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Subscription information. Journal of Economic Psychology (ISSN 0167-4870). For 1995 volume 16 is scheduled for publication. Institutional and personal subscription prices are available upon request from the publisher. Subscriptions are accepted on a prepaid basis only and are entered per calendar year. Issues are sent by surface mail except to the following countries where air delivery via SAL is ensured: Argentina, Australia, Brazil, Canada, Hong Kong, India, Israel, Japan, Malaysia, Mexico, New Zealand, Pakistan, PR China, Singapore, South Africa, South Korea, Taiwan, Thailand, USA. For all other countries airmail rates are available upon request. Claims for missing issues must be made within six months of our publication (mailing) date. Eligible for a special member subscription are individuals who are members of the APA (American Psychological Association) and/or APS (American Psychological Society). *Individual members of IAREP* (International Association for Research in Economic Psychology) are entitled to a special subscription rate. Copies may not be made available to institutions. Previously, Ms. G. van Dijk, EIASM, Brussels, has collected orders and payment for these reduced rate subscriptions for IAREP members and subsequently sent these to Elsevier Science for further handling. IAREP has arranged with Elsevier that as from 1995 onwards, members may order these subscriptions directly from Elsevier Science. Please address all your requests regarding orders and subscription queries to: Elsevier Science B.V., Journal Department, P.O. Box 211, 1000 AE Amsterdam, The Netherlands. Tel.: +31-20-5803642. Fax: +31-20-5803598.

US mailing info - Journal of Economic Psychology (ISSN 0167-4870) is published quarterly by Elsevier Science B.V., Molenwerf 1, P.O. Box 211, 1000 AE Amsterdam, The Netherlands. Annual subscription price in the USA US\$ 245.00 (valid in North, Central and South America), including air speed delivery. Second class postage paid at Jamaica, NY 11431.

USA POSTMASTER: Send address changes to *Journal of Economic Psychology*, Publications Expediting, Inc., 200 Meacham Avenue, Elmont, NY 11003.

AIRFREIGHT AND MAILING in the USA by Publications Expediting Inc., 200 Meacham Avenue, Elmont, NY 11003.



Journal of Economic Psychology 16 (1995) 393-419

Studying economic decisions within private households: A critical review and design for a "couple experiences diary"

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Received 16 December 1994; accepted 10 April 1995

Abstract

This article focuses on dynamics of economic decisions within private households. A review of the available literature on household decision making shows that it is important to investigate whether or not the history of past decisions influences ongoing decisions. Moreover, interaction processes between partners should be studied by analyzing tactics which partners use to influence each other. In order to realize these aims it is necessary to understand economic decisions as processes which are embedded in the everyday affairs within the household. Before, during and after an economic decision a series of activities occur between partners all of which may have an impact on the dynamics of economic decision making. This conceptualization of economic decisions at home calls for a specific technique that allows us to capture daily routines in full, or at least those decision processes which proceed simultaneously to a specific economic decision. The couple experiences diary seems to be the appropriate technique. Since it is hypothesized that the influence of a partner depends strongly on his or her influence in the past, it is necessary to take account of both economic and non-economic decisions over a long period of time. Moreover, it is hypothesized that the regulation of influence depends on the quality of the relationship and power structure. Besides the diary a set of tests must therefore be applied to measure relationship quality and power differences between the spouses.

1. Economic decisions within private households

Private households are undergoing a radical transformation. This change is marked by increasing diversity in the various household types, ever more complex possibilities with regard to their internal organization, new functions being taken over by the members of households, and a change in the way external relationships are regulated (Galler and Ott, 1993). Nevertheless, economic and non-economic decision-making processes continue to dominate the day-to-day events in a household and differences of opinion among household members in decision-making situations continue to be the most frequent source of disputes and exhausting conflicts.

To understand the dynamics of conflicts, we must consider the relationship among household members as a whole. By the same token, the nature of this relationship cannot be determined without at the same time analyzing the dynamics of joint decisions. After all, the way household members deal with decision-related conflicts reflects the nature of their relationship with each other and, conversely, the nature of their relationship determines the way they resolve conflicts. For this reason, analyzing the dynamics of decision-making is a relevant area of study for social psychology and for various areas of applied psychology.

Another important reason for understanding the dynamics of decision-making, especially with regard to economic decisions, is that private households control the majority of financial resources in a country. As a result private households' decisions about consumption and savings have a very real effect on the development of the national economy. What private households do with their money has an impact on market events and on economic trends in general.

This article presents, first, an overview of the literature on decision making within the private household and, second, proposes a diary technique to study some unanswered questions regarding intradecisional and interdecisional dynamics.

2. Description of decision situations within private households

Normative models assume that decisions can be marked by a precisely definable beginning and a clearly detectable end. Decision-makers move through several specific stages, such as desire, information collection, and

evaluation, to end the process by selecting the best alternative among those available.

Weick (1971) leaves little doubt that decision-making in everyday situations deviates markedly from the images found in normative models: People in a household solve their problems when they are all still tired in the morning, or tired again, in the evening after work. Economic decisions are imbedded in everyday family life, which in turn is interlaced with a variety of different problems. These problems often do not occur in neat sequential order, but must be solved concurrently. Under these circumstances, it is not surprising that many problems are left unresolved since household members jump from one problem to the next without first solving the previous one.

In Weick's view (1971), economic and non-economic decisions in private households must be considered within their overall context. Likewise, purchase decisions are not isolated actions by partners which can be plucked out of everyday events and analyzed separately.

The dynamics of decisions, then, can only be adequately understood if studied within the flow of a variety of simultaneously occurring activities.

In a model for studying purchase decisions in private households presented in an earlier study, Kirchler (1989) set up a framework for analyzing decision-making processes. This model calls for the researcher (a) to describe the interaction among the household members, (b) to clarify the various types of decisions involved, and (c) to depict the process of the purchase decision.

3. Partnership interaction models

The term partnership in the following section refers to the relationship between the members of a household, usually a man and a woman. The partners' behavior will fall somewhere along a spectrum ranging from business-like bartering to spontaneous altruism depending on the structural characteristics of the partnership, that is, the nature of the relationship and the relative dominance of the two partners.

Based on classifications of interaction patterns of Maccoby (1986) and Burns (1973), the interactive behavior in private households, as a function of the nature of the relationship and the power structure, can be described as shown in Fig. 1 below.

partner long-term "credit". These various kinds of resources need not be paid back immediately, but the accounts of mutual favors must be balanced.

If the quality of the relationship falls even further, the interaction starts to be guided by the "equity principle" (Walster et al., 1976). The partners act more and more like two business partners and in extreme cases, like two enemies. Bartering theories aptly describe interactions in partnerships of average to poor quality.

As the quality of the relationship becomes poor, power differences between the partners become more important. Whereas power relations in harmonious relationships play a negligible role, the person who holds the greater power in a relationship which has "cooled off" is the one who manipulates the exchange transactions with the other to his/her own advantage. The greater that person's power becomes, the more he/she insists on influencing decisions, on getting his/her own way and on acting inconsiderately. In cases such as this, the interactions are guided by the "egoism principle".

4. Taxonomy of economic decisions

From a psychological vantage point, decision situations can be categorized according to the following criteria: (a) uniqueness or frequency of repetition of a decision, (b) costs involved, (c) symbolic significance in society at large of the object to be acquired, and (d) effect of the decision on one or all members of the household (Kirchner, 1989). For decisions that have to be made frequently, the decision makers will, in all probability, have cognitive scripts, sometimes called "sequential programs", which automate the dynamics of decision-making. If decisions relate to goods that are not particularly expensive, have little social prestige and scarcely affect the members of the household, it can be assumed that any differences of opinion between the partners can be resolved without a great deal of effort. The more expensive, socially prestigious and relevant a good is for all, the more likely it will be that the members of the household will participate in the decision and try to get their way.

"True" decisions, that is decisions for which no cognitive scripts are available and which interest all members of the household, can be categorized according to whether or not the partners have differing opinions on the decision. Depending on the type of conflict, one can speak of probabil-

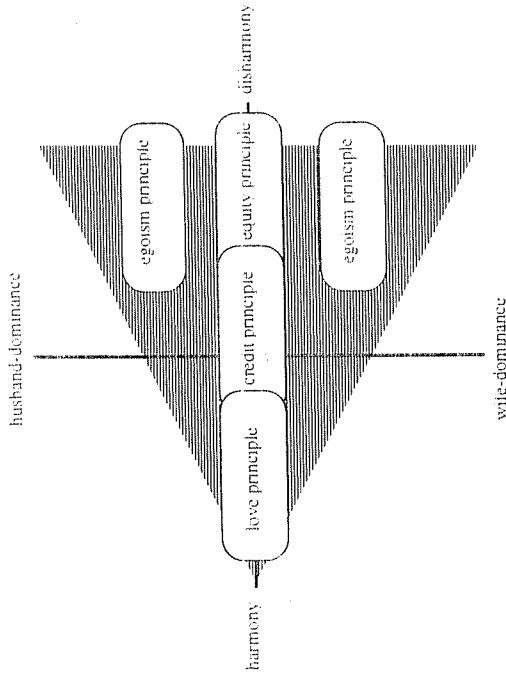


Fig. 1. Interaction-principles as dependent on the structure of the relationship (Kirchner, 1989, p. 119).

Partners in harmonious relationships act in accordance with a model Kirchner (1989) calls the "love model" and do so regardless of whether or not one has power advantages over the other. The more harmonious a relationship

1. the more closely interwoven will be the feelings, thoughts and actions of the two partners,
2. the more likely it will be that the results of the decision will be maximized or optimized for the mutual good instead of being a mere cost/benefit proposition,
3. the more diverse the resources will be the partners offer to each other,
4. the more likely the partners will be to feel responsible for satisfying each other's needs, and
5. the less they will consider and make demands on the other.

The partners act in an altruistic manner quite spontaneously, not with cold reason nor to gain advantages for themselves.

The weaker the emotional tie between the partners and the less satisfying the relationship, the more this love principle mutates into a "credit principle". The partners may still make an effort to do each other favors and may show consideration toward each other; however, they always wait for a response to their efforts and favors and in each case, grant the other

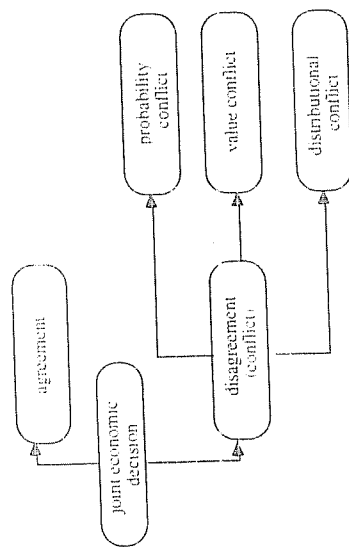


Fig. 2. Classification of joint economic decisions (adapted from Kirchner, 1989, p. 145).

ity, value and distributional conflicts (Fig. 2) according to the terminology developed by March and Simon (1958), Davis (1976), Madden (1982) and Brandstätter (1983; refer also to Brandstätter and Schuler, 1978).

Value conflicts arise when there are fundamental differences in the goals of the partners. The decision then becomes not so much a matter of solving an objective problem, but of what one considers to be of value. Purchase decisions cause a value conflict, for example, when one partner wishes to buy certain fashionable articles and the other rejects the idea, not questioning the quality of the various brands being offered but doubting in general the promises made by the consumer industry. In this case, the partners evaluate the good completely differently. According to Troye and Kleppe (1987), value conflicts pose genuine conflict situations in which each partner tries to convince the other of the advantages of his/her own opinion and to influence the decision. Madden (1982) and March and Simon (1958) believe that partners try to resolve value conflicts by applying persuasion and influencing tactics.

Probability and objective conflicts center on assessments about the actual facts and options involved in a solution. A probability, objective or factual assessment is necessary when the partners agree on the value and the importance of a good, for example both would like to own the fashion article mentioned above, but arrive at different preferences and would opt for different alternatives because they have either received different information or evaluated the information in different ways. This situation really cannot be called a conflict. The partners are not primarily interested here in influencing each other but in analyzing the situation objectively in order to determine the best alternative.

A distributional conflict occurs when a decision is a matter of distributing profit and costs. Even if both partners view a certain good as the ideal choice, eliminating any value conflict, one partner could argue against the purchase on the grounds that it would benefit largely the other person or be used primarily by the other person. Distribution problems arise when the costs and benefits of a decision are distributed asymmetrically.

In everyday life, decisions rarely involve just one type of conflict; they usually contain aspects of all three to varying degrees. Moreover, it should be noted that decisions must of course be viewed as processes and that one type of conflict may give way to another as the dynamics of the decision unfold.

5. The purchase decision process

Purchase decisions are described in different structural models. Based on the concepts posited by Sheth (1974), Scanzoni and Polonko (1980), Pollay (1968) and Corfman (1985a, 1985b) and the descriptions of structural features and interaction characteristics in close relationships, Kirchner (1989) developed the following flow chart for the decision-making process (Fig. 3).

Purchase decisions start with a definable aspect of market events. When certain needs are felt, information is sought out on the goods and services available to satisfy these needs. The desire for a given good can be satisfied immediately, dispensing with the search for information and a long, drawn out decision-making process (spontaneous purchase). In the case of frequently purchased products, a habitual purchase is made according to the cognitive program available.

However, if the desire arises to purchase a rarely bought good, a genuine decision-making process begins. The members of the household can be informed immediately of the desire to purchase a certain good so their opinion can be heard and their help solicited with regard to searching for information and making a choice. Or they can be informed of the desire to purchase a good only after information on various product alternatives has been gathered and a preselection has been made. The active partner – the one who wants to make the purchase – can gather information about alternatives and either inform the others of his/her purchase intention or make an autonomous decision without discussing the matter with the other first. Unlike individual decisions, autonomous decisions are not made

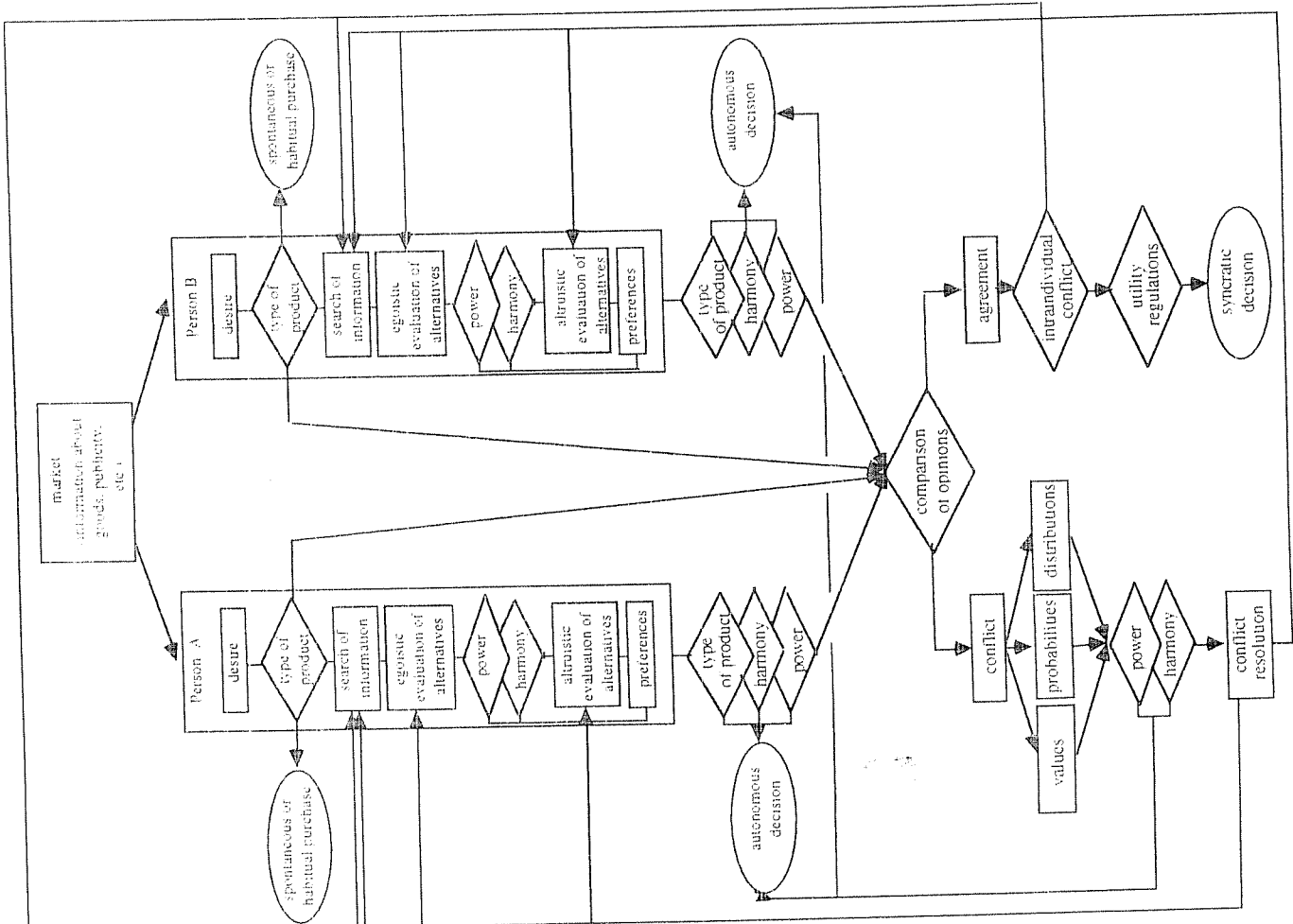
completely independently of the passive partner - the one without any particular desire to make the purchase. The active partner will assess how the good might benefit the other and try to ascertain whether the other would consent to the purchase and then consider these factors in the final decision.

Whether the purchase ends in being a spontaneous, habitual, autonomous or joint purchase will largely depend on the clarity and the strength of the desire, on the type of product, on the power relations within the partnership and on the quality of the relationship. The cheaper, less socially significant, more banal and simple the range of products from which the good is to be purchased, the less is the probability that a joint purchase decision will be made. The probability of joint decision-making is also very slim when the active partner is the more powerful of the two and the quality of the relationship is poor or is a traditional relationship with fixed roles and the good to be decided on falls within the active partner's sphere of activities.

If the good is not bought on impulse, as an habitual purchase or as the result of an autonomous decision, a decision-making process between the partners begins either during the desire phase when the need for a good first arises, during the information collection phase or during the selection phase. After one or both partners have collected information on possible alternatives and assessed them to determine how suitable each would be to meet the need at hand, the degree of satisfaction with the alternatives is estimated and a choice is made. The partners may so differ in their interests and in the amount of information they have that a conflict arises.

Within conflict situations, there are always two goals existing side by side. It can be assumed, on the one hand, that individuals want to satisfy their egoistic needs and on the other, that they do not want the relationship to suffer as a result (Ben-Yoav and Pruitt, 1984). Subjective preferences are not merely the result of individual desires. In harmonious relationships, in particular, partners do not make their decisions without considering the other. When weighing the purchase of a good, they think about what the consequences might be for the other and do their utmost to maximize joint utility (Kirchler and Wagner, 1987). The subjective preferences of one partner are thus essentially dependent, more or less, on the assumed preferences of the other. If the ties between the interaction

Fig. 3. Descriptive model of purchase decisions within private households (Kirchler, 1989, p. 164).



partners are loose, the active partner tends to neglect the utility for the other partner in calculating his/her own preferences.

The higher the degree of satisfaction within a relationship, the more likely it will be that the partners' interaction processes will be guided by the love principle and that each will weight the other's anticipated satisfaction with the product as equally important to or more important than his/her own satisfaction. In credit or bartering relationships, weight is given either to one's own satisfaction or to that of the partner depending on whether the partner is owed something or owes something. In egoistic relationships, only one's own satisfaction is considered.

For partners to know what each other's preferences are, they have to discuss the matter. In arduous, sometimes stubborn discussions an attempt is made to influence the divergent viewpoints of the other side and thus arrive at a joint decision. The influence tactics for swaying another's preferences vary according to whether the conflict involves an assessment of probabilities (objective judgements), value issues, or the distribution of amenities. They can entail objective or normative techniques, attempting to persuade the partner through promises or intimidating the partner through threats. The influence tactics used vary depending on the type of conflict, the quality of the relationship and the power discrepancy between the two partners (Kirchler, 1993a,b).

If the partners manage to resolve the conflict and reach agreement, the decision-making process is still not over: First a check is made to see if the purchase of a good is in any way asymmetrical in terms of the utility it brings. If one partner benefits substantially more from the purchase than the other, "utility debts" are created. For example, if one partner wishes to buy an expensive article of clothing, he/she will seek the consent of the other partner. If the choice of the one partner coincides with the taste of the other and the latter agrees to the purchase, the purchase is made. Although both partners have opted for the same article in the range of clothing offered, the partner who will wear the article has still incurred utility debts in making the purchase. The next time the other partner desires to make a purchase, he/she can expect to receive the other's consent, depending of course on the internal rules regarding overall utility differences within the relationship. A decision is not complete until the partners have agreed on whether the benefits from it have been distributed asymmetrically and if so how this asymmetry is to be dealt with.

Utility debts can also be used quite often as the basis for arguments in bargaining: If partner A would like to have a particular product and

partner B prefers another product, partner A can point out that it is his/her turn to decide or to buy because partner B had his/her say in past decision-making situations or partner A can promise to comply with the wishes of partner B in a future situation in exchange for the latter's consent in the current one.

The utility debts are entered in a fictional account book. The nature of the entry is again determined by the quality of the relationship and the power structure within the partnership and the way the utility debts are handled depends on whether the interactions are guided by the love, credit, egoism or equity principle.

Once agreement has been reached on the utility debts, nothing more stands in the way of a final decision and the decision-making process is considered over, except for the post-purchase phase which will not be elaborated on here.

6. Partners' influence within purchase decisions

What determines whether partner A can fulfill a wish? When does partner B yield to this wish and when does he/she insist on his/her own viewpoint? The reciprocal influence the partners have on each other can be examined in what are called "input/output analyses". In these analyses, the partners are individually asked who decides what. No question is asked about the decision-making procedure itself.

In these studies, differences in influence are attributed to social and culture-related norms such as sexual stereotypes, the relative contributions the partners make to joint resources, the relative interest of the partners in a given decision and their expertise on the matter at hand (e.g. Blood and Wolfe, 1960; Burns and Granbois, 1977; Corfman, 1985a; Corfman, 1987; Davis, 1972; Burns, 1976; Seymour and Lessne, 1984).

In their work, Corfman and his associates (e.g. Corfman and Lehmann, 1987) tried to determine aspects of the decision-making process, too, and the influence of previous experiences on decision processes currently under way. Their basic assumption is that the process is guided by a mandatory law of equilibrium that the partners try to maintain in their influence throughout a series of consecutive decisions, so that first the one and then the other has the final word. Corfman and Lehmann (1987) were able to prove that in fact the partners' influence was uniformly distributed over several different decision situations. "Influence gains" in the past appear

to result in acquiescence in the future. In a pilot study conducted by Kirchler (1989), the influence exerted by each partner varied constantly over the course of several decisions, leading to the assumption that, over time, influence is distributed uniformly in pair relationships and that both partners have virtually an equal say in decision-making.

Thus, the influence each respective partner has on purchase decisions appears to depend on various determinants and heavily on previous decisions. The important thing is to analyze ongoing decisions in the light of previous ones and to view the influence one partner has in a certain situation as possible "repayment" for a prior favor, namely the other partner yielding in another decision situation.

Surprisingly enough, influence determinants have heretofore rarely been examined in reference to the quality of the relationship and the relative dominance of the partners. Based on the conceptualization of decision situations outlined above, it can be assumed that the way each partner has is determined by a variety of factors which in turn depend on the quality of the relationship and the dominance pattern within it. Using a retrospective diary in which participants recorded purchase decisions, Kirchler (1987) set out to discover whether the influence determinants at work in harmonious partnerships were different than those in discordant ones. The study was primarily exploratory. There is an urgent need for a targeted study to investigate influence determinants as they relate to relationship characteristics and the type of decision conflict.

7. Shifts in positions during decision-making processes

How can partners with varying preferences reach a decision without having it cast a shadow on their life together in the future? In an authoritarian relationship, the strongest partner could make the decision by simply forcing his view on the other(s). However, the lack of consideration displayed in authoritarian actions within close relationships would endanger the emotional climate and impair future interactions between the partners. According to Spector (1976), Rubin and Brown (1975), Scanzoni and Polonko (1980) and Szinovacz (1987), the central issue for each partner in conflict situations is to adapt his/her own viewpoints to those of the other. Each tries to persuade the other to change his/her position. Divergence is narrowed in the course of discussion by transforming the positions step by step until the partners can agree to a joint action, for example the purchase of a good.

This step-by-step transformation of the partners' positions is not achieved solely by exchanging factual information. In many cases it appears expedient to convey objective arguments in a certain manner, to save some trump cards for later or to display certain emotions; in short, to adopt certain tactics. These tactics do not necessarily always have to be efficient. In some cases they may bring about the desired result, in others they might prove to be ineffective or even produce the opposite effect. The effectiveness of positive and negative emotional techniques, for example, depend on the personality structure of the discussion partners, at least according to discussions with ad hoc partners (Kirchler and Brandstätter, 1985). Partners trying to make the decision not only in an objective, reasoned way but in a way that promotes their relationship may adopt certain strategies which bring them closer to their first goal while hindering the second. The partners will opt for, apply or refrain from using a certain strategy or certain tactics based on which goal they consider more important.

Thus far, little systematic research has been done on the decision strategies used in economic decisions in private households, despite a definite demand for them (Turner, 1970; Sprey, 1972; see also Nelson, 1988). After analyzing various social-psychological studies on influence tactics (Howard et al., 1986; Falbo and Peplau, 1980; Spiro, 1983; Nelson, 1988) and an interview study in which 35 married couples relayed what they would do in various situations involving purchase decisions in order to get their partner to yield, Kirchler (1990) isolated 18 different tactics: persuasion tactics, bargaining tactics, objective, reasoned argumentation, and conflict avoiding tactics (see Appendix; List 5).

A questionnaire was created to investigate the frequency with which the 18 tactics are used in various situations (Kirchler, 1993a). In it, the respondents are asked to imagine a concrete conflict situation (value, objective or distributional conflict) and then to indicate whether or not they use the tactics named in dealing with it. The questionnaire was tested on approximately 500 couples in Austria (Kirchler, 1993b) and Italy (Zani and Kirchler, 1993). The results showed that the tactics selected depended primarily on the quality of the relationship, the conflict type, and the length of time the relationship had been going on.

Other aspects that should be examined: What tactics do the partners use when the first one proves to be ineffective and what tactics does a person use to counter a certain tactic applied by his/her partner? In particular, a close look should be given to the sequence of tactics the partners use in the course of a decision-making process.

relating to value, facts or distribution, a number of decision situations would have to be recorded over a longer period of time, ideally twelve months.

(b) Secondly, the influence tactics used by the partners should be examined. It is to be assumed that partners in private households try to defend their positions and persuade the other person to yield by using not just objective, logical arguments but flattery, special attention, and threats. To understand the dynamics of interaction, one would first have to examine which tactics were used after a certain tactic had already been "tried". The focus should be on interaction sequences, that is on a partner's use of a tactic as it relates to the tactics his/her partner uses. The selection of tactics presumably depends on the structure of the relationship, unresolved problems and the duration of the relationship.

The thoughts expressed thus far clearly show that the dynamics of economic decisions can only be adequately studied when decisions are seen as processes which are imbedded in everyday life. Economic decisions should no longer be viewed as isolated events, "cut off" from the day to day. Decisions that are made before, during and after an economic decision are made must also be taken into consideration.

The study of household decisions requires an instrument that allows the participants to assume the head researcher's role themselves and to record their experiences over a prolonged period of time. A particularly sensible idea would be to create a couple experiences diary and have 40 couples keep it for a period of 12 months. A one-year period is needed to record a large enough quantity of important and less relevant decisions as well as to discover the processes underlying the decision-making processes and the interconnections between them. Forty couples is an admittedly small random sample, but keeping the diary requires very intensive monitoring and great effort on the part of the study participants. This quantitative limitation simply has to be accepted.

9. Couples' experiences diary

Questionnaires and observation methods are the two dominant methods of collecting data in the social sciences. Data on the events in private households are also usually collected in interviews where one or both partners and sometimes the children are asked about a specific problem, and asked to remember the events at home and relate them. Aside from

8. Unanswered questions

Two major sets of questions have remained unanswered in the research on decisions within private households done so far:

(a) First of all, a targeted investigation involving a series of different decisions within private households should be conducted to determine the influence each partner has on purchase decisions. Aside from their relative contributions to joint resources, their relative competence and the relative interest of each partner in a given decision, the focus should be on the extent to which previous decisions influence a current one. A long-term study should apply differential psychological criteria to investigate the varying degrees of significance the influence determinants have within variously structured partnerships, that is, varied in terms of the quality of the relationship and the power relations. As with the regulation of most interchangeable resources in general, the regulation of this influence over time appears to depend on the quality of the relationship between the partners. With regard to the influence of the past, individuals in happy partnerships can be assumed to pay less attention to the "influence accounts" and to demand less vehemently that an asymmetrical distribution of influence be remedied than is the case in unhappy partnerships. Basically, the influence of the partners over time is probably more or less balanced. In unhappy, non-equal relationships, the partner with greater power will have more say.

Specifically, in a study covering a number of economic and non-economic decisions between partners, it would be possible to determine (a) not only the partners' relative interest in a given decision, their knowledge of the subject matter and their conversational style, (b) but even more importantly the relative influence of the partners, (c) the partners' subjective sense of how fairly influence is distributed, and (d) any utility debts incurred in the decision. Drawing on these records, it would then be possible, especially using regression analyses, to calculate not only the significance of the relative interest and objective expertise of the partners, but also the weight of past influence and utility debts on the current distribution of influence. If happy or dissatisfied couples in egalitarian, patriarchal or matriarchal relationships can be found for this study, it would be possible to analyze the varying significance of influence determinants within differently structured relationships. In order to study the interconnection of influence control as applied to various types of decisions, such as economic and non-economic decisions, decisions in matters

these questioning techniques, the partners were observed while they were solving a given problem, usually one of little concern and consequence to them. This questioning and observation have been widely criticized as inefficient methods for researching private households (e.g. Clark and Reis, 1988). Using diaries is a much more appropriate way to record everyday events, such as the decisions within a private household (Duck, in press; Kirchner, 1989).

A number of different diary approaches have been developed in recent years which allow researchers to delve deeply into everyday routines and analyze the interaction between individuals and their environment. A central aim of all these procedures is to achieve a high degree of ecological validity (Brunswik, 1949). A survey of the various diary methods can be found in Hormuth (1986). In household studies, diaries have long been used to study the way partners spend their time (Hornik, 1982; Vanek, 1974; Robinson et al., 1977; refer also to the procedures of Austria's national statistics office: *Österreichisches Statistisches Zentralamt*). Larson and Bradney (1988) used diaries to study the momentary states of people spending time with family and friends. Recent attempts have been made to record interaction processes between partners using diaries (Auhagen, 1987; Duck, 1991; Feger and Auhagen, 1987; Brandstätter and Wagner, 1994; Kirchner, 1988).

Brandstätter (1977) designed a time-based random sample diary which permits an analysis of everyday life and, in a modified form, would be suitable for studying day-to-day family life. The study participants continually record their momentary mood, indicate the reasons for feeling the way they do, and briefly describe objective features of the situation such as location, activity being performed and the people present. The diary consists of sheets of questions set up more to help piece together memories than to prestructure an individual aspect of life. The diary entries are made several times a day at stipulated random times over a prolonged period of time. To ensure that the entries are handled with full confidentiality, the study participants are given appropriate training after a certain period of time has elapsed and allowed to evaluate the contents of their diaries themselves according to a predetermined classification system. To enable couples to record their daily lives, Kirchner (1988) had the man and wife record their diary entries at the same time but separate from each other.

If the focus of research is not everyday life but specific problems, such as economic decisions, an experiences diary must be used instead of the diary described above so that a sufficient number of relevant experiences can be

collected. In one of his studies, Kirchner (1988) used not only a time-based random sample diary for couples but an experiences diary as well. The couples were instructed to make an experiences diary entry in the evening on days when some aspect of a purchase decision occurred. If a pair had bought a good or had the benefit of a service in the previous 24 hours, collected information about it or simply expressed a desire to purchase something, this event was entered in the retrospective diary. If decisions had been made about several different products or services in the period since the last entry, the partners first agreed what good they would refer to in the experiences diary and then answered the questions that followed independently of each other. The partner relationship was then evaluated retrospectively (dominance, harmony, relative contribution to resources), questions were answered about the product or service (type, costs, frequency of discussions about the good, available information about its quality, importance and utility for the partners) and about the decision phase (initiation, information collection, narrowing down of alternatives, purchase). The interaction situation was also described (place, individuals present, duration, mood, the partners' style of argumentation, influence on the partners, initial positions of the other partner, strategies to resolve any difference of opinion, positions at the end of the conversation).

Answering the above questions requires the development and use of an experiences diary which can record consumer and savings decisions and non-economic decisions between partners over a prolonged period of time. A possible structure for a page in a diary of this kind is included in the Appendix. An instruction sheet tells the participants how to keep the diary and how to interpret the individual questions and comments.

The diary should be filled out every evening by both partners. The partners should first reminisce together about the day just ended, considering in retrospect what conversations they had had with each other. They should then decide between them which conversations led to differences of opinion. Lastly, they should separately fill out the questions in the diary referring as they do so to each conversation they had that day, first the questions relating to conversations in general and then the questions on conversations which led to differences of opinion.

Whereas the diary should be filled out daily by both partners over a period of 12 months, additional questionnaires for recording the relationship structure and social-demographic data should be submitted at the beginning and end of the one-year recording period. The questionnaires should be submitted twice to ensure more stable data. The following three

issues should be covered by the questionnaires: (a) demographic features (age, number of children, household income, duration of partnership, years of formal education, profession, etc.); (b) satisfaction with the relationship; (c) dominance relationship between the partners. Both demographic and relationship characteristics are important to be considered as possible explanatory variables of the results which the diary will reveal.

10. Critical comments

Diary techniques are not new but they are seldom applied. The reasons for the rare use lie in the high effort which the technique requires both from researchers and participants rather than in the problems and difficulties which are associated with them. First of all, the recruitment of participants may cause problems. It is almost impossible to collect data from representative samples. Usually the sample sizes in diary studies are small. Many persons may refuse to participate due to the long-term commitment, and those who agree to participate may represent a "special selection". Besides selection biases, the diary technique focuses the attention of the participants to their everyday affairs. Increasing awareness may be a positive side effect but also have undesired consequences. It is useful to collect data from participants who are highly aware of their everyday affairs because they can be expected to report carefully their experiences in their diaries. Awareness could, however, also lead to changes in the participants' behavior. Moreover, a problem frequently mentioned with diaries in the private sphere concerns the ethics of research. Is it justifiable to "enter" into the private household for research? The answer to this question is not easy. In the above presented research strategy, data which are collected daily by each participant are kept secret, each participant analyzes the content of his or her diary individually and at the end of the diary period the anonymity of all data will be ensured. Finally, the statistical analysis of diary data is problematic. The phenomena studied represent sequential processes which occur at moments which are not equidistant. No statistical models are available at the moment to deal with such data. The analysis is, thus, a challenging task.

The problems associated with diaries are numerous (Gershuny et al., 1994; Robinson, 1988). Conventional interview and observation techniques are, however, no alternative to studying the complexity of economic decisions within the private household. Despite the mentioned difficulties,

work now under way on a pilot study involving twelve couples over a period of six months, is promising.

Acknowledgements

I thank Carole Burgoyne, David A. Routh and my colleagues at the Department of Psychology, Applied and Clinical Psychology Unit, for their valuable suggestions concerning the presented research technique.

Appendix

Diary and instructions

Instructions for filling out the diary

Sit down with your partner and recount together all the conversations you had with each other today and the topics you talked about.

You will find helpful information below on how to fill out the diary sheet: In general you should enter numbers or symbols in the boxes and put an X in the circles.

On the first diary page, you will find several items regarding possible topics of conversations and feelings.

Question 1:

The main question is whether you talked with your partner. If you did not, skip to question 3; if you did talk with each other, please answer the questions in the order they appear.

Question 2:

Here you will find a number of conversational topics. The first three refer to areas relating to economic problems. The first topic refers to expenses for an inexpensive or expensive product or for a service. Please indicate exactly what product or service you and your partner discussed. The second topic refers to types of savings and financial reserves. Please indicate exactly what type of savings you have. Under the third topic, you can write about any money matters that did not fall under the first two

How objectively did you talk with your partner? 1 partner objectively objectively partner 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	How emotionally did you talk with your partner? 1 partner without emotions emotional partner 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	What percentage of influence did you have / your partner have? 1 partner % } 100 % partner %	How fair was the decision? 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 fair	Have you reached a decision? no yes 0 0	If you did make a decision, how much will you / your partner profit from the decision (100 %)? 1 partner % } 100 % partner %	What tactics did you and your partner use to try to influence each other? (List 5) 1 partner 1 2 3 4 5	Value topic Probability topic Distributional topic 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Are you happy with the outcome of the talk? 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 not at all very much	How well can you remember the talk? 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 not at all very well	What was especially important during the talk? 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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Where were you during the talk? (List 1) 1 partner 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Who was present (besides your partner)? (List 2) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	What were you doing during the talk? (List 3) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	How long did the talk last? minutes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	How often have you already talked about the topic? (List 2) never often 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Who started the talk? (List 2) 1 partner 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Who is well informed about the topic? 1 partner no knowledge much knowledge 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Where did you get information about the topic? (List 4) 1 partner 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	How important is the topic to you and to your partner? 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 to me to my partner important	How much money is at stake? 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	How was the emotional climate during the talk? 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 unpleasant pleasant
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Topic:

Please indicate the topic on which you disagreed:

Date:

If you had no talk to your partner today or if you had no disagreements, the questions end here

5. Why did you feel this way today?

4. How do you feel today in comparison with your partner?
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 weaker stronger

3. How are your feelings today about your relationship?
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 unhappy happy weak strong

12. not at all completely

11. not at all completely

10. Acquaintances/friends not at all completely

9. Children not at all completely

8. Relationship not at all completely

7. Partner not at all completely

6. Myself not at all completely

5. Homework not at all completely

4. Work (job) not at all completely

3. Money matters not at all completely

2. Savings (form) not at all completely

1. Expenditures for not at all completely

2. Did you have a talk about the following topics? How did you agree about the topic feel? (-, 0, +) yes no

1. Did you have a talk with your partner today?
no yes How long? minutes

1. Did you have a talk with your partner today?

No:

Date:

Time:

Place:

topics. At the end of the list is space for any two subject areas not contained on the list. You can fill these in yourself.

To indicate how you felt during the talk, please put a "+" in the box if you clearly felt good and a "-" if you clearly felt bad. Write a "0" only if you could not, this once, decide whether you were feeling good or bad or if you felt complete indifference.

Question 5:

In the box provided, you can describe in greater detail how you felt during the conversation and indicate the reasons you felt the way you did.

If you did not talk with your partner on a given day or had no differences of opinion, the entry ends on the first page; otherwise, please turn to the next page.

All questions on the next page refer to a single conversation you had with your partner. Please answer all the questions and use the enclosed list wherever a reference is made to a list. In many cases, you will be able to give several answers.

If on a given day you talked about several different topics or talked about one topic several different times, please fill out a separate page two for each conversation.

Lastly, if you happen to be on vacation or on a business trip, please indicate this in the questionnaire.

List 1: Places

- Private rooms:
 1. Living room
 2. Bedroom
 3. Kitchen
 4. Other room in the house
 5. Car
 6. Lodging on vacation or business trip
- Semi-private places:
 7. At work
 8. At friends/acquaintances
- In public:
 9. Street/square/park
 10. Supermarket
 11. Specialty store
 12. Bank
 13. In the outdoors
 14. Government building
 15. Public transit
 16. Restaurant/bar

List 3: Activities

- During work
 1. Paid work (job)
 2. Housework
 3. Work involving the children
 4. Education/training
- Obligatory periods:
 5. Eating/drinking
 6. Grooming
 7. Taking care of official business
 8. Shopping
 9. Relaxing
- Recreation
 10. Recreation/hobbies
- Talking on the phone
 11. Talking on the phone

List 4: Sources of Information

1. TV
2. Radio
3. Newspaper/magazine
4. Trade journal/book
5. Brochure/direct mail advertising
6. Store window/billboard
7. Salesperson/consultant
8. Partner
9. Friends/relatives
10. Other persons
11. Experience

List 2: Persons

1. Children
2. Parents
3. Parents-in-law
4. Other relatives
5. Friends
6. Friend (girl friend)
7. Acquaintance
8. Salesperson/consultant
9. Government employee
10. Stranger

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List 5: Tactics

1. Positive emotions (to flatter, smile happily at, be witty, act seductively)
 2. Negative emotions (to threaten, scream, be cynical, make fun of)
 3. Helplessness (to cry, show weakness, act sick)
 4. Physical force (to force, hurt, be violent, be aggressive)
 5. Offering resources (to offer services, show attention to)
 6. Withdrawing resources (withdraw financial resources, punish by no longer doing something)
 7. Insisting (to complain, bring up the topic repeatedly, exhaust the other person)
 8. Leaving the scene (to refuse any responsibility in the matter, go away, leave the scene)
 9. Overt information (to make suggestions, ask the other to yield, talk about needs, subjective importance, talk openly about one's interest)
 10. Distorted information (to suppress relevant information, distort information)
 11. Indirect coalition (to refer to others, emphasize benefits the decision has brought to others)
 12. Direct coalition (to discuss something in the presence of others, hoping for their support)
 13. Trade-offs (to engage in bookkeeping, remind the other of past favors)
 14. Integrative bargaining (to search for optimum solution for all parties)
 15. Reason (to present objective arguments, argue logically)
- Types of disputes*
- Objective topic: A topic is an objective topic if you and your partner have varying opinions on it but both want the same end result. It is usually a case of different information being available or some items of information being given different weight. Here, the relative merits of various solutions to a problem are the focus of discussion.
 - Value topic: A topic is a value topic if there is a difference of opinion about it which is based on a difference in values. One partner wants one thing based on certain desires; the other wants something fundamentally different. The problem usually centers on the partners having different desires.
 - Distribution topic: A topic is called a distribution topic if it involves something that is to be divided among two or more people and together the individuals involved want more than is available.

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