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Management
and
Decision Making
Practices
of
38 Young South Dakota Families

COLLEGE OF HOME ECONOMICS
AGRICULTURAL EXPERIMENT STATION
SOUTH DAKOTA STATE UNIVERSITY
BROOKINGS

Management
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Decision Making
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38 Young South Dakota Families

by
Barbara J. McCandless
Associate Professor
Family Relations

This project was a joint effort between the Agricultural Experiment Station and the Cooperative Extension Service. Special thanks go to Dr. Mary Frances Lyle, State Leader, Cooperative Extension Service, and her staff members who conducted interviews; to Mrs. Margaret Laughrey; and to the 38 families who cooperated.

MANAGEMENT AND DECISION MAKING PRACTICES

OF 38 YOUNG SOUTH DAKOTA FAMILIES

by

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OBJECTIVES AND PROCEDURES

The main objectives of the study were to learn about the management and decision-making practices of young rural and urban South Dakota families. Data were collected from 38 families randomly chosen during the spring of 1968 from 10 southeastern South Dakota counties. They were Aurora, Bon Homme, Brule, Clay, Davison, Lincoln, McCook, Minnehaha, Turner, and Yankton counties. By use of a table of random numbers the families were selected from the personal property tax listings in each county. In addition the school assessor's list was checked to see if any children were present in the household. To qualify for the study the wife had to be under 35 years of age and have one or more children. After selection each family was sent a letter indicating that they had been randomly selected and that an interviewer would contact them soon. Data were collected by personal interview by selected home economics extension agents from the 10 counties, state home economics extension personnel, and the writer. Time per interview averaged about two hours. Each family was asked questions about values and goals, decision making, financial security, management of money, allocation of income, homemaking skills, buymanship, as well as leisure time activities, community participation, and demographic information. A second call was made to some households or the homemaker mailed eight pages of the questionnaire to the interviewer.

CHARACTERISTICS OF THE FAMILIES

The wives ranged in age from 20 to 33 years; the average was 28.3 years. Twenty of the 38 women were full-time homemakers. Four held professional jobs, six were clerical workers, one each was a saleswoman and an operative, while six women were service workers. The average amount of education completed by the wives was 12.7 years. Three had finished college. Only one had not completed high school. Twelve of the 38 women had some education beyond high school. Twenty-five of the wives do not plan to be employed outside the home in the near future, while 11 had definite plans to be employed. A vast majority of the women spent the first 18 years of their lives on a farm. Six came from small towns under 2,500, four from larger towns, and six from cities over 50,000 in population.

The husbands ranged in age from 20 to 40 years; the average was 31.1 years. They represented a wide variety of occupations. Twelve were farmers, four were professionals, five were managers, seven were craftsmen or foremen, six were operatives, three were service workers, and one was a student. The average amount of education completed by the husbands was 12.8 years. Five had finished college. One completed the 8th grade and another had not finished high school. Eleven of the 38 had some educa-

tion beyond high school. Most of the men spent the first 18 years of their lives on a farm. Four spent their early days in small towns under 2,500, two in larger towns, and six in cities over 50,000 in population.

The average length of marriage for the couples was 8.3 years. Fourteen couples had been married 10 years or longer. One couple was contemplating divorce. For one couple this was the wife's second marriage. Number of children in the family ranged from one to five. The two-child family was most prevalent. Thirteen couples had two children and eight had one child. Six couples each had three and five children, while five families consisted of four children. Eleven couples had planned the birth of their children.

At the time of the survey 14 families were living on farms, one in a town under 2,500, seven in a larger town, and 16 in a city over 50,000 population.

VALUES

Both husbands and wives were given ten cards each containing a different family economic value and were asked to rank order them from high (score = 1) to low (score = 10). The top ranked values for the wives were good credit rating and independence (table 1). The husbands concurred with good credit rating, but felt that emergency fund was second most important in value. The two lowest ranked values for the wives were to raise their level of living and sharing. The men ranked sharing and future purchase at the bottom. Information accompanying each value is as follows:

Better use of money--To continually improve your use of money; to get your money's worth; to invest wisely for future income.

Comfort--To have in the present those "necessities" and a few luxuries which comprise your present level of living.

Emergency fund--To have available funds to take care of "emergencies" such as illness, accidents, etc. This may be met by insurance, cash, etc.

Future income--To save some money for income in the future for retirement or for an estate or to care for dependent survivors.

Future purchase--To use less than current income now so that in the future you may buy something important and expensive such as a house, a trip, a college education.

Good credit rating--To keep a good credit rating; to pay off debts; to reduce debts to a smaller amount.

Independence--Ability to pay for current living and not be dependent on persons outside of the immediate family. This implies that parents are independent in old age--you have money for retirement.

Raise level of living--To expand or raise your present level of living, either by professional training or by making investments which will bring in more income.

Satisfaction--To so manage your money that the results are satisfactory but the methods used are not worrisome.

Table 1. Family economic values held by young South Dakota families, according to both husbands and wives, spring 1968

Wives (N = 38)		Husbands (N = 37)	
Rank	Value and composite score*	Rank	Value and composite score*
1st	Good credit rating (3.92)	1st	Good credit rating (3.87)
2nd	Independence (4.08)	2nd	Emergency fund (4.78)
3rd	Better use of money (4.32)	3rd	Independence (4.78)
4th	Emergency fund (5.11)	4th	Better use of money (4.89)
5th	Satisfaction (5.11)	5th	Satisfaction (4.97)
6th	Comfort (5.55)	6th	Raise level of living (5.57)
7th	Future purchase (6.26)	7th	Future income (5.86)
8th	Future income (6.76)	8th	Comfort (5.92)
9th	Sharing (6.82)	9th	Future purchase (6.89)
10th	Raise level of living (7.08)	10th	Sharing (7.46)

*Scoring is: 1 = highest score, 10 = lowest score.

Table 2. Spouse in young South Dakota families having the most decision making power for selected tasks according to both husbands and wives, spring 1968

Spouse		Decisions regarding
Wife*	Husband**	
(score)		
2.05	2.56	What car to get
2.32	2.58	Whether or not to buy or increase life insurance
3.27	3.36	How the family income is spent
3.81	3.83	Where to go on vacation
3.89	3.97	Social and recreational activities
4.16	3.56	Wife's working outside the home or quitting work***
4.19	4.06	Things concerning the children
5.84	5.72	How the house is run

Scoring is:

- 1 = Really up to husband
- 2 = Mainly up to husband, but wife's opinion counts a lot
- 3 = Both decide about equally, but husband's opinion counts a little more
- 4 = Both share equally in the decision
- 5 = Both decide about equally, but wife's opinion counts a little more
- 6 = Mainly up to wife, but husband's opinion counts a lot
- 7 = Really up to wife

*Number = 37. **Number = 36. ***Husbands ranked this fourth.

Sharing--To use money to help others--relatives, charity, church, etc.

FINANCIAL SECURITY

Only five of the young families had a will. Thirty-five of the husbands had some life insurance; average amount was \$20,000. The size of the policy was equal to about 2 1/2 times the average annual income of \$8,168. Sixteen wives had life insurance; average amount for those insured was \$2,750. Twelve families had life insurance for their children; average amount of the policy for those carrying one was \$4,541. Some indicated the insurance was an endowment policy for the children's education.

Quite a few families, 15, do not use installment credit. Leading the list of items bought on time was a car. It was followed by furniture, appliances, and clothes. One or two families were using credit to buy encyclopedias, groceries, gas, or to pay bills.

Comparing themselves to others, the families were asked about their savings. Half felt they were average savers. Three considered themselves high savers and nine said they were above average. Four were low savers and three said they were below average.

DECISION MAKING

Both husbands and wives were asked who had the

final say for eight situations which can arise in a household. What car to get and whether or not to buy or increase life insurance are two decisions that are decided mainly by the husband, but the wife's opinion counts a great deal (table 2). How the house is run was the only task that is decided mainly by the wife, but the husband's opinion counts a great deal. The other situations were fairly well shared equally with one or the other's opinion counting a little more.

SKILLS AND ENJOYABILITY OF HOUSEHOLD TASKS

Both husbands and wives were asked about the degree of skill possessed by the homemaker for 26 tasks that occur in the household. In general the husbands rated their wives higher in skill than the wives rated themselves (table 3)! The wives considered themselves most skilled in organizing work to be done, washing, buying groceries, washing, buying groceries, and vacuuming. The husbands rated their wives most skilled in buying groceries, cooking, washing, and general house cleaning.

The wives felt least skilled in upholstering, making slipcovers or curtains, refinishing furniture, and canning. The husbands felt the women were least skilled in upholstering, canning, refinishing, and gardening.

The wives were also asked to what degree they enjoyed the 26 selected household tasks. The most enjoyable ones were decorating the house, communicating with family members, and playing with the children (table 4). The least enjoyable tasks were mending, ironing, canning, and stretching the family income.

The most disliked household task was ironing. Seventeen women mentioned it. Seven homemakers disliked washing dishes, while five indicated cooking. Other disliked tasks were special cleaning jobs, baking, and defrosting.

Leading the best liked household tasks were cooking and baking. Ten women mentioned each of these two. Eight homemakers liked sewing best followed by five who preferred cleaning. Other best liked tasks were general housework, canning, ironing, washing, cleaning floors, and arranging furniture.

THE INDIVIDUAL FAMILIES

A short case study of each of the 38 families follows. Included is a brief statement about the family followed by goals and values, decision making, financial security, money management, skills, buying, leisure time activities, and community participation. The families are referred to by letters in the alphabet, A to Z, the AA through LL.

Table 3. Degree of skill possessed by young South Dakota homemakers for 26 selected household tasks according to both husbands and wives, spring 1968

Wives (N = 38)		Husbands (N = 36)	
Rank	Household task and composite score	Rank	Household task and composite score
1st	organizing work to be done (2.39)	1st	buying groceries (2.11)
2nd	washing (2.43)	2nd	cooking (2.14)
3rd	buying groceries (2.5)	3rd	washing (2.19)
4th	vacuuming floors and rugs (2.54)	4th	general housecleaning (2.19)
5th	buying in general (2.57)	5th	baking (2.22)
6th	cooking (2.61)	6th	decorating the house (2.22)
7th	communicating with spouse (2.61)	7th	ironing (2.25)
8th	general house cleaning (2.61)	8th	vacuuming floors and rugs (2.25)
9th	baking (2.68)	9th	buying in general (2.28)
10th	stretching the family income	10th	sewing (2.28)
11th	helping children with work (2.68)	11th	stretching the family income (2.31)
12th	ironing (2.71)	12th	mopping floors (2.31)
13th	mopping floors (2.75)	13th	dusting furniture (2.37)
14th	disciplining the children (2.79)	14th	organizing work to be done (2.39)
15th	communicating with children (2.79)	15th	communicating with children (2.39)
16th	dusting furniture (2.79)	16th	playing with children (2.42)
17th	decorating the house (2.92)	17th	helping children with work (2.44)
18th	playing with children (2.82)	18th	communicating with spouse (2.58)
19th	sewing (2.86)	19th	disciplining children (2.61)
20th	mending (3.07)	20th	making slipcovers or curtains (2.64)
21st	gardening (3.36)	21st	freezing food (2.83)
22nd	freezing food (3.39)	22nd	mending (2.89)
23rd	canning food (3.61)	23rd	gardening (2.92)
24th	refinishing furniture (3.64)	24th	refinishing furniture (3.0)

(con't)

Table 3. Degree of skill possessed by young South Dakota homemakers for 26 selected household tasks according to both husbands and wives, spring 1968

Table 4. Degree to which young South Dakota homemakers enjoy 26 selected household tasks, spring 1968

8

THE AS

Married in 1952 Mrs. A is 33, her husband is 40, and their son is 11 years of age. The As live in a large town. Mr. and Mrs. A spent most of their lives in a small town where they finished high school. He might take some courses in vocational school sometime but she plans no further education. The As have moved 5 times since marriage; the last move was a year ago when they built a new home. She does not work outside the home and has no plans for doing so in the future. He is a service supervisor with a maintenance company and hopes to remain with them.

Goals and Values

When first married their major goals were to have a home of their own, to have children, and live a good life. They've achieved most of these goals. To get their home the As saved through the credit union and bought bonds. The As have not been able to have as large a family as they'd like because of her health. "Children are the basis of married life," said Mrs. A.

Their major goal now is to buy more furnishings for the new home and to get their son through school. "We want him to go to college or vocational school," stated Mrs. A. "Everyone needs training in this day and age." They feel education is very important for children. Long term plans currently include building the kind of home they want and settling in a larger city. "We want to live in the Black Hills when we retire," said Mrs. A. Short term plans include getting a color TV. "We wonder about buying one, we'd have to use credit and make payments," she said. "We're not in the habit of doing this; we pay as we go," added Mrs. A.

The couple's economic values differed somewhat. In rank order Mr. As were independence, emergency fund, satisfaction, future income, good credit rating, better use of money, raise level of living, comfort, sharing, and future purchase. Mrs. A ranked independence top, too, followed by satisfaction, comfort, good credit rating, future purchase, better use of money, future income, raise level of living, sharing, and emergency fund.

Decision-making

Significant events since marriage include several promotions for Mr. A, getting their own home, and the birth of the son. Accomplishments include a new car every year, a new home with new furniture, and hunting and fishing trips. "We feel fortunate to have such trips," she said.

The As most significant decision was to move to their present location to accept a promotion. They have never been sorry. "He has learned so much in this new position and likes it," stated his wife. The move resulted in further promotions for Mr. A.

Since marriage they've learned to economize and do a better job of saving. The As look to the future more seriously too. They talk everything over. "We have no problems with child discipline," said Mrs. A. It's hard for her to make decisions without talking to Mr. A.

Financial Security

Their only crisis was a fire. The As lost many

possessions in the fire and had to start over. "We made a good adjustment," stated Mrs. A. "Our financial position made this easier to do than for some families," she added. The As do not have a will but have talked about it. It's something that never got done. If both were to die no provision has been made for the care of their son. If her husband were to die Mrs. A doesn't really know what she'd do. "Nobody does," she said. "I'd try to raise our son and get him through school." She'd probably go to work. If Mr. A lost his job they'd probably try to get another similar job in another town or state.

The As have made provisions for future catastrophes. They have savings, the credit union, common stock, and insurance. Mr. A has a \$60,000 life insurance policy, she has one for \$3,000. "We have no financial worries at this time," stated Mrs. A.

The As have made certain financial attainments because they've planned and worked towards them. They feel very successful in comparison to others their own age. "We are well satisfied with our financial status," declared Mrs. A. They have retirement benefits through his company. When it comes to saving they feel about average. The As annual income is \$10,500.

Money Management

Management of the As finances has not changed since marriage. "Money isn't everything but it means quite a bit to me," stated Mrs. A. They handle money very well but are not penny pinchers. Mrs. A is used to handling money so it's not difficult for her to manage it. Both write checks. The checking account is their only record which is analyzed for income tax purposes only. The son has an allowance and he buys savings stamps.

To her management means success or failure. "It's a poor household without good management," she declared. Some things that make Mrs. A a good manager are that she knows prices, knows when sales are on, and lives within their income. Nothing seems to get in her way of being able to manage.

Skills

They do not have a freezer but do use the bottom of the refrigerator to freeze quarters of beef. They also freeze fish if some are caught on their trips. Mrs. A does not sew.

Mr. A rated his wife above average for most of the household tasks. He did feel she was very skilled in cooking; average in skill for canning, freezing, helping children with their work; and below average in skill for sewing, mending, refinishing, upholstering, and making slipcovers and curtains.

Mrs. A rated herself very skilled for most of the household tasks. She felt above average for gardening, buying groceries, buying in general, stretching the family income, mending, helping children with their work, playing and communicating with the children. She feels average for baking, canning, and freezing. She thinks she is below average in skill for sewing and refinishing, and very unskilled in upholstering and making slipcovers and curtains.

She dislikes cleaning the basement. It's easy to put it off. The closets never seem to get cleaned. Her home was very neat and clean. She likes to cook

partly because the family members are good eaters.

Buying

She shops for food every Friday, but sometimes shops in the middle of the week. She spends \$50 every two weeks. In between times it will be much less, \$20. It's important for Mrs. A to have kitchen appliances. She likes a comfortable home but it doesn't need to be lavishly furnished.

Their expenditures were \$10,400. Here's how they were allocated: food, 21.2%; housing, 19.3%; house furnishings and equipment, 3.9%; gas and electricity, 5.8%; car expenses, 6.8%; clothing and related expenses, 4.8%; medical, 1.9%; health insurance, 1.2%; recreation, 11.6%; personal care, 2.4%; reading and education, 1.0%; insurance other than health, 6.8%; gifts and contributions, 3.9%; and savings, 9.6%.

Leisure Time Activities

For recreation the As water ski, bicycle, fish, and go boating. Their favorite recreation is dancing and hunting. Most of their spare time activities include hunting, fishing, skiing and riding the bicycle. Mr. A also walks a lot.

During the school year both watch TV about 2 hours a day. She watches baseball and football games, westerns, variety shows, and the news every night. The child watches very little TV during the school year, maybe an hour a day. Mrs. A keeps the radio on all the time listening to music, the news, and special events. They read two daily papers. They socialize mainly with Mr. As coworkers who are very friendly.

Community Participation

Mrs. A belongs to the PTA. He belongs to the Chamber of Commerce, the Elks, and Rotary. Both serve on committees. The As feel it is important to participate in community affairs. "One needs to be a part of the community," pointed out Mrs. A.

THE Bs

The couple was married in 1959. Mrs. B is 28 and her husband is four years older. The two children are 8 and 6 years old. While growing up Mrs. B spent part of the time on a farm and part in a very small town. Mr. B spent his early years in a very small town, too. They currently live in town and have moved five times since marriage; the last time was three years ago. Both work full-time. He is a plant worker and she is a secretary. Both hope to have their same jobs in the near future.

Goals and Values

When first married the Bs major goals were to make a success of their life's work, make a decent life, and have children and educate them. They did not save to attain any of their goals. Currently their major goal is to fix the house which is old. "We bought an older house rather than a new one," said Mrs. B. "It needed a lot of repair which they are in the process of doing. This takes a lot of time, work, patience, and money," she smiled. The Bs will finish the bathroom soon. "We'll remodel the kitchen

to be more convenient and modern," she added.

"Our main long term goal now is to educate the children. Both of us completed high school," said Mrs. B. "We want the children to go to college if they wish providing they're college material." Otherwise, the Bs feel the children should get training beyond high school to meet the competition in today's labor market. "It's necessary to get sufficient income to maintain a decent standard of living." "Education is more important than it ever has been," emphasized Mrs. B. To provide for the children's education the Bs have started a savings program. They have bonds, too. Both realize college or vocational training will increase in cost by the time their children are ready to go.

The couple was in fairly close agreement about their family economic values. Mr. B rank ordered them as follows: independence, good credit rating, emergency fund, better use of money, satisfaction, comfort, raise level of living, sharing, future income, and future purchase. Mrs. B rated them as follows: good credit rating, independence, better use of money, emergency fund, comfort, satisfaction, future income, sharing, future purchase, and raise level of living.

Decision-making

Significant events happening since marriage were the death of Mrs. Bs mother and the birth of the two children. When married Mr. B worked in a local store and she was a secretary. He was transferred to another town where they lived for several months. Mr. B didn't like it so moved back to their present location. Both changed jobs and are still working. One of the biggest decisions made by the family was to buy a house of their own. "We feel it was a good decision except when the remodeling doesn't go so well or when we get tired of remodeling," she mused. "We thought our income wasn't large enough to justify buying a new home." The house has given the Bs more security.

Their outlook has changed since marriage. "Marriage and its responsibilities have stabilized the family," stated Mrs. B. Both were just out of high school when married. She said, "Every girl should work and live in her own apartment before marriage." Mrs. B worked but lived with her mother. "I didn't realize what it meant to stretch a pay check to cover the groceries, rent, and utilities," she stated. Both always talk things over. One person doesn't spend money without consulting the other. Both are glad they have one another to talk to about money, discipline, their jobs, etc. She finds it easy to make decisions. Most of their decisions are shared but Mr. B has a little more to say about some and she about others.

According to Mr. B he has a little more to say about what car to get and life insurance; they share equally in decisions on vacations, how the family income is spent, and things concerning the children; she mainly decides whether or not she should work outside the home and how the house is run; and she makes all the decisions about social and recreational activities.

According to Mrs. B he has a little more to say about decisions on the car, life insurance, and things concerning the children; they share on vacations, whether or not she should work, and about social and recreational activities; she has a little more to say

about how the family income is spent; and she mainly makes decisions about how the house is run.

Financial Security

The only crisis the family has faced was when the Bs moved. She did not work and they missed her income. The family managed to get along without the extra income. They face no major worries at this time. They do not have a will. She said, "We are just like everyone else, we realize the value of one but just don't get one made." They have made no provisions if Mr. B were to die. "We've talked about it but haven't done anything." If he died suddenly Mrs. B would just keep working and provide for the children as best she could. The Bs have discussed making arrangements for the children if both were to die but have taken no action. If Mr. B were to lose his job, "He'd just go look for another," declared his wife. To meet emergencies they have a savings account and life insurance. She has a \$1,000 policy and he has one for \$10,000.

They've achieved what they have to date because the Bs have lived within their income and have managed. Mrs. B works to buy a few things that wouldn't be purchased otherwise. They feel just as successful as others in their age group. The Bs are satisfied with their financial status and are average savers. "Like everyone else we would like to have more money," smiled Mrs. B. To provide for retirement they have a savings account, social security, and both firms provide some retirement. Income is \$9,000.

Money Management

Since marriage Mrs. B is a much better manager, more experienced, and does not waste as much. Money means a lot to her--a home and security. Mrs. B indicated they handle money wisely. They owe \$400 on installment credit and are buying a range, refrigerator, and some furniture on time. She has learned to manage money and keeps fairly good financial records for income tax purposes. She writes checks most of the time. "Due to the type of job my husband has, I pay most of the bills, deposit checks, etc.," she stated. They keep some cash for spending money for groceries, milk, allowances, current expenses, etc. "As a result there are fewer checks to write which reduces check charges," added Mrs. B. Both children get weekly allowances which must take care of certain expenses.

"Management means a lot," she stated. "We live or try to live within our means." She could be a better manager by making a budget and following sales more closely. "But this takes more time than I have," declared Mrs. B. "Time gets in the way of my being able to manage."

Skills

The Bs have a freezer and during the year/half a beef, a few pheasants, two loins of pork, and lots of fish. She sews about two garments a month. In the spring Mrs. B made matching suits for herself and her daughter as well as one dress for each. She also made 12 drapes and four pairs of curtains. Clothes are purchased as needed and for the person who needs it most.

Mr. B said his wife is average in skill for most household tasks. He considered her to be above average in cooking, stretching the family income, sewing,

decorating the house, and making slipcovers and curtains. He ranked her below average in canning, freezing, mending, and upholstering.

Mrs. B feels average in skill for most household tasks. She ranked herself above average in skill for cooking and baking. She is below average in canning, freezing, mending, refinishing, and general house cleaning including, dusting, vacuuming, and mopping. Keeping the house clean is difficult. Mr. B sleeps during the day and it seems the children are asleep or using their rooms when she wants to clean at night. Mrs. B is tired when she gets home from work. She is very unskilled in upholstering.

Buying

She shops for food twice a month. Mrs. B, who does most of the grocery shopping, spends \$45 to \$50 each time. Milk is delivered. She considers major kitchen appliances to be very important to the health and welfare of the family. Mrs. B has a new range with an automatic timer. As a result food can be placed in the oven at noon and it is baking when she get home from work. Since the range was bought they have had better meals and a better diet. Mrs. B also feels the freezer is a necessity. She can bake large supplies, maybe enough to last a month, and freeze them. The dryer and washer are labor and time savers for Mrs. B. Mrs. B thinks it's important to have the home well furnished, but not until one can afford it. "I still have linoleum on the dining and living room floors because we can't afford carpeting," she explained.

Their expenditures were nearly \$6400. Here's how they were allocated: food, 18.8%; housing, 14.7%; house furnishings and equipment, 6.3%; gas and electricity, 5.8%; car expenses, 15.7%; clothing and related expenses, 7.8%; medical, 3.1%; health insurance, 3.1%; recreation, 7.8%; personal care, 1.6%; reading and education, 3.1%; insurance, 2.8%; gifts and contributions, 4.7%; and savings, 4.7%.

Leisure Time Activities

Mr. B enjoys outdoor sports including hunting and fishing. He also tinkers with cars. Mrs. B knits and hunts pheasants in her spare time. She spends about 3 hours watching TV each night. Both watch comedy shows, specials, and the nightly news. The children watch about 2 hours a day as well as the Saturday morning cartoons. The TV or record player is on in preference to the radio. If the radio is on it's for the news or just noise for company. They read the area daily paper as well as the Minneapolis daily.

Mr. B spends more time with the children than she because he's home during the day. She spends about 3 hours each evening with the children watching TV, visiting, and helping with homework. Mrs. B takes them to sports events in the summer. She is with the children Saturday afternoons and all day Sunday.

The Bs visit with friends their own age and some times go out to dinner. It is rather hard to have much of a social life while he works nights.

Community Participation

Mrs. B lacks the time to be very active in organizations, but does belong to the PTA and an Auxil-

iary organization. She has been president, vice president, and has served on many committees of the latter. Mr. B belongs to his employee's group and a sportsman's club. Neither participate in many community activities due to a lack of time.

THE Cs

The Cs were married in 1958 and have four children who range in age from 10 to one year. Mr. C is 27 and his wife is 28. Both have lived on a farm all their lives and expect to continue to do so. She finished high school and he completed the junior year in high school. Neither plan more schooling. They have moved twice since marriage. She has never worked outside the home and never plans to.

Goals and Values

When first married their major goal was to make a living. Both parents were disturbed about the differences in their religion. They were determined to be successful. "People said we couldn't do it, so it made us even more determined," said Mrs. C. To attain their goal they bought machinery and livestock as an investment. Their most frustrating experience was when they couldn't make it to the hospital in time before the last child was born. Their major goal currently is to have a farm of their own. The Cs decide whether or not to do things as they go along rather than making short term plans.

They feel education is very important for children. "If children don't have an education they can't do much of anything," said Mrs. C. "They need some college." If their children have any interest in going to college the Cs will send them. They have no savings for the children's education. "We won't worry about it until we get there," stated Mrs. C. "It's easier for town folks to put funds away."

Both agreed fairly well on their family economic values. Ranking the values from high to low Mr. C indicated independence, satisfaction, sharing, good credit rating, comfort, emergency fund, raise level of living, better use of money, future income, and future purchase. Mrs. C concurred except she reversed the position of comfort and sharing.

Decision-making

One of the most significant events to occur in the C family was a trip taken in the summer. "Our main accomplishment to date has been a happy family," she said. The Cs most important decisions are buying ones. "We want to get what we pay for," she emphasized. Usually the decisions have turned out well. She's learned a lot since marriage. The Cs talk things over very well. "If we disagree on things we let each other know," Mrs. C said. Sometimes they have to decide what bills to pay first. She doesn't like to make decisions alone.

According to Mr. C he mainly decides about the car and life insurance; he has a little more to say about how the family income is spent; they share decisions about social and recreational activities; she has a little more to say about whether she should work outside the home; she mainly decides about vacations and things concerning the children; and decides by herself how the house is run.

Mrs. C said he mainly decides about the car and life insurance; they decide equally how the family income is spent and about social and recreational activities; she has a little more to say about vacations and things concerning the children; and she mainly decides about how the house is run and whether or not she should work outside the home.

Financial Security

Their main crisis was when the Cs were first married and had almost nothing. They did receive some help from his father. The cream checks helped to ease the situation. Currently the Cs wonder if they are raising the family right. They have a will. One was made soon after a close family member was killed. "We've also talked about what I'd do if my husband died," she stated. "I'd probably have to move to town to get a job." If Mr. C lost his job they don't know what they'd do. "Farming is his life," emphasized his wife.

To provide for future catastrophes they have medical and life insurance. He has a \$10,000 life insurance policy. Regarding retirement they have only social security. They've worked hard to get where they are today. They feel they are doing all right in comparison to others in their age group. They always think their financial status could be better. They feel they are average savers.

Money Management

The couple isn't quite as careful with the management of their money as they were at first. To Mrs. C money is something one has to have. They do not use installment credit. "If we really need something we buy it and try to get it paid for somehow," she said. They keep records, but don't keep them current. Both work on the records and analyze them for income tax purposes. Both write checks. The Cs used to give allowances to the children, but now dole money out to them.

Management to Mrs. C means keeping track of things. She could be a better manager if she kept track of the books better. Not keeping the books updated gets in her way of being able to manage.

Skills

Last year the Cs put the following in the freezer: three quarters of beef, one half hog, one deer, 60 pints of beans and corn, and a few pints of fruit. Mrs. C sews and in the past few months made four dresses. They buy big clothing items for whoever needs it most. "We go rummaging for school clothes," she noted. They upholstered a davenport and chair last winter.

Mr. C considers his wife average in skill for all the household tasks. She enjoys baking and sewing. She likes to work outside better than in the house. She does not enjoy mending and refinishing furniture. She has neutral feelings about all other household tasks. Dishes never seem to get done.

Buying

She shops for all the food once a week and spends \$20. Mrs. C wouldn't want to be without any of the appliances she has in the kitchen. "If I start cleaning house and can buy something new it sure helps," she added.

Their expenditures were nearly \$4,100 for the year. They were allocated as follows: food, 26.9%; house furnishings and equipment, 6.1%; gas and electricity, 6.9%; car expenses, 18.4%; clothing and related expenses, 11.0%; medical, 7.3%; health insurance, 6.6%; recreation 4.9%; personal care, 0.2%; reading and education, 2.4%; insurance, 4.3%; and gifts and contributions, 4.9%.

Leisure Time Activities

For recreation the Cs square dance and race cars. In addition she visits. The Cs don't spend much time watching TV. She watches one afternoon program as well as comedy shows, news, and the weather every night. The children watch TV in the evenings and all Saturday morning. They read the area daily paper. She spends time helping the children with school work. Friends they socialize with are much like they are.

Community Participation

Mrs. C. is not very active in organizations. She belongs to a church group and a square dance club and has held an office in the latter. Her husband belongs to the square dance club and a sports club. He's a trustee at church.

The Cs don't do a lot in their community, but feel it's good to know what is going on.

THE Ds

The Ds live in the country and have five children who are age 13, 11, 9, 7, and 5 years. Both Mr. and Mrs. D are 33 years of age and have spent their lifetimes on a farm. Both finished high school and plan no further education for themselves. Since marriage in 1954 the Ds have moved three times. They lived for a short time in an apartment, then a very small house, and for the past five years lived in a large farmhouse. Mrs. D works full time as a bookkeeper, a job she has had for the past 1 1/2 years. She plans to work in the future. He works for a construction company and hopes to be there for some time.

Goals and Values

When first married they wanted a nice home and a place to raise a family. They also wanted to get some money. The Ds have already achieved some of these goals. Their most frustrating experience has been to get enough money to raise the family properly. Currently their major goal is to get out of debt.

In the long run the couple plans to send the children to college and get out of debt. Mrs. D feels education is pretty important for children. He feels too much stress is placed on it. "My husband thinks more emphasis should be placed on technical training and vocational schools," Mrs. D pointed out. They have started no funds for the children's education.

Some differences exist in their family economic values. Mr. Ds values rank ordered are: better use of money, good credit rating, future income, comfort, emergency fund, satisfaction, raise level of living, future purchase, sharing, and independence. Mrs. Ds values from high to low are: better use of money, future income, emergency fund, independence, good credit rating, future purchase, comfort, raise level

of living, satisfaction, and sharing.

Decision-making

The most significant events occurring since marriage were the births of the five children. The youngest child was also involved in an accident. Accomplishments made include a decent home life for the children and their start in education. "The children are tremendously interested in school," beamed Mrs. D. The largest decision ever made by the Ds was to quit farming. The Ds wondered whether to quit farming part way or move into town. The family decided to work in town and live in the farmhouse. They feel their decision was successful.

Since marriage their outlook has matured. "The responsibilities of marriage and family are greater than we ever thought," stated Mrs. D. "We have learned to consider other persons rather than just ourselves." They talk over things quite often. Ease of decision making for Mrs. D depends on the decision.

Decisions for this couple are fairly well shared. According to Mr. D, he mainly decides about the car and how the family income is spent; he has a little more to say about life insurance; and they share in making decisions regarding vacations, whether the wife should work outside the home, social and recreational activities, and things concerning the children; and she mainly decides how the house is run.

According to Mrs. D, her husband mainly decides about the car and life insurance; he has a little more to say about how the family income is spent; they share in the area of vacations, whether or not she should work outside the home, and things about the children; she has a little more to say about social and recreational activities; and she mainly decides how the house is run.

Financial Security

The only crisis they've had was a money crisis a year ago. Currently their main worry is bringing up the children. They have received financial help from both sets of parents which was offered. The Ds have done nothing about making a will. "At our age we don't give it any consideration yet," she said. They have made no provisions for the children in the event that both were to die. Neither have they thought about what she would do if her husband died. If Mr. D were to lose his job she would try to keep his spirits up so he could find another. They do not have any life insurance, but do have other insurance to take care of major catastrophes. Both have social security and both have retirement benefits from their jobs. They use the payroll savings plan.

Financially things are looking up since the Ds left farming. They think they are about as successful as others in their age group. Their income is \$4,500 and the Ds consider themselves high savers.

Money Management

Since marriage management of their financial affairs has changed considerably. They were more conscious of money at first when they were just kids. Money to her is a means of getting out of debt and buying a few things they'd like to have. The Ds use installment credit for furniture, appliances, and

clothing. "We're handling money well now," she said. It is fairly easy for Mrs. D to manage money. Her husband keeps a record of the major items purchased and also analyzes the records. They know where they stand financially and are better able to correct mistakes. Both write checks. She has an allowance for living expenses. "In a way we budget," said Mrs. D.

Management to Mrs. D means making good use of what is available. A budget system, scheduling their time, and having specified duties for each child are ways in which she considers herself a good manager. She could do a better job of managing time.

Skills

Various items were put in the locker for the year--one side of beef, one hog, and several chickens. Mrs. D sews clothes for herself and the girls. During the past few months she made 70 garments! The one who needs it the most is the one who gets to buy big clothing items. She also likes to make curtains, drapes, slipcovers, as well as to upholster and refinish furniture.

Mr. D considers his wife above average in skill for most of the household tasks. He feels she is very skilled in baking, organizing work to be done, sewing, and decorating the house. He said she is average in skill for canning, freezing, buying in general, mending, washing, ironing, disciplining the children, and communicating with family members.

Mrs. D feels average in skill for most household tasks. She is very skilled in organizing work to be done and sewing. She considers herself above average in cooking, refinishing, and general house cleaning including dusting, vacuuming, and mopping. She feels below average in skill when it comes to freezing, stretching the family income, disciplining the children, playing and communicating with the children.

Mrs. D enjoys sewing and baking most because they are jobs she's always done. She started cooking and sewing in 4-H. Ironing is her biggest problem; it is hard to get started and never seems to get done.

Buying

The Ds shop weekly for food and spend \$30. Mr. D does most of the grocery shopping. They never spend anymore than what's essential for kitchen appliances. Mr. D doesn't think it's important to spend money for house furnishings. "He wants furniture to be practical and livable," explained Mrs. D. She likes to keep things looking nice in the house.

Their annual expenditures of \$3,800 were allocated as follows: food, 40.4%; housing, 7.9%; house furnishings and equipment, 6.6%; gas and electricity, 6.4%; car expenses, 9.9%; clothing and related expenses, 9.3%; medical, 2.0%; health insurance, 2.9%; recreation, 4.0%; personal care, 0.8%; reading and education, 4.0%; insurance, 3.2%; and gifts and contribution, 2.6%.

Leisure Time Activities

Recreation for the family consists of movies, picnics, and camping. Mrs. D enjoys sewing and working at home. His spare time activities are reading, mowing the lawn, and camping. Neither watch TV very much. She likes movies and family programs and hardly ever watches the news. The child-

ren watch about 1 1/2 hours each day. They read one daily and one weekly paper. Time she spends with children consists of picnics and family activities. The Ds socialize with persons who are lots of fun.

Community Participation

She belongs to a church group and extension club. Mr. D belongs to a church group and serves on committees. They haven't participated too much in community affairs because the children are small.

THE Es

The E family lives in a large city. Mr. E, age 24, and his wife 22, were acquainted only two months before their marriage in 1965. Both sets of parents thought the couple should have known each other longer. Mrs. E spent most of her life on a farm, while he lived in a small town. She is attractive, friendly, and appears cooperative. She finished 13 years of school and he graduated from high school. Both plan no further education. They have moved once since marriage. Mrs. E works full time bookkeeping and returned to work shortly after the baby was born. The baby is now a two year old. Mr. E manages a drive-in.

Goals and Values

When first married their major goals were to pay for a second-hand car, to have their own house, to keep their heads above water, and to have Mrs. E finish business school which she did. The Es set aside so much for a car and paid for it a year ahead of time. They don't believe in renting. The Es are currently renting, but are saving money for a down payment on a house. Their most frustrating experience was when Mr. E was laid off twice for a period of three months. This created money problems. There was no hospitalization to cover the birth of the baby. Their major goal now is to buy a home. She plans to work for several years to reach some of their other goals. They may have to replace the car, Mr. E has to buy dentures, and the couple wants more children after they buy a home.

She feels education is very, very important for children. "Some type of training is essential," said Mrs. E. Their child is only two so they haven't made too many future plans. "We are too busy just trying to keep things going from day to day," explained Mrs. E. An insurance policy comes due when the daughter is 18 that can be used for school.

The Es differed somewhat on their family economic values. In rank order Mr. Es values were future purchase, comfort, good credit rating, satisfaction, emergency fund, better use of money, independence, raise level of living, future income, and sharing. Mrs. Es values from high to low were good credit rating, future purchase, emergency fund, better use of money, sharing, satisfaction, comfort, future income, raise level of living, and independence.

Decision-making

The most significant event in the Es lives was the birth of their child. Another significant happening was when Mr. E found his present job. His former job was carpentry and he worked when and if construction jobs turned up. That was one of their most important decisions because both his father and grandfather had

been carpenters. The Es feel it has been a good decision. His present job was obtained through friends. The Es have acquired several possessions since marriage. They paid for the car. They bought a sewing machine, washer, dryer, color TV, stereo, gun, insurance for each person, and have a \$1,000 savings account.

The couple talks finances over. "We yell a lot," she said. The Es agree on discipline for their child. "My husband is not interested in what I do," she complained. Decisions about spending are weighed too much," said Mrs. E. She finds it hard to make decisions even when buying small items.

Mr. E is the main decision maker in the family. According to him he decides by himself about the car, life insurance, whether or not the wife should work outside the home, and how the family income is spent; he mainly decides about vacations; he has a little more to say than she does on how the house is run; they share in deciding about social and recreational activities; and she has a little more to say about things concerning the children.

According to Mrs. E her husband decides by himself about the car, whether or not she should work outside the home, and how the family income is spent; he has a little more to say about life insurance, vacations, and social and recreational activities; they both decide equally how the house is run; and she mainly decides about things concerning the children.

Financial Security

Their biggest crisis was a shortage of money when Mr. E was laid off. "Even now our biggest worry is money," stressed Mrs. E. "There's never enough." "We are saving so much there is little left for living," she added. Mrs. E can't spend more than \$16 a week for food for the three of them. They want a home of their own and their own furniture. "Our present house is a palace compared to the apartment which was overrun with mice," explained Mrs. E.

The Es have no will. If both were to die the child's godparents would care for her, though no definite plans have been made. If Mr. E died she would keep on working, but would look for some other job. "My present work is dull," she stated. "I'm building up experience now." She feels that it is not good to go from job to job even though one is not happy in one's present job. If Mr. E lost his job she would continue working, but try to find a better job. To provide for future catastrophes they have insurance and some savings. Mr. E has \$25,000 of life insurance, she has \$7,000 and the child has \$2,500. He has a retirement plan at the company.

"I wish we could live a little better now instead of saving so much," she lamented. They've done better than some of their friends. The Es don't buy unless they have the money. "We have no worries about bills like some of our friends do," boasted Mrs. E. The financial status could be better. They are above average savers and their income is \$7500.

Money Management

Since marriage they have not spent money for anything unless they knew the bill could be paid. They

do not use installment credit because Mr. E is thrifty. "We're sometimes too careful in the way we handle money, yet it is probably for the best," she said. "Money has a way of disappearing." The Es do not keep records. Their only record is the check book. He writes most of the checks. Mrs. E has an allowance for living expenses which goes largely for groceries.

Management to Mrs. E means control over income. She feels she is a good manager when it comes to grocery buying and saving money. She could be a better manager if she had a little more to say about how the money is spent.

Skills

Most of her sewing consists of mending. However, during the past few months Mrs. E made two dresses for the baby as well as a blouse and skirt for herself. She also made a tote bag to carry toys to the baby sitter's house. Ready made clothing is bought only when absolutely necessary. Mr. E receives clothes for his birthday or Christmas.

Mr. E feels his wife is average in skill for most of the household tasks. He said she is above average in communicating with children and general house cleaning. He thinks she is below average in gardening, buying in general, stretching the family income, and disciplining the children.

Mrs. E said she is average in skill for most of the household tasks. She feels above average for baking, buying groceries, stretching the family income, and washing. She considers herself below average in cooking, gardening, sewing, mending, refinishing, upholstering, and making slipcovers and curtains.

Mrs. E enjoys most of the household tasks, especially washing in her new washer. She does not enjoy stretching the family income, mending, ironing, and disciplining the children. Mrs. E doesn't enjoy cooking either because she's hungry and tired after work. She finds refinishing, upholstering, making slipcovers and curtains very unenjoyable. She neither likes or dislikes canning, freezing, gardening, sewing, helping children with their work, and general house cleaning.

Buying

She shops for food once a week and spends \$16. She considers purchasing appliances very important especially for working women. They have no freezer. "I wish we did," she said. "A freezer would help save money," Mrs. E. added.

Their expenditures were about \$4400. They were allocated as follows: food, 18.8%; housing, 21.0%; house furnishings and equipment, 11.3%; gas and electricity, 3.0%; car expenses, 2.3%; other transportation, 0.1%; clothing and related expenses, 3.4%; medical, 4.5%; health insurance, 1.4%; recreation, 5.6%; personal care, 1.4%; reading and education, 0.2%; insurance other than health, 4.5%; gifts and contributions, 2.3%; and savings, 20.3%.

Leisure Time Activities

For recreation the Es visit friends, play cards, and occasionally go to a show. Aside from her work most of Mrs. Es' time involves doing the housework,

visiting, and caring for the baby. "I have no time for myself," she emphasized. Her life appears rather bleak. She is busy with housework all evening. Her husband is not communicative. Mr. E watches TV or sleeps all evening unless he has to work. "Then and only then can I watch a program I enjoy," she said. He also hunts. Mrs. E sometimes watches the news but is usually busy when it's on. She listens to the radio each Saturday morning and each morning before work mostly for news, weather, and music. They do not read newspapers. Mrs. E spends time each evening with the baby as well as on the week-ends. The couple socializes with persons their own age who like to play cards.

Community Participation

Neither belong to any organization. Mrs. E feels it is very important to participate in community affairs but they don't have the time. Her husband is a church usher.

THE Fs

The Fs have four children who range in age from 7 to under one year. Mrs. F is 27 and he is 28. Both lived in a small town while growing up. Both have completed 12 years of school. Mrs. F would like to get training in art. They have moved four times since their marriage in 1959. They bought a house when the mobile home got too small. She worked 2 1/2 years after marriage. She does not plan to work in the future because she has no training. He is foreman for a wholesaling firm advancing from the lowest job to his current position.

Mrs. Fs parents didn't want her to get married because she was just 18 years old. Her parents couldn't tell them anything. "Both of us wanted to get out from under our parents thumbs," stated Mrs. F.

Goals and Values

Major goals at the time of their marriage in 1959 were to buy a mobile home, to have a good life, to later start a family, and to earn \$10,000 a year before age 30. The couple had no definite plan of saving for their goals except to work hard. The Fs are not good planners. They just take things as they come. Their parents wanted them to have an education but the Fs weren't interested. His parents bribed him with a car to go on to school, but he just goofed off. She hated school. His high school grades were terrible.

About the most frustrating experience was getting pregnant with the third child. The second and third child are only 16 months apart.

Their major goal now is to finish the basement, carpet the living room, and take a trip to Alaska. The Fs plan to buy a new car soon and she hopes to study art. The walls in the living room were covered with her paintings.

They feel education is very important. "Our children should have more education than we do," stated Mrs. F. Education is being discussed with one child now who doesn't like school. They haven't made any plans for the children's education. The Fs save money but don't know if the savings will go for education. They are buying savings bonds, too.

They differed somewhat on economic values for their family. Mr. Fs rank ordering of values was satisfaction, good credit rating, better use of money, emergency fund, raise level of living, future income, future purchase, comfort, independence, and sharing. Mrs. Fs values ranked from high to low were future income, better use of money, good credit rating, future purchase, raise level of living, independence, emergency fund, comfort, satisfaction, and sharing.

Decision-making

The most significant events happening to the Fs were the births of the four children and an inheritance from her grandmother. After they got the inheritance the Fs fixed up the house. They also plan to buy carpeting and some furniture.

Mr. F has had several job changes, but he's advancing fast. The family has had an uneventful life. "We've had a happy life except for financial problems," she said. Accomplishments since marriage are buying a mobile home, several cars, and a house. Their first furniture was bought with wedding gift money. "We've grown up so a new car each year isn't all important anymore," stated Mrs. F.

The most important decision made by the Fs was when Mr. F decided to give up his traveling job. He thought selling was the only thing he could do without more education. Besides the job change offered more chances to advance. It was hard for Mr. F to go from a prestige job to a blue collar one and it took him a while to adjust. "It was hard to explain his menial job to friends," said Mrs. F. The job change has been successful. His salary has increased \$300 a month since the change. "I didn't like it when he was traveling," she declared. He had a good time on the road and was gone from Monday through Friday. It was hard on her when the children were little. The situation has improved immensely.

Their outlook has changed a lot since marriage. She said she had that "I don't care attitude." It took a while for the couple to grow up. She said, "We were so stupid." The couple talks things over a lot. They explain why they want to do certain things, but usually end up by doing what they each want to do. They seem to be a gay, light-hearted family living each day to the hilt noted the interviewer.

According to Mr. F he decides by himself whether the wife should work outside the home; he mainly decides about the car, life insurance, and how the family income is spent; they share on things concerning the children; she has a little more to say about the vacations; she mainly decides about social and recreational activities; and she decides by herself how the house is run.

According to Mrs. F he mainly decides about the car and life insurance; he has a little more to say about vacations and how the family income is spent; they share on social and recreational activities; she has a little more to say about whether or not she should work outside the home and about things concerning the children; and she mainly decides how the house is run.

Financial Security

The Fs have never had a real crisis and have no major worries at this time. Finance companies were their downfall. "We would have been better off with-

out credit which is far too easy to get. For eight years they were constantly worried. The Fs had more payments than they could handle. Finally the inheritance solved the problem. They knew the inheritance would eventually come. They will no longer buy anything on time unless it is a car or a house. "Tell young people to stay away from finance companies," she advised.

The Fs haven't done anything about a will. "We put it off," commented Mrs. F. They have talked about what would happen if both were to die. "I asked mother one day if she would take the children and Mother said she would," Mrs. F added. They also have some friends who have no children who might take them. If Mr. F were to die she doesn't think the family would have to worry financially. She would continue taking care of the children. "We haven't discussed this because he thinks he is going to live forever," she said. If Mr. F lost his job he'd just look for another one. She wouldn't look for work because she's not skilled at anything. Mrs. F was a secretary for a while after they were married. Regarding future catastrophes they have health and car insurance. They save \$25 monthly. "He is not a great believer in insurance but does have a \$30,000 group insurance plan which is not too costly," she noted. Also, each child is insured for \$2,000.

The Fs consider themselves to be as successful if not more successful than others in their age group. Many of the couple's friends do not have a house or are not even thinking of getting one. Regarding satisfaction with their financial status, Mrs. F said, "I'll never be satisfied." "We'll always be striving for more." She wishes they didn't have to weigh their decisions so carefully, even now. They consider themselves to be above average savers. Their income is \$6,500 annually.

Money Management

On his first job Mr. F worked for a dollar an hour. Without education, sales seemed to be their only hope. She also worked for a time. "Things were bad from the start," stated Mrs. F. They are doing better now in handling money. "We don't want to impress people, but like to have things which make the house comfortable and attractive," she stated.

It's hard for Mrs. F to manage money since she's had no training in it. "It's a good idea to keep some major expenditures recorded to avoid having too many monthly payments," emphasized Mrs. F. She wouldn't want to keep account of every penny. Check stubs are their only records. Both write checks on the same account.

Management to Mrs. F means to have everyone well fed, well clothed, and happy. She does not consider herself to be a good manager. "I'm too unorganized," she said. Education could make her a better manager. "A degree in elementary teaching might help me manage the children better," she added. One thing that gets in her way is time. "I like to coffee with friends too well," she laughed.

Skills

They buy sides of beef for the freezer which they have had less than a year. She sews everything and learned to do so in high school home economics. Dur-

ing the last several months Mrs. F made a white wool dress, a green wool dress, a dress for a friend, tops and shorts, and a coat. She sews for her friends. She's very proud of the coat. "It's the first one I have ever made," she beamed. Need determines who buys big clothing items. Since Mr. F meets the public his needs are first. She buys permanent press school clothes for the children to cut down on ironing. She makes play clothes for the children. She likes clothes. The interviewer noted that Mrs. F is attractive and has a model's figure. The Fs did upholster a chair but her parents usually upholster furniture for them.

Mr. F feels his wife is average in skill for most of the household tasks. He feels she is very skilled in decorating the house and above average in gardening, sewing, mending, refinishing, making slipcovers and curtains, disciplining the children, helping children with their work, playing with the children, and communicating with family members. He ranked her below average for only buying groceries and stretching the family income and said she was very unskilled in canning.

Mrs. F finds sewing, mending, and decorating the house all to be very enjoyable. Mrs. F enjoys making the house look attractive. She enjoys gardening, organizing work to be done, refinishing, upholstering, playing with children, communicating with family members, and vacuuming floors, too. She does not enjoy baking, canning, freezing, ironing, disciplining the children, and general house cleaning. The ironing never seems to get done. In fact Mrs. F said she needs more time to do everything.

Buying

The Fs shop once a week and usually spend \$30 which doesn't include meat. Mr. F shops every other day because he is home during the day. He works at night. She feels it's important to spend money to furnish the house. They have replaced the living room furniture. She doesn't buy expensive things when they can't afford it. "It's no good to buy things you have to keep the children away from," she noted. She lets the children play everywhere. The Fs don't forbid them to play in the living room. She enjoys decorating and furnishing the home and would like to become a decorator. Her home was most attractive inside the interviewer said.

Allocation of the \$5800 expenditures are as follows: food, 17.9%; housing, 24.8%; house furnishings and equipment, 3.4%; gas and electricity, 7.2%; car expenses, 22.8%; other transportation, 2.6%; clothing and related expenses, 5.2%; medical, 1.3%; recreation, 2.6%; personal care, 2.6%; reading and education, 1.7%; insurance, 3.5%; gifts and contributions, 0.9%; and savings, 3.4%.

Leisure Time Activities

For recreation the Fs golf, swim, and go to the lake. The family has fun at the lake. She spends time drawing, serving coffee to friends, and lake-side activities. Mr. F spends his spare time playing golf, carpentering, and tinkering with the car. The TV is on all day. She watches 10 hours a week and really likes the late shows. She listens to the news every night. He doesn't watch TV at all because he works at night and sleeps during the day. During school the children watch 6 or 7 hours a week. The radio is on all the time because Mrs. F doesn't like

a quiet house. They read the Minneapolis and the area daily papers.

Mrs. F spends time with the children whenever they need care. They are well behaved. Their friends are about the same age or a little older. They enjoy coffee together as well as cards, movies, and picnics.

Community Participation

Both belong to no organizations. She feels it is important to participate in community affairs. Mrs. F doesn't participate because she is involved with the children as well as her art and sewing.

THE Gs

The Gs currently live in a large city. Mr. G is 30 and his wife is one year younger. They have a son 8, a daughter 6. Mrs. G spent her early years on a farm, her husband in a large city. Both completed 12 years of school and neither plan more education. The family has moved seven times since marriage. The last move was 5 years ago when they bought a house. Mrs. G has worked full time as a sales clerk for the past two years. Mr. G works at a service station and expects to have the same job in the future.

Goals and Values

Major goals of this family married in 1959 were to own a house, furnishings, and car, and have some children. Mrs. G was pregnant when they were married, a situation neither set of parents were happy about. The couple figured renting a house was throwing money away. Thus, they decided to make an investment in a house. The most frustrating experience for the Gs was the time her father was sick. Everything was up to Mrs. G. Her sister wouldn't prepare meals, wash, iron, or clean house. Mrs. G had the responsibility for her husband's mother, too. His brothers and sisters wouldn't do anything when help was needed.

Their main goal now is to save a given amount of money each week for vacations, emergencies, school clothes, etc. "We really don't plan very far ahead," said Mrs. G. However, they hope the house is paid for by the time the children are ready for college. "You can't get anywhere without an education," stressed Mrs. G. They want the children to go to college or to vocational school depending on their interests. The Gs have a savings account for each child. They buy savings bonds at work. The children are saving stamps at school, too.

The couple differed somewhat on their economic values. Mr. G rank ordered them as follows: independence, satisfaction, good credit rating, emergency fund, sharing, raise level of living, future income, comfort, future purchase, and better use of money. Mrs. Gs values ranked from high to low are independence, comfort, satisfaction, sharing, good credit rating, better use of money, emergency fund, raise level of living, future income, and future purchase.

Decision-making

The most significant event in the Gs lives was when his widowed father remarried. Mrs. G was happy for her father-in-law. It has relieved the Gs of responsibility. But his stepmother is over 70 and has

arthritis so Mrs. G still feels some responsibility. His father lives out of state. Mrs. Gs mother died since marriage and the Gs had to take care of her 14 year old brother. He lived with them three years and went into the service before finishing high school.

Since marriage the Gs have paid off bills and reduced the debt on the house. One of the most important decisions made by the couple was to have her brother live with them. No trouble was caused between the couple but Mrs. G and her brother didn't get along too well. "He liked to hang around the pool hall," she said. "My husband didn't get off work until midnight so he couldn't take too much responsibility, except during week-ends." Her mother spoiled the brother. "He thought he could eat anytime he came home," she stated. The Gs did what they could for the boy. "He was most uncooperative," she concluded.

Since marriage the couple is more settled and mature. They discuss the discipline of the children. Mrs. G needs help with some decisions so goes to him for this help. They consult with one another on decisions, but he makes more of them than she does.

According to Mr. G he mainly decides about the vacation and social and recreational activities; he has a little more to say about the car, life insurance, and things about the children; they share in decisions as to whether the wife should work outside the home and how the family income is spent; and she has a little more to say about how the house is run.

Mrs. G said her husband mainly decides about the car and life insurance; he has a little more to say about the vacations and things concerning the children; she has a little more to say about whether she should work outside the home and how the family income is spent; and she mainly decides how the house is run and about social and recreational activities.

Financial Security

They've never had a crisis and have no major worries. "There's no sense in worrying; it doesn't help," emphasized Mrs. G. They've talked about it, but do not have a will. They've thought about what they would do with the children if both were to die. "If my husband died I'd die too," she sighed. She would keep the house; they have mortgage insurance. Mrs. G would continue working though probably wouldn't have to. If Mr. G were to lose his job she'd see that he looked for another job. She'd continue working, too. To provide for future catastrophes the Gs have savings, hospital, auto, and loss of income insurance through his job. She has a \$2,000 life insurance policy, each child has \$1,000, and he has one for \$15,000. For retirement he has a retirement plan at work and both have social security.

The Gs haven't received much financial help. Her mother co-signed a note for them to buy a car. They couldn't get a loan at the bank and did not want to borrow from the finance company. "We've worked hard to get where we are today," boasted Mrs. G. They consider themselves fairly successful in relation to others. "We know of some who are a lot worse off than we are," she added. The Gs are satisfied with their present financial status. Mrs. G went to work for economic reasons as well as to get away from callers. They are average savers and can borrow on the insurance if they need to. Their annual income is \$7,500.

Money Management

The Gs handle their money and finances the same as when they got married. He earns the money and she pays the bills. Her earnings pay the baby sitter, buy clothes, and go into the savings account. Her check never goes into the joint account. She sometimes forgets to write down checks in the joint account. The Gs are buying their car on time.

Money to Mrs. G means security. "We don't believe in paying children for jobs around the house," she emphasized. There is no allowance yet even though the son has mentioned several times that his friends have one. The Gs give the children money; it is doled out as needed. The couple has no disagreements about money. She thinks Mr. G wants her to handle the money. He does write out checks for bills occasionally. It's no problem for her to manage money. They don't keep records. "We tried it and it didn't work out very well," she stated. They use the check book as a record. She just pays out money as it is needed for living expenses.

Management to Mrs. G means control over everything. She does a good job managing, disciplining the children, and working at home. The sitter does the ironing. Mrs. G doesn't find washing and housework to be problem. She doesn't know of any way she could be a better manager. "I suppose I could find ways of getting jobs done that I don't like such as mending," she said. Mrs. Gs' likes, dislikes, and attitudes seem to get in her way of managing.

Skills

During the year one side of beef and a few pheasants were put in the freezer. Chicken is put in when on sale, too. Usually she buys 15 or 20 chickens when they are on sale. Mrs. G sews dresses and shorts but has done no sewing for a while. Regarding buying big clothing items, if someone needs something and the Gs have money it is bought. The Gs buy on sale whenever possible.

Mr. G commented that his wife is above average in skill for most household tasks. However, he indicated that she was very skilled in baking, buying groceries, and ironing. She is average when it comes to canning, freezing, decorating the house, helping the children with their work, and communicating with family members. He ranked Mrs. G below average in gardening, sewing, mending, making slipcovers and curtains, and playing with the children. He said she was very unskilled at refinishing and upholstering.

Mrs. G ranks herself very skilled for most of the household tasks. She thinks she does an above average job in freezing, buying in general, stretching the family income, organizing work to be done, disciplining the children, and communicating with family members. She feels average when it comes to canning, sewing, mending, decorating, helping children with their work, and playing with children. She feels very unskilled at gardening, refinishing, upholstering, and making slipcovers and curtains.

Mrs. G very much enjoys cooking, baking, and communicating with family members. She likes baking best. She also enjoys organizing work to be done, washing, ironing, and general house cleaning including dusting, vacuuming, and mopping. The least enjoyable tasks for her are canning, gardening, refinishing, upholstering, and making slip-

covers and curtains. She also finds sewing and mending unenjoyable and needs more time for these jobs.

Buying

She shops for food once a month at a discount market and spends \$25 to \$30. Milk and eggs come from a farm and they get meat from the locker twice a year for the freezer. "You know what you are getting when buying a side of beef," she said. She feels buying appliances is quite important especially from the convenience standpoint.

Their expenditures of \$4100 are distributed as follows: food, 17.5%; housing, 32.0%; gas and electricity, 7.0%; car expenses, 12.1%; clothing and related expenses, 4.9%; medical, 2.4%; health insurance, 3.2%; recreation, 1.2%; personal care, 0.6%; insurance other than health, 6.3%; gifts and contributions, 5.5%; and savings, 7.3%.

Leisure Time Activities

The Gs don't do much for recreation. Once in a while they go to the movies, bowl, swim, eat out, or go for a ride. They do things as a family. Mr. Gs spare time activities involve fishing, carving wood, and reading. She spends no time watching TV but keeps the radio on at all times. Her husband doesn't watch much TV; it depends what shows are on, which night it is, as well as if he has something to do. In the summer the children watch TV for two hours in the morning and an hour or two at night. The Gs read the area daily paper. She spends time with the children swimming, going to shows, riding in the car, reading, eating out, and talking to them. The Gs socialize with others very little.

Community Participation

Both belong to the PTA. Mr. G also belongs to a union and helps with a boys organization. They feel it is important to participate in community affairs but don't. "It seems like such a chore to do anything else after we get home from work," said Mrs. G.

THE Hs

Mr. and Mrs. H were married in 1964. They are the parents of two children one age 4 and one almost a year old. Mrs. H is 27 and her husband is 26. She spent most of her life in a small town, while he always has lived in a large city. Mr. H is a plumber and hopes to do some part time sales work in the future. Both completed high school and neither plan more education. The Hs have moved once since marriage. She does clerical work for two months each year and does not plan to work in the future.

Goals and Values

When first married the Hs had no major goals. The most significant events since marriage include Mr. Hs educational achievement, birth of the children, and buying a house. She is a better cook, too. The most frustrating experience was the adjustment period between Mr. and Mrs. H. "He had a bad temper and struck me twice," she said. "That hasn't happened again, though." Their major goal now is to raise the children in the best possible way. The Hs have no short term plans but hope to pay all debts. They are

just making it with what they have; they have never looked far ahead. She wants to save but Mr. H isn't a saver, so they are not saving for anything in particular. They would like a newer house. To earn additional money he plans to work overtime on another job.

She feels education is extremely important and an absolute necessity to get ahead in the world. "It's hard to get a decent job without education," she pointed out. The Hs want to send both children to college which they think is better than vocational school. Savings accounts have been started for the children's education.

The Hs differ somewhat on their family economic values. In rank order Mr. H's are satisfaction, raise level of living, independence, comfort, emergency fund, good credit rating, better use of money, future income, sharing, and future purchase. Her values from high to low are comfort, independence, satisfaction, good credit rating, raise level of living, better use of money, emergency fund, future purchase, future income, and sharing.

Decision-making

Buying the house was their most significant decision. The Hs had a lot to talk over. They didn't know whether to keep renting or to buy a house. They have no regrets, except it doesn't look like a house; it looks more like a duplex. "I am hoping for a bigger house," Mrs. H said. Mrs. H has a better outlook now than when first married. Marriage agrees with her, even though she sometimes wonders. The couple used to talk things over more than they do now. "Both of us are over disciplining our son," she said. It's easy for her to make decisions and sometimes they are made too fast. He thinks more before coming to a final decision.

Decisions are somewhat shared. According to Mr. H, he mainly decides about the car and life insurance; he has a little more to say about whether the wife should work; they share about social and recreational activities; she has a little more to say about where to go for vacation, how the house is run, how their money is spent, and disciplining the children.

According to Mrs. H, he makes all the decisions about life insurance; he is the main one to decide about the car; they both decide where to go for vacation, about social and recreational activities, and about disciplining the children; she mainly decides about whether she should work and how the family income is spent; and she has the entire say about how the house is run.

Financial Security

They have had no crises in the family. The Hs have done nothing about a will. "We never get around to it," she said. Also, there is the cost of one. If both were to die they have made no plans for custody of the children. They felt uneasy about this situation while on vacation a year ago. Mrs. H doesn't know what she'd do if he died suddenly. "I'd have to go to work and probably sell the house," she said. She thinks they have mortgage insurance though. If Mr. H were to lose his job he'd get another in the same trade. "He could go anywhere and get another job," said Mrs. H. He is a union member. To provide for future catastrophes they have health and accident insurance, auto insurance, as

well as Mr. Hs \$10,000 life insurance policy. For retirement he has union benefits, social security, and a pension plan.

The Hs think they are financially better off than others in their age group. "We don't have nice things," she commented. The Hs have extra cash which isn't enough. "I am satisfied with our financial status, but he isn't," stated Mrs. H. He would like to go out and can't. The Hs have received no financial help since marriage. They are below average savers and their income is \$6,500.

Money Management

Management of the Hs finances has changed since marriage. "We had a lot more money when I worked full time," she lamented. Her earnings were put in the joint checking account and were used to pay the bills. "His money went for fun," she said. Now his pay check pays all the bills while she stays home. Money to Mr. H is something to spend. "I'm tight and buy cheap clothes and the like," stated his wife. She pays the bills and he is satisfied that Mrs. H likes to work with figures. It's easy for her to manage money, but they've got only so much money with which to work. They use installment credit and borrow on the car. The family buys one thing and pays for it before buying another.

The Hs have a record of every bill paid since they were married. She doesn't analyze the records. "Records are the only way to pay bills on time and know when they're paid," she said. Both write checks. Mrs. H usually keeps the books balanced, but once in a while one person forgets to mention a check written. They are teaching the son to handle money. "We give him pennies to go the drug store to buy things," she said. Management to Mrs. H means being able to handle money, pay for everything, and live within ones income. She meets bills on time and is doing the best that she possibly can when it comes to managing.

Skills

Last year they put 20 fish, a deer, and an antelope in the freezer. Mrs. H used to sew. Both decide on what big clothing items to buy. Mrs. H asks him when she needs something and he usually says she can get it. He'll ask his wife when he needs something big. If it doesn't involve much money he goes ahead and buys it. She refinished some end tables.

Mr. H rated his wife average in skill for most household tasks. He considers her above average in organizing work to be done, and below average in gardening, buying in general, mending, refinishing, upholstering, and dusting. Mr. H said his wife was very unskilled in canning.

Mrs. H concurs with her husband. She, too, feels average in skill for most of the tasks. Baking and helping children with their work are two tasks for which she feels she is above average. She is below average in freezing, gardening, organizing work to be done, decorating the house, and general house cleaning including dusting, vacuuming, and mopping. She feels very unskilled when it comes to canning, mending, upholstering, making slipcovers and curtains, and ironing.

The most enjoyable tasks for Mrs. H are cooking, baking, washing, and helping children with their work. She also enjoys buying groceries, buying in general,

sewing, decorating the house, refinishing, disciplining the children, playing with children, communicating with family members, and general house cleaning. She does not enjoy freezing, stretching the family income, mending, upholstering, and making slipcovers and curtains. She finds canning and ironing to be the two least enjoyable tasks in her household. "I dislike ironing because I can't do a good job," commented Mrs. H. Some things never get done like ironing, keeping the floors up, and cleaning out drawers.

Buying

She does most of the shopping for food. Each week they spend \$15 to \$20. The Hs don't think it's important to spend money for house furnishings unless they are really needed.

Their expenditures of \$4,000 are allocated as follows: food, 18.2%; housing, 35.3%; house furnishings and equipment, 6.2%; gas and electricity, 6.8%; car expenses, 3.9%; clothing and related expenses, 1.9%; medical, 1.9%; health insurance, 5.6%; recreation, 7.8%; personal care, 0.6%; insurance, 3.1%; gifts and contributions, 1.0%; miscellaneous, 7.1%; and savings, 0.5%.

Leisure Time Activities

For recreation the Hs bowl, fish, dance, and hunt. Her extra time consists of bowling, playing cards, and playing ball with the oldest child. Mr. H bowls, plays ball, and works in the yard during his spare time. Both watch TV from six each evening to midnight. She watches anything that's on especially musicals and spy stories. The children do not turn on the TV. They read the area daily paper.

Community Participation

She belongs to the union auxiliary. Mr. H is president of his union. She feels it is very important to participate in community affairs. When the oldest child gets to school Mrs. H will be more involved.

THE Is

Mr. I is a truck driver in a large city and is 25 years of age. His wife is 20 and they have a baby and 2-year old child. When married she was 16 and his parents thought she was too young. Mrs. I spent the first 2 1/2 years of her married life as a waitress. She completed only two years of high school. Mrs. I has thought about more education, but can't afford a baby sitter. She'd like to take a secretarial course. Mr. I completed high school and has taken vocational training. He would like to go back to school on the GI bill. They have moved 5 times since they were married. She spent most of her life on a farm and he has always lived in the city.

Goals and Values

When first married their major goals were to own either a trailer or house and raise children properly. They feel children add much to one's life. The Is prefer owning a house because there is something to show for all the money spent on it. The most frustrating experience in the I family was when she was pregnant. She didn't feel like doing any-

thing so Mr. I did things alone.

Their major goal now is to get a larger trailer. They want to buy some good furniture for it, too. The Is checked into buying a house using a GI loan, but found it would cost too much. Their long term plans include paying for the new trailer and acquiring a large enough bank account to send both children to college. The Is feel education is very important for children. "Children have to go to college," said Mrs. I. "When looking for a job people ask how much college you've had," she emphasized. "High school is not enough; one has to be intelligent to keep up with the world." They think the daughter needs college so she'll be able to get a good job if needed.

The Is family economic values differed a little. His values from high to low were future purchase, good credit rating, independence, raise level of living, better use of money, satisfaction, future income, emergency fund, sharing, and comfort. Mrs. Is values rank ordered were future purchase, better use of money, good credit rating, independence, raise level of living, emergency fund, satisfaction, sharing, comfort, and future income.

Decision-making

Accomplishments since marriage include paying for the color TV, trailer, divan, and chair. The Is most significant decisions were taking on debt for the trailer and planning both children. The Is wanted four children, but because of costs decided on two. They took advantage of a good opportunity to buy the trailer and are not sorry they bought it.

Keeping Mrs. I's brother was a problem. Her father died and the mother remarried. The stepfather didn't want Mrs. Is little brother so her mother asked the Is to take care of him. "We kept him for a while, but my husband couldn't understand and cope with him," she stated. I wrote Mother and said she would have to take him back," she added. During this time Mr. I took off and did things by himself. Mrs. I thought the bills came first then entertainment, but he felt otherwise. After her brother left and their first child was born, Mrs. I began going hunting with her husband.

The Is feel decisions should be made together. A salesman came and immediately wanted her to sign a contract. She insisted on talking to Mr. I first. They have a bank account in her name only. "I figure out what's needed for the bills," Mrs. I said. "He takes out what he needs and gives me some money if he has it," she added. She listens and gives opinions about her husband's job. Some decisions are hard for her and some are easy. When buying big items Mrs. I asks for his opinion.

Neither make decisions without consulting the other. Mr. I indicated he mainly makes decisions about social and recreational activities; he has a little more to say than she about the car and whether she should work; they share on life insurance, vacations, and the children; she has a little more to say about how the money is spent; and it's mainly up to her to say how the house is run.

As far as Mrs. I is concerned he has the most to say about the car and social and recreational activities; he has a little more to say about how the money is spent; they share in matters concerning life insurance, vacations, and the children; she has a little

more to say about how the house is run; and she makes most of the decisions about whether or not she should work.

Financial Security

A crisis they faced a few years ago was when Mr. Is mother had a heart attack. The bills were all due when they arrived at his mother's and there was no money. The family lived on two cases of food for two weeks until the bills were paid. The Is have no major worries at this time. She hopes she doesn't have to go back to work.

They have done nothing about making a will. "We feel it is important, especially for the custody of the children," Mrs. I said. If both were to die the godparents would raise the children as would a neighbor who has none. She feels one or both of their families would care for the children. If he died suddenly Mrs. I would be back to work. "I wouldn't go on ADC unless we had four children and I couldn't make it," she announced firmly. "I could make it if there were only two children." If Mr. I lost his job she'd be urging him constantly to look for another one. Mrs. I would go back to work if it were necessary. Mr. I did lose one job, but she was employed at the time. They have made no provisions for future catastrophes. The Is have no money set aside, as well as no health or life insurance. Social security is their only provision for retirement.

The Is have made certain financial achievements because they bought good things which would last. They also try to get their money's worth. She feels more mature than others her age. "I have yet to meet a woman my age who's kept married as long as I have," she said proudly. The Is are happy about their present financial status but wish they had more. "We should be satisfied with what we have," she said. They are low savers and their income is \$5,500.

Money Management

Management of money and finances has changed considerably since marriage. At first she wanted to budget, but he didn't. But now he considers the future. The Is handle money the best they can and still enjoy it. They figure what bills have to be paid. Certain bills are paid in certain weeks. They are using installment credit for a car, TV, and house trailer. Mrs. I believes in allowances for the children and deductions are made if the children don't work. "Children shouldn't expect to be paid for everything they do," said Mrs. I. The oldest child knows the value of money.

It's easier for her than for him to manage money. "If he has money in his pocket Mr. I goes ahead and spends it," she observed. "My husband is influenced by others." The couple is working to achieve a small fund for Mr. I to take when working out of town. Currently he takes lunch and a dollar for spending. The Is keep all receipts and checks. "It would be good

to keep an account book," she said. Check stubs are their only record. Mr. I is paid weekly. He gives her money for bills and the couple usually splits what's left.

Management to her means control of money when shopping. "Money should be spent on what is needed first," Mrs. I commented. She tries to spend grocery money wisely. She pays as much as she can on each bill due if there's not enough money for the entire amount. Not having enough money gets in Mrs. I's way of being able to manage.

Skills

She sews and mends. Mrs. I just got a machine and sewed a gift for a friend and a dress for herself. She made some drapes, too. If both need to buy a big clothing item he gets it first. Both decide or one goes ahead and buys it.

Mr. I feels his wife is about average in most household skills. He rated her skill above average in buying groceries, buying in general, organizing work to be done, playing with children, and communicating with family members. Mr. I rated her below average in cooking, baking, gardening, mending, and refinishing. He indicated she is very unskilled in canning, freezing, and upholstering.

Mrs. I considers herself to be average in performance of household tasks. She ranked herself very skilled in buying groceries and above average in buying in general, stretching the family income, organizing work to be done, helping children with their work, and playing with children. She feels below average in skill for gardening, refinishing, and ironing and very unskilled in canning, freezing and upholstering.

Mrs. I enjoys most homemaking tasks. Her most enjoyable ones are buying groceries, buying in general, sewing, and decorating the house. She finds upholstering very unenjoyable and does not enjoy canning and ironing. She dislikes ironing because it's hot and hard on the feet. Cleaning closets and cupboards never seem to get done.

Buying

Mrs. I does most of the food shopping once a week. One week she stocks up on everything so the amount spent per trip varies. She feels freezers and dryers are not essential. Buying something new in the way of furnishings for the house once in a while lifts her spirits.

Their expenditures of \$2,500 were distributed as follows: food, 31.2%; housing, 40.0%; gas and electricity, 12.2%; car expenses, 3.4%; clothing and related expenses, 6.0%; medical, 3.0%; recreation, 2.4%; personal care, 0.8%; and gifts and contributions, 1.2%.

Leisure Time Activities

For recreation the Is fish, bowl, go to the movies, and visit neighbors. Mrs. I watches 8 hours of TV each day starting late in the afternoon. She likes spy stories, movies, and the evening news. Mr. I watches TV from six o'clock every evening until bedtime.

Community Participation

Neither belong to any organizations. They feel it's important to vote, but do not participate in many community activities.

THE Js

Mrs. J is 28 and her husband is 36. The Js have five children who range in age from 8 to 2 years. Mrs. J has always lived in a larger town; he spent most of his life in a small town. Marital problems exist in the J family and they may get a divorce. If they do Mrs. J plans to get some vocational education. She completed high school. The family has moved five times since marriage. To save money they lived in an apartment and rented their house. They moved back into the house because it had a yard for the children. Mrs. J worked for more than a year before getting pregnant and has been working for the past year and a half. She'll probably work as a secretary in the future. Mr. J, who is a college graduate, teaches and works part time at a service station. He farms part time, too.

Goals and Values

When married in 1958 their major goals were to have a nice home and a family. Both goals have been achieved. His parents were in favor of the marriage but hers weren't. They thought she was too young. Her most frustrating experience is the possibility of a divorce. Mrs. J's major goal is to make a living and do the best she can for the children.

Both Js feel education is very important for children. "It's a necessity," Mrs. J emphasized. The children will be sent to college if they want to go on. The couple had a savings account for the children's education, but that money is now gone.

Her economic goals in rank order are better use of money, future purchase, emergency fund, future income, independence, good credit rating, satisfaction, comfort, raise level of living, and sharing.

Decision-making

The most significant events in the J family were having the children and buying and remodeling the house. This is the Js second house. "We have done well in providing for the children and have made plenty of money," said Mrs. J. The Js have worked hard to get what they have. The most significant decisions made by the couple were buying and remodeling the house and the possible divorce. Her outlook has changed since marriage. "As one matures one's outlook changes," she said. Mrs. J's attitude has changed regarding how to keep house, raising children, spending money, and choosing different goals. She and her husband never talked much.

It's hard for Mrs. J to make decisions and always looks things over before deciding. Mr. J made the following decisions by himself without consulting her--decisions about the car, life insurance, how the family income is spent, and social and recreational activities. He was the main decision maker about how the house is run; and his opinion was a little more important than hers on vacation plans and whether the wife should work outside the home. The

only decisions she made, but here again his opinion counted a lot, were about things concerning the children.

Financial Security

Crises faced have been too many debts which were primarily medical. The Js had money problems so they just did without. Her major worry now is what to do about their marriage. The Js do not have a will. If both were to die he has life insurance and mortgage insurance on the house. The Js have done nothing about custody of the children if something happened to both of them. To provide for future catastrophes he has life insurance, health, auto, and loss of income insurance. To provide for retirement Mr. J has a pension plan at work. Also, savings are invested in both the house and farm.

Financially the Js are where they are today because of hard work. She feels they are very successful in comparison to others in their age group. The Js are high savers on an income of \$14,000.

Money Management

Mrs. J has never handled or managed money. She hasn't had the opportunity to do so. Her husband does money out to her for household expenses. "I feel like a little kid when I have to ask for money," bemoaned Mrs. J. He does handle money well. "I am economical when it comes to buying," she added. "It is the only experience I've had." Mr. J keeps the checks and receipts. Installment credit is never used. She rarely writes checks. "When I do I have to ask permission," she stated. The children get no allowance. Mrs. J doesn't feel the children should be paid to help around the house.

To her management means organization. She is a good housekeeper and manager. She prepares meals which are adequate money wise and nutrition wise. If Mrs. J finds something that isn't right she will change it. Little children and their needs get in her way of being able to manage.

Skills

Mrs. J has no time for sewing but does mend. Mr. J went to the store and bought clothes when needed. She had to ask permission to buy clothes. Last year she went ahead on her own and charged a coat and paid for it with her own earnings without asking. She makes decisions about buying the children's clothes when they're needed, but she has to ask for the money.

Mrs. J feels her skill for most household tasks is average. She ranked herself very skilled in organizing work to be done and washing and above average in cooking, baking, and general house cleaning including dusting, vacuuming, and mopping. She feels below average when it comes to canning, gardening, and sewing, and very unskilled at refinishing, upholstering, and making slipcovers and curtains.

Mrs. J finds most household tasks enjoyable. Topping the list are baking, organizing work to be done, decorating the house, playing with the children, and general housecleaning. She does not enjoy buying groceries and puts ironing at the bottom of the list. Mrs. J hates ironing. There is so much ironing to do and it gets tiresome standing so long. She likes cleaning because she enjoys the house and wants it to be nice.

Buying

Mrs. J shops for food every week and spends \$25. She thinks it's important to spend money for kitchen appliances. Furnishings add to the comfort and niceness of the home. She does not know the expenditures because he keeps track of the money and bills.

Leisure Time Activities

For recreation the Js swim and go to the park. Mrs. J spends her extra time with the children. She does like to read. Her husband is too busy to have any spare time. She watches about an hour of TV a day which includes a soap opera and the news. The children watch TV about six hours a week. Mrs. J spends a lot of time listening to music and the news on radio. She reads the area daily paper.

Community Participation

There's no time for Mrs. J to be active in organizations. She socializes with ordinary, average people. She belongs to a church group and has served on committees. Mrs. J feels it is important to participate in community affairs but the family comes first.

THE Ks

Both the Ks spent their early years on a farm, but now live in a large city. She is 30 and he is 28. Their two children are 9 and 6 years old. Mrs. K finished high school and would like to take secretarial training in the future. Her husband went to college for three semesters before going into the navy. He is a painter. They have moved three times since marriage progressing from an apartment to a trailer to a house. After the children were born she worked three years as a receptionist. She worked a year after her marriage to Mr. K but does not plan to be employed in the future.

This is Mrs. K's second marriage. Mrs. Ks parents did not disapprove of this marriage; they were still upset about the divorce because of the possible effect on the children. Her parents were divorced. The second marriage is happy even though there have been some financial problems. Mr. K's parents thought their son was too young to marry, but expressed no serious objection. Mr. and Mrs. K were two young people who needed affection and attention as well as a place of their own.

Goals and Values

When Mrs. K and her present husband were married in 1967 they had several goals. The Ks wanted a home, to acquire furniture, to remain independent, to help their parents in old age, and to educate the children. They wanted roots. Mrs. Ks goals have changed with the second marriage; she was too young when the first one took place. "I now consider happiness and love to be more important than material things," said Mrs. K. Her husband is very kind to the two boys from the first marriage. To achieve these goals they bought insurance and sold a house trailer to buy a home. The trailer was enough for the down payment on the house. The Ks have some savings for education and retirement. They have had to give financial help to both sets of parents. The Ks have had help volunteered, too. His brother helped with a loan for the house. His two uncles helped

with furniture. Also, Mrs. Ks sister's husband assisted after the divorce before she found a job. She is too proud and independent to ask for help.

Their most frustrating experience was when Mr. K was ill. He recovered successfully. The Ks had a very hard time when he was ill, it was also frustrating to not be able to help their parents more. Their major goal now is to keep making payments on the house. Short term plans include buying a camper. The Ks have been accumulating camping equipment. Both he and the boys enjoy camping. Long term plans include college or vocational training in some skill for the boys. "We want to help the children be prepared for earning a living," stated Mrs. K. "The children should help earn money for college if they want to go," she added. Education is important for everyone but the Ks don't want the boys to go to college unless an interest is shown. The couple has been too busy making ends meet and getting a home to do much saving for education.

Some differences exist between the couple regarding their values. From high to low Mr. Ks family economic values are comfort, good credit rating, emergency fund, future income, future purchase, better use of money, independence, sharing, satisfaction, and raise level of living. Her values in rank order are emergency fund, good credit rating, independence, future income, future purchase, sharing, comfort, satisfaction, better use of money, and raise level of living.

Decision-making

The most significant event in Mrs. K's life was the divorce. She worried about raising the two boys alone. It bothered her to leave them with the baby sitter when she worked. The second marriage has been happy. Mr. K adopted the children. "My small son favored him over several other men I was dating," she beamed. She worked a year after the second marriage but Mr. K wanted her to quit because of the boys. He had acquired a good job and life was hectic when she worked. The adoption of the boys made a big difference to all.

Their biggest decisions were buying the house, his adoption of the boys, and his change of jobs. The Ks were hesitant to buy a house for fear of not being able to make payments during his illness. Mr. K changed jobs because he was away from home so much. His current job is much better for everyone. He has time to spend with the boys camping, fishing, and playing ball.

Since marriage Mrs. K is much more secure and happy. Her values have changed especially after his illness. They definitely talk things over. They even discussed serious things before marriage. Mrs. K appreciates her husband's firm hand. Problems are discussed away from the children. It's a little hard for her to make decisions. "I am cautious," she said.

Regarding decisions Mr. K indicated decisions regarding the car were mainly up to him, but her opinion counted a lot; he had a little more to say about life insurance and things concerning the children; they both decide about vacations and how money is spent; she has a little more to say about whether she should work and about social and recreational activities; and she makes all the decisions about how the house is run.

According to Mrs. K he mainly decides about the car and things concerning the children; he has a slight edge on life insurance, whether or not she should work, and how the family income should be spent; both share on vacations and on social and recreational activities; and she mainly makes decisions about how the house is run.

Financial Security

Their biggest crisis was Mr. K's illness. They didn't know if he would ever go back to work. "Santa didn't bring much to our house that Christmas but the children didn't complain," Mrs. K pointed out. Their major worries at this time are financial. They are still catching up after his serious illness. Parents on both sides have been ill. The couple cannot manage to help the parents much financially so Mrs. K assists in other ways. The K's do not have a will. The cost of a lawyer has caused them to put it off. They want to decide and arrange for a guardian for the children but are not quite certain who to ask. It would probably be his sister and husband. If Mr. K died she would return to work and try to keep the children feeling secure; they are her main concern. Mrs. K might take a business course as she thinks office work would be good. If he lost his job she would provide moral support and go to work as soon as possible. To provide for future catastrophes they have hospital and accident insurance. Mr. K has a \$8,500 life insurance policy. To provide for retirement they engage in profit sharing where he works. They use little installment credit. They are buying their car on time and have a mortgage on the house.

The Ks attained certain things by planning and saving. "We have also done without some things," said Mrs. K. They decide what is most important. The Ks feel they have about as much as their friends, but at times it seems as though they are behind. The couple feels lucky about their present financial status because of earlier insecurity. "There are others in the world who have so much less," she said. They consider themselves to be average savers. His income is \$5,500.

Money Management

Mrs. K has always been a penny pincher. "I learned the value of a good credit rating through sad experiences," she noted. The Ks think much about the future now. Money to them means caring for the family according to the standard of friends and relatives. "We are not ones to follow the Jones," said Mrs. K. They mutually agree on the way money is spent and usually talk over any big purchase for quite some time. It's rather easy for her to manage money. Material things are not of supreme importance to them. "We definitely keep records," she stated. "I keep them and we have corrected a lot of mistakes through analysis of the records," she continued. The checking account is important. He writes out checks for the monthly bills. The children have an allowance part of which is for church. The K's do not dictate how the children's money should be spent. "We got a dog so the boys could learn to take responsibility for its care," she boasted.

Management to Mrs. K means making everything run smoothly. "Financially speaking you know where you are if you're managing," pointed out Mrs. K. She knows exactly what bills are to be paid. "I worry

about money, but my husband doesn't," she noted. Mrs. K watches sales and buys large quantities if it is economical. Clothes are definitely bought on sale. She watches money carefully, she could be a better manager if she did a better job of cooking economical cuts of meat. Mrs. K would like to have some cooking and sewing lessons. She wishes her home economics teacher had put more emphasis on economical meals. High food costs get in her way of being able to manage.

Skills

Mrs. K sews about everything--three-fourths of her own clothes as well as her husband's and son's shirts. She made all of their Christmas presents. During the past several months she made two shirts and four summer outfits. When buying big clothing items Mr. K is provided for first and then the children next because of school. She's last, so she buys clothes on sale and makes most of her own. "I made my first coat recently," she beamed. Mrs. K made curtains for the new home and upholstered three chairs, too.

Mr. K feels his wife is above average or average in skill for most household tasks. He ranked her very skilled in buying groceries, buying in general, stretching the family income, sewing, and communicating with family members. He ranked his wife below average for just one task--canning.

Mrs. K enjoys most of the household tasks. Topping the list are baking, sewing, refinishing, upholstering, and making slipcovers and curtains. She does not enjoy gardening, stretching the family income, ironing, and mopping. Her least enjoyable task is buying in general. Mrs. K dislikes ironing because it gets too monotonous just standing there. The radio helps. Ironing is one task that never seems to get done.

Buying

The Ks buy food every other week and occasionally in between. She does most of the grocery shopping and spends about \$18 to \$20 each time. He buys in between times. They feel a washer is very important, but a dryer is a luxury. "A freezer used correctly could pay for itself," said Mrs. K. As far as the house is concerned she wants a comfortable home and a good atmosphere. Her home looked comfortable noted the interviewer. She has a piano, TV, radio, fireplace, and good though not expensive furniture. It makes her proud and not ashamed to have friends and relatives in.

No expenditures were given by the family.

Leisure Time Activities

For recreation the Ks go fishing and camping. Mrs. K sews, reads, fishes, and gives the children piano lessons in her spare time. She is an accomplished pianist. Mrs. K would like more time for reading for improvement. "It's difficult for me to have time for myself," she noted. "There's always something waiting to be done." Mr. K fishes, overhauls the car, and works with wood. He fixes up the house, too. She watches little TV, perhaps 10 hours a week which includes specials and the daily news. He watches about the same TV, only sports largely interest him. The children each watch about 15 hours of TV a week. The children aren't allowed to watch all programs.

Mrs. K always turns off the shooting and crime programs. She listens to the news and music on the radio which is on about 10 hours a day. They read the area daily paper as well as the Sunday Minneapolis paper. She spends time with the boys playing ball, taking walks, and camping. They socialize mainly with persons their own age. With these people they go on picnics, play cards, have barbecues, and converse.

Community Participation

Neither belong to any organizations. She feels there will be years after the children have grown for community affairs. It's not easy in a town of their size to fit into community activities.

THE Ls

The L family consists of Mr. L who is 37, his wife who is 6 years younger, and three children who are 6, 3, and almost one year of age. Mrs. L spent most of her life in a small town. He has always lived in a large city. She completed high school and he is a college graduate. They have moved only once since marriage. Mr. L is a businessman.

Goals and Values

When first married in 1961 their major goal was to own a home. They also wanted to go to California every other year because that's where they went on their honeymoon. They owned a store for 5 years and worked very hard. During that time they lived in an apartment. They sold the store and bought a home and fine furniture. One reason he sold the store was to have more time for the family. By selling the store he was able to reduce the number of hours at work. Mr. L hopes to retire before he's 40. Another goal the couple had was to have \$1,000 in the bank when each child was born. To attain their goals Mr. L obtained a college education. After graduation he worked very long hours and saved money and invested in the stock market. She also worked before marriage. Both were thrifty. The Ls have achieved their goals through hard work and good management. He buys and sells antiques as a hobby and they've never lost any money in that venture.

Their most frustrating experience has been family problems. There is jealousy among his brothers because of his success. But everything has run quite smoothly. Mrs. L is patient and understanding. "If I merely express a wish for something, I have it the same week," she said. "He is a wonderful husband and father," Mrs. L added. She happened to mention to him that she might like to carpet the kitchen. So for Christmas Mr. L got carpeting for his wife. She wanted a freezer so he bought one recently. "My wishes are granted immediately and I have to be careful in my suggestions," she explained.

Right now their major goal is retirement. He hopes to retire before 40 so he'll have more time for the family and the antiques. Short term plans include vacations in California and a trip to see her parents. Their long term plans include education for the children. This couple is determined to have an easier life than their parents who did nothing but work. The Ls feel it is very important for children to have a skill, especially boys, and plan to send the children to college. "We want our

daughter to work before marriage," stated Mrs. L. "In that way she can learn the value of a dollar," she added. Money is in the bank together with an endowment insurance policy for each child's education. The children cannot take money from the bank unless the parents sign the check. Their children were all planned to be 3 years apart.

The Ls agree fairly well on their economic values. His rank order is emergency fund, independence, future income, better use of money, raise level of living, comfort, future purchase, satisfaction, sharing, and good credit rating. Mrs. Ls values from high to low are emergency fund, independence, future income, better use of money, future purchase, comfort, satisfaction, raise level of living, sharing, and good credit rating.

Decision-making

The most significant events in the lives of the L family were selling the store, the birth of the children, buying the new home and furnishing it, and taking trips. Their most important decision was to sell the store. His mother felt Mrs. L influenced her husband to sell. "He worked so hard and such long hours we scarcely ever saw each other," sighed Mrs. L. "He knows what he wants and how to go about getting it," she continued. The couple is much more relaxed now that he has time for the children each day. He enjoys playing with them when he gets home from work. Mr. L is very quiet but feels time to play with the children is important. He always keeps promises to them and to her.

Mrs. L makes decisions quickly and is seldom sorry or thinks she made the wrong choice. However, most decisions are made after thinking it over a long time. Once she decides to buy clothes, furniture, etc., she makes decisions quickly. The Ls talk over everything important. As a family they even discuss hair cuts. They discuss problems when the children are sleeping.

Mr. and Mrs. L were in great agreement as to who has the final say about a variety of things. She felt he mainly decides about the car and life insurance; he has the main say, but her opinion counts a lot, on how the family income is spent; both decided equally where to go on vacations, whether or not the wife works away from home, and things concerning the children; she has somewhat more of a say about social and recreational activities; and she mainly decides how the house is run. Mr. L agreed in all areas except he thought her opinion counted a lot about the car, and he said she has a little more to say about things concerning the children.

Financial Security

The Ls have had no family crisis and have no major worries. He has a will. If both were to die her brother would care for the children. If he were to die Mrs. L wouldn't have to work even though she was employed for a time. She avoids discussing what would happen if he were gone. She is a very gentle, sweet, unsophisticated person who depends on her husband for important decisions the interviewer noted. To provide for future catastrophes their home is now paid for. Together with savings and insurance she would be cared for. He has a \$25,000 life insurance policy and each child's education is already taken care of.

They've achieved their current financial position

through his hard work. Mr. L has always worked and saved money. He had a paper route at age 10 and bought a bicycle from his earnings. Mrs. L feels they are more successful than most persons their age. The Ls are very satisfied with their financial status. They are above average savers. His income is \$15,000.

Money Management

Management of money hasn't changed since marriage. Mrs. L receives money once a week. He writes checks for any major purchase. She can write checks but doesn't do so very often. Both buy together. He gives her money for groceries, in fact more than is needed, "He anticipates my needs and gives me money," Mrs. L said. She feels very good about the way they handle money. The Ls have always discussed their spending. She is thrifty but does not watch pennies.

They do not keep records. Mrs. L notices friends who write down two cents for gum in a book. She does not see the necessity of such accurate accounts. Mrs. L tries to buy sensibly. They have no charge accounts. They pay cash for everything including the house. The children are given money for school, Sunday school, etc.

Management to Mrs. L means to have enough money for savings, retirement, and insurance. She buys meat in quantities and keeps the freezer stocked. She watches for sales and buys in large amounts if a saving is involved. She doesn't know of anything that would make her a better manager. Mrs. L thinks she manages fairly well.

Skills

Mrs. L buys enough beef to last for two months. They do not buy quarters or halves, but rather cuts the family enjoy. They also buy pork chops, bacon, and ham, as well as breasts and drumsticks for the freezer. Mrs. L loves to sew. She makes doll clothes and made maternity outfits when pregnant. She has made some curtains.

Mr. L was most complimentary of his wife's skills. He said she was very skilled for most of them. He also ranked her above average in buying groceries, buying in general, stretching the family income, and disciplining the children. He thought her to be average for only four items--canning, refinishing, upholstering, and making slipcovers and curtains.

Mrs. L very much enjoys most household tasks. Topping the list were cooking, baking, freezing, gardening, sewing, decorating the house, playing with children, communicating with family members, dusting, and vacuuming. Mrs. L hates to see a messy house so is constantly picking up. She has neutral feelings when it comes to canning, stretching the family income, refinishing, upholstering, washing, ironing, and disciplining the children. She finds no household task to be unenjoyable. Mrs. L washes and irons the same day. She irons everything and said that is her least liked task.

Buying

Mrs. L does most of the grocery shopping twice a week and spends \$30 each trip. Mrs. L buys all the meat. She keeps luncheon supplies on hand and never borrows from the neighbors. The Ls are well supplied with kitchen appliances and have never regretted any

purchase. She thinks it's very important to spend money to furnish the house. However, happiness to the Ls is more important than furniture. She enjoys decorating and furnishing her home.

Their expenditures of \$11,800 were as follows: food, 15.3%; housing 5.5%; house furnishings and equipment 1.7%; gas and electricity, 3.8%; car expenses, 7.7%; clothing and related expenses, 6.0%; medical, 0.9%; health insurance, 0.5%; recreation, 0.9%; personal care, 1.5%; reading and education, 0.9%; insurance, 10.9%; gifts and contributions, 2.1%; and savings, 42.5%.

Leisure Time Activities

Recreation centers around the children and the antiques. Mrs. L paints and works in the yard and flower garden. Mr. Ls spare time includes playing with the children, trading antiques, and church work. She watches about 10 hours of TV each week which includes the daily news but avoids violent movies. Mr. L doesn't watch TV very often, but likes the news. The children watch TV on Saturday mornings. She listens to the news on radio, but has the record player on more than the radio. The Ls read the area daily news paper as well as the Minneapolis daily. Mrs. L spends time with the children coloring, playing ball, and gardening. The children help her bake. The Ls socialize with persons their own age and spend this time visiting, going to shows or picnics, and eating out occasionally.

Community Participation

She is active in several organizations including the PTA and the church. Mrs. L holds offices and does art work for these groups. He belongs to a professional organization and is on the church board. The Ls think people should be active in community affairs. They work together for a better community and feel PTA is important.

THE Ms

The M family lives in a large city. She is 30 and he is 31. Their three children are 5, 3, and 2 years old. Both lived in a small town while growing up. She has a college degree and expects to keep up-to-date educationally. Mr. M has an M.S. degree and may take additional course work in the future. He teaches high school. They have moved at least six times since marriage. Each occupational move has given him a greater challenge. Mrs. M works two days a week as a substitute teacher, a job she hopes to continue in the future. She worked a year and a half full time after they were married.

Goals and Values

When the couple was married in 1960 their major objectives were to pay off college debts, acquire furniture, and get further education. Both completed college after marriage. To advance in his profession Mr. M felt it necessary to get an M.S. degree. They wanted him to get it early before any children arrived in their household. They had no savings. The Ms had a very unhappy experience in another city where the community was bitterly divided over religion. This definitely colored their lives. The couple had to be careful in choosing friends. It was changing their whole life so Mr. M resigned and moved to their pre-

sent location.

Their most frustrating situation has been installment buying. "We learned the hard way," said Mrs. M. "For a while we were paying \$5 a month on many purchases." The Ms spent every cent they had on a down-payment for a house. Their home is fairly new and is attractively and comfortably furnished. At present they are not pushing towards any major goal. The Ms are thinking about saving money but are not doing much about it. "Instead we are living it up a bit," said Mrs. M. They are considering a tax sheltered annuity plan at the present time. They have skimmed but both are working and have a good income.

The Ms have no big ambitions. Short term plans include a vacation and a paint job for the house. They would like an air conditioner, too. The Ms might add another bedroom to the house in the future. They plan to buy a new car every 3 years. The Ms believe in education for the children. "We will not push the children, but will encourage them to go to college," said Mrs. M. Savings have been started for the children's education, as well as the purchase of a few stocks and bonds.

Their family economic values differ quite a bit. Mr. Ms were ranked in following order: good credit rating, better use of money, future income, future purchase, satisfaction, comfort, independence, emergency fund, sharing, and raise level of living. Mrs. Ms values ranked from high to low are good credit rating, comfort, independence, sharing, raise level of living, future purchase, future income, emergency fund, satisfaction, and better use of money.

Decision-making

Significant events in the M family were his graduation from college and births of the three children. Moving from their last home was significant, too. Accomplishments include his obtaining an M.S. degree, her getting a teaching certificate, and acquiring a home and furnishings, a car, insurance, and annuities. Their biggest decision was moving to their present location. "My husband was constantly criticized for favoring students of one religion over another when there was no truth to it," stated Mrs. M. He even considered going into business and leaving teaching completely. "We are much happier now," she said. The Ms have moved five times in eight years; they discussed the pros and cons each time but still each move was a hard decision.

Outlook on various things has changed for Mrs. M. "I thought of marriage as one big romance," she said. "Now I don't get so upset and concerned about things in general." They talk all things over. They discuss the children and how to discipline them. They always discuss problems that arise and all major purchases. She is the one who worried if they could make the installment payments on time. He didn't think it mattered. When buying Mr. M makes decisions quickly, but knows in advance what they want. "We bought our first house in just hours," stated Mrs. M. Afterwards they did a lot of shopping around for furniture. "He probably had more influence in selecting the furniture," she said. Mrs. M feels they have good communications between one another.

Most of their decisions are shared with one or the other having a little edge in making the final decision. Mr. M said decisions about the car were

mainly his with her opinion counting a lot; he had a slight edge on vacations and how the family income is spent; they shared on social and recreational activities and things concerning the children; and she had a slight edge on life insurance, whether she should work outside the home, and how the house is run. According to Mrs. M he is the main decision maker, but her opinion counts a lot about the car; both decide on vacations, spending the family income, social and recreational activities, and things concerning the children; she has a slight edge on life insurance and how the house is run; whereas she is the main decision maker on whether or not she would work outside the home or quit work.

Financial Security

One crisis the family faced was the last job change. Another was when there were too many small bills while using installment credit. They finally borrowed enough to cover all the bills and paid that loan off with the income tax refund.

"We just haven't made out a will," said Mrs. M. If both were to die her parents would probably take the children. The Ms have few relatives. If he died she would work more hours at her job. The house would be paid for with insurance. Mrs. M would have enough money for awhile. If he lost his job she would go to work and he would return to school or seek another job. "Mr. M has good training; finding another job should not be too difficult," commented his wife. To provide for future catastrophes they have health, car, and life insurance, as well as savings. Mr. M has a \$10,000 life insurance policy, she has one for \$3,500, and each of the children have a \$2,500 policy. For retirement the Ms have started a tax sheltered annuity and the insurance is paid up. Both have teachers retirement and social security.

"We are \$10,000 ahead of where we started," boasted Mrs. M. They were \$5,000 in debt when first married. The Ms are happy and satisfied with their present financial status. Everything seems to be running smoothly. They are above average savers and their income is \$10,500.

Money Management

Management of money and finances has not changed too much since marriage. They are wiser than some persons perhaps, but have never been extravagant. The couple thinks alike when it comes to money which helps. She is more conscious of bills than he. They allow so much a month for fun. She manages what they have quite well. They don't have a lot of extra money to spend. Their spending habits are such that she could stop work. Probably what Mrs. M earns will be saved now that he received a substantial salary increase. Mrs. M keeps track of the unpaid bills. He is not interested in small household bills. She used to keep detailed grocery records. Now she does it for fun and for comparison, though is not quite as careful to put down every penny spent. Mrs. M keeps utility records and analyzes them to make comparisons from year to year. Both write checks. Both the girls get an allowance of 25 cents a week. The children decide how to spend it.

The Ms do not use installment credit. "We used it too freely at first and our relatives had to come to our rescue," lamented Mrs. M. They do have several charge accounts but always pay the bills at the end

of the month.

Management to Mrs. M means being able to live and provide for the family and not bemoan how the money is spent. She considers herself a good manager. Mrs. M budgets and pays bills. "If we hadn't done this we wouldn't be where we are now," she said. Her husband cooperates, too. He won't buy a gun or fishing equipment on the spur of the moment without discussing it with her. They plan and save for clothes. The Ms usually buy furniture and pay for it within 3 months. She takes \$15 to \$20 from the budget to buy extras. Nothing gets in her way of being able to manage.

Skills

One beef, two loins of pork, one quarter of venison and some chickens were put in the freezer the previous year. She sews nearly everything. During the last 5 months Mrs. M made 5 outfits for the girls and did a tremendous amount of mending. The grandparents frequently give the children clothes. Sewing is not her favorite hobby. Mrs. M would rather make drapes and upholster furniture. She has made two or three sets of drapes as well as curtains. She upholstered a davenport and two chairs and made seats for the dining room chairs. Their home is very attractive and in good taste.

Mr. M was quite complimentary of his wife's skills. He ranked her very skilled or above average for most of them. He feels she is very skilled in buying groceries, buying in general, stretching the family income, washing, ironing, vacuuming, mopping, and general house cleaning. He ranked her average in skill for gardening, sewing, mending, decorating the house, and refinishing furniture.

Mrs. M enjoys cooking, baking, buying in general, stretching the family income, decorating the house, upholstering, making slipcovers and curtains, helping children with their work, playing with children, and communicating with family members. She does not enjoy mending, refinishing, ironing, and mopping. Mrs. M has never liked to iron and it is one job that never gets done.

Buying

Mrs. M goes to the market and generally buys big amounts of groceries about twice a month. She spends \$50 each time. They have meat in the freezer. Milk is delivered to their doorstep. Mrs. M does most of the grocery shopping. Large kitchen appliances are very important to the Ms. "The freezer is a convenience and the dryer saves work," commented Mrs. M. They buy furniture as they can afford it. Appliances are bought first. The Ms like to have a nice house. The Ms try to keep their belongings in top condition and teach the girls to be careful.

Their expenditures of \$8,400 are allocated as follows: food, 21.5%; housing, 21.5%; house furnishings and equipment, 7.2%; gas and electricity, 0.5%; car expenses, 14.3%; clothing and related expenses, 5.7%; medical, 0.4%; health insurance, 2.5%; recreation, 5.7%; personal care, 0.9%; reading and education, 0.6%; insurance other than health, 5.6%; gifts and contributions, 2.9%; and savings, 10.8%.

Leisure Time Activities

For recreation the Ms go to the movies, play bridge and go to athletic events. They enjoy doing things

as a family. They play bridge and eat out once a month. The Ms enjoy cooking outside on the new gas grill. They take the children on picnics and visit the zoo. His spare time activities are spent reading, watching sports on TV, and working in the yard. She watches about 12 hours of TV a week including serious programs, two soap operas, and the news. He watches about 20 hours of TV weekly which includes all the sports events. In the summer the children watch little TV, but during school each watches about two hours a day. They read the area daily paper. She reads to the children and takes them on errands including shopping.

Community Participation

She belongs to three organizations as well as a bridge club. She serves on committees and has held no office in the last two years. He belongs to professional organizations, a bridge club, and the Elks.

She's rather do things with her husband than to participate in community affairs. Mrs. M does collect money for various organizations. She won't belong to an organization unless she can take an active part. She is too busy to participate in community activities at the present and he has no time to do so.

THE Ns

The Ns live on a farm and both are 30. The four children range in age from 8 to under one year. When growing up she spent half the time on a farm and half in town. Mr. N has spent his entire life in the country. He graduated from high school. She went to college for one semester and wants to learn more about music. They have moved once since marriage. She is not employed but helps with the hogs and occasionally sews for others. She doesn't plan to be employed in the future. Mr. N raises hogs and sells fertilizer.

Goals and Values

When married in 1958 their major goals were to improve the farm, have a family, and make a living for them. The couple was married in the spring so they could raise a garden. The Ns wanted to keep the family farm going and make it attractive enough in the future so one of their children would want it. They consider children to be companions all through life. To save for these goals they budgeted and fed hogs to help pay for the farm. They are making improvements to the farm as they go along. Their most frustrating experience has been the daughter's education. She had to be kept back a year in school. Their major goal now is to raise the children and provide an education for them. The Ns just finished remodeling the house. They hope to take a summer vacation and buy a different car. The Ns plan to build a shed to improve the hog operation. Long term plans include buying more land and building a dream house on the land owned.

"Education is pretty important for children," stated Mrs. N. "There's no question they need to go on," she added. They plan at least junior college for their children, but it will probably be four years. The Ns have an insurance policy the children can use for college. They also have a savings account that can be used as needed.

Husband and wife agree fairly well on their economic values. Mr. Ns values from high to low are sharing, good credit rating, independence, satisfaction, better use of money, emergency fund, future purchase, future income, raise level of living, and comfort. Mrs. Ns values in rank order are sharing, independence, good credit rating, emergency fund, satisfaction, better use of money, future purchase, future income, raise level of living and comfort.

Decision-making

One of the biggest decisions made by this family was to take a foster child. "If we ever have to give up the foster child, it will be difficult for all of us," emphasized Mrs. N. Another big decision was to raise hogs instead of having a dairy herd. The most significant events to occur in the N family were the birth of the three children. "Since marriage I don't think of myself quite so much," commented Mrs. N. She is more aware of people surrounding her and how they will relate to the children. The Ns talk things over while eating or during the evening. Little decisions are made by Mrs. N. If she can discuss things with someone decisions aren't so hard. Sometimes the children have a say in some decisions such as where to go fishing.

Both agree that he decides alone how the income is spent; he has the main say about life insurance; they both agree on whether or not she should work outside the home and things concerning the children; and that she decides alone how the house is run. Mrs. N said he had all the say about the car, whereas he thinks he has just a slight edge on these decisions. Mrs. N stated they both decided about vacations and social and recreational activities. However, Mr. N felt she has a little more to say about the vacations, and that she had the main say about their social and recreational activities.

Financial Security

They've had no financial crises. They Ns have had to borrow money from time to time though. Their major worries at this time are the children's education, retirement, and the nation's economy. If Mr. N died she's probably stay on the farm and hire someone to raise the hogs. They have discussed this many times. The Ns have talked about a will, but have done nothing. "We'll do something before too long," she said. The deed to the land is set up so the children will get the land. To provide for future catastrophes they have time deposits in the bank and auto insurance. They have no hospital insurance. The Ns maintain a credit rating so they can borrow money. They have burial insurance and the children have life insurance.

The family has achieved certain things because the Ns planned and worked. In addition they inherited money and land. They got 80 acres when married. For retirement they have social security. "We'll also have what's invested in the farm, too," pointed out Mrs. N. They are satisfied with their present financial status even though there are things they want. "We don't owe anybody anything," stated Mrs. N. They are above average savers with an annual income of \$6,500.

Money Management

When first married Mrs. N started keeping books because he didn't like to do it. She took bookkeep-

ing in college, but it didn't apply to farm accounting. Mrs. N said, "You can't live without money and at times I do foolish things." The Ns ask themselves if what they are buying is necessary. They ask if it would be better to wait before buying, too. It is not too difficult for her to handle money. "We live on what's left over after the bills are paid," said Mrs. N. When it comes time for income tax everything in the record books is figured. The Ns like to see where they are spending money. Both write checks from the same check book. She said, "Separate check books on the same account don't work for us."

Management to Mrs. N means success or failure. "With management you can have things you want," she commented. She feels they save money by buying groceries once a week. The Ns grow their own vegetables. They do no impulse buying. Neither do they use installment buying. Both discuss their wants and needs and get first what is needed most. "I could be a better manager if I kept closer records of what is spent," said Mrs. N.

Skills

One beef, one veal, three hogs, 50 chickens, and 25 ducks were put in the freezer for the year. Mrs. N sews everything from suits to pajamas. During the past 5 months she made two coats, a dozen dresses, and two pairs of pajamas. "We never buy clothes," she boasted. She even makes his sport shirts. Mrs. N made drapes for four rooms, has slipcovered the davenport and chair, and has done some refinishing.

Mr. N considers his wife is average when it comes to performance of most household tasks. He finds her very skilled in sewing and above average in skill for cooking, baking, canning, gardening, and making slipcovers and curtains. He ranked her below average in organizing work to be done, helping children with their work, and general house cleaning including dusting, vacuuming, and mopping.

Mrs. N agrees with her husband. She ranked herself average for most of the household tasks. She feels very skilled in sewing and above average in canning, gardening, buying in general, and making slipcovers and curtains. She thinks she is very unskilled in organizing work to be done and below average in freezing, upholstering, and general house cleaning including dusting, vacuuming, and mopping.

Topping the list of enjoyable tasks for Mrs. N are gardening, sewing, and making slipcovers and curtains. It gives her a lot of satisfaction to stand back and see the shelves full of canned goods. She also likes to see the end results of her sewing. She also enjoys baking, canning, buying in general, mending, decorating, refinishing, upholstering, playing with children, and communicating with family members. She does not enjoy organizing work to be done. Mrs. N dislikes doing dishes.

Buying

She does most of the food shopping once a week and spends \$25 to \$30. "We don't spend money eating out," said Mrs. N. She feels major kitchen appliances are a necessity. "We haven't spent much on furniture because the kids are small," she noted. "One can go to the extremes with furnishings," she added.

Their expenditures of \$3500 are as follows: food, 33.9%; gas and electricity, 4.4%; car expenses, 9.9%;

clothing and related expenses, 11.3%; medical, 4.0%; recreation, 0.2%; personal care, 0.3%; reading and education, 2.8%; insurance, 6.5%; and gifts and contributions, 26.8%.

Leisure Time Activities

For recreation the Ns fish, bicycle, and read in the evening to relax. She knits and grows flowers. He also works in the garden. "After we finish chores there's no time for leisure activities," stated Mrs. N. They have no TV but the radio is on all day. They listen to the news, markets, and weather during meal times. They read the area daily paper and also get a weekly paper.

Her time with the children consists of teaching the children to do various things, riding the bicycle, taking walks, and swinging. There are times when she needs more time to play with the children. The family doesn't socialize much with other people.

Community Participation

She belongs to a church group and serves on committees. Mrs. N taught Sunday school until they got the foster child. He belongs to no organizations.

THE Os

Mr. and Mrs. O have always lived on a farm. He is 32 and she is one year younger. The children are 5 and 3 years of age. She completed two years of college and he completed high school. Mrs. O plans to renew her teaching certificate so she can teach in the near future. She worked two years after their marriage in 1960. The family has moved once since marriage.

Goals and Values

When first married the Os major goals were to eventually own a farm, have a family, and give them an education. He wants to attain a farm through his own efforts. "He doesn't want to inherit the farm or have his father buy one for them," explained Mrs. O. The couple's determination will help get a farm. To achieve these goals they have a savings account. The Os put as much money as possible into it. Their most frustrating experience was when Mr. O had to go into the National Guards for just a year. They were just getting started in farming. In fact he didn't have time to put the crops in. He was given one month's notice so had to make arrangement for the spring and fall farm work. She was teaching and remained at the school. They had been married a year. Their current major goal is a new baby. They are buying their first 40 acres of farm land. In the next few years the Os plan to build onto their house. No other house is available near the land they are buying. "Education is very, very important," said Mrs. O. "We'll let the children make their own professional choice," she added. They hope to be able to send the children to college or vocational school, whichever is their choice. Both girls have separate savings accounts for education purposes. All the children were planned for.

The Os differ somewhat on their economic values. In rank order Mr. O listed future income, future purchase, good credit rating, satisfaction, raise level of living, better use of money, emergency fund, inde-

pendence, comfort, and sharing. Mrs. Os values from high to low are future purchase, better use of money, good credit rating, emergency fund, satisfaction, comfort, raise level of living, sharing, future income, and independence.

Decision-making

The most significant events occurring in the O family were his being called into the National Guards and the birth of their children. Accomplishments made since marriage include paying all the bills, buying 40 acres, and a savings account. Their most significant decision was whether to sell out or try to keep farming when he was called into the National Guards. They realized if he sold out that was the end of farming. It also meant Mr. O would have to go to trade school. They feel the decision made to remain in farming was the right one.

Since marriage they have learned to set goals and work for them. Since they were older they expected marriage to be as it is. "We knew marriage wasn't the so called bed of roses," she stated. The value of money has changed; they tightened the purse strings. The Os usually talk everything over. They have good communications. "Communications can cause too many marriages to have trouble," emphasized Mrs. O. It's quite difficult for her to make decisions. They have not had to make many tough decisions, but the ones they've had to make took time. They're cautious when it comes to deciding what to do.

The couple disagreed somewhat on how decisions are made in the family. Mr. O felt decisions about the car and life insurance were primarily his; it was mainly up to him to decide how the family income is spent; that he had a little edge on social and recreational activities and things concerning children; they decided equally on vacations and whether or not the wife should work away from home; and she mainly said how the house is run.

Mrs. O on the other hand, said he primarily decided about life insurance; he mainly decided what car to get and how the income is spent; he had a slight edge on whether or not she should work; they shared on where to go on vacations and things concerning the children; she had a slight edge on social and recreational activities; and it was mainly up to her to say how the house is run.

Financial Security

They haven't had any family crisis yet. The Os budget closely. "Fortunately we've a crop to harvest each year," said Mrs. O. He has a will but it needs updating. It was made several years ago. If both were to die he has \$30,000 of life insurance and she has \$5,000. So far no arrangements have been made for the children's care. If he died, she'd have to sell out and move to town. Mrs. O would return to teaching if the children were all in school. "My husband feels it's too hard for a woman to rent a farm out," she commented. Since one of their relatives was killed last year this situation has been discussed fully. If Mr. O lost his job she'd be forced to teach. "He's not a quitter so he'd try something else," she said. To provide for future catastrophes they have savings, hospitalization, and life insurance.

Mrs. Os teaching helped to get them financially where they are today. They've had good crops and

things have gone well. They're satisfied with the progress made. They've received no financial help. Her parents have let them use some farm machinery. The grandparents have done baby sitting, but they usually have to ask for this help. They're about as successful as others in their age group. "We don't envy anyone," emphasized Mrs. O. For retirement they have social security. The Os wish they had more money but can't complain. They are average savers and their income is \$14,000.

Money Management

Management of their money has changed over the years. "We budget more strictly and do a better job of planning our spending," she stated. She added, "Money is a necessity but there are more important things in life than the almighty dollar." He's a very good manager and wants to know where all the money goes. The Os use no installment credit. They do have a mortgage on the farm and have to make payments for 5 more years. It's rather difficult for Mrs. O to manage money. She doesn't particularly care to itemize and record every penny spent. They use the SDSU farm record books. He keeps the farm account and she keeps the household section. Even though she doesn't care for it, Mrs. O feels records are very important. They figure the records at the end of the month. "As a result of keeping the records we save more and use our money to better advantage," she said. They have one checking account, but each has a check book. Mr. O gives her a certain amount for her check book and this amount is deducted from his. She operates on a yearly budget for living expenses. It is made out at the beginning of the year by reviewing the previous year's budget. Amounts spent have been increasing because the children are getting older. If the children are given money the parents encourage them to bank it. The Os are trying to teach the children the value of money. Mrs. O pointed out, "Our children don't get money everytime they go to town."

Management to Mrs. O means planning, budgeting, and spending money wisely. She considers herself to be a good manager but says there's always room for improvement. She doesn't know what she could do to be a better manager. "Invariably I over spend the budget in one area or another," she sighed. It's usually food or clothing. When something breaks down compensations have to be made elsewhere in the budget.

Skills

The following items were put in the freezer during the year: three quarters of beef, 50 pounds of pork, 12 pints of fruit, and 40 pints of sweet corn. She sews shirts and pajamas for the boys. She made 8 maternity outfits and some sports clothes for herself during the past several months. She also made curtains for the girls room. The person who has the oldest garments or the ones that are worn the most is the one who gets new clothes.

Mr. O ranked his wife above average in skill for most household tasks. He feels she is average in buying groceries, buying in general, stretching the family income, refinishing, upholstering, disciplining the children, helping children with their work, playing with children, and communicating with family members. He ranked her below average for only one task--gardening!

Mrs. O feels average in skill for most household tasks. She is above average in skill when it comes to

baking, organizing work to be done, and playing with children. She feels she is below average in decorating the house and refinishing and very unskilled in gardening, upholstering, and making slipcovers and curtains.

Heading the list of enjoyable tasks for Mrs. O are cooking, baking, and playing with the children. She feels it's a challenge to try new recipes. She also enjoys organizing work to be done, sewing, decorating the house, washing, helping children with their work, communicating with family members, dusting, and vacuuming. Mrs. O does not enjoy gardening, buying groceries, mending, refinishing, making slipcovers and curtains, and general house cleaning. She's never liked cleaning. Her least enjoyable task is upholstering.

Buying

Mrs. O shops once a week for food and usually spends \$20 to \$25. She considers the range and refrigerator to be the most necessary appliances. If the Os can pay for them they buy appliances. If it has to be bought on time, they forget it. They want a neat comfortable home, but it doesn't need to be furnished with the best of everything.

Their expenditures of \$10,600 are allocated as follows: food, 10.8%; housing 4.7%; house furnishings and equipment, 5.0%; gas and electricity, 1.7%; car expenses, 3.2%; clothing and related expenses, 3.6%; medical, 3.4%; health insurance, 1.9%; recreation, 5.2%; personal care, 1.0%; gifts and contributions, 2.5%; and savings, 56.9%.

Leisure Time Activities

For recreation the Os go on picnics or visit friends. They socialize with persons of the same economic status and those who have the same interests. Most are fellow farmers and are mostly the same age. Mrs. Os extra time is spent in organizations, visiting, and riding. His spare time activities consist of playing with the children, yard work, and reading. She watches the news and weather each day on TV. The radio's on a lot, but she isn't always listening. Mr. O does not like TV; he prefers reading. During school the children watch about 5 hours of TV a week and in the summer they watch an occasional Saturday morning cartoon. They read the daily area paper. She spends time with the children playing games, playing ball, listening to records, riding, going on picnics, and teaching them numbers and colors. Mrs. O indicated she doesn't spend enough time listening to the children.

Community Participation

Mrs. O belongs to an extension club and a church group and serves on committees. Her husband belongs to a sports group.

They feel it is important to participate in community affairs. They have neighborhood gatherings. The Os feel they should know their neighbors.

THE Ps

The P family consists of Mrs. P age 33, Mr. P age 34, and five children who range in age from 14 to 7 years. Both have spent all their lives on a farm.

The Ps finished high school. She would get more education if absolutely necessary. Mrs. P worked a short while after marriage but does not plan to do so in the future. They have moved once since marriage.

Goals and Values

When the couple was married in 1953 their major goals were to be happy and own a farm. Her parents thought she was too young to get married. They tried to live in town but didn't care for it; he enjoyed farming. "Farming is not very profitable but it's a happy life," said Mrs. P. Their most frustrating experience was the severe injury of one of the children who had to spend several months in the hospital. Their major goal now is to get a new truck. Short term plans include buying some new furniture. Over the next 20 years the Ps hope to purchase a farm and educate the children. They feel education for the children is very important. "If the children are interested in college or vocational school, we'll send them," she said. To date they are not saving any money for this.

The couple differ somewhat on their family's economic values. Mr. Ps values in rank order are a good credit rating, raise level of living, better use of money, sharing, independence, future income, emergency fund, satisfaction, future purchase, and comfort. Mrs. Ps values from high to low are satisfaction, emergency fund, sharing, good credit rating, independence, better use of money, future purchase, future income, comfort, and raise level of living.

Decision-making

The most significant events in the P family were the birth of the children. One died in childbirth. The main accomplishment made since marriage is that the couple has learned how to face problems together. Their most important decision was to move to the farm. At the time she worked and would have preferred staying in town rather than driving to work. "All of us are happy on the farm including the children," declared Mrs. P. Since marriage they are more serious and cautious. They have a deeper religious feeling, too. "We won't do things on the spur of the moment," she commented. "We value our family more and money less," she continued. The Ps talk things over. It's fairly easy for her to make decisions. It depends on the decision; some are more difficult than others.

As far as Mr. P is concerned he is the main decision maker about the car and whether the wife should work, but her opinion counts a lot; he has a slight edge on life insurance and how the family income is spent; they share equally on where to go on vacation and about social and recreational activities; she has a slight edge about things concerning the children; and she makes all the decisions about how the house is run.

Mrs. P said her husband made all the decisions about life insurance and how the family income is spent; he mainly decided about the car; he had a slight edge on things concerning the children; they both decided equally about vacations, whether or not she should work, and social and recreational activities; and that she made all the decisions about how the house is run.

Financial Security

Family crises were the child's hospitalization and buying machinery. Their major worries at this time are making ends meet with current farm prices, whether or not they'll have a crop, and raising and educating the children. The Ps have talked about it, but have never made out a will. If both were to die, provisions have not been made for the children's care. If he died, she'd have to work at the hospital again to support the family. If Mr. P lost his job he would just go back into farming or construction work. To provide for future catastrophes they have life, auto, and hospitalization insurance. He has \$10,000 of life insurance and each child has a \$1,000 policy. They have social security for retirement. "We can't see retirement as a possibility since we'll probably farm until we're unable or die," observed Mrs. P.

The Ps feel they're doing as well as they can financially, considering farm prices and size of the family. "We're living," she exclaimed. Their financial status could be better. Kinds of help received since marriage were baby sitting from relatives and neighbors. They also borrowed some money from his uncle who offered to lend it. The Ps are about as successful as others in their age group. They are low savers on an annual income of \$3,000.

Money Management

Since marriage they are more conservative when it comes to money. "I am more conservative than my husband," stated Mrs. P. Better decisions are made now. They feel one has to have money to live. This family is happy without a lot of money. "We wouldn't be too happy if happiness were based on money," she commented. It's not too difficult for her to manage money. She keeps most of the records for income tax purposes but does not analyze them. They spend money on the necessary things only. The Ps do not use installment credit. Both write checks from one account. The children have allowances.

Management to Mrs. P means planning and schedules. She thinks of money first. She is a good manager of time and doesn't waste too many minutes each day. "I have plenty of energy," boasted Mrs. P. Better organization could make her a better manager. At times the children get in her way of being able to manage.

Skills

Items frozen during the year were one beef, 75 chickens, 20 quarts of fruits and vegetables, and a few fish. The freezer is also used for baked goods. Mrs. P sews everything but her husband's clothing. During the past 5 months she made 15 garments. She makes curtains and drapes and has upholstered some furniture. The person that needs it most is the one who gets to purchase big clothing items.

Mr. P was most complimentary of his wife's skills. He ranked all of them above average or better! He feels she is very skilled in cooking, baking, stretching the family income, mending, decorating the house, refinishing, upholstering, washing, ironing, mopping, and general house cleaning.

Mrs. P on the other hand feels her skill in performing most household tasks is only average! She thinks she is above average in sewing, upholstering, washing, and below average in making slipcovers and

curtains.

Mrs. P's most enjoyable tasks are sewing and upholstering. She enjoys sewing because it is so creative, but needs more time for it. She also enjoys cooking, baking, canning, freezing, decorating the house, making slipcovers and curtains, washing, playing with children, communicating with family members, and general house cleaning. She finds no tasks unenjoyable. In fact she doesn't dislike anything around the house, unless everything is in a big mess.

Buying

She does most of the food shopping once a week. Mrs. P can live without some things like house furnishings, but feels it's hard to get along without the major kitchen appliances. The family needs just enough to be comfortable.

Their expenditures of \$3,000 are allocated as follows: food, 24.9%; housing, 4.6%; house furnishings and equipment, 6.6%; gas and electricity, 12.0%; car expenses, 6.5%; clothing and related expenses, 16.6%; medical, 6.6%; health insurance, 7.8%; recreation, 2.5%; personal care, 0.4%; reading and education 2.0%; insurance 3.6%; and gifts and contributions, 5.8%.

Leisure Time Activities

Recreation for the P family consists of picnics with friends, visiting, and playing games. Her extra time is spent sewing and doing church work. His spare time activities are bowling and participating in organizations. Mrs. P watches 1 1/2 hours of TV every afternoon which includes three soap operas and the news. She listens to news and music on the radio each morning. He watches the ten o'clock news. Each child spends about 10 hours a week watching TV. They read the area daily paper as well as the hometown weekly. She spends time with the children playing games, working with them, and just listening to them.

Community Participation

Mrs. P said she is active in organizations. She belongs to an extension club, 4-H club, and church organizations and holds offices and serves on committees. "My husband is too active in organizations sometimes," commented his wife. Mr. P has served on the school board and is now on the church council. They feel it is quite important to participate in community affairs if it isn't overdone.

THE Qs

Q family lives on a farm. He is 37 years of age and she is 30. They have three children who range in age from 9 to 6. Both have spent their entire lifetime on a farm. Mrs. Q finished high school while her husband finished college. They have moved only once since their marriage in 1958.

Goals and Values

When first married the Q's goals were to raise and educate a family, own their own farm, and have a new home with comfortable furnishings. Mrs. Q did not go any farther than high school and feels she missed out on something, so definitely wants the children to go to college. To achieve their goals they tried to

save money each month. The most frustrating experience for the family was when Mrs. Q had to have surgery. They had no insurance so it set them back financially.

Currently their major goal is to buy a farm. Short term plans include buying a new car and a new pickup. The Q's feel education for children is very, very important. It is more important than a new home which she is hoping for. However, if the children are not college material they plan to send them to a vocational school. Savings they are accumulating will be used for the children's education.

Mr. and Mrs. Q differ somewhat on their family economic values. Ranked from high to low Mr. Q listed satisfaction, comfort, emergency fund, good credit rating, independence, raise level of living, future purchase, better use of money, sharing, and future income. Mrs. Q ranked comfort first followed by satisfaction, good credit rating, raise level of living, better use of money, emergency fund, future purchase, future income, independence, and sharing.

Decision-making

Significant events in this family's life were moving to the farm, arrival of the children, and her illness. Since marriage Mrs. Q takes things more seriously. The Q's talk over things quite thoroughly. They both discipline the children, but do not talk about the discipline in front of the children. Mrs. Q has some difficulty in making decisions.

Both agree as to who has the final say about certain decisions around the house. Mr. Q decides by himself about life insurance and whether or not she should work outside the house. He mainly decides about what car to get, but her opinion counts a lot. They decide equally about vacations, how the family income is spent, and about social and recreational activities. She has a little more to say than he about things concerning the children; how the house is run is entirely up to her.

Financial Security

If the family ever had a crisis, it was at the time Mrs. Q had surgery. They have no big worries at this time, but would like to have more money. If both the Q's were to die, they have made no provisions for who would take care of the children. They have no will. They have felt no necessity for having one. If Mr. Q were to die she would probably seek employment, but would need to seek further training. If he were to lose his job he would find another job. To provide for future major catastrophes both have insurance.

The family is not using installment credit now. Her illness kept them from reaching their goals and being more financially independent. They had to pay bills for several years. In comparison to others in their age group the Qs feel their success is average. There is room for improvement. To provide for their eventual retirement they have social security and a pension plan. The Q's consider themselves to be average savers. Their income is \$8,500.

Money Management

The management of their money has definitely changed since marriage. They do more planning. To Mrs. Q money means material things; they like this. She has some difficulty in managing money and realizes

she could do better. Mrs. Q keeps track of the money and bills and tries to keep records. They pay by check which helps with record keeping. The records are analyzed so they can see where the money is spent. They would like to improve their spending. Both write checks. The children have an allowance which is not strictly adhered to.

To her management is important. It's needed to be successful, according to Mrs. Q. She feels the family lives within their income but she could improve in money management. If she did more planning Mrs. Q feels she could be a better manager. Money gets in her way of being able to manage. She sometimes spends money foolishly.

Skills

Mrs. Q buys meat in large quantities and freezes it. In a year they freeze a half beef, one hog, 100 chickens, and a few pheasants and fish.

Mrs. Q likes to sew and does all the sewing for the girls. She makes their clothes including dresses, shirts, shorts, slacks, blouses, and coats. During the past 5 months she made two coats, dresses, and sports outfits for a total of 50 garments. She also made drapes for the living and dining room and curtains for the kitchen.

The only help they receive from others is baby sitting. Her mother enjoys sitting with the children.

Mrs. Q finds the following household tasks very enjoyable: sewing, decorating the house, and playing with the children. Tasks that are enjoyable include cooking, making slipcovers and curtains, washing, helping children with their work, communicating with family members, dusting, vacuuming, mopping, and general house cleaning. She finds buying groceries and stretching the family income to be very unenjoyable. The remainder of the household tasks were neutral. Cleaning closets is one job that never seems to get done.

Mr. Q was quite complimentary of his wife. He feels she is very skilled at cooking, baking, and buying groceries; average in stretching the family income, refinishing furniture, and disciplining the children; and very unskilled at upholstering furniture. The remainder of the tasks he felt she was above average in skill.

Buying

The Q's buy groceries once a week and milk in between. Mrs. Q always does this job by herself and spends about \$20 each week. She feels it is important to spend money for appliances and house furnishings. The home needs to be one where the children will not hesitate to bring friends in to visit and one in which they will feel proud.

The Q's expenditures for the year were \$6000. Expenditures were allocated as follows: food, 19.3%; housing, 9.6%; house furnishings and equipment, 3.2%; gas and electricity, 4.8%; car expenses, 8.4%; recreation, 9.6%; personal care, 1.6%; reading and education, 2.4%; insurance other than health, 9.6%; and gifts and contributions, 10.5%.

Leisure Time Activities

Recreation for the Q family consists of playing cards with friends, hunting, and fishing. Mrs. Q spends her extra time sewing and doing work for the church. Mr. Q's spare time activities include fishing, reading, and working in the yard. Mr. and Mrs. Q spend little time watching TV, perhaps two hours a night. The children watch about 20 hours of TV each week. They like to watch programs that are relaxing--family shows and comedy programs. The Q's get their news from the radio rather than TV. The radio is nearly always on. The Q's take two daily papers and two weekly newspapers.

Time spent with their children consists of games, picnics, hikes, fishing, and helping with home work. Their friends are common, average people.

Community Participation

Mrs. Q is not active in many organizations, just church ones. She teaches Sunday School and is an officer of the women's church group. Mr. Q is also active in church work. He teaches Sunday School and is a trustee.

Mrs. Q feels it is important to participate in community affairs. She feels one needs contact with outside people and to get out of the house occasionally. Church is the main activity for this family.

THE Rs

Mrs. R is 28 and her husband is 36. They have four children who range in age from 9 to 2. Both the Rs spent their early childhood on a farm and currently live in a small South Dakota town. He drives a gas truck and she is a bookkeeper at the elevator. Both plan to be working at their same jobs 5 years from now. Both graduated from high school and plan no additional education.

Goals and Values

At the time of their marriage in 1957 the major goals of the R family were to own their home, raise a family, and acquire savings. They were interested in a house because it is something one can be proud of and it can be fixed as one likes. They felt that savings were important. The most frustrating experience happening to the R's was running short of money.

Their major goal currently is to build on to their home. They also plan to finish paying for their car. Their long term plans include saving for retirement and for the children's college education which the family is now doing. They feel college is very important for children because to have a good job one needs a good education.

Mr. and Mrs. R differed somewhat on their family economic values. His values from high to low were good credit rating, comfort, raise level of living, better use of money, independence, emergency fund, future purchase, future income, satisfaction, and sharing. Mrs. R ranked comfort highest followed by better use of money, good credit rating, satisfaction, raise level of living, future purchase, emergency fund, independence, future income, and sharing.

Decision-making

The most significant events happening to this family have been the birth of the children and the anniversaries of both Mr. and Mrs. R's parents. They've also bought their own home and are now building a garage. The most significant decision made by the family was whether or not Mrs. R should work out of the home full time. They considered part-time employment for her. Another alternative was for her to stay at home in which case they would have had to stretch their money further which was almost impossible. They are quite satisfied that she is working full time. In addition to Mrs. R's working, buying their own home was an important decision.

Mr. and Mrs. R talk things over. They usually talk over whatever they're trying to make a decision about. Some decisions are easier than others. Decisions in the family are shared to some extent. Mr. R says he has a little more to say about what car to get; both share equally in deciding whether or not to buy life insurance, vacations, whether the wife should work outside the home, and social and recreational activities; she has a little more to say about how the family income is spent and things concerning the children; while she mainly has the final say about how the house is run.

Mrs. R says he has a little more to say about the car. They share equally in decisions about life insurance, vacations, her work outside the home, social and recreational activities, and things concerning the children. And, she mainly decides how the house is run and how the family income is spent, but his opinion counts a lot.

Financial Security

The R's biggest crisis to date was when their money was very sparse. The first three children were close together. They had to borrow money from the bank which has been paid back, however. Since marriage they have received babysitting help from both sets of parents as well as some food. Their major worry currently is the rising cost of living and how the family will cope with it.

They have no will. If Mr. R died she would keep working and stay in their home and try to raise the children the best she could. "One's husband dying is something nobody likes to think about," said Mrs. R. If Mr. R lost his job she would keep working at her job and he would look for another. To provide for future catastrophes the R's have savings, disability insurance, auto and health insurance. Mr. R has \$3,000 of life insurance and the remaining family members each have a \$1,000 life insurance policy.

The R's have achieved what they have through penny pinching, savings, and Mrs. R's taking a job. They feel they are about as successful as others in their age group. To provide for retirement they have social security, investments, savings, and a retirement plan from their employers. They feel they are above average when it comes to saving money. And they are satisfied with their present financial status. They do not want to have to figure everything down to the last dollar. Their income is \$6,500.

Money Management

Management of their money with growing children along with a rising cost of living is getting to be more of a chore all the time. She loves money, but thinks they handle their money well. The R's currently are using installment credit for medical expenses, clothing, food, gas, and the car for a total of \$1,500. They are not foolish spenders. Some months it's harder to budget money than others. Difficulty depends on the unforeseen things that come up. It seems harder for them to hang on to money than when they were first married. They have a comfortable living. And of course more things than when first married.

The R's think records are very important. Mrs. R keeps most of them. "I'd never know how we stand if I didn't keep any," she said. They analyze the records to see how they are spending the money and to budget so much for each category. The R's have a joint bank account and both write checks. They try to teach the children not to spend foolishly when buying.

Management to Mrs. R makes a world of difference in the years to come. If one spends foolishly one never will have anything. Each month she makes out a budget and figures out so much for each category. Unforeseen breakdowns along with unanticipated purchases get in the way of Mrs. R's being able to manage.

Skills

Mrs. R does a lot of freezing. For the previous year they had one beef, 50 chickens, some fish, pheasants, rhubarb, apples, and corn in the freezer. She does considerable sewing, too. She makes dresses and clothes for herself and her daughters, as well as shirts and pants for the boys. During the past 5 months she made 20 dresses, 15 blouses, 5 skirts, 10 boy's shirts, a half dozen pair of pants and shorts. When it comes to buying big clothing items they alternate years buying for the children so it doesn't fall in the same year. She also makes curtains and has upholstered several chairs. In the past she refinished a bookcase, several tables, and a bedroom suite.

For nearly all of the household tasks Mrs. R feels her skill is average, except for baking where she feels above average, and making slipcovers and curtains where she feels below average. Mr. R feels she is above average for most of the household tasks, and feels she is very skilled in cooking, baking, sewing, mending, refinishing, washing, ironing, and general house cleaning.

Mrs. R finds most of the household tasks are enjoyable. However, she finds cooking, baking, canning, and sewing to be very enjoyable. Stretching the family income and mending are unenjoyable, and at the bottom of the list is ironing, a job she hates. Tasks which she neither likes or dislikes are gardening, buying groceries, buying in general, organizing work to be done, making slipcovers and curtains, and disciplining the children. It seems to Mrs. R that the housecleaning never gets done.

Buying

Mrs. R does most of the weekly food shopping and spends from \$12 to \$20 each time. Sometimes it amounts to more if they run out of flour, sugar, etc. She feels all appliances are important and one should

make a good choice because these items are not bought very frequently. She feels this way about house furnishings, too.

Their expenditures of \$4,700 were allocated as follows: food, 34.9%; housing, 14.3%; house furnishings and equipment, 3.8%; gas and electricity, 4.2%; car expenses, 6.4%; clothing and related expenses, 7.4%; medical, 3.2%; health insurance, 1.5%; recreation, 2.5%; personal care, 0.5%; reading and education, 0.7%; insurance other than health, 8.7%; gifts and contributions, 1.6%; and savings, 10.2%.

Leisure Time Activities

For recreation the family goes to the movies, bowls, and watches spectator sports. Mrs. R goes to movies, plays ball, and swims. Her husband's most frequent spare time activities are bowling and playing ball. Mrs. R watches TV about 12 hours each week. She watches the news everyday and the rest is usually what Mr. R or the children are watching. He watches about 5 to 10 hours weekly, while the children spend 10 to 15 hours in front of the TV. Mrs. R listens to the radio, also. The R's take a daily newspaper, as well as their weekly home town newspaper.

Time the family spends with the children consists of swimming, playing ball, games, and stories. People with which the R's socialize are common and down to earth.

Community Participation

Mrs. R belongs to a church group. She is currently an officer in that group and serves on committees every year. Mr. R belongs to the VFW and serves on committees in that organization. They feel it is important to participate in community affairs. "In that way one can meet people and work with the public," says Mrs. R.

THE Ss

The S family lives in a small South Dakota town. Mr. S is 33 and she is seven years younger. They are the parents of a year old child. Mrs. S has spent the major portion of her life on a farm, but he has always lived in a small town. She is a college graduate and he finished two years of college. Neither plan additional education except for occasional adult education classes. They have moved once since marriage because they wanted a larger house. Mrs. S works part time as a substitute teacher and will probably be working in the future. He owns a small business.

Goals and Values

When the S's were married in 1966 their goals were to have children, educate them, and own their home. They feel a home is the foundation of a family and community. To attain these goals the S's started a savings plan for a home. They also have a special fund which meets all annual payments. This avoids putting a stress on their savings account for monthly expenses. They also purchased bonds for the children's education. The S's feel some type of vocational training--college or training school--is important for all children. They are still working to achieve all their original goals.

The most frustrating experience happening to the S's since their marriage was trying to find property they liked for their home. Short term plans include buying more furniture for their home.

Differences exist between Mr. and Mrs. S in their family economic values. His top ranked value was future purchase followed by future income, good credit rating, comfort, emergency fund, raise level of living, satisfaction, better use of money, independence, and sharing. Mrs. S ranked comfort first followed by future purchase, better use of money, emergency fund, good credit rating, satisfaction, raise level of living, future income, independence, and sharing.

Decision-making

Accomplishments made since marriage have been the usual marital adjustments. Both feel they have a happy marriage. Financially the S family is beginning to make some head way on their savings. Family planning has been the most significant decision made by their family. One of their most important decisions occurred early in marriage. Finances were somewhat of a problem. In fact they were overdrawing on their bank account. As a result they established a special fund to help meet certain kinds of expenses like especially a special fund to help meet certain kinds of expenses like insurance and other payments.

Mr. and Mrs. S try to talk over things especially those that irritate one of them. They feel that not talking things over can be a major cause of marital problems.

Regarding decisions Mr. S feels he has a little more to say about the car and life insurance; they both decide equally on decisions regarding vacations, whether or not the wife should work, how family income is spent, and things concerning the children; while she has a little more to say about how the house is run and social and recreational activities.

Mrs. S on the other hand felt they share fairly equally on decisions made, but she felt he has a little more to say about what car to get, life insurance, vacations, and social and recreational activities; they decide equally about whether or not the wife should work outside the home, how the family income is spent, and about things concerning the children; and she has a little more to say about how the house is run.

Financial Security

The only family crisis was one they considered minor. They overdrew the bank account. That motivated them to devise a new method of keeping track of checks written. Their major worries at this time include when to buy a home, how much to spend, and where to buy it.

The S family does not have a will. If both were to die no provisions have been made for their child but they intend to make some soon. If Mr. S died suddenly, she would continue teaching. If he were to lose his job she'd go to work full time. They have never discussed these possibilities. To provide for future catastrophes they have medical, disability, as well as auto insurance. Mr. S also has a \$10,000 life insurance policy. To provide for retirement they have social security, a pension plan, and some investments.

The family has made certain financial achievements because budgeting and money planning have been part of their marriage. They use installment credit only for buying cars. They feel quite lucky in comparison to others in their age group. They have their own business, she has a college degree, and they have a comfortable home. The S family is very happy with their present financial status. Their income is \$9,000.

Money Management

The S's have learned how to budget efficiently since they were first married. They've learned a lot about bookkeeping. Money to Mrs. S is important. She says, "I'm mad about it." She feels they handle money all right. It is relatively easy to manage money now. Mrs. S feels records are important. She keeps most of the records which are analyzed to a certain degree. She feels it's necessary otherwise they'd spend more than they earn. Both Mr. and Mrs. S write checks.

Management to Mrs. S means getting along with what you've got on the amount of money you have. Management means not overspending. She feels it takes good management to get one's money's worth and the best buy for the money. She could be a better manager if she sometimes were not an impulsive buyer. Money gets in her way of being able to manage.

Skills

The S's freeze meat and fruit. They put two quarters of beef, several pounds of pork, two dozen chickens, 2 deer, several pheasants, and several pints of fruit in the freezer in the past year.

She sews about everything except for Mr. S's clothing. During the past 5 months she made 20 garments. Big clothing items are bought for the person who needs it most. She also sews curtains and drapes. Mrs. S really enjoys sewing, but dislikes to iron. Ironing just never seems to get done.

Mr. S was complimentary of his wife's skill in household tasks. He felt she was very skilled in organizing work to be done and sewing; above average in cooking, buying groceries, buying in general, stretching the family income, decorating the house, making slipcovers and curtains, helping children with their work, playing with children, and communicating with family members. He felt she was below average in skill in canning, mending, and upholstering. The remainder were average.

Mrs. S felt she was average in skill for most tasks. She did feel very skilled in organizing work to be done and sewing; above average in cooking, buying groceries, buying in general, and decorating the house; below average in refinishing; and very unskilled in canning and upholstering.

Buying

She does the food shopping twice a week and spends about \$10 each time. She feels spending money for appliances is important if you don't have to go into debt to get them. Mrs. S feels one can go into debt for only two appliances--a range and a refrigerator. She loves to spend money for furnishings for the house, but not if they have to go into debt.

Their expenditures of \$5500 were allocated as follows: food, 17.6%; housing, 14.8%; house furnishings

and equipment, 5.5%; gas and electricity, 4.4%; car expenses, 11.0%; clothing and related expenses, 3.3%; medical, 2.2%; health insurance, 2.9%; recreation, 2.2%; personal care, 1.1%; reading and education, 1.1%; gifts and contributions, 3.3%; and savings, 30.7%.

Leisure Time Activities

For the recreation the S's go the movies, hunting, and fishing. Mrs. S enjoys gardening, hunting, fishing, and riding horseback. Mr. S spends his extra time hunting, fishing, and riding horseback. Mrs. S spends about 16 hours a week watching TV which includes the daily news as well as some evening programs. She also listens to the morning news on the radio. Mr. S watches about an hour of TV a day. The S's read the area daily paper as well as the hometown weekly paper. Persons they socialize with are common down to earth people. Time Mrs. S spends with their child is mainly playing.

Community Participation

Mrs. S is not very active in organizations. She belongs to a church group and serves on committees. Mr. S belongs to a local volunteer organization and serves on committees. They feel it is important to participate in community affairs if one has the time and the family doesn't suffer. Both occasionally serve in community activities, especially if the local businessmen are involved.

THE Ts

The T family lives in a small South Dakota town. He is 34 and she is 29. They are the parents of two children who are 8 and 4 years old. Both have spent most of their lives on a farm. Both completed high school. Neither plan to get further schooling. However, Mrs. T is interested in taking sewing classes from adult education or the extension service. Since marriage they have moved four times.

Mrs. T is a part-time bookkeeper at a grain elevator and works about 30 hours a week during the summer. She works two days a week during the rest of the year. She hopes to be doing the same kind of work 5 years from now. Mr. T manages a grocery store and hopes to own one in the future.

Goals and Values

When the T's married in 1959 their main objective was to own a big home with lots of room because neither like that "hemmed in feeling." The most frustrating experience was when Mr. T had to quit farming because of illness. Currently, their major goal is to own their own grocery store. They are putting money into a savings account for a down payment. Long term plans include paying for their big home and putting the children through college. They feel college is extremely important and are currently saving for their children's education.

Mr. and Mrs. T differ somewhat on their family economic values. His values ranked from high to low are satisfaction, future income, emergency fund, comfort, raise level of living, future purchase, independence, sharing, good credit rating, and better use of money. Her values from high to low are better use of money, satisfaction, sharing, independence, future

income, emergency fund, comfort, future purchase, raise level of living, and good credit rating.

Decision-making

One of the biggest decisions made by the family was when they decided to move to their present location. They feel the move was a very wise one. Mr. and Mrs. T discuss things rather well. It is very easy for Mrs. T to make decisions, but she sometimes makes snap decisions.

According to Mr. T all their decisions are made jointly. Mrs. T differed, however. She said he had a little more to say about the car, life insurance, and how the family income was spent; she had a little more to say about vacations, social and recreational activities, and things concerning the children; it was mainly up to her, but he had a lot to say about how the house was run; and whether or not she worked outside the home was really up to her.

Financial Security

The T family has experienced no crisis. Their major worries at this time are the same as all their friends--finances. The Ts have no will. If both were to die the relatives would care for the children. The children are beneficiaries of a \$100,000 life insurance policy. If Mr. T died suddenly Mrs. T would probably remain in their present location and keep on working. Most of her family lives in the area. The Ts have discussed this possibility somewhat.

The Ts feel they are about as successful as others in their age group. For their eventual retirement they have only social security. They are satisfied with their present financial status. Mrs. T is a below average saver while he is above average. Their income is about \$15,000 a year.

Money Management

Management of finances has changed for Mrs. T since she began working. Previously she couldn't have everything she wanted, but now goes ahead and buys what she wants for the house. Money means quite a lot to her. She's glad Mr. T is conservative. Money slips through her fingers! Mr. T keeps financial records. He wants to see where the money goes. The Ts do not use installment credit. The only thing they are buying on time is the home. Both write checks. The children get allowances and they have to save for some things.

Management to Mrs. T means trying to stay within limits. She keeps the house up and that's about it. She could be a better manager if she had more ambition but she does do her own house work. Coffee parties get in her way of being a good manager. They have received little help from others since marriage. One of the relatives occasionally volunteers to baby sit. Mrs. T does not feel right about letting her sit without pay.

Skills

The T family has a freezer. They froze half a beef, several chickens, and 25 pints of corn the previous year. She does not sew, but does make a few curtains. She also upholstered a chair. Mrs. T hates to iron and doesn't like to dust, either. Windows never seem to get washed.

She finds cooking, baking, decorating the house, playing with children, communicating with family members and vacuuming very enjoyable. Enjoyable tasks to her are gardening, buying in general, organizing work to be done, refinishing, washing, helping children with their work, mopping and general house cleaning. She does not enjoy buying groceries or stretching the family income, and finds canning, sewing, mending, upholstering, and making slipcovers and curtains very unenjoyable.

Regarding her skill for various household tasks Mr. T said his wife was average for all tasks. Mrs. T feels very skilled in cooking, baking, and decorating the house; above average in gardening, organizing work to be done, refinishing, vacuuming, and mopping. She feels below average in upholstering and dusting and very unskilled at canning and sewing. She feels average in skill for the remainder of the household tasks.

Buying

Mrs. T shops once a week for food. She also goes to the store during the middle of the week for a few things. The Ts usually spend \$25 to \$30 each week for groceries. She feels it is important to spend money for appliances and house furnishings. She feels the house should be comfortable. When it comes to buying big clothing items, she chooses 4 or 5 and lets that particular family member choose from them.

Their expenditures for the year were \$11,000. They were allocated as follows: food, 10.7%; housing, 19.3%; house furnishings and equipment, 13.4%; gas and electricity, 4.3%; car expenses, 2.2%; clothing and related expenses, 8.1%; medical, 4.5%; health insurance, 2.1%; recreation, 3.6%; personal care, 0.9%; reading and education, 0.4%; insurance other than health, 10.7%; gifts and contributions, 1.8%; and savings 17.9%.

Leisure Time Activities

For recreation the family bowls, fishes, plays cards, and swims. Mrs. T reads, crochets, and does yardwork. Mr. Ts spare time activities include sleeping, fishing, and repair work around the house. Mrs. T watches very little TV; she used to watch all day. He watches about 2 hours a day and the children watch about 5 hours a day. Mrs. T does listen to the news and music each day. They read a daily newspaper as well as two weeklies.

Time with the children consists of reading to them, playing, and working in the yard. Most of their friends are older than they.

Community Participation

Mrs. T is quite active in organizations. She belongs to a church group and is an officer for the bowling team. Mr. T belongs to two fraternal organizations as well as the Chamber of Commerce. He serves on committees. The Ts feel it is very important to participate in community affairs.

THE Us

The Us live on a livestock farm. Mr. U is 26 and his wife is 24. Their two children are 4 and 3 years of age. Both have always lived on a farm. The Us

completed high school and plan no additional education. She is a full-time homemaker.

Goals and Values

When the U's were married in 1963 their major goals were to pay for the farm and raise their children to be good citizens. Their current major goal is to purchase more land. The Us feel college is very important and want all their children to go. To date they have made no financial plans for college.

Mr. and Mrs. U disagree somewhat on their values. He rated good credit rating at the top followed by better use of money, future income, independence, emergency fund, future purchase, comfort, sharing, satisfaction, and raise level of living. Mrs. U agreed on the top ranked value of her husband--good credit rating, but the remaining, in rank order, are better use of money, emergency fund, satisfaction, independence, future income, sharing, comfort, future purchase, and raise level of living.

Decision-making

The most significant events to happen to this family were the birth of the children. Another was when one of the family members had a serious operation. Accomplishments made since marriage include three new farm buildings, purchase of land, and extensive remodeling of the house. The biggest decisions made by the family were buying land and livestock. They are really happy about those decisions.

The U's talk everything over. Mrs. U's outlook has changed somewhat over the years. She thought marriage would be easier and now realizes there is more give and take. It's more difficult for her to make decisions than for Mr. U.

Decisions in the U family are somewhat shared. According to Mr. U he decides whether or not his wife should work outside the home and about social and recreational activities; then said that both decide equally about how the family income is spent and things concerning the children; she mainly decides, but his opinion counts a lot, on life insurance; and she decides by herself what car to get, where to go on vacation, and how the house is run.

According to Mrs. U what car to get is mainly up to him, but her opinion counts a lot; he has a little more to say than she about how the family income is spent and about social and recreational activities; they share equally on decisions about life insurance and vacations; she has a little more to say about whether she should work outside the home and about things concerning the children; and it's mainly up to her, but his opinion counts a lot, on how the house is run.

Financial Security

The main crisis faced by the family was when one person had to have an operation. Their major worries at this time are paying for the land.

The U's do not have a will. If both were to die no plans have been made for the children. Probably some of the relatives would care for the children. If Mr. U were to die suddenly she would continue staying on the farm. The mortgage insurance would take care of the land. To provide for future catastrophes they carry mortgage, health, and auto insurance.

He has about \$15,000 life insurance and each of the other family members are insured for \$1,000.

The U's are really satisfied with the financial progress made. Help received has included babysitting by her parents and borrowing money from his parents occasionally. They may have made too many improvements, but the improvements have added to the comfort of the family. They wish the mortgage could be paid off faster. They feel about as successful as others in their age group. To provide for eventual retirement there's social security. The Us are quite satisfied with their present financial status. However, the land did take so much of their income. Because of that investment they are above average savers. Their annual income is \$5,500.

Money Management

Management of their money has improved since marriage. Mrs. U feels she could do a better job of handling money. It's neither easy nor difficult for her to manage money. They do not keep household records. He keeps farm records for income tax purposes. Both write checks. Both children have piggy banks and feel it's a big deal to save money penny by penny. The Us are using installment credit for a washer.

To Mrs. U management means putting everything one does in order and having a certain way of doing everything. She doesn't consider herself a good manager. She could be better if she had more will to carry through decisions made. More interesting things get in the way of her being able to manage.

Skills

The U's froze one beef and several pints of peaches, peas, and corn last year. Mrs. U does not sew. She has refinished a table and some chairs.

Regarding his wife's skills Mr. U felt her to be average or above average for most household tasks. Tasks he feels she is above average in skill include cooking, baking, freezing, decorating the house, washing, playing with the children, dusting, and general house cleaning. He felt she was very unskilled at refinishing and upholstering the furniture.

Mrs. U finds decorating the house and communicating with family members very enjoyable, while cooking, buying groceries, buying in general, refinishing, disciplining the children, helping children with their work, and playing with them to be enjoyable. She does not enjoy organizing work to be done, upholstering furniture, and mopping. She put three of the tasks at the bottom of the list. These were sewing, mending, and making slipcovers and curtains. She has neutral feelings about the remainder. She never seems to get around to cleaning drawers mainly because that task is disliked so much.

Buying

The U's shop for groceries about once a week and spend \$18 to \$20 each time. She does most of the food shopping. Mrs. U feels it is very important to spend money for appliances and furnishings for the house. The latter can be put off until there's money.

The U's expenditures amounted to \$4,250 for the year. They were allocated as follows: food, 18.9%; house furnishings and equipment, 42.5%; gas and electricity, 6.6%; clothing and related expenses, 6.3%;

medical expenses, 9.2%; health insurance, 6.8%; recreation, 1.2%; personal care, 0.5%; reading and education, 0.9%; insurance other than health, 4.7%; and gifts and contributions, 2.4%.

Leisure Time Activities

Mrs. U's extra time is spent reading, playing with the children, and going to town on Saturday. Mr. U spends his spare time sleeping, reading, and fixing things around the house. She watches about 4 hours of TV a week which includes the evening news. She also watches soap operas during the day and movies in the evening. Mr. U watches about 2 hours each day. Both read the area daily paper and two weeklies.

Time spent with the children consists of playing outside, listening to them and giving them baths. Both children love water. Friends that the U's socialize with are in their same age group and have the same standards.

Community Participation

Mrs. U belongs to the ladies group at the church and holds an office in the organization. He belongs to no organization. Mrs. U feels it is important to participate in community affairs, but currently both participate very little.

THE Vs

The Vs have always lived on a farm. Mr. V is 33 and Mrs. V is 27. They have 5 children who range in age from 6 years to 6 months. Both the V's completed high school and plan no further education. Mrs. V is a full-time homemaker and hopes always to be home.

Goals and Values

When first married in 1961 major goals for this family included getting a farm, starting a family and caring for them properly, and paying for the furniture. To date these goals have been achieved. The most frustrating experience this family has had was when one of their babies died. The family's current goal is to have running water in the home. They also want to buy another farm. The V's feel education for children is their whole life. If the children wish, the Vs will give them further training after high school graduation. For education the family has savings bonds and endowment insurance.

Mr. and Mrs. V differ somewhat on their family economic values. The top ranked value for Mr. V is independence, followed by comfort, raise level of living, emergency fund, future purchase, good credit rating, future income, satisfaction, better use of money, and sharing. Mrs. V ranked good credit rating at the top followed by better use of money, future purchase, raise level of living, emergency fund, future income, sharing, independence, comfort, and satisfaction.

Decision-making

The most significant events in the lives of the Vs were the arrival of their children. Accomplishments made since marriage include getting established in farming and making new friends. Mrs. V's outlook has changed since marriage in that she gets along better with others. She always needs help with big decisions, because they are not easy for her to make.

Mr. and Mrs. V differ somewhat as to who decides things in the family. Mr. V felt he had the final say about what car to get, life insurance, vacations, and how family income is spent; they share equally in decisions about things concerning children and social and recreational activities; and she has the final say about whether or not she should work outside the home and about how the house is run. Mrs. V felt that it is mainly up to Mr. V but her opinion counts a lot when it comes to what car to get, life insurance, and how the family income is spent; he has a little more to say about vacations, and social and recreational activities; she has a little more to say about whether or not she should work outside the home and about things concerning the children; and it is mainly up to her, but his opinion counts a lot, when it comes to how the house is run.

Financial Security

The only crisis faced by the family was when their child died. Major worries at this time are financial. They're also worried about the education of the children. If both were to die they have not made provisions for the care of the children. They have talked about making a will but have put it off. If Mr. V died suddenly she would go to work. If they ever lost the farm, he would go into the repair business. Mr. V has \$7,500 of life insurance.

Financially they've achieved what they have through lots of long hours. Help received by the family has been mainly in the form of baby sitting by both sets of parents. Her family has also given them financial help. They feel they are at least as successful as others of the same age. To provide for their eventual retirement there's social security. The family is quite satisfied with their present financial status. They feel they are average savers. The V's income is \$10,000 a year.

Money Management

Management of the Vs money has changed over the years. At first everything went for payments, now more goes for farm machinery. Mrs. V feels money is important in regards to the children. It's not very easy for her to manage money. She does feel records are important and keeps them even though they aren't the best. They analyze the records to know where they stand. Both write checks. Management to her means allowing for each need and deciding which is the most important.

Skills

The V's put 400 pounds of beef in the freezer along with a few chickens and some fish in the past year. Mrs. V sews the girls dresses and pajamas. She makes curtains and has reupholstered some living room furniture.

Mrs. V dislikes washing clothes because she always had to do that job while growing up. She enjoys ironing. Mending and reading never seem to get done. For most of the household tasks she thinks her skill is average. She feels above average in skill for ironing, and below average in freezing, upholstery, dusting, vacuuming, and mopping. She is very unskilled in canning, gardening, and refinishing.

Buying

Mrs. V shops for food once a week and sometimes more frequently. She usually spends from \$22 to \$26

when shopping. Mrs. V feels it is important to spend money for appliances but says they can get along with second best when it comes to furnishings for the house.

The V's expenditures for the year were \$6,300. They were allocated as follows: food, 21.5%; house furnishings and equipment, 6.4%; gas and electricity, 6.4%; car expenses, 9.6%; clothing and related expenses, 6.4%; medical, 4.8%; health insurance, 3.2%; recreation, 23.9%; personal care, 0.2%; reading and education, 0.2%; insurance other than health, 14.4%; and gifts and contributions, 3.2%.

Leisure Time Activities

The V's recreation consists of dancing, eating out, and playing ball. Mrs. V's extra time is spent going to ball games, visiting, and shopping. Mr. V's leisure consists of softball, bowling, and spectator sports. Mrs. V watches about 2 hours of TV each week. She watches the news, a few soap operas, and movies. She also listens to the news and music on the radio an hour a day. In the summer Mr. V watches about an hour a day and about 3 hours a day at other times. The older children watch TV about 3 hours daily. They take the area daily paper, as well as a weekly newspaper.

Mrs. V spends time with the children swinging, reading and swimming. Most of the V's friends are about their age and have young children.

Community Participation

Mrs. V belongs to a hobby club and has held an office in it. Mr. V belongs to no organizations. Mrs. V feels it's quite important to participate in community affairs as it helps one get acquainted. They don't participate as much as they should.

THE Ws

The W's and their two-year-old child live on a farm. Mrs. W spent most of her life in town, but he has always lived on a farm. Both are 21 and completed high school. Neither plan further education. Mr. W went to college for one semester. The family has moved once since they were married in 1965. Mrs. W sells cosmetics on a part-time basis, but doesn't plan to do so in the future.

Goals and Values

When first married their main goal was to have their own farm, as well as all the equipment that goes with one. They also wanted a nice home. The couple started with nothing so they had to borrow money to get started. Starting has been such a slow process but Mr. W enjoys only the farm. It takes such a long time to accumulate equipment, cows, etc. Their most frustrating experience was not being able to borrow money until he was 21. Currently their main goal is to get established with a herd of dairy cows. They still want a farm and a home of their own. Short term plans consist of renting additional land.

The W's feel education is a necessity for children and is a way to advance in life. They hope to be able to educate their children and realize that costs will increase. It is too early for the W's to make

plans for sending the children to school. When the time comes they hope to have money or a way to get some.

The W's differ somewhat on their family economic values. Mr. W ranked better use of money number one followed by good credit rating, independence, satisfaction, future purchase, future income, raise level of living, sharing, comfort, and emergency fund. Mrs. W's values ranked from high to low are independence, good credit rating, better use of money, raise level of living, emergency fund, satisfaction, future purchase, future income, sharing, and comfort.

Decision-making

The most significant events in the W's lives include his reaching the age of 21, having a baby, and moving to the farm. One of their main accomplishments has been that both the W's matured. Their biggest decision was to go into farming. The alternative would have been to work as an unskilled laborer in a small town. They feel at this stage that deciding to farm is a wise decision.

Their outlook has changed considerably since marriage. Both take life more seriously now that there are responsibilities. They both listen to advice, too. The W's talk and discuss situations and problems over before making decisions. It is fairly easy for Mrs. W to make most decisions.

According to Mr. W he decides by himself about life insurance. He mainly decides about what car to get, how the family income is spent, and about things concerning the child but her opinion counts a lot. He has a little more to say than she about social and recreational activities. He feels she has a little more to say about vacations and whether or not she should work outside the home, and she decides about how the house is run.

According to Mrs. W he decides by himself about life insurance. He has the main say about what car to get but her opinion counts a lot. He has a little more to say about how the family income is spent and both share equally in decisions about vacations and social and recreational activities. She has a little more to say about whether or not she should work outside the home and about things concerning children. She has the final say about how the house is run.

Financial Security

The W family has encountered no crisis. They have no worries at this time if they can just get started. If both were to die, the family has made no provisions for care of the child. If Mr. W died suddenly, she would probably go to town and find employment. They have no will. To provide for future catastrophes they have life and auto insurance. He has a \$50,000 life insurance policy and the child has one for \$7,500. They carry no health insurance.

In comparison to others in their age group they feel they are doing as well if not better than most. "A lot of others do not have the chance we've had," said Mrs. W. Of course his father has helped them financially. Other help the family has received has been babysitting by both sets of parents. They have social security and are too young to worry about retirement. The Ws are satisfied with their financial status and feel they are about average in terms of what they are saving. Their income is \$2,500.

Money Management

Mrs. W has learned a lot about management of money since marriage. "Every girl should work and learn to manage a paycheck before marriage," she said. She feels they do a better job of management now even though there isn't much to spend. The W's keep records and she does most of the book work. Each month they go through the cancelled checks. The Ws keep records for proof of payment and for tax reports. Both write checks. Mrs. W feels that good management is necessary to operate a home successfully. She tries to spend money only for necessities. She feels more experience and maturity will make her a better manager. Time gets in her way of being able to manage.

Skills

The W's freeze food. During the year they froze three halves of beef, a deer, several pheasants, and 75 chickens. They also froze 75 pints of vegetables. Mrs. W is in the process of learning to sew. She made 2 jumpers, 2 pairs of slacks, a skirt, a jacket, and one pair of shorts during the past 5 months. She also made some drapes.

Mrs. W dislikes washing dishes; it seems some are always waiting to be washed. She likes any kind of cleaning best.

Mr. W feels her skill for most household tasks is either above average or average. He felt she is above average in cooking, canning, freezing, buying groceries, buying in general, decorating the house, refinishing, making slipcovers, playing with children, and communicating with family members. He thinks she is below average in skill in upholstering furniture and washing.

Mrs. W feels very skilled in playing with children, communicating with family members, dusting, vacuuming, mopping, and general housecleaning; above average in gardening, buying groceries, stretching the family income, organizing work to be done, washing, ironing, disciplining children, and helping children with their work. She felt below average in baking and mending and very unskilled in freezing, upholstering, and making slipcovers and curtains. The remainder were average.

Buying

Mrs. W shops for food weekly and spends \$10 to \$12 each time. The family eats several meals with his parents each week though. She thinks appliances and home furnishings are important, especially a freezer because they have so much meat and food to freeze. She likes plain, practical furniture for an attractive home.

The W's expenditures for the year were \$2700. They were allocated as follows: food, 30.9%; house furnishings and equipment, 7.5%; gas and electricity, 2.3%; car expenses, 22.6%; clothing and related expenses, 9.4%; medical, 1.9%; recreation, 18.8%; personal care, 2.3%; insurance other than health, 6.2%; and gifts and contributions, 1.9%.

Leisure Time Activities

For recreation the W's bowl, dance, swim and fish. In her spare time Mrs. W bowls, plays cards, and watches TV. In fact she watches about 8 hours a day. Mrs. W listens to music, news, and weather on the ra-

dio about a half hour each day. Mr. W's spare time activities include hunting, bowling, and playing ball in the summer. He watches about 4 hours of TV each day. The W's take a daily paper. Their friends are mostly young farming couples.

Community Participation

Neither belong to any organizations. They realize the value of participating in community affairs and will do their share when a bit older, more mature, and better established.

THE Xs

The X's have always lived on a farm. Mr. X is 33 and his wife is 29. Their 5 children range in age from 6 years to 6 months. Mr. X finished high school and has taken some short courses since. Mrs. X completed three years of education beyond high school. She hopes to get more education so she can get a good job in the future. In addition to farming Mr. X does custom farm work.

Goals and Values

When first married in 1961 their major goals were to have security and to have a family. Security was important to them after observing other families and their situations. The most frustrating experience to the Xs has been the long hours put in on the farm. Their major goal now is college for the children. Short term goals include a vacation for the children and swimming lessons. Long term plans include putting the children through college, paying for the land, and Mrs. X's return to the labor force. The X's feel education is a necessity for children. If the children wish they may go to college or to a good vocational school. To send the children to college the Xs save some money each year. All of Mrs. X's future salary will go into the college fund, too.

Some differences existed between Mr. and Mrs. X concerning their values. Mr. X feels better use of money is most important to him followed by satisfaction, comfort, emergency fund, sharing, independence, raise level of living, good credit rating, future income, and future purchase. Mrs. X ranked satisfaction first followed by comfort, sharing, good credit rating, better use of money, emergency fund, raise level of living, future income, independence, and future purchase.

Decision-making

The most significant events in the Xs lives were the arrival of the 5 children. Major accomplishments have been to give the children a good upbringing. One of the largest decisions made by the X's was where to live. They now live in a new house. Mr. X could have worked in town, but both wanted the children to live in the country. They feel their decision has been very successful. Mr. X is happier on the farm and they are able to avoid many problems by living in the country. That decision has had more important consequences for the X's than any other they have made.

Mrs. X's outlook has changed since marriage. She had no idea of all the responsibilities associated with marriage. The X's talk everything over. It's easy for her to make small decisions, but the big ones

take a while. The X's listen to what the children say before making the final choice.

According to Mr. X he is the main decision maker but his wife's opinion counts a lot in the area of what car to get, life insurance, and how the family income is spent; her opinion counts a little more on vacations, whether she should work outside the home, and about things concerning children; she mainly decides, but his opinion counts a lot, when it comes to social and recreational activities; and she decides by herself about how the house is run.

Mrs. X felt he mainly decided, but her opinion counted a lot, in what car to get and life insurance; he had a little more to say about how family income is spent; both decided equally about vacations and things concerning children; she had a little more to say about social and recreational activities; while she mainly decides, but his opinion counts a lot, on whether she should work outside the home and how the house is run.

Financial Security

The family has had no serious crisis. Their major worries at this time are getting the children through the teenage years. The X's have a will. Two friends died which motivated them to make one out. If Mr. X died suddenly, she would move to town and go to work. If Mr. X lost his farm, they would move to town and look for another job. To provide for future major catastrophes they have insurance. Mr. X has a \$20,000 policy and she has a \$1,000 one.

The X's are where they are financially because they have planned purchases and investments carefully. They feel somewhat above average in success when comparing themselves to others. Help received by the family has been baby sitting from her mother and financial help from her parents all of which was volunteered. For retirement they have social security. They consider themselves to be average savers.

Money Management

Management of their money has changed over the years. When first married they had nothing, now they have hogs and land. Mrs. X feels children come before money. The X's buy what they need with what money is available. It is fairly easy for Mrs. X to manage money. Mr. X keeps farm records and Mrs. X keeps most of the household records. They analyze them for curiosity's sake and for income tax purposes. Both write checks. The children get an allowance, too. The Xs do not use installment credit.

Management to Mrs. X means control and discipline in any situation. Watching for sales and teaching the children to help are all ways Mrs. X considers herself to be a good manager. She could be a better manager if she would put more time into planning. Interruptions get in her way of being able to manage.

Skills

The X's put three halves of beef in the freezer, 40 chickens, as well as some fruits and vegetables. Mrs. X sews. During the past 5 months she made four outfits for herself and six for the children. She also makes shirts for the boys and mends every week.

She also makes drapes and curtains.

Mrs. X dislikes cleaning because in a short time it has to be done again. She likes to sew because it is creative and very relaxing. Cleaning never seems to get done in the X house.

Mr. X felt his wife is average in skill for most household tasks. He felt she was very skilled in buying groceries, buying in general, stretching the family income, vacuuming, and general house cleaning; above average in baking, sewing, helping children with their work, dusting, and mopping; below average in gardening, organizing work to be done, refinishing, upholstering, and disciplining the children.

Mrs. X thinks she is average in skill for most tasks. She feels above average in buying groceries, buying in general, stretching the family income, washing, and helping children with their work, but below average in refinishing.

Buying

Mrs. X shops for groceries once a week and usually spends \$15. Sometimes she goes to the store in between times, too. She feels money spent for appliances is very important. She feels it is important to buy good rugs, but elaborate draperies aren't necessary.

The X's expenditures for the year were \$5600. They were allocated as follows: food, 30.1%; house furnishings and equipment, 10.8%; clothing and related expenses, 9.7%; medical expenses, 7.2%; health insurance, 4.3%; recreation, 5.4%; personal care, 1.3%; reading and education, 0.9%; insurance other than health, 17.9%; and gifts and contributions, 12.5%.

Leisure Time Activities

For recreation the X's play cards, dance, bowl, and go to the movies. Mrs. X spends her extra time going to picnics, eating out, and reading. Mr. X spends his spare time playing cards, visiting, and working in the shop. Mrs. X watches about 1 1/2 hours of TV each day. She watches the news and some afternoon shows. Mr. X watches very little TV--about 2 hours a week. The children watch about 1 1/2 hours a day. The X's read the daily area paper and one weekly newspaper.

Time spent with the children consists of her reading to them, helping them with home work, and playing games.

Community Participation

They are very active in church work. The Xs also belong to the PTA and he is a member of the NFO. Both serve on committees. Their community participation is mainly with the church because the family puts the children first. They will serve the community when the children are grown.

THE Ys

The Y family lives on a farm. Mr. Y is 37 and his wife is four years younger. Their four children range in age from 11 to 3 years. Mrs. Y spent her

early years in a very small town, while he has always lived on a farm. Neither of the Y's plan any more education. She completed two years beyond high school and he graduated from high school. They have moved once since marriage. Mrs. Y is a full-time homemaker and does not plan to be working outside the home in the future. The couple was married in 1956.

Goals and Values

When first married the Y's major goals were to get well established in farming and send their children to college. They have begun saving for the children's education. The family is slowly achieving their farming operation. Their most frustrating experience is wondering each year if they are going to get a crop. Their major goal now is to set up a good hog operation. Short term goals include improving the farm buildings and buying more hogs. Long term plans include adding on to the house. "Improvements are made on the house after farming needs are cared for," says Mrs. Y. They also hope to provide for the children's education. The Y's feel education is very important for them. They plan to send the children to college, if they wish to go, or set them up in farming.

Mr. and Mrs. Y differ somewhat on their family economic values. His top ranked value is better use of money followed by raise level of living, emergency fund, good credit rating, sharing, future income, future purchase, satisfaction, comfort, and independence. Mrs. Y's values ranked from high to low are emergency fund, future income, good credit rating, raise level of living, independence, sharing, comfort, better use of money, satisfaction, and future purchase.

Decision-making

The most significant events to occur in this family were the birth of the four children and getting their own home. Accomplishments made since marriage include purchase of farm machinery, selling the dairy cows, going into the hog business, and improving some farm buildings. Their biggest decision was selling the cows and buying hogs. They feel the choice was successful. "Hogs are something one can depend on if there is no crop," Mrs. Y said.

Her outlook has changed since marriage. She takes more responsibility now. The Y's talk everything over. Decision making in general is easy for Mrs. Y. So far the family hasn't regretted any decisions made.

According to Mr. Y he really makes decisions on whether or not she should work outside the home and how the house is run; he mainly decides, but her opinion counts a lot, concerning life insurance; he has a little more to say about what car to get; both decide equally on how the family income is spent; she has a little more to say about vacations and things concerning the children; and she mainly decides, but his opinion counts a lot, in social and recreational activities.

According to Mrs. Y he mainly decides, but her opinion counts a lot, in decisions about what car to get and whether or not to buy life insurance; he has a little more to say about how the family income is spent; both decide equally about things concerning children; she has a little more to say about vacations, whether or not she should work; while she mainly de-

cides, but his opinion counts a lot, in how the house is run and social and recreational activities.

Financial Security

About the only crisis faced by this family was when they had to borrow money for machinery. Their major worry now is a chronic illness which one of the girls has. No provisions for the care of the children have been made if both parents were to die. If Mr. Y were to die suddenly she would remain on the farm. They do not have a will because there's not enough property yet. If he lost the farm she would probably finish college. To provide for future major catastrophes they have all kinds of insurance. Mr. Y has a \$7,500 life insurance policy and she has one for \$1,000.

They've made certain financial achievements because they farm a lot of land, they've had good crops, and use wise money management. In comparison to others their age they feel about average in success. They've done very little for their retirement. They are satisfied with their present financial status but of course always want to do better. They consider themselves to be average savers.

Money Management

Management of the Y's money has not changed through the years. Money to Mrs. Y means living. They can get along on a moderate income. "I don't think we'd be any happier if we had more money," said Mrs. Y. The family is not extravagant. Mrs. Y doesn't have too many problems managing money. The Y's use installment credit for farm machinery and for a color TV. They borrowed the money from the bank rather than the appliance dealer because the interest is lower. She knows how much there is to spend and tries not to go over that amount. The Y's keep records together. They feel records are important as it saves time when filling out income tax forms. Both write checks. The children are given money when it's needed.

Mrs. Y feels management is important. She considers herself to be a good manager but says there is always room for improvement. Mrs. Y get bargains when possible. "I'm a do-it-yourselfer and if I knew of ways that would make me a better manager I'd be doing them," she said.

Skills

The Y's put two sides of beef in the freezer, several chickens, as well as some fruit and 40 pints of corn. Mrs. Y sews for herself and the girls. In the last few months she made nine dresses and two blouses. She also makes kitchen curtains. She refinished one piece of furniture and has upholstered several items. Help received by this family consists of baby sitting for which she asked.

Mrs. Y finds buying in general and decorating the house to be very enjoyable; gardening, buying groceries, sewing, refinishing, upholstering, washing, helping children with their work, playing with children, communicating with family members, vacuuming, and general house cleaning are all enjoyable tasks. She does not enjoy making slipcovers and curtains. Mrs. Y dislikes doing dishes and baking. The remainder of the tasks are neutral.

Mr. Y feels his wife is average or above average

in skill for most of the household tasks. He says she is very skilled in cooking, baking, sewing, refinishing, upholstering, dusting, vacuuming, and mopping; and above average in buying, stretching the family income, organizing work to be done, decorating the house, washing, ironing, helping children with their work, communicating with family members, and general house cleaning.

Mrs. Y feels average in skill for most of the household tasks. She does an above average job in buying in general, stretching the family income, sewing, upholstering furniture, ironing, dusting, vacuuming and general house cleaning. She derives much satisfaction from cleaning, sewing, and knitting. However, there isn't enough time to get all the cleaning done.

Buying

Mrs. Y shops for food twice a week and spends from \$5 to \$20 each shopping trip. She thinks it is essential to spend money for appliances. The Ys feel it's important to spend money for house furnishings, but they don't go overboard. They buy items that will last a long time.

The Y's expenditures for the year amounted to \$4500. They are allocated as follows: food, 18.6%; house furnishings and equipment, 26.6%; gas and electricity, 5.3%; car expenses, 2.2%; clothing and related expenses, 13.3%; medical, 11.1%; health insurance, 5.5%; recreation, 3.3%; personal care, 2.2%; reading and education, 0.6%; insurance other than health, 4.4%; and gifts and contributions, 6.7%.

Leisure Time Activities

Mrs. Y's extra time is spent sewing, knitting, reading, and bowling. His spare time activities consist of bowling, playing with the children, and reading. The Y's watch TV every night for about 4 to 5 hours. They watch the news daily, soap operas, movies, family shows, and sports events. The children watch in the evenings and all Saturday morning. Mrs. Y does not listen to the radio. The family takes the area daily newspaper and a weekly one, too.

Mrs. Y spends time with the children helping with their school work and Sunday School lessons. Persons the Ys socialize with are similar in age and have the same interests.

Community Participation

Mrs. Y does not belong to many organizations. She is a member of the PTA and an extension club. Mr. Y is somewhat active in church affairs and is a member of a bowling league. Both hold offices in their groups. The Y's feel it is important to participate in community affairs, but don't do enough of it. Since they live so far from town it is hard to participate.

THE Zs

The Z's live in a large city and have two children 13 and 9 years of age. Both are 33 and spent most of their lifetimes on a farm. Mr. Z finished high school, while his wife completed one year beyond high school. They moved once since marriage; that

was when they bought a house. Mrs. Z works part-time as a sales clerk, a job she's had for several years. She plans to be doing the same work in the future. Mr. Z sells insurance, a job he hopes to continue.

Goals and Values

When first married in 1954 the Z's major goals were to have a home together with furnishings for it and a better job for Mr. Z. They wanted to have something that was theirs. To accomplish these goals all her salary went for the house. Their major goal now is to provide an education for the children and save for their own retirement. They feel education for the children is very important. Mrs. Z said, "Children cannot afford not to have an education." They are currently saving for that goal.

Mr. Z's values ranked from high to low are satisfaction, better use of money, future income, raise level of living, sharing, future purchase, comfort, independence, emergency fund, and good credit rating. Mrs. Z's values are somewhat different from her husband's. She ranked satisfaction first followed by emergency fund, future purchase, future income, sharing, raise level of living, independence, comfort, better use of money, and good credit rating.

Decision-making

The most significant events occurring in the Z family were all things working out so well. Mr. Z was able to change jobs. He's very happy with his work. They purchased a home they both wanted. They have no financial worries and are very content. The largest decision made by the family was when Mr. Z changed jobs. They feel that decision was very successful.

Mrs. Z's outlook has changed somewhat since marriage. She sees people as individuals and tries to understand them. "I don't worry as much as formerly," she said. Mr. and Mrs. Z talk everything over. It's harder for Mrs. Z to make decisions than it is for him, and she thinks his decisions are better than hers.

According to Mr. Z he makes all the decisions about life insurance; he mainly decides, but her opinion counts a lot, in the areas of what car to get and social and recreational activities; he has a little more to say about vacations and things concerning the children; they share equally on how the family income is spent; and she decides by herself about whether or not she should work outside the home and how the house is run.

Mrs. Z feels her husband really decides by himself what car to get and whether or not to buy life insurance; he mainly decides, but her opinion counts a lot, about vacations; he has a little more to say about how the family income is spent, about social and recreational activities, and about things concerning children; she has a little more to say about whether she should work outside the home; and she mainly decides, but his opinion counts a lot, about how the house is run.

Financial Security

The Z's have never experienced a crisis. Their major worries now are raising the children. If both were to die they have made no provisions for the care

of them. No will has been made. If Mr. Z were to die she wouldn't worry about it. She would go to work on a full-time basis and keep busy. If Mr. Z were to lose his job he would find another sales job. To provide for future major catastrophes they have savings, hospital insurance, workmen's compensation, and his \$5,000 life insurance.

The Z's have made certain financial achievements because they pay for one thing at a time, live within their means, and both believe in savings. The Z's have received financial help from both sets of parents. They feel quite fortunate. They are every bit as comfortable or more so than others in their age group. To provide for retirement they have investments and social security. They are very happy with their present financial status. The Zs are above average savers and their annual income is \$10,500.

Money Management

Management of the family's finances has changed over the years. They budgeted very carefully when first married, but engage in a relaxed form of budgeting now. Money to the Z's is something to use to the best of their ability. It's quite easy for Mrs. Z to manage money. The Z's use no installment credit. Both keep records for income tax purposes. Both write checks. One child gets an allowance, the other has a paper route to earn money. Management to Mrs. Z means using what you have. She believes planning ahead makes her a good manager.

Skills

The Z's put one beef, one-half hog, several chickens, 100 pints of vegetables, and 25 pints of fruit in the freezer. Mrs. Z does not sew.

Mrs. Z finds organizing work to be done, washing, ironing, and communicating with family members to be very enjoyable; buying groceries, buying in general, stretching the family income, decorating the house, helping children with their work, playing with children, vacuuming floors and rugs, mopping, and general house cleaning to be enjoyable. She does not enjoy canning food and dislikes doing dishes.

Mr. Z considers his wife to be above average or average in skill for most of the household tasks. He felt she was very skilled in organizing work to be done and general house cleaning; average in skill in canning, freezing, gardening, refinishing, disciplining the children, playing with children, communicating with family members; below average in mending; and very unskilled in sewing, upholstering, and making slipcovers and curtains. He felt she was above average in skill for the remainder of the household tasks.

Mrs. Z felt average in skill for most of the tasks. She feels very skilled in organizing work to be done; above average in buying groceries, buying in general, stretching the family income, washing, ironing, helping children with their work, and general house cleaning; below average in canning, freezing, gardening, and mending; and very unskilled in sewing, refinishing, upholstering, and making slipcovers and curtains.

Buying

Mrs. Z shops for groceries once a week and usually spends \$20. This does not include meat and milk. Mrs. Z considers money spent for appliances necessary. She said, "It's foolish to spend a lot of money on expensive furniture when children are little."

The Z's expenditures are \$9,500. They were allocated as follows: food, 11.6%; housing, 4.7%; house furnishings and equipment, 2.6%; gas and electricity, 3.2%; car expenses, 7.4%; clothing and related expenses, 5.1%; medical, 1.1%; health insurance, 2.6%; recreation, 2.6%; personal care, 0.7%; reading and education, 0.5%; insurance other than health, 1.6%; gifts and contributions, 8.8%; and savings, 47.4%.

Leisure Time Activities

For recreation the Z's camp, fish, bowl, swim, and go on picnics. Mrs. Z spends her extra time playing bridge, swimming, and reading. Mr. Z spends his spare time hunting, reading, and participating in winter sports. The Zs watch very little TV during the winter months and seldom watch the news. During the school year the children watch about 3 hours of TV a day. She does not listen to the radio. The Z's read the area daily paper. In addition they take the Sunday Minneapolis paper. Time spent with the children consists of sports and games. Persons they socialize with are in the same age bracket and have the same age children.

THE AAs

The AA family lives in a large city. Mr. AA is 33, his wife is 30, and the three children range in age from 8 to 1 years. Mrs. AA spent her early life in a small town, while he lived on a farm. She completed two years of college and hopes to finish after the children are both in school. He did not complete high school, but went to a trade school. Mrs. AA helps her husband with office work in an auto repair business which he owns.

Goals and Values

When first married in 1958 their major goals were for Mr. AA to complete school, be successful, and have a family. Both sets of parents weren't very happy with the marriage. To help achieve their goals Mrs. AA worked full time until he finished trade school. Today he has a successful business. The most frustrating experience for the AA's has been raising the children. Their major goal right now is to educate them. Short term plans include replacing some of their furniture and improving the home. The interviewer noted that the living room was tastily furnished, neat, clean, and tidy. The AA's feel education is very important. "It's necessary in order to be successful in life," said Mrs. AA. They plan to send the children to college. To provide for this both the children and the AAs have savings accounts.

Mr. AA's family economic values ranked from high to low are raise level of living, emergency fund, satisfaction, good credit rating, better use of money, independence, future income, comfort, future purchase, and sharing. Mrs. AA's values from high to low are raise level of living, better use of money, independence, future income, good credit rating, emergency fund, satisfaction, comfort, future purchase, and sharing.

Decision-making

The most significant event in the AA's lives was when they got their own business. One major accomplishment made since marriage has been learning to get along with each other. Mrs. AA thinks they have

done well in this area. Their biggest decision was to go into business for themselves and they feel that decision has been very successful. The AA's talk everything over. It's easy for her to make decisions. When it comes to something big the couple spends a lot of time coming to a decision.

Mr. and Mrs. AA agreed fairly well as to who has the final say about a number of decisions. They said it was a little more up to him as to what car to get; they share equally on life insurance, vacations, and how the family income is spent; she mainly decides, but his opinion counts a lot, about whether she should work outside the home and how the house is run. Mr. AA felt they share equally in decisions about social and recreational activities, while she thought she has a little more to say. Mrs. AA felt they share equally in decisions concerning children, but he said she had a little more to say.

Financial Security

Two of the children getting sick was the only crisis faced by the AA family. They have no major worries currently. The AAs do not have a will. However, they have made provisions for the care of the children if both were to die. If Mr. AA were to die, she would have to get a job. To provide for future major catastrophes there's disability and life insurance. Mr. AA has a \$25,000 life insurance policy.

They've achieved financial success by watching carefully what money they had, considering carefully purchase of large items, and saving money for items before purchasing. The AAs feel about as successful as others in their age group. Provisions made for retirement include a retirement plan and social security. They are satisfied with their present financial status which could be better. The AAs are high savers with an annual income of \$10,500.

Money Management

The AA's manage their finances much the same as when first married. Both decide on the purchase of major items. The AAs do not use installment credit. It is not difficult for her to manage money. Both keep records for income tax purposes. Both write checks. The children have piggy banks. Management to Mrs. AA means running a home and getting everything done. Keeping house in a routine manner is one way Mrs. AA feels she is a good manager. "I could be a better manager if I could cook," she said. Children and their interruptions get in her way of being able to manage.

Skills

The AA's put one beef, one hog, several chickens, and some fruit in the freezer for the year. Mrs. AA does not sew. The only help the family receives is babysitting which is volunteered by the grandmothers.

She finds most of the household tasks to be enjoyable and likes cleaning the best. She does not enjoy canning, refinishing, upholstering, making slipcovers and curtains. She has no feelings one way or the other about cooking, freezing, gardening, sewing, mending, and decorating the house. However, cooking is the task disliked most. Washing and ironing are two jobs that never seem to get done.

Mr. AA feels his wife is very skilled in washing, dusting, vacuuming, mopping, and general house clean-

ing; above average in skill in freezing, buying groceries, buying in general, stretching the family income, ironing, disciplining the children, and helping them with their work; below average in gardening, sewing, and mending; and very unskilled in canning, refinishing, upholstering, and making slipcovers and curtains. The remainder were rated average.

She feels average in skill for most of the tasks. She feels below average in skill for canning, sewing, and refinishing; and very unskilled in upholstering and making slipcovers and curtains.

Buying

Mrs. AA shops for food every two weeks and spends \$50 each time. She feels it is important to spend money for appliances. When it comes to furnishing the home the family does not believe in buying on time. "We buy things when we can afford them", emphasized Mrs. AA.

The AA's expenditures of \$8,250 are allocated as follows: food, 14.5%; housing, 14.5% house furnishings and equipment, 7.3%; gas and electricity, 5.8%; car expenses, 8.5%; other transportation expenses, 4.2%; medical, 3.6%; health insurance, 1.8%; recreation, 3.3%; personal care, 1.0%; reading and education, 0.4%; insurance other than health, 10.0%; gifts and contributions, 1.2%; and savings, 24.2%.

Leisure Time Activities

The AA's enjoy sports. They bowl, fish, camp, boat, hunt, and golf. Mrs. AA does not watch very much TV, but the radio is on all the time. She usually watches the news on TV. The children watch TV on Saturday mornings. The AA's take the area daily paper. Mrs. AA spends time with the children playing games. Persons they socialize with are ones who enjoy the same kinds of activities.

Community Participation

Mrs. AA is active in PTA, a church group, and the scouts. She serves on committees and holds office in these organizations. Mr. AA is active in a conservation group. The family feels it's important to participate in community affairs. However, their participation is confined mainly to the neighborhood.

THE BBs

The BB family lives in a large city. The family consists of Mr. BB who is 35, his wife who is 29, and two children aged 10 and 7. Mr. BB spent the early part of his life on a farm. But she has always lived in this town. Both completed high school. Someday she would like to get additional education. To supplement the family income she keeps other people's children in her home. Mrs. BB plans to be working as a secretary in the future. Mr. BB is a construction foreman. The BB's were married in 1957 and have moved only two times.

Goals and Values

When first married the BB's major goals were to have a home and children. They feel children are a necessity to a marriage while a home gives a sense of security. No definite plans of saving were made to reach these goals. The family is in the process

of paying for the house. The most frustrating experience for the family was when he was laid off work for a while. Their major goal currently is to educate the children. The short term goal for this family is to get out of debt. The BBs feel education is very important for children. "If they want to accomplish anything and be successful, it's a must," said Mrs. BB. They are saving for the children's education.

The BB's differ somewhat on their family economic values. Mr. BB rank sharing highest followed by independence, satisfaction, good credit rating, better use of money, emergency fund, comfort, future income, raise level of living, and future purchase. Mrs. BB's values in rank order are sharing, good credit rating, independence, emergency fund, satisfaction, comfort, future purchase, better use of money, future income, and raise level of living.

Decision-making

One of the most significant events to happen to this family was when Mr. BB got a promotion in his construction job. Mrs. BB's outlook has changed since marriage; she has a better outlook on life in general. "Raising children isn't as easy as I thought," she said. She values money much more, too. The BBs talk everything over. He makes the big decisions, but they still talk over everything. It is difficult for Mrs. BB to make decisions without his help.

According to Mr. BB decisions generally are equally shared between he and his wife. He indicated what car to get was a little more up to him; while how the house is run, social and recreational activities, and things concerning the children were a little more up to her.

Mrs. BB felt that what car to get was really up to her husband; life insurance, vacations, and whether or not she should work outside the home were decisions shared equally; she has a little more to say about how the family income is spent and about social and recreational activities; things concerning the children are mainly up to her, but his opinion counts a lot; and how the house is run is really up to her.

Financial Security

The family has faced no crisis. The major worries at this time are money. There's not enough to raise the children," said Mrs. BB. The family does not have a will, nor have they made any provisions for the children's care if both were to die. If Mr. BB died suddenly his wife would go to work. If Mr. BB were to lose his job he would get another. To provide for future major catastrophes there's disability and medical insurance. Mr. BB has a life insurance policy of \$12,500.

Financially they've achieved what they have through his initiative and ability. Help received by the BB family includes baby sitting from Mrs. BB's mother and a little financial help from her parents. They asked for the baby sitting, but the financial help was volunteered. The BBs feel about as successful as others in their age group. To provide for retirement they have social security and a pension plan. The BB's are satisfied with their present financial status and consider themselves to be average savers. Their annual income is \$7,200.

Money Management

Management of money and finances is easier than

when first married. They don't have to worry as much or manage as well as formerly. Money to Mrs. BB means security. The BB's are buying a car on time. Money could be handled better by not buying some of the things the children want. It is easy enough for her to to manage money and Mrs. BB thinks records are for the birds. Both write checks. The BB's want the children to know how to spend money and know how much things cost, as well as how to save money for their education. Both children get allowances.

Management to Mrs. BB means handling a household and getting things done. "It means dividing money so it gets the things we need," said Mrs. BB. Ways in which she considers herself a good manager include watching for sales on clothing, groceries, etc., and shopping for cheaper prices. "I could be a better manager if we didn't spend so much for entertainment," she commented. Going out and entertaining get in her way of being able to manage.

Skills

Mrs. BB sews for herself and one of the children. She makes dresses and slacks and during the past 5 months made a housecoat and two outfits for one of the girls. She announced proudly that she made the kitchen curtains. She also refinishes furniture.

Mrs. BB finds buying in general, decorating the house, washing, and communicating with family members to be very enjoyable; enjoyable tasks include gardening, sewing, mending, ironing, helping children with their work, and general house cleaning. Unenjoyable tasks include canning, buying groceries, stretching the family income, organizing work to be done, refinishing, upholstering, making slipcovers and curtains, disciplining the children, and mopping.

Mr. BB was complimentary of his wife's ability in tasks around the household. He said she is very skilled in cooking, baking, buying in general, stretching the family income, organizing work to be done, decorating the house, washing, ironing, dusting, vacuuming, mopping, and general house cleaning. He finds her to be above average in buying groceries, sewing, mending, making slipcovers and curtains, disciplining the children, helping children with their work, playing with children, and communicating with family members. He said she was average in skill for the remainder of the tasks.

Mrs. BB feels very skilled in decorating the house, washing, ironing, and general house cleaning; above average in buying in general, sewing, mending, disciplining the children, helping children with their work, communicating with family members, vacuuming, and mopping. Mrs. BB indicated her skill is below average in making slipcovers and curtains and very unskilled in canning, freezing, refinishing, and upholstering. She is average in skill for the remainder of the tasks.

Buying

The BB's buy food once a week and spend \$25 which doesn't include meat. She does most of the grocery shopping. Mrs. BB feels it is important to spend money for appliances as well as for home furnishings.

The BB's expenditures are about \$5,500 and are allocated as follows: food, 23.5%; housing, 23.9%; house furnishings and equipment, 9.1%; gas and electricity, 5.7%; car expenses, 9.7%; clothing and re-

lated expenses, 4.5%; medical, 4.5%; recreation, 9.1%; personal care, 1.3%; reading and education, 0.4%; insurance other than health, 1.2%; gifts and contributions, 1.8%; and savings, 5.4%.

Leisure Time Activities

The BB's enjoy swimming and traveling as a family. Her extra time is spent reading, bowling, and dancing. Mr. BB's spare time activities include bowling, and tinkering with the car. Mrs. BB listens to music on the radio which is on all day. She watches TV about two nights a week, as well as the nightly news. He watches TV about 4 nights a week. The children also watch about 4 nights a week as well as on Saturday mornings. The BB's take the area daily paper. They read a weekly home town newspaper, too. Time spent with children includes playing games, playing ball, and coloring. They enjoy socializing with all different types of persons.

Community Participation

Mrs. BB belongs to one social club. Mr. BB belongs to the National Guards and the YMCA. Both take their turns serving on committees. They feel it is quite important to participate in community affairs, but think it can be overdone. Mr. BB participates in these affairs more so than his wife. In fact he participates quite a bit.

THE CCs

The CCs have two children 6 and 3 years of age and live in a large city. Both Mr. and Mrs. CC are 30 and spent the early part of their lives on a farm. Mr. CC finished high school. She finished college and is a nurse. He works as a laborer. Both hope to have their same jobs 5 years hence. Mrs. CC has always worked except for a short time when the children were born. They have moved three times since their marriage in 1960.

Goals and Values

When first married the CC's major goals were to get out of debt and move from the farm to the city. They decided to move to the city because they like being around people. Mrs. CC does not like to be in debt so they've bought necessities only and avoided luxuries to get out of debt as quickly as possible. The family has achieved its' goals. The most frustrating situation in the CC family is when she has to stay home while he goes fishing. The major goal of the family now is to pay for the house. Short term plans include buying a new car, going on a vacation, and becoming more active in religious affairs. Long term plans include more education for Mrs. CC and saving for the children's education. "An education for children is getting more important every day," said Mrs. CC. They definitely plan to send the children to college.

Mr. and Mrs. CC differ somewhat on their family economic values. Mr. CC ranked satisfaction first followed by comfort, emergency fund, future income, better use of money, independence, future purchase, good credit rating, sharing, and raise level of living. Mrs. CC ranked independence first followed by better use of money, satisfaction, comfort, sharing, future purchase, emergency fund, future income, good credit rating, and raise level of living.

Decision-making

Significant events in the CC family were moving to their present home, the birth of the children, and adjusting to a baby in the house. Accomplishments made since marriage include Mrs. CC's degree, Mr. CC's securing a good job, and becoming better off financially. Their biggest decision and one which has been very successful was when they bought the house. They needed more room. Mrs. CC's outlook has changed since marriage. The CC's don't talk everything over. The two discuss money matters considerably, however. It is quite easy for Mrs. CC to make decisions.

According to Mr. CC he has a little more to say about decisions relating to life insurance, vacations, and social and recreational activities; they share equally about what car to get, how the family income is spent, and about things concerning the children; she mainly decides, but his opinion counts a lot, on whether she should work outside the home and how the house is run.

Mrs. CC indicated he mainly decides, but her opinion counts a lot, in decisions relating to life insurance; he has a little more to say about what car to get, how the family income is spent, and things concerning the children; she has a little more to say about where to go on vacation and social and recreational activities; while she mainly decides, but his opinion counts a lot, as to whether she should work outside the home and how the house is run.

Financial Security

The family has faced no crisis. Their major worries at this time are how the children will turn out and her work. The CC's have made no will, nor have they made provision for the children's care if both were to die. If Mr. CC were to die suddenly she would go to a professional for advice. If he were to lose his job she would encourage him to find another. To provide for future major catastrophes they have hospital and medical insurance. Also, both have \$5,000 of life insurance. They've made certain financial achievements because they buy necessities only and cut down on nonessentials. To provide for retirement they have social security, a retirement plan at her place of work, and savings. They are fairly satisfied with their present financial status. The CCs are average savers and their income is \$10,500.

Money Management

Management of their finances has changed somewhat over time. Mr. CC pays for all the bills. All of her earnings go into the bank. She feels money doesn't buy happiness, but it does cut down on their worries. The CCs do not use installment credit. They are fairly satisfied that they can save money. It is easy for Mrs. CC to manage money. The family does not keep records. They both write checks and keep the check stubs. The oldest child gets an allowance.

Management to Mrs. CC means spending money wisely. Ways in which she considers herself to be a good manager include putting the necessary things first, keeping track of the checking account, and keeping things in good repair. More money could make her a better manager. Shopping downtown and seeing things she wants get in her way of being able to manage.

Skills

The CCs put one beef in the freezer, along with two pheasants, a few fish and chickens, 25 pints of apples and 12 pints of corn. Mrs. CC made six dresses in the last few months.

She finds the following tasks to be very enjoyable: buying groceries, buying in general, organizing work to be done, sewing, decorating the house, washing, and communicating with family members. She enjoys baking, freezing, helping children with their work, playing with the children, and vacuuming; and does not enjoy gardening, mending, ironing, and dusting. The remainder of the tasks are neutral. Washing windows never seems to get done.

Mr. CC feels his wife is very skilled in buying groceries and organizing work to be done and is above average in cooking, buying in general, stretching the family income, sewing, washing, ironing, helping the children with their work, communicating with family members, and general house cleaning. He felt her skill is below average in canning and upholstering. He felt her skill was average for the remainder of the tasks.

Buying

Mrs. CC, who does most of the buying, goes to the grocery store once a week and spends \$20. She feels it is very important to spend money for appliances and home furnishings.

The CC's expenditures were \$6,300 and were distributed as follows: food, 23.8%; housing, 23.8%; house furnishings and equipment, 9.5%; gas and electricity, 5.7%; car expenses, 4.0%; clothing and related expenses, 8.3%; medical, 4.0%; recreation, 4.0%; personal care, 1.2%; reading and education, 3.6%; insurance other than health, 3.4%; gifts and contributions, 2.4%; and savings, 6.3%.

Leisure Time Activities

The CC's enjoy the outdoors so they go boating, fishing, hunting, and picnicking. Mrs. CC spends her extra time visiting. Mr. CC's spare time activities include fishing, hunting, and boating. Mrs. CC watches only 3 hours of TV weekly which includes the nightly news. Mr. CC watches about 18 to 20 hours each week. The oldest child watches about an hour of TV a day while the youngest watches about 4 hours each week. The CCs read the area daily paper. Time spent with the children includes reading and playing with them, as well as eating out occasionally. The CCs socialize with friends at work who have the same interests.

Community Participation

Mrs. CC belongs to the PTA, a church group, and an employees organization. She serves on committees. He belong to the PTA, too. They feel it is very important to participate in community affairs.

THE DDs

The DD's have one child who is 2 years old. Both are 20 and have always lived in the same large city. Mr. and Mrs. DD completed high school. He works as a laborer and plans to start college. The family has moved three times since marriage in 1965.

Goals and Values

When first married their major goal was to pay all the bills. Mrs. DD feels pretty lucky since this young couple started out with nothing. His parents approved of the marriage, while hers didn't at first. Their major goals right now are for Mr. DD to go to college and to eventually own a home. They have only one child now, but hope to have more. Mrs. DD feels it is very important for children to get an education. "If we can afford it all our children will go to college," she said. They have already started a savings account for this purpose.

The DD's differ in their family economic values. Mr. DD ranked independence at the top followed by good credit rating, raise level of living, satisfaction, better use of money, future income, emergency fund, future purchase, sharing, and comfort. Mrs. DD's values ranked from high to low are independence, satisfaction, good credit rating, comfort, raise level of living, future purchase, better use of money, emergency fund, future income and sharing.

Decision-making

The most significant event to occur in the family is the husband's present job. "We've been awfully lucky financially," commented Mrs. DD. "It helps if one doesn't have to argue about money." Accomplishments made since marriage include finishing high school, a better job for Mr. DD, and a nicer place to live. One of the most significant decisions made was when they traded off the old car for a newer one. The old car was in bad shape. The DD's talk things over. They always discuss where the money will go, how to handle problems with the baby, and big purchases. It's pretty easy for Mrs. DD to make decisions, but she hasn't had to make any by herself.

Mr. DD decides by himself about life insurance and whether the wife should work outside the home; he has a little more to say about what car to get, vacations, and about social and recreational activities; both decide equally about things concerning children; she has a little more to say about how the family income is spent; and she mainly decides, but his opinion counts a lot, about how the house is run. Mrs. DD indicated that decisions regarding what car to get are mainly up to him, but her opinion counts a lot; he has a little more to say about life insurance and how the family income is spent; they decide equally about vacations, social and recreational activities, and things concerning the children; and she mainly decides but his opinion counts a lot, when it comes to whether or not she should work outside the home and how the house is run.

Financial Security

The DD family has faced no crisis and they have no major worries at this time. No will has been made, and no provisions have been made for the children's care if both the DD's were to die. If Mr. DD were to die suddenly she would get a job after recovering from the grief. If he were to lose his job he'd get another one. To provide for future catastrophes they have insurance, social security, hospitalization, and workmen's compensation. Mr. DD has a \$10,000 life insurance policy and she has one for \$5,000. The DD's feel they are more successful than others in their age group. They are very satisfied with their present financial status and consider themselves to be high savers.

Money Management

Management of their money and finances has changed quite a bit since marriage. At first they didn't save any money; they barely lived from week to week. They paid only what they had to pay. The DD's do not use installment credit very often. They save money then buy appliances and furniture. They do have charge accounts. Their car is being paid for on time. Money to Mrs. DD means comfortable living. They don't like to place money above the family. "I hate to argue about money; other things are more important," she said. It is pretty easy for her to manage money. Mrs. DD knows where the money must go. The only financial records kept are check stubs. They write checks for everything. The couple looks at them occasionally to see how the money was spent. Mrs. DD takes a certain amount of money out of each paycheck for groceries.

Management to Mrs. DD means organization and peace of mind. "I hate for the house to be disorganized," she declared. Ways in which she considers herself to be a good manager include stretching the money and buying bargains.

Skills

The DD's put a deer in the freezer. Mrs. DD sews quite a lot and makes all her summer clothes and curtains for the bedroom. She also refinished two pieces of furniture. Help received since marriage include baby sitting by both the grandmothers.

She finds most of the household tasks to be enjoyable. She does not enjoy mending and dislikes to cook when it's hot. She has neutral feelings regarding canning, making slipcovers and curtains, and mopping. She finds several tasks very enjoyable--baking, gardening, buying in general, decorating, refinishing, upholstering, playing with children, and communicating with family members.

Mr. DD felt his wife was above average in skill for most of the household skills. He said she does an average job of cooking, freezing, gardening, buying groceries, buying in general, sewing, decorating the house, and refinishing furniture. He said her skill in canning, stretching the family income, organizing work to be done, and mending is below average.

Mrs. DD said she is above average in skill for most household tasks. She felt she was average in cooking, freezing, gardening, stretching the family income, sewing, upholstering, making slipcovers and curtains, washing, ironing, helping children with their work, and mopping. She feels below average in mending and very unskilled in canning food.

Buying

Mrs. DD shops for food once a week and spends \$15 or \$20. Mrs. DD bought her own stove and washer and likes to spend money for furniture.

The DD's expenditures were \$6,400 and were allocated as follows: food, 14.4%; housing, 15.9%; house furnishings and equipment, 10.1%; gas and electricity, 2.8%; car expenses, 11.8%; clothing and related expenses, 1.9%; medical, 0.9%; recreation, 3.1%; personal care, 0.4%; reading and education, 0.4%; insurance other than health, 5.1%; gifts and contributions, 1.2%; savings, 29.9%; and miscellaneous, 2.1%.

Leisure Time Activities

For recreation the DD's fish, hunt, and enjoy the outdoors. Her extra time is spent swimming, camping, and fishing. Mr. DD's spare time activities are hunting and fishing. She does not watch TV in the evening, but watches the morning news and two soap operas in the afternoon. He also watches the morning news. They take the area daily paper. Time spent with the baby includes playing outside and reading inside. Friends they socialize with are mostly neighbors.

Community Participation

Mrs. DD does not belong to any organizations, but he belongs to a sports club. Mrs. DD feels it is especially important to take an interest in community affairs when children are in school. They do not participate at this time.

THE EEs

The EE's have 5 children who range in age from 7 years to 7 months. They have always lived in a large city. Mr. EE is 30 and his wife is 28. Both completed high school and Mr. EE attended a technical school for 3 years. She would like to get more education. The EE's have moved four times since marriage in 1960. He works in an engineering firm and she is a keypunch operator. She may be working in the future if they need the money.

Goals and Values

When first married the major goal of the EE's was to have six children. Both came from large families. Their major goal right now is to raise the children to live in this world. "We try not to make materialism the major emphasis," she said. Short term plans include a vacation. They also want to add a room to the house. The EE's feel education is very important for children. They plan for the children to go into whatever they're capable of doing. They have savings for the children's education.

The EE's differ in their family economic goals. His values ranked from high to low are independence, emergency fund, future income, raise level of living, good credit rating, comfort, future purchase, sharing, satisfaction, and better use of money. Mrs. EE rated better use of money at the top of the list followed in descending order by satisfaction, independence, good credit rating, emergency fund, sharing, future purchase, comfort, future income, and raise level of living.

Decision-making

One of the most significant events occurring in the family was when one baby girl was sick. Accomplishments made since marriage, in addition to the 5 children, were good promotions for Mr. EE. "All in all I feel things have gone along well," said Mrs. EE. The most important decisions the EE's make are how to raise the children and to remain consistent. "We are strict with the children," stressed Mrs. EE. One of the biggest decisions made by the family was to come back from the east coast. He was in the navy there. They feel their present location is a better place to raise children. The EE's talk things over as much as they can. Both agree on finances. It is reason-

ably easy for her to make decisions.

Mr. EE mainly decides, but his wife's opinion counts a lot, as to whether or not she should work outside the home; he has a little more to say about life insurance and things concerning the children; both decide equally on what car to get, on vacations, how the family income is spent, and about social and recreational activities; and she really decides how the house is run.

Mrs. EE feels her husband mainly decides, but her opinion counts a lot, when it comes to life insurance, whether or not she should work outside the home, and about things concerning the children; he has a little more to say about what car to get and how the family income is spent; both decide equally on vacations and social and recreational activities; and she has a little more to say about how the house is run.

Financial Security

The only crisis faced was when the baby was sick. Their major worries at this time concern the world situation. The EE's do not have a will. They have talked about it and may make one soon. If both were to die the EE's have made no provisions for the care of the children. She indicated that both sets of parents could take care of the children, but they have never discussed the matter. If Mr. EE were to die suddenly she would just keep going and probably become more active in the church. To provide for future major catastrophes the family has disability and life insurance. Mr. EE has a policy for \$35,000.

The EE's feel they are extremely successful in relation to others in their age bracket. The EE's have received no financial help since marriage. Both sets of parents do baby sit occasionally. They are happy they're not broke. To provide for retirement the EE's have social security and a pension plan. The family is satisfied with their present financial status. They consider themselves to be average savers.

Money Management

Management of money and finances hasn't changed much since they were first married. They have been able to afford the children as they come along. To a certain extent money to Mrs. EE means security. "It means food and clothing," she said. "Money is my greatest concern," she added. The family has not had a lot of it. They have money when it's needed. The EE's use installment credit. They have charge accounts at three department stores and also use the Credit Union. It is difficult for Mrs. EE to manage money. When she has money she likes to spend it. The EE's keep bills and checks for reference and analyze their records. One good reason for keeping records is to keep track of bills paid. Both write checks. The two oldest children get allowances; the next two older ones earn money for certain responsibilities.

Management to Mrs. EE means seeing that things are cared for in a reasonable way. If she were more conscientious she could be a better manager.

Skills

The EE's put one half beef and a few pheasants in the freezer each year. They freeze chickens when they can buy them on sale as well as some fruits and vegetables. Mrs. EE sews all the time. She made two

dressess and five outfits for herself during the past 5 months. She also makes blouses, sportswear, and curtains. She has upholstered three pieces of furniture.

She finds most household tasks enjoyable but sewing, decorating the house, refinishing furniture, and communicating with family members are all very enjoyable. She has neutral feelings about buying groceries, buying in general, stretching the family income, organizing work to be done, ironing, disciplining the children, playing with the children, dusting, vacuuming, and mopping. Mrs. EE dislikes to defrost the refrigerator and clean the bathroom.

Mr. EE felt his wife was average or above average in skill for most household tasks. He said she was very skilled in sewing, mending, making slipcovers and curtains, and washing. He felt she is above average in skill for cooking, baking, gardening, decorating the house, refinishing furniture, upholstering, disciplining the children, helping children with their work, playing with children, and communicating with family members. The remainder were average.

Mrs. EE feels she is average in skill for most household tasks. She feels above average in buying groceries, sewing, refinishing furniture, upholstering furniture, washing, disciplining the children, helping children with their work, and communicating with family members. Mrs. EE does as much as she can do. "I have less and less time," she commented.

Buying

Mrs. EE does most of the grocery shopping every two weeks. She spends \$30 at that time and in between the major trips spends about \$20. Mrs. EE usually buys the higher price appliances. They spend money for furniture when it's needed.

Only \$4,000 expenditures were given and were allocated as follows: food, 25.2%; housing, 33.0%; gas and electricity, 8.5%; medical, 10.0%; health insurance, 8.8%; reading and education, 1.9%; and insurance other than health, 12.6%.

Leisure Time Activities

For recreation the EE's go bowling and to the races. Mrs. EE spends her extra time going to organization meetings as well as the Scouts. His spare time activities include bowling, playing golf, and tinkering. Mrs. EE does not watch much TV, but does watch the night news. She also listens to music and news on the radio. He doesn't watch much TV either. The children watch only 30 minutes each day. The EE's take the area daily paper. Time spent with the children consists of stories, playing ball, and swimming. The EE's socialize with neighbors and his co-workers.

Community Participation

Mrs. EE belongs to a church group and a bridge club. He belongs to a church group and participates in a bowling league. They take their turn serving on committees or holding office. They think it's important to participate in community affairs. She is interested in drives for medical organizations.

THE FFs

Mr. and Mrs. FF live in a large city and are the parents of two children 6 and 5 years of age. Mr. FF is 30 and spent most of his life on a farm. She has lived in this city most of her 26 years. She graduated from high school and he finished one year of college. Since marriage in 1960 the family has moved two times. She earns money babysitting in her home two or three afternoons a week and plans to work in the future. Mr. FF is a carpenter and plans to remain in the same occupation.

Goals and Values

When first married their major goal was for Mr. FF to find another job. He worked for a small company and saw no future in it. The owner kept making promises but no promises ever came through. It was a hard decision to make but they are glad they left. The job switch was also very frustrating. Her parents also hoped she would finish school before marriage.

Long term plans include saving for the children's education. It's hard to do. "We treat savings like another bill," says Mrs. FF. They also have mutual funds. Mrs. FF feels education is very important. Neither person wants the children to hate school.

Mr. and Mrs. FF differ somewhat in their family economic values. He ranks sharing at the top followed by comfort, good credit rating, emergency fund, future purchase, better use of money, future income, independence, raise level of living and satisfaction. Mrs. FF ranked comfort first then future purchase, better use of money, good credit rating, sharing, independence, emergency fund, raise level of living, future income, and satisfaction.

Decision-making

The most significant event to happen to the FF family was buying the house. It was also a difficult decision. One important decision made was when Mr. FF took his present job. Mrs. FF's outlook has changed since marriage. She is more secure. "I live for the children and their future," she said. Mrs. FF feels that children don't have to change one's living pattern though. The FF's talk everything over even buying small items. When buying furniture both go to the store.

It is very difficult for Mrs. FF to make decisions. In fact he does a lot of the decision making in the family. According to Mr. FF he decides about life insurance; it is mainly up to him, but her opinion counts a lot, in decisions about what car to get, whether or not she should work outside the home, and how the family income is spent; he has a little more to say about vacations and about social and recreational activities; and they share equally in how the house is run and about things concerning the children.

Mrs. FF agreed that he decides about the life insurance; he mainly decides, but her opinion counts a lot, as to whether or not she should work outside the home; he has a little more to say about what car to get, vacations, how the family income is spent, and about social and recreational activities; they share equally about things concerning the children; and she has a little more to say about how the house is run.

Financial Security

The FF's haven't really had a major crisis. Mr. FF was once gone for two months on a job. Their major worries at this time are how the children will do in school. The FF's do not have a will; they thought about it, however. If both were to die they have not made any provisions for the care of the children. "His parents could take care of them," said Mrs. FF. If he were to die suddenly she would go to pieces for a while. If Mr. FF were to lose his job there are plenty of opportunities for others. "I have no pity for people who aren't working," she emphasized. To provide for future major catastrophes they have life insurance, mutual funds, and disability insurance. The FF's save more money than other people of the same age. They are also more economical than their neighbors. To provide for retirement they have social security, mutual funds, and a retirement plan. The FF's are satisfied with their present financial status and are above average in saving.

Money Management

Mrs. FF now helps a little with the management of their money and finances. Formerly she couldn't do it. She is fairly satisfied with the way they handle money. "We can't afford to live it up," says Mrs. FF. Neither drink nor smoke. The FF's learned the hard way and now they keep records--a job they share. The FF's use very little installment credit. They have a department store credit card which they don't use. They also have oil credit cards so they can keep track of gas bought. The FF's don't believe in credit cards. She works on the books once a month. She writes the checks and pays the bills. The children are too little to handle money. Mrs. FF is a better manager than she used to be. Mr. FF thinks she's a good manager.

Skills

The FF's put one side of beef, 25 chickens, a few pheasants, and several fish in the freezer along with 40 pints of corn during the year. Mrs. FF has a nice sewing machine, but doesn't sew. She said, "I have no patience." His mother makes curtains and drapes for them.

She finds most household tasks to be enjoyable. Mrs. FF very much enjoys organizing work to be done and communicating with family members. She has neutral feelings about cooking, canning, buying groceries, refinishing, making slipcovers and curtains, disciplining the children, and dusting. She finds gardening, stretching the family income, and sewing unenjoyable. Mending and upholstering furniture are very unenjoyable for her. Scrubbing is one job that never seems to get done.

Mr. FF feels his wife is average in skill for most household tasks. He thinks she is very skilled in buying groceries and stretching the family income; she is above average in skill in canning, freezing, and buying in general, and disciplining the children; and below average in gardening and decorating the house.

Mrs. FF feels she is above average in skill for most tasks. She feels very skilled in organizing work to be done; average in baking, canning, freezing, sewing, decorating the house, washing, ironing, disciplining the children, playing with children, and dusting the furniture; below average in gardening,

refinishing, and making slipcovers and curtains; and very unskilled in upholstering furniture.

Buying

Mrs. FF shops for food every other week and spends \$20 each time. In between times she spends \$5. She does most of the food shopping. The family eats a lot of meat. Mrs. FF feels it is important to spend money for appliances. "It's stupid to go to the laundromat," she commented.

The FF's expenditures were \$5,600 and were distributed as follows: food, 15.2%; housing, 25.0%; house furnishings and equipment, 3.6%; gas and electricity, 6.3%; car expenses, 14.3%; clothing and related expenses, 3.6%; medical, 4.2%; health insurance, 2.7%; recreation, 3.6%; personal care, 0.4%; reading and education, 0.9%; insurance other than health, 2.9%; gifts and contributions, 8.9%; and savings, 8.6%.

Leisure Time Activities

The family enjoys fishing and hunting. Mrs. FF spends her extra time bowling, going to coffee parties, and going to the park. She watches TV in the winter time. The FF's used to take the area daily paper but became disgusted with it.

Community Participation

Mrs. FF does not belong to any organizations. He belongs to a sports club.

THE GGs

The GGs have three children who range in age from 12 to 3 years. Mrs. GG is 30 and he is six years older. Both have always lived on a farm. Both completed high school. They have moved twice since their marriage in 1955. Mrs. GG is a full time homemaker and does not plan to be working away from home in the future.

Goals and Values

When first married the major goal of the family was to make a living on the farm. At that time they had a small acreage. They knew they would have to get a larger operation so obtained a loan. The most frustrating experience the family had was when they thought they'd have to discontinue farming. However, they found a larger farm. Their major goal currently is to buy a larger farm if the right one comes along. The GGs feel education for children is very important but will not push them into one. "If the children are interested we'll send them to college," said Mrs. GG. They have endowment policies for the children's education.

The GGs differ somewhat on their family economic values. Good credit rating was top ranked for Mr. GG followed by emergency fund, future income, raise level of living, better use of money, independence, comfort, satisfaction, sharing, and future purchase. Independence was top rated by Mrs. GG. Her remaining values in rank order were good credit rating, better use of money, emergency fund, sharing, comfort, future income, future purchase, raise level of living, and satisfaction.

Decision-making

Since marriage they have bought a farm and made improvements on it which have been major accomplishments. One of their biggest decisions was whether or not to stay in farming. But they were able to get a loan and feel it was a successful move. Mrs. GGs outlook has changed since marriage; she has a better feeling towards farming. The GGs talk things over. For Mrs. GG some decisions are easier than others. They work as a family to make major decisions.

According to Mr. GG he really decides whether or not his wife should work outside the home; it's mainly up to him, but her opinion counts a lot, in decisions relating to life insurance, vacations, and how the family income is spent; he has a little more to say about what car to get; they decide equally about social and recreational activities and things concerning the children; and she makes decisions on how the house is run.

According to Mrs. GG he really decides about whether or not she should work outside the home; it's mainly up to him, but her opinion counts a lot, when it comes to what car to get, life insurance, and vacations; he has a little more to say about how the family income is spent and about social and recreational activities; and she makes the decisions about how the house is run and things concerning the children.

Financial Security

The only crisis faced by the family was whether or not to keep on farming. The GGs just couldn't make ends meet with a small farm so they purchased a larger one. They have no major worries at this time. If both were to die they have made no provisions for the care of the children. If Mr. GG were to die she would sell the farm and get a job. The GGs have no will; they've thought about it, but have done nothing. To provide for future major catastrophes they have insurance. "In fact we're insurance poor," said Mrs. GG.

Financially the family thinks they have come a long way. They feel they are well off in comparison to others their same age. For retirement the GGs have insurance. They are very satisfied with their present financial status and consider themselves to be average savers. Their income is more than \$10,000.

Money Management

Management of money is better now than when first married. Mrs. GG feels money is to be spent as they have it. She feels they manage well. They do not use installment credit. The GGs keep records for income tax purposes. Mr. GG keeps the books and both write checks. The children get an allowance. Management to Mrs. GG means having money for what is needed. Ways in which she considers herself to be a good manager include never having any outstanding bills and living well. More accurate records would make Mrs. GG a better manager. Lack of good record keeping gets in her way of being able to manage.

Skills

The GGs put three sides of beef and two hogs in the freezer together with fruit and corn during the year. Mrs. GG sews for the girls. During the past 5 months she made each of them an outfit.

Mrs. GG has neutral feelings about most household tasks. She finds two to be enjoyable--decorating the house and washing. She does not enjoy canning, gardening, buying groceries, buying in general, mending, refinishing, upholstering, making slipcovers and curtains, and ironing. Ironing never seems to get done in the GG household. She dislikes defrosting the refrigerator.

Mr. GG said his wife was average in skill for most household tasks. He said she was above average in cooking, baking, buying groceries, decorating the house, washing, ironing, dusting, vacuuming, mopping, and general house cleaning. He thought her to be below average in gardening, mending, and making slipcovers and curtains.

Mrs. GG feels she is average in skill for most household tasks. She feels above average in skill in vacuuming floors and rugs. She felt below average in canning, gardening, sewing, mending, and decorating the house. She feels very unskilled in refinishing, upholstering, and making slipcovers and curtains.

Buying

Mrs. GG does her main food shopping once a week, but goes in between times, too. She does most of the grocery buying. There's no set amount spent for food. Mrs. GG feels it is important to spend money for house furnishings. "The home must be attractive and liveable," she commented.

Leisure Time Activities

For recreation the GGs go camping and boating. Her extra time is spent camping, swimming and boating. Mr. GGs spare time activities include bowling and other sports events. Mrs. GG always watches the nightly news on TV. He watches very little TV, while the children watch a lot. Mrs. GG has the radio on all the time. They read the area daily paper and a weekly newspaper.

Community Participation

Mrs. GG belongs to a church group and attends all their meetings. He belongs to an agricultural producers organization. The GGs feel it is good to work with others.

THE HHs

The HH family lives on a farm. Mr. HH is 40, his wife is 34, and the three children range in age from 11 to 6 years. Mrs. HH went to college for three semesters and he finished high school. The family has moved once since their marriage.

Goals and Values

When first married in 1956 the couple's major goals were to own their own farm and to raise a family. The HHs dislike life in town. Both had grown up on a farm and loved it and felt a farm is a better place for children. The HHs planned as well as they could to meet these goals and took things as they came. To date the most frustrating experience the family has had was a flood. Their major goal now is to buy additional land. Short term plans include adding a room to their house and making improvements to the farm.

Long term plans include getting the children through college and becoming debt free. The HH's feel education is most important for children no matter what occupation they enter. They are saving for the children's education.

Mr. and Mrs. HH differ somewhat on their family economic values. He ranked independence first followed by emergency fund, raise level of living, good credit rating, better use of money, future income, sharing, future purchase, comfort, and satisfaction. Mrs. HH ranked independence first, too, followed by better use of money, emergency fund, good credit rating, satisfaction, future income, future purchase, comfort, raise level of living, and sharing.

Decision-making

Significant events in the HH family were moving into their own home and the birth of their first baby. One of their biggest decisions was whether or not to move. They think the right decision was made because they wouldn't enjoy city life. The family does a lot of things together which is possible on a farm. The HH's talk over most everything before they come to a decision. It's usually not very hard for Mrs. HH to make decisions. If the couple doesn't know the answers professional advice is sought. Mrs. HH feels she is a cautious decision maker.

The HH's share in their decision making. But, according to Mr. HH he has a little more to say about what car to get, she has a little more to say about social and recreational activities, and it's mainly up to her, but his opinion counts a lot, in how the house is run.

Mrs. HH indicated whether or not she should work outside the home is really up to him; he mainly decides, but her opinion counts a little more, in how the family income is spent; they share equally on vacation decisions and about social and recreational activities; she has a little more to say about things concerning the children; and she mainly decides, but his opinion counts a lot, in how the house is run.

Financial Security

Moving to the farm was the only crisis this family has faced. Their major worries at this time are the crops and livestock prices. They are also concerned about the government farm programs. They wonder what kind of future the children will have. The HH's have a will. If both were to die the children would get the property and life insurance. However, no provisions have been made for the children's care, probably relatives would take them. If he were to die suddenly she would rent the farm. She would not move. If Mr. HH were ever to lose his farm they could move to town to get employment. To provide for future catastrophes they have various kinds of insurance. Mr. HH has a \$35,000 life insurance policy.

Financially the HH's feel they have done very well and are ahead of the majority of their friends. To provide for retirement they have social security and a retirement plan. The HH's will not be satisfied with their financial status until they're debt free. Financial help received by the family includes baby sitting by both sets of grandparents. Her parents also helped in financing the property. The HH's feel they save a lot. Their income is about \$8,700 yearly.

Money Management

Management of money and finances has not changed since marriage. Money does not mean happiness to the HH family. Money does ease some of their worries though. It is fairly easy for Mrs. HH to manage money. They use some installment credit. Both keep records and are very strict about them. The records are analyzed so they will know where the money goes. Keeping records makes this family more conservative. Both write checks. The children get allowances. Management to Mrs. HH means keeping things going evenly. Mr. HH feels his wife does an excellent job managing the household. Extra work gets in the way of her being able to manage.

Skills

The HH's put one beef and some fish in the freezer during the year. Mrs. HH sews everything but suits. In addition she mends and patches. During the past 5 months she made 12 garments. When it comes to buying large clothing items the person who needs it most gets it. She has upholstered three chairs, too.

Mr. HH is very complimentary of his wife's skills. He ranked her very skilled for most of the household tasks. He said she was above average in skill in gardening, buying groceries, stretching the family income, mending, refinishing, upholstering, disciplining the children, playing with children, communicating with family members, and general house cleaning. Her lowest rating was for freezing food and Mr. HH felt she was average in skill for this task!

Mrs. HH feels above average in skill for most of the household tasks. She does rate herself as very skilled at sewing and mending and just average for freezing, gardening, disciplining the children, helping children with their work, playing with children, communicating with family members, mopping, and general house cleaning.

Mrs. HH finds baking, canning, sewing, decorating the house, refinishing, and upholstering to be her most enjoyable tasks. She also enjoys cooking, gardening, organizing work to be done, mending, making slipcovers and curtains, washing, ironing, playing with children, communicating with family members, and vacuuming. She does not like mopping and dislikes cleaning the oven. Cleaning never seems to get done.

Buying

Mrs. HH buys food twice a month and spends \$60 each time. She does the bulk of the shopping. Mrs. HH thinks it is pretty important to spend money for appliances. She also feels that one should spend enough on home furnishings to make things comfortable.

Their expenditures of \$4,400 were distributed as follows for the year: food, 34.2%; house furnishings and equipment, 8.5%; gas and electricity, 9.3%; car expenses, 5.1%; clothing and related expenses, 12.4%; medical, 5.7%; health insurance, 2.9%; recreation, 2.8%; personal care, 1.8%; reading and education, 1.9%; insurance other than health, 13.7%; and gifts and contributions, 1.6%.

Leisure Time Activities

For recreation the HHs go camping, fishing, and take vacations. Mrs. HH's leisure time activities include gardening, camping, and decorating. His spare time activities include working in the shop and fixing things around the house. Mr. and Mrs. HH watch about 5 hours of TV each week which includes the news and weather. Mrs. HH usually has the radio on all day. The children watch from 3 to 5 hours of TV each day. Both read a daily newspaper as well as two weeklies. Time spent with the children includes camping, fishing, gardening, playing, etc. This family does a lot of things together.

Community Participation

The HH's are fairly active in community affairs. He is a member of the American Legion, the VFW, and is on the school board. She is very active in church affairs. Both serve on committees of their organizations. Mrs. HH said, "If you belong to an organization you should be active in it." They don't believe in joining everything.

THE IIs

The II's live in town and are the parents of one child who is 8 years old. Both Mr. II who is 32 and his wife who is 30 have always lived in this town. Both completed high school. He may take some vocational training in the future, but other than that neither plan further education. Since marriage in 1959 they have moved four times. Mrs. II works part time as a practical nurse. She hopes she isn't working in the future. Mr. II is a carpenter and hopes to have his own business soon.

Goals and Values

When first married the II's major goal was to have a large home. To achieve this goal they saved money but no set amount. She also hoped to quit working. Mrs. II has not achieved that goal; she is still employed part time. The most frustrating experience for the family was when Mr. II changed jobs a few years ago. Everything was in a shambles for a while.

Their major goal now is for Mr. II to get his own carpentry business. Long term plans of the family include educating their son. Both feel that education is very important for children. "You can't get anyplace without an education," says Mrs. II. They are not saving any money for the son's education at this time.

Mr. and Mrs. II differ in their family economic values. He ranked better use of money at the top followed by satisfaction, raise level of living, independence, comfort, future income, emergency fund, good credit rating, future purchase, and sharing. Mrs. II ranked raise level of living first followed by better use of money, good credit rating, comfort, satisfaction, independence, future income, sharing, emergency fund, and future purchase.

Decision-making

Significant events in the II family include his job change and the arrival of their son. They feel the job change was successful. He was unhappy at his former job and wanted to become a carpenter. Since

marriage Mrs. II has matured. "Material things mean less to me now," she commented. For example in the early years of their marriage a car meant a lot; it's not so important now. The II's talk everything over. Mrs. II makes decisions quickly and sometimes regrets it.

Both agree Mr. II is the main decision maker in the household. According to him he makes all the decisions regarding what car to get, vacations, whether his wife should work outside the home, social and recreational activities, and things concerning the children. They decide equally about how the house is run; she has a little more to say about life insurance; and she makes all the decisions regarding how the family income is spent.

According to Mrs. II her husband decides by himself about what car to get, life insurance, whether she should work outside the home, and social and recreational activities. They share in decisions about the children; she has a little more to say about how the house is run and how the family income is spent.

Financial Security

The family has experienced no crisis, nor do they have any major worries at this time. If both were to die the only provisions made for their son is insurance. They have done nothing about making a will. If Mr. II were to die she would get additional training. If he were to lose his job he would find something. Mr. II is a go-getter according to his wife. She would also seek full-time employment. To provide for future major catastrophes each person has life insurance. He has a \$10,000 policy, while Mrs. II and the son each have a \$1,000 one.

The family is not very satisfied with their present financial status. They are waiting until he gets established in his own business. To provide for their eventual retirement they have social security. The HHs are below average savers and their income is \$6,500.

Money Management

Mrs. II is more careful now than when first married with the management of their money. Money to her is of average importance. Both agree on how the money is handled. The II's use installment credit for big items. They are currently buying a washer and a davenport on time. They like comfortable furniture and it is well taken care of. Her home is exceptionally neat and clean. Mrs. II thinks she doesn't do a very good job of managing money. The II's do not keep records of their finances. She writes the checks and Mr. II has an allowance for his expenses.

Management to Mrs. II means being organized. Having the meals on time, keeping the house clean, and getting the laundry done are ways in which she considers herself to be a good manager. "I could be a better manager if I had more money," she sighed. Time gets in the way of her being able to manage and she doesn't watch TV either.

Skills

Mrs. II sews for herself. During the past 5 months she made about 15 items. She also makes curtains. When it comes to buying big clothing items their son's clothes for school come first. The family has re-

ceived little help from others except his mother occasionally helps out when they ask for it.

Mr. II was quite complimentary of his wife's household skills. He ranked her very skilled for most tasks. He also ranked her above average for buying groceries, buying in general, disciplining the children, and helping children with their work. He felt her to be average in cooking, mending, playing with children, and communicating with family members. He said she was below average in skill in baking and gardening and very unskilled in canning, freezing, organizing work to be done, refinishing, and upholstering.

Mrs. II enjoys most of the household tasks. She enjoys buying in general, sewing, decorating the house, making slipcovers and curtains, washing, helping children with their work, playing with children, and communicating with family members. She does not enjoy cooking, gardening, buying groceries, stretching the family income, ironing, and disciplining the children. The ironing never seems to get done. She neither likes or dislikes the remainder of the household tasks.

Buying

Mrs. II shops for groceries about once a week and spends \$25. He occasionally shops, too. They buy such items as bread in between times. Mrs. II doesn't feel it is important to spend money for appliances. "I could care less if the stove barely works," she said. "A dryer is important," she added. She feels it is of average importance to spend money for house furnishings.

The II's expenditures for the year were \$3,800. They were allocated as follows: food, 36.6%; housing, 20.8%; house furnishings and equipment, 2.1%; gas and electricity, 7.2%; car expenses, 6.7%; clothing and related expenses, 13.3%; medical, 2.1%; recreation, 3.3%; personal care, 1.4%; reading and education, 1.2%; and insurance other than health, 5.3%.

Leisure Time Activities

For recreation Mrs. II sews, does some reading, and visits. Mr. II's spare time activities include hunting, fishing, and bowling. The II's spend little time watching TV. When she does watch it's the news occasionally and the movies. She has the radio on all the time. Their son does not watch TV in the summer but at other times of the year he watches the cartoons or special children's programs. The family takes a daily paper. Time spent with their child consists of playing games with him.

Community Participation

Mrs. II does not belong to any organizations. Mr. II belongs to the American Legion. They are not active in community activities.

THE JJs

The JJ's are both 32 and their children are 8 and 6 years of age. Both Mr. and Mrs. JJ spent their childhood days on a farm but now live in town. He is a college graduate and she lacks only one year of finishing college. Neither plan further education. Mrs. JJ works part time as a medical technologist and

hopes to be working part time in the future. Mr. JJ teaches in the local high school. The couple was married in 1959 and have moved ten times.

Goals and Values

When first married the couple's main goal was for Mr. JJ to finish his schooling. To help him complete college she worked full time. They were barely able to finance living costs while he was in school. "We lived from one pay check to the next," sighed Mrs. JJ.

The most frustrating experience happening to the couple was moving six times in three years. Their major goal right now is to pay for their house and get well established. Short term plans include building on to the house. Long term plans include education of the children. The JJ's feel education is very important. They hope both children will prepare for a career. To pay for the children's education a certain sum of money is deposited into a savings account.

The JJ's differ somewhat on their family economic values. Mr. JJ ranked satisfaction first followed by comfort, good credit rating, independence, raise level of living, sharing, future purchase, emergency fund, future income, and better use of money. Mrs. JJ felt independence was her top rated value. This was followed by good credit rating, satisfaction, comfort, sharing, emergency fund, raise level of living, future income, better use of money, and future purchase.

Decision-making

Significant events in the JJ's lives include going abroad and the sudden death of his father. Mr. JJ's mother depended upon him for some help with the younger sisters who were having problems. Major accomplishments made by the family include his education, having a family, buying their home, and their present jobs. Their most important decision was for Mr. JJ to finish college so he could get a better position. It was a struggle financially, but it was the only way to improve his status. "He is a talented person and is not satisfied with the status quo," said his wife.

Since marriage Mrs. JJ's outlook is broader. Financially she would never have believed things could improve so much. Earlier she concentrated on making a living. Now she is able to work in the community and in the church. The JJ's talk over practically everything. They have many interests in common. How difficult or easy it is for her to make a decision depends on the size of it.

The JJ's tend to share many decisions. According to Mr. JJ he has a little more to say about decisions on the car, life insurance, and whether or not his wife should work away from home. On the other hand he says she has a little more to say about things concerning the children. The remainder of the decisions are shared equally by both individuals. Mrs. JJ feels most decisions are shared equally. However, she said he has a little more to say about what car to get, while she has a little more to say about the house is run.

Financial Security

The family has faced no crisis and has no major worries at this time. The family has no will, but

they have talked about one. If both were to die suddenly no provisions have been made for the children's care. If Mr. JJ were to die she would work full time. "I have an education to rely on," she stated. If he were to lose his job he would find another. To provide for future major catastrophes they have insurance as well as savings. He has a \$10,000 life insurance policy and the other three have enough insurance to cover burial expenses.

Financially the family has achieved a certain level because of their good education. They try not to spend beyond their means. Help the family has received since marriage consists of small gifts from both sets of parents. They buy as they can. They use installment credit only for items such as the car. The family feels very successful in comparison to others in the same age bracket. To provide for retirement they have a pension plan, savings, and social security. The JJ's are satisfied with their present financial status. This family is striving to succeed. In comparison to others they consider themselves to be above average savers. Their annual income is \$11,000.

Money Management

Management of their money and finances has changed since marriage. When first married they got along with little. "Money means a place in society," commented Mrs. JJ. It's not too difficult for her to manage money. The JJ's keep no financial records except for check stubs. Both write checks. The children do not get an allowance; they are too young.

Management to Mrs. JJ means not going above what one has. She said, "We use money to be comfortable!" Ways in which she considers herself to be a good manager include not exceeding their income with expenditures and using her paycheck for the groceries.

Skills

The JJ's freeze one beef and one pork a year, as well as some chickens. They also froze about 35 pints of vegetables during the year. Mrs. JJ does a lot of sewing. She makes all the clothes for the girls as well as half of her own. During the past 5 months she made about a dozen garments. When it comes to buying big clothing items there is no problem. They try to buy coats on sale. Mrs. JJ recommends home economics for high school girls. That, together with several years in 4-H club work, was how she learned to sew. She makes drapes for the living room and curtains for all the windows. She refinishes and upholsters furniture, too.

Mr. JJ feels his wife is above average in skill for most household tasks. He ranked her very skilled in buying groceries, buying in general, organizing work to be done, decorating the house, and communicating with family members. His lowest ranking of her skill was average! Included among these tasks were cooking, canning, freezing, stretching the family income, mending, and general house cleaning including dusting, vacuuming, and mopping.

Mrs. JJ finds several tasks very enjoyable--cooking, baking, sewing, decorating the house, playing with children, and communicating with family members. She also enjoys gardening, refinishing, upholstering, and helping children with their work. She does not enjoy stretching the family income, making slipcovers and curtains, ironing, mopping, and general house

cleaning. Since Mrs. JJ dislikes cleaning she does it quickly.

Buying

Mrs. JJ shops for groceries once a week and between times buys a few things. The average size of the grocery bill is \$15 to \$20 which does not include meat or milk. Mrs. JJ feels it is necessary to spend money for appliances, as well as furniture.

The JJ's expenditures were \$10,400 which were distributed as follows: food, 13.9%; housing, 17.4%; house furnishings and equipment, 5.8%; gas and electricity, 3.2%; car expenses, 22.4%; clothing and related expenses, 7.7%; medical, 1.9%; health insurance, 3.1%; recreation, 5.8%; personal care, 3.1%; reading and education, 0.6%; insurance other than health, 3.4%; gifts and contributions, 9.4%; and savings, 2.4%.

Leisure Time Activities

For recreation the JJ's camp and work in the yard. Her extra time is spent sewing, knitting, and gardening. Mr. JJ's spare time activities include watching TV, gardening, and ceramics. She watches only about two hours of TV each week. Movies are the main attraction but she does see the news twice a week. When alone she keeps the radio on and listens to the news. Mr. JJ watches about 3 hours of TV each week and the children each watch about two hours a week. The JJs subscribe to a daily newspaper, as well as two weeklies. Time spent with the children includes camping, picnics, games, and reading to them. The family does almost everything together. Persons who socialize with the JJs play cards, eat out, and go to coffee parties.

Community Participation

Mrs. JJ is very active in organizations. She teaches Sunday School, belongs to the church women's group, and sings in the choir. She is a member of an extension club and a women's club, too. She holds offices in these organizations. He is a member of several professional organizations.

The JJs feel it is very important to participate in community affairs and are very active in them.

THE KKS

The KKS live in a small town and are the parents of a two-year-old child. Mr. KK is 23 and his wife is one year younger. Both spent the major portion of their lives on a farm. Mrs. KK finished high school and may take some vocational work later. Her husband is a college student with one year's work remaining. The family has moved four times since marriage in 1964. Neither are employed but Mr. KK hopes to have his own business in the future.

Goals and Values

When first married their major goal was to find a place to live and obtain money on which to live. He was in the Air Force at the time. The most frustrating situation to face this couple has been a lack of funds. "We've had to watch our budget to make ends meet," emphasized Mrs. KK. Their major goal right now is for him to finish college. They feel

education is very important for children. "We definitely plan to send our children to college if they are interested," she said. After Mr. KK finishes college they will start saving for the children's education.

The KKS differ somewhat on their family economic values. Mr. KK rank ordered his from high to low as follows: better use of money, good credit rating, independence, raise level of living, comfort, emergency fund, future income, future purchase, satisfaction, and sharing. Mrs. KKS from high to low are independence, better use of money, future income, good credit rating, future purchase, raise level of living, satisfaction, comfort, emergency fund, and sharing.

Decision-making

Significant events in the KK family include getting out of the Air Force, the birth of their child, and starting to college. They have been able to get two years of schooling on the G.I. bill. Their most important decision was whether or not to go to college. They feel the decision has been successful; Mr. KK is a good student.

Mrs. KKS outlook has changed considerably since marriage. She has learned the value of money and education. Her parents did not promote education. Mr. and Mrs. KK talk things over. He disciplines the baby. Each backs up the other in whatever is done.

Mr. KK tends to make more of the decisions around the house than does his wife. According to him he decides by himself about what car to get and things concerning the children. It's mainly up to him but her opinion counts a lot, in decisions about life insurance and how the family income is spent. He has a little more to say about how the house is run; they share equally when it comes to vacations and about social and recreational activities. She decides by herself whether or not she should work outside the home.

According to Mrs. KK her husband makes all the decisions regarding what car to get. He mainly decides, but her opinion counts a lot, when it comes to life insurance. He has a little more to say about how the family income is spent, about social and recreational activities and things concerning the children. They decide equally on where to go on vacation. She mainly decides, but his opinion counts a lot, as to whether or not she should work outside the home and how the house is run.

Financial Security

The only crisis faced by the family was when Mrs. KK got sick while pregnant. They have no major worries at this time; everything is going along smoothly. The family does not have a will. If both were to die her sister would take care of their child. If he were to die suddenly Mrs. KK would probably live with her parents until she could find a job or go to school. To provide for future major catastrophes they have life insurance.

They feel their financial status could be better, but a lot of things were given up for the college education. In relation to others they consider themselves to be average savers. "We are more economical in our buying than most families," she added.

Money Management

The KKs make good use of their money. They have no unpaid bills. The KKs do not believe in using installment credit. They feel they should pay for everything in cash. Their income is more now than when he was in the Air Force. But, they had no children at that time. At times it is difficult for Mrs. KK to manage money. "I have to watch every penny," she emphasized. They use checks to pay bills and get receipts for purchases whenever possible. Mr. KK keeps records so they can account for all their money. Both write checks.

Management to Mrs. KK means being sure that all bills are paid and that the family has food and clothing. Since she feels Mr. KK is a better manager, she listens to his advice. Help received by the family since marriage consists of his parent's babysitting.

Skills

Mrs. KK sews most of her own clothing. She also makes curtains. When it comes to buying big clothing items the person who needs it most gets it.

Mr. KK feels his wife is average in skill for most household tasks. He said she is very skilled in cooking and stretching the family income and above average in skill when it comes to buying groceries, buying in general, sewing, mending, decorating the house, disciplining the children, and playing with them. He rated her below average in skill at canning, refinishing, upholstering, and making slipcovers and curtains.

Mrs. KK agrees with her husband. She considers herself average in skill for most of the household tasks. She rated herself above average in organizing work to be done, dusting the furniture, and vacuuming. She feels below average in canning and very unskilled at baking, refinishing, and upholstering.

She enjoys many tasks. She finds buying in general, sewing, decorating the house, and making slipcovers and curtains very enjoyable. She also enjoys buying groceries, refinishing, playing with the children, and communicating with family members. She does not enjoy canning, freezing, and disciplining the children, and last but not least baking. The kitchen floors never seem to get cleaned.

Buying

Mrs. KK makes one major food shopping trip each month at which time she spends between \$25 and \$30. At other times during the month they spend about five dollars when buying groceries. All the meat comes from her parents. Mrs. KK feels it is important to spend money for appliances, especially a washer.

Expenditures for the year were \$2500 and were allocated as follows: food, 23.9%; housing, 35.9%; house furnishings and equipment, 6.4%; gas and electricity, 8.8%; car expenses, 4.0%; clothing and related expenses, 4.0%; medical expenses, 4.0%; recreation, 4.0%; personal care, 2.0%; and insurance other than health, 7.0%.

Leisure Time Activities

For recreation they have friends in or go to the movies. Most of Mrs. KK's extra time is spent sewing and going to the races. He also enjoys the races. During the winter months she watches a lot of TV including movies, soap operas, stories, as well as the evening news. Mr. KK watches very little TV. The family takes the area daily paper. They socialize with other college students.

Community Participation

Neither belong to any organizations.

THE LLs

The LL family lives on a farm. Both are 25 and two children are 5 and 1 year of age. Mrs. LL completed high school while he went one year beyond high school. They have moved once since their marriage in 1963. Mrs. LL does not plan to be employed in the future. In addition to farming Mr. LL works part time at an elevator.

Goals and Values

When first married their major goal was to farm, but it takes so much money to start farming from scratch. Since both have always lived on a farm it was important for them to remain on one. To achieve this goal he took a part-time job in town and has saved through the credit union. The most frustrating experiences in the family were when Mr. LL had to have surgery and when their first baby died. Short term goals include saving money for a vacation. Long term plans include remodeling both the house and some of the farm buildings. The LL's feel education is important. Mrs. LL says, "If our children don't go to high school and college they won't have a ghost of a chance." To provide for the children's education they have bonds.

The LL's differed quite a bit in their family economic values. In rank order from high to low Mr. LL listed better use of money, emergency fund, good credit rating, raise level of living, sharing, satisfaction, future purchase, future income, independence, and comfort. Mrs. LL's values from high to low are satisfaction, independence, comfort, sharing, emergency fund, good credit rating, better use of money, future purchase, future income, and raise level of living.

Decision-making

The LL's bought the farm on which they now live two years which is their major accomplishment together with having the children. The biggest decision made by the LL's was the purchase of the farm. Their alternative was to get a job in a large city. They worked hard deciding if they should buy the farm and are satisfied they did.

Mrs. LL's outlook has changed since marriage. She found there is more give and take than she thought there might be. "Having children of your own puts you in a position of finding out that it's hard to raise perfect children," she said. The LL's talk things over quite well. Some decisions are harder for her to make than others.

As far as Mr. LL was concerned he mainly decided about life insurance and whether or not his wife should work; he had a little more to say about what car to get; both shared equally in decisions about vacations, how family income is spent, and about social and recreational activities; while she mainly decided, but his opinion counted a lot, on things concerning the children; and she really decided about how the house is run.

Mrs. LL felt their decisions were more shared than did he. She felt he had a little more to say about the car and life insurance; and she mainly decided about how the house is run with his opinion counting a lot. She felt all the other decisions were decided upon equally.

Financial Security

Their crises consisted of Mr. LL's surgery and the loss of the baby. Major worries at this time are the children, the weather, and Mr. LL's driving to and from work. They LL's do not have a will. They just haven't thought about one. The family has made no provision for the care of their children if both were to die. If Mr. LL died suddenly she would move to a large town and find part-time work. To provide for future major catastrophes they have insurance and a savings account. He has a \$20,000 life insurance policy.

They feel pretty fortunate about their present financial situation, but point out that a person never quits wanting. Her father helps them out financially because she is an only child. To provide for retirement they have social security. They consider themselves to be average savers on income of \$7,500.

Money Management

Management of the LL's money and finances has improved since marriage. They feel if one never sees money it's easier to save. They save through the credit union. They do not use installment credit. Mrs. LL is rather tight with money. She keeps records because they are important. "It's fun to keep and analyze the records," she said. Both write checks. The children have a piggy bank. Mrs. LL does not allow the children to accept anything from anybody.

Management to Mrs. LL means keeping things under control. "I could be a better manager if I had fewer outside affairs," she sighed. She does a lot of work around the home. Extra things get in her way of being able to manage.

Skills

The LLs put one half beef, one half hog, several chickens, several pheasants, one deer, and a variety of fruits and vegetables in the freezer. Mrs. LL sews most everything. During the past 5 months she made 20 garments. She makes curtains for the bedroom and has refinished several pieces of furniture. Mrs. LL dislikes ironing. She likes to sew, bake, and can. Painting is one job that never seems to get done about the house.

Mr. LL said his wife is average in skill for most household tasks. However, he felt her to be very skilled in canning, playing with children, and vacuuming; above average in mending and dusting; and very unskilled in upholstering.

Mrs. LL considers herself to be average in skill for most tasks. She rated herself above average in cooking, sewing, mending, washing, and vacuuming and below average in gardening, decorating the house, making slipcovers and curtains, and dusting.

Buying

The LL's shop for food once a week and spend \$15 each time. She does most of the shopping. Mrs. LL feels it is very important to spend money for appliances. They also like nice home furnishings. When it comes to buying big clothing items both decide if the items are needed, and if the answer is yes, they both shop for the items.

Leisure Time Activities

For recreation the LL's bowl and go camping. Mrs. LL also spends time visiting. He spends his spare time hunting, fishing, and tinkering. Mrs. LL watches about 3 hours of TV a day including the news, soap operas, family stories, and old movies. He watches about 2 hours a day and the children watch 3 hours a day. She listens to two hours of music and news on the radio daily, too. They read the area daily paper, as well as a weekly newspaper. Mrs. LL spends time with the children camping and reading to them.

Community Participation

Mrs. LL belongs to the extension club and two church organizations. She holds office and many times feels she is too active in organizations. Mr. LL is also active in church affairs, as well as a young couples club. He also holds office.

They feel it is very important to participate in community affairs and they do actively participate.