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A STUDY OF FAMILY JOINT PURCHASE DECISION BEHAVIOR
AND HUSBAND-WIFE DOMINANT PURCHASE DECISION BEHAVIOR

A Thesis

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the Faculty of the Graduate School
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by
Jeffrey L. Tuttle
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A STUDY OF FAMILY JOINT PURCHASE DECISION BEHAVIOR
AND HUSBAND-WIFE DOMINANT PURCHASE DECISION BEHAVIOR

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ABSTRACT

This investigation attempted to determine patterns of joint and husband-wife dominant decision making for four durable goods resulting from specific variables likely to account for purchase decision behavior. The four products studied were an automobile, television, lawnmower and set of china. The variables considered in this study were number of years married, number of children at home, husbands' occupational prestige, wives' employment status, education level, differences in education level, marital role attitudes and product type. Propositions about the relationship of these variables to decision patterns were based on a review of literature of other studies.

Data relevant to the study was collected from a convenience sample of 76 families living in the "Piedmont Triangle" area by means of a self-administered questionnaire. Sixteen questions concerning the purchase of four goods were used to determine decision patterns. The decision questions and variables were statistically analyzed in terms of significance of correlation coefficients and multiple regression analysis.

From analysis of the variable product type, patterns of joint decision making were found to be important for the automobile and television decisions. Husband-wife dominant

decision making was important for the lawnmower and china decisions. Another variable found to be important in predicting joint decision making was the number of years married. The single best predictor of joint decision making was companionship marital role attitudes held by the husband and wife.

Variables found likely to affect husband dominant decision making were differences in spousal education levels, traditional role attitudes and number of children at home. The single best predictor of husband dominance was the number of children living at home.

Wife dominant decision making was also affected by the comparative education levels of husband and wife. However, the single best predictor of wife dominance was the wife's employment outside the home.

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Chapter 1

INTRODUCTION

To the field of marketing, the American family unit represents an area in which "research has been relatively sparse and many questions remain to be answered."¹ Numerous books, periodicals and an assortment of literature exist in the area of individual purchase motivation and purchase decision behavior, but very little exists in the area of family purchase decision behavior.

This apparent disregard for the family stands in seeming paradox with the fact that the major items of consumer spending such as food, shelter and transportation are often jointly consumed.²

In our American economy and marketing practices, the family (husband and wife dyad) has developed into the purchase decision making unit with regard to certain product types. Over the years obvious characteristics of the family have tended to be overlooked in explanations of consumer purchase behavior. The very basis of all explanations for the family becoming the decision making unit is the structure of our American family.

¹Harold H. Kassarian and Thomas S. Robertson, Perspectives in Consumer Behavior (Atlanta: Scott, Foresman and Company, 1968), p. 276.

²H. L. Davis, "An Exploratory Study of Marital Roles in Consumer Purchase Decisions" (unpublished Doctor's dissertation, Northwestern University, 1970), p. 1.

The Two-Family Structure

James H. Myers and William H. Reynolds offer the majority of information concerning the influence of family structure on purchase behavior. Myers and Reynolds explain that the most important feature of the American family structure that influences purchase behavior is that of the two-family system. The American male and female are typically members of two families. The first is the family in which they are born and reared, and the second is the family they usually head themselves.³ The American two-family system is not found universally.

In purely patrilineal-patrilocal societies, for example, the wife leaves her original family to join that of her husband, who remains a member of his original family instead of leaving home to start a new one.⁴

"In purely matrilineal-matrilocal societies, it is the husband who joins the wife's family."⁵ In our American family system the husband and wife both usually leave their original families and form for themselves a separate family unit. To marketing this unit represents a new and different family purchasing unit. Eventually this new household must be furnished with the array of items it takes to set up housekeeping and child rearing. In an extended family unit, where the original household just absorbs the

³James H. Myers and William H. Reynolds, Consumer Behavior and Marketing Management (Atlanta: Houghton Mifflin Company, 1967), p. 238.

⁴Ibid.

⁵Ibid.

new member, no great expenditures are necessary. It is doubtful that there would be an area of family purchase decision behavior for study if it were not for the way our family structure evolved.

Basic Assumptions

When preparing to research consumer behavior, market researchers need to remember and pay attention to the consumer as a member of a family. Market researchers must be aware that within the American family the husband and wife dyad and not the individual is the decision making unit for numerous products. Within the family structure there exist four basic patterns of purchase decision making between husband and wife. These are: (1) Automatic--where an equal number of separate purchasing decisions are made by each member (husband and wife); (2) Husband dominance--where the husband makes the purchase decision; (3) Wife dominance--where the wife makes the purchase decision; and (4) Syncratic--where both husband and wife jointly make a purchase decision.⁶ Family characteristics and comparative characteristics of husbands and wives appear to be the variables that affect the pattern of decision making used for different types of products purchased.⁷

There are differences, however, in families and in the couples who make up families. For example, some families

⁶James F. Engel (ed.), Consumer Behavior: Selected Readings (Homewood: Richard D. Irwin, Inc., 1968), p. 156.

⁷Ibid.

are older than other families, the number of children of different families vary, one couples' education level may be superior to that of another couple, the husband's and wife's level of education may vary greatly within the same family and the income level of families differ. In addition one husband's salary may be larger than another's, or he may have a more prestigious employment position, some wives work outside the home and some do not, and even a couples' attitudes about their marital roles can be different within different families. All of the above characteristics of families may affect the pattern of decision making used for different products purchased by husband and wife. One point that must be stressed is that the husband and wife are two individual human beings. It is difficult to project how husbands and wives decide to purchase when trying to please themselves and the members of their families, drawing from their individual frames of reference. The extent to which each husband and wife may be influenced by family and comparative characteristics cannot be projected accurately without some additional study of the individual family. Once marketers are able to predict with some accuracy which spouse (given specific characteristics) is likely to be most involved in a purchase decision, marketing and advertising strategies can be directed toward the individual. Expanded family consumer research will become a much more studied and important

subject in the field of consumer behavior. It is to these purposes that this thesis is directed.

Statement of the Problem

The major problem is to examine what factors influence couples to engage in different patterns of joint purchase decision behavior or husband-wife dominant purchase decision behavior. This study examines this problem for four different product groups. Variables selected from other readings that are likely to affect joint and husband-wife dominant purchase decision behavior are examined. These variables include the family life cycle (length of years married), education level of the couple, the husband's level of occupational prestige, the wife's employment status, traditional and companionship attitudes about marital roles, product type and the effect children have on the wife's influence on purchase decision making. It is through the examination of the above seven factors that this thesis hopes to reach results and conclusions that warrant further study and that have implications to marketing strategies and family consumer research.

The first chapter of this thesis examines the American family structure as the basis for the husband-wife dyad evolving as the decision making unit for numerous items instead of the individual consumer. Chapter One also includes the major premise to be studied. The second chapter reviews the literature available for seven variables

believed to be important in husband-wife decision making. In the second chapter hypotheses concerning these variables are stated for later testing. Chapter Three describes the methodology used for the study. The following chapters, Four and Five, present the analysis of data used in the study and the results and conclusions reached.

Chapter 2

REVIEW OF LITERATURE

This chapter attempts to demonstrate how each of the variables (1) family life cycle, (2) education level, (3) husband's occupational prestige, (4) wife's employment status, (5) product type, (6) traditional and companion-ship attitudes about marital roles and (7) the effect children have on the wife's decision making power, are related to joint and husband-wife dominant purchase decision making. Specific hypotheses concerning these variables are developed and stated for later testing. It should be noted that in an attempt to limit the scope of this study the role of children in decision making has been excluded. One exception is in considering the effect that an increasing number of children have on the wife's dominance on purchase decisions. Even though children are likely to be influential in family purchase decision making, the literature reviewed in preparation for this study dealt more directly with the roles of husband and wife.

Family Life Cycle

Family life cycle reports that joint purchase decision making declines over a couples life cycle, and husband-wife dominant purchase decisions increase.

1. The smaller the number of years married, the greater the possibility of patterns of joint purchase decision making, and the greater the number of years married, the greater the possibility of husband or wife dominant purchase decision making.

Mirra Komarovsky reports that joint (syncratic) purchase decision making declines over a family's life cycle. The young family is "in a stage in which planning for the future does call for choices among alternatives."⁸ The younger husband and wife have not acquired areas of specialized competence. "The norms of consultation and equality, being the more modern norms, are more likely to be embraced by the young."⁹ The above is considered the rationale for predicting the higher rate of joint involvement among the younger families.

In addition, as the number of years of marriage increases, the areas of specialization between husband and wife increases. They are more certain of their areas of specialization. They have a better insight about the attitudes of their partners. Marital roles and decision making roles have become more clearly defined through participation over the years. "With advancing age, and perhaps increased length of marriage, joint decisions decline and one member or another is increasingly likely to decide alone."¹⁰

⁸Harold H. Kassarian and Thomas S. Robertson, Perspectives in Consumer Behavior, p. 327.

⁹Ibid.

¹⁰Ibid., p. 328.

Education Level

2. The higher the education level of husband and wife, the greater the possibility of joint purchase decision making.
- 2a. Differences in education level between husband and wife may reflect husband or wife dominance in purchase decisions accordingly.

The leading hypothesis for the foundation of the first proposition is that the families in our society are becoming more influenced by characteristics of companionship. The emergence of the companionship family is seen as a result of social process. A leading factor within this social process has been the great growth of public and formal education.¹¹ The companionship family emphasizes "upon intimate interpersonal association as its primary function."¹² Two important characteristics that have implications to purchase decision making are the assumptions of husband and wife equality and democracy in family decisions.¹³

Harry Lendall Davis reports that the change from the traditional institutional form of family to the companionship form has not been uniform among all of society. He suggests more equality of the sexes and democracy are more prevalent in the couples that receive higher (college)

¹¹E. W. Burgess and H. J. Locke, The Family (Atlanta: The American Book Company, 1953), p. 653.

¹²Ibid., p. 651.

¹³Ibid.

education.¹⁴ Subjection of the individuals to extended formal education may have a tendency to change his or her role expectations. "For those lacking such experience, it is more likely that 'older' cultural norms of patriarchy continue to exist."¹⁵

The second proposition is supported by the "relative contributions hypothesis" formulated by Robert O. Blood and Donald M. Wolfe. The dominant spouses identified in their studies were seen to contribute more to the marriage in way of income, education and social status.¹⁶ The amount of education each spouse brings into the marriage is classified as a relative contribution of that particular partner. Increased differences in education between partners brought into the marriage may reflect greater husband or wife dominance in purchase decision making.

Husband's Occupational Prestige

3. The higher the husband's occupational prestige, the greater the possibility of husband dominant decision making.

High occupational prestige can be thought of in terms of a valued relative contribution brought into the marriage by the husband. Since high income is usually

¹⁴H. L. Davis, "An Exploratory Study of Marital Roles in Consumer Purchase Decisions," p. 29.

¹⁵Ibid., pp. 29-30.

¹⁶R. O. Blood and D. M. Wolfe, Husbands and Wives: The Dynamics of Married Living (Glencoe: The Free Press, 1955), p. 37.

associated with high occupational prestige, this could possibly lead to increased marital power possessed by the husband. This power may be reflected in purchase decisions. Blood and Wolfe, drawing from their studies of marital power, conclude that generally "the higher the husband's occupational prestige, the greater his voice in marital decisions."¹⁷ Conceivably, husbands who have authority and responsibility on the job would normally continue to carry this authority into the home.

Wife's Employment Status

4. Working wives exhibit more dominance in purchase decisions than non-working wives.

Working outside of the home enables a woman to add to the total income and status of the family. Her income is seen as a valued contribution to the family. Using her control over her part of the income, she may not consult her spouse over a purchase decision as readily as a non-working wife. Davis suggests the employment outside the home by the wife as a "partial rejection of the more traditional housekeeping role."¹⁸ Blood and Wolfe, having directed part of their studies on the power to make decisions within marriages, have arrived at several conclusions. One is that working wives do have substantially more power than non-working wives, and the more years they

¹⁷Ibid., p. 30.

¹⁸Davis, loc. cit.

have worked, the more power they have.¹⁹ They report a correlation between years worked outside the home and power. Another way to view their conclusions is that even though the wife may not be presently employed outside the home, if she has been employed at some length of time during marriage this will have an effect on decision making. "Nevertheless, the number of years worked correlate with the wife's power regardless of whether she is still working."²⁰

Product Type

5. The more role oriented the product, the greater the possibility of husband or wife dominance accordingly.

Just exactly what product is being purchased will have some influence on the joint and husband-wife dominant decision making. Myers and Reynolds add to the area of product type by including the product purchases resulting from expressive values and instrumental values. "Expressive values are those valuable in themselves, for example, love, personal dignity, religion and art."²¹ Opposite to expressive values are instrumental values. "Instrumental values are mainly economic, service and operation."²² The

¹⁹Blood and Wolfe, op. cit., pp. 40-41.

²⁰Ibid.

²¹James H. Myers and William H. Reynolds, Consumer Behavior and Marketing Management, p. 242.

²²Ibid.

differences in family roles are reflected in purchase behavior when the products to be purchased seem to project either expressive or instrumental values. The husband usually directs the purchase decision when the product has instrumental value, and the wife when the product has expressive value.²³ It is also possible that patterns of joint decision behavior could result from products possessing both expressive and instrumental values. When the product has both expressive and instrumental values the spouses may seek each other's advice on the decision. This is certainly more likely to occur where the purchase is going to result in a large or significant outlay of cash.²⁴ Smaller purchases are usually handled by one of the partners.

Traditional and Companionship Attitudes

6. The more traditional husbands' and wives' attitudes are toward marital roles, the greater the possibility of husband dominant decision making.
- 6a. The more companionship husbands' and wives' attitudes are toward marital roles, the greater the possibility of joint decision making.

The greatest single influence over spousal attitudes in marriage is the environment in which individuals have grown up. The type of marital environment and attitudes held by parents may influence their children. Social move-

²³Ibid.

²⁴Harold H. Kassarian and Thomas S. Robertson, Perspectives in Consumer Behavior, pp. 328-329.

ments and higher education can be influential in developing or changing attitudes toward marriage. Marital expectation of the couple is important. If the couple has traditional expectations, they would normally see the husband as the head of the family, breadwinner and decision maker. The wife would represent the conventional mother and homemaker. Companionship attitudes resulting from beliefs that the marital partner should be an equal life long companion may not hold to the conventional roles of husband and wife. Democracy in family decisions is representative of the companionship family. Davis believes that traditional attitudes lead to families with sharp divisions of labor and husband dominance in decision making, but that companionship families engage in joint decision making.²⁵ What a couple believes about their role as husband or wife should reflect in the way in which purchase decisions are made.

Children at Home

7. The greater the number of children at home, the greater the possibility of husband dominance.

With an increasing number of children at home the mother is going to be involved with the care of the children and the household. The involvement with the children will normally be greatest at the preschool age and lessen as the children grow older and become able to tend to themselves.

²⁵H. L. Davis, "An Exploratory Study of Marital Roles in Consumer Purchase Decisions," p. 34.

This leaves the mother with less time for social interaction with groups outside the home. If she was a working wife and had to stop in order to care for the children, she loses control of her income contribution and becomes dependent on her husband's salary. According to the situational pressures surrounding her, she may begin to emphasize her husband's role and he may obtain dominance in decisions. Even after the wife has returned to her job there may still exist, for a period of time, the tendency that she allow her husband to make the important purchase decisions. Davis asserts the following.

Presumably, the longer the duration of the pre-school stage of the life cycle (i.e., the more children) the more effect will children have on depressing her influence in decision making.²⁶

In this chapter the seven propositions to be tested in this study have been reviewed and a theoretical basis for the study provided. The next chapter will present the methodology of the field study undertaken in order to gather information about purchase behavior.

²⁶Ibid., p. 28.

Chapter 3

METHODOLOGY

This chapter will attempt to describe the field study undertaken to gather data relevant to the study of husband-wife purchase decision making. Information about the sample, questionnaire and classification of data will be presented.

The Sample

In order to obtain data about the amount of joint and husband-wife dominant decision making a self-administered questionnaire was given to a sample of seventy-six families. Husbands and wives answered an identical questionnaire separately without any discussion among themselves. The sample chosen was a convenience sample composed of married adult church classes. The church classes were from five Protestant churches in the community of Welcome, North Carolina. Geographically the community is a semi-rural community bordering on the "Piedmont Triangle" of towns composed of Winston-Salem, High Point and Greensboro.

Some of the demographic characteristics of the families are described below. The median number of years married was fifteen, and the mean was found to be 15.8.

The median number of children was two, and the mean was found to be 1.9. Twenty percent of the husbands had completed college, and of these five individuals had graduate degrees. Another twelve percent had had some college work, and twenty percent more had technical training beyond high school. Twenty-two percent of the wives had completed college, and of these two individuals had graduate degrees. An additional nine percent had had some college work, and sixteen percent had training beyond high school. Forty-six percent of the husbands were employed in positions that had a higher occupational prestige rating than average. Nine percent had average positions, and forty-five percent were lower than average. This was according to the North and Hatt (National Opinion Research Center, 1963) scale used in this study. Average on this scale is represented by a score of 70-71, on a scale ranging from 96-34. Sixty percent of all the wives were currently employed outside the home, and another twenty-two percent had been employed outside the home at some time during their marriage. The remainder of wives indicated that they had not been employed outside the home at any time during their marriage. One possible explanation for the high percentage of wives employed is that the area has jobs available and a low rate of unemployment. All the couples were Protestant and white.

It should be understood that reliance on such a small sample cannot be considered representative of the

population as a whole. The thesis will place significance to the finding within the sample studied and not to the whole population.

The Questionnaire

A questionnaire was used to gather information in three areas. First demographic information was gathered concerning the length of marriage, number of children, occupation and education level, etc., for each individual. Second, the questionnaire was used to evaluate the husbands' and wives' marital roles as traditional or companionship. Third, the questionnaire asked for responses as to which spouse dominated the purchase decisions for four products. A copy of the questionnaire appears in the appendix.

Length of marriage. Length of marriage was needed in order to study the effect that increased number of years married had on joint and husband-wife dominant purchase decision making. The actual number of years married was obtained and categorized into the following four categories: 1 = 1-3 years married; 2 = 4-10 years; 3 = 11-20 years; and 4 = 21-47 years. In the sample the length of years married varied from one to forty-seven years. Categories were established in order to evaluate the more recently married couples against the older married couples. Length of marriage and the remaining variables, number of children at home, husbands' occupational prestige, wives' employment status, education levels and differences in education

levels, traditional and companionship attitudes, and the products were statistically analyzed with the purchase decisions in terms of significance of correlation coefficients and regression analysis. The complete analysis of the data will be presented in chapter four.

Number of children. This was asked in order to evaluate the effect an increased number of children living at home had on the wife's dominance in decision making. The actual number of children living at home, ranging from zero to four, was used as the scale.

Occupation. Occupation was needed for two reasons. It was first used to classify the husband's occupational prestige from 96 to 34 according to the North and Hatt scale. These values were then looked at in regard to husband dominance in decision making. Secondly, it was used to see if the wife was presently employed outside the home or had been at some time during the marriage. The scale used here was: 1 = wife currently employed; 2 = wife had been employed; and 3 = wife not employed. These values were then used to test for patterns of joint and dominant decision making.

Education level. Education level was measured in absolute terms using the last year of schooling completed. For purposes of additional analysis, the education levels were broken down into the following five categories: 1 = non-high school graduate; 2 = high school graduate; 3 = some college or technical training; 4 = college graduate;

and 5 = graduate degree. Education level was looked at in regard to joint decision making. It was predicted that the higher the education levels of individuals the greater the possibility of patterns of joint decision making. Subtracting the educational levels of spouses within the same family gave a measure of comparative educational levels to be tested in husband-wife dominant decision making. Here three categories were used: 1 = husband has more education than wife; 2 = husband and wife have equal education; and 3 = wife has more education than husband.

Traditional and companionship attitudes. A scale was used to categorize each spouse's attitude concerning the variable as having: 1 = companionship attitudes; 2 = moderately traditional and companionship attitudes; and 3 = traditional attitudes about their marital roles. To classify the husbands' and wives' attitudes ten questions were used. Five of the questions were used to measure actual role performance, and the other five were used to measure role expectation.

The products. The couples were asked about purchasing four products. They were an automobile, a television set, a lawnmower and a set of china. These items were chosen because the purchase of any of them should involve a major or large outlay of money. Since decisions involving a large outlay of money are more likely to be discussed by the couple than smaller purchases, it was hoped that more accurate responses would be given on the

questionnaire. Another reason for the choice of these particular items is that they exhibit various combinations and degrees of instrumental and expressive values. The lawnmower and china were chosen and predicted as extremes illustrating instrumental and expressive values. These products also reflect marital role performance, the husband caring for the lawn and the wife using the dishes. The automobile and television exhibit both instrumental and expressive values. The automobile's motor size, gas mileage, performance and mechanical options reflect instrumental values. The style, trim, interior and color reflect expressive values. The television was similar with cabinet design, size and wood color exhibiting expressive values, and the electronic design (solid state, black matrix tube, etc.) and servicing exhibiting instrumental values. Involved in each purchase decision were two questions designed to gather information about decisions resulting from instrumental and expressive values.

The decisions studied. Each purchase decision involved a series of four questions. The questions concerned when to purchase the product, the make, the style and how much money to spend. The questions concerning the make and style were predicted to be associated with product type and expressive and instrumental values. The decisions on how much money to spend and when to buy the product were predicted to reflect the degree of decision power over the money in the family from the occupational

prestige of the husband and the employment or non-employment of the wife. Using the automobile decision as an example, each couple was asked to report who decided: (1) when the automobile should be purchased; (2) what make of automobile to buy; (3) what style to buy; and (4) how much money to spend. The spouses answered each question by circling numbers (1) husband, (2) husband more than wife, (3) husband and wife equally, (4) wife more than husband or (5) wife. Using the above form it was possible to examine who dominated the total decision, what interrelated decisions and to what degree. The justification for using this approach is stated in a study undertaken by Davis.

The purchase of an automobile or furniture undoubtedly involves many interrelated subdecisions--each of which is the basis for a different pattern of influence. To 'force' respondents to make a single assessment of their role in 'buying an automobile' is likely, then, to conceal the complexity of the actual pattern of influence and bias the responses in the direction of joint decision making. Finally, specific questions are probably less susceptible to a social desirability bias than a more general question given respondents' predispositions about the 'appropriate' or 'proper' role for husband and wife.²⁷

This chapter looked at the field study undertaken. Details about the sample, questionnaire and classification of data was given. The next chapter will present the analysis of the data carried out for the purposes of this study.

²⁷H. L. Davis, "An Exploratory Study of Marital Roles in Consumer Purchase Decisions," p. 44.

Chapter 4

ANALYSIS OF THE DATA

In order to better understand the procedure used for analyzing the data relevant to the seven propositions discussed in Chapter Two, a brief explanation of Pearson product moment correlation coefficient analysis and multiple regression analysis will be given. "Correlation coefficients" estimate the strength of the linear relationship, or the degree of closeness, between two variables. The strength of this relationship is determined by the numeric size of the correlation coefficient. Since these values may be caused by chance and not a true underlying relationship, between variables, the size of the coefficient is tested for significance using a t test. For sociological research a level of significance of either .05 or .10 is usually acceptable.

A correlation coefficient does not show a cause-effect relationship between variables. They only represent the way one variable changes in value as another variable changes. Researchers are allowed to make predictions about the dependent variable from knowledge of the independent variable. However, there is a constant margin of error whenever human characteristics and personalities are subjected to measurement. Hopefully, by using the

scientific method of investigation these errors in this study have been minimized.

"Multiple regression analysis" can be used for two purposes. In some studies it is used to find the variables that appear to be the best predictors of the relationship between a number of independent variables and one dependent variable. A number of independent variables can then be listed according to their importance as predictors, one, two, three, etc. In other studies the objective is not prediction, but to discover to what degree the independent variables are related to the one dependent variable. At the same time the interrelationships between the various independent variables can also be measured. Here too multiple regression can be used to rank the variables in order of importance. In this study prediction and degree of relationships among variables are both important.

Procedure

In this study, the data was broken down into eight different dependent variables forming subsets. Four subsets consisted of the products themselves. Analysis was conducted to determine which of the independent variables had the strongest relationship with each of the four product subsets. An example of this would be represented by which variable dominated the decisions to buy an automobile. In order to examine which variables dominate total decisions for each product, in terms of husband

dominance, wife dominance and joint decision making, the numeric responses (1 - 5) to questions surrounding each product purchase were summed. This created a total decision value ranging from 4 to 20 for each product. Four would represent husband dominance, twenty wife dominance and twelve joint decision making. Numbers in between would indicate different degrees of dominance.

The other four subsets consisted of the nature of each type of question. Each individual question was analyzed across all four products. An example of this would be which variable dominated the "what make to buy" decision across all four products. The interrelated decisions across all four products were found by summing the individual question response over the four products. This was done in order to find a value representative of the type of dominance found to be important for each particular question. An example of this would be to add together the values, 1 - 5, for the what make to buy decision across all four products. The possible range created was 4 to 20. Four would represent husband dominance, twenty wife dominance and twelve joint decision making.

When testing joint decision making against dominant decision making, regardless of which spouse dominated, it became necessary to modify the 1 - 5 scale. This was necessary for the variables years married, education level and companionship marital role attitudes because these hypotheses specified a change from dominant to joint

decision making without indicating whether it was male or female dominance. The 1 - 5 scale was modified in the following manner: 1 = husband; 2 = husband more than wife; 3 = husband wife equally; 4 = wife more than husband; and 5 = wife. The modified scale was a 1 to 5 scale indicating either dominant decision making or joint decision making.

The new modified scale was also summed over all the questions surrounding each product purchase. The modified summed total decision range was 4 to 12. Four indicated dominant decision making and twelve joint decision making, and the values in between different degrees of dominant or joint decision making. The same is true of the interrelated questions across all four products. Their new numeric values were also summed to indicate dominant or joint decision making. The new summed interrelated decision range was 4 to 12.

The independent variables considered in this study were the number of years married, education level, difference in education levels, occupational prestige, wife's employment status, product type, traditional and companionship attitudes and number of children living at home. The dependent variables were the eight subsets, summed decisions, to buy an automobile, television, lawnmower, china, when to buy, what make, what style and how much money to spend. The total number of observations for each decision subset was 152.

The purpose of the analysis was to consider whether each of the independent variables were related to joint or husband-wife dominant decision making as hypothesized in Chapter Two based upon the literature review. Correlation coefficients and regression analysis coefficients were tabulated by means of a multiple regression computer program. The significance of these coefficients was tested and reported for the correlational analysis using the .01, .05 and .10 levels. A one-tailed t test was used to test the significance of the correlation coefficients. The coefficient values had to be greater than .208 to be significant at the .01 level, .159 at the .05 level and .105 at the .10 level. The next section of this chapter will restate the propositions presented in Chapter Two and present their correlational analysis. The final section will present the regression of the independent variables as they apply to each decision subset.

Propositions

The first propositions to be looked at in terms of correlation coefficients are those concerned with the number of years of marriage.

Length of marriage.

1. The smaller the number of years married (Y), the greater the possibility of patterns of joint purchase decision making (D), and the greater the number of years married, the greater the possibility of husband and wife dominant purchase decision making.

$$H_0: \rho_{Y,D} \leq 0 \quad (\text{null hypothesis})$$

$$H_1: \rho_{Y,D} > 0 \quad (\text{alternative hypothesis})$$

When testing dominant decision making against joint decision making regardless of which spouse dominated, it was necessary to use the modified 1 to 3 scale of the decision questions so that the results would be meaningful. The value of the question normally scaled 1 to 5 was modified in the following manner: 1 = husband; 2 = husband more than wife; 3 = husband and wife equally; 4 = wife more than husband; and 5 = wife. This change was necessary for testing propositions (1) years married, (2) education level, and (6a) companionship attitudes against patterns of joint and dominant decision making.

Table 4.1 shows the correlation between years married and joint and dominant decision making.

Table 4.1

Correlation Coefficients between Years Married and Joint and Dominant Decision Making in Eight Decision Subsets

Decision Subset	N = 152	r
Automobile		-.041
Television		-.093
Lawnmower		-.210 ^a
China		-.060
When to buy		-.147 ^c
What make		-.060
What style		-.082
How much to spend		-.120 ^c

^aSignificant at the .01 level.

^cSignificant at the .10 level.

The number of years married was found to be significant at the .01 level for the lawnmower decision and the .10 level for the questions when to buy and how much to spend. Years married was not found to be significant for the remaining five subsets. In general hypothesis 1. was not supported and the null hypothesis was not rejected, indicating that the length of years married was not a significant variable except for the lawnmower, when to buy and how much to spend decisions. As the number of years married increases, the three decisions appear to be more influenced by patterns of husband-wife dominant decision making instead of joint decision making. The alternative hypothesis did not receive enough support to allow rejection of the null hypothesis.

Education level.

2. The higher the education level of husband and wife (E), the greater the possibility of joint purchase decision making (D).

$$H_{02}: \rho_{E, D} \leq 0$$

$$H_{12}: \rho_{E, D} > 0$$

Table 4.2 presents the correlation of education level and joint decision making. None of the correlation coefficients were found to be significant, even at the .10 level. The null hypothesis was not rejected and therefore hypothesis 2 was not supported. It appears that education level is not a good predictor of patterns of joint decision making. No decision subset received enough support to

predict that increased education levels may influence joint decision making.

Table 4.2

Correlation Coefficients between Education Level and Decision Making in Eight Decision Subsets

Decision Subset	N = 152	r
Automobile		-.039
Television		.032
Lawnmower		.065
China		.089
When to buy		.060
What make		.067
What style		.088
How much to spend		.009

- 2a. Differences in education level (DE) between husband and wife may reflect husband or wife dominance in purchase decisions (D) accordingly.

$$H_0 2a: \rho DE, D \leq 0$$

$$H_1 2a: \rho DE, D > 0$$

Experimental results can be found in Table 4.2a below concerning differences in education levels. The difference in education levels was found to be significant at the .05 level for the questions when to buy and what make, and at the .10 level for the television, style and amount to spend. It was not found to be significant for the automobile, lawnmower and china.

In general hypothesis 2a was not supported for the various product subsets except the television. The television is considered from discussion in Chapter Three as a

neutral role oriented product. The results here indicate that which ever spouse has the greatest amount of education will tend to influence the purchase decision more than the other spouse.

Table 4.2a

Correlation Coefficients between Difference in Education Levels and Dominance in Eight Decision Subsets

Decision Subset	N = 152	r
Automobile		.097
Television		.157c
Lawnmower		.054
China		.022
When to buy		.167b
What make		.184b
What style		.123c
How much to spend		.115c

^bSignificant at the .05 level.

^cSignificant at the .10 level.

Difference in education levels is supported concerning the question subsets. When to buy, what make, what style and how much to spend can be predicted from difference in education levels. An explanation for the results might be that before any decisions such as make or style can be made, information about what types are available and at what prices needs to be gathered by someone. Possibly the spouse with the greatest amount of formal education is responsible to answer such questions. Although five of the subsets received support, in general hypothesis 2a was not supported.

Husband's occupational prestige.

3. The higher the husband's occupational prestige (P), the greater the possibility of husband dominant purchase decision making (D).

$$H_{03}: \rho P, D \geq 0$$

$$H_{13}: \rho P, D < 0$$

Table 4.3 shows the correlation between occupational prestige and husband dominance.

Table 4.3

Correlation Coefficients between Husband's Occupational Prestige and Dominance in Eight Decision Subsets

Decision Subset	N = 152	r
Automobile		-.173 ^b
Television		-.089
Lawnmower		.027
China		.028
When to buy		-.172 ^b
What make		-.048
What style		-.140 ^c
How much to spend		.002

^bSignificant at the .05 level.

^cSignificant at the .10 level.

Occupational prestige was found to be significant at the .05 level for the automobile and when to buy decisions. It was also found to be significant at the .10 level for the style question. In general the alternative hypothesis was not supported and therefore the null hypothesis was not rejected. The surprising decision was that the "how much to spend" decision did not receive

support. This disagrees with the belief that higher occupational prestige, usually meaning higher income, gives the husband dominance over the allocation decisions. The automobile decision, which is usually considered a more neutral role oriented item, becomes more influenced by the male as his occupational prestige increases. This result was expected for the automobile and television decisions, although the television decision did not receive support. It was not expected to influence the lawnmower or china decisions.

Wife's employment status.

4. Working wives (W) exhibit more dominance in purchase decisions (D) than non-working wives.

$$H_0: \rho_{W,D} \leq 0$$

$$H_1: \rho_{W,D} > 0$$

It was expected that working experience outside of the home increases the wives' influence in purchase decisions. The experimental results can be found in Table 4.4.

The wife's employment status was found to be significant at the .01 level for the television decision. It was significant at the .05 level for the automobile and at the .10 level for questions when to buy, what make and how much to spend. The china decision is significant at the .05 level, the sign of the coefficient indicates a loss of dominance (positive sign) with the wife's employment.

In general the null hypothesis can be rejected because the alternative hypothesis did receive considerable

Table 4.4

Correlation Coefficients between Wife's Employment Status
and Dominance in Eight Decision Subsets

Decision Subset	N = 152	r
Automobile		-.197b
Television		-.232a
Lawnmower		-.004
China		.179b
When to buy		-.157c
What make		-.112c
What style		-.011
How much to spend		-.144c

^aSignificant at the .01 level.

^bSignificant at the .05 level.

^cSignificant at the .10 level.

support on several decision subsets. It is understandable how the two decisions about style and lawnmower did not receive support. Decisions about style are usually the wife's to make regardless of whether she is working or not, and therefore wife's employment would not influence this. Since the lawnmower is associated with the husband's role, it is not expected that even with outside employment that the wife's influence would be significant. A possible revision of the hypothesis can be suggested here to include the concept of role orientation of products and state that working outside of the home does increase dominance of more neutrally oriented products such as the automobile and television, decrease the dominance of typical female products

(china) and does not influence typical male products (lawn-mower).

Product type.

5. The more role oriented the product, the greater the possibility of husband-wife dominance accordingly.

Product type was not entered as a variable in the correlational and regression analysis. It was expected by the proposition that the husband would dominate the decisions to buy a lawnmower, the wife would dominate the decisions to buy a set of china and the decisions to buy an automobile and television would normally be split between husband and wife because of the typical role orientations of these products. Three product groups were established. One was the husband dominated group (H), consisting of the lawnmower. The second group was the joint decision group (J), consisting of the automobile and television and the third group was the wife dominated group (W), consisting of the china. By a comparison of group means it would be possible to test the validity of the proposition. The null and alternative hypotheses are stated below.

$$H_0: \bar{X}_H \geq \bar{X}_J \geq \bar{X}_W$$

$$H_1: \bar{X}_H < \bar{X}_J < \bar{X}_W$$

The means and standard deviations were computed for each of these groups. The t -test for independent means was then used to test the hypotheses. This analysis indicates whether the differences of the comparative group means are statistically significant or caused by chance variation.

The differences were tested at the .05 level using a one-tailed t -test. In order for the calculated t values to be significant at the .05 level, they had to be greater than 1.96. Table 4.5 presents the data used in the analysis.

Table 4.5

Significance of Group Means for Role Oriented Products

Group	\bar{X}_i	S^2_i	t
Husband Oriented	5.723	6.691	10.755b
Joint Oriented	9.578	12.847	
Wife Oriented	17.335	15.482	18.151b

^bSignificant at the .05 level.

The husband oriented group was analyzed against the joint oriented group, and the joint oriented group against the wife oriented group. The mean differences of the groups were found to be strongly significant, indicating that role orientation for products is supported. Because the alternative hypothesis received such very strong support the null hypothesis was rejected. From the results it appears to be true that husbands dominate male role oriented products (lawnmowers), wives dominate female oriented products (china) and are jointly involved in the purchase of neutrally oriented products (automobile and televisions).

Traditional and companionship attitudes.

6. The more traditional (T) husbands' and wives' attitudes are toward marital roles, the greater the possibility of husband dominant decision making (D).

$$H_{06}: \rho T, D \geq 0$$

$$H_{16}: \rho T, D < 0$$

Table 4.6 indicates the correlation between marital role attitudes and husband dominance.

Table 4.6

Correlation Coefficients between Traditional and Companionship Attitudes and Husband Dominance in Eight Decision Subsets

Decision Subset	N = 152	r
Automobile		-.194b
Television		-.013
Lawnmower		-.210a
China		.196b
When to buy		-.074
What make		-.068
What style		.089
How much to spend		-.194b

^aSignificant at the .01 level.

^bSignificant at the .05 level.

Traditional attitudes were found to be significant at the .01 level for the lawnmower decision and at the .05 level for the automobile and how much to spend decisions. The china decision was significant at the .05 level, but in the opposite direction (positive sign) which is as could be expected if the hypothesis was restated. As attitudes become more traditional the wife gains dominance for her

role oriented products while the husband also gains more dominance for male oriented products. The null hypothesis can not be rejected because the decisions to buy a television, when to buy, what make and what style were not found to be significant. As anticipated, however, husband dominance did increase over decisions about the automobile, lawnmower and how much to spend as traditional attitudes increased.

- 6a. The more companionship (C) husbands' and wives' attitudes are toward marital roles, the greater the possibility of joint decision making (D).

$$H_0 6a: \rho C, D \leq 0$$

$$H_1 6a: \rho C, D > 0$$

The experimental results can be found in Table 4.6a below.

Table 4.6a

Correlation Coefficients between Companionship Attitudes and Joint Decision Making in Eight Decision Subsets

Decision Subset	N = 152	r
Automobile		.234a
Television		.194b
Lawnmower		.190b
China		.178b
When to buy		.248a
What make		.300a
What style		.237a
How much to spend		.330a

^aSignificant at the .01 level.

^bSignificant at the .05 level.

Companionship marital role attitudes were found to be significant at the .01 level for the decisions to buy an automobile, when to buy, what make, what style and how much to spend. Decisions were significant at the .05 level for the television, lawnmower and china decisions. Since hypothesis 6a received such strong support, the null hypothesis can be rejected. It seems that the companionship attitudes about marital roles are the best predictors of joint purchase decision making and even exceeds the typical male-female product role orientation observed in the earlier hypotheses.

Number of children at home.

7. The more children at home (C), the greater the possibility of husband dominance decision making (D).

$$H_{07}: \rho_{C,D} \geq 0$$

$$H_{17}: \rho_{C,D} < 0$$

Table 4.7 shows the association of coefficients between children at home and husband dominance. The number of children at home was found to be significant at the .01 level for decisions to buy an automobile, when to buy and what make. It was found to be significant at the .05 level for the television, lawnmower and how much to spend decisions. The china decision was significant at the .05 level but had the opposite sign. This indicates that the wife gains dominance for china as the number of children at home increases. The style decision was not found to be significant; however, the wife usually makes the decision

on style regardless of the children at home. Conditionally the null hypothesis could be rejected if the more role oriented decisions such as china and style were excluded. The husband does seem to gain dominance as the number of children at home increases for all other decisions that are not female oriented, i.e., the husband oriented and the neutral decisions.

Table 4.7

Correlation Coefficients between the Number of Children at Home and Husband Dominance in Eight Decision Subsets

Decision Subset	N = 152	r
Automobile		-.310a
Television		-.207b
Lawnmower		-.162b
China		.171b
When to buy		-.269a
What make		-.264a
What style		-.051
How much to spend		-.179b

^aSignificant at the .01 level.

^bSignificant at the .05 level.

This chapter now looks at the final division of the analysis, the regression of the independent variables as they apply to each decision subset.

Decision Subsets

This final division of the chapter presents the regression analysis as it applies to the eight decision subsets. It was necessary to give the independent

variables a number so that they could be identified in the analysis. The variable numbers are (1) years married, (2) number of children at home, (3) wife's employment status, (4) education level, (5) differences in education level, (6) traditional and companionship attitudes and (7) husband's occupational prestige. Statistical significance levels of .01, .05 and .10 are reported. In order for regression coefficients to be significant at the .01 level, the calculated t value has to be greater than 2.326, 1.645 at the .05 level and greater than 1.282 at the .10 level.

Automobile decision. Table 4.8 presents the experimental results for the automobile decision. The beta coefficient found to be significant at the .01 level for the automobile subset was the number of children at home. Traditional and companionship attitudes were significant at the .10 level.

Table 4.8

Regression of Independent Variables for the
Automobile Subset

Variables	B-Coefficient	Std. Error of B	Calculated t
1	.0674	.2931	.2299
2	-.6958	.2535	2.744a
3	-.3859	.4096	.9421
4	-.4746	.3175	1.494c
5	.0978	.3802	.2572
6	-.8151	.3811	2.138b
7	-.0335	.0414	.8091

^aSignificant at the .01 level.

^bSignificant at the .05 level.

^cSignificant at the .10 level.

The number of children at home is the best predictor because of the magnitude of the t . Attitudes about marital roles make the second greatest contribution to the automobile decision. Education level is third. Education level had earlier not been found to be significant for any of the subset decisions using correlation coefficients yet it is supported here. The explanation is that by using regression analysis all variables are included in the estimate of relationships between variables simultaneously. This should result in a more accurate estimate of relationships among variables. Thus education level was found to be a significant predictor. The rank of the variables according to their importance as predictors as indicated by their t values is 2, 6, 4, 3, 7, 5, and 1.

Another aspect of regression analysis that needs to be explained is the signs (either positive or negative) of the significant beta coefficients. The coefficients for number of children at home, education level and marital role attitudes all have negative signs. Husband dominance is indicated by the negative signs and the size of the coefficients for the variables children at home and marital role attitudes. This agrees with our expectations. An interesting variable in this analysis is education level. Since the automobile is a neutral role oriented product and increased education level is associated with joint decision making, a significant value either way, positive or negative, was not expected. However, education level

was found to be a significant predictor, and its sign was negative. The size of t and the negative beta coefficient indicates that as education level increases the husband gains dominance over a neutral role oriented product, the automobile.

Television decision. Table 4.9 presents the regression analysis for the television decision. Beta coefficients of the wife's employment status and children at home are significant at the .05 level. Education level is significant at the .10 level. The leading predictor in the television decision is whether the wife is currently employed outside the home, followed by the number of children at home and education level. The order of importance of variables is 3, 2, 4, 5, 1, 6 and 7.

Table 4.9

Regression of Independent Variables for the
Television Subset

Variables	B-Coefficient	Std. Error of B	Calculated t
1	.1968	.3301	.5961
2	-.4761	.2855	1.667b
3	-.9945	.4613	2.155b
4	-.4990	.3575	1.395c
5	.4996	.4282	1.166
6	.1834	.4292	.4273
7	.0179	.0466	.3841

The beta coefficient signs are all negative. Negative signs were expected for the number of children at home and wife's employment status. As the number of

children at home increases so does husband dominance. Working wives have more dominance over the television decision than non-working wives; therefore if the wife is not working, the husband is likely to dominate the purchase decision (negative sign). Education level is again an interesting variable in this analysis. The television is again a neutral role oriented product. Since higher education level is associated with joint decision making, one cannot predict significance in either direction. However, education level was found to be significant, and the beta coefficient sign was negative indicating that as the education level of spouses increased husband dominance became influential for the television decision. These results are similar to those of the automobile decision.

Lawnmower decision. Table 4.10 shows the regression of independent variables for the lawnmower decision.

Table 4.10

Regression of Independent Variables for the
Lawnmower Subset

Variables	B-Coefficient	Std. Error of B	Calculated t
1	-.4655	.2296	2.027b
2	-.2161	.1986	1.088
3	.2419	.3209	.7538
4	-.1175	.2487	.4724
5	.2932	.2979	.9842
6	-.6905	.2986	2.312b
7	.0144	.0324	.4444

^bSignificant at the .05 level.

It seems that traditional and companionship attitudes and number of years married are the leading predictors for the lawnmower decision. Both are significant at the .05 level. The t value for marital role attitudes is larger than that of the number of years married. The rank of all variables is 6, 1, 2, 5, 3, 4 and 7.

The negative coefficient signs of the significant predictors are in agreement with our expectations. Initially the lawnmower is a male role oriented product, and the husband is expected to dominate the decision. The husband gains dominance (negative sign) in the lawnmower decision as the years married increases. Also as marital role attitudes become more traditional the husband gains dominance in the lawnmower decision.

China decision. Since china is a role oriented product such as the lawnmower, it was expected that traditional and companionship attitudes about marital roles should again be a significant predictor. Table 4.11 gives the analysis below.

The only significant predictor, .10 level, is traditional and companionship attitudes as expected. Marital role attitudes seem to have influence on role oriented products. The order of importance for independent variables is 6, 2, 3, 7, 4, 1 and 5.

The positive coefficient sign for marital role attitudes was expected. China is a female role oriented product and tends to be dominated by the wives. The

regression analysis indicates that as marital role attitudes become more traditional, the wives become more dominant in the china decision.

Table 4.11

Regression of Independent Variables for the
China Subset

Variables	B-Coefficient	Std. Error of B	Calculated t
1	.1837	.3542	.5186
2	.3489	.3063	1.139
3	.5604	.4950	1.132
4	-.3376	.3836	.8800
5	.2315	.4594	.5039
6	.6816	.4605	1.480 ^c
7	.0543	.0500	1.086

^cSignificant at the .10 level.

When to buy decision. Table 4.12 presents the experimental data below.

Table 4.12

Regression of Independent Variables for the
When to Buy Subset

Variables	B-Coefficient	Std. Error of B	Calculated t
1	.1032	.1693	.6095
2	-.3745	.1464	2.558 ^a
3	-.1684	.2365	.7120
4	-.1664	.1833	.9078
5	.2641	.2196	1.202
6	-.1554	.2201	.7060
7	-.0174	.0239	.7280

^aSignificant at the .01 level.

The independent variable that has the greatest influence on "when a product will be bought" is the number of children living at home. Number of children at home is significant at the .01 level, and is the only variable found to be significant at any level. Its magnitude is a good indication of its contribution to the when to buy decision. The rank of the variables is 2, 5, 4, 7, 3, 6 and 1.

The coefficient sign for number of children at home is negative. This indicates that husband dominance increases as the number of children at home increases. Since the when to buy decision is an indication of marital power in decision making, it seems that the males still dominate. This may be due to the fact that our society is still presumably male oriented.

What make to buy decision. Table 4.13 shows the regression of the independent variables for the what make to buy subset. The number of children at home was found to be significant at the .01 level. Education level and difference in education level were significant at the .05 level. Husband's occupational prestige was found to be significant at the .10 level. The leading predictor is the number of children at home followed by education level, difference in education level and husband's occupational prestige. The fact that four of the seven variables were significant indicates that a lot of the variability in the what make to buy decision is explained by these

independent variables. The order of importance for all the variables is 2, 4, 5, 7, 6, 1 and 3.

Table 4.13
Regression of Independent Variables for the
What Make to Buy Subset

Variables	B-Coefficient	Std. Error of B	Calculated t
1	.0828	.1638	.5054
2	-.3926	.1417	2.770a
3	-.0425	.2289	.1856
4	-.3962	.1774	2.233b
5	.3822	.2125	1.798b
6	-.1744	.2130	.8187
7	.0343	.0231	1.488c

^aSignificant at the .01 level.

^bSignificant at the .05 level.

^cSignificant at the .10 level.

The beta coefficients for number of children at home and education level are negative. Coefficients for difference in education level and husband's occupational prestige are positive. Negative signs for number of children at home and education level indicates husband dominance for the what make decision. However, the positive sign for husband's occupational prestige indicates a loss of dominance by husbands as their occupational prestige increases. Male dominance for the make decision was expected to increase as occupational prestige increased, but the results show a complete reversal of what was expected and the results given by previous correlational

analysis. The positive sign for difference in education level indicates that which ever spouse has the most education, he or she is likely to dominate; therefore the wife may have additional influence on what make to buy with increased education in comparison to her spouse.

What style to buy decision. Table 4.14 describes the regression of variables for the what style to buy decision.

Table 4.14

Regression of Independent Variables for the
What Style to Buy Subset

Variables	B-Coefficient	Std. Error of B	Calculated t
1	.0000	.0000	.0000
2	-.0449	.1537	.2921
3	-.1274	.2525	.5046
4	-.4229	.1995	2.119b
5	.2255	.2473	.9118
6	.1623	.2461	.6595
7	.0040	.1487	.1487

^bSignificant at the .05 level.

Unlike the make subset, the what style to buy decision has only one significant predictor, education level, and that is at the .05 level. It seems that education level makes the greatest contribution to the what style to buy decision. The lack of any other significant predictors could mean that there are other variables that may have influence on style that were not included in this

study. Other investigations should give this consideration. The rank of variables is 4, 5, 6, 3, 2, 7 and 1.

Education level has a negative coefficient. This indicates husband dominance as the spouses' education levels become higher. The what style to buy decision is generally associated with wife dominance, but the results of the regression analysis do not support this belief.

How much to spend decision. Values for the regression analysis of how much to spend are found in Table 4.15.

Table 4.15

Regression of Independent Variables for the
How Much to Spend Subset

Variables	B-Coefficient	Std. Error of B	Calculated t
1	-.1905	.1929	.9876
2	-.1670	.1669	1.000
3	-.2488	.2696	.9228
4	-.4762	.2090	2.278b
5	.3061	.2503	1.222
6	-.5192	.2509	2.069b
7	.0367	.0272	1.349c

^bSignificant at the .05 level.

^cSignificant at the .10 level.

Education level and marital attitudes are significant at the .05 level. Husband's occupational prestige is significant at the .10 level. Education level is the leading predictor with the largest t , followed by marital role attitudes and husband's occupational prestige. A market researcher who wants to know who makes the decision

on how much money to spend for a product would benefit by looking at spousal education levels, marital role attitudes and occupational prestige of the husband. The order of variables by importance is 4, 6, 7, 5, 2, 1 and 3.

Education level and marital role attitudes both have negative beta coefficients. These indicate that the higher the education level of spouses and the more traditional the marital attitudes the more the husband will tend to dominate the how much to spend decision. Again the coefficient for occupational prestige is positive. As in the make decision this indicates a loss of dominance by the husbands as their occupational prestige increases. However, the total results seem to show that it is the husband that has the most influence over the allocation decisions.

This chapter has investigated the influence of different variables on the decision subsets. Two methods were used, correlational analysis and multiple regression analysis. Using correlational analysis propositions, 4 wife's employment status, 6a companionship attitudes and 7 number of children at home received very strong support. A t-test of independent means for proposition 5, product type, was very strongly supported. From regression analysis the order of the influence of the independent variables was determined for each dependent variable subset. This indicated the leading predictors for the dependent variables. Independent variables that were found to be

the best predictors for the eight subsets differed for the various subsets, but included number of children at home, wife's employment status, marital role attitudes and education level. The number of years married and husband's occupational prestige were also found to be significant for certain subsets. The final chapter of this thesis will review what has been determined by this investigation, and how it may be found helpful in marketing and advertising strategies.

Chapter 5

SUMMARY AND CONCLUSIONS

This study began with an overview of the American family unit's importance in purchase decision making. It was suggested that although the family (husband wife dyad) is the purchasing unit for many products little research has been carried out in this area. What research has been done normally defines the purchase decision in absolute terms without considering specific influences each spouse has over the other. The primary objective of the study was to describe patterns of joint or dominant decision making resulting from specific family influences.

Chapter Two reviewed the literature and developed several propositions concerning variables likely to affect joint and dominant decision making. The justification for each of these propositions was based upon the related literature and the development of these propositions was discussed.

Chapter Three described the exploratory field study undertaken. A convenience sample of seventy-six families was asked to respond to a self-administered questionnaire concerning the purchase decisions for an automobile, television, lawnmower and set of china. Classification of the data and the methods used in scaling

the data were discussed. The analysis of data relevant to each proposition and purchase decision constituted chapter Four. This conclusion will summarize the findings concerning the earlier hypotheses developed concerning patterns of joint and husband-wife dominant purchase decision making.

Are patterns of joint decision making important in the purchase of an automobile, television, lawnmower and china? Product role orientation suggested strongly that automobile and television decisions are arrived at jointly. Husbands dominated the lawnmower decision, wives the china decision and both partners were involved in the automobile and television decisions. In addition, younger couples tended to decide jointly about questions as when to buy and how much money to spend for products. The lawnmower decision was most often made jointly by the younger couples. Companionship attitudes were found to be the single most important variable affecting joint decision making. It was found to be significant for all eight subsets. Joint decision making resulting from high education levels of either husband or wife did not receive support for this product.

Are patterns of husband dominant decision making important for the products? If husbands have more education than their wives, decisions such as when to buy, what make, what style and how much to spend will tend to be dominated by the husband. Differences in education levels also predicted that the television decision will be

dominated by the husband. Certainly the more husband role oriented the product, the greater the amount of husband dominance. Traditional role attitudes held by the couple reflect husband dominance in the automobile, lawnmower and how much to spend decisions. The single best predictor for husband dominance in decision making was found to be the number of children at home. As the number of children at home increased so did husband dominance for all the decisions except China and style.

When does the wife increase her dominance in decision making? If she has more education than her spouse, the four question subsets are likely to be influenced by her, i.e., when to buy, what make, what style and how much to spend. Higher education level by the wife over her husband increased her dominance in the television decision. The best predictor of wife dominance was found to be whether she was presently employed outside the home. Outside employment increased her dominance in the automobile, television, when to buy, what make and how much to spend decisions. Product type also indicated wife dominance when the product was female oriented.

How do the findings apply to the purchase of an automobile? The regression analysis of the automobile subset indicates that the leading variables related to the purchase of an automobile are number of children at home and traditional and companionship role attitudes. Analyzing the correlational results one finds that number

of children at home was a strongly supported hypothesis indicating husband dominance in the automobile, when to buy, what make and how much to spend decisions. Traditional attitudes, which also indicate husband dominance, were significant at the .05 level for the automobile decision and how much to spend decision.

Looking again at the regression analysis, one tries to see if number of children at home and marital role attitudes are leading predictors for any questions subsets. Number of children at home is a leading predictor of the when to buy decision subset and what make to buy subset. Marital role attitudes is a significant predictor of the how much to spend decision subset.

What about the purchase of a television set? Regression analysis of the television subset shows that wife's employment status and number of children at home are the leading variables of the subset accordingly. Correlational analysis of the hypotheses containing these variables show that wife's employment status is significant at the .10 level for the when to buy, make and how much to spend questions. Wife's employment status relates to wife dominance. The opposite of this hypothesis is the number of children at home which indicates husband dominance. Again number of children at home is significant for the television decision and when to buy, make and how much to spend questions.

Checking the regression analysis of the question subsets against the results of the correlational analysis only the variable number of children at home is consistently a leading predictor for the when to buy and make questions. Even though regression analysis does not support all the questions that correlational analysis does concerning the wife's employment status, one can still emphasize when, make and amount. For the television both wife dominance and husband dominance are important.

What does the data suggest about purchasing a lawnmower? Regression analysis lists traditional and companionship attitudes and number of years married as the most related variables. Correlational analysis of each hypothesis containing these variables supports the results of the regression analysis. The question subset that is supported by regression analysis is the how much to spend decision. However, correlational analysis supports all the question subsets. For the lawnmower purchase both joint and husband dominant decision making were found to be important.

Finally, what about purchasing a set of china? The best predictor from the regression analysis is again traditional and companionship attitudes. Correlational analysis of the hypotheses containing marital role attitudes agrees with the regression analysis. For the china purchase both joint and wife dominant decision making were found to be important.

No one can confidently predict purchase behavior from this study, but it is interesting to speculate based upon the experimental results. Discussion may help create suggestions for future studies.

Recommendations for Marketing

Although more research needs to be conducted before anyone would have confidence in generalizing the findings of this study, it is interesting to consider possible implications for marketing and advertising. Since much of marketers' and advertisers' time is spent identifying market segments, why not identify segments composed of families with certain decision making characteristics. This may lead to a more effective way of promoting and advertising. For marketers and advertisers it would be possible to know which spouse normally dominates a certain purchase decision. Now promotional and sales messages can be directed toward those persons who make the purchase decisions.

What about promoting each of the products studies, i.e., automobile, television, lawnmower and china? How could the data collected possibly be used to market automobiles? The findings indicate that by identifying couples whose marital role attitudes are traditional and who have a family of two or more children, it is a good possibility that the promotional and advertising messages should be directed toward the husband more than the wife,

and should emphasize when to buy (i.e., Don't wait, buy now! It's no better time than now to buy!) what make (Ford, Chevrolet, etc.) and amount of money to spend (price).

What about the promotion of a television set? For the television both wife dominance and husband dominance are important. If a marketer wishes to appeal to the wife, he should identify a segment of working wives and use the questions when, make and price in his messages. If the segment is composed of husbands, then identify husbands with families of two or more children and emphasize the when to buy, make and price questions. For the purchase of a television more than one market segment is available to marketers and advertisers from this study.

What does the data suggest about promoting a lawnmower? For the lawnmower purchase both joint and husband dominant decision making were found to be important depending on the market segment. If the market segment one wishes to reach is the segment that makes the decision jointly, then younger couples who have companionship attitudes about marital roles should receive the sales message, and it should emphasize all the questions when to buy, make, style and especially price. If the sales messages are directed toward the husband, then couples that have been married a number of years (more than three or four) and have traditional attitudes should be selected and price should again be emphasized.

The male role orientation of the lawnmower cannot be overlooked when discussing marketing and advertising strategies. Marketers and advertisers can certainly benefit from the knowledge of whether products are male or female oriented. Although previous analysis indicated that younger couples with companionship attitudes did tend to decide jointly about the purchase of a lawnmower, in general the sales messages should be directed toward the husband.

Finally, what about marketing a set of china? As in the lawnmower decision, marketers should segment young couples with companionship attitudes and emphasize when to buy, make, style and price, if they are trying to reach persons who decide jointly. For reaching the wife dominated segment, older couples should be chosen that have traditional attitudes toward marital roles and price should be emphasized more than when, make and style. Also china's female role orientation is another reason for reaching a wife dominant segment.

Recommendations for Future Studies

This study has limitations that were not foreseen at its outset. There are weaknesses in the questions themselves. An example is who decided when to buy an automobile. No one may have consciously decided; the old automobile may have broken down or been wrecked. What make and style to buy could have been determined by what

was available. How much to spend could have been determined by family income level in a number of cases. Questions such as these need to be qualified and more specific information gathered in future studies.

Additional research could be conducted to broaden the applicability of this study. This study used a convenience sample from one selected semi-rural area. The sample size was small, and life style and environment of all the subjects were somewhat similar. Lack of support for some of the hypotheses can probably be attributed to the sample. Ideally future studies should use a large random sampling of a cross section of the general population. Variables such as ethnic origin, race, poverty, unemployment, union membership, social class and income level will hopefully be included in the larger sample. The hypotheses analyzed in this study and future studies may receive additional support. However, there is also the chance of rejection.

An important part of any research study is the measuring technique used. During the course of this study, it became necessary to make adjustments to the measuring techniques. Future studies should carefully select accurate and reliable measuring instruments. Future research designs need to avoid the practice of defining purchase decisions in absolute terms without studying certain influences one spouse has over the other.

Arriving at a total purchase decision involves the comparison of many smaller related decisions.

The results of this study are important in that they do not describe purchase decision making in absolute terms. The data attempted to describe patterns of husband dominant, wife dominant and joint decision making. Taking all the variables into consideration, the results suggest who may be the dominant partner for a number of related small decisions. After combining and comparing all the smaller decisions involved in a purchase, one is able to assume which spouse had the greatest amount of dominance over the total purchase decision.

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APPENDIX

Purchase Decision Questionnaire

The following questionnaire is part of a research project at Appalachian State University. It is designed to gather data about the way in which families arrive at various purchase decisions.

The information in this questionnaire is strictly for research purposes. Your answers will be absolutely confidential, and no person's answers will be revealed in the report. Your and your spouse's names are asked for only in order to combine your questionnaire with that of your spouse.

The success of the research project depends on your completing the questionnaire to the best of your ability. Please be sure to answer every question.

Thank you very much for your cooperation.

1. What is your name? _____.
2. What is your spouse's name? _____.
3. How long have you been married? Years _____.
4. Do you have any children? Yes _____.
No _____.
- If yes, how many? _____.
- If yes, how many live at home? _____.
5. What is your present occupation? Give exact description as housewife, loan officer, carpenter, nurse, part-time farmer, etc.) If retired, give your former occupation.
_____.

If you are now a housewife, but have worked for a number of years since your marriage, also describe that job and the number of years you worked.

_____. Years _____.

6. Check the last year of schooling completed.

Grade School _____.

High School

1 Year _____.

2 Year _____.

3 Year _____.

4 Year _____.

College or Technical Training

1 Year _____.

2 Year _____.

3 Year _____.

4 Year _____.

5 Year _____.

Other _____.

PLEASE ATTEMPT TO ANSWER EACH OF THE FOLLOWING QUESTIONS TO THE BEST OF YOUR KNOWLEDGE. (CHECK EITHER AGREE OR DISAGREE)

1. For the most part, women should do the housework.

☐ agree
☐ disagree

2. Women should be in charge of small household purchases.

☐ agree
☐ disagree

3. Women should buy the groceries.

☐ agree
☐ disagree

4. Men should earn the largest part of the income.

☐ agree
☐ disagree

5. Women should not work outside the home.

☐ agree
☐ disagree

6. Only the husband should keep a checking account.

☐ agree
☐ disagree

7. Men should handle all of the financial matters.

☐ agree
☐ disagree

8. Women should stick to taking care of the home and children.

☐ agree
☐ disagree

9. The husband ought to be the one who makes the important decisions in the family.

☐ agree
☐ disagree

10. Husbands should have more education than their wives.

☐ agree
☐ disagree

In every family somebody has to decide such things as where the family will live and what kind of furniture to buy, etc. Many husbands and wives talk these things over first, but the final decision is often made by either the husband or the wife or both (jointly).

Please answer the following questions about buying a new or different car, buying a television set, buying a lawnmower, and buying a set of china.

PLEASE READ If you and your spouse have never had to make a purchase decision for any of the objects, please answer in the manner that you believe would most accurately reflect your views if a purchase had been made.

THE FOLLOWING QUESTIONS APPLY TO THE MOST RECENT AUTOMOBILE YOU AND YOUR SPOUSE TRADED FOR OR PURCHASED

1. Who made the decision as to when the car should be bought or traded for? (Circle your answer 1, 2, 3, 4, or 5.)

	Husband	Husband	Wife	
	More Than	& Wife	More Than	
Husband	Wife	Equally	Husband	Wife
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>

2. Who made the decision as to what make (Ford, Chevrolet, etc.) of automobile to buy?

	Husband	Husband	Wife	
	More Than	& Wife	More Than	
Husband	Wife	Equally	Husband	Wife
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>

3. Who made the decision as to what style (color, air-cond., interior, etc.) of automobile to buy?

	Husband	Husband	Wife	
	More Than	& Wife	More Than	
Husband	Wife	Equally	Husband	Wife
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>

4. Who made the decision about how much money to spend for the automobile?

	Husband	Husband	Wife	
	More Than	& Wife	More Than	
Husband	Wife	Equally	Husband	Wife
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>

THE FOLLOWING QUESTIONS APPLY TO THE MOST RECENT TELEVISION SET YOU AND YOUR SPOUSE PURCHASED

5. Who made the decision as to when the television should be purchased?

	Husband More Than Wife	Husband & Wife Equally	Wife More Than Husband	
Husband 1	2	3	4	Wife 5

6. Who made the decision as to what make (Zenith, RCA, etc.) of television to buy?

	Husband More Than Wife	Husband & Wife Equally	Wife More Than Husband	
Husband 1	2	3	4	Wife 5

7. Who made the decision as to what style (color TV, portable, cabinet model, wood stain, etc.) of television to buy?

	Husband More Than Wife	Husband & Wife Equally	Wife More Than Husband	
Husband 1	2	3	4	Wife 5

8. Who made the decision about how much money to spend for the television?

	Husband More Than Wife	Husband & Wife Equally	Wife More Than Husband	
Husband 1	2	3	4	Wife 5

THE FOLLOWING QUESTIONS APPLY TO THE MOST RECENT LAWNMOWER YOU AND YOUR SPOUSE PURCHASED

9. Who made the decision as to when the lawnmower should be purchased?

	Husband More Than Wife	Husband & Wife Equally	Wife More Than Husband	
Husband 1	2	3	4	Wife 5

10. Who made the decision as to what make (Briggs Straton, Sears, Clinton, etc.) of lawnmower to buy?

	Husband More Than Wife	Husband & Wife Equally	Wife More Than Husband	
Husband 1	2	3	4	Wife 5

11. Who made the decision as to what style (riding mower, push mower, grass and leaf attachment, etc.) of lawn-mower to buy?

	Husband More Than Wife	Husband & Wife Equally	Wife More Than Husband	
Husband				Wife
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>

12. Who made the decision about how much money to spend for the lawnmower?

	Husband More Than Wife	Husband & Wife Equally	Wife More Than Husband	
Husband				Wife
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>

THE FOLLOWING QUESTIONS APPLY TO THE MOST RECENT SET OF CHINA YOU AND YOUR SPOUSE PURCHASED

13. Who made the decision as to when the set of china should be purchased?

	Husband More Than Wife	Husband & Wife Equally	Wife More Than Husband	
Husband				Wife
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>

14. Who made the decision as to what make (Poppytrail, Ironstone, Wedgewood, etc.) of china to buy?

	Husband More Than Wife	Husband & Wife Equally	Wife More Than Husband	
Husband				Wife
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>

15. Who made the decision as to what style (pattern, design, trim, etc.) of china to buy?

	Husband More Than Wife	Husband & Wife Equally	Wife More Than Husband	
Husband				Wife
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>

16. Who made the decision about how much money to spend for the set of china?

	Husband More Than Wife	Husband & Wife Equally	Wife More Than Husband	
Husband				Wife
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>

(PLEASE CHECK TO SEE THAT ALL QUESTIONS HAVE BEEN ANSWERED)

Thank you!