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The Ohio State University, Ph.D., 1975
Home Economics

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FAMILIES IN TRANSITION: A SYSTEMS APPROACH APPLIED TO THE
HOUSEHOLD AND FINANCIAL MANAGEMENT OF YOUNG FAMILIES

DISSERTATION

Presented in Partial Fulfillment of the Requirements for
the Degree Doctor of Philosophy in the Graduate
School of The Ohio State University

By
Molly Jane Keith, B.S., M.S.

The Ohio State University
1975

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Sincere appreciation is extended to the many individuals who assisted with this study, which was supported by the Ohio Agricultural Research and Development Center as part of Hatch Project 406, "Financial and Household Management of Families in Transition."

Among those individuals are faculty members, graduate assistants, fellow students, staff members, residents of the survey communities, friends, and family members. Particular recognition is given to:

Dr. Francille M. Firebaugh, Professor and Director of the School of Home Economics, for her expertise and encouragement as the project co-director and as the author's adviser;

Dr. Ruth E. Deacon, Professor and Head of the Department of Family Environment, College of Home Economics, Iowa State University, and formerly Chairman of the Division of Management, Housing, and Equipment, for her expertise and guidance as project co-director and earlier as the author's adviser;

Dr. Claribel M. Taylor, Professor and Chairman of the Division of Family and Child Development, Dr. Alfred C. Clarke, Professor of Sociology, and Dr. Herman Peters, Professor and Acting Director of Special Services in Education, for their assistance as committee members; and
Dr. Richard Weaver, Ohio Agricultural Research and Development Center, for his assistance as statistician.

For their encouragement and assistance, recognition is given to members of the author's family:

Mrs. Raymond Keith, and the late Raymond Keith, her parents; Mr. and Mrs. Louis H. Brigham, her sister and brother-in-law; Mrs. Forrest E. Motley, and the late Forrest E. Motley; and Mr. and Mrs. W. J. Keith.
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CHAPTER I

INTRODUCTION

The family as a social system is continually in transition when attempting to meet the demands made upon the family. Available resources are used in management, which incorporates the processes of planning and implementing, to reach levels of achievements and satisfactions acceptable to the family.

As an open, purposive, and adaptive social unit, the family interacts within and with its biological, physical, and social environments via information, energy, and material exchanges through time. Encompassed in family activities, both the instrumental and the expressive dimensions are involved as the family strives to achieve and maintain satisfactory levels of well-being (Broderick, 1970:4).

The modern systems approach is the one approach which Buckley (1967:80) believed promises to get at the full complexity of the interacting phenomena—to see not only the causes acting on the phenomena under study, the possible consequences of the phenomena, and the possible mutual interactions of some of these factors, but also to see the total emergent processes as a function of possible positive and or negative feedbacks mediated by the selective decisions, of 'choices' of the individuals and groups directly or indirectly involved.

Further, Broderick (1971:155) stressed that use of the general systems
theory as an approach to the family encourages the integration of other theoretical perspectives.

Emphasizing the need to redirect thought and action, Campbell and Converse (1972:15) stated that investigators "have been far more vigilant about monitoring changes in the objective conditions of life than in the subjective experience of life," and that very little is known "about the detailed interplay between objective situations and the way people assess them subjectively, if the situations involved much complexity at all" (Campbell and Converse, 1972:8).

Lending support for utilizing the broader systems perspective, Speer (1970:273-274) more specifically stated, "we know almost nothing about the satisfaction, closeness, meaning-achieving, autonomy, problem-solving, communication, change, and basic relationship--organizing satisfied, fulfilled families." While recognizing the value of continuing research on the elements and components of the family system, Rodgers (1973:104) pointed to the importance of treating the family as a unit, when stating, "A special kind of data is needed on whole family systems, as well as on particular role complexes within the systems."

Therefore, the challenge of the following objectives was accepted: to delineate a conceptual framework for an investigation of the family as a system continually involved in a dynamic complex of interacting components encompassing the inputs, the throughputs of management, and the outputs including feedback; and to apply the framework in investigating a selected family situation. The inputs of demands and
resources and the outputs of achievements and satisfactions were examined in young families with a first child.

Inherent in the design and development of the framework and the application is the overall assumption that the conceptualizations and methodology utilized were appropriate for the stated objectives. Limitations placed on the study are a consequence of both the inclusion and exclusion of conceptualizations and methodology. The more specific assumptions and limitations have been identified throughout the paper.
CHAPTER II

FAMILIES IN TRANSITION: CONCEPTUAL FRAMEWORK

Faced with ever changing demands, families are in transition throughout the existence of the unit. Families are challenged to establish levels of functioning which enhance the well-being of the family and its members and which contribute to the well-being of other individuals and families. Therefore, the family must adapt its behavior to changing needs and expectations and to fluctuating resources if the family is to achieve and maintain a level of living acceptable to that unit.

As a social system, the family is involved in situations, with instrumental and expressive dimensions, as the family interacts within and with subsystems in its biological, physical, and social environments. The family is guided by its values when striving to use resources in meeting the demands made on the family through management via planning and implementing to maintain adequate organization and functioning. The efforts of the family are evidenced in the achievements which are the instrumental accomplishments and in the satisfactions which are the expressive accomplishments of the family.

The complex interrelationships of the elements of the family system are continually in flux as information, energy, and material
exchanges occur through time. As evidence of this dynamic process, the output of the family system influences its environment and in turn the output influences the future organization and functioning of the family.

A social systems model is being used as a framework for examining the goal-directed behavior of the family. A conceptual framework as defined by Hill and Hansen (1960:300-301) refers to "clusters of interrelated but not necessarily interdefined concepts generally applicable [indicating that] the framework should be relatively substance free (i.e. abstract and general, as opposed to substance bound) and applicable to any substance area not rendered residual by the framework itself." Such a framework provides a model for incorporating concepts from a variety of approaches.

To help delineate the framework for examining families in transition, concepts from the interactional, structure-functional, and developmental frameworks were integrated into the systems model developed. Broderick (1971:141) supported such an approach when he wrote, "quite diverse conceptual frameworks can be successfully integrated into a unified framework which accounts for a wider range of phenomena than the several component parts separately."

From the interactional framework came the conception, "The family is a unity of interacting persons, each occupying a position(s) within the family to which a number of roles are assigned [with expectations defined] in view of their source (reference group) and of his own self-conception" (Hill and Hansen, 1960:302-303). While the interactional framework placed emphasis on role analysis within families, other areas
studied have been status and processes of decision-making, conflict, and stress reaction (Hill and Hansen, 1960:303).

The structure-functional framework provides for interaction of individuals, families, and other systems, and for the maintenance of the family system and the social system (Hill and Hansen, 1960:303-304). The family as a social unit performs a variety of basic functions. The family functions which Parsons (1955:16-17) identified as basic and irreducible were "first, the primary socialization of children so that they can truly become members of the society in which they have been born; second, the stabilization of adult personalities of the population of the society."

At another point, Parsons (1955:138) gave adaptation, integration, goal-gratification, and pattern-maintenance as the functions of the internalization stage of the nuclear family. Bell and Vogel (1968:20) stated that the problems related to these four areas identified by Parsons (1955:138) must be solved by any social system. The economy, the polity, the community, and the value system are the subsystems of society which were identified for meeting the functional problems. The family must meet the same kinds of functional problems as the subsystems of society although these problems are not fulfilled in the same way for the family as for the societal subsystems (Bell and Vogel, 1968:11). The internal activities of the nuclear family contribute to meeting the functional problems of task performance, family leadership, integration and solidarity, and pattern-maintenance (Bell and Vogel, 1968:20).
Borrowing from the interactional framework, Parsons (1955:151) identified roles as the principal structural elements of social systems used to meet the demands made on families. Further, Rodgers (1973:16) said a role is "a set of expectations for an actor in a group, not a set of behaviors of the actor" and described role behavior as the responses of the actor to the role expectations (Rodgers, 1973:17). Among the adult familial roles in the family of procreation, Parsons (1955:151) identified the more instrumental role with the husband and the more expressive role with the wife when stating that the husband is "in the first instance 'giver-of-care,' or pleasure, and secondarily giver of love, whereas the wife is primarily the giver of love and secondarily the giver of care or pleasure." Having accepted that behavior and attitudes related to instrumental and expressive aspects are inherent in the activities of each member of the family, it is unnecessary in this paper to argue the differentiation of responsibilities to specific family members.

The basic human needs of physiological, safety, love, esteem, and self-actualization were "organized into a hierarchy of relative prepotency" (Maslow, 1943:375). The physiological needs appear to concentrate more on the instrumental aspects and less on the expressive aspects. Progressing up the hierarchy, the emphasis on the instrumental behavior apparently decreases as the emphasis on the expressive behavior increases. Maslow (1943:388) stated, "most members of our society who are normal are partially satisfied in all their basic needs and partially unsatisfied in all their basic needs at the same time. A more realistic description of the hierarchy would be in terms of
decreasing percentages of satisfaction as we go up the hierarchy of prepotency." It may then be concluded that for most individuals, the physiological needs are better met than the needs for self-actualization, implying that instrumental functioning is more adequate than expressive functioning.

The family system is open to influences and transactions from outside the unit, yet the expectations of the members of the family and the structure in which the family functions are said to influence behavior toward boundary maintenance (McIntyre, 1966:59). Within, the system has an equilibrium tendency with "built-in mechanisms which operate to hold it in some sort of steady state, either static or a moving stability, over a period of time" (McIntyre, 1966:59). In the structure-functional approach, "the family is viewed more as a passively adapting element of the system than as an agent of change" (Hill and Hansen, 1960:303-304). Hill and Hansen (1960:309) stated, "The social system tends to homeostasis."

The developmental framework more adequately provided for analysis of changes in families over time than earlier conceptual approaches dealing with families (Hill, 1971:10). The developmental framework incorporated concepts from several approaches into a more unified scheme for studying families than had existed. The revision by Hill (1971:10-11) of an earlier statement by Hill and Hansen (1960:307) which has been referred to repeatedly (Rowe, 1966:198; Rodgers, 1964: 499), follows:

From rural sociologists has been borrowed the concept of the stages of the life cycle. From child psychology and human development have come the concepts of developmental needs and
tasks. From the sociology of work and of the professions have been borrowed the concepts of career as a series of role sequences, and the view of the family as a convergence of intercontingent careers of husband and wife, later of children and parents. From the structure-function approach has been borrowed the trio of concepts of position, role, and norms, particularly as these involve age and sex roles and plurality patterns. This approach has also contributed conceptual categories of boundary maintenance and equilibrium seeking of the family as a social system. Joined with these concepts of structure-function are terms from the symbolic interaction framework describing the family as a system of interacting personalities which have found their place in modifications of the concept of role in role playing, role taking, reciprocity of roles, and role differentiation (Hill, 1971:10-11).

Hill (1971:11-12) identified four distinct issues of conceptualization for categorizing the most frequently utilized concepts of the family developmental framework. One category of concepts centered around the family as a system which is "relatively closed, boundary maintaining, equilibrium seeking, purposive, and adaptive" (Hill, 1971:11). Structure included the concepts which identify the "recurring repetitive and reciprocal features...when examining the family internally and statically" (Hill, 1971:11). The third category contained the concepts of goal orientation, direction, and allocation with the related areas of "task performing and functioning features of the family" (Hill, 1971:11). The final category included the concepts "dealing with orderly sequences, the sequential regularities observable in the family over the life cycle..." (Hill, 1971:11). The most overlap between the family developmental framework and the modern systems perspective was noted by Hill (1971:11-12) as being in the first category which views the family as a system of members "in a state of interdependence...a relatively closed, boundary-maintaining unit...an
equilibrium-seeking and adaptive organization [and] a task performing unit...."

While the impetus for change comes both from within and from outside the family, the major focus of the developmental approach has been on internally induced change (Rowe, 1966:200). More recently Rodgers (1973:15) defined the family as "a semiclosed system of actors occupying interrelated positions defined by the society of which the family system is a part as unique to that system with respect to the role content of the positions and to ideas of kinship relatedness. The definitions of role positional role content change over the history of the group." Apparently, Rodgers (1973:15) considered the family as a more open system than in earlier writings, while continuing to emphasize the strong influence of the interactions within the family upon the family system.

The modern systems framework provides a perspective for viewing the family as a sociocultural system. Buckley (1967:39) believed that the modern systems approach "should be especially attractive to sociology because, in sum, it promises to develop:

1. A common vocabulary unifying the several "behavioral" disciplines;

2. A technique for treating large, complex organization;

3. A synthetic approach where piecemeal analysis is not possible due to the intricate interrelationships of parts that cannot be treated out of context of the whole;

4. A viewpoint that gets at the heart of sociology because it sees the sociocultural system in terms of information and communication nets;
5. The study of relations rather than "entities," with an emphasis on process and transition probabilities as the basis of a flexible structure with many degrees of freedom;

6. An operationally definable, objective, non-anthropomorphic study of purposiveness, goal-seeking system behavior, symbolic cognitive processes, consciousness and self-awareness, and sociocultural emergence and dynamics in general.

A system as defined by Buckley (1968:493), is "a complex of elements directly or indirectly related in a causal network, such that at least some of the components are related to some others in a more or less stable way at any one time." The study of the family, a particular sociocultural system, continues to benefit from the developments of the modern systems approach of unifying concepts from other approaches in viewing the family unit as a complex of goal-directed interrelationships which utilizes communication as the unit is in transition.

Changes in the total family context are particularly emphasized in a systems approach (Aldous, 1970:254), whereas the emphasis of the developmental framework has been on changes in interactive processes within the family (Rowe, 1966:200). Aldous (1970:254), in reference to Buckley, pointed to the contribution of system change as a "useful corrective to static views of the family as being composed of position occupants largely playing normatively prescribed roles." Further, Aldous (1970:254) saw the family as "a self-organizing system" in which family members are active agents in selecting the internal and external factors to which response is made, resulting in changed behaviors.

The structure-functional and developmental approaches identify the family as a somewhat structured organization with interdependent or interrelated parts which are rather fixed. In contrast, the systems
approach emphasizes a changing structure which depends upon the organization of the elements or parts at any point in time (Buckley, 1968:493). Each system, while being part of a larger system (Churchman, 1968:75), contains elements, components, or subsystems (Churchman, 1968:39), which may be a subgroup in the family. Unlike the family developmental approach which provides that a change in one part will result in changes in the other components of the system (Rodgers, 1964:501), the systems approach allows for change in a single element or relationship in the family (Hill, 1971:17). Gross (1966:33) stated that "A change at any one point does not necessarily mean a significant change at some other point."

The complex interrelationships of the components of the family system support the primary function of the family to mediate between internal and external pressures to change and the behavior of the members of the system (Hill, 1971:17-18). With the overriding quality of the system's environment being "change, lack of constancy, and variation of input into the system, the interrelationships among the mediating parts of the system with the environment would need to be relatively fluid and flexible" (Hill, 1971:18).

A complex, adaptive system as a continuing entity is not to be confused with the structure of the system, Buckley (1968:493) stressed, when stating a fundamental principle: "Persistence or continuity of an adaptive system may require, as a necessary condition, change in its structure, the degree of change being a complex function of the internal state of the system, the state of its relevant environment, and the nature of the interchange between the two." Therefore, it has been
concluded that the structure, although not directly observable, may be inferred from a series of events over time with the process being the "actions and interactions of the components of an ongoing system" (Buckley, 1968:497). Influenced from within and from the environment, the processes of development, maintenance, and change of behaviors of the family will continue if the family is to achieve its goals (Buckley, 1968:497). Bertrand (1963:4) emphasized transition in social units as adaptations and adjustments are made relative to ever present stresses and strains in the system.

The goals of the specific family unit and the resources available to the unit probably influence the success with which the family reaches and maintains levels of organization deemed desirable by that family. Realistic appraisals help "people allocate their resources in ways likely to increase their success rate in their various endeavors, and to organize and reorganize their endeavors in ways likely to make their successes add up to a life more satisfactory as a whole" (Baier, 1969:39).

The emerging organization of the components of a system is evidence of complex processes of energy and information interchanges, internally and externally (Buckley, 1968:490). The relations of the parts of a social unit are "primarily psychic, involving complex communicative processes of information exchange" (Buckley, 1967:43). The interactions of the family members with each other and with sources outside the family are made possible through information exchanges.

Information, as described by Buckley (1968:509), is "a selective interrelation or mapping between two or more subsets of constrained
variety selected from larger ensembles." For the individual family member, meaning or information exists when the constrained variety coded by the individual matches that of another source and a successful mapping occurs to complete the interaction (Buckley, 1968:510). The particular experiences of each person and the significance attached to those experiences by the individual contribute to the constraints, which are the relatively stable relations or variety among elements recognized by the individual. These constraints, or structure of the variety give direction to the individual and to the family when striving to maintain meaningful interactions in a changing environment.

The family, an example of an adaptive, information-processing system, is an open system, which "means, not simply that it engages in interchanges with the environment, but that this interchange is an essential factor underlying the system's viability, its reproductive ability or continuity, and its ability to change" (Buckley, 1967:50). Guided by mapping, cceding, and information processing capabilities (Buckley, 1967:51), selective exchanges are made which may alter the system and/or the environment (Hill, 1971:18).

When the family interacts with the environment or that which is outside the system, the limits of the system are described by some writers as the boundary of that system. Easton (1965a:66) viewed a boundary line as "a symbol of spatial embodiment of the criteria of inclusion or exclusion with respect to a system." Whether the system is considered open or closed is explained by some according to the extent of permeability of the boundary of the system.
During the early stages of the family developmental approach, the family was viewed as a relatively closed system of related individuals (Hill, 1971:11). More recently the family developmental framework has been altered to describe the family as a semi-closed system which selectively interacts with other social groups via the roles assumed by individuals occupying positions within the family (Hill, 1971:14, 18-19). Such an approach emphasizes the influence of pressures from internal events, whereas in the systems approach, the family as an open system is faced with significant internal and external pressures (Parsons, 1968:460).

Identification of the visual and physical boundaries of the family is probably less difficult than identifying such boundaries for other social groups (Hill, 1971:19). Although the family may be smaller in number and may be based together in a living unit, the social relationships and interactions are complex. Maintaining the changing family system as an open, purposeful, and viable organization is important in this complex situation. The organization of the family at any given point in time then would include the pertinent elements or components and the relevant limits of the particular family situation.

The inputs and the outputs of a system have been described by Parsons (1955:174) as "the comparative 'state of the balance sheet' of a system of action as between an initial and terminal state relative to a process over time." Parsons (1955:174) emphasized that the system is concerned with the difference of the input and output as related to the valued properties of the system. An examination of the inputs and outputs of the family system or differences in the components in the
family system at two points in time could reveal whether the family was able to maintain or improve its level of well-being.

Outputs of a system into the environment possess the potential for influencing that or other systems. Easton (1965a:109) identified the directional linkage in the environment of an output to an input as a transaction, with the output becoming an input to the system being influenced. When an output of a system becomes an input into that particular system, a feedback loop then exists which provides a channel for the system to direct its behavior toward the goals of that system (Buckley, 1967:53). Deviations of outputs from the desired goal states may influence positive or negative feedback (Maruyama, 1963:164).

In contrast to the social systems approach, the family developmental approach has stressed equilibrium establishment and equilibrium maintenance in the family system (Hill, 1971:19-20). In attempts to restore balance or return to a previous point of stability, the system seeks to re-establish the previous equilibrium point or to substitute another point for the original (Easton, 1965b:19-20).

Yet, Buckley (1968:493) stated that it may be necessary for the system to alter its particular structure to maintain a steady state. While including the equilibrium concept, the family developmental approach has also provided for change through variations in positions, roles, and tasks, and in family expectations which are internally and externally influenced (Rowe, 1966:214). Although the concept of equilibrium is limited to steady states, the complex system approach is "based on change of state as an inherent and necessary aspect..." with the change being aided by feedback (Buckley, 1967:57).
Through the feedback mechanism, the capacity of the family to cope with stresses and crises is strengthened (Easton, 1965b:28). Referring to family systems, Aldous (1970:254) concluded, "The whole notion of the family as a group whose actions feedback and lead to change in future behaviors is particularly appropriate for today's Western families living in an age of normative upheaval." By reducing the levels of tension, the family is better suited to effectively manage a variety of situations (Buckley, 1968:500), and therefore to realize the goals which have directed the behavior of the family (Buckley, 1967:53).

The very nature of the goals of a social system calls for both positive and negative feedback which may sustain as well as alter the organization and the goals of the family (Easton, 1965b:20). In deviation-counteracting feedback networks, negative feedback of mismatched information aims toward returning the behavior of the system closer to its goals (Speer, 1970:266). By reducing the divergence, change is minimized and preservation and maintenance of the organization or state of the system is promoted (Buckley, 1967:57). Maruyama (1963:164) identified this deviation counteracting mutual causal process as morphostasis.

In deviation-amplifying feedback networks, positive feedback increases the divergence between the actions of the system and its goals (Speer, 1970:267). Speer (1970:267) believed, as did Buckley (1967:57) and Maruyama (1963:164), that positive feedback may be viewed as "constructive, system enhancing, and as centrally contributing to the maintenance of system viability, while recognizing that they may
also occasionally have potentially destructive outcomes" (Speer, 1970: 267). The deviation-amplifying mutual causal process was identified by Maruyama (1963:164) as the process of morphogenesis.

Buckley (1967:58) further explained morphogenesis by describing the process as tending "to elaborate or change a system's given form, structure or state." The importance of morphogenesis in social systems was emphasized when Buckley (1968:490) stated, "True feedback control loops make possible not only self-regulation, but self-direction or at least adaptation to a changing environment, such that the system may change or elaborate its structure as a condition of survival or viability."

Certainly, the family experiences changes in its functioning processes and organization over time. With positive feedback, the complexity and flexibility of interactions within the system and with inputs from the environment tend to increase (Speer, 1970:268). By specifying morphogenesis as essential for system viability and rejecting morphostasis as sufficient for system survival, Buckley (1967:128) included both self-correcting morphostatic processes and self-directing morphogenic processes in social systems but prefers viability as the comprehensive unifying criteria.

When describing the family as a social system, Speer (1970:270) concluded:

sociocultural systems are assumed to be organized, internally and externally "open," purposeful, self-regulating, and self-directing systems which are dependent on communication or information or information exchange as their basic process and which are governed by the principle of maximizing viability. A maximally viable social system is characterized by complex structural relationships (communication and
interaction) between its components and subsystems, highly flexible organization, a minimum of rigid constraint in inter-component relationships, highly autonomous components, and considerable intra-system determinism and casualty of system and component behavior.

Inputs

Further examination of the family as a system concentrates on the organization and interactions of the system. In endeavors to sustain viability, the family may seek to maintain the currently acceptable components or elements in the family while striving to improve the less desirable.

The inputs of the family system may be identified as the demands made upon the family and the resources available to the family. Maloch and Deacon (1966:31) specified demands and resources as the inputs of the household to the home management system.

Demands

The demands made upon the family evidence the pressures experienced by the family. Thoughts, attitudes, and feelings regarding internal and external pressures are expressed by the family. As a purposeful or goal-directed system, the family is guided by its values or that which the family believes is desirable or has worth (Maloch and Deacon, 1966:33). Maloch and Deacon (1966:31) described demands as the goals of the family and events impinging upon the family, both requiring action by the family. The demands experienced by the family may be interpreted as the pressures from the current situation including the influences of
any events and the pressures from previously established goals which are related to the particular situation.

Characteristic of sociocultural systems is some level of tension which comes from the values and standards held by the family and from the environment surrounding the family. The tension is vital to the existence of sociocultural systems although the tension may be constructive and/or destructive (Buckley, 1967:52). Within a situation, levels of tension beyond normal for the individual or family are evidenced by stress and strain (Buckley, 1967:51; 1968:500) with stress described by Lazarus (1966:10) as "pressures which greatly tax the adaptive resources of the biological and psychological system." Pressures within the family system and the pressures arising externally contribute to the level of tension existing at any one time.

In situations where the family perceives itself as unable to adequately cope with the pressures on the unit, a stress situation may exist as the family attempts to achieve or maintain its desired level of functioning (Hill, 1958:139-141; McGrath, 1970:17-18). The extent of stress experienced in a particular situation is related to the endangering or disrupting of values and goals of the individuals involved (Lazarus, 1966:6), the self-defined capabilities of these individuals to deal with the situation (McGrath, 1970:17), and commitments of the individuals to action.

Persons involved in stress situations are faced with circumstances for which those individuals have no adequate response available (McGrath, 1970:17; Parad and Caplan, 1960:5; Sells, 1970:138). The lack of an adequate response may be due to physical inadequacy,
insufficient training, equipment, or opportunity to prepare, or unavailable means for solving the problem within normal behavior patterns (Parad and Caplan, 1960:5-6; Sells, 1970:138).

Stress may exist if those involved subjectively perceive or define the demands as important (Hill, 1958:141; McGrath, 1970:15, 17-18) and if the outcome is of basic importance to those persons (Parad and Caplan, 1960:5; Sells, 1970:138). A demand can produce stress only when the person anticipates an inability to cope with the demand adequately (McGrath, 1970:17). McGrath (1970:17-18) has noted that stress exists when there is an imbalance between perceived demands and perceived response capability and when the consequences to meet the demands are important.

Events may disrupt the organization and functioning of the family and may call for adjustments within the family system. Events, as defined by Maloch and Deacon (1966:32), are pertinent occurrences involving the use of resources. These occurrences are unexpected demands requiring a response from the family. Although the family may recognize the possibility of such an occurrence, the family may be unable to identify the probability of the occurrence or to predict the timing or the impact of the particular event even though the event may be anticipated or expected. The family finds itself lacking sufficient control over the consequences of the event at the time.

The event may either be of intrafamily or extrafamily origin (Maloch and Deacon, 1971:5). The perceived importance of the event to the given family varies with the particular occurrence and the resources the family has available (Schulz, 1972:224-225). The event requires
the attention of the family members as attempts are made to resolve the demand in accord with the values, standards, and goals of the family. While an event may take place at any point throughout the system, the occurrence may have sufficient impact on the family processes to require adjustments or to effect changes in family goals and in plans for attaining goals.

Depending upon the perceived importance of the event, a stress or crisis situation may result if the occurrence has sufficient impact on the family. A crisis exists for the family when foreseen and sometimes unforeseen events occur which upset usual routines and behavior for coping with a situation. The three variables of the crisis framework identified by Hill (1958:140-141) were: the family, "an arena of interacting personalities, intricately organized internally into positions, norms, and roles...;" the crisis-provoking event, a stressor or "a situation for which the family has had little or no prior preparation and must therefore be viewed as problematic;" and the meaning attached to the event by the family.

When writing of normal crises, family structure, and mental health, Rapoport (1963:69) identified "the critical transition points in the normal, expectable development of the family life cycle: getting married, birth of the first child, children going to school, death of a spouse, or children leaving home." Although these transition points are considered normal and expectable, the individuals and families experiencing these crises or turning points are not accustomed to coping with the elements involved in the given situation (Rapoport, 1963:69).
Whether or not the normal, expectable transition points may generally be identified as crises is certainly debatable. Having identified tension as characteristic and vital to family systems and stress as intensified levels of tension, it is probably more reasonable to consider crises as the extreme stress situations for which the given family is particularly pressed to find suitable means for coping. In a crisis situation, a family may attempt to minimize change and to preserve and maintain the organization as in the self-regulating morphostasis process or the family may seek change as in the self-directing morphogenetic process. The outcome of a crisis may be considered generally advantageous and beneficial by the family, yet a crisis may certainly have detrimental effects upon the family (Bertrand, 1963:6).

The demands and resources of the family are considered as the family arrives at the goals held by the family which are the value-based objectives describing the ends the family desires to reach (Fitzsimmons, Larery, and Metzen, 1971:6) or, as Maloch and Deacon (1966:31) have described, goals are the objectives directed toward the satisfaction of values. The goals adopted by the family in any particular situation are influenced by the needs, wants, desires, aspirations, and expectations of the family.

The span of time involved and the importance or priorities are hierarchical dimensions of the goals held by the family. The goals may be short term or long term depending on the expected time required to realize the goals. The importance placed upon the accomplishment of particular goals establishes priorities or guides to direct the
behavior of the family. The accomplishment of goals may well depend upon the ability of family members to recognize realistic expectations when setting goals instead of including all desires in the family goals. The discretion the family has in ordering the goals may vary with the resources available to the family and with impending internal and external pressures to adopt and accomplish given goals.

Resources

Resources are the means recognized by the family as being available to meet the demands of the family. The resources of the family are means which "are instrumental in the reaching of desired ends [or have] direct application in meeting of demands..." (Maloch and Deacon, 1966:32).

The resources may have alternate uses, yet may be limited in amount and therefore may be considered scarce by the family. Past experiences with the same or similar resources probably enhance the use of ample and scarce resources. The family which envisions possible improvements in their future situation may find coping with scarce resources less difficult than other families (Blood and Wolfe, 1960: 111).

The resources available to the family may be knowledge, skills, time, energy, materials, and money. These resources need not be possessed by the family members but may be provided by relatives, friends, and the community. The family is challenged to utilize available resources to increase the quality and/or the quantity of these or other resources. Through creative use of resources, the family may
be able to increase the quantity and/or quality of resources available to the family.

The basic element of system structure was identified by Gross (1966:45) as the people of the country, with non-human resources, or the physical resources of natural wealth and man-made assets, being resources only because the people of the nation find the non-human resources to be useful. While identifying people as human resources, Gross (1966:45) noted that the particular specification of types of people in categories such as age, sex, race, religion, geographical location, and occupation, of quantity or population size, and of quality of people is broader than the ordinary meaning of resources. Health was identified as the most obvious indicator of the quality of human resources with interests, abilities, and knowledges specified as other important human quality indicators (Gross, 1966:49-50). Information on formal education has been the most significant and most readily available information on the human quality indicators, the later encompassing the difficult to measure human capacities or abilities to utilize knowledge and skills (Gross, 1966:50-51).

When resources are obtained from sources outside the family, that family ordinarily accepts an obligation to exchange some of its resources for the ones received. Money may be exchanged upon receipt of other resources or at some later time. Or the obligation may be fulfilled later by returning the amount of the resource received or by exchanging whatever is considered an equivalent of the resource obtained from outside the family.
When accounting for resources in the system, probably the method most often used is to quantify the resources in dollars or the dollar value of a quantity of material goods (Churchman, 1968:38). Time and energy are sometimes equated with dollars when the resources are expended in employment. Even though knowledge and skills may be quantified, the detail and accuracy of the accounting may be inadequate for effective system functioning. Churchman (1968:38) cited the dearth of adequate accounting of the educational background and personal capabilities of personnel when the resources of a system are ordinarily described.

Throughput

The throughput or family management encompasses the efforts of the family to translate or convert the inputs of the system into outputs. Through the actions and processes of the system, information, energy, and materials are exchanged in interactions among the instrumental and expressive dimensions of the components of the system. Efforts are made by the family to cope with pressures which may, in turn, effect changes. Such changes may occur in the organization and processes within the system, or these changes may result from output of one system to other systems and sub-systems or to the originating system through feedback.

Three alternatives for viewing person-person-resource interactions within families and households were described by Deacon (1966:3). One approach gave equal consideration to the interrelationships between the persons of the household and their resources. The second approach concerned the interrelationships between persons in the household with
the resource situation a given, which places emphasis on "interpretation of the affective domain or the relational climate that does or may exist" (Deacon, 1966:4). The third approach emphasized the relationships between persons and resources with personal relationships being a given. Deacon (1966:4) stated that management "concentrates on the person-resource capabilities that do or may exist."

The first approach to person-resource interactions was identified with the decision-making emphasis in home management and the second with the family relationships area. The latter which emphasized the relationship between persons with personal relationships being a given, was selected by Maloch and Deacon for a management framework (Deacon, 1966:4-5). Within the household context, personal and managerial systems were delineated to accommodate the interactions of the interpersonal relationships and the managerial aspects (Deacon, 1966:5). In the framework, the outputs of the personal system which were goals, together with events comprised the input into the managerial system (Deacon, 1966:5). Physical care and maintenance of family members were identified by Bardwell (1968:8) as the demands of the managerial system with social and affectional care of the family members being demands of the personal system.

Maloch (1967:2) proposed that "the managerial sub-system is related to Parson's adaptation and goal-attainment sub-systems, and the personal very akin to his pattern-maintenance and integration sub-systems." It may then be interpreted that the managerial and personal subsystems are closely related to the instrumental and expressive dimensions, respectively. Zelditch (1955:340) generalized that
instrumental leadership is "focused on the achievement of tasks and expressive leadership (is) focused on emotionally-supportive behaviors..." with the behaviors and attitudes being differentiated as basic conditions of the existence of social systems (Zelditch, 1955: 309). "Task" or "instrumental" activities were defined as "the manipulation of the object-world in order to provide facilities for the achievement of goals defined within the system" (Zelditch, 1955: 310).

Another condition providing stability of the family system was identified as some specialization of responsibility for behaviors and attitudes. When commenting on the instrumental or occupational role of the husband and father, Zelditch (1955:312) continued, "the mother very often stays at home symbolizing the integrative focus of the system (even though her activities may be primarily instrumental during this phase of family activity)."

Zelditch (1955:339) noted that, among families from various societies, the American middle class most closely approached equal allocation of instrumental and expressive activities between the husband and wife. The distribution of instrumental tasks has been more flexible in the American family, even though the father and husband has been expected to be responsible for providing support for the family while the wife may also be employed (Zelditch, 1955:339).

While considering the husband role more instrumental and the wife role more expressive, Hicks and Platt (1970:555-560) emphasized the importance of the occupational role of the male as instrumental to marital happiness, a relationship which has been found in repeated
studies. Lending support to this emphasis, Scanzoni (1970:1-2) argued that "the main structural tie of the conjugal family to the larger society is through the economic system, in particular, through the occupation of the husband-father." The entire family depends on the husband-father for income and for status and prestige (Scanzoni, 1970:19). LeMasters (1970:148-149) believed that the American father is under constant economic pressure to support his family at increasingly higher levels and that most of the fathers experience economic problems of some kind.

Without specifying principal or exclusive actors, Geismar (1973:40) identified the instrumental area as "directed toward the maintenance or improvement of physical family environment and obtaining the means to attain basic goals..." and the expressive area as "aimed at achieving basic satisfactions and goals of a social, emotional, and spiritual nature" (Geismar, 1973:40-41). In the framework delineated by Scanzoni (1970:12), instrumental rights and duties were assigned to the husband and to the wife, as were expressive rights and duties. The instrumental area was related to objective conditions and the expressive area was related to subjective feeling states (Scanzoni, 1970:19). Brenton (1966:215) concluded, "True equality entails a shifting, fluid, dynamic kind of interaction, in which leadership changes from one partner to the other depending on their specific interests and areas of competence and on the specific contributions they're able to make in any given situation" (italics).

Although the instrumental and expressive dimensions have been recognized as interdependent and not mutually exclusive, traditionally
home management as an area of study has primarily been centered in the instrumental dimension, while the family relationships area has been centered in the expressive dimension (Nichols, Numaw, Paynter, Plonk, and Price, 1971:112). The principal focus of family economics and home management on the behavior of the female homemaker has encompassed two assumptions: "the first is that the wife-mother-homemaker is a major instrumental leader for the provision of goods and services for family use and the selection of consumption items in the market; secondly, her performance in this role is independent of her other roles as wife and mother, i.e., as a major expressive leader" (Nichols et al., 1971:112).

The preceding discussion on the importance of the occupational role of the husband in the instrumental dimension and on the sharing of instrumental and expressive roles by family members causes one to question the emphasis which has traditionally been placed on the female homemaker. Recognition of the interdependence of the instrumental and expressive dimensions (Nichols et al., 1971:112) refutes the second assumption of independence of roles.

A realistic assessment of the family system and its management has recognized that "family well-being is a function of its members' performance in interacting instrumental and expressive roles as influenced by identifiable internal and external constraints" (Nichols et al., 1971:117). Of ultimate concern in the family system is the well-being of the individuals, therefore, none of the person-person-resource approaches (Deacon, 1966:4) is adopted here.
Emphasis is given to person to person interactions in the instrumental and expressive dimensions of the family system while recognizing the potential contribution of resources as means or aids in achieving the goals of the family. The instrumental dimension may be considered as being concentrated in the household and financial activities with the expressive dimension concentrated in the personal and family activities, yet acknowledging the presence and influence of the other dimension in each situation.

When specifying family management, emphasis is placed on family organization and processes, including both, the expressive and instrumental dimensions without concentrating on the home as the setting for the activities of the family. Instead of directing attention to family functions and tasks within the household, the conceptualization of family management is more open to considerations of family interactions in varied settings.

The throughput encompasses the action and processes of the system in management, the planning and implementing to effect adaptations and adjustments. In discussing management, Maloch and Deacon (1966:32) proposed that planning and controlling are the "major components or subsystems in the use of resources with respect to demands." In attempts to bring demands and resources together, situation specific goals are established and plans are made for working towards the goals. Further, planning was defined as "a series of decisions, i.e. choices or resolutions of alternatives, concerning standards and/or sequences of action" (Maloch and Deacon, 1970:3). Standards were considered "a measure of quality and/or quantity which reflects reconciliation of
resources with demands" (Maloch and Deacon, 1966:33). Standards have been described as bases of comparison or criteria specifying the desired state (Gross, Crandall, and Knoll, 1973:128). In the planning component, decisions, directed toward future action are made which anticipate the extent demands can be met with available resources.

As part of implementing, the second major component of the throughput, Maloch and Deacon (1966:33) defined controlling as "regulation of planned behavior, [with regulation including] checking, facilitating, or adjusting a series of decisions concerning standards and/or sequence of action." The behavior is checked or examined relative to the plan for action (Maloch and Deacon, 1966:33) and facilitation or "the assistance of the progress of flow of actions..." follows as another phase of controlling (Maloch and Deacon, 1966:33). Adjusting was defined as "change in planned sequence or standard," with changes in both requiring a new plan of action (Maloch and Deacon, 1966:33-34). Inherent in the systems approach is an awareness or recognition of the status and conditions of the system which may lead to facilitation and, in turn, effect change within the system.

Recognizing that events, or pertinent occurrences, may appear throughout the system necessitates provisions for control of event related behavior relative to planned behavior. Events having sufficient impact upon the family to cause changes in plans become inputs into another situation through the feedback mechanism.

Decisions, the choices among alternatives, are made by the family relative to the demands of the system. Maloch and Deacon (1966:32) recognized evaluation and decision-making as integral to planning and
to controlling with an evaluated decision being "a value judgment about a course of action or a guide for action." With evaluation considered inherent in decision-making (Deacon, 1966:8), decisions may then be identified as judgments resulting in choices of alternatives.

Certain types of decisions appear to be concentrated in various aspects of system organization and processes, although not exclusive to the particular aspect. Decisions anticipating the future while taking into account the past and the present are concentrated in planning. Decisions focused on the present while considering the past and the future are centered in the implementing component. Decisions drawing conclusions from past experiences while recognizing the present and future concentrate on evaluation which may provide information in the planning or implementing components.

**Outputs**

The outputs of the family system evidence the organization and processes within the system. Churchman (1968:38) proposed that outputs are supposed to show how resources are used, Maloch and Deacon (1970:3) specifically defined the outputs from the managerial system as, "Resource use and met demands...."

The relation of the input and the output of the system were discussed by Buckley (1967:79) when stating, "Modern systems research has suggested, rather, the concepts of 'equifinality' and 'multifinality,' whereby different initial conditions lead to similar end effects or similar initial conditions lead to different end effects." Similarities and differences in inputs and outputs of family systems may be
influenced by the purposive and goal-seeking characteristics of systems and by attempts toward adaptation and transition. Changes in organization, processes, the goals, and the resources of the system may mean that the output is assessed both in terms of the initial conditions as well as changes occurring through time.

The outputs may be viewed as dependent on the system, while through feedback, these dependent variables may become independent variables in another situation. Altman and Lett (1970:184) stated that, in a dynamic model, "any class of factors theoretically can be, at one time or another, independent or dependent variables." Therefore, the outputs of the family system may be at one point the ends and, at a later time, may be the means or the inputs of demands and resources.

In accord with the systems approach, the demands made on the family and the resources available to the family, along with the family management, determine family welfare. The outputs of the system may be described as achievements, or assessments of accomplishments in the instrumental dimensions, and satisfactions, as assessments of accomplishments in the expressive dimensions. The household and financial activities of the family may be considered more instrumental and the personal and family activities more expressive, although each of the areas of family activities includes both instrumental and expressive dimensions.

Achievements and Satisfactions

When describing the outputs of the family system, the achievements and satisfactions may be considered as assessments or judgments of
accomplishments or attainments of desired objectives or ends, leaving the level of attainment to be specified in the particular situation. Gross, Crandall, and Knoll (1973:150) stated, "Managerial decisions are concerned with allocating their resources in ways that will achieve the greatest possible number of the family's goals and that will provide it the greatest possible satisfactions." Various conceptions of aspects of instrumental and expressive output have been identified although different terms or labels may have been used in the descriptions.

Within the adaptive-instrumental phase of the internalization stage of family functioning, Parsons (1955:175) described the output of achievement as "maintenance or improvement in situational object-relations in their instrumental significance as facilities...." Satisfaction, as output of the integrative phase, was viewed as consisting of the "narcissistic, internal reward derived from internal reward-relations between motivational subsystems..." (Parsons, 1955:175).

Lending support to the classification of outputs of the family system as achievements and satisfactions is the statement by Scanzoni (1970:138): "But if one major goal of the conjugal unit is the display and proof of success, the other equally important goal is expressive satisfactions." As a type of marital outcome related to various marital experiences, satisfaction was defined by Burr (1970:29) as a "subjective condition in which an individual experiences a certain degree of attainment of a goal or desire." In doing so, satisfaction was distinguished from marital success, happiness, and adjustment, all
of which have been used as synonyms for satisfaction although the delineation has often been conceptually unclear (Burr, 1970:29).

While not delineated as a category in the Maloch and Deacon (1970:3) framework, satisfactions were identified as outputs of the managerial subsystem from resource choices and activities. Using the framework as a setting, Ater and Deacon (1972:26) described satisfactions as "the result of a process of evaluation with standards as the criteria for evaluation," with the degree of satisfaction representing the extent to which goals are met. Cantril (1965:274) stated that "Satisfaction comes from attaining a goal through action based on choice—a never-ending process of transforming a potential desire into experiential reality."

Achievement of family goals, such as those related to the home, children, and patterns of love and companionship, are said to require tangible efforts which are means to the achievement of a level of living (Blood and Wolfe, 1960). The level of living may or may not be similar to the standard of living which identifies the desires of the family. Blood and Wolfe (1960:77) stated, "The extent to which a family achieves its goals profoundly affects the degree of satisfaction the members feel. Satisfaction depends partly on the objective level of performance, i.e., the higher the family income,..." the more the family is satisfied with its level of living.

"Satisfactions and frustrations depend jointly on objective reality on one side and aspirations and expectations on the other" (Campbell, 1972:442). Satisfactions may be influenced by the desires, aspirations, expectations, and goals held by the family. Blood and Wolfe (1960:77)
stated that satisfactions are affected by "the life one has and what one feels one ought to have." Further, satisfaction "depends not only on what one has at the moment but on what one expects to acquire in the future" (Blood and Wolfe, 1960:111). As actions are taken on a particular situation, the related desires, aspirations, expectations, and goals may change. In turn, the satisfactions realized are influenced by the congruence of these changes and the results of the actions taken by the individual or family.

Even though satisfactions, or the subjective evaluation of accomplishments, varies from time to time among families and within families, the outside observer may see no objective differences in the families (Blood and Wolfe, 1960:77). "Satisfaction is an entirely personal experience, and the input required to produce this experience varies greatly from person to person" (Campbell, 1972:443). Further, Campbell (1972:466) argued that "the economic and other external conditions of an individual's life may have a very imperfect relationship to the internal evaluations of quality of life."

Williams (1960:42) described money as a measure and as a symbol for success or power. "Money comes to be valued not only for itself and for the goods it will buy, but as symbolic evidence of successes and, thereby, of personal worth" (Williams, 1960:421). Williams (1960:419) stated that achievements emphasize accomplishments and success emphasizes rewards, and further that "success is still not a primary criterion of value in its own right but rather a derivative reward for active, instrumental performance." The conclusion may be
drawn that Williams believed some achievements are more concrete while others are more abstract, yet both potentially leading to satisfactions.

Symbols of success have been classified by Mizurchi (1964:72-74) as material-economic symbols, such as job security, home ownership, and money, and nonmaterial-economic symbols, such as education, many friends, and prestige. Material-economic symbols may be considered as the more concrete of the objective accomplishments or attainments and nonmaterial-economic symbols as the more abstract of the objective accomplishments or attainments.

The family, as a sociocultural unit in transition, experiences changes in levels of achievements and satisfactions over time. Changes may be identified by comparing, over time, the outputs of the family which are the achievements and satisfactions. Other changes may be identified by comparing the outputs of the family, or the achievements and satisfactions, with the inputs which are the demands and resources, or by comparing the outputs with outputs of the system at an earlier point in time. Yet recognition must be given to the likely possibility of changes over time in goals, organization, and processes which would influence the outputs in either comparison.

Easton (1965b:20) concluded that, "For any social system, adaptation represents more than simple adjustments to the events in its life. It is made up of efforts, limited only by the variety of human skills, resources, and ingenuity, to control, modify or fundamentally change either the environment or the system itself, or both." The family which finds satisfaction is assumed to have adjusted or adapted to changes in demands and resources whether or not achievement levels
have been maintained or have increased. The achievements and satisfactions realized by a family evidence the family welfare or quality of life experienced by the family.
The young family in transition is challenged to establish and maintain adequate family functioning. Most young couples strive toward a high level of performance and are optimistic of reaching their desires (Blood and Wolfe, 1960:76). The inputs into the family system of demands and resources vary with the given family and the particular situation.

The outputs of achievements and satisfactions which are desired and are actually expected by the young family have been influenced by their relationships with their parents, their siblings, and reference groups in the community. The outlook of the young family and the ability of the family members to accomplish their goals may be influenced by the resources possessed by the family members and available to the family and by the planning and implementing undertaken by the family.

Hill (1971:11) stated that problems in setting and maintaining boundaries are probably greatest in the beginning family when the marital partners are more comfortable with their parental families relationship than the newly formed husband and wife relationships. Again such pressures may be evident when young adults are launched into
marriage and careers since there may be "uncertainties about the precise obligations of their attenuated membership in the parental family, especially when they may not yet have achieved economic independence" (Hill, 1971:14).

The impact of the birth of the first child has been described by Lidz (1968:440-441) in the following:

The arrival of the first child transforms spouses into parents and turns a marriage into a family....In becoming parents, the marital partners enter into a new developmental phase. The tasks with which the parents must cope, the roles they occupy, their orientation toward the future alter profoundly.

Changes in the number in the family and the ages of family members may have considerable impact on the family. "This involves sometimes gradual and sometimes more abrupt changes in the organization of all members' roles and the evolvement of new norms of behavior" (Glasser and Glasser, 1970:296).

Household and financial activities, concentrated in the instrumental dimension, and personal and family activities, concentrated in the expressive dimension, can contribute to the organization and the viability of the systems of young families. The ability of the family to cope with new and continuing demands influences the achievement and maintenance of family well-being. Of particular concern in this study is the household and financial management of young families with their first child.
Inputs

Demands

The demands made upon the family evidence the internal and external pressures experienced by the family and are related to the situations in which the young family finds itself. These situations may include the husband and wife adjusting to each other and to marriage, gaining independence of families of orientation, continuing educational pursuits, adjusting to present employment, serving in the military, and the birth of children into the family.

The arrival of the first child and the transition to parenthood may have a greater impact on the family than the marriage (LeMasters, 1957:355; Lidz, 1968:446-447; Lopata, 1971:200; Rossi, 1968:31). LeMasters (1957:354) suggested "that parenthood (not marriage) marks the final transition to maturity and adult responsibility in our culture. Thus the arrival of the first child forces the young married couples to take the last painful step into the adult world."

From their backgrounds, the husband and wife have brought a diversity of values, goals, customs, beliefs, experiences and expectations to their present family. Each of these background factors contributes to the development of the unit as do the current expectations of the society, particularly those of family and friends who the husband and wife consider as important.

The young parents are faced with many changes when the responsibilities of parenthood are thrust upon them. The tasks related to caring for the child are added to the existing tasks of the husband and
wife. The role allocations are altered as the parents distribute the family tasks. The abrupt shift to the parent role may be dramatic and difficult (Lopata, 1971:33-34).

Speaking of the ideal which reality occasionally approaches, the partners who married have each achieved an individual identity, shown themselves capable of intimacy, and have given up independence for the benefits of interdependence with its security of knowing that his welfare is as important to the spouse as his own....While the child does not always oblige and wait, a person becomes a parent only after he is reasonably launched as an adult, when he is at the height of physical and intellectual capacities and well settled in his marital relationship (Lidz, 1968:441-442).

In describing the housewife, Lopata (1968:23) said that "the role of wife is neither automatically learned nor easily performed, owing to cultural differences between the spouses, a lack of training of both partners, the emotional and behavioral individualism into which both have been socialized, and an absence of guidelines." If Lopata had been writing of husbands instead of wives, it is not difficult to believe that she would have said the role of the husband is neither easily learned nor performed.

Preparation for parenthood was considered most inadequate by a majority of wives and nonexistent by a majority of husbands (LeMasters, 1970:147). Parents who are inadequately prepared for the parent role may be unable to function effectively as fathers and mothers (LeMasters, 1970:66). "Unprepared for the new demands that will be made on them, lacking readiness for the new roles they'll be called on to play, many fathers face the prospect of parenthood with real foreboding and genuine feelings of inadequacy" (LeMasters, 1970:147).

The maintenance and socialization of the young child are largely the responsibility of the mother (Rossi, 1968:535). The almost constant
caring for the child is quite a contrast to the roles of homemaker and employee which the mother had probably been assuming (Lidz, 1968: 446-447; Lopata, 1971:33-37). The responsibilities for other family tasks are ordinarily shared by the husband and wife although considerable reorganization of roles and relationships may be required (Dyer, 1963:201).

In studies related to transition to parenthood, the crisis experienced by the family was indicated on a continuum of no crisis, slight crisis, moderate crisis, extensive crisis, and severe crisis (Dyer, 1963; Hobbs, 1965, 1968; LeMasters, 1957; Meyerowitz and Feldman, 1966; Russell, 1974) (Table 1). The extent of crisis reported varied considerably with LeMasters (1957:353) and Dyer (1963:198) reporting more families in crisis than did the others.

The age of the child was as much as five years in the study by LeMasters (1957:352) and as much as two years in the study by Dyer (1963:196). "Crisis" and age of the child were significantly related in the study by Dyer (1963:199), with couples whose child was under six months of age experiencing higher levels of crisis than parents whose child was over six months of age.

In more recent studies, the age of the child was reported by Hobbs (1965:368; 1968:414) as 9.8 weeks and 23.8 weeks and by Meyerowitz and Feldman (1966:78) as five months. Hobbs (1965:368) found few new parents who were more than slightly "bothered" by the demands of parenthood. In the first study by Hobbs (1965:370), age of child and income were significantly correlated with crisis scores for the fathers. Hobbs (1965:371) suggested that increasing economic responsibility and
TABLE 1
CRISIS REPORTED IN PARENTHOOD STUDIES

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<tbody>
<tr>
<td>Number of couples</td>
<td>46</td>
<td>32</td>
<td>53</td>
<td>27</td>
<td>271</td>
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<tr>
<td>Classification of crisis</td>
<td>&quot;any sharp or decisive change for which old patterns are inadequate.&quot;</td>
<td>&quot;any sharp or decisive change for which old patterns are inadequate.... A crisis is a situation in which the usual behavior patterns are found to be unrewarding and new ones are called for immediately.&quot;</td>
<td>Indexed as extent respondents had been &quot;bothered&quot; by each item, rated as none, somewhat, or very much.</td>
<td>Hobbs, 1965, extensive category omitted.</td>
<td>&quot;change in self spouse, or relationships with significant others which the respondent defines as &quot;bothersome.&quot;... focuses on feelings and attitudes...&quot;</td>
</tr>
<tr>
<td>Sources of crisis score</td>
<td>Interview</td>
<td>Checklist</td>
<td>Checklist</td>
<td>Checklist, interview judged by panel</td>
<td>Questionnaire including checklist, Hobbs, 1965</td>
</tr>
<tr>
<td>Crisis category</td>
<td>H-W</td>
<td>H-W</td>
<td>H</td>
<td>W</td>
<td>H</td>
</tr>
<tr>
<td>None</td>
<td>0</td>
<td>7.5</td>
<td>3.8</td>
<td>3.7</td>
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</tr>
<tr>
<td>Slight</td>
<td>17.0</td>
<td>9.0</td>
<td>61.1</td>
<td>69.8</td>
<td>85.2</td>
</tr>
<tr>
<td>Moderate</td>
<td>38.0</td>
<td>9.4</td>
<td>22.6</td>
<td>11.1</td>
<td>25.9</td>
</tr>
<tr>
<td>Extensive</td>
<td>83.0</td>
<td>28.0</td>
<td>1.0</td>
<td>3.8</td>
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</tr>
<tr>
<td>Severe</td>
<td>25.0</td>
<td>0.0</td>
<td>0.0</td>
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</table>
more interaction with the child has greater impact as time passes. Yet in the replication, similar significant relationships were not found which suggested that some parents may find the demands made by the older child are more disturbing, while other parents find caring for the child is less difficult and more satisfying when the parents are accustomed to the role (Hobbs, 1968:417). In the report by Russell (1974:297), the age of the child, six to 56 weeks, was unrelated to the crisis scores of the husband and the wife.

Meyerowitz and Feldman (1966:79) indicated that parents reported more difficulties when interviewed five months after delivery than during pregnancy or five weeks after delivery which suggests stress during the second through fifth months. Accompanying the decline in the objective indicator was an increase in the subjective indicator, with the parents reporting higher levels of satisfaction than when the child was five weeks of age and even higher levels than the satisfaction reported by the couple in the fifth month of pregnancy (Meyerowitz and Feldman, 1966:79).

The birth of the first child was one of the critical transition points which Rapoport (1963:69) identified as a normal crisis. When writing of the transition to parenthood, Rossi (1968:38) countered the position of Rapoport (1963:69) with, "the time is now ripe to drop the concept of "normal crisis" and to speak directly, instead, of the transition to and impact of parenthood" (Rapoport, 1968:38). Further emphasis was given to this issue when Jacoby (1969:727) recommended that future research include "a clear differentiation between the changes and adjustments required by parenthood and the perception of these
changes as affectively positive, neutral, or negative on the part of the parents."

In another study, the rewarding and stressful aspects of transition to parenthood were considered with the inclusion of checklists on crisis and on gratification (Russell, 1974). Crisis scores and the variables related to crisis scores were reported, as were the variables related to the gratification scores, yet the gratification scores were omitted (Russell, 1974). Less education and the perception of a positive influence of the baby on the marriage were the two variables related to increased gratification for both the husband and for the wife (Russell, 1974:298-299).

Whether or not the young family is able to satisfactorily meet the demands made upon the unit may be influenced by the characteristics of the specific demands, the similarity of previous experiences to present demands, the success of the family in handling the previous demands, the extent and reality of the expectations of the family, the level of family functioning at the time the demands are made upon the family, and the variety and extent of the demands impinging on the family at a given time.

The tasks Kenkel (1966:409) assumed critical to the beginning family are:

(1) Developing competency in decision making. (2) Working out mutually satisfying and realistic systems for getting and spending the family income. (3) Achieving a satisfactory sexual relationship. (4) Developing a readiness for parenthood. (5) Achieving and enjoying the status of "married" in the community and among friends and relatives. (6) Developing ways of expressing and accommodating differences creatively. (7) Developing satisfactory relationships with relatives particularly husband's and wife's parents. (8) Learning the
co-operation required in intimate pair living. (9) Working out satisfactory household routines and schedules that facilitate smooth functioning in the world of work and pleasure.

The goals of the young family are the value based objectives which the unit has identified (Maloch and Deacon, 1966:33). These aims or purposes describe the ends which the family desires to reach. The young family establishes goals which vary in importance and in the time expected to realize the particular goals.

Some time is required for the young family to establish goals appropriate for the particular unit. If the family is striving to achieve several important goals at a given time, the members may find a scarcity of resources and, in turn, find themselves in a frustrating situation.

The foundation years, the first five years of marriage, are a period of intensive goal formation (Fitzsimmons et al., 1971:16). Couples married no more than four years formed a substantially larger than expected number of level of living, housing and environment, and income and occupation goals. Substantially fewer than expected numbers of education, community involvement, and health goals were formed (Fitzsimmons et al., 1971:16-17).

Couples married no more than four years placed emphasis on level of living goals, examples were maintaining and increasing level of living, and acquiring or upgrading furnishings and equipment, automobile, and consumer goods. The housing and environment goal to build or buy a house accounted for 86 percent of all housing goals in this group. Increase income, change occupation to increase income, obtain
professional prestige and accomplishment, and employment of wife were the specific income and occupation goals identified.

In regard to the smaller number of education goals than expected, perhaps the decisions concerning the education of the husband and wife had been made before marriage and that the goals concerning the education of children had not yet come to the forefront. It could well be that other matters are considered more important at the time than being involved in community activities and social organizations and finding a place in the community. If the family members have been in reasonably good health, the family may view other goals as more pressing at the time.

The other goals investigated were financial security and growth, retirement, and family relationships and management. In the early years of marriage, apparently these families were using their money to achieve a level of living and to acquire and upgrade their material goods rather than placing emphasis on saving and investment at that time. With family income relatively low and expenses relatively high, these families may not have been compelled to keep free of debt or to reduce indebtedness.

During the early years of marriage, it is expected that the families are making decisions concerning an insurance program and acquiring whatever is considered most important rather than increasing or improving insurance, as the goal was stated in the study. Since there are comparatively few young families engaged in their own business, it is not difficult to understand why the business goals were not of major importance for the group (Projector and Weiss, 1966:21).
Emphasis on the financial security and growth goal of building an estate for wife and children and the retirement goals was deferred until a later period.

With the arrival of the first child, the family may have conflicting interests which call for reconsiderations and adjustments in the family roles and relationships. Desire for the child and the importance of problems in the family may be considered as demands which have possible influence on the management in young families.

**Desire for child.** While most Americans want children (Pohlman, 1968:259), the reactions of the parents to a particular pregnancy are influenced by the number of previous pregnancies and by other concerns and involvements of the family. Apparently most early pregnancies are wanted, with a greater likelihood of subsequent children not being wanted (Leslie, 1967:527-529; Pohlman, 1965:20, 26).

The child may not be unwanted but may be unplanned (Pohlman, 1965:20-21, 26). The husband and wife may have wanted a child but did not want the birth to come so soon (Pohlman, 1965:20-21; 1968:259). The readiness of the parents may have been influenced by competing interests and concerns such as involvement in employment and education (Pohlman, 1965:20; 1968:259).

In the study of crisis in parenthood, LeMasters (1957:353) found strong evidence that crisis did not result from unwanted children. Of the 38 families in the crisis group, 35 of the pregnancies were either "planned" or "desired" (LeMasters, 1957:353). Dyer (1963:199) found less crisis among those who had planned their parenthood and followed
their plan, and greater among those who did not plan or had not followed their plan. Ninety-six percent of the parents in the initial Hobbs study (1965:371) reported that the child was wanted. "The first child being planned was found to be negatively related to degree of crisis for both men and women" (Russell, 1974:297).

There is little doubt that the birth of a child necessitates adjustments by both parents as the family shifts from two members to three. In families with premarital conceptions, Blood (1972:383) believed that the pregnancy is normally unwanted. If the child was not desired at that time, adjustments may be more difficult for the family.

Importance of problems. Upon becoming parents, the husband and wife may experience problems and stresses which were not anticipated (LeMasters, 1970:11). The family situation after the birth of the child differed from the expected for eighty percent of the husbands and wives studied by Dyer (1963:200). The need to make adjustments may cause problems for either or both parents.

The experiences, problems, and reactions of parents in adjusting to the first child as reported by LeMasters (1957:353-354), Dyer (1963:198), Hobbs (1965:369), and Russell (1974:296-297) are presented in Table 2. Of interest is the relative importance placed on various problems by husbands and wives in the same study and when compared among studies. The items most frequently checked as "bothersome" by the wives studied by Russell (1974:297) clustered around the emotional and physical self, whereas the items checked by the husbands "reflect a
### Table 2

**Experiences, Problems, and Reactions of Parents in Adjusting to the First Child**

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<tbody>
<tr>
<td>Loss of sleep&lt;sup&gt;a&lt;/sup&gt;,&lt;sup&gt;c&lt;/sup&gt;</td>
<td>e</td>
<td>50</td>
<td>68</td>
<td>56</td>
</tr>
<tr>
<td>Chronic &quot;tiredness&quot; or exhaustion&lt;sup&gt;c&lt;/sup&gt;</td>
<td>e</td>
<td>87</td>
<td>68</td>
<td>64</td>
</tr>
<tr>
<td>Adjusting to new responsibilities and routines&lt;sup&gt;a&lt;/sup&gt;</td>
<td></td>
<td>50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ignorance of the great amount of time and work the baby would require&lt;sup&gt;a&lt;/sup&gt;</td>
<td>e</td>
<td>e</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings of inadequacy and uncertainty of being able to fill the mother role&lt;sup&gt;a&lt;/sup&gt;</td>
<td>e</td>
<td></td>
<td>58</td>
<td></td>
</tr>
<tr>
<td>Upset schedules and daily routines&lt;sup&gt;a&lt;/sup&gt;</td>
<td>e</td>
<td>37</td>
<td>75</td>
<td>74</td>
</tr>
<tr>
<td>Inability to keep up with the housework&lt;sup&gt;a&lt;/sup&gt;</td>
<td>e</td>
<td></td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>Additional washing and ironing&lt;sup&gt;c&lt;/sup&gt;</td>
<td>e</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Difficulty to adjusting to being tied down at home&lt;sup&gt;b&lt;/sup&gt;</td>
<td>e</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Curtailing outside activities and interests&lt;sup&gt;d&lt;/sup&gt;</td>
<td>e</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Giving up the satisfactions and the income of outside employment&lt;sup&gt;c&lt;/sup&gt;</td>
<td></td>
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<tr>
<td>Financial worries and adjustments for the majority of families, involving adjustment to one income with the added expenses of the child&lt;sup&gt;a&lt;/sup&gt;</td>
<td>e</td>
<td>e</td>
<td>60</td>
<td>66</td>
</tr>
<tr>
<td>Worry over their appearance&lt;sup&gt;c&lt;/sup&gt;</td>
<td>e</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Feeling &quot;edgy&quot; or emotionally upset&lt;sup&gt;b&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feelings of neglecting husband, to some degree&lt;sup&gt;d&lt;/sup&gt;</td>
<td>e</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decline in sexual response of wife&lt;sup&gt;c&lt;/sup&gt;</td>
<td>e</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worry about a second pregnancy in the near future&lt;sup&gt;c&lt;/sup&gt;</td>
<td>e</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General disenchantment with the parental role&lt;sup&gt;c&lt;/sup&gt;</td>
<td>e</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Worry about my &quot;loss of figure&quot;&lt;sup&gt;d&lt;/sup&gt;</td>
<td></td>
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<td></td>
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<tr>
<td>Suggestions from in-laws about our baby&lt;sup&gt;d&lt;/sup&gt;</td>
<td></td>
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</tbody>
</table>

<sup>a</sup>Quoted or paraphrased from Dyer, 1963, 198.

<sup>b</sup>Quoted or paraphrased from Hobbs, 1965, 369.

<sup>c</sup>Quoted or paraphrased from LeMasters, 1957, 353-354.

<sup>d</sup>Quoted or paraphrased from House-Il, 1974, 296.

<sup>e</sup>Percentage not reported.

<sup>f</sup>Fathers reported most of the problems reported by the wives in the same study plus the items noted.
broader range of concerns, including problems external to physical or emotional self."

Children were the source of one-third of the problems within the housewife role (Lopata, 1971:171). One of the consequences of having children is expressed by mothers as "being tied down," including spatial, time, and activity limitations. "It implies the constant presence of the offspring, the unremitting demand for attention, and the very important consumption of time" (Lopata, 1971:194). Added work and responsibility is another consequence of having children. The almost complete dependence of the infant upon the mother may be resented when time and energy are taken from other activities (Lopata, 1974:196).

Of particular concern in this study is the importance of the child related problem areas which may be related to the overall household management within the family.

Resources

Resources are the means recognized by the young family as available to meet the demands being made on the particular unit. The resources of the family are limited in amount and, depending upon the extent of limitations, may be considered scarce by the family. The goals of the family guide the decisions made regarding the allocation and substitutions of resources.

The arrival of the first child makes demands upon the resources of the family. Although the interest of the parents in the child may be great, the knowledge and skill available for caring for the child may
be limited (Lopata, 1971:33; LeMasters, 1970:11, 147). The demands made upon the time and energy of the parents, especially the mother, are substantial. Additional money and materials are required in the care of the child. Therefore, substitutions and alternative uses of resources are not unlikely in the family after the birth of the first child.

The resources available to the family are the resources of individual family members and the resources of the family unit. Among the resources of individual members of young families are the education of the husband and wife, the employment experience of the wife since marriage, and the ages of the husband and the wife. Among the resources of young families are the family income, home ownership, marriage experience, help from husband's parents, and help from wife's parents.

**Education.** The educational level of the husband and the wife is believed to reflect both knowledge and cultural tastes (Hollingshead, 1957:9). Education may be considered an end in itself or as system output in that it is a source of self-worth, personal excellence, and prestige, and reflects intelligence, ability and determination. Simultaneously, education may be considered an input into the family system as a resource, a means to jobs which can "provide greater income, prestige, and influence" (Scanzoni, 1970:35).

The educational attainment for American youth increased during the 1960's. Among young adults (persons 20 to 29 years old) in 1971, 79.5 percent were at least high school graduates as compared with 62.1
percent in 1960 (U.S. Department of Commerce, 1971a:1). High school had been completed by 77.2 percent of those 25 to 29 years old as compared to 60.7 percent in 1960, while 16.9 percent had completed four or more years of college as compared to 11.1 percent in 1960 (U.S. Department of Commerce, 1972a:8). Of those persons 20 to 24 years old in 1971 who had completed high school, 53.3 percent of the men and 43.4 percent of the women had completed one year or more of college as compared to 42.2 percent of the men and 32.8 percent of the women in 1960 (U.S. Department of Commerce, 1972a:9).

For the family to be included among the respondents in some studies, either the husband or wife or both had graduated from college (Dyer, 1963:196; LeMasters, 1957:352). Other studies did not limit the educational level and therefore did not include or exclude any specific group (Hobbs, 1965:368; 1968:415). Dyer (1963:199) found a significant relationship between "crisis" and education of husband, with those who were not college graduates having experienced greater crisis. In both studies by Hobbs (1965:368; 1968:415), the subjects, whose educational level was not limited to college graduation, reported considerably less difficulty than those in the studies by LeMasters (1957:353) and Dyer (1963:198-200). Either or both the husband and wife in young families may have been pursuing further education at the time of an interview or may have expected to do so in the future.

Employment experience. The employment experience of married women is influenced by the labor market environment, family economic pressures, economic incentives, and familial constraints. The probability
of employment is increased by the extent of family economic pressure determined by the income of the husband and other family members and by the demands of the family (Sweet, 1970:195). It is generally accepted and increasingly expected that young women work after marriage (Rossi, 1968:31).

In 1972, 42.7 percent of the wives with no children under 18 years and 41.5 percent of all wives participated in the labor force (Hayghe, 1973:34). Of the women with children under 3 years, 26.9 percent participated in the labor force in 1972 as compared to 36.1 percent of the wives with children 3 to 5 years and none under three years (Hayghe, 1973:34). The presence of children under 3 years in the family was a major limitation on the labor force participation of the wives.

The duration of the wife's employment from marriage to the birth of the first child was found to be significantly related to the length of time between marriage and the birth of the first child. For instance, the mean birth interval for the first child was 21.4 months for all non-Catholic women who had not worked since marriage. The mean birth interval for those who had worked less than one year was 16.4 months. The birth interval for those working one to 4.9 years increased to 29.0 months and for those working five or more years, the birth interval was 47.3 months (Namboodiri, 1964:65-67). Namboodiri (1964:66) believed the relationship operates in both directions with "some women working longer because they bear children at longer intervals and some spacing children at longer intervals because they want to work."
The economic contribution of the young wife may be used for current living expenses while husbands continue their training and become situated in their work, for purchase of a home and household furnishings, or for savings to use when the wife is no longer working (Rossi, 1968:31).

The young wife may gain knowledge and experience while employed which helps her plan, organize, and execute family and household activities. When no longer employed, some homemakers may benefit from their work experience while others may miss the discipline and controls of employment. The lack of controls and the freedom to make decisions may be frustrating for the young wife who had worked before the baby was born (Lopata, 1971:34-36).

The wives studied by LeMasters (1957:353-354) were not employed after the birth of the child. All of those with professional training and extensive professional work experience were in the "extensive" or "severe" crisis categories. LeMasters concluded that these mothers were actually involved in two sets of adjustments, that of giving up a career, and at the same time assuming the role of mother.

Ages of husband and wife. The ages of the parents at the time of the birth of the child may be considered a potential resource, if viewed as the opportunity to have accumulated worthwhile knowledge and skills which may be called upon in other situations. Pohlman (1968:252) believed that deferring the age of the mother at the first birth promotes education, employment of women, capital formation, geographical mobility, individualism instead of familism, and the loosening of
ties to traditional patterns, just as does delaying age at marriage. The same would probably hold for deferring age of husbands.

Leslie (1967:428) stated that age is related to emotional and social maturity: "persons who marry after age 20, at least, are less likely to be rebelling against parental authority, are less likely to be forced into marriage by pregnancy, are less likely to be broken up by parents or others, and encounter fewer financial hardships." The very young lack the necessary maturity for marital success (Carter and Glick, 1970:80). The younger the age at marriage, the more likely the marital relationship will fail (Blood, 1972:325). The pressures of premarital pregnancy, an unhappy home life, and poor emotional adjustment of the individual may encourage early marriage (Blood, 1972:323-325).

The median age at first marriage for males was 23.1 years in 1971 and 23.2 years in 1969 and 1970. For females, the median age at first marriage was 20.9 in 1971 and 20.8 in 1969 and 1970 (U.S. Department of Commerce, 1971b:2).

A substantial increase of those marrying under 22 years has occurred, even though there has been a decrease in very early marriages (Carter and Glick, 1970:79-80). "Sixty percent of all first marriages occur within a four- or five-year period and 75 percent of them occur within three or four years on either side of age 21" (Leslie, 1967:425).

Comparison of ages of brides and grooms revealed that the brides are two and a fourth years younger than the grooms (Leslie, 1967:245). Carter and Glick (1970:89) noted that "men in social groups with
relatively low economic status tend to marry women whose ages differ more from their own than do men in groups with higher economic status."

Those individuals with a relatively high education in 1960 were more likely to have entered marriage in what Carter and Glick (1970: 390) considered the "preferred age range," that being not very old or not very young. On the average, the education level was least for those marrying at the youngest ages, and the rate of survival was lowest for those marrying early. Median income among middle age, white men was highest for those who married at ages of 25 to 29.

Age at marriage is positively associated with income at marriage and, especially for husbands, with later career achievements over the family span (Hill, 1970:314). The lower the current family income, the more likely that the husband and wife were married at an early age (Freedman and Coombs, 1966a:635; 1966b:201-203). In the youngest generation studied by Hill (1970:314), those who married early were hampered and those who married late were markedly superior in leading their generation in the four areas of economic activity of income, occupational level, size of residence, and size of durable goods inventory.

The ages of the husband and wife and their relationship to other factors vary as reported in the studies on transition to parenthood. The ages specified by LeMasters (1957:352) were twenty-five to thirty-five at the time of the study, with the birth of the child having been within five years of the interview. Although the average ages of those interviewed were not reported, it is suspected that the ages of the
husband and wife at the birth were above the national average, probably related to the husband being a college graduate.

For families to be included in the study by Dyer (1963:196-200), the husband and wife were 35 years of age or under at the time interviewed and the child had been born within two years of that time. The relationships of ages of husband and wife and age differences of husbands and wives to crisis were not significant.

A 50 percent random sample of white, urban, first time parents was drawn from public birth records by Hobbs (1965:368). While the ages of the fathers ranged from 18 to 38 years and the ages of the mothers from 16 to 36 years, the median ages for fathers was 24.5 and for mothers was 21.5 years. The relationship of the ages of the parents and the crisis score was not significant.

The fathers studied by Russell (1974:297) ranged in age from 17 to 47 and the mothers from 16 to 39. Age of the fathers was negatively related to crisis but the age of the mothers was unrelated to crisis.

**Income.** The financial resources of the family are the means available for purchasing goods and services. The family income is the total money income received in a calendar year by all members of the unit before any payroll or income tax deductions (Projector and Weiss, 1966:49). The major portion of the income of young families is from the wages and salaries of the husband and wife. Other income may include commissions, net income from unincorporated businesses or professions, dividends, interest, net income from rents, gifts, and various periodic
payments received by members of the unit such as disability, military, and insurance.

In 1971, the mean income of all families was $11,583 and the mean income of families with a married male head whose wife was in the paid labor force was $13,882. Comparable mean incomes for families whose head was 14 to 24 years of age were $7,270 and $8,821 and for families whose head was 25 to 34 years of age comparable mean incomes were $10,769 and $12,544 (U.S. Department of Commerce, 1972b:43). The mean income for all families in 1972 was $12,625 and the mean income of families with a married male head whose wife was in the paid labor force was $15,094. Comparable mean incomes of families whose head was 14 to 24 years of age were $7,892 and $9,721 and for families headed by a person 25 to 34 years of age were $11,699 and $13,727 (U.S. Department of Commerce, 1973:51).

The mean income increased $1,042 for all families, $622 for families with a head 14 to 24 years of age, and $930 for families with a head 25 to 34 years of age. The mean income increased $1,212 for all families headed by a married male whose wife was in the paid labor force, $900 for the younger families, and $1,183 for the older families. In each instance cited for 1971 and 1972, the category of mean income for all families for 1972 was higher than for families headed by a person 24 to 35 years of age for the same year and both categories were higher than for families headed by a person 14 to 24 years of age for that year.

For each age category and each year, the mean income of families headed by a married male whose wife was in the paid labor force was
higher than for all families in the same age category and for the same year. The mean income in each category cited for 1972 was higher than the comparable category for 1971.

As family income increased, Hobbs (1965:369-370) found significantly fewer fathers in the extensive-severe crisis category in the first study on parenthood. Hobbs (1965:372) believed this suggested that fathers view their role relationship to the infant as primarily economic. Family income was the variable which was identified as a promising predictor of crisis scores of fathers while none were found for mothers.

Home ownership. The ownership of a single family dwelling is widely diffused among consumer units in the United States when measured by the proportion having an investment in housing and by the diffusion of the investment among income groups (Projector and Weiss, 1966:10). Equity in owned homes is the single asset accounting for the largest part of the total wealth of all units (Projector and Weiss, 1966:10).

A home may be purchased because of a desire for occupancy, an anticipated enjoyment of the associated status and security, and an expected accumulation of capital wealth (Smith, 1970:235). "Financially, ownership is not only a symbol of wealth, but as a practical matter, the most important actual wealth which most families ever manage to accumulate" (Smith, 1970:9).

In a study of families in three generations, grandparent, parent, and child families, the typical situation was for the child generation
to begin marriage in rented quarters with bathroom and one bedroom (Hill, 1970:110). The child family moved to a two bedroom unit during the third year of marriage, which was two years ahead of the parents. The majority of the young families became homeowners during their fifth year of marriage, more than five years ahead of their parents. "These acquisitions are the more remarkable because the child generation is younger at marriage, has had less work experience, and year for year has had more children to support than their predecessors" (Hill, 1970:110).

Families who own their home are simultaneously consuming their housing unit and investing in their home while those who rent are consuming their housing. The young families who own apparently have been able to obtain the necessary resources and have seen themselves sufficiently settled in other areas of family life to enter into a long term housing situation. Ownership and length of occupancy of owned homes by young families may be indicative of their ability to manage prior to the birth of the first child.

**Marriage experience.** Marriage experience as measured by the length of time between marriage and the birth of the first child is a period when the husband and wife can concentrate on adjusting to their married status. "The longer conception is postponed after marriage, the stronger the marriage has an opportunity to become" (Blood, 1972: 383-384).

Early parenthood was seen as a goal of all three generations studied by Hill (1970:307-308) since the time from marriage to the birth of the first child was approximately 20 months for each
generation. Half of the women in the sample studied by Freedman and Coombs (1966a:634) had their first child within the first year of marriage.

A significant relationship was found by Dyer (1963:199-200) between crisis and number of years married with those married three or more years experiencing less crisis. The relation between the number of years between marriage and the birth of the child and crisis were not significant. The number of months married before the baby was born was not significantly related to the crisis score in the Hobbs study (1965:368).

Approximately one-fifth of the children were premaritally conceived as reported by Coombs, Freedman, Friedman, and Pratt (1970:807) and Freedman and Coombs (1966a:632; 1966b:257). In the random sample drawn by Hobbs (1965:368), 34 percent of the births occurred less than nine months after marriage. Meyerowitz and Feldman (1966:78) found that between 15 and 25 percent of the children were prenuptially conceived while 20 percent were born to couples who had been married three years or longer.

Husbands in premaritally pregnant marriages were more likely to have married at an early age, being on the average 1.7 years younger and more likely to have married in their teens (Coombs et al., 1970:814). Age of husband at marriage of nonpremaritally pregnant wives was not related to the interval from marriage to the first birth.

In families whose wives were premaritally pregnant, the husbands had less education than other husbands. Thirty-seven percent of the husbands in premarital pregnancy marriages were high school dropouts,
while 18 percent of the husbands whose wives were not premaritally pregnant were dropouts. Husbands of wives who were not premaritally pregnant were three times more likely to have completed college (Coombs et al., 1970:814-815).

Early marriage and low education are not limited to husbands in premaritally pregnant marriages (Coombs et al., 1970:816). Although teenage marriages are more prevalent among the premaritally pregnant, there is a 50 percent chance that husbands of nonpremaritally pregnant wives who marry in their teens will not finish high school.

Approximately three-fourths of the husbands of premaritally pregnant wives were twenty years of age or older and were among those with less education (Coombs et al., 1970:816). "This selection of the premaritally pregnant from among the low-education strata leads to an inference that there are factors predisposing to little education, or resulting from it, which are also conducive to premarital pregnancy" (Coombs et al., 1970:817).

The lower the current family income, the fewer months of marriage before the birth of the child and the more likely the first child was premaritally conceived (Freedman and Coombs, 1966a:634-635; 1966b: 202-203).

Help from parents. At marriage, most young couples seek independence of parents and other family members and their parents usually support the belief of the young couple. While seeking independence, the young families receive considerable help, especially from their

The young couple may receive help in the form of financial assistance, goods, services, and sharing of knowledge, ideas, and experiences (Clark and Warren, 1963:3; Hill, 1970:68; Sussman and Burchinal, 1962:236). The assistance given by the parents may be direct such as money for continuing education or major appliances to furnish the home. Indirect help may be gifts to the baby or use of a vacation home or equipment.

Exchanges among kin are most prevalent between parents and their adult children (Adams, 1970:584; Leslie, 1967:325; Sussman and Burchinal, 1962:236). The flow normally is from parents to children since the parents generally have more resources than the children (Blood, 1972:192; Sussman, 1959:337). Of the three generations studied by Hill (1970:68), "only the married child generation appears high both in giving and receiving, a status of high reciprocity and interdependence within its social network."

Families with wives 29 years of age and younger received a higher percentage of help of each type than any other age group studied by Sharp and Axelrod (1956:436-437). The types and percentages received were: baby-sitting, 67 percent; help during illness, 60 percent; financial aid, 53 percent; and help with housework, 32 percent.

The help given to the lower-middle and working-class respondents by their parents was investigated by Sussman (1959:336). In a one-month period preceding the interview, the help received and the percentage of families of all ages receiving each type were: any form of
help, 79.6 percent; help during illness, 46.4 percent; financial aid, 46.8 percent; care of children, 20.5 percent; and valuable gifts, 17.6 percent.

The married child generation was found by Hill (1970:68) to be very vulnerable to crisis with only 21 percent not requiring help during the year. Help was received in the area of child care by 78 percent of the families and in the area of economic assistance by 49 percent of the families. Hill (1970:68) reported that "only 21 percent of this generation required no help of a crisis nature during the year..." of the study.

Help given by the husbands' and wives' parents has been reported by Christensen (1965:99) and Clark and Warren (1963:5). The average amounts contributed by the husbands' parents were somewhat higher than the amounts contributed by the wives' parents, both at marriage and during the first year of marriage (Christensen, 1965:99). Yet, a higher percentage of the wives' parents gave help at marriage and during the first year. Clark and Warren (1963:5) reported a positive association of high contributions during the first year and the child being a daughter.

The differences in help and service exchanged by middle-class and working-class parents and their married children were found significant in four items of six by Sussman (1959:336). Middle-class parental and child families give and receive more financial help; care of children; and exchange advice and give valuable gifts than do working-class families. Middle-class more than working-class families give and receive financial aid. The flow of financial aid is from parents to
child with no significant difference by social class. The amount of help given or received during an illness of a family member was not significantly different by social class.

The economic position of the children and the help received from parents was investigated by Christensen (1965:99-100). Couples with a high net worth at marriage received more economic contributions from their parents at the time of their marriage. The husbands and wives with high incomes received more economic contributions from their parents at the time of marriage and during their first year of marriage than husbands and wives with lower incomes.

The presence of children has been found to be related to the extent of help given by parents to their married children. Clark and Warren (1963:5) found that the presence of grandchildren was associated with high amounts of services, money, and total contributions being given by parents during the second or third year but not for the first year of marriage. Christensen (1965:100) found that, "Couples with children during their first year of marriage or with children within four months of the first year of marriage received more contributions from their parents during the first year of marriage than did couples who did not have children."

Those couples with a premarital pregnancy receive as much help in general and more financial help from their parents than do other newly married couples (Coombs et al., 1970:809). Further, "the average number of kinds of help received was inversely related to the interval from marriage to birth..." (Coombs et al., 1970:809). The couples who
Leslie (1967:326) concluded that, "Married children and grandchildren continue to be important in the lives of their parents, and young people generally welcome both the continued interest and support of their parents. Many nuclear families are not so isolated, emotionally or financially, as they appear."

**Outputs**

The outputs of the family system, the achievements and the satisfactions of the family, are the assessments of the accomplishments of the system. The outputs are dependent both on the inputs and the throughput of the system. The input has been identified as the demands made and the resources of the family and the throughput encompasses the processes of transformation within the system.

The levels of achievements and satisfactions realized by the young family are evidences of the functioning of the family in response to the demands made on the family. A period of adjustment to the husband and wife roles before the birth of the child is thought to contribute to the general well-being of the family (Lidz, 1968:441-442). During that period, patterns and routines are established by the family which are potentially helpful but the patterns may be sufficiently firm to hinder needed adjustments (Lopata, 1971:32-37). The impact of the birth of the first child on the levels of achievements and satisfactions of the young family are probably related to the previous levels of functioning,
the pressures to meet changing demands and resources, and the changes in expectations of the family over time.

Aldous and Hill (1969:8) identified the instrumental resources of income per family member, size of family, adequacy of housing, medical expenses, family debts, job changes, and wife in labor force supplementing income as potential inputs. Following Altman and Lett (1970:184), these factors could certainly be considered as outputs of achievements in previous situations. When scores for vulnerability to stress owing to the insufficiency of the instrumental resources or the achievements were identified for each life cycle stage, vulnerability was greatest for the childbearing stage, the period when the oldest child was not yet in school, and for the schoolage children stage (Aldous and Hill, 1969:8).

Scores for satisfaction with level of living, satisfaction with job, disagreements over money, and worries about financial cost of children were combined to determine a family vulnerability score to stress owing to dissatisfaction with instrumental resources (Aldous and Hill, 1969:8). While families in the childbearing stage were most vulnerable due to the insufficiency of instrumental resources, the families in the establishment stage were most satisfied. The families in the childbearing stage were considerably less satisfied than the families in the establishment stage, and the families with school-age and adolescent children were even less satisfied.

**Achievements**

Achievements, defined as the assessments of accomplishments in the instrumental dimensions, may be considered the more objective indicators
of the levels of outcomes of family functioning. The more concrete achievements often are tangible items or are outcomes which are more easily quantified. The more abstract achievements may be the reflections of prestige derived from the more concrete (Muzurchi, 1964:72-74; Williams, 1960:419-421).

The achievements of the family are the outputs which can be identified by the family and often by outside observers (Blood and Wolfe, 1960:77). Changes in the levels of achievements of a given aspect of a family situation may be recognized when comparing outputs at two points in time.

The goals established by the family serve as guides when the family is assessing achievements. From the time of establishment until the assessment of achievements, the goals may have been adjusted to reflect the changes in the desires and expectations of the family. The accomplishment of goals may be related to successes in previous situations, the levels of functioning in other situations occurring simultaneously, the variety and intensity of demands exerting pressures on the family, and the efforts of the family to realize the goals held.

Some of the areas of achievements of concern to young families are household management change, financial management change, income change, net worth change, and resource adequacy change.

**Household management change.** Changes in household management depend on changes in the demands made on the family, the resources available to the family, and the actions taken by the family. Before the birth of the child, the husband and wife have some time to identify
and establish roles and relationships which foster effective organization and operation of the household. The levels of achievement reached by the couple are assessed according to the goals held by the husband and wife for their household at the time.

With the birth of a child into the family, the new father and mother must combine the roles and relationships of the husband and wife with those of being parents. The goals held by the husband and wife for the organization and operation of the household, if realistic, and the resources available to meet the goals, if accurately assessed, are altered with the addition of the child to the family. Adjustments and adaptations in household management are likely as the couple examines the situation, questions the approaches which had been used, identifies alternatives which appear appropriate, and endeavors to effect the alternatives.

Changes in household management may be associated with the impact of the birth of a child upon the family. The couples which succeed in achieving a high level of functioning before the birth of the child may experience less difficulty in the transition to achieve and maintain an acceptable level of functioning following the birth of the child. A period of establishment for the couple may enhance the level of household management reached by the family, yet may discourage flexibility which could contribute to adaptiveness.

Experiences in organizing and accomplishing activities in the home and in employment may assist the young family in meeting added demands (Lopata, 1971:185). The separation of activities by time and place of work in the home and in employment may foster the development of
effective routines and habits. The wife who no longer is employed generally is responsible for the maintenance and well-being of the home and the child (Lopata, 1971:183). The young mother may find an almost endless variety of activities to be accomplished in a continuing time frame with few objective criteria for measuring the accomplishment of the seemingly never-ending, repetitive tasks (Lopata, 1971:185).

Ordinarily, the husband spends little time on household activities and upon becoming a father increases the time spent on household activities and adds a small amount of time caring for the child (Walker, 1970:9). A further increase in participation in household and child care activities by the father may contribute appreciably to the levels of household management achieved.

The responsibility for the well-being and development of a child is thrust upon the couple with the birth of the first child. Fathers (Dyer, 1963:198) and mothers (LeMasters, 1957:353-354) of first children have expressed concern for their lack of knowledge of the time and work required to care for a baby. The husbands identified "upset schedules and daily routines" and "adjusting to new responsibilities and routines" as other concerns (Dyer, 1963:198). This new experience may be less difficult for husbands and wives who have cared for younger siblings or other young children.

Financial management change. Financial management encompasses changes in economic demands and resources. The earners in young families are in their early years of employment and probably can expect less income than persons with more experience (U.S. Department of
Before the arrival of the first child, the wife often contributes to the family income through employment (Hayghe, 1973:34). The family loses the financial contribution of the wife if the mother no longer works when there are small children in the family (LeMasters, 1957:353).

The financial management practices established in the early stages of the family may meet with considerable challenge when the first child arrives. The families in which the husband and wife are both employed have higher incomes than families with a single wage earner (U.S. Department of Commerce, 1972b:51). When the wife is no longer employed, expenses related to the wife's employment are reduced or eliminated, yet the child-related expenses increase the demands on whatever amount of money is available to the family and necessitate adjustments in financial management (Dyer, 1963:198; Hobbs, 1965:369; LeMasters, 1957:353-354).

The adequacy of financial management to meet goals of the family and events occurring in the family may be related to the accumulation of goods and financial assets before the marriage and before the birth of the child; the experiences the young couple has had in managing finances; having an adequate amount of money to meet current minimum needs; correspondence of expectations of the influence of the child with the actual situation; expectations of changes in the income of the husband; anticipation of increasing the family income if the wife returns to employment; and/or any help which the family may receive from family and friends.
Consumers' evaluation of their financial situation as compared with a year earlier were described by Katona, Mandell and Schmiedeskamp (1971:219). Of all families, approximately one-third believed that the family was "better off," just more than one-third responded that the family financial situation was "about the same," and just less than one-third reported being "worse off" than a year earlier.

When the child generation, or the youngest group of families studied by Hill (1970:137-138), was questioned regarding their financial situation, this group reported a brighter outlook than the families described by Katona et al. (1971:219). While almost two-thirds of the families believed the family was better off, approximately one-fourth reported about the same, and one-tenth reported being worse off than a year earlier (Hill, 1970:137-138). Hill (1971:138) concluded,

The child generation sees itself on the march, planning, acquiring, and upgrading its living accommodations, and maybe able to continue to do so. Its income base for this upgrading, however, it not proving sufficient by itself to permit this acceleration in advancement. It will have to be accounted for in better management, and a greater willingness to incur deficits by more skillful use of credit.

Income change. Changes in family income influence the amount of money the family has available for current expenses, for payment of debts, and for accumulation for future use. Changes may be related to an increase in pay for the same work, acquiring a higher paying job, or variations in the amount of full-time, part-time, or over-time work done during the period (Kosobud and Morgan, 1964:32). The sources of family income may vary as family members enter and leave the work
force. The wife may leave employment before the birth of the child and the husband may experience changes in employment with variations in military and school status.

Family characteristics and situations related to changes in income were reported by Kosobud and Morgan (1964:34). "The more years of formal education, the fewer reports, relatively, of lower earnings and the more reports, relatively of higher earnings" (Kosobud and Morgan, 1964:34). High school graduates reported a lower proportion of increases than college men and a lower proportion of decreases than those with less education. Kosobud and Morgan (1964:34) believed that the unfavorable financial events are more likely to come as a surprise to the family. "People whose earnings dropped but who continued to work the same number of weeks were not as unpleasantly surprised as those whose earnings dropped and who worked fewer weeks" (Kosobud and Morgan, 1964:34). Differences were found to be related to the sex of the worker, with men reporting increases in income more frequently and women reporting decreases in income more frequently. When reporting changes in head's earnings, the highest percentage reporting higher earnings was in the 18-34 age group and the lowest percentage of lower earnings was in the same group.

Average annual change in income, determined by dividing the difference between current income and income at marriage, was reported by groups according to the number of years married (Fitzsimmons et al., 1971:40). A considerably higher percentage of the families married zero through four years, excluding those married less than a year, reported income changes of a negative $100 or below and a positive $100
or over, with small percentages reporting changes of one dollar to $99. Change in income for all families was significantly related to current income, husband's education and occupation, home ownership status, achievement of past goals, and general decision types. "There were more unattained goals among families in the two categories of negative annual change in income" (Fitzsimmons et al., 1971:42).

**Net worth change.** Net worth is measured by subtracting the liabilities of the family from the assets held by the family. Change in net worth reflects the difference of family net worth at two points in time, often from one year to the next. Change in net worth can be measured by change in dollar amount or by change as a percentage of initial net worth. Magrabi, Tippett, and Rudd (1973:218) preferred the more easily interpreted dollar change in net worth as a more meaningful measure for relating to family accomplishments and family characteristics.

The dollar value of net worth is related to the age of the head of the consumer unit "with a general tendency for wealth to increase with age...in the youngest and in the oldest age groups there is more variation as to size of wealth and greater inequality in its distribution than in other age groups" (Projector and Weiss, 1966:29). The youngest group had the largest portion of units with little or no wealth.

The youngest group, the units with heads under 35 years of age, generally held the least wealth and ranked "low in the proportion owning homes and high in the proportion of owned homes mortgaged, making home equities smaller than for other group" (Projector and Weiss, 1966:30).
Even though automobiles accounted for a small share of wealth of all consuming units, the proportion was higher for the young than for other groups. "The youngest group also ranked high as to the proportion owning automobiles, and among young units with little wealth, equities in automobiles were a substantial share of what they had" (Projector and Weiss, 1966:30-31). Personal debt was prevalent among the young units with eight of ten owing debt and seven of the ten owing installment debt.

Williams and Manning (1972:106-107) found that dollar change in net worth was significantly associated with current income, the "mean size of net cash income for the two years studied,..." and with change in income, the "dollar change in mean income from the previous three years to the current two years."

The length of marriage and the employment of the wife may be related to the accumulation of assets. "For couples who marry from choice and are ready to accept family responsibilities, the period before the arrival of the first child can be an economic and interpersonal accumulation of assets" (Aldous and Hill, 1969:6). Freedman and Coombs (1966a:647) found that "whether measured by current income or by the accumulation of several types of assets, a couple's economic position is substantially better the longer the interval to the first birth or the last birth." The families whose wives were premaritally pregnant were particularly disadvantaged economically. Age at marriage was also associated with asset position, with those marrying early (before the wife is 22) having less assets than those marrying later (wife 22 or older at marriage) (Freedman and Coombs, 1966a:646).
Resource adequacy change. Changes in the levels of adequacy of resources may be evident in a family with a first child. The adequacy of a resource can be determined by comparing the level of the resource which is desired and expected with the extent to which the resource is perceived as available. The resources of the young husband and wife may have been adequate before the birth of the first child but may become less than adequate with various combinations of increased demands and decreased availability of resources. The couples who more adequately assess the resources which will be needed after the birth of the child are in a better position to take measures before the birth of the child which will help minimize the resource inadequacies anticipated.

Many young husbands and wives have found that after the birth of the first child the family expectations differ considerably from those held before the birth of the child (Dyer, 1963:200). More accurate assessments of resource adequacy after the birth of the child are likely to indicate that demands are greater and resources are less adequate than before the birth of the child.

Variations in the adequacy of available resources may be particularly apparent to the wife who is largely responsible for the maintenance and care of the household and the young child. The knowledge, skill, time, energy, and materials available to the wife for caring for the house, providing food for the family, and caring for the child are central to the functioning of the family.

The knowledge and skill of young wives for caring for the house and providing food for the family may be more adequate than the knowledge
and skill possessed for physical and social care of a child. "Most American girls do not have, by their own admission and by the judgment of trained observers, sufficient knowledge and skill to become effective in the role of mother at any stage of "becoming" or even of "being" in it" (Lopata, 1971:189).

Before the birth of the first child, the young wife may have enough time and energy to complete the home and employment responsibilities necessary for accomplishing goals. The time available for home responsibilities may be much greater if the young mother is not employed after the birth of the child. Even so, increases in the demands made on the increased time can make time seem less adequate than before the birth of the child (Dyer, 1963:198; LeMasters, 1957:353-354; Lopata, 1971:194, 196).

Less adequate levels of energy for the young mother may be evident with increased responsibility for the young child and the additional work required in the home (Lopata, 1971:196), coupled with a decrease in physical energy of the young mother. The mother may experience loss of sleep (Dyer, 1963:198; LeMasters, 1957:353-354; Russell, 1974:296) and chronic tiredness and exhaustion (Dyer, 1963:198; Hobbs, 1965:369; LeMasters, 1957:353-354; Russell, 1974:296). The mothers of first children expressed an "ignorance of the great amount of time and work the baby would require" (Dyer, 1963:198). The constant dependence of the child on the mother and the continuing care of the child are added to the many other responsibilities of being a wife.

Fatigue, defined as "feelings of tiredness resulting from emotional and intellectual factors,..." was examined by Weigand and Gross
Among the homemakers with young children, "the very tired woman was likely to be one who: had a child under two years of age; performed four to nine activities when she felt most tired; perhaps had difficulty in getting to sleep at night; [and] felt disturbed when her homemaking tasks were unfinished" (Weigand and Gross, 1958:3). The homemaker likely: "received less help and more hinderance while engaged in her activities during the most tiring part of the day; had not completed all of the activities which she had expected to do during her period of greatest fatigue; [and] had somewhat less adequate and convenient housing arrangements related to care of children" (Weigand and Gross, 1958:3-4).

Changes in the adequacy of money and material resources may be experienced by the family. The impact of a reduced income if the wife no longer is employed can be significant. Savings accumulated during the time when the wife is employed may be used to lessen the impact of the reduced income. Families who anticipate the return of the young mother to employment in the near future may deter purchases or may not experience as much hardship when expecting an increase in family income. "Financial worries and adjustments for the majority of families, involving adjustment to one income with the added expenses of the child" (Dyer, 1963:198) was a concern expressed by the families studied by Dyer (1963:198), Hobbs (1965:369), LeMasters, (1957:353-354), and Russell (1974:296).

The young couple may have adequate housing and sufficient material goods to be comfortable before the birth of the child. This adequacy of material goods may change as additional space and goods are needed.
for the child. The space in the housing and the space for storage may be considered adequate but the husband and wife may feel more confined with the addition of the third family member.

From among a list of thirty-three resource factors causing difficulty in sixteen homemaking activities, the following resource factors mentioned most are listed in descending order: time; money; knowledge; space; equipment; interest; energy; findings; and skill (Echols, 1970:42-43). In particular, the resource factors causing difficulty in caring for the house were, in order of frequency mentioned by all respondents: lack of energy; lack of interest; lack of knowledge; and lack of storage or space (Echols, 1970:49).

The homemakers who had or were expecting babies indicated that limited money, lack of knowledge, and limited energy were the sources of most difficulty in getting ready and caring for the child (Echols, 1970:64). The homemakers who had children identified the changes the baby had made in their homes as "less time for other activities and the necessity of rearranging the storage areas and either the acquiring of additional space or the relinquishing of the already crowded space to the new member of the family" (Echols, 1970:64). Other changes were "the way these young couples spent their money, less energy for other activities, an increased interest in legal matters, and a change of standards in housekeeping and household activities" (Echols, 1970:64). "Problems with caring for the house, buying clothing, equipping the house, furnishing the house, serving food, and providing transportation seemed to increase with the coming of children to the family" (Echols, 1970:76).
Satisfactions

Satisfactions, defined as the assessments of accomplishments in the expressive dimensions, may be considered the more subjective indicators of the levels of outcomes of family functioning. Higher levels of satisfaction are experienced when achievements meet or exceed the goals held rather than falling below the expected levels. Therefore, the levels of achievements and satisfactions may or may not be comparable. If what a family desires is beyond reach, the family will probably realize less satisfaction from achievements than would otherwise have been experienced (Blood and Wolfe, 1960:77).

Satisfactions are the outputs which can best be identified by those directly involved in a situation (Campbell, 1972:43). Some areas of satisfaction of concern to young families are household management, financial management, help from husband's parents, and help from wife's parents.

Satisfaction with household management. Satisfaction with household management includes the expressive dimensions of the more instrumental family activities. The subjective levels of the outcomes of task performance are assessed by the family members in the present study. The outcomes reflect on the organization and operation of the household.

Reports of marital satisfaction, success, happiness, and adjustment have incorporated a variety of aspects such as household management, financial management, social activities, companionship, sexual interactions, and relationships of parents with children (Burr, 1970:29-31;
Rollins and Feldman, 1970:20-22). These reports of satisfaction have sometimes been made by couples and in other studies by husbands and wives. Often the analyses of data have been made for groups of husbands or wives rather than for couples. The later would describe more adequately the life and satisfactions of family units rather than to aggregate the data from the husbands or from the wives.

Marital satisfaction as described by Blood and Wolfe (1960:253) referred to "how satisfied the wife is with the way her marriage functions, with the extent to which her husband meets her needs for companionship, children, understanding, love, and a comfortable standard of living." Husband's education was more closely related to marital satisfaction than were the other social status index components of husband's occupation, income, and ethnic background (Blood and Wolfe, 1960:253). This relationship may indicate that higher levels of husband's education are associated with agreement of family desires and expectations with the levels of functioning achieved by the family.

The positive relationship of wife's marital satisfaction and husband's education may reflect realistic assessments of possible and feasible outcomes to select as goals for the family. Further, this relationship may reflect on the availability of the resources of materials, money, knowledge, and skills, and on the ability of the family to utilize the resources.

Similarity of age and education "normally produces the greatest satisfaction for the wife, husband-superiority gives lessened satisfaction, and husband-inferiority the least" (Blood and Wolfe, 1960:256). The satisfaction of the wives whose husbands were slightly older,
which is the pattern in most American marriages, was similar to the high satisfaction of the wives in couples of the same age.

Satisfaction of the wives increased as the sharing of household tasks increased through three of eight major tasks. "Being helped with household tasks provides some companionship (and lack of mutual participation reduces satisfaction), but extreme sharing of this sort is not essential in knowing that one matters to the partner" (Blood and Wolfe, 1960:259).

Marital satisfaction was highest in families married two years or less. "With the birth of the first baby, satisfaction with the standard of living and companionship decline" (Blood and Wolfe, 1960:264). Except for the honeymoon stage, satisfaction was higher in the preschool stage than any other stage of the family life cycle, a concept relating length of marriage, ages of husband and wife, and number of children. In the preschool stage, "the children's impairment of the standard of living and of husband-wife companionship is offset by the increased sense of understanding and love which young mothers experience" (Blood and Wolfe, 1960:265).

Satisfaction with present stage of the family life cycle was highest for husbands in childbearing families whose oldest child was from birth to two years and eleven months and satisfaction was second highest for wives in the same stage, following the wives in families in the aging stage from retirement to the death of the first spouse (Rollins and Feldman, 1970:24). The satisfaction of the husbands in the childbearing family stage was slightly higher than that of the wives.
Satisfaction with the way the spouse performs his or her household tasks was higher for men at each stage through the life cycle than for the women in another study (Burr, 1970:34). The husbands were more satisfied with the wives' performance of household tasks traditionally assigned to women than were the wives satisfied with their husbands' performance of household tasks.

Satisfaction with the organization of household work was related to the extent of marital role agreement, the later as reported by the wife (Ater and Deacon, 1972:260). As the age of the oldest child increased, the satisfaction of the wife with the organization of the household decreased. Ater and Deacon (1972:261) suggested that the organization of the household work is made more difficult by the increasing demands of the maturing child. Another possibility is that as the age of the oldest child increases, additional children are present and contribute to a more complex household.

Satisfactions of being a wife, homemaker, and mother were reported by some respondents in rather specific terms and by others in a general manner. Almost a fifth of the responses noted satisfactions with possessions and home ownership, pride in making a home for the family, a clean and neat house, and other aspects related to the home (Lopata, 1971:205). The remaining sixty percent of the responses described satisfaction of a more general nature (Lopata, 1971:205), which may well depend on successful household and financial management. Approximately forty percent were satisfactions referring to the role of the mother with the children, another twenty percent were satisfactions describing family relationships, and the remaining ten percent
described satisfactions with the husband and the marriage (Lopata, 1971:205).

Homemakers with young children reported satisfaction with eighty percent of all homemaking activities (Weigand and Gross, 1958:12). "Although child care and food preparation were highly preferred activities, when dissatisfaction with results was expressed it was directed at child care, care of the house, and food preparation" (Weigand and Gross, 1958:12).

Satisfaction with financial management. Satisfaction with financial management includes the expressive dimensions of the more instrumental family financial activities. The subjective levels of the outcomes of financial management are assessed by family members and may or may not equal the levels of achievements realized in financial management. The levels of family functioning and the accompanying satisfactions in a variety of investigations have been concerned with the levels of family earnings and expenditures and with the education and occupations of family members.

Happiness, or the general sense of well-being, reported by Bradburn and Caplovitz (1965:10), "confirm findings reported by Gurin, Veroff, and Feld (1960:114): there is a strong positive correlation between happiness and both education and income, a marked negative correlation between happiness and age, and no difference in reported happiness between men and women" (Bradburn and Caplovitz, 1965:10). At each educational level, having higher incomes was associated with being happier, but increased education was not always related to more
happiness. Income made little difference in the level of happiness reported by respondents under forty years of age.

In a later study, Bradburn (1969:46) found "a consistent relation between better education, higher income, and the probability of reporting that one is "very happy"." The respondents were asked two other questions to evaluate their present feelings about their satisfaction with life. One was: "Think of how your life is going now. Do you want it to continue in much the same way as it's going now; do you wish you could change some parts of it; or do you wish you could change many parts of it?" (Bradburn, 1969:51). The second question was: "When you think of the things you want from life, would you say that you're doing pretty well or you're not doing too well not in getting the things you want?" (Bradburn, 1969:51). The pattern of responses to the two questions were quite similar to the reports of overall happiness.

The satisfaction of the wife with her standard of living as presented by Blood and Wolfe (1960:107) may be interpreted as the level of living realized by the family. Of the city wives, 38 percent were less than "enthusiastic" or "quite satisfied" with the family level of living. The wives were less satisfied with the level of living than the 31 percent similarly dissatisfied with companionship and 25 percent with love and affection (Blood and Wolfe, 1960:107-108).

The wife's satisfaction with level of living increased as the husband's income rose (Blood and Wolfe, 1960:109) and was higher at all life cycle stages for families in which the husband's income was $5,000 or higher rather than under $5,000 (Blood and Wolfe, 1960:112).
couples without children, declined in the preschool childrearing stage, and declined further as the children grew older. The wife was most satisfied with the level of living if the ages of the husband and wife were the same, less satisfied as the age differences increased in either direction, and least satisfied if the husband was four or more years younger than the husband (Blood and Wolfe, 1960:111).

The satisfaction with the way finances are handled for men and for women in the life cycle stage with at least one young child was higher than at other stages except for men and women in the post parental stage and men in the retirement stage (Burr, 1970:33). The gap between the satisfaction of the men and the women was widest in the young child stage except for the difference evident in the prechild stage.

Satisfaction with the way finances are handled was equal or greater for women at each stage through the life cycle than for men (Burr, 1970:34). The wives were more satisfied with the financial management which has been traditionally assigned as a responsibility of the husband (Lopata, 1971:121) than were the husbands satisfied with the way the finances are handled.

In seeking to examine influences on the homemaker's satisfaction with the family's level of living, Hafstrom and Dunsing (1973:120) gave the definition of standard of living as "the level of living that a family or individual desires and strives to attain." Levels of living are concerned with "what is" and standards of living with "what ought to be." Yet, to determine satisfaction with levels of living, the homemakers were asked, "How satisfied are you with your present standard of living; that is, with the things you have and the way you are living
now?" (Hafstrom and Dunsing, 1973:122). Along with the seemingly apparent contradiction of the definition, the question appears to stress the materialistic and economic aspects of level of living without giving equal emphasis to the personal and family aspects.

The homemaker's satisfaction with level of living increased as the homemaker: perceived the family income to be more adequate; experienced higher marital satisfaction; was more satisfied with present housing, other than size; and viewed the family as being better off than five years earlier (Hafstrom and Dunsing, 1973:126). Further, the homemaker's satisfaction with level of living increased: as family income before taxes increased; the wife was the one who mainly decided on the number of children; both the husband and wife attended recreation groups on a regular basis; and the family owned their home rather than renting.

The families of the married child generation studied by Hill (1970:269) were "particularly vigorous and active with high needs, high rationality of decision, high preplanning of actions, but much more prone to dissatisfaction with actions taken." Only in the child generation, and not in the grandparent or parent generations, were "there a significant cluster of families critically dissatisfied with decisions and actions" (Hill, 1970:271). Characteristics of the dissatisfied child generation included: "youngest marrieds (1-4 years), wives under 20, husbands under 25; low life-time income, low current income and one child family; lower class, blue collar, low education of wife; wife centered but flexible family organization, wife working,
role crossing, some social participation; low marital agreement and low communications; and impulsive, future oriented and pessimistic" (Hill, 1970:271).

Satisfaction with help from parents. Help from husband's and wife's parents continues to be given to young families although little evidence exists regarding the extent of satisfaction of the young couple. From one point of view, the continuation of the help would support the belief that satisfaction is gained from the help. If viewed from the perspective that the young couples are seeking independence of parents, the help may be accepted although not desired or deemed satisfying.

The argument might be made that more help influences greater satisfaction but Hill (1970:68) found that: "Many help items seem to have been given despite the recipients' protests. Many items were given to meet stressor situations with the recipient feeling that the help was unnecessary, unwanted, or inadequate." Further dissatisfaction may arise if the young couple feels unable to reciprocate adequately even though the help from the parents was desired and found useful.
CHAPTER IV

METHODOLOGY

Young families with a first child were contacted as part of "Financial and Household Management of Families in Transition," Hatch Project 406 of the Ohio Agricultural Research and Development Center. Discussion of the sample, the instrumentation, the variables, data collection, and data analysis follows.

Specific criteria related to age of the child, live birth order of the child, number of persons in the household, age of parents, employment status of the wife, and local address for the family were selected. The child was four or five months of age, or between 120 and 180 days, when the parents were interviewed. This amount of time allowed the parents to become somewhat accustomed to having the child in the home, to realize the added financial costs incurred, and to recognize the impact of reduced family income if the mother had been employed before the birth of the child. The age of the child was limited to a narrower range than in the parenthood studies by LeMasters (1957:352), Dyer (1963:196), Hobbs (1965:368; 1968:414), and Russell (1974:297).

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1The project leaders were Dr. Francille M. Firebaugh and Dr. Ruth E. Deacon. As a Graduate Research Associate, the author was the project supervisor.
Therefore, the length of time from the birth of the child to the interview was quite similar for the husbands and the wives.

The child was the first born to either parent in this or any other marriage. This was the first time the husband and wife had experienced the change from a two-person household to having the responsibility of a child thrust upon the couple.

The intact family, consisting of husband, wife, and child, were full-time residents of the household with no other individuals living with the family on a permanent basis. Neither parent was away for an extended period in military service or in school nor were any relatives such as parents or siblings of the couple or adopted or foster children, or friends sharing living quarters with the couple. Any variation in the three-person household changes the demands made on the family and the resources available for meeting the demands.

The husband and wife were 29 years of age or younger when the child was born. The age limitation was established in accord with the findings in the Report of Vital Statistics for Ohio in 1971 (Ohio Department of Health, 1971:87-88) stating that 77.9 percent of the men and 83.6 percent of the women marrying in Ohio in 1971 were 29 years of age or younger.

In Ohio in 1971, 83.1 percent of the total live births were to mothers 29 years of age or younger (Ohio Department of Health, 1971: 23). Of the total live births, 38.1 percent were first children with 96.6 percent of the first born being to mothers 29 years of age or younger.
The wife was employed no more than ten hours each week outside of the home. Employment of the wife outside the home influences the household and financial management when making demands upon the time and energy of the wife and on the financial resources of the family, while simultaneously increasing the financial resources available.

Public birth records in four health districts in Ohio containing the cities of Lancaster, Marion, Newark, and Zanesville were utilized. The respective populations of the cities in 1970 were 32,911, 38,646, 41,836, and 33,045, which provided a sufficient number of families to make interviewing feasible (Ohio Development Department, 1970:204). To facilitate conduct of the project, cities within a 55 mile radius of Columbus were selected, with the distance being 29 miles to Lancaster, 46 miles to Marion, 34 miles to Newark, and 54 miles to Zanesville.

All birth records were screened to identify potentially eligible families to be contacted. The 278 families which met each of the following criteria were included: child of four or five months of age at the time of the interview; parents who were 29 years of age or younger at the time of the birth of the child; the first child born to the mother; full term infants weighing five pounds and eight ounces or more at birth, not premature infants (Ohio Department of Health, 1970:3); single, not multiple births; legitimate births only, although conception may have occurred before marriage; and a local address for the family.

A summary of information about this study and related parenthood studies is presented in Table 3. Interviews were completed with one hundred families which was almost twice as many families as in any of
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<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>46 couples</td>
<td>32 couples</td>
<td>53 couples</td>
<td>27 couples</td>
<td>271 couples</td>
<td>100 couples</td>
</tr>
<tr>
<td>Sample</td>
<td>Non-random</td>
<td>Non-random</td>
<td>rand all</td>
<td>Rand all</td>
<td>Rand all</td>
<td>All eligible</td>
</tr>
<tr>
<td></td>
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<td>eligible</td>
<td>families</td>
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<td></td>
<td>from birth</td>
<td>from birth</td>
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<td>health</td>
<td>health</td>
<td>health</td>
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<td></td>
<td></td>
<td></td>
<td>district</td>
<td>district</td>
<td>district</td>
<td>districts</td>
</tr>
<tr>
<td>Age of child</td>
<td>Under 5 years</td>
<td>Under 2 years</td>
<td>3-18 weeks</td>
<td>6-52 weeks</td>
<td>5-56 weeks</td>
<td>120-180 days or 4 and 5 months (17-26 weeks)</td>
</tr>
<tr>
<td>Ages of husband and wife</td>
<td>25-35</td>
<td>35 or younger</td>
<td>16-18</td>
<td>Similar to Hobbs, 1965</td>
<td>16-47</td>
<td>25 or younger (H=18-29, W=16-28)</td>
</tr>
<tr>
<td>Education of husband and wife</td>
<td>H = college graduate</td>
<td>H and/or W = college education</td>
<td>Illiterate to college degree</td>
<td>Similar to Hobbs, 1965</td>
<td>Illiterate to college degree</td>
<td>Less than seven years through graduate professional training</td>
</tr>
<tr>
<td>Employment of wife</td>
<td>Unemployed</td>
<td>Unemployed</td>
<td>7% employed</td>
<td>Similar to Hobbs, 1965</td>
<td>Not reported</td>
<td>If employed, less than 10 hours per week</td>
</tr>
<tr>
<td>Socio-economic status of family</td>
<td>Middle class</td>
<td>Middle class</td>
<td>Range of classes</td>
<td>Similar to Hobbs, 1965</td>
<td>Range of classes</td>
<td>Range of classes</td>
</tr>
<tr>
<td>Urban or rural residence</td>
<td>Urban</td>
<td>Urban</td>
<td>Urban</td>
<td>Urban</td>
<td>Urban</td>
<td>Urban</td>
</tr>
<tr>
<td>Data collection</td>
<td>Unstructured interview, agreement score of couple and interviewer</td>
<td>Questionnaire, Likert-type</td>
<td>Questionnaire with 23 item checklist</td>
<td>Questionnaire, Hobbs, 1965, plus taped interviews</td>
<td>Questionnaire mailed to husbands and wives</td>
<td>Interviews with couples and questionnaires administered to husbands and to wives, agreement scores from difference of husband minus wife</td>
</tr>
</tbody>
</table>
the parenthood studies, except the study by Russell in which the husbands and wives responded to mailed questionnaires.

**Instrumentation**

The interview schedule developed for "Household and Financial Management of Families in Transition," Hatch Project 406, was designed to elicit information from both the husband and the wife through an interview with the couple and questionnaires administered to the husbands and to the wives.

LeMasters (1970:29) revealed concern for excluding husbands and fathers, when stating, "Most of the studies simply state blandly that it was not possible or convenient to interview fathers and then go on to generalize about parents as if fathers were simply carbon copies of mothers." The criticism was emphasized when LeMasters (1970:140) continued, "Any study of parents that excludes half the parents (the fathers) has a poor sample no matter how carefully the mothers in the group were selected."

Responses from husbands and wives serve not to reduce variation between the spouses but to reveal variation. Scanzoni (1965:112) stressed the need to specify "the particular spheres of family structure and interaction which are researchable using only one spouse, and which areas may need both spouses." Family characteristics and the social class indicators of income, occupation, and education may influence variations in agreement of the husband and wife (Scanzoni, 1965:112-113).
Although Granbois and Willett (1970:68) recognized that "Conflicting conclusions about the adequacy of interviewing a single family member have been reported in previous studies of various aspects of household behavior," the conclusion drawn was "that few discrepancies exist when aggregated responses for husbands and wives are compared, but that important discrepancies may be found when an individual respondent's answers are compared with those of his spouse." Consistent with earlier findings revealing variation in husband and wife responses, the research by Granbois and Willett (1970:70) pointed to two benefits of discovering variation, "First, it may be possible to find correlates of discrepancies between husbands' and wives' responses and thus to develop some understanding of its underlying causes, which in turn may suggest improved measures of role performance." The second benefit of recognizing variation in responses warned against overgeneralization of responses from the husband or wife.

Although only the wife's estimate of marital role agreement was obtained in the study reported by Ater and Deacon (1972:263), the authors concluded that, "Responses of all family members are desirable. Inclusion of the perspective on consensus of more than one member represents an important aspect of further work along the lines suggested by this research."

A three-part interview schedule of original and adapted items was developed by the research team, with the first portion consisting of items on family characteristics and financial information and the second and third portions consisting of items on attitudes and opinions
toward household and financial management of the individuals and families.

The resource variables of help from husband's parents and help from wife's parents and the satisfaction variables of satisfaction with help from husband's parents and satisfaction with help from wife's parents were adapted from the "Interview Guide for Assessing Intergenerational Help Patterns" by Hill (1970:400-404).

The first portion was administered verbally to the couple by the interviewer and then the husband responded to the second part and the wife responded to the third part, simultaneously, both in writing and without collaboration. Except for additional items in the wife's portion on resource adequacy change and on laundry management, the second and third portions of the interview contained the same items which allowed for comparison of husband and wife responses to ascertain agreement scores for each couple.

Variables

Items for measuring the input variables of demands and resources and the output variables of achievements and satisfactions were selected from the three-part interview schedule (Table 4). Selected from the first portion of the interview, to which the husband and wife responded verbally, were the resource variables of education, employment experience, ages of husband and wife, income, home ownership, marital experience, help from husband's parents, and help from wife's parents, and the achievement variables of income change and net worth change.
TABLE 4

HOUSEHOLD AND FINANCIAL MANAGEMENT OF YOUNG FAMILIES

<table>
<thead>
<tr>
<th>Type of Score</th>
<th>INPUTS</th>
<th>OUTPUTS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Demands</td>
<td>Achievements</td>
</tr>
<tr>
<td></td>
<td>Desire for child</td>
<td>Household management change</td>
</tr>
<tr>
<td></td>
<td>Importance of problems</td>
<td>Financial management change</td>
</tr>
<tr>
<td></td>
<td>Resources</td>
<td>Income change</td>
</tr>
<tr>
<td></td>
<td>Education</td>
<td>Net worth change</td>
</tr>
<tr>
<td></td>
<td>Employment experience</td>
<td>Resource adequacy change</td>
</tr>
<tr>
<td></td>
<td>Ages of husband and wife</td>
<td>Satisfactions with household management</td>
</tr>
<tr>
<td></td>
<td>Income</td>
<td>Satisfaction with financial management</td>
</tr>
<tr>
<td></td>
<td>Home ownership</td>
<td>Satisfaction with help from husband's parents</td>
</tr>
<tr>
<td></td>
<td>Marriage experience</td>
<td>Satisfaction with help from wife's parents</td>
</tr>
<tr>
<td></td>
<td>Help from husband's parents</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Help from wife's parents</td>
<td></td>
</tr>
</tbody>
</table>

*Type of scores:
Difference = Scores of husband minus wife
Family = Scores of family
Wife = Scores of wife.*
From the separate portions, completed by the husband and the wife, were selected the demand variables of desire for child and importance of problems; the achievement variables of household management change, financial management change, and resource adequacy change; and the satisfaction variables of satisfaction with household management, satisfaction with financial management, satisfaction with help from husband's parents, and satisfaction with help from wife's parents.

The variables of employment experience and resource adequacy change pertained to the wife and the resource variables of income, home ownership, marriage experience, help from husband's parents, and help from wife's parents, and the achievement variables of income change and net worth change pertained to the family unit (Table 4). The demand variables; the resource variables of education and ages of husband and wife; the achievement variables of household management change and financial management change; and the satisfaction variables reflected husband and wife agreement by subtracting the wife's score from the husband's score for each couple (Table 4).

An explanation of the measures, scales, scores, and interpretations for the input variables of demands and resources and the output variables of achievements and satisfactions follows.

**Inputs**

**Demands.**

Desire for child.

**Measure:** Did you want a child by this time in your marriage?

**Scale:** 1 = No, 2 = Not sure, 3 = Yes.
Score: Weight, as indicated, the response of the husband and the response of the wife.

Interpretation: The lower the score, the less the desire for a child by this time in the marriage. Range from 1 to 3 for each respondent.

Importance of problems.

Measure: The following items are problems for some parents of young children. Rate how much a problem it is for you.

- Adjusting to changed income
- Not knowing the time and work the baby requires
- Having upset schedules and daily routines
- Feeling physically tired or fatigued
- Having to change plans you had before the baby's birth
- Being tied down at home
- Curtailing outside activities and interests
- Not being able to keep up housework

Scale: 1 = Very important, 2 = Important, 3 = Not very important, 4 = Unimportant.

Score: Weight, as indicated, totaling the responses of the husband and totaling the responses of the wife.

Interpretation: The lower the score, the more important the problems. Range from 8 to 32 for each respondent.

Resources.

Education.

Measure: What is your last grade of schooling completed?

Scale: 1 = Graduate professional training, 2 = College or university graduation, 3 = Partial college training (including trade or technical school graduation), 4 = High school graduation, 5 = Partial high school, 6 = Junior high school, 7 = Less than 7 years (Hollingshead, 1957).

Score: Weight, as indicated, the responses of the husband and the response of the wife.

Interpretation: The lower the score, the higher the level of education. Range from 1 to 7 for each respondent.
Employment experience.

Measure: How long did you work from the time you were married until the baby was born? _____ Months

Score: The percentage of months the wife was employed from marriage until the birth of the child.

Ages of husband and wife.

Measure: What was the date of your birth? What was the date of your marriage?

Score: The years of age of the husband and the years of age of the wife, each at the birth of the child.

Income - 1971.

Measure: What was your taxable family income for 1971 before deductions? $_________

Amount - 1971

Gross earned income - husband ____________
Gross earned income - wife ____________
Profit from own business ____________
Rents, interest and dividends ____________


Home ownership.

Measure: Market value at present of assets held in nonfarm real estate of a home (including mobile).

Scale: 1 = Yes, if market value given, 2 = No, if no market value given.

Score: Classified to indicate whether family owned or did not own a home.

Marriage experience.

Measure: What was the date of your marriage?

Score: The months of marriage for the couple at the birth of the child.
Help from parents.

Measure: Many young families receive help from their parents. Since the baby was born have you received help in the following ways: (H = husband's family, W = wife's family)

- Money gifts of loans
- Goods
- Services, like baby sitting
- Sharing knowledge, ideas, experiences

Scale: 1 = Much help, 2 = Some help, 3 = Little help, 4 = No help.

Score: Weight, as indicated, totaling the responses of the husband and wife, given together, for help from husband's parents and totaling the responses for help from wife's parents.

Interpretation: The lower the score, the greater the help from either set of parents. Range from 4 to 16 for help from husband's parents and for help from wife's parents.

Outputs

Achievements.

Household management change and financial management change.

Measure: How would you compare the management or organization of your household to one year ago? How would you compare your family financial situation with that of one year ago?

Scale: 1 = Much better, 2 = Some better, 3 = Little better, 4 = About same, 5 = Some worse.

Score: Weight, as indicated, for household management and for financial management, the response of the husband and the response of the wife.

Interpretation: The lower the score, the better the management or organization of the household and the financial management as compared to a year ago. Range for each from 1 to 5 for each item for each respondent.
Income change.

Measure: What was your taxable family income for 1971 before deductions? $__________

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount - 1971</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross earned income - husband</td>
<td>____________</td>
</tr>
<tr>
<td>Gross earned income - wife</td>
<td>____________</td>
</tr>
<tr>
<td>Profit from own business</td>
<td>____________</td>
</tr>
<tr>
<td>Rents, interest and dividends</td>
<td>____________</td>
</tr>
</tbody>
</table>

What was your income last month?

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount - last month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross earned income - husband</td>
<td>____________</td>
</tr>
<tr>
<td>Gross earned income - wife</td>
<td>____________</td>
</tr>
<tr>
<td>Profit from own business</td>
<td>____________</td>
</tr>
<tr>
<td>Rents, interest and dividends</td>
<td>____________</td>
</tr>
</tbody>
</table>

Was there income from the following sources in 1971 or last month?

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount - 1971</th>
<th>Amount - last month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits related to job, including workmen's compensation, disability insurance, unemployment insurance</td>
<td>____________</td>
<td>____________</td>
</tr>
<tr>
<td>Armed service benefits, serviceman's benefits, disability, or other special benefits</td>
<td>____________</td>
<td>____________</td>
</tr>
<tr>
<td>Welfare payments including welfare assistance, aid to permanently and totally disabled, aid to the blind, private agency aid, food stamps</td>
<td>____________</td>
<td>____________</td>
</tr>
<tr>
<td>Gifts and inheritances including money gifts, prizes, and windfalls, money inherited, lump sum life insurance benefits</td>
<td>____________</td>
<td>____________</td>
</tr>
<tr>
<td>Other</td>
<td>____________</td>
<td>____________</td>
</tr>
</tbody>
</table>

Net worth change.

Measure: In addition to your income and outgo, your financial situation is determined by the assets you own and obligations you have. Categories of assets and obligations will be named for you to identify ownership and market value at the present and one year ago.

<table>
<thead>
<tr>
<th>Assets</th>
<th>Market Value</th>
<th>Total Amount Owed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>At present</td>
<td>Year ago</td>
</tr>
<tr>
<td>Savings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and checking account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bonds and stocks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amounts owed to you</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Assets and Obligations</th>
<th>Market Value</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>At present</td>
<td>Year ago</td>
</tr>
<tr>
<td>Real estate</td>
<td></td>
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<tr>
<td>Farm</td>
<td></td>
<td></td>
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<tr>
<td>Nonfarm</td>
<td></td>
<td></td>
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<tr>
<td>Home (including mobile)</td>
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<tr>
<td>Other</td>
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<tr>
<td>Business</td>
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<tr>
<td>Major household items</td>
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<tr>
<td>Range</td>
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<td></td>
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<tr>
<td>Refrigerator</td>
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<tr>
<td>Washer</td>
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<tr>
<td>Dryer</td>
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<tr>
<td>Dishwasher</td>
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<tr>
<td>Sewing machine</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Television</td>
<td></td>
<td></td>
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<tr>
<td>(B and W)</td>
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</tr>
<tr>
<td>Television (Color)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stereo</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Living room furniture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bedroom furniture</td>
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<td></td>
</tr>
<tr>
<td>Carpet and rugs</td>
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<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vehicles</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobile(s)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Motor cycle</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Camper</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Boat</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Resource Adequacy Change

**Measure:** Please rate your resources in terms of how adequate they were for keeping your home in the condition you want before the baby was born and now. Please rate your resources in terms of how adequate they were in providing desirable family meals before the baby was born and now. Please rate your resources in terms of how adequate they were in caring for a baby before your baby was born and now.

<table>
<thead>
<tr>
<th>Resources</th>
<th>Before, Now</th>
<th>Before, Now</th>
<th>Before, Now</th>
<th>Before, Now</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your knowledge of what to do</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your skill as to how to do</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The available furnishings, equipment, and</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>supplies</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The money available</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The time available</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The energy available</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Scale:** 1 = Almost always adequate, 2 = Usually adequate, 3 = Sometimes adequate, 4 = Seldom adequate, 5 = Almost never adequate.

**Score:** Weight, as indicated, the responses from the wife for each resource in the three inquiries. To identify change in resource adequacy, subtract the after scores from the before scores. If more adequate (negative number), subtract from 5 and if less adequate (positive number) add to 5. Range for each item from 1 to 9 with 5 indicating no change.

**Interpretation:** The lower the score, the more the change toward adequacy of each resource of the wife. Range from 3 to 27 for each resource for the three inquiries for the wife, with 15 equaling no change in adequacy. Range from 18 to 162 for the six resources for the three inquiries for the wife, with 90 equaling no change in adequacy.
Satisfactions.

Satisfaction with household management and satisfaction with financial management.

Measure: Having goals and working toward them may be important for you. How well would you say you are getting along toward reaching your goals related to:
Maintaining a well managed and organized household
Getting ahead financially

Scale: 1 = Very well, 2 = Well, 3 = So-so, 4 = Not so well, 5 = Not at all well.

Score: Weight, as indicated, for satisfaction with household management and financial management, the responses of the husband and the responses of the wife.

Interpretation: The lower the score, the higher the satisfaction. Range from 1 to 5 for each item for each respondent.

Satisfaction with help from husband's parents and satisfaction with help from wife's parents.

Measure: How satisfied are you with help from wife's family and husband's family since birth of child: (H = husband's family, W = wife's family)
Money gifts, loans H W
Goods H W
Services, like baby sitting H W
Sharing knowledge, ideas, experiences H W

Scale: 1 = Very satisfied, 2 = Mostly satisfied, 3 = Somewhat satisfied, 4 = So-so, 5 = Dissatisfied.

Score: Weight, as indicated, totaling for satisfaction with help from husband's parents and for satisfaction with help from wife's parents, the responses of the husband and the responses of the wife.

Interpretation: The lower the score, the higher the satisfaction. Range from 4 to 20 for satisfaction with help from husband's parents for each respondent and for satisfaction with help from wife's parents for each respondent.
Data Collection

The three-part interview schedule was pretested with thirteen families in Delaware and Columbus, Ohio, and was reviewed and revised by the research team. Interviewers were then hired in the four cities of Lancaster, Marion, Newark, and Zanesville to contact the families, to verify eligibility, and to conduct an interview with each family willing to participate. The interviewers were given a common day of intensive training at The Ohio State University.

Interviewer instructions, written specifically for the project, were used as guides for the training and as reference manuals during the field work. The interviewers conducted two practice interviews which were submitted to the project supervisor for review.

The supervisor, the author of the study, visited each city regularly to assist the interviewers, to collect and review the completed interview schedules, to recontact families if the information was incomplete or unclear, to recontact families at random to validate the reports of the interviewers, and to conduct a portion of the interviews in each city.

The interviewers were encouraged to contact the families in the late afternoon and early evening when the couples were more likely to be at home and if convenient to complete the interview when making the initial contact. At least three attempts were made to contact each family.

During May and June of 1972, concerted efforts were made to contact and interview the 278 families identified through screening birth
records in Lancaster, Marion, Newark, and Zanesville. The interviewers verified eligibility by asking questions to ascertain age of the child, birth order of the child, number of persons in the household, age of parents, and employment status of the wife. The mean age of the children was 153 days, with a standard deviation of 19 days.

While 120 of the 278 families were found ineligible, 100 interviews were completed with the remaining 158 families, which was a completion rate of 63.2 percent of the eligible families (Table 5). Twenty-three of the eligible families were unwilling to cooperate. Of the 25 eligible families with whom interviews were not completed, interviews could not be scheduled with twenty-one of the families during the eligibility period and four families could not be located.

Of the total number of families in each city, the percentage of families eligible and the percentage of interviews completed were highest in Marion and lowest in Lancaster. The lowest percentage of ineligible families was in Marion and the highest in Lancaster. Similarly, the lowest and highest percentages of families ineligible because of employment of the wife for more than ten hours each week were in Marion and Lancaster. Employment of the wife was the most frequent cause of ineligibility in Lancaster, Newark, and Zanesville.

The interviewers reported the mean length of interviews as 77.4 minutes with a standard deviation of 14.6 minutes.

**Data Analysis**

Frequency distributions, percentages, means, and standard deviations were utilized for description of the variables. Item analysis,
<table>
<thead>
<tr>
<th>Town Number (Percentage)</th>
<th>Ineligible</th>
<th></th>
<th></th>
<th></th>
<th>Eligible</th>
<th></th>
<th></th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Other than three persons</td>
<td>Moved out of town</td>
<td>Wife employed</td>
<td>Total</td>
<td>Unable to locate</td>
<td>Unable to schedule</td>
<td>Refused Interviews completed</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>-------------------------</td>
<td>------------</td>
<td>-------</td>
<td>-------</td>
<td>-------</td>
<td>----------</td>
<td>-------</td>
<td>-------</td>
<td>-------</td>
<td>-------</td>
</tr>
<tr>
<td>Lancaster</td>
<td>7</td>
<td>5</td>
<td>22</td>
<td>34</td>
<td>1</td>
<td>5</td>
<td>8</td>
<td>15</td>
<td>29</td>
</tr>
<tr>
<td>(11.1)</td>
<td>(7.9)</td>
<td>(34.9)</td>
<td>(53.9)</td>
<td></td>
<td>(1.6)</td>
<td>(7.9)</td>
<td>(12.6)</td>
<td>(23.8)</td>
<td>(45.9)</td>
</tr>
<tr>
<td>Marion</td>
<td>9</td>
<td>8</td>
<td>2</td>
<td>19</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>28</td>
<td>38</td>
</tr>
<tr>
<td>(15.7)</td>
<td>(14.0)</td>
<td>(3.5)</td>
<td>(33.2)</td>
<td></td>
<td>(5.2)</td>
<td>(7.0)</td>
<td>(5.2)</td>
<td>(49.1)</td>
<td>(66.5)</td>
</tr>
<tr>
<td>Newark</td>
<td>7</td>
<td>12</td>
<td>15</td>
<td>34</td>
<td>9</td>
<td>4</td>
<td>7</td>
<td>31</td>
<td>51</td>
</tr>
<tr>
<td>(8.2)</td>
<td>(14.1)</td>
<td>(17.6)</td>
<td>(39.9)</td>
<td></td>
<td>(10.6)</td>
<td>(4.7)</td>
<td>(8.2)</td>
<td>(36.4)</td>
<td>(59.9)</td>
</tr>
<tr>
<td>Zanesville</td>
<td>10</td>
<td>10</td>
<td>13</td>
<td>33</td>
<td>1</td>
<td>8</td>
<td>5</td>
<td>26</td>
<td>40</td>
</tr>
<tr>
<td>(13.6)</td>
<td>(13.6)</td>
<td>(17.8)</td>
<td>(45.0)</td>
<td></td>
<td>(1.3)</td>
<td>(10.9)</td>
<td>(6.8)</td>
<td>(35.6)</td>
<td>(54.6)</td>
</tr>
<tr>
<td>Total</td>
<td>33</td>
<td>35</td>
<td>52</td>
<td>120</td>
<td>4</td>
<td>21</td>
<td>23</td>
<td>100</td>
<td>158</td>
</tr>
<tr>
<td>(11.5)</td>
<td>(12.5)</td>
<td>(18.7)</td>
<td>(42.7)</td>
<td></td>
<td>(5.0)</td>
<td>(7.6)</td>
<td>(8.2)</td>
<td>(35.9)</td>
<td>(56.7)</td>
</tr>
</tbody>
</table>
using the sum of the items minus the score of that item to compute correlation coefficients, was employed for the scales of importance of problems, help from husband's parents, help from wife's parents, resource adequacy change, satisfaction with help from husband's parents, and satisfaction with help from wife's parents.

The least squares analysis of variance was used with the independent variables, the inputs of demands and resources, and the dependent variables, the outputs of achievements and satisfactions (Harvey, 1960). The least squares analysis of variance predicts the amount of change in the dependent variable that can be associated with a given change in one of the independent variables with the remaining independent variables held constant. To compensate for a very few instances of missing data in the scales, average scores based on the number of items completed were utilized in the least squares analysis.

Services of the Statistical Laboratory of the Ohio Agricultural Research and Development Center in Wooster were utilized for analyzing the data.
The inputs of demands and resources and the outputs of achievements and satisfactions of the household and financial management of young families with a first child were statistically analyzed. The findings and discussion of the inputs, outputs, and inputs with outputs are presented.

**Inputs**

The inputs of demands of desire for child and importance of problems and the resources of education, employment experience, ages of husband and wife, income, home ownership, marriage experience, help from husband's parents, and help from wife's parents are presented and discussed.

**Demands**

**Desire for child.** Most of the husbands and wives responded affirmatively when asked, "Did you want a child by this time in your marriage?" While five of the husbands and four of the wives were not sure of their desire for a child at the particular time in the marriage, eight husbands and ten wives did not desire a child at that time. The mean for the husbands of 2.82 (s.d. = .500), on a scale of one to three,
and the mean of 2.78 (s.d. = .543) for the wives were similar with the mean difference of the husband and wife being .04 (s.d. = .567) (Table 6).

At the interview, approximately one year after conception, the parents reflected upon the addition of the child to the family. Most of the parents expressed a desire for a child at that time in the marriage as did most parents at the birth of the first child, as reported in studies by Dyer (1963:199), Hobbs, (1965:371), LeMasters (1957:353), and Pohlman (1965:20-21; 1968:259). Generally, as in other studies, the children were wanted but may have been unplanned owing to competing and conflicting interests and concerns of the husband or wife such as involvement in employment and education (Pohlman, 1965:20-21, 26; 1968:259).

The parents reporting no or not sure may have wanted a child but did not want the birth to come so soon, as suggested by Pohlman (1965: 20-21; 1968:259). While Blood (1960:383) believed that pregnancy is normally unwanted in families with premarital conceptions, in this study more of the husbands and wives in families in which the child was conceived less than nine months before marriage reported wanting a child at that time in the marriage, than did those reporting not being sure or not wanting a child at that time.

**Importance of problems.** The mean importance of problems on a scale of one through four was 2.76 (s.d. = .543) for the husbands and 2.63 (s.d. = .593) for the wives with the mean difference for the couple being .13 (s.d. = .718). While the husbands and wives responded
TABLE 6  
DESIRE FOR CHILD  
100 Young Husband-Wife Families with First Child, Ohio, 1972

<table>
<thead>
<tr>
<th>Item</th>
<th>Frequency</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Desire for child&lt;sup&gt;a&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>87</td>
<td>2.82</td>
<td>.500</td>
</tr>
<tr>
<td>Not sure</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wife</td>
<td></td>
<td>2.78</td>
<td>.543</td>
</tr>
<tr>
<td>Yes</td>
<td>84</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not sure</td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Difference</td>
<td></td>
<td>.04</td>
<td>.567</td>
</tr>
</tbody>
</table>

<sup>a</sup>Scale: 1 = No, 2 = Not sure, 3 = Yes.
that the problems were between important and not very important and slightly more important for the wives, the mean difference indicated more variation in importance for couples than for husbands or for wives (Table 7).

The problems and experiences of parents in adjusting to the first child have been reported for the husband and for the wife in parenthood studies (Table 2). Responses for the husbands and for the wives have been reported for particular problems which permits few comparisons with the composite score for problems for the husband, for the wife, or for the couple, as reported in this study.

Resources

Education. Education for the husband and for the wife was measured on the Hollingshead educational scale ranging from one for graduate professional training to seven for less than seven years (Hollingshead, 1957). The mean educational level for the husbands was 3.68 (s.d. = .942) and for the wives was 3.80 (s.d. = 1.015) with a mean difference for the couples of -.12 (s.d. = .808). While the mean educational levels for the husbands and wives were between partial college training and high school graduation, the husbands had on the average slightly more education than the wives. Approximately one-third of the husbands and the wives had attained an educational level beyond high school graduation, almost one-half of the husbands and the wives were high school graduates, and only 15 of the husbands and 19 of the wives had completed less education than high school graduation (Table 8).
TABLE 7
IMPORTANCE OF PROBLEMS

100 Young Husband-Wife Families with First Child, Ohio, 1972

<table>
<thead>
<tr>
<th>Item</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Importance of problems, mean score&lt;sup&gt;a&lt;/sup&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband</td>
<td>2.76</td>
<td>.543</td>
</tr>
<tr>
<td>Wife</td>
<td>2.63</td>
<td>.593</td>
</tr>
<tr>
<td>Difference</td>
<td>.13</td>
<td>.718</td>
</tr>
</tbody>
</table>

<sup>a</sup>Scale: 1 = Very important, 2 = Important, 3 = Not very important, 4 = Unimportant.
TABLE 8
EDUCATION OF HUSBAND AND WIFE

100 Young Husband-Wife Families with First Child, Ohio, 1972

<table>
<thead>
<tr>
<th>Item</th>
<th>Frequency</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Husband</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduate professional training</td>
<td>1</td>
<td>3.68</td>
<td>0.942</td>
</tr>
<tr>
<td>College or university graduation</td>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Partial college training</td>
<td>26</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High school graduation</td>
<td></td>
<td>48</td>
<td></td>
</tr>
<tr>
<td>Partial high school</td>
<td></td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>Junior high school</td>
<td></td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Less than 7 years</td>
<td></td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>Wife</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduate professional training</td>
<td>1</td>
<td>3.80</td>
<td>0.1015</td>
</tr>
<tr>
<td>College or university graduation</td>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Partial college training</td>
<td>21</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High school graduation</td>
<td></td>
<td>49</td>
<td></td>
</tr>
<tr>
<td>Partial high school</td>
<td></td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>Junior high school</td>
<td></td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Less than 7 years</td>
<td></td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>Difference</strong></td>
<td></td>
<td>-0.12</td>
<td>0.808</td>
</tr>
</tbody>
</table>

\(^a\)Hollingshead Educational Scale: 1 = Graduate professional training, 2 = College or university graduation, 3 = Partial college training, 4 = High school graduation, 5 = Partial high school, 6 = Junior high school, 7 = Less than 7 years.
The husbands and wives in this study were similar to the 79.5 percent of the persons 20 to 29 years of age in the United States in 1971 who had at least completed high school (U.S. Department of Commerce, 1971a:l). The educational level of the husbands and wives was not specified in the design of this study, as was the case in the studies by Hobbs (1965:368; 1968:415), but in contrast to the studies by LeMasters (1957:353) and Dyer (1963:198-200). In both studies by Hobbs, the subjects reported considerably less difficulty in adjusting to parenthood than those in the studies by LeMasters and Dyer.

**Employment experience.** Employment experience of the wife, measured as the percentage of months the wife was employed full-time from marriage to the birth of the child, was an average of 47.3 percent (s.d. = 37.39) with the mean months of employment being 14.3 (s.d. = 11.56) (Table 9). While 61 of the wives were employed for some percentage of the months from marriage until the birth of the child, twenty-nine of the wives were not employed from marriage until the birth of the child.

Following the birth of the child, each of the young wives was faced with added responsibilities related to the child and many were experiencing other changes related to no longer being employed. The wives studied by LeMasters (1957:353-354) were not employed after the birth of the child. Each of the wives with professional training and extensive professional work experience reported "extensive" or "severe" crisis. As Lopata (1971:43-46) reported, some homemakers who have been employed may benefit from the work experience while others may miss the
TABLE 9

FAMILY RELATED CHARACTERISTICS

100 Young Husband-Wife Families with First Child, Ohio, 1972

<table>
<thead>
<tr>
<th>Item</th>
<th>Frequency</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment experience—wife</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Months employed from marriage to</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>birth of first child—number</td>
<td>14.26</td>
<td>11.56</td>
<td></td>
</tr>
<tr>
<td>Months employed from marriage to</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>birth of first child—percentage</td>
<td>47.31</td>
<td>37.39</td>
<td></td>
</tr>
<tr>
<td>Age—years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband</td>
<td>23.89</td>
<td>2.76</td>
<td></td>
</tr>
<tr>
<td>Wife</td>
<td>21.79</td>
<td>2.66</td>
<td></td>
</tr>
<tr>
<td>Difference</td>
<td>2.10</td>
<td>2.31</td>
<td></td>
</tr>
<tr>
<td>Income—1971—dollars</td>
<td>8658</td>
<td>3843</td>
<td></td>
</tr>
<tr>
<td>Home ownership</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home owned</td>
<td>42</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home not owned</td>
<td>58</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marriage experience—months</td>
<td>25.39</td>
<td>18.57</td>
<td></td>
</tr>
</tbody>
</table>
discipline and controls of employment and may find the freedom to make decisions at home to be frustrating.

Ages of husband and wife. As measured in years, the mean ages of the husband and the wife at the birth of the child for the husbands was 23.9 years (s.d. = 2.76) and the wives was 21.8 years (s.d. = 2.66) with a mean difference for the couples of 2.1 years (s.d. = 2.31). A majority of the husbands ranged in age from 21.1 years to 26.7 years while the range for all husbands was 18 to 29 years. A majority of the wives ranged in age from 19.1 years to 24.5 years while the range for all wives was 15 to 28 years (Table 9).

In the United States in 1971, the median age at first marriage for males was 23.1 years and for females was 20.9 years with the difference being 2.2 years (U.S. Department of Commerce, 1971b:2). Taking into account the average number of months the couples in this study were married at the birth of the child which was 25.3, the mean age at marriage of the husband was 21.8 years and the mean age of the wives was 19.7 years with an average difference for the couples of 2.1 years. While the average differences in ages at first marriages of the husbands and wives were similar for the study and the U.S. population (Coombs et al., 1970:814), the husbands and wives in this study were younger than the husbands and wives in the U.S. population.

Income. The 1971 taxable family income including earned income, profit from own business, rents, interests, and dividends, and other income such as benefits, payments, and gifts, averaged $8,568 (s.d. = $3,843) with the majority of families having incomes ranging from $4,725
to $12,411 and all of the families having incomes ranging from $900 to $22,000 (Table 9).

The mean income of $8,568 for the families in this study was higher than the mean income of $7,270 for U.S. families whose head was 14 to 24 years of age and lower than the mean income of $8,821 for U.S. families whose head was a married male in the same age group and whose wife was in the paid labor force (U.S. Department of Commerce, 1972b: 43).

Home ownership. Among the young families, 42 owned their own homes while 58 families rented their housing (Table 9). Apparently, the young families who had owned their own homes had desired this type of housing arrangement and had found sufficient resources to purchase and occupy their own home.

Marriage experience. Marriage experience, measured as months from marriage until the birth of the child, was on an average 25.3 months (s.d. = 18.57) or approximately 30.3 months when the parents were interviewed (Table 9). The months of marriage at the birth of the child for the majority of couples ranged from 6.7 to 43.9 months. The range of months of marriage for all of the couples was 3 to 89 months with births occurring in 23 of the families less than nine months after marriage (Table 9).

The number of months from marriage to the birth of the child was slightly higher than the approximately 20 months for each of three generations studied by Hill (1970:307-308). As compared to the 23 births occurring less than nine months after marriage in this study,
between 15 and 25 percent of the children were prenuptially conceived in the families studied by Meyerowitz and Feldman (1966:78), as were approximately one-fifth of the children reported by Coombs et al. (1970:807) and Freedman and Coombs (1966a:632; 1966b:257), approximately one-fourth of the births studied by Russell (1974:297), and 34 percent of the births in the random sample drawn by Hobbs (1965:368).

Help from parents. Help from husband's parents was measured on a scale from one to four for much help to none for money, goods, services, and knowledge with the mean for total help being 2.78 (s.d. = .733) indicating an average amount of help between some and little. In decreasing amounts, the mean help for sharing knowledge, ideas, and experiences was 2.34 (s.d. = 1.069); for services, like baby sitting, 2.66 (s.d. = 1.159); for goods, 2.75 (s.d. = 1.109); and money gifts or loans, 3.28 (s.d. = .965) (Table 10).

Help from wife's parents was measured on a scale from one to four for much help to none for money, goods, services, and knowledge with the mean for total help being 2.64 (s.d. = .702) indicating an average amount of help between some and little. In decreasing amounts, the mean help for sharing knowledge, ideas, and experiences was 2.27 (s.d. = 1.075); for services, like baby sitting, 2.44 (s.d. = 1.041); for goods, 2.60 (s.d. = 1.105); and for money gifts or loans, 3.12 (s.d. = 1.073) (Table 10).

While on the average slightly more help was received from the wife's parents than the husband's parents, the relative amounts received in each category from the husband's parents and the wife's
TABLE 10

HELP FROM PARENTS

100 Young Husband-Wife Families with First Child, Ohio, 1972

<table>
<thead>
<tr>
<th>Item</th>
<th>Frequency</th>
<th></th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Much</td>
<td>Some</td>
<td>Little</td>
<td>None</td>
</tr>
<tr>
<td>Help from husband's parents</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>parents (N = 98)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money</td>
<td>8</td>
<td>11</td>
<td>25</td>
<td>54</td>
</tr>
<tr>
<td>Goods</td>
<td>19</td>
<td>17</td>
<td>30</td>
<td>32</td>
</tr>
<tr>
<td>Services</td>
<td>21</td>
<td>27</td>
<td>17</td>
<td>33</td>
</tr>
<tr>
<td>Knowledge</td>
<td>26</td>
<td>30</td>
<td>23</td>
<td>19</td>
</tr>
<tr>
<td>Total, mean score</td>
<td>74</td>
<td>75</td>
<td>95</td>
<td>138</td>
</tr>
<tr>
<td>Help from wife's parents (N = 97)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money</td>
<td>11</td>
<td>17</td>
<td>18</td>
<td>51</td>
</tr>
<tr>
<td>Goods</td>
<td>21</td>
<td>23</td>
<td>27</td>
<td>26</td>
</tr>
<tr>
<td>Services</td>
<td>21</td>
<td>31</td>
<td>26</td>
<td>19</td>
</tr>
<tr>
<td>Knowledge</td>
<td>29</td>
<td>30</td>
<td>21</td>
<td>27</td>
</tr>
<tr>
<td>Total, mean score</td>
<td>82</td>
<td>101</td>
<td>92</td>
<td>123</td>
</tr>
</tbody>
</table>

aScale: 1 = Much, 2 = Some, 3 = Little, 4 = None.
parents were similar. No help in the form of money gifts or loans had been received since the birth of the child by slightly more than half of the families from the husband's parents (54) or from the wife's parents (51).

More knowledge, ideas, and experiences were shared by the husband's parents and by the wife's parents than help as money, goods, or services, and the help was reported without an accompanying evaluation of need or desire by the parents or the young couple. The knowledge shared is probably less materialistic and less expensive financially and likely carries a less obvious obligation to repay than help as money, goods, and services.

On the average, slightly more help was received from the wife's parents than the husband's parents during the first four or five months after the birth of the child. In contrast, Christensen (1965:99) reported that the average amounts contributed by the husband's parents was somewhat higher than the amounts contributed by the wife's parents, both at marriage and during the first year. Yet, a higher percentage of the wives' parents gave help at marriage and during the first year (Christensen, 1965:99). The amounts of help reported in this study may reflect a blending of amount of help, the frequency of help, and the influence of different time periods covered by the two studies.

The relative amounts of help received from the husband's parents and the wife's parents were similar for the categories of knowledge, ideas, and experiences; of services, like baby sitting; of goods; and of money gifts or loans. Hill (1970:68) reported that the young
families received more help in the area of child care than economic assistance, as did the families in this study who received more services than money gifts or loans. No help in the form of money gifts or loans had been received since the birth of the child by slightly more than half of the families in this study from the husband's parents (54) or from the wife's parents (51).

**Outputs**

The outputs of achievements of household management change, financial management change, income change, net worth change, and resource adequacy change, and the satisfactions of satisfaction with household management, satisfaction with financial management, satisfaction with help from husband's parents, and satisfaction with help from the wife's parents are described and discussed.

**Achievements**

*Household management change.* When asked, "How would you compare the management or organization of your household to one year ago?" on a scale of one through five for much better to some worse, the mean household management change for the husbands was 2.61 (s.d. = 1.180) and for the wives was 2.63 (s.d. = 1.308) with an average difference for the couple of -.02 (s.d. = 1.576). On the average, the husbands and the wives viewed the household management between some better and little better than one year earlier (Table 11).

The husbands on the average reported that the household management, an area traditionally assigned to the wives, was slightly better than
TABLE 11

HOUSEHOLD AND FINANCIAL MANAGEMENT CHANGE

100 Young Husband-Wife Families with First Child, Ohio, 1972

<table>
<thead>
<tr>
<th>Item</th>
<th>Frequency</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Much better</td>
<td>Some better</td>
<td>Little better</td>
</tr>
<tr>
<td>Household management</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband</td>
<td>26</td>
<td>16</td>
<td>31</td>
</tr>
<tr>
<td>Wife</td>
<td>28</td>
<td>22</td>
<td>13</td>
</tr>
<tr>
<td>Difference</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial management</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband</td>
<td>18</td>
<td>18</td>
<td>21</td>
</tr>
<tr>
<td>Wife</td>
<td>20</td>
<td>17</td>
<td>11</td>
</tr>
<tr>
<td>Difference</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Scale: 1 = Much better, 2 = Some better, 3 = Little better, 4 = About the same, 5 = Some worse.*
did the wives. While approximately one-fourth of the husbands and the wives viewed the household management as much better than one year earlier, almost one-half reported that the household management was some or a little better, another one-fourth of each group responded that the household management was about the same and only a few husbands (2) and wives (4) reported that the household management was some worse.

Approximately three-fourths of the families had been able to maintain or improve the household management as compared to a year earlier. Challenges were presented to the young families with the birth of the child and with changes in demands and resources. The husbands and wives expressed concerns regarding their ability to care for the child and to meet other demands made on the family (Dyer, 1963:198; LeMasters, 1957:353-354). Apparently most of the families met with success in maintaining or improving the household management.

Financial management change. When asked, "How would your family financial situation compare with that of one year ago?" on a scale of one through five for much better to some worse, the mean financial management change for the husbands was 3.03 (s.d. = 1.329) and for the wives was 3.16 (s.d. = 1.454) with an average difference for the couple of -.13 (s.d. = 1.315). On the average the husbands and the wives viewed the financial management between little better and about the same as one year earlier (Table 11).

The husbands on the average reported that the financial management, an area traditionally assigned to the husbands, was slightly better than did the wives. Many of the young wives previously had been employed
and may have reflected on their diminished financial contribution and on increased demands on the family which were to be met with reduced financial resources. While approximately one-fifth of the husbands and wives viewed the family financial management as much better than one year earlier, approximately one-third of each group responded that the financial management was either between some and little better or about the same, and between one-fifth and one-sixth of each group including 14 husbands and 21 wives reported that the financial management was some worse.

The evaluation of the financial management change for the families in this study was similar to the consumers' evaluation of their financial management as reported by Katona, Mandeli, and Schmiedeskamp (1971:219) and to the findings by Hill (1970:137-138) which described the financial situation of families in the child generation. While faced with the birth of the child, with changes in employment for many of the wives, and with other changes in demands, most of the families were able to maintain or improve their financial situation.

**Income change.** Income change as measured by subtracting the family income for 1971 from the family income for 1972 was, on the average, a change of -$1,228 (s.d. = $2,998) with the range of income change for most families being $1,770 to -$4,226 and the range for all families being $6,214 to -$9,893. The mean family income for 1971 was $8,568 (s.d. = $3,843) with a majority of families having incomes ranging between $4,725 and $12,411 and with the range for all families being $900 to $22,000. The mean family income for 1972 was $7,340
(s.d. = $3,149) with a majority of families having incomes ranging between $4,191 to $10,489 and with the range for all families being no income reported to an income of $19,392 (Table 12).

While 34 of the families experienced gains in family income in 1972 as compared to 1971, 66 families experienced reductions in incomes. From 1971 to 1972, the mean income for all U.S. families increased $1,042, for families with a head 14 to 24 years of age the increase was $622, and for families with a head 25 to 34 years of age the increase was $930 (U.S. Department of Commerce, 1972b:43, 1973:51). The families in this study experienced an average reduction in income of $1,228 which reflected change in the employment status of many of the wives.

Net worth change. Net worth change, as determined by subtracting the net worth of the family in 1971 from the net worth of the family in 1972, was on the average $671 (s.d. = $2,062) with the range of net worth change for the majority of families being $2,733 to -$1,391 and the range of net worth change for all families being $11,405 to -$6,699. While 62 of the families experienced gains in net worth for 1972, 38 of the families experienced reductions in net worth (Table 12).

The mean net worth of the families for 1971 was $4,701 (s.d. = $9,972) with a majority of families having a net worth of $14,673 or less and with the range for all families being $86,179 to -$2,636. The mean net worth of the families for 1972 was $5,372 (s.d. = $10,870) with a majority of families having a net worth of $16,242 or less and with the range for all families being $91,810 to -$2,785.
TABLE 12

CHANGES IN FAMILY FINANCIAL SITUATION

100 Young Husband-Wife Families with First Child, Ohio, 1972

<table>
<thead>
<tr>
<th>Item</th>
<th>Mean (dollars)</th>
<th>Standard Deviation (dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income change</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1971</td>
<td>8,568</td>
<td>3,843</td>
</tr>
<tr>
<td>1972</td>
<td>7,340</td>
<td>3,149</td>
</tr>
<tr>
<td>Difference</td>
<td>-1,228</td>
<td>2,998</td>
</tr>
<tr>
<td>Assets change</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1971</td>
<td>8,096</td>
<td>13,037</td>
</tr>
<tr>
<td>1972</td>
<td>11,777</td>
<td>15,086</td>
</tr>
<tr>
<td>Difference</td>
<td>3,681</td>
<td>7,249</td>
</tr>
<tr>
<td>Debt change</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1971</td>
<td>3,395</td>
<td>5,810</td>
</tr>
<tr>
<td>1972</td>
<td>6,405</td>
<td>7,489</td>
</tr>
<tr>
<td>Difference</td>
<td>3,010</td>
<td>6,395</td>
</tr>
<tr>
<td>Net worth change</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1971</td>
<td>4,701</td>
<td>9,972</td>
</tr>
<tr>
<td>1972</td>
<td>5,372</td>
<td>10,870</td>
</tr>
<tr>
<td>Difference</td>
<td>671</td>
<td>2,062</td>
</tr>
</tbody>
</table>
Asset change from 1971 to 1972 for the families was, on the average, $3,681 (s.d. = $7,249) with the range of asset change for the majority of the families being $10,930 to -$3,568. The mean assets of the families for 1971 was $8,096 (s.d. = $13,037) with a majority of families having assets ranging between $21,133 and -$4,941. The mean assets of the families for 1972 was $11,777 (s.d. = $15,086) with a majority of families having assets ranging between $26,863 and -$3,309 (Table 12).

Debt change from 1971 to 1972 for the families was, on the average, $3,010 (s.d. = $6,395) with the range of debt change for the majority of the families being $9,405 to $3,385. The mean debts of the families for 1971 was $3,395 (s.d. = $5,810) with a majority of the families having debts ranging between $2,415 and $9,205. The mean debts of families for 1972 was $6,405 (s.d. = $7,489) with a majority of the families having debts ranging between $1,084 and $13,894 (Table 12).

On the average, the young families were able to increase net worth by increasing assets or decreasing debts, or both, during the year even though many families had lower incomes. For homeowners, the increase in the value of the house added to the net worth of the family, in addition to the cash income. Apparently, the young families were able to meet the changing demands made on the unit while experiencing a reduction in income.

Resource adequacy change. Resource adequacy change reported by the wife was determined from responses of the wives as to the adequacy
of resources before the baby was born and at the time of the interview for "keeping your home in the condition you want," "providing desirable family meals," and "caring for a baby" on a scale of one through five for almost always adequate to almost always inadequate. The mean for the total of the resources of "your knowledge of what to do," "your skill as to how to do," "the available furnishings, equipment, and supplies," "the money available," "the time available," and "the energy available" was 91.202 (s.d. = 9.716). As compared to the score of 90 equaling no changes, the mean indicated that on the average the wife considered the resources slightly less adequate at the time of the interview than before the child was born.

The means for changes in resource adequacy for particular resources were 15.889 (s.d. = 2.428) for money, 16.071 (s.d. = 2.532) for time, and 16.101 (s.d. = 2.266) for energy. Each of the resources was considered less adequate than before the birth of the child with time more inadequate than money, and energy was reported less adequate than either time or money (Table 13).

The money available to the family was viewed as less adequate than before the birth of the child. Likewise, the families studied by Dyer (1963:198), Hobbs (1965:369), LeMasters (1957:353-354), and Russell (1974:296) expressed concern for the family financial situation, with the families facing adjustments to one income and to the added expenses of the child.

Although many of the young wives had more time at home after the birth of the child and when not employed, the wives viewed the resource of time as less adequate, which was in agreement with the findings by
<table>
<thead>
<tr>
<th>Item</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resource adequacy change reported by wife^a</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money</td>
<td>15.889</td>
<td>2.428</td>
</tr>
<tr>
<td>Time</td>
<td>16.071</td>
<td>2.532</td>
</tr>
<tr>
<td>Energy</td>
<td>16.101</td>
<td>2.266</td>
</tr>
<tr>
<td>Total for money, time, energy, knowledge, skill, and materials</td>
<td>91.202</td>
<td>9.716</td>
</tr>
</tbody>
</table>

^aScale:  1 = Almost always adequate, 2 = Usually adequate, 3 = Sometimes adequate, 4 = Seldom adequate, 5 = Almost never adequate. Range for one resource is 3 to 27, with 15 equaling no change. Range for six resources is 18 to 162, with 90 equaling no change.

The energy available was considered less adequate than money or time by the young wives who experienced increased responsibilities for the child and additional work required in the home, coupled with decreased physical energy. In other studies, mothers of first children have reported loss of sleep (Dyer, 1963:198; LeMasters, 1957:353-354; Russell, 1974:296) and chronic tiredness and exhaustion (Dyer, 1963: 198; Hobbs, 1965:369; LeMasters, 1957:353-354; Russell, 1974:296). The changes in resource adequacy of the wives in this study were similar to the findings reported by Echols (1970:64) of the difficulties of homemakers in getting ready and caring for the child, which were limited money, lack of knowledge, and limited energy.

Satisfactions

Satisfaction with household management. Satisfaction with household management was measured on a scale of one through five for very well to not well at all for "How well are you getting along toward reaching your goals related to maintaining a well managed and organized household?" The mean satisfaction with household management for husbands was 1.98 (s.d. = .816) and for the wives was 2.08 (s.d. = .748) with an average difference for the couples of -.10 (s.d. = .948).

While four-fifths of the husbands and the wives were well or very well satisfied, approximately one-sixth of the husbands and the wives responded that their satisfaction was so-so, and only four husbands and four wives reported their progress toward meeting household
management goals was not so well or not at all well. On the average, the husbands and the wives were well satisfied with the household management with the husbands, on the average, reporting slightly more satisfaction with the area traditionally assigned to the wives than did the wives (Table 14). Burr (1970:34) reported that satisfaction with the way the spouse performs his or her household tasks was higher for men at each stage through the life cycle than for the women.

High levels of satisfaction with household management are in agreement with the reports of Blood and Wolfe (1960:264) and Rollins and Feldman (1970:24) of marital satisfaction being highest during the early years when the children are young. Further, Ater and Deacon (1972:260) found that satisfaction with organization of household work was related to extent of marital role agreement. Weigand and Gross (1958:12) reported that homemakers with young children expressed satisfaction with eighty percent of all homemaking activities.

Satisfaction with financial management. Satisfaction with financial management was measured on a scale of one through five for very well to not well at all for, "How well are you getting along toward reaching your goals related to getting ahead financially?" The mean satisfaction with financial management for husbands was 2.82 (s.d. = .957) and for the wives was 2.72 (s.d. = 1.036) with an average difference for the couple of .10 (s.d. = 1.000).

While approximately two-fifths of the husbands and the wives viewed their progress toward financial goals as so-so, approximately one-fourth of each group reported being well satisfied, another one-fifth reported being not so well satisfied, and three husbands and
TABLE 14

SATISFACTION WITH HOUSEHOLD AND FINANCIAL MANAGEMENT

100 Young Husband-Wife Families with First Child, Ohio, 1972

<table>
<thead>
<tr>
<th>Item</th>
<th>Frequency</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Very well</td>
<td>Well</td>
<td>So-so</td>
</tr>
<tr>
<td>Household management</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband</td>
<td>28</td>
<td>51</td>
<td>17</td>
</tr>
<tr>
<td>Wife</td>
<td>18</td>
<td>61</td>
<td>17</td>
</tr>
<tr>
<td>Difference</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial management</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband</td>
<td>9</td>
<td>26</td>
<td>42</td>
</tr>
<tr>
<td>Wife</td>
<td>14</td>
<td>26</td>
<td>37</td>
</tr>
<tr>
<td>Difference</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a Scale: 1 = Very well, 2 = Well, 3 = So-so, 4 = Not so well, 5 = Not well at all.
three wives reported their progress as not well at all (Table 14). On the average, the husbands and wives reported their satisfaction with financial management as so-so with the wives, on the average, reporting slightly more satisfaction with the area traditionally assigned to the husbands than did the husbands (Table 14). The findings are in agreement with the report by Burr (1970:34) that satisfaction with the way finances are handled was equal or greater for women at each stage through the life cycle than for men.

High levels of satisfaction among individuals and families have been reported by Blood and Wolfe (1960:112), Bradburn (1969:46), Bradburn and Caplovitz (1965:10), and Burr (1970:33). In contrast the families of the married child generation studied by Hill (1970:269) were "particularly vigorous and active with high needs, high rationality of decision, high preplanning of action, but much more prone to dissatisfaction with actions taken." The levels of satisfaction with financial management found in this study may well be influenced by the factors identified by Hill.

Satisfaction with help from parents. Satisfaction with help from husband's parents was measured on a scale of one through five for very satisfied to dissatisfied with the mean for the husbands being 2.23 (s.d. = 1.156) and for the wives being 2.18 (s.d. = 1.081) with an average difference for the couple of .07 (s.d. = 1.088). On the average, the husbands and the wives reported being mostly satisfied with the help received from the husband's parents. The wife, on the average, was slightly better satisfied with the help than the husband (Table 15).
TABLE 15
SATISFACTION WITH HELP FROM PARENTS

100 Young Husband-Wife Families with First Child, Ohio, 1972

<table>
<thead>
<tr>
<th>Item</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Satisfaction with help from husband's parents,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>mean score</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband (N = 97)</td>
<td>2.23</td>
<td>1.156</td>
</tr>
<tr>
<td>Wife (N = 99)</td>
<td>2.18</td>
<td>1.081</td>
</tr>
<tr>
<td>Difference</td>
<td>.07</td>
<td>1.088</td>
</tr>
<tr>
<td>Satisfaction with help from wife's parents,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>mean score</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband (N = 100)</td>
<td>2.13</td>
<td>1.108</td>
</tr>
<tr>
<td>Wife (N = 98)</td>
<td>1.94</td>
<td>1.069</td>
</tr>
<tr>
<td>Difference</td>
<td>.20</td>
<td>1.098</td>
</tr>
</tbody>
</table>

aScale: 1 = Very satisfied, 2 = Mostly satisfied, 3 = Somewhat satisfied, 4 = So-so, 5 = Dissatisfied.
Satisfaction with help from wife's parents was measured on a scale of one through five for very satisfied to dissatisfied with the mean for the husbands being 2.13 (s.d. = 1.108) and for the wives being 1.94 (s.d. = 1.069) with an average difference of .20 (s.d. = 1.098). On the average, the husbands and the wives were mostly satisfied with the help received from the wife's parents. The wives, on the average, were slightly better satisfied than the husbands (Table 15).

The wives were slightly better satisfied with both the help from the husband's parents and the help from the wife's parents than were the husbands. While on the average, the husbands and wives were slightly better satisfied with the help received from the wife's parents than the help from the husband's parents, the average difference for couples in satisfaction with help received from the wife's parents was greater than the average difference for couples with the satisfaction received from the husband's parents.

The husbands and wives were mostly satisfied with the help from the husband's and wife's parents which would indicate that the help is generally meeting the expectations of the young couples. Less satisfaction was reported by the husbands with the help from the husband's and the wife's parents which may indicate the pressures the husbands experience to evidence financial independence, yet the desire for additional help to improve the well-being of the family.

Relationships of Achievements and Satisfactions

The achievements of household management change and the financial management change reported by the husbands and wives indicated that
most of the families had been able to maintain or improve the household management and the financial management, with greater improvement in the household management. The young husbands and wives were more satisfied with the household management than the financial management. When considering the relationships of the achievements and satisfactions, recognition must be given to the correspondence or lack of correspondence of the expectations and accomplishments of the family which may or may not lead to satisfactions.

Comparisons of the reports of the husbands and wives of household management change, financial management change, satisfaction with household management, and satisfaction with financial management revealed that the spouse who has traditionally been responsible for the household or financial management perceived less improvement and experienced less satisfaction than did the spouse. The one exception indicated that the wife perceived less improvement in the financial management than did the husband. These findings suggest that the individual who is responsible for the area may hold higher expectations for the area and may experience less satisfaction with the accomplishments, particularly if the individual participated in the action taken on the situation. Among those individuals may be the wives who were previously employed and no longer actively contributing to the family income.

**Inputs and Outputs**

The relationship of the inputs of demands and resources and the outputs of achievements and satisfactions was tested using a least
squares analysis of variance method (Harvey, 1960). The amount of change in the dependent variable that can be associated with a given change in one of the independent variables with the remaining independent variables held constant is predicted by the least squares analysis of variance.

Significant results are reported in Table 16 and discussed in this section while the F value, constant estimate, and standard error for each of the independent variables with the dependent variables are in the Appendix.

**Inputs with Outputs of Achievements**

Significant relationships with the independent variables were found for each of the dependent achievement variables of household management change, financial management change, income change, net worth change, and resource adequacy change.

**Household management change.** The difference in the husband's and wife's educational level varied significantly with the difference in the assessment of the husband and wife of the change in household management as compared to one year earlier. As the difference in educational levels of the husband and the wife increased by one, the difference in household management increased by .439 (s.e. = .216) (Table 16).

The higher the husband's educational level as compared to the wife, the greater the improvement in household management reported by the husband as compared to the wife. Correspondingly, the higher the wife's educational level as compared to the husband, the greater the improvement reported by the wife than the husband. The husband or the
<table>
<thead>
<tr>
<th>Dependent Variable&lt;sup&gt;C&lt;/sup&gt;</th>
<th>Independent Variable&lt;sup&gt;C&lt;/sup&gt;</th>
<th>F Value</th>
<th>Regression Coefficient</th>
<th>Standard Error</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household management change—difference</td>
<td>Education—difference</td>
<td>4.145&lt;sup&gt;a&lt;/sup&gt;</td>
<td>0.439</td>
<td>0.216</td>
</tr>
<tr>
<td>Financial management change—difference</td>
<td>Employment experience—wife</td>
<td>7.359&lt;sup&gt;b&lt;/sup&gt;</td>
<td>-0.013</td>
<td>0.005</td>
</tr>
<tr>
<td>Income change—family</td>
<td>Employment experience—wife</td>
<td>9.427&lt;sup&gt;b&lt;/sup&gt;</td>
<td>-25.842</td>
<td>8.417</td>
</tr>
<tr>
<td></td>
<td>Income—family</td>
<td>19.121&lt;sup&gt;b&lt;/sup&gt;</td>
<td>-0.398</td>
<td>0.091</td>
</tr>
<tr>
<td>Net worth change—family</td>
<td>Income—family</td>
<td>5.777&lt;sup&gt;a&lt;/sup&gt;</td>
<td>0.167</td>
<td>0.070</td>
</tr>
<tr>
<td></td>
<td>Home Ownership—family</td>
<td>8.318&lt;sup&gt;b&lt;/sup&gt;</td>
<td>1345.386</td>
<td>598.619</td>
</tr>
<tr>
<td>Resource adequacy change—wife</td>
<td>Desire for child—difference</td>
<td>4.875&lt;sup&gt;a&lt;/sup&gt;</td>
<td>3.996</td>
<td>1.810</td>
</tr>
<tr>
<td>Satisfaction with household management—difference</td>
<td>Importance of problems—difference</td>
<td>5.597&lt;sup&gt;a&lt;/sup&gt;</td>
<td>-0.332</td>
<td>0.140</td>
</tr>
<tr>
<td></td>
<td>Education—difference</td>
<td>4.820&lt;sup&gt;a&lt;/sup&gt;</td>
<td>-0.273</td>
<td>0.124</td>
</tr>
<tr>
<td>Satisfaction with help from wife's parents—difference</td>
<td>Importance of problems—difference</td>
<td>8.784&lt;sup&gt;b&lt;/sup&gt;</td>
<td>-0.470</td>
<td>0.158</td>
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<td></td>
<td>Education—difference</td>
<td>6.435&lt;sup&gt;a&lt;/sup&gt;</td>
<td>-0.356</td>
<td>0.140</td>
</tr>
<tr>
<td></td>
<td>Help from husband's parents—family</td>
<td>4.027&lt;sup&gt;a&lt;/sup&gt;</td>
<td>0.351</td>
<td>0.175</td>
</tr>
</tbody>
</table>

<sup>a</sup> p < .05, F = 3.96, N = 93.  
<sup>b</sup> p < .01, F = 6.96, N = 93.

<sup>C</sup>Type of score: Difference = Scores of husband minus wife, Family = Scores of family, Wife = Scores of wife.
wife with less education as compared to the spouse was more likely to report that the household management was worse than a year earlier as compared to the spouse.

**Financial management change.** The employment experience of the wife, expressed as a percentage of the months the wife was employed from marriage until the birth of the child, was significantly related to the difference in the assessment of financial management change by the husband and the wife. An increase of one percent in the wife's employment experience was associated with a decrease of -.013 (s.e. = .005) in the difference in financial management change (Table 16).

As the percentage of months of employment increased, the husband was more likely to report that the financial management was better than a year earlier as compared to the wife reporting that the financial management was worse. Less wife's employment experience was associated with improvement in the financial management as reported by the wife while the husband reported that the financial management had worsened.

Husbands of wives who had been employed a relatively high percentage of months from marriage to the birth of the child reported improvement in the financial management. Wives who had been employed a relatively low percentage of months from marriage to the birth of the child also reported improvement in financial management. Apparently the higher percentages of employment of the wife from marriage to the birth of the child increase the probability of the family realizing improvement in their financial situation.
Income change. Employment experience of the wife was significantly associated with the change in taxable family income from 1971 to 1972. An increase of one percent in employment experience accounted for a reduction of $25.84 (s.e. = $8.417) in income change from one year to the next (Table 16). For each percentage of positive or negative change in the duration of the employment experience of the wife, the family income likewise increased by $25.84. From 1971 to 1972, the mean income increase was greater for all families headed by a married male whose wife was in the labor force, for families headed by a male 14 to 24 years of age, and for families headed by a male 25 to 34 years of age than for families in which the wife was not in the labor force (U.S. Department of Commerce, 1972b:43; 1973:51).

Income change for the family varied significantly with the level of family income in 1971. For each dollar increase in 1971 family income, income change from 1971 to 1972 was -$0.398 (s.e. = $0.091) (Table 16). The families with higher incomes experienced relatively less change in income than families with lower incomes.

Similar to the findings in this study, Fitzsimmons, Larery, and Metzen (1971:42) reported that change in income was significantly related to current income, and in addition, to husband's education and occupation and to home ownership. In this study, the difference in educational levels of the husband and the wife was used which may have influenced the difference in findings.

Net worth change. Net worth change from 1971 to 1972 was significantly associated with the level of family income for 1971. As the
family income increased by one dollar, the net worth change increased by \$\ .167 (s.e. = \$\ .070) (Table 16). Whether net worth was positive or negative, an increase in family income was related to an improvement in net worth from 1971 to 1972. In a study by Williams and Manning (1972:106-107), the dollar change in income likewise was significantly related to net worth.

Home ownership was significantly related to net worth change for the family from 1971 to 1972. Families who did not own their homes experienced, on the average, \$\ 1,345 (s.e. = \$\ 599) more change in net worth than families who owned their homes (Table 16). The families who did not own their homes experienced relatively greater improvements in net worth than did families who owned their homes.

**Resource adequacy change.** The difference in the level of desire of the husband and the wife for a child at the particular time in the marriage was significantly related to the resource adequacy change for the wife. As the difference in desire for a child increased by one, the resource adequacy of the wife increased by 3.996 (s.e. = 1.810) (Table 16).

As the husband expressed a greater desire for a child as compared to the wife, the wife assessed her resources as less adequate than before the child was born. As the wife expressed a greater desire for a child as compared to the husband, the wife assessed her resources as more adequate than before the child was born. Since the wife is largely responsible for the maintenance and care of the household and for the child, the positive relationship of desire for child and of
resource adequacy change may certainly contribute to the well-being of the family.

**Inputs with Outputs of Satisfactions**

Significant relationships with the independent variables were found for the dependent satisfaction variables of satisfaction with household management and satisfaction with help from the wife's parents.

**Satisfaction with household management.** The difference in husband and wife satisfaction with household management varied significantly with the difference in importance of problems and with the difference in educational levels. When the husband or wife reported that the problems were relatively less important than did the spouse, the husband or wife was relatively more satisfied with the household management than was the spouse. As the difference in importance of problems increased by one, the difference in satisfaction with household management decreased by .332 (s.e. = .140) (Table 16).

When the husband viewed the problems as relatively more important than did the wife, the husband was relatively less satisfied with the household management than was the wife. Likewise if the wife assessed the problems as relatively more important than did the husband, the wife was relatively less satisfied with the household management. As the importance of the problems increases, the family apparently perceives greater pressures and finds less satisfaction with household management.
The husband or wife with more education as compared to the spouse was relatively less satisfied with the household management as compared to the spouse. As the difference in the levels of education of the husband and the wife increased by one, the difference in satisfaction with household management decreased by .273 (s.e. = .124) (Table 16).

The lower the husband's educational level was as compared to the wife, the more satisfied the husband with the household management than was the wife. The lower the wife's educational level was as compared to the husband, the more satisfied the wife with the household management than was the husband.

Apparently, higher levels of education are associated with the agreement of family expectations with the levels of accomplishments of the family. Blood and Wolfe (1960:253) found that education was more closely related to marital satisfaction including a comfortable standard of living than were other social status index components of husband's occupation, income, and ethnic background.

**Satisfaction with help from wife's parents.** Satisfaction with help from the wife's parents varied significantly with importance of problems, education, and help from the husband's parents. The husband or wife who assessed the problems as relatively more important than the spouse was relatively less satisfied with help from the wife's parents than was the spouse. An increase in one in the difference in importance of problems as assessed by the husband and wife was associated with a decrease of .470 (s.e. = .158) in the difference in satisfaction with help received from the wife's parents as reported by the husband and wife (Table 16).
When the husband assessed the importance of problems as relatively less than did the wife, the husband was relatively more satisfied with the help received from the wife's parents. If the wife reported that the problems were relatively less important than did the husband, the wife reported relatively more satisfaction with help from her parents than the husband. Higher levels of importance are associated with less satisfaction which indicates that the desires and expectations of the family have not been met satisfactorily.

The husband or wife who had relatively more education than the spouse was relatively less satisfied with the help received from the wife's parents than was the spouse. A change of one in the difference in educational levels of the husband and the wife accounted for a decrease of .356 (s.e. = .140) in the difference in satisfaction with the help received from the wife's parents (Table 16).

When the husband had relatively less education than the wife, the husband was relatively more satisfied than the wife with the help received from the wife's parents. When the wife had relatively less education than the husband, the wife was relatively more satisfied than the husband with the help received from her parents. From these findings, it may be interpreted that higher levels of education are associated with a greater discrepancy of expectations and accomplishments than for lower levels of education.

Less help from the husband's parents was associated with the wife being relatively more satisfied than the husband with help from the wife's parents and likewise, less help from the husband's parents was associated with the husband being relatively less satisfied than the
wife with the help from the wife's parents. As help from the husband's parents increased by one, the difference in satisfaction with help from the wife's parents as reported by the husband and wife increased by .351 (s.e. = .175) (Table 16).

The more the help received from the husband's parents, the more the husband was satisfied with the help received from the wife's parents, as compared to the wife. The more the help received from the husband's parents, the less the wife was satisfied with the help received from the wife's parents as compared to the husband. When the help received from the husband's or wife's own parents did not meet the expectations of the husband or wife, that individual was less satisfied than the spouse. The findings indicate that a comparison of the amount of help received from each set of parents was not as important as the comparison of the amount of help received relative to the amount of help desired or expected from each set of parents.

Relationships of Inputs with Outputs

Among the input and output relationships, the significant inputs were the demands of desire for child and importance of problems and the resources of education of husband and wife, employment experience of wife, income, home ownership, and help from husband's parents. The significant outputs with the inputs were the achievements of change in household management, financial management, income, net worth, and resource adequacy of wife and the satisfactions with household management and help from wife's parents. Significant relationships were not found for the resources of ages of husband and wife and marriage
experience with any outputs or for the satisfactions with financial management and help from husband's parents with any inputs.

Expected and confirmed were significant relationships for selected resources related to financial management which were family income, employment of the wife, and home ownership with the achievements related to financial management of financial management change, income change, and net worth change. The analysis revealed no significant relationships of the demand variables with the same achievement variables. Apparently the complexities of the demands of desire for child and importance of problems and the achievements related to financial management varied considerably among the young families.

No significant relationships were found for either of the resource variables of ages of husband and wife and marriage experience with any output variable. By design in this study, the differences in ages of the young husbands and wives and the marriage experience of the young families did not vary as much as easily could be the case in other family situations. These findings then would not necessarily justify the omission of these variables in other investigations.

Further, it is noteworthy that no significant relationships were found for any input variable with the satisfaction with financial management. This finding emphasizes the complexity of the family financial situation, in that high levels of achievements may be accompanied by high or low levels of satisfaction, as may low levels of achievements.

Education of the husband and wife appears to play a significant role in the household and financial management of young families with a
first child. The difference of education level of the husband and wife was significantly related to the difference the husband and wife perceived in the achievement of the household management change and in the satisfactions with household management and with help from the wife's parents. The difference perceived by the husband and wife of the importance of problems also was significantly related to the difference in satisfaction with household management and with help from wife's parents.

These findings suggest that an orientation or predisposition exists in which high levels of perceived internal and external pressures are accompanied by high levels of wants, desires, and goals, and low levels of pressures are accompanied by low levels of wants, desires, and goals. Apparently, individuals and families experience satisfaction when the accomplishments of the family are in agreement with the family expectations.

The families in which the husbands and wives had more education had experienced more improvement in household management than did the families of husbands and wives who had less education. In contrast, the families in which the husbands and wives had more education were less satisfied with the household management. Likewise, the husbands and wives who viewed the problems as more important were less satisfied with the household management. These findings may indicate that the husbands and wives with more education were better able to utilize the resources available to the family. Another possibility is that the husbands and wives with more education had more resources available for meeting demands, yet the additional resources may have imposed greater pressures on the families to use the resources effectively.
CHAPTER VI

SUMMARY AND RECOMMENDATIONS

Summary

Faced with ever changing demands, families are in transition throughout the existence of the unit and continually are challenged to enhance the well-being of the family and each individual. As a social system, the family is involved in situations, encompassing the instrumental and expressive dimensions, as the family interacts within and with subsystems in its biological, physical, and social environments.

It was proposed that the family is guided by its values when striving to use resources in meeting the demands made on the family through management via planning and implementing to maintain adequate organization and functioning. The efforts of the family are evidenced in the achievements, the instrumental accomplishments, and in the satisfactions, the expressive accomplishments, of the family.

The general framework was developed for families in transition and was applied to the household and financial management of young families with a first child. The inputs of demands and resources and the outputs of achievements and satisfactions were included in the investigation.

Of the families identified through screening birth records in four health districts which included Lancaster, Marion, Newark, and
Zanesville, Ohio, one hundred couples were interviewed and questionnaires were administered to the husbands and to the wives. The responses of the husbands and wives to the same items in the questionnaire completed by each provided data for deriving family scores.

The families met each of the following criteria: one child of four or five months of age at the time of the interview; the first child born to either parent; full-term infants, not premature; single, not multiple births; legitimate births only, although conception may have occurred before marriage; parents who were 29 years of age or younger at the time of the birth of the child; three-person household of husband, wife, and child; wife employed no more than ten hours each week; and local address for the family.

The inputs included were the demands of desire for child and importance of problems and the resources of education of husband and wife, employment experience of the wife, ages of husband and wife, income, home ownership, marriage experience, help from husband's parents, and help from wife's parents. Most of the husbands and wives wanted a child at the particular time in the marriage. While the possible problems were between important and not very important, the mean difference indicated more variation in importance for husband and wife couples than for husbands or wives as groups.

While the mean educational levels for the husbands and wives were between partial college training and high school graduation, the husbands had on the average slightly more education than the wives. Employment experience of the wife, measured as percentage of months employed full-time from marriage to the birth of the child, was an
average of 47.3 (s.d. = 37.39). The mean age at the birth of the
child was 23.9 years for the husbands and 21.8 years for the wives with
a mean difference of 2.1 years. The 1971 taxable family income averaged
$8,568 (s.d. = $3,843) with two-thirds of the families having incomes
ranging from $4,725 to $12,411 and all of the families having incomes
ranging from $900 to $22,000. Among the young families, 42 owned their
own homes while 58 families rented their housing. Marriage experience,
measured as months of marriage until the birth of the child, was on an
average 25.3 months (s.d. = 18.57). The range of months for all of the
couples was 3 to 89 months with births occurring in 23 of the families
less than nine months after marriage. Help from parents for money,
goods, services, and knowledge was on the average between some and
little with the amount of help from the husband's parents being slightly
less than from the wife's parents.

The outputs included were the achievements of household management
change, financial management change, income change, net worth change,
and resource adequacy change for the wife, and the satisfactions of
satisfaction with household management, satisfaction with financial
management, satisfaction with help from husband's parents, and satisfac-
tion with help from wife's parents.

The husbands and the wives on the average viewed the household
management between some better and little better than one year earlier
with the husbands reporting the household management as slightly better
than did the wives. While approximately one-fourth of the husbands and
the wives viewed the household management as better than one year
earlier, almost one-half reported that the household management was
some or a little better, another one-fourth of each group responded that the household management was about the same, and only a few husbands (2) and wives (4) reported that the household management was some worse.

The difference in the husband's and the wife's educational levels varied significantly with the difference in the assessment of the husband and wife of the change in household management as compared to one year earlier. The higher the husband's or wife's educational level as compared to the spouse, the greater the improvement in household management reported by the husband or the wife as compared to the spouse. The husband or the wife with less education as compared to the spouse was more likely to report that the household management was worse than a year earlier as compared to the spouse.

The husbands and the wives on the average viewed the financial management between little better and about the same as one year earlier with the husbands reporting the financial management as slightly better than did the wives. While approximately one-fifth of the husbands and the wives viewed the financial management as much better than one year earlier, approximately one-third of each group responded that the financial management was either between some and little better or about the same, and between one-fifth and one-sixth of each group including 14 husbands and 21 wives reported that the financial management was some worse.

The employment experience of the wife was significantly related to the difference in the assessment of financial management change by the husband and the wife. As the percentage of months of employment
increased, the husband was more likely to report that the financial management was better than a year earlier as compared to the wife reporting that the financial management was worse. Likewise, a decrease in the percentage of employment of the wife was associated with improvement in the financial management being reported by the wife as the husband reported that the financial management had worsened.

Income change as measured by subtracting the 1971 family income from the 1972 family income was on the average a change of -$1,228 (s.d. = $2,998) with the range of income change for two-thirds of the families being $1,770 to -$4,226 and the range for all families being $6,214 to -$9,893.

Employment experience of the wife was significantly associated with the change in taxable family income from 1971 to 1972. For each percentage of positive or negative change in the duration of the employment of the employment experience of the wife, the family income likewise increased or decreased $25.84. Income change for the family varied significantly with the level of family income in 1971. For each dollar increase in 1971 family income, income change from 1971 to 1972 was -$0.398 (s.e. = $0.091).

Net worth change, as determined by subtracting the 1971 family net worth from the 1972 net worth, was on the average $671 (s.d. = $2,062) with the range of net worth change for two-thirds of the families being $2,733 to -$1,391 and the range for all families being $11,405 to -$6,699.

Net worth change from 1971 to 1972 was significantly associated with the level of 1971 family income and with home ownership. As the
family income increased by one dollar, the net worth change increased by $0.167 (s.d. = $0.070), making an improvement in net worth from 1971 to 1972 whether the net worth was positive or negative. Families who did not own their homes experienced, on the average, $1,345 (s.e. = $599) more change in net worth than families who owned their homes.

Resource adequacy change for the wife was determined from the responses of the wives as to the adequacy of resources before the baby was born and at the time of the interview for "keeping your house in the condition you want," "providing desirable family meals," and "caring for a baby." The mean for the total of the resources of "your knowledge of what to do," "your skill as to how to do," "the available furnishings, equipment, and supplies," "the money available," "the time available," and "the energy available" indicated that on the average the wife considered the resources slightly less adequate at the time of the interview than before the child was born.

The difference in the level of desire of the husband and the wife for a child at the particular time in the marriage was significantly related to the resource adequacy change for the wife. As the husband expressed a greater desire for a child as compared to the wife, the wife assessed her resources as less adequate than before the child was born. As the wife expressed a greater desire for a child as compared to the husband, the wife assessed her resources as more adequate than before the child was born.

The husbands and wives were on the average well satisfied with the household management with the husbands reporting slightly more satisfaction than the wives. While four-fifths of the husbands and the
wives were well or very well satisfied, approximately one-sixth of the husbands and the wives responded that their satisfaction was so-so, and only four husbands and four wives reported their progress toward meeting household management goals was not so well or not at all well.

The difference in the husband and wife satisfaction with household management varied significantly with the difference in importance of problems and with the difference in educational levels. When the husband or wife reported that the problems were relatively less important than did the spouse, the husband or wife was relatively more satisfied with the household management than was the spouse. When the husband or wife reported that the problems were relatively more important than did the spouse, the husband or wife was relatively less satisfied with the household management than was the spouse. The husband or wife with more education as compared to the spouse was relatively less satisfied with the household management as compared to the spouse. The lower the husband's or wife's educational level as compared to the spouse, the more satisfied the husband or wife with the household management than was the spouse.

The husbands and wives reported on the average their satisfaction with financial management as so-so with the wife reporting slightly more satisfaction than did the husband. While approximately two-fifths of the husbands and wives viewed their progress toward financial goals as so-so, approximately one-fourth of each group reported being well satisfied, another one-fifth reported being not so well satisfied, and three husbands and three wives reported their progress as not well at all.
The husbands and wives reported on the average to be mostly satisfied with the help from the husband's parents and the help from the wife's parents with the wives slightly better satisfied than the husbands in each instance. While on the average, the husbands and wives were slightly better satisfied with the help received from the wife's parents than the help received from the husband's parents, the average difference for couples in satisfaction with the help received from the wife's parents was greater than the average difference for couples in satisfaction with the help received from the husband's parents.

Satisfaction with help from the wife's parents varied significantly with importance of problems, education, and help from husband's parents. The husband or wife who assessed the problems as relatively more important than the spouse was relatively less satisfied with help from the wife's parents than was the spouse. When the husband or wife assessed the importance of problems as relatively less than did the spouse, the husband or wife was relatively more satisfied than the spouse with the help received from the wife's parents.

The husband or wife who had relatively more education than the spouse was relatively less satisfied with the help received from the wife's parents than was the spouse. When the husband or wife had relatively less education than the spouse, the husband or wife was relatively more satisfied than the spouse with the help received from the wife's parents.

Less help from the husband's parents was associated with the wife being relatively more satisfied than the husband with help from the
wife's parents and likewise, less help from the husband's parents was
associated with the husband being relatively less satisfied than the
wife with the help from the wife's parents. The more the help received
from the husband's parents, the more the husband or the less the wife
was satisfied with the help received from the wife's parents as compared
to the spouse. The findings indicate that a comparison of the amount of
help received from each set of parents was not as important as the
comparison of the amount of help received relative to the amount of help
desired or expected from each set of parents.

Among the input and output relationships, the significant inputs
were the demands of desire for child and importance of problems and the
resources of education of husband and wife, employment experience of
wife, income, home ownership, and help from husband's parents. The
significant outputs with the inputs were the achievements of change in
household management, financial management, income, net worth, and
resource adequacy of wife and the satisfactions with household manage-
ment and help from wife's parents.

Significant relationships were not found for the resources ages of husband and wife and marriage experience with any outputs or
for the satisfactions with financial management and help from husband's
parents with any inputs. With no significant relationships found for
the output of satisfaction with financial management, emphasis is given
to the complexities of the family financial situation, in that high
levels of achievements may be accompanied by high or low levels of
satisfaction, as may low levels of achievements.
The achievements of household management change and the financial management change reported by the husbands and wives indicated that most of the families had been able to maintain or improve the household management and the financial management, with greater improvement in the household management. The young husbands and wives were more satisfied with the household management than the financial management.

Comparisons of the reports of the husbands and wives of household management change, financial management change, satisfaction with household management, and satisfaction with financial management revealed that the spouse who has traditionally been responsible for the household or financial management perceived less improvement and experienced less satisfaction than did the spouse. The one exception indicated that the wife perceived less improvement in the financial management than did the husband. These findings suggest that the individual who is responsible for the area may hold higher expectations for the area and may experience less satisfaction with the accomplishments, particularly if the individual participated in the action taken on the situation. Among those individuals may be the wives who were previously employed and no longer actively contributing to the family income.

Education of the husband and wife appears to play a significant role in the household and financial management of young families with a first child. The difference of education level of the husband and wife was significantly related to the difference the husband and wife perceived in the achievement of the household management change and in the satisfactions with household management and with help from the wife's parents. The difference perceived by the husband and wife of the
importance of problems also was significantly related to the difference in satisfaction with household management and with help from wife's parents.

These findings suggest that an orientation or predisposition exists in which high levels of perceived internal and external pressures are accompanied by high levels of wants, desires, and goals, and low levels of pressures are accompanied by low levels of wants, desires, and goals. Apparently, individuals and families experience satisfaction when the accomplishments of the family are in agreement with the family expectations.

The families in which the husbands and wives had more education had experienced more improvement in household management than did the families of husbands and wives who had less education. In contrast, the families in which the husbands and wives had more education were less satisfied with the household management. Likewise, the husbands and wives who viewed the problems as more important were less satisfied with the household management. These findings may indicate that the husbands and wives with more education were better able to utilize the resources available to the family. Another possibility is that the husbands and wives with more education had more resources available for meeting demands, yet the additional resources may have imposed greater pressures on the families to use the resources effectively.

**Recommendations**

Family adjustment and adaptation to a changing situation were examined for the household and financial management of young families
with a first child. The framework was supported with the application made to the inputs of demands and resources and the outputs of achievements and satisfactions in the young family situation.

Further research on the household and financial management of young families would allow for comparison with other groups of young families who have been influenced by changing economic, social, and political conditions. The measures used for eliciting responses could be further refined in applications with other young families. Health of family members, premarital pregnancy, satisfaction with present education and occupation, and expectations of changes in educational level and in occupation might be considered. As the children increase in age and in participation in family concerns, each child could be included as a respondent.

The inclusion of wives who are employed would add a meaningful dimension. The demands made on those families and the resources available to the unit would likely vary from those of other young families with a first child. The household and financial management of the families could be examined, as well as compared with the management of the young families in which the wife is not employed.

Investigations might include multiple contacts with the same families through time. For young families, the contacts might be made before conception, before the birth of the child, and periodically after the birth of the child.

Research could profitably be directed toward families facing demands related to internal and external changes such as in family size, age, employment, interests, health, and geographic location.
Situations which might be considered are providing food, housing, clothing, transportation, and insurance for the family, while other investigations might focus on education, occupation, or mobility. Other less frequent demands may be related to the acquisition or loss of a family member through birth, adoption, divorce, or death, to events resulting from natural disasters such as floods or tornadoes, or to accidents occurring in the home, at work, or when traveling.

The framework could be used in describing, examining, or facilitating a wide diversity of situations. Although this application focused on the inputs and outputs, other investigations of a particular situation could encompass the entire system, could contrast the inputs and outputs when identifying changes occurring through time, or could concentrate on a portion of the system such as the interrelationships of achievements and satisfactions.
APPENDIX
TABLE 17

LEAST SQUARES ANALYSIS OF VARIANCE FOR THE HOUSEHOLD AND FINANCIAL MANAGEMENT OF YOUNG FAMILIES

100 Young Husband-Wife Families with First Child, Ohio, 1972

<table>
<thead>
<tr>
<th>Dependent Variable</th>
<th>Independent Variable</th>
<th>F Value</th>
<th>Constant Estimate</th>
<th>Standard Error</th>
</tr>
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<td>Household management</td>
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<td>-0.000</td>
<td>0.006</td>
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<tr>
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<p>| Satisfaction with | Desire for child—difference | 3.521&lt;sup&gt;a&lt;/sup&gt; | -0.321          | 0.171         |
| Household         | Importance of problems—difference | 5.597&lt;sup&gt;a&lt;/sup&gt; | -0.332          | 0.140         |
| management—       | Education—difference       | 4.820&lt;sup&gt;a&lt;/sup&gt; | -0.273          | 0.124         |
| difference        | Employment experience—wife | 3.397   | 0.006            | 0.003         |
|                    | Individual experience—difference | 0.073  | 0.014            | 0.051         |
|                    | Income—1971—family        | 2.371   | -0.000           | 0.000         |
|                    | Home ownership—family     | 0.131   | 0.086            | 0.306         |
|                    | Marriage experience—family| 0.932   | 0.006            | 0.006         |
|                    | Help from husband's parents—difference | 3.124  | 0.274            | 0.155         |
|                    | Help from wife's parents—difference | 2.479  | -0.255           | 0.162         |</p>
<table>
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<th>Constant Estimate</th>
<th>Standard Error</th>
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### TABLE 17—Continued

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<th>Constant Estimate</th>
<th>Standard Error</th>
</tr>
</thead>
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\(^a\) \(p = 0.05 = 3.96, 93\) observations.

\(^b\) \(p = 0.01 = 6.96, 93\) observations.

\(^c\) Type of score:
- Difference = Scores of husband minus wife
- Family = Scores of family
- Wife = Scores of wife.
LIST OF REFERENCES


