ROLE PERFORMANCE OF
HUSBANDS AND WIVES IN FINANCIAL MANAGEMENT

by

FAYE LAURA MC GINNIS

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Approved by:

Richard L. D. Morse

Richard L. D. Morse
Major Professor

TABLE OF CONTENTS

LIST OF TABLES

INTRODUCTION

Money plays an important part in marital satisfaction. According to a 1974 nationwide survey of American families conducted by Yankelovich (1975), no other subject causes as many family arguments as money. Fifty-four percent of the families interviewed were classified as those who "argue-a-lot-about-money", with the percentage increasing to 64% for families hard pressed by money problems.

Yankelovich reports that families quarrel frequently about overspending, poor money management and the inability to keep track of where the money goes (p. 25). In a discussion of money and family relationships, Yankelovich reports several factors as inherent parts of money arguments. Two of these factors are communication about money and decision-making. One out of two families who argue frequently are "unable to communicate frankly and freely with other family members about finances" (p. 25). Disputes are frequent among parents who withhold information about family finances from their children. Conversely, parents who are frank with their children report fewer arguments over money. Households where the husband and wife share in making financial decisions also report fewer arguments. This is in contrast to those households where one family member, usually the husband, is the chief decision-maker.

Many young couples feel that with adequate financial resources financial problems will disappear. The staff of <u>Money</u>, a mass-audience magazine, interviewed psychologists, marriage counselors, and consumer economists on families who argue about money. The interviewers conclude that more money does not mean fewer fights since many disagreements are over the allocation of discretionary funds, how they are spent and who controls the expenditures (Money, 1976).

Roles performed by husband and wife in decisions of how to spend, what to spend, and who should spend, need to be predetermined if there is to be effective financial management. According to Ruth E. Deacon and Francille M. Firebaugh (1975, p. 283) specification of roles enables the family to facilitate financial management by assisting the flow of actions and decisions in monetary affairs. Such role assignments are believed to lead to greater satisfaction and alleviate disputes over money. Certain family roles and responsibilities have been divided by custom and tradition between husband and wife. However, with the changing roles of women at work, there arises cause for reconsideration.

Objectives

This study focuses on husband/wife roles as planner and implementer in financial management of young families. The specific objectives of this study are:

1. To explore the kinds of techniques families use to control money systems;
2. To determine if families are satisfied with their financial management, and if families "argue-a-lot-about-money";

3. To determine if husbands' and wives' perceptions of who manages family finances differ significantly;
4. To determine who in the family makes decisions in planning for the allocation of money resources among various major consumption areas;
5. To determine who in the family implements the plan or who puts the plan into action, handles the cash, pays the bills, keeps track of the money, and does the shopping;
6. To assess whether the level of education, level of income, employment of wife, stage of the life cycle and interest or involvement significantly affect planning and implementing roles.

Objectives four through six are restated in the form of null hypotheses at the conclusion of the Review of Literature section throughout which the foundation for the hypotheses is laid.

REVIEW OF LITERATURE

This section presents the conceptual framework of management theory and how that framework assists in analyzing financial management of families. A brief discussion of the role concept as it relates to our changing society and performance of roles in the allocation of economic resources is presented, followed by a review of the research which has been conducted on role performance. Finally, a summary of the hypotheses derived from this literature is provided.

Management Concepts As Related to Financial Management

Two major roles performed by husbands and wives with respect to financial management are the roles of planner and implementer. These are derived from the management concepts: planning the use of resources, and implementing the plans to meet demands. For analyzing financial management of young families, a systems approach is used by Deacon and Firebaugh initially in 1966, and in revised form in 1975.

The three major components of this conceptual framework outlined by Deacon and Firebaugh are "input", "throughput", and "output". In general management terms, resources (human and nonhuman) and demands (goals and events) enter the system as "inputs". Resources are used to meet demands and exit the system to become part of the environment as an "output". The process of passing through the system is "throughput" (Deacon and Firebaugh, 1975, p. 8).

> To illustrate: the head of the household brings home a weekly paycheck, which becomes part of the family resources. At the same time, the mailman delivers a notice that indicates certain property taxes are due. Both the check and the taxes present inputs. A check is sent to pay the tax, thereby using up a part of the family resources and simultaneously meeting a demand. Both the used resources and the met demand constitute outputs. Planning for ways to make the funds available, considering other demands and writing the check become the throughput (p. 8).

The "throughput" component consists of planning for and implementing action to achieve goals through the use of available resources. This researcher has chosen to focus on the "throughput" component because it is central to financial management, assisting families in achieving their goals and enabling them to cope with unexpected events. The two managerial processes, planning and implementing, are discussed in some detail as they pertain to management and financial management.

Planning

As resources and demands enter the system, planning determines possible ways and means of meeting demands through effective resource utilization. Planning is necessary to help determine possible actions and procedures to meet demands which confront families. It involves future oriented decisions enabling people to predict resource use to achieve goals (Deacon and Firebaugh, 1975, p. 197).

The planning process in financial management is referred to as budgeting. "The family budget is a spending plan" (Bigelow, 1953, p. 297). It is a "relatively specific plan for use of income for future time" (Britton, 1968, p. 44). A properly devised budget reflects the family's characteristics, values and goals in relation to the family's resources. According to Deacon and Firebaugh (1975,

p. 265) a plan for spending indicates how and when to allocate available financial resources among family's needs, and wants (and demands to meet family goals).

Decision-making is another aspect of planning. It involves every process and function of management wherein choices are made and alternatives resolved. Economically oriented decisions are concerned with how resources are allocated to meet various needs or goals, and how exchanges with other economic units occur to meet these needs or goals (Deacon and Firebaugh, p. 122). Therefore, in order to obtain maximum satisfaction from its income, the family must decide which needs can go unsatisfied with minimum sacrifice (Morse, 1957).

Another decision area for a family, in contrast to an individual, is planning who will carry out what responsibilities. For example, who keeps records, who makes purchasing decisions, who shops, who reconciles the checkbook and who pays the bills (Nickell, Rice and Tucker, 1976). This leads into the implementing process.

Implementing.

Putting the plan into action is the implementing or "doing" process of management. Responsibilities and actions assigned during the planning process must be monitored for adherence to the plan.

Control of expenditures requires keeping a record of income received and money disbursed. Forms coordinating financial implementing with planning have been developed (Morse, 1957, 1961, and 1966). However, there are a variety of methods families practice to keep track of their money. Some families distribute money into purses,

THIS BOOK CONTAINS NUMEROUS PAGES WITH MULTIPLE PENCIL AND/OR PEN MARKS THROUGHOUT THE TEXT.

THIS IS THE BEST IMAGE AVAILABLE.

boxes or envelopes. Others keep records in receipts or on checkbook stubs. Still others retain detailed accounts of income received, itemized expenses and net savings (Morse, 1957). With any of these methods, when a significant difference between planned and actual expenditures occurs, either the plan for action is adjusted, or the implementer must adhere more strictly to the plan, or a new plan is needed (Deacon and Firebaugh, 1975).

Financial management for a family requires recognition and delegation of two important roles, planner and implementer, to persons in the family. Although technical professional assistance from outside the family, such as bankers, lawyers, or accountants may be employed, persons within the family remain responsible for the performance of the role. In the following section, these roles are discussed at the cultural and behavioral levels as applied in the delegation of roles among family members in financial management.

Roles in Family Financial Management

The role concept is frequently used in many fields of study; there is no one accepted definition of the idea. Nor is there a precise means of measurement (Nye, et al., 1976). Despite the confusion, current research of family roles conducted by Nye, et al. (1976) has been selected as the primary source of reference. According to Nye there are two basic elements of the role phenomenon: (1) "a set of expectations which is part of the culture and"(2)"typical behavior of persons occupying status position which, in fact, either validates the cultural expectations or emerges to create new roles" (p. 6). They suggest assigning the term "role" to a set of cultural expectations of behavior, attitudes and values, and the concepts role enactment, role performance, or role behavior to the action performed in enacting the role (pp. 6-7).

Role

A culturally defined theory prevalent in much of the sociological literature on role definition depicts the traditionally dominant male as the head of the family and breadwinner. Such conjugal positions fit the basic role structure of the family, involving the expressive and instrumental functions. According to Talcott Parsons and Robert F. Bales (1955), the female role is patterned as one of specializing in the "expressive function", handling the social and emotional needs of family members, and the male in the "instrumental function", concentrating on getting the tasks accomplished (Eshleman, 1974, p. 45).

Rapid technological innovation, however, often requires men and women to switch established roles, substitute for each other or reverse roles if families are to survive (Litwak and Figueira, 1970). The Industrial Revolution produced conditions which ultimately enabled (required) women to work outside the home, and education familiarized them with the outside world. This emancipation outside the home brought increasing equality within the home (Litwak and Figueira, 1970). Increased adherance to such a new pattern may be based on social values intending to improve the status of women. Sex, according to social custom, has been the primary basis for the division of tasks. This is increasingly less true in the case of the equalitarian family. In fact, empirical evidence does not support the sex-linked division of tasks where the wife has the socio-emotional tasks and the husband the instrumental ones (Litwak and Figueira, 1970).

Not all family roles are a set of cultural expectations or norms which prescribe and proscribe behavior to occupants of positions (Nye, et al., 1976). Because of sociological and cultural changes, the roles of planner and implementer are less clearly defined, yet married couples must define these roles for themselves. It is through communication and cooperation that expectations (roles) for appropriate and approved behavior are determined.

Role performance

Role performance is measured by what is done, who does it, and how it is done (Nye, et al., 1976). The term "role performance" as used in this study is limited to the question "who does it", that is, who plans and who implements. Bates (1956) recognized that a role may be enacted by more than one person. Thus, there might be a shared role enactment between spouses for some responsibilities. Empirical data derived from the Nye study suggest this joint management is the major pattern of financial management; for slightly more than half the families interviewed, "income goes into a joint fund and is spent by both husbands and wives" (Nye, et al., 1976).

Factors Affecting
Financial Management Role Performance

Previous research indicates that household task performance patterns in young families are influenced by or related to various factors including education, income level, employment of wife, stage of the life cycle, and interest or involvement. Each of these five factors is discussed as influencing husband/wife role performance at the planning and implementing stages of financial management.

Education

Blood and Wolfe (1960) conclude from their Detroit study on marital power that if one partner in a marriage is better educated than the other, the larger will be his or her share in the decision-making process. Their findings indicate that the partner with greater education tends to keep track of money and bills, the implementing stage of financial management.

In analyzing husband power, Centers, Raven and Rodrigues' (1971) findings are consistent with those of Blood and Wolfe, showing a positive relationship between the husband's role in decision-making and educational level. Husbands who either completed high school or went on to higher educational levels took on greater responsibility for making decisions than those husbands who had less than high school education.

Based on these two studies, hypothesis 2a (page 19) is proposed.

Income

Studies classifying income as a socio-economic status reveal wives in working-class families have considerable power over financial matters. However, as socio-economic status increases, such influence decreases. An inverse relationship, for example, is established by a study on the distribution of responsibility within the family and status level. "The amount of responsibility taken by the wife increases inversely with status level, being least in the high area and greatest in the low area" (Olsen, 1959, p. 20). Similarly, Komarovsky (1961) reports that least responsibility is taken by the wife in the high status and greatest responsibility in the low status. Sharp and Mott (1956) also find that wives of Detroit low-income families maintain a dominant role in "keeping track of money and bills". Blood and Wolfe (1960) contend that the high-status husbands, based on occupation, income and education, are more apt to handle the money and bills.

Generalizing for a socio-economic class as a whole, Komarovsky (1961) proposes that "there is a greater autonomy [husband or wife] with regard to expenditures at the bottom and at the top of the socio-economic hierarchy than among the middle classes" (p. 264). Families at the lower-income levels, she explains, spend most of their available income on routine household expenditures. Because a large portion of expenditures are for household purposes, Komarovsky reasons that the role of the wife should be greater than in upper-income families. Conversely, financial resources, at the upper-income levels, are sufficient to allow economic leeway. Among these families, the husband's major role is in elaboration of standards of consumption.

Contrary to Komarovsky's theoretical proposition, are the results of Haddox's (1965) study on low-income rural households. It shows that there is joint decision-making within low-income families as well as within high-income families. Due to the fact that low-income families have limited resources, they are characterized as either very low in shared decision-making or as very high in joint decision-making. Such families find it necessary to plan expenditures and make decisions jointly so as to meet their major needs as well as basic necessities (p. 21).

Upper-income families share in some financial decisions and delegate others to the responsible partner. This last point is consistent with Komarovsky's thesis, yet Haddox does not bar concensus on long-range family goals and values from his interpretation of middle joint decision-making scores. Another factor Haddox adds, is that the husband has more power in family decision making when he is able to adequately provide for his wife and family. This latter factor brings into focus the reasoning for greater autonomy among upper-income families.

Thus the conclusion may be drawn that in low-income families either the wife will take major responsibility in decision-making and managing family finances, or husband and wife will make joint decisions in planning expenditures. To express Komarovsky's view of upper income families, the husband will dominate in the financial areas of the family. However, Haddox suggests that husbands and wives will take individual areas of responsibility, while jointly deciding long range goals and values. Based on Komarovsky and Haddox studies, this researcher offers hypothesis 2b on page 19.

Employment of wives

There has been a sharp increase in the participation of women in the labor force over the past forty years. Today approximately 43% of all married women with husbands present are in the labor force, compared to less than 15% in 1940 (U. S. Dept. of Labor, 1975, pp. 15-16). According to Kreps (1976), there are several major factors contributing to changes in women's working patterns: events associated with World War II, growth in the service sector of the economy, household technological improvements, and reduction in family size (p. 63). Even though almost half of married women are working, their jobs are often viewed as secondary to their family responsibilities, and their income as supplementary rather than essential (p. 105).

Decision-making responsibilities are thought to be influenced by one's potential to produce economically. "Employed wives tend to have greater decision-making power than nonemployed wives" (Bahr, 1974, p. 173). Several studies conducted in the United States have found this to be true (Heer, 1958; Blood and Wolfe, 1960; Blood, 1963), as well as studies in other nations (Weller, 1968; Lamouse, 1969; Lupri, 1969; Safilios-Rothschild, 1967, 1970a; Oppong, 1970). Much research has attempted to assess the ability to make decisions as a direct result of the resources which the individual can provide to meet the needs of his marriage partner. This is known as Resource Theory (Blood and Wolfe, 1960). Such an assessment would explain the working wife's increase in decision-making.

The review of literature presented by Blood (1963) suggests that the employed wife decreases her influence in household affairs, but increases her influence in major economic decisions. Bahr's review of studies, examining various decision areas, reveals a positive correlation between a wife's employment and her increasing influence in financial decision-making.

Contrary to the previous studies mentioned, Nye's data do not sustain the position that employed wives are more likely to manage family income than other wives. Nor do these data support the proposition that working wives or working husbands will singly manage family funds. The modern family is more likely to be highly democratic in money management.

To obtain further evidence in this regard, the researcher proposes hypothesis 2c, that there is no difference in money management roles between wives who are gainfully employed and those who are not employed.

Stage of the life cycle

Stage of the life cycle affects the roles of husbands and wives. It is during the early years of marriage that many tasks are undertaken together, especially if the wife is gainfully employed (Silverman and Hill, 1967). Nye's study further supports this phenomenon. In looking at financial roles within the family, Ferber (1974) reports nearly half the families, immediately after marriage, act jointly, compared to only 37% of the couples married one year.

Similarly, other studies indicate that young couples have a high rate of joint activity. However, these shared actions evolve through the stages of the life cycle toward a more set division of responsibilities (Wolgast, 1958; Blood and Wolfe, 1960; Komarovsky, 1961; Hill, 1965).

The same conclusion, that joint participation of husbands and wives occurs among young families, may also be drawn for role performance in financial management. Based on the results of these studies, it is hypothesized (hypothesis 2d) that there is no significant difference between husbands and wives in their performance of financial management roles according to the length of marriage.

Interest or involvement

Blood and Wolfe's (1960) study of eight decision areas, points toward the conclusion that men are more likely to make decisions in certain areas than others. Heer (1963) hypothesized that it "depends on the relative involvement of each person within the family in the given decision area" (p. 139). Data from the studies reviewed (Sharp and Mott, 1956; Wolgast, 1958; Wells, 1959; Burchinal and Bauder, 1964; Davis, 1970; Lovingood, 1973; Cunningham and Green, 1974) supports Heer's hypothesis indicating the importance of relative involvement by consumption area. For example, wives traditionally make decisions concerning household items while husbands made decisions concerning items such as cars.

International data reveal similar findings in which the overall pattern of decision-making by husbands and wives suggests a division of labor in decisions that correspond to their roles in household tasks. For example, life insurance has a masculine cast; food budgets, clothes and children's spending money is the wife's domain; and family vacation and home are joint decisions (Blood and Hill, 1970, p. 534).

Hence, decisions by husbands and wives over the allocation of money among family expenditures and its implementation appear to coincide with patterns of household task performance. To test this generalization, the researcher proposes hypothesis number 1 on page 19.

Methodological Approaches of Previous Studies

The literature cited research which used different methodological approaches. Analysis of these approaches shows considerable variation in procedures and possible shortcomings. Although husband-wife role performance of various tasks has been analyzed, no one published study focuses specifically on financial role performances in a managerial system perspective. A comparison of methodological approaches follows.

Data collection

A commonly used method for data collection is the interview method (Lovingood, 1973). Hill (1965) and Kenkel (1963) combine two methodologies, interview and observation, in their research. Hill observed families in homes, whereas Kenkel conducted observations in a laboratory. Safilios-Rothschild (1970b) explains how the validity of the interview method relies upon the honesty and accuracy of the respondents themselves.

Interview items

Whether a spouse always or usually performs a task, or shares task performance is the usual design approach interviews have taken (Lovingood, 1973). Some researchers ask overly general questions such as "who has the last say about how available money will be used" (Safilios-Rothschild, 1970b). On the other hand, others ask specific questions such as "who usually makes final decisions about how much money your family can afford to spend per week on food?" (Blood and Wolfe, 1960). As such it becomes imperative to consider the level at which each spouse is to make decisions.

> For example, the wife may make the decision concerning how much money should be spent weekly on food but the husband may decide about how all the available money must be used. The wife may determine how much life insurance to buy and how much to spend on changes and redecorations in the home, but the husband may decide how much to give to charity and how much and when to borrow (Safilios-Rothschild, 1970b, p. 542).

The eight items of decision-making (p. 19) and implementing (p. 49) developed by Blood and Wolfe (1960) provide the basis for several later studies.

Lovingood, however, in analyzing Blood and Wolfe's work, argues that it lacks an interpretation of decision-making and implementation as interrelated activities, both contributing to family goal achievements. She further comments that Blood and Wolfe's interview items do not parallel each other, making it impossible to compare who makes and who implements decisions.

Subjects studied

Sex of the sample varies among studies. Four studies reviewed by Lovingood base their data on wives' responses: Blood and Wolfe

(1960); Campbell (1970); Lopata (1971); and Silverman and Hill (1967). Six studies report data from husbands and wives or from husband-wife couples: Centers, Raven and Rodrigues (1971); Granbois and Willett (1970); Hill (1965); Kenkel (1963); Safilios-Rothschild (1969); and Wilkening and Bharadwaj (1967).

Centers, Raven and Rodrigues view wives as creating a "distorted picture" of role positions. Other studies which interview both husbands and wives found that the wife's perception of the family structure differs from that of the husband. Safilios-Rothschild (1969), for example, finds significant difference in responses of husbands and wives, leading her to examine the levels of disagreement in who makes decisions. Safilios-Rothschild (1970b) concludes from a review of family power studies, that by relying on answers from one spouse the entire picture on familial power structure cannot be described. It is therefore important to interview both husbands and wives separately, to obtain more adequate insight of family dynamics.

Scoring

Measures of task participation indicate the degree of task performance by husbands and wives. Blood and Wolfe's (1960) original five-point scale scored responses to questions as follows: 1 point--husband always, 2 points--husband more than wife, 3 points--husband and wife exactly the same, 4 points--wife more than husband, 5 points--wife always.

Later researchers have used variations of this approach. In the 1976 study by Nye, the Blood and Wolfe scale was modified to score role enactment. By substituting the word "entirely" for "always", role sharing between spouses was emphasized.

Hypotheses

From this review of literature, the following null hypotheses were derived to be tested.

1a. There is no difference in the performance of money management roles (planning and implementing) of husbands and wives by consumption areas.

b. If husbands and wives do not equally perform these roles, alternatives are as follows:

(1.) Husbands will perform the management roles for transportation, life insurance, borrowing money, medical care and saving money.

(2.) Wives will perform the management roles for food, clothing, household furnishings and operations, and gifts and donations.

2. There is no significant difference in money management roles of husbands relative to wives in relation to:

a. Education level of husbands versus wives

b. Family income

c. Employment of wife

d. Length of marriage

PROCEDURES

The determinance of husband/wife roles is essential to an analysis of family financial management. Different roles are involved in both the planning and implementing phases of management. To gain insights into current role patterns of financial management for a select group of families, this small-scale exploratory study of fifty couples was conducted. The population chosen and methods of sampling are described in this section as well as the interviewing techniques and format of the questions. The scoring method and other methods of testing data for analysis are described.

Population and Method of Sampling

The population was restricted to young married couples, thirty years of age or under. This age segment was selected to minimize age differences and to concentrate on couples in their formative years. Young families' expenditures averaged more than their income, as reported in the Bureau of Labor Statistics Report, number 237-93 (1960-61). Such patterns of over-expenditures may be the result of unrealistic perspectives of the partner. Young couples may be in the process of establishing role patterns which may persist throughout their marriage. If so, the questions raised by this study are more than contemporary interest.

The manner in which the family finances are managed may be perceived by each member differently. If so, the entire picture of management practices and role patterns cannot be described by relying on only the husband's or wife's answers. Consequently, the husband and wife of each couple were interviewed separately as well as jointly.

The population was further restricted to military service personnel assigned to Fort Riley, Kansas. The purpose of this restriction was to focus on a defined group of individuals with similar background and characteristics. Any conclusions, therefore, are limited to military service personnel.

Method of Sampling

Three successive methods for sample selection were developed to obtain the desired sample size of 50. All military service personnel living in Manhattan, Kansas were first selected from the Fort Riley telephone directory. Each of the 172 names was assigned a number and 100 subjects were randomly selected using a table of random numbers. If this did not yield 50 interviews, the total Manhattan population would then be used.

The third method entailed selecting additional names of those living on post in the three family housing areas in which housing units are assigned by military rank. These areas were distant from each other. So to minimize travel time between areas,respondents would be selected from concentrated populations. In each area, streets with commissioned officers of the ranks of first lieutenant, second lieutenant, and captain most frequently listed in the telephone directory, would be chosen. From these the streets with the most listings would be selected. The street closest to the first would be chosen for additional families.

Instrumentation

Questions, used in a previously unpublished study, were evaluated, refined and edited. The complete questionnaire consists of two parts designed to facilitate the interview. Part I was designed in booklet form to gain involvement of the interviewee, and Part II was designed to be self-administered. The complete questionnaire is reproduced in Appendix A.

Part I consists of close-ended questions. Questions 1 through 10 deal with the respondents' social-demographic background. Answers to these questions provided data for testing variables affecting husband/wife role performance. Questions 12 through 20 deal primarily with attitudes toward financial management practices, of which 18 and 19 are open-ended. Question 18a was added after the first six interviews. The purpose of this question was to further support who exactly manages the family finances. Two questions, 21 and 22, were included to test the General Mills conclusion that families "argue-a-lot-about-money". A final set of questions, 23 through 31, pertain to checking accounts.

Part II consists of sixteen budget items drawn from the expenditure classes of the City Workers Family Budget (Bureau of Labor Statistics, Bulletin 1570-1). A description of each area of expenditure is provided in Appendix B. The budget items were modified slightly to fit the needs of the study by providing for his/her expenditures, i.e., his insurance, her insurance. Each respondent was asked to check those which fit his or her family in relation to who carries out the planning and implementing phases of financial management. An explanation of the phases of financial management was provided as an introduction to Part II. Responses to the questions "Who decides..." and "Who does..." as related to the series of budget items, were used as measures of performance roles of husbands and wives.

Method of Data Collection

Telephone calls were made to selected subjects in randomized order. Standardized phraseology was employed in each call (Appendix C). The call was used in the sample selection process. Each subject was asked if he or she were married, and if he or she were under thirty years of age. If both conditions were met, the conversation continued and the study was described. An appointment time was set with those subjects willing to participate when both husband and wife would be at home and available for the interview.

Two female interviewers administered the questionnaire. The researcher, as one interviewer, instructed the assistant on the interpretation of each question and what probing questions to ask in leading the respondent to an explicit answer. The assistant interviewer, Mary Neel, was a graduate student in Family Economics and wife of a military officer assigned at Fort Riley. Her assistance during the interviews also included interpretation of military social patterns of which the researcher was not aware.

Each interview was conducted in the respondent's home. A letter (Appendix D) explained the research and assured respondents that they would remain anonymous. This letter was given to the husband and wife as a way of introduction. Each was asked to sign the Approval Form at the bottom of the letter to ensure voluntary participation in compliance with the Human Subjects Act.

Part I, which was constructed as a ring booklet of flip cards, was handed to the couple, enabling their participation in the process. The first three questions were answered by the husband and wife simultaneously, and recorded by the interviewers on tabulation sheets (Appendix E). The couple was then asked to separate, and the interview was continued in two different rooms to obtain individualized answers. The two interviewers alternated between husband and wife respondents, to compensate for potential bias.

For the two open-ended questions, respondents were encouraged to give their answers in depth and in their own words. Probing questions were asked for Question 18 to lead the respondent, step by step, through the management procedures they used, from receipt of employment check through payment of major bills and current living expenses. The purpose was to determine, as specifically as possible, how families manage their expenses. Question 19 entailed a hypothetical situation: What would you do if you had no cash on hand or in your checking accounts?

Part II was self-administered. The interviewer was present to answer any questions the respondent might have. The main question, stated at the head of each page for Planning and Implementing, served as a reference to the respondent in checking: "Who decides" and "Who does". Each respondent was instructed to check only those budget items applicable to his or her family. For example, childless families were to leave budget items for "Children" blank, and those families who may have life insurance for the husband only, would check "His" under Life Insurance. Also, if no decisions were made on "How much to spend?" for any item, respondents were instructed to leave it blank. The only item phrased as a hypothetical situation related to purchasing a car.

Scoring

Money management role performance for each budget item, as planner and as implementer (Part II) were measured by use of Nye's five-point scale as follows:

1 -- Husband

2 -- Husband more than wife

3 -- Husband and wife exactly the same

4 -- Wife more than husband

5 -- Wife

Where appropriate, the original five-point scale was collapsed to a three-point scale by combining the categories "Husband" with "Husband more than Wife", and "Wife" with "Wife more than Husband". This three-point scale is: "Husband", "Same" and "Wife".

Satisfaction with their management practices (Question 20) and whether they argue about money (Question 22) were measured by use of a five-point scale. Satisfaction scale was scored:

1 -- Strongly satisfied
2 -- Satisfied
3 -- Neutral
4 -- Dissatisfied
5 -- Strongly dissatisfied

The "arguing-about-money" scale was scored:

1 -- True
2 -- Somewhat true
3 -- ?
4 -- Not really true
5 -- Not true

The occupation of wives at the time of the interviews were scored according to the nine-point U.S. Department of Labor occupation scale (Dictionary of Occupational Titles, 1965).

1 -- Professional, technical and managerial occupations
2 -- Clerical and sales occupations
3 -- Service occupations
4 -- Farming, fishery, forestry and related occupations
5 -- Processing occupations
6 -- Machines trades occupations
7 -- Bench work occupations
8 -- Structural work occupations
9 -- Miscellaneous occupations

Statistical Analysis

Respondents' answers were transferred from the tabulation sheets to computer cards. The Statistical Package for Social Sciences (SPSS) was used to test each hypothesis. The statistical tests employed for Hypotheses 1a and 1b were Student's t. For Hypothesis 2, chi-squares were used.

RESULTS

Response Rate

A total of 221 subjects were contacted to obtain the desired sample size of fifty. Ninety-one subjects met the conditions of the study, with forty-one refusing to participate.

The first twenty-six respondents were selected from the total Manhattan military population of 172. Twenty-six of the 100 randomly selected subjects had met the conditions of the study, of which sixteen voluntarily participated. Seventy-four subjects had either changed their place of residence, had a wrong number listed, or did not meet the conditions of the study.

To compensate for the small number of respondents, the remaining seventy-two Manhattan residents were contacted. Sixteen met the conditions of the study, and ten were willing to participate.

The third method of sample selection, discussed under Procedures, was enacted to acquire twenty-four additional respondents. Three streets, with two commissioned and one non-commissioned officers' family housing units were selected. Forty-nine subjects were contacted to make up the remaining twenty-four respondents for the total desired sample size. Twenty-five subjects refused to participate. One participating couple was deleted due to the husband's unwillingness to cooperate during the interview. Another couple was interviewed to compensate, maintaining a sample size of fifty couples. Thus, half of the respondents were living at Fort Riley and half were living in Manhattan.

Description of Participants

All participating couples were thirty years of age or under with husbands as military service personnel. Forty-two husbands were commissioned officers, two were warrant officers, and six were specialists. The description of subjects by personnel rank is tabulated under Question 7b, Appendix A wherein all data are summarized.

Length of marriage (Question 1) among these subjects, ranged from less than one year to ten years. Seven couples were married one year or less; six, two years; nine, three years; four, four years; nine, five years; and two, ten years for an average mean of 4.4 years and a standard deviation of 2.53 years. The average (mean) number of children as dependents was 1.7 among the 38 couples with children, and the mean age of the children was 2.8 years. No other dependents were reported by the respondents.

All subjects were high school graduates, and all but 18% of the husbands and 40% of the wives had at least a college degree. The husbands had completed a slightly higher level of schooling than the wives, as indicated by the mean for husbands of 16.28 years and for wives 15.3 years of education.

Most of the women were homemakers (Question 5) and 30% were employed part or full time in such positions as library technicians, commercial artist, teachers, assistant director of research project, social worker, swimming instructor, nurses, cashier, secretary, and baby sitter. Classification of these occupations ranged from class one (professional, technical and managerial) to class three (service occupations) on the Occupational Classification and Industry Index with 80% of the occupations classified as class one.

Husbands and wives reported at nearly the same levels their family income in answer to Question 10. Family incomes ranged generally between $8,000 and $20,000 with only 6% of the families below and 9% of the families above the range. The mean incomes reported by husbands and wives were $14,330 and $14, 210 respectively, with standard deviations of $4,560 and $4, 510. The contribution to the family income by wives was 30% of the family income (Question 8). About half (48%) of the wives who reported income for the previous year, earned less than $4,000. Only one wife earned over $12,000 and only three husbands earned over $20,000 (Question 9). Theses results are based on data summarized in Appendix A.

Money Systems and Practices

The first objective of the study was to explore the different kinds of techniques and systems families use to manage their finances. Close-ended questions about respondents' financial situations and management practices were asked in Part I. Husbands' and wives' responses to Questions 11 through 30 are listed adjacent to each question in Appendix A. The following is a discussion of these results.

If the wife was presently working, as was the case for 30% of the wives, her income was for more than one purpose. Listed in Appendix A-2, Question 11 is the frequency of uses made of her income. Savings, special purchases and living expenses were most frequently mentioned. Although debt payment was not mentioned as an individual item, it was included in combination with other uses. Among these couples, the wife's employment was not essential to meet current living expenses.

Decision-making responsibilities, regardless of whether husband was the breadwinner or had jointly contributed to family income, were generally shared and there was agreement between husbands and wives in this regard (Questions 12-14). No wife was the sole family provider, yet fifteen wives were working at the time of the interview. It had been anticipated that wives gainfully employed would have a higher participation in decision-making, but this was not supported. Joint decisions were made, regardless of who the breadwinner was. This supports the findings of Nye.

Budgeting was not universally practiced. "Many items" were considered budgeted by 58% of the husbands and 64% of the wives. This means that over one-third of the families budget "few items" at best (Question 15). When asked if they keep records of income received and dollars spent (Question 16) 90% replied yes. The wife was considered to be the one who keeps the records (Question 17). Likewise, in the views of both husband and wife, the wives were most apt to be managers of family financial systems (Question 18a).

An explanation for this role performance by the wife may be that in most military families, the husbands leave their families for weeks or months at a time. This means that the wife must manage the finances on her own. Long working hours and requirements of the military may also influence husbands to have wives eventually, if not presently, take complete control of the finances. Furthermore, the high level of education of both husbands and wives probably has some bearing on this role assignment.

Question 19 was an open-ended question in reference to a given hypothetical situation requiring relief from a tight cash flow. The frequent responses were "Charge it!" (43%) and entertain at home (33%). Shift in budget allocation was the response of 11%, and only 8% mentioned use of savings. (See Appendix A-2).

The five methods of money management offered as possible replies to Question 20a were those formulated by Nickel and Dorsey (1967). Thirty percent indicated they use a budget where husband and wife share jointly in planning and distributing income (Method #1). Twenty-four percent stated one partner maintains complete control of the income and hands out small or large amounts of money as needs or wants arise (Method #5). Few acknowledged use of Methods 2, 3 and 4. The largest response (37) was for "other", whereby respondents conveyed their own method as listed in Appendix A-2. Most indicated their method for money management consisted of joint planning in combination with various forms of implementing, a majority having one partner as implementer. This was further supported by their answers to Question 18 describing their system of financial management. (See Appendix A-2).

The second objective of the study sought to determine if families are satisfied with their system of financial management. In general, the couples felt satisfied (Question 20), while only 10% of the population was dissatisfied. The second objective also sought to determine if families argue about money. A high percentage of the population (71%) had rejected classifying themselves as a family that "argues-a-lot-about-money" (Question 22). The ratio of families classifying themselves as arguing about money to those families classifying themselves as not arguing about money is approximately 1:4. The findings of the national study by Yankelovich indicate that for more than half the families, money is a source of argument; and therefore concluded that families "argue-a-lot-about-money". In the opinion of the wives, the present study substantiates this conclusion about other families. However, husbands were less inclined than the wives to believe that friends "argue-a-lot-about-money" (Question 21). Only one-fourth of the population felt their family could be classified as such (Question 22).

Questions 23-30, pertaining to checking accounts, supplemented the financial background of the families studied. Forty-eight couples had joint checking accounts. One couple had an account in the husband's name, giving him complete control. One couple did not have an account and explained this by saying they had seen too many families in financial deprivation resulting from misuse of checks. The first names of husband and wife were used by 82%, while others used Mr. and Mrs.

Although 84% of the respondents reported that their checkbook usually balanced with the monthly bank statements, the number of times the book had balanced ranged from two to twelve. That is, less than half of the couples experienced having their checkbooks balance each month, and only one-fourth were able to balance them at least nine of the twelve months. Husbands' and wives' responses agreed that the wife most frequently balances the checkbook each month. Only 20% of the husbands balanced the book each month in contrast with 36% of the wives.

Overdrawn accounts may occur among married couples especially if both are able to write checks and do not keep the other partner informed. Seven couples stated that in the past they had overdrawn their account. All of the wives and nearly all of the husbands considered their system successful.

Financial Management Role Performance

To satisfy objective three, concerning husbands'and wives' differences in responses, an analysis of answers to each question by husbands and wives was conducted. This tested the congruency between husbands' and wives' perceptions of role performances in family financial management. Chi-squares were computed to analyze separately the wives' and husbands' perceptions of who plans and who implements for each budget item in Part II of the questionnaire. The congruency of their answers to each item was tested by computation of chi-square values. Summary of all ninety-six chi-squares is presented in Tables 1 (for planning) and 2 (for implementing).

Table 1. Husbands and wives responses for planning by each budget item.

Budget Items	Role Performance Scale[a] Husbands' Responses						Wives' Responses					
	1	2	3	4	5	N	1	2	3	4	5	N
1. FOOD:												
a. at home	0	1	11	21	16	49	0	2	5	18	23	48
b. away from home	2	18	20	8	1	49	2	9	26	6	2	45
2. TRANSPORTATION:												
a. gas												
family car	6	7	9	2	1	25	5	8	10	4	1	28
his car	* 5	11	2	0	0	18	7	4	8	1	0	20
her car	1	3	2	6	2	14	2	1	6	2	4	15
b. major repairs												
family car	11	13	2	1	0	27	9	13	5	1	1	29
his car	9	11	3	2	0	25	7	9	4	0	1	21
her car	7	10	3	2	0	22	6	6	5	0	0	17
c. car insurance												
family car	11	9	7	1	1	29	10	9	8	1	2	30
his car	9	7	9	0	0	25	10	7	6	1	2	26
her car	9	4	9	0	0	22	9	6	5	0	1	21
d. purchasing car	6	14	24	1	0	45	4	10	29	1	1	45
3. CLOTHING:												
a. his	5	16	14	13	1	49	2	14	10	18	3	47
b. hers	0	2	9	22	17	50	0	5	10	22	11	48
c. children's	0	0	7	18	13	38	0	0	9	21	7	37
d. services-laundry	1	3	18	10	8	40	1	7	13	11	8	40
4. HOUSEHOLD FURNISHINGS AND OPERATIONS	0	5	29	12	2	48	0	3	29	13	3	48
5. HOUSING:												
a. renter												
rent	1	5	5	1	0	12	0	2	7	2	2	13
utilities	1	2	4	2	1	10	0	3	6	2	2	13
b. homeowner												
purchase price	1	4	9	0	0	14	3	2	8	1	0	14
mortgage payment	1	4	9	0	0	14	3	2	8	0	0	13
utilities	1	1	11	0	0	13	1	2	7	1	1	12
6. GIFTS AND DONATIONS	0	6	23	18	3	50	3	3	18	20	5	49
7. READING	0	6	32	8	2	48	0	3	31	10	2	46
8. RECREATION AND ENTERTAINMENT	0	18	29	2	0	49	0	9	33	4	1	47
9. VACATION	0	8	40	2	0	50	1	7	36	4	1	49
10. MEDICAL CARE:												
a. insurance	2	1	1	1	0	5	1	1	1	0	1	4
b. physician visits	0	1	1	2	1	5	0	0	3	0	2	5
c. other medical care	0	0	3	4	5	12	0	0	4	0	1	5
11. PERSONAL CARE	2	4	37	2	0	45	4	11	29	2	2	48
12. PERSONAL ALLOWANCES:												
a. his	2	2	19	3	0	26	3	3	12	3	2	23
b. hers	0	0	17	7	2	26	0	2	12	4	5	23
c. children's	0	0	1	8	1	10	0	0	2	7	1	10
13. BORROWING MONEY:												
a. his loan	* 2	8	6	0	0	16	6	2	1	0	0	9
b. her loan	0	1	3	1	1	6	1	0	1	0	2	4
c. bank credit card												
his	3	10	20	2	2	37	6	4	19	2	1	32
hers	0	4	14	4	1	23	1	1	13	4	4	23
d. joint loan	2	3	28	1	0	34	3	4	27	0	1	35
14. LIFE INSURANCE:												
a. on his life	13	16	17	1	0	47	11	17	7	1	1	47
b. on her life	7	11	18	0	2	38	5	14	17	1	2	39
c. on children's lives	4	10	16	1	0	31	3	10	14	1	1	29
15. SAVING MONEY:												
a. his account	2	0	1	1	0	4	0	1	1	0	0	2
b. her account	0	0	2	3	1	6	0	0	4	1	3	8
c. children's account	0	2	9	1	1	13	0	0	11	1	2	14
d. joint account	2	10	27	5	0	44	2	4	29	5	4	44
16. EDUCATION ALLOCATION:												
a. his	6	3	5	1	0	15	3	3	11	0	0	17
b. hers	0	1	7	3	2	13	0	0	12	1	4	17
c. children's	1	3	8	3	2	17	0	0	8	2	1	11

*Level of significance less than .05.

[a] Scoring scale: 1--husband; 2--husband more than wife; 3--husband and wife exactly the same; 4--wife more than husband; and 5--wife

Table 2. Husbands and wives responses for implementing by each budget item.

Budget Items	Role Performance Scale[a] Husbands' Responses 1	2	3	4	5	N	Wives' Responses 1	2	3	4	5	N
1. FOOD:												
a. at home	0	4	3	25	18	50	1	1	6	20	22	50
b. away from home	7	21	12	9	1	50	9	19	16	6	0	50
2. TRANSPORTATION:												
a. gas												
family car	3	12	11	1	2	29	2	17	6	5	0	30
his car	10	9	6	1	0	26	11	6	7	1	0	25
her car *	1	1	9	11	1	23	1	1	6	4	9	21
b. major repairs												
family car	9	14	1	1	4	29	10	13	4	1	2	30
his car *	7	15	2	2	0	26	11	4	5	1	4	25
her car *	5	11	3	3	1	23	6	3	5	1	6	21
c. car insurance												
family car	7	8	3	3	8	29	5	7	4	6	7	29
his car	8	4	4	2	8	26	5	3	4	3	9	24
her car	8	3	4	2	6	23	4	3	4	2	6	19
d. purchasing car	10	9	13	1	4	37	11	12	15	2	3	43
3. CLOTHING:												
a. his	4	18	12	13	3	50	3	12	11	17	7	50
b. hers	0	2	5	23	20	50	0	0	4	22	24	50
c. children's	0	0	3	20	14	37	0	0	3	21	13	37
d. services-laundry	2	4	12	18	11	47	1	5	6	19	15	46
4. HOUSEHOLD FURNISHINGS AND OPERATIONS	2	3	16	22	5	48	1	1	16	26	6	50
5. HOUSING:												
a. renter												
rent	2	5	2	1	3	13	1	4	1	1	5	12
utilities	2	4	2	1	3	12	1	4	1	0	6	12
b. homeowner												
purchase price	3	3	8	0	0	14	5	2	5	0	0	12
mortgage payment	4	3	1	1	5	14	4	3	3	0	4	14
utilities	2	4	1	2	4	13	2	4	0	2	5	13
6. GIFTS AND DONATIONS *	1	8	17	16	8	50	2	8	4	25	11	50
7. READING	0	7	24	14	5	50	0	1	20	23	6	50
8. RECREATION AND ENTERTAINMENT	0	22	22	3	3	50	4	21	22	3	0	50
9. VACATION	1	22	24	1	2	50	4	17	25	2	2	50
10. MEDICAL CARE:												
a. insurance	0	1	0	3	1	5	1	2	0	0	1	4
b. physician visits	1	0	0	3	1	5	1	0	0	2	2	5
c. other medical care	0	2	1	7	2	12	0	1	0	2	4	7
11. PERSONAL CARE	2	7	34	3	1	47	6	9	31	3	1	50
12. PERSONAL ALLOWANCES:												
a. his	6	8	9	2	1	26	4	7	7	3	3	24
b. hers	1	1	9	8	7	26	1	2	8	5	9	25
c. children's	1	0	7	1	2	11	0	2	3	3	1	9
13. BORROWING MONEY:												
a. his loan	5	7	2	0	3	17	2	2	2	0	2	8
b. her loan	0	1	3	1	1	6	1	0	2	0	4	7
c. bank credit card												
his	4	10	9	3	8	34	5	3	6	5	9	28
hers	2	2	6	7	4	21	2	0	6	3	9	20
d. joint loan	4	7	13	2	6	32	5	4	9	4	8	30
14. LIFE INSURANCE:												
a. on his life	12	10	3	5	6	36	13	9	3	3	7	35
b. on her life	6	9	3	4	5	27	8	8	2	3	6	27
c. on children's lives	6	8	2	3	2	21	7	6	2	2	2	19
15. SAVING MONEY:												
a. his account	1	1	2	1	0	5	0	2	0	0	0	2
b. her account	0	0	1	1	3	5	0	0	2	1	3	6
c. children's account	1	3	6	0	2	12	0	0	5	5	3	13
d. joint account	3	9	15	8	5	40	4	4	11	10	9	38
16. EDUCATION ALLOCATION:												
a. his	6	4	3	2	1	16	7	1	6	2	1	17
b. hers	1	1	3	4	7	16	1	0	7	3	6	17
c. children's	2	2	4	2	3	13	1	0	5	1	4	11

*Level of significance less than .05.

[a]Scoring scale: 1--husband; 2--husband more than wife; 3--husband and wife exactly the same; 4--wife more than husband; and 5--wife

For only six of the ninety-six budget items was there a significant difference between husbands' and wives' responses (Tables 1 and 2). It can be expected that at the .05 level, five items would be of significance by chance alone. Thus, there is the possibility that the six budget items were significant by chance. These findings provide no support for the belief that there is a significant difference between husbands' and wives' answers.

Both the planning and implementing was done by the husbands only for fourteen budget items, by wives only for eleven items, and jointly for four budget items. For the other nineteen items, sixteen were planned jointly and implemented by either the wife, for nine items, or the husband, for seven items. Three items were planned by the husband and implemented by the wife or husband. These role performance scores for planning and implementing by budget items suggest a division of management roles that correspond to their roles in household tasks. Husbands were more frequently scored as planners and implementers for such items as transportation, life insurance, his-loans, and his-savings. Wives were more frequently scored as planners and implementers for such items as food-at home, her- and children's-clothing, physician visits, and her-savings. For other budget items, as vacation, reading, joint loan, and personal care, husbands and wives considered their planning and implementing to be "exactly the same".

Sixteen budget items were planned by husbands and wives yet were implemented by one partner. Those implemented by the husband were car purchases, house purchases, mortgage payments, recreation and entertainment expenses, and children's insurance payments. Wives were perceived as implementing household furnishings and operations, her-education, children's-education, her-credit, her-allowance, children's savings, and joint-savings. Husband's and wife's perceptions of who implements were different for four budget items: utility payments (homeowner and renter), his-allowance, and his-credit. Each perceived themselves as implementer.

Further analysis of role performances was employed to determine in accordance with hypotheses 1a and 1b, the particular consumption areas husbands and wives manage.

Role performance scores from each subgroup of the sixteen budget items were averaged into the following areas of consumption: food, transportation, clothing, household furnishings and operations, housing, gifts and donations, reading, recreation and entertainment, vacation, medical care, personal care, personal allowances, borrowing money, life insurance, saving money, and education allocations. These budget items have been relabeled as "areas of consumption" because they are major expenditures for which families must allocate available resources, and are not necessarily areas families budget for, if they budget at all.

Because husbands' and wives' responses were not significantly different in their answers, the data were pooled. Numerical scores were assigned to the role performance scale, and husband and wife responses comprising a family were averaged to obtain a mean role performance score for the family. These fifty family scores were used to compute Student's-t for each consumption area at the planning and implementing phases. These values were used to accept or reject the null hypothesis, at the .05 level of significance (Tables 3 and 4).

The numerical value of three was set as the null hypothesis, since three expresses the point at which roles do not differ. Anticipated domains are stated as alternatives to this null hypothesis to increase the power of the test and avoid Type II error. These alternatives are expressed either as values of less than three to represent husbands' domain, or as values greater than three to represent wives' domain.

According to the alternative hypothesis 1b1, transportation, life insurance, borrowing money, medical care and saving money are the husband's domain. Hypothesis 1b2 states the wife's areas are food, clothing, household furnishings and operations, and gifts and donations. No domain was hypothesized for the remaining seven consumption areas.

To test the areas of possible husband or wife predominance, one tailed tests were computed. Those areas of significance at the .05 level were declared husband dominated if the t-values were negative, and to be wife dominated if the t-values were positive.

Husbands' and wives' areas of management

Planning was performed equally for household furnishings and operations, reading, vacation and saving money as shown in Table 3.

Table 3. Role performance in planning phase by consumption areas.

Consumption area	Null hypothesis	Student's t	Alternative hypothesis	Enacted by husband, wife or equally
[a]Food	$\bar{x} = 3$	4.077*	$\bar{x} > 3$	Wife
[a]Transportation	$\bar{x} = 3$	-9.725*	$\bar{x} < 3$	Husband
[a]Clothing	$\bar{x} = 3$	5.902*	$\bar{x} > 3$	Wife
[a]Household Furnishings & Operations	$\bar{x} = 3$	1.528	$\bar{x} > 3$	Equal
[b]Housing	$\bar{x} = 3$	-7.362*	$\bar{x} \neq 3$	Husband
[a]Gifts & Donations	$\bar{x} = 3$	3.366*	$\bar{x} > 3$	Wife
[b]Reading	$\bar{x} = 3$	-0.093	$\bar{x} \neq 3$	Equal
[b]Recreation & Entertainment	$\bar{x} = 3$	-4.037*	$\bar{x} \neq 3$	Husband
[b]Vacation	$\bar{x} = 3$	-1.809	$\bar{x} \neq 3$	Equal
[a]Medical Care	$\bar{x} = 3$	-11.941*	$\bar{x} < 3$	Husband
[b]Personal Care	$\bar{x} = 3$	-3.615*	$\bar{x} \neq 3$	Husband
[b]Personal Allowance	$\bar{x} = 3$	-6.827*	$\bar{x} \neq 3$	Husband
[a]Borrowing Money	$\bar{x} = 3$	-3.129*	$\bar{x} < 3$	Husband
[a]Life Insurance	$\bar{x} = 3$	-6.952*	$\bar{x} < 3$	Husband
[a]Saving Money	$\bar{x} = 3$	-0.317	$\bar{x} < 3$	Equal
[b]Education Allocation	$\bar{x} = 3$	-5.870*	$\bar{x} \neq 3$	Husband

*P .05

a. one tailed test = Husband's area: t -1.676
Wife's area: t +1.676

b. two tailed test = /t/ ± 2.008

Table 4. Role performance in implementing phase by consumption areas.

Consumption area	Null hypothesis	Student's t	Alternative hypothesis	Enacted by husband, wife or equally
[a]Food	$\bar{x} = 3$	3.627*	$\bar{x} > 3$	Wife
[a]Transportation	$\bar{x} = 3$	-3.974*	$\bar{x} < 3$	Husband
[a]Clothing	$\bar{x} = 3$	11.870*	$\bar{x} > 3$	Wife
[a]Household Furnishings & Operations	$\bar{x} = 3$	4.731*	$\bar{x} > 3$	Wife
[b]Housing	$\bar{x} = 3$	-5.711*	$\bar{x} \neq 3$	Husband
[a]Gifts & Donations	$\bar{x} = 3$	4.327*	$\bar{x} > 3$	Wife
[b]Reading	$\bar{x} = 3$	5.610*	$\bar{x} \neq 3$	Wife
[b]Recreation & Entertainment	$\bar{x} = 3$	-4.662*	$\bar{x} \neq 3$	Husband
[b]Vacation	$\bar{x} = 3$	-4.525*	$\bar{x} \neq 3$	Husband
[a]Medical Care	$\bar{x} = 3$	-9.751*	$\bar{x} < 3$	Husband
[b]Personal Care	$\bar{x} = 3$	-3.275*	$\bar{x} \neq 3$	Husband
[b]Personal Allowance	$\bar{x} = 3$	-6.234*	$\bar{x} \neq 3$	Husband
[b]Borrowing Money	$\bar{x} = 3$	0.794	$\bar{x} < 3$	Equal
[a]Life Insurance	$\bar{x} = 3$	0.551	$\bar{x} < 3$	Equal
[a]Saving Money	$\bar{x} = 3$	1.497	$\bar{x} < 3$	Equal
[b]Education Allocation	$\bar{x} = 3$	-4.836*	$\bar{x} \neq 3$	Husband

*P .05

a. one tailed test = Husband's area: t -1.676
Wife's area: t +1.676

b. two tailed test = /t/ $\pm$2.008

implementing was performed equally for borrowing money, life insurance, and saving money as shown in Table 4.

Husbands' areas of management

According to alternative hypothesis 1b1, husbands would be planners and implementers for transportation, life insurance, borrowing money, medical care and saving money. The results from Tables 3 and 4 substantiate this for the areas of transportation and medical care. Planning was performed for two areas by husbands, life insurance and borrowing money, but they did not perform the role of implementation. Additional areas to those hypothesized as the husbands' domain were established. (See Tables 3 and 4).

Thus, it is concluded that husbands manage (plan and implement) the areas of transportation and medical care, as well as perform the role of planning for borrowing money and life insurance, with the additional areas of housing, recreation and entertainment, personal care, personal allowance and education.

Wives' area of management

Alternative hypothesis 1b2 stated the wives manage (plan and implement) the areas of food, clothing, household furnishings and operations, and gifts and donations. Tables 3 and 4 indicate the wife to plan and implement the areas of food, clothing, and gifts and donations. Implementing was performed for household furnishings and operations,but they did not perform the role of planning. An additional area of reading at the implementing phase was established, based on the positive t-value.

Factors Affecting Role Performance

The establishment of financial management role performance patterns in young families is thought to be influenced by the four social-demographic factors: education, income, wife's employment, and years of marriage. Through the application of chi-squares, each factor was tested in accordance with Hypothesis 2 against all 48 budget items in Part II of the questionnaire. Husbands' and wives' responses were tabulated together for a total of 100 possible responses for role performance scores. Only those budget items of significance at the .05 level are reported in Tables 5, 6, and 7.

Education

Chi-square values were used to test for significant differences in role performance between wives who had more or equal education than their husbands (28 wives) and wives who had less education than their husbands (22 wives). The format in a form of a null hypothesis was that the higher educated partner would demonstrate no significant difference in level of role performance (Hypothesis 2a).

Significant differences in role performances between the two education groups were reported for ten of the ninety-six budget items (Table 5: A-D, AA-FF). Four were significant with respect to planning and six with respect to implementing. In regard to the planning phase, among families in which wives have less education than husbands, there is a general tendency for husbands and wives to plan "exactly the same" (Table 5: A-C), consistent with the null hypothesis. Among families in which wives have equal or more education than husbands, husbands tend to plan (Table 5: A-D).

Table 5. Education level by planning and implementing phase for budget items.

Education level	Role performance scale: Husband more than Wife	Husband-Wife same	Wife more than Husband	Total
A. Planning: price of house				
Wife less than Husband	14% (2)	86% (12)	0	100% (14)
Wife equal or greater than Husband	57% (8)	36% (5)	7% (1)	100% (7)
$x^2 = 7.48225$ $p = .0237$				
B. Planning: monthly mortgage payments				
Wife less than Husband	7% (1)	93% (13)	0	100% (14)
Wife equal or greater than Husband	69% (9)	31% (4)	0	100% (13)
$x^2 = 8.63952$ $p = .0033$				
C. Planning: utilities				
Wife less than Husband	0	85% (11)	15% (2)	100% (13)
Wife equal or greater than Husband	42% (5)	58% (7)	0	100% (12)
$x^2 = 7.86146$ $p = .0196$				

Table 5. Continued

Education level	Role performance scale			
	Husband more than Wife	Husband-Wife same	Wife more than Husband	Total
D. Planning: bank credit card-Hers				
Wife less than Husband	0	73% (16)	27% (6)	100% (22)
Wife equal or greater than Husband	25% (6)	46% (11)	29% (7)	100% (24)
$x^2 = 6.92899$ $p = .0313$				
AA. Implementing: car gas-Hers				
Wife less than Husband	15% (3)	15% (3)	70% (14)	100% (20)
Wife equal or greater than Husband	4% (1)	50% (12)	46% (11)	100% (24)
$x^2 = 6.44766$ $p = .0398$				
BB. Implementing: personal allowance-His				
Wife less than Husband	70% (14)	25% (4)	7% (2)	100% (30)
Wife equal or greater than Husband	36% (11)	36% (11)	27% (8)	100% (30)
$x^2 = 6.30671$ $p = .0427$				

Table 5. Continued.

Education level	Role performance scale			
	Husband more than Wife	Husband-Wife same	Wife more than Husband	Total
CC. Implementing: life insurance-His				
Wife less than Husband	80% (24)	13% (4)	7% (2)	100% (30)
Wife equal or greater than Husband	49% (20)	5% (2)	46% (19)	100% (41)
$x^2 = 13.40986$ $p = .0012$				
DD. Implementing: life insurance-Hers				
Wife less than Husband	72% (18)	16% (4)	12% (3)	100% (25)
Wife equal or greater than Husband	45% (13)	3% (1)	52% (15)	100% (29)
$x^2 = 10.36703$ $p = .0056$				
EE. Implementing: life insurance-Child				
Wife less than Husband	82% (18)	14% (3)	4% (1)	100% (22)
Wife equal or greater than Husband	50% (9)	6% (1)	44% (8)	100% (18)
$x^2 = 9.13580$ $p = .0104$				

Table 5. Continued.

Education level	Role performance scale			
	Husband more than Wife	Husband-Wife same	Wife more than Husband	Total
FF. Implementing: education allocation-His				
Wife less than Husband	77% (13)	23% (4)	0	100% (17)
Wife equal or greater than Husband	31% (5)	31% (5)	38% (6)	100% (16)
$x^2 = 2.10000$ $p = .0080$				

In regard to the implementing phase, there is some indication that wives of equal or more education than their husbands partake more frequently in this phase of management than wives of less education (Table 5: AA-FF). Also, husbands with more education than their wives are more likely to be the implementer (Table 5: BB-FF). This confirms the expectation for the higher education partner to perform the implementation role. However, this occurence is only true for the husband. The wife's role is not determined by her education level. The evidence derived from these ten items of significance is insufficient to reject the null hypothesis.

Income

Family income levels were grouped into three categories: median income ($12,000 - $14,999), below the median income ($6,000 - $11,999), and above the median income ($15,000 - $29,999). Chi-square values were computed to test for significant differences in role performance between those whose family income was above the median and those whose family income was below. It might be expected that husbands in families of above median income would perform the management roles more frequently than husbands of below median income; and conversely, in the lower income levels, the wife would be the manager. However, the tests are designed in a null hypothesis form.

For most budget items, chi-square values were not significant, suggesting no difference in planning and implementing roles between families above and below the median income. However, the differences were significant for the budget items: reading, personal care, and

Table 6. Income by planning and implementing for budget items.

Income	Role performance scale			
	Husband more than Wife	Husband-Wife same	Wife more than Husband	Total
A. Planning: reading				
$ 6,000 - 11,999	9% (3)	47% (16)	44% (15)	100% (34)
$12,000 - 14,999	13% (3)	74% (17)	13% (3)	100% (23)
$15,000 - 29,999	8% (3)	81% (29)	11% (4)	100% (36)
$x^2 = 13.05324$ $p = .0110$				
B. Planning: personal care				
$ 6,000 - 11,999	35% (12)	56% (19)	9% (3)	100% (34)
$12,000 - 14,999	32% (7)	59% (13)	9% (2)	100% (22)
$15,000 - 29,999	5% (2)	92% (33)	3% (1)	100% (36)
$x^2 = 12.78776$ $p = .0124$				
C. Planning: personal allowance-His				
$ 6,000 - 11,999	11% (2)	61% (11)	28% (5)	100% (18)
$12,000 - 14,999	55% (6)	36% (4)	9% (1)	100% (11)
$15,000 - 29,999	10% (2)	79% (15)	11% (2)	100% (19)
$x^2 = 11.95843$ $p = .0177$				

Table 6. Continued.

Income	Role performance scale			
	Husband more than Wife	Husband-Wife same	Wife more than Husband	Total
AA. Implementing: car gas-His				
$ 6,000 - 11,999	30% (3)	70% (7)	0	100% (10)
$12,000 - 14,999	77% (10)	15% (2)	7% (1)	100% (13)
$15,000 - 29,999	82% (23)	14% (4)	4% (1)	100% (28)
$x^2 = 13.48150$ $p = .0091$				
BB. Implementing: price of house				
$ 6,000 - 11,999	100% (4)	0	0	100% (4)
$12,000 - 14,999	75% (3)	0	25% (1)	100% (4)
$15,000 - 29,999	33% (6)	0	67% (12)	100% (18)
$x^2 = 7.00000$ $p = .0302$				
CC. Implementing: physician visits				
$ 6,000 - 11,999	0	0	100% (3)	100% (3)
$12,000 - 14,999	0	0	100% (5)	100% (5)
$15,000 - 29,999	100% (2)	0	0	100% (2)
$x^2 = 9.99999$ $p = .0067$				

Table 6. Continued.

Income	Role performance scale			
	Husband more than Wife	Husband-Wife same	Wife more than Husband	Total
DD. Implementing: personal care				
$ 6,000 - 11,999	40% (14)	54% (19)	6% (2)	100% (35)
$12,000 - 14,999	29% (7)	54% (13)	17% (4)	100% (24)
$15,000 - 29,999	8% (3)	87% (32)	5% (2)	100% (37)
$x^2 = 13.75581 \quad p = .0081$				
EE. Implementing: bank credit card-Hers				
$ 6,000 - 11,999	27% (3)	36% (4)	36% (4)	100% (11)
$12,000 - 14,999	0	7% (1)	93% (13)	100% (14)
$15,000 - 29,999	19% (3)	44% (7)	37% (6)	100% (16)
$x^2 = 12.23433 \quad p = .0157$				

personal allowance-his, at the planning phase (Table 6: A-D). At the implementing phase (Table 6: AA-EE) gas-his car, house-purchase price, physicians visits, personal care and bowrowing money-her credit were significant.

In analyzing these eight budget items of significance, no consistent pattern of role performance could be concluded. Due to the lack of sufficient evidence, the null hypothesis can not be rejected.

Employment of wives

No test was made of role performance of families in which wives were or were not gainfully employed because the number of employed wives interviewed was not enough for statistical analysis. This may be attributed to the high mobility of military service personnel which deters wives from obtaining an employment position.

Length of marriage

To obtain a sufficient number for testing, data on years of marriage were collapsed to three groups: one to four years (26 couples), five to six years (12 couples), and seven to ten years (12 couples). The hypothesis that there is no significant difference in money management roles of husbands and wives relative to the ninety-six items among these three groups was tested.

Presented in Table 7 are those budget items which proved to be significant in the relationship of years married to the planning phase in role performance by husbands and wives (Table 7: A-C) and the implementing phase (Table 7: AA).

Table 7. Length of marriage by planning and implementing phase for budget items.

Years married	Role performance scale			
	Husband more than Wife	Husband-Wife same	Wife more than husband	Total
A. Planning: major car repairs-His				
1 - 4	63% (12)	32% (6)	5% (1)	100% (19)
5 - 6	77% (10)	8% (1)	15% (2)	100% (13)
7 - 10	100% (14)	0	0	100% (14)
$x^2 = 9.8837$ $p = .0424$				
B. Planning: clothing-Children's				
1 - 4	36% (12)	0	64% (21)	100% (33)
5 - 6	6% (1)	0	94% (17)	100% (18)
7 - 10	13% (3)	0	87% (21)	100% (24)
$x^2 = 8.2281$ $p = .0163$				
C. Planning: medical insurance				
1 - 4	60% (3)	40% (2)	0	100% (5)
5 - 6	0	0	100% (2)	100% (2)
7 - 10	100% (2)	0	0	100% (2)
$x^2 = 10.4399$ $p = .0336$				

Table 7. Continued.

Years married	Role performance scale			
	Husband more than Wife	Husband-Wife same	Wife more than husband	Total
AA. Implementing: food at home				
1 - 4	4% (2)	4% (2)	92% (48)	100% (52)
5 - 6	0	21% (5)	79% (19)	100% (24)
7 - 10	17% (4)	8% (2)	75% (18)	100% (24)
$x^2 = 12.37891$ $p = .0147$				

These tables reveal no consistent pattern of role performance in relation to the years of marriage and therefore no conclusion can be drawn in this regard.

SUMMARY, DISCUSSION AND RECOMMENDATIONS

Money is an important facet of marital satisfaction. No other subject causes as many arguments as money. The main focus of the study is to investigate role differentiation between husbands and wives in financial management. The research sought to determine from a sample of young military families who within the family performs the financial management roles of planner and implementer. The study also sought to analyze the effects of selected social-demographic factors upon these role patterns.

The instrument developed for use in interviewing was constructed in booklet form. The booklet enabled the interviewers to draw the respondent into the interviewing process and avoided a "clip board" interrogative atmosphere. Husbands and wives were interviewed separately.

Husbands, of the families selected as subjects, were employed as military personnel with ranks of commissioned officers, warrant officers, and specialists. A majority of the husbands and wives were highly educated, with 61% completing four or more years of college. Over 75% of the couples had at least one child, whose average age was three. Almost half of the wives had worked the previous year, although those who worked contributed less than 30% of the family income.

Nye, et al. (1976) stated the major pattern of financial management is joint management. This conclusion was based on a broad definition of management. This study investigated the two major components of financial management, planning and implementing. The methods used to divide income among expenditures varied, but most used some form of joint planning. Sixty-five percent of the subjects responded that decision-making responsibilities about how money should be spent are enacted by both partners jointly. This supported Nye's findings only with respect to the planning phase. However, in response to questions regarding the implementation phase, performance by one partner, namely the wife, was the pattern for over half the families.

Ninety percent reported that they kept records of income received and dollars spent. This high response is attributed to the fact that monthly government financial statements were sent to all families which served as a record of their income received. Over half the families reported checkbooks as their record of expenditures. Almost one-third kept ledgers or notebooks for budgeting and recording actual expenses. Wives were recognized as the record keeper and as manager of the family's financial system. Only 10% of the population was dissatisfied with their manner in which their family money was being managed.

Financial conflict between husbands and wives is a problem. The results of Yankelovich's study concluded that most families "argue-lot-about-money". One-fourth of the participants agreed with the statement that their family "argues-a-lot-about-money", and almost half agreed that this characterized their friends and acquaintances. Women were more aware of conflicts than men. This difference may be the result of a socialization factor, women being more inclined to discuss such family problems with other women.

The method of data collection enabled husbands and wives to respond individually. Safilios-Rothschild (1970b) stated the importance of interviewing husbands and wives separately to obtain adequate insight of family dynamics. Results of her 1969 study indicated husbands and wives disagree on who makes decisions. It was therefore expected that husbands' and wives' perceptions of who performs the roles in financial management would be significantly different; therefore, the responses were analyzed for such differences. However, the results did not confirm this expectation. Husbands and wives were in close agreement in their perceptions of which spouse was managing the financial affairs.

Decisions by husbands and wives over the allocation of money among family expenditures and its implementation were expected to coincide with patterns of household task performance, as set forth by Blood and Hill (1970), Davis (1970) and others. Data supported this expectation. Role patterns of financial management varied depending on the particular area of consumption, largely conforming to traditional roles of husbands managing transportation, and wives managing food, clothing and household furnishings.

Past research had concluded that education, income, employment of wife, and stage of the life cycle determine who within the family makes decisions. These social-demographic factors were tested for effect upon financial management role performance.

The expectation that the higher educated partner would maintain control, as inferred from studies by Centers, Raven and Rodrigues (1971) and Blood and Wolfe (1960), was supported for only the husband.

Wives with higher education levels were shown to partake in financial management more so than wives with lower levels of education than their husbands. However, the higher education level of the wife had no effect upon her role enactment. The planning role was enacted by both or by husband only regardless of education levels. Also, among the families in which the husband was the better educated, husbands were apt to fulfill the implementing role. Thus, there is an indication that husband's higher education level influences role differentiation, but the wife's higher education level has no direct bearing.

There was insufficient evidence that income and stage of the life cycle affected role performance. This may be attributed to the small number of responses given for certain areas of consumption. Most families were not responsible for all forty-eight budget items listed in the questionnaire. The fact that husbands' and wives' responses were pooled for data analysis and not analyzed as individual responses or as family scores may have contributed to the insufficiency of evidence.

Husbands were the major provider of family income. About 30% of the wives were currently employed outside the home, and their contribution to the family income was less than $4,000. The number of employed wives was not enough for statistical analysis of role performances for employed and unemployed wives. This may be attributed to the high mobility of military service personnel which deters wives from obtaining an employment position.

Despite the low money contribution of wives to the family income, their role in financial management was that of controller. Some husbands conveyed the desire of eventually having the wife manage family finances, consulting with him for major decisions. This feeling was not unusual because military personnel are subjected to prolonged separations from their families, have eratic working hours, are on twenty-four hour "on call" status, and must be in constant readiness for combat.

In summary, the study shows role differentiation between husbands and wives for this population to be different from that reported for other families at other times. The cultural definition of roles depicts the male as the traditionally dominant spouse, head of the family and breadwinner. These results show the predominance of joint decision-making, which is consistent with previous research. The difference was the greater activity of the wives in carrying out the implementing phase. Management roles varied depending on the particular area of consumption.

Recommendations

Further investigation is recommended using a larger population size which would permit use of different statistical analyses, such as a separate analysis of husbands' and wives' responses rather than of their pooled responses. Data may also be further analyzed with respect to the interaction of the two phases of management.

It is recommended that the questionnaire and booklet format be continued.

A third recommendation is that a similar study be undertaken to contrast the commissioned officers and enlisted military personnel.

A fourth recommendation is to compare these military families with non-military families of comparable economic status.

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APPENDIX A-1

QUESTIONNAIRE

Part I*

Your answer will be kept strictly confidential and your name will not be connected in any way with the statistical results obtained. Thank you.

The following three questions may be answered by husband and/or wife.

	RESPONSES OF:
1. When were you married? ________, _______ (month, year)	See page 28
2. How many children depend on your financial support? ______ Ages __________	See page 28
3. How many other persons (relatives or unrelated) depend on your financial support? ________	None

The following questions are to be answered by husband and wife separately.

4. How many years of schooling have you completed?

	Husbands	Wives
1. Less than 8 years.	0	0
2. 8 years.	0	0
3. 9 - 11 years.	0	0
4. 12 years.	6% (3)	10% (5)
5. 13 - 15 years.	12% (6)	30% (15)
6. 16 years.	42% (21)	26% (13)
7. 16 - 18 years.	24% (12)	26% (13)
8. 18 years.	6% (3)	6% (3)
9. Over 18 years.	10% (5)	2% (1)
	$\bar{x}$ = 16.28	15.3
	s.d. = 1.879	2.6

5. Which of the following activities take a major part (more than half) of your time?

	Husbands	Wives
1. Homemaker	0	76% (38)
2. Student	0	4% (2)
3. Salary or wage earner with:		
a. Community	0	6% (3)
b. City, state, or federal government	100% (50)	12% (6)
c. Business enterprises	0	2% (1)
d. Other	0	0

6. Are you presently employed?

	Husbands	Wives
1. Employed full-time	100% (50)	16% (8)
2. Employed part-time	0	14% (7)
3. Nor presently	0	70% (35)

*NOTE: Questions were typed on cards, bound at the top with a spiral binding to permit the respondent to see the questions as asked. Replies were tabulated on a separate form. (See Appendix E).

RESPONSES OF:

7.a. What is your occupation? (Excluding military service)

See Appendix A-2

7.b. What is your personnel rank? (military service only)

Ranks	Husbands
1st Lt.	34% (17)
2nd Lt.	6% (3)
Cpt.	44% (22)
W-3	2% (1)
CW-2	10% (1)
Sp 4	2% (1)
Sp 5	2% (5)

8. If both husband and wife are contributing to the annual family income, what percentage does each contribute?

Husband: ______%
Wife: ______%
Other: ______%

Total = 100%

See Appendix A-2

9. Approximately what was your income last year? (If you are employed, if not employed, skip to question 10)

	Husbands	Wives
1. $3,999 or less	0	48% (11)
2. $4,000 - $5,999	0	9% (2)
3. $6,000 - $7,999	12% (6)	22% (5)
4. $8,000 - $11,999	28% (14)	17% (4)
5. $12,000 - $14,999	30% (15)	4% (1)
6. $15,000 - $19,999	24% (12)	0
7. $20,000 - $24,999	6% (3)	0
8. $25,000 - $29,999		
9. $30,000 or more		

10. Approximately what was your annual family income last year?

	Husbands	Wives
1. $3,999 or less	0	0
2. $4,000 - $5,999	0	0
3. $6,000 - $7,999	8% (4)	4% (2)
4. $8,000 - $11,999	26% (13)	33% (16)
5. $12,000 - $14,999	22% (11)	29% (14)
6. $15,000 - $19,999	36% (18)	24% (12)
7. $20,000 - $24,999	6% (3)	8% (4)
8. $25,000 - $29,999	2% (1)	2% (1)
9. $30,000 or more		
$\bar{x}$ =	$14,330	$14,210
s.d. =	4,056	4,051

11. If wife is working now, what is the most important use of her income?

1. Current living expenses
2. Special purchases
3. Debt payments
4. Savings
5. Incidental luxuries
6. Other ____________

See Appendix A-2

Answer questions 12, 13, or 14 depending on who is the breadwinner in your family. **RESPONSES OF:**

. If husband is the breadwinner, answer Question 12 only.
. If wife is the breadwinner, answer Question 13 only.
. If wife and husband contribute to family income, andwer Question 14 only.

12. Who has the greatest decision-making responsibility about how money should be spent if the husband is the only breadwinner?

	Husbands	Wives
1. Husband	8% (3)	0
2. Husband more than wife	22% (8)	11% (4)
3. Husband and wife jointly	56% (20)	67% (24)
4. Wife more than husband	11% (4)	19% (7)
5. Wife	3% (1)	3% (1)

Skip to Question 15

13. Who has the greatest decision-making responsibility about how money should be spent if the wife is the only breadwinner?

None

1. Husband
2. Husband more than wife
3. Husband and wife jointly
4. Wife more than husband
5. Wife

Skip to Question 15

14. Who has the greatest decision-making responsibility about how money should be spent if both wife and husband contribute to family income?

	Husbands	Wives
1. Husband	0	7% (1)
2. Husband more than wife	14% (2)	0
3. Husband and wife jointly	64% (9)	71% (10)
4. Wife more than husband	21% (3)	21% (3)
5. Wife	0	0

15. Families keep records of their money and bills in many different ways. In general, what kind of spending plan does your family have?

	Husbands	Wives
1. All items budgeted	10% (5)	8% (4)
2. Many items budgeted	48% (24)	56% (28)
3. Few items budgeted	28% (14)	32% (16)
4. One item budgeted	6% (3)	0
5. No items budgeted	8% (4)	4% (2)

16. Do you keep a record of income received and dollars spent?

	Husbands	Wives
1. Yes	86% (43)	94% (47)
2. No	14% (7)	6% (3)

RESPONSES OF:

17. If yes, who keeps the records?

	Husbands	Wives
1. Husband entirely	11% (5)	13% (6)
2. Husband more than wife	22% (10)	29% (14)
3. Husband and wife exactly the same	11% (5)	8% (4)
4. Wife more than husband	29% (13)	25% (12)
5. Wife entirely	27% (12)	25% (12)

18. How do you keep track of income received and dollars spent? What is your system? — See Appendix A-2

18.a. Who is most apt to manage your system?

	Husbands	Wives
1. Husband entirely	14% (6)	9% (4)
2. Husband more than wife	23% (10)	21% (9)
3. Husband and wife exactly the same	16% (7)	12% (5)
4. Wife more than husband	28% (12)	26% (11)
5. Wife entirely	19% (8)	32% (14)

19. Your friends, whom you haven't seen for two years, just arrived in town. You want to spend the evening with them. You decide to go out to dinner and then a show. You now realize there is not money available in the entertainment *budget*. What would you do? — See Appendix A-2

20.a. Here are five methods of financial management. Which best describes your method of dividing income among expenditures?

	Husbands	Wives
1. Use a budget where husband and wife share jointly in planning and distributing income.	32% (16)	28% (14)
2. Husband gives his wife a set amount of money to cover certain expenses as food and clothing. The remaining money is used to cover other living costs as mortgage payments, investment, insurance, etc.	6% (3)	4% (2)
3. All family expenses are paid from total income. Remaining money is divided between husband and wife as a "salary".	4% (2)	4% (2)
4. Husband assumes responsibility for paying half the expenditures from half of his income; wife assumes responsibility for paying other half of expenditures from half of her income.	0	0
5. One partner maintains complete control of the income and hands out small or large amounts of money as needs or wants arise.	28% (14)	20% (10)
6. Other (explain) See Appendix A-2	30% (15)	44% (22)

20. How do you feel about the manner in which your family money is being managed?

	Husbands	Wives
1. Strongly satisfied	40% (20)	30% (15)
2. Satisfied	46% (23)	48% (24)
3. Neutral	2% (1)	14% (7)
4. Dissatisfied	12% (6)	6% (3)
5. Strongly dissatisfied	0	2% (1)

RESPONSES OF:

21. A nationwide study made by General Mills reported that families "argue-a-lot-about-money". Among your friends and acquaintances would you say that they "argue-a-lot-about-money"?

	Husbands	Wives
1. Very true	4% (2)	12% (6)
2. Somewhat true	20% (10)	29% (14)
3. ?	22% (11)	18% (9)
4. Not really true	36% (18)	31% (15)
5. Not true	18% (9)	10% (5)

22. How would you classify your family? Would you say your family "argues-a-lot-about-money"?

	Husbands	Wives
1. Very true	4% (2)	4% (2)
2. Somewhat true	20% (10)	20% (10)
3. ?	4% (2)	6% (3)
4. Not really true	26% (13)	20% (10)
5. Not true	46% (23)	50% (25)

The following questions concern checking accounts.

23. Do you have a checking account?

	Husbands	Wives
1. Yes	98% (49)	98% (49)
2. No	2% (1)	2% (1)

24. If so, what kind?

1. Joint	48 couples
2. Separate, husband and wife	
3. Separate, one spouse	1 couple

25. In whose name is (are) your checking account(s)?

	Husbands	Wives
1. First names of husband and/or wife	81% (38)	83% (40)
2. Initials of husband and/or wife	0	0
3. Mr. and Mrs.	19% (9)	17% (8)

26. In your experience does the check book usually balance with the monthly bank statements?

	Husbands	Wives
1. Yes	86% (42)	82% (40)
2. No	14% (7)	18% (9)

27. In the past year how many times? (estimate)

	Husbands	Wives
1. 2 - 5 times	9% (4)	5% (2)
2. 6 - 9 times	14% (6)	23% (10)
3. 10 times	21% (9)	18% (8)
4. 11 times	11% (5)	11% (5)
5. 12 times	45% (20)	43% (19)

RESPONSES OF:

28. Who balances the check book each month?

	Husbands	Wives
1. Husband entirely	20% (10)	20% (10)
2. Husband more than wife	12% (6)	16% (8)
3. Husband and wife exactly the same	14% (7)	8% (4)
4. Wife more than husband	16% (8)	16% (8)
5. Wife entirely	36% (18)	26% (18)
6. Neither	2% (1)	4% (2)

One of the big problems of joint accounts, with both being able to write checks, is that the balance may zero out because one doesn't know what the other has done.

29. Have you had such a problem?

1. Yes	7 couples
2. No	42 couples

30. How have you attempted to solve it? — By discussion

31. Would you say your system is successful?

	Husbands	Wives
1. Yes	96% (47)	100% (48)
2. No	4% (2)	0

Thank you for your cooperation.

APPENDIX A-2

Question 7a. What is your occupation?

Classification	Occupation
1	Library Technician, Civil Service
1	Commercial Artist
1	Teacher
1	Assistant Director Research Project
1	Social Worker
1	Swimming Instructor (summers only)
1	High School Teacher
1	Librarian
1	Registered Nurse
1	Nurse (Army)
1	Graduate Teaching Assistant
2	Cashier
2	Secretary, Civil Service
3	Nurse, private homes
3	Babysitter

Question 8. Percentage of Husband and Wife contribution to the family income.

Percentage of Husband and Wife Contribution		Responses	
Husband	Wife	Husband N=50	Wife N=50
		% n	% n
50	50	2% (1)	6% (3)
60	40	4% (2)	2% (1)
75	25	0	6% (3)
80	20	6% (3)	2% (1)
90	10	6% (3)	0
100	0	70% (35)	70% (35)
Mean percentage contribution of Husband		91.62	90.82
Mean percentage contribution of Wife		29.78	30.6

Appendix A-2. Continued.

Question 11. What is most important use of wife's income?

Use	Husbands' Response	Wives' Response	Both
Current living expenses	2	1	3
in combination	2	2	4
Special purchases	0	2	2
in combination	6	5	11
Debt payments	0	0	0
in combination	4	0	4
Savings	2	1	3
in combination	4	6	10
Incidental luxuries	1	2	3
in combination	3	2	5

Question 18. How do you keep track of income received and dollars spent? What is your system?

Question 18a. Who manages your system? (Added after first 6 interviews).

---

1. Checkbook serves as record. Full paycheck goes towards payments. Writes checks for major expenses, rest is miscellaneous.

2. Checkbook serves as record. Budget major expenses. One checking account for bills; second account for miscellaneous.

3. Checkbook serves as record. Keep a mental record of money spent. Financial investment company handles major aspects of planning.

4. Complete record of when charges will be completely paid, rent, utilities, food, clothing, etc. Pay all major expenses, left over money deposit in account as extra miscellaneous.

5. Checkbook serves as record. Budget monthly expenses mentally.

6. Journal of major and special expenses.

7. Checkbook serves as record with two checking accounts. Informal budget account of major expenses with mental budget. (Wife)

8. Checkbook serves as record. Major expenses paid keeping a mental budget. (Joint, wife)

9. Checkbook serves as record with a mental budget. Husband gives wife sum of money for month to spend on food, etc. Husband pays major expenses. (Husband)

10. Ledger of jointly planned expenses. Pay major expenses and bills. Rest deposit in checking account. (Husband)

11. Budget estimate for major expenses and food. Minor expenses paid in check or charges to keep track of expenses. Gives wife a sum to deposit in her book for day to day expenses from major miscellaneous account. (Husband)

12. Budget major expenses and bill payments only. (Wife)

13. Checkbook serves as a record. No written budget. (Wife)

14. Record of all receipts kept plus an annual balance of net worth. (Husband)

15. Record in checkbook. Keep a monthly analysis of expenses. (Husband)

Question 18 and 18a. Continued.

16. Ledger of everything spent. Budget is kept on paper. (Wife)

17. Checkbook serves as record. Mental budget used to set limits. (Wife)

18. Ledger of expenses. Estimated expenses and actual expenses. (Joint)

19. Checkbook serves as record. For some items money is set aside but others are mental allocations. (Wife)

20. Checkbook serves as record with file of bills. Joint checking account is for bills, wife's account is for food and miscellaneous. Major expenditures are budgeted. (Husband)

21. Checkbook serves as record. Wife is given a check to purchase incidentals, which is deposited in her account. (Husband, joint)

22. Checkbook serves as record. Mental budget is kept. (Wife)

23. Checkbook serves as record. Simply pays bills. (Wife)

24. Checkbook serves as record. Essential items are mentally budgeted. Simply pays bills. (Wife)

25. Checkbook serves as record. No budget. (Husband, joint)

26. Checkbook serves as record. Pays major expenditures. (Husband)

27. Checkbook serves as record. Budget written in checkbook, tallied in book according to budget. (Wife)

28. Budget for bills. Account of when loans will be paid off. Husband takes care of bills, wife manages household. (Husband, joint)

29. Budget for bills, food, and gasoline. Cancelled checks serve as record. (Wife)

30. Ledger of major expenditures. Checkbook serves as record for everyday expenditures. (Wife)

31. Notebook is kept of expenses. Husband estimates budget for major expenditures. Living expenses are joint decisions. (Husband)

32. Checkbook serves as record. Major expenditures budget. (Husband)

Question 18 and 18a. Continued.

---

33. Notebook serves as record. Plan month to month with a balance sheet of expected and actual expenses. (Husband)

34. Notebook of expected and actual expenses revised at the beginning of each month. (Wife)

35. Checkbook serves as record. Major expenditures budgeted. (Wife)

36. Checkbook serves as record. Mental budget by just knowing bills. (Joint, Husband)

37. Checkbook serves as record. Budget major expenses and some living expenses. Yet basically spend as need be. (Joint, Wife)

38. Budget for appliances. Major bills are paid first, remaining money pays for living expenses. (Wife)

39. Checkbook serves as record. Mental budget of food, savings, major expenditures, living expenses and charge accounts. (Wife)

40. Ledger kept of money spent for major expenditures and saving. Allocate money toward bills, savings, and food, then spend remaining as wish. (Wife)

41. Checkbook serves as record for living expenses. No budget. (Wife)

42. Budget book kept. Jointly plan budget of estimate expenses, then actual expenses subtracted as spent. (Husband, joint)

43. Ledger is kept of a budget established according to cancelled checks month before. Bills are first paid, then remaining money is to live on. (Wife)

44. Checkbook serves as record. Mental budget of major expenditures. Husband manages major expenses; wife manages minor expenses. (Joint, Wife)

45. Checkbook serves as record. No budget, major expenditures are paid. (Joint)

46. Written record of money spent and budget. No checking account. (Joint, Wife)

47. Notebook of bills and items (everything but unexpected) budgeted. (Wife)

Question 18 and 18a. Continued.

48. Record of regular monthly bills. Mental budget of other expenses is considered each month. (Husband)

49. Checkbook serves as record. Budget major expenditures, food, social and gasoline. (Wife)

50. Checkbook serves as record. Mental budget of living expenses each month. (Husband)

NOTE: All military personnel receive monthly government financial statements.

Question 19. No money available to entertain friends. What would you do?

Response	Husband	Wife
Charge it	23	20
Entertain at home	12	21
Entertain at home or charge it	0	2
Shift budget allocations	8	2
Savings	3	4
Cut expenses somewhere else	1	0
Borrow money from friend	2	0
Left over money	1	0
Piggy bank	0	1
Total	50	50

Question 20a. Describe your method for dividing income among expenditures.

Description of the method	Number of responses
One partner pays all bills, both have access to remaining money.	10
After bills are paid, remaining cash is spent as miscellaneous.	5
One partner pays all bills, remaining cash spent according to a joint decision.	5
One partner pays all bills, and knows what each partner is doing.	1
Joint planning. Daily expenses through wife's account.	1
One partner distributes money.	1
One partner pays all bills, joint decision for major problems.	1
One partner distributes money, other supervises.	1
One partner pays all expenses, remaining cash is divided.	1
Expenses paid from total income, remaining is given as needed.	1
Joint decisions in planning, one partner distributes.	1
Expenses paid from total income, one partner controls money.	1
Expenses paid from total income, remaining cash goes toward living expenses.	1
Jointly plan, wife receives amount to cover certain expenses.	1
Joint planning and distributing income, expenses paid from total income, with joint decision on remaining cash.	1
One partner plans and distributes money, joint decisions on major expenses.	1
One partner controls loans, while both can pay expenses.	1
One partner's paycheck goes for living expenses, other partner's pays for needs as arise, and luxuries. Jointly plan.	1
One partner plans major expenditures, jointly plan living expenses.	1

APPENDIX A-3

Part II

In every family someone makes decisions regarding...

- How much money the family can afford to spend per week on food,
- How much to spend on furniture,
- How much to give to charity, etc.

Many couples talk such things over first, but someone makes the decisions. Such decisions are a part of STEP 1 -- PLANNING, in family financial management. PLANNING means to decide how much the family can afford to spend for items the family needs and wants.

STEP 2 -- IMPLEMENTING, in family financial management is the actual "doing" part. IMPLEMENTING means putting the plan into action. Someone must do the shopping, pay the bills, handle the cash, etc.

STEP 1 -- PLANNING, includes:

Budgeting
Decision-making

STEP 2 -- IMPLEMENTING, includes:

Putting the plan into action
Buying
Shopping
Spending
Paying the bills
Handling the cash

On the next page are a list of Budget Items your family probably spends money on.
For each item check who is most likely to carry out the PLANNING and IMPLEMENTING steps in your family.

Husband Entirely

Husband More Than Wife

Husband and Wife Exactly the Same

Wife More Than Husband

Wife Entirely

/‾23% reduction_7

Planning: Who decides how much money to spend for each Budget Item listed?

Budget Items	Husband Entirely	Husband More Than Wife	Husband & Wife Exactly The Same	Wife More Than Husband	Wife Entirely
1. FOOD:					
a. Food at home	___	___	___	___	___
b. Food away from home	___	___	___	___	___
2. TRANSPORTATION: (car owners)					
a. Gasoline					
Family car	___	___	___	___	___
His car	___	___	___	___	___
Her car	___	___	___	___	___
b. Major Repairs					
Family car	___	___	___	___	___
His car	___	___	___	___	___
Her car	___	___	___	___	___
c. Car Insurance					
Family car	___	___	___	___	___
His car	___	___	___	___	___
Her car	___	___	___	___	___
d. Purchasing Car	___	___	___	___	___
3. CLOTHING:					
a. His	___	___	___	___	___
b. Her's	___	___	___	___	___
c. Children's	___	___	___	___	___
d. Services - laundry, dry cleaning	___	___	___	___	___
4. HOUSEHOLD FURNISHINGS & OPERATIONS	___	___	___	___	___
5. HOUSING:					
a. if Renter					
Rent	___	___	___	___	___
Utilities	___	___	___	___	___
b. if Homeowner					
Purchase price	___	___	___	___	___
Monthly mortgage payments	___	___	___	___	___
Utilities	___	___	___	___	___

Implementing: Who does the shopping, spending, handling the cash, etc. for each Budget Item listed?

Husband Entirely	Husband More Than Wife	Husband & Wife Exactly The Same	Wife More Than Husband	Wife Entirely
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____
____	____	____	____	____

Planning: Who decides how much money to spend?

Budget Items (cont.):	Husband Entirely	Husband More Than Wife	Husband & Wife Exactly The Same	Wife More Than Husband	Wife Entirely
6. GIFTS & DONATIONS	____	____	____	____	____
7. READING (magazines, books)	____	____	____	____	____
8. RECREATION & ENTERTAINMENT	____	____	____	____	____
9. VACATION	____	____	____	____	____
10. MEDICAL CARE:					
a. Insurance	____	____	____	____	____
b. Physician visits	____	____	____	____	____
c. Other medical care	____	____	____	____	____
11. PERSONAL CARE: (hair cuts, etc.)	____	____	____	____	____
12. PERSONAL ALLOWANCES:					
a. His	____	____	____	____	____
b. Her's	____	____	____	____	____
c. Children's	____	____	____	____	____
13. BORROWING MONEY:					
a. His loan	____	____	____	____	____
b. Her loan	____	____	____	____	____
c. Bank Credit cards					
His	____	____	____	____	____
Her's	____	____	____	____	____
14. LIFE INSURANCE:					
a. on His life	____	____	____	____	____
b. on Her life	____	____	____	____	____
c. on Children's lives	____	____	____	____	____
15. SAVING MONEY:					
a. His account	____	____	____	____	____
b. Her account	____	____	____	____	____
c. Children's account	____	____	____	____	____
16. EDUCATION ALLOCATION:					
a. His	____	____	____	____	____
b. Her's	____	____	____	____	____
c. Children's	____	____	____	____	____

Go to Budget Item #1. Turn back the page along dotted line and check who is most likely to carry out the IMPLEMENTING for each Item.

Implementing: Who does the shopping, spending, handling the cash, etc.?

Husband Entirely	Husband More Than Wife	Husband & Wife Exactly The Same	Wife More Than Husband	Wife Entirely

APPENDIX B

City Worker's Family Budget Categories

FOOD: Food bought for consumption at home; Food bought for consumption away from home (lunches, other meals).

HOUSING: Renter - Contract; Heating fuel; Water; Electricity; Gas; Refuse disposal; Equipment; Insurance. Homeowner - Shelter: mortgage, property tax, repairs and maintenance; Heating fuel; Water; Electricity; Gas; Refuse disposal; Equipment.

HOUSEHOLD: Furnishings: textiles; Floorcoverings; Furniture; Electrical equipment and appliances; Housewares, tableware, miscellaneous equipment; Other-services: repairs, rentals, lawn mower, tools, paintbrush, etc. Operations: Laundry soap and cleaning supplies; Paper supplies; Services and miscellaneous supplies; Communications.

TRANSPORTATION: Auto operating expenses: gasoline, major repair, car insurance; Purchasing car.

CLOTHING: Outerwear; Underwear; Nightwear; Footwear; Hats, gloves, accessories; Ties, handkerchiefs; Jewelry, watches.

PERSONAL CARE: Services: haircuts; Supplies: toilet soap, toothpaste, shaving cream, cleansing tissue, shampoo, face powder, sanitary supplies, etc.

MEDICAL CARE: Hospital-surgical insurance; Physicians visits, other medical care; Dental care; Eye care; Drugs; Appliances and supplies.

READING: Newspapers, books, magazines, other.

RECREATION: Radio, musical instruments, etc.; Admissions; Other recreation: sports, club dues, hobbies, pets, etc., toys.

EDUCATION: Books, supplies, tuition, fees, etc.

GIFTS AND CONTRIBUTIONS: Christmas, birthday, present outside immediate family; Contributions to religious, welfare, medical, educational, and other organizations.

LIFE INSURANCE: Premiums

Source: City Worker's Family Budget Autumn 1966 - Bulletin No. 1570-1, U.S. Dept. of Labor, Appendix A. pp. 24-35.

APPENDIX C

Telephone Script

Hello:

This is __________. I'm a graduate student at Kansas State University in the College of Home Economics. I'm conducting a research project for the completion of my Masters Degree under the direction of Dr. Richard L. D. Morse, Head of the Department of Family Economics.

I'm trying to contact young families in the Manhattan area and your name has been randomly selected from the Fort Riley telephone directory.

First, may I ask you two simple questions?

Are you married?

Are you and your spouse under thirty years of age?

NO: I'm sorry. The nature of this study dictates that the subjects be those who are married and under the age of thirty. Thank you for your time.

YES: What I'm doing is interviewing husbands and wives, asking them first, who decides how much money to spend and second, who pays the bills, does the shopping, handles the cash, and so on. Answers to questions will be kept strictly confidential and names will not be connected in any way with the results I obtain.

I would like to set a time when I could complete the interview with you and your spouse. It will take no more than one hour. The nature of this study requires that you and your spouse be interviewed separately. Two meetings could be arranged where I would interview you and then return to interview your spouse. OR I could interview both of you at the same time by two interviewers in which case it takes half an hour. Whichever best fits your time schedule. WOULD YOU BE WILLING TO PARTICIPATE IN THIS STUDY?

KANSAS STATE UNIVERSITY Manhattan, Kansas 66506

DEPARTMENT OF FAMILY ECONOMICS
JUSTIN HALL

September 28, 1976

I am a graduate student at Kansas State University contacting young families in the Manhattan area to learn about the roles of husbands and wives in financial management. This will be for my M.S. thesis.

Your personal response to my questions is the best way I have of knowing about financial management practices of young families. I anticipate no reluctance on your part to answer the questions, but am asking you to sign this consent form only to assure your right to freely decide to participate.

Your name was randomly selected from the directory of Fort Riley personnel. Your answers will be kept strictly confidential and your name will not be connected in any way with the statistical results we obtain. Your privacy is fully assured.

There are no right or wrong answers to the questions. I want you to answer in the way you, yourself feel about them. You are free not to reply to any question, if you feel your privacy is invaded in any way.

Please sign the approval form at the bottom of this letter. I will not attach it to the answer sheet, to protect your anonymity.

Sincerely yours,

Faye L. McGinnis

Approval Form

_____I have read the above and voluntarily participate in this study.

_____I prefer not to participate in this study.

______________________________ Date______________

____

Signatures

APPENDIX E

ANSWER TABULATION SHEET

Husband (01__)
Wife (02__)

1. Marriage ______,______

2. Members responsible for:

3. Other persons:

4. School: 1 2 3 4 5 6 7 8 9

5. Activities: 1 2 3 4 5 6 0
A B C D

6. Employed: 1 2 3

7. Occupation:

8. Husband %, Wife %, Other %

9. Your income: 1 2 3 4 5 6 7 8 9 0

10. Family income: 1 2 3 4 5 6 7 8 9

11. Use of wife income: 1 2 3 4 5 6 0

12. Decisions Husband: 1 2 3 4 5 0

13. Decisions Wife: 1 2 3 4 5 0

14. Decisions Husband and Wife: 1 2 3 4 5 0

15. Budget: 1 2 3 4 5

16. Record: 1 2

17. Who keeps records: 1 2 3 4 5 0

18. Keep track of income:

What is your system?

18a. 1 2 3 4 5 0

19. Situation:

20. Five methods: 1 2 3 4 5 Other:

20. Managed: 1 2 3 4 5

21. Friend argue: 1 2 3 4 5

22. Family argue: 1 2 3 4 5

23. Check acct.: 1 2

24. Kind: 1 2 3 0

25. Names: 1 2 3 0

26. Checkbook balance: 1 2

27. # of times:

28. Who balances: 1 2 3 4 5 6

29. Zero out: 1 2

30. Solution:

31. Successful: 1 2

ROLE PERFORMANCE OF
HUSBANDS AND WIVES IN FINANCIAL MANAGEMENT

by

FAYE LAURA MC GINNIS

B. S., University of Rhode Island, 1974

AN ABSTRACT OF A MASTER'S THESIS

submitted in partial fulfillment of the

requirements for the degree

MASTER OF SCIENCE

Department of Family Economics

KANSAS STATE UNIVERSITY
Manhattan, Kansas

1977

Reportedly, families argue a lot about money. In making decisions of how to spend, what to spend and who should spend, the roles performed by husbands and wives are either in conflict or in harmony.

The purpose of this study was to determine role differentiation in financial management between husbands and wives of young families. The roles performed by husbands and wives in financial management were based on the planning and implementing concepts of management. The study also sought to analyze the effect of selected social-demographic factors upon these patterns.

This is a report of a study of fifty married couples, 30 years of age or under, with one or both spouses as military personnel. Husbands and wives were interviewed separately using a close-ended questionnaire in the form of flip cards. Part I consisted of social-demographic and financial management questions. Part II was a list of budget items of which the respondent rated role performance for the planning and implementing phases of management.

The methods used to divide income among expenditures varied, but most used some form of joint planning. The implementing phase, however, was usually enacted by one partner, most often the wife. Wives were recognized as the record keeper and as the manager of the family's financial system. Wives' roles as implementer were not affected by their employment status, nor by their contribution to the family income.

One-fourth agreed with the statement that their family "argues-a-lot-about-money". Almost half agreed that this characterized their friends and acquaintances, which approximates the national average.

No significant difference was found between husbands' and wives' perceptions of who performs the roles of planning and implementing in family financial management. Management roles of husband and wife were found to vary depending on the particular area of consumption, largely conforming to traditional roles of husband managing transportation and wife managing food, clothing, and household furnishings.

Husband's relative level of education is related to role differentiation. Among the families in which the husband was the better educated partner, husbands tended to fulfill the implementing role. The higher education level of the wife had no effect upon her role enactment.

There was insufficient evidence to determine if income and stage of the life cycle affected role performance.

Further investigation of a larger population size using the questions in booklet format is recommended. It is also recommended that a similar study be conducted contrasting commissioned and enlisted military personnel, and to pair these families with non-military families of comparable economic status.