

Household Economic Decision Making

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Although almost three decades ago the family household has been described as 'the most important business conference' (Converse, Huegy & Mitchell, 1958, quoted in Davis, 1976, p. 241), the stream of research in this area is still in a very early stage. A recent survey of the literature in the International Database in Palo Alto, California (Psychinfo, Management Contents, Economic, and Sociological Abstracts) yielded no more than 70 publications which were closely related to household decision making. Similarly disappointing was the extended literature survey by Sorrels & Myers (1983), who found more than 400 studies, published from 1968 to 1983, focusing on group problem solving and decision making, but only 16 studies investigating family problem solving. After reviewing the most important marketing journals, also Burns & Granbois (1980, p. 221) concluded: 'family purchase decision making studies are relatively scarce in the marketing literature.'

These results draw a rather discouraging picture of household decision making in social and economic studies. However, a look at the dates of publication of the relevant studies shows that the field is gaining attraction. Stimulated by Harry L. Davis' publications of the early 1970s (1970; 1971; 1972; 1976), research in the past years increasingly frequently addresses family economic decision making. Whereas in 1972 Davis described marketing research as majorly preoccupied with consumers as individual decision makers, he introduced his influential review of 1976 (p. 241) with the observation that 'the literature on consumer behavior contains a growing number of references to the household as the relevant unit for studying consumer behavior.' Ten years later, Bettman (1986) still confirms this trend. Despite the increasing attraction of the family in psychology, sociology, and economics, Kassarian's (1982, p. 637) conclusion is still valid: 'the potential of the field is just beginning to be tapped'.

1. The Unit of Analysis in Household Decision Making

1.1. Definition of Family Household

It seems so obvious and commonplace what the concepts 'family' and 'household' mean that they have frequently been employed loosely without formal definitions. However, the seemingly simple task to define these terms can become a rather complicated matter. The distinctions which seem to be most widely accepted contrast kinship and locality as the crucial characteristics which define membership in the family and household, respectively (Yanagisako, 1979). These features are also the core of the definitions offered by the United Census Bureau (Nye & Berardo, 1973, p. 31f), that describes a family as 'a group of two or more persons, related by blood, marriage, or adoption and residing together'; whereas a household consists of 'all persons occupying a housing unit'.

The most crucial difference between family and household, relevant to the study of purchasing decisions, concerns the emotional bonds between the members. Whereas the family province is characterized by a high degree of intimacy among the members, 'strong, frequent, and diverse interdependence that lasts over considerable periods of time' (Kelley et al., 1983, p. 38), individuals in the private household are usually less closely related to each other. Moreover, families consist generally of members differing in sex and age, whereas in a household same-sex and same-age members can co-reside.

Despite these differences, in the following the terms family, household, and family-household shall be used interchangeably, referring to a small social group which allies its members through intimate feelings, cooperativeness, mutual assistance, and the need for future cooperation, thus, to parents and children. It should, however, be emphasized here that, although the family usually consists of parents with their children, in research it most frequently is just the husband-wife dyad.

1.2. On Methodological Problems in Family Decision Making Studies

This paragraph addresses some questions about the relevant unit to be approached in household decision studies, the subject(s) to be queried, the setting of investigation, and the conceptualization of the phenomenon to be studied.

1.2.1. Uniqueness of the Family

In his taxonomy of social groups, Argyle (1969; see also Fraser, 1978) distinguishes between ad hoc groups, T-groups, committees, work-groups, friends, and families. The family, as the most important group in one's life, is unique, that is, it is crucially different from other groups. Like in no other group, the members interact for long periods of time in a widening array of settings. The mask of impression management which characterizes the everyday world is counteracted in the family, that is, family members disclose their personal secrets and share physical intimacies. They are less inhibited than members of any other group, more willing to share positive and negative feelings, and to praise and criticize each other. They develop their own communication system, synchronize their goals and behavior, and establish rather stable interaction patterns. The family is a group with a common history, cohesion and solidarity which becomes more and more important and irreplaceable to its members (Huston & Burgess, 1979).

The ideosyncrasy of the family has only recently created a surge of interest in its specific dynamics. Most frequently results from ad hoc groups have been generalized to the family, or 'synthetic families', consisting of three unacquainted individuals with family like sex and age composition (Waxler & Mishler, 1970), have been observed in artificial settings with the aim to discover real family functioning. After constantly finding significant discrepancies between family and ad hoc group dynamics (e. g., status and coalition formation, role differentiation, interaction and communication patterns, problem solving; cf. McGrath, 1984; Sorrels & Myers, 1983; Walters, 1982) it became evident that to understand the family it is necessary to study real families in their natural environment. Moreover, as systems theory emphasizes, the family needs to be studied in full (Kantor & Lehr, 1975), that is, purchase decisions ought to be perceived as transactions between all family members as well as embedded in everyday family life.

1.2.2. Number of Respondents

Surveys in which the respondents are asked about their

attitudes and behaviors, and observational techniques have been the preferred techniques of collecting information in the family (for a discussion of these methods see Miller, Rollins & Thomas, 1982; Glick & Gross, 1975). In questionnaire or interview studies researchers have often approached only one family member, generally the wife, and relied on her responses. The belief that the wife is the appropriate informant about marital or family purchase decisions, rests on the assumption that she either holds the same attitudes as her husband or perfectly knows his attitudes. Recently, there has been growing concern about this assumption and consequently about the reliability of the reports of a single spouse.

In a study about automobile and furniture purchase decisions Davis (1970) found discouragingly low agreement between the spouses' opinions about their roles. Intrafamily comparisons on the husbands' and wives' responses to the question about one spouse's influence relative to the other for any given subdecision, led to an agreement rate of 62 %. In a reanalysis of his study Davis (1971) emphasizes that the responses of husbands and wives are very similar when compared on an aggregate level but dissimilar on a within family basis; on the average only 40 % of the variance in one spouse's responses to the automobile and furniture decisions was accounted for by the other spouse's responses to the same questions. Similar results have been reported in replications by Shuptrine & Samuelson (1976), Wilkes (1975), and Woodside & Motes (1979). Also Davis & Rigaux (1974) found that the percentage of spouses who agreed about their influence in 25 decisions over three decision stages averages 68 %, while 32 % of the responses were either modestly biased or the respondent had overestimated his/her influence (vanity-bias).

Moderate agreement between husbands' and wives' responses across specific item categories have also been reported by Granbois & Summers (1975) in a study which compared family purchase plans based on independent responses by husbands, wives, and their joint answers. The correlation between husbands' and wives' responses amounted to $r = .42$ for all items under investigation, whereas the correlations between the single spouses' and the joint plans reached $r = .71$ and $.76$ for wives and husbands, respectively. Interestingly, the husbands'

responses correlated higher with the joint responses than the wives' for traditionally typically husband dominated items, automobiles and travel plans ($r = .85$ and $.76$ for husbands and $r = .54$ and $.67$ for wives, respectively), whereas the wives' responses were better predictors of joint responses than the husbands' for appliances ($r = .88$ and $.68$ for wives and husbands, respectively).

Davis & Ragsdale (1983) investigated husbands' and wives' attitude similarity and accurate perception of others for a series of products and services. Also their results clearly show that in marketing situations spouses frequently have different product preferences, are largely unaware of these differences, and perceive the other's preferences inaccurately.

Williams & Thomson (1985) analyzed survey data of husbands' and wives' perceptions of the partner's desire for children and found only moderate correlations between the spouses' desires ($r = .58$) and their perceptions of the other's desires ($r = .68$). The authors, nevertheless, conclude that single spouses can be trusted to some extent; however, having data from both spouses still seems highly desirable. Thus, efforts to enlighten and predict family economic decisions should consider both spouses' perceptions.

1.2.3. Environment of Investigation

Direct observation of family interaction usually took place in a rather artificial research setting. Most frequently, husband and wife have been brought to the laboratory, presented a hypothetical gift of money which had to be spend. The decision how to spend the money was assisted by an unfamiliar researcher who recorded the interaction process (e. g., Kenkel, 1957; Arndt & Crane, 1974; Ochsman, 1979). Although simulation of family interaction and the development of behavioral coding systems (e. g., Bales, 1950; Gottman, 1979) are major breakthroughs in the attempt to shift from the 'Blood & Wolfe (1960) final-say-outcome-focused technique' (Hill & Scanzoni, 1982) to the interaction process, the question of external validity still needs to be responded. The possible impact of the setting of research on the respondents' behavior has not attracted much attention, thus, rejection of laboratory research would be

premature. However, it could be that in public settings, such as the laboratory, spouses behave differently than at home. Gottman (1979), for instance, found that the interaction of couples at their homes contains much more negative affect and less agreement than the interaction of comparable couples in the laboratory. Also role specialization was found operating differently in artificial and natural settings (cf. Waxler & Mishler, 1970). After considering structuring and interaction in different settings, McGrath (1984, p. 261) concluded: 'The principles identified under artificial conditions are a crucial part of, but not a comprehensive description of, the forces operating in natural conditions.'

Another problem inherent to commonly used observation techniques in laboratories is the isolation of the respective decision task from other problems which a couple at home may concurrently face. Almost no empirical studies have controlled the influence of past decision experiences as well as the impact of concurrent transactions between the spouses on decision processes. Although there is no doubt that 'the long arm of past events is inevitably felt throughout current events' (Scanzoni & Polonko, 1980, p. 35), in the laboratory, the family generally faces problems in a way like committees that work on a task in isolation of other activities.

Summarizing, there is evidence that progress in research in family purchase decision making depends at least on the right group to be studied, namely the family; the right respondents to be queried, namely both husband and wife (and children); the right environment where to observe ongoing interactions, namely the natural setting. Another basic question is how to conceptualize the phenomenon under investigation.

1.2.4. Conceptualization of Family Economic Decisions

Almost all marketing scholars agree that the field of economic decision making can no longer be content with the exclusive focus on the final-say outcome. To ask respondents 'what partner decides what to buy?' in no way taps the complex dynamics of the decision process. However, despite growing urge to shift attention to the process, final say techniques still predominate. The reason lies probably in the extreme difficulty to conceptualize

and operationalize process. The following attempt is made to design a frame to study household decision processes. It heavily upon Scanzoni & Polonko's (1980) 'conceptual approach to explicit marital negotiation', which in turn is an expanded version of Strauss' (1978) 'general paradigm for negotiation'.

The model (Fig. 1) suggests to study three interrelated segments, context variables, bargaining processes, and outcomes. It assumes ongoing influence emerging from the variety of context variables and continuing through marital interactions and proceeding to outcomes.

Insert Figure 1 about here

The first set of context variables is called family composition. It includes length of marriage, number and age of children, social stratification characteristics etc. (Sheth, 1974). A second set is termed problem composition and represents characteristics of the task, such as product or service category (Davis & Rigaux, 1974), importance of the issue to the family members (Burns & Granbois, 1977), time pressure to reach a consensus. A third cluster of variables consists of bases of marital power, such as relative contribution of tangible and intangible resources (cf. Blood & Wolfe, 1960; Heer, 1963; Rodman, 1967) and balance of love or involvement within the relationship (Safilios-Rothschild, 1976; for reviews of power see Scanzoni, 1979; Huston, 1983). Next, personality characteristics are considered. As Brandstaetter (1985) shows, personality orientations of the interaction partners account substantially for yielding and resistance, respectively, in dyadic discussions. Although his model of reinforcement versus exchange orientation has been tested only in ad hoc dyads, it might be useful also in family studies. The fifth cluster of context variables is labeled decision history. It subsumes past experiences which are the 'prologue of the present' (Scanzoni & Szinovacz, 1980). Past bargaining experiences which may strongly determine the present transactions are, for instance, trust (Colosi, 1983) and empathy shown by the other party in the past, the other's profit orientation (egoistic versus joint profit seeking), fairness and

utility debts (Pollany, 1968).

The second segment concerns the negotiation process. If family members do not unanimously agree about the utility of a specific commodity or the value of a particular attribute, they need to homogenize their different preferences. In other words, members need to bargain to reach a decision whether to buy a desired item or to save the money, and/or which alternative to choose. To reach an agreement, at least one of the involved parties must be willing to modify his subjective utility function or able to persuade the other(s) to yield. The rules leading to mutual gradual adaptation of utility functions are labeled position modification; whereas the attempts to persuade the other to acquiesce are termed bargaining strategies and tactics.

The third segment addresses the results of purchasing interactions. As Scanzoni & Polonko (1980) repeatedly emphasize, process and outcome are two phenomena which make up an intrinsic whole, separable only theoretically. In the present conceptualization, outcomes refer to those decision patterns which emerge 'whenever the mutual give and take 'stops'' (Scanzoni & Polonko, 1980, p. 40). Negotiation may either stop because the spouses have reached a consensus or because they withdraw from the discussion for whatever reason for some time. The most relevant outcome qualities are satisfaction or affective climate and rationality of the decision.

A negotiation outcome A persists indefinitely or at least as long as no party wishes some modifications in it in order to achieve another outcome pattern B. Endeavours to reach outcome B start on the basis of the former process outcomes and are determined by them.

This three-stage model offers a framework to study family economic decision making. In the past, research on family decisions has predominantly focused upon contextual variables in relation to which spouse had the final say. The major concern was who has the power to make decisions, depending on task and family composition. Rather few scholars have addressed the decision process, such as bargaining strategies; and almost no attention has been devoted to emotional and rational outcomes of the family deliberation process. In the following, this paper collects some results of (a) investigations about marital task and role specialization in purchasing situations, (b) process

studies, and (c) some research on outcomes.

2. Marital Roles in Economic Decision Making

A large body of information has been accumulated about the influence of wives and husbands in economic decisions. It is reasonably certain that spouses' roles differ considerably among decision topics, decision stages, and family composition characteristics.

2.1. Decision Topics

Family life consists of a variety of economic decisions. Ferber (1971) distinguishes two types, financial and non-financial economic decisions. Financial decisions encompass money management (e. g., handling of money, payment of bills, budgeting), spending decisions (e. g., purchase of durables, services), saving decisions (e. g., allocation of financial resources for a given period of time), and as a special form of saving behavior, asset management. Non-financial decisions include all other decision topics, e. g., decisions whether to have children, choice of an occupation, choice between work and leisure. Marketing research has mainly focused on spending decisions, whereas saving behavior as well as asset and money management are largely ignored issues.

2.1.1. Spending Decisions

Spending behavior has been classified in purchases of durables and non-durables. Other classifications have focused on individual or joint consume of the commodity, consume by adults or children, visibility of the brand during the use etc. Ruhfus (1976) suggested a classification across ten criteria which led to three types of goods: type A includes convenience goods, such as food, cigarettes, etc., and corresponds to non-durables. Type C encompasses speciality goods, as for instance, car, housing, thus, durables. Type B is a mixture of types A and C, labeled shopping goods (shoes, clothings, etc.). Figure 2 presents a typology which draws on Ruhfus' (1976) taxonomy. However, the ten criteria have been aggregated to four and the commodity types

have been labeled durables and non-durables.

The four classification criteria are (a) financial expenditure, that is the amount of money the item costs; (b) decision involvement accounts for the weight the family members assign to the purchase (the requested commodity can either be useful to only one or more members; the necessary money to buy it could be taken from a single member or from the common budget). (c) Decision map: if the family buys the demanded good or service frequently, the decision parties may already dispose about detailed information about the alternatives and the market conditions, and have established a strategy leading to the optimal or to a satisfying choice. For rarely demanded durables a decision map usually needs to be developed during the deliberation process. (d) The last criterion is the social significance of the commodity. Durables, such as a car, house or apartment, are highly visible, culturally symbolic items, whereas non-durables usually are less important in terms of social meaning.

Insert Figure 2 about here

Research on frequently purchased goods and services is rather scarce as compared to the interest in durables. As Davis (1976) points out, data on non-durables have almost without exception been collected by the print media. After reviewing nine commercial studies, he concludes that they dispel some of the conventional wisdom that views the world of supermarket purchase as women's domain. Although husbands are aware of many brands in many product categories, and are, thus, involved in actual purchasing, wives clearly predominate. This result has been confirmed in other studies which investigated series of products and services. Davis & Rigaux (1974) found, for instance, that purchases of food, cleaning products and kitchen ware are wife dominated. However, purchases of alcoholic beverages are in some families controlled by the husband (see Fig. 3). In a replication also Bonfield (1980) was able to show that in general the family assigns the wife the power to decide about kitchen items, cleaning products, tooth paste, and adhesive bandages. Green et al. (1983) investigated crosscultural differences in

spouses' roles and found in all five European, American, and African countries that groceries are in the wives' domain.

Research identifying spousal roles in buying of durables comes predominantly from marketing and sociological sources. The influence patterns seem to be more complex than those of non-durables and vary across different products considerably. In general, however, the husbands' influence increases the more technically complex the desired item (e. g., car), whereas the probability for joint decision making increases with increasing financial costs of the item.

Davis (1970) asked couples about the relative influence of husbands and wives in purchases of a car and furniture for a living room. Generally, he found that the husband has more say in automobile purchases: he decides about when and where to buy the car and how much money to spend. Make, model, and color of the automobile are jointly decided. The wife, on the other hand, has more influence in furniture purchases. She decides color, fabric, and style of the furniture autonomously, and has at least equal say as the husband in deciding what furniture to buy, how much to spend, when and where to buy (Table 1). Shuptrine & Samuelson (1976) replicated Davis' study some years later and found strikingly similar results. Woodside & Motes (1979), undertaking a similar study as Davis (1970) did, asked husbands and wives about the relative decision influence each spouse has for several commodities. Also in their study spousal perception about each others' influence varied across subdecisions within each product category. However, it can be summarized that husbands decide most frequently about the car and television set, whereas purchases of a washing machine and rugs are decided jointly or by the wife (cf. Table 2). Similarly, Burns & Orintau (1979) found that the husbands' influence is highest for automobiles, television and stereo sets; the wives exert significant influence if a sofa or dinette are at stake. Moreover, Hendon & Hamilton (1977) found that males are credited with greater power to decide about cars and entertainment, while females show greater influence and independence in the furniture and clothing purchases. These findings are, in general, also consistent with the influence patterns Huszagh & Murphy (1982) found in Mexican households.

Insert Table 1 about here

Filiatraut & Ritchie (1980) scrutinized vacation decisions and found that husbands' opinions were given the highest weight. In another study, Qualls (1982) observed a slight shift from autonomous to more joint decisions. Husbands and wives decided conjointly about vacation, children's education, housing. Purchases of cars, insurances or saving issues were still dominated by the husband. Male dominance in car and insurance purchases has also been consistently observed by Green et al. (1983) in their crosscultural study. Moreover, Burns & DeVere (1980) reported husband dominance in life insurance purchases and also in purchases of encyclopedias. The wife decided which pots and pans to buy and had also more say than the husband in purchases of vacuum cleaners. These influence patterns were consistent across various situations, such as in decision settings at home, in the store with a salesman present etc.

Summarizing, these findings suggest that the wife decides rather autonomously about non-durables. Her influence decreases while the husband's influence increases with augmentation of costs. Moreover, the wife has most say if traditionally female-related commodities are at stake. The husbands' influence is highest for typically masculine items, such as the car, technical items etc.

2.1.2. Other Financial Decisions

Besides spending behavior, Ferber (1971) enlists money management, saving decisions, and asset management. All three areas have been largely ignored by consumer researchers. As Hempel & Tucker (1980) comment, empirical information about marital task differentiation in these areas is generally derived from a single question about who is responsible to pay the bills or to buy an insurance. We know that family income and wealth are the primary determinants of families' initial decisions to save (Heffran, 1982) but are rather insecure about the roles husbands and wives play in decisions how to save money. According to Ferber (1971) and Ferber & Nicosia (1972), saving

decisions are made most frequently on a joint basis. This has been confirmed by a study designed to assess crosscultural differences in husbands' and wives' involvement in selected household activities (Douglas, 1979). Saving and investment activities are shared between the spouses. Closely related to saving behavior are decisions about assets. Also in this area, scientific information is scarce.

Similarly disappointing little attention has been paid to money management. More than a decade ago, Ferber & Lee (1974) investigated the 'family financial officer'. In their panel study restricted to newly wed couples, both spouses jointly carried the 'main responsibility for the family finances from the point of view of both decision making and execution with reference to (a) looking after the payment of bills, (b) keeping track of expenditures in relation to budgets, (c) use of money left over at the end of a pay period.' After a period of one year, the couples showed a role pattern away from joint performances of these financial tasks to performance by the wife alone. More recently, Rosen & Granbois (1983) investigated financial behavior and included both money management and saving behavior. They found three distinct task types (implementation tasks, long term, and short term adjustments) in financial decisions. The influence structure in these tasks was determined by the spouses' sex role orientations and education (the wife was in charge of implementation tasks in traditional marriages when the educational level was low), by the spouses' locus of control (couples with external locus of control decided separately about long term adjustments, such as method of saving and financing, handling of leftover money, number of ownership of cheque accounts), and wife's working status (if the wife had a paid job, the spouses decided separately about short term adjustments, such as the order of bill payment, decisions about payment on credit card accounts etc.; also Hempel & Tucker, 1980, assume that wives committed to a working career have more influence in family saving behavior).

These results do not contribute much to clarify financial decisions; they rather indicate how complex the area is and how urgently systematic theory-led research is needed.

2.2. Decision Stages

Purchase decision making is a process which begins with the feelings of uncertainty or discomfort with the present situation and the desire for a commodity. After seeking information about alternative strategies to change the dissatisfying state, evaluation processes and the choice of one alternative follow. Then, the process moves towards the installation of the selected alternative and ends with post-decisional dynamics. Marital role and task division not only varies with the product category but also across the decision process.

Simon (1966) classified decision processes into the following steps: problem recognition, identification of alternatives, evaluation of alternatives, selection of and commitment to an alternative. In the following this fragmentation has often been applied in consumer research (e. g., Engel, Kollat & Blackwell, 1968). In their seminal study, Davis & Rigaux (1974) subdivided purchase decisions into three phases, problem recognition, search for information, and final decision. The phases of identification and evaluation have been collapsed because these steps are so closely related to each other that in empirical research it might be difficult to the respondents to clearly distinguish between them.

Davis & Rigaux (1974) presented husbands and wives of a convenience sample of 73 Belgian households separately a questionnaire where they had to fill out who had the major influence in 25 purchase decisions. Each respondent gave information about who was the first to recognize the need, who collected the information about possible alternatives, and who made the final decision to buy. The answer categories in each of the resulting 75 questions were husband, wife, and joint. The results have been classified in a diagram which, at the vertical axis, represents the scale of relative influence between the spouses and results from the average scores. The horizontal axis, which is not independent from the vertical, represents the degree of role specialization. This has been operationalized in terms of the percentage of families reporting that a decision is jointly made. This diagram led to four decision types: (a) typically female dominant, (b) typically male dominant, (c) autonomous decisions dominated either by the husband or wife, and (d) joint or syncretic decisions. Figure 3 shows the position of

the 25 decisions during the three decision phases with reference to the two axes.

Insert Figure 3 about here

Task specialization was found to vary throughout the three stages of the decision process. As shown in the diagram, the second phase of information seeking is characterized by more role specialization than phases one and three. The decision to buy was most frequently made jointly. Bonfield (1978) replicated this study for 20 product categories. He found more problem recognition specialization than Davis & Rigaux (1974) did, and consequently less role differentiation during information search phases. Both studies revealed a significant movement to joint decisions in the last phase. Another replication, conducted by Dahlhoff (1980) provided similar results.

Woodside & Motes (1979) analyzed marital influence patterns throughout the decision processes of four products. The authors analyzed who brought up the idea of purchasing (equivalent to phase 1), who decided on style or type, size, price, brand, collected information from stores, visited showrooms, and decided in which store to buy (equivalent to phase 2), and who made the final decision (equivalent to phase 3). The findings were the following (Tab. 2): task specialization was high in the first phase and changed toward more joint information collection and joint final choice.

Insert Table 2 about here

Although the methods used in this study and in Davis & Rigaux' (1974) and Bonfield's (1978) work are not directly comparable, there are some parallels in the results: at the beginning of purchase decisions, families show rather strong role specialization patterns; when the process moves towards information collection and evaluation of alternatives, the initial differentiation changes. The direction of change is,

however, not yet predictable due to contradictory findings. When the phase of information accumulation and evaluation ends, usually both spouses jointly decide about the final purchase.

2.3. Family Composition

Husbands' and wives' influence in decisions depends also on the family type. Both demographic and sociographic variables of the family account considerably for marital role differentiation.

Some of the most frequently measured demographic characteristics are duration of marriage, number and age of children, income, and spouses' education. Several studies have revealed that joint financial decision making is most probable among newly wed couples. With the duration of marriage, the spouses seem to specialize in their tasks and to divide roles (Ferber & Lee, 1974; Sheth, 1974). A major change of a family occurs with the birth of a child. In purchasing studies the husband's influence relative to the wife's was found to increase when the wife became a mother (Filiatraut & Ritchie, 1980). When the children grow up, they become potential coalition partners of the spouses in conflict and exert some influence in purchase situations. Szybillo and collaborators (Szybillo, Sosanie & Tenenbein, 1977; Szybillo & Sosanie, 1977) analyzed children's influence during several stages of decisions for a restaurant and family trip. Children were found to affect decision making, however, their influence is often indirect and varies across products and decision stages. Belch, Belch & Ceresino (1985) asked 260 families with at least one teenager child currently living at home to complete a questionnaire about the relative influence in decisions for different products, across three stages, and for several subdecisions. Also their results indicate that children have some influence. The influence they had was low and varied across products and decision stages. Similar findings have been reported by Ward & Wackman (1973), and Mehrotra & Torges (1977). Another family characteristic associated with role differentiation is income. Joint decision making is typical for middle class families. Among the members in both the upper and the lower social classes autonomous buying decisions are more common (cf. Sheth, 1974; Kassarian, 1982; Huszagh & Murphy, 1982).

A summary variable for several demographic indices is the concept of life cycle. Over time, most families pass through several phases in their career, called the family life cycle. The first phase begins with a newly wed couple without children. Then, the young couple with children under six (full nest 1), the couple with the youngest child over six (full nest 2), and the couple with independent children (full nest 3) follow. The family passes then through the 'empty nest-periods': first with the head 45 years of age or older, married, employed, and without dependent children; second, the family with the same constellation except the head being retired. The next stages are with the head widowed and either employed or retired. During these phases marital roles vary from joint to more autonomous decision making. The general flow of variation has been illustrated by Ruhfus (1976; Fig. 4).

Insert Figure 4 about here

Social psychological variables of the family have been largely neglected in past consumer research. A taxonomy which deserves consideration is Olson, McCubbin and Associates' (1983) circumplex model, consisting of the dimensions cohesion, adaptability, and communication style. Another powerful tool to control family role structure is Fitzpatrick's (1984) taxonomy. She distinguishes between three basic dimensions to describe families: (a) autonomy versus interdependence, (b) conflict engagement versus conflict avoidance, and (c) conventional versus traditional ideology. The more interdependent the couple, the higher the level of companionship, the more time the spouses spend together, and the more they organize with each other. The second important criterion concerns the way of conflict resolution. In purchasing decisions, couples avoiding conflicts have probably higher role structuration than others. The last dimension relates to the couple's interpretation of masculinity and femininity. Traditional couples hold on norms which associate task completion, problem solving and instrumental behavior to the husband, whereas the wife is seen as socio-emotional-oriented (see Bales, 1950). Traditionals show probably

task decision patterns which Kenkel (1957) found in his sample, with the wife being the socio-emotional leader and the husband being the task-oriented leader. Recent studies which investigated Bales' role orientations in purchasing situations, using random or convenience samples, have not found the traditional task division (Arndt & Crane, 1974; Ochsman, 1979), which indicates, that in western societies a distinction needs to be made between traditional and progressive families. In some studies traditionalism has explicitly been investigated. Qualls (1982), for example, found that sex-role modern couples have a more egalitarian distribution of decision influence, and thus, increased interaction between the members as compared to traditional couples.

2.4. Explanations of Marital Role Differentiation

Now the question arises why one spouse rather than the other is more influential in family decision making. Among the most frequently mentioned causes, spouses' relative resource contributions, gender norms, and relative involvement deserve special attention.

Blood & Wolfe (1960) rationalized their findings in marital decision research by suggesting that the spouse who contributes the most to the common budget exercises the most power in purchasing situations. Since in most families the husband contributes most financial resources, and has a higher education than the wife, he is vested with the power to decide about the purchases. Blood & Wolfe's (1960) conceptualization has stimulated extensive research both providing support and contradicting relative resource theory (cf. Berger, 1980; McDonald, 1980). In a recently conducted study on the impact of unemployment on the family, Kirchler (1986) found support for the resource theory. With job loss the breadwinner was found to lose a substantial source to gain financial resources and status for the family. Consequently his power decreased, and dependence on the wife increased in purchase decision situations, whereas the wife became more autonomous. Contradicting results were found in studies investigating the influence of wives' employment on decision making. According to relative resource theory, in dual career families, wives should have more say in purchase

decisions as compared to marriages with the husband being employed and the wife being a housewife. In this respect, Blood & Wolfe's theory has not been supported (cf. Arndt & Crane, 1974; Blood & Hamblin, 1958; Draughn & Rutledge, 1982; see, however, Ybarra, 1982, who reports a more egalitarian conjugal role structure in Chicano families where the wife was employed). Contradicting results have also been obtained in studies conducted in Greece (Safilios-Rothschild, 1967) and Yugoslavia (Buric & Zecevic, 1967). In both studies an inverse relationship between resource variables and power has been found. However, Rodman (1967) was able to interpret these results by including cultural aspects into the relative resource theory.

Except from economic resources, power may also derive from noneconomic contributions. Heer (1963) criticized Blood & Wolfe's (1960) theory, arguing that contributions are not only compared between the spouses but also between potential alternative marital partners. Such comparisons may be more important to determine power than relative resource contributions. Safilios-Rothschild (1970) adds that conjugal power is also based on emotional resources. The partner who demonstrates the greater level of emotional involvement in the relationship is more submissive in decisions than the spouse who is least interested in the marriage.

Another source of role differentiation are gender norms. Societal norms prescribe which decision a spouse should make. In the past, the husband was accorded legitimate power to make decisions, independent of his interests and competence. In the recent years, a new perspective has evolved about the division of tasks between the spouses. Young women who in the past planned their adult lives around marriage and full-time home making are now engaged in a career themselves and are interested in the conditions of their life and able to control the conditions autonomously. Nowadays social norms change towards a more symmetrical or egalitarian role structure. Formerly institutionalized norms are abandoned and the spouses think of each other more and more in terms of two individuals than of a unit. These ongoing changes in gender norms affect family decisions. Scanzoni & Fox (1980) emphasize three ways of influence: first, spontaneous consensus is increasingly being replaced by negotiation processes; second, formerly typically

male or female preferences shift towards interchangeability, and thus, cause conflicts of interest. Third, shifting sex roles influence the style of conflict resolution. These changes of norms lead away from rigid role and task specialization towards a high degree of joint participation in decisions.

A third explanation of the allocation of roles within families views the partner who is most interested in the purchase and the most competent as the most influential. Burns (1976) and Burns & Granbois (1977) report a study on the influence of spousal involvement and empathy in purchase decisions. The authors investigated the strength of preference for particular features of a product (involvement) and the importance to the respondent of his/her spouse's preference being reflected in the final choice (empathy). The findings were the following: if a spouse was highly involved in a subdecision the partner's empathy was high. In other words, the higher the interest of one spouse in a subdecision the higher his/her influence. In car purchases, for instance, the husbands were found to be more involved than the wives -- it is, thus, not surprising that husbands have more influence in decisions for this particular item. In a review on sex differences and influenceability, also Eagly (1978) assumes that higher influence is based on higher interest and expertise, while on the other hand, readiness to yield is based on less interest and less expertise.

3. Process of Economic Decision Making

An avenue of research was preoccupied with who in the household makes decisions, while little effort has gone into explaining how families decide. Decision making is a process with ongoing movement, directed towards unambivalent group assent and commitment to a course of action or inaction (Turner, 1970). The process may start with a dissension of spouses' aims or positions, and ideally, move through a phase of position modification, driven on by various tactics, towards agreement.

3.1. Position Modification

How are spouses' positions defined and which variables need to be changed in order to regulate efficiently the distance between

the positions to come to a final decision? Pollay (1968) presented an interesting model of the interaction between family members in purchase decisions. In his conceptualization of dyadic interaction he starts with the assumption that a spouse is able to determine both the utility of the product alternatives on the market and which products generate him/her the highest utility. The spouses are assumed to be motivated to maximize their own utility and to maintain distributive justice. Moreover, he defines three basic concepts: first, utility $U(sk)$ to spouse $P(s)$ resulting from product choice $P(k)$ is a function of the need intensity for that spouse $N(s)$, the frequency that spouse uses the respective product $F(sk)$, the satisfaction of needs to the spouse by usage of the product $S(sk)$, and the empathy the spouse feels for the partner $E(sp)$. Empathy may, for instance, result from enjoying that the partner is happy with the respective product and his/her agreement to the purchase. A spouse's position or utility is thus,

$$U(sk) = f(N(s), F(sk), S(sk), E(sp)).$$

According to Pollay (1968), given a utility each member will derive from a product, a decision is still not described. Since utility functions of the spouses may differ, it is further necessary to add the concept of priorities. In other words, it is necessary to specify the influence power of a spouse relative to the other. At a given point in time, the priority structure for a specific product is dependent on (a) the normal position preference $NPP(s)$, that is for instance, the power assigned to a spouse deriving from his/her relative resource contributions; (b) from the relative risk to be assumed by the spouse in the purchase $R(sk)$, that are tangible and intangible costs resulting to a spouse; (c) the last factor is the utility debt between the spouses $D(sp)$. Utility debts have been neglected in most purchasing studies which conceive of decision processes as isolated events not interrelated to other past, present, and future family decisions. Utility debts are determined by the prior history of a couple. In the past, a spouse may have bought a commodity which was useful only to him/her, by spending money from the common budget. In an upcoming purchasing decision with the partner having an egoistic desire, he/she might have credit

or influence power basing on the net residual of past decisions. Thus, the priority index $B(sk)$ is,

$$B(sk) = f(NPP(s), R(sk), D(sp)).$$

The last concept concerns distributive justice. This principle states that the spouses strive for a proportion distribution of rewards. Adams (1965) has stated that justice is met if the proportions of costs and rewards of each spouse are matched. Mathematically stated, justice is given if

$$U(s)/B(s) = U(p)/B(p).$$

It should be noted, that in long term relationships this criterion does not need to be balanced in any single decision. Especially happy couples seem to accept disproportionality for considerable time periods but strive to reach balance in the long run (Gottman, 1979). If balance is not given on a decision, the privileged partner accumulates utility debts which are included in future decisions.

Next, the question arises how spouses solve disagreements which result from different utility functions, different opinions about priorities and unjust distributions of rewards. Spouses with different product preferences, seeking to maximize the own utility, will try to convince the other that his/her choice is the most preferable. The spouses will use different strategies to influence the other's utility function. If the spouses fail in their influencing efforts, then the family decision depends on the priority structure, insofar as the more powerful spouse's preference will determine the family choice. The spouses will, thus, focus also on the priority structure and try to negotiate each others' relative power. Bargaining on power role definitions may be intense and a lengthy process since each decision contains implications towards long run priorities. Finally, spouses may negotiate about the net residual from prior decisions, namely the utility debts. They need to come to an agreement about the total amount of debts, and about the time lag they tolerate until the 'account' must be balanced out.

Although Pollay (1968) introduced concepts of essential importance in family purchasing interactions, which have

unfortunately been ignored in the past, his theory inherits severe shortcomings. The critique concentrates on the classical ideals of economic man. Pollay (1968) assumes that spouses are rational, analytical, utility maximizing, they know and assess each others' utility functions and reach an agreement through optimizing strategies. Among others, Braybrooke & Lindblom (1963) criticize the 'synoptic type' of decision making and conceptualized decision making as a muddling through process, called disjointed incrementalism.

In contrast to the synoptic process, Park (1982) has used Braybrooke & Lindblom's (1963) conceptualization to study joint decisions. The 'informationally impoverished' decision makers are expected neither to be capable to process the whole information about each others' utility functions nor to identify the other's functions in every detail. Couples are perceived as solving purchasing problems by incremental politics. They solve disagreements by small incremental moves by staving problems off or nibbling at them, often making headway but sometimes retrogressing; often they have plans which are no more than a loosely stated set of goals (Braybrooke & Lindblom, 1963). In his study on joint decisions in home purchasing, Park (1982) characterized decision making by limited knowledge and awareness of each spouse's decision strategies, however, relying on conflict avoiding heuristics. Each spouse is supposed to follow his/her own utility, attempting to avoid marital conflict. Moreover, Park (1982, p. 152) assumes that 'By following conflict-avoiding heuristics, the dyad believes that it 'makes' a decision jointly, when in fact it more or less 'reaches' a decision through a disjoint, unstructured, and incremental strategy.' The major heuristics to reach a decision are (a) 'common preference levels on salient objective dimensions', (b) 'task specialization', and (c) 'concessions based on preference differences'. First, a spouse is able to identify the partner's preference on a set of salient objective dimensions of a commodity (e. g., number of bedrooms, price) but has difficulties to identify the other's evaluations of subjective dimensions (e. g., interior design of a home, appearance). Since preference differences on objective dimensions can be identified relatively easily, spouses seek to reach agreement on those dimensions at an early stage of decision making. Second, spouses try to avoid

conflict by role differentiation. As outlined previously, spouses differentiate purchasing roles according to societal norms, expertise, power bases etc. The last heuristic subsumes concessions. Differences are sometimes resolved through concessions. For example, if one spouse absolutely wants to go to the theater while the other accepts both theater and cinema, the spouses' joint utility enhances if they decide for the theater (cf. Kelley & Thibaut, 1978). In terms of Pollay (1968), the spouse risking less in the purchase may yield more likely than the other. Park (1982) tested the concept of muddling through by examining husbands' and wives' decision plans in home purchasing. The results showed that spouses are largely unaware of the partner's decision plan net and changes over different decision stages, they are better able to identify salient objective dimensions and reach easier agreement on objective than subjective dimensions. Moreover, the spouses were relatively poor in identifying their mutual influence in the decision process. Park (1982) concludes that in spite of this muddling through, joint decision making effectively leads to a choice by relying on conflict-avoiding heuristics.

Park's (1982) approach bases on more relaxed assumptions about human cognitive capacities than Pollay's (1968) model. However, decisions are still conceived of as processes isolated from family history; also justice as a major value of intimate partners is excluded. It is necessary to start thinking of purchasing decisions as interrelated events. Current decision patterns depend on each other's cooperativeness in the past, trust, fairness, and empathy (Scanzoni & Szinovacz, 1980). In economic terms, marital interaction is an exchange process with the spouses reciprocating rewards. As Gottman (1979), McClintock, Kramer & Keil (1984), Nye (1980), Huesmann & Levinger (1976), Pollay (1968), and others point out, intimate partners with qualities such as trust and commitment may not expect short term or immediate reciprocation of rewards but rather are capable of long term investments, keep book on one another in order to regulate future transactions on the basis of justice. Spouses may seek to maximize joint rather than egoistic utilities (Scanzoni, 1979) and consider the other's costs and rewards in the own utility function. In conclusion, it seems a worthwhile endeavour to include Pollay's (1968) concepts of justice and

utility debts into Park's (1982) conceptualizations in future research devoted to develop a language to describe family decision processes.

3.2. Bargaining Strategies

Spouses interested in maximizing joint or egoistic utility in purchase decisions may use 'appropriate' techniques in order to 'move' the other to get the desired outcome. Several studies have addressed the question of what strategies spouses use (Davis, 1976; Scanzoni & Polonko, 1980; Spiro, 1983; Howard, Blumstein & Schwartz, 1986; etc.).

In marketing, family purchasing scholars have tempted to categorize strategies and to predict when a particular tactic will be used. Davis (1976; see also Turner, 1970) distinguishes between two basic kinds of decision making: the consensual and accommodative type. Situations where spouses are able to eliminate initial disagreement through discussion and unanimously agree upon the value of outcomes or goals, are consensus decisions. The result of consensus is a decision to which the partners are equally committed without reservation or resentment. On the other hand, if spouses disagree about goals or are not convinced about the decision they finally make, the decision type is accommodative. According to Davis (1976), in the consensus mode spouses rely on role structure, specialization, preagreed budgets, and problem solving strategies to reach a decision. In the accommodative mode spouses use persuasion and bargaining strategies.

Role structure specialization: An approach to manage conflict is to assign to each spouse a role. The family comes to accept the special competence of a member in a particular decision area.

Preagreed budgets: Another strategy is to impose an impersonal rule or budget to solve conflicts. Once family members have reached an agreement about the appropriate rules, overt conflict situations can be avoided by applying the 'institutionalized' rules.

Problem solving: Role structure and budgets are conflict avoiding strategies. If the family agrees on the goals but does not dispose about an 'institutionalized decision map' it may turn to problem solving strategies. The family may consult experts

both from within and without the family in order to accumulate relevant information, or repeatedly discuss the purchase to get a better solution.

Persuasion: In situations where family members disagree about goals, strategies of persuasion and bargaining are likely to be implemented. Davis (1976, p. 255) defines persuasion 'as a way of forcing someone to make a decision that they would not otherwise make. Bargaining, on the other hand, leads to willing agreement since by doing so both parties tend to gain'. Persuasive strategies are coercion, coalition formation, as well as most of the strategies identified by Scanzoni & Polonko (1980), Spiro (1983), Howard et al. (1986), such as bullying, manipulation, supplication, emotional strategies etc.

Bargaining: These strategies base on exchange rules. Turner (1970, p. 10) defines bargaining as 'any interaction in which the concessions that one member makes to another are expected to be reciprocated in some manner, so that over the long run the sacrifices of each will balance out'. Table 3 enlists the different strategies and ways of implementing them as conceptualized by Davis (1976, p. 255).

Insert Table 3 about here

To understand how these strategies for conflict management are used, it is necessary to specify the circumstances under which they 'operate'. Little research has addressed the question on which strategies are applied by which families, in which decisions and decision stages. Moreover, the few investigations available have usually focused on different strategy taxonomies, which makes it difficult to compare the results.

Madden (1982), for example, conceptualized a model of interspousal conflict in purchasing situations basing on the assumption that in conflict the type of strategy used depends on spouses' awareness of the respective disagreement. If both spouses are unaware of the conflict, they use problem solving strategies. If one spouse is aware of the conflict, whereas the other is not, they use persuasion; and if both spouses are aware of conflict, they use bargaining strategies.

Hill & Scanzoni (1982) distinguished between 'verbal persuasion strategies' which range on a continuum from self interests to collective or family motives, and found that spouses refer to different motives in different decisions. Collective interests have been stressed most frequently in disagreements on child matters, whereas individualistic interests were used in decisions about wife's own activities.

Spiro (1983) conducted a study to isolate influence strategies used by husbands and wives in resolving disagreements in purchasing decisions. She asked 98 couples who had jointly purchased or considered purchasing a major durable in the last three months and said that there had been disagreement, about influence types to resolve those disagreements. The influence types were expert influence (a spouse has more information about an issue than the partner), legitimate (based on role division), bargaining (attempts to turn the joint decision into an autonomous one in return for some rewards to the other spouse), reward/referent (based on a spouse's ability to reward the other or feelings of identification), emotional influence (emotional reactions such as anger, crying), and impression management (premediated persuasive attempts to enhance one's influence). These influence tactics derive from French & Raven's (1959) taxonomy of power bases, and are used by husbands and wives to resolve disagreements. The most frequently used strategy was expert influence. There were, however, differences between the respondents in the frequency and type of used strategies. 'Non-influencers' and 'light influencers' used influence tactics seldomly, and when they attempted to persuade their spouse they used the expert type of influence. 'Heavy influencers' used all six types of influence rather frequently especially reward/referent, emotional, and bargaining tactics. Another group of spouses, 'emotional influencers', used especially emotional-loaden tactics. These emotional tactics have most frequently been used by spouses with traditional life styles, whereas more modern couples were light or non-influencers. Early in the life cycle spouses were found to use more influence tactics than at later stages, when they have established a role structure and divided tasks.

In a social psychological investigation, Howard et al. (1986) posed to intimate partners the question : 'When your partner

wants you to do something you do not want to do, how often does he/she do each of the following?', and listed 24 different influence tactics. Also Howard et al. (1986) found six strategy clusters, which were, however, different from those identified by Spiro (1983). They found two weak strategies, manipulation (dropping hints, flattering, reminding past favours) and supplication (crying, acting ill and helpless); two strong strategies, bullying (threats, insulting, ridiculing) and autocracy (claiming greater knowledge, asserting authority); and two moderate tactics, namely disengagement (leaving the scene, making the other feel guilty) and bargaining (trade-offs). Overall, bargaining tactics were used most frequently. Interestingly, strong tactics were used most frequently by those partners who inherited a powerful position in the relationship, whereas weak partners used supplication and manipulation strategies.

These studies show that scientific information about the decision process is poor and by no means apt to clarify and predict ongoing family decision making. Additional research is needed to determine the incidence and nature of purchasing decision processes.

4. Outcomes of Economic Decisions

The family can be defined as a unit with the needs for optimal allocation of its scarce resources and interests in intensifying the emotional bonds between its members. The family will, thus, seek to minimize social and economic costs in decision situations by trying to make an optimal choice after passing through a commonly satisfying interaction process. Reiterating, the outcome of decision processes is twofold: goodness of information processing and choice (rationality) as well as the impact of the deliberation process upon the emotional climate of the family need to be considered.

The optimism that families perform better on purchasing decision tasks than individuals or ad hoc groups has been sharply disillusioned by Hill (1972, p. 14). He describes the family system as an inefficient work group due to the age and sex composition. It is 'a poor planning committee, an unwieldy play group and a group of uncertain congeniality. Its leadership is

shared by two relatively inexperienced amateurs for most of their incumbency, new to the roles of spouse and parent.' Due to the impossibility to isolate purchasing decisions from other past and ongoing events in the family, spouses may not only seek to choose the best alternative but to make a choice which satisfies motives which are not 'officially' at stake, and are counter-rational. For example, a spouse may be interested to purchase a commodity not only because he/she needs it and it is the best alternative but because it would enhance his/her power in the family, because it is useful to balance out utility debts etc. Thus, the family is an impoverished decision maker not only because of the incapacity to process the available information accurately but also because 'periferical' goals are interwoven in the decision process and detract attention from the central decision problem.

Also according to Weick (1971), families are rather inefficient and ineffectual decision makers, especially because of information acquisition depth. Rudd & Kohout (1983) conducted a study to analyze individual and group consumer information acquisition in brand choice situations. They hypothesized that ad hoc dyads and individuals will acquire more information than spouses. In this study, the subjects were asked to imagine that they were shopping for a particular product and were asked to make a purchase decision from among four alternative brands. They acquired information from an information board and made decisions for four products (tooth paste, television set, vitamins, and hid-a-bed sofa). The dependent variables included depth of information acquisition and decision time. The data showed that spouses were indeed acquiring less information and spending less time than ad hoc groups. However, spouses accumulated more information and took more time than individuals.

Although the findings of a single study do not justify the conclusion that families are poorer decision makers than other groups, it can be expected that further research will reveal that intimate couples and families frequently fail to process available product information adequately in order to perform purchasing tasks in an optimal way. The particular sources of failure inherent to families and possible strategies to overcome them need to be uncovered in future research.

Another product of marital purchasing decisions is satisfaction. It refers to the spouses' well-being or feelings

of resentment and resignation resulting from the purchased or rejected commodity and the interaction process. Dissatisfaction may result not only from unfulfilled expectations about product performance, but also from unexpected stressful confrontation or from the fact that a high-quality decision was purchased at the costs of marital conflict. Satisfaction in purchasing decision situations has rarely been examined. There are, however, a few studies which are concerned with outcome quality, even if merely as a byproduct of decision making.

Kourilsky & Murray (1981) hypothesized that satisfaction with the decision process might be caused by the level of economic reasoning of the involved members, that is, by the use of a common decision process and participation in that process. In their study, 27 parents and 27 children have been taught to apply economic reasoning in budgetary decisions. Pre- and post-training of economic decision making led to a higher level of economic reasoning, which in turn enhanced satisfaction with the decision process. Another determinant of satisfaction is the communication style. Hill & Scanzoni (1982) found that defensiveness causes resignation and resentment. Also if mutuality disparity and disagreement increased, the likelihood of dissatisfaction increased. Similarly, Wagner, Kirchler & Brandstaetter (1984) found that both husbands and wives are dissatisfied in disagreement situations. The comparison of well-being in situations where one spouse bought an egoistically desired commodity against the other's will with well-being in situations where the spouse rejected the purchase after dissensus, showed that spouses tended to gain significantly less satisfaction from buying than from not buying when the partner disagreed. Thus, agreement is a major determinant of satisfaction. However, the importance of marital consensus depends largely on dominance patterns and gender: the husbands' well-being was less dependent on the wives' agreement in patriarchal than in egalitarian families. Wives, on the other hand, felt bad in disagreement situations, independent of the power distribution.

While these studies examined satisfaction as outcome variable of a single decision process, Schaninger & Buss (1986) investigated the aggregated impact of processes of consumption and finance handling over considerable periods of time on marital

happiness. Their longitudinal comparison of economic decisions between happily married and divorced couples revealed that happy couples practice more role specialization, with greater influence of the wife and less husband dominance in family finance handling, and greater joint and wife influence in decision making. These results are in line with Gray-Little & Burks' (1983) conclusion of a literature review, indicating that highest levels of satisfaction were most often found among egalitarian couples. However, if the wife had more power than the husband, marital quality was lowest.

5. Summary

In the last decade there has been a growing wealth of publications attesting to the importance of the family as a major economic decision making unit. Most attention has still been devoted to marital role and task specialization. There are, however, some studies which tap the process and outcome of family decision making.

The field of family decision making suffers a major shortcoming which results from parsimonious theoretical conceptualizations of most studies. As Burns & Granbois (1980, p. 221) note, 'with notable exceptions, the theoretical underpinnings of the research studies are generated from subjective observations and a considerable amount of intuitive reasoning.' Marketers have not constructed theories about family decision making, and as Jenkins (1980, p. 208) puts it in his review, have also 'been lethargic in borrowing from other disciplines pertinent theories to test in their study of family decision-making.' The increasing efforts, both from sociologists, social psychologists, economists, communication scientists, and marketers in the past years, promise a rapid change in the next future. Economic family decision making may become a major research topic in 'famology', the new science of the family (Burr & Leigh, 1983).

In this review, family decision making studies have been categorized in three classes: studies about role division, process dynamics, and outcomes. Considerable scientific information has been accumulated about role division. We are reasonably certain that roles vary with variation of product classes, decision stages, and the family type. Roles are in a

permanent state of flux: societal changes towards more progressive or conservative role structures do affect family role division and decision making.

We do not know much about the ongoing process of decision making and are largely unaware of the outcome of family deliberations and its impact on upcoming decisions. Marketing scholars interested in the process might take profit from collaborations with family clinicians, in trying to capture the process dynamics. In marketing research, most information about the process concerns strategies spouses may use to persuade the other. Other variables, such as the impact of time pressure on the process have been largely ignored in the past.

In conclusion, family decision making has become an attractive field of research. The body of scientific information has grown in the past years but there remain still numerous crucial questions unanswered. A statement of Winston Churchill (quoted in Olson, McCubbin and Associates, 1983, p. 239) poignantly describes the current state of research: 'This is not the end. It is not even the beginning of the end. Let us hope it is the end of the beginning.'

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Tab. 1: Marital Roles in Automobile and Furniture Purchase
 Decisions as Perceived by Husbands and Wives (Adapted
 from Davis, 1970)

Subdecisions	Patterns of Influence (%)		
	Husband has more influence than wife	Both spouses have equal influence	Wife has more influence than husband
<u>Automobile</u>			
When to buy	68/68	29/30	03/02
Where to buy	62/59	35/39	03/02
How much to spend	62/62	37/34	01/04
What make to buy	60/50	32/50	08/00
What model to buy	41/47	50/52	09/01
What color to buy	25/25	50/63	25/12
<u>Furniture</u>			
When to buy	16/18	45/52	39/30
Where to buy	07/06	53/61	40/33
How much to spend	22/17	47/63	31/20
What furniture to buy	03/04	33/52	64/44
What style to buy	02/02	26/45	72/53
What color or fabric to buy	02/02	16/24	82/74

Note: N = 97 couples. Numbers are percentages; the first values are husbands' perceptions of influence, the second values indicate wives' perceptions.

Tab. 2: Marital Roles in Purchases of Four Commodities by Decision Phase, as Perceived by Husbands and Wives (Adapted from Woodside & Motes, 1979)

Influence Pattern	Decision phase 1	Decision phase 2	Decision phase 3	Total
Automobile				
Husband has more influence than wife	71/71	56/56	67/67	58/58
Both spouses have equal influence	18/21	42/42	31/31	39/39
Wife has more influence than husband	11/09	02/02	02/02	03/03
Washer				
Husband has more influence than wife	12/12	22/20	41/36	23/21
Both spouses have equal influence	20/19	44/45	40/40	41/42
Wife has more influence than husband	68/69	34/34	19/24	36/37
Rug				
Husband has more influence than wife	09/10	11/13	22/24	12/14
Both spouses have equal influence	31/32	52/51	52/47	50/48
Wife has more influence than husband	60/58	36/36	27/29	38/38
Television Set				
Husband has more influence than wife	53/54	45/42	46/51	46/44
Both spouses have equal influence	33/32	46/48	46/39	44/45
Wife has more influence than husband	14/14	09/10	08/09	09/11

Note: The numbers are percentages of husbands' (first value) and wives' (second value) perceptions of influence

Tab. 3: Alternative Decision Making Strategies (From Davis,
1976)

Goals	Strategy	Ways of Implementing
"Consensus" (Family members agree about goals)	Role structure	"The Specialist"
	Budgets	"The Controller"
	Problem Solving	"The Expert" "The Better Solution" "The Multiple Purchase"
"Accommodation" (Family members disagree about goals)	Persuasion	"The Irresponsible Critic" "Feminine Intuition" "Shopping Together" "Coercion" "Coalitions"
	Bargaining	"The Next Purchase" "The Impulse Purchase" "The Procrastinator"

Fig. 2: A Typology of Spending Behavior (Adapted from Ruhfus, 1976)

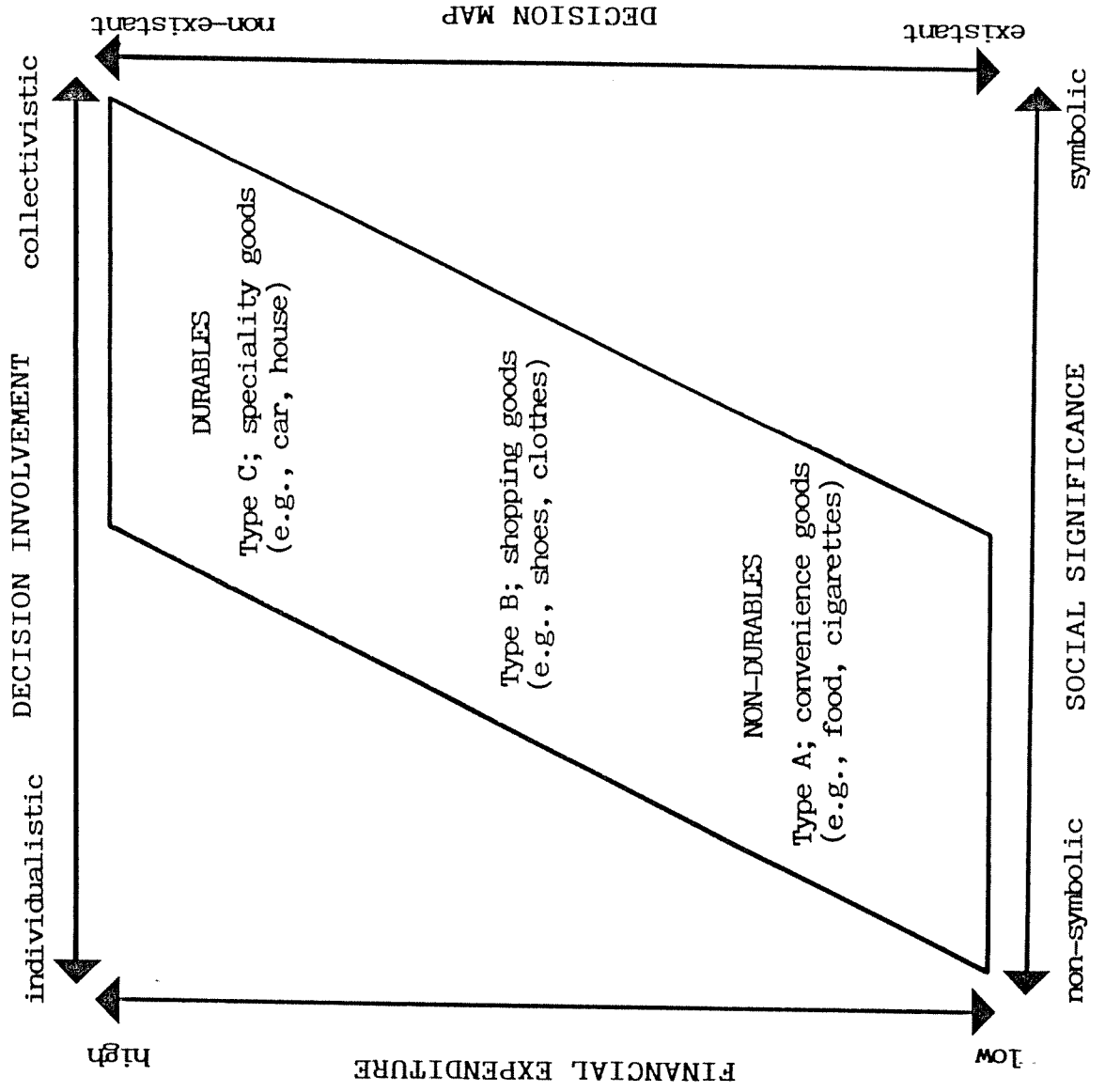


Fig. 1: A Model to Study Household Economic Decisions (Adapted from Scanzoni & Polonko, 1980)

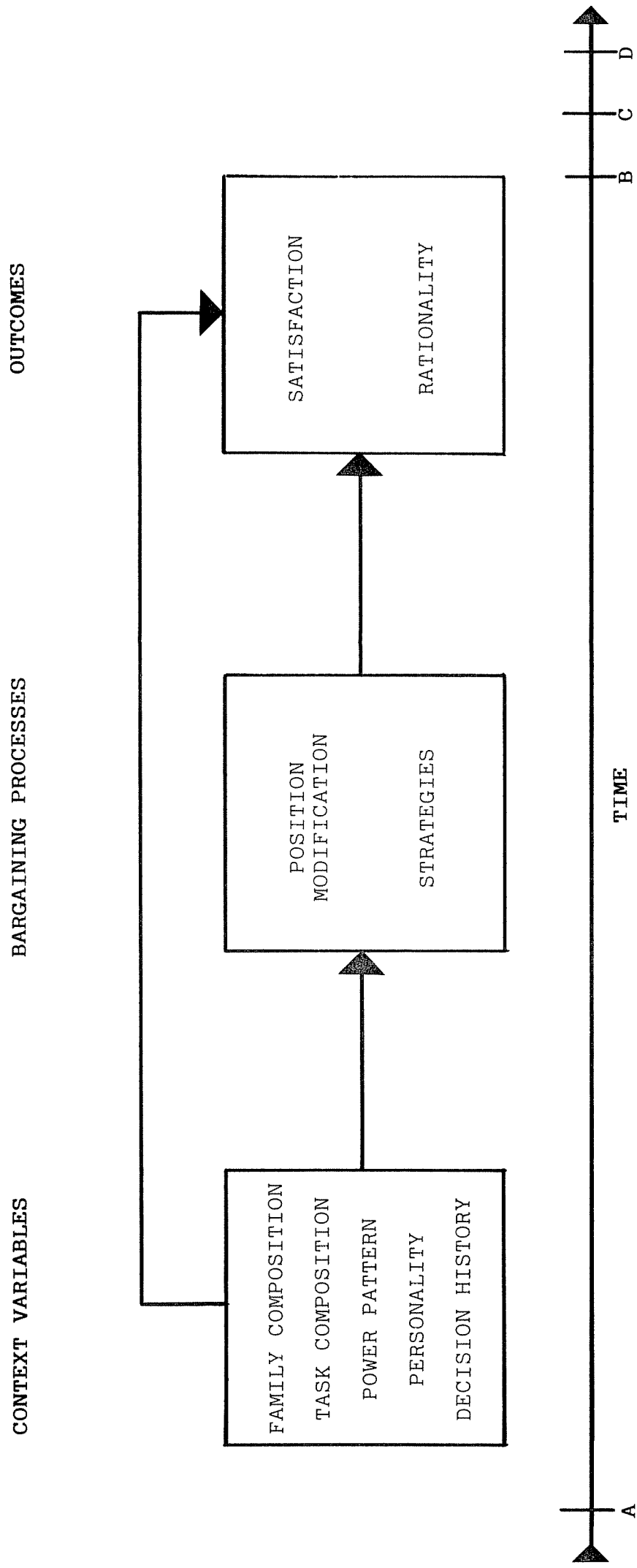


Fig. 4: Relative Influence of Husband, Wife, and Child Over the Family Life Cycle
 (Adapted from Ruhfus, 1976)

