

# Determinants of Role Structure in Family Financial Management

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Variables determining the role of husband and wife in family financial management are explored based on in-home, personal interviews. Financial tasks reflecting implementation activities and two groupings of decision activities were related to component-score variables through discriminant function analysis. Sex-role attitude and educational level were most important in determining the role structure of implementation tasks. Locus of control, wife's working status and reasons for work, and a measure of family life cycle were each significant in determining role structure for a grouping of decision tasks.

High interest rates, inflationary pressures, and the gradual deregulation of financial institutions have created an environment in which family financial management has assumed great significance. Families' modifications of financial behaviors and adoptions of new practices are evident in the acceptance of new financial services and changes in the mix of savings and investment options favored by consumers. Yet little is known about the family processes underlying these changes.

The roles of husbands and wives in savings and money management are the focus of the study reported here. Research is justified not only because the behavior itself is changing rapidly, but because there is reason to believe that earlier conceptualizations of role structures for all types of family decisions may no longer be valid. Later marriage, decreasing family size, changes in wives' employment status and reasons for employment, and changing attitudes of both men and women toward proper roles for husbands and wives all challenge predictions based upon earlier research (Roberts, 1981).

## EARLIER RESEARCH

Previously published studies have had several deficiencies: respondents often have been drawn from narrow and specialized populations; researchers have relied upon responses from a single spouse; financial management has been defined on only one or a limited number of dimensions; and variations found among responding families have been left unexplained or related to only one or two demographic variables. These studies can be classified into three

categories: money management, savings and investment, and sex-role attitudes.

### Money Management

Reviewing the few existing studies on money management, Ferber (1973) concluded that the most common arrangement is for wives to handle money and bills. Ferber and Lee (1974) reported data identifying the "family financial officer" (FFO) in a panel restricted to newlywed couples who answered only three financial-task questions. Readministration to the couples 12 months later revealed a marked tendency away from joint performance of these tasks to performance by the wife alone. Differences in education or wife's employment status had no influence on which spouse was the FFO.

In a more recent small study (100 young couples with a firstborn child under five months old), joint responsibility was the predominant pattern reported for questions about "who makes" and "who implements" a series of money management tasks (Lovingood and Firsirotu 1978). In a study of 40 dual-career families with one or more children at home, both husbands and wives reported joint involvement in savings and investment decisions for about half the couples studied (Niffenegger, Taylor, and Taylor 1980). A larger panel study by Scharinger, Bass, and Grover (1982) analyzed husbands' and wives' response to a series of questions asking "who handles/decides" for a number of expenditures and financial management categories. Sex-role norm responses were found to be related to role structure, but the homogeneity of the panel precluded any analysis of demographic determinants of role structure.

Thus, previous research yields no precise generalizations about family role structure in money-management tasks. Only very general measures of these tasks have been used, and perhaps because of the special populations studied, only a very tentative explanation has been offered for differences in role structures among families.

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# Role Structure And Analysis Of The Family

**ML Yell**



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### **Table of Contents Role Structure And Analysis Of The Family**

1. Understanding the eBook Role Structure And Analysis Of The Family
  - The Rise of Digital Reading Role Structure And Analysis Of The Family
  - Advantages of eBooks Over Traditional Books
2. Identifying Role Structure And Analysis Of The Family
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Role Structure And Analysis Of The Family
  - User-Friendly Interface
4. Exploring eBook Recommendations from Role Structure And Analysis Of The Family
  - Personalized Recommendations
  - Role Structure And Analysis Of The Family User Reviews and Ratings

- Role Structure And Analysis Of The Family and Bestseller Lists
- 5. Accessing Role Structure And Analysis Of The Family Free and Paid eBooks
  - Role Structure And Analysis Of The Family Public Domain eBooks
  - Role Structure And Analysis Of The Family eBook Subscription Services
  - Role Structure And Analysis Of The Family Budget-Friendly Options
- 6. Navigating Role Structure And Analysis Of The Family eBook Formats
  - ePub, PDF, MOBI, and More
  - Role Structure And Analysis Of The Family Compatibility with Devices
  - Role Structure And Analysis Of The Family Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Role Structure And Analysis Of The Family
  - Highlighting and Note-Taking Role Structure And Analysis Of The Family
  - Interactive Elements Role Structure And Analysis Of The Family
- 8. Staying Engaged with Role Structure And Analysis Of The Family
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Role Structure And Analysis Of The Family
- 9. Balancing eBooks and Physical Books Role Structure And Analysis Of The Family
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Role Structure And Analysis Of The Family
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Role Structure And Analysis Of The Family
  - Setting Reading Goals Role Structure And Analysis Of The Family
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Role Structure And Analysis Of The Family
  - Fact-Checking eBook Content of Role Structure And Analysis Of The Family
  - Distinguishing Credible Sources

13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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