

CLOTHING BUYING PRACTICES AND LIFE STYLE DIFFERENTIALS

BETWEEN EMPLOYED BLACK AND WHITE WOMEN

by

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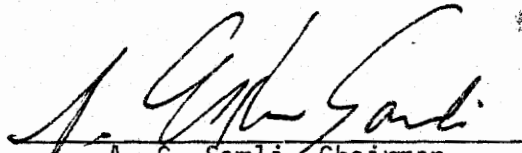
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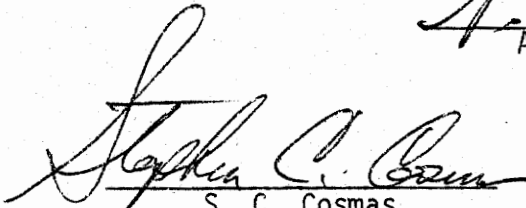
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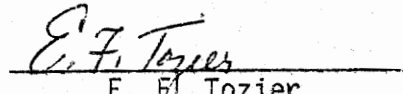
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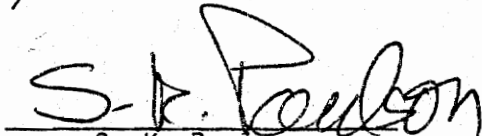
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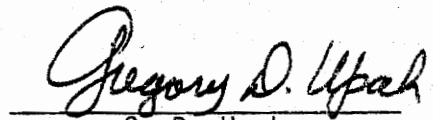
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ACKNOWLEDGMENTS

The author would like to extend her sincere appreciation to some of the people who have made her doctoral studies possible. Special thanks are extended to Dr. A. Coskun Samli for his encouragement and guidance as chairman of the committee. In addition, the author would like to thank the other committee members, Drs. Stephen Cosmas, Steven Paulson, Enid Tozier, and Gregory Upah for their cooperation and constructive criticism. Thanks are also given to Drs. G. W. McLaughlin, Jr. and Dennis Hinkle for their assistance in the computer and statistical aspects of the study.

The author also wishes to thank Woodward & Lothrop Department Stores in Washington, D.C. for their interest in and support of this study in the form of a research grant. Further appreciation is expressed to the members of the professional women's organizations for their participation in this study.

I am particularly indebted to Dean Laura J. Harper for her encouragement over the years. Finally, I wish to express my sincere appreciation to my Mother, my Father, and the rest of my family for their continued support and encouragement.

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Chapter I

INTRODUCTION

This chapter provides background information on four major areas pertinent to the study. These areas are: 1) clothing consumption in the United States, 2) the changing employment status of American women, 3) the black consumer market, and 4) life style analysis. The areas are critically discussed in terms of their overall importance to consumer behavior, research shortcomings and future research needs. Also included in the chapter are a statement of the study problem, the purpose, and the significance of the study. Following these discussions is the organization of the dissertation as well as a summary of the chapter.

Clothing Consumption in the United States

Consumer spending for clothing advanced 8.8 percent in 1977 to \$83 billion, from \$76.3 billion in 1976; and clothing expenditures in the last decade have represented 7.5 percent to 7.9 percent of total disposable income (Standard and Poor's Industry Surveys, 1977 and 1978). Consumer expenditures for clothing and shoes averaged \$373 per person during 1977, representing a 5.2 percent increase over the per capita expenditure for 1976 (Polyzou, 1978). The trend of increasing spending for clothing is anticipated over the long run for a number of reasons: 1) the number of people between 25 and 40 years of age is expected to

grow by 19 percent by 1985, and persons in this age bracket are significant purchasers of apparel products; 2) the importance of fashion and quality in clothing is being stressed by the more affluent, better educated consumers; 3) there is growing fashion awareness among men; and 4) there are increasing numbers of working women who tend to be large purchasers of clothing (Standard & Poor's Industry Surveys, 1978).

Women's and girls' clothing accounts for about 46 percent of all money spent by American consumers for items of apparel, shoes and accessories. As family size increases, a larger proportion of the income goes into women's clothes (Horn, 1975). Of the different family types, single consumer units have the highest clothing bills. At all ages, a woman's clothing bills are larger than a man's (Erickson, 1968).

The employment status of women has a definite effect on personal clothing consumption. A woman who works outside the home usually has much higher clothing expenditures and a broader wardrobe than the woman who is not in the labor force. In addition, as the working woman's earnings increase, more of her money goes toward clothes (Horn, 1975; McCall, 1977).

The importance of clothing as a consumer product is also supported by the clothing industry's input to labor and employment in the United States. The combined producers of fabrics and finished clothing represent the largest commercial employers in the United States--about two and a half million people (Packard, 1977).

Writers in the behavioral sciences have indicated that clothing and fashion affect all of us and should be of central importance to

researchers (Aiken, 1963; Gibbins, 1969). As a consumer product, clothing is used not only as a means of protection from the elements, and a covering for necessary modesty, but clothing is also used as a means of self expression and communication (Buckley & Roach, 1974; Ryan, 1954; Stone, 1961). Moreover, clothing is one of the major dimensions used by anthropologists to define culture. For this reason, clothing is an ideal consumer product to investigate cross-cultural consumption differences. A number of clothing studies have already determined that it is possible to relate clothing to behavioral characteristics (e.g., Brady, 1963; Creekmore, 1963; Lapitsky, 1961; Zentner, 1971).

In summary, the study of clothing as a consumer product is important because of: 1) the large amount of consumer spending on clothing, 2) the clothing industry's large input to labor and employment of Americans, and 3) the psychological, social and cultural dimensions of clothing.

The Changing Employment Status of American Women

The changing social and economic status of women in the United States is most dramatically illustrated by the sheer increase in women's presence in the labor force (Kreps, 1976; Lazer & Smallwood, 1977; Loring, 1976). Today nearly one-half (46%) of the female population age 16 and over are in the labor force (U.S. Department of Labor, 1976a). For non-military personnel 14 years old and over about 64

percent of the men and 42 percent of the women were employed full time and worked year round in 1977 (Bureau of the Census, 1978a). The Bureau of Labor Statistics (1974) has predicted that by 1985 more than half of the women who are 16 years of age and over will be in the work force.

Some of the changing demographics in America which help to explain the increase in the labor force participation of women are:

1) an increase in the number of women remaining single, 2) an increase in the number of women who wait longer to have children and then have fewer children, 3) more and more families who are dependent on two incomes, and 4) an increase in the educational attainment of women.

Women who have never married have had higher labor force participation rates traditionally and still do. Today, even more women are choosing to remain single than they have in the past. A higher proportion of women in the 20-24 age category are now single (either never married or divorced and widowed and not remarried). While 36 percent of the women 20-24 years of age were single in 1970, by 1978 the figure had grown to 48 percent (Bureau of the Census, 1978c). Also, the number of single (never-married) women who headed their own families increased 71 percent between 1970 and 1977 (Bureau of the Census, 1978a).

Recently there has been a very dramatic growth of the labor force participation of married women. In 1950, only one-fourth of married women were in the labor force. By 1975 the number had grown to 44 percent. The earnings of wives have made an important permanent input

into total family income and family life style expectations. In general, families with working wives have higher incomes than those with non-working wives (Lazer & Smallwood, 1977; McCall, 1977).

The average number of children desired by women has decreased steadily since the 1900's. Today the average woman has borne her last child by the time she is 30 years old. The youngest child enters school when the mother is 36 and the average woman is freer than ever to enter the labor force (Bureau of the Census, 1977b; McCall, 1977). In 1975 over half of all married women with school age children were gainfully employed outside the home (Lazer & Smallwood, 1977).

The demographic factor that is most directly related to increased women's participation in the labor force is the level of educational attainment. The greater the amount of education a woman has received, the more likely she is to be in the labor force and the less likely she is to be unemployed (U.S. Department of Labor, 1976b).

Working does cause changes in consumer behavior of women who not only have new needs, but have less time than the traditional housewife to satisfy these needs (Bartos, 1977; Kreps, 1975; Loring, 1976; McCall, 1977; Reynolds, Crask & Wells, 1977). The impact of employment on women's consumer behavior is beginning to make itself felt in the market place. Some examples of these changes are: 1) working women are more likely than non-working women to have savings accounts, regular checking account and credit cards (Bartos, 1977); 2) the working woman demands more child care services than non-working women (Bem & Bem, 1975; Franklin, 1977); and 3) the woman who works outside the home has

a distinct profile in the selection of her personal clothing (McCall, 1977). According to Lazer and Smallwood (1977, p. 22) "Women are becoming more cosmopolitan in their tastes and expectations as they become more involved with, and exposed to, the world external to home."

More research is needed on women who are gainfully employed outside the home since this segment of the population is fast becoming the norm for women in the United States. For years marketers and businesses have operated under the assumption that up to 80 percent of all consumer purchasing was done by females (Walters, 1974), the majority of whom were housewives who were not gainfully employed outside the home. With nearly one-half of the female population age 16 and over participating in the labor force, this is clearly not the norm today. Moreover, the increased employment of women has drastically changed their attitudes, consumption behavior and their aspirations. More specifically, women's clothing buying practices are directly affected by their participation in the labor force (McCall, 1977).

The Emerging Importance of the Black Consumer Market

The possibility of a distinct black consumer market has only recently become a matter of concern for marketing people. Marketing executives traditionally have been undecided as to the proper approach to reach the black consumer market. Some authorities have contended that the black market is inseparable from the total market, and thus, no need exists for a special approach in the promotion of goods and services. Others have insisted that due to the social, economic, and

political isolation of the black consumers they represent a distinct market of their own.

John H. Johnson (1964), President of Johnson Publishing Company which publishes Ebony, Jet, Tan, and Negro Digest stated his views on the black consumer market as follows:

The Negro Market is not a special market within the white market--but on the contrary, a general market defined by its exclusion from the white market. The Negro general market includes all special markets: teen-age, female, mass and class markets. There are Negro millionaires, Negro paupers, Negro Jews and Negro Catholics. What unites these groups is a common consciousness of a common past and an anticipation of a common fate! Psychologically, geographically, socially and economically--the Negro Market is a distinct reality with a definite character. (p. 119)

Cox, Stafford and Higginbotham (1972) felt that the behavior of the black market was closely tied to broad social problems of the black revolution. According to Cox et al. (1972):

As a consumer, the Negro has finally begun to achieve full citizenship, recognition, and attention. . . . There is still a wide gap, however, in knowledge about basic Negro shopping and credit preferences, as well as a lack of information on their susceptibilities and motivations as consumers. (p. 58).

The black population of the United States consists of approximately 25 million persons, making it as numerous as some of the major nations of the world (Bureau of the Census, 1977a). Most U.S. firms need and want the \$70 billion purchasing power of the black consumer market which makes up about 11.1 percent of the total U.S. population (Gibson, 1978). The Bureau of Census (1977a) has projected that the black population of the U.S. will be approximately 36 million in the year 2000 and the white population of the U.S. will increase from

approximately 187 million in 1977 to approximately 238 million in 2000. This increase in the relative importance of the black segment of the population (from 11.1 percent to 15.1 percent) will make it necessary to know more about black economic behavior.

The black population is also a young population in which about one out of two is under 18 years of age. In 1976 the median age for black males was 22.6 and 24.9 for the black female. The median age for the white male and female in 1976 was 28.6 and 31.2 respectively (Bureau of Census, 1977a). A greater percentage of blacks than whites are in the prime consumer groups (21 to 45 years of age) because of the more youthful characteristics of the black consumer market (Taylor, 1971).

With regard to income, white families had a median income of \$16,740 in 1977 which represented a 1 percent increase above the 1976 median in real terms. In contrast, the 1977 median income for black families was \$9,560 and did not differ significantly from the 1976 median income (Bureau of Census, 1978b). Although the median income for black families has consistently been lower than that of white families, black working wives compared to white working wives have contributed a larger proportion to family income (Lazer & Smallwood, 1977; Willie, 1974). The additional family income which the working wife has provided has expanded the market for luxury goods and has given her greater independence in purchasing decision making (Bartos, 1977; McCall, 1977).

Income is a crucial determinant of lifestyle and living arrangements. Although a substantial portion of the black consumer market is

economically less well off than the white consumer market, an important growing black middle class does exist (Wall, 1974). Unfortunately, there is not sufficient research available concerning the various market segments within the total black consumer market to examine the segments in detail. Black consumers have too often been portrayed as belonging to a single undifferentiated "black consumer market," consisting of economically deprived consumers who have a uniform set of consumer needs. Just as the white majority has been divided into a variety of submarket segments, each segment with its own distinctive needs and tastes, so too can the black market be segmented (Schiffman & Kanuk, 1978).

Changes which have occurred in the social and psychological climates in the U.S. have facilitated much of the socioeconomic progress made by black consumers. The black consumer market may begin to experience changes in buying patterns and brand selection as a result of this increased socioeconomic well being. Consequently, much of the black consumer market behavior research which was conducted pre-1960 era and during the period of unrest of the 1960's may not be applicable today. This is not to say, however, that the recent socioeconomic progress made by blacks is an indication that all black-white consumption differences, as well as racial discrimination, have been eliminated entirely. Similarly, Andreasen (1978) has noted the decline in ghetto marketing and black consumption trend research although many unresolved gaps still remain in the literature. There is a need for more recent research on black consumer market trends.

Extending Life Style Analysis

Over the years, a number of constructs have been useful for segmenting consumer markets and for better understanding of consumer behavior. The most popular constructs have been demographics, social class, and psychological characteristics such as personality traits (Plummer, 1974). In recent years life style analysis and research has been recognized and accepted as an effective market segmentation technique and an important construct in the analysis of marketing activity and consumer behavior.

The concept of life style and its relationship to marketing was introduced in 1963 by William Lazer. According to Lazer (1963):

Life style is a systems concept. It refers to the distinctive or characteristic mode of living, in its aggregative and broadest sense, of a whole society or segment thereof. It is concerned with those unique ingredients of qualities which describe the style of life of some culture or group, and distinguish it from others. It embodies the patterns that develop and emerge from the dynamics of living in a society.

Lifestyle, therefore, is the result of such forces as culture, values, resources, symbols, license, and sanction. From one perspective, the aggregate of consumer purchases, and the manner in which they are consumed, reflect a society's life style. (p. 130)

Life style analysis has been credited with giving more insight into consumer behavior than demographics, social class or psychological characteristics (Feldman & Thielbar, 1975; King, 1964; Myers & Gutman, 1964; Plummer, 1974; Wells, 1975; Wells & Cosmas, 1975). Demographics have received broad acceptance and lend themselves to consumer classification and quantification, but they also lack richness and often need

to be supplemented with other data. Instead of defining the target market in mere demographic terms (e.g., middle-aged white collar or blue collar housewives) life style analysis provides more descriptive profiles (e.g., "housewife role haters," "old-fashioned homebodies," and "active affluent urbanites") (Plummer, 1974). Social class adds more depth to demographics, but social class, like demographics, often needs to be supplemented in order to obtain meaningful insight into consumer markets (King, 1964; Myers & Gutman, 1964; Plummer, 1974). Psychological characteristics, on the other hand, are often rich but may lack reliability when applied to consumer target markets. In addition, psychological scale findings are often difficult to implement (Plummer, 1974; Wells, 1975; Wells & Cosmas, 1975).

In general, life style analysis combines the virtues of demographics with the richness and depth research qualities of psychological characteristics (Plummer, 1974). Life style analysis attempts to answer questions such as:

What do women think about the job of housekeeping? Are they interested in contemporary fashions? Do they participate in community activities? Are they optimistic about the future? Do they see themselves as homebodies or swingers? (Plummer, 1974, p. 33)

Although life style analysis has been used in cross-cultural comparisons, e.g., differences between Canada and the United States (Arnold & Tigert, 1973), differences between English-speaking and French-speaking Canadian women (Vickers & Benson, 1972) it has not been used extensively to compare black and white consumer markets in the U.S. The broad question of black consumption patterns and life

styles too frequently has been superficially treated within the context of social class research. According to King (1964, p. 275), "As the Negro's aspirations assume increased significance in directing his consumption patterns, life style studies may prove to be the most useful approach to consumer description and marketing prescription." Very little life style research has been conducted on the black consumer population in the United States.

Life styles are also a reflection of the changing times. Considerable attention has been focused on new status for blacks and the changing roles for women within our society (Smallwood, 1971). In addition, the apparent and obvious changes in clothing styles are also a response to changes in society (Smallwood, 1971; Troxell, 1976). As a result, apparel manufacturers and retailers, fashion buyers and merchandisers, and clothing and textile researchers have begun to advocate more use of life style analysis in clothing and fashion research (e.g., Jenkins & Dickey, 1976; Packard, Winters & Axelron, 1977; Richards & Sturman, 1977). According to Packard et al. (1977):

. . . the buyer is faced with a new dimension--opinions, attitudes and beliefs of customers. Why is this study (psychographics) a relatively new one, important to the buyer? In a nutshell, life style of people has changed dramatically in the past 15 years. How people view themselves, how they wish to express themselves, and how they would want people to see them, are attitudes that have surfaced and have become important to so many people. These values have resulted in new definitions of the wearing of clothing and polarization of fashion attitudes. (p. 41)

In summary, life style is a major behavioral concept for understanding consumer behavior. It is a more generalized concept than existing concepts such as mobility, leisure, social class, life cycle,

and status. These concepts are all part of life style. As a result, life style studies could foster the unification of findings and theories related to consumer behavior. A life style analysis which focuses on the black and white consumer populations of employed women and their clothing buying practices would be a timely application and extension of life style research. Also, life style analysis is particularly appropriate in research on clothing buying practices because life style to a degree is an important determinant of clothing buying behavior.

The Problem Area

The increase in the number of employed women justify the need for more product consumption research concerning employed women. Clothing buying practices of employed women is a major area in which consumption changes are evident; however, most clothing buying practice studies have not addressed the employed female market to any substantial degree.

Sufficient differences exist between the black consumer market and the white consumer market to merit further investigation of differences in consumption patterns for the benefit of consumers as well as marketing practitioners. Most black-white consumption difference studies analyze broad patterns of consumption across many product areas. In many cases, an in-depth comparative analysis which focuses on one or two products could yield greater insights about consumption differences. With the exception of black-white comparative research on food buying practices, there is a minimum amount of this type of in depth product research. Little comparative research has been

conducted on black-white consumption differences in clothing buying practices. Furthermore, most of the black-white comparative studies which have investigated clothing purchasing behavior have emphasized lower socioeconomic classes which tend to be heavily represented by blue collar workers and a large number of women who are not gainfully employed. Only a very small amount of comparative research has been conducted on the clothing buying practices of employed black and white women with life styles other than those which are characterized by lower socioeconomic class membership, lower income, and lower paying jobs. In addition, most of these studies have used research techniques which have not been considered as effective as life style analysis.

In summary, employed women are becoming the norm and they have significantly different clothing consumption patterns from the traditional housewife. There is also evidence that black and white women have different clothing consumption practices. The inadequacy of the existing knowledge on the subject warrants further research.

The Study Problem

The focus of this study is on the apparel purchasing behavior of employed black and white women and their life styles. The study problem is presented in the following four questions:

1. Are there significant differences in the clothing buying practices between employed black and white women?

2. Are there identifiable clothing buying styles for employed black and white women?
3. Are there identifiable life style dimensions for employed black and white women?
4. Do life style dimensions help to further explain the differences in clothing buying styles for employed black and white women?

Purpose of the Study

The general purpose of this study is to explore and evaluate the usage of race and life style dimensions as market segmentation alternatives for marketing practitioners. More specifically, an attempt is made to identify differences in clothing buying practices between black and white employed women. The addition of life style analysis allows for better understanding of differences in the clothing buying patterns of black and white employed women. Another important reason for incorporating life style analysis into the study is the relevant nature of life style to apparel purchasing behavior.

Significance of the Study

This study offers marketing practitioners recent information on clothing buying practices of black as well as white consumers. This type of information is particularly useful to retailers located in areas with large black populations. In addition, the study provides

up-to-date clothing shopping data which can be used by retailers in their marketing strategies to better serve their markets.

A contribution is expected to be made in the life style research area. By applying life style analysis in black-white comparative research and apparel purchasing research, another dimension of life style research can be added to the literature.

The study provides in-depth clothing consumption information about, first, employed women, and second, black women. These are two market segments in which there is a minimum amount of clothing research. The results of the study also add to the body of knowledge on the segment of the black consumer market which is above the poverty level. This segment has generally been neglected in empirical research. Finally, the study findings are expected to be useful to other social scientists in their efforts to understand behavior patterns of employed black and white women.

Organization of the Study

To present the results and findings of this study, this dissertation has been organized in the following manner. After having delineated the study problem in the first chapter, Chapter II contains a review of empirical research. This research is reviewed on the basis of: 1) life style and employment as they relate to women's clothing buying behavior and 2) black-white comparative clothing consumption trends. Some viewpoints on reasons for black and white buyer behavior differences are also presented. Chapter III presents key definitions,

research hypotheses, research design and analytical methods used in the study. Chapter IV presents the study results and discussion. Chapter V includes a summary of the study and discusses conclusions and future research implications.

Summary

In this chapter the reader was presented with four basic concepts leading to the problem statement. First, a discussion of the importance of clothing consumption in the United States was offered. In general, the study of clothing as a consumer product is important because of: 1) the large consumer expenditures on clothing; 2) the clothing and textile industries' large input to labor and employment; 3) the psychological, social and cultural dimensions of clothing.

Second, the increase in the employment status of women was discussed. The consumption behavior, aspirations and attitudes of American women have changed drastically as a result of their increased labor force participation. Changes in apparel purchasing behavior, in particular, have been partly attributed to the increase in the employment status of women.

Third, the emerging importance of the black consumer market was addressed. The major impetuses for studying the black consumer market were: 1) the increase in the relative market importance of the black segment of the population in the United States, 2) the need for black consumer market segmentation strategies, and 3) the black consumer market is a distinct marketing entity which needs to be explored.

Fourth, a discussion favoring the extended use of life style analysis to study black-white differences in clothing buying practices was presented. Life style analysis was used in this research because it is credited with giving more insight into consumer behavior than social class, race, or other demographic variables.

Finally, the chapter presents the problem, significance, and organization of the study.

Chapter II

LITERATURE REVIEW

This chapter presents a review of literature and research findings on three topic areas relevant to the study. The first section addresses the relationships among employment status, life style and women's clothing buying practices. The second section reviews past research on black and white consumption differences in clothing buying practices. The third section presents some major viewpoints on the reasons why there are black-white consumption differences. Finally, the last section summarizes some of the major points that were discussed in this chapter.

Clothing Buying Practices of American Women: Employment and Life Style Influences

Many researchers have suggested that women's increased labor force participation has been instrumental in creating new life styles for them as well as changing their consumption patterns (e.g., Bartos, 1977; Douglas & Urban, 1977; Feinberg, 1978; McCall, 1977; Reynolds et al., 1977). The major purposes of this section are: 1) to review the relevant literature on employment status and women's clothing purchasing behavior, and 2) to review the literature in which life style analysis has been used in conjunction with apparel purchasing behavior and apparel marketing. The employment and clothing buying practices

area is presented first, followed by a discussion of life styles and clothing buying practices.

Employment and Clothing Buying Practices

In recent years, marketers and consumer researchers have been increasingly interested in the working woman. As was previously stated in Chapter I, working women are a growing market segment whose needs differ from women who do not work outside the home. The recent large number of industry sponsored studies designed to identify working women and their life styles emphasize the growing importance of this segment. One such study entitled "A Leadership Market: The New Breed of Working Women" (1978), has been developed by Associated Merchandising Corporation as the basis for a coordinated package of merchandising, display, promotion, advertising and service for member stores. Another, "A Perspective on Working Women" (1978) has been sponsored by the Cunningham and Walsh Advertising Agency. And still another, "Wage Earning Mothers" (1978) has been conducted for the Kentucky Fried Chicken Time Out Institute and Ladies Home Journal by A. C. Nielsen.

The Associated Merchandising Corporation study placed particular emphasis on apparel purchasing behavior of employed women. The study concentrated on employed women earning \$15,000 plus, age 18 to 50, in all fields other than fashion, retailing or those which required a uniform. The study revealed that working women are expected to spend \$12 billion just for work apparel by 1981. Figure 1 presents a summary of other major findings in the study.

Apparel Selection

- . Working women were significantly less price sensitive than non-working women
- . 45% looked for labels
- . 75% wanted a wardrobe easy to mix and match

Fashion Interest

- . The working woman is a hybrid of traditional and updated fashion customers.
- . Almost two thirds looked to instore display for fashion information.
- . Working women read more and read different popular magazines than their non-working counterparts. Leading the list of what working women read were Time, Newsweek, Vogue, and Cosmopolitan. Non-working women preferred Better Homes and Gardens, Good Housekeeping, and Family Circle.

Store Factors

- . 84% endorsed the concept of a separate department catering to their needs - e.g., convenience in extra hours, location, alterations, better trained sales help
- . 91% placed a premium on finding merchandise easily
- . Downtown shopping has become more important for the working women. Still, suburban retail branches were dominant for the working woman

Shopping Activity

- . 78% shopped at several stores because they felt no one store catered to all of their needs
- . The working woman preferred to shop weekends rather than week days; evenings and lunch, rather than morning and afternoon.

Source: Condensed from "A Leadership Market: The New Breed of Working Women."
Associated Merchandising Corporation, 1978

Figure 1. Working Women's Apparel Purchasing Behavior

McCall (1977) also conducted a major survey to determine the effects of employment on the consumer behavior of women. According to McCall the working wife has a distinct profile in the selection of her personal clothing.

She has a higher probability of accepting self-service than the housewife; she is much more likely to shop in the evenings, and to use the same store for all her clothing purchases She is more likely to purchase in a department store than a specialty shop, suggesting that convenience of one-stop shopping is of prime importance. She buys less expensive dresses than the housewife, but she shows considerable concern for how flattering it is or how suitable it is for work; these factors take precedence over the price of the clothing. (McCall, 1977, p. 57)

Looking at McCall's reported findings for all respondents (married and unmarried women), the same general clothing purchasing behavior trends prevailed for full-time working women compared to non-working women regardless of marital status. Table 1 illustrates these findings. Thus, it appeared that employment status was a more important determinant of personal clothing selection behavior than marital status. Similarly, Scruggs (1976) concluded that age and attitudes were better indicators of clothing purchasing behavior than marital status.

Not only have women's clothing buying practices changed as a result of increased employment status and subsequent life style requirements, employed women have also begun to express more interest in the importance of clothing as a factor in career advancement. Kelly and Anselmo (1977) have predicted that the importance of clothing and career appearance education increase as the job market becomes more competitive for women. To this end, many professional women's organizations have begun to develop publications and offer career clothing

TABLE 1
PERSONAL CLOTHING SHOPPING CHARACTERISTICS
BY WORK STATUS

Personal Clothing Shopping Characteristics	Work Status for Respondents*	
	Working Full-Time (%)	Not Working (%)
When You Shop:		
Daytime	78	96
Evenings	22	4
Average Spent:		
\$10.00 or less	4	1
\$11-25	46	16
\$26-50	40	61
More than \$50.00	10	22
Service you Prefer:		
Self-service	47	38
Salesperson assists	37	44
No preferences	16	18
Store Selection:		
Friend's advice	2	5
Newspaper ad	8	15
Impulse	17	15
Sale or special	30	36
Use same store	33	20
Other	10	9
Average Price of Dress:		
\$25.00 or less	36	29
\$26-50	48	47
\$51-100	14	20
More than \$100.00	2	4
Considerations in Selection:		
Price	12	24
Suitability for work	23	2
High fashion	4	1
How flattering	47	61
Family approval	5	4
Don't know	1	1
Other	8	7
Store Preference:		
Department store	48	38
Speciality store	34	42
Discount Store	2	3
Make your own	9	9
Other	7	8

*Includes both married and unmarried respondents.

Source: Adapted from Suzanne H. McCall, "Meet the 'Workwife,'" Journal of Marketing, 41 (July, 1977): 55-65.

seminars for their memberships. For example, the Pentagon I Chapter of Federally Employed Women has published a booklet on office dress and sponsored a one-day clothing seminar for career women (Office Dress Counts, 1977; "Dressing for the Top," 1978). Similarly, the District of Columbia Federation of Business and Professional Women's Clubs sponsored a fashion preview on "How to Build the Look for Success" (1978).

Life Styles and Clothing Buying Practices

Life style studies have been used to establish consumer profiles in terms of their daily life patterns, their work habits and leisure activities, their interests and self-perceptions, their aspirations and frustrations, their attitudes toward their family and others, and their feelings and opinions about the environment around them (Douglas & Urban, 1977). Moreover, life style analysis has helped in understanding the dynamics of consumer purchase behavior for many products. Researchers, however, have only recently begun to use life style analysis to its fullest potential in understanding clothing buying behavior.

A number of general life style studies of American women have been conducted but only a few have extended product consumption analyses to include a direct discussion on differences in clothing buying practices associated with the various life styles identified (see for example, Cosmas, 1977; Reynolds et al., 1977). One of the few general life style studies which has specifically addressed the relationship

between life styles and clothing buying practices of employed women was conducted by Douglas and Urban (1977). In this cross-cultural comparative study of working wives in the U.S. and France two highly similar life style sub-groups among working wives were identified for both countries. One life style group was a "liberated" group who thought that women should have equal status to men, and that a woman's place was not necessarily confined to homemaking. The other life style was a group of "traditionalists" who had conservative outlooks about women's roles and were more oriented toward the home (Douglas & Urban, 1977).

There were differences in grocery and clothing purchasing behavior between "liberated" and "traditional" life styles identified in France and these two life styles identified in the U.S. Also, there were cross-cultural differences in consumption patterns associated with each life style identified (e.g., "liberated" French women did not have the same clothing purchase behavior as "liberated" American women). The U.S. "liberated" women were less concerned with fashion, spent less on clothes and paid less attention to information about fashion. In France, on the contrary, the "liberated" working wives attached more importance to being fashionable (especially for special occasions), but relied less on various sources of information about what was in fashion. Turning to the "traditionalists" life style the U.S. "traditionalists" showed a keen interest in fashion, and placed more importance on fashion information. The French "traditionalists" placed less importance on fashion and clothes in general, although

more importance was placed on fashion information sources from their immediate social circle (Douglas & Urban, 1977). It was felt that this apparent reversal in attitudes and behavioral patterns (for grocery as well as clothing purchase behavior) could be explained by different evolutionary stages of the feminist movement between the two countries (Douglas & Urban, 1977).

Most of the research studies on clothing purchasing behavior of women have used various social class segmentation analyses rather than life style analysis (e.g., Burns, 1967; Cotrone, 1967; Harps, 1976; Hicks, 1970; Jacobi & Walters, 1958). According to Myers and Gutman (1974) the social class concept represents one of the earliest and most enduring attempts to "go beyond" simple demographics in consumer behavior analysis, however, life style gives more information than social class for understanding purchasing behavior.

Research conducted by Jenkins and Dickey (1976) presented a major departure from this social class orientation in clothing and textiles research. Life style analysis was used in the development of descriptive profiles of women who were classified into four pre-determined segments based on appearance and practicality factors used in making clothing choices. These segments were labeled "Fashion Advocates," "Quality Seekers," "Frugal Aesthetes," and "Concerned Pragmatics." A major conclusion reached by Jenkins and Dickey was that it was possible to classify women consumers into relatively homogeneous groups according to the women's evaluations of benefits derived or sought in clothing choices (Jenkins & Dickey, 1976).

Leisure and loungewear apparel manufacturers have led the way in the application of life style segmentation analysis for apparel marketing. Richards and Sturman (1977) reported on the successful application of life-style market segmentation techniques by Warner's Slimwear, a division of Warnaco, Inc. Over the years Warner's Slimwear had recognized that key life style attitudes could vary significantly among women who preferred specific individual bra styles. After thorough investigations, five life style segments for brassieres were identified and decided on as useful: 1) "Conservative," 2) "Fashionable," 3) "Brand Conscious," 4) "Outgoing," and 5) "Home/Price Oriented" (Richards & Sturman, 1977). As reported by Richards and Sturman:

The bra study proved helpful in selecting Warner's consumer target markets, and in guiding execution, and sales promotions for these target markets. And, beyond this, life-style segmentation has provided, conceptually, a consistent and coordinated umbrella for a total manufacturing and marketing system (1977, p. 90)

Two other lingerie and loungewear apparel manufacturers (Vassarette Division of Munsingwear, Inc. and Maidenform, Inc.) have also successfully conducted life style segmentation studies ("Vassarette Finds Psychographics First Research Understood, Used," 1978; Rinard, 1978). Experts in the apparel industry tend to believe that life style marketing would have a broader application over the total marketing system than it does in the packaged goods area generally (Packard et al., 1977; Richards & Sturman, 1977).

In conclusion, the literature reviewed has suggested that life style orientations and employment status are important factors in

women's clothing purchasing behavior. However, life style analysis has only had limited use in the study of women's clothing purchasing behavior. Also, the life style and employment research studies which were reviewed gave no indication that black women were included in the sample.

Black and White Consumption Differences in Clothing Buying Practices

A review of general consumption and expenditure studies on black and white buying behavior is presented in this section to show how clothing expenditures have fitted within the total consumption framework over the years. The major comparative black and white clothing buying behavior studies are also reviewed with particular emphasis placed on studies which have investigated the clothing purchasing behavior of black and white women.

General Consumption Behavior Differences

Some of the oldest and most comprehensive comparative studies of black and white consumption behavior were conducted by Edwards (1932 a & b, 1936). Edwards collected expenditure data on clothing and other general product consumption areas. For clothing expenditures Edwards found that black common laborers were paying as much for their clothing as white semi-skilled workers. Black professionals were paying as much, and in some cases more, for their clothing than white nurses, teachers, clergymen and merchants. These observations referred to the

total expenditures for clothing, not to prices paid for specific articles. However, Edwards did refer to greater "price conscious" and "bargain hunting" characteristics of the black consumer market as compared to the white consumer market for clothing in particular (Edwards, 1932, a & b, 1936).

Since the Edwards research, a number of general black-white consumption studies have been conducted across the various products consumption areas of food, housing, recreation and leisure, home furnishings and equipment, medical care, transportation and education, as well as clothing. Table 2 presents some of the major studies along with their findings and conclusions.

While the earlier studies of black and white consumption expenditures were quite numerous, black-white consumption pattern differences did not become a major focal area among marketers until the early 1960's. In 1962 Alexis wrote a classic review article on black-white differences in consumption based on extensive review and interpretation of black-white consumption studies. Alexis arrived at the following general conclusions regarding racial patterns of consumption of goods (with income controlled):

1. Total consumption expenditures of Negroes are less than for comparable income whites, or, Negroes save more out of a given income than do whites with the same income.
2. Negro consumers spend more for clothing and non-automobile transportation and less for food, housing, medical care and automobile transportation than do comparable income whites.
3. There is no consistent racial difference in expenditures for either recreation and leisure or home furnishing and equipment at comparable income levels. (1962, p. 28)

TABLE 2
SUMMARY STATEMENT OF STUDY CONCLUSIONS ON BLACK
VERSUS WHITE SPENDING BEHAVIOR

Study	Black Spending Versus White Spending							
	Clothing	Food	Housing	Recreation & Leisure	Home Furnishings & Equipment	Medical Care	Automobile Transportation	Non-Automobile Transportation Education
Edwards (1932a & b, 1936)	more	less	less	more	less	-	-	-
Sternier, et al. (1943)	more*	less	more	less	less	less	-	-
Humes (1947)	more	more	more	less	less	less	less	more
B.L.S. Detroit (1948)	more	less	less	more	more	less	less	more
B.L.S. Houston (1948)	less	less	less	more	less	less	less	more
Ruark & Mulcahy (1951)	more	less	less	less	mixed	less	less	more
Friend & Kravis (1957)	more	less	less	less	more	less	less	more
Alexis (1962)	more	less	less	mixed	mixed	less	less	more
Brimmer (1964)	more	more	less	-	less	less	less	-
Bauer, et al. (1965)	more	less	less	-	more	less	less	-
Stafford, et al. (1968)	more	more	less	more	more	less	-	less
Bauer & Cunningham (1970)	more	less	same	more	more	less	less	more
Gibson (1978)	more	more	more	less	more	less	-	less

*In the southern villages there was no difference.

Edwards, Sternier and Gibson discuss transportation, but do not make a breakdown by auto and nonauto.

Source: Partially adapted from Marcus Alexis, "Some Negro-White Differences in Consumption," American Journal of Economics and Sociology, 21 (January, 1962): 11-28.

The Alexis study and most of the earlier general consumption studies gave few insights into specific clothing expenditure behavior of blacks and whites. Gibson (1969), to the contrary, felt that clothing expenditures have reflected some interesting black buying patterns. For example, blacks on the average spend 23 percent more for shoes than whites and have often set the styles that have later been adopted by whites. Gibson also estimated that on the average blacks spent 30 percent more of their total income for clothing than did whites (Gibson, 1969). In a later work Gibson (1978) used 1973 data from the Bureau of Economic Analysis and the Conference Record Board, Inc. to compute black-white differences in spending. Blacks were found to spend more than whites in the areas of food, clothing, housing, personal care and household operation; blacks spent less than whites for transportation, medical care, personal business, recreation and private education (Gibson, 1978).

It is evident from the study findings and conclusions presented in Table 2 that blacks and whites have allocated the money they spend for consumer products and services differently. There have been two product areas in which blacks have consistently spent more of their income on than whites--nonautomobile transportation and clothing. The larger amount spent in nonautomobile transportation has been explained by the urban residential patterns of blacks and lower overall income of the group. However, such explanations have not been very satisfactory in explaining the persistence of more black consumer spending on clothing than white consumer spending on clothing over the years.

Some researchers have suggested, however, that in the future a smaller percentage of the black consumer's income will continue to go into the traditional high spending areas such as clothing (e.g., Bauer, Cunningham & Wortzel, 1965; Brimmer, 1964; Gibson, 1969 & 1978; Stafford, Cox & Higginbotham, 1968).

The findings in most of the studies presented in Table 2 were based on aggregate statistical data which neither identified nor explained individual product purchasing behavior or individual motives. In the following discussion on clothing buying behavior an attempt is made to identify specific clothing purchasing differences between black and white consumers. Viewpoints on possible causes for black-white consumption differences are discussed later in the chapter.

Clothing Buying Behavior Differences

The number of empirical studies which have actually compared black and white women on the basis of clothing buying practices is limited. In the marketing discipline the major empirical study in this area was conducted by Portis (1966). A unique feature of Portis' research was that both interest in fashion and actual clothing purchasing behavior were included in the study. The major findings concerned with clothing purchasing behavior were:

1. Fashion conscious black and white women did not differ markedly in the ways they followed fashion. The only noteworthy difference between them was that fashion conscious black women relied more on fashion magazines.

2. Among black women, the fashion conscious were more likely to shop at department stores for better dresses and for children's clothing. Fashion conscious white women shopped more at high priced specialty stores (Portis, 1966).

Braguglia and Rosencrantz (1968) and Hunter (1967) also studied the clothing buying practices of black and white women. The sample, however, was composed totally of low socioeconomic status women. In general, the black women studied placed more importance on clothing and appearance and tended to pay more for their clothing than did the white women. Also, the black women owned a greater number of garments and tended to have newer clothing wardrobes than did the white women. More black women than white women purchased used clothing and received hand-me-down clothing (Braguglia & Rosencrantz, 1968).

In a clothing consumption study of low to moderate income women Kielty (1970) found the following purchasing behaviors which appear to be related to the life style orientations of the women:

When white women had larger inventories, acquired more and spent more for garments, these were garments associated with leisure and sports. When non-white women had larger inventories, acquired more and spent more for garments, these were garments associated with social activities and dressy street wear, such as coats, all types of dresses, hats, gloves, purses, skirts and slips. (1970, p. 88)

Several researchers have investigated the clothing buying practices of employed black women without comparison to an equivalent white sample (Harps, 1976; Samli, Tozier & Harps, 1978; Smith, 1974). Harps (1976) studied the clothing buying practices of employed single black women from upper, middle, lower middle and upper lower socioeconomic levels. Harps found that in general upper middle socioeconomic

level black women compared to black women from the lower middle and upper lower socioeconomic levels: 1) tended to do less price pre-planning and less comparative shopping for apparel, 2) carried and used credit cards when shopping for apparel and 3) seemed least inclined to use lay-a-way plans. Also, a majority of the women in the upper and lower middle socioeconomic levels felt clothing was important in giving the wearer self assurance; only a small percentage of the upper lower group agreed with this stance (Harps, 1976; Samli et al., 1978).

Fashion preferences and buying practices of professional black women were explored by Smith (1974). Smith's major hypothesis was that fashion preferences and buying practices of black professional women would differ by education, occupation, age, and family responsibility. Significant differences reported were: 1) more respondents with master's degrees enjoyed shopping than did those with bachelor's or advanced graduate work, and 2) more respondents with bachelor's or master's degrees designed garments for themselves than did those with advanced graduate work. Some other interesting findings were that the majority of the respondents: enjoyed wardrobe planning and shopping, purchased wardrobes in departments or specialty stores in the local community with cash or store charge cards, used magazines oriented toward middle and upper class readers as fashion resources, considered appearance and comfort more important than prestige when they purchased clothing, returned garments because of fit and construction, did not use radio as a fashion resource, and did not make impulse purchases (Smith, 1974).

Despite the shortage of black-white comparative studies on

clothing buying practices, the prevalence of other black-white comparative studies on specific aspects of clothing behavior (e.g., fashion interest, innovation and adoption, apparel retail store patronage decisions) have suggested marketing researchers' general interest in black-white clothing consumption differences. Bauer, Cunningham and Wortzel (1965), in an analysis of black-white fashion interest, reported that black women were at least as fashion conscious as white women or more so at all income levels. Also, the higher the income level, the greater the proportion of fashion conscious black women. The relationships between fashion interest and social activities outside the family were different between the black and white women. Among the white women, social activities outside the family were almost entirely a function of family income, whereas for black women social activities outside the family were related to degree of fashion interest regardless of income status (Bauer, Cunningham & Wortzel, 1965).

Portis' (1966) findings about fashion interest were somewhat different. In the Portis study, the overall frequency of fashion conscious shoppers among black and white women was similar, except blacks at lower-middle income levels were somewhat more interested in fashion than their white counterparts. In general, though, race was not a major factor in discriminating between high fashion conscious and low fashion conscious women. Regardless of race, fashion conscious women were more affluent, younger, and gregarious (active in organizations) than were the less fashion conscious women (Portis, 1966). No

information was given on the employment status of the respondents in either Bauer et al. (1965) study or the Portis (1966) study.

Some researchers have suggested that blacks are more likely than whites to be clothing innovators (i.e., to purchase new styles) (Dalrymple, Robertson and Yoshino, 1971; Kindel, 1970; Robertson, Dalrymple and Yoshino, 1969; Sexton, 1972). Dalrymple, Robertson and Yoshino (1971) compared product consumption across three population categories--white, black and Japanese-Americans. Findings were that both low and high income blacks owned more new clothing items than the other groups, but differences were not significant. In another part of the study, blacks were also found to have more interest in fashion than the other two groups. Kindel (1970) reported similar findings from a sample of black and white college students. Black students were more likely to be the first to try out new styles and were more likely to be influenced by styles as a consideration in choosing stores than white students (Kindel, 1970). Based on these study findings and other similar research results race has been considered to be a possible segmentation strategy on socially visible product innovations such as clothing (Sexton, 1972).

Numerous researchers have conducted studies on various aspects of general shopping behavior differential between black and white consumers which have also been applicable to apparel purchasing behavior differences between black and white consumers. In general, the following major non-food shopping behavior differences between blacks and whites have been presented:

1. More whites have and use credit/credit cards than blacks (Cox, Stafford & Higginbotham, 1972; Feldman & Star, 1968).
2. More whites shop via telephone, mail order and catalogue than blacks (Cox et al., 1972; Feldman & Star, 1968).
3. Blacks place greater emphasis on price than whites (Bauer et al., 1965; Boone & Johnson, 1975; Carroll, 1968; Cox et al., 1972; Feldman & Star, 1968).
4. A larger proportion of blacks than whites shop at discount stores than department stores (Cox et al., 1972; Feldman & Star, 1968; Sexton, 1972).
5. Blacks shop in downtown areas of the city more frequently than whites (Bullock, 1961; Cox et al., 1972; Feldman & Star, 1968; Sexton, 1972).

Looking specifically at apparel store shopping behavior, Bauer et al. (1965), suggested that fashion conscious black women were more anxious than fashion conscious white women about clothing shopping because of the greater symbolic (prestige) value associated with the clothing. Also, the black women concentrated more on the economic transaction of exchanging dollars for goods and they were less likely to mention the secondary aspects of shopping--convenience, politeness of salesgirls, crowds, etc. (Bauer et al., 1965).

Moss (1974) studied the apparel shopping trends for low-income mothers from four ethnic groups (Afro, Latin, Anglo and Indian American). All the mothers patronized discount and chain stores frequently and the bus was the usual mode of transportation. Also, the

downtown areas were shopping in more frequently than other geographical areas (Moss, 1974).

In summary a review of the literature has tended to support the contention that there are identifiable black-white differences in clothing consumption behavior. Only a few comparative studies actually addressed black-white clothing purchasing differences. Their focus was primarily on black-white differences in fashion interest, fashion adoption and retail shopping behavior.

Reasons for Black and White Consumption Differences: Some Viewpoints

Economists, marketers and sociologists are in agreement that the consumption behavior of blacks differs from the consumption behavior of whites. However, there is no consensus as to the reasons for this difference. It is apparent from the previous discussion that numerous researchers have attempted to explore these consumption differences. The purpose of this section is to draw together major viewpoints concerning race as a factor in consumption behavior. An attempt is made to address the broad question of why blacks and white have different consumption patterns. Three points of view are reviewed: 1) income versus race, 2) compensatory buying behavior, and 3) culture and acculturation.

Income Versus Race

The underlying hypothesis of the income versus race viewpoint is that income differences can explain many of the buyer behavior

differences between blacks and whites since it serves as a primary constraint on purchases (Sexton, 1972). It is logical to hypothesize that many of the black and white consumption differences might be a function of income rather than race.

Studies of differences between black and white consumers have frequently overlooked the role of income in determining buyer behavior. Failure to consider income has been considered a serious omission, since the median annual family income of blacks is considerably less than that of whites, even for those with the same level of education (Oladipupo, 1970). The structural realities of income deprivation have had two effects on studies of the black consumer market. First, there has been a direct effect on culture--on the thinking of poor consumers which most likely has become a part of the value system passed on to other members of the culture who may not be poor. The second effect has been the research methodological complexity of separating out the effects of consumption due to lack of income versus the effects of being a part of the black culture (Engle, Kollat & Blackwell, 1973).

Several researchers have analyzed non-food shopping data by two approaches. First they have used black and white samples as a whole. Second, black and white samples with income control have been utilized. These researchers have reported that for the sample as a whole, there were statistically significant differences between blacks and whites. However, these differences tended to disappear when income was held constant (Cox et al., 1972; Feldman & Star, 1968; Sexton, 1972). Most

of the researchers noted, however, that income alone did not fully explain all the differences between black and white buying behavior (Cox et al., 1972; Feldman & Star, 1968; Sexton, 1972).

Cicarelli (1974) believed that relative income was a better predictor of purchase behavior than absolute income. Relative income is based on the feeling that the proportion of a family's income devoted to consumption depends on the level of its income relative to the income of the peer group with which it identifies (Cicarelli, 1974). Cicarelli reanalyzed the Feldman and Star (1968) non-food shopping data according to relative income. The black-white differences did not vanish, thereby implying that such differences were a by-product of cultural factors and not relative to socioeconomic condition.

Paying particular attention to the clothing purchasing behavior of blacks, Sexton (1972) stated that having higher incomes made it easier for blacks to make clothing purchases consistent with their goal of achieving middle class status. Sexton hypothesized that a family must have an income sufficient to afford material goods before its motivations can substantially affect its buying actions.

Clothing expenditure research conducted by Kielty (1970) has suggested, contrary to Sexton and other income advocates, that race is very important in clothing buying behavior. Kielty performed a multiple regression analysis on low to moderate income women to explain clothing expenditure patterns. With age, work status, sex of household

hedd, number of children and income class controlled, race had a significant effect on clothing expenditures (Kielty, 1970).

Compensatory Buying Behavior

Many explanations of black and white differences have been based on the compensatory buying hypothesis. This hypothesis is based on the belief that blacks often have been unable to share fully in the world of the larger American society, and as a result they sometimes attempt to compensate for status or reinforce sense of prestige with material goods. The literature abounds with advocates of and inference to the compensatory buying motive of blacks (e.g., Alexis, 1962; Bauer et al., 1965; Bullock, 1961; Frazier, 1957; Gibson, 1969; Kilian, 1973; Morgan, 1973; Portis, 1966; Robertson et al., 1969; Sexton, 1972; Sinha, 1977; Stafford et al., 1968).

Bullock (1961) in his classic article on black and white consumer motivations concluded that blacks were motivated by a desire to become a part of mainstream America, while whites wanted to obtain exclusiveness. Alexis wrote the following in his classic review article of black and white consumption expenditure differences:

. . . alleged difference in the spending behavior of Negroes and whites is attributed to the economic and social discrimination which has been part of the Negro's heritage. Not being able to live, relax or dine where they please, American Negroes are said to have developed consumption patterns different than those of their white counterparts. (1962, p. 12)

It appears that the compensatory spending or buying behavior viewpoint has been used more frequently in the literature in

discussions and explanations of black clothing buying behavior than the other viewpoints discussed in this section (e.g., Bauer et al., 1965; Gibson, 1969; Morgan, 1973; Portis, 1966; Robertson et al., 1969; Sexton, 1972). Black apparel merchant Kermit Morgan (1973), for example, stated that blacks dress nicer to give an outward appearance that they are successful. Blacks also have a tendency to purchase clothing abundantly because clothes are more quickly and easily accessible than some other material necessities such as homes and property (Morgan, 1973). Similarly, Bauer et al. (1965) described high fashion interested black women as strivers for middle class status.

Portis (1966) felt that black women's fashion interest could not be fully explained by factors of family income and other socioeconomic variables. According to Portis, "It is likely that many Negroes are interested in fashion because of personal needs rather than as a reflection of low circumstances. The source of Negroes' fashion interest and expenditures for fashion needs to be explored in further research" (Portis, 1966, p. 299). Portis did not address these "personal needs" beyond this brief reference, however.

Some researchers feel there is a problem understanding black consumer behavior because of the failure of researchers to deal with black consumers on their own terms instead of constant comparison to white consumers. Indeed, all black actions and purchasing behavior are not necessarily reactions to the actions or past actions of whites (Willie, 1974). Also, blacks have become more venturesome and independent with less interest in impressing whites and greater

inclinations to express themselves among their peers (Gibson, 1978; Willie, 1974). Some researchers also fail to recognize that some blacks "are satisfied with their present class positions, or at least do not aspire to social mobility for one reason or another" (Hair, Bush & Busch, 1975, p. 255). Following this line of reasoning, the compensatory buying hypothesis may not be as relevant today as it once was in explaining black buying behavior.

Culture and Acculturation

Similarities between black and white markets are much greater than the differences (Engle, Kollat & Blackwell, 1973; Feldman & Star; Frank, Massy & Wind, 1972; Hair, Bush & Busch, 1975; Portis, 1966; Sexton, 1972). Contrary to popular belief, black and white families in America share a common value system. But, blacks and whites adapt to the society and its values in different ways, largely because of racial discrimination (Willie, 1974).

Given that there are some differences between the black and white consumer markets, cultural heritages partially explain differences between the two groups. Duesenberry (1949) explained the influence of cultural heritage on buyer behavior in this way:

. . . in every case the kinds of activities in which people engage are culturally determined; (and) nearly all purchases of goods are made . . . either to provide physical comfort or to implement the activities which make up the life of our culture. (1949, p. 19)

Through the anthropological process of acculturation, marketers have attempted to explain how the black consumer market has become

similar to the white market with respect to buying behavior patterns. Acculturation may be defined as the process of learning a culture different from the one in which a person was originally raised. Implicit in this concept is the overlaying of a new and different culture on the individual's heritage culture (Berelson & Steiner, 1964). In the context of buyer purchasing behavior, acculturation refers to the extent to which black consumers adopt buyer behavior and attitudes similar to the dominant white culture (Hair et al., 1975).

The marketing significance of the acculturation process, according to some researchers, is that as a greater proportion of the black market becomes acculturated by the assimilation of white middle class values, the separate and distinct consumer buying behavior patterns which have characterized the black consumer market segment may disappear (Feldman & Star, 1968; Frank et al., 1972; Hair et al., 1975; Sexton, 1972). It has been suggested that as blacks better themselves economically, the differences in the shopping behavior between blacks and whites which now appear to be distinct may well become negligible in the future. Thus, the black consumer market may be a transient phenomenon in America (Feldman & Star, 1968).

Researchers who have advocated the similarity in consumption by the acculturation viewpoint have often attributed differences between black and white consumer markets to research designs which have naively treated the black consumer market as a homogeneous group without adequate segmentation. It has been suggested that racial factors are not adequate by themselves to explain fully the differing consumption

patterns of the black consumer markets (Bauer et al., 1965; Klein & Mooney, 1953; Portis, 1966; Sommers & Bruce, 1968).

As was stated previously in Chapter I, blacks have most often been portrayed as belonging to an undifferentiated "black consumer market" which is economically deprived. Moreover, when income segmentation has been used in black-white comparative research, the emphasis has usually been on the low income consumer. Thus, the need for black-white comparative studies is obvious. The utilization of samples who are above the poverty level and life style analysis in such studies are likely to make a profound contribution to the literature.

Summary

A review of the literature has tended to indicate that employment status has an impact on women's clothing buying practices. Working women compared to non-working women: 1) appeared to be less price sensitive in their clothing selection behavior, 2) were inclined to be somewhat more interested in fashion, 3) shopped more in the evening, 4) used different sources of fashion information, and 5) tended to shop more in downtown stores.

Life style analysis has been helpful in understanding dynamics of consumer purchase behavior. However, this technique has not been utilized extensively in studying women's clothing purchasing behavior. The studies reviewed on life style application to clothing buying behavior emphasized the following points: 1) identified life style segments have different and distinguishable clothing purchasing behavior associated with each life style, 2) life styles have been used

successfully to develop consumer profiles for women who have been grouped on clothing consumption behavior, and 3) apparel manufacturers have generally been very successful in the application of life style segmentation analysis for ultimate products differentiation strategy development, particularly in lingerie and loungewear apparel merchandising.

A review of general consumption and expenditure studies of black and white buying behavior revealed that blacks have consistently spent more of their income on clothing than comparable income whites over the last forty years. Also, empirical research studies have tended to show that blacks and whites differ in their specific clothing buying practices, fashion interest, fashion innovations and apparel store shopping behaviors.

Three general viewpoints which addressed the broad question of why blacks and whites have different consumption patterns were identified from the literature. First, the income versus race viewpoint hypothesized that black-white consumption differences might be a function of income rather than race. Second, the compensatory buying viewpoint emphasized that blacks sometimes attempt to compensate for status by buying material goods. And thirdly, the culture and acculturation viewpoint attempted to explain black and white buying behavior in terms of similarities, since similarities between blacks and white buyer behavior tend to be much greater than differences.

A major shortcoming of the research reviewed has been the lack of research in which black women's clothing buying practices are related

to employment status and life styles. Another problem revealed in comparative black-white research was the use of naive research designs which have treated the black consumer market as one homogeneous market segment.

Chapter III

RESEARCH AND DESIGN METHODS

The research design and methods used in the study are presented in this chapter. Definitions of the terms used in the chapter are presented in the first section. The second section discusses the research hypotheses for the study. The third section deals with the research design. It includes discussions on the questionnaire, sampling and data collection procedures. In addition this section presents a demographic profile of the sample. The analytical methods used in the study are described in section four. A summary of the chapter is provided in the final section.

Definitions

The operational definitions of four key terms used in the study are presented in this section. Each of these terms is discussed in more detail later in this chapter and in Chapter IV. These four terms are clothing buying practices, clothing buying dimensions, clothing buying style groups and life style dimensions.

Clothing Buying Practices--A composite of clothing purchase activities. Forty-five clothing buying practices are utilized in this study. These are classified into four major categories:

1) clothing shopping frequency and time of shopping, 2) methods of clothing acquisition, types of stores patronized, and store location,

3) store loyalty/patronage variables, and 4) personal clothing selection variables.

Clothing Buying Dimensions--Underlying dimensions of clothing buying practices which are derived from factor analysis of the above mentioned clothing buying practice variables. Eleven clothing buying dimensions were identified.

Clothing Buying Style Groups--Different group orientations of purchasing clothing. Four different clothing buying style groups were derived from cluster analysis of the sample based on factor scores for the eleven clothing buying dimensions.

Life Style Dimensions--Underlying dimensions of life styles which are derived from factor analysis of activity, interest and opinion statements. Twenty-five life style dimensions were identified.

Hypotheses

Three major research hypotheses were constructed for this study:

- Hypothesis 1: There are significant differences in clothing buying practices between employed black and white women.
- Hypothesis 2: There is a significant relationship between race and employed women's clothing buying styles holding constant the effects of life style dimensions and other demographic variables.
- Hypothesis 3: There is a significant relationship between life style dimensions and employed women's clothing buying styles holding constant the effects of race and other demographic variables.

Empirical studies and literature on clothing buying practices support the belief that there are differences in the clothing buying practices between black and white consumers. Unfortunately, most of this data is based on lower income blacks and whites. The first hypothesis attempted to answer the question of whether there were differences in the clothing buying practices between employed black and white women. A decision rule was established for accepting the first hypothesis. If there were a greater number of significantly different clothing buying practice variables than would have occurred by chance at the chosen significance level then the hypothesis would be accepted.

Hypotheses 2 and 3 attempted to address the question of race and life style dimension importance in determining differences among the clothing buying style groups. The advantage of analyzing members of the clothing buying style groups on the basis of life style dimensions as well as race were manifold. Not only did the life style analysis impose a simple structure to the sample of black and white women, but the life style dimensions which emerged were considered more meaningful and action oriented than race alone as a segmentation technique. The life style dimensions identified helped to further analyze the type of employed women who were represented in each clothing buying style group. Having identified the clothing buying style groups of employed women and analyzing these clothing buying style groups in terms of life style dimensions, the retailer could

better aim his product to appeal to women who belong to a certain clothing buying style group.

The following decision rules were established for hypotheses 2 and 3. Hypothesis 2 would be accepted if race was a significant predictor variable in the discriminant function. Hypothesis 3 would be accepted providing a majority of the life style variables were significant predictor variables in the discriminant function.

Research Design

The Questionnaire

A self administered questionnaire was designed to investigate the differences in clothing buying practices and to identify life style dimensions of employed black and white women that relate to clothing buying practices. The questionnaire was pretested on a group of five black and seven white employed women in Blacksburg, Virginia. The pretest was conducted to ascertain: 1) time necessary for completion of the questionnaire; 2) clarity and readability of instructions and questions; and 3) possible problems with format, rating scales and other areas which could hinder completion of the questionnaire. The final questionnaire was revised based on recommendations from the pretest.

The final questionnaire consisted of 45 questions and statements about personal clothing buying practices and 145 AIO (Activity, Interest and Opinion) statements to measure life style dimensions. Eleven demographic questions which were considered relevant for this study

were also included. The questions are explained more fully below and the entire questionnaire is presented in Appendix A.

Measurement of Clothing Buying Practices

A review of a large number of instruments purporting to measure various aspects of clothing preference, clothing economic practices, and clothing buying practices revealed that no one measure that had been used previously was appropriate for this research. According to Creekmore (1966)

In an area as varied as clothing, problems will occur in selecting the amount of the total spectrum that can be covered by a single measuring device. The researcher must select or develop a general clothing measure or one which measures a specific attitude, behavior or symbolic meaning (p. 1)

A questionnaire needed to be designed to include a wide variety of personal clothing buying practices applicable to employed women for this research study. Questionnaires developed by Carpenter (1963), Harps (1976), Scruggs (1976), Smith (1974) were useful as guides in developing the personal clothing buying practices section of the questionnaire used in this study.

The forty-five clothing buying practices statements and questions included in the questionnaire were classified in four categories: 1) clothing shopping frequency and time of shopping; 2) methods of clothing acquisition, types of stores patronized and store location; 3) store loyalty/patronage variables; and 4) personal clothing selection variables. Figure 2 gives a more

(1) SHOPPING FREQUENCY/TIME	(3) STORE LOYALTY/PATRONAGE VARIABLES
--Shopping activity	--Display
--Weekday/day shopping	--Image
--Weekday/night shopping	--Salesclerks
--Weekend/day shopping	--Advertising
--Weekend/night shopping	--Methods of payment
--Beginning of season	--Lay-a-way
--End of season/clearance	--Sale policy
--Impulse buying	
(2) CLOTHING ACQUISITION/STORE TYPE AND LOCATION	(4) PERSONAL CLOTHING SELECTION VARIABLES
--Ready to wear	--Construction
--Make own/have made	--Comfort
--Gifts	--Care
--Department store	--Fiber content
--Discount store	--Versatility
--Specialty store/boutique	--Interchangeability
--Downtown stores	--Brand labels
--Suburban stores	--Price
	--Style
	--Customer complaint

Figure 2. Clothing Buying Practices

complete conceptualization of the clothing buying practices investigated in this study.

Most of the items in the personal clothing buying section of the questionnaire were written in objective statement form and the statements were measured by a 5-point "never" to "quite often" frequency scale for engaging in a particular clothing buying practice. For example, some of the questions were as follows:

	<u>Never</u>			<u>Quite Often</u>	
I do my personal clothes shopping on a weekday at night	1	2	3	4	5
Magazine advertisements influence my choice of stores to buy my clothes .	1	2	3	4	5
The attitudes of salesclerks influence my shopping for clothes at a particular store	1	2	3	4	5
The availability of credit influences my clothing buying at a particular store	1	2	3	4	5
I buy clothes with well known brand labels	1	2	3	4	5

The responses to the clothing buying practice variables in the questionnaire were used to develop clothing buying dimensions and clothing buying styles which will be further discussed in the analytical methods section of this chapter.

Measurement of Life Styles

Life style analysis begins with people and classifies them into different life style orientations or typologies, each characterized

by a unique style of living based on a wide range of activities, interests and opinions. The most widely used approach to life style measurement has been the AIO (Activity, Interests and Opinion) approach (Cosmas, 1977; Plummer, 1971-72; Wells, 1974; Wells & Cosmas, 1975; Wells & Tigert, 1971). This approach measures the consumer's life style from a three-dimensional view, which helps to explain consumer purchases as well as allowing for a more descriptive profile of the consumer (Plummer, 1974). Figure 3 lists some of the activities, interests and opinions used to measure life style.

Life style questionnaires tend to be large for adequate coverage of the wide varieties of life style and life style dimensions which occur. The questionnaire for this research contained 145 activity, interest and opinion rating statements. Activity statements were measured by a 5-point "never" to "quite often" frequency scale and the interest and opinions statements were measured by a 6-point "agree" to "disagree" Likert type forced choice scale. Scales from 5 to 7 points have been used to measure activities in the AIO approach. The 5-point scale was chosen for this study since it greatly simplified the task of remembering specific activity patterns over the past year. Moreover, respondents in the pretest group felt they could indicate their usual activity patterns very adequately with the 5-point scale. Use of the 5-point scale for activities in AIO also provided continuity with the 5-point scale for clothing buying practices (which were stated as types of clothing

<u>ACTIVITIES</u>	<u>INTERESTS</u>	<u>OPINIONS</u>
Work	Family	Themselves
Hobbies	Home	Social issues
Social events	Job	Politics
Vacation	Community	Business
Entertainment	Recreation	Economics
Club membership	Fashion	Education
Community	Food	Products
Shopping	Media	Future
Sports	Achievements	Culture

Source: Joseph T. Plummer, "The Concept and Application of Life Style Segmentation," Journal of Marketing, 38 (January, 1974): 33-38.

Figure 3. Activity, Interest and Opinion Components of Life Style

related activities). The 6-point scale for interests and opinions has been used most successfully in the AIO approach (Wells, 1974).

Some examples of AIO statements used in the study are as follows:

<u>Activities</u>	<u>Never</u>					<u>Quite Often</u>
Gave a speech.	1	2	3	4	5	
Played tennis.	1	2	3	4	5	
Attended a sporting event.	1	2	3	4	5	
Played golf.	1	2	3	4	5	
Went out to dinner at an expensive restaurant	1	2	3	4	5	
Went to the movies	1	2	3	4	5	
Read a book.	1	2	3	4	5	

<u>Interests & Opinions</u>	<u>Definitely Disagree</u>			<u>Definitely Agree</u>		
Magazines are more interesting than television	1	2	3	4	5	6
I like to think I am a bit of a swinger.	1	2	3	4	5	6
I often try new brands before my friends and neighbors do. . .	1	2	3	4	5	6
I think of myself as creative.	1	2	3	4	5	6
I have some old fashioned tastes and habits	1	2	3	4	5	6

These 145 life style items were used to develop life style dimensions for the total sample of employed black and white women.

Little has been reported on the reliability of the majority of items used in life style studies. Pessemier and Bruno (1971) reported test-retest reliability coefficients of individual life styles with a median between .60 and .69. Reynolds, Crask & Wells (1977) successfully replicated a life style study on 2,000 women with essentially the same questionnaire administered one year later to a demographically matched, but entirely independent sample. Moreover, many individual items have tended to appear and reappear in life style studies to form a somewhat standardized inventory of AIO items which has been compiled by Wells (1971). The AIO items used in this study have been used in several previous life style studies (Cosmas, 1977; Reynolds, Crask & Wells, 1977) and were also included in the Wells (1971) AIO item inventory.

The question of the validity of life style analysis is difficult and complex and cannot be answered simply (Wells, 1975). The main purpose with regard to validity in life style analysis is whether life style questionnaires measure what they are supposed to--people's life styles. In terms of face validity, life style dimensions uncovered in the literature have been, on the whole, consistent with what we believe to be true about consumer behavior (Cosmas, 1977; Wells, 1975).

Sampling and Data Collection Procedures

Sample Selection

A judgmental sample of employed black and white women drawn from professional women's organizations in the Washington, D.C. metropolitan area was used for the analysis performed in this study. Numerous professional women's organizations were reviewed and evaluated from: 1) information provided by The Encyclopedia of Organizations (Pair, 1978) on the membership characteristics of the organizations, 2) personal interview with representatives of several women's resource organizations (i.e., Montgomery County Maryland National Commission on Working Women and the District of Columbia Commission on the Status of Women) who were familiar with the women's organizations in the Washington, D.C. metropolitan area and 3) literature provided by the various professional women's organizations which were being considered. Organizations considered for possible participation in this study were those organizations that had members from a wide variety of professions. Seven professional women's organizations with this membership criterion agreed to participate in the study: 1.) District of Columbia State Federation of Business and Professional Women's Clubs, 2) National Association of Negro Business and Professional Women's Clubs, Inc., 3) Federally Employed Women, Inc., 4) National Organization of Women Business Owners, 5) Washington Women Executives Group, 6) Network, and 7) National Hookup of Black Women, Inc. See Appendix B for a list of

the individual clubs within the organizations that participated in the study.

Due to limitations imposed by time and cost, a nonprobability sample design (judgmental sample) was used rather than a random sample design.* In addition, the exploratory nature of this research in extending the use of life style analysis further justified the use of a judgmental sample.

Churchill (1978) describes a judgmental sample in the following paragraphs:

Judgmental samples are often called purposive samples; the sample elements are handpicked because it is expected that they can serve the research purpose. Most typically, the sample elements are selected because it is felt they are representative of the population of interest.

. . . When searching for ideas and insights, the researcher is not interested in sampling a cross section of opinion but rather in sampling those who can offer some perspective on the research question. (p. 302)

The requirements of the sampling procedure were to find a large number of female respondents to complete the questionnaire who were:
1) employed in various white collar occupations**, 2) representatives

*It should be noted that most researchers in the field of sampling judge the quality of the sample on the basis of the stage of the research and how the research will be used. For a discussion on the use of nonprobability samples and sample quality see Churchill (1978); Sudman (1976); Warwick & Lininger (1975).

**For this study white collar refers to occupations in the following categories: 1) professional, technical and kindred workers, 2) managers, administrators and officials (except farm), 3) clerical and kindred workers, 4) sales and kindred workers (Appendix C).

of both black and white racial categories, 3) above the poverty level*, and 4) residents of a large metropolitan area. Since the emphasis in this research was exploratory, a judgmental sample generated from professional women's organizations in the Washington, D.C. metropolitan area was appropriate to fulfill the sampling requirements. Moreover, this research was concerned with white collar employed women rather than blue collar employed women. The use of professional women's organizations tended to insure a more representative white collar employed sample which was above the poverty level. On the question of racial differences in organization participation Williams and St. Peter (1977) found that there was no appreciable difference in the organization participation rates between blacks and whites of higher socioeconomic status. Thus, this sampling technique was applicable for both black and white employed women.

A large metropolitan area (Washington, D.C.) was chosen for this study in order to sample a wider variety of professions for both black and white women than was possible in a small town or rural area. Also, similar to most immigrant groups, blacks show distinct patterns of concentration. They particularly congregate in central cities,

*Only two respondents indicated that they had household total yearly incomes under \$5,000. The median household income for the sample (black and white) was \$30,000-39,000 .

especially large cities, that are part of the Standard Metropolitan Statistical Area (Report of the National Advisory Commission on Civil Disorders, 1968). Also, Nam and Powers (1965) found a more favorable economic distribution for both white and non white families in the central cities and urban fringes of these cities than other areas. A more detailed description of the sample is presented in Chapter IV.

Data Collection

The sample of members of the professional women's organizations was obtained by first receiving permission from national, regional and local club presidents to distribute the questionnaires at local club meetings.* A request was made to each participating club to allow for the distribution of the questionnaires at a regularly scheduled club meeting. When this researcher was not able to attend a club meeting, the club president was provided with the questionnaires in advance and given instructions about their distribution at the meeting.

Questionnaires were given to members and non members who attended the club meetings. The women who attended the meetings often asked for and were given extra copies of the questionnaire which were completed by other professional women they knew. Thus,

*Sudman (1976) maintains that better professional group co-operation is usually available if the survey has the endorsement of the national or local leader.

the sample was composed of both members and non member contacts of the seven professional women's organizations chosen for the study.

Although the questionnaires were distributed at the club meetings, they were generally not completed during the club meeting. Attached to each questionnaire were instructions for completion as well as a self addressed, postage return envelope for respondents to return the questionnaire to the researcher when it was completed. Data were collected from May through July of 1978. The response rate was 70 percent.

Demographic Profile of the Study Sample

Preliminary Sample Reduction Procedures

A total of 635 questionnaires were returned. A possible reason for this high response rate (70 percent) is that life style questions appear to have a "fun factor" attributed to the nature of the questions and tend to generate more interest, and thus, a better response rate (Cosmas, 1977; Wells, 1974).

Of the returned questionnaires, 513 completed by full time employed black and white women (239 black and 274 white) were found to be usable for the analysis. The loss of some questionnaires to analysis resulted mainly from respondents who: 1) were not employed or employed less than full time; 2) were members of other races than black or white; and 3) failed to fully complete the questionnaire.

To reduce some of the methodological complexities associated with the usage of an unequal sample size in exploratory research such as this, the sample of white women was reduced from 274 to 239 to equal the 239 sample size for the black women. This equalization was accomplished by using a table of random numbers to direct the random removal of 35 of the 274 returned questionnaires from full time employed white women. Thus, the analyses in this study were based on an initial sample of 478 full time employed black and white women.

The Sample

As was stated previously, the questionnaire contained eleven demographic questions which were considered important for sample description and other analysis purposes. The sample comparative demographic profile for employed black and white women is presented in Table 3. More detailed demographic data on the sample are presented in Appendix C. The Chi-square test of significance was performed on all demographic variables included in the sample. The areas in which there were significant differences ($p < .05$) between black and white employed women were: age, education, household size, number of dependents, yearly personal income, occupational category membership, and home location. Household total yearly income and marital status were not significantly different between employed black and white women.

Although significant differences appeared in most of these demographic areas, these differences are also prevalent in national demographic patterns for black and white consumers in the United States for the most part. For example, the employed black women in the sample

TABLE 3
COMPARATIVE DEMOGRAPHIC PROFILES
OF EMPLOYED BLACK AND WHITE
WOMEN RESPONDENTS

Demographics	Employed Black Women (N=239)	Employed White Women (N=239)
Median age	33 years	38 years
Median household size (including self)	3 people	2 people
Median number of dependents (excluding self)	1 person	none
Median educational attainment	1-3 years college/ Technical school	College Graduate
Median personal yearly income (before taxes)	\$15,000-19,999	\$15,000-19,999
Median household total yearly income (before taxes)	\$30,000-39,999	\$30,000-39,999
Marital Status:		
Single, never married	23.8%	27.2%
Married	47.3	36.8
Divorced/Separated	21.3	23.4
Widowed and Other	7.5	12.6
Occupational Categories:		
Professional Technical & Kindred Workers	47.9	41.2
Managers, Administrators, and Officials (except farm)	19.1	29.6
Clerical and Kindred Workers	31.7	25.8
Sales and Kindred Workers	1.3	0.9
Home Location:		
Urban	43.6%	32.8%
Nonurban	56.4	67.2

NOTE: More detailed demographic data is presented in Appendix C.

had a lower median age than the employed white women in the sample (33 years versus 38 years)(Table 3). This trend is characteristic of the general black and white consumer market in the United States, i.e., the black consumer market is younger than the white consumer market (Bureau of Census, 1977a) as was discussed in Chapter 1.

The sample was composed of women employed in white collar occupations (Table 3). A description of the white collar occupational categories is presented in Appendix C. As can be seen in Table 3 the largest percentage of black and white women were employed in the professional/technical category. An Equal Employment Opportunity Report (Employment Information Report EEO-1, 1975) indicated that the largest percentage of white collar women employees (both black and white) were employed in clerical and clerical-related areas for the U.S. and the Washington, D.C. Standard Metropolitan Statistical Area.

Analytical Methods

Presented in this section are analytical methods used to: 1) test the hypotheses, 2) develop life style dimensions and 3) develop clothing buying dimensions and clothing buying style groups. Figure 4 provides a procedural diagram of the analytical methods used in this research.

Contingency Table Analysis

Contingency table (SPSS Crosstabulation) analysis was used to test Hypothesis 1 which dealt with differences between employed black and white women on the basis of their clothing buying practices.

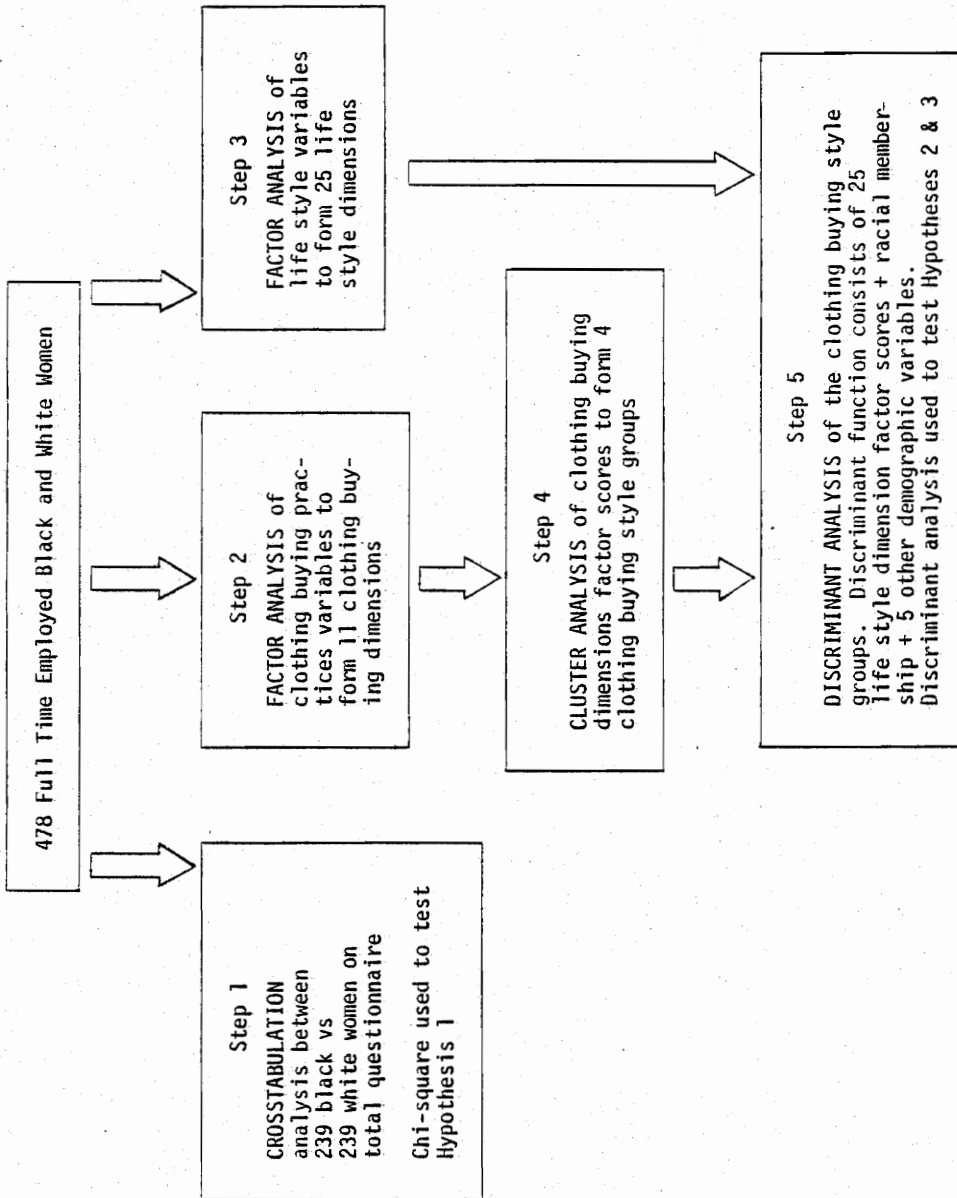


Figure 4. Analytical Methods

The crosstabulations (Nie et al., 1975) were analyzed statistically by the Chi-square test of significance. The Chi-square test was appropriate for this data because the measurements involved nothing more than assigning observations to different categories in a set of well defined mutually exclusive categories (Williams, 1968). Crosstabulations were also conducted on black-white responses to life style and demographic questions for sample descriptive purposes. (See Figure 4--Step 1).

Hypotheses 2 and 3 were considered with the specific relationship between: 1) employed women's race and clothing buying style group membership and 2) employed women's life style dimensions and clothing buying style group membership. Factor analysis was used to develop clothing buying dimensions and life style dimensions (Figure 4--Steps 2 and 3). Cluster analysis was used to develop clothing buying style groups (Figure 4--Step 4). Discriminant analysis was then used to test Hypotheses 2 and 3 (Figure 4--Step 5). A discussion of each of these three multivariate techniques follows.

Factor Analysis

Factor analysis is defined as "a multivariate statistical technique that addresses itself to the study of interrelationships among a total set of observed variables" (Wells & Sheth, 1971, p. 213). Factor analysis can be useful to the researcher in one of the following four ways:

1. It can help point out the latent factors or dimensions that determine the relationship among a set of observed or manifest variables.
2. The second way factor analysis can be helpful is by pointing out relationships among observed values that were there all the time but not easy to see.
3. Factor analysis is useful when things need to be grouped.
4. Finally, and related to the third function, factor analysis can be used for empirical clustering of observations. (Wells & Sheth, 1971, p. 212)

In general, factor analysis has been most useful in making sense of a large number of variables. Its use in this capacity as a data reduction technique is advocated by many researchers (e.g., Anderberg, 1973; Cattell, 1966a; Harman, 1967; Wells & Sheth, 1971). R-type factor analysis (correlations among variables) was performed over the 478 employed women's responses to the first 39* clothing buying practice variables in the questionnaire. Eleven clothing buying factors or clothing buying dimensions were revealed. The development of clothing buying dimensions was necessary in order to form subsequent clothing buying style groups for the sample.

R-type factor analysis also was performed on the 145 AIO variables in the questionnaire which formed 25 life style factors or dimensions. These identified life style dimensions were used to further explore and explain differences in clothing buying behavior of employed women by discriminant analysis. BMD08M package varimax factor analysis

*The first 39 rather than the total 45 clothing buying practice variables were used because the last 6 variables had response categories which could not be utilized in factor analysis.

(Dixon, 1974) was used to develop the clothing buying dimensions and life style dimensions.

Cluster Analysis

Cluster analysis is useful for finding group membership, data exploration and hypothesis generation (Anderberg, 1973; Ball, 1971; Hartigan, 1975; and Wind, 1978). The basic purpose of cluster analysis, however, is to separate objects into groups such that each object is more like objects in its group than the objects outside the group (Green & Tull, 1978). More specifically, in this study the purpose of using cluster analysis was to group the employed women on the basis of similar factor score patterns to the clothing buying dimensions identified by factor analysis. The respondents' factor scores for the 11 clothing buying dimensions identified were used as inputs into a cluster analysis program from which four clothing buying style groups were isolated. (Figure 4--Step 4)

The clustering algorithm used in this study was NORMIX* (Wolfe, 1971 and 1974 revision). NORMIX is an acronym for normal mixture analysis, an approach to cluster analysis in which clusters are allowed

*The NORMIX 1974 revision with equal within group covariance matrices option was used in this study. In earlier NORMIX versions, this option was available in a special version called NORMAP (Cluster and Pattern Analysis of Normal Mixtures with Common Covariances). See Everitt (1977), and Wolfe (1968, 1971 and 1974 revision).

to overlap so that the population is composed of a mixture of distributions (Wolfe, 1967 and 1970). In the NORMIX program it is assumed that the individuals are a member of one or more groups, and that within each group the measurements have a multivariate normal distribution. It is not known in advance what the particular characteristics of the group might be or even how many groups of individuals there are in the sample. Individuals are assigned to the group for which their probability of belonging is greatest. According to Everitt:

The fitting of mixtures of multivariate normal distributions using such programs as those developed by Wolfe, namely NORMAP and NORMIX may be extremely useful in many situations, and the sequence of likelihood ratio tests for the number of groups which attend these methods is possibly the best procedure available. The method also has the considerable advantage that it does not rely on an arbitrary choice of similarity or distance measure (1974, p. 93).

A feature of NORMIX which made the technique very applicable for this study is that the method is based on a hierarchical clustering procedure which ideally requires a large set of data (Everitt, 1974; Wolfe, 1971 and 1974 revision). At the same time NORMIX works best when the clustering is based on a small number of variables. To this end the use of 11 clothing buying dimensions rather than 39 clothing buying practices for clustering fostered more interpretable groups from the NORMIX program.

In summary, the following three basic constructs and data sets were created in this study before hypothesis testing by discriminant analysis could be completed:

LIFE STYLE DIMENSIONS (25)--Created from the factor analysis of 145 AIO variables.

CLOTHING BUYING DIMENSIONS (11)--Created from the factor analysis of 39 clothing buying practice variables.

CLOTHING BUYING STYLE GROUPS (4)--Created from the cluster analysis of the 478 sample based on factor scores for the 11 clothing buying dimensions.

The use of factor analysis and cluster analysis techniques made conceptualization of the relationship between life style and clothing buying practices easier by the creation of more composite data sets, namely life style dimensions and clothing buying style groups. Descriptions of these data sets are presented in Chapter IV.

Discriminant Analysis

As was previously mentioned, discriminant analysis was used to test Hypotheses 2 and 3 (Figure 4--Step 5). The purpose of discriminant analysis is to classify objects by a set of independent variables into one of two or more exclusive and exhaustive categories (Morrison, 1969). In this study 25 life style dimensions, race, and 5 other demographic variables (age, education, marital status, household size, and household total yearly income) were the predictor variables. The specific objective of the use of multiple discriminant analysis was to produce a linear function that would distinguish between the four clothing buying style groups. Here, clothing buying style group membership was the dependent variable. The linear combination of the life style dimensions, race and other demographics made it possible to form a descriptive consumer profile for each of the clothing buying style groups.

Direct multiple discriminant analysis was used in the study. For this type of discriminant analysis all the predictor variables are entered into the analysis concurrently. The direct method was appropriate because the researcher wished to have all the predictor variables entered into the analysis and was not interested in seeing intermediate results based on subsets of these variables as characterized by the stepwise method. SPSS Subprogram DISCRIMINANT was used in this study (Nie et al., 1975).

Summary

The primary purpose of the third chapter was to present the methodology used in this study. Three hypotheses were developed for the study. The first hypothesis dealt with difference between employed black and white women and their clothing buying practices. Hypotheses 2 and 3, respectively were concerned with: 1) race and clothing buying style group membership and 2) life style and clothing buying style group membership.

The data for the study were collected by a self administered questionnaire on life styles and clothing buying practices. The questionnaire was completed by member and nonmember contacts of seven professional women's organizations chosen for the study. A sample of 239 full time employed black and 239 full time employed white women was used for the study analyses.

For the most part the demographic profiles of the black and white women appeared to follow general black and white consumer market

characteristics for the United States. The women in the sample were above the poverty level and employed in white collar occupations, with the largest proportion of them being employed in professional or technical occupations.

This chapter defined and described the key concepts which were basic to the study. These concepts were clothing buying practices, clothing buying dimensions, clothing buying style groups and life style dimensions.

The analytical method used to test the hypotheses were contingency table analysis and discriminant analysis. Factor analysis was used to identify clothing buying dimensions and life style dimensions. Cluster analysis was used to form the clothing buying style groups.

Chapter IV

RESULTS AND DISCUSSION

This chapter presents the results of testing the three research hypotheses. To aid in the presentation of the results the chapter is organized into five major sections. The first section presents an examination of the differences in clothing buying practices between employed black and white women. The second section presents the results of: 1) factor analysis of the clothing buying practice variables to form clothing buying dimensions and 2) factor analysis of the AIO statements to form life style dimensions. The clothing buying style groups derived from cluster analysis is presented in the third section. The fourth section discusses the results of the discriminant analysis in relation to race and life style dimensions. Finally, the fifth section presents a summary of the research results.

Black-White Differences in Clothing Buying Practices

Hypothesis 1 was concerned with the differences in clothing buying practices between the two groups. To test this hypothesis a contingency table analysis was performed on the responses to the 45 clothing buying practice statements. A univariate Chi-square test of significance revealed significant differences ($p < .05$) in black-white responses for 20 of the 45 clothing buying practices. The significantly different clothing buying practices are presented in Table 4. These

TABLE 4
PERSONAL CLOTHING BUYING PRACTICE DIFFERENCES
BETWEEN EMPLOYED BLACK AND WHITE WOMEN*

Personal Clothing Buying Practices	Black Women (N=239)			White Women (N=239)		
	% Answered			% Answered		
	Never- Seldom	Sometimes	Fairly- Quite Often	Never- Seldom	Sometimes	Fairly- Quite Often
(1) SHOPPING FREQUENCY/TIME						
Shopping Activity:						
I stop to look at clothes even when I am not planning to buy anything	14.7	14.3	71.0	18.5	21.4	60.1
Before buying clothes I "shop around" in several different stores	17.4	19.6	63.0	28.2	26.5	45.3
If I see a garment I like in a store window, I just may go in and buy it	44.8	29.3	25.9	56.7	26.9	16.4
Time of Shopping:						
I do my personal clothes shopping on a weekday during the day	45.3	29.2	25.5	59.3	22.9	17.8
I do my personal clothes shopping on the weekend at night	62.0	21.5	16.5	72.6	18.4	9.0
Shopping/Price Sensitivity Relationships:						
Usual buying pattern for an item of clothing that normally costs less than \$25						
- Buy at the beginning of each season		7.6			11.8	
- Buy at clearance sale at the end of each season		21.4			15.1	
- Buy as I need		52.9			62.2	
- Buy on impulse		12.2			6.7	
- Other		5.9			4.2	

* Only those clothing buying practices which were significantly different ($p < .05$) between employed black and white women respondents are reported.

TABLE 4 (CONTINUED)

Personal Clothing Buying Practices	Black Women (N=239)	White Women (N=239)
	% Answered	% Answered
(1) SHOPPING FREQUENCY/TIME (Continued)		
Shopping/Price Sensitivity Relationships:		
Usual buying pattern for an item of clothing that normally costs \$25-\$50		
- Buy at the beginning of each season	14.2	14.2
- Buy at clearance sale at the end of each season	25.1	25.1
- Buy as I need	51.9	51.9
- Buy on impulse	2.9	2.9
- Other	5.9	5.9
Usual buying pattern for an item of clothing that normally costs more than \$50		
- Buy at the beginning of each season	6.3	16.3
- Buy at clearance sale at the end of each season	32.9	31.0
- Buy as I need	46.0	41.4
- Buy on impulse	6.8	2.1
- Other	8.0	9.2
(2) CLOTHING ACQUISITION/STORE TYPE & LOCATION		
Types of Store Patronized		
Buy most personal clothes in:		
- Department Stores	51.0	61.6
- Discount Stores	2.1	2.1
- Specialty stores and boutiques	31.9	17.8
- Secondhand clothing stores	0.4	0.4
- Other	14.6	18.1

*Only those clothing buying practices which were significantly different ($p < .05$) between employed black and white women respondents are reported.

TABLE 4 (CONTINUED)

Personal Clothing Buying Practices	Black Women (N=239)			White Women (N=239)		
	% Answered			% Answered		
	Never- Seldom	Sometimes	Fairly- Quite Often	Never- Seldom	Sometimes	Fairly- Quite Often
(3) STORE LOYALTY/PATRONAGE VARIABLES						
<u>Salesclerks:</u>						
The attitudes of salesclerks influence my shopping for clothes at a particular store	28.2	25.2	46.6	18.1	27.3	54.6
<u>Advertising:</u>						
Magazine advertisements influence my choice of stores to buy my clothes	48.3	28.8	22.9	62.0	23.7	14.3
Television advertisements influence my choice of stores to buy my clothes	71.0	18.1	10.9	85.8	10.9	3.3
<u>Methods of Payment/Lay-a-way Service</u>						
I use bank credit cards (e.g., VISA, Master Charge) to buy my clothes	47.0	22.9	30.1	40.5	16.9	42.6
I use store charge accounts to buy my clothes	36.9	26.7	36.4	35.7	17.2	47.1
I pay cash for my clothes	23.5	32.4	44.1	37.2	27.2	35.6
I use store lay-a-way plans to buy my clothes	64.2	17.7	13.1	93.3	4.2	2.5

* Only those clothing buying practices which were significantly different ($p < .05$) between employed black and white women respondents are reported.

TABLE 4 (CONTINUED)

Personal Clothing Buying Practices	Black Women (N=239)			White Women (N=239)		
	% Answered			% Answered		
	Never- Seldom	Sometimes	Fairly- Quite Often	Never- Seldom	Sometimes	Fairly- Quite Often
(4) PERSONAL CLOTHING SELECTION VARIABLES						
<u>Care:</u>						
I buy clothes for myself that are easy to care for	5.9	10.1	84.0	1.2	13.0	85.8
<u>Fiber Content:</u>						
I read fiber content labels on clothes before buying them	20.7	23.6	55.7	12.1	16.3	71.5
<u>Versatility/Interchangeability:</u>						
I buy clothes that can be worn all seasons	7.6	26.1	66.4	13.9	32.1	54.0
I update my wardrobe by buying new accessories (e.g., belts, costume jewelry, etc.) rather than buy new outfits	28.2	29.4	42.4	42.2	30.8	27.0

*Only those clothing buying practices which were significantly different ($p < .05$) between employed black and white women respondents are reported.

are grouped into the same conceptual categories utilized in Figure 2. These categories are: 1) shopping frequency and time of shopping, 2) clothing acquisition, types of stores patronized and store location, 3) store loyalty/patronage variables, and 4) personal clothing selection variables. The significant differences presented in Table 4 are discussed in the following sections.*

Shopping Frequency/Time

In the area of shopping activity a majority of the respondents from both groups indicated that they often** stopped to look at clothes. However, more black respondents than white indicated that they looked for clothes often (Table 4). Similarly, a larger proportion of black than white women reported that they shopped around in several different stores before buying their clothing. A larger proportion of the black respondents were inclined to go into a store and buy a garment they liked in the store window (Table 4).

Regarding the time of shopping, most of the respondents indicated that they often shopped for clothing on the weekends during the day (no significant black-white differences, see Appendix D). Although the women appeared to shop less for clothes on weekdays during the day and weekends at night, significant black-white differences existed for

*Appendix D presents the complete black-white crosstabulation results for the 45 clothing buying practice statements in the questionnaire.

**"Often" is used to indicate the Fairly-Quite Often response category in Table 4.

these two shopping times. More black respondents were likely to shop for their personal clothing on weekdays during the day and weekends at night than their white counterparts (Table 4).

A large percentage of survey respondents indicated that they bought clothing as needed rather than the beginning of the season, clearance sales or on impulse. However, some significant differences were observed. More white women, for instance, bought clothing at the beginning of each season than black women for each of the three clothing cost categories. More black women than white women bought clothing at clearance sales at the end of each season. As the cost of clothing increased (from less than \$25 to \$25-50 to more than \$50) both black and white women increased their end of season clearance sale clothing purchases. Impulse buying was practiced by more black women than white women for the three cost categories. To the extent that a clothing item bought at the beginning of the season is usually more expensive than the same clothing item bought at a clearance sale at the end of the season the data suggests that more black respondents appeared to be price sensitive (Table 4).

Clothing Acquisition/Store Type and Location

Black and white women were not significantly different in their responses to clothing acquisition and store location variables (Appendix D). There were significant differences in the type of stores patronized variables, however.

The majority of both black and white women indicated that they

bought most of their clothes in department stores although more white women were inclined to shop in department stores than black women (61.6% versus 51.0%, see Table 4). A larger proportion of black than white women responded that they shopped for their personal clothes in specialty stores or boutiques (31.9% versus 17.8%, see Table 4). These findings suggest that specialty stores and boutiques may be meeting the needs of employed black women better than those of employed white women. Similarly, there may be more specialty stores and boutiques which appeal to black women as opposed to department stores.

Store Loyalty/Patronage Variables

More black than white respondents placed importance on the attitudes of salesclerks for store shopping decisions (Table 4). This suggests that black women may be more impervious to negative and positive attitudes of salesclerks than white women.

On the topic of advertising, a majority of both blacks and whites indicated that they seldom* were influenced by media (magazines, newspaper, radio, television) in their store choice decisions (Appendix D). There were significant black-white differences in magazine and television influences, however. More black women than white women were likely to be influenced by television and magazines (Table 4).

More black women than white women indicated that they often paid cash for their clothes. On the other hand, more white women than black

*"Seldom" is used to indicate the Never-Seldom response category in Table 4.

women indicated that they often used bank credit cards and store charge accounts (Table 4).

The large number of both black and white women who indicated that they seldom used store lay-a-way plans suggests that lay-a-way service is not very important to employed women with respect to their clothing purchasing behavior. More black women, however, were likely to use lay-a-way plans than white women (Table 4).

Personal Clothing Selection Variables

The personal clothing selection variables which were significantly different between black and white women were maintenance related (care and fiber content) and versatility/interchangeability characteristics. More white than black respondents indicated that they bought easy care clothing and read fiber content labels. More black women than white women tended to buy clothing that could be worn all seasons. A large percentage of black women (42.4%) indicated that they often updated their wardrobes with new accessories. To the contrary, 42.2 percent of the white women indicated that they seldom updated their wardrobe with accessories (Table 4).

Hypothesis 1 Test Conclusion: Black-white Differences in Clothing Buying Practices

Black and white employed women's responses were significantly different for 20 of the 45 clothing buying practice variables.

Hypothesis 1 was accepted since significant differences in 20 out of 45

variables was a much larger proportion of differences than would have occurred by chance at the chosen .05 level of significance. Figure 5 summarizes and indicates variables within the four categories of clothing buying practices in which there were significant differences. This summary is based on the data presented in Table 4 and Appendix D. As can be seen, there are significantly different variables represented in each of the four categories. The shopping frequency and time category, in particular, has a large concentration of clothing buying practice variables which were different between blacks and whites. Also a majority of the variables in the store loyalty/patronage category were significantly different. On the other hand, smaller proportions of the variables in the clothing acquisition/store type and location and personal clothing selection categories were significantly different. Thus, this categorical breakdown shows a tendency for some concentration of significant differences between blacks and whites.

Clothing Buying Dimensions and Life Style Dimensions

Hypotheses 2 and 3 were concerned with the significant relationships between: 1) race and employed women's clothing buying styles and 2) life style dimensions and employed women's clothing buying styles. In order to test these hypotheses by multiple discriminant analysis it was necessary to develop three constructs beforehand: 1) clothing buying dimensions, 2) life style dimensions, and 3) clothing buying style groups. Clothing buying dimensions and life style dimensions, which were developed in a similar manner with factor analysis, are

(1) SHOPPING FREQUENCY/TIME	(3) STORE LOYALTY/PATRONAGE VARIABLES
--Shopping activity*	--Display
--Weekday/day shopping*	--Image
--Weekday/night shopping	--Salesclerks*
--Weekend/day shopping	--Advertising*
--Weekend/night shopping*	--Methods of payment*
--Beginning of season*	--Lay-a-way*
--End of season/clearance*	--Sale policy
--Impulse buying*	
(2) CLOTHING ACQUISITION/STORE STORE TYPE AND LOCATION	(4) PERSONAL CLOTHING SELECTION VARIABLES
--Ready to wear	--Construction
--Make own/have made	--Comfort
--Gifts	--Care*
--Department store*	--Fiber content*
--Discount store	--Versatility*
--Specialty store/boutique*	--Interchangeability*
--Downtown stores	--Brand labels
--Suburban stores	--Price
	--Style
	--Customer Complaint

*Variables in which there were significant differences between black and white women respondents.

Figure 5. Summary of Significant Black-White Differences in Clothing Buying Practices

presented within this section. The development of the clothing buying style groups is presented in the next major section, after which the results of multiple discriminant analysis are discussed.

Clothing Buying Dimensions

Clothing buying dimensions are underlying factors of clothing buying practices which are derived from factor analysis of clothing buying practice variables. A principle component R-type factor analysis with orthogonal varimax rotation (Dixon, 1974) was performed on the first 39 clothing buying practice variables to identify the underlying clothing buying dimensions (or factors). The number of factors to be used in the study was based on the "Scree test" criterion (Cattell, 1966b). The "Scree test" for factor inclusion involves plotting the variance contributions of all the factors and retaining those that appear to account for enough of the variance to be meaningful. The plot of these variances generally form a curve which has a straight end portion or flattened out portion which represents a collection of small error factors (the "Scree") which should not be interpreted (Brislin, Lonner, and Thorndike, 1973; Cattell, 1966b). By using the "Scree test" 11 factors were retained for the analyses.* These 11 factors accounted for 58 percent of the total variance.

*Twelve factors were included in the factor rotation following the guideline of including at least one common error factor as the "garbage can" since it is always safer to take out one too many factors rather than the converse. Also rotation will reduce the factor to triviality if it is in excess. See Cattell (1966b) and Thurstone (1947).

Careful inspection of the factor loading patterns indicated that absolute value factor loadings of .30 or more were relevant in the identification of the resulting factors. The 11 clothing buying dimensions identified from the factor analysis are presented in Table 5.

These clothing buying dimensions were assigned names according to the content of the variables making the greatest contribution to each of the dimensions. According to Wells and Sheth (1971) if the highest loaded items on a factor are thought of as a group, the highest loaded items are the best indicator of whatever it is that holds the factor together. Thus, the factor name should be representative of these high factor loadings. The first clothing buying dimension was identified as "Utility" since clothing buying practices related to utility (e.g., buying clothes easy to mix and match, comfort, etc.) loaded heavily on this factor. Other factors, in order of decreasing total variance explained, were interpreted as "Media Influence," "Price Sensitivity," "Credit Usage," "Personal and Store Influence," "Search," "Maintenance," "Time of Shopping," "Shopping Assistance," "Fashion Interest" and "Complaint Behavior."

The output of the factor analysis included factor scores for each respondent in the sample. These factor scores reflected each respondent's extent of agreement or disagreement with the group of items encompassed in a factor (Wells & Sheth, 1971). Factor scoring interpretations for the clothing buying dimensions are presented in Appendix E. These interpretations were necessary since the dimension titles did not always indicate the behavior of a high scorer versus a

TABLE 5

CLOTHING BUYING DIMENSIONS DERIVED FROM FACTOR
ANALYSIS OF CLOTHING BUYING PRACTICES

Clothing Buying Dimensions	Factor Loading	Clothing Buying Dimensions	Factor Loading
(1) <u>Utility</u>		(3) <u>Price Sensitivity</u>	
I buy clothes and accessories that are easy to "mix and match"	.73	When shopping for clothes I am a bargain hunter	-.78
I buy clothes that can be worn all seasons	.62	I wait until a store has a sale to buy my clothes	-.71
I buy clothes with comfort in mind	.62	I try to buy clothes that are reasonably priced	-.42
I buy clothes that will stay in style for more than a year or two	.61		
I update my wardrobe by buying new accessories (e.g., belts, costume jewelry, etc.) rather than buy new outfits	.51	(4) <u>Credit Usage</u>	
I buy clothes with well known brand labels	.31	I pay cash for my clothes	.77
		I use store charge accounts to buy my clothes	-.76
(2) <u>Media Influence</u>		I use bank credit cards (e.g., VISA, Master Charge) to buy my clothes	-.71
Television advertisements influence my choice of stores to buy my clothes	.77	The availability of credit influences my clothing buying at a particular store	-.68
Magazine advertisements influence my choice of stores to buy my clothes	.75	(5) <u>PERSONAL & STORE INFLUENCE</u>	
Radio advertisements influence my choice of stores to buy my clothes	.74	The attitudes of salesclerks influence my shopping for clothes at a particular store	-.74
Newspaper advertisements influence my choice of stores to buy my clothes	.70	The store's reputation or image influences my shopping for clothes there	-.72
		Advice from friends influences my choice of stores to buy clothes	-.58

TABLE 5 (CONTINUED)

Clothing Buying Dimensions	Factor Loading	Clothing Buying Dimensions	Factor Loading
(6) <u>Search</u> I stop to look at clothes even when I am not planning to buy anything Before buying my clothes I "shop around" in several different stores	.74 .71	(9) <u>Shopping Assistance</u> I buy my clothes in stores with salesclerk assistance I buy my clothes in stores with self service I appreciate advice from a salesclerk when I am buying my clothes	.76 -.74 .60
(7) <u>Maintenance</u> I read care labels on clothes before buying them I buy clothes for myself that are easy to care for I check seams, zippers, and other construction features before buying my clothes I read fiber content labels on clothes before buying them	-.81 -.68 -.62 -.61	(10) <u>Fashion Interest</u> The clothes I buy are the very latest style An attractive clothes display within a store influences me to buy my clothes there If I see a garment I like in a store window, I just may go in and buy it I like a particular store and buy my clothes there as a matter of habit	.65 .58 .50 .38
(8) <u>Time of Shopping</u> I do my personal clothes shopping on a weekend during the day I do my personal clothes shopping on the weekday during the day	-.73 .72	(11) <u>Complaint Behavior</u> When I am disappointed in the way a garment wears, I take it back to the store where I bought it and voice my complaint I do my personal clothes shopping on a weekday at night I do my personal clothes shopping on the weekend at night	.69 .59 .49

low scorer on the factor. Also, the scoring information will aid in subsequent cluster analysis interpretation. As outlined in Figure 4 the clothing buying dimension factor scores were used as the basis for segmenting the sample into clothing buying style groups by cluster analysis.

Life Style Dimensions

The principle components R-type factor analysis with orthogonal varimax rotation also was performed on the 145 AIO variables used to measure life style in the questionnaire. This factor analysis resulted in the identification of 25* life style dimensions (or factors) which were retained for the analysis using the previously discussed "Scree test." Forty-eight percent of the total variance was accounted for by these 25 factors.

Factor loadings of .30 or more (absolute value) were considered relevant for the identification of the 25 life style dimensions. Figure 6 presents the titles of these life style dimensions in order of decreasing total variance explained. As can be seen, a wide variety of dimensions ranging from personal values and beliefs (e.g., "Self Concepts," "Leadership") to various activity patterns ("Cooking Enthusiast," "Arts Enthusiast," "Leisure") emerged. This large number of varied factors was reasonable considering the large number of different variable types within the AIO statements.

*Factor rotation was performed on 26 factors as advocated by Cattell (1966b) and Thurstone (1947).

(1) Community Activist	(14) Income Security
(2) Homemaker Role	(15) Cautious Planner
(3) Future Oriented	(16) Household Concerns
(4) Cooking Enthusiast	(17) Arts Enthusiast
(5) Discontented	(18) Media Interest
(6) Shopping Value	(19) Solitary Activities
(7) Self Concept	(20) Travel Proneness
(8) Success/Security	(21) Leisure
(9) Alcohol Consumption	(22) Swinger
(10) Money Orientation	(23) Sports Activist
(11) Leadership	(24) Outdoor Life
(12) Family Financial Management	(25) Diet Consciousness
(13) Urbanite	

Note: See Appendix F for items included in each dimension, factor loadings, and the factor scoring interpretations for each dimension.

Figure 6. Life Style Dimensions.

The .30 or more (absolute value) factor loading items for each of the 25 factors along with factor score interpretations are presented in Appendix F. The respondents' factor scores for each life style dimension were used as predictor variables in the multiple discriminant analysis (Figure 4). The factor analysis allowed for identification of the underlying dimensions of the 145 AIO items. The limited number of factors derived helped to simplify the interpretation of the relationship between life style and clothing buying style group membership. The use of the 25 life style dimensions within multiple discriminant analysis is described later in this chapter.

Clothing Buying Style Groups

Clothing buying style groups are different group orientations of purchasing clothing. The utilization of the 11 clothing buying dimensions instead of the original 45 clothing buying practice variables in the NORMIX (Wolfe, 1974, revision) cluster program helped to simplify the interpretations of the resulting clothing buying style groups. Using the factor scores for each respondent on each of the 11 clothing buying dimensions, the 478 employed black and white women were placed into 2, 3, 4 and 5 alternative cluster solutions. Evaluation of these four clustering alternatives revealed that the sample could best be divided into four unique clothing buying style groups or

or clusters.* These four clothing buying style clusters were labeled as "Fashion Enthusiasts," "Clothing Mainstreamers," "Quality Conservatives," and "Economic Utilitarians."

Table 6 presents mean factor scores, standard deviations and factor ratings for each clothing buying style on each of the 11 clothing buying dimensions. A factor rating (High, Moderate, Low) was assigned to each clothing buying dimension for each clothing buying style group. This factor rating was based on relative mean factor score comparisons among the four clothing buying style groups. For example, on the first clothing buying dimension ("Utility") Cluster 1 and Cluster 2 respondents were rated "Moderate," Cluster 3 respondents were rated "Low" and Cluster 4 respondents were rated "High" on this dimension. Using the information provided in Table 6, the following descriptions of the four clothing buying styles were developed.

Clothing Buying Style Group Descriptions

"Fashion Enthusiasts"

Cluster 1, "Fashion Enthusiasts," the smallest group, is distinguished by its relatively high mean factor scores on three clothing buying dimensions--"Fashion Interest," "Shopping Assistance" and "Time of Shopping." Members of this group were likely to buy the latest

*Each cluster solution (478 respondents divided into 2 clusters, 3 clusters, 4 clusters, and 5 clusters) was evaluated in terms of the following information provided in the NORMIX program: 1) group membership probability estimates for each individual, 2) predicted group size estimate for each cluster or group and 3) multiple discriminant analysis plots of each cluster or group solution.

TABLE 6

CLOTHING BUYING STYLE GROUPS DERIVED FROM CLUSTER
ANALYSIS OF CLOTHING BUYING DIMENSIONS

Clothing Buying Dimensions	Clothing Buying Styles				Within Group Standard Deviation*
	Cluster 1 (N=47) Fashion Enthusiasts	Cluster 2 (N=234) Clothing Mainstreamers	Cluster 3 (N=82) Quality Conservatives	Cluster 4 (N=115) Economic Utilitarians	
	$\bar{X}$ Rating	$\bar{X}$ Rating	$\bar{X}$ Rating	$\bar{X}$ Rating	
(1) Utility	.39 Moderate	.08 Moderate	-1.21 Low	.54 High	.812
(2) Media Influence	-.30 Low	.03 Moderate	.22 High	-.11 Moderate	.989
(3) Price Sensitivity	.10 Moderate	-.06 Moderate	.54 Low	-.31 High	.961
(4) Credit Usage	.17 Moderate	-.36 High	-.16 Moderate	.79 Low	.879
(5) Personal and Store Influences	.11 Low	.03 Moderate	-.18 High	.02 Moderate	.995
(6) Search	-.08 Low	-.02 Moderate	-.01 Moderate	.09 High	.998
(7) Maintenance	1.83 Low	-.32 Moderate	.46 Moderate	-.44 High	.731
(8) Time of Shopping	-.43 High	-.15 Moderate	.01 Moderate	.48 Low	.956
(9) Shopping Assistance	.18 High	.10 Moderate	.05 Moderate	-.32 Low	.981
(10) Fashion Interest	.32 High	-.03 Moderate	-.20 Low	.07 Moderate	.990
(11) Complaint Behavior	-.43 Low	.10 Moderate	.33 High	-.27 Moderate	.969

$\bar{X}$ = Cluster mean factor score

RATING = Factor rating (High, Moderate, Low) on each of the clothing buying dimension

*

The mean is based on 0 and the standard deviation is based on 1 for the total sample.

clothing styles and their choice of stores for their clothing purchases was positively related to the attractiveness of store clothing displays. This group also tended to buy their clothes in stores with salesclerk assistance rather than self-service stores. Shopping for clothing was more prevalent on weekends than weekdays (Table 6).

Compared to other groups, this group was least influenced by media advertising, friends' advice, salesclerks' attitudes, and store image for clothing store selection and shopping behavior. Therefore, it was implied that this group was most independent in clothing store choice behavior. Furthermore, this group appeared to be more store loyal in that women in this group were least inclined to "shop around" in several stores before buying clothing and most inclined to buy clothes at a particular store as a matter of habit. Members of this group generally exhibited lower clothing return and complaint behavior than members of the other groups. Only a moderate degree of interest prevailed toward the utilitarian aspects (interchangeability, multi-seasonal usage, etc.) of clothing, while maintenance aspects (care, construction, etc.) were rated low compared to the other groups. The group's sensitivity to prices and inclination to use credit also appeared to be moderate compared to other groups (Table 6).

"Clothing Mainstreamers"

The "Clothing Mainstreamers," Cluster 2, was the largest group. The identity of this group is established primarily in terms of lack of extremes ("High" or "Low" factor ratings) for the clothing buying dimensions with the exception of "Credit Usage." Compared to the

other groups, the members of this group tended to use more store charge accounts and bank credit cards for clothing purchases. The group was moderately interested in clothing utility, maintenance requirements, and fashion in general. The members of the group were somewhat price sensitive. They appeared to shop more in stores with salesclerk assistance than self-service stores. Media advertising, friends' advice, salesclerks' attitudes and store image exhibited a moderate amount of influence in clothing store shopping and selection decisions for this group. Members of this group did a moderate amount of "shopping around" for clothing before buying and they also appeared to shop somewhat more on weekends than weekdays. The group was moderate in "Complaint Behavior." In general, this group could be described as the average clothing concerned group of employed women (Table 6).

"Quality Conservatives"

The "Quality Conservatives" in Cluster 3 appeared to be the most influenced by external forces in making clothing store shopping choices. Compared to the other groups, this group had the highest mean factor scores for "Media Influence" and "Personal and Store Influences." Of all the groups, women with this clothing buying style were most inclined to take a garment back to the store and complain if they were disappointed in its wearing characteristics, even though they appeared least interested in the utilitarian aspects of the clothes they bought. Members of this group also had the lowest mean factor score on "Fashion Interest" and thus appeared to be the most conservative fashion group.

This group was also the least price sensitive of the four groups, which suggests that the members spent more money for individual items of clothing. "Credit Usage," "Search" behavior and "Maintenance" requirements were moderate for this group. Members of the group tended to do some "shopping around" before buying clothing and they were more likely to buy their clothes in stores with salesclerk assistance than self-service stores. Also, they tended to shop more on weekends than weekdays (Table 6).

"Economic Utilitarians"

The "Economic Utilitarians" in Cluster 4 seemed to place top priorities on clothing utility, maintenance and low prices for clothing purchase decisions. As well as having the highest mean factor scores on the "Utility," "Maintenance" and "Price Sensitivity" clothing buying dimensions, the group also had the highest mean factor score on "Search" behavior. This may indicate that the group spends more time "shopping around" for clothing bargains or lower prices than the other groups. The group was moderately interested in fashion and clothing store shopping choice, and was moderately influenced by media advertising, advice from friends, attitudes of salesclerks and store image. Compared to other groups, women belonging to this group used credit cards the least and shopped in self-service stores more than they shopped in stores with salesclerk assistance. This group also tended to shop more on weekdays than weekends. Mean factor scores on "Complaint Behavior" were moderate.

Cluster Refinements

Initially, the NORMIX clustering algorithm, following a maximum likelihood criterion, assigned the 478 respondents to the cluster for which their probability of belonging was the greatest. As can be seen in Figure 7 the NORMIX* four cluster solution produced four very distinct clusters without excessive cluster overlap. In order to achieve even less overlap or increased discrimination among the four groups identified several successive stages of cluster refinements were performed (Table 7).

Table 7--Stage 1 presents the number of respondents assigned to each cluster using the maximum likelihood criterion. Some respondents, following this procedure, did not have a high probability of belonging to any one cluster, instead they were more a "mixture" of membership to several clusters. (e.g., One respondent's probability of belonging to Clusters 1, 2, 3, and 4 were .20, .48, .32 and .00, respectively.) In such instances where the probability of belonging to a particular group was not at least .70, the cases (respondents) were removed from the sample for subsequent discriminant analysis. Following this decision rule, 91 respondents were removed from the sample, which reduced the total sample to 387 (Table 7--Stage 2).

*In the NORMIX computer program (Wolfe, 1974 revision) a discriminant analysis was performed on each cluster solution. The predictor variables were the 11 clothing buying dimensions. The first two functions were significant and accounted for 92 percent of the total variance.

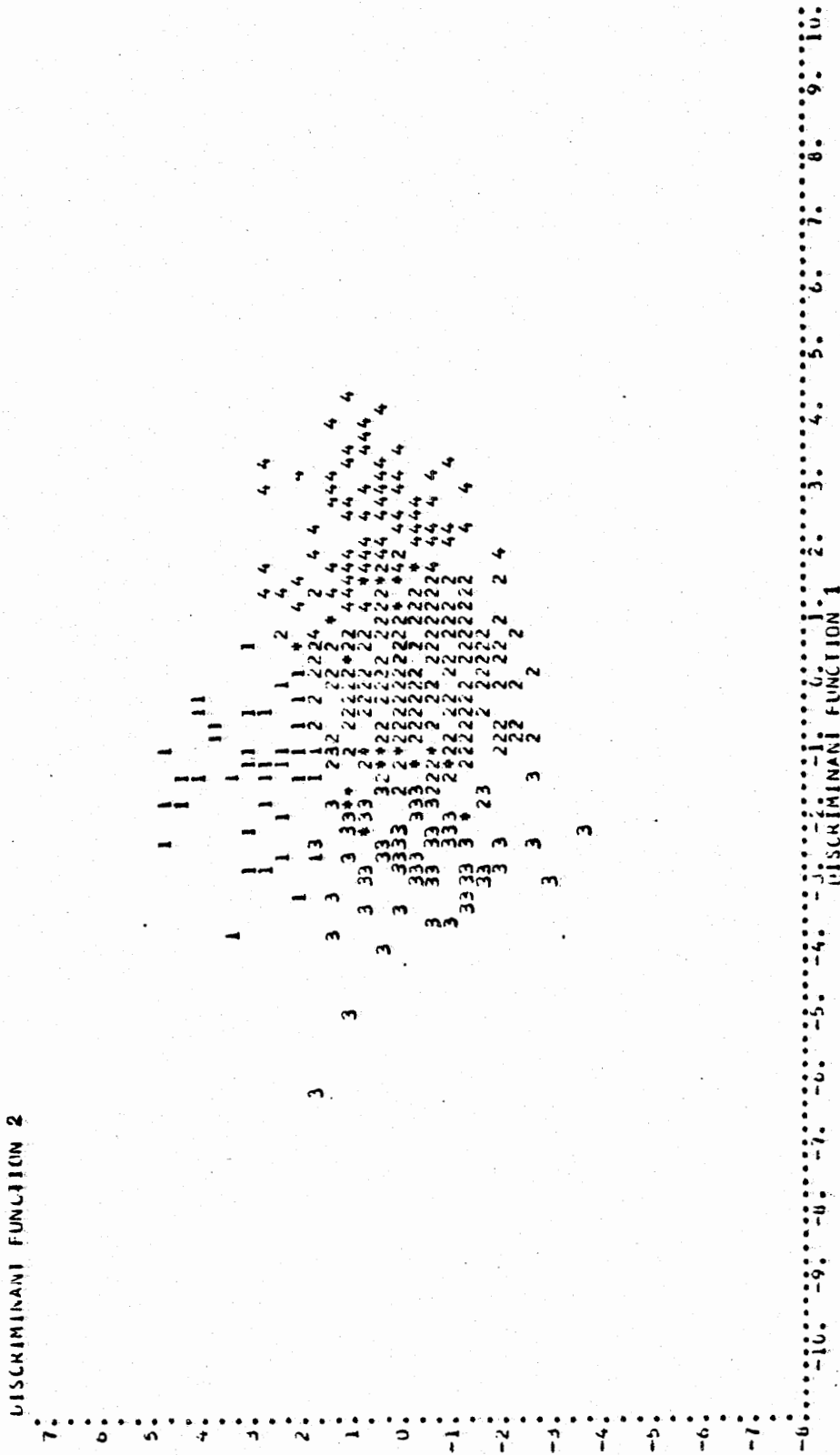


Figure 7. NORMIX Cluster Analysis Program Plot of First Two Discriminant Functions Used to Classify Clothing Buying Style Groups.

TABLE 7
RESPONDENT CLOTHING BUYING STYLE CLUSTER MEMBERSHIP FREQUENCIES
AND CLOTHING BUYING STYLE CLUSTER REFINEMENTS

Stages of Cluster Refinement	Total Sample Size	Cluster 1 Fashion Enthusiasts	Cluster 2 Clothing Mainstreamers	Cluster 3 Quality Conservatives	Cluster 4 Economic Utilitarians
<u>STAGE 1:</u> 478 total sample entered into NORMIX cluster analysis algorithm. Four clothing buying style cluster membership estimates based on factor score means.	478(100%) Black 239 (50.0%) White 239 (50.0%)	47(9.8%) Black 31 (66.0%) White 16 (34.0%)	234(49.0%) Black 119 (50.9%) White 115 (49.1%)	82(17.2%) Black 34 (41.5%) White 48 (58.5%)	115(24.1%) Black 55 (47.8%) White 60 (52.2%)
<u>STAGE 2:</u> Cluster refinement. Respondents final assignment to one of the four clusters based on at least .70 probability of membership to that group as presented in NORMIX. 91 respondents removed from sample of 478 leaving a sample of 387	387(100%) Black 190 (49.1%) White 197 (50.9%)	38(9.8%) Black 29 (76.3%) White 9 (23.7%)	196(50.7%) Black 91 (46.4%) White 105 (53.6%)	62(16.0%) Black 25 (40.3%) White 37 (59.7%)	91(23.5%) Black 45 (49.5%) White 46 (50.5%)
<u>STAGE 3:</u> 387 Sample entered into discriminant analysis. Additional cluster refinement. 26 respondents with missing values in the 5 demographic variables removed from sample leaving a final sample of 361	361(100%) Black 173 (47.9%) White 188 (52.1%)	35(9.7%) Black 26 (74.3%) White 9 (25.7%)	187(51.8%) Black 86 (46.0%) White 101 (54.0%)	55(15.2%) Black 23 (41.8%) White 32 (58.2%)	84(23.3%) Black 38 (45.2%) White 46 (54.8%)

These 387 respondents' life style dimension factor scores, racial membership and five additional demographic variables responses were used as predictor variables in the multiple discriminant analysis.

Twenty-six additional respondents who had missing values in the five demographic variables were also removed for better group discrimination (Table 7--Stage 3). The remaining 361 respondents formed what were considered to be more "pure" clusters. It was more desirable to test Hypothesis 2 and 3 with this reduced data set in order to achieve better group discrimination from the predictor variables used in the discriminant function.

In summary, factor analysis of the clothing buying practices produced 11 clothing buying dimensions. Twenty-five life style dimensions were identified from factor analysis of the AIO statements. Cluster analysis of the respondents based on their factor scores for the clothing buying dimensions produced four clothing buying style groups. The results of the discriminant analysis performed on these four clothing buying style groups and the results of testing Hypotheses 2 and 3 are presented in the following section.

Identifying Clothing Buying Style Group Member Characteristics from Multiple Discriminant Analysis

The four clothing buying style groups identified by NORMIX cluster analysis were subjected to multiple discriminant analysis in order to investigate the relationships between: 1) race and clothing buying style group membership and 2) life style dimensions and clothing buying style group membership. Clothing buying style group membership

was the dependent variable and 31 variables which consisted of 25 life style dimensions, race, age, education, marital status, household size, and household total yearly income were the predictors or discriminating variables. These 31 variables and their standardized discriminant function coefficients are presented in Table 8.

Utilizing the direct method of multiple discriminant analysis yielded three discriminant functions. The first was statistically significant at the .0001 level and the second at the .002 level, while the third function was not significant ($p < .05$). The two significant functions accounted for 78 percent of the total variance. Consequently, the analyses used in the study were based on the first two discriminant functions only.* They are identified in the analysis as Function I (horizontal axis) and Function II (vertical axis)(Table 8).

The standardized discriminant function coefficients in Table 8 indicate the relative importance of each variable in discriminating among the four clothing buying styles (Green & Tull, 1978; Tatsuoka, 1970). Twenty-one variables with absolute value coefficients of .19 or more were identified as important in differentiating among the four

*Two criteria were used in determining the number of discriminant functions to use in the study: 1) test of significance and 2) the eigenvalue (which is a measure of the relative importance of the function) associated with the function. A large amount of discriminatory power was removed when Function I ($\lambda.602$) and Function II ($\lambda.752$) were removed. Function III did not significantly add to the ability to discriminate between groups. Moreover, the eigenvalue for the two functions explained 78 percent of the total variance. See Table 8 and Klecka (1975).

TABLE 8

DIRECT MULTIPLE DISCRIMINANT ANALYSIS OF LIFE STYLE
DIMENSIONS, RACE AND OTHER DEMOGRAPHICS ACROSS
FOUR CLOTHING BUYING STYLE GROUPS

Discriminant Analysis Predictor Variables	Standardized Discriminant Function Coefficients	
	Function I	Function II
<u>Life Style Dimensions:</u>		
(1) Community Activist	.23	.09
(2) Homemaker Role	-.05	.11
(3) Future Oriented	-.38	.38
(4) Cooking Enthusiast	-.29	.00
(5) Discontented	.19	.03
(6) Shopping Value	-.28	-.27
(7) Self Concept	.04	-.21
(8) Success/Security	-.20	.01
(9) Alcohol Consumption	-.17	.12
(10) Money Orientation	.25	.04
(11) Leadership	.09	-.09
(12) Family Financial Management	.16	-.21
(13) Urbanite	-.13	.02
(14) Income Security	-.23	.02
(15) Cautious Planner	-.21	-.06
(16) Household Concerns	-.36	-.36
(17) Arts Enthusiast	-.06	.21
(18) Media Interest	.13	-.03
(19) Solitary Activities	.03	-.10
(20) Travel Proneness	.25	-.39
(21) Leisure	.21	-.02
(22) Swinger	-.25	.17
(23) Sports Activist	-.18	.36
(24) Outdoor Life	.05	.00
(25) Diet Consciousness	-.06	.07
<u>Race:</u>		
(26) Black vs. White	-.31	-.21
<u>Other Demographics:</u>		
(27) Age	.20	-.07
(28) Education	-.04	-.31
(29) Marital Status	.20	.22
(30) Household size	-.01	-.04
(31) Household Total Yearly Income	.10	.12
	λ .602	λ .752
	$p < .000$	$p < .002$

clothing buying style group members.* These variables are listed according to decreasing importance in Table 9.

The 10 most important discriminators with coefficients whose absolute values were .25 or more are specified in Table 9 and plotted in Figure 8.** The ten discriminating variables are plotted as vectors in space based on the standardized discriminant function coefficients for each variable presented in Table 8. The four clothing buying style groups are plotted as points in space according to the group centroid values for each group. Group centroid values are included in Appendix G. Further discussions on Table 9 and Figure 8 are included in conjunction with testing Hypotheses 2 and 3.

The discriminant coefficients presented in Table 9 support the importance of 21 variables using the direct multiple discriminant analysis method, however a traditional test of statistical significance is not provided with this method. The four clothing buying style groups were also subjected to stepwise multiple discriminant analysis for additional statistical significance information. When the 31 discriminating variables were used in the stepwise multiple discriminant analysis,

*Important discriminators were selected on the basis of coefficients whose absolute values were no less than one-half of the largest coefficient for Function I and Function II. The largest coefficients in Function I and II were $-.38$ and $-.39$, respectively. Thus, important variables were those with absolute value coefficients of $.19$ or more (See Tatsuoka, 1970).

**Figure 8 is included for illustrative purposes and linearity is not assumed. This type of visual presentation of multiple discriminant analysis findings was used by Cosmas and Sheth (1974). Only the ten most important values were plotted in Figure 8 in the interest of better visual presentation.

TABLE 9

A COMPARISON OF IMPORTANT DISCRIMINATORS IDENTIFIED BY DIRECT
MULTIPLE DISCRIMINANT ANALYSIS WITH SIGNIFICANT
DISCRIMINATORS IDENTIFIED BY STEPWISE
MULTIPLE DISCRIMINANT ANALYSIS

Discriminant Analysis Predictor Variables	Multiple Discriminant Analysis		
	DIRECT METHOD		STEPWISE METHOD
	Highest Coefficient*	Important Discriminators**	Significant Discriminators****
(20) Travel Proneness	.39	[X]***	X
(3) Future Oriented	.38	[X]	X
(16) Household Concerns	-.36	[X]	X
(23) Sports Activist	.36	[X]	X
(26) Race	-.31	[X]	X
(28) Education	-.31	[X]	X
(4) Cooking Enthusiast	-.29	[X]	X
(6) Shopping Value	-.28	[X]	X
(10) Money Orientation	.25	[X]	X
(22) Swinger	-.25	[X]	X
(1) Community Activist	.23	X	X
(14) Income Security	-.23	X	
(29) Marital Status	.22	X	X
(21) Leisure	.21	X	X
(7) Self Concept	-.21	X	
(17) Arts Enthusiast	.21	X	
(12) Family Financial-Management	-.21	X	X
(15) Cautious Planner	-.21	X	X
(8) Success/Security	-.20	X	X
(27) Age	.20	X	
(5) Discontented	.19	X	X
(9) Alcohol Consumption	-.17		
(18) Media Interest	.13		
(13) Urbanite	-.13		
(31) Household Total Yearly Income	.12		
(2) Homemaker Role	.11		X
(19) Solitary Activities	-.10		
(11) Leadership	.09		
(25) Diet Consciousness	.07		
(24) Outdoor Life	.05		X
(30) Household Size	-.04		

*Only the highest function (I or II) coefficient is recorded for each variable.

**Important discriminators have at least .19 absolute value coefficients. See Tatsuoka, 1970.

***[X] Indicates the most important discriminators whose absolute value coefficients are .25 or more. The .25 or more coefficient variables are plotted in Figure 8.

****When the 4 clothing buying styles were subjected to stepwise multiple discriminant analysis using the 31 discriminant analysis variables, 19 variables were statistically significant ($p < .05$). SPSS Subprogram Discriminant was used for the stepwise method (Nie et al., 1975).

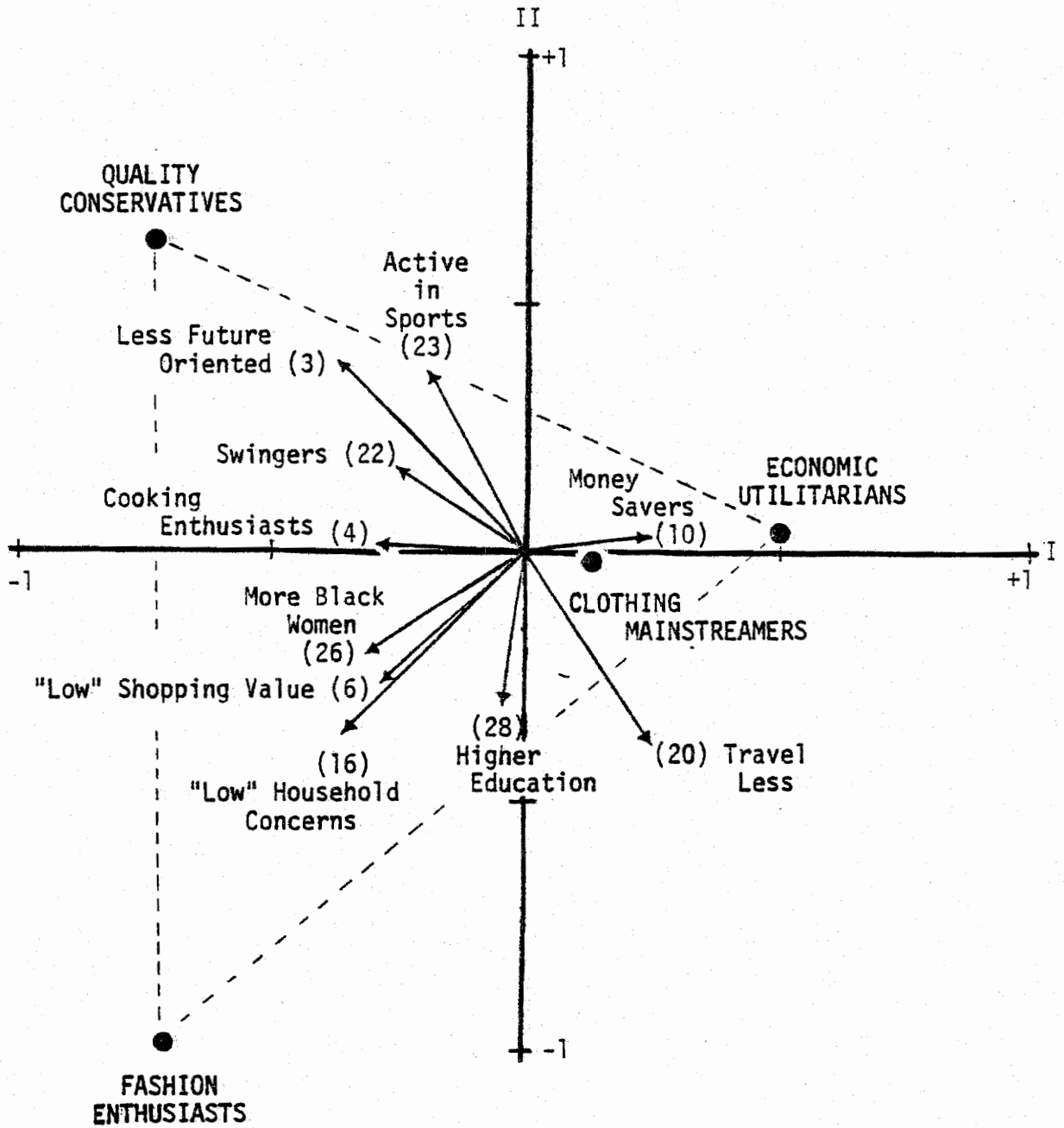


Figure 8. DIRECT MULTIPLE DISCRIMINANT ANALYSIS PLOT

19 of these variables were statistically significant. As can be seen in Table 9, these 19 significant discriminators specified by stepwise multiple discriminant analysis* closely parallel the 21 important discriminators that the direct discrimination test provided by the Tatsuoka (1970) decision rule. Indeed, the 10 most important discriminators in the direct method were all statistically significant in the stepwise method. The variables specified as important in the direct multiple discriminant analysis are used in the following discussions of Hypotheses 2 and 3 test results.

A group classification matrix is presented in Table 10. Shown in the table are the predicted classification of respondents into four clothing buying style clusters as compared to the number of respondents who were originally assigned to each of the four clothing buying style groups. The predicted classification of respondents is based on their discriminant scores whereas the respondents were originally assigned to clothing buying style groups according to mean scores on the clothing buying dimensions by NORMIX (with cluster refinements).

The diagonals in Table 10 represent the percentage of respondents who were correctly classified on the basis of their discriminant scores: 74.3 percent assigned to Cluster 1 were correctly classified,

*Although statistical significance information is available directly from the stepwise method the sequential selection procedure characteristic of the stepwise method also reduces the set of variables (to 19 variables) by selecting variables on the basis of their discriminating power. Utilization of the direct method made it possible to retain all 31 discriminating variables in the creation of the discriminant function, regardless of the discriminating power of each variable. (See Klecka, 1975).

TABLE 10
ACTUAL VERSUS PREDICTED CLOTHING BUYING STYLE
CLASSIFICATION MATRIX

Actual Clothing Buying Style Cluster		Predicted Clothing Buying Style Cluster Membership			
Cluster Identification	Membership Number of Members	Cluster 1 Fashion Enthusiasts	Cluster 2 Clothing Mainstreamers	Cluster 3 Quality Conservatives	Cluster 4 Economic Utilitarians
Cluster 1 Fashion Enthusiasts	35	26 74.3%	3 8.6%	2 5.7%	4 11.4%
Cluster 2 Clothing Mainstreamers	187	31 16.6%	77 41.2%	33 17.6%	46 24.6%
Cluster 3 Quality Conservatives	55	9 16.4%	11 20.0%	31 56.4%	4
Cluster 4 Economic Utilitarians	84	8 9.5%	14 16.7%	12	50 59.5%
Total	361	Percentage of Cluster members correctly classified: 51.0%			

41.2 percent assigned to Cluster 2 were correctly classified, 56.4 percent assigned to Cluster 3 were correctly classified, and 59.5 percent of those assigned to Cluster 4 were correctly classified. In total, 51 percent of all respondents were correctly classified.*

Hypothesis 2 Test Conclusion: Race and Clothing Buying Style Group Membership

As stated previously, the ten most important discriminators are specified in Table 9 and plotted as vectors in Figure 8. Vector (26) labeled "More Black Women" indicated that there was a significant relationship between race and clothing buying style group membership, thus, Hypothesis 2 was accepted (Figure 8). The "Fashion Enthusiasts" differed sharply from the groups with respect to racial composition.**

*Although the 51 percent total correct classification was not much better than chance in predicting group membership, the use of discriminant analysis was still beneficial in this study. Examining the pattern of coefficients allows a very accurate account of the nature of the clothing buying style group differences in terms of a set of variables (the 31 predictor variables). The other alternative would have been to examine each variable separately with no regard for their interrelationships. The latter was considered to be a weaker approach. Also, as the number of variables increases, the difficulty of interpreting differences between groups on each variable taken singly will become more serious (Tatsuoka, 1970).

**The mean score for race indicated that the "Fashion Enthusiasts" group had a larger proportion of black women than white women (Appendix G). While the discriminant function itself does not measure direction of association among variables, comparing the mean values for each variable among the four clothing buying styles does provide some indication of which group tends to be associated with "High" and "Low" values for each variable. These comparative mean scores, along with standard deviations and ratings, are presented in Appendix G for the 31 predictor variables in the discriminant analysis.

The group composition was 74.3 percent black compared to 25.7 percent white (Table 7--Stage 3). On this basis, it is reasonable to say that a larger proportion of the black respondents compared to the white respondents appeared to be concerned about fashion. They paid more attention to the latest clothing styles, they chose stores on the basis of attractive clothing displays, and they shopped for clothing stores with salesclerk assistance rather than self-service stores. They also appeared to be more store loyal in that they did not shop around very much before buying their clothing.

The "Quality Conservatives" group, on the other hand, was characterized by having a larger percentage of white women (58.2%) than black women (41.8%)(Table 7--Stage 3). It would be equally reasonable to state that a larger proportion of whites than blacks were "Quality Conservatives." More whites appeared to be influenced by media, other people and the stores themselves than blacks in the sample. They appeared to be less interested in fashion in general and they were less likely to be concerned about the price of clothing.

The close proximity of the "Clothing Mainstreamers" and "Economic Utilitarians" on the plot (Figure 8) indicates that these two clothing buying style groups are more homogeneous or similar in life style and demographic profiles. Therefore, the racial composition of the two groups was expected to be similar. The proportions of black and white respondents in these two groups were essentially equal. The "Clothing Mainstreamers" group was composed of 46 percent black and 54 percent white women (Figure 7--Stage 3). Similarly, the racial composition

of the "Quality Conservatives" was 45.2 percent black and 54.8 percent white (Figure 7--Stage 3).

In summary, "Fashion Enthusiasts" tended to be black rather than white, and conversely, "Quality Conservatives" were more likely to be white rather than black. The "Economic Utilitarians" and "Clothing Mainstreamers" had nearly equal representation of black and white women. It is important to note, however, that the largest proportion of both black and white respondents tended to be similar in their clothing buying style group membership patterns. The largest proportions of both black and white respondents were "Clothing Mainstreamers" followed by "Economic Utilitarians." Overall, both "Fashion Enthusiasts" and "Quality Conservatives" groups were substantially smaller than the other two groups, and yet these were the groups where significant racial differences were detected.

Hypotheses 3 Test Conclusion: Life Style Dimension and Clothing Buying Style Group Membership

Seventeen of the 25 life style dimensions were important discriminators among the four clothing buying style groups (Table 9). This finding was felt to provide sufficient support for Hypothesis 3 which indicated that there was a significant relationship between life style dimension and employed women's clothing buying styles.

As can be seen in Figure 8, the life style dimensions most highly associated with the "Fashion Enthusiasts" were "Shopping Value" and "Household Concerns." "Fashion Enthusiasts" group members were "Low"

scorers* for both of these life style dimensions. The members did not tend to shop a lot for specials, did not enter sweepstakes or contests, and did not send away for special offers, etc. ("Low" Shopping Value). They did not spend a lot of time shopping for household items and they tended not to sew or work on do-it-yourself projects ("Low" Household Concerns). The group members also tended to be "Cautious Planners."** They also were the youngest of the four groups (Appendix G).

The life style dimensions which differentiated the "Quality Conservatives" group from the other groups were "Cooking Enthusiasts," "Swingers," "Future Oriented," "Sports Activists," "Income/Security," and "Arts Enthusiasts." In summary, members of this group: 1) considered themselves to be "Swingers," 2) were moderately interested in cooking and meal preparation, 3) were very interested in the arts (e.g., museums and theatre) and 4) were active in sports. The members felt very secure about their family income and, in general, were less concerned about success and security (Figure 8 and Appendix G).

The "Clothing Mainstreamers" and "Economic Utilitarians" were more similar to each other in their life style dimension orientations. Members of these two groups were moderate travelers. They traveled

* See Appendix F for life style dimension factor score interpretations and Appendix G for mean score values and ratings for each of the 31 predictor variables.

** Important life style dimensions which were not plotted on Figure 8 are also discussed for better life style group descriptive purposes in this section. The important life style dimensions are presented in Table 9.

more than "Fashion Enthusiasts" but less than "Quality Conservatives."

The "Clothing Mainstreamers" were "Community Activists" and they tended to be "Money Savers," had little leisure time. They tended to feel somewhat "Discontented" and were moderate in "Self Concept." "Education," which is closely related to life style, was a significant discriminator for the "Clothing Mainstreamers." These members tended to be older and the most educated of the four groups (Figure 8 and Appendix G).

The "Economic Utilitarians," similar to the "Clothing Mainstreamers," were "Money Savers." These women were most "Discontented" and moderate on "Self Concept" and "Financial Management." They also appeared to be active in their communities and had little leisure time. The demographic feature most related with the important life style dimensions for this group was the larger percentage of divorced women represented in the group, compared to the other groups (Figure 8 and Appendix G).

The previous profiles of the employed women in each of the four clothing buying style groups have illustrated the relationships of life style dimensions to clothing buying style group membership. Although race and three other demographics (age, education, and marital status) were important discriminators, more information was provided with the life style dimensions than was possible with race, age, education or marital status.

Summary

The purpose of this chapter was to present the study findings, data analysis, and hypothesis testing results. Three hypotheses were established for the study. The first hypothesis was concerned with the differences in clothing buying practices between employed black and white women. The findings related to this hypothesis revealed that there were significant black-white differences for 20 of the 45 clothing buying practice variables which provided sufficient support for accepting Hypothesis 1.

Three constructs (clothing buying dimensions, clothing buying style groups and life style dimensions) were developed to facilitate the testing of Hypotheses 2 and 3. Eleven clothing buying dimensions were identified from factor analysis of 39 clothing buying practices. These eleven clothing buying dimensions were used in NORMIX Cluster Analysis as a basis for clustering the respondents into four unique clothing buying style groups. These four clothing buying style groups were "Fashion Enthusiasts," "Clothing Mainstreamers," "Quality Conservatives," and "Economic Utilitarians." "Fashion Enthusiasts" appeared to be more interested in the style and fashion aspects of clothing. "Clothing Mainstreamers" displayed few extremes (very high or very low) in their response patterns. They were described as the average clothing concerned group of employed women. "Quality Conservatives" were more conservative in fashion interest and were not interested in lower price clothing. "Economic Utilitarians," on the other hand, were very interested in low prices, maintenance and

utilitarian aspects of clothing.

Factor analysis of 145 AIO statements identified 25 life style dimensions. These 25 dimensions, along with race and 5 other demographic variables were used as predictor variables in discriminant analysis among the four clothing buying styles. Hypotheses 2 and 3 were accepted since there was a significant relationship between: 1) race and clothing buying styles and 2) life style dimensions and clothing buying styles.

With regard to race, the findings indicated that the "Fashion Enthusiasts" group contained significantly more black than white women. The "Quality Conservatives" group contained significantly more white than black women. However, the "Clothing Mainstreamers" and "Economic Utilitarians" groups had essentially equal black-white representation. As for life style dimensions, some major relationships were: "Fashion Enthusiasts" were not interested in household concerns such as shopping for household items; the "Quality Conservatives" considered themselves "Swingers"; "Clothing Mainstreamers" were very active in the community; and "Economic Utilitarians" tended to save more money than the other group members.

Chapter V

SUMMARY, CONCLUSIONS AND FUTURE OUTLOOK

This chapter addresses itself to four distinct objectives. They are: 1) to provide a brief review of the research effort, 2) to discuss the major conclusions and implications of the study, 3) to identify some of the limitations of the study as perceived by the author, and 4) to make recommendations for future research concerning apparel purchasing behavior, black and white comparative studies and life style studies.

Review of the Study

Clothing is a major industry in the U.S. economy and consumer expenditure for clothing has been growing steadily. Women's clothing purchases account for a majority of total clothing expenditures. Furthermore, employed women usually have higher clothing expenditures and larger wardrobes than women who are not gainfully employed.

In recent years the number of women in the labor force has increased dramatically and this trend is likely to continue. As a result, total expenditures for apparel is also likely to increase substantially.

The relative size of the black consumer market in the United States has become too large to be ignored by marketing practitioners. However, there have been very few in-depth studies of consumer purchasing

behavior within the black consumer market. In addition, black-white comparative studies have mostly investigated consumption patterns of low income blacks and whites.

This study was undertaken to first establish (if any) the differences between the personal clothing behavior of black and white women who were employed full time in various white collar occupations. Secondly, it explored the presence (or absence) of clothing buying dimensions and clothing buying styles. The third objective of the study was to determine whether there were significant life style dimensions for employed black and white women. And finally, a major attempt was made to relate clothing buying styles to race and life style dimensions.

Three major research hypotheses guided the research efforts. The first hypothesis asserted that there would be significant differences in clothing buying practices between employed black and white women. It was further hypothesized that racial differences were related to clothing buying style group membership. Finally, a significant relationship between life style dimensions and clothing buying style group membership was hypothesized, implying that race was not the only determinant in the prevailing differences.

The equalized study sample consisted of 239 black and 239 white full time employed women from the Washington, D.C. metropolitan area. Data collected from the respondents were analyzed by contingency table analysis, R-type factor analysis, NORMIX cluster analysis, and multiple discriminant analysis.

The results of the hypothesis testing produced the following major findings:

Hypothesis 1: Hypothesis 1 was accepted since 20 of the 45 clothing buying practice variables were found to be statistically significant. Most of the black-white differences were in the shopping frequency/time and store loyalty patronage categories of clothing buying practices.

Hypothesis 2: Eleven clothing buying dimensions were derived from the clothing buying practice variables. Four clothing buying styles were identified by clustering the respondents according to their factor scores on the clothing buying dimensions. The four clothing buying style clusters were labeled: "Fashion Enthusiasts," "Clothing Mainstreamers," "Quality Conservatives," and "Economic Utilitarians."

Discriminant analysis indicated that race was a significant discriminator among these four clusters, thus, Hypothesis 2 was accepted. The "Fashion Enthusiast" clothing buying style cluster contained significantly more black women than white women. To the contrary, there were more white women than black women within the "Quality Conservative" cluster. Nearly equal proportions of black and white women were in the

"Clothing Mainstreamers" and "Economic Utilitarian" groups.

Hypothesis 3: Hypothesis 3 was accepted since 17 of the 25 life style dimensions were significant discriminators among the four clothing buying style clusters. The discriminant analysis indicated that "Fashion Enthusiasts" tended to be less interested in household concerns and they were not value oriented shoppers. "Quality Conservatives" considered themselves "Swingers" and they were active in sports. "Clothing Mainstreamers" were more active in their communities and had little leisure time. The "Economic Utilitarians" tended to save more money than the other groups.

Conclusions and Implications of the Study

The major conclusions and implications of the study are discussed in four distinct areas: 1) marketing strategy development, 2) general knowledge of women's clothing purchase behavior, 3) life style analysis as an approach to study consumer behavior, and 4) differences between black and white consumer behavior patterns from a sociological perspective.

Marketing Strategy Development

A major conclusion of this study is that life style dimensions can be used as a segmentation strategy to further explain differences

among clothing buying style group members beyond the obvious racial segmentation strategy. In fact, the life style dimensions gave a more descriptive profile of the employed women belonging to each clothing buying style group than race or other demographics. This may indicate that many retailers would be better off by paying more attention to life styles rather than being overly concerned about race in clothing related decisions.

This study also illustrates that the market of employed women is not a homogeneous market in regard to clothing buying practices and style. Some researchers have indicated that employed women have different clothing buying practices than women who are not employed. However, few attempts have been made to look at differences within the employed women's market. It is evident that employed women, regardless of race, can be segmented into four clothing buying style groups. Therefore, it is implied that if retailers understand differences in clothing buying styles and life style dimensions as well as racial differences, they will be able to develop strategies to better satisfy the needs of employed women.

The emphasis of this study has been on exploring the significant differences in clothing buying behavior of employed black and white women. However, it would have been quite feasible to reverse the focus and explore the similarities rather than the differences. Therefore, a major conclusion of the study is that more employed black and white women were similar in clothing buying style group membership although significant racial differences also were found. These similarities

have not been discussed in detail because of the orientation of the study.

As can be seen in Table 11, small proportions of the total black respondents (15.0%) and total white respondents (4.8%) appeared to be "Fashion Enthusiasts." However, there were significantly more black respondents than white. There were also significant black-white differences in the "Quality Conservatives" group. This group was 58.2 percent white and 41.8 percent black. This group, like the "Fashion Enthusiasts," contained a small proportion of the total respondents (Table 11). The largest proportion of both the total black respondents (49.7%) and the total white respondents (53.7%) belonged to the "Clothing Mainstreamers" group, which implied that women in both races had average concerns about fashion and clothing purchases. Similarly, 22.0 percent of the total black respondents and 24.5 percent of the total white respondents belonged to the "Economic Utilitarians" group. Nearly equal proportions of blacks and whites were found in both of these groups (Table 11).

Considering the similarities, as well as the differences, in the clothing buying style group membership of employed black and white women, it is extremely important to realize that while race is of some importance, further segmentation may be necessary to provide consumer satisfaction. Many of the black-white comparative studies have used race as the only segmentation criterion. Consequently, much of the advice given to marketing practitioners has been based on naive homogeneous black consumer market research designs which have tended to reinforce stereotypes.

TABLE 11
RACIAL COMPOSITION OF FOUR CLOTHING BUYING STYLE GROUPS*

	EMPLOYED BLACK WOMEN		EMPLOYED WHITE WOMEN	
	Proportion of Clothing Buying Style Group Members Who are Black (N) (%)	Proportion of The Total Black Respondents (N=173) Who are Members of the Clothing Buy- ing Style Group (%)	Proportion of Clothing Buying Style Group Members Who are White (N) (%)	Proportion of The Total White Respondents (N=188) Who are Members of the Clothing Buy- ing Style Group (%)
1) Fashion Enthusiasts (N=35)	26 74.3	15.0	9 25.7	4.8
2) Clothing Mainstreamers (N=187)	86 46.0	49.7	101 54.0	53.7
3) Quality Conservatives (N=55)	23 41.8	13.3	32 58.2	17.0
4) Economic Utilitarians (N=84)	38 45.2	22.0	46 54.8	24.5

*Derived from Table 7--Stage 3.

One of the most important contributions of this study has been to illustrate that the black consumer market can be effectively segmented. The four clothing buying style clustering segmentation strategy effectively indicated that all black women were not highly interested in fashion or "style" and that all white women were not purchasers of "quality conservative" clothing. In this study black women and white women alike were successfully segmented into four groups based on their clothing buying dimension criteria. It is evident that retail segmentation strategy may be devised along the lines of the four clothing buying style clusters, i.e., "Fashion Enthusiasts," "Clothing Mainstreamers," "Quality Conservatives," and "Economic Utilitarians."

Women's Clothing Purchasing Behavior

The study showed the existence of eleven clearly identified clothing buying dimensions and four unique styles of buying clothing for employed women. It appeared that there were women with similar clothing purchasing styles even though they differed from one another in terms of race and other demographic characteristics.

The study provided a new perspective to the existing knowledge of clothing purchasing behavior by showing that clothing purchase behavior can be effectively explained in terms of eleven dimensions and four clothing buying styles. Hence, the retailers who would use this kind of information will better meet the needs of women who are shopping for clothing. Needless to say, retailers must be involved

in marketing and consumer research in these areas. In doing so they can refine their marketing strategies according to particular needs of their target markets.

Life Style Analysis and Comparative Black-White Consumer Purchase Behavior Patterns

Studies which have dealt with comparative black-white consumption behavior have to date primarily concentrated on social class or other demographic variables for keys to the interpretation of the findings. This study has shown that life style analysis is a viable method for cross-cultural comparisons. The life style dimensions used in the study provided more in-depth information than race or other demographics in forming profiles of women who followed a certain clothing buying style in their clothing purchasing behavior. Perhaps the success of this research effort will encourage other researchers to use life style analysis in black-white and other cross-cultural marketing studies.

The study findings may be beneficial to life style researchers for several reasons. First, the study included a black as well as white sample from which the life style data is drawn. Few life style researchers have utilized substantial numbers of black consumers in general life style analysis. Second, the life style analysis is related to an in-depth study of one consumer product, i.e., clothing. Thirdly, the formation of life style dimensions from factor analysis of the AIO statements provides a methodological

alternative of developing life style profiles from a composite of life style dimensions, rather than the original AIO statements.

Black-White Consumer Behavior Patterns

Sociologists as well as marketing scholars have often emphasized that race itself is a key determinant of consumer behavior. That is, just being black or white by definition implies differences in consumption patterns. This study has indicated that although race is a significant discriminator among clothing buying style groups, underlying that are very distinct and identifiable life styles for these groups. It was the latter which explained more about women's clothing buying behavior, particularly since there were no appreciable racial differences in the two largest groups.

The study indicated that black and white women, on the whole, were more similar than different in their clothing buying style group membership. Consequently, the study findings may be beneficial to researchers interested in the acculturation process and buyer behavior patterns.

Another important finding for sociologists and home economists alike was that unlike previous studies this study indicated that income differentials and family household size do not play a key role in determining clothing buying behavior for women. The findings did, however, indicate that age, education and marital status were significant discriminators for clothing buying style group memberships prediction.

Limitations of the Study

Like most research studies, this study also had some limitations. Even though a very carefully selected sample from professional women's organizations was utilized to generate the data, the use of a judgmental sample, rather than a random sample may be questioned. However, unless a very sizable national study were undertaken, it would have been impossible to produce a sample of equal black and white representation which had the same general parameters (i.e., full time employed, white collar occupations, above the poverty income level).

A methodological problem in this study is related to the choice of clothing buying questions and life style questions utilized in the questionnaire. It is quite possible that a different battery of life style statements and clothing buying practice statements could have given somewhat different results. Another methodological limitation is that the sample was somewhat homogeneous in that all of the women were employed in white collar occupations and, thus, were probably more similar in other demographics. This may have potentially limited the discriminating ability of the demographics used in the study.

In addition, the study data base was so extensive (201 different variables) and the available options were so plentiful it was necessary to limit the analysis in the interest of time. Also, alternative methodologies may have proved to be equally effective. For instance, it would have been possible to perform all of the analyses on the

"purified" sample instead of using the total sample of 478 for part of the analyses and 361 respondents for part of the analyses.

Finally, due to sample size limitations as well as time requirements, a common group of clusters were utilized for both races. Had the blacks and whites been clustered separately, the resulting clusters may have been somewhat different.

Recommendations for the Future

It is extremely important that the study findings presented in this dissertation be further validated by larger national samples. Such an effort in further validation will provide retailers with additional information to meet consumer clothing purchasing needs. It is clear from the study findings that further in-depth analyses and segmentation strategies rather than homogeneous market stereotyping is more effective in black-white comparative consumer behavior studies.

Although white collar employed women were the sample base in this study, more research needs to be conducted on clothing buying practices of women in the blue collar positions, especially services positions. This research effort seems particularly justified since a large proportion of women are employed in the services areas.

A study of clothing purchasing behavior, however important, is somewhat limited in explaining the difference between black and white consumer purchasing behavior patterns. Thus, it will be necessary to replicate the present study using other product lines, i.e., housing, automobiles, foods, etc.

It is possible that life style patterns within the black population are not identical to life style patterns of whites. Research which utilizes methodologies in which life styles of blacks and whites are developed separately may yield additional insights into cultural differences in consumption patterns.

A number of multivariate techniques were utilized in this study. In the future it would be advisable to look at additional multivariate statistical techniques as well. Canonical analysis, for example, may prove to be useful in relating two sets of data like life style variables and clothing buying practice variables.

Finally, future studies dealing with similar subject matter areas must have preconceived research constructs which adequately balance information needs, response format, methodology, and research goals. In similar future research projects it will be advisable to develop a tighter research construct. For instance, the four categories of clothing buying practice variables which were utilized in this study should be more carefully designed and balanced with equal numbers of variables for each of the categories. Such carefully designed research projects are likely to shed more light on this very involved and relatively unknown subject matter area. Also, more carefully designed research is necessary to overcome the stereotypic thinking which has been with us for many generations.

Summary

A major conclusion of this study was that life style dimensions can be used as a segmentation strategy to further explain differences in clothing buying practices that may not be explained by race alone. Although there were some racial differences in clothing buying style group membership patterns, more black than white women were alike, rather than different, in their clothing buying style group membership.

The findings seem to suggest that retailers should consider the heterogeneous characteristics of the black consumer market as well as the employed women's market in apparel marketing strategy decisions. In the study a sample of full time employed black and white women was successfully segmented into four clothing buying style groups according to response patterns on eleven clothing buying practice dimensions.

In conclusion, this research effort has been successful in exploring the clothing buying practice differentials between employed black and white women. Furthermore, the use of life style dimensions in combination with a market segmentation approach based on clothing buying practices may have helped to dispel some of the stereotypes associated with black-white comparative studies on clothing and fashion related buying practices.

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APPENDIX A

QUESTIONNAIRE USED IN THE STUDY



COLLEGE OF BUSINESS

VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY

Blacksburg, Virginia 24061

DEPARTMENT OF BUSINESS ADMINISTRATION (703) 951-6596

Dear Business and Professional Woman:

This is a survey to collect data for my doctoral dissertation and you have been selected to participate. I am excited about it and hope it will be fun for you! This is not a test. There are no right or wrong answers.

Please carefully read the instructions at the beginning of each section. Notice that there are statements on both sides of each page. Please fill the questionnaire out completely.

The information you give will be anonymous. I have no way of identifying who completes each questionnaire.

Thank you so much for helping with this important survey.

Sincerely,

A handwritten signature in cursive script that reads "Linda L. Edmonds".

Linda L. Edmonds
Doctoral Candidate

Please RETURN the questionnaire in the attached postage-paid envelope as soon as possible. Thanks again!!

SECTION I: ABOUT INTERESTS AND OPINIONS

In this section, I have listed a number of statements about interests and opinions. For each statement listed, I'd like to know whether you personally agree or disagree with this statement.

After each statement, there are six numbers from 1-6. The higher the number, the more you tend to agree with the statement. The lower the number, the more you tend to disagree with the statement. The numbers from 1-6 may be described as follows:

- 1 I definitely disagree with the statement
- 2 I generally disagree with the statement
- 3 I moderately disagree with the statement
- 4 I moderately agree with the statement
- 5 I generally agree with the statement
- 6 I definitely agree with the statement

For each statement, please circle the number that best describes your feelings about the statement. You may think many items are similar. Actually, no two items are exactly alike, so be sure to circle one number for each statement.

	Definitely Disagree			Definitely Agree		
1. Magazines are more interesting than television	1	2	3	4	5	6
2. I would rather spend a quiet evening at home than go out to a party	1	2	3	4	5	6
3. I have more spare time than I need	1	2	3	4	5	6
4. I am a homebody	1	2	3	4	5	6
5. I am in good physical condition	1	2	3	4	5	6
6. Television is my primary form of entertainment	1	2	3	4	5	6
7. I like to be considered a leader	1	2	3	4	5	6
8. I try to stick to well known brands	1	2	3	4	5	6
9. Everything is changing too fast today	1	2	3	4	5	6
10. Life insurance is a good investment for a woman	1	2	3	4	5	6
11. I am in favor of very strict enforcement of all laws	1	2	3	4	5	6
12. Advertising insults my intelligence	1	2	3	4	5	6
13. I like to think I am a bit of a swinger	1	2	3	4	5	6
14. I admire a successful businessman more than I admire a successful artist or writer	1	2	3	4	5	6
15. Women don't need more than a minimum amount of life insurance	1	2	3	4	5	6
16. A college education is very important for success in today's world	1	2	3	4	5	6

	<u>Definitely</u> <u>Disagree</u>			<u>Definitely</u> <u>Agree</u>		
17. I have some old fashioned tastes and habits	1	2	3	4	5	6
18. Information from advertising helps me make better buying decisions	1	2	3	4	5	6
19. I like to buy new and different things	1	2	3	4	5	6
20. I am interested in politics	1	2	3	4	5	6
21. I wish I knew how to relax	1	2	3	4	5	6
22. I am a good cook	1	2	3	4	5	6
23. I am not very good at saving money	1	2	3	4	5	6
24. I never know how much to tip	1	2	3	4	5	6
25. I like sports cars	1	2	3	4	5	6
26. My greatest achievements are still ahead of me	1	2	3	4	5	6
27. I am influential in my neighborhood	1	2	3	4	5	6
28. I have more self-confidence than most women my age	1	2	3	4	5	6
29. The husband should be boss in the house	1	2	3	4	5	6
30. I dislike big parties; just a few friends at a time is more my liking	1	2	3	4	5	6
31. I would rather be a full time homemaker than have a job	1	2	3	4	5	6
32. I would feel lost if I were alone in a foreign country	1	2	3	4	5	6
33. Usually I have regular days for washing, cleaning, etc. around the house	1	2	3	4	5	6
34. There are day people and there are night people; I am a day person	1	2	3	4	5	6
35. I dread the future	1	2	3	4	5	6
36. The quality of a product is far more important than the price	1	2	3	4	5	6
37. A wife should have a great deal of information about her husband's work	1	2	3	4	5	6
38. Our family is a close-knit group	1	2	3	4	5	6
39. People tell me I am good looking	1	2	3	4	5	6
40. I find myself checking prices even on small items	1	2	3	4	5	6
41. I would like to take a trip around the world	1	2	3	4	5	6
42. Meal preparation should take as little time as possible	1	2	3	4	5	6
43. Shopping is no fun anymore	1	2	3	4	5	6
44. A drink or two at the end of the day is a perfect way to unwind	1	2	3	4	5	6

	<u>Definitely Disagree</u>				<u>Definitely Agree</u>	
45. There is too much emphasis on sex today	1	2	3	4	5	6
46. I will probably move at least once in the next five years	1	2	3	4	5	6
47. If I had my life to live over, I would sure do things differently	1	2	3	4	5	6
48. A woman's place is in the home	1	2	3	4	5	6
49. My friends and neighbors often come to me for advice .	1	2	3	4	5	6
50. I think the Women's Liberation movement is a good thing	1	2	3	4	5	6
51. We have more to spend on extras than most of our neighbors do	1	2	3	4	5	6
52. A wife's first obligation is to her husband, not her children	1	2	3	4	5	6
53. I often enter sweepstakes or contests associated with products	1	2	3	4	5	6
54. Most of my friends have graduated from college	1	2	3	4	5	6
55. On a job, security is more important than money	1	2	3	4	5	6
56. Having children is the most important thing in a marriage	1	2	3	4	5	6
57. I use lots of prepared "convenience" foods in cooking .	1	2	3	4	5	6
58. I would rather have a job than be a full time homemaker	1	2	3	4	5	6
59. I often try new brands before my friends and neighbors do	1	2	3	4	5	6
60. I often send away for a special offer on a package . .	1	2	3	4	5	6
61. I always bake from scratch	1	2	3	4	5	6
62. I think of myself as creative	1	2	3	4	5	6
63. I often seek out the advice of my friends regarding brands and products	1	2	3	4	5	6
64. I am a very neat person	1	2	3	4	5	6
65. An important part of my life is dressing smartly . . .	1	2	3	4	5	6
66. I take a great deal of pride in my home	1	2	3	4	5	6
67. It is important for a woman to work outside the home .	1	2	3	4	5	6
68. I don't have time to get sick	1	2	3	4	5	6
69. I like to cook	1	2	3	4	5	6
70. My days seem to follow a definite routine-- eating meals at the same time each day, etc	1	2	3	4	5	6
71. Our home is furnished for comfort, not for style . . .	1	2	3	4	5	6

		Definitely <u>Disagree</u>				Definitely <u>Agree</u>	
72.	I stay home most evenings	1	2	3	4	5	6
73.	On any major purchase, the husband and wife should always decide together what to buy	1	2	3	4	5	6
74.	Five years from now our family income will probably be a lot higher than it is now	1	2	3	4	5	6
75.	I believe prices will go up more in the next five years than they did in the last five years	1	2	3	4	5	6
76.	I like to pay cash for everything	1	2	3	4	5	6
77.	I like to feel attractive to members of the opposite sex	1	2	3	4	5	6
78.	If I must choose, I buy stylish rather than practical furniture	1	2	3	4	5	6
79.	I don't like to take chances	1	2	3	4	5	6
80.	Our family is too heavily in debt today	1	2	3	4	5	6
81.	I am careful what I eat in order to keep my weight under control	1	2	3	4	5	6
82.	I pretty much spend for today and let tomorrow bring what it will	1	2	3	4	5	6
83.	Our family income is high enough to satisfy nearly all our important desires	1	2	3	4	5	6
84.	Investing in the stock market is too risky for most families	1	2	3	4	5	6
85.	I would rather live in or near a big city than in or near a small town	1	2	3	4	5	6
86.	I shop a lot for specials	1	2	3	4	5	6
87.	The working world is no place for a woman	1	2	3	4	5	6
88.	Land is the best investment	1	2	3	4	5	6
89.	Young people have too many privileges	1	2	3	4	5	6
90.	The woman should run the family	1	2	3	4	5	6
91.	I find cleaning my house an unpleasant task	1	2	3	4	5	6
92.	I buy more low calorie foods than the average housewife	1	2	3	4	5	6
93.	I would rather live in the country than in the city . .	1	2	3	4	5	6
94.	Our family travels quite a bit	1	2	3	4	5	6
95.	I eat more than I should	1	2	3	4	5	6
96.	Our family has moved more than most of our neighbors have	1	2	3	4	5	6
97.	I like to save and redeem savings stamps	1	2	3	4	5	6

SECTION II: ACTIVITIES IN PAST YEAR

I have listed below some activities in which you, yourself may or may not have engaged in during the past year. In terms of the activities listed what was your usual pattern over the past year.

After each activity, there are five numbers from 1-5. The higher the number, the more you have engaged in the activity. The lower the number, the less you have engaged in the activity. The numbers from 1-5 may be described as follows:

- 1 I never engaged in the activity during the past year
- 2 I seldom engaged in the activity during the past year
- 3 I sometimes engaged in the activity during the past year
- 4 I fairly often engaged in the activity over the past year
- 5 I quite often engaged in the activity over the past year

For each activity, please circle the number that best describes your participation in the activity during the past year. You may think many items are similar. Actually, no two items are exactly alike, so be sure to circle one number for each activity.

	<u>Never</u>				<u>Quite Often</u>
1. Gave or attended a dinner party	1	2	3	4	5
2. Visited relatives	1	2	3	4	5
3. Took an airplane trip for business or personal reasons	1	2	3	4	5
4. Went out to breakfast instead of having it at home	1	2	3	4	5
5. Went to a pop, rock, soul or jazz concert	1	2	3	4	5
6. Went to a classical concert	1	2	3	4	5
7. Went to a club meeting	1	2	3	4	5
8. Visited an art gallery or museum	1	2	3	4	5
9. Went bowling	1	2	3	4	5
10. Did a crossword puzzle	1	2	3	4	5
11. Worked on a do-it-yourself project around the house	1	2	3	4	5
12. Played a musical instrument	1	2	3	4	5
13. Attended school	1	2	3	4	5
14. Worked on collection (e.g., stamps, coins, rock, etc.)	1	2	3	4	5
15. Went skiing	1	2	3	4	5
16. Sewed a garment	1	2	3	4	5

		<u>Never</u>			<u>Quite Often</u>
17.	Gave a speech	1	2	3	4 5
18.	Played tennis	1	2	3	4 5
19.	Attended a sporting event	1	2	3	4 5
20.	Played golf	1	2	3	4 5
21.	Cooked outdoors	1	2	3	4 5
22.	Went to a fashion show	1	2	3	4 5
23.	Did volunteer work	1	2	3	4 5
24.	Went on a trip outside the United States	1	2	3	4 5
25.	Went out to dinner at an expensive restaurant	1	2	3	4 5
26.	Went to the movies	1	2	3	4 5
27.	Read a book	1	2	3	4 5
28.	Went swimming	1	2	3	4 5
29.	Played cards	1	2	3	4 5
30.	Had a cocktail or drink before dinner	1	2	3	4 5
31.	Attended church	1	2	3	4 5
32.	Went boating	1	2	3	4 5
33.	Went on a picnic	1	2	3	4 5
34.	Went camping	1	2	3	4 5
35.	Went on a train trip over 50 miles for business or personal reasons	1	2	3	4 5
36.	Went dancing	1	2	3	4 5
37.	Worked on a community project	1	2	3	4 5
38.	Went shopping for clothes	1	2	3	4 5
39.	Had wine with dinner	1	2	3	4 5
40.	Jogged	1	2	3	4 5
41.	Shopped for household items	1	2	3	4 5
42.	Attended a lecture	1	2	3	4 5
43.	Rode public transportation	1	2	3	4 5
44.	Rented a car	1	2	3	4 5
45.	Went on a car trip over 50 miles for business or personal reasons	1	2	3	4 5
46.	Returned an unsatisfactory product	1	2	3	4 5
47.	Wore a wig	1	2	3	4 5
48.	Went to the theater	1	2	3	4 5

SECTION III: PERSONAL CLOTHING BUYING PRACTICES

In this section, I have listed some statements about your personal clothing buying practices.

After each statement, there are five numbers from 1-5. The higher the number, the more you engage in this clothing buying practice. The lower the number, the less you engage in this clothing buying practice. The numbers from 1-5 may be described as follows:

- 1 I never engage in this clothing buying practice
- 2 I seldom engage in this clothing buying practice
- 3 I sometimes engage in this clothing buying practice
- 4 I fairly often engage in this clothing buying practice
- 5 I quite often engage in this clothing buying practice

For each statement, please circle the number that best describes your feelings about the statement. You may think many items are similar. Actually, no two items are exactly alike, so be sure to circle one number for each statement.

	Never				Quite Often
1. I stop to look at clothes even when I am not planning to buy anything	1	2	3	4	5
2. Before buying my clothes I "shop around" in several different stores	1	2	3	4	5
3. I do my personal clothes shopping on a weekday during the day	1	2	3	4	5
4. I do my personal clothes shopping on a weekday at night	1	2	3	4	5
5. I do my personal clothes shopping on the weekend during the day	1	2	3	4	5
6. I do my personal clothes shopping on the weekend at night	1	2	3	4	5
7. If I see a garment I like in a store window, I just may go in and buy it	1	2	3	4	5
8. An attractive clothes display within a store influences me to buy my clothes there	1	2	3	4	5
9. I buy my clothes in stores with self service	1	2	3	4	5
10. I buy my clothes in stores with salesclerk assistance	1	2	3	4	5
11. I appreciate advice from a salesclerk when I am buying my clothes	1	2	3	4	5
12. Magazine advertisements influence my choice of stores to buy my clothes	1	2	3	4	5
13. Newspaper advertisements influence my choice of stores to buy my clothes	1	2	3	4	5
14. Radio advertisements influence my choice of stores to buy my clothes	1	2	3	4	5
15. Television advertisements influence my choice of stores to buy my clothes	1	2	3	4	5
16. I like a particular store and buy my clothes there as a matter of habit	1	2	3	4	5

	Never				Quite Often
✓ 17. Advice from friends influences my choice of stores to buy clothes	1	2	3	4	5
18. The attitudes of salesclerks influence my shopping for clothes at a particular store	1	2	3	4	5
✓ 19. The store's reputation or image influences my shopping for clothes there	1	2	3	4	5
✓ 20. I wait until a store has a sale to buy my clothes	1	2	3	4	5
✓ 21. The availability of credit influences my clothing buying at a particular store	1	2	3	4	5
✓ 22. I use bank credit cards (e.g., VISA, Master Charge) to buy my clothes	1	2	3	4	5
23. I use store charge accounts to buy my clothes	1	2	3	4	5
24. I use store lay-a-way plans to buy my clothes	1	2	3	4	5
25. I pay cash for my clothes	1	2	3	4	5
26. I check seams, zippers, and other construction features before buying my clothes	1	2	3	4	5
27. I buy clothes for myself that are easy to care for	1	2	3	4	5
28. I read care labels on clothes before buying them	1	2	3	4	5
✓ 29. The clothes I buy are the very latest style	1	2	3	4	5
30. I buy clothes that will stay in style for more than a year or two	1	2	3	4	5
✓ 31. I buy clothes with well known brand labels	1	2	3	4	5
32. I buy clothes with comfort in mind	1	2	3	4	5
33. I read fiber content labels on clothes before buying them	1	2	3	4	5
34. I buy clothes and accessories that are easy to "mix and match"	1	2	3	4	5
35. I buy clothes that can be worn all seasons	1	2	3	4	5
✓ 36. I update my wardrobe by buying new accessories (e.g., belts, costume jewelry, etc.) rather than buy new outfits	1	2	3	4	5
37. I try to buy clothes that are reasonably priced	1	2	3	4	5
38. When shopping for clothes I am a bargain hunter	1	2	3	4	5
39. When I am disappointed in the way a garment wears I take it back to the store where I bought it and voice my complaint	1	2	3	4	5

Below I have listed some questions about your personal clothing buying practices. Place a check (✓) in front of the answer that best describes your personal clothing buying practice for each question.

40. How do you acquire most of your personal clothing?

- ☐ Buy ready-to-wear from retail stores
- ☐ Receive as gifts
- ☐ Make my own
- ☐ Other
- ☐ (specify) _____

41. Where do you buy most of your clothes?

- ☐ Department stores (e.g., Woodies, Hechts, Garfinckel's, Korvettes)
- ☐ Discount stores (e.g., Woolco, Zayres, Memco)
- ☐ Specialty stores and boutiques (e.g., Casual Corners, L. Franks, Joseph Harris, Phillipsborn)
- ☐ Secondhand clothing stores
- ☐ Other
- ☐ (specify) _____

42. In which of the following store locations do you buy most of your clothes?

- ☐ Stores located in a suburban shopping center
- ☐ Stores located in the downtown area of the city
- ☐ Other
- ☐ (specify) _____

43. Which of the following best describes your usual buying pattern for an item of clothing that normally costs less than \$25?

- ☐ I buy at the beginning of each season (Fall, Winter, Spring, Summer)
- ☐ I buy at clearance sale at the end of each season
- ☐ I buy as I need
- ☐ I buy on impulse
- ☐ Other
- ☐ (specify) _____

44. Which of the following best describes your usual buying pattern for an item of clothing that normally costs \$25-\$50?

- ☐ I buy at the beginning of each season (Fall, Winter, Spring, Summer)
- ☐ I buy at clearance sale at the end of each season
- ☐ I buy as I need
- ☐ I buy on impulse
- ☐ Other
- ☐ (specify) _____

45. Which of the following best describes your usual buying pattern for an item of clothing that normally costs more than \$50?

- ☐ I buy at the beginning of each season (Fall, Winter, Spring, Summer)
- ☐ I buy at clearance sale at the end of each season
- ☐ I buy as I need
- ☐ I buy on impulse
- ☐ Other
- ☐ (specify) _____

SECTION IV: BACKGROUND INFORMATION

I need a little information about you to analyze this data. Remember this is not a test. Your identity will remain anonymous. Please place a check (✓) in front of the most correct response for each of the following items.

1. Race or ethnic origin

_____ White
_____ Black

____ Hispanic
____ American Indian

☐ Asian
☐ Other
 (specify) _____

2. What is your age? _____

3. Highest level of educational attainment

☐ 1-8th grade
☐ 1-3 years of high school
☐ High school graduate
☐ 2 year college associate degree
☐ 1-3 years of college/technical school

____ College graduate
____ Master's Degree
____ Doctorate Degree
____ Other advanced college degree
 (specify) _____

4. Present marital status

Married
Widowed

Single, never married
Divorced/Separated

Other (e.g., common law,
cohabitation, etc. please
specify)

5. How many people are in your household (including yourself)? _____

6. How many people are dependent on your earnings for one-half or more of their support (do not include yourself)?

7. Your personal total yearly income before taxes

Under \$5,000	\$10,000-14,999	\$25,000-29,999	\$50,000-59,999
\$5,000-6,999	\$15,000-19,999	\$30,000-39,999	\$60,000-69,999
\$7,000-9,999	\$20,000-24,999	\$40,000-49,999	\$70,000 and above

8. Combined total yearly income before taxes of all members of your household

Under \$5,000	\$10,000-14,999	\$25,000-29,999	\$50,000-59,999
\$5,000-6,999	\$15,000-19,999	\$30,000-39,999	\$60,000-69,999
\$7,000-9,999	\$20,000-24,999	\$40,000-49,999	\$70,000 and above

9. Location of your home

Urban

Suburban

Rural

10. Employment status (outside the home)

_____ Full-time
Retired

Part-time
Not employed

Other
(specify)

11. What is your job title and briefly describe your present occupation

THANK YOU !

APPENDIX B

PROFESSIONAL WOMEN'S ORGANIZATIONS IN THE WASHINGTON, D.C. METROPOLITAN AREA THAT PARTICIPATED IN THE STUDY

- (1) District of Columbia State Federation of Business and Professional Women's Clubs

- Capital Club
- Chevy Chase Club
- Cosmopolitan Club
- District of Columbia Club
- Friendship Club
- Georgetown Club
- Pendulum Club
- Potomac Club
- Southeast Club

Also attended State Federation Convention--Washington, D.C.

- (2) National Association of Negro Business and Professional Women's Clubs, Inc.

- BPW League
- Century Club

Also attended Mid-Atlantic 13th Annual District Conference--Washington, D.C.

- (3) Federally Employed Women

- D.C. Chapter
- Northern Virginia Chapter
- Pentagon I Chapter
- Southwest D.C. Chapter
- Suburban Maryland Chapter

- (4) National Organization of Women Business Owners

- (5) Washington Women's Executive Group

- (6) Network

- (7) National Hookup of Black Women

APPENDIX C

DEMOGRAPHIC COMPARISON OF EMPLOYED BLACK AND WHITE WOMEN RESPONDENTS

DESCRIPTION OF WHITE COLLAR OCCUPATIONAL CATEGORIES

WHITE COLLAR OCCUPATIONAL COMPARISON BETWEEN EMPLOYED BLACK AND WHITE WOMEN RESPONDENTS IN THE WASHINGTON, D.C. SMSA AND THE U.S.

TABLE C1
 DEMOGRAPHIC COMPARISON OF
 EMPLOYED BLACK AND WHITE
 WOMEN RESPONDENTS

Demographics	Employed Black Women (N=239)	Employed White Women (N=239)
<u>Age:</u> *		
18-24 years	8.1%	6.7%
25-34 years	46.6	31.9
35-44 years	22.9	25.6
45-54 years	16.5	17.6
55-64 years	5.5	16.0
65-69 years	0.4	2.1
Median age	33 years	38 years
<u>Education:</u> *		
1-8th grade	0.4%	0.0%
1-3 years of high school	0.4	0.0
High school graduate	10.5	17.2
2 year college associate degree	11.3	9.2
1-3 years of college/technical school	28.0	18.4
College graduate	25.1	25.1
Master's Degree	19.3	22.6
Doctorate Degree	2.1	5.4
Other advanced college degree	2.9	2.1
Median educational attainment	1-3 years college/ Technical School	College Graduate
<u>Occupational Categories:</u> *		
Professional, Technical and Kindred Workers	47.9%	41.2%
Managers Administrators, and Officials (except farm)	19.1	29.6
Clerical and Kindred workers	31.7	25.8
Sales and Kindred Workers	1.3	0.9
<u>Marital Status:</u>		
Single, never married	23.8%	27.2%
Married	47.3	36.8
Divorced/Separated	21.3	23.4
Widowed	5.0	8.4
Other (e.g., common law, cohabitation, etc.)	2.5	4.2
<u>Household Size</u> * (Self included):		
One	20.9%	40.9%
Two	27.7	33.3
Three	22.6	13.1
Four	16.6	8.4
Five	9.4	2.5
Six	1.7	1.3
Seven	1.3	0.0
Eight	0.0	0.4
Median household size	3 people	2 people

* Significance level ($p < .05$)

TABLE C1 (CONTINUED)

Demographics	Employed Black Women (N=239)	Employed White Women (N=239)
<u>Dependents: *</u> <u>(Self not included):</u>		
Zero	46.0%	72.8%
One	27.6	14.2
Two	15.1	8.4
Three	8.0	2.1
Four	2.1	2.1
Five	0.8	0.4
Six	0.0	0.0
	0.4	0.0
Median Number of dependents	1 person	none
<u>Personal Yearly Income *</u> <u>(before taxes):</u>		
Under \$10,000	10.1%	7.5%
\$10,000-14,999	32.4	21.8
\$15,000-19,999	27.3	23.8
\$20,000-24,999	13.0	18.8
\$25,000-29,999	6.3	10.0
\$30,000-39,999	8.4	13.4
\$40,000-49,999	2.1	2.9
\$50,000-59,999	0.0	1.7
\$60,000-69,999	0.0	0.0
\$70,000 and above	0.4	0.0
Median personal yearly income	\$15,000-19,999	\$15,000-19,999
<u>Household Total Yearly</u> <u>Income (before taxes):</u>		
Under \$10,000	2.2%	3.5%
\$10,000-14,999	14.0	10.0
\$15,000-19,999	12.7	14.4
\$20,000-24,999	12.3	11.8
\$25,000-29,999	14.0	13.5
\$30,000-39,999	21.1	18.3
\$40,000-49,999	11.8	13.5
\$50,000-59,999	7.0	7.0
\$60,000-69,999	3.1	3.9
\$70,000-and above	1.8	3.9
Median household total yearly income	\$39,000-39,999	\$30,000-39,999
<u>Home Location: *</u>		
Urban	43.6%	32.8%
Suburban	55.1	63.4
Rural	1.3	3.8

* Significance level ($p < .05$)

TABLE C2
DESCRIPTION OF WHITE COLLAR
OCCUPATIONAL CATEGORIES

Occupational Category	Description
Professional, Technical and Kindred Workers Professional Technicians	Occupations requiring either college graduation or experience of such kind and amount as to provide a comparable background. Includes: accountants and auditors, airplane pilots, and navigators, architects, artists, chemists, designers, dietitians, editors, engineers, lawyers, librarians, mathematicians, natural scientists, registered professional nurses, personnel and labor relations workers, physical scientists, physicians, social scientists, teachers, and kindred workers. Occupations requiring a combination of basic scientific knowledge and manual skill which can be obtained through about 2 years of post high school education, such as is offered in many technical institutes and junior colleges, or through equivalent on-the-job training. Includes: computer programmers and operators, drafters, engineering aides, junior engineers, mathematical aides, licensed, practical or vocational nurses, photographers, radio operators, scientific assistants, surveyors, technical illustrators, technicians (medical, dental, electronic, physical science), and kindred workers.

Source: Equal Employment Opportunity. Standard Form 100.
Employer Information Report EEO-1. (RCS: GAO No. B189541-R077).
U.S. Government Printing Office, 1978:5-6.

TABLE C2 (CONTINUED)

Occupational Category	Description
Managers, Administrators and Officials (except farm)	Occupations requiring administrative personnel who set broad policies, exercise overall responsibility for execution of these policies, and direct individual departments or special phases of a firm's operations. Includes: officials, executives, middle management, plant managers, department managers, and superintendents, salaried supervisors who are members of management, purchasing agents and buyers, and kindred workers.
Clerical and Kindred Workers	Includes all clerical-type work regardless of level of difficulty, where the activities are predominantly nonmanual though some manual work not directly involved with altering or transporting the products is included. Includes: bookkeepers, cashiers, collectors (bills and accounts), messengers and office helpers, office machine operators, shipping and receiving clerks, stenographers, typist and secretaries, telegraph and telephone operators, and kindred workers.
Sales and Kindred Workers	Occupations engaging wholly or primarily in direct selling. Includes: advertising agents and salesworkers, insurance agents and brokers, real estate agents and brokers, stock and bond salesworkers, demonstrators, salesworkers and sales clerks, grocery clerks and cashier-checkers, and kindred workers.

Source: Equal Employment Opportunity. Standard Form 100.
Employer Information Report EEO-1. (RCS: GAO No. B189541-R077).
U.S. Government Printing Office, 1978:5-6.

TABLE C3

WHITE COLLAR OCCUPATIONAL COMPARISON BETWEEN EMPLOYED BLACK AND WHITE WOMEN
RESPONDENTS IN THE WASHINGTON, D.C. SMSA AND THE U.S.*

White Collar Occupational Category	Sample		Washington, D.C. SMSA		U.S.	
	Black (N=239) (%)	White (N=239) (%)	Black (N=25,363) (%)	White (N=87,981) (%)	Black (N=639,144) (%)	White (N=6,677,212) (%)
Professional, Technical and Kindred workers	47.9	41.2	16.3	18.4	17.1	16.7
Managers, Administrators and Official (except farm)	19.1	29.6	6.1	8.2	4.6	7.0
Clerical and Kindred Workers	31.7	25.8	58.7	49.2	61.9	55.6
Sales and Kindred Workers	1.3	0.9	18.9	24.2	16.4	20.6

*Note: Employment information calculated from the 1975 Equal Employment Opportunity Nationwide Survey of 35,485 companies (U.S.) and the Equal Employment Opportunity Survey of 2,501 employers in the Washington, D.C. SMSA for that same year. All employers with 100 or more employees and all government contractors and first-tier subcontractors with 50 or more employees and contracts amounting to \$50,000 or more were required to file.

Source: Partially adapted from Employment Information Report EE0-1. Equal Employment Opportunity Commission, 1975.

APPENDIX D

COMPARISON OF PERSONAL CLOTHING BUYING PRACTICES BETWEEN EMPLOYED BLACK AND WHITE WOMEN

TABLE D
COMPARISON OF PERSONAL CLOTHING BUYING PRACTICES
BETWEEN EMPLOYED BLACK AND WHITE WOMEN

Personal Clothing Buying Practices	Black Women (N=239) % Answered			White Women (N=239) % Answered		
	Never- Seldom	Sometimes	Fairly- Quite Often	Never- Seldom	Sometimes	Fairly- Quite Often
* 1. I stop to look at clothes even when I am not planning to buy anything	14.7	14.3	71.0	18.5	21.4	60.1
* 2. Before buying my clothes, I "shop around" in several different stores	17.4	19.6	63.0	28.2	26.5	45.3
* 3. I do my personal clothes shopping on a weekday during the day	45.3	29.2	25.5	59.3	22.9	17.8
4. I do my personal clothes shopping on a weekday at night	38.2	40.3	21.4	37.8	37.8	24.4
5. I do my personal clothes shopping on the weekend during the day	18.1	27.7	54.2	20.8	31.8	47.5
* 6. I do my personal clothes shopping on the weekend at night	62.0	21.5	16.5	72.6	18.4	9.0
* 7. If I see a garment I like in a store window, I just may go in and buy it	44.8	29.3	25.9	56.7	26.9	16.4
8. An attractive clothes display within a store influences me to buy my clothes there	40.7	32.6	26.7	36.9	35.2	28.0
9. I buy my clothes in stores with self service	35.7	32.8	31.5	36.8	29.7	33.5
10. I buy my clothes in stores with salesclerk assistance	15.3	28.4	56.4	20.1	30.1	49.8
11. I appreciate advice from a salesclerk when I am buying my clothes	35.3	33.6	31.1	39.3	28.0	32.7

* Significance level ($p < .05$)

TABLE D (CONTINUED)

Personal Clothing Buying Practices	Black Women (N=239) % Answered			White Women (N=239) % Answered		
	Never- Seldom	Sometimes	Fairly- Quite Often	Never- Seldom	Sometimes	Fairly- Quite Often
*12. Magazine advertisements influence my choice of stores to buy my clothes	48.3	28.8	22.9	62.0	23.7	14.3
13. Newspaper advertisements influence my choice of stores to buy my clothes	41.8	31.2	27.0	45.0	30.3	24.8
14. Radio advertisements influence my choice of stores to buy my clothes	79.0	14.3	6.7	86.6	10.0	3.4
*15. Television advertisements influence my choice of stores to buy my clothes	71.0	18.1	10.9	85.8	10.9	3.3
16. I like a particular store and buy my clothes there as a matter of habit	20.9	25.1	54.0	17.2	25.5	57.3
17. Advice from friends influences my choice of stores to buy clothes	48.5	32.5	19.0	48.9	35.5	15.6
*18. The attitudes of salesclerks influence my shopping for clothes at a particular store	28.2	25.2	46.6	18.1	27.3	54.6
19. The store's reputation or image influences my shopping for clothes there	21.0	27.3	51.7	19.7	31.5	48.7
20. I wait until a store has a sale to buy my clothes	23.2	37.9	36.9	25.6	34.0	40.4
21. The availability of credit influences my clothing buying at a particular store	48.9	21.5	29.6	53.1	19.2	26.7
*22. I use bank credit cards (e.g., VISA, Master Charge) to buy my clothes	47.0	22.9	30.1	40.5	16.9	42.6
*23. I use store charge accounts to buy my clothes	36.9	26.7	36.4	35.7	17.2	47.1
*24. I use store lay-a-way plans to buy my clothes	69.2	17.7	13.1	93.3	4.2	2.5

* Significance level ($p < .05$)

TABLE D (CONTINUED)

Personal Clothing Buying Practices	Black Women (N=239) % Answered			White Women (N=239) % Answered		
	Never- Seldom	Sometimes	Fairly- Quite Often	Never- Seldom	Sometimes	Fairly- Quite Often
*25. I pay cash for my clothes	23.5	32.4	44.1	37.2	27.2	35.6
26. I check seams, zippers, and other construction features before buying my clothes	11.8	19.4	68.8	15.5	21.0	63.5
*27. I buy clothes for myself that are easy to care for	5.9	10.1	84.0	1.2	13.0	85.8
28. I read care labels on clothes before buying them	11.0	16.0	73.0	7.1	13.4	79.5
29. The clothes I buy are the very latest style	11.8	42.4	45.8	13.8	45.2	41.0
30. I buy clothes that will stay in style for more than a year or two	2.9	13.8	83.3	4.2	11.3	84.5
31. I buy clothes with well known brand labels	18.1	35.0	46.8	12.2	33.2	54.6
32. I buy clothes with comfort in mind	1.7	17.5	80.8	2.1	16.0	81.9
*33. I read fiber content labels on clothes before buying them	20.7	23.6	55.7	12.1	16.3	71.5
34. I buy clothes and accessories that are easy to "mix and match"	2.9	12.7	84.5	2.9	16.3	80.8
*35. I buy clothes that can be worn all seasons	7.6	26.1	66.4	13.9	32.1	54.0
*36. I update my wardrobe by buying new accessories (e.g. belts, costume jewelry, etc.) rather than buy new outfits	28.2	29.4	42.4	42.2	30.8	27.0
37. I try to buy clothes that are reasonably priced	1.7	21.9	76.4	3.0	21.1	75.9
38. When shopping for clothes I am a bargain hunter	19.7	26.8	53.5	26.4	25.5	48.1
39. When I am disappointed in the way a garment wears I take it back to the store where I bought it and voice my complaint	46.6	26.5	26.9	49.6	26.5	23.9

* Significance level ($p < .05$)

TABLE D (CONTINUED)

Personal Clothing Buying Practices	Black Women (N=239) % Answered	White Women (N=239) % Answered
40. How do you acquire <u>most</u> of your personal clothing? Buy ready-to-wear from retail stores Receive as gifts Make my own Other	82.8 1.7 10.0 5.5	84.5 1.7 4.6 4.2
*41. Where do you buy <u>most</u> of your clothes? Department stores (e.g. Woodies, Hechts, Garfinckel's, Korvettes) Discount stores (e.g. Woolco, Zayres, Memco) Specialty stores and boutiques (e.g. Casual Corners, L. Franks, Joseph Harris, Phillipsborn) Secondhand clothing stores Other	51.0 2.1 31.9 0.4 14.6	61.6 2.1 17.8 0.4 18.1
42. In which of the following store locations do you buy <u>most</u> of your clothes? Stores located in a suburban shopping center Stores located in the downtown area of the city Other	77.3 18.9 3.8	73.9 18.9 7.2
*43. Which of the following best described your usual buying pattern for an item of clothing that normally costs less than \$25? I buy at the beginning of each season (Fall, Winter, Spring, Summer) I buy at clearance sale at the end of each season I buy as I need I buy on impulse Other	7.6 21.4 52.9 12.2 5.9	11.8 15.1 62.2 6.7 4.2
*44. Which of the following best describes your <u>usual</u> buying pattern for an item of clothing that normally costs \$25-\$50? I buy at the beginning of each season (Fall, Winter, Spring, Summer) I buy at clearance sale at the end of each season I buy as I need I buy on impulse Other	8.0 32.5 48.7 6.8 3.8	14.2 25.1 51.9 2.9 5.9

* Significance level ($p < .05$)

TABLE D (CONTINUED)

Personal Clothing Buying Practices	Black Women (N=239) % Answered	White Women (N=239) % Answered
*45. Which of the following best describes your usual buying pattern for an item of clothing that normally costs more than \$50?		
I buy at the beginning of each season (Fall, Winter, Spring, Summer)	6.3	16.3
I buy at clearance sale at the end of each season	32.9	31.0
I buy as I need	46.0	41.4
I buy on impulse	6.8	2.1
Other	8.0	9.2

* Significance level ($p < .05$)

APPENDIX E

CLOTHING BUYING DIMENSION FACTOR SCORING INTERPRETATIONS

TABLE E
CLOTHING BUYING DIMENSION FACTOR
SCORING INTERPRETATIONS

Clothing Buying Dimensions	High Scorers	Low Scorers
(1) Utility	High scorers (+) more concerned with utility features. Tend to agree with the high positive factor loading statements	Low scorers (-) less concerned with utility features. Tend to disagree with the high positive factor loading statements
(2) Media Influence	High scorers (+) more influenced by media. Tend to agree with the high positive factor loading statements	Low scorers (-) less influenced by media. More likely to disagree with the high positive factor loading statements
(3) Price Sensitivity	High scorers (-) more price sensitive, looks for bargains, sale, etc. More likely to agree with high negative factor loading statements	Low scorers (+) price insensitive. More likely to disagree with high negative factor loading statements
(4) Credit Usage CREDIT (-) VS CASH (+)	High scorers (-) more likely to use credit. Agree with high negative factor loading statements	Low scorers (+) more likely to pay cash for clothes and not use credit. Agree with high positive factor loading statements
(5) Personal & Store Influ- ences	High scorers (-) more influenced by friends, sales clerks and store reputation. More likely to agree with the high negative factor loading statements	Low scorers (+) less influenced by friends, sales clerks, store reputation. More likely to disagree with the high negative factor loading statements
(6) Search	High scorers (+) more search behavior. More likely to agree with the high positive factor loading statements	Low scorers (-) less search behavior. More likely to disagree with the high positive factor loading statements
(7) Maintenance	High scorers (-) more interested in maintenance. More likely to agree with the high negative factor loading statements	Low scorers (+) less interested in maintenance. More likely to disagree with the high negative factor loading statements
(8) Time of Shopping WEEKEND/DAY(-) VS WEEKDAY/DAY(+)	High scorers (-) shop more on the weekend during the day. More likely to agree with the high negative factor loading statements	Low scorers (+) shop more on weekdays during the day. More likely to disagree with the high negative factor loading statements

TABLE E (CONTINUED)

Clothing Buying Dimensions	High Scorers	Low Scorers
(9) Shopping Assistance	High scorers (+) more likely to use sales clerk assistance. Agree with high positive factor loading statements	Low scorers (-) more likely to use self service. Agree with high negative factor loading statements
(10) Fashion Interest	High scorers (+) more interested in fashion. More likely to agree with the high positive factor loading statements	Low scorers (-) less interested in fashion. More likely to disagree with the high positive factor loading statements
(11) Complaint Behavior	High scorers (+) more likely to complain. More likely to agree with high positive factor loading statements	Low scorers (-) less likely to complain. More likely to disagree with high positive factor loading statements

APPENDIX F

LIFE STYLE DIMENSIONS DERIVED FROM FACTOR ANALYSIS OF ACTIVITY, INTEREST AND OPINION STATEMENTS

LIFE STYLE DIMENSION FACTOR SCORING INTERPRETATIONS

TABLE F1
LIFE STYLE DIMENSIONS DERIVED FROM FACTOR ANALYSIS
OF ACTIVITY, INTEREST AND OPINION STATEMENTS

Life Style Dimensions	Factor Loading	Life Style Dimensions	Factor Loading
(1) <u>Community Activist</u>		(3) <u>Future Oriented</u>	
Worked on a community project	.76	My greatest achievements are still ahead of me	-.60
Did volunteer work	.72	I will probably move at least once in the next five years	-.59
Attended a lecture	.63	Went out to breakfast instead of having it at home	-.53
Went to a club meeting	.60	Five years from now our family income will probably be a lot higher than it is now	-.43
Gave a speech	.53	Went to the movies	-.37
Attended church	.43	Went to a pop, rock, soul or jazz concert	-.32
Went to a fashion show	.43	People tell me I am good looking	-.32
I am influential in my neighborhood	.40		
Attended school	.37	(4) <u>Cooking Enthusiast</u>	
Went to a classical concert	.34	I am a good cook	-.75
(2) <u>Homemaker Role</u>		I like to cook	-.74
A woman's place is in the home	.69	I use lots of prepared "convenience" foods in cooking	.62
I would rather have a job than be a full time homemaker	-.68	Meal preparation should take as little time as possible	.55
It is important for a woman to work outside the home	-.55	I always bake from scratch	-.52
The husband should be boss in the house	.55	(5) <u>Discontented</u>	
I think the Women's Liberation movement is a good thing	-.49	I wish I knew how to relax	.61
The working world is no place for a woman	.46	Everything is changing too fast today	.36
A wife's first obligation is to her husband not her children	.32	If I had my life to live over, I would sure do things differently	.34
There is too much emphasis on sex today	.31	I would feel lost if I were alone in a foreign country	.32

TABLE F1 (CONTINUED)

Life Style Dimensions	Factor Loading	Life Style Dimensions	Factor Loading
(6) <u>Shopping Value</u>		(8) <u>Success/Security (Continued)</u>	
I often send away for a special offer on a package	-.72	Most of my friends have graduated from college	-.35
I often enter sweepstakes or contests associated with products	-.60	Life insurance is a good investment for a woman	-.34
I often try new brands before my friends and neighbors do	-.53	(9) <u>Alcohol Consumption</u>	
I shop a lot for specials	-.41	Had a cocktail or drink before dinner	.77
I like to save and redeem savings stamps	-.41	A drink or two at the end of the day is a perfect way to unwind	.71
I often seek out the advice of my friends regarding brands and products	-.34	Had wine with dinner	.59
(7) <u>Self Concept</u>		(10) <u>Money Orientation</u>	
I am a very neat person	.70	I pretty much spend for today and let tomorrow bring what it will	-.69
I take a great deal of pride in my home	.64	I am not very good at saving money	-.51
An important part of my life is dressing smartly	.59	I never know how much to tip	-.37
I find cleaning my house an unpleasant task	-.43	If I must choose, I buy stylish rather than practical furniture	-.34
I eat more than I should	-.42	I, am interested in politics	.32
I try to stick to well known brands	.41	(11) <u>Leadership</u>	
I am in good physical condition	.35	I have more self-confidence than most women my age	-.56
(8) <u>Success/Security</u>		I like to be considered a leader	-.50
A college education is very important for success in today's world	-.51	I think of myself as creative	-.41
The quality of a product is far more important than the price	-.49	My friends and neighbors often come to me for advice	-.32
A wife should have a great deal of information about her husband's work	-.48		
On a job, security is more important than money	-.37		

TABLE F1 (CONTINUED)

Life Style Dimensions	Factor Loading	Life Style Dimensions	Factor Loading
(12) <u>Family Financial Management</u>		(16) <u>Household Concerns</u>	
I believe prices will go up more in the next five years than they did in the last five years	.54	Shopped for household items	-.64
On any major purchase, the husband and wife should always decide together what to buy	.48	Worked on a do-it-yourself project around the house	-.54
Investing in the stock market is too risky for most families	.35	Went shopping for clothes	-.44
		Sewed a garment	-.37
		Returned an unsatisfactory product	-.36
(13) <u>Urbanite</u>		(17) <u>Arts Enthusiast</u>	
I would rather live in the country than in the city	-.64	Went to the theater	.63
I would rather live in or near a big city than in or near a small town	.59	Visited an art gallery or museum	.59
		Went to a classical concert	.53
		Went to the movies	.44
(14) <u>Income Security</u>		(18) <u>Media Interest</u>	
Our family income is high enough to satisfy nearly all our important desires	.61	Magazines are more interesting than television	.51
I find myself checking prices even on small items	-.42	Television is my primary form of entertainment	-.38
Our family is too heavily in debt today	-.40	(19) <u>Solitary Activities</u>	
		Did a crossword puzzle	.63
(15) <u>Cautious Planner</u>		Played cards	.49
My days seem to follow a definite routine--eating meals at the same time each day, etc.	.50	Our home is furnished for comfort, not for style	.36
I don't like to take chances	.47	Went bowling	.33
Women don't need more than a minimum amount of life insurance	.44	(20) <u>Travel Proneness</u>	
Usually I have regular days for washing, cleaning, etc. around the house	.36	Went on a trip outside the United States	-.66
Having children is the most important thing in a marriage	.31	Took an airplane trip for business or personal reasons	-.66
		Our family travels quite a bit	-.57

TABLE F1 (CONTINUED)

Life Style Dimensions	Factor Loading	Life Style Dimensions	Factor Loading
(20) <u>Travel Proneness (Continued)</u>		(23) <u>Sports Activist</u>	
Rented a car	-.53	Went skiing	.64
Went on a car trip over 50 miles for business or personal reasons	-.48	Played tennis	.59
Went out to dinner at an expensive restaurant	-.33	Jogged	.44
Went on a train trip over 50 miles for business or personal reasons	-.33	Went boating	.44
		I like sports cars	.43
(21) <u>Leisure</u>		Went swimming	.41
I have more spare time than I need	-.62	Attended a sporting event	.40
The woman should run the family	-.35	Played golf	.36
(22) <u>Swinger</u>		(24) <u>Outdoor Life</u>	
I dislike big parties; just a few friends at a time is more my liking	-.62	Went on a picnic	.68
I would rather spend a quiet evening at home than go out to a party	-.60	Went camping	.54
I like to think I am a bit of a swinger	.42	Cooked outdoors	.50
Went dancing	.37	(25) <u>Diet Consciousness</u>	
I am a homebody	-.34	I buy more low calorie foods than the average housewife	-.51
I have some old fashioned tastes and habits	-.33	I am careful what I eat in order to keep my weight under control	-.37
There are day people and there are night people; I am a day person	-.33		
Went to a pop, rock, soul or jazz concert	.31		
I stay home most evenings	-.30		

TABLE F2

LIFE STYLE DIMENSION FACTOR
SCORING INTERPRETATIONS

Life Style Dimensions	High Scorers	Low Scorers
(1) Community Activist	High scorers (+) more community active. More likely to agree with high positive factor loading statements	Low scorers (-) less community active. More likely to disagree with high positive factor loading statements
(2) Homemaker Role TRADITIONAL(+) VS LIBERATED(-)	High scorers (+) more traditional homemakers. More likely to agree with high positive factor loading statements	Low scorers (-) more liberated, non-traditional womens role advocate. (e.g., advocate women working outside the home). Agree with high negative factor loading statements
(3) Future Oriented	High scorers (-) more future oriented. More likely to agree with high negative factor loading statements	Low scorers (+) less future oriented. More likely to agree with high positive factor loading statements
(4) Cooking Enthusiast	High scorers (-) more interested in cooking. More likely to agree with high negative factor loading statements	Low scorers (+) less interested in cooking. More likely to use convenience foods. Tend to agree with high positive factor loading statements
(5) Discontented	High scorers (+) more discontented. More likely to agree with high positive factor loading statements	Low scorers (-) less discontented. More likely to disagree with high positive factor loading statements
(6) Shopping Value	High scorers (-) more interested in shopping value (enter contests, special offers, etc.). More likely to agree with high negative factor loading statements	Low scorers (+) low interest in shopping value. More likely to disagree with high negative factor loading statements
(7) Self Concept	High scorers (+) have a higher opinion of self, home, clothing. More likely to agree with high positive factor loading statements	Low scorers (-) have a lower opinion of self, home, clothing. Feel they eat more than they should, feel cleaning home an unpleasant task. Agree with high negative factor loading statements

TABLE F2 (CONTINUED)

Life Style Dimensions	High Scorers	Low Scorers
(8) Success/ Security	High scorers (-) more interested in success and security. More likely to agree with high negative factor loading statements	Low scorers (+) less interested in success and security. More likely to disagree with high negative factor loading statements
(9) Alcohol Consumption	High scorers (+) tend to consume more alcohol. More likely to agree with high positive factor loading statements	Low scorers (-) tend to consume less alcohol. More likely to disagree with high positive factor loading statements
(10) Money Orientation SPENDING(-) VS SAVING(+)	High scorers (-) tend to be spenders instead of savers, are less confident about tipping. More likely to agree with high negative factor loading statements	Low scorers (+) tend to be savers and more confident about tipping. More likely to disagree with high negative factor loading statements
(11) Leadership	High scorers (-) are more likely to be self confident, consider themselves leaders and creative. More likely to agree with high negative factor loading statements	Low scorers (+) less self confident, do not consider themselves leaders and creative. More likely to disagree with high negative factor loading statements
(12) Family Financial Management	High scorers (+) believe prices will increase, believe in egalitarian husband-wife purchasing decisions; believe stock market risky. More likely to agree with high positive factor loading statements	Low scorers (-) tend to be less concerned about price increases and egalitarian husband-wife purchasing beliefs, feel stock market less risky. More likely to disagree with high positive factor loading statements
(13) Urbanite URBAN(+) VS RURAL(-)	High scorers (+) prefer urban living. Tend to agree with high positive factor loading statements	Low scorers (-) prefer rural living. Tend to agree with high negative factor loading statements
(14) Income Security SECURE(+) VS INSECURE(-)	High scorers (+) feel family income high enough to satisfy most desires. Tend to agree with high positive factor loading statements	Low scorers (-) check prices on small items and feel family heavily in debt. More likely to agree with high negative factor loading statements

TABLE F2 (CONTINUED)

Life Style Dimensions	High Scorers	Low Scorers
(15) Cautious Planner	High scorers (+) plan more and don't take chances. More likely to agree with high positive factor loading statements	Low scorers (-) tend to plan less and take more chances. More likely to disagree with high positive factor loading statements
(16) Household Concerns	High scorers (-) shopped for clothes, household items & worked on home projects more. Tend to agree with high negative factor loading statements	Low scorers (+) less interested in shopping for clothes, household items, etc. Tend to disagree with the high negative factor loading statements
(17) Arts Enthusiast	High scorers (+) tend to go to theater, art gallery, classical concerts, etc. More likely to agree with high positive factor loading statements	Low scorers (-) not arts enthusiasts. More likely to disagree with high positive factor loading statements
(18) Media Interest MAGAZINES(+) VS TELEVISION(-)	High scorers (+) tend to be more interested in magazines than television. More likely to agree with high positive factor loading statements	Low scorers (-) feel television is their primary form of entertainment. More likely to agree with high negative factor loading statements
(19) Solitary Activities	High scorers (+) tend to engage in solitary activities like doing crossword puzzles. More likely to agree with high positive factor loading statements	Low scorers (-) tend not to engage in solitary type activities. More likely to disagree with high positive factor loading statements
(20) Travel Proneness	High scorers (-) tend to travel more. Agree with high negative statements	Low scorers (+) tend to travel less. Disagree with high negative statements
(21) Leisure	High scorers (-) tend to believe they have more spare time than they need. More likely to agree with high negative factor loading statements	Low scorers (+) tend to believe they have little spare time. More likely to disagree with high negative factor loading statements
(22) Swinger SWINGER(+) VS HOMEBODY(-)	High scorers (+) are swingers. Tend to like big parties, like going out, think of themselves as swingers, etc. More likely to agree with high positive factor loading statements	Low scorers (-) are homebodies. Tend to dislike big parties, dislike going out, feel they are homebodies, etc. More likely to agree with high negative factor loading statements

TABLE F2 (CONTINUED)

Life Style Dimensions	High Scorers	Low Scorers
(23) Sports Activist	High scorers (+) tend to participate in active sports like skiing, tennis, etc. More likely to agree with high positive factor loading statements	Low scorers (-) do not tend to participate in active sports. More likely to disagree with high positive factor loading statements
(24) Outdoor Life	High scorers (+) tend to go on picnics, camping, cook outdoors frequently. More likely to agree with high positive factor loading statements	Low scorers (-) do not tend to go on picnics, camping, cook outdoors. More likely to disagree with high positive factor loading statements
(25) Diet Conscionsness	High scorers (-) buy more low calorie foods and are more weight conscious. Tend to agree with high negative factor loading statements	Low scorers (+) tend not to buy low calorie foods and are less weight conscious. More likely to disagree with high negative factor loading statements

APPENDIX G

COMPARISON OF LIFE STYLE DIMENSIONS, RACE AND OTHER DEMO-
GRAPHICS ACROSS FOUR CLOTHING BUYING STYLE GROUPS
USING DIRECT MULTIPLE DISCRIMINANT ANALYSIS

GROUP CENTROIDS OF FOUR CLOTHING BUYING STYLE GROUPS
IN DIRECT MULTIPLE DISCRIMINANT ANALYSIS

TABLE G1
COMPARISON OF LIFE STYLE DIMENSIONS, RACE AND OTHER DEMOGRAPHICS
ACROSS FOUR CLOTHING BUYING STYLE GROUPS USING
DIRECT MULTIPLE DISCRIMINANT ANALYSIS

Discriminant Analysis Predictor Variables	Clothing Buying Styles				TOTAL (N=361)	
	Cluster 1 (N=35) Fashion Enthusiasts	Cluster 2 (N=187) Clothing Mainstreamers	Cluster 3 (N=55) Quality Conservatives	Cluster 4 (N=84) Economic Utilitarians		
	$\bar{X}$ Rating	$\bar{X}$ Rating	$\bar{X}$ Rating	$\bar{X}$ Rating	$\bar{X}$	S.D.
<u>Life Style Dimensions:</u>						
(1) Community Activist	-.21 Low	.09 High	-.15 Moderate	.05 Moderate	.02	0.99
(2) Homemaker Role	.14 Moderate	-.14 Low	.22 High	.14 Moderate	.005	1.01
(3) Future Oriented	-.27 High	.06 Moderate	.38 Low	-.17 Moderate	.02	1.04
(4) Cooking Enthusiast	.12 Moderate	.05 Low	.12 Moderate	.34 High	-.03	0.97
(5) Discontented	-.17 Low	.06 Moderate	-.15 Low	.10 High	.02	1.02
(6) Shopping Value	.55 Low	-.06 Moderate	.03 Moderate	-.11 High	.002	1.01
(7) Self Concept	.14 High	-.03 Moderate	-.18 Low	-.06 Moderate	-.04	1.03
(8) Success/Security	.11 Moderate	-.04 High	.22 Low	.03 Moderate	.03	1.02
(9) Alcohol Consumption	.14 High	.13 High	.13 High	-.04 Low	.06	1.01
(10) Money Orientation	-.28 High	.03 Moderate	-.18 Moderate	.18 Low	.003	1.00
(11) Leadership	-.01 Moderate	-.01 Moderate	-.09 High	.07 Low	-.005	1.02
(12) Family Financial Management	.03 High	-.004 Moderate	-.25 Low	-.07 Moderate	.05	1.04
(13) Urbanite	.09 High	.05 Moderate	.09 High	-.13 Low	.02	1.05
(14) Income Security	.17 Moderate	-.01 Moderate	.23 High	-.08 Low	.03	1.01
(15) Cautious Planner	.22 High	.005 Moderate	.10 Moderate	-.06 Low	.02	.99
(16) Household Concerns	.48 Low	-.06 Moderate	-.04 Moderate	-.23 High	-.04	1.03

$\bar{X}$ = Variables 1-25 Cluster mean factor score; Variables 26-31 Cluster mean responses on demographics based on questionnaire coding

RATING = Variables 1-25 factor rating (High, Moderate, Low) on each life style dimension; Variables 26-31 rating on demographics

S.D. = Standard deviation

TABLE G1 (CONTINUED)

Discriminant Analysis Predictor Variables	Clothing Buying Styles				TOTAL (N=361)	
	Cluster 1 (N=35) Fashion Enthusiasts	Cluster 2 (N=187) Clothing Mainstreamers	Cluster 3 (N=55) Quality Conservatives	Cluster 4 (N=84) Economic Utilitarians		
	$\bar{X}$ Rating	$\bar{X}$ Rating	$\bar{X}$ Rating	$\bar{X}$ Rating	$\bar{X}$	S.D.
<u>Life Style Dimensions:</u>						
(17) Arts Enthusiast	-.30 Low	.004 Moderate	.11 High	-.03 Moderate	-.02	1.02
(18) Media Interest	-.08 Low	.06 High	-.08 Low	.02 Moderate	.01	1.01
(19) Solitary Activities	-.02 Low	-.08 Moderate	-.03 Moderate	.04 High	-.02	1.02
(20) Travel Proneness	.22 Low	.02 Moderate	-.33 High	.10 Moderate	.01	1.01
(21) Leisure	-.05 Moderate	.11 Low	-.19 High	.15 Low	.06	0.97
(22) Swinger	.002 Moderate	-.11 Low	.30 High	-.13 Low	-.04	0.99
(23) Sports Activist	-.31 Low	-.08 Moderate	.39 High	-.06 Moderate	-.02	1.01
(24) Outdoor Life	.14 Moderate	-.19 Low	-.02 Moderate	.20 High	-.04	1.03
(25) Diet Consciousness	.07 Moderate	.02 Moderate	.10 Low	-.15 High	-.003	1.00
<u>Race:</u>						
(26) Black vs. White	1.74 More Black	1.46	1.42 More White	1.45	1.48	.50
<u>Other Demographics:</u>						
(27) Age	34.14 Youngest	40.20 Oldest	38.47	37.87	38.8	11.54
(28) Education	5.57	5.67 Highest	5.55	5.04 Lowest	5.50	1.53
(29) Marital Status	1.97 More are Married	2.40	2.44 More are Divorced	2.38	2.36	1.32
(30) Household Size	2.74 Largest	2.25 Smallest	2.25	2.60	2.38	1.33
(31) Household Total Yearly Income	6.77 Lowest	7.21	7.40 Highest	6.79	7.10	2.18

$\bar{X}$ = Variables 1-25 Cluster mean factor score; Variables 26-31 Cluster mean responses on demographics based on questionnaire coding

RATING = Variables 1-25 factor rating (High, Moderate, Low) on each life style dimension; Variables 26-31 rating on demographics

S.D. = Standard deviation

TABLE G2

GROUP CENTROIDS OF FOUR CLOTHING BUYING STYLE GROUPS
IN DIRECT MULTIPLE DISCRIMINANT ANALYSIS

Clothing Buying Styles	Discriminant Function	
	I	II
Cluster 1		
Fashion Enthusiasts	-.71	-.99
Cluster 2		
Clothing Mainstreamers	.13	-.01
Cluster 3		
Quality Conservatives	-.74	.63
Cluster 4		
Economic Utilitarians	.50	.03

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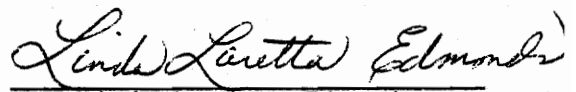
Clothing Buying Practices and Life Style Differentials Between
Employed Black and White Women

Academic Experience:

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than white. Conversely, a significantly larger proportion of the "Quality Conservatives" group was white rather than black. The "Clothing Mainstreamers" and "Economic Utilitarians" groups both had nearly equal black-white representation.

Hypothesis 3 was accepted since 17 of the 25 life style dimensions were significant discriminators among the four clothing buying style groups. The discriminant analysis indicated that "Fashion Enthusiasts" tended to be less interested in household concerns and were not value oriented shoppers. "Quality Conservatives" considered themselves "Swingers" and were active in sports. "Clothing Mainstreamers" tended to be very active in their communities. "Economic Utilitarians" were money savers.

A major conclusion drawn from the study was that clothing purchase behavior can be explained in terms of life style and racial differences. Although there were some racial differences in clothing buying style group membership patterns more black and white women were similar, rather than different, in their clothing buying styles. The study also illustrated that employed black and white women can be successfully grouped or segmented on the basis of their clothing buying styles.