

SPENDING DECISION RESPONSIBILITIES

OF HUSBANDS AND WIVES,

by

Martha Jane Campbell

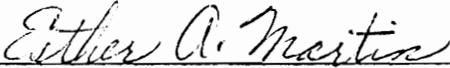
Thesis submitted to the Graduate Faculty of the
Virginia Polytechnic Institute and State University
in partial fulfillment of the requirements for the degree of

MASTER OF SCIENCE

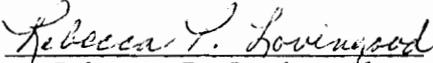
in

Home Management and Family Housing

APPROVED:



Esther A. Martin, Chairman



Rebecca P. Lovingood



Robert S. Schulman

December, 1975

Blacksburg, Virginia

LD
5655
V855
1975
C348
c.2

11-8-76

ACKNOWLEDGEMENTS

While the responsibility for a research study lies primarily with the researcher, the credit for its conception, development, and execution must also be shared with instructors, students, and friends who have willingly contributed time, energy, knowledge, and understanding toward completion of this research thesis.

The author wishes to express gratitude to Dr. Esther A. Martin, major advisor and Associate Professor in the Department of Management, Housing and Family Development, for her interest, guidance, and patience throughout each stage of the research. A special debt is due Dr. Rebecca P. Lovingood, Assistant Professor in the Department of Management, Housing and Family Development, for her time and helpful suggestions. Sincere appreciation is also expressed to Dr. Robert S. Schulman, Assistant Professor in the Department of Statistics, for his interest in the study and for his generous contribution of time and talents.

The author is grateful to Dr. Nancy A. Barclay, Head, Department of Management, Housing and Family Development, for her interest, time, and suggestions contributed to this research study. Also acknowledged are the time and contributions of the homemakers in Blacksburg who were willing to complete the questionnaire during data collection.

Finally, the author wishes to express thanks to parents, Mr. and Mrs. Robert B. Campbell and fiancé', G. Richard Larkin, for their patience, support, and encouragement.

TABLE OF CONTENTS

	<u>Page</u>
ACKNOWLEDGEMENTS	ii
LIST OF TABLES	v
CHAPTER	
I. INTRODUCTION	1
Financial Decisions.	2
Who Makes the Decisions.	2
Factors Affecting Who Makes the Decisions.	3
Justification for This Study	4
Purpose.	5
Definition of Terms.	5
Hypotheses and Rationale	6
II. REVIEW OF LITERATURE	8
Who Makes Family Spending Decisions.	8
Spending Decisions	10
Housing	10
Transportation.	11
Food.	12
Factors Affecting Spending Decisions	13
Age	13
Length of Marriage.	14
Wife's Contribution to the Income	14
III. PROCEDURES	16
The Instrument	16

	<u>Page</u>
Selection of Sample	17
Limitations	18
Collection of Data.	18
Analysis of Data.	19
Hypothesis I.	21
Hypothesis II	21
Hypothesis III.	21
IV. RESULTS AND DISCUSSION.	23
Findings.	23
Hypothesis I--Major decisions	24
Hypothesis II--Selected decisions	30
Hypothesis III--Major decisions with selected decisions.	32
Summary of findings	34
Additional findings	35
Discussion of Findings.	36
V. SUMMARY	38
Limitations, Implications, and Recommendations.	40
REFERENCES	43
APPENDIX A	46
Cover Letter.	47
Questionnaire	48
APPENDIX B	52
Statistical Measurement of Variables.	53
Demographic Variables	54
Statistical Measurement Values of Variables	56
VITA	57

LIST OF TABLES

<u>Table</u>		<u>Page</u>
1	Measurement of Variables	20
2	Decision-Maker for Major Housing Decisions According to Average Age of Couple and Length of Marriage	25
3	Decision-Maker for Major Housing, Transportation, and Food Decisions According to the Percentage of Wife's Contribution to the Income	26
4	Decision-Maker for Major Transportation Decisions According to Average Age of Couple and Length of Marriage	28
5	Decision-Maker for Major Food Decisions According to Average Age of Couple and Length of Marriage	29
6	Decision-Maker for Selected Housing, Transportation, and Food Decisions According to the Percentage of the Wife's Contribution to the Income.	31
7	Decision-Maker for Major Decisions According to the Decision-Maker for Selected Decisions in Housing, Transportation, and Food	33
8	Statistical Measurement of Relationships Between Variables.	53
9	Average Age of Couple and Length of Marriage	54
10	Percentage of Family Income Contributed by the Wife.	55
11	Statistical Measurement Values of Relationships Between Variables.	56

CHAPTER I

INTRODUCTION

Decision-making, an important part of daily living, is a process in which a choice is made among alternatives. Choice may be necessary to solve problems or to determine a course of action for the future. Decisions are concerned with daily situations as well as with once in a lifetime occurrences. In the home, decisions are likely to be based upon individual and family needs and desires (Steckle, 1956).

Careful weighing of alternatives may precede a final decision or the choice made may be based on previous family decisions and require little conscious deliberation. The degree of thought necessary before a final decision is made may be dependent upon the importance placed on the decision by family members or the extent of consequences of the decision for the family.

Traditional patterns of decision-making may exist within families or responsibility for making the final decision may be assumed by or delegated to the family member(s) most competent or for whom it is most convenient to make a particular decision. Other families may believe that all decisions of any importance should be made jointly by husband and wife.

Decisions concerning money and expenditures prevail throughout a lifetime. The number and topic of decisions may vary with time and in different families but it seems inevitable that all families will make

decisions about money and expenditures at some time.

Financial Decisions

Financial decisions include those made in relation to management of money and assets. How these decisions are made is dependent upon the financial resources, goals, and attitudes of the family (Ferber, 1973). Spending decisions play an integral part in acquisition of some of the goods and services necessary for meeting needs and achieving the family goals. These decisions are inherent in many aspects of daily living. Spending decisions may include the formation of the decision and/or the execution of the decision. A choice of whether to buy a product and a choice related to the characteristic of a product may be important considerations in a spending decision and can be made independently or simultaneously (Ferber, 1973).

Who Makes the Decisions

Family spending decisions may be made exclusively by the husband or wife or both may share in the decision-making. Since World War I a trend toward shared decision-making has been prevalent (Blood and Wolfe, 1960). Olsen (1960), Burchinal and Bauder (1965), Blood (1967), and Hill (1970) have also reported a trend toward equalitarian patterns in decision-making.

Studies have shown that who makes spending decisions in the family is affected by the kind of item or service for which an expenditure of money will be made (Wolgast, 1958; Blood and Wolfe, 1960; Wilkening and Morrison, 1963; Davis, 1970; Fisk, 1971; and Wollman, 1975). One family member may be responsible for making the decisions concerning a

particular expenditure category while other spending decisions may be made jointly by husband and wife. Three areas of importance to all families are housing, transportation, and food. Blood and Wolfe (1960) found that the husband and wife jointly make the housing decisions, the husband makes the automobile decisions, and the wife makes the majority of food decisions. In contrast, Wilkening and Morrison (1963) and Zober (1970) found that transportation decisions were made jointly by husband and wife. College males reported that transportation decisions were made by their fathers while college females stated that these decisions were made jointly by their parents (Lovejoy, 1961). The findings of Blood and Wolfe (1960) disagree with those of Sharp and Mott (1956) who found that food decisions are shared equally by husband and wife.

Factors Affecting Who Makes the Decisions

Age, length of marriage, and the wife's contribution to the income may have an effect upon who makes family spending decisions. As age increases, experience in making certain decisions is likely to increase. From this experience additional knowledge, interest, and competency may arise. Parallel with age as a potential factor affecting who makes family spending decisions is the length of marriage. Becoming a partnership in marriage includes the responsibility for making decisions for which consequences must be faced collectively as a family unit. According to Blood (1967), young couples may practice joint decision-making until they can learn which spouse is more knowledgeable, competent, or interested in making particular decisions and then determine which spouse should make the decisions.

Views conflict as to whether the employment of the wife outside the home has any effect on who makes family decisions. Wolgast (1958) reported that a wife's decision-making function is not affected by her employment. But according to Blood and Hamblin (1960), couples with wives employed outside the home tended to be equalitarian in decision-making while in couples with fulltime homemakers the husband tended to have more responsibility in decision-making.

Justification for This Study

According to the Yankelovich study for General Mills, money is recognized as a major source of stress and breakdown in families. Today a majority of all families have a sense of insecurity about their future financial status and this is beginning to be evident in the way families think, plan, and live (Yankelovich, 1975).

Although a trend toward shared decision-making has become prevalent, not all family spending decisions are made jointly by husband and wife. The responsibility for making spending decisions may be dependent upon the subject of the decision as well as such factors as age, length of marriage, and the wife's contribution to the income. Conflicting views as to who makes family spending decisions have arisen from past research. Therefore, further research was needed to identify existing trends for decision-making in various segments of the population.

Previous research has focused mainly upon major decisions and those made infrequently for the average family. This study was designed to expand upon past research by attempting to relate average age of couple, length of marriage, and wife's contribution to the income to who makes

everyday decisions in addition to major decisions. If such relationships are prevalent, this information could be beneficial to educators and other professionals in understanding factors which affect people's financial decision-making behavior in order to help them plan for family spending responsibilities.

Purpose

The purpose of this study was to determine whether a relationship exists between who makes major and selected spending decisions and average age of couple, length of marriage, and the wife's contribution to the income.

Definition of terms

The following definitions were used in this study:

Major spending decision--A decision reported as major by the wife, concerning expenditures of money for housing, transportation, or food. It is likely to be an infrequent expenditure requiring a large amount of money.

Selected spending decision-- A decision concerning present or future expenditures of money for a certain item or service within the categories of housing, transportation, and food. Decisions were chosen by the researcher and may be of varying importance to families depending on their values.

Housing expenditure category--Includes any family expenditures for mortgage, rent, improvements and repairs, furnishings and equipment.

Transportation expenditure category--Includes travel, vacations, automobile purchase, payments, insurance, and maintenance.

Food expenditure category--Includes food purchased for use at home, away from home, and for entertainment.

Average age of couple--The husband's age plus the wife's age divided by two.

Length of marriage--The number of years the wife and her husband have been married.

Wife's contribution to the income--The percentage the wife contributes to the total family income.

Hypotheses and Rationale

According to research, several factors affect who makes family decisions. Responsibilities for decision-making vary with the subject of the decision (Wolgast, 1958; Blood and Wolfe, 1960; Wilkening and Morrison, 1963; Davis, 1970; Fisk, 1971; Wollman, 1975). With increasing age and increasing length of marriage, joint decision-making tends to decline and specialization in decision areas tends to increase (Wolgast, 1958; Blood and Wolfe, 1960; Komarovsky, 1963; Ferber, 1973). In addition, Fisk (1971) and Hill and Klein (1973) found that the amount of involvement in decision-making is dependent upon the amount of each spouse's contribution to the income.

For this study, average age of couple was designated as a variable instead of the actual age or age group of husband and/or wife which have been used in previous studies. The researcher deemed that respondents would be more willing to provide the average age of couple than an actual age for either or both spouses. Since both husbands and wives have decision-making responsibilities in the family it seemed logical that the age of both be used even if they were reported as one factor.

Therefore, the null hypotheses to be tested for this study are:

- I. For each category of major spending decision no relationship exists between the decision-maker and:

- average age of couple
- length of marriage
- wife's contribution to the income.

- II. For each category of selected spending decision no relationship exists between the decision-maker and:
- average age of couple
 - length of marriage
 - wife's contribution to the income.
- III. For each category of spending decision no relationship exists between the decision-maker for major decisions and the decision-maker for selected decisions.

CHAPTER II

REVIEW OF LITERATURE

The literature review explores existing research concerning the relationship between who makes family spending decisions for housing, transportation, and food and the factors of age, length of marriage, and the wife's contribution to the income. Most of the literature is from published journal articles but information from several books, a Master's thesis, and a Doctoral dissertation is also included. The sample size in the studies cited ranged from 25 to 2,480 families. Although some studies are concerned with normative situations, the majority are comprised of actual decision-making situations.

Who Makes Family Spending Decisions

Several authors pointed out that a trend toward equalitarian patterns in decision-making of husbands and wives is increasing (Olsen, 1960; Blood and Wolfe, 1960; Burchinal and Bauder, 1965; Blood, 1967; Hill, 1970; North Central Regional Research, 1974). But, Fisk (1971) reported that decision-making specialization in specific purchase areas for husband and wife is prevalent especially with an increase in the length of marriage. Wilkening and Bharadwaj (1967) found specialization in decision-making in a study of 500 Wisconsin farm families. Schomaker (1961) found that of 100 Michigan families interviewed concerning financial decision-making, 59 percent said the husband made the final

decision, 34 percent said the decision was made jointly, and the remaining 7 percent said the decisions were made by the entire family or the wife alone. However, some studies designed to elicit perceptions of who makes the family spending decisions have shown no definite trends as to who makes the decisions (Kenkel and Hoffman, 1956; Dyer and Urban, 1958; Heer, 1962; Kenkel, 1963). No high level of agreement for who makes the decisions was found in any of these studies.

Dyer and Urban (1958) at Brigham Young University, administered questionnaires to 100 single students to elicit their expectations of future married roles and to 100 married students to ascertain information concerning actual and desired marital roles. The majority of all respondents agreed that the husband and wife should share equally in making decisions concerning large purchases and furniture as well as how much to spend for food, fuel, and rent. Respondents did not agree on who should handle the money for groceries and household expenses. A high level of agreement existed between married men and married women in terms of both their actual practice and their desires concerning decision-making. There was less agreement between the single men and single women, and between the single students and married students.

Heer (1962) interviewed 138 couples in Boston about their perceptions of who had more responsibility in family decision-making. Wives reported more frequently than their husbands that each spouse had the same responsibility. Heer conjectured that the women had a tendency to minimize their part in decision-making since dominance by the wife is viewed as a deviant pattern in our culture. Husbands stated that the wife had greater responsibility than she credited to herself.

Kenkel and Hoffman (1956) used pre- and post-session questionnaires to determine perceived and actual roles in a decision-making situation with 25 married student couples at Iowa State College. During the session each couple was requested to assume the hypothetical situation that they had received a gift of three hundred dollars and were to decide how to spend it. Both pre- and post-session questionnaires revealed that approximately one-third of the respondents attributed most of the decision-making actions to the spouse, another third reported equalitarian decisions, and the remaining third stated that the respondent performed more actions in the decision-making session. Their analysis led to the conclusions that the husbands and wives showed no great ability to judge the roles they would play in a decision-making situation. Kenkel (1963) reported similar results in a replicate study.

Spending Decisions

Housing. Sharp and Mott (1956) have theorized that since a home is a major investment many couples may find a need for arriving at mutual agreement. Blood and Wolfe (1960) found that in 58 percent of the cases the housing decisions were made jointly by the husband and wife. College students believed that home buying decisions should be made jointly by husband and wife and reported that these decisions were made jointly the majority of the time in their parental families (Lovejoy, 1961). According to Sharp and Mott (1956), Wells (1959), Safilios-Rothschild (1969), Granbois and Willett (1970), Centers, Raven, and Rodrigues (1971), and Lovingood (1973), the husband and wife jointly make the final decision on the house or apartment to take. Munsinger, Weber, and

Hansen (1975) found that for each element of the housing decision, a majority of both spouses in 138 Tucson, Arizona, couples reported they have equal responsibility in the decision. The husband tended to have more responsibility in the decision to rent or buy and in the price decision. According to these researchers, the housing decision is probably one of the most important decisions made by families. Research indicates that these decisions are made jointly by the husband and wife.

Transportation. Automobile purchasing decisions most frequently appear to be the husband's domain but since an automobile is a major purchase some couples believe the decisions should be made jointly. Wolgast (1958), Safilios-Rothschild (1969), Centers, Raven, and Rodrigues (1971), and Lovingood (1973) found that automobile purchases are attributed to the husband. Davis (1970) found that the husband had more responsibility than the wife concerning how much to spend for the automobile and when and where to buy the automobile. The husband had more responsibility concerning the specific brand of automobile to buy. The husband and wife had equal responsibility concerning what model and color of automobile to buy.

In contrast, Zober (1970) and Wilkening and Morrison (1963) reported that purchase decisions on major items such as automobiles are made jointly by husband and wife. College males reported that the father made the automobile purchase decision in their parental homes while the females reported that both the father and mother made this decision (Lovejoy, 1961). Both male and female students' expectations were that the automobile purchase decision should be made jointly by the husband and wife.

Food. Many studies provided evidence that decisions concerning the purchase of food are usually made by the wife or made jointly by husband and wife. The husband alone seldom makes the food decisions. A questionnaire was administered to 179 students at the State College of Washington to obtain expectations of who should make specific family decisions and conceptions of who made these decisions in the student's parental families (Lovejoy, 1961). The majority of students responded that the wife or mother should and did make the food buying decisions.

Wilkening and Bharadwaj (1967) interviewed both husbands and wives in 500 Wisconsin farm families. In agreement with Lovejoy, they also found that food decisions tended to fall within the domain of the wife. A discrepancy between expected and actual patterns in food decisions was that wives assumed a greater part in decision-making than the husband felt should be the case. Branbois and Willett (1970), in questioning 167 Indianapolis couples, found that the wife made the food decisions more often than the husband. Safilios-Rothschild (1969) and Lovingood (1973) obtained similar data from 255 Detroit families and 100 Ohio families, respectively. Jaffe and Senft (1967) stated that the wife is often considered to be the brand selector in food purchases because she selects items at the point of sale.

Wilkening and Morrison (1963) questioned husbands and wives of 61 Wisconsin farm families to determine who makes farm and home decisions. Blood and Wolfe (1960) studied the power structure in 909 Detroit families as reported by the wives. Although in both studies the wives most frequently made the food-related decisions, in one-third of the cases the decisions were shared by husband and wife. One-third of the 747

respondents in the Centers, Raven, and Rodrigues (1971) study in Los Angeles said that the food decisions were made jointly. Sharp and Mott (1956) interviewed 749 wives in Detroit to determine who made decisions in the metropolitan family. In 50 percent of the households the husband and wife shared equally decisions related to grocery shopping.

Factors Affecting Spending Decisions

Age. Young married couples tend to exhibit more joint involvement in decision-making than older couples (Komarovsky, 1963; Ferber, 1973). Wolgast (1958) stated that with increasing age joint decision-making is likely to decline and one spouse is increasingly likely to decide alone. Blood (1967) theorized that joint decisions take time and energy, and energy seems to dissipate with age. Therefore, efficiency may be valued over making the decisions jointly. Blood and Wolfe (1960) and Schomaker (1961) found that the husband had more decision-making responsibility in older couples while Hill and Klein (1973) stated that wife-dominated financial decisions are characteristic of older families.

Length of marriage. A tendency toward joint decision-making may prevail when the husband and wife have been married a short time (Ferber, 1973). Wolgast (1958) stated that with increased length of marriage, joint decisions decline and one spouse is likely to make the decisions alone. Blood (1967) believed that the husband and wife may become less interested in making joint decisions as the initial joy in companionship diminishes. Through early joint decisions the couple may discover which spouse is more knowledgeable, interested, and competent in decision-making for a particular area. Blood and Wolfe (1960) found that the

husband had more decision-making responsibility with increased length of marriage. Most of the data for the relationship of length of marriage to decision-making are similar to the findings for age. That is, in younger couples and those who have been married a short time, decisions are made jointly by husband and wife and in older couples and those who have been married longer, decisions are made by one spouse.

Wife's contribution to the income. Two incomes in the family are becoming more common as a way of meeting the family's expenditures. Today approximately 41 percent of wives are employed either full or part-time to supplement the family income (Yankelovich, 1975). Hill and Klein (1973) stated that who brings in the income affects who makes the decisions. The more nearly equal the contribution of husband and wife to the family income the more likely both will be involved in purchase decisions (Fisk, 1971).

Blood and Wolfe (1960) and Kandel and Lesser (1972) found that husbands had more responsibility in decisions if their wives were not employed. Blood and Hamblin (1960) reported that the husband-dominated family becomes more equalitarian when the wife is employed outside the home.

Hoffman (1960) stated several theories as to why the employed wife may have more responsibility in decision-making. Since society attaches greater importance to the role of wage earner than to housewife, the wife may feel more important if she is employed. The employed wife knows she can be self-supporting, if necessary, and does not feel as dependent upon her husband. Employment may also help the wife to gain

more self-confidence and increased knowledge of alternatives in other family situations.

Other writers did not find that the wife's employment had a significant effect on who makes the decisions. In a study of 40 white and Negro couples, Middleton and Putney (1960) found that equalitarian decision-making was the pattern in the majority of the families whether the wife was employed or not, a finding with which Safilios-Rothschild (1969) agreed. Wolgast (1958) concluded that whether a wife is employed has no effect on her decision-making responsibility.

Although many studies have been conducted in the area of family decision-making, further research remains necessary to assess relationships among factors which affect who makes family decisions.

CHAPTER III

PROCEDURES

The purpose of this study was to determine whether a relationship exists between who makes the spending decisions and the variables: average age of couple, length of marriage, and the wife's contribution to the income. Procedural objectives for accomplishment of this purpose were: (1) to identify one major spending decision made by the family in the past five years within one of the expenditure categories of housing, transportation and food; (2) to determine the decision-maker; (3) to identify the decision-maker for selected decisions within the expenditure categories of housing, transportation, and food; (4) to analyze the data collected using appropriate statistical methods.

The Instrument

The instrument was a three-part questionnaire developed especially for the study (Appendix A). Part I consisted of demographic data from which average age of couple, length of marriage, and the wife's contribution to the income were determined. In Part II the respondents identified a major spending decision for housing, transportation, or food; described the content of the decision; and stated who had made the decision. Part III included a list of selected decisions for housing, transportation, and food for which the respondents stated who

usually makes these decisions in their households. Responses pertaining to the degree of decision-making responsibility were rated on a five-point scale:

- 1 = Husband always
- 2 = Husband more than wife
- 3 = Husband and wife about the same
- 4 = Wife more than husband
- 5 = Wife always

The higher the number, the greater the participation in the decision by the wife.

The questionnaire was pretested with ten wives in Blacksburg. The researcher was present while the questionnaires were being completed for the pretest to see if anyone experienced difficulty in understanding any part of the questionnaire. Since no one appeared to have trouble completing the questionnaire, no changes in it were necessary (Appendix A).

Selection of Sample

A sample of 100 wives was selected at random from the most recent (December 1974) Chesapeake and Potomac Telephone Company directory for Blacksburg, Virginia. Criteria for eligibility were: (a) female of married status, (b) Blacksburg resident, and (c) husband and/or wife are employed.

The people selected were called by telephone to determine eligibility and ascertain if the wife were willing to fill out a brief questionnaire on family decision-making. Retired families and families

without some income derived from employment were eliminated since many of the questions concerning spending decisions may not have been applicable to them. Addresses of those willing to participate were confirmed. Names were selected at random until 100 wives agreed to participate in the study. Each was mailed a questionnaire. Ineligible households, those unwilling to participate, and those who could not be reached by three telephone calls at different times in one day were eliminated.

Limitations

In formulating this study it was recognized that the wife's responses may not necessarily reflect the husband's views and that discrepancies may exist between the wife's recall of who made the decisions and the actual situation.

Collection of Data

The questionnaires were mailed to 100 wives in Blacksburg during mid-August 1975 to be returned by September 3, 1975 in pre-addressed stamped envelopes enclosed with the questionnaires. The questionnaires were number coded so that the unreturned questionnaires could be identified and a follow-up conducted by telephone. The seventeen people who had not returned questionnaires by September 3 were called at three different times of the day over a two-day period. Twelve agreed to return the questionnaire, or said it had been mailed, four would not return it, and one person could not be reached. A total of 86 questionnaires were received with 83 being completed. The results of eight pretest questionnaires were included to make a final sample of 91.

Analysis of Data

The responses from the questionnaires were coded for computerized statistical analysis. A list of the variables appearing in the hypotheses, a code letter for each variable, and the measurement scale appropriate to each variable are presented in Table 1. Data concerning the decision-maker for major decisions for housing, transportation, and food were derived from questions IIA and IIC (Appendix A). Each respondent identified a major decision in only one of the three categories. Average age of couple, length of marriage, and wife's contribution to the income were determined from questions IC, IA, and ID respectively. Part III identified the decision-maker for selected spending decisions for housing, transportation, and food. A score for each of the three expenditure categories of housing, transportation, and food was calculated from the ten corresponding selected spending decisions. Responses were given a point value of 1 to 5:

- 1 = Husband always
- 2 = Husband more than wife
- 3 = Husband and wife about the same
- 4 = Wife more than husband
- 5 = Wife always

Point values for the ten questions in each category were averaged to determine mean scores for housing, transportation, and food. If any questions were unanswered a mean was calculated using the number of available answers.

TABLE 1
MEASUREMENT OF VARIABLES

Variable	Name	Measurement Scale
A ₁	Decision-maker for the major decision--housing	ordinal
A ₂	Decision-maker for the major decision--transportation	ordinal
A ₃	Decision-maker for the major decision--food	ordinal
B	Average age of couple	interval
C	Length of marriage	interval
D	Wife's contribution to the income	ordinal
E	Decision-maker for selected decisions--housing	interval
F	Decision-maker for selected decisions--transportation	interval
G	Decision-maker for selected decisions--food	interval

Code letters to identify variables and the statistical tests used to examine relationships between variables stated in the hypotheses are shown in Appendix B, Table 8.

Hypothesis I. For each category of major spending decision (A_1 --housing; A_2 --transportation; A_3 --food) no relationship exists between the decision-maker and:

- B = average age of couple
- C = length of marriage
- D = wife's contribution to the income.

Hypothesis II. For each category of selected spending decision (E --housing; F --transportation; G --food) no relationship exists between the decision maker and:

- B = average age of couple
- C = length of marriage
- D = wife's contribution to the income.

Hypothesis III. For each category of spending decision no relationship exists between the decision-maker for major decisions (A_1 --housing; A_2 --transportation; A_3 --food) and the decision-maker for selected decisions (E --housing; F --transportation; G --food).

For all three hypotheses the statistical tests used to determine the relationship between variables were chosen to fit the measurement scale of each variable (Appendix B, Table 8). For example, the chi square test of association (χ^2) was used to test the relationship of the decision-maker for major housing, transportation, and food decisions to the wife's contribution to the income since these ordinal variables were basically ordered categories which precluded the use of a more powerful analysis. The Pearson product-moment correlation

coefficient (r) was used to determine the relationship between the interval variables of the decision-maker for selected housing, transportation, and food decisions to average age of couple and length of marriage. The relationship between an ordinal and an interval variable was tested by a point multiserial correlation (R) (Hamdan and Schulman). Results were interpreted at a minimum significance level of .05.

Analysis was designed to determine significant relationships between the decision-maker and the variables of average age of couple, length of marriage, or the wife's contribution to the income as well as between the decision-makers for major and selected decisions. Therefore, if decisions in a particular expenditure category were made predominantly by one spouse or jointly regardless of age, length of marriage, or the wife's contribution to the income, significant relationships could not be determined.

CHAPTER IV

RESULTS AND DISCUSSION

Description of Sample

The sample consisted of 91 wives in Blacksburg, Virginia families in which husband and/or wife were employed. The average age of couple ranged from 21 to 71 with a mean of 37.97 years and a median of 36 years. Almost one-third of the sample was under 30 years of age as identified by average age of couple.

Wives in the study had been married between 1 and 45 years with a mean of 15.47 years and a median of 13.17 years. One-third were married less than eight years. Since Blacksburg, Virginia is a university community, the sample tended to be young and couples were married a short length of time (Appendix B, Table 9). Employment of wives ranged from fulltime homemaking with no outside employment to earning the major portion of the family income. Approximately one-third were not gainfully employed outside the home, one-third contributed 1 to 25 percent of the total family income, and essentially all of the remaining third contributed 26 to 75 percent of the income (Appendix B, Table 10).

Findings

This section includes findings for each hypothesis followed by a summary of all findings. Areas for major decisions for Hypothesis I

and for selected decisions for Hypothesis II are described in the order of housing, transportation and food. The statistical measurement values of relationships between variables are shown in Appendix B, Table 11.

Hypothesis I--Major decisions. According to Hypothesis I, no significant relationship exists between the decision-maker for major decisions and average age of couple, length of marriage, and the wife's contribution to the income.

Housing--Of the three major decision categories for housing, transportation and food, housing was chosen as the major decision by 50 of the 91 respondents. Hypothesis I could not be rejected for the relationship between the decision-maker for major housing decisions and average age of couple since no significant relationships were present (Table 2, Part A). This was also true for the relationship between the decision-maker for major housing decisions and length of marriage (Table 2, Part B). The relationship between the decision maker for major housing decisions and the wife's contribution to the income could not be statistically analyzed as planned due to the large number of responses indicating that in 39 cases the husband and wife made the decision together and there were only 11 responses in other groups (Table 3, Part A). Of these 11, the decisions were made by the husband in seven cases when the wife contributed 25 percent or less to the income and by the wife in two cases when she contributed 25 percent or less to the income. Regardless of age, length of marriage, or the wife's contribution to the income a majority of the major housing

TABLE 2

DECISION-MAKER FOR MAJOR HOUSING DECISIONS ACCORDING TO
AVERAGE AGE OF COUPLE AND LENGTH OF MARRIAGE

Decision-Maker	A Average Age of Couple (Years)				B Length of Marriage (Years)			
	21-29	30-44	45-71	Total	1-7	8-21	22-45	Total
Husband ^a	0	4	3	7	1	4	3	8
Husband and wife about the same	12	16	10	38	13	15	11	39
Total ^b	12	20	13	45	14	19	14	47

Note. None of the relationships were statistically significant.

^a Responses of husband always and husband more than wife were combined for statistical analysis to insure large enough table frequencies.

^b Three responses for wife always or wife more than husband were omitted for statistical analysis because the row totals were too small. Other missing cases were due to the lack of response.

TABLE 3

DECISION-MAKER FOR MAJOR HOUSING, TRANSPORTATION, AND FOOD DECISIONS
ACCORDING TO THE WIFE'S CONTRIBUTION TO THE INCOME

Decision-Maker	Percentage of Wife's Contribution to the Income														
	A Housing						B ^a Transportation			C Food					
	0-	1- 25	26- 50	51- 75	76- 100	Total	0-	1- 100	Total	0-	1- 25	26- 50	51- 75	76- 100	Total
Husband always	0	3	0	0	0	3	6	5	11 ^b	0	0	1	0	0	1
Husband more than wife	3	1	1	0	0	5				0	0	0	0	0	0
Husband and wife about the same	9	16	9	2	3	39	5	10	15	2	2	2	1	0	7
Wife more than husband	1	1	0	0	1	3	0	0	0	0	0	0	1	0	1
Wife always	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
Total ^c	13	21	10	2	4	50	11	15	26	2	3	3	2	0	10

Note: None of the relationships were statistically significant.

^aResponses for the wife's contribution to the income were combined to insure large enough table frequencies for statistical analysis.

^bResponses of husband always and husband more than wife were combined for statistical analysis to insure large enough table frequencies.

^cMissing cases were due to the lack of response.

decisions were made jointly by husband and wife.

Transportation--Transportation was reported as a major decision by 28 respondents but adequate information was given by only 26. The hypothesis could be rejected for the relationship between the decision maker for major transportation decisions and average age of couple since these variables were significantly related at the .05 level (Table 4, Part A). Length of marriage was also significantly related to the decision-maker at the .05 level (Table 4, Part B). In younger couples and those who had been married a short time, both husband and wife made the major transportation decisions while in older couples and those who had been married longer the husband had more responsibility for making major transportation decisions. No significant relationship was found between the decision maker for major transportation decisions and the wife's contribution to the income (Table 3, Part B). But these decisions were made together by husband and wife in 10 of the 26 cases when the wife contributed 1 to 100 percent to the income.

Food--Only 11 respondents considered food as a major decision and ten of these gave adequate information providing too few observations for valid statistical tests of any relationships concerning major food decisions (Table 5, Parts A and B, Table 3, Part C). Major food decisions were made by both husband and wife in seven of these ten families.

To summarize, Hypothesis I could be rejected for the relationship between the decision-maker for transportation and average age of couple and length of marriage since the relationships were significant. The

TABLE 4

DECISION-MAKER FOR MAJOR TRANSPORTATION DECISIONS ACCORDING TO
AVERAGE AGE OF COUPLE AND LENGTH OF MARRIAGE

Decision-Maker	A*				B*			
	Average Age of Couple (Years)				Length of Marriage (Years)			
	21-29	30-44	45-71	Total	1-7	8-21	22-45	Total
Husband ^a	2	2	7	11	2	2	7	11
Husband and wife about the same	7	5	3	15	8	3	3	14
Total ^b	9	7	10	26	10	5	10	25

^a Responses of husband always and husband more than wife were combined for statistical analysis to insure large enough table frequencies.

^b Two responses for wife always or wife more than husband were omitted for statistical analysis because the row totals were too small. Other missing cases were due to the lack of response.

* $P < .05$.

TABLE 5

DECISION-MAKER FOR MAJOR FOOD DECISIONS ACCORDING TO
AVERAGE AGE OF COUPLE AND LENGTH OF MARRIAGE

Decision-Maker	A Average Age of Couple (Years)				B Length of Marriage (Years)			
	21-29	30-44	45-71	Total	1-7	8-21	22-45	Total
Husband ^a	1	0	0	1	1	0	0	1
Husband and wife about the same	3	2	2	7	2	3	2	7
Wife ^b	1	0	1	2	1	0	1	2
Total ^c	5	2	3	10	4	3	3	10

Note: None of the relationships were statistically significant.

^a Responses of husband always and husband more than wife were combined due to the small number of responses.

^b Responses of wife always and wife more than husband were combined due to the small number of responses.

^c Missing cases were due to lack of response.

hypothesis could not be rejected for any of the relationships for housing or food since relationships were not significant. This was also true for the relationship for the decision-maker of transportation decisions and wife's contribution to the income.

Hypothesis II--Selected decisions. No relationship exists between the decision-maker for selected decisions and average age of couple, length of marriage, and the wife's contribution to the income according to Hypothesis II.

Housing--This hypothesis could not be rejected for selected housing decisions since no significant relationships were found. The relationship between the decision-maker for selected housing decisions and the wife's contribution to the income is shown in Table 6, Part A.

Transportation--The decision-maker for selected transportation decisions was not significantly related at the .05 level ($r = -0.184$ and $r = -0.191$ respectively) to either average age of couple or length of marriage but was closer to significance than the relationships between the decision-maker for selected housing decisions and the same two variables ($r = 0.150$ and $r = 0.156$). The decision-maker for selected transportation decisions was closer to relating significantly at the .05 level to both average age of couple and length of marriage than the decision-maker for selected food decisions was to the same two variables ($r = 0.091$ and $r = 0.156$). For transportation decisions there were more significant or close to significant relationships between the decision-maker and variables of age and length of marriage than for either food or housing decisions. The wife's contribution to the income was not significantly related to the decision-maker for selected transportation

TABLE 6

DECISION-MAKER FOR SELECTED HOUSING, TRANSPORTATION, AND FOOD DECISIONS
ACCORDING TO THE WIFE'S CONTRIBUTION TO THE INCOME

Percentage of Wife's Contribution to the Income	Decision-Maker for Selected Decisions ^a											
	A Housing				B Transportation				C* Food			
	1.6- 2.85	2.86- 3.35	3.36- 5.0	Total	1- 1.9	2.0- 2.4	2.5- 3.4	Total	1- 3.45	3.46- 4.45	4.46- 5.0	Total
0	4	17	7	28	10	11	6	27	3	12	13	28
1 - 25	4	14	9	27	7	9	11	27	8	8	11	27
26 - 50	5	13	4	22	4	12	6	22	9	9	4	22
51 - 100	3	7	3	13	1	7	5	13	5	6	2	13
Total ^b	16	51	23	90	22	39	28	89	25	35	30	90

^aThe categories are mean scores calculated for selected decisions

1 = Husband always

2 = Husband more than wife

3 = Husband and wife about the same

4 = Wife more than husband

5 = Wife always

^bMissing cases were due to lack of response

*P<.05

decisions (Table 6, Part B).

Food--No significant relationships were found between the decision-maker for selected food decisions and either average age of couple or length of marriage. The decision-maker for selected food decisions was significantly related at the .05 level to the wife's contribution to the income (Table 6, Part C). The greater the percentage of contribution to the total family income by the wife, the less responsibility she had in making selected food decisions.

Hypothesis II could be rejected only for the relationship between the decision-maker for selected food decisions and the wife's contribution to the income since this was the only significant relationship.

Hypothesis III--Major decisions with selected decisions.

According to Hypothesis III, no significant relationship exists between the decision-maker for major decisions and the decision-maker for selected decisions.

Housing--No significant relationship was found between who makes the major decision and who makes the selected decisions (Table 7, Part A).

Transportation--The hypothesis could not be rejected for major and selected transportation decisions (Table 7, Part B). The decision-maker for major transportation decisions was not significantly related to the decision maker for selected transportation decisions.

Food--Too few observations existed for statistical analysis of major food decisions with selected food decisions (Table 7, Part C).

TABLE 7

DECISION-MAKER FOR MAJOR DECISIONS ACCORDING TO THE DECISION-MAKER
FOR SELECTED DECISIONS IN HOUSING, TRANSPORTATION, AND FOOD

Decision-Maker for Major Decisions ^b	Decision-Maker for Selected Decisions ^a											
	A Housing				B Transportation				C Food			
	1.6- 2.85	2.86- 3.35	3.36- 5.0	Total	1- 1.9	2.0- 2.4	2.5- 3.4	Total	1- 3.45	3.46- 4.45	4.46- 5.0	Total
Husband ^c	1	5	2	8	5	4	2	11	1	0	0	1
Husband and wife about the same	6	25	8	39	3	8	4	15	2	3	1	6
Wife ^d	0	0	0	0	0	0	0	0	0	1	1	2
Total ^e	7	30	10	47	8	12	6	26	3	4	2	9

Note. None of the relationships were statistically significant.

^aThe categories are mean scores calculated for selected decisions.

1 = Husband always

2 = Husband more than wife

3 = Husband and wife about the same

4 = Wife more than husband

5 = Wife always

^bThe decision-maker for major decisions in each expenditure category is shown with the decision-maker for selected decisions in the same expenditure category.

^cResponses of husband always and husband more than wife were combined for statistical analysis to insure large enough table frequencies.

^dThree responses in housing and two responses in transportation for wife always and wife more than husband were omitted for statistical analysis because the row totals were too small.

^eMissing cases were due to lack of response.

Hypothesis III could not be rejected since there were no significant relationships. But for all three areas over 50 percent of the decisions were made jointly.

Summary of findings.

Hypothesis I--For each category of major spending decision no relationship exists between the decision-maker and average age of couple, length of marriage, and the wife's contribution to the income.

Decision-maker for housing and:

average age of couple--not significant.
length of marriage--not significant.
wife's contribution to the income--could not be statistically analyzed as planned since the majority of decisions were made jointly by husband and wife and there were few responses in other groups.

Decision-maker for transportation and:

average age of couple--significant. In younger couples the husband and wife jointly made decisions while in older couples the husband made the decision.
length of marriage--significant. Husband and wife jointly made the decisions in couples who had been married a short time and the husband made the decisions in couples who had been married longer.
wife's contribution to the income--not significant.

Decision-maker for food and:

average age of couple--) too few observations
length of marriage--) for planned statistical
wife's contribution to the income--) analysis. The majority of decisions were made jointly by husband and wife.

Hypothesis II--For each category of selected spending decision no relationship exists between the decision-maker and average age of couple, length of marriage, and the wife's contribution to the income.

Decision-maker for housing and:

average age of couple--not significant.
length of marriage--not significant.
wife's contribution to the income--not significant.

Decision-maker for transportation and:

average age of couple--not significant.
length of marriage--not significant.
wife's contribution to the income--not significant.

Decision-maker for food and:

average age of couple--not significant.
length of marriage--not significant.
wife's contribution to the income--significant. The greater the contribution to the income by the wife the less responsibility she has in making decisions.

Hypothesis III--For each category of spending decision no relationship exists between the decision-maker for major decisions and the decision-maker for selected decisions.

Housing--not significant.
Transportation--not significant.
Food--too few observations for statistical analysis as planned.

Additional findings. Because there appeared to be a relationship between average age of couple and length of marriage, a Pearson r was computed. Average age of couple was significantly related to length of marriage at the .001 level with the r value being 0.88. These two variables are essentially identical in strength of relationship in the tests and it is difficult to determine whether age or association in marriage is the functional variable.

Transportation was the only major decision area in which who made the decisions was significantly related to another variable such as age, length of marriage or the wife's contribution to the income. For these decisions joint decision-making was prevalent in young couples and those who had been married a short time. Joint decision-making was prevalent for major housing and food decisions regardless of age, length of marriage or the wife's contribution to the income. Of the

major housing decisions 78 to 84 percent were made jointly by all couples while 70 percent of the major food decisions were made jointly. Approximately 30 to 50 percent of the selected decisions for housing, transportation, and food were made jointly. This indicates that joint decision-making is a pattern among the families studied.

Discussion of Findings

With more than 75 percent of the major housing decisions made by both husband and wife, the findings of this study agree most closely to the findings of Safilios-Rothschild (1969) and Centers, Raven, and Rodrigues (1971). The percentage is greater than the percentage in the Sharp and Mott (1956) or Blood and Wolfe (1960) studies and less than those found by Lovejoy (1961) and Munsinger, Weber and Hansen (1975).

Several studies have shown that transportation decisions are more frequently made by the husband (Wolgast, 1958; Safilios-Rothschild, 1969; Centers, Raven, and Rodrigues, 1971; Lovingood, 1973). Wilkening and Morrison (1963) and Zober (1970) found that transportation decisions are made by both husband and wife. Giving support to both of these groups of studies, approximately one-half of the Blacksburg respondents said that transportation decisions are made by the husband and the remaining half said that transportation decisions are made by both the husband and wife.

Decisions concerning food appear to be in the domain of the wife, supporting the research of Blood and Wolfe (1960); Lovejoy (1961); Wilkening and Morrison (1963); Wilkening and Bharadwaj (1967); Safilios-Rothschild (1969); Granbois and Willett (1970); Centers, Raven, and

Rodrigues (1971); Lovingood (1973); and Munsinger, Weber and Hansen (1975).

Wolgast (1958), Komarovsky (1963), and Ferber (1973) found that young families tend to exhibit more joint involvement in decision-making. Joint decisions may prevail when the husband and wife have been married a short time (Wolgast, 1958; Ferber, 1973). In the present study there was also a tendency for husbands and wives in younger couples or those who had been married a short time to make transportation decisions jointly and in older couples and those who had been married longer for the husband to make this decision.

The wife had less responsibility for making selected food decisions as her contribution to the family income increased. Possibly the wife employed outside the home may have less time to make some of the decisions and therefore shares some of the responsibility with her husband. These data do not agree with Blood and Wolfe (1960) and Kandel and Lesser (1972) data in which the husband made more decisions if the wife was not employed.

The wife's contribution to the income was not significantly related to who makes the decisions for housing and transportation. Wolgast (1958), Middleton and Putney (1960) and Safilios-Rothschild (1969) also found that the wife's employment has no significant effect on who makes the decisions.

CHAPTER V

SUMMARY

The purpose of this study was to determine whether a relationship exists between who makes major and everyday spending decisions and the variables: average age of couple, length of marriage, and the wife's contribution to the income. Previous studies have provided divergent opinions as to who makes family spending decisions.

A questionnaire was developed especially for this study. Respondents in the study were the wives in 91 Blacksburg, Virginia families in which husband and/or wife were employed.

It was hypothesized that no relationships exist for major housing, transportation, and food decisions between the decision-maker and average age of couple, the decision-maker and length of marriage, and the decision-maker and the wife's contribution to the income. Hypothesis I could be partially rejected since the decision-maker for major transportation decisions was significantly related to average age of couple and length of marriage. In younger couples and those who had been married a short time, both husband and wife made the major transportation decisions while the husband had more responsibility in making major transportation decisions among couples who were older and had been married longer. Regardless of age, length of marriage, or the wife's contribution to the income, the majority of major housing and food decisions were made jointly by husband and wife.

According to Hypothesis II, no relationship exists for selected housing, transportation, and food decisions between the decision-maker and average age of couple, the decision-maker and length of marriage, and the decision-maker and wife's contribution to the income. A significant relationship was present between the decision-maker for selected food decisions and the wife's contribution to the income. The greater the contribution to the total family income by the wife, the less responsibility she had in making selected food decisions.

Hypothesis III could not be rejected since no significant relationships were found between the decision-maker for major decisions and the decision-maker for selected decisions in either housing, transportation or food. For all three areas over half of the decisions were made jointly.

There appeared to be a relationship between average age of couple and length of marriage. A statistical test was run which determined that the relationship was significant at the .001 level. Usually if a husband and wife were married longer they would be older than a couple married for a shorter period of time. Therefore, it is difficult to determine whether age or association in marriage is the functional variable.

Joint decision-making was found to be prevalent among the families studied. Major transportation decisions were made jointly in young couples and those who had been married a short time. At least 70 percent of the major housing and food decisions were made jointly by all couples while 30 to 50 percent of the selected decisions in all three areas were made jointly.

Limitations, Implications, and Recommendations

The major emphasis in this study was on the effect of average age of couple, length of marriage, and the wife's contribution to the income upon who makes family spending decisions. Numerous other factors may have an equal if not greater effect upon who makes the decisions. For the purpose of this study it would have been nearly impossible to examine all of the potential factors which affect who makes the decisions.

This study was also limited to the three expenditure categories of housing, transportation, and food even though decisions are frequently made in other expenditure areas. Joint decision-making appeared to be prevalent among the families studied but the statistical analysis was only able to determine significant relationships for who makes the decisions and the variables of age, length of marriage, or the wife's contribution to the income. Therefore, if decisions in a particular expenditure category were made the majority of the time by either spouse or jointly, a significant relationship to the other variables could not be determined.

There is some indication that average age of couple, length of marriage, and the wife's contribution to the income may affect who makes family spending decisions although numerous significant relationships were not found. These findings may have some implications for helping educators and other professionals understand factors which affect people's financial decision-making behavior in order to assist families with their spending responsibilities. Information concerning housing, transportation and food should be directed toward the future consumer who will actually make decisions in the particular area. This

could begin early in the public school system and spread into colleges and universities, adult education programs and consumer education programs as well as in publications for popular consumption.

Since major transportation decisions appear to be made by both husband and wife in younger couples, information concerning buying and maintenance for automobiles should be directed toward women as well as men. Regardless of age, length of marriage or the wife's contribution to the income, major housing decisions were made jointly. Information concerning selection, buying and maintenance of dwellings should be available for and of interest to both men and women.

It appears that the husband is beginning to have more responsibility in food decisions than previously. Regardless of the other variables studied, the major food decisions were made jointly by the husband and wife. A large percentage of wives are employed outside the home according to national statistics and in this study the employed wife had less responsibility for making everyday food decisions as the percentage she contributed to the family income increases. Nutrition information, shopping guides, and recipes should be written for men as well as women. Men might be interested in food as an area of study and possibly take courses pertaining to food selection and preparation or nutrition. Consumer information about food could be included in school curricula for boys as well as girls throughout their formal education.

Further research may provide additional information and explore areas in which this study was limited. It may determine what factors or combination of factors have the greatest effect upon who makes

family spending decisions. There are many other areas which may affect who makes family spending decisions. These could include: personality characteristics, education of husband and wife, occupation of husband and wife, time available, who uses or benefits from goods and services purchased, practices in the family of orientation, stage of the family life cycle, responsibility for implementation of decisions, amount and source of income, area of residence, social customs and traditions, social status and participation, and the cost of goods and services. In addition, some other key expenditure areas might be selected to explore as indicators of who makes family spending decisions.

Replication of this study in other areas would show if the Blacksburg sample is typical of the United States population.

REFERENCES

- Blood, Robert O. Love Match and Arranged Marriage. New York: The Free Press, 1967.
- Blood, Robert O., and Hamblin, Robert L. "The Effects of the Wife's Employment on the Family Power Structure." In A Modern Introduction to the Family, pp. 137-142. Edited by Norma W. Bell and Ezra F. Vogel. New York: The Free Press, 1960.
- Blood, Robert O., and Wolfe, Donald M. Husbands and Wives. New York: The Free Press, 1960.
- Burchinal, Lee G., and Bauder, Ward W. "Decision-Making and Role Patterns Among Iowa Farm and Nonfarm Families." Journal of Marriage and the Family 27 (November 1965):525-530.
- Centers, Richard; Raven, Bertram H.; and Rodrigues, Aroldo. "Conjugal Power Structure: A Re-Examination." American Sociological Review 36 (April 1971):264-278.
- Davis, Harry L. "Dimensions of Marital Roles in Consumer Decision Making." Journal of Marketing Research 7 (May 1970):168-177.
- Dyer, William G., and Urban, Dick. "The Institutionalization of Equalitarian Family Norms." Marriage and Family Living 20 (February 1958):53-58.
- Ferber, Robert. "Family Decision Making and Economic Behavior A Review." In Economic Behavior: Problems and Prospects, pp. 29-61. Edited by Eleanor Bernert Sheldon. Philadelphia: J. Lippincott Company, 1973.
- Fisk, George, ed. New Essays in Marketing Theory. Boston: Allyn and Bacon, Inc., 1971.
- Granbois, Donald H., and Willett, Ronald P. "Equivalence of Family Role Measures Based on Husband and Wife Data." Journal of Marriage and the Family 32 (February 1970):68-72.
- Hamdan, M. A., and Schulman, R. S. "On Point Multiserial Correlation." The Australian Journal of Statistics (in press).
- Heer, David M. "Husband and Wife Perceptions of Family Power Structure." Marriage and Family Living 24 (February 1962):65-67.

- Hill, Reuben. Family Development in Three Generations. Cambridge, Mass.: Schenkman Publishing Co., Inc., 1970.
- Hill, Reuben, and Klein, David M. "Introduction." In Family Economic Behavior: Problems and Prospects, pp. 25-28. Edited by Eleanor Bernert Sheldon. Philadelphia: J. Lippincott Company, 1973.
- Hoffman, Lois Wladis. "Effects of the Employment of Mothers on Parental Power Relations and the Division of Household Tasks." Marriage and Family Living 32 (February 1960):27-35.
- Jaffe, Laurence J., and Senft, Henry. "The Roles of Husbands & Wives in Purchasing Decisions." In Attitude Research at Sea, pp. 95-110. Edited by Lee Adler and Irving Crespi. Chicago: American Marketing Association, 1967.
- Kandel, Denise, and Lesser, Gerald S. "Marital Decision-Making in American and Danish Urban Families: A Research Note." Journal of Marriage and the Family 34 (February 1972):134-138.
- Kenkel, William F. "Observation Studies of Husband-Wife Interaction." in Sourcebook in Marriage and the Family, pp. 144-156. Edited by Marvin B. Sussman. Boston: Houghton Mifflin Co., 1963.
- Kenkel, William F., and Hoffman, Dean K. "Real and Conceived Roles in Family Decision Making." Marriage and Family Living 18 (November 1956):311-316.
- Komarovsky, Mirra. "Class Differences in Family Decision-Making on Expenditures." In Sourcebook in Marriage and the Family, pp.261-266. Edited by Marvin B. Sussman. Boston: Houghton Mifflin Co., 1963.
- Lovejoy, Debi D. "College Student Conceptions of the Roles of the Husband and Wife in Family Decision-Making." The Family Life Coordinator 9 (March-June 1961):43-46.
- Lovingood, Rebecca Powell. "The Effect of Selected Social-Demographic Factors on Household Task Performance of Young Families." Ph.D. dissertation. The Ohio State University, 1973.
- Middleton, Russell, and Putney, Snell. "Dominance in Decisions in the Family Race and Class Differences." American Journal of Sociology 65 (May 1960):605-609.
- Munsinger, Gary W.; Weber, Jean E.; and Hansen, Richard W. "Joint Home Purchasing Decisions by Husbands and Wives." The Journal of Consumer Research 1 (March 1975):60-66.

- North Central Regional Research. Patterns of Living Related to Income Poverty in Disadvantaged Families. Publication No. 217. Ames, Iowa: Iowa Agricultural and Home Economics Experiment Station, (August 1974).
- Olsen, Marvin E. "Distribution of Family Responsibilities and Social Stratification." Marriage and Family Living 22 (February 1960): 60-65.
- Safilios-Rothschild, Constantina. "Family Sociology or Wive's Family Sociology? A Cross-Cultural Examination of Decision-Making." Journal of Marriage and the Family 31 (May 1969):290-301.
- Schomaker, Peggy Kester. "Financial Decision-Making as Reported by 100 Farm Families in Michigan." Master's thesis. Michigan State University, 1961.
- Sharp, Harry, and Mott, Paul. "Consumer Decisions in the Metropolitan Family." Journal of Marketing 21 (October 1956):149-156.
- Steckle, Jean Margaret. "Five Techniques to Study Decisions." Excerpt from "Five Techniques to Study Family Decisions in Household Processes." Master's thesis. Cornell University, 1956, pp. 67-70.
- Wells, Helen L. "Financial Management Practices of Young Farm Families." Journal of Home Economics 51 (June 1959):439-444.
- Wilkening, E. A., and Morrison, Denton E. "A Comparison of Husband and Wife Responses Concerning Who Makes Farm and Home Decisions." Marriage and Family Living 25 (August 1963):349-351.
- Wilkening, Eugene A., and Bharadwaj, Lakshmi K. "Dimensions of Aspirations, Work Roles, and Decision-Making of Farm Husbands and Wives in Wisconsin." Journal of Marriage and the Family 29 (November 1967):703-711.
- Wolgast, Elizabeth H. "Do Husbands or Wives Make the Purchasing Decisions?" The Journal of Marketing 23 (October 1958):151-158.
- Wollman, Jane. "Big Tickets: Husband Wife Share Buying." Merchandising Week (March 3, 1975):5,9.
- Yankelovich, Daniel. The General Mills American Family Report 1974-75. Minneapolis: General Mills, Inc., 1975.
- Zober, Martin. "Determinants of Husband Wife Buying Roles." In Consumer Behavior in Theory and in Action, pp. 198-200. Edited by Stewart Henderson Britt. New York: John Wiley & Sons, Inc., 1970.

APPENDIX A

COVER LETTER AND QUESTIONNAIRE



COLLEGE OF HOME ECONOMICS

VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY

Blacksburg, Virginia 24061

DEPARTMENT OF MANAGEMENT, HOUSING AND FAMILY DEVELOPMENT

August 20, 1975

Dear Mrs.

Thank you for agreeing to participate in my study on family decision making. Your cooperation will be a great help to me in completing my graduate program in Management and Housing at Virginia Tech. As I mentioned in our recent phone conversation, your name was selected by chance and all information collected in this study will be kept confidential.

Included with this letter is a copy of the questionnaire which is concerned with several family decisions and who makes these decisions. The questionnaire will only take a few minutes of your time. Please answer each question and check only one blank for each answer without talking to anyone else about how to answer the questions.

A self-addressed stamped envelope is enclosed for your convenience. Please return the completed questionnaire to me by September 3.

Thank you again for your cooperation.

Sincerely,

*Martha Campbell*Martha Campbell
Graduate Student*Esther A. Martin*Esther A. Martin
Faculty Adviser

Encls.:

1 - 4 page questionnaire
1 - envelope

Family Decision Questionnaire

I. Demographic Data

- A. How long have you been married? (to the nearest year)

_____ years

- B. Age of husband
-
- (Check one)

_____ 18-25
 _____ 26-35
 _____ 36-45
 _____ 46-55
 _____ over 55

- Age of wife
-
- (Check one)

_____ 18-25
 _____ 26-35
 _____ 36-45
 _____ 46-55
 _____ over 55

- C. What is the average age of husband and wife?
-
- (Husband's age + wife's age divided by 2.)

_____ years

- D. Approximately what percentage does the wife contribute to
-
- the family income? (Check one)

_____ 0%
 _____ 1% - 25%
 _____ 26% - 50%
 _____ 51% - 75%
 _____ 76% -100%

II. Major Spending Decision

- A. Choose a major spending decision made within the past five
-
- years pertaining to
- one
- of the following categories. Place a
-
- checkmark beside the selected category.

_____ Food--includes home use, food away from home, and enter-
tainment.

_____ Housing--includes mortgage payments, rent, improvements
and repairs, furnishings and equipment.

_____ Transportation--includes travel, automobile purchase,
payments, insurance, and maintenance.

B. What was the decision? Briefly describe.

C. Who made the final decision? (Check one)

- Husband
- Husband more than wife
- Husband and wife about the same
- Wife more than husband
- Wife

III. Selected Spending Decisions

Check one box for each answer. If your family has not made one or more of the decisions listed, place a checkmark in the box for who you think would make these decisions if they needed to be made.

Who decides:

1. Whether the family can afford to "stock up" on food specials at the store?
2. Whether to buy fresh, canned or frozen vegetables?
3. Where to buy the groceries?
4. How much money the family can afford to spend per week on food?
5. Whether to buy the store brand or a brand name food item?

Husband always	Husband more than wife	Husband and wife about the same	Wife more than husband	Wife always

APPENDIX B

DEMOGRAPHIC VARIABLES AND STATISTICAL MEASUREMENT
OF VARIABLES

TABLE 8

STATISTICAL MEASUREMENT OF RELATIONSHIPS BETWEEN VARIABLES

Hypothesis	Relating variable __ to variable __.	Statistical Test
I	A ₁ B	point multiserial correlation
	A ₂ B	point multiserial correlation
	A ₃ B	point multiserial correlation
	A ₁ C	point multiserial correlation
	A ₂ C	point multiserial correlation
	A ₃ C	point multiserial correlation
	A ₁ D	chi square
	A ₂ D	chi square
	A ₃ D	chi square
II	E B	Pearson r
	F B	Pearson r
	G B	Pearson r
	E C	Pearson r
	F C	Pearson r
	G C	Pearson r
	E D	point multiserial correlation
	F D	point multiserial correlation
	G D	point multiserial correlation
III	A ₁ E	point multiserial correlation
	A ₂ F	point multiserial correlation
	A ₃ G	point multiserial correlation

TABLE 9
 AVERAGE AGE OF COUPLE AND LENGTH OF MARRIAGE

Average Age of Couple		Length of Marriage	
<u>Years</u>	<u>Frequency</u>	<u>Years</u>	<u>Frequency</u>
21-29	27	1- 7	30
30-44	31	8-21	29
45-71	29	22-45	31
Total	87 ^a	Total	90 ^b
Mean	37.97		15.47
Median	36.00		15.17
Standard Deviation	11.88		11.42

^aFour observations were missing

^bOne observation was missing

TABLE 10
PERCENTAGE OF FAMILY INCOME CONTRIBUTED BY THE WIFE

Percentage	Frequency
0	29
1 - 25	27
26 - 50	22
51 - 75	7
75 - 100	<u>6</u>
Total	91

TABLE 11
 STATISTICAL MEASUREMENT VALUES OF RELATIONSHIPS
 BETWEEN VARIABLES

Relationship	__ with __.	Statistical test ^a	Value
A ₁	B	R	0.214
A ₂	B	R	0.432*
A ₃	B	R	. . . ^b
A ₁	C	R	0.131
A ₂	C	R	0.451*
A ₃	C	R	. . . ^b
A ₁	D	χ^2	. . . ^c
A ₂	D	χ^2	0.462
A ₃	D	χ^2	. . . ^b
E	B	r	0.150
F	B	r	-0.184
G	B	r	0.156
E	C	r	0.091
F	C	r	-0.191
G	C	r	0.156
E	D	R	0.134
F	D	R	0.234
G	D	R	0.336*
A ₁	E	R	0.011
A ₂	F	R	0.230 ^b
A ₃	G	R	. . .

Note: A₁ = Decision-maker for the major decision--housing.
 A₂ = Decision-maker for the major decision--transportation
 A₃ = Decision-maker for the major decision--food
 B = Average age of couple
 C = Length of marriage
 D = Wife's contribution to the income
 E = Decision-maker for selected decisions--housing
 F = Decision-maker for selected decisions--transportation
 G = Decision-maker for selected decisions--food

^aR = point multiseriate correlation

χ^2 = chi square test of association

r = Pearson product-moment correlation coefficient

^bToo few observations for statistical analysis

^cToo many observations in one category for statistical analysis

*P<.05

VITA

Martha Jane Campbell was born in Charleston, West Virginia on December 24, 1952. She completed her elementary education at Summersville Grade School and graduated from Nicholas County High School, Summersville, West Virginia in 1970. She attended West Virginia Wesleyan College on a Methodist Scholarship and received her B.S. degree in Home Economics in May, 1974.

She began work on her graduate program in the Department of Management, Housing and Family Development at Virginia Polytechnic Institute and State University in June, 1974 and was awarded a graduate assistantship in Home Management for the year 1974-75.

In December, 1975 she completed the requirements for the Master of Science degree in Management, Housing and Family Development from Virginia Polytechnic Institute and State University.

Martha Jane Campbell

SPENDING DECISION RESPONSIBILITIES
OF HUSBANDS AND WIVES

by

Martha Jane Campbell

(ABSTRACT)

The purpose of this study was to determine whether a relationship exists between who makes major and selected spending decisions and the variables: average age of couple, length of marriage, and the wife's contribution to family income. Respondents in the study were wives in 91 Blacksburg, Virginia families in which the husband and/or wife were employed. Both major decisions selected by the respondents and everyday decision situations presented in the questionnaire were studied. Decisions were limited to the areas of housing, transportation, and food.

Regardless of age, length of marriage, or the wife's contribution to the income, over 75 percent of the major housing decisions were made together by the husband and wife. The decision-maker for major transportation decisions was significantly related to both average age of couple and length of marriage. In younger couples and those who had been married a short time the husband and wife together made the major transportation decisions while in older couples and those who had been married longer, the husband had more responsibility in making