

DEVELOPMENT OF AN INSTRUMENT FOR MEASURING
SATISFACTION EXPERIENCED IN USING
SELECTED PURCHASING METHODS

By

DOROTHY MARIE MERCER

Bachelor of Science

Panhandle A. and M. College

Goodwell, Oklahoma

1960

Submitted to the faculty of the Graduate College
of the Oklahoma State University
in partial fulfillment of the requirements
for the degree of
MASTER OF SCIENCE
July, 1967

OKLAHOMA
STATE UNIVERSITY
LIBRARY

JAN 16 1968

DEVELOPMENT OF AN INSTRUMENT FOR MEASURING
SATISFACTION EXPERIENCED IN USING
SELECTED PURCHASING METHODS

Thesis Approved:

Honora M. Kinnear

Thesis Adviser

Gertude M. Means

D. D. Durham

Dean of the Graduate College

768561

PREFACE

This study was undertaken for the purpose of developing an instrument for measuring the degree of satisfaction experienced in using five different purchasing methods (installment credit, current earnings, savings, loan, and gift money) in making spontaneous and planned purchases. A review of previous studies in satisfaction was made, and on the basis of those findings an instrument using the projective technique was developed. The usability of the instrument was tested with homemakers in Stillwater, Oklahoma. Recommendations were made concerning the wording and format of the instrument. The scope of this study did not include statistical analysis of data.

The writer expresses her sincere appreciation to Dr. Florence McKinney, Professor and Head of the Department of Home Management, Equipment and Family Economics for her very gracious and patient encouragement and guidance in this study and in the program of work.

Appreciation is expressed to Mrs. Gertrude Means, Assistant Professor of Home Management, Equipment and Family Economics for her encouragement and guidance in the work toward the degree and in this study.

Appreciation is expressed to Dr. Ilse Wolf, former Head of the Department of Home Management, Equipment, and Family Economics for her encouragement and assistance in undertaking the work for the degree.

The writer wishes to express appreciation to Oklahoma State University and the people of Oklahoma for a graduate assistantship

in the Department of Home Management, Equipment, and Family Economics which has provided an invaluable opportunity for educational and professional enrichment as well as financial assistance.

The writer expresses appreciation to her parents, Mr. and Mrs. Lawrence Mercer for having encouraged and provided the atmosphere and tools for scholarship from an early age. She is grateful to her immediate family and a number of other dear relatives for their interest and encouragement in her current study.

TABLE OF CONTENTS

Chapter	Page
I. INTRODUCTION.	1
II. REVIEW OF LITERATURE.	5
Satisfaction as an Economic Concept.	5
Satisfaction as a Psychological Construct.	9
Studies of Satisfaction in Marriage.	18
Satisfaction Related to Money Management	20
Suggestions for Questionnaire Development.	21
Family Income Levels	22
Income and Money Management Practices.	23
Income and Ownership of Durable Household Goods.	23
Family Life Cycle and Purchase of Durable Household Goods.	24
Family Life Cycle and Financial Stress	25
Definition of Terms.	25
III. DEVELOPMENT OF THE INSTRUMENT	27
Part I	28
Part II.	30
Part III	34
Part IV.	38
Part V	39
Administering the Instrument	40
IV. FINDINGS AND RECOMMENDATIONS REGARDING THE INSTRUMENT	44
Part I	45
Part II.	48
Part III	49
Part IV.	53
Part V	54
V. RECOMMENDATIONS FOR USE OF THE INSTRUMENT	55
SELECTED BIBLIOGRAPHY	57
APPENDIX A	61
APPENDIX B	86

CHAPTER I

INTRODUCTION

Family economics is fairly young as a specific, individual, independent emphasis in home economics. It is still in some ways in its formative stages as evidenced by the search for a conceptual framework. Demands for the services the field can provide in helping families live well with their money are increasing.

The need for and emphasis on money and consequently adeptness in money management becomes more acute as we have less home production and greater reliance on money to get goods and services for the family, as we progress farther and farther from what Wright (1963, pp. 82, 83) has dubbed, "the ironing board cover economy" toward the "drip spoon plate economy."

In a pilot study on developing scales for measuring attitudes toward money, Miller (1965, p. 1) assessing the different aspects of the importance of money asserts that "perhaps in today's affluence, the psychological aspects of our relations with money are of as much concern as the economic aspects." In a discussion of values and goals reflected through financial behavior and correlation of marital disharmony with financial mismanagement she questions,

Have our 'accomplishments' in helping people live with their money been seriously wanting? There seem to have been only isolated instances of success, and too often this help has come late in life. (Miller, 1965, p. 6)

What is taught by family economists must be pertinent and salient to conditions and people in the mass consumption economy if it is to take root and be applied. What is presented must be meaningful and applicable in daily living.

We seem to have less actual meaningful contact with our money to give us salient and meaningful realizations of its worth, of its relationships to the effort expended to attain it, and to the goods and services for which we exchange it. Are we alienated from our money, in the sense Goodman (1960) and Fromm (1955) say some are alienated from their work, by such things as time payments, credit, affluence, withholdings from salaries, etc.? Mead (1960) and Herrman (1965) have cited inexperience in money management and unrealistic appraisal of the cost of maintaining standards of living as central to many teen age marital conflicts. The blame is laid not on lack of money, but on the availability of a great deal of it allocated strictly for discretionary spending with the result being a disillusioningly distorted notion of living costs. Predictions for the future suggest that more and more we will be turning over the actual handling of our money to someone else or to automatic devices, so that we have less actual contact with the reward for our labor.

Burk (1966, p. 141) says that "for current national policies regarding poverty to prove successful we need more research into family economic and social problems in regard to family economic behavior... why - families spend as they do." In a paper presented before the Family Economics - Home Management Section of the American Home Economics Association in 1965, Burk cited the significance of the psychological dimension in any conceptual framework for family economics pointing

out that it is primarily a personality variable which helps to explain otherwise unexplainable resource allocation patterns, Burk continues,

To study human behavior definitively, we must measure actions. Motivation and cognition can only be inferred. The degree of family satisfaction achieved by family action, whether on the work side regarding income earning or on the family side related to consumption, represents reinforcement and leads to learning. Such learning obviously influences later individual and family behavior. I suggest that this process operates partly through mobility history. It also involves shaping value orientations, life, and work styles and expectations. (Burk, 1965, p. 7)

Research in the area of satisfaction in purchasing has possible implications for the future direction of both family economics education and government and private programs of financial assistance.

It has been said that if one wishes to help someone, he must help that person in the way he wants to be helped. Otherwise, ones well intended efforts to aid that individual in reaching his goal are bothersome intrusions into his affairs rather than help. Suggestions offered for meeting problems must be pertinent to the conditions and salient and satisfying to the person in the mass consumption society if they are to take root and be applied in daily living.

While government and private assistance and welfare programs are aimed at getting people out of economic trouble, teaching programs need to be aimed at helping families avoid trouble, positive action, preventive treatment of the economic challenges faced by families.

The study of management in home economics is oriented toward human values and satisfactions. The criterion of success for any money management program, educational, individual service, personal, or whatever, is the degree to which it fosters human satisfaction and joy in living.

Burk's articles (1965, 1966) seem to imply that the why, the

motivation, the satisfaction associated with spending money has something to do with family economic behavior in management or mismanagement of funds. The purpose of this study is to undertake development of an instrument for studying satisfactions individuals experience in financing purchases by different methods based on the manner in which the money is accumulated to make the purchase.

The following assumptions are made:

1. That it is possible to measure satisfactions.
2. That satisfactions are influenced by different methods by which the money is collected.
3. That satisfactions are influenced by ways in which decisions to spend money are arrived at.
4. That use of an instrument with 50 or 60 persons in an interview setting with the researcher present to detect situations where difficulties arise could help to develop an instrument which would be usable with the interviewer not present.

The scope of the present study is limited to development of an instrument and testing its usability. No attempt will be made in this study to test the instrument empirically, formulate generalizations, or draw conclusions regarding satisfactions.

CHAPTER II

REVIEW OF LITERATURE

Satisfaction as an Economic Concept

The word "satisfaction" is one of long term significance in the economic realm. It played a minor role in economic thought until the founding of the Marginalist School. The concept of satisfaction wrought a sharp change in the viewpoint of economists when it first found a key place in the study of economics between the years 1871 and 1889 (Howey, 1960). The marginalists turned the interest of economics from the cost and supply approach to the utility and demand approach. They attempted to derive the value of commodities through satisfaction. Satisfaction is defined by economists as the "utility...that an article gives its consumer." (Howey, 1960, p. 1)

Jevons, Menger, and Walras were the three main economists concerned with satisfaction in the 1870's. Menger dealt with the "importance of satisfaction" saying that satisfaction like utility did not vary in amount but that the importance of satisfaction did vary. He limited his discussion to the importance of satisfactions that fill concrete needs, by which he meant, needs filled by some total quality of a good. (Howey, 1960) He made no reference to goods in his first general statement of what later became known as the law of diminishing marginal utility which follows:

...the satisfaction of any one specific need has up to a certain degree of completeness, relatively the highest importance, and that further satisfaction has a progressively smaller importance, until eventually a stage is reached at which a more complete satisfaction of that particular need is a matter of indifference. (Howey, 1960, p. 40)

Jevons organized his exposition in terms of goods attributing the power to satisfy wants to a good and calling the power utility.

Walras concentrated on goods that have the power to satisfy wants and thus have utility which he described as intensive utility.

The three great marginalist economists agreed that usefulness of many goods frequently comes from the fact that these goods command other goods in exchange rather than from the direct satisfaction that the goods return to their owners. (Howey, 1960).

While satisfaction defined as utility was not the issue in the present study, measurability of satisfaction is of utmost importance, and the marginalist economists had something to say on the matter. Measurement of satisfaction was of basic importance to the marginal theory, and Howey reported that "the question of measurement of subjective qualities is still a lively one in economic theory" (1960, p. 46).

The three economists simultaneously and independently arrived at the importance of utility (satisfaction) in determining the value of goods and services. They treated each good independently. The utility of consuming any individual good or service had a cardinal magnitude (It had measurable and additive properties). Edgeworth and Fisher in the late 1800's improved some of the utility analysis by introducing the concern with the interrelationship among commodities, i.e., the utility of any good depended upon the quantity of other goods consumed demonstrated by the indifference curve. Hicks and Allen further

improved the utility theory.

Menger worried least about the problem of measurement explaining that the numbers he assigned represented successive degrees of importance not "to express numerically the absolute but merely the relative magnitudes of importance of the satisfaction in question" (Howey, 1960, p. 46). Howey believed that Menger thought he had removed the basic objection to any use of subjective qualities when he denied the importance of any particular zero point or of any unique unit of measurement. However, in Menger's principal example he chose a zero point and rates satisfaction upward on a ten-point scale.

Walras, who was never successful in arriving at an empirical measurement of utility, rejected as a measure of utility the pecuniary sacrifice of the consumer as shown by the demand curve (Howey, 1960).

Jevons pointed out that while measurement of satisfaction at that time was impossible, measurement had come slowly in other fields of study. He cited measurement of doubt and belief, heat, and electricity.

Jevons insisted that "there can be no doubt whatever that pleasure, pain, labour, utility, value, wealth, money, capital, etc. are all notions admitting of quantity and therefore presumably measurable." He mentioned Bentham's suggestion that pleasures and pains be measured in order to test legislation. (Howey, 1960)

Jevons hinted in his introductory chapter at the method he would employ to measure utility if he had "perfect statistics". He said

We can no more know or measure gravity in its own nature than we can measure feelings, but just as we measure gravity by its effects in the motion of pendulum, so we may estimate the equality or inequality of feelings by the varying decisions of the human mind. The will is our pendulum, and its oscillations are minutely registered in all the price lists of the markets. (Howey, 1960, p. 48)

Jevons assessed the hazards of interpersonal comparisons as follows:

The reader will find, again, that there is never in a single instance, an attempt made to compare the amount of feeling in one mind with that in another. I see no means by which such a comparison can be accomplished. The susceptibility of one mind may, for what we know, be a thousand times greater than that of another. But, provided that susceptibility was different in a like ratio in all directions, we should never be able to discover the profoundest difference. Every mind is thus inscrutable to every other mind, and no common denominator of feeling is possible. (Howey, 1960, p. 51)

However all three of the early marginal economists made casual natural interpersonal comparisons.

Jevons also deviated from the assumption of interpersonal incomparability when he resorted to totals or average of different individuals' utilities. Clearly the idea of average or total utility for a group supposes some degree of interpersonal comparison. Jevons was unable to avoid the attraction of the average, especially when it helped him out of the difficulty of indivisibilities and even though it contained the seeds of comparison, Jevons approached this use of the average by stating that economics usually treated an aggregate of individuals. (Howey, 1960, p. 52)

Howey pointed out however, that Jevons' later illustrations using "trading bodies" amounted to interpersonal comparison. Menger avoided the use of averages or totals. Walras introduced averages in his latter works.

Studies by Jevons, Menger and Walras were static. Jevons avoided the problem of dynamics saying "it would surely be absurd to attempt the more difficult question when the more easy one is yet so imperfectly within our power," (Howey, 1960, p. 53). Menger used the idea of "time" occasionally and in one section of his book considered the "capacity of human needs to grow," (Howey, 1960, p. 54), but his study remained static. Jevons, Menger and Walras assumed marginal utility of

money to remain approximately constant over a short range of income.

Satisfaction As A Psychological Construct

Some psychological aspects of satisfaction have been researched especially in the area of marital satisfaction, job satisfaction and satisfaction with life in general. However, Murray (1951) and Maslow (1954) have pointed out the fact that psychologists of our day have largely neglected the study of human happiness and satisfaction, due to psychologists' in the behavioristic tradition disregarding the subjective state and the general distrust by people of anything associated with hedonism. Kluckhohn (1953) partially blamed the value our culture has placed on achievement and the "doing" personality at the expense of self-fulfillment and associated feelings of sensitive self-awareness and well-being for the neglect of research into human satisfaction.

Brophy (1959) concluded that few notable attempts had been made by contemporary psychologists to formulate a general theory of satisfaction and that research which had been carried out had considered mainly the relationship of certain demographical and other discrete attributes to degree of happiness rather than the testing of hypothesis derived from psychological theory. He pointed out that even in the area of vocational endeavor in which the majority of studies of satisfaction have occurred, studies have been weighted far more heavily toward success than satisfaction.

Brophy defined satisfaction as "a sense of well-being in one's subjective experience," (1959, p. 268) excluding such factors as gratification of needs or fulfillment of personal aims which may be associated with feelings of satisfaction but do not constitute the state of

satisfaction. He described satisfaction as a "phenomenological experience." (1959, p. 268)

Brophy (1959) classified and discussed four main theories of satisfaction noting that the relationship between what the individual desired and what he received from his environment was considered crucial in most of the existing theories of satisfaction. Brophy (1959) cited William James formula of over a half century past as central to all the theories reviewed in his study. James (1890) held that self esteem is equal to the ratio of success to pretensions. Brophy (1959) pointed out two important and related ideas embodied in James' formula; "the idea of the significance of fulfillment or gratification in the relationship between the personal construct (pretensions) and an essentially situationally determined construct (success)" (1959, p. 268).

The need theories of satisfaction are the oldest and are an outgrowth of psychoanalytic theory stressing the importance of motivation in behavior. Freud (1922) was the first to approach this theory although Brophy (1959, p. 269) accused him of ambiguity.

Schaffer (1953) made an empirical test of the need theory as related to vocational satisfaction. He assumed that satisfaction was a function of the extent of gratification of one's strongest needs. Schaffer developed three instruments, a semi-projective questionnaire designed to measure the strength of 12 needs, a questionnaire appraising the degree to which each of the 12 needs was gratified in the individual's job, and a scale assessing the level of conscious feelings of vocational satisfaction. Schaffer found a positive correlation between vocational satisfaction and mean scores of need gratification in work and found the degree of relationship especially important in the

case of the individual's strongest needs thus demonstrating the validity of the need gratification theory of satisfaction in at least one important sphere of life.

The expectation and fulfillment theory of satisfaction resembled James' formula emphasizing the relationship between pretensions and success. "Expectation is defined as the consciously perceived probability of reward in a given situation" (Brophy, 1959, p.270). According to expectation theory a person's degree of satisfaction with a goal directed activity will be inverse to his perceived probability of attaining the goal whether the goal is attained or not (Brophy, 1959). Spector (1956) stated the chief hypotheses of this theory and has verified them empirically in a laboratory situation. A similar study was conducted regarding promotion in the armed services and the concept of relative deprivation. The concept of relative deprivation assumed that individuals evaluate their environmental rewards by comparing them with those typically attained by their reference group (Spector, 1956).

Brophy (1959) noted that the first study mentioned above was conducted in an artificial laboratory situation and the latter study related expectation to satisfaction in only one aspect of military life. He hypothesized that if "more enduring and persuasive aspects of satisfaction had been investigated, less impressive relationships might have been found" (Brophy, 1959, p. 271).

The role concept appeared in some theories of satisfaction. Brophy described it as a sociological conception, "a set of societally prescribed actions associated with a given position in a social system" (1959, p. 271). Sarbin says roles are defined in terms of the "actions performed by the person to validate his occupancy of the position...

These roles are linked with the position and not with the person who is temporarily occupying the position" (Sarbin, 1954).

Bullóck (1953) investigated this theory by developing concepts in a study of nurses' satisfaction with their work. His instrument consisted of a list of statements describing "functions" which a nurse might be expected to perform. Two sets of instructions were prepared, one requested a rating of what nurses really do (the real role) and the other asked what nurses should ideally be expected to do (the ideal role). Brophy (1959, p. 272) noted three characteristics of this role theory.

First, it involves an evaluation of the environment from a viewpoint external to the individual, rather than from the individual's own phenomenological frame of reference. Second, it considers an aggregate of individual positions as a single position... Third, it focuses on people in general within the broadly defined position and the expectations made of them rather than upon a single person and his interaction with the environment. (Brophy, 1959, p. 272)

Another more phenomenological and ideographic concept of role as a theory of satisfaction differed markedly from the one first cited. "Role by this definition is the behavior that an individual perceives as required and/or allowed of him in a given unique position occupied by himself" (Brophy, 1959, p. 272). "Position," in this case, was also an environmental concept but, it was one which can be modified by the individual in that while each position has societal expectations associated with it, "it is the individual's own perceptions of role qualities of his position as he sees it, that are emphasized" (Brophy, 1959, p. 272). Brophy referred to this theory as the "psychological" role theory and stated as the major postulate "that satisfaction with a position is determined by the degree of compatibility between one's

perceived imposed role and his concept of ideal role for the position" (Brophy, 1959, p. 273).

He emphasized the point that role in this construct may refer to a specific activity or to life in general. Super (1953) suggested this hypothesis in relation to vocational satisfaction. The psychological role theory "involved the individual's phenomenological frame of reference and the behavior perceived as appropriate for him (not people in general) in a unique position (not a combination of related positions" (Brophy, 1959, p. 273). Brophy found most present day psychologists persuaded of the importance of considering the individual's perception of his position and surmised promise in the phenomenological approach as a way of measuring subjective variables such as feelings of satisfaction.

Brophy (1959) reported that the self concept is currently important in many theories of personality and social psychology. According to these theories, much behavior is influenced

...by the nature of the self concept and operates in the service of defense and enhancement of the self...There is a growing belief that an analysis of human behavior which does not include consideration of the person's perception and evaluation of himself is incomplete. (Brophy, 1959, p. 273)

According to the self theory, satisfaction depended upon the degree to which one's self concept and his environment was in congruence. The value of the self theory of satisfaction lies in "the central nature of self in the personality and its great importance as viewed by the individual himself, and because of the theory's weighing of the total experimental process (and not just behavior in the presence of the goal, as tends to be true of the expectation theory)" (Brophy, 1959, p. 274).

Brophy proposed and tested a comprehensive theory of satisfaction based on the fundamental principles of the four broad theories reviewed. His theory viewed satisfaction as "a function of the nature of the interaction between the person and the environment," (Brophy, 1959, p. 277) and assessed this interaction within three categories of frame of reference: (1) the person as he sees himself (manifest internal), (2) the person as he unconsciously is (latent internal), (3) the person in relation to his environment (external). He considered as the probable determinants of satisfaction the following:

Comparison between the 'true' characteristics of the individual and the 'true' characteristics of the environment, between the individual's latent attitudes toward himself and his subliminal perceptions of the environment, and between his manifest concepts of self and of ideal self and his manifest perceptions of the environment, are considered as probable determinants of satisfaction. (Brophy, 1959, p. 277)

Brophy's concepts of ideal role were personal rather than environmental concepts in that they represented aspirations and values. He emphasized that "the concept of ideal role with a specific activity is analogous to the concept of ideal self with respect to life in general."

For assessing general happiness Brophy used five self-report inventories to measure objectively determined characteristics of the person and environment, subliminally perceived self and imposed role, and manifestly perceived self and role. Brophy used three questions adapted from the happiness scales of Watson (1930), Sailer (1931), and Hartmann (1934) to measure general satisfaction. Brophy's scale asked the respondent to rate his feelings by checking in descriptive terms his general happiness for the past two months, his happiness compared with other people of his age and sex, and how much of the time the respondent felt happy. Vocational happiness was rated on a five point

scale in answer to three questions analogous to those posed concerning general happiness. The questions were similar to those used by Hoppock (1935). The Bills Index of Adjustment and Values (Bills, et al., 1951) consisting of a list of 49 trait adjectives was adapted by Brophy (1959) to obtain five-point scaled ratings of the self concept, level of self acceptance and concept of ideal self. The same list of traits was used to assess imposed occupational role and imposed life role.

Kuhlen's (1963) study of job satisfaction assumed satisfaction to be a function of need. The Edwards Personal Preference Schedule was used to measure needs. Kuhlen developed a questionnaire which asked for ratings of satisfaction with present job and occupation and other pertinent information. The ratings were done on an 11-point scale. Ratings were in answer to a situational question regarding achievement of a need. An example follows:

Will this occupation offer him opportunity for satisfying experience or will it pose frustration? And to what degree? Circle one number to indicate your judgment.

-5	-4	-3	-2	-1	0	+1	+2	+3	+4	+5
This occupation will pose exceedingly high frustration					No special satisfaction or frustration	This occupation will offer exceedingly high satisfaction				

(Kuhlen, 1963, p. 57)

Johnson (1955) had previously found this type instrument to be empirically sound. Kuhlen (1963) reported that Strong found this type of evaluation gave answers to questions regarding whether the individual really wanted to do the job and expected to continue in that position, which were related to other evidences of satisfaction.

Porter's job attitude studies (1962, 1963) viewed satisfaction as a function of need. One section of his questionnaire was composed of

13 items classified into a Maslow-type need hierarchy. For each of the 13 items respondents were instructed to answer the following three questions by circling a number on a seven-point rating scale:

- (a) How much is there now?
(min.) 1 2 3 4 5 6 7 (max.)
- (b) How much should there be?
(min.) 1 2 3 4 5 6 7 (max.)
- (c) How important is this to me?
(min.) 1 2 3 4 5 6 7 (max.)

(Porter, 1962, p. 376)

Ratings served as a frame of reference for interpreting the responses. Satisfaction was determined by subtracting answer (a) from answer (b) on the assumption that the greater the difference the larger the degree of dissatisfaction. Porter described the advantages thus:

- (a) The subject is not asked directly concerning his satisfaction. Therefore, any tendency for a simple "response set" to determine his expression of satisfaction is probably reduced somewhat. It is more difficult, although by no means impossible, for the respondent to manipulate his satisfaction measure to conform to what he thinks he "ought" to put down versus what he actually feels to be the real situation.
- (b) Secondly, this method of measuring need fulfillment is a more conservative measure than would be a single question concerning simple obtained satisfaction. It takes into account the fact that higher level positions should be expected to provide more rewards because it utilizes the difference between obtained and expected satisfaction. In effect, this method asks the respondent, "how satisfied are you in terms of what you expected from this particular management position? Thus, it is designed to be a realistic and meaningful measure in comparing different management groups. (Porter, 1962, p. 383)

In a study of teacher satisfaction involving elementary school teachers and their children, Harbage et al., (1961) made case studies of classroom situations reflecting the teacher's philosophy related to work and sources of satisfaction.

Austin (1958) undertook a study to determine the motivational

variables underlying both the intrinsic and extrinsic aspects of work satisfaction. Using Ginzberg's findings he developed a set of items representing a variety of potential satisfactions related to work, monetary and prestige rewards, intrinsic satisfactions, and concomitant satisfaction from the physical and social working environment. The items were rated on a 7-point desirability scale. Weighting was assigned on the basis of clustered scores.

Locke et al., (1964) conducted a study to determine the convergent and discriminant validity of four rating methods in five areas of job satisfaction. It was felt that measures of satisfaction had not been subjected to either rigorous enough validation procedures or the procedures were not appropriate to the measures used. They proposed that validity of job satisfaction be based on two questions, "What particular areas of satisfaction can be reliably discriminated by respondents? ... What particular methods of measuring job satisfaction are most adequate and meaningful?" (Locke, et al., 1964, p. 313) Job satisfaction was viewed as an affective response resulting from experience on the job and functional as an independent variable which affected behavior directly only under very special circumstances related to the individual and his situation. They held that validity of measures of satisfaction was not measured in behavior, but in terms of a relationship to other measures of satisfaction and it was on this basis that their study was carried out.

The four methods tested were face scales, direct graphic scales, triadic graphic scales and box scales. The face scale consisted of six faces arranged across the page in six steps from a deep scowl to a broad smile. Subjects checked the face which showed their degree of

satisfaction with each job area. The direct graphic scale was a horizontal graphic scale with end points labeled "0% satisfied" and "100% satisfied" with 10 unnumbered equal intervals indicated between the ends. The graphic triad was similar to the frame of reference technique used by Porter (1962). Previous to each of the direct graphic scales asking for ratings of present jobs the respondent was asked to indicate on an identical scale how satisfied he would feel about each area of the worst job he could imagine himself doing and how satisfied he would be with that area of the best job he could imagine himself doing. Satisfaction was determined by the relationship of the difference between present and worst job and the difference between best and worst jobs.

The box scale technique involved an interview. Respondents were shown a box for each particular job area and asked to imagine that all his feelings about a particular job area both favorable and unfavorable were in the box. He was then instructed to draw a line dividing the box into two sections indicating what percentage of his feelings were satisfied and dissatisfied. One side of the box was marked off in ten unnumbered equal intervals. On the basis of this research, each method rated satisfactorily, but the face method was rated as the best graphic method of the four; it was followed by direct graphic and triad graphic.

Studies of Satisfaction in Marriage

Marriage is another aspect of life which has received the attention of satisfaction studies. Some of the earlier studies of satisfaction were made in relation to marriage. Marriage satisfaction has been

assessed in terms of happiness, adjustment, and permanence (Luckey, 1964). Luckey noted that while "happiness" meant many things to many people, it was difficult to quantify, and difficult to define operationally. "Happiness" was considered by most researchers in the field of marriage to be a necessary component of marital success. She cited the studies of Corsine, Kirkpatrick, Terman, and Ort. She pointed out also that happiness served as the sole criterion in studies by Baker, Landis, Popenoe, and Schnepf and Johnson. Luckey noted that the validity of many of the instruments used had received some criticism. For her study she selected three which had received substantial statistical validation: The Locke Marital Adjustment Scale (Locke, 1951). Terman's Happiness Scale (Terman, 1938), and five items from the Parental Attitude Research Instrument (Schaefer and Bell, 1958).

Locke's instrument was composed of 22 very specific items assessing aims and goals, use of time, use of money, communication, sex activity, companionship, affectional expression, handling disagreements. Items were weighed according to the degree of difference found between responses by persons happily married and by divorced persons. The instrument has been criticized for its open and obvious questions regarding subjective feelings.

Terman's (1938) instrument was a very simple seven-point scale on which the subject was asked to indicate the degree of happiness of his present marriage.

The Parental Attitude Research Instrument developed by Schaefer and Bell (1958) was composed of 115 items which received weighted scores. Interspersed among the items were five related marital conflict items which Luckey (1964) used in her study.

Luckey (1964) found the three instruments she studied to be effective in measuring marital satisfaction and that they gave similar results.

Satisfaction Related to Money Management

Miller's study (1965) on developing an instrument for measuring attitudes about money was a study of attitude scales. She scrutinized the advantages of scaling methods developed by Thurstone, Likert, and Guttman and selected the Likert scale on the basis of versatility and ease of administering.

Miller developed a list of statements representing attitudes toward money. The Q sort was used to assign the statements into seven attitude categories: Satisfaction and Happiness, Values and Goals, Democracy, Budget, Savings, Felt Poverty, Action Orientation. The category Satisfaction and Happiness contained eight attitude statements regarding money, money management procedures, income, and values related to money management. In testing her instrument Miller found the statements to be adequate in validity but recommended an expansion of the list of statements relative to the Satisfaction and Happiness category.

Morgan summarized the question of satisfaction for families in this way:

What determines whether an individual feels that a particular course of action is urgent, acceptable, or strenuously to be opposed? Somewhere between the magnificent complexity of the clinicians's answer and the absurd deductive simplicity of the economist's indifference surface there must be a workable theoretical structure...
(Morgan, 1961, p. 84)

At the physical level where the economist traditionally operates, we can think of an individual needing and enjoying food, shelter, clothing, sex, and the arts (creatively or as pleasurable input stimuli) in degrees that are determined both by his physiology and by his education in appreciation. In a dynamic world, future needs require some present economic security as well, e.g., through savings.

At the 'social level' where the personality psychologist has concentrated, we can think of an individual as attaching importance to things for reasons other than their physical impact on him, even though in translation this may affect his desires for the physical pleasures. Let us list a few which seem to be the most important, and which have been investigated: Achievement... Affiliation... Power ... (Morgan, 1961, pp. 85, 86)

Landis (1955) called money (economic values) the symbol of innumerable needs and satisfactions with the result that money values have become the supreme issue in many aspects of marriage. The real problem was not merely how money should be spent but rather the kind of values in life which the couple were seeking to obtain through its use. The ends the individual pursued with money were symbolic of his total value system.

Suggestions for Questionnaire Development

Friedman (1946) indicated that answers to questions involving behavior in a situational context have greater validity than answers to questions of behavior lacking a situational frame of reference. The projective technique has been used by a number of investigators for problems similar to the idea of satisfactions in which this researcher was interested.

Jahoda et al., (1941, p. 211) characterized the projective technique as a method of organizing, interpreting, or giving meaning to a stimulus situation which had no "inherent compelling organization" and thus permitted the researcher to probe into the subject's

predispositions without his being aware of what was going on. The investigator commonly allowed the subject to reveal his needs and values through some fictional character with whom he was presumed to have identified.

Good (1963) emphasized the importance in questionnaire construction of asking answerable questions about which the respondent has knowledge. On the question of to whom the questionnaire should be presented Morgan (1961) cited past research which showed that either the husband or wife was about equally reliable in reporting past behavior, plans to buy, or attitudes.

Family Income Levels

Family incomes have been divided into arbitrary ranges indicating various levels of financial ability. Under \$3,000 annual income is the figure used in United States government policy definitions of the poverty level. An annual income of \$3,000 to \$6,000 is noted by Katona (1964) as above the deprivation level, but less than what people in this group would receive if income were distributed equally, \$6,000 to \$15,000 is classified as discretionary income and persons having an income of \$15,000 or more are classified as wealthy. However, Federal Reserve Board (Federal Reserve Bulletin, 1967) studies point out that even the majority of persons in the \$25,000 income group do not possess the characteristics of true wealth. Katona based his designation of \$15,000 income as wealth on the percentage of the population falling in each income group.

Income and Money Management Practices

Morgan's (1962) study included an investigation of the relationship of income distribution, saving, and planning. He found the relationship between saving and planning to be quite powerful. He observed that spending unit heads who plan purchases have greater savings than spending unit heads who do not plan purchases. He found also that evidences of planning correlated highly with education, need achievement score, and the attitude favoring hard work. He suggested that planning may be the mechanism by which motivation to achieve success was translated into high levels of income.

Income and Ownership of Durable Household Goods

Douglas (1960) found in her study in Pullman, Washington, that the first appliances purchased were always a range and refrigerator followed by a washer with the pattern of purchase varying thereafter with the most common sequence being dryer, freezer, dishwasher, air conditioner when these seven items were considered. She found certain appliances were characteristically distributed more heavily among groups as to income, occupation, and presence of children in the family. Managers and proprietors led in ownership of washers, dryers, freezers, and dishwashers, and professional families ranked second. Laborers, part-time employees, and clerical workers were highest only in availability of air conditioners. Persons not employed full-time were more likely to own less than three of the appliances studied whereas those employed full-time usually had more than three. Douglas found that the presence of the first and fourth child were most often related to increase in appliance inventories and that appliance inventories tended to reach

their maximum for families in which the oldest child was between 6 and 11 years old. She found that lower income families purchased more frequently often relying on second-hand or lower quality appliances. She found all housing units had a range, four-fifths had a washer, but that the other appliances were present in less than half of the homes. She noted that Pullman homes however had fewer than the national average of the latter four appliances.

Lee (1964), in a study of demand for durable goods in relation to income level, found income level to be a significant determinant of durable goods purchased but less important as a determinant of the purchasing method used.

Family Life Cycle and Purchase of Durable Household Goods

Vaughn and Fitzsimmons (1967) in a study of the relationship between consumer preference for goods and stages of the family life cycle found that families in the accumulation stage show preference for original purchase of working goods, especially food preparation equipment, vacuum cleaner and dryer, and original purchases of such household furnishings as dinette set, bedroom suite, upholstered furniture, rug or carpet. They found items of working goods to be more uniformly owned than living goods with the exception of the television set. They reported that

Although variation in possession or preference was found for working and living goods, quantity and variety of goods alone were not distinguishing factors for levels of consumption or for consumers' preferences. None of the variables considered: gross cash income, net worth, age of head, education of head, size of family, stage of family life cycle, outlay of living costs could be shown to be consistently related to possession. Gross cash income showed the greatest promise. (Vaughn and Fitzsimmons, 1967, p. 4)

Family Life Cycle and Financial Stress

Manning and Gayle's (1966) study of the relationship between family life cycle definitions and family financial activities showed that some stages of the life cycle were subject to less financial stress than others. In Fitzsimmon's definition the third stage identified as grade school and defined as the period beginning when the first child enters grade school and ending when the last child leaves grade school was a relatively stable period for family finances. Similar findings resulted in regard to the third, fourth, and fifth stages of Duvall's family life cycle which included the time when the oldest child was 30 months old until he reached 20 years of age.

Definition of Terms

Words such as happiness (Miller, 1965), pleasure (Freud, 1922), fulfillment (Brophy, 1959) denote satisfaction. Brophy's definition (1959, p. 268) of satisfaction as "a sense of well being in ones subjective experience...a phenomenological experience" will be the accepted meaning in this study.

Purchasing method was interpreted as the process through which funds were accumulated and the exchange for a good or service transacted.

Planned purchase is defined as a purchase about which previous investigation and forethought have occurred.

Spontaneous purchase is interpreted as a purchase about which serious deliberation has not occurred prior to the occasion of the purchase.

In this study projective instrument refers to situational stories with structured responses.

CHAPTER III

DEVELOPMENT OF THE INSTRUMENT

The instrument was composed of five parts: Part I, for the collection of demographic data; Part II, designed to serve as an index to the respondents' general satisfaction with their money management practices over the last year; Part III, designed to assess the respondents' practices and experience in making purchases by using credit, cash, savings, loan, or gift money and to ascertain the respondents' attitudes regarding the use of each of the five purchasing methods as a way to acquire certain commonly owned household durable goods; Part IV, a projective instrument composed of seven situational stories each supplied with ten possible endings representing each of the five purchasing methods in the study as both a planned and spontaneous act; Part V, for identifying two specific purchases giving special satisfaction. In Part IV respondents were asked to rate each statement on a five-point scale ranging from very likely to yield satisfaction through very doubtful as an act yielding satisfaction. Part V asked respondents to identify specific purchases which they had especially enjoyed making in their whole life and over the period of one year. Respondents were asked to identify the aspects which made the purchase outstandingly enjoyable. (See Appendix A, for the entire instrument.)

The instrument was developed on the basis of pertinent literature in the area of study, factors recognized from results of pretesting a

variety of items, and suggestions from persons participating in the pretest.

Part I

Since it was desired that all information collected remain strictly confidential, names of individuals or families were not used on the questionnaire. Space for a Family Code Number was assigned in the upper right-hand corner of Part I, Page 1 to identify the paper for tabulating and reference, but the number is not traceable to a particular respondent.

Part I of the instrument was designed to collect demographic data which may act as variables influencing satisfaction with purchasing methods. The factors included for the husband and wife were age, education completed, military record, and occupation. Family income and composition were also included.

For the purpose of this study it was decided to use a sample of families in the child rearing stage of the life cycle. This decision was made on the assumption that these families would have been established long enough to have used a variety of purchase payment methods, derived satisfaction or dissatisfaction from their purchases, and that this stage of the life cycle is relatively stable. Therefore the sample of families included in this research was to be selected at random from those having a child born in 1955. The age range of both husband and wife was divided into five year intervals beginning with age "30-34" and extending through "over 50".

Level of education completed has been associated with family income and money management practices and thus seemed important in this

study. "Education Completed" was assessed for both husband and wife by using a check list including as possibilities: Less than eighth grade, Eighth grade, High School, Technical-vocational or special education beyond high school, College but did not graduate, Four or more years of college. After the second pretest the items assessed were revised to include High School but did not graduate and Technical-vocational or special education..., was simplified to read, Special education beyond high school.

"Military Record" of husband and wife was included as a possible variable on the premise that families in military service receive pay and other compensation, i.e., housing, special allowances, and cost-purchasing privileges which may permit them to exercise buying and ownership patterns different from civilian families.

Military service was assessed on the basis of major military involvements in which persons in the stage of the family life cycle being surveyed could have been eligible for involvement (World War II, Korean Conflict, Vietnam Conflict). Type of duty was assessed in terms of Career, Duty within United States, Duty overseas, or Other special duty to be explained by the respondent. The categories were presented in check list form.

Occupation influences socio-economic position which in turn may predispose persons toward certain buying habits through social institution and purchasing methods recognized as being available to the individual. After review of results in the first and second pretests, it was decided that specific information regarding occupation was valuable in addition to a statement of income level. In the final instrument, identification of occupation by name was requested for both

husband and wife.

Since income level is a determining factor in ability to own, quality which may be purchased, and purchasing methods which are feasible for the family, income level was taken into account in the study. The income levels used were: Under \$3,000, \$3,000-5,999, \$6,000-9,999, \$10,000-24,999, and \$25,000 or over. Respondents were asked to indicate their income for 1966. In the pretest income was assessed for husband and wife individually. It was decided that total family income gave sufficient information and simplified answering where capital investment returns and other joint ownership and earning situations occurred. Thus it seemed reasonable and expedient for this study to request only total family income.

Number of children in the family and pressures upon the family income for supporting the children in the various stages of the family life cycle influence the money available for durable goods and luxury items for the family and thus the avenues which may be open for financing purchase of those items. Respondents were asked to identify children by sex and age stating the grade in school completed, whether the child was in school when the data was collected, whether the child was living in the home, and whether the child was married. Age in years was preferred over date of birth as a time saving factor in tabulating data. Children's names were not used in the interest of maintaining the anonymity of the respondent and because it was felt that such information was superfluous.

Part II

Part II was intended to assess the degree of satisfaction

respondents feel with their present money management practices. Its purpose was to form a frame of reference for subsequent responses. The technique used was adapted from that used by Porter in his 1961 and 1962 studies of job attitudes in management. In the present study rather than "How much is there?" the respondent was queried in Item 1 about how much satisfaction he felt at that time in handling money as follows: "Am I pleased with the way I have handled my money in the past year?" To help the respondent reply concrete statements intended to represent degrees of satisfaction were used rather than abstract numbers on a scale for it was thought likely that a large portion of the persons with whom the instrument might be used would be less sophisticated in this type response than were the group surveyed by Porter, and actual statements might facilitate greater uniformity of response. A kind of continuity and uniformity of reaction and response pattern throughout the instrument was also maintained which it was hoped would help to smooth the way for the respondent to answer accurately and with ease. Five statements rather than seven were used to express degrees of satisfaction. The five degree scale was used in this study to correspond with the five degrees assessed in Part IV. Part II was planned to serve as a check of consistency and validity of responses with Part IV. The five statements were phrased to represent degrees of satisfaction (very well satisfied, fairly well satisfied, neutral, somewhat dissatisfied, very dissatisfied). The respondent was asked to check one of the five statements which most nearly represented her feelings in answer to each question. Item 1 and possible responses were as follows:

1. Am I pleased with the way I have handled my money in the past year?

- ___ I am well pleased with the way I have handled my money.
(very well satisfied)
- ___ I have handled my money pretty well, but could be more effective if I tried.
(fairly well satisfied)
- ___ I have really done only a fair job of managing my money, but I am satisfied with what I have done.
(neutral)
- ___ I am somewhat displeased with the way I have handled my money.
(somewhat dissatisfied)
- ___ My money management has caused me to feel much disappointment and unhappiness, and I really need to find some better ways of managing money.
(very dissatisfied)

Item 2 and Item 3 rephrase Porter's question "How much should there be?" Item 2 asked about an individual's feeling of satisfaction in regard to money management and motivation to make an effort to improve. An indication that improvement was desired was assumed to represent a feeling that satisfaction could be heightened.

2. Is it worthwhile to try to improve my money management practices?

- ___ I probably could not make any real improvement in what my family is getting with the money I handle.
(very well satisfied)
- ___ I think my family could probably get more satisfaction from the money I handle if I tried harder to control it.
(fairly well satisfied)
- ___ It might be possible to make my money go further, but it is not worth the time, effort, and worry.
(neutral)
- ___ I think my family should be able to have a more pleasant life with the money we have, and I would like to learn to manage better.
(somewhat dissatisfied)
- ___ My family should be able to have a much happier life, if I can learn to handle money more effectively.
(very dissatisfied)

Item 3 deals with felt need as a side effect of standard of living and institutions of social environment. It is assumed that strong felt need represents a low degree of satisfaction as indicated by the need theorists (Maslow, 1954, Brophy, 1959).

3. Do I handle my money as effectively as my friends who have about the same income as we have?

___ I do not know anyone who manages better than I do in getting as much good living as possible from the same amount of money.

(very well satisfied)

___ I know a few people who seem to be able to manage better than I do to get more in the way of a good life for their families from the money they have.

(fairly well satisfied)

___ I am about average in managing the money we have for a happy and satisfying life.

(neutral)

___ I do not do as well as most of my friends seem to do in getting enjoyment in living from their money.

(somewhat dissatisfied)

___ It seems that none of my friends have as many problems as I do in making their money behave. We do not do nearly as well as most of them in getting a good life from what we have.

(very dissatisfied)

Item 4 was designed to serve in place of Porter's question "How important is it to me?"

1. Am I interested in trying to learn ways to get more enjoyment from my money?

___ I want to take advantage of every opportunity I can to learn more about how to live well with my money.

(very dissatisfied)

___ I feel I could benefit from learning some better ways to handle my money and am interested in learning more.

(somewhat dissatisfied)

___ If I have a chance to learn something about handling money, I will probably check into it if it is convenient to do so, but I don't see any point in going out of my way to bother with it.

(neutral)

- There are some things I could probably learn to do better in managing my money, but I am not interested in that.
(fairly well satisfied)
- I really don't feel that it is important enough and that I would gain enough to spend time on this.
(very well satisfied)

Part III

Part III was designed to assess the experience of respondents in using five purchasing methods and their feeling of acceptability of each method as a way of purchase. On the basis of previous literature cited durable household items commonly owned by families were included in this section of the study. The purchasing methods to be scrutinized were credit, cash, payment from savings, loan, and gift money. Each respondent was to indicate if the purchase had been spontaneous or the result of a definite plan. The content and design of Part III was intended to serve as a check on responses given in other parts of the questionnaire.

The first page of Part III was related to 11 durable household items. It checked ownership and means of acquiring for those articles purchased. In addition to indicating the purchasing methods used, (credit, cash, savings, loan, gift money) for acquiring the item, respondents were asked to indicate the number of monthly installments for credit purchases and whether each method used was spontaneously carried out or planned.

Items were selected which probably would have been purchased by a large majority of participants. It was desirable that the item be available in sufficient variety of quality and price range so that it might be readily purchased by persons in all income levels. Originally

a list was developed composed of 21 items or services for which families commonly pay. The North Central Regional Report of Family Financial Security was the starting point for development of the list of items for assessing buying methods. Items appearing in the pretest were Air conditioner, Electric mixer, Sewing machine, Refrigerator, Television set, Business or Farm, Machinery or equipment, Dining room furniture, Radio, Clothes dryer, Childbirth expense, Bedroom furniture, Vacation trip, Range, Phonograph, Washing machine, Wrist watch, Home, Living room furniture, Sports equipment, and an Automobile.

In pretesting it was found that Part III of the instrument was burdensome and needed to be changed in format. Reexamination of the lists of items used for assessing ownership led to the conclusion that similar results could be obtained with a less lengthy list. It was decided that only those items most widely owned by families and for which the wife was likely to have a part in the purchase decision would be included.

Therefore, in the final list Farm or business, Machinery and equipment were eliminated. It was concluded that dining room furniture, living room furniture, and bedroom furniture represented the same type purchase. It was assumed that living room furniture might be purchased by more families and with greater care than furniture for the other areas and thus might be a slightly more effective item than the other two. Childbirth expense was eliminated for it is in many cases covered by insurance and is in many respects a service quite different from the others listed. A vacation trip was eliminated also as it still seems to be a discretionary item for lower income groups. Sports equipment was eliminated for similar reasons.

The home and automobile were not felt to be especially suitable for they involved large outlays making certain purchasing methods impossible for some income groups. Wristwatch was removed on the premise that it did not fit with the remaining items since it was an item with a different purpose and with a different basis for decision to purchase.

Retained in the final list were Living room furniture, Washing machine, Electric mixer, Television, Record player, Air conditioner, Sewing machine, Range, Radio, Refrigerator, and Clothes dryer. All come in quality and price ranges which place them within financial reach of a variety of income groups by some purchase method and available by several possible methods for persons in most income groups.

Format of Part III, Page 1 caused difficulty for the respondents in the first pretest group. Difficulty occurred because spaces to accommodate the responses were small, lines close together thus difficult to follow. Also, items were written horizontally on the chart while responses were written vertically meaning that the respondent who was unfamiliar with the items on the chart was required to turn the page one-fourth turn to read the possible responses before marking the form. This difficulty resulted in both time loss and frustration which were felt by the researcher to be unnecessary. After experimenting with several variations of the form, the present format was selected. The response headings were written horizontally. More space was allowed and responses were easier to read and mark. Items were not listed on the page. The lines for responses were numbered, and the items were read to the respondent by the researcher. Two purposes were served; interaction helped establish a good relationship with the respondent, and some of the effort of following the format was transferred to the

researcher.

Information requested about each item included ownership (Do not own, Number of pieces purchased, and Number owned but not purchased - Received as gifts) and purchasing methods used for acquiring items purchased (Installment Credit, Current Earnings, Savings, Loan, Gift Money). Response for purchasing methods used was made in one of two subcolumns designated Spontaneous Purchase or Planned Purchase, under the main heading for each purchasing method. Under "Installment Credit" purchasing a column was provided requesting the number of months in the installment period. Respondents were asked to answer by placing an "X" in the columns which were not answered by numbers. Items purchased with the house were designated by "H" under ownership and any answer which was unknown was designated "DK".

The second page of Part III assessed respondent's attitude toward the use of the five purchasing methods as a means of obtaining the same list of items used on Page 1 of this section.

Format of this page was revised also in the same manner as Page 1 with headings for response for each purchasing method (Installment Credit, Current Earnings, Savings, Loan, and Gift Money) being listed horizontally on the chart with columns for registering response for spontaneous and planned purchase under each purchasing method. A list of the same eleven items used on Page 1 randomly arranged in a different order was read, one at a time, by the interviewer to the respondent who was asked to rate each of the purchasing methods used both spontaneously and for a planned purchase. Ratings were recorded by placing the letter A, C, or D in the column for the purchasing method being evaluated. Ratings used were:

- A - You approve the method and would probably like to use it. (positive)
- C - The method is acceptable but you do not think it is a desirable method to use. (neutral)
- D - You disapprove of the method and would probably not like it. (negative)

Three ratings were felt to be sufficient to indicate a predisposition in either a positive or negative direction in regard to a purchasing method. Although this rating did not have the fineness of measurement inherent in responses to Part II and IV it was felt that in the interest of expedience and consideration for the respondent, it was desirable to adhere to a simple, uncomplicated response. When approval of installment purchasing was registered, respondents were requested to state the number of months acceptable in a separate column adjacent to the heading, "Installment Credit".

Part IV

Part IV was the main part of the instrument toward which all other parts are ultimately directed although that end was too detailed to be pursued in the current study. The purpose of Part IV was to attempt to measure the degree of satisfaction respondents felt in using each of the five purchasing methods spontaneously and in planned purchasing. It had originally been believed that a Q sort might effectively be used in Part IV of the instrument but as the work progressed, the instrument developed in directions which did not lend themselves to the Q sort.

A variation of the projective technique was used. Situational stories were developed telling of persons experiencing satisfaction

from having made a purchase or from having handled their finances in a particular way not stated in the story. Originally ten stories were used but the number seemed burdensome in the pretests. Therefore only those which were assumed by the researcher to be currently most pertinent to the lives of the population being studied were retained. Seven stories appeared in the final instrument. They were typed one to a page and fastened together in booklet form.

Ten conclusions, each representing a purchase method, were developed to explain what had occurred in each story. Each of the 10 conclusions for a story were typed on 3x5-inch cards and filed in an envelope at the bottom of the story page. Respondents were asked to read each story and then rate each conclusion on a five point scale ranging from positive through neutral to negative response. Responses were recorded on an answer form within the instrument. Responses were identified by letter as follows:

To make the purchase by this method:

- L----for method likely to be enjoyed.
- S----for method somewhat likely to be enjoyed.
- U----for undecided about whether method will produce enjoyment or not.
- F----for fairly doubtful if method will be enjoyed.
- D----for very doubtful if method will be enjoyed.

It was hoped that the use of individual cards for each response might help maintain the respondent's interest in the stories presented.

Part V

Part V sought a spontaneous response from the individual respondent's personal experience. It was felt that such responses might serve to check the consistency of previous responses. The respondent was

asked to explain

1. What purchase in the last year has given you the most joy and pleasure in the act of paying for it? Why? How was the purchase made?
2. In your whole life what purchase stands out in your mind as having given you the greatest sense of joy and self satisfaction when you paid for it? Why? How was the purchase made?

Administering the Instrument

The instrument was administered to homemakers in Stillwater, Oklahoma. This provided the researcher opportunities to use the instrument she had constructed and to evaluate ease of handling it in collecting data. The instrument was developed in five parts. It was refined from results and suggestions made by respondents who participated in the early stages of its development. The format was changed for ease of reading, instructions were reworded for clarification, and items which seemed repetitious were removed from Parts III and IV.

In selecting the sample it was desired that the respondents possess certain characteristics. These included purchasing experience sufficient to evaluate each of the purchasing methods to be studied and experience enough to have established patterns and preferences in purchasing methods for their families. Families rather than individuals were selected. The families needed to be in a financial stage not typically a strained or pressure period for family finances, one in which exceptionally heavy large expenditures do not normally occur and in which the family has had sufficient time to become financially established.

Families were further defined to mean ones in which both parents were living in the home where children were present (Kyrk, 1953).

In the present day when employment of women is generally accepted and widely practiced, the head of the family still bears the main responsibilities for earning family income (Carroll, 1962). Thus families in which the head was employed were desired and such employment was set up as a qualification for the respondent's family.

The study was limited to interviews with the homemakers. Past research has shown the husband and wife to be about equally reliable in reporting past behavior, plans to buy, or attitudes (Morgan, 1961). However, because homemakers may be expected to have more flexible time schedules and be available to participate in the research at hours more convenient for the researcher, the study was limited to women.

In the interest of economy and expediency, it was decided to limit selection of respondents to persons within the city of Stillwater, Oklahoma. It was believed that a diverse enough sample could be obtained within the city to meet the needs of this study.

Families to whom a child had been born in 1955 were drawn at random from the Stillwater City Directory so that a goal of 50 to 60 potential respondents might be found to participate in the study.

A form letter was prepared stating the purpose of the research, and briefly explaining the method of collecting data. The individual homemaker was advised that all information given would be considered confidential. The letter requested her assistance in the study and advised that the researcher would call on the individual within the following two week period. (See Appendix B)

The instrument was administered in an interview situation in the respondent's home. Stillwater residents seem in general to be gracious and hospitable persons interested in the work carried on by the

University and cooperative in participating in student research. The researcher was cordially received, and after introductions by herself and the homemaker, the collection of data was begun promptly, usually in the respondent's living room with the respondent and researcher seated near each other. In some cases the workers were seated at the dining table.

The collection of data was begun with Part III, an inventory of ownership and purchasing methods used for acquiring eleven commonly owned durable household items. The researcher and participant together reviewed the check sheet for recording information. The first item was read for the respondent, and the researcher checked the response to determine whether instructions were understood before continuing to the completion of the list. Page 2 of Part III assessed the respondent's approval and acceptability of the five purchasing methods for acquiring the same eleven items listed on Page 1; format and response were similar and the same preliminary instructions were carried out with the researcher reading the list of items to the respondent. The respondent was encouraged to feel free to ask for assistance if she had questions about how to answer.

When Part III had been completed, the respondent was given the booklet containing the situational stories with the explanation that they were to be used with Part IV of the questionnaire. The respondent was then asked to begin on Page 1 of the instrument and continue until the questionnaire had been completed. The respondent was advised that the researcher would spend the time tabulating data from previously completed questionnaires but that the respondent should feel free to interrupt to ask questions at any time if instructions were not clear.

When the respondent had completed the questionnaire, the researcher checked quickly over each page to determine whether instructions had been followed. If obvious mistakes existed they were corrected. No names appeared on the questionnaire.

No conclusions or generalizations were drawn from the response of this sample as that was not the objective of the study. However, tabulating the information was helpful in identifying faults within the instrument which affected the quality of response. The findings and recommended changes in the questionnaire that are presented in the next section are based upon the researcher's general impressions obtained as she administered the research instrument and tabulated the questionnaires.

CHAPTER IV

FINDINGS AND RECOMMENDATIONS REGARDING THE INSTRUMENT

The instrument is composed of five parts: Part I, intended to elicit demographic data; Part II, to assess satisfaction with current money management practices; Part III, to assess experience and feelings related to purchasing with credit, cash, savings, loans, and gift money; Part IV, a projective instrument composed of seven situational stories with possible endings representing the purchasing methods being studied; and Part V, two questions assessing personally significant individual experiences. Parts II, III, and V were composed in hope that they might eventually serve to check the accuracy and validity of responses in Part IV which, if found to be sound, would become the final instrument.

The instrument was administered in an interview situation with the respondent in her own home. The respondent was responsible for recording responses on the questionnaire. The researcher assisted the respondent in completing Part II by reading aloud the items for which the respondent registered ownership, purchasing experience, and feelings regarding the acceptability and desirability of each of the purchasing methods studied as a way to acquire that item.

For each part of the instrument the respondent was asked first to read instructions; then, if the instructions were not clear, to ask questions; and finally, to complete the first item of that part of the instrument to be sure the instructions were clearly understood. On

Part III the researcher checked the work after completion of the first item on each page to be sure that instructions were being carried out. The researcher remained alert to the progress of the respondents as they worked but did not actually enter into the work unless questions were asked. When the respondent had completed the questionnaire, the researcher quickly checked responses in each section to see that answers had been recorded properly.

Part I

Part I of the instrument assesses demographic data regarding age, education, military service, and occupation of the husband and wife, family income, and family composition. Most respondents were able to complete this section of the instrument without difficulty. Such problems as did arise were due to wording or layout of the instrument and thus appear to be easily remedied. When the researcher is present and available to explain questions of the respondents and check their work as in the present study, these difficulties are minor and can be quickly resolved but in other less closely supervised situations, inaccurate or incomplete information would be a likely result of these problems of format in the present questionnaire.

The meaning of the phrase "age range" was not clear to a few participants. Comments made regarding this item during the interviews indicate that rewording the instructions to read "Check your age" or "Check how old you are" would convey the idea more clearly than the phrase "age range". The age ranges listed beginning with "30-34" and running in 5-year intervals through "over 50" proved adequate in the present study, however, it is felt that including a category "Under 30"

might be advisable. For an expanded study to include families in other phases of the life cycle, the age range should be modified to fit that particular group.

Inconsistencies and problems in answering accurately arose regarding education completed. Some respondents checked several answers. It appears that the difficulty could be solved by rephrasing the item "Special education beyond high school graduation" and adding the possibility "Special education without high school graduation". Asking the person to check only one answer to indicate the educational level completed most recently by each individual should solve the possibility of double answers by college dropouts with special education. It might be necessary to indicate that "Special education" implies other than college study lest the term be misinterpreted to include some college specialist degrees.

"Occupation" should be completely set apart from the section on military service. It should appear in the form of the questionnaire on a parallel level with "Age", "Education Completed", and the other factors assessed in Part I. Due to a typing error and oversight in proof reading, this factor appeared in the instrument as a part of the response to "Military Record" with the result being confusion as to meaning. It appears that separating the two categories as intended originally will resolve the difficulty.

No difficulties were detected in responding to the section relative to "Income Level". However, it appears that the level \$10,000-\$24,999 is too broad. Data collected in this study show 19 of 37 families falling in this income range. It appears advisable to divide this range to achieve a finer measure of the influence of income in

relation to satisfaction received from purchasing methods. Studies by the Michigan Survey Research Center (Katona, 1964) divide income groups into the following categories on the basis of consumption and national income distribution:

- Less than \$3,000 - poor
- \$3,000 - \$6,000 - lower middle income
- \$6,000 - \$15,000 - discretionary income
- \$15,000 - wealthy.

Those in the \$3,000 - \$6,000 group are characterized as having sufficient income for a minimal standard of living but whose share of aggregate income is less than would accrue to them if income were equally distributed. Federal Reserve Board analysis holds that even those with incomes of \$25,000 annually do not possess the attributes of true wealth. (1967).

The section "Family Composition" was predisposed to potential difficulties inherent in its wording. To avoid possible variations caused by the passing of time over which data for a study would be collected the time element should be static. Thus it would seem advisable to base data related to children, such as age, education, etc. on a given date (May 1 of this year) for all families participating. In the first directions given the respondent the interviewer could state that May 1 (or some other appropriate time) should be considered as the base time.

The term "Education Completed (Grade)" seems a bit confusing and awkward to calculate. Changing this to "Grade in school in which now enrolled or highest grade completed if not in school" might simplify the problem of response. Some children will be in college or receiving special education. Respondents should be instructed to specify the

type education their children have completed.

Tabulating of data could be simplified by grouping boys and girls separately according to age beginning with the oldest. Designating the upper half of the space allowed for recording the information for boys and the lower half for information regarding girls and changing the instructions to read "List boys and girls separately according to age beginning with the oldest."

Part II

Part II of the instrument provided an index to the respondent's degree of satisfaction regarding the way she had handled money over the last year. Five possible responses ranging in degrees from satisfaction through neutral to dissatisfaction were stated for each of the four questions asked regarding the respondents feelings about the success of her money management practices. Respondents were asked to check only one of the five possible answers listed after each question.

On the whole the responses to each question were handled successfully by the persons interviewed. Item 3 was the only one which caused questions. It was discovered that the neutral position had been omitted from this item. The neutral position stated, "I am about average in managing the money we have for a happy and satisfying life." In the pretest which included the neutral position no complaints were registered so the writer believes that putting this statement back in its intended position will alleviate the criticism of Item 3.

Several persons reacted to Item 3 by commenting that they were not really sagacious about their friends' financial arrangements.

Part III

Part III of the instrument assesses experiences in buying on the basis of five methods. These five methods relate to sources of money for the purchase: cash, credit, savings, loan, gift. After presenting the instrument to several respondents it was decided to present Part III at the beginning of the interview. This permitted the researcher to develop rapport with the participant and then allowed the participant to complete the remainder of the questionnaire without interruption. The respondent was encouraged to feel free to ask questions if instructions were not clear but was not otherwise interrupted by the researcher. During the time required by the respondent to complete the questionnaire, the researcher was able to tabulate previously collected data and remain alert to the progress of the respondent. Therefore it seems advisable to relocate Part III of the present instrument. This part might well become Part I.

Some respondents experienced difficulty in indicating ownership of pieces of equipment: i.e., radio-record player-television. This confusion occurred because these items are frequently in combination and purchased as a single item. Even so, it seems important to continue to include them in the questionnaire because they cover a wide price range and are frequent purchases using a variety of payment methods. Respondents were asked to initial combination items as such in the study being reported. This procedure seems effective but space presently allowed is too scant for recording such information. Rearrangement or change of size in page may solve the problem of response and tabulation. It is felt that the questionnaire might more advantageously be adapted from letter size paper to legal size paper.

Participants were asked to respond to the item "Living room furniture" by indicating the number of times purchases of one or more major pieces of furniture had been made rather than the number of items. Carpeting, lamps, and art objects were not included.

In the section assessing ownership of household goods, a few placed checks rather than numbers. In most cases this is believed to be due to oversight. In a very few cases the reason may have been defensive, indicating reluctance to reveal the number owned. All changed willingly to numbers when asked to do so.

Some items, especially air conditioners and ranges, are frequently purchased with the home. Since these items are not individual purchases, they were not recorded as such in tabulating number of purchases made but were recorded separately. These items are related to level and standard of living and were retained in the study. Such purchases were designated as having been purchased with the home by placing the letter "H" after the number so purchased. When several of these items were purchased in addition to those purchased with the home the space for recording the number owned became crowded. Additional space is needed to facilitate answering in such cases.

Many who used installment purchasing passed over the column for number of months, neither indicating number of months nor that they did not know the number of months. It is assumed that this indicates oversight. The column is narrow and instructions typed vertically. Space represents another difficulty regarding this column. In cases where installment purchasing has been used for more than one of that item, the periods are likely to have been of different lengths and it seems desirable that adequate space be available for recording all

possibilities with ease.

A number of persons experienced difficulty in understanding how experience with purchasing methods was to be recorded. For some choosing between current and spontaneous purchase under each column was confusing in that several things must be recalled at once to record an answer. It may be that it is not necessary to register whether the purchase was planned or made spontaneously for each purchasing method. However, the conditions of those in financial difficulty as a result of too great involvement in installment purchasing seems to indicate that the factor of planning is highly important at least in this instance. If this page is to be retained in its present form, written directions should be improved and an illustration of how the information is to be recorded seems advisable.

Page 2 of Part III assessed the respondent's feelings about the acceptability and desirability of purchasing certain durable household goods by each of the purchasing methods studied. The respondent was asked to register by letters one of 3 degrees of acceptability for each of the purchasing methods as a way to acquire the item being considered.

A number of persons experienced difficulty in understanding how to use the page. Some tended to record their feelings only for the method they had recorded as having actually used from the previous page regarding ownership and purchasing experience. Some began by indicating feelings only for the method they felt most desirable. The transition from checks on Page 1 to letter responses on Page 2 troubled some who still tended to place checks on the second sheet until the error was called to their attention. It seems that an illustration of the method to be used in addition to the instructions already given could improve

the situation.

Some who registered approval of credit for purchasing did not indicate either the number of months acceptable or that they did not know (DK). Those who disapproved use of credit were not asked to indicate months. For detailed analysis it would be desirable to have a more effective way of indicating feelings about months advisable for credit purchases. The problem might be eased by arranging columns in which checks might be placed to indicate disapproval, up to 3 months, 4 months through one year, over one year, and don't know. Columns of symbols to be circled could ease the mental effort involved in checking the correct column while weighing possibilities regarding the question under consideration.

Some would not desire to purchase the item under any condition, hence did not register approval in regard to the method but rather in terms of desirability of the item itself. Thus it seems advisable to provide a space for the respondent to indicate that she has no interest in purchasing the item.

Items used in the final instrument were found to be owned by most persons and thus seemed to be effective in this particular study.

Questions sometimes arose regarding the quality and condition of the item being considered. Respondents were asked to think of the quality they would expect to buy if they were currently interested in making such a purchase. Instructions should be clarified by making a statement to this effect.

Income influences the feasibility of using some of the methods for purchasing some items, i.e., current earnings for a refrigerator. Some respondents indicated approval for methods commenting that they were

strongly opposed to using the method but that it is the only feasible method of acquiring the item. In several cases these individuals were noted to have indicated general dissatisfaction with their money management practices.

Two persons indicated that they approved spontaneous purchases for certain items they considered essential although in doing so they commented that they did not like spontaneous purchasing. They justified their response by saying, "You can't plan for it; you just buy it because the old one broke down." Others indicated after thinking aloud along the same lines that everyone should know that eventually household items must be replaced and therefore should keep replacement in mind.

Part IV

Part IV of the questionnaire is a collection of seven situational stories concerning persons experiencing happiness in making purchases. Ten statements representing the purchasing methods being studied are provided as endings to the story. This part of the questionnaire is in the form of a separate booklet with one situation typed on each page and the ten statements typed on 3 x 5-inch cards and filed in an envelope at the bottom of the page. The respondent is asked to read the story and then rate each of its 10 possible endings on a 5-point scale ranging from very likely through neutral to very doubtful. Responses are registered on an answer sheet in the questionnaire.

Part IV was completed successfully without assistance by almost all persons. Respondents did not evidence difficulty in using the answer sheet nor did many ask questions. Two answers appeared :

misaligned with two checks given to one item and none to the adjacent item, which seems to indicate that the respondent had difficulty following the spaces. Allowing more space for each answer should lessen the difficulty of recording answers in the proper space. In a few cases the participant responded only for the statement she felt more desirable even though instructions were underlined to emphasize the need to respond to each statement. An illustration of how answers are to be recorded might appear after the directions on the instruction sheet. Changing to a larger size page to allow larger answer spaces should make answering less tedious.

Part V

Part V asks for information regarding two purchases, the one purchase in one's lifetime and the one purchase within the last year from which the respondent has felt the greatest pleasure and enjoyment. Many statements relate satisfaction to utility of the item rather than a sense of fulfillment in purchasing. Some distinctly register satisfaction felt through the act of purchasing. Some answers were borderline in that they were not precise enough to be definitely identified one way or the other, a few individuals made verbal statements that they were not concerned enough with money to get very excited about how a purchase was made. A few others expressed real satisfaction from having managed their money effectively enough to use certain purchasing methods in preference to others and thus felt real pleasure in obtaining an item through a certain means. It seems likely that such satisfaction may be related to Maslow's (1954) concept of achievement need.

CHAPTER V

RECOMMENDATIONS FOR USE OF THE INSTRUMENT

The scope of the present study did not include statistical analysis of data collected from respondents or empirical analysis to assess the validity of the items. It is suggested that the instrument be revised in accordance with the recommendations set forth in this study and administered to a larger population for the purpose of testing the validity of items.

Should the items be found to be valid, data collected through use of the instrument when used with a large enough population might aid in the drawing of generalizations regarding satisfaction associated with purchasing methods. Used on an individual basis the instrument could aid in identifying sources of financial difficulties indicating areas in which the individual needed improved knowledge and information.

The current study in the development of an instrument was limited to a select group. Studies of other groups might reveal different characteristics for various groups.

Studies in job satisfaction indicated that the psychological needs of women vary from those of men, resulting in differences in job satisfaction. The present study included only women. It is suggested that a similar study might include men.

Findings from the literature indicate that satisfaction varies with psychological disposition. Kahlen (1963) used the Edwards Personal

Preference Schedule to assess correlation of psychological need and job satisfaction. Such an instrument for assessing psychological need might reveal worthwhile data when used in a study of satisfaction in purchasing.

Needs and satisfactions vary with stages of the family life cycle. It would seem worthwhile to conduct a study of satisfactions in purchasing experienced in those stages of the family life cycle other than the one assessed here.

Satisfaction with purchasing items may vary when associated with discretionary items, nondurable consumption goods, durable goods, necessary services, discretionary services, and capital investment. The present instrument could easily be adapted to include items in these categories in a later study.

SELECTED BIBLIOGRAPHY

- Austin, Alexander W. "Dimensions of Work Satisfaction in the Occupational Choice of College Freshmen." Journal of Applied Psychology, 1958, pp. 187-190.
- Bills, Robert E., Edgar L. Vance, and Orson S. McLean. "An Index of Adjustment and Values." Journal of Consulting Psychology, 1951, pp. 257-261.
- Brophy, Alfred L. "Self, Role and Satisfaction." Genetic Psychological Monographs, 1959, pp. 262-308.
- Bullock, R. P. "Position, Function, and Job Satisfaction in the Social System of a Modern Hospital." Nursing Research, 1953, pp. 4-14.
- Burk, Margurite C. "In Search of Answers About Family Economic Behavior." Journal of Home Economics, June 1966, pp. 440-444.
- Burk, Margurite C. Conceptual Framework for Analysis of Family Economic Behavior, Minneapolis: University of Minnesota, Agricultural Experiment Station, Paper for Family Economics - Home Management Section, American Home Economics Association, June 20, 1965, Atlantic City, New Jersey. Miscellaneous Series, 12 pp.
- Carroll, Margaret S. "The Working Wife and Her Family's Economic Position." Monthly Labor Review, April, 1962, pp. 366-374.
- Douglas, Edna and Rosemary Baker. Major Appliance Inventories and Purchases of Pullman Households, Stations Circular 393. Pullman: Washington Agricultural Experiment Station, Institute of Agricultural Sciences, Washington State University, November, 1960, 60 pp.
- Family Financial Security. Ames: Agricultural and Home Economics Experiment Station, Iowa State University of Science and Technology, North Central Regional Research Publication No. 131, Special Report 36, March 1964, 35 pp.
- Freud, Sigmund. Beyond the Pleasure Principle. London: Hogarth Press, 1922, 97 pp.
- Friedman, Bertha B. Foundations of the Measurement of Values, New York: Bureau of Publications Teacher's College, Columbia University, 1946, 227 pp.

- Fromm, Erick. The Sane Society, New York: Fawcett World Library, 1955, 320 pp.
- Good, Carter V. Introduction to Educational Research (Second Edition), New York: Appleton-Century-Crofts, 1963, 542 pp.
- Goodman, Paul. Growing Up Absurd, New York: Random House, 1960, 296 pp.
- Harbage, M; V. M. Hurt, A. Wilcox, and N. Morris. "Satisfaction in Teaching Relates to Ones Philosophy." Childhood Education, May, 1961, pp. 416-423.
- Hartman, G. W. "Personality Traits Associated with Variations in Happiness." Journal of Abnormal and Social Psychology, 1934, pp. 202-212.
- Herrmann, Robert O. "Economic Problems Confronting Teen-Age Newlyweds." Journal of Home Economics, February, 1965, pp. 93-98.
- Hoppock, Robert. Job Satisfaction, New York: Harper and Brothers, 1935, 303 pp.
- Howey, R. S. The Rise of the Marginal Utility School, 1870-1889. Lawrence: University of Kansas Press, 1960, 271 pp.
- James, William. Principles of Psychology, Vol. 1, New York: Holt, 1890, 689 pp.
- Jahoda, Marie, Morton Deutsch, and Stewart Cook. Research Methods in Social Relations, New York: The Dryden Press, 1951, 421 pp.
- Johnson, George H. "An Instrument for the Measurement of Job Satisfaction." Personnel Psychology, 1955, pp. 27-38.
- Katona, George. The Mass Consumption Society, New York: McGraw-Hill Book Company, 1964, 343 pp.
- Kluckhohn, F. R. Dominant and Variant Value Orientations. In C. Kluckhohn, H. A. Murray, and D. M. Schneider (Eds.) Personality in Nature, Society, and Culture (2nd Ed) New York: Knopf, 1953, pp. 342-357.
- Kuhlen, Raymond G. "Needs, Perceived Need Satisfaction Opportunities, and Satisfaction with Occupation." Journal of Applied Psychology, 1963, Vol. 47, No. 1, pp. 56-64.
- Kyrk, Hazel. The Family in the American Economy. Chicago: The University of Chicago Press, 1953, 407 pp.
- Landis, Paul H. Making the Most of Marriage, New York: Appleton-Century-Crofts, 1955, 345 pp.

- Lee, Maw Lin. "Income, Income Change, and Durable Goods Demand." Ames Statistical Association Journal, Vol. 59, Dec. 1964, pp. 1194-1202.
- Locke, Edwin A., Patricia Cain Smith, Lorne M. Kendall, Charles L. Hulin, and Anne M. Miller. "Convergent and Discriminating Validity for Areas and Methods of Rating Job Satisfaction." Journal of Applied Psychology, Vol. 48, October, 1964, pp. 313-319.
- Locke, Harvey James. Predicting Adjustment in Marriage, New York: Henry Holt and Co., Inc., 1951, 407 pp.
- Lucky, Eleanor Braun. "Measures of Marital Satisfaction, A Correlation Study of Three Instruments." Journal of Home Economics, October, 1964, pp. 593-598.
- Manning, Sarah L. and Mary Allen Gayles. Relationship of Family Life Cycle Definitions to Family Financial Activities, Lafayette, Indiana: Purdue University Agricultural Experiment Station, Research Progress Report 270, October, 1966, 5 pp.
- Maslow, Abraham H. Motivation and Personality, New York: Harper and Brothers Publishers, 1954, 411 pp.
- Mead, Margaret. "A New Look at Early Marriages." U. S. News and World Report, July 6, 1960, pp. 80-86.
- Miller, Dorothy Sherrill. Scales for Measuring Attitudes Toward Money, Corvallis: Oregon State University, unpublished Master's thesis, 1965, 13 pp.
- Morgan, James N. "Household Decision-Making." Household Decision Making, Nelson N. Foote (Ed.), New York: New York University Press, 1961, 349 pp.
- Morgan, James N., Martin H. David, Wilbur J. Cohen, and Harvey E. Brazer. Income and Welfare in the United States, New York: McGraw-Hill Book Company, Inc., 1962, 531 pp.
- Murray, H. A. "Toward a Classification in Interactions." In Talcot Parsons and E. A. Shils (Eds.), Toward A General Theory of Action, Cambridge: Harvard University Press, 1951, pp. 434-464.
- Porter, Lyman W. "Job Attitudes in Management." Journal of Applied Psychology, December, 1962, pp. 375-384.
- Porter, Lyman W. "Job Attitudes in Management." Journal of Applied Psychology, April, 1963, pp. 141-148.
- Sailer, Randolph Clothier. Happiness Self-estimates of Young Men, New York: New York City, Teachers College, Columbia University, 1931, 116 pp.

- Sarbin, T. R. "Role Theory." Handbook of Social Psychology, G. Lindzey (Ed.), Cambridge: Addison-Wesley, 1954, pp. 223-258.
- Schaefer, Earl S. and Bell, Richard Q. "Development of a Parental Attitude Research Instrument," Child Development, 1959, pp. 339-361.
- Schaffer, Robert H. "Job Satisfaction as Related to Need Satisfaction in Work." Psychological Monographs, 1953, Whole No. 364, 29 pp.
- "Size and Composition of Consumer Savings." Federal Reserve Bulletin, January, 1967, pp. 37-50.
- Spector, Aaron J. "Expectations, Fulfillment, and Morale." Journal of Abnormal and Social Psychology, 1956, Vol. 52, pp. 51-56.
- Super, Donald E. "A Theory of Vocational Development." American Psychologist, 1953, pp. 185-190.
- Terman, Lewis M. Psychological Factors in Marital Happiness, New York: McGraw-Hill Book Co., Inc., 1938.
- Vaughn, Janet L. and Cleo Fitzsimmons. Consumer Preferences for Goods Related to Stages of the Family Life Cycle, Lafayette, Indiana: Agricultural Experiment Station, Purdue University, Research Progress Report 278, March, 1967, 4 pp.
- Watson, G. "Happiness Among Adult Students of Education." Journal of Educational Psychology, 1930, Vol. 21, pp. 79-109.
- Wright, Sylvia. "The Drip Spoon Plate Society." Harper's Magazine Vol. 226, February, 1963, pp. 82-84.

APPENDIX A

Family Code No. _____

PART I

Check (X) the age range that fits you:

	Husband	Wife
30-34 _____		
35-39 _____		
40-44 _____		
45-50 _____		
Over 50 _____		

Education Completed: Check (X) the situation that fits you:

Less than 8th. grade _____		
8th. grade _____		
High School but did not graduate _____		
High school _____		
Special Education Beyond High School _____		
College but did not graduate _____		
Four or more years of college _____		

Military record: Check (X) the situation that fits you:

World War II _____		
Korean Conflict _____		
Vietnam Conflict _____		
Career _____		
Duty within United States _____		
Duty Overseas _____		
Other (Please explain) _____		
Occupation: Identify by name _____		

PART II

For each of the following questions check (X) one answer that most accurately applies to you and your feelings about your money management practices over the past year.

Only One Check Per Item:

1. Am I pleased with the way I have handled my money in the past year?

- I am well pleased with the way I have handled my money.
- I have handled my money pretty well, but could be more effective if I tried.
- I have really done only a fair job of managing my money, but I am satisfied with what I have done.
- I am somewhat displeased with the way I have handled my money.
- My money management has caused me to feel much disappointment and unhappiness, and I really need to find some better ways of managing money.

2. Is it worthwhile to try to improve my money management practices?

- I probably could not make any real improvement in what my family is getting with the money I handle.
- I think my family could probably get more satisfaction from the money I handle if I tried harder to control it.
- It might be possible to make my money go further, but it is not worth the time, effort, and worry.
- I think my family should be able to have a more pleasant life with the money we have, and I would like to learn to manage better.
- My family should be able to have a much happier life, if I can learn to handle money more effectively.

3. Do I handle my money as effectively as my friends who have about the same income as we have?

_____ I do not know anyone who manages better than I do in getting as much good living as possible from the same amount of money.

_____ I know a few people who seem to be able to manage better than I do to get more in the way of a good life for their families from the money they have.

_____ I do not do as well as most of my friends seem to do in getting enjoyment in living from their money.

_____ It seems that none of my friends have as many problems as I do in making their money behave. We do not do nearly as well as most of them in getting a good life from what we have.

4. Am I interested in trying to learn ways to get more enjoyment from my money?

_____ I want to take advantage of every opportunity I can to learn more about how to live well with my money.

_____ I feel I could benefit from learning some better ways to handle my money and am interested in learning more.

_____ If I have a chance to learn something about handling money, I will probably check into it if it is convenient to do so, but I don't see any point in going out of my way to bother with it.

_____ There are some things I could probably learn to do better in managing my money, but I am not interested in that.

_____ I really don't feel that it is important enough and that I would gain enough to spend time on this.

Please place a check mark (X) in the correct square below to indicate how the item was purchased for your family. If more than one of these items has been purchased, and the purchases have been by different methods, check all methods used. If you do not know, write DK in the space (DK). If it came with the house, write H in the space(H).

	Do not own	Number of pieces Purchased	Number owned but not purchased-received as gifts	CREDIT		No. of monthly payments	CASH		SAVINGS		LOAN		GIFT MONEY			
				(Installment Buying)			(Current Earnings)		Spontaneous Purchase	Planned Purchase	Spontaneous Purchase	Planned Purchase	Spontaneous Purchase	Planned Purchase	Spontaneous Purchase	Planned Purchase
				Spontaneous Purchase	Planned Purchase		Spontaneous Purchase	Planned Purchase								
1																
2																
3																
4																
5																
6																
7																
8																
9																
10																
11																

Please register your feelings toward each of the purchasing methods listed as a way for your family to acquire the item. Please indicate a rating of A, C, or D as it relates to the items which will be listed for you.

A----You approve the method and would probably like to use it.

C----The method is acceptable but you do not think it is a desirable method to use.

D----You disapprove of the method and would probably not like to use it.

	Installment Credit		Number of months acceptable if installment purchasing is approved	Current Earnings		Savings		Loan		Gift Money	
	Spontaneous Purchase	Planned Purchase		Spontaneous Purchase	Planned Purchase	Spontaneous Purchase	Planned Purchase	Spontaneous Purchase	Planned Purchase	Spontaneous Purchase	Planned Purchase
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
11											

PART IV

The next section of this study is concerned with a group of situational stories concerning families making decisions about purchasing methods. The packet at the bottom of each page contains several cards giving possible methods available to the family for making a purchase. Your responsibility is to react to the situation by giving each card one of five possible ratings.

Read the situational story. There are no right or wrong answers. Classify each card on its own merit as an action from which the person in the situation would experience feelings of happiness, contentment, and fulfillment.

Sort each of the possible ways to make the purchase into an appropriate category using:

- L----for method very likely to be enjoyed
- S----for method somewhat likely to be enjoyed
- U----undecided about whether method will produce enjoyment or not
- F----for fairly doubtful if method will be enjoyed
- D---- for very doubtful if method will be enjoyed

When you feel sure you have arranged the items of one situation according to the categories where each fits best, record the rating for each card on the answer sheet by placing a check in the appropriate column.

After you have completed and recorded one situation, continue to the next story without returning to the completed one after you have left it.

ANSWER SHEET

Record your decisions for each possibility in each situation by placing a check (X) in the column which represents your decision.

	L	S	U	F	D
Situation I	1				
	2				
	3				
	4				
	5				
	6				
	7				
	8				
	9				
	10				
Situation II	1				
	2				
	3				
	4				
	5				
	6				
	7				
	8				
	9				
	10				
Situation III	1				
	2				
	3				
	4				
	5				
	6				
	7				
	8				
	9				
	10				
Situation VI	1				
	2				
	3				
	4				
	5				
	6				
	7				
	8				
	9				
	10				

	L	S	U	F	D
Situation V	1				
	2				
	3				
	4				
	5				
	6				
	7				
	8				
	9				
	10				
Situation VI	1				
	2				
	3				
	4				
	5				
	6				
	7				
	8				
	9				
	10				
Situation VII	1				
	2				
	3				
	4				
	5				
	6				
	7				
	8				
	9				
	10				

To make the purchase by this method:

L----for method likely to be enjoyed.

S----for method somewhat likely to be enjoyed.

U----for undecided about whether method will produce enjoyment or not.

F----for fairly doubtful if method will be enjoyed.

D----for very doubtful if method will be enjoyed.

SITUATION I

The Jones family have just purchased an item they have wanted very much for some time. Several avenues were open for financing the purchase and they gave consideration to them before making the purchase. Now that they are in such a festive mood they have decided to spend the evening having a cook-out and playing family games in the back yard to celebrate the purchase. The purchase was made:

SITUATION I

- | | |
|--|------------------------|
| 1. With money they had purposely set aside from Mr. Jones' pay check for that purchase. | Savings
Planned |
| 2. With money given to the family as a Christmas gift by Mrs. Jones' mother. They had planned on purchasing this particular item by this method almost since Mrs. Jones' mother had mentioned that she would be giving Christmas gifts in this manner this year. | Gift Money
Planned |
| 3. After they had considered several angles of this possibility and investigated several installment plans before making the final decision. | Installment
Planned |

- | | |
|---|---------------------------------|
| 4. From this month's pay check, although they have planned and waited for some time to make the purchase. | Current Earnings
Planned |
| 5. With a cash loan from the bank. They had discussed this possibility for some time discussing whether they wanted the item enough to go into debt to get it and how they could repay the debt. | Loan
Planned |
| 6. When Mrs. Jones' saw it as she was shopping in the downtown area of the City; she knew instantly it was exactly what they wanted. | Installment
Spontaneous |
| 7. With the nest egg they had been saving for some time. They were very glad they had saved back some money when they suddenly had a chance to buy this item. | Savings
Spontaneous |
| 8. On impulse. It was something they had always talked about but never really planned for. Then they saw it! It was just too good to miss so Mr. Jones wrote a check on their account. | Current Earnings
Spontaneous |
| 9. With cash. When they received a quick cash loan advertisement from a new loan agency in the city, they realized that there really wasn't any need to do without this item any longer when it was so easy to get the money and have it now. | Loan
Spontaneous |
| 10. With their tax refund check. They were so delighted to receive the refund that they decided to consider it as a gift and buy themselves this item which they had not really expected to acquire so soon. | Gift Money
Spontaneous |

SITUATION II

While their children were yet very small, Marilyn and George White decided that as the children grew up they should receive allowances. The allowance and the responsibility for spending it for some of their personal items would increase as the children grew so that the children might learn how to handle money and be effective managers. Thus, over the years, the children have had a realistic amount to cover the items for which each child is responsible with a reasonable margin for discretionary purchases.

A crisis has arisen and their son, Dick, who is a junior in high school assures them that it is major. He has known for some time about the particular event in which he wishes to participate next month, but it was not until today that he realized that his savings have not accumulated at a rate which will make the necessary amount of money available.

Mr. and Mrs. White have weighed several aspects of the situation carefully and have decided how they feel Dick will gain the most from this realistic experience in living happily with one's money.

 SITUATION II

- | | |
|--|-----------------------------|
| 1. They agree to give him the amount of money he needs to have enough to cover the event because after all, you're only young once and high school should be a carefree time in life. | Gift Money
Spontaneous |
| 2. They will give him an advance on future allowances and cut off the fun money from his allowance until he has paid back the amount. | Loan
Spontaneous |
| 3. They will advise him that there are usually several small jobs for fellows his age listed in the paper and it is likely that he could supplement his savings with one of these over a week end or after school until he has enough accumulated to meet the situation. | Current Earnings
Planned |

- | | |
|---|---------------------------------|
| 4. They will give him the money now as soon as they have reached an agreement about paying it back in small monthly installments. | Installment
Planned |
| 5. They will let him worry about it until the day before the event, and if he hasn't come up with a workable solution by then, give him the money with the understanding that it is to be paid back monthly in an amount agreed upon by all of them as reasonable. | Installment
Spontaneous |
| 6. They will advance the allowance to him in time to use it for the event since it is near time for paying the allowances, and let him work out his own arrangement about how to manage the items normally covered by the allowance. | Current Earnings
Spontaneous |
| 7. They will show him how he can still manage for the event by cutting corners on the things for which he normally spends, delaying some purchases until after the event, and perhaps foregoing some items in favor of saving for the event. However, they will leave the final decision up to him. | Savings
Planned |
| 8. They will remind him at the last minute that he can finance the expense by cashing a savings bond he purchased some time ago, if he has not come up with a solution before time for the event. Until then, let him see what he can do about working it out on his own. | Savings
Spontaneous |
| 9. They will give him the money he needs with no change in his allowance when the day arrives and let him work out his own method for paying it back later. | Loan
Planned |
| 10. They will promise now to give him the money when the event arrives and advise him that it is his birthday present in advance. | Gift Money
Planned |

SITUATION III

Mr. Henry wanted to purchase a piece of equipment which will help him in their small family-owned business. He and his wife talked it over and decided that it is a good investment which will add to the profitability of their business. They are both pleased with the idea and looking forward to receiving the equipment. They feel that they have really made the most desirable choice possible for financing the purchase.

 SITUATION III

- | | |
|---|------------------------------------|
| <p>1. They have saved carefully for some time looking forward to the day they could make the purchase without straining the budget.</p> | <p>Savings
Planned</p> |
| <p>2. Mr. Henry took advantage of an offer he received in the mail praising his credit rating and offering him an installment loan of a sizable sum simply by signing and returning the papers.</p> | <p>Installment
Spontaneous</p> |
| <p>3. The Henrys used some of the money they had received as their share of an inheritance in an estate. The instant they learned of their good fortune they automatically thought of the equipment and placed the order that very day.</p> | <p>Gift Money
Spontaneous</p> |

- | | |
|--|---|
| <p>4. Mr. Henry simply decided that there was no point in losing profit while waiting to save money to buy the equipment. It irks him to pay interest because he sees that money as lost too, so the simplest thing was just to write the check for it and have it delivered. They will figure out ways to juggle their regular expenses until they can get the budget balanced again.</p> | <p>Current Earnings
Spontaneous</p> |
| <p>5. Mr. Henry had analyzed his business carefully and planned expenditures for some time with the idea that with the income from this particular period they should be able to make the purchase. He had proven himself an adept business man when he paid cash for the full purchase price of the equipment.</p> | <p>Current Earnings
Planned</p> |
| <p>6. They talked it over and decided that they felt it was worthwhile to arrange a loan from their local bank and have the equipment immediately without the fuss and bother of installment payments.</p> | <p>Loan
Planned</p> |
| <p>7. They concluded that the least painful way to purchase the item was to make a down payment so they worked out a plan for reasonable periodic payments with the finance company.</p> | <p>Installment
Planned</p> |
| <p>8. They had saved some money along the way just as protection against emergencies. It suddenly occurred to them that with the savings fund which was now drawing only low interest they could be making more money in their business. They wasted no time in withdrawing the savings and making the purchase.</p> | <p>Savings
Spontaneous</p> |
| <p>9. When the piece of equipment was demonstrated to the Henrys by a salesman at a convention they were so impressed they ordered it immediately and paid cash in advance from their checking account.</p> | <p>Loan
Spontaneous</p> |

10. They learned they were due to receive a prize from the company whose products they handled and decided this was what they would use to finance the purchase of equipment.

Gift Money
Planned

SITUATION IV

Mr. and Mrs. Johnson decided that it was time for their son to have a certain possession. Many of his friends already had one and they knew he really wanted one too. They wanted their son to have things as fine as the rest of the fellows. His birthday was coming up soon and this was a perfect occasion to make him happy with this item. They get real satisfaction from seeing him have it. On thinking back over their decision they agree that of the several arrangements they might have chosen for getting the item, the approach they used was really the most satisfying to them. If they were doing it over, they would do the same thing again. They:

SITUATION IV

- | | |
|--|---------------------------------|
| 1. Paid it out on an installment plan available with the firm that handles the item. They were able to work out a plan that permits installments which seem agreeable to them. | Installment
Planned |
| 2. Borrowed the money from a local loan agency and were to pay it back in a lump sum later. They didn't really see any point in checking out other sources since they were certain they could get a loan with this agency; they will loan to anyone. | Loan
Spontaneous |
| 3. Went ahead and wrote the check for it and will work out their other normal expenses when it is time to pay them. | Current Earnings
Spontaneous |
| 4. Used the prize money Mr. Johnson won in a recent contest to purchase the item. | Gift Money
Spontaneous |

- | | |
|---|-----------------------------|
| 5. Took it out of the money they had been saving for another special occasion. | Savings
Spontaneous |
| 6. Used the quarterly interest they received on their savings account this period. | Current Earnings
Planned |
| 7. Took out an installment loan with the VIC Consumer Finance Company that sponsors the evening news on the local television station. It wasn't any trouble at all to get the loan. They stopped to satisfy their curiosity as they were passing the building after having lunch together and the man made everything appear so good that they decided on the spot to borrow and make the purchase. | Installment
Spontaneous |
| 8. Decided to save the money by looking for better buys and foregoing two other major purchases they had thought about making before their son's birthday arrived. It meant sacrificing a bit, but they didn't mind when it was for a definite purpose. | Savings
Planned |
| 9. Discussed the matter together several times before checking with several sources of loans and finally decided to take a bank loan to make the purchase. | Loan
Planned |
| 10. Discussed what they might do with Mr. Johnson's prize money. There were several ways they would enjoy spending it, but they decided the way they would enjoy it most of all was in purchasing this item for their son. | Gift Money
Planned |

SITUATION V

Mrs. Brown is in a dilemma. She really had her heart set on having a particular item they had decided to purchase by the time old friends arrived to spend the coming week end. But an unexpected demand on the family reserve fund means that the money they had purposely set aside is not currently available so she must decide what to do. She will probably feel better about the whole thing:

 SITUATION V

- | | |
|---|---------------------------------|
| 1. If she propositions her mother to purchase the item or give her the money and let it be her birthday gift since nothing her mother could give could make her happier anyway. | Gift Money
Planned |
| 2. If she purchases the item on an installment plan and hopes they don't have any more unexpected expenses before it is paid out. | Installment
Spontaneous |
| 3. If she decides to make do with what she already has for the present and begins saving again for this particular item. | Savings
Planned |
| 4. If she reminds herself that they always manage to pay their bills some way, that she really wants this item and deserves to have it, and especially for this week end. | Current Earnings
Spontaneous |

5. If she scrapes together enough for the down payment and has the item delivered immediately. The monthly payments are small and can be paid out over a long period of time so she will not really need to worry about getting it for use this week end. Installment
Planned
6. If she arranges a small loan from a local small loan agency and buys the item now. Loan
Spontaneous
7. If she cashes a bond she had been keeping back for a rainy day and makes the purchase immediately with that. Savings
Spontaneous
8. If by budgeting carefully and "making do" she can manage the purchase from regular earnings in a month or two. Current Earnings
Planned
9. If she arranges a quick loan from a local lending agency which offered her a low interest rate and a long time to repay. Loan
Planned
10. If she reminds herself they have not spent all of the money they had received as anniversary gifts, and therefore uses this to purchase it immediately. Gift Money
Spontaneous

SITUATION VI

James and Kathy are faced with a decision about spending. They have decided to get a particular item that is quite expensive. The problem is how.

They have saved back a "nest egg" for no particular purpose other than a sense of security from having extra money available for emergencies and to buy special things they might want. The savings would cover the price, but James is a little reluctant to spend this money. Kathy thinks the corners would be trimmed too close for comfort if they plan to make the purchase from this month's pay check because there are some other special items she wanted to include, and they shouldn't disrupt their savings habit. Their parents suggest buying the item jointly for them as a wedding anniversary gift, while a couple that Kathy and James socialize with laughed the issue off as a joke: "Make a down payment, pay out the rest on monthly installments, and forget it. That method works for us. We never bother with all the frustrations of savings and such."

Kathy and James are probably going to feel best about getting the item if they:

SITUATION VI

- | | |
|--|---------------------------------|
| 1. Go ahead and make the purchase from this month's pay check and then economize heavily on the other items in the budget to make up for it. | Current Earnings
Spontaneous |
| 2. Start planning now for making the purchase from next month's check. | Current Earnings
Planned |
| 3. Go ahead and purchase the item on installment and enjoy it while they pay for it without having to fret about the cost. | Installment
Spontaneous |
| 4. Put a little more in the savings fund so the hole won't look so big when they withdraw the amount it will take to pay for the purchase. | Savings
Planned |

- | | |
|--|-----------------------------------|
| <p>5. Tell their parents they would be delighted with the gift idea. They enjoy being indulgent, and why should a couple scrimp and save for what they want when someone else is willing to give it to them?</p> | <p>Gift Money
Spontaneous</p> |
| <p>6. Borrow the money and pay cash so they won't have to disturb either the budget or their savings, or get involved in monthly payments.</p> | <p>Loan
Planned</p> |
| <p>7. Talk the installment situation over with the firm and work out the best plan they can agree upon including a good down payment and chance to pay out the remainder rapidly to save on interest.</p> | <p>Installment
Planned</p> |
| <p>8. Go ahead and withdraw the amount from savings. After all, money is made for spending and that is the only way a person can get enjoyment from it. They don't have any special plans for their savings anyway.</p> | <p>Savings
Spontaneous</p> |
| <p>9. Stop worrying so much about the money and borrow it from a loan company. There are several in their locality that advertise low interest and long payment periods and some of their friends have arranged loans there with amazing ease.</p> | <p>Loan
Spontaneous</p> |
| <p>10. Weigh the gift suggestion carefully and accept it only after they are sure they will not feel uncomfortable about it later.</p> | <p>Gift Money
Planned</p> |

SITUATION VII

Bill and Retta both like the idea of participating in a certain activity in which they have been invited to engage. It will give them an opportunity to meet influential people and enjoy the prestige of socializing with a more fashionable group. They have reasoned that these associations could be a real help toward getting ahead. Whether to become a part of the group is not the question; they have decided in favor of the idea. The question is how to finance the undertaking. They have talked about several different possibilities. They are probably going to feel best about spending the money if they:

 SITUATION VII

- | | |
|---|---------------------------------|
| 1. Go ahead and write a check for it out of this month's income and then work out the budget by trimming the expenditures on some other items and perhaps delaying some other expenditures until next month if necessary. | Current Earnings
Spontaneous |
| 2. Draw the money out of their savings account and then pay it back to the account in additional definite amounts above the amount they have been regularly saving from their income. | Installment
Planned |
| 3. Plan their expenditures carefully this month and next month so they can pay the amount from next month's income. | Current Earnings
Planned |

- | | |
|---|------------------------------------|
| <p>4. Borrow the money from the bank. Their investigation has convinced them this is the best and most reliable source for borrowing and the officer will help them work out good terms for repaying.</p> | <p>Loan
Planned</p> |
| <p>5. Set aside a certain amount from each pay check until they have the amount needed for the fee.</p> | <p>Savings
Planned</p> |
| <p>6. Take out an installment loan from the fellow Bill met at the businessmen's luncheon on Tuesday. He is an officer in a new company that advances quick installment loans and seemed like a nice fellow to deal with.</p> | <p>Installment
Spontaneous</p> |
| <p>7. Use what is left of their wedding gift money; this is really a part of their future and this is something they really want in their new life together.</p> | <p>Gift Money
Spontaneous</p> |
| <p>8. Borrow cash from a close friend who just this noon over lunch was telling Bill about a really outstanding bit of financial good fortune which had come to him lately. They have been good friends and confidants for a long time and Bill has done a number of favors for the fellow in the past.</p> | <p>Loan
Spontaneous</p> |
| <p>9. Cash enough of the savings bonds her father gave them as a wedding gift to pay the fee immediately. They don't want to lose face by appearing unable to pay.</p> | <p>Gift Money
Planned</p> |
| <p>10. Withdraw the savings account Retta accumulated while working before her marriage. It wasn't really planned for anything in particular anyway although they didn't want to spend it on normal living expenses, but this is something they really want immediately</p> | <p>Savings
Spontaneous</p> |

APPENDIX B

**OKLAHOMA STATE UNIVERSITY • STILLWATER**

Department of Home Management, Equipment, and Family Economics
FR 2-6211, Ext. 342

Dear

Part of my study for the Master's Degree involves original research in Home Management. You have been chosen as one of the persons whose opinions I would like to consider in my study.

An easily completed check sheet will be used. The questions are not personal. Your name will not appear on any part of the check sheet on which answers are recorded. Any information given will be considered strictly confidential. Information gained in the study will be the basis for my Master's thesis.

I will be calling on you sometime within the next two weeks. I am looking forward to meeting you and will appreciate your assistance in this study.

Sincerely yours,

Dorothy Mercer
Dorothy Mercer

Florence McKinney
Florence McKinney
Thesis adviser

VITA

Dorothy Marie Mercer

Candidate for the Degree of
Master of Science

Thesis: DEVELOPMENT OF AN INSTRUMENT FOR MEASURING SATISFACTION
EXPERIENCED IN USING SELECTED PURCHASING METHODS

Major Field: Home Management, Equipment, and Family Economics

Biographical:

Personal Data: Born at Logan, Oklahoma, October 27, 1938, the daughter of Lawrence V. and Lola M. Mercer.

Education: Attended grade school at Locust Grove and Sunset Schools, Logan, Oklahoma; graduated from Darrouzett High School, Darrouzett, Texas, in 1956; received the Bachelor of Science degree from Panhandle A. and M. College, Goodwell, Oklahoma, with a major in Home Economics in May, 1960; completed requirements for the Master of Science degree in July, 1967.

Professional Experience: Taught junior high school and high school Homemaking and Science in Rolla, Kansas, 1961 through 1965; taught Homemaking in junior high school, Garden City, Kansas, 1966; served as adviser for a Home Management House at Oklahoma State University during summer semesters 1965, 1966, 1967 and during the fall semester of 1966 and spring semester of 1967.

Professional Organizations: Omicron Nu