

SELECTED BUYING PRACTICES OF MARRIED AND SINGLE
STUDENTS AT KANSAS STATE UNIVERSITY WITH
SPECIAL EMPHASIS ON MAIL ORDER PURCHASING

by *JJS*

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CHAPTER I

INTRODUCTION

College students. The number of young people in college has increased markedly during the past decades. All signs indicate that this trend will continue (Keezer, 4). Yet little is known about the actual buying practices of this enlarging segment of our population.

Observation of unmarried college students indicates a rather affluent group as evidenced by the clothes they wear, the cars they drive, and the places they go for entertainment. Normally it is assumed that this mode of living is financed by the parents.

One obvious difference between the college students today and the college students of yesteryear is the number of married students on the campuses. Prior to World War II few college students were married (Christopherson, Vandiver, and Krueger, 12). Since that time the proportion of married to non-married students has increased. Gerson (18) stated that in 1956, one out of every six college students between the ages of eighteen and twenty-four was married. A slight increase over this number has occurred at Kansas State University in the last decade. The records show that during the 1966 fall semester at Kansas State University one out of every five college students was married (see Appendix D). Observation of the married students and how they live leads

one to assume that they are less affluent than the non-married students.

Need for research. Level of education has a marked effect upon the person as a consumer. A recent article (17, p. 38B) stated that "(as) education is attained youth become more possession minded." Results of a survey of college freshmen girls by Seventeen (7) and a survey conducted by Time magazine (17) indicate that the above statement appears to be true. These surveys are brief and leave many questions unanswered. For example, do the buying practices of college students differ according to their marital status? Information relating specifically to the buying practices of married and non-married college students was not found in the literature.

Questions have been raised about the mail-order buying practices of college students.* This method of purchasing is reported (16, 23, and 11) to be gaining rapid popularity. College students might be a group that would be a potential market for merchandise offered in catalogs. They are limited somewhat in their shopping expeditions by lack of free time, lack of familiarity with stores in college towns, and for those who don't own cars, lack of transportation.

Married students are now a larger segment of the

*This study was supported in part by a grant from the J. C. Penney Company to do research on the mail order buying of college students.

college population. Many appear to have a limited income so their buying practices merit special attention. Good management of their resources is important in the attainment of good family relations.

Purposes of this study. The purposes of this study, which focused on married and non-married students at Kansas State University, were:

1. To investigate selected buying practices related to what, where, and when goods are purchased,
2. To examine the use and role of mail order catalogs,
3. To study the source of income that supports these selected spending practices.

CHAPTER II

REVIEW OF THE LITERATURE

A review of available literature concerning the buying practices of married and non-married college students revealed that there is little organized data dealing directly with the subject. This is especially true of information pertaining to mail order buying by college students. Related studies however, provide some background information regarding both married and non-married students, consumption patterns and educational levels, and mail order buying.

Today's college students. "A generation ago only 1 out of every 14 in the 18 to 24 age group was enrolled in college. Now 1 out of every 4 is enrolled (Wilson, 36, p. 382)." Aside from the increased number and proportion of young people going to college there appears to be other notable differences between today's collegian and his predecessors, even those of the previous decade (22 and 9).

The college student of the present time is more likely to have come from a much wider and diversified background than former students. Increasing numbers of college students come from families of lower socio-economic status and minority groups. Higher percentages of the collegians come from urban backgrounds and larger high schools (9 and 36).

A widening age span is evident among undergraduate students. This might be explained partially by the fact that

increasing numbers of students are earning part of their way through school. College marriages, almost unheard of before 1940, are another factor responsible for the broadening age range (Wise, 9).

Married undergraduates are attending colleges in increasing numbers. All indications seem to point out that married college students are a permanent part of the campus scene rather than a passing trend of the veterans of World War II and Korea. Census figures from the United States Department of Commerce (8) showed that 21.9 per cent of the college population in 1965 was married. These same statistics revealed that during 1965, 25.4 per cent of the total male college population was married while only 16.29 per cent of the total female college population was married. A higher percentage of male students are married than female. However, there has been a slight decrease, 28.5 per cent to 25.4 per cent, of the total male married students from 1960 to 1965, and slight increase, 15.3 per cent to 16.2 per cent of the total married female students.

Educators and parents encourage students who marry while in college to complete their education. Too often the wife terminates, wholly or in part, her higher education. For tomorrow's world it is important for the wife to also continue with college in order to minimize the chances of an educational gap developing.

Muller (26, p. 155) stated that "only one out of ten

college husbands keep their wives also in school and only one in three of them takes full-time work." A group of eight student wives at Ohio State University, who were interviewed by Hoeflin (19) in 1955 appeared to agree that combining study with marriage was easier if the husband also was attending college.

Financial status of college students. College students today, have more money to spend than their predecessors (Wise, 9). According to a survey reported in Printers Ink (Kent, 22, p. 24) "college students have 37 per cent more to spend than the average American." Married students however, are not as affluent. Limited finances are reported to be their primary problem (12, 14, and 37). Muller (26) found that married students are more likely to hold jobs while attending school than single students.

Lovell (41) reported that in a study of thirty-four married couples at Kansas State University during the spring semester of 1963, half of the student husbands and about one-fourth of the student wives worked part time as well as being enrolled as a full-time student. Perry (29) reported that the chief source of income for married students is part-time or full-time employment. In 1956 Rogers (31) conducted a study at Iowa State University and found that 60 per cent of the single students as opposed to 13 per cent of the married students received financial assistance from their home. In a study of married students attending the University of

Arizona during 1958-1959, Christopherson, Vandiver, and Krueger (12) found that none of the married students received full financial support from parents. Molaison (42) in a study of married undergraduate students where both the wife and husband were enrolled in college found that 20 per cent of the couples reported both sets of parents as their sole sources of income. Numerous articles in popular magazines suggest that many married students receive indirect financial assistance from their parents. Molaison (42) found that the married student couples at Auburn University reported that more items had been given to them than they had purchased or were purchasing.

Buying practices of college students. Little information is reported in the literature concerning the over all buying practices of college students although limited studies dealing with certain specific aspects of their buying practices are available. Attention to the buying practices of college students is pertinent because the group is becoming larger all the time.

In 1941, Crawford (3) reported that a study of college students' expenditures was becoming a more significant part of the general problem of consumer spending than in former years. This statement is even more true today when a rising percentage of the population is young (Wass, 34) and increasing numbers are college students. Waldon (45, p. 65) wrote that "to improve methods of buying one must know the buying habits of different ages and socio-economic backgrounds."

One of the most frequently reported aspects of the buying practices of college students is the influence of home town size.

Windhorst (46) in an analysis of clothing expenditures of 200 sophomore, junior, and senior women at Kansas State University in 1943 found that garments were frequently purchased in the home town by 33.0 per cent, in larger towns by 60.5 per cent and by mail by 10.5 per cent.

In 1965, Carlson (38) interviewed 194 freshmen women at Kansas State University. She noted that the location of the store and the brand of merchandise sold were most important to respondents coming from home communities of 10,000 or more.

Jung (21) in a study dealing with the purchasing of dresses, skirts, and coats by college women at the University of Missouri, found that a greater percentage bought their apparel needs in their home town or a major city near their home. Students coming from large cities purchased more in their home towns than those coming from smaller communities. The longer a girl had attended college the more likely she was to buy in the local college stores. However local college stores were used mainly to fill in gaps. The main reasons given for buying outside of the college towns were lower prices, financial assistance from parents, and better selection of goods.

Influence of educational level on consumption

patterns. Caplovitz (1) noted that education was closely associated with differences in shopping practices and knowledge of community agencies. A survey conducted by Street and Smith and reported in Printers Ink (33) indicated that women with college backgrounds consume more than women without college backgrounds. As the results of a 1953 survey of 1,000 randomly selected families living in all parts of the United States, Mueller (5) found that when purchasing durable goods 50 per cent of the people with college education shopped at several stores while only 29 per cent of the people with lower education shopped at several stores. Forty-two per cent of the college educated people sought published information when buying a product while only 21 per cent of the people with a lower education sought such information. Mueller also found that people with a lower education were more brand conscious than those with a higher education.

From a survey of sixty households classified according to stages in the life cycle, Waddell (44) reported that price comparison shopping was most often considered least worthwhile by housewives over fifty years of age and those with higher educations. The respondents who were in the two youngest life cycles were reported to have reacted stronger to consumer problems than respondents in the later stages of the life cycle. Waddell found that the younger people were more likely to express anger, stop trading, or write letters if they were dissatisfied with a product or situation.

College educated people have made the marketing world step back and readjust their focus. In the past most marketing was considered on a one dimensional basis, that of income. Today's marketing experts must consider selling on a three dimensional plane "(1) education which helps determine the values people place on different goods and services; (2) occupation which determines standards of living and buying; and (3) income which provides the means for people to buy (28, p. 33)." Various studies (2, 20, 24, and 44) seem to support the view that income alone is not an adequate guide to consumption patterns.

Increased education, higher discretionary purchasing power, and more leisure time have helped bring about a change in the mode of living and taste of the people. This has been reflected in the gradual shift from the old idea of "keeping up with the Jones's" and closely following the dictates of a certain few to the expression of individual taste (13). Dichter (15, p. 7) affirms this trend when he states that the "most striking phenomenon of today's consumer rebellion is the search for inner satisfaction."

Mail order buying. Naimark (27) predicts that in the future there will be a shift in the point-of-purchase of merchandise from the store to the home. The following are listed as main factors contributing to the shift-of-purchase trend: disenchantment with retail establishments, growth and acceptance of private and house-brand merchandise, and the expansion

of mail-order and telephone shopping from catalogs (Naimark, 27). Catalog buying is already important and predictions (23 and 35) are that it will hold a more important place in the future.

McDonald (25) states that approximately a quarter of Sears sales are now made through the catalogs. Naimark (37, p. 17) states that "federal estimates indicate that the catalog volume for 1963 was up nearly 9 per cent from the previous year, whereas over the counter department store volume was gaining at a slower 6.4 per cent rate."

Research studies pertaining to various aspects of mail order buying have been conducted primarily by companies in the business. Little of the information obtained from these studies has been published.

The old belief that catalog buying was simply for rural areas and low income families is now passé'. In a recent study (Weiss, 35) Sears found that there was no difference between the shopper in their stores and the shopper who uses their mail order catalogs. A survey (McDonald, 25) of Sear's customers found that 28 per cent had family incomes over \$10,000 and 20 per cent classified themselves as technicians or professional workers.

Two of the available studies indicate that catalog buying is not limited to rural areas. Weiss (35, p. 86) reported that "Sears does more catalog volumes in Chicago, New York, and Los Angeles than it does in forty-seven of the

fifty states."

A survey of mail order shopping in Missoula County, Montana (Wright and Knowlton, 10) found that the most frequent users of catalogs lived in the heart of the downtown shopping district. This same study reported that inadequate merchandise in local stores, lower prices, and convenience were the three most frequently mentioned reasons given for ordering from catalogs.

Only two unpublished theses were found that reported on any aspect of mail order buying by college students and both were written two or more decades ago. Green (39) reported that 6.0 per cent of 150 college women subjects frequently used catalogs to purchase their garments during 1946-1947; while 53.0 per cent had never purchased anything by mail. Windhorst (46) in a study of college women in 1943 found that 10.0 per cent frequently purchased their garments by mail.

CHAPTER III

METHOD OF PROCEDURE

The method of procedure used in this study consisted of (1) developing the research schedule, (2) selecting the sample, (3) pretesting the research schedule, (4) administering the schedule, and (5) analyzing the data.

Developing the research schedule. The research schedule (see Appendix B) contained four basic sections: (1) background information, (2) shopping practices, (3) income and management, and (4) mail order purchasing.

The research schedule included objective and open end questions. The majority of questions used were objective to allow the investigator to ask the greatest number of questions in the shortest possible time and for ease of coding.

Selecting the sample. A sample group of sixty married and sixty non-married students was selected under the direction of a statistician. The subjects, to be interviewed during the spring semester, were selected from the 1966 fall student directory by the use of random number tables. Information contained in the files in the Dean of Students office was used to validate the qualifications of the married students as candidates for this study. These files were checked to insure that all possible married candidates were considered.

Sex, class standing, United States citizenship, and marital status were used as criteria for the selection of

subjects.

Only juniors and sophomores were selected for this study because they are likely to have more similar buying practices than either freshmen or seniors. Various authors (6 and 46) indicate that incoming freshman generally buy more than upperclassmen, and that the buying practices of seniors change as they prepare for life after graduation.

Non-married students included only those subjects never previously married. Married subjects included only those students currently living with their husband while both were attending school.

Married sophomore and junior women comprised 27.5 per cent of the married women student population at Kansas State University during the 1966 fall semester (see Appendix C). Of these junior and sophomore women students, only 55.5 per cent or ninety-six students met the qualification as specified for this study. In an attempt to obtain a sample size of as near to sixty as possible all ninety-six eligible candidates were eventually contacted. If the respondents did not reply to the initial letter that was sent they were contacted by phone. Only twenty-eight persons or 29 per cent agreed to participate. Of the sixty-eight eligible students who could not participate forty-one gave an explanation for their refusal such as misclassification, move to different towns, and expected arrival of a child. Twenty-seven refused without any explanation.

Junior and sophomore single women represented 48.6 per

cent of the total single undergraduate students (see Appendix C). Because of illness, withdrawals, misclassification, marriage, and transfer of students, ninety-three single students were eventually contacted before a sample size of sixty was reached.

Pretesting the research schedule. The final draft of the research schedule was administered to four single students and two married students who met the qualifications as possible candidates for this study. The pre-testing was done in an effort to clarify confusing questions, to catch unforeseen problems, to get constructive suggestions and criticism, and to give the investigator experience in administering the research schedule. Several changes were made as a result of the pre-test. Ten girls were asked to read the questions that were revised for clarity before they were included in the final research schedule.

Administering the research schedule. An introductory letter (see Appendix A) was sent to each student explaining the purpose of the study and inviting her participation. A self-addressed stamped postcard was enclosed for her reply (see Appendix A). The students who agreed to participate in the study were interviewed at their convenience. Appointments were made and the research schedule was administered between March 9, 1967 and April 20, 1967. When possible the research schedule was administered to two or three subjects at once. The average length of the interview was sixty minutes. All

subjects received the same basic instructions before they were asked to fill out the questionnaire. The investigator remained with the subjects while they completed the questionnaire in order to answer any queries that might arise. As the subjects finished each page of the questionnaire they were asked to lay the page aside. The investigator then checked the page for missing or incomplete answers. After the subject had completed the research schedule she was asked about incomplete or missing answers.

Analysis of data. Responses from the subjects were coded for I.B.M. analysis. Answers to the open end questions were classified and coded.

Percentages were calculated for all responses. The figures were carried out two places and rounded off to the nearest tenth.

Statistical analyses when applicable were made of the information obtained from the research schedule. Most questions were analyzed by use of the contingency chi-square test. A modified version of Friedman's non-parametric test was used to analyze two of the questions (see Appendix B, Questions numbered 47 and 48).

Because of the small size of the sample and the fact that some of the questions had seven or nine possible answers, several of the responses to the questions were regrouped. This was done in order to obtain larger numbers to use in calculating chi-squares and to cut down on the number of degrees

of freedom. The probability level that was established for this study as being significant was 0.05, meaning that five times in a hundred the distribution might be due to chance.

Chi-square values less than the 0.05 level were not considered to be significant and were therefore accepted as being in agreement with the null hypothesis. The basic null hypothesis used for this study was: there is no difference in the practices of married and non-married collegians. When comparisons were made between two questions within the research schedule instead of comparisons between married and non-married subjects the null hypothesis was: there is no difference between question A and question B.

CHAPTER IV

RESULTS AND DISCUSSION

The research schedule dealing with selected buying practices of college students was administered to a total of eighty-eight sophomore and junior women, sixty single and twenty-eight married, at Kansas State University during the 1967 spring semester.

Age and classification of respondents. The majority of single students were nineteen and twenty years old while the majority of married students were older. Results from a chi-square test indicate that there was a significant difference in the ages of married and non-married respondents. This might be partially explained by the fact that more of the married respondents than the single students were classified as juniors.

Social affiliation. A greater percentage of the single subjects belonged to a social sorority than did married students. Chi-square tests revealed that the difference was significant at the 0.05 level. According to the Dean of Women (Lahey, 40) approximately 30 per cent of the single undergraduate women at Kansas State University belong to sororities. Forty-three per cent of the single students who participated in this study belonged to sororities. The relatively high proportion of sorority members who participated in this study might be a factor that would have some influence on the

results obtained.

Place of residence. The types of dwellings the subjects reported residing in varied according to their marital status. The majority of single subjects lived in residence halls (43.3 per cent) and sorority houses (28.3 per cent). The two most frequently mentioned places of dwelling by married respondents were apartments, (78.6 per cent) and trailers (17.9 per cent).

Size of home towns. The single students came almost equally from small, medium, and large sized towns. Small was the most frequently mentioned size of home town by married students. The second highest percentage of the married respondents reported that they came from large towns. Table I reports the percentages.

TABLE I
POPULATION SIZE OF RESPONDENT'S HOME TOWN

Size of Home Town	Respondents	
	Single	Married
Less than 5,999	31.7	46.4
6,000 to 24,999	35.0	17.9
Over 25,000	33.3	35.7

Employment of parents. Fathers of the married and

non-married students were employed in similar occupations. Chi-square tests revealed that there was no significant difference in their occupations. The three most frequently mentioned classifications of father's occupation were as follows: "professional, executive, proprietor of large business"; "semi-professional, manager, official proprietor of small business, and farmer (large farm)"; and "skilled worker, farmer (small farm)".

Chi-square tests revealed that there was no significant difference between the employment of single respondent's mothers and the married respondent's mothers. Percentage figures indicate that approximately one-third of the respondents' mothers were employed full time (31.7 per cent of the single and 32.1 per cent of the married). A little over half of the subjects' mothers were not employed outside of the home (51.7 per cent of the single and 57.1 per cent of the married).

Approximate income of parents. Approximately half of both the married (50.0 per cent) and the non-married (55.0 per cent) collegians who participated in this study reported that they came from families having an income of \$10,000 or over. These results seem to suggest that college students come from families with higher than average income levels. Nearly one-sixth (16.7 per cent) of the single students came from families earning less than \$6,000 a year. A slightly greater percentage (25 per cent) of the married respondents

came from families earning less than \$6,000. Chi-square tests showed that there was no significant differences in the approximate family income levels of the married and single students.

Some of the respondents mentioned that they were not positive about the exact amount of their family's income. However the respondents probably listed the family income in the proper range.

Length of marriage and number of children reported by married subjects. Additional information relating only to married subjects indicates that the majority (42.9 per cent) had been married "between 2 and 5 years". The next most frequently mentioned (28.6 per cent) length of marriage was "more than 6 months but less than 1 year". An equal number (14.3 per cent) of married subjects reported being married "more than a year but less than 2" and "over 5 years".

More than two-thirds (67.9 per cent) of the married students had no children. One-fourth (25.0 per cent) had one child. Only 7.1 per cent of the married students who were interviewed had two children. None of the married students had more than two children.

Checking accounts and allowances. The great majority of both married (92.9 per cent) and single (95.0 per cent) respondents reported that they had personal checking accounts. Schomp (43) in a study of eighty-six married undergraduate women majoring in home economics in 1961 found a similar high

percentage of the subjects reporting that they had personal checking accounts.

Use of credit and knowledge of interest charged. Approximately the same percentage of married (71.4 per cent) and single (71.7 per cent) respondents used credit. However a greater percentage of the married students (53.6 per cent) had knowledge of the interest they were being charged for the use of credit than did the single subjects (23.3 per cent). Chi-square tests showed that the difference in awareness of interest charges for the use of credit by married and non-married respondents was significant at the 0.05 level.

Schomp (43) in a study of married undergraduates reported that 56 per cent of all respondents checked that they determined the cost of credit before using it. This corresponds closely with results obtained in this study. The subjects in Schomp's study reported that the most frequent use of credit was for education and automobiles. The difference in knowledge of interest charged for credit that was reported by the married and non-married students might possibly be explained by the fact that married students use credit for purchasing larger items such as cars and education while single students may use credit to purchase smaller items such as clothing and cosmetics.

Personal charge accounts. More married subjects (42.9 per cent) reported that they had charge accounts in their own name than did single students (18.3 per cent). Chi-square

test indicates that the difference between the number of married and non-married collegians having charge accounts in their own name was significant.

Although a relatively small number of single students had accounts in their own name, over half (58.3 per cent) charged items on their parents' account. Only 14.3 per cent of the married respondents charged items on their parents' account. Chi-square tests noted a significant difference in the number of married and the number of single students who reported charging on different people's accounts.

Influence of charge accounts on purchasing at stores.

Over half (58.1 per cent) of the single students who indicated that they used credit reported purchasing more readily at stores where they had an account. Of those married students who used credit, only 35.0 per cent reported buying more readily at stores where they had an account.

Many of the married respondents mentioned that they charged only gas. Most people who charge gas probably are influenced to buy more readily at the station where they have a credit card. This might account for a proportion of the married students who reported buying more readily at stores where they had an account.

Charging items in Manhattan.

Half of the married students who used credit, charged more items in Manhattan than in other towns. Only 14.0 per cent of the single subjects who used credit reported charging more items in Manhattan

than in other towns. Chi-square test revealed that the difference was significant. Married students probably charge more in Manhattan than single students because they purchase more items in Manhattan than in other towns which is not true of the single respondents.

Percent of respondents who charge selected items.

Table II, page 25, reports the percentage of respondents, according to marital status, who charged selected items. Chi-square tests revealed that there was a significant difference in the number of married and non-married students who charged the following items: auto supplies, baby items, clothing, cosmetics, and novelties. Of the above mentioned items a greater percentage of married students charged auto supplies and baby items than did single students. A smaller percentage of married students charged clothing, cosmetics, and novelties than did single subjects. The large number (40.0 per cent) of single students who reported charging cosmetics was not expected by the investigator. Neither was the number of students who reported that they charged dress material. The fact that married students charged significantly more auto supplies and baby items than single students was not surprising.

Budgeting of income. Approximately the same percentage of the married subjects (85.7 per cent) as single subjects (83.3 per cent) reported that they attempted to budget their money. Table III, page 26, provides further information

TABLE II
PER CENT OF MARRIED AND SINGLE RESPONDENTS
WHO CHARGED SELECTED ITEMS

Items	Respondents	
	Single %	Married %
Art objects	3.3	0.0
*Auto supplies	8.3	35.7
*Baby items	1.7	14.3
Books	5.0	7.1
*Clothing	58.3	28.6
*Cosmetics	40.0	14.3
Household goods	13.3	14.3
*Novelties	16.7	0.0
Records	10.0	3.6
School supplies	16.7	14.3
Small appliances	8.3	10.7
Sports equipment	6.7	0.0
Toys	6.7	0.0
Tools	1.7	0.0
Material (fabric)	26.7	10.7
Other (specify)	8.3	3.6

*Significant at the 0.05 level.

about the budgeting practices of the respondents. Although approximately the same percentage of married and single students attempt to budget their money, they do so for different items. According to chi-square tests there is a significant difference between the number of married students and the number of single students who budgeted for "all items", "for school expenses", and "for clothing". A higher percentage of married students than single budgeted for "all items". One hundred per cent of the married respondents budgeted for school expenses as compared with 25.0 per cent of the single students. A greater percentage of single students, than married reported budgeting for clothing.

TABLE III
ITEMS FOR WHICH MARRIED AND SINGLE
STUDENTS ATTEMPT TO BUDGET

Items	Respondents	
	Single %	Married %
*All items	46.7	71.4
Food	3.3	10.7
*School expenses	25.0	100.0
*Clothing	28.3	7.1
Entertainment	8.3	7.1
Other items	3.3	3.6

*Significant at the 0.05 level.

Schomp (43) reported in her study that only 62.6 per

cent of the married people attempted to budget their money although 93.2 per cent reported that they did financial planning. A much larger percentage of the married students in this study reported that they attempted to budget their money. The difference in the types of goods for which the single and the married respondents indicated they budget suggest that a difference exists in the attitude of the two groups of students toward money. The married students are more concerned about their financial resources and plan more carefully.

Sources of income ranked first for school expenses, basic items, and discretionary income. The sources of income "for school expenses", "for basic items", and "for discretionary income" which were ranked first by the single and the married subjects are shown in Table IV, page 29. Chi-square tests indicate that there was a significant difference in the number of married and single students who ranked parents and veterans benefits as the chief source of income for all three categories of income. A significant difference was noted also for the number of married and the number of single students who ranked "summer job" as the chief source of discretionary income.

The chief source of income for "basic items" and for "discretionary income" that was most frequently listed by single students was parents, while married students mentioned husbands. The largest percentage of both sets of respondents ranked their parents as the number one source of income for

school expenses. However, chi-square tests indicate that there was a significant difference in the number of married and the number of single students ranking parents as the number one source of income for school expenses. The next most frequently mentioned source of income for school expenses that was ranked first by married subjects was their husbands. A study of married undergraduate women conducted by an Ad Hoc Committee of the National Association of Women Deans and Counselors (DeLisle, 14) reported that husbands and parents are chief sources of financial assistance for education. These findings agree with the findings in the present study which found that parents and husbands were ranked first as the chief source of income for school expenses by 57.1 per cent of the married respondents. Of those married respondents who ranked husband or parents as chief source of income for school expenses, 43.7 per cent ranked their husbands. The next most frequently mentioned source of income for school expenses that was ranked first by single students was loan.

Although the largest percentage of students ranked parents as the number one source of income for school expenses, few students (3.5 per cent of the married and 16.6 per cent of the single) reported that parents were their only source of income for school expenses. This fact seems to support Wise's (9) belief that increasing numbers of students are earning part of their way through school. The very low percentage of married students who reported that parents were their only

TABLE IV
 PERCENTAGE OF MARRIED AND SINGLE RESPONDENTS WHO
 RANKED SELECTED SOURCES OF INCOME FIRST

Sources	Marital status	Income for school %	Income for basic items %	Discretionary income for other items %
Parents	S	65.0	68.3	46.7
	M	32.1*	10.7*	7.1*
Summer job	S	6.7	3.3	20.0
	M	10.7	10.7	17.9*
Part time job	S	1.7	11.7	23.3
	M	0.0	17.9	14.3
Scholarship	S	1.7	0.0	0.0
	M	0.0	0.0	0.0
Loan	S	15.0	5.0	0.0
	M	21.4	7.1	7.1
Veterans benefits	S	0.0	0.0*	0.0*
	M	3.6*	3.6*	3.6*
Husband	S	0.0	0.0	0.0
	M	25.0	42.9	39.3
Other	S	8.3	10.0	8.3
	M	7.1	7.1	10.7

*Significant at the 0.05 level.

source of income for school expenses corresponds closely with Christopherson, Vandiver, and Krueger's (12) findings that none of the married students received full financial support from parents.

Amount of monthly discretionary income. The most frequently reported amount of monthly discretionary income by both sets of respondents (56.7 per cent of the single and 32.1 per cent of the married) was "\$10.00 to \$29.00". Chi-square tests failed to detect any significant difference in the number of married and non-married students who reported having various amounts of discretionary income. However, a greater percentage of married students (28.6 per cent) claimed to have discretionary income of "over \$50.00" than did single students (10.0 per cent). This might be explained by the fact that the married respondents may have considered the discretionary income for themselves and their husbands as one and the same. The discretionary income of single students normally does not have to provide for as many items, such as insurance, as the discretionary income of married students.

Molaison (42) pointed out that only 10.0 per cent of the couples in her study reported that their incomes were inadequate. It might be that although the married students probably would like to have a larger discretionary income their current income is adequate to meet their basic needs.

Sales personnel. When asked to indicate if they liked to receive help from a sales clerk when selecting items the

majority of both married (67.9 per cent) and single (80.0 per cent) subjects stated "sometimes". The two most frequently mentioned reasons for liking to receive some sales help were "to locate items" and "to gain information about the product". Chi-square tests revealed that there was no significant difference between the number of married and single respondents who liked to receive sales help or the reason they listed for liking to receive help.

Although the greatest majority of respondents indicated that they sometimes liked to receive sales help, a later question in the research schedule revealed that many of the students found the clerks unable or unwilling to provide the desired help. Rich and Portis (30) mention that indifferent or discourteous salesclerks are one of the major causes for disliking shopping.

The respondents were asked to indicate if they liked to receive sales help in any of the following kinds of stores: shoe, variety, clothing, discount, hat, mail order catalog, fabric, furniture, and department. The percentage of subjects who reported that they liked to receive sales help in the various stores is shown in Table V, page 33. The two stores that single interviewees most frequently listed as liking to receive help in were shoe stores and clothing stores. The two stores that the married subjects most frequently reported as liking to receive some help in were shoe stores and fabric shops. Both sets of respondents indicated that they least

liked to receive sales help in discount stores. Rich and Portis (30) point out that one of the advantages of discount houses is the speeded up purchasing of goods because you don't have to wait for uninterested salesclerks.

Chi-square tests revealed that only for fabric shops was there a significant difference in the number of married and the number of non-married students who indicated that they liked to receive sales help. A greater percentage of married students reported that they liked to receive sales help in all but two of the stores.

Number of stores consulted before purchasing selected items. The number of stores the subjects normally consulted before purchasing selected items is shown in Table VI, page 35. In general, the greatest percentage of all subjects reported that they consulted "2-3 stores" before purchasing. The one exception to this was for under clothing for which the greatest percentage of married subjects indicated that they consulted only "1 store".

A later question in this study found that the majority of married students indicated that they would spend a larger amount for underwear while the majority of single students would tend to economize for underwear. In view of this fact it seems rather odd that the majority of married students consulted only one store for underwear while the majority of single students consulted "2-3 stores". A possible explanation might be that the married subjects purchase underwear

TABLE V
PER CENT OF RESPONDENTS INDICATING THEY LIKED
TO RECEIVE SALES HELP IN VARIOUS STORES

Stores	Respondents	
	Single %	Married %
Shoes	95.0	92.9
Variety	15.0	17.9
Clothing	56.7	53.6
Discount	5.0	7.1
Hat	13.3	17.9
Mail order catalog	8.3	21.4
*Fabric shops	48.3	75.0
Furniture	38.3	50.0
Department	38.3	42.9

*Significant at the 0.05 level.

on the basis of brand or store reputation and thus do not shop around.

A higher percentage of married students than single reported that they consulted "both mail order catalogs and stores" before purchasing any of the listed items. Answers to a later question in this research schedule further suggests that married students use catalogs as reference sources for purchasing.

Single students consulted "4 or more stores" most frequently when they shopped for outer clothing. Married students consulted "4 or more stores" most frequently when shopping for small appliances. Chi-square tests revealed that there was a significant difference in the amount of stores the number of single and married interviewees consulted when buying outer clothing and small appliances.

Purchasing of items in Manhattan. When asked to indicate whether they purchased more items in Manhattan or in other towns the greatest percentage of married subjects (75.0 per cent) said Manhattan. The opposite is true of single subjects who reported purchasing more items in other towns. Chi-square test showed that the difference was significant.

The responses of the single students correspond with findings reported by Jung (21) who found that the greatest percentage of students did not shop in the college towns. Jung (21) reported also that the longer a girl attended college the more likely she was to buy in the local college

TABLE VI
NUMBER OF STORES RESPONDENTS CONSULTED
WHEN SHOPPING FOR SELECTED ITEMS

Items	Marital status	Number of Stores Consulted				
		1	2-3	4 or more	Catalogs	Both catalogs and stores
*Outer clothing	S	0.0	46.7	36.7	0.0	16.7
	M	7.1	42.9	17.9	0.0	32.1
Under clothing	S	41.7	43.3	3.3	0.0	11.7
	M	39.3	32.1	3.6	0.0	25.0
Household goods	S	20.0	56.7	10.0	0.0	10.0
	M	21.4	35.7	14.3	0.0	28.6
*Small appliances	S	15.0	56.7	6.7	0.0	16.7
	M	3.6	35.7	25.0	0.0	35.7
Sports equipment	S	35.0	40.0	6.7	1.7	11.7
	M	14.3	35.7	7.1	0.0	35.7

*Significant at the 0.05 level.

stores. This might partially explain why more of the married students buy in Manhattan, for as previously stated more of the married than single subjects were upperclassmen.

Originally it was assumed that single students went home more frequently than married students and that this would be a factor which might influence them to purchase more items in their home town. However chi-square tests revealed that there was no significant difference in the frequency of home visits by married and non-married students.

Comments made by the married respondents leads this investigator to assume that source of income and timing of income have an effect on the place of purchase for married students.

Enjoyment of shopping in Manhattan. Approximately half of the married (48.3 per cent) and half of the single (42.9 per cent) subjects reported that they liked to shop in Manhattan. Convenience was the main reason mentioned by both sets of respondents for liking to shop in Manhattan. The most frequently mentioned reason for not liking to shop in Manhattan was the feeling that the stores in Manhattan charged higher prices than stores in other towns.

The subjects who did not like to shop in Manhattan appeared to have very strong feelings about this. Many wrote brief sentences about the things they disliked about shopping in Manhattan; a few wrote paragraphs. Some of the reasons given by the students included the following: "shoddy

products", "limited selection", "unfriendly stores", "size hard to obtain", "lack of quality", and "price not suitable for quality". Many of the subjects complained about the sales personnel. One subject wrote that she did not like to shop in Manhattan because of the "dislike, disrespect, and uncourteous attitude of sales people". Some of the adjectives respondents used to describe the sales personnel included "uninformed", "snooty", and "sour".

Although 42.9 per cent of the single subjects reported that they liked to shop in Manhattan only 31.7 per cent reported that they purchased more items in Manhattan than in other towns. One possible reason for this difference might be the fact that when shopping at home single students have the use of their parents' charge accounts as was indicated in previous discussion. Jung (21) found that the main reasons students reported for shopping outside of the college towns were: financial assistance from parents, better selection of goods, and lower prices.

Seventy-five per cent of the married students indicated that they purchased more items in Manhattan than in other towns yet only 42.8 per cent said that they liked to shop in Manhattan. These figures seem to suggest that the married students would prefer to shop outside of Manhattan if circumstances permitted.

Place of purchase for apparel items. Respondents were asked specific questions about the purchasing of apparel

items. As shown in Table VII, page 39, the greatest percentage of single respondents purchased most apparel items outside of Manhattan. Hosiery was the one exception. The greatest percentage of married interviewees purchased most of their apparel items in Manhattan. Dress coats, sweaters, date dresses, formal wear, full slips, and sandals were the only items that the greatest percentage of married students purchased outside of Manhattan. Chi-square tests revealed that there was a significant difference in the place of purchase reported by the number of married and the number of single students for the following items: dress coats, sweaters, date dresses, casual dresses, blouses, skirts, full slips, half slips, hosiery, underwear/lingerie, and fabric material.

Most number of selected items purchased while on a shopping trip. The respondents were asked to indicate the most number of certain selected items that they had purchased on one shopping trip. The data as shown in Table VIII, page 42, revealed that the highest percentage of both married and single respondents bought only one at a time of the following items: dress coats, sport coats, sport jackets, suits, slacks, sweaters, date dresses, casual dresses, formal wear, full slips, half slips, sandals, and sleepwear. Items for which the highest percentage of subjects, either single or married, reported that they bought more than one while on a single shopping trip were as follows: shorts, blouses, skirts, shoes, hosiery, underwear/lingerie, and fabric material.

TABLE VII
PLACE RESPONDENTS MOST FREQUENTLY PURCHASED
SELECTED ITEMS

Items	Marital status	Place Purchased		
		Outside of Manhattan %	In Manhattan %	Through catalogs %
*Dress coat	S	48.3	1.7	0.0
	M	17.9	10.7	0.0
Sport coat	S	33.3	11.7	0.0
	M	10.7	17.9	0.0
Sport jacket	S	18.3	8.3	5.0
	M	7.1	17.9	0.0
Suit	S	33.3	11.7	1.7
	M	17.9	17.9	0.0
Slacks	S	51.7	31.7	0.0
	M	25.0	53.6	3.6
*Sweaters	S	63.3	18.3	1.7
	M	32.1	28.6	0.0
Shorts	S	33.3	18.3	0.0
	M	14.3	25.0	0.0
*Date dress	S	50.0	15.0	0.0
	M	17.8	7.1	0.0
*Casual dress	S	56.7	16.7	0.0
	M	21.4	35.7	0.0
Formal wear	S	30.0	3.3	0.0
	M	14.3	0.0	0.0
Shirt/blouse	S	55.0	26.7	1.7
	M	17.9	50.0	0.0
Skirts	S	48.3	23.3	1.7
	M	17.9	28.6	3.6
*Slips (full)	S	53.3	5.0	3.3
	M	14.3	7.1	0.0

TABLE VII (continued)

Items	Marital status	Place Purchased		
		Outside of Manhattan %	In Manhattan %	Through catalogs %
*Slips (half)	S	35.0	8.3	0.0
	M	10.7	21.4	0.0
Shoes	S	61.7	36.7	1.7
	M	42.9	46.4	3.6
Sandals	S	35.0	11.7	1.7
	M	17.9	14.3	3.6
*Hosiery	S	36.7	56.6	3.3
	M	10.7	85.7	0.0
Sleepwear	S	46.7	11.7	3.3
	M	21.4	21.4	0.0
*Underwear/ lingerie	S	61.7	23.3	5.0
	M	25.0	46.4	7.1
*Material (fabric)	S	56.7	26.7	0.0
	M	17.9	57.1	0.0

*Significant at the 0.05 level.

Chi-square tests revealed that in answering the question "what is the most number you have bought at one time" there was a significant difference between the married and single students for the following items: dress coats, date dresses, full slips, and shoes.

The information obtained from this question could be interpreted to mean several different things. Students might buy more than one item at a time because they stocked up before school, they found the item on sale, or they bought while they could use their parents' charge account.

The information obtained from this question was regrouped into the following two classes: students who had purchased the item and students who had not purchased the item. When the data was grouped this way chi-square test noted a significant difference between the married and the non-married subjects who purchased the following items: sweaters, date dresses, formal wear, skirts, full slips, and shoes.

More single students than married reported that they had purchased all of the listed apparel items. The fact that a larger percentage of single students purchased more apparel items than married agrees with Lovell's (41) study which reported that the majority of the married women students in her study said that they had purchased less clothing since they were married than they would have purchased in a comparable length of time before they were married.

Months in which items were most frequently purchased.

TABLE VIII

MOST NUMBER OF SELECTED ITEMS BOUGHT AT
ONE TIME BY RESPONDENTS

Items	Marital status	Most Number Bought At One Time					
		1	2	3	4	5	More than 5
		%	%	%	%	%	%
*Dress coat	S	50.0	0.0	0.0	0.0	0.0	0.0
	M	25.0	3.6	0.0	0.0	0.0	0.0
Sport coat	S	45.0	0.0	0.0	0.0	0.0	0.0
	M	25.0	0.0	3.6	0.0	0.0	0.0
Sport jacket	S	31.7	0.0	0.0	0.0	0.0	0.0
	M	25.0	0.0	0.0	0.0	0.0	0.0
Suits	S	38.3	5.0	1.7	1.7	1.7	0.0
	M	28.6	3.6	0.0	0.0	3.6	0.0
Slacks	S	53.3	23.3	5.0	1.7	0.0	0.0
	M	50.0	28.6	0.0	3.6	0.0	0.0
**Sweaters	S	46.7	23.3	6.7	5.0	1.7	0.0
	M	46.4	14.3	0.0	0.0	0.0	0.0
Shorts	S	20.0	20.0	8.3	0.0	3.3	0.0
	M	3.6	14.3	21.4	0.0	0.0	0.0
***Date dress	S	46.7	10.0	8.3	0.0	0.0	0.0
	M	14.3	7.1	0.0	0.0	0.0	3.6
Casual dress	S	26.7	23.3	21.7	1.7	0.0	0.0
	M	32.1	10.7	7.1	0.0	3.6	3.6
**Formal wear	S	33.3	1.7	0.0	0.0	0.0	0.0
	M	14.3	0.0	0.0	0.0	0.0	0.0
Shirt/blouses	S	28.3	36.3	13.3	3.3	0.0	1.7
	M	14.3	39.3	14.3	0.0	0.0	0.0
**Skirts	S	28.3	31.7	8.3	3.3	1.7	0.0
	M	28.6	17.9	0.0	3.6	0.0	0.0

TABLE VIII (continued)

Items	Marital status	Most Number Bought At One Time					
		1	2	3	4	5	More than
		%	%	%	%	%	%
***Slips (full)	S	46.7	13.3	1.7	0.0	0.0	0.0
	M	10.7	10.7	0.0	0.0	0.0	0.0
Slips (half)	S	23.3	13.3	6.7	0.0	0.0	0.0
	M	21.4	10.7	3.6	0.0	0.0	0.0
***Shoes	S	33.3	38.3	21.7	5.0	1.7	0.0
	M	60.7	17.9	7.1	7.1	0.0	0.0
Sandals	S	43.3	5.0	0.0	0.0	0.0	0.0
	M	28.6	7.1	0.0	0.0	0.0	0.0
Hosiery	S	1.7	8.3	36.7	6.7	5.0	38.3
	M	0.0	7.1	42.9	14.3	3.6	28.6
Sleepwear	S	46.7	11.7	3.3	0.0	0.0	0.0
	M	35.7	3.6	3.6	0.0	0.0	0.0
Underwear/ lingerie	S	10.0	16.7	15.0	18.3	10.0	20.0
	M	3.6	3.6	35.7	10.7	3.6	32.1
Material (fabric)	S	15.0	30.0	18.3	8.3	8.3	3.3
	M	21.4	17.9	21.4	3.6	3.6	7.1

*Significant at the 0.05 level for MOST number of items bought at one time.

**Significant at the 0.05 level for number of students who purchased the item.

***Significant at the 0.05 level for MOST number of items bought at one time and for number of students who purchased the item.

August, September, and October are the months during which the single subjects reported doing the most buying. Fourteen of the twenty listed items (see Table IX, page 45) were most frequently purchased during these months. The only items that the single respondents listed as being most frequently purchased in other months were: shorts, sandals, hosiery, formal wear, slacks, and sweaters. These items were most frequently listed as being bought in the months of their apparent need or use. For instance shorts were most frequently mentioned as being purchased in the spring and summer months.

Married students appear to shop for items in a greater variety of months than single students. Nine of the items listed were most frequently purchased in "November, December, January, and February". Seven of the listed items were most frequently purchased during "August, October, and September". Two of the listed items, sports jackets and dress coats, were mentioned as being most frequently purchased by an equal number of respondents in "August, October, and September" and "November, December, January, and February".

Married and single students checked the same months for most frequently purchasing the following items: sweaters, slacks, sport jackets, date dresses, formal wear, blouses, skirts, full slips, shoes, hosiery, fabric, and underwear/lingerie. Chi-square tests revealed that there was a significant difference in the number of married and non-married students who indicated they purchased items in certain months

TABLE IX
MOST POPULAR MONTHS LISTED BY RESPONDENTS
FOR PURCHASING SELECTED ITEMS

Items	Marital status	Months					
		Nov.	Dec.	June	March	Aug.	No
		Jan.	Feb.	July	April May	Sept. Oct.	particu- lar month
		%		%	%	%	%
Dress coat	S	13.3		6.7	13.3	16.7	0.0
	M	14.3		0.0	0.0	14.3	0.0
*Sport coat	S	10.0		0.0	3.3	31.7	0.0
	M	21.4		0.0	0.0	7.1	0.0
Sport jacket	S	11.7		3.3	1.7	15.0	0.0
	M	10.7		3.6	0.0	10.7	0.0
*Suit	S	11.7		1.7	6.7	26.7	0.0
	M	28.6		0.0	3.6	3.6	0.0
Slacks	S	40.0		10.0	8.3	23.3	1.7
	M	35.7		7.1	7.1	25.0	7.1
Sweaters	S	41.7		3.3	0.0	35.0	3.3
	M	39.3		0.0	3.6	14.3	3.6
Shorts	S	0.0		23.3	28.3	0.0	0.0
	M	0.0		17.9	17.6	3.6	0.0
*Dress dress	S	15.0		3.3	11.7	31.7	3.3
	M	7.1		3.6	3.6	10.7	0.0
Casual dress	S	10.0		8.3	16.7	30.0	8.3
	M	14.3		7.1	21.4	10.7	3.6
Formal wear	S	18.3		0.0	13.3	3.3	0.0
	M	10.7		3.6	0.0	0.0	0.0
Shirt/blouse	S	16.7		6.7	16.7	33.3	10.0
	M	3.6		7.1	14.3	35.7	7.1
Skirts	S	16.7		6.7	11.7	35.0	3.3
	M	10.7		3.6	14.3	17.9	0.0

TABLE IX (continued)

Items	Marital status	Months					
		Nov.	Dec.	June	March	Aug.	No
		Jan.	Feb.	July	April	Sept.	particu-
		%	%	%	May	Oct.	lar month
					%	%	%
*Slips (full)	S	15.0		1.7	1.7	36.7	5.0
	M	0.0		3.6	0.0	14.3	3.6
Slips (half)	S	10.7		8.3	0.0	20.0	5.0
	M	0.0		10.7	3.6	7.1	10.7
Shoes	S	21.7		11.7	8.3	46.7	11.7
	M	21.4		10.7	10.7	39.3	10.7
Sandals	S	0.0		20.0	25.0	3.3	0.0
	M	0.0		21.4	10.7	3.6	0.0
Hosiery	S	13.3		0.0	10.0	28.3	43.3
	M	17.9		0.0	0.0	14.3	64.3
Sleepwear	S	15.0		13.3	1.7	26.7	5.0
	M	10.7		17.9	3.6	7.1	3.6
Underwear/ lingerie	S	10.0		6.7	5.0	53.3	15.0
	M	14.3		7.1	7.1	32.1	14.3
Material (fabric)	S	10.0		15.0	15.0	26.7	16.7
	M	7.1		7.1	14.3	25.0	21.4

*Significant at the 0.05 level.

for the following items: sports coats, suits, date dresses, and full slips.

Green (39) in a study of 150 women students at Kansas State University in 1950 found that 32.7 per cent frequently purchased their clothing at the beginning of the season, 32.0 per cent purchased as needed, and 6.0 per cent purchased frequently at the end of the season sales. Results from the present study would suggest that the time of purchase depends on the article itself and the marital status of the buyer.

Estimated low and high expenditures for selected items. The respondents were asked to indicate whether they would spend a large amount of money or tend to economize for certain items. The responses to this question are shown in Table X, page 49.

The highest percentage of both married and non-married subjects reported that they would spend a larger, rather than a smaller, amount of money for the following items: dress coats, suits, date dresses, formal wear, shoes, sweaters, and small appliances. The highest percentage of both sets of subjects said they would tend to economize for the following items: sport coats, sport jackets, shorts, casual dresses, blouses, skirts, slips, sleepwear, sporting equipment, household goods, baby items, and toys.

Chi-square tests revealed that married and single students differed significantly in what they said they would spend for only three items out of the twenty-two. These

items were: slacks, underwear, and gifts. A greater percentage of the single students indicated that they would spend significantly more for slacks and gifts than did the married subjects, and significantly less for underwear.

Although the majority of both sets of respondents indicated that they would spend more or tend to economize for certain items there was often a difference in the percentage of married and the percentage of non-married subjects who said they would spend more or tend to economize. For instance, both sets of respondents indicated that they would tend to spend more for a date dress, however, approximately 20 per cent more of the single students said they would do this than did the married students.

Reasons for spending a large amount or tending to economize. When respondents were asked to indicate the reasons why they chose to economize or spend a larger amount of money for certain items, it was found that the reasons that the highest percentage of the married students gave were different from the reasons that the highest percentage of non-married students gave for the following eleven items: sport coats, sport jackets, shorts, casual dress, blouses, skirts, slips, underwear, household goods, toys, and gifts. The highest percentage of both the married and the single respondents gave the same reasons for spending a larger amount or tending to economize for the remaining eleven items.

The highest percentage of single students listed

TABLE X

PER CENT OF RESPONDENTS WHO INDICATED THEY WOULD
SPEND A LARGE AMOUNT OR TEND TO ECONOMIZE
FOR SELECTED ITEMS

Items	Marital status	Expenditure	
		Spend a large amount %	Tend to economize %
Dress coat	S	75.0	25.0
	M	82.1	17.9
Sport coat	S	40.0	60.0
	M	32.1	67.9
Sport jacket	S	21.7	78.3
	M	25.0	75.0
Suits	S	78.3	21.7
	M	75.0	25.0
*Slacks	S	50.0	50.0
	M	32.1	67.9
Shorts	S	18.3	81.7
	M	14.3	85.7
Date dress	S	73.3	26.7
	M	53.6	46.4
Casual dress	S	16.7	83.3
	M	14.3	85.7
Formal wear	S	63.3	36.7
	M	67.9	32.1
Shirt/blouse	S	21.7	78.3
	M	17.9	82.1
Skirts	S	38.3	61.7
	M	35.7	64.3
Slips	S	26.7	73.3
	M	28.6	71.4

TABLE X (continued)

Items	Marital status	Expenditure	
		Spend a large amount %	Tend to economize %
Shoes	S	83.3	16.7
	M	75.0	25.0
*Underwear	S	26.7	73.3
	M	53.6	46.4
Sleepwear	S	13.3	86.7
	M	7.1	92.9
Sweaters	S	80.0	20.0
	M	75.0	25.0
Sports equipment	S	36.7	63.3
	M	21.4	78.6
Small appliances	S	55.0	45.0
	M	60.7	39.3
Household goods	S	20.0	80.0
	M	17.9	82.1
Baby items	S	36.7	58.3
	M	39.3	60.7
Toys	S	6.7	91.7
	M	7.1	92.9
*Gifts	S	76.7	23.3
	M	39.3	60.7

*Significant at the 0.05 level.

"desire quality item" as the most important reason influencing their decision to "economize" or "spend a larger amount" of money for twelve of the listed articles. Married students mentioned "desire quality items" as the most important reason for ten of the listed items. For six of the items, the largest percentage of married subjects listed "have to" as the most important reason for deciding whether to economize or spend a larger amount. For none of the listed items did the largest percentage of single students mention "have to" as the most important reason that influenced their spending. For five of the listed items the greatest percentage of single respondents mentioned "want to" as the most important reason. For none of the listed items did the greatest percentage of married subjects mention this reason. "Better fit" was listed as the most important reason for economizing or spending a larger amount of money by married subjects for three of the items and by single respondents for two of the items. The largest percentage of married students listed "quality not important" as the most important reason influencing their spending for one item (sleepwear); while single students listed it for two items (sleepwear and shorts). Of the various reasons listed from which the students had a choice, "style" was the only reason that was not checked by the greatest percentage of either married or single students. Chi-square tests revealed that there was a significant difference in the number of married and non-married students reporting

various reasons for spending a "large amount" of money or "tending to economize" for the following items: skirts, baby items, and gifts.

Of the listed reasons, it appears that the most important ones influencing the spending of married respondents for selected items are "desire quality item" and "have to". The most important reasons that appear to influence the spending of single respondents are "desire quality items" and "want to". The difference in the financial situation of the married and single subjects is suggested by the reasons they reported for spending a large amount or tending to economize. Findings in previous studies (Molaison, 42; Schomp, 43) are comparable in that married students are faced with limited financial resources and this does influence their buying practices.

Access to catalogs while in college. To determine if catalogs were available for use by college students the respondents were asked if they had their own personal copy of a catalog and if they had access to a catalog while in college. Only 30.0 per cent of the single collegians, as compared with 78.6 per cent of the married students, reported that they had their own personal copy of a general merchandise catalog. The highest percentage of both sets of respondents stated that the catalogs they had were generally given to them by someone else. "Sent to you unsolicited" was the next most frequently mentioned method of obtaining a personal copy of a catalog. "Picking up copies at the catalog desk" and "ordering catalogs"

TABLE XI

REASONS RESPONDENTS GAVE FOR INDICATING THEY WOULD TEND TO
ECONOMIZE OR SPEND A LARGER AMOUNT FOR SELECTED ITEMS

Items	Marital status	Reasons						Want to
		To obtain better fit %	Desire quality item %	Quality not important %	Style important %	Have to %		
Dress coat	S	11.7	71.7	0.0	6.7	5.0	5.0	
	M	10.7	75.0	0.0	3.6	10.7	0.0	
Sport coat	S	16.7	25.0	8.3	13.3	11.7	25.0	
	M	7.1	35.7	7.1	14.3	28.6	7.1	
Sport jacket	S	10.0	21.7	16.7	11.7	16.7	23.3	
	M	7.1	28.6	17.9	7.1	28.6	10.7	
Suits	S	16.7	55.0	0.0	13.3	8.3	6.7	
	M	32.1	46.4	0.0	14.3	7.1	0.0	
Slacks	S	48.3	15.0	5.0	3.3	11.7	16.7	
	M	35.7	10.7	14.3	7.1	28.6	3.6	
Shorts	S	21.7	3.3	35.0	5.0	13.3	21.7	
	M	21.4	10.7	25.0	3.6	28.6	10.7	
Date dress	S	13.3	41.7	1.7	26.7	13.3	3.3	
	M	17.9	42.9	0.0	14.3	14.3	10.7	
Casual dress	S	10.0	15.0	10.0	20.0	16.7	28.3	
	M	7.1	21.4	17.9	14.3	28.6	10.7	

TABLE XI (continued)

Items	Marital status	Reasons						Want to
		To obtain better fit %	Desire quality item %	Quality not important %	Style important %	Have to %		
Formal wear	S	16.7	33.3	5.0	21.7	10.1	13.3	
	M	10.7	42.9	0.0	32.1	14.3	0.0	
Shirt/blouse	S	11.7	26.7	15.0	13.3	13.3	20.0	
	M	10.7	25.0	10.7	10.7	32.1	10.7	
*Skirts	S	21.7	26.7	1.7	16.7	11.7	21.7	
	M	28.6	28.6	0.0	0.0	32.1	10.7	
Slips	S	11.7	25.0	15.0	3.3	18.3	26.7	
	M	17.9	21.4	21.4	3.6	21.4	14.3	
Shoes	S	51.7	23.3	0.0	10.0	5.0	10.0	
	M	53.6	21.4	0.0	7.1	14.3	3.6	
Underwear	S	21.7	18.3	18.3	1.7	13.3	26.7	
	M	35.7	28.6	10.7	0.0	21.4	3.6	
Sleepwear	S	5.0	8.3	36.7	1.7	13.3	35.0	
	M	10.7	14.3	28.6	7.1	21.4	17.9	
Sweaters	S	11.7	66.7	1.7	6.7	8.3	5.0	
	M	3.6	71.4	0.0	7.1	14.3	3.6	
Sports equipment	S	1.7	43.3	11.7	3.3	16.7	23.3	
	M	0.0	32.1	21.4	3.6	28.6	14.3	

TABLE XI (continued)

Items	Marital status	Reasons					
		To obtain better fit %	Desire quality item %	Quality not important %	Style important %	Have to %	Want to %
Small appliances	S	0.0	65.0	5.0	0.0	10.0	20.0
	M	0.0	71.4	0.0	3.6	14.3	10.7
Household goods	S	0.0	23.2	13.3	1.7	20.0	41.7
	M	7.1	28.6	21.4	0.0	28.6	14.3
*Baby items	S	6.7	32.3	8.3	3.3	11.7	31.7
	M	0.0	46.4	7.1	0.0	35.7	10.7
Toys	S	0.0	15.0	28.3	1.7	20.0	33.3
	M	0.0	21.4	21.4	3.6	35.7	17.9
*Gifts	S	1.7	53.3	0.0	0.0	8.3	36.7
	M	0.0	42.9	0.0	0.0	46.4	10.7

* Significant at the 0.05 level.

tied as the method least used for obtaining copies of catalogs. Chi-square test revealed that there was a significant difference in the number of married and the number of single subjects who reported obtaining personal copies of catalogs in various ways. Half of the single students in this study indicated that while they were attending college they had access to general merchandise mail order catalogs. An even higher percentage of married students, 75.0 per cent, reported that they had access to catalogs. Chi-square tests revealed that the difference was significant.

There is an evident contradiction in the results obtained from these two questions. Only 75.0 per cent of the married students reported that they had access to catalogs yet 78.6 per cent said they had their own personal copies of a catalog. A possible explanation for this difference might be that some married students felt they did not have to answer both questions. The general conclusion that more married students than single have access to catalogs and have their own personal copy of a catalog is believed to be valid.

Willingness to purchase a certain dollar amount of merchandise in order to receive a catalog. When the subjects in this study were asked if they would like to receive a mail order catalog even if it was necessary to purchase a certain dollar amount each year the greatest number of married students (42.9 per cent) said "depends on the dollars required" while the greatest number of single student (53.3 per cent)

checked "no". Only 25 per cent of the married respondents indicated that they would not like to receive a catalog under such stipulations.

Approximately 11 per cent of the married subjects said "yes" they would like to receive a catalog even if they had to order a certain amount each year. A slightly higher percentage of single students (13.3 per cent) said "yes".

Previous use of mail order catalogs and predicted use. The respondents were asked to indicate if they had ever ordered anything from a catalog. Of the married subjects 96.4 per cent stated that they had ordered from a catalog while only 71.7 per cent of the single students reported that they had ordered from a catalog. Chi-square tests revealed the difference to be significant.

Of those students who had ordered from catalogs the highest percentage of married students indicated that they had ordered occasionally while the highest percentage of single students said they had done so seldom. A chi-square test revealed the difference was significant. These facts indicate that not only had more married students than single used catalogs but they had used them more frequently than the single students.

When the respondents were asked to indicate how often they would order if catalogs were available the highest percentage of married students said occasionally while the highest percentage of single students said seldom. Chi-square

tests revealed that there was a significant difference in the number of married and non-married students who reported that they would use catalogs if they were available. More married students than single said they would use catalogs for ordering if they were available.

The data as shown in Table XII indicates that students think they would order more frequently from catalogs if they were available. More married students said they would order occasionally and fewer single students said they would never order.

TABLE XII

PREVIOUS USE OF CATALOGS COMPARED WITH PREDICTED
FREQUENCY OF USE IF CATALOGS WERE AVAILABLE

Frequency	Single		Married	
	Previous use %	Predicted use %	Previous use %	Predicted use %
Never	28.3	10.0	3.6	3.6
Seldom	40.0	51.7	35.7	14.3
Occasionally	31.7	38.3	53.6	71.4
Often	0.0	0.0	7.1	10.7

When asked if they thought they would use catalogs more in the future than they do now a similar percentage of single (38.3 per cent) and married (42.9 per cent) students said yes. When considering the information contained in the above

statement it must be remembered that more married students are currently using catalogs than single students.

Use of catalogs to purchase selected items. The percentage of interviewees who have purchased selected items from a catalog is shown in Table XIII, page 60. Chi-square tests revealed that only for auto supplies and baby items was there a significant difference in the number of married and non-married respondents who had purchased the items from catalogs. The most frequently purchased item from catalogs was clothing. Over 50.0 per cent of both sets of respondents have purchased some articles of clothing through the catalog.

Green (39) reported that 4.0 per cent of the students studied in her survey frequently bought clothing by mail while 53.3 per cent reported that they had never purchased clothing by mail. This last figure corresponds closely with results obtained in the present study.

Preferred method of ordering from a catalog. Respondents who had ordered from catalogs were asked to indicate what method they preferred to use for ordering. The subjects, both married and non-married, listed their preferences in the following order: send order by mail, visit the catalog desk, and call the catalog desk (see Table XIV, page 61).

Acceptable time lapse for delivery of merchandise. When asked how long a time lapse would be acceptable between the time of ordering and the time of delivery the highest percentage of both sets of respondents (see Table XV, page 61)

TABLE XIII
PER CENT OF RESPONDENTS WHO HAVE PURCHASED
SELECTED ITEMS FROM A CATALOG

Items	Per cent of Respondents Who Purchased from Catalogs	
	Single %	Married %
Art objects	0.0	0.0
*Auto supplies	0.0	7.1
*Baby items	0.0	14.3
Books	3.3	3.6
Clothing	51.7	64.3
Cosmetics	5.0	3.6
Household goods	6.7	17.9
Novelties	1.7	0.0
Records	16.7	14.3
School supplies	0.0	3.6
Small appliances	11.7	0.0
Sports equipment	6.7	7.1
Toys	6.7	14.3
Tools	1.7	7.1

*Significant at the 0.05 level.

TABLE XIV
PREFERRED METHOD OF ORDERING FROM A CATALOG

Method	Respondents	
	Single %	Married %
Mail	40.0	46.4
Visit catalog desk	18.3	28.6
Telephone catalog desk	13.3	21.4

said "4-5 days". More of the remaining students indicated that a longer time rather than a shorter time would be acceptable. Thus it appears that college students tend to be lenient rather than demanding as far as the length of time involved in receiving the merchandise is concerned.

TABLE XV
ACCEPTABLE TIME LAPSE FOR
DELIVERY OF MERCHANDISE

Acceptable Time Lapse	Respondents	
	Single %	Married %
2-3 days	8.3	14.3
4-5 days	46.7	67.9
More than 1 week	16.7	14.3

Preferred way to obtain merchandise once it has been

ordered. Mail order delivery to the door was the most popular means listed by married (53.6 per cent) and single (46.7 per cent) interviewees as a means of gaining possession of the merchandise once it had been ordered. Picking up the merchandise at the catalog desk was listed as the favorite way to obtain the ordered articles by 42.9 per cent of the married subjects and 25.0 per cent of the single respondents.

Reasons for returning merchandise ordered from a catalog. The most frequently listed reasons for returning articles ordered from a catalog were "misled by catalog description" and "substitution made" (see Table XVI, page 63). The fact that "misled by catalog descriptions" was most frequently listed as a reason for returning articles was unexpected since descriptions found in catalogs are generally noted for their accuracy and inclusiveness (Tate and Glisson, 6). The possibility exists that the respondents were misled more by the pictures than the descriptions. Chi-square tests noted a significant difference in the number of married and single respondents listing "slow service" as a reason for returning merchandise ordered from catalogs.

Reasons given for ordering from catalogs. The top three reasons single students ranked first as influencing their decision to order from a catalog were: "offers more convenience", "usually offers national repair service", and "offers better dollar value" (see Table XVII, page 64).

Married respondents mentioned "offers more convenience",

TABLE XVI
REASONS RESPONDENTS GAVE FOR RETURNING ARTICLES
ORDERED FROM CATALOGS

Reasons	Respondents	
	Single %	Married %
Misled by catalog description	33.3	50.0
Wrong order sent and not acceptable	15.0	21.4
Substitution made	21.7	32.1
Customer mistake in ordering	1.7	10.7
Ordered several like items to compare	5.0	3.6
*Slow service	0.0	7.1
Other (specify)	11.7	25.0

*Significant at the 0.05 level.

TABLE XVII
REASONS RESPONDENTS RANKED FIRST
FOR ORDERING FROM A CATALOG

Reasons for Ordering	Per cent Who Ranked Reasons First	
	Single	Married
Provides fast service	1.7	0.0
Offers more convenience	23.3	32.1
Offers better dollar value	10.0	25.0
Larger selection of goods	0.0	10.7
Offers national repair service	13.3	0.0
Not available in other places	1.7	25.0
Other (specify)	0.0	3.7

"offers better dollar value", and "not available in other places" as the top three reasons they ordered from catalogs. The three reasons that married students gave for ordering from a catalog agree with the top three reasons mentioned by the respondents who participated in the study conducted by the Bureau of Business and Economics Research at Montana State University (Wright and Knowlton, 10).

A modified version of Friedman's nonparametric test was used to determine if any of the listed reasons for ordering from a catalog were more important than others for either the married or the non-married sample. The results proved to be significant, which indicate that some reasons are more important than others. The test does not tell which reasons are most important.

Reasons for not ordering from a catalog. Both married and non-married respondents ranked "merchandise not of desired quality" as the number one factor influencing their decision not to order from catalogs (see Table XVIII, page 66). "Goods not represented accurately" was the next most frequently mentioned reason that was ranked first for not ordering from catalogs by married students, while single students listed varied reasons.

The modified version of Friedman's nonparametric test was used to determine if any of the listed reasons for not ordering from a catalog were more important than others. The results were significant indicating that some reasons are more

TABLE XVIII
REASONS RESPONDENTS RANKED FIRST FOR
NOT ORDERING FROM A CATALOG

Reasons For Not Ordering	Per cent Who Ranked Reasons First	
	Single	Married
Goods not represented accurately	11.7	14.3
Time of arrival not dependable	11.7	7.1
Order blanks are confusing	1.7	3.6
Merchandise not of desired quality	26.7	21.4
You are not interested	11.7	0.0
You do not have access to catalogs	6.7	3.6
Other (specify)	13.3	0.0

important than others, although the test does not indicate which reasons are most important.

Use of catalogs for reasons other than ordering. Many of the students who participated in this study indicated that they used catalogs for reasons other than ordering (see Table XIX, page 68). Chi-square tests revealed that there was a significant difference in the number of married and non-married students who used catalogs for the following reasons: to compare catalog prices with store prices, to compare catalog prices with other catalog prices, and to obtain information for buying at other establishments. For all of the above mentioned reasons more married students than single used the catalogs. This seems to suggest that more married students than single used catalogs as a source of information for shopping. The highest percentage of single students listed "to obtain ideas" as their chief other use of catalogs.

Frequency of, and reasons for, shopping through catalogs first and then going to the store to purchase the items. As shown in Table XX, page 70, over half of both sets of respondents indicated that they "occasionally" shopped through a catalog first and then went to the store to purchase the item. One-fourth of the married students said that they did this "often". Few of the single students reported doing this. Chi-square tests revealed that there was a significant

TABLE XIX
USES OF CATALOGS OTHER THAN FOR ORDERING

Uses	Per cent Reporting Use	
	Single	Married
To obtain ideas	75.0	89.3
*To compare catalog prices with store prices	61.7	92.9
*To compare catalog prices with other catalog prices	31.7	64.3
To compare catalog goods with store goods	50.0	64.3
*To obtain information for buying at other establishments	15.0	42.9
Just for reading	45.0	42.9
Other (specify)	5.0	7.1

*Significant at the 0.05 level.

difference in the number of married and non-married students in this sample who shopped through the catalogs first and then went to the store to purchase the article.

Those subjects who said they had shopped through a catalog first and then went to the store to purchase the article were asked to indicate why they did this. The highest percentage of both sets of respondents said that they went to the stores to purchase the item because they preferred to see the article before purchasing. The next most frequently mentioned reason by single students was convenience while married students mentioned reasons other than those listed. The reasons that the married interviewees specified were: price cheaper, fit, and don't trust the store.

Willingness to purchase certain selected items as readily from a general merchandise catalog as from a store. The percentage of respondents who reported that they would purchase certain selected items as readily from a general merchandise catalog as they would from a store is shown in Table XXI, page 72. The top six articles that married students indicated they would be most willing to buy as readily from a catalog as from a store are as follows: toys, sleepwear, slips, baby items, sports equipment, and household goods. Single students indicated that they would be most willing to buy the following six items: toys, sleepwear, slips, household goods, sports equipment, and blouses.

Both sets of respondents agreed on the articles that

TABLE XX

FREQUENCY OF, AND REASONS FOR, SHOPPING THROUGH
CATALOGS FIRST AND THEN GOING TO THE STORES
TO PURCHASE THE ITEMS

Frequency and Reasons	Respondents	
	Single %	Married %
<u>FREQUENCY</u>		
Always	0.0	3.6
Often	8.3	25.0
Occasionally	56.7	57.1
Never	35.0	14.3
<u>REASONS</u>		
Prefer to see article	51.7	64.3
Distrust descriptions	11.7	3.6
Dislike ordering from catalogs	3.3	0.0
More convenient	16.7	17.9
Catalog buying impersonal	1.7	0.0
Other (specify)	8.3	21.4

they would be least willing to purchase as readily from a mail order catalog as from a store. Married students listed the articles as follows: formal wear, shoes, dress coats, suits, date dresses, and sport coats. Single subjects listed the articles as follows: formal wear, dress coats, sport coats, shoes, suits, and date dresses.

Chi-square tests revealed that there was a significant difference in the number of married and non-married students who would buy the following items as readily from a general merchandise catalog as from a store: sport coats, slacks, sweaters, skirts, and baby items. For all these items a larger percentage of married students as compared with single students, indicated that they would be willing to buy the items as readily from a general merchandise catalog as from a store.

Of all the listed items, shoes, formal wear, and books were the only three items for which more single students than married students reported that they would be willing to purchase as readily from a catalog as from a store. This supports previous findings in this study that more married students than single are willing to purchase items from the catalog.

Reasons for indicating they would purchase or would not purchase an item as readily from a catalog as from a store. When asked to indicate the main consideration influencing them to check yes, they would purchase an article as

TABLE XXI

PER CENT OF RESPONDENTS WHO INDICATED THEY WOULD BUY
SELECTED ITEMS AS READILY FROM A GENERAL
MERCHANDISE CATALOG AS FROM A STORE

Items	Per cent Indicating Willingness To Buy From Catalogs	
	Single	Married
Dress coat	3.3	3.6
*Sport coat	6.7	21.4
Sport jacket	25.0	42.9
Suit	8.3	10.7
*Slacks	23.3	53.6
*Sweaters	15.0	39.3
Shorts	41.7	53.6
Date dress	10.0	14.3
Casual dress	38.3	57.1
Formal wear	3.3	0.0
Shirt/blouse	55.0	60.7
*Skirt	25.0	50.0
Slips	61.7	67.9
Underwear	51.7	60.7
Sleepwear	66.7	78.6
Shoes	6.7	0.0
Sports equipment	55.0	64.3
Small appliances	46.7	60.7
Auto supplies	31.7	42.9
Household goods	61.7	64.3
*Baby items	31.7	67.9
Toys	68.3	82.1
Gifts	18.3	25.0
Books or records	41.7	39.3

*Significant at the 0.05 level.

readily from a general merchandise catalog as from a store, most of the single and married students said "more convenient". The second most frequently mentioned reason was "better quality for money". The main reasons given for indicating they would not purchase an item as readily from a general merchandise catalog as from a store were "prefer to try on if clothing" and "catalog sizes do not always fit". These findings, along with those from the question pertaining to reasons for returning merchandise ordered from catalogs and the comments made by the respondents who were interviewed suggest that "fit" is a factor that influences students to purchase or not purchase garments from catalogs. Many of the companies have tried to overcome this drawback by using a set of size standards developed by the U. S. Department of Commerce (32).

In an effort to gain further insight into the buying practices of college students, comparisons were made between the following factors: (1) number of stores consulted before purchasing and approximate discretionary income; (2) present use of catalogs and future use of catalogs; (3) budgeting practices and knowledge of interest charged for the use of credit; (4) source of income for school expenses and use of catalogs; (5) frequency of home visits with liking to shop in Manhattan, charging in Manhattan, and purchasing items in Manhattan; and (6) size of home town with use of catalogs and preferred method of ordering. Only those comparisons for

which significant results were obtained will be discussed.

The number of stores a person consulted before making a final purchase was compared with the approximate discretionary income of the subjects. For married students there was no significant difference in the amount of the discretionary income and the number of stores consulted. For single subjects a significant difference was found between the number of stores consulted when purchasing outer clothing and household goods and the approximate amount of discretionary income.

When frequency of home visits was compared with the practice of charging more items in Manhattan than in other towns a significant relationship was found for single students but not married subjects. This means that only for single students is there a definite relation between the number of times they go home and the amount they charge in Manhattan. However when frequency of home visits was compared with purchasing of items in Manhattan a significant relation was found for both the married and the single students.

Chi-square tests were used to determine if there was any relation between the size of home town and the use of catalogs. A significant difference was found to exist between the size of home town and the use of catalogs by single students but not married subjects. The chi-square tests indicate that there was a difference but does not pin point the difference. The original data seemed to suggest that more single students who come from small towns (less than 6,000)

order "occasionally" than do students who come from large (over 25,000) towns. More of the single students who come from large towns appear to "never" order from catalogs than do single students who come from small towns.

The population size of home towns was also compared with the preferred method of ordering from catalogs on the assumption that students coming from small towns would prefer to send their orders by mail since they would probably be familiar with this method of ordering. Chi-square tests revealed that there was a significant difference between the population size of home town and the preferred method of ordering from catalogs for both married and non-married respondents. Since chi-square tests can not pin point the difference, the original data was consulted. It appears that both married and non-married students who come from small towns prefer to order merchandise from catalogs by mail while those respondents coming from larger towns prefer to order by telephone or at the catalog desk in a store. This difference in preference may well be related to the experience of the respondents. Small towns usually have no catalog desks so the only way to order from catalogs is by mail.

CHAPTER V

SUMMARY AND CONCLUSIONS

Summary. A randomly selected group of twenty-eight married and sixty non-married sophomore and junior women at Kansas State University were interviewed in an effort to obtain information relating to buying practices of today's college students. All married students who participated in this study were living with their husbands while both attended school.

A research schedule containing four sections was developed. The sections are as follows: (1) background information, (2) shopping practices, (3) income and management, and (4) mail order purchasing. Students were contacted and the schedule was administered to them in person.

Percentages were calculated for all items in the research schedule. Contingency chi-square tests were used to statistically analyze all but two of the questions. A modified version of Friedman's nonparametric test was used to analyze these two questions. A list of the significant findings and their interpretation is located in Tables XXII and XXIII. A brief summary of the findings follows.

The single students in this sample appeared to be less concerned about financial matters than the married students. Their parents are the chief source of their support and their buying practices indicate this. Single students reported that

they purchased more items outside of Manhattan than in Manhattan; financial assistance from their parents is undoubtedly an important factor influencing them to purchase outside of the college town. The high number of single students who reported that they charged outside of Manhattan and charged on their parents' account supports this view as does the fact that single students do most of their shopping in the back to school months. Lack of concern for financial matters is shown also by the number of single students who use credit to purchase goods yet fail to find out the cost of credit. More single students than married reported that they bought items more readily at stores where they had charge accounts.

Married students appear to be less affluent than the single students. Although many of the parents provide some financial assistance for their education, the majority of married women students rely on their husband as their main source of support. The contrasts between the financial concerns of the two groups is clearly indicated by the fact that significantly more married students than single budget for "all items" and "school expenses" while significantly more single students than married budget only for clothing. A further indication of the difference in the financial situation of the single and married students can be found in the answers the respondents gave for the reasons that influenced their expenditures for certain selected items. Single students reported "desire quality items" and "want to" as the

most important reasons for their expenditures while married students said "desire quality items" and "have to".

Married students also appear to be more careful shoppers than the single students. More married students than single were aware of the cost of credit. More married students than single budgeted for all items. Married students used catalogs as a source of information for shopping while single students used catalogs to obtain ideas, probably for clothing styles.

Married subjects were more likely to use catalogs than single students, although none of the students interviewed in this study appeared to be enthusiastic supporters of catalog buying. This investigator would agree with Collazzo (2) who reported that most people do not really know the advantages and disadvantages of mail order shopping.

Conclusions. More similarities than differences were found between the married and the single students. The most differences noted pertained to source of income and management of income.

The main differences noted between single and married students for each section of the questionnaire are as follows: (1) Backgrounds: age, social affiliation, and place of dwelling; (2) Shopping practices: town where most items were purchased, months when most items were purchased, and reasons given for indicating they would "tend to economize" or "spend a larger amount"; (3) Income and management: knowledge of

interest being charged for credit, location of towns where items were charged, willingness to purchase more readily at stores where there was an account, items for which they budgeted, and source of income for basic items and discretionary income; and (4) Mail order catalogs: former use of catalogs, access to catalogs while at college, frequency of ordering from catalogs, and use of catalogs for reasons other than ordering.

A larger sample size would of course be desirable for future studies. The size of the sample in this study was limited so that the investigator would have time to personally interview the respondents. In the investigator's opinion quality information can best be obtained by personal contact and is more important than the size of the sample.

Because literature pertaining to the buying practices of married and non-married college students is so sparse it was decided that a broad general study would be of benefit. Thus this study was undertaken. The data presented in this thesis could well be used as a guide for future in-depth studies.

This study presented mainly factual information. A follow up study aimed at the "WHY" behind these practices would be of great value and interest.

The subjects in this study were interviewed at the most convenient time and place for them. Consequently some of the subjects were interviewed in the investigator's office

and some were interviewed at home. Home interviews were considered the most worth while because the subjects appeared to be more relaxed and the investigator could observe the home situation.

Personal interviews are strongly recommended for this type of study. Because the investigator was trying to obtain a general overview of several factors and needed to obtain much information in a short time the interview questionnaire method of investigation was used for this study. Although this method cut down on the amount of free exchange between the investigator and the interviewee by permitting the subjects to fill in the questionnaire themselves, the questions, comments and suggestions that the subjects made were invaluable. So worthwhile were some of their comments that this investigator would recommend informal panel discussions and discussions of the tentative questionnaire with a group of subjects as a step in the formulation of a future research schedule for this type of study.

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LITERATURE CITED

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APPENDIX A

Department of Clothing and Textiles
Justin Hall

INTRODUCTORY LETTER

Dear

Kansas State University has been selected as one of the three Universities in the United States to conduct a research project aimed at obtaining information related to the buying practices of college students.

Your help is needed to carry out this project. You are among the limited number of sophomore and junior coeds selected to participate in this project. You will be asked to fill out a questionnaire. I will be with you while you do this in order to answer any queries that might arise. Hopefully, the questionnaire will be administered in small groups of 4 or 5 students. If this is not feasible other arrangements will be made. The questionnaire will take approximately 40 to 60 minutes. You will, of course, in no way be identified with the information that you give.

Please indicate your willingness to participate in this study by returning the enclosed self-addressed, stamped card. You will then be contacted to establish a time that would best suit you for the questionnaire.

Thank you for your time and consideration.

Sincerely,

Joyce M. Tieking
Graduate Research Assistant

SELF ADDRESSED POST CARD

Research Study of Buying Practices of University Students
Joyce Ticking, Graduate Research Assistant

_____ I will be happy to participate.

_____ I will be unable to participate.

The best day of the week and time for contacting me is: Day _____
Time _____ a.m.
_____ p.m.
Phone _____ no.

If it is not possible to reach you by phone please indicate the best manner for
establishing contact with you. _____

Married _____ Sophomore _____ Your name _____
Single _____ Junior _____ _____

APPENDIX B

SCHEDULE FOR RESEARCH ON DRIVING PRACTICES
OF UNIVERSITY STUDENTS

1. Sex: male _____ female _____
2. Age at last birthday: 17 _____ 18 _____ 19 _____ 20 _____ 21 _____ 22 _____ 23-30 _____ over 30 _____
3. Year in college: Freshman _____ Sophomore _____ Junior _____ Senior _____ Graduate _____ Special _____
4. Place of residence: own home _____ dormitory _____ co-op housing _____ apartment _____
fraternity _____ sorority _____ trailer _____ with parents _____
other (specify) _____
5. Check the occupation which most closely corresponds to your father's occupation.
 _____ Professional, executive, manager of large business
 _____ Semi-professional, manager, official proprietor of small business, and farmer (large farm)
 _____ Clerk, salesman, minor official, and kindred worker
 _____ Skilled worker, farmer (small farm)
 _____ Unskilled worker, farm laborer
6. Is your mother employed outside the home? Yes _____ No _____ Full-time _____ Part-time _____
7. Approximate family income range: less than \$3,999 _____ \$8,000 to \$9,999 _____
 \$4,000 to \$5,999 _____ \$10,000 to \$11,999 _____
 \$6,000 to \$7,999 _____ \$12,000 to \$14,999 _____
 over \$15,000 _____
8. Do you belong to a social society or fraternity? Yes _____ No _____
9. Marital status: single _____ married _____ widow(er) _____ divorced _____ separated _____
10. Length of marriage: less than 6 months _____
 more than 6 months but less than 1 year _____
 more than 1 year but less than 2 years _____
 between 2 and 5 years _____
 over 5 years (specify) _____
11. Number of children: 1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 6 _____ 7 _____ 8 _____ more than 8 _____
12. Population size of home town: less than 1,000 _____ 10,000 to 14,999 _____
 1,000 to 3,999 _____ 15,000 to 24,999 _____
 4,000 to 5,999 _____ 25,000 to 49,999 _____
 6,000 to 9,999 _____ over 50,000 _____
13. Do you have a personal checking account? Yes _____ No _____
14. If you use credit to purchase goods, do you know how much you pay in interest? Yes _____ No _____

15. Do you have a charge account in your name? Yes _____ No _____
16. Do you charge items on someone else's account? Yes _____ No _____
17. If you answer was "yes", whose account do you use? Parents _____ Husband's _____ Other (specify) _____
18. Check any of the following items that you have charged.
 Art objects _____ Auto supplies _____ Baby items _____ Books (non-text) _____ Clothing _____
 Cosmetics _____ Household goods _____ Novelties _____ Records _____ School supplies _____
 Small appliances _____ Sports Equipment _____ Toys _____
 Tools _____ Material (fabric) _____ Other (specify) _____
19. Do you buy more readily at stores where you have a charge account? Yes _____ No _____
20. Do you charge more items in Manhattan than in other towns? Yes _____ No _____
21. Do you attempt to budget your money? Yes _____ No _____ For all items _____ For clothing _____
 For food _____ For entertainment _____
 For school expenses _____ For other items (specify) _____

22. Rank in order (1 highest) the sources of your income:

Sources	Income for school expenses i.e., books, tuition, etc.	Income for other basic items i.e., food, rent, etc.	Discretionary Income--money remaining after essential costs of living have been met.
Parents			
Summer job			
Part-time job			
Scholarship			
Loan			
Veterans Benefits			
Other (specify)			

23. What is your approximate discretionary income (amount of money remaining after the essential costs of living have been met) a month? less than \$10.00 _____ \$10.00 to \$29.00 _____ \$30.00 to \$49.00 _____
 over \$50.00 _____
24. Do you like personal help from a salesclerk when selecting items? Yes _____ No _____ Sometimes _____
25. If your answer is "yes" or "sometimes", check under what circumstances.
 To locate items _____ To help make a decision _____
 To gain information about the product _____ Like personal contact _____
 Other (specify) _____

26. In what kinds of stores do you like to receive sales help?
 Shoe _____ Clothing _____ Hat _____ Fabric shops _____ Furniture _____
 Variety _____ Discount _____ Mail-order catalogs _____ Department _____

27. In shopping for desired items, how many outlets do you consult before making your final purchase.

Items	1 Store	2-3 Stores	4 or more stores	Mail-order catalogs	Both mail-order catalogs and stores
Outer clothing					
Under clothing					
Household goods					
Small appliances					
Sports equipment					

28. Do you tend to purchase more items in Manhattan than in other towns? Yes _____ No _____

29. How often do you go home? Once a week _____ twice a month _____ Once a month _____
 Only for vacations and breaks _____ Other (specify) _____

30. Do you like to shop in Manhattan? Yes _____ No _____

31. If your answer was "Yes", is this because: Manhattan stores offer clothes more suitable to your needs _____
 are more convenient _____
 have a better selection of items than stores in other towns _____
 other (specify) _____

32. If your answer was "NO", is this because: Manhattan stores Do not offer the goods you need _____
 You feel that they charge higher prices than other towns _____
 Their clothing styles are mainly campus oriented _____
 Other (specify) _____

33. Circle any items purchased during 1966. Indicate the MOST number bought at one time; where and when the articles were MOST FREQUENTLY purchased. In answering column IV, NAME the store in MANHATTAN where you purchased these items. If the items were purchased in other cities, just place a check in column IV.

I Items	II Number bought at one time	III Catalog (specify)	IV Retail Store	V Month bought
Dress coat				
Sport coat				
Sport jacket				
Suits				
Slacks				
Sweaters				
Shirts				
Dance dress				
Casual dress				
Formal wear				
Shirt/blouse				
Skirts				
Slips (a) Full (b) High				
Shoes				
Sandals				
Hosiery				
Sleepwear				
Underwear/lingerie				
Material (fabric)				

34. After the following items, indicate whether you would spend a large amount or tend to economize. Also indicate the most important reason.

Item	Expenditure		Reasons					
	Spend a Large Amount	Tend to Economize	To obtain Better Fit	Desire quality Item	Quality not Important	Style Important	Have To	Want To
Dress coat								
Sport coat								
Sport jacket								
Suit(s)								
Slacks								
Shorts								
Date dress								
Casual dress								
Formal wear								
Shirt/blouse								
Skirts								
Slips								
Shoes								
Underwear								
Sleepwear								
Sweaters								
Sporting Equipment								
Small appliances								
Household goods i.e., wastebaskets, linens, etc.								
Baby items								
Toys								
Gifts								

35. Have you ever ordered anything from a catalog for yourself _____ others _____ never ordered _____
36. If you have ordered from a catalog, how often? seldom _____ occasionally _____ often _____
37. Check any of the following articles that you have purchased through the catalogs:
 Art objects _____ Auto supplies _____ Baby items _____ Books (non-text) _____ Clothing _____
 Cosmetics _____ Household goods _____ Novelties _____ Records _____ School supplies _____
 Small appliances _____ Sports Equipment _____ Toys _____
 Tools _____ Other (specify) _____
38. When ordering from a catalog do you prefer to: Visit the catalog desk _____
 Call the catalog desk _____
 Send your order by mail _____
39. Once the items have been ordered do you prefer to: Have them delivered to the door by mail _____
 Pick them up at the catalog desk _____
 Other (specify) _____
40. How long a time lapse do you think is acceptable between ordering and delivery? 2-3 days _____
 4-5 days _____
 More than 1 week _____
41. If you have ever returned an article ordered from a catalog what were the reasons?
 Misled by catalog description _____ Customer mistake in ordering _____
 Wrong order sent and not acceptable _____ Ordered several like items to compare _____
 Substitution made _____ Slow service _____
 Other (specify) _____
42. Would you like to receive a general merchandise catalog even if you knew it was necessary to purchase a certain dollar amount each year? Yes _____ No _____ Depends on \$ required? _____
43. When attending college, do you have access to a general merchandise catalog (such as Penney's, Sears, or Wards)?
 Yes _____ No _____
44. If you have your own catalog(s) how do you generally obtain it (them)?
 From catalog desk _____ Ordered one _____
 Sent to you unsolicited _____ Given to you by someone _____
45. If catalogs were available would you order: Never _____ Seldom _____ Occasionally _____ Often _____
46. Do you think that you will use a catalog more in the future than you do now? Yes _____ No _____

47. If you have ordered from a catalog, indicate why you chose this method of purchasing by ranking the top 3 reasons, (1 being the highest)

Provides fast service _____
 Offers more convenience _____
 Offers better dollar value _____

Has a larger selection of goods _____
 Usually offers national repair service _____
 Not available in other places _____
 Other (specify) _____

48. If you would not order from a catalog, would you indicate why by ranking the top 3 reasons (1 being highest).

Goods not represented accurately _____
 Time of arrival is not dependable _____
 Order blanks are confusing _____

Merchandise is not of the quality desired _____
 You are not interested _____
 You do not have access to catalogs _____
 Other (specify) _____

49. Have you ever shopped through the catalogs first and then gone to the store to purchase the item?

Never _____ Occasionally _____ Often _____ Always _____

50. If you have shopped the catalogs first and then gone to the store, please indicate why?

Prefer to see the article _____
 Distrust descriptions _____
 Dislike ordering from catalogs _____

More convenient _____
 Find that catalog buying is impersonal _____
 Other (specify) _____

51. Would you purchase the following items as readily from a general merchandise catalog as from a store?

Items	Yes	No	Items	Yes	No	Items	Yes	No
Dress coat			Casual dress			Sporting equipment		
Sport coat			Formal wear			Small appliances		
Sport jacket			Shirt/Blouse			Auto supplies		
Suit			Skirt			Household goods		
Slacks			Slips			Baby items		
Sweaters			Underwear			Toys		
Shirts			Sleepwear			Gifts		
Date dress			Shoes			Books and/or Records		

52. If you answered "Yes" on any of the above items in the previous question would you check the main consideration below:

More convenient _____	Better information about product _____
Friends purchase from catalogs _____	Better quality for money _____
Campus personalities purchase from catalogs _____	Other (specify) _____

53. If you would not order an item from a catalog, would you check the main consideration below:

Catalog sizes do not always fit _____	Friends do not order from catalogs _____
Prefer to try on if clothing _____	Not familiar with catalog buying _____
Prefer store with more stylish clothing _____	Other (specify) _____

54. Have you ever used catalogs for any of the following reasons?

To obtain ideas _____	To compare catalog goods with store goods _____
To compare catalog prices with store prices _____	To obtain information for buying at other establishments _____
To compare catalog prices with other catalog prices _____	Just for reading _____
	Other (specify) _____

APPENDIX C

TABLE XXII

A SUMMARY OF THE SIGNIFICANT CHI-SQUARE VALUES FOUND WHEN
COMPARING MARRIED AND SINGLE STUDENTS

Question	Significant Variable	Chi-Square ^{**}	df	Interpretation ^{**}
2	Age of married and non-married respondents	29.40	4	Married students are older than non-married students.
8	Social affiliations	9.19	1	More single students than married belong to sororities.
14	Knowledge of interest paid for use of credit	9.68	2	More married students than single students are aware of the interest charged when they use credit.
15	Charge account in respondent's name	5.94	1	More married than single students have a charge account in their own name.
17	Use of other person's charge account	26.48	2	More single students than married charge items on some other persons account and this is usually the parent's account.
18/2	Charging of auto supplies	10.12	1	More married students than single students charge auto supplies.
18/3	Charging of baby items	5.67	1	More married than single students charge baby items.

TABLE XXII (continued)

Question	Significant Variable	Chi-Square#	df	Interpretation**
18/5	Charging of clothing	6.76	1	More single students than married students charge clothing.
18/6	Charging of cosmetics	5.81	1	More single students than married students charge cosmetics.
18/8	Charging of novelties	5.26	1	More single students than married students charge novelties.
20	Charging items in Manhattan	9.56	2	More married students than single charge items in Manhattan.
21/1	Budgeting money for all items	4.72	1	More married students than single attempt to budget their money for all items.
21/3	Budgeting money for school expenses	42.97	1	More married students than single attempt to budget their money for school expenses.
21/4	Budgeting money for clothing	5.06	1	More single students than married budget their money for clothing.
22/A/1	Parents as source of income for school expenses	8.85	2	More single students than married students ranked parents first as a source of income for school expenses.

TABLE XXII (continued)

Question	Significant Variable	Chi-Square*	df	Interpretation**
22/A/5	Veterans benefits as source of income for school expenses	6.65	2	More married students than single ranked veterans benefits first as a source of income for school expenses.
22/B/1	Parents as source of income for basic items	25.35	2	More single than married students ranked parents first as a source of income for basic items.
22/B/6	Veterans benefits as a source of income for school expenses	8.97	2	More married students than single checked veterans benefits first as a source of income for school expenses.
22/C/1	Parents as source of income for discretionary income	19.97	2	More single students than married checked parents first as a source of discretionary income.
22/C/2	Summer job as source of discretionary income	6.67	2	More single than married students checked summer job first as a source of discretionary income.
22/C/6	Veterans benefits as a source of discretionary income	8.97	2	More married than single students checked veterans benefits first as a source of discretionary income.
26	Liking to receive sales help in fabric shops	5.53	1	More married than single students like to receive sales help in fabric shops.

TABLE XXII (continued)

Question	Significant Variable	Chi-Square*	df	Interpretation**
27/1	Number of stores consulted when shopping for outer clothing	8.66	3	There is a difference in the number of stores the married and single students consult when purchasing outer clothing.
27/4	Number of stores consulted when shopping for small appliances	13.45	4	There is a difference in the number of stores the married and single students consult when purchasing small appliances.
28	Purchasing more items in Manhattan than in other towns	14.45	1	More married than single students purchase items in Manhattan than in other towns.
33/A/1	Most number of dress coats bought at one time	6.52	2	There is a difference in the number of married and the number of single students who reported the most number of dress coats purchased at one time during 1966.
33/A/8	Most number of date dresses bought at one time	16.55	4	There is a difference in the number of married and the number of single students who reported the most number of date dresses bought at one time during 1966.

TABLE XXII (continued)

Question	Significant Variable	Chi-Square*	df	Interpretation**
23/A/13	Most number of full slips bought at one time	13.62	3	There is a difference in the number of married and the number of single students who reported the most number of full slips bought at one time during 1966.
33/A/15	Most number of shoes bought at one time	13.18	5	More single than married students purchased more than one pair of shoes at a time.
33/A/6	Purchasing of sweaters during 1966	5.37	1	More single than married students purchased sweaters during 1966.
33/A/8	Purchasing of date dresses during 1966	12.24	1	More single than married students purchased date dresses during 1966.
33/A/10	Purchasing of formal wear during 1966	4.02	1	More single students than married students purchased formal wear during 1966.
33/A/12	Purchasing of skirts during 1966	4.62	1	More single students than married students purchased skirts during 1966.
33/A/13	Purchasing of full slips during 1966	12.37	1	More single than married students purchased full slips during 1966.
33/A/15	Purchasing of shoes during 1966	4.38	1	More single students than married students had purchased shoes during 1966.

TABLE XXII (continued)

Question	Significant Variable	Chi-Square**	df	Interpretation**
33/B/1	Place dress coats were purchased	9.57	2	More single students than married purchased dress coats and purchased them outside of Manhattan.
33/B/6	Place sweaters were purchased	8.96	3	More single students than married purchased sweaters and purchased them outside of Manhattan.
33/B/8	Place date dresses were purchased	12.30	2	More single students than married purchased date dresses and purchased them outside of Manhattan.
33/B/9	Place casual dresses were purchased	9.83	2	More single students than married purchased casual dresses and purchased them outside of Manhattan.
33/B/11	Place blouses were purchased	11.73	3	More single students than married purchased blouses and purchased them outside of Manhattan.
33/B/12	Place skirts were purchased	8.15	3	More single students than married purchased skirts and purchased them outside of Manhattan.
33/B/13	Place full slips were purchased	14.24	3	More single students than married purchased full slips and purchased them outside of Manhattan.

TABLE XXII (continued)

Question	Significant Variable	Chi-Square*	df	Interpretation**
33/B/14	Place half slips were purchased	7.14	2	More single students than married purchased half slips and purchased them outside of Manhattan.
33/B/17	Place hosiery was purchased	7.90	3	More married students than single purchased hosiery in Manhattan.
33/B/19	Place underwear/lingerie was purchased	10.43	3	More single students than married purchased underwear/lingerie and purchased it outside of Manhattan.
33/B/20	Place fabric material was purchased	12.05	2	More single students than married purchased material outside of Manhattan.
33/C/2	Month sport coats were purchased	8.42	3	There is a difference in the number of married and the number of single students who reported purchasing sport coats in the various months of 1966.
33/C/4	Month suits were purchased	9.66	4	There is a difference in the number of married and the number of single students who reported purchasing suits in the various months of 1966.
33/C/8	Month date dresses were purchased	13.00	5	There is a difference in the number of married and the number of single students who reported purchasing date dresses in the various months of 1966.

TABLE XXII (continued)

Question	Significant Variable	Chi-Square*	df	Interpretation**
33/C/13	Month full slips were purchased	13.72	5	There is a difference in the number of married and the number of single students who reported purchasing full slips during the various months of 1966.
34/A/5	Tendency to spend a large amount or economize for slacks	4.89	1	More married than single students said they would economize for slacks.
34/A/14	Tendency to spend a large amount or economize for underwear	8.75	1	More married than single students said they would spend a large amount for underwear.
34/A/22	Tendency to spend a large amount or economize for gifts	11.69	1	More married than single students said they would economize for gifts.
34/B/11	Reasons for economizing or spending a large amount for skirts	11.20	5	More married than single students gave "have to" as a reason for their expenditures for skirts while more single gave "want to" as their reason.
34/B/20	Reasons for economizing or spending a large amount for baby items	14.17	6	More married than single students gave "have to" as a reason for their expenditures for baby items while more single students gave "want to" as their reason.

TABLE XXII (continued)

Question	Significant Variable	Chi-Square*	df	Interpretation**
34/3/22	Reasons for economizing or spending a large amount for gifts	18.95	3	More married than single students gave "have to" as a reason for their expenditure for gifts while more single students gave "want to" as their reason.
35	Previous use of catalogs	10.43	3	More married than single students have ordered from a catalog.
36	Frequency of use of catalogs	12.37	3	More married than single students order more frequently from catalogs.
37/2	Ordering of auto supplies through catalogs	4.38	1	More married than single students purchase auto supplies through catalogs.
37/3	Ordering baby items through catalogs	8.97	1	More married than single students purchase baby items through catalogs.
41/6	Slow service as a reason for returning merchandise ordered from a catalog	4.38	1	More single than married students returned merchandise ordered from a catalog because of slow service.
43	Access to catalogs while in college	4.89	1	More married students than single have access to catalogs while in college.

TABLE XXII (continued)

Question	Significant Variable	Chi-Square*	df	Interpretation**
44	Method of obtaining a personal copy of a catalog	18.21	4	The method of obtaining a personal copy of a catalog varied according to the marital status of the students.
45	Predicted frequency of catalog use if they were available	18.40	3	More married students than single said they would use catalogs occasionally if they were available.
49	Shopping through catalogs first and then going to the store to purchase the item	8.91	3	More single than married students "never" shopped through catalogs first before going to the store while more married students than single "frequently" did this.
51/2	Willingness to purchase sport coats as readily from a catalog as from a store	4.13	1	More married than single students were willing to purchase a sports coat as readily from a catalog as from a store.
51/5	Willingness to purchase slacks as readily from a catalog as from a store	7.90	1	More single than married were willing to purchase slacks as readily from a catalog as from a store.
51/6	Willingness to purchase sweaters as readily from a catalog as from a store	6.41	1	More single than married were willing to purchase sweaters as readily from a catalog as from a store.

TABLE XXII (continued)

Question	Significant Variable	Chi-Square*	df	Interpretation**
51/12	Willingness to purchase skirts as readily from a catalog as from a store	5.40	1	More single than married were willing to purchase skirts as readily from catalogs as from a store.
51/21	Willingness to purchase baby items as readily from a catalog as from a store	10.34	2	More single than married were willing to purchase baby items as readily from a catalog as from a store.
54/2	Use of catalogs to compare catalog prices with store prices	9.13	1	More married than single students used catalogs to compare catalog prices with store prices.
54/3	Use of catalogs to compare catalog prices with other catalog prices	8.33	1	More married than single students used catalogs to compare catalog prices with other catalog prices.
54/5	Use of catalogs to obtain information for buying at other establishments	6.15	1	More married than single students used catalogs to obtain information for buying at other establishments.

*Level of significance for all tests was 0.05.

**Chi-square test indicates if there is a difference in the number of married and the number of single students who answered a question in a certain way. It can not pin point where the difference is located. Therefore percentages were used to help interpret the data.

TABLE XXIII

A SUMMARY OF SIGNIFICANT CHI-SQUARE VALUES FOUND
WHEN COMPARING TWO DIFFERENT QUESTIONS

Questions	Significant Variables	Chi-Square*	df	Interpretation**
12 vs. 36	Size of home town vs. catalog buying of single students	6.98	2	More single students coming from small towns and middle size towns use catalogs than students from large towns.
12 vs. 38	Size of home town vs. preferred method of ordering from catalogs for single students	17.90	4	More single students from small towns prefer to order by mail than students from larger towns.
12 vs. 38	Size of home town vs. preferred method of ordering from catalogs for married students	16.89	4	More married students from small towns prefer to order by mail than students from larger towns.
20 vs. 29	Charging more in Manhattan vs. frequency of home visits for single students	31.04	8	There is a relation between the charging of more items in Manhattan and the frequency of home visits for single students.
28 vs. 29	Purchasing more in Manhattan vs. frequency of home visits for single students	11.16	4	There is a relation between the purchasing of more items in Manhattan and the frequency of home visits for single students.

TABLE XXIII (continued)

Questions	Significant Variables	Chi-Square*	df	Interpretation**
28 vs. 29	Purchasing more in Manhattan vs. frequency of home visits for married students	30.49	3	There is a relation between the purchasing of more items in Manhattan and the frequency of home visits for married students.
23 vs. 27	Approximate discretionary income vs. outlets consulted before making final purchase of outer clothing for single students	46.74	12	There is a relation between the approximate discretionary income and the number of outlets single students consult when purchasing outer clothing.
23 vs. 27	Approximate discretionary income vs. outlets consulted before making final purchase of household goods by single students	25.25	15	There is a relation between the approximate discretionary income and the number of outlets single students consulted when purchasing household goods.

*Level of significance for all tests was 0.05.

**Chi-square test indicate if there is a difference in the number of married and the number of single students who answered a question in a certain way. It can not pin point where the difference is located. Therefore percentages were used to help interpret the data.

APPENDIX D

HARVARD STUDENT ENROLLMENT KANSAS STATE UNIVERSITY

Year	Total Students On Campus	Married Men	%	Married Women	%	Total Married Students	%
1954	5363	800	14.85				
1955	5984	1061	17.73	143	2.47	1209	20.20
1956	6492	1420	21.87	185	2.84	1605	24.72
1957	6695	1515	22.62				
1958	6706	1526	22.75	250	3.42	1776	26.36
1959	6706	1593	23.77	257	3.83	1650	24.75
1960	7263	1590	21.13	305	4.19	1695	25.15
1961	7607	1293	17.06	230	4.20	1613	21.26
1962	8477	1569	16.14	342	4.03	1711	20.14
1963	8692	1583	16.04	410	4.73	1793	20.78
1964	9674	1594	15.61	541	5.61	2045	21.22
1965	10681	1582	14.81	574	5.33	2156	20.19
1966	11285	1667	14.77	629	5.57	2296	20.34

STUDENT HOUSING ACCOMMODATIONS
KANSAS STATE UNIVERSITY

Married Women
Fall Semester 1966

	Freshman		Sophomore		Junior		Senior		Undergraduate Women		Total Married Graduate Women	
	%		%		%		%		%		%	
UNIVERSITY HOUSING												
1. KSP Residence Hall	2		2		0		1		5		2	
2. KSU Fellowship Hall	0		0		0		0		0		0	
3. KSU Apartments	9		13		25		40		87		25	
4. KSU Trailer Court	6		5		1		5		17		4	
5. Other Campus Housing	0		0		1		1		2		0	
Sub Total	(17	15.9	(20	28.2)	(27	26.5)	(47	27.8)	(111	24.7)	(31	17.2)
ORGANIZED HOUSES												
6. Fraternity	0		1		0		0		1		0	
7. Sorority	0		0		0		0		0		0	
Sub Total			(1	1.4)			(1	.2)				
OFF-CAMPUS HOUSING												
8. Independent	0		0		0		0		0		0	
9. Student Rooming House	0		0		1		0		1		0	
0. Apartment	21		22		37		66		146		52	
1. Trailer Courts	5		2		4		3		19		5	
2. House Owned By Student	23		5		8		8		44		39	
3. House Rented	12		7		6		8		35		6	
4. Live With Parents	0		0		0		1		1		1	
5. Live With Relatives	5		1		0		0		6		1	
Sub Total	(65	61.7)	(37	52.1)	(56	54.9)	(91	53.8)	(250	55.7)	(104	57.8)
LIVING AWAY FROM MANHATTAN												
6. Manhattan Rental Route	3		2		5		4		14		5	
7. Outrigger	21		11		14		27		73		40	
Sub Total	(24	22.4)	(13	18.3)	(19	18.6)	(31	18.3)	(87	19.4)	(45	25.0)
TOTAL	<u>107</u>		<u>71</u>		<u>102</u>		<u>159</u>		<u>442</u>		<u>190</u>	

Single Women
Fall Semester 1966

STUDENT HOUSING ACCOMMODATIONS
KANSAS STATE UNIVERSITY

Total
Graduate
Women

Undergraduate
Women

Senior

Junior

Sophomore

Freshman

	Freshman	Sophomore	Junior	Senior	Undergraduate Women	Total Graduate Women
UNIVERSITY BUILDING						
1. KSU Athletic Hall	1008	479	174	48	1709	13
2. KSU Scholarship Hall	15	22	18	9	64	0
3. KSU Apartments	0	0	0	0	0	1
4. KSU Trailer Court	0	0	0	0	0	0
5. Other Campus Housing	2	0	0	0	2	2
Sub Total	(1025 86.5)	(501 54.0)	(192 34.8)	(57 15.0)	(1775 53.3)	(17 11.9)

ORGANIZED HOUSES

6. Fraternity	0	1	0	0	1	0
7. Sorority	13	277	193	132	615	0
Sub Total	(13 1.1)	(278 30.0)	(193 35.0)	(132 34.6)	(616 20.2)	

OFF-CAMPUS HOUSING

8. Independent	2	15	6	6	29	1
9. Student Living House	5	15	6	10	34	3
10. Apartment	13	44	106	144	307	79
11. Trailer Courts	0	0	0	0	0	1
12. House Owned By Student	0	0	0	2	2	2
13. House Owned	0	0	0	0	0	3
14. Live With Parents	84	57	37	23	201	4
15. Live With Relatives	13	8	1	1	23	3
Sub Total	(117 9.5)	(137 14.8)	(156 28.3)	(136 48.8)	(596 19.6)	(103 75.5)

LEAVING AREA FROM MANHATTAN

16. Manhattan Rural Route	8	1	4	1	14	0
17. Claretar	22	10	7	5	44	13
Sub Total	(30 2.5)	(11 1.2)	(11 2.0)	(6 1.6)	(58 2.0)	(13 12.6)
TOTAL	1185	927	552	281	2945	143

APPENDIX E

SELECTED BUYING PRACTICES OF MARRIED AND SINGLE
STUDENTS AT KANSAS STATE UNIVERSITY WITH
SPECIAL EMPHASIS ON MAIL ORDER PURCHASING

by

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B. S., Sacred Heart College, 1964

AN ABSTRACT OF A MASTER'S THESIS

submitted in partial fulfillment of the

requirements for the degree

MASTER OF SCIENCE

Department of Clothing, Textiles,
and Interior Design

KANSAS STATE UNIVERSITY
Manhattan, Kansas

1968

A study of the buying practices of college students was made during the spring semester, 1967. A research schedule was developed and administered in person to twenty-eight married and sixty non-married, randomly selected, sophomore and junior women at Kansas State University. The purpose of the study was to find information relating to the buying practices of college students with special emphasis on mail order purchasing. The married students who participated in this study lived with their husbands while both attended college.

A statistical analysis was made of the responses using contingency chi-square tests and a modified version of Friedman's nonparametric test. The basic null hypothesis formulated for this study was: there is no difference between the practices of married and non-married students. Percentages were obtained for all items in the research schedule.

Results of the study showed that more similarities than differences exists between the married and the non-married students. However some differences were noted. Married students appeared to be more concerned about financial matters and more careful consumers than single students. Husbands and parents were the main source of income listed by married students while single students usually listed parents. More married students than single budgeted for all items and for school expenses. Married students indicated that "have to" was an important factor influencing their expenditures while

single students listed "want to" more frequently. More married students than single shopped in Manhattan.

Catalogs were used more frequently by married students both for ordering and as a source of information for shopping. Although college students used catalogs none of the students in this study appeared to be completely enthusiastic about them.

The interview questionnaire method was used in this study. The investigator believes the method was well worth the extra time involved because the personal contact with the respondents gave the investigator a better understanding of their answers. Information found in this study could be used as a guide to future in-depth studies.