT FACTORS AFFECTING DECISIONS TO BUY GIVEN BY MEN

Factor	Total Number of Responses	Percent of Total Men's Responses
Price	39	100.0
Brand	32	82.1
Number of Features	19	48.7
Preplanning	8	20.5
Need for Item	36	92.3
Trading Stamps	1	2.6
Coupons	1	2.6
Services Offered	21	53.8
Impulse	9	23.1
Professional Advice	13	33.3
Past Experience with Item	30	76.9
Satisfaction with Similar Item	19	48.7
Manufacturer's Handout	1	2.6
Credit Arrangements Available	12	30.8
Special Sale	21	53.8
Breakdown of Equipment	8	20.5
Money Available as Gift	6	15.4
Special Occasion	10	25.6

Women respondents gave price and brand as important factors influencing their decisions to buy. Other factors having quite a lot of importance were the need for the item and past experience with the item. (See Table XLI.)

When ranking factors as to significance, need for the item was ranked highest by the greatest number of individuals with price second high. However, when the overall number of top five rankings was compared, price was selected seven more times than need for the item. Past experience with the item was also selected by over half the women

respondents as one of the top five influential factors. (See Question 11 for additional discussions in this area.)

TABLE XXXIX  
SIGNIFICANT FACTORS AFFECTING DECISIONS TO BUY GIVEN BY WOMEN

Factor	Total Number of Responses	Percent of Total Women's Responses
Price	20	86.5
Brand	20	86.5
Number of Features	7	30.4
Preplanning	4	17.4
Need for Item	17	73.9
Trading Stamps	-	-
Coupons	2	8.7
Services Offered	10	43.5
Impulse	4	17.4
Professional Advice	3	13.0
Past Experience with Item	16	69.6
Satisfaction with Similar Item	5	21.7
Manufacturer's Handout	1	4.3
Credit Arrangements Available	4	17.4
Special Sale	8	34.8
Breakdown of Equipment	6	26.1
Money Available as Gift	3	13.0
Special Occasion	5	21.7

Money for this purchase was available to use in most cases (27 responses or 43.5 percent). However, the money had not necessarily been set aside for this purpose. On the other hand, seventeen families (27.4 percent) allocated a certain portion of their income regularly for major expenses.



TABLE XL

## HIERARCHY OF IMPORTANT FACTORS AFFECTING DECISIONS TO BUY GIVEN BY MEN

Factor	Number of Times Ranked According to Most Influence to Least Influence					Total
	1	2	3	4	5	
Price	15	5	6	7	1	34
Brand	3	11	8	2	1	25
Number of Features	-	1	1	4	5	11
Preplanning	-	1	2	-	2	5
Need for Item	15	7	5	-	1	28
Trading Stamps	-	-	-	-	-	0
Coupons	-	-	-	-	-	0
Services Offered	-	3	3	3	3	12
Impulse	1	1	-	-	1	3
Professional Advice	1	-	3	2	3	9
Past Experience with Item	1	1	6	5	5	18
Satisfaction with Similar Item	-	1	-	1	3	5
Manufacturer's Handout	-	-	-	-	-	0
Credit Arrangements Available	-	1	-	3	4	8
Special Sale	-	2	1	5	2	10
Breakdown of Equipment	-	1	1	-	1	3
Money Available as a Gift	-	1	-	-	2	3
Special Occasion	-	-	-	2	-	2

TABLE XLI

## HIERARCHY OF IMPORTANT FACTORS AFFECTING DECISIONS TO BUY GIVEN BY WOMEN

Factor	Number of Times Ranked According to Most Influence to Least Influence					Total
	1	2	3	4	5	
Price	6	9	1	1	-	17
Brand	1	2	5	2	1	11
Number of Features	1	-	1	2	3	7
Preplanning	-	1	1	1	-	3
Need for Item	11	1	2	1	1	16
Trading Stamps	-	-	-	-	-	0
Coupons	-	-	-	1	-	1
Services Offered	1	1	3	-	4	9
Impulse	-	-	1	-	1	2
Professional Advice	-	-	-	2	-	2
Past Experience with Item	-	2	5	5	-	12
Satisfaction with Similar Item	-	1	-	-	1	2
Manufacturer's Handout	-	-	-	-	-	0
Credit Arrangements Available	-	1	-	2	-	3
Special Sale	-	-	-	2	2	4
Breakdown of Equipment	-	1	-	-	-	1
Money Available as a Gift	-	-	-	-	-	0
Special Occasion	-	-	-	-	3	3

## Interpretation of Questions Based on Data

### Question 1.

Will those couples where both spouse are about the same age make more joint decisions than those couples where there are three or more years' difference in age?

The data in Tables XLII and XLIII show differences but they are minor. The highest percentage (47.4) of joint responses given by couples about the same age was in the housing area while the lowest level of joint decisions was in the education area. The average percentage of all total responses for those couples about the same age was 34.85 percent. On the other hand, those couples having three or more years' difference in age averaged 38.07 percent joint decisions. This group of couples had the highest percentage of joint decisions in the area of health (54 percent) closely followed by housing (50 percent). The lowest level of agreement was in the level of consumption area.

### Question 2.

Will the spouse having the higher educational level influence more purchasing decisions?

Questions dealing directly with purchase items (see appendix C) were used as a basis for analysis of this question and greater influence for men respondents meant that either questionnaire column four, "Husband Predominantly," or five, "Husband Only," was checked. For women, the greatest influence was indicated when either questionnaire column one, "Wife Only," or two, "Wife Predominantly," was checked. Tables XLIV and XLV did not point up significant differences. No one item showed 50 percent or more total responses. In looking at the

TABLE XLII  
 SUMMARY OF JOINT DECISIONS MADE BY COUPLES OF THE  
 SAME OR ABOUT THE SAME AGE\*

Decision-Making Area	Total Number of Joint Decisions		Percent of Total Responses of Same Age Couples***
	Checked	Possible**	
Housing (2 items)	37	78	47.4
Financial (12 items)	134	468	28.6
Level of Consumption (9 items)	122	351	34.8
Education (5 items)	55	195	28.2
Health (3 items)	43	117	36.8
Home Management (3 items)	39	117	33.3
Average for all areas			34.85

\*Two years' or less difference in age between spouse.

\*\*Obtained by multiplying 39 times the number of questions in each grouping.

\*\*\*Thirty-nine questionnaires indicated two or less years' difference in age.

TABLE XLIII  
 SUMMARY OF JOINT DECISIONS MADE BY COUPLES OF THREE  
 OR MORE YEARS' DIFFERENCE IN AGE

Decision-Making Area	Total Number of Joint Decisions		Percent of Total Responses of Same Age Couples**
	Checked	Possible*	
Housing (2 items)	21	42	50.0
Financial (12 items)	91	252	36.1
Level of Consumption (9 items)	53	189	28.0
Education (5 items)	30	105	28.6
Health (3 items)	34	63	54.0
Home Management (3 items)	20	63	31.7
Average for all areas			38.07

\*Obtained by multiplying 21 times the number of questions in each grouping.

\*\*Twenty-one questionnaires indicated three or more years' difference in age.

specific questions where male and female dominance was evident, the writer felt other factors besides educational level were more influential. Perhaps, traditional role patterns or typical dominance of one spouse over the other were important factors but this survey did not provide sufficient evidence.

TABLE XLIV  
INFLUENCE ON PURCHASING DECISIONS\* WHEN MEN HAVE  
THE HIGHER EDUCATIONAL LEVEL

Decision-Making Area	Total Number of Decisions Showing Dominant Influence of Man	Total Possible Decisions In Which Man Could Dominate**	Percent of Total Responses***
Housing (1 item)	15	38	39.5
Financial (4 items)	70	152	46.1
Level of Consumption (9 items)	80	342	23.4
Average for all areas			36.33

\*For items from questionnaire assigned to this decision area, see Appendix C.

\*\*Obtained by multiplying 38 times the number of questions in each grouping.

\*\*\*Thirty-eight respondents indicated the man had the higher educational level.

TABLE XLV  
 INFLUENCE ON PURCHASING DECISIONS\* WHEN WOMEN HAVE  
 THE HIGHER EDUCATIONAL LEVEL

Decision-Making Area	Total Number of Decisions Showing Dominant Influence of Woman	Total Possible Decisions in Which Woman Could Dominate**	Percent of Total Responses***
Housing (1 item)	1	18	5.6
Financial (4 items)	16	72	22.2
Level of Consumption (9 items)	55	162	34.0
Average for all areas			20.6

\*For items from questionnaire assigned to this decision area, see Appendix C.

\*\*Obtained by multiplying 18 times the number of questions in each grouping.

\*\*\*Eighteen respondents indicated the woman had the higher educational level.

### Question 3.

Will there be a greater amount of satisfaction and less conflict between spouse when both husband and wife come from a similar size community or when they come from a more varied community background?

Tables XLVI and XLVII summarize these findings. The part of the question related to conflicts does not show a great deal of difference due to the small number of responses secured on this item (only .4 percent difference). However, the figures obtained show the average percentage of conflicts of couples from varied community backgrounds was less than the average percentage of conflicts from couples having

TABLE XLVI  
SATISFACTIONS AND CONFLICTS BETWEEN COUPLES FROM  
SIMILAR SIZE COMMUNITY BACKGROUNDS

Decision-Making Area	Total Number of Conflicts	Percent of Total Possible Responses	Respondent's Satisfaction	
	Total Responses	Total Possible Responses*	Satisfied	Somewhat More Satisfied Than Not
Housing	1	58	1.7	13
Family Relations	-	-	-	18
Financial	3	348	.9	8
Level of Consumption	4	261	1.5	12
Education	-	145	-	12
Health	-	87	-	19
Home Management	3	87	3.4	18
Totals			7.5	100
Individual Column Averages**				49.3
Grouping Averages***				80.8
Average Percentage of Conflicts****			1.88	

Not all respondents answered every question.

\*Obtained by multiplying 29 times the number of questions in each grouping.

\*\*Obtained by dividing each column total by 203 (29 responses possible in 7 areas).

\*\*\*Obtained by dividing the sum of all group totals by the number of columns in each grouping.

\*\*\*\*Obtained by dividing the sum of the above column by the total number of figures (4) contained in the column.



TABLE XLVI (Continued)

Respondent's Spouse's Satisfaction		Respondent's Consultations With Spouse				Spouse's Consultations With Respondent			
Satisfied	Somewhat More Satisfied Than Not	Al-ways	Some-times	Very Sel-dom	Never	Al-ways	Some-times	Very Sel-dom	Never
14	9	22	5	-	-	20	3	1	1
21	3	16	10	1	-	18	5	1	1
8	10	20	5	2	-	20	5	1	-
12	12	15	9	2	1	15	5	2	2
13	5	16	10	-	1	17	6	1	1
18	6	17	7	2	1	17	6	2	1
19	8	16	9	1	1	15	7	2	1
105	53	122	55	8	4	122	37	10	7
51.7	26.1	60.1	27.1	3.9	2.0	60.1	18.2	4.9	3.4
	77.8		87.2				78.3		

TABLE XLVII  
 SATISFACTIONS AND CONFLICTS BETWEEN COUPLES FROM  
 VARIED COMMUNITY BACKGROUNDS

Decision-Making Area	Total Number of Conflicts	Percent of Total Possible Responses	Respondent's Satisfactions	Somewhat More Satisfied Than Not	
	Total Responses	Total Possible Responses*	Satisfied		
Housing	-	62	-	21	4
Family Relations	-	-	-	22	4
Financial	13	372	3.5	8	11
Level of Consumption	3	279	1.1	19	9
Education	1	155	.6	17	11
Health	1	93	1.1	23	7
Home Management	1	93	1.1	22	7
Totals			7.4	132	53
Individual Column Averages**				60.8	24.4
Grouping Averages***					85.2
Average Percentage of Conflicts****			1.48		

Not all respondents answered every question.

\*Obtained by multiplying 31 times the number of questions in each grouping.

\*\*Obtained by dividing each column total by 217 (31 responses possible in 7 areas).

\*\*\*Obtained by dividing the sum of all group totals by the number of columns in each grouping.

\*\*\*\*Obtained by dividing the sum of the above column by the total number of figures (5) contained in the column.

TABLE XLVII (Continued)

Respondent's Spouse's Satisfactions		Respondent's Consultations With Spouse				Spouse's Consultations With Respondent			
Satis- fied	Somewhat More Satisfied Than Not	All ways	Some- times	Very Sel- dom	Never	All- ways	Some- times	Very Sel- dom	Never
21	8	25	4	1	-	25	5	-	-
23	6	23	7	-	-	19	10	1	-
11	8	23	7	-	-	26	4	-	-
16	10	21	9	-	-	16	11	3	-
16	10	24	6	-	-	23	6	-	1
26	5	26	4	-	-	24	6	-	-
21	8	21	7	1	1	23	5	2	-
134	55	163	44	2	1	156	47	6	1
61.3	25.3	75.1	20.3	.9	.5	71.9	21.2	2.8	.5
	86.6		95.2				93.1		

similar size community backgrounds (1.48 percent compared to 1.88 percent).

The part of the question dealing with satisfactions presented more evidence. Couples from the more varied community backgrounds showed a higher percentage of satisfaction (85.2 percent and 86.6 percent respectively) than those couples from a similar community background (80.8 percent and 77.8 percent, respectively). This greater satisfaction could be explained in part by the fact that the respondents and their spouse consulted each other about decisions more frequently when the couples came from varied backgrounds (95.2 percent and 93.1 percent, respectively) than did those couples from similar backgrounds (87.2 percent and 78.3 percent, respectively).

#### Question 4.

Will couples in the beginning stages of family life make more decisions jointly than couples in the expanding stages of family life?

A comparison of these two groupings can be found in Tables XLVIII and XLIX. From the evidence of this study there was very little difference (.68 percent); not enough to draw any conclusions. A larger number of responses was needed before decisive generalizations could be made.

#### Question 5.

Will the principal wage earner be more dominant in decision-making than the other spouse?

Tables L and LI summarize dominance according to whether the woman or man was the principal wage earner. In both cases, only a small amount of difference can be noted. Neither sex showed a dominance percentage of 50 or more. The greatest areas of influence shown by the

TABLE XLVIII  
 JOINT DECISIONS MADE BY COUPLES IN BEGINNING STAGES OF FAMILY LIFE\*

Decision-Making Area	Number of Joint Decisions Made	Total Possible Responses**	Percent of Total Possible Responses
Housing	19	46	41.3
Financial	107	276	38.8
Level of Consumption	62	207	30.0
Education	29	115	25.2
Health	33	69	47.8
Home Management	32	69	46.4
Average for all areas			38.25

\*Twenty-three respondents belonged to this stage of the family life cycle.

\*\*Obtained by multiplying 23 times the number of questions asked in each decision-making area.

TABLE XLIX  
 JOINT DECISIONS MADE BY COUPLES IN EXPANDING STAGES OF FAMILY LIFE\*

Decision-Making Area	Number of Joint Decisions Made		Percent of Total Possible Responses
	Total Responses	Total Possible Responses**	
Housing	43	74	58.1
Financial	137	444	30.9
Level of Consumption	125	333	37.5
Education	60	185	32.4
Health	51	111	45.9
Home Management	32	111	28.8
Average for all areas			38.93

\*Thirty-seven respondents belonged to this stage of the family life cycle.

\*\*Obtained by multiplying 37 times the number of questions asked in each decision-making area.

TABLE L  
DOMINANCE IN DECISION-MAKING OF WOMEN PRINCIPAL WAGE EARNERS\*

Decision-Making Area	Number of Decisions Where Woman is Principal Wage Earner			Total Possible Responses**	Percent of Total Possible Responses
	Wife Only	Wife Predominantly	Total		
Housing	1	1	2	16	12.5
Financial	7	9	16	96	16.7
Level of Consumption	15	7	22	72	30.6
Education	6	-	6	40	15.0
Health	1	2	3	24	12.5
Home Management	7	1	8	24	33.3
Average for all areas					20.1

\*Eight respondents indicated the women to be the principal wage earner.

\*\*Obtained by multiplying 8 times the number of questions asked in each decision-making area.

TABLE LI  
DOMINANCE IN DECISION-MAKING OF MEN PRINCIPAL WAGE EARNERS\*

Decision-Making Area	Number of Decisions Where Man is Principal Wage Earner			Total Possible Responses**	Percent of Total Possible Responses
	Husband Only	Husband Predominantly	Total		
Housing	13	21	34	96	35.4
Financial	91	128	219	576	38.0
Level of Consumption	36	60	96	432	22.2
Education	41	29	70	240	29.2
Health	11	8	19	144	13.2
Home Management	4	13	17	144	11.8
Average for all areas					24.97

\*Forty-eight respondents indicated the husband to be the principal wage earner.

\*\*Obtained by multiplying 48 times the number of questions asked in each decision-making area.



women wage earners was in the areas of home management and level of consumption. The greatest area of influence shown by the men wage earners was in the areas of finances and housing.

Question 6.

When the wife is employed outside the home, will she have more influence in decision-making than when she is not employed outside the home?

Tables LII and LIII showed a very slight difference (.97 percent) between the two groups of wives. The wife's greatest area of influence, whether employed or not, was in home management. Factors other than employment outside the home probably were more influential. Therefore, the writer felt that more evidence was needed before conclusions could be made.

Question 7.

Will the greatest satisfaction result when both spouse share equally in making the decision?

Using Tables LIV and LV as the basis for comparison, this question can be answered. If the answer were yes, the housing, according to the highest percentage of joint decisions (52.5 percent), should be the area showing the highest percentage of satisfaction responses. However, this was not the case. Although it did show a majority of satisfactions, the greatest area of satisfactions (100 percent) was in the area of health. When compared with Table LIV, one could see that only 47 percent of those decisions were jointly made. This was not even half of the possible responses. Other factors which might play a significant role in this question, but which were not analyzed in this study,

TABLE LII  
INFLUENCE OF EMPLOYED WIFE\* ON DECISION-MAKING

Decision-Making Area	Total Number of Decisions Showing Women's Influence			Total Possible Responses**	Percent of Total Pos- sible Responses
	Responses in Column 1 Wife Only	Responses in Column 2, Wife Predominant	Total Responses		
Housing	3	1	4	36	11.1
Financial	21	18	39	156	25.0
Level of Consumption	25	21	46	162	28.4
Education	14	3	17	90	18.9
Health	6	9	15	54	27.8
Home Management	15	12	27	54	50.0
Average for all areas					28.87

\*Eighteen respondents indicated wife was employed outside the home.

\*\*Obtained by multiplying 18 times the number of questions asked in each decision-making area.

TABLE LIII  
INFLUENCE OF NON-EMPLOYED WIFE\* ON DECISION-MAKING

Decision-Making Area	Total Number of Decisions Showing Women's Influence			Total Possible Responses**	Percent of Total Possible Responses
	Responses in Column 1 Wife Only	Responses in Column 2, Wife Predominant	Total Responses		
Housing	3	-	3	88	3.4
Financial	55	56	111	528	21.0
Level of Consumption	62	58	120	396	30.3
Education	39	24	63	220	28.6
Health	18	24	42	132	31.8
Home Management	33	36	69	132	52.3
Average for all areas					27.9

\*Forty-four respondents indicated the wife was not employed outside the home.

\*\*Obtained by multiplying 44 times the number of questions asked in each decision-making area.

TABLE LIV  
SUMMARY OF TOTAL JOINT DECISIONS MADE BY DECISION-MAKING AREAS

Decision-Making Area	Total Number of Joint Decisions in Table XIX	Total Possible Responses*	Percent of Total Possible Responses
Housing	64	122	52.5
Financial	245	732	33.5
Level of Consumption	189	549	34.4
Education	90	305	29.5
Health	86	183	47.0
Home Management	65	183	35.5

\*Obtained by multiplying 61 times the number of questions asked in each decision-making area. (Sixty-one was the horizontal total most often obtained when adding total responses given to each question in Table XIX.)

TABLE LV  
SUMMARY OF TOTAL SATISFACTIONS BY DECISION-MAKING AREAS

Decision-Making Areas*	Total Number of Satisfactions from Tables XXV & XXVI Columns 1 & 2	Total Possible Responses**	Percent of Total Possible Responses
Housing	50	61	82.0
Financial	40	61	65.6
Level of Consumption	52	60	86.7
Education	52	61	85.2
Health	61	61	100.0
Home Management	57	60	95.0

\*Family Relations is not included in this table since there were no questions dealing primarily with this area as summarized in Table LIV.

\*\*Obtained by adding the horizontal totals in each of the decision-making areas listed in Tables XXV and XXVI.

could be length of time married, stage in the family life cycle, and typical dominance-submission patterns between husband and wife.

Question 8.

Will families providing all of their own income derive greater satisfaction from financial decisions than families receiving financial assistance from parents?

When data were analyzed, it was found that the respondents in the sixteen families receiving financial assistance indicated a total of 13 satisfactory responses (81.3 percent of total possible responses). The respondents' spouse indicated a total of 11 satisfactory responses (68.8 percent of total possible responses). In the 46 families providing all of their own income, respondents gave 27 responses (58.7 percent of total possible responses) as satisfactory while their spouse gave 28 responses (60.9 percent of total possible responses) as satisfactory.

Question 9.

Will both men and women perceive role responsibilities for the decision-making areas in much the same way?

Tables XXIII and XXIV summarize opinions given by both sexes regarding who should assume major decision-making responsibilities. However, the total number in each group was not the same. These numbers were changed to percentages of the total responses in each decision-making area so that a comparison could be made (Tables LVI and LVII).

The major areas in which men and women perceived role responsibilities in much the same way were family relations and health. The family relations responses differed in 4 percent of the cases while health responses differed in only 3.9 percent when only equal decisions were

TABLE LVI

OPINIONS OF WOMEN RESPONDENTS BY PERCENTAGE\* REGARDING WHO SHOULD ASSUME MAJOR  
DECISION-MAKING RESPONSIBILITIES IN EACH OF SEVEN AREAS

Decision-Making Area	Summary of Responsibility Responses							
	Man Only	Usually Man	Sometimes Man	Neither	Equal	Sometimes Woman	Usually Woman	Woman Only
Housing	4.8	4.8	4.8	4.8	66.7	4.8	9.5	-
Family Relations	-	-	-	-	100.0	-	-	-
Financial	9.5	38.1	-	-	52.4	-	-	-
Level of Consumption	-	5.0	5.0	-	65.0	5.0	20.0	-
Education	-	4.8	-	4.8	85.7	-	4.8	-
Health	-	-	-	-	81.0	14.3	4.8	-
Home Management	-	-	-	-	33.3	14.3	42.9	9.5

\*Based on horizontal total of all responses given in each decision-making area.

TABLE LVII

OPINIONS OF MEN RESPONDENTS BY PERCENTAGE\* REGARDING WHO SHOULD ASSUME MAJOR  
DECISION-MAKING RESPONSIBILITIES IN EACH OF SEVEN AREAS

Decision-Making Area	Summary of Responsibility Responses							
	Man Only	Usually Man	Sometimes Man	Neither	Equal	Sometimes Woman	Usually Woman	Woman Only
Housing	11.1	25.0	-	-	58.3	-	-	2.8
Family Relations	-	4.0	-	-	96.0	-	-	-
Financial	14.3	34.3	-	2.9	45.7	2.9	-	-
Level of Consumption	2.9	-	8.6	-	77.1	-	11.4	-
Education	2.9	22.9	8.6	-	65.7	-	-	-
Health	-	8.6	2.9	-	77.1	2.9	5.7	2.9
Home Management	-	5.7	-	-	60.0	-	28.6	5.7

\*Based on horizontal total of all responses given in each decision-making area.



considered. However, the remaining percentages were distributed differently. Otherwise, opinions of responsibilities varied considerably.

Question 10.

Will both men and women differ as to the areas of decisions seen as satisfactory?

Tables XXV and XXVI present total numbers of satisfactions as indicated by men and women respondents. However, since the two groups differed in total respondents, there was no basis for comparisons. Therefore, Table LVIII summarizes the data by percentages so that a comparison can be made. Agreement of 100 percent satisfaction for both sexes could be found in the health area with the next closest similarity in the education area (only 1.8 percent difference) followed by the family relations area (2.8 percent difference).

TABLE LVIII

MEN'S AND WOMEN'S SATISFACTIONS DERIVED FROM DECISIONS BY PERCENTAGE\*

Decision-Making Area	Men's Satisfactions from Table XXI Columns 1 & 2	Women's Satisfactions from Table XXVI Columns 1 & 2
Housing	87.2	72.7
Family Relations	84.6	81.8
Financial	69.2	59.1
Level of Consumption	84.2	90.9
Education	84.6	86.4
Health	100.0	100.0
Home Management	97.4	90.9

\*Based on horizontal total of all responses given in each decision-making column.

Comparing Tables XXV and XXVII--men respondents' areas of satisfactions with their reported spouse's areas of satisfactions--pointed up a difference in the area of education.

Comparing Tables XXVI and XXVIII--women respondents' areas of satisfactions with their reported spouse's areas of satisfactions--pointed up a difference in the area of housing.

Question 11.

Will price be the item of most importance to married junior college students when making purchasing decisions?

Insight into this question can be gained by comparing total responses presented in Tables XL and XLI. For ease of comparison and further clarification, Table LIX summarizes the total group's hierarchy ratings by number and percentage of responses which indicated this factor to be influential.

These comparisons could be noted: (1) the percentage of responses in Column 1 alone (35.6 percent compared to 49.1 percent) showed need for item outranking price by 3.5 percent; (2) the total percentage of responses in Columns 1 and 2 (64.2 percent compared to 59.3 percent) again showed need for item outranking price by 4.9 percent; (3) the total percentage of responses in Columns 1 to 5 inclusive (86.4 percent compared to 83 percent) showed price outranking need for item by 3.4 percent; and (4) therefore, although price was one of the top two factors rated as most influential and did have a greater percentage of responses when the entire totals of the top five hierarchy rankings were considered, the writer felt this total was not a great enough difference to be significant, especially since looking at the two factors separately as number 1 and 2 rankings indicated the reverse to be true.

TABLE LIX

## HIERARCHY SUMMARY OF SIGNIFICANT FACTORS AFFECTING PURCHASING DECISION OF TOTAL GROUP

Factor	Total Number of Responses Given in Ranking Columns			Percent of Total Responses Indicating This Factor as Important*		
	Column 1	Columns 1 & 2	Columns 1 - 5	Column 1	Columns 1 & 2	Columns 1 - 5
Price	21	35	51	35.6	59.3	86.4
Brand	14	17	36	26.9	32.7	69.2
Number of features	1	2	18	3.8	7.7	69.2
Preplanning	-	2	7	-	16.7	58.3
Need for Item	26	34	44	49.1	64.2	83.0
Trading Stamps	-	-	-	-	-	-
Coupons	-	-	1	-	-	33.3
Services Offered	1	5	21	3.2	16.1	67.7
Impulse	1	2	5	6.9	15.4	38.5
Professional Advice	1	2	11	6.3	12.5	68.8
Past Experience with Item	1	4	30	2.2	8.7	65.2
Satisfaction with Similar Item	-	2	7	-	8.3	29.2
Manufacturer's Handout	-	-	-	-	-	-
Credit Arrangements Available	-	2	11	-	12.5	68.8
Special Sale	-	2	14	-	6.9	48.3
Breakdown of Equipment	-	2	4	-	14.3	28.6
Money Available as a Gift	-	1	3	-	11.1	33.3
Special Occasion	-	-	5	-	-	33.3

\*Based on the figure resulting when totals for each decision factor as given in the center Columns, Tables XXXVIII and XXXIX are added together.

## Summary

The questionnaire was developed by this researcher to find out about the household decision-making experiences of married junior college students. This questionnaire was administered to a selected group of married students enrolled at Northeastern Oklahoma A & M College, Miami, Oklahoma, during the spring semester, 1971-72. There were responses from 39 married men and 23 married women students.

Chapter IV has presented the findings of the study. The frequency distributions tabulated from the men and women respondents provided insight into the answers to eleven questions based on the purposes of the study. Chapter V will contain implications and recommendations for the use of the data.

## CHAPTER V

### SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

#### Summary and Conclusions

Advertising firms are spending, and will continue to spend, billions of dollars annually to reach the consumer. According to recent statistics more and more of this advertising will be geared to the young educated couples under 35 who have small children. In fact, advertising concerns recognize that people under 35 will comprise more than two thirds of the American population by the late 1970's (13:103). Advertising personnel, then, are concerned with who in the family makes decisions. Social scientists want to learn how families function. Insight into family decision-making patterns provides social scientists with some effective criteria. Marketing services and economists use sample surveys to predict consumer expenditures. With all of these individuals and many organizations directing efforts to find out about consumer decision-making practices, it becomes apparent that the home economist should direct her efforts toward preparing consumers to make intelligent decisions. Such decisions should be planned in relation to obtaining satisfactory family or individual goals. This study was designed to provide basic information for use in a college course to prepare persons to be intelligent consumers.

The study was limited to an investigation of household decision-making experiences faced by married junior college students. A

questionnaire was developed and administered to 62 married students attending Northeastern Oklahoma A & M College, Miami, Oklahoma, during the spring semester, 1971-72. The sample consisted of 23 women and 39 men currently enrolled in either a government or history class. The purposes of the study were: (1) to find out the kinds of household decision-making experiences married junior college students have; (2) to determine the differences and similarities between men and women in perceived role responsibilities, decision-making patterns, and satisfactions in decision-making areas; and (3) to compare family background, financial status, and the family's stage in the life cycle with how the family makes household decisions, the family's level of consumption, who in the family is more influential on the various kinds of decisions, what decisions are made, what resources are used in making purchase decisions, and the satisfactions derived from the decisions in various areas of family life.

The sample of 62 students was comprised of a majority (61.3 percent) of students in the expanding stages of the family life cycle. The remainder of the group (37.1 percent) were in the beginning stages of the family life cycle and only 1.6 percent in the contracting stage of the family life cycle. The average age of the married women students was 24.35 years; the married men students averaged 22.92 years.

Married students resided in various kinds of housing. The largest percentage of families (43.5 percent) lived in houses, followed by smaller numbers living in college apartments (19.4 percent), town apartments (14.5 percent), and mobile homes (12.9 percent). The majority (58.9 percent) rented the place where they lived while 38.7 percent owned their own housing. The size of housing ranged from two rooms to

seven rooms with the largest percentage of families (30.6 percent) living in four rooms.

Length of married life varied for both men and women respondents. Women respondents had been married an average of 5.82 years; men respondents had been married an average of 2.96 years.

Family size ranged from no children to five children. The majority (61.3 percent) of the families had one or more children with the average number of children per family being 1.68. The largest percentage (60.5 percent) of families having children had only one child.

Career ambitions naturally varied according to the individual, but in general men indicated greatest interest in teaching or business; women preferred teaching or being a housewife.

All types of communities were represented by the sample. However, over half (61.2 percent) of the total group came from the rural farm. The largest group of men came from towns of 2,500 to 10,000 and the rural farm. The largest group of women came from the rural farm.

The principal wage earner among these married junior college families was the husband. Seventy-seven percent of the respondents surveyed indicated this to be true while only 12.9 percent gave the wife as principal wage earner, and only 6.5 percent indicated both spouse were equal contributors to the family income. Jobs among wage earners varied but the husband most frequently was employed in industrial work and the wife in an office.

Financial status of the respondents was unusually high for college students--the greatest number being in the \$8,000 and above income level. Part of this high level is due to the fact that the greatest percentage of the men were industrial workers who command a high hourly

wage. Moreover, the majority of these men are full-time workers and are attending college during their off hours.

Couples in lower income levels gave numerous examples of receiving financial assistance. The majority of assistance received involved the GI Bill or a loan. Nonetheless, husband's salary was most often given as the major source of income.

Today's college couples seem well equipped with assets. Over half of the group indicated they possessed the following items: checking account, savings account, life insurance for both husband and wife, one car, a black and white TV set, a stereo or hi-fi, a bedroom suite, refrigerator, range, an upholstered chair, sofa, dining table and chairs, typewriter, radio, sewing machine, vacuum cleaner, kitchen table and chairs, and large carpet or rug. The same group did not indicate undue hardship in meeting liability obligations. None of the liabilities listed on the questionnaire were currently owed by half or more of the respondents. Their level of consumption varied according to income level, age of respondents, stage in family life cycle, and years married. Table XIV summarizes the responses given and makes comparisons by use of the mean, median, and modal scores.

Likes and dislikes about current living conditions pointed up the following wants: more room, own home, and higher income. Items listed as special expenditures most often pertained to home or luxury entertainment.

The section of the study designed to ascertain whether certain decisions in a family were made by the husband, the wife, or both, substantiated other research findings in some instances and refuted others. The decision-making areas herein involved were: (1) housing;



(2) family relations<sup>1</sup>; (3) financial; (4) level of consumption; (5) education; (6) health; and (7) home management.

No two people look at decision-making in exactly the same way. The women in this study felt they were particularly influential in the following decision-making areas: record keeping, what stores to shop, small appliance purchases, food planning and purchases, clothing purchases for their children and themselves, their college major, consciousness of education, and medical examinations. They also felt they had some influence in these areas: whether or not to work, college attendance at N. E. O., future planning, allocation of work in the home, and day-to-day home problem decisions. Decisions seen as shared equally between these women and their husbands were: whether to buy or rent, limits on housing costs, children's spending money, future savings, methods of buying goods, charity contributions, purchase of household durables, family vacations, children's recreational expenses, the children's education, and the purchase of health insurance.

These same women respondents recognized the husband's major influence in these decision areas: changes in his job, car care, his clothing purchases, and his college major. Areas in which they felt the husband had some influence on decisions were: insurance purchases, whether or not to borrow, car purchases, and sports equipment purchases. No one area of conflict was pinpointed.

The men respondents of the study did not always agree with the women respondents. The men felt the decisions in which they were particularly influential were: insurance purchases, whether or not to

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<sup>1</sup>Family relations is not included in the series of decision-making questions but is later when satisfactions and discussion of decisions is mentioned.

borrow, changes in their jobs, car care and purchase, their clothing purchases, and selection of a college major. The men felt they had some influence on the following decisions: whether to buy or rent, limits on housing costs, children's spending money, future savings, records of money and bills, methods of buying goods, sports equipment purchases, college attendance at N. E. O., and education consciousness.

The men saw these decisions as shared equally with their wife: whether to buy or rent, small appliance purchases, charity contributions, household durable purchases, family and children's recreational expenses, children's education, health insurance purchases, frequency of medical check-ups, and allocation of work in the home.

The men respondents also felt the wife's areas of greatest influence were: stores where shop, food planning and purchasing, and her clothing purchases. The men recognized she had some influence in: record keeping of money and bills, children's clothing purchases, and her college major. Ten percent of the men felt there was some conflict centered around the purchase of sports equipment.

Total group responses compared with separate responses given by men and women respondents did not differ greatly. A few additional areas of conflict were highlighted; namely, in the areas of future savings, small appliances, and charity contributions.

Men and women respondents were asked to indicate who they felt should make the decisions in each of the seven areas studied. Most women felt both adult family members should share equally in all the decision-making areas. Two exceptions were noted: in the financial area, women indicated the man should assume more responsibility; in the

home management area, women indicated they should assume more responsibility.

The men's answers on these items were similar to women's--they felt most decisions should be shared equally by both spouse. They, too, recognized that men should assume more responsibility for financial decisions, but felt they also should have more responsibility in regard to housing. Moreover, they agreed that women should be responsible for decisions in home management.

When asked about areas of satisfaction and dissatisfaction, male and female respondents agreed that the financial area was one of greatest dissatisfaction. Moreover, the majority later revealed that they hoped to remedy this situation once they were through school. The remaining areas seemed to be fairly satisfactory for all respondents.

In answering the questions concerning spouse's areas of dissatisfaction, both groups of respondents again concurred that finances were the chief concern. Men also felt their wives were dissatisfied with education.

Satisfaction in the majority of decision-making areas is substantiated by responses obtained from questions concerning decision-making consultations between spouse. Most respondents and their spouse "always" or at least "sometimes" consulted with one another before making decisions in any of the seven areas.

When asked to check their own and their spouse's actions during this discussion of decisions, some discrepancies among male and female respondents were noted. The men respondents rated themselves high in these positive actions: initiating discussions, listening, clarifying the issue, supporting the other person, presenting facts, trying to

understand the other person's point of view, talking, and making the final decision. The majority of negative responses included: getting emotional and objecting to spouse's suggestions. When rating wives, these positive attributes were mentioned: initiating discussions, preferring to accept mate's decisions without much discussion, listening, supporting the other person, clarifying the issue, presenting facts, trying to understand the other person's views, talking, and making the final decision. Negative actions attributed to wives were: getting emotional, objecting to spouse's suggestions, getting angry, and getting feelings hurt.

Women respondents recognized the following as their positive actions: initiating discussions, drawing out the other person, listening, clarifying the issue, supporting the other person, presenting facts, trying to understand the other person's views, talking, and making the final decision. Negative actions seen were: getting emotional, objecting to spouse's suggestions, preferring to accept mate's decision without much discussion, getting angry, and getting feelings hurt.

Respondents were asked to name a recent major purchasing decision they had made in order to find out more about the manner in which they made decisions. Questions answered concerning this decision indicated that some decisions were made jointly with some previous planning. Some respondents recognized their selected alternative as being best for them at the time. The husband and wife were the ones most often involved in the decision. Forty-five percent of the respondents indicated they had considered at least one other choice. The average length of time taken for consideration of these choices was 47 days.

Many kinds of information were obtained before or during shopping for purchases. Chief information sources used before shopping were family, advertising, friends, and magazine or newspaper articles. During shopping salesmen or other professional people were most often consulted. An average of 3.8 stores were shopped and 4.4 brands looked at before purchasing. Of this number only 2.2 average brands were actually considered most often in the medium price range. Both new and used models were examined.

Factors influencing purchasing decisions were analyzed. Both male and female respondents gave price and need for the item as important. Female respondents rated brand along with price in importance. Other overall factors of major importance to men were brand and past experience with the item. Women also listed past experience with the item. Top hierarchy rankings by the total group were need for the item, price, and brand. However, when the top five hierarchy rankings inclusive for the total group are compared, this top five hierarchy ranking from the most to the least results: (1) price, (2) need for the item, (3) brand and number of features (same percentage), (4) credit arrangements available and professional advice (same percentage), and (5) services offered.

Money for the purchased item was available to use in most cases. However, the money had not necessarily been set aside for this specific purpose. A considerable number of families regularly allocated a specified amount of their income for major expenses.

## Conclusions Based on Questions

The following questions were answered by the data presented in this study:

### Question 1.

Will those couples where both spouse are about the same age make more joint decisions than those couples where there are three or more years' difference in age? The average percentage of all total joint decision responses for the former group was 34.85 percent while for the latter group it was 38.07 percent.

### Question 2.

Will the spouse having the higher educational level influence more purchasing decisions? No one item showed 50 percent or more responses when either the male or the female had the higher educational level. Therefore, the writer concluded that data collected in this survey was not sufficient to make any generalizations. Other factors of influence seemed to be indicated--traditional role patterns or dominance of one spouse over the other.

### Question 3.

Will there be a greater amount of satisfaction and less conflict between the spouse when both husband and wife come from a similar size community or when they come from a more varied community background? The part of the question related to conflicts does not show a great deal of difference due to the small number of responses secured on this item (only .4 percent difference). The part of the question dealing with satisfactions had more evidence presented. This part of the data pointed out the latter group consulted each other about decisions more frequently than did the former group. However, since such a small

amount of evidence was presented on the first part of the question, the researcher felt that conclusive generalizations could not be made.

Question 4.

Will couples in the beginning stages of family life make more decisions jointly than couples in the expanding stages of family life? A larger number of responses was needed before conclusions could be drawn. There was only a .68 percent difference in responses between the two groupings.

Question 5.

Will the principal wage earner be more dominant in decision-making than the other spouse? In comparing responses when either the woman or man was principal wage earner, neither group showed a dominance percentage of 50 or more.

Question 6.

When the wife is employed outside the home, will she have more influence in decision-making than when she is not employed outside the home? The writer felt this difference (.97 percent) was too small to be conclusive. Factors other than employment outside the home are probably more influential.

Question 7.

Will the greatest satisfaction result when both spouse share equally in making the decision? When the two factors--satisfactions and joint decisions--were compared no pattern was discernible. The writer believed other factors, not included in this study, could be involved.

Question 8.

Will families providing all of their own income derive greater satisfaction from financial decisions than families receiving financial assistance from parents? The total percent of satisfactory responses

for the latter group of families was higher than for the former.

Question 9.

Will both men and women perceive role responsibilities for the decision-making areas in much the same way? Men and women did perceive role responsibilities in the areas of family relations and health similarly, but when the other decision-making areas were compared, substantial differences existed.

Question 10.

Will both men and women differ as to the areas of decisions seen as satisfactory? Some differences were noted, however, not as many as the writer had anticipated. Complete agreement was found in the area of health and close agreement was also found in the education and family relations areas.

Question 11.

Will price be the item of most importance to married junior college students when making purchasing decisions? Comparisons of responses made on the basis of total percentage showed an affirmative answer. However, when comparisons were made on the basis of total percentage responses found in the "Had Most Influence on Decision" column and the "Second in Influence on Decision" column alone, a negative answer was received. Therefore, the writer felt that a complete answer included both an examination of segments of the question's composition and the complete results secured concerning this question. The overall total does not show a great enough difference to be significant.

Thus, the answers to these eleven questions, based upon frequency distributions of responses, served to point up some factors relative to married junior college students' household decision-making experiences.



## Recommendations

The problems identified in this study of married junior college students attending Northeastern Oklahoma A & M College were many more in number than the writer had anticipated. Therefore, it was necessary to select from the questionnaire a few specific problems to be dealt with in this study. The remaining data has been carefully preserved and will be analyzed and used along with the findings of this study for planning decision-making learning experiences for a course involving junior college students.

Specific areas of emphasis for this course have been highlighted by the data obtained. The need for assistance with budgeting seems paramount. The process of decision-making should be studied with particular stress placed on consideration of alternatives. Accurate and reliable sources of consumer information should be publicized. The overall management concept in relation to the family's values and goals should help young marrieds analyze their present situations with views directed toward future planning. Another area indicated as a concern for teaching young married or engaged students is buymanship, particularly in regard to household furnishings, equipment, and cost of living items. However, the writer feels that the breadth of subject matter included in this latter area might be better presented in a separate course or courses. Advisors should encourage married students to incorporate such a course or courses in their plan of study.

On the basis of this study, the writer would make several recommendations to others undertaking similar projects:

1. Involve a larger sample of respondents so that a greater

volume of data would be secured and could be analyzed statistically for correlations and significant differences.

2. Revise sample selection to include only full-time students participating in the daytime program. Although this method of sample selection will not necessarily give a true cross-section of the married student body, it is felt that it will have the decided advantage of eliminating such a wide range of income levels. Such a selective sample will also eliminate students who are not seriously pursuing a degree program and should make for a more homogeneous group.

3. Pinpoint areas to be studied and eliminate nonessential questionnaire items.

The researcher recommends that when possible other junior colleges survey their student body relative to information which could be used in planning courses to better meet the needs of today's students. Since the numbers of married students are increasing, information secured in this study might be relevant to them.

The instrument used in this study is available for use by others engaged in similar surveys. However, this researcher wishes to emphasize the limitations found in this study and to encourage others who might wish to use portions of the form, to revise it to fit the group to be studied.

There is a need for additional research in the area of junior college students. "Each student body will have an individuality of its own and this the college should seek to know" (55:25). Studies in the area of home economics are particularly relevant. Other studies concerning decision-making and married junior college students might be similar to this one but limit the sample to men and women respondents

married to each other. In this way insight would be gained into the intrafamilial decision-making process. Follow-up studies over several years' time to note changes in decision-making patterns might prove enlightening as to how decision-making patterns change according to stages of the family life cycle or years married. Other studies might be devised to contribute toward further understanding of the needs, values, and choices confronting this group in today's society.

The researcher offers the results of the present study in the hope that it might be utilized by persons teaching any phase of decision-making in similar junior college situations. The results of this study may also have implications for teaching in other locations. It should be remembered, however, that these conclusions are based only on the specific situation herein described.

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APPENDIX A

DECISION-MAKING QUESTIONNAIRE

## DECISION-MAKING QUESTIONNAIRE

Date \_\_\_\_\_ Family Code \_\_\_\_\_

Please answer each of the following questions as completely as you can. There are no right or wrong answers. This questionnaire is not a test! The information you give on this form will be entirely confidential. Only a comprehensive tabulation of all the answers given by the entire group completing the questionnaire will be used for research purposes. We hope to find out more about the kinds of decisions made by young married couples and the factors involved in making these decisions. Your cooperation is very much appreciated.

## PERSONNEL DATA

Housing

1. What type of housing are you now living in?  
College apartment \_\_\_\_\_ Town apartment \_\_\_\_\_ If other, list:  
Mobile home \_\_\_\_\_ House \_\_\_\_\_
2. Do you own or rent this place? Own \_\_\_\_\_ Rent \_\_\_\_\_
3. Number of Main Rooms \_\_\_\_\_ (omit bath, utility, open porches, etc.)

Family

4. How long have you been married? \_\_\_\_\_ Number of Years  
If less than one, give the number of months. \_\_\_\_\_
5. What other persons besides you and your spouse live here and share the family income?  
Children Yes \_\_\_\_\_ No \_\_\_\_\_ Number \_\_\_\_\_  
Age Boys \_\_\_\_\_ \_\_\_\_\_  
Girls \_\_\_\_\_ \_\_\_\_\_  
Other Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, who? \_\_\_\_\_
6. What is your age? \_\_\_\_\_ Spouse's age? \_\_\_\_\_
7. What was the last grade in school completed by:  
Husband? \_\_\_\_\_ Wife? \_\_\_\_\_
8. Have either of you had any other special training?  
Husband? \_\_\_\_\_ Wife? \_\_\_\_\_
9. How many college hours have each of you completed?  
Husband? \_\_\_\_\_ Wife? \_\_\_\_\_
10. What are your career ambitions for the future?  
Husband? \_\_\_\_\_ Wife? \_\_\_\_\_
11. What was the last grade in school completed by your spouse's parents?  
Father? \_\_\_\_\_ Mother? \_\_\_\_\_
12. What was the last grade in school completed by your parents?  
Father? \_\_\_\_\_ Mother? \_\_\_\_\_
13. Where was the location of your parent's home?  
Town of 25,000 and over \_\_\_\_\_ Town of 2,500 or less \_\_\_\_\_  
Town of 10,000 to 25,000 \_\_\_\_\_ Rural farm \_\_\_\_\_  
Town of 2,500 to 10,000 \_\_\_\_\_
14. Where was the location of your spouse's parent's home?  
Town of 25,000 and over \_\_\_\_\_ Town of 2,500 or less \_\_\_\_\_  
Town of 10,000 to 25,000 \_\_\_\_\_ Rural farm \_\_\_\_\_  
Town of 2,500 to 10,000 \_\_\_\_\_

Financial Income

15. Who is the principal wage earner in the household? \_\_\_\_\_
16. What is the occupation of the principal wage earner? \_\_\_\_\_
17. Does the principal wage earner have any other jobs?  
Type of Work Number of Hours Employed Weekly  
 1. \_\_\_\_\_  
 2. \_\_\_\_\_  
 3. \_\_\_\_\_
18. Are other members of the family employed?  
Name of Person Type of Work Number of Hours Employed Weekly  
 \_\_\_\_\_
19. Do you receive financial assistance from either set of parents?  
 Yes \_\_\_\_\_ No \_\_\_\_\_  
 If Yes: Regularly \_\_\_\_\_ Tuition, fees \_\_\_\_\_ Gifts \_\_\_\_\_ As Needed \_\_\_\_\_
20. Are either you or your spouse currently receiving other financial assistance?  
 Scholarship \_\_\_\_\_ Loan \_\_\_\_\_ Grant \_\_\_\_\_ GI Bill \_\_\_\_\_  
 Inheritance \_\_\_\_\_ Annuity \_\_\_\_\_ Pension \_\_\_\_\_ Work Study \_\_\_\_\_  
 If other, what? \_\_\_\_\_
21. What is your approximate total income for 1971 considering all your sources of income?  
 Under \$2,000 \_\_\_\_\_ \$5,000 to \$5,999 \_\_\_\_\_  
 \$2,000 to \$2,999 \_\_\_\_\_ \$6,000 to \$6,999 \_\_\_\_\_  
 \$3,000 to \$3,999 \_\_\_\_\_ \$7,000 to \$7,999 \_\_\_\_\_  
 \$4,000 to \$4,999 \_\_\_\_\_ \$8,000 and over \_\_\_\_\_
22. Out of all of the sources of income, which is your major source of income?  
 \_\_\_\_\_

Net Worth - Estate

Below you will find listed some things that people often have. Please indicate those things which you have by placing an X in either the Yes or No column. Please add to the list other things your family possesses which are not given.

	Yes	No		Yes	No
<u>Assets:</u>					
23. Checking Accounts	_____	_____	Household Durables	_____	_____
24. Savings Accounts	_____	_____	39. Air Conditioner	_____	_____
25. Christmas Savings	_____	_____	40. T-V Set	_____	_____
26. Postal Savings	_____	_____	Black & White	_____	_____
27. Credit Union Savings	_____	_____	Color	_____	_____
28. U. S. Bonds	_____	_____	41. Piano	_____	_____
29. Other Bonds	_____	_____	42. Stero/ Hi-Fi	_____	_____
30. Stocks	_____	_____	43. Washing Machine	_____	_____
31. Money Owed to You or Your Family	_____	_____	44. Clothes Dryer	_____	_____
32. Real Estate - House	_____	_____	45. Bedroom Suite	_____	_____
33. Real Estate - Other	_____	_____	(Bed & Matching Dresser or Chest of Drawers)	_____	_____
34. Retirement Fund	_____	_____	46. Refrigerator	_____	_____
35. Business Assets	_____	_____	47. Range	_____	_____
Life Insurance - Face Value	_____	_____	48. Freezer	_____	_____
36.    Husband	_____	_____	49. Upholstered Chair(s)	_____	_____
37.    Wife	_____	_____	50. Sofa	_____	_____
38. Automobile(s)	_____	_____	51. Dining Table & Chairs	_____	_____
Make _____			52. Typewriter	_____	_____
Model _____			53. Radio	_____	_____
Year _____			54. Sewing Machine	_____	_____
			55. Vacuum Cleaner	_____	_____
			56. Dishwasher	_____	_____
			57. Kitchen Table & Chairs	_____	_____
			58. Large Rug or Carpet	_____	_____
			59. If others, list:	_____	_____
			_____		
			_____		
			_____		

Liabilities:	Yes	No
60. Mortgages	_____	_____
61. Business Debt	_____	_____
62. Car Debt	_____	_____
63. Other Installment Debts	_____	_____
64. Loans (Insurance, Personal)	_____	_____
65. Outstanding Bills (Charge Accounts over 30 days)	_____	_____
66. If others, list:		
_____		
_____		

Level of Consumption

Will you please give an estimate of the amount you spend per week and/or per month for living?

Item	Weekly	Monthly
67. Groceries & Food		
68. Clothing		
69. Transportation		
70. Housing - Repairs - Taxes		
71. Heat		
72. Electricity		
73. Water		
74. Sewage		
75. Water Softener		
76. Telephone		
77. Gifts & Contributions		
78. Recreation & Social Activities		
79. Jewelry & Personal Items		
Insurance:		
80. Health & Medical		
81. Life		
82. Automobile		
83. House		
84. Liability		
85. Other		
86. Medical Care & Drugs		
87. Education		
88. Books & School Supplies		
89. Magazines & Newspapers		
90. Furnishings & Appliances		
91. Helper, as Cleaning Woman or Sitter		
92. Savings		
93. Income Tax		
94. Investments		
95. Rent or House Payments		
96. If others, list:		

97. Is there anything that you especially like or dislike about the way you are living now? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

98. Are there any special expenditures you would really like to make in 1972?  
 \_\_\_\_\_  
 \_\_\_\_\_

99. Is there anything your spouse would like to spend money on in 1972?  
 \_\_\_\_\_  
 \_\_\_\_\_





## Choices:

- |                          |                         |
|--------------------------|-------------------------|
| 1. Wife Only             | 5. Husband Only         |
| 2. Wife Predominantly    | 6. Conflict With Spouse |
| 3. Both Equally          | 7. Not Certain          |
| 4. Husband Predominantly | 8. Does Not Apply       |

<u>Home Management Decisions</u>	1	2	3	4	5	6	7	8
133. Who has the major say-so in selecting and planning the family menus?								
134. Which of you has the major say-so as to the allocation of work in the home?								
135. When it comes to day-to-day problems involved in operating a home, who makes most of the decisions?								

## MANNER OF MAKING DECISIONS

Purchasing Decisions

136. Name a major household durable purchasing decision your family has made recently. \_\_\_\_\_
137. In order to find out a bit more about this decision, please check one of the following statements which best describes the way this major decision was made:
1. \_\_\_\_\_ It just seemed to fit in with the long-range plans we had made before.
  2. \_\_\_\_\_ We had been thinking it over seriously for a long time.
  3. \_\_\_\_\_ We gave serious thought to it, but made the decision in a hurry.
  4. \_\_\_\_\_ We had to make a decision quickly, but were not forced to make the choice we made.
  5. \_\_\_\_\_ The choice we made had so many advantages over the other possible choices that the decision was easy.
  6. \_\_\_\_\_ We would have liked to have done something else, but there didn't seem to be any other choice.
138. What family members were involved in making the decision? \_\_\_\_\_
139. What other choices were considered? \_\_\_\_\_
140. How long did you think about the decision before taking action? \_\_\_\_\_
141. What changes had to be made once action on the decision began? \_\_\_\_\_

In making purchase decisions, do you get any special help in making the decisions? Please check if you obtained this information before you actually began shopping. Be sure to check all sources of information that you used to help you decide on items purchased.

<u>Source of Information</u>	<u>Obtained</u>	
	<u>Before Shopping</u>	<u>During Shopping</u>
142. Friends		
143. Family		
144. Professional People		
145. Advertising		
146. Consumer Publications		
147. Extension Publications		
148. Home Economics Classes		
149. Magazine or Newspaper Articles		
150. Manufacturers' Handouts		
151. Books		
152. Salesmen		
153. If others, list:		

154. How many stores did you shop in before buying? \_\_\_\_\_
155. How many different brands did you look at? \_\_\_\_\_  
How many of these did you actually consider? \_\_\_\_\_
156. What price range(s) did you consider? Low \_\_\_\_\_ Medium \_\_\_\_\_ High \_\_\_\_\_
157. Check the business(es) where you would purchase (or already have purchased) the following items.
- | <u>Small Equipment</u> |                       | <u>Large Equipment</u> |                       |
|------------------------|-----------------------|------------------------|-----------------------|
| 1. _____               | Discount House        | 1. _____               | Discount House        |
| 2. _____               | Trading Stamp Store.  | 2. _____               | Trading Stamp Store   |
| 3. _____               | Grocery Store         | 3. _____               | Grocery Store         |
| 4. _____               | Department Store      | 4. _____               | Department Store      |
| 5. _____               | Mail-order House      | 5. _____               | Mail-order House      |
| 6. _____               | Drug Store            | 6. _____               | Furniture Store       |
| 7. _____               | Appliance Store       | 7. _____               | Appliance Store       |
| 8. _____               | Door-to-door Salesman | 8. _____               | Door-to-door Salesman |

Groceries & Household Supplies

- |          |                               |
|----------|-------------------------------|
| 1. _____ | Discount Supermarket          |
| 2. _____ | Corner Carry-out Grocery      |
| 3. _____ | Private Owner Grocery         |
| 4. _____ | Chain Supermarket             |
| 5. _____ | Grocery giving Trading Stamps |
| 6. _____ | Home Delivery                 |
158. Check the ideas listed below which seem of significant influence to affect your decisions to buy.
- |          |                    |           |                                  |
|----------|--------------------|-----------|----------------------------------|
| 1. _____ | Price              | 10. _____ | Professional Advise              |
| 2. _____ | Brand              | 11. _____ | Past Experience with the Item    |
| 3. _____ | Number of Features | 12. _____ | Satisfaction with a Similar Item |
| 4. _____ | Preplanning        | 13. _____ | Manufacturer's Handout           |
| 5. _____ | Need for Item      | 14. _____ | Credit Arrangements Available    |
| 6. _____ | Trading Stamps     | 15. _____ | Special Sale                     |
| 7. _____ | Coupons            | 16. _____ | Breakdown of Equipment           |
| 8. _____ | Service Offered    | 17. _____ | Money Available as Gift          |
| 9. _____ | Impulse            | 18. _____ | Special Occasion                 |

Now look again at those items which you checked in the question above. Select five of your checked answers and rank them according to the following descriptions. Indicate this ranking by placing the number of the checked item above in the blank to the left of each description.

- |          |   |
|----------|---|
| 1. _____ | Had most influence on decision.                     |
| 2. _____ | Was second in influence on decision.                |
| 3. _____ | Was third in influence on decision.                 |
| 4. _____ | Influenced decision but was relatively unimportant. |
| 5. _____ | Influenced decision but was of least importance.    |

159. What changes in your decisions do you feel you would make if you purchased the same items again? \_\_\_\_\_
- 
- 

160. Did you shop for used models? \_\_\_\_\_ New models? \_\_\_\_\_ Both? \_\_\_\_\_

161. Money for this purchase was available because we:
- |          |  |
|----------|--|
| 1. _____ | Had saved for this purpose.  |
| 2. _____ | Had money available to use, although not necessarily for this purpose.                   |
| 3. _____ | Allocate a certain portion of our income regularly for major expenses.                   |
| 4. _____ | Made or are making special efforts to economize and do without some things to obtain it. |
| 5. _____ | Got a return on our income tax.  |
| 6. _____ | Other, specify: _____  |



162. Check the way(s) you normally pay for goods.

- |                        |                                |                        |                                     |
|------------------------|--------------------------------|------------------------|-------------------------------------|
| <u>Major Equipment</u> |                                | <u>Small Equipment</u> |                                     |
| 1. _____               | Pay Cash                       | 1. _____               | Pay Cash                            |
| 2. _____               | 30-Day Charge Account          | 2. _____               | 30-Day Charge Account               |
| 3. _____               | Other Installment Credit       | 3. _____               | Other Installment Credit            |
| 4. _____               | Cash Loan Credit               | 4. _____               | Cash Loan Credit                    |
| <br><u>Automobile</u>  |                                | <br><u>Gasoline</u>    |                                     |
| 1. _____               | Pay Cash                       | 1. _____               | Pay Cash                            |
| 2. _____               | Loan through Automobile Agency | 2. _____               | Credit Card Account                 |
| 3. _____               | Loan through Bank              | 3. _____               | Charge Account with Service Station |
| 4. _____               | Loan through Credit Union      | 4. _____               | Other, specify: _____               |
| 5. _____               | Other, specify: _____          |                        |                                     |

163. Check the types of credit you have used or are now using.

1. \_\_\_\_\_ Charge Accounts
2. \_\_\_\_\_ Cash Loans
3. \_\_\_\_\_ Installment Sales Credit
4. \_\_\_\_\_ Credit Cards
5. \_\_\_\_\_ Revolving Credit
6. \_\_\_\_\_ Others, specify: \_\_\_\_\_

164. Check the sources where you have borrowed or are now borrowing money.

1. \_\_\_\_\_ Commercial Bank
2. \_\_\_\_\_ Small Loan or Consumer Finance Company
3. \_\_\_\_\_ Credit Union
4. \_\_\_\_\_ Pawnbroker
5. \_\_\_\_\_ Individual

Satisfactions Derived from Decisions

165. How satisfied are you about the way decisions are made in the following areas? Place an X in the column which best describes your feelings. You have the following choices:

1. Satisfied
2. Somewhat More Satisfied Than Not
3. Somewhat More Dissatisfied Than Not
4. Dissatisfied

Area	1	2	3	4
Housing				
Family Relations				
Financial				
Level of Consumption				
Education				
Health				
Home Management				

166. How satisfied do you think your spouse is about the way decisions are made in the following areas? Place an X in the column which best describes the way you think your spouse feels. You have the following choices:

1. Satisfied
2. Somewhat More Satisfied Than Not
3. Somewhat More Dissatisfied Than Not
4. Dissatisfied

Area	1	2	3	4
Housing				
Family Relations				
Financial				
Level of Consumption				
Education				
Health				
Home Management				



171. Generally speaking when your spouse makes a decision in each of the areas below, how often does your spouse consult you before deciding? Place an X in the column which best describes your spouse's actions. You have the following choices:

1. Always or Nearly Always  
2. Sometimes

3. Very Seldom  
4. Never or Almost Never

Area	1	2	3	4
Housing				
Family Relations				
Financial				
Level of Consumption				
Education				
Health				
Home Management				

APPENDIX B

SUMMARY OF MARRIED STUDENTS BY MAJOR ENROLLED  
AT NORTHEASTERN OKLAHOMA A & M COLLEGE  
SPRING 1971-72

TABLE LX  
 SUMMARY OF MARRIED WOMEN STUDENTS BY MAJOR ENROLLED AT  
 NORTHEASTERN OKLAHOMA A & M COLLEGE  
 SPRING 1971-72

Major Field	Number of Students	Percent of Total Women Enrolled
Business	15	20.8
Elementary Education	14	19.4
General or No Specific Major Given	8	11.1
Education	7	9.7
Home Economics	6	8.3
Speech and Drama	6	8.3
Special*	5	6.9
English	2	2.8
Nursing	2	2.8
Art	1	1.4
Zoology	1	1.4
Agriculture	1	1.4
Medical Technology	1	1.4
Math	1	1.4
Psychology	1	1.4
Music	1	1.4

\*Either a part-time student or a student not pursuing a degree.

TABLE LXI  
 SUMMARY OF MARRIED MEN STUDENTS BY MAJOR ENROLLED AT  
 NORTHEASTERN OKLAHOMA A & M COLLEGE  
 SPRING 1971-72

Major Field	Number of Students	Percent of Total Men Enrolled
Business	25	15.4
Agriculture	21	13.8
Computer Science	15	9.9
Criminal Justice	13	8.6
Electronics	8	5.3
Psychology	7	4.6
Physical Education	7	4.6
General or No Specific Major Given	6	3.9
Education	5	3.3
Drafting	5	3.3
Technical Welding	3	2.0
Automotive Technology	3	2.0
Pre-Veterinary Science	3	2.0
Mid-Management	3	2.0
Social Sciences	3	2.0
Engineering	3	2.0
Political Science	2	1.3
Wildlife Conservation	2	1.3
Woodworking	2	1.3
Pre-Medical	2	1.3
Speech and Drama	1	.7
Hotel and Restaurant Administration	1	.7
Machine Shop	1	.7
Forestry	1	.7
Pre-Dental	1	.7
Pre-Pharmacy	1	.7
Art	1	.7
Math	1	.7
Industrial Arts	1	.7
Special*	1	.7
Arts and Sciences	1	.7
Zoology	1	.7
Pre-Law	1	.7
Social Work	1	.7

\*Either a part-time student or a student not pursuing a degree.

APPENDIX C

ASSIGNMENT OF QUESTIONNAIRE ITEMS TO  
PURCHASING DECISION-MAKING AREA

ASSIGNMENT OF QUESTIONNAIRE ITEMS TO PURCHASING  
DECISION-MAKING AREA

Purchasing Decisions:

Housing Decisions: (1 Item)  
Item - 102.

Financial Decisions: (4 Items)  
Item - 107.  
108.  
110.  
115.

Level of Consumption Decisions: (9 Items)  
Item - 116.  
117.  
118.  
119.  
120.  
121.  
122.  
123.  
124.



## VITA

Mary Nicks Mann

Candidate for the Degree of

Master of Science

**Thesis:** SURVEY OF A SELECTED GROUP OF MARRIED JUNIOR COLLEGE STUDENTS  
RELATIVE TO THEIR HOUSEHOLD DECISION-MAKING EXPERIENCES

**Major Field:** Home Management, Equipment and Family Economics

### Biographical:

**Personal Data:** Born near Afton, Oklahoma, March 3, 1942, the daughter of Lowell and Edna Nicks.

**Education:** Graduated from Hickory Grove Elementary School, near Grove, Oklahoma, May, 1956; attended Grove High School, Grove, Oklahoma, 1956-1960; graduated as class salutatorian, May, 1960; attended Northeastern Oklahoma A & M College, 1960-1962; received Associate of Arts degree as outstanding Home Economics graduate from Northeastern Oklahoma A & M College, May, 1962; attended Oklahoma State University, 1962-1965; received the Bachelor of Science degree in Home Economics Education and was selected as outstanding Home Economics graduate from Oklahoma State University, January, 1965; completed requirements for the Master of Science degree at Oklahoma State University, July, 1972.

**Professional Experience:** Graduate Teaching Assistant, Home Management, Equipment, and Family Economics Department, Oklahoma State University, January, 1965-May, 1965; Vocational Home Economics teacher, Commerce High School, Commerce, Oklahoma, 1965-1966; Extension Home Economist, Ottawa County, Miami, Oklahoma, 1966-1969; Home Economics instructor, Northeastern Oklahoma A & M College, Miami, Oklahoma, 1969-1972.

**Professional Organizations:** American Home Economics Association, Oklahoma Home Economics Association, Phi Upsilon Omicron, Omicron Nu, Phi Kappa Phi, Phi Theta Kappa, Kappa Delta Pi.