TO ANALYZE THE DECI
IN RELATION TO THE ADVANCEMENT OF RURAL
FAMILY FINANCIAL SECURITY

Thesis for the Degree of M. A.
MICHIGAN STATE UNIVERSITY
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1957

This is to certify that the

thesis entitled

Development and Testing of an Instrument to Analyze the Decision-making Process in Relation to the Advancement of Rural Family Financial Security

presented by

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has been accepted towards fulfilment of the requirements for

M. A. degree in Home Management

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Date June, 1957

DEVELOPMENT AND TESTING OF AN INSTRUMENT TO ANALYZE THE DECISION-MAKING PROCESS IN RELATION TO THE ADVANCEMENT OF RURAL FAMILY FINANCIAL SECURITY

by

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A THESIS

Submitted to the College of Home Economics of Michigan State University of Agriculture and Applied Science in partial fulfillment of the requirements for the degree of

MASTER OF ARTS

Department of Home Management and Child Development

June, 1957

AN ABSTRACT

This exploratory study was conducted for the purpose of formulating specific hypotheses and developing an instrument to analyze the decision-making process in its relation to the advancement of rural family financial security. This thesis describes the steps taken in the formulation of a research problem from its beginning to the point at which the actual collection of data could begin. The hypotheses and instrument developed are to be used in a research project entitled, "The Decision-Making Process in Its Relation to the Achievement of Rural Family Financial Security." The project outline submitted to the Michigan Agricultural Experiment Station describes the objectives of the research project to be carried out as follows:

1. This project will attempt to get a realistic and detailed picture of how decisions on financial security are made.

2. It will attempt to relate awareness of the process of decision-making to the satisfactoriness to the family of the decisions made.

3. It will attempt to ascertain the underlying values of the families concerned and relate these to the decisions made.

4. It will attempt to assess the relative strength of competing family financial goals.

The research project is contributory to the North Central Regional Master Project NC 32 entitled "Factors Affecting the Financial Security of Rural Families." It is also

correlated with the Interstate Managerial Project being carried out under the sponsorship of the North Central Farm Management Research Committee. Dr. Glenn L. Johnson of the Department of Agricultural Economics at Michigan State University is a member of that committee.

It had been decided at the time the research project was outlined that the structured interview method would be used. Hence, the primary instrument to be developed was a schedule. After four revisions and subsequent testings the schedule was considered acceptable by the project leaders, Dr. Alice C. Thorpe and Dr. Irma H. Gross. The schedule is divided into eight parts. Part I is devoted to questions pertaining to family background; parts II and VII consist of net worth statements of the family when they started farming and at the time of the interview; parts III and IV deal with family financial objectives--those the family have accomplished and those they hope to achieve; part V is concerned with family objectives not primarily financial; part VI is designed to analyze a satisfactory and unsatisfactory decision; part VIII is devised to learn which goals a family is willing to sacrifice in order to gain financial security and which factors interfere with the achievement of financial goals.

During this exploratory study an attempt was made to develop a projective technique that would assist in ascertaining the underlying values of farm families and in assessing the relative strength of competing family financial goals.

After it was revised and tested three times, the instrument was tested on a group that consisted of both men and women. The data obtained were summarized and an analysis of variance was carried out to determine the validity of the assumption that the solutions to the problems did distinguish between the selected focal values. The analysis showed that the solutions did not differentiate between values. In view of these findings, it was decided not to continue the attempt to develop a projective technique at this time but to try to obtain the relevant evidence by means of the schedule.

The specific hypotheses formulated were as follows:

A. Hypotheses concerned with decision-making.

1. Hypothesis: A family tends to utilize the decision-making process to a greater degree in a satisfactory decision than in an unsatisfactory decision.

   a. More steps are taken.

   b. More time elapses between the time the family begins thinking seriously about the problem and the time the decision is actually made.

   c. More people other than husband and wife are consulted.

   d. More sources of information other than people are consulted.

2. Hypothesis: Awareness of the process of decision-making is positively related to the

satisfactoriness of the decision.

a. More consideration is given to possible alternatives.

b. More consideration is given to the risks involved.

c. More consideration is given to possible consequences.

3. Hypothesis: In making a decision, the roles of the husband and wife differ.

a. The husband is more concerned with gathering the facts needed to reach a decision.

b. The wife is more concerned with clarifying ideas of what "ought to be" for their family.

B. Hypothesis concerned with values.

1. Hypothesis: The underlying values of farm families may be indicated by:

a. The relative importance assigned to past accomplishments and future goals.

b. The sacrifices made in order to achieve financial goals.

c. Other factors which have interfered with the achievement of financial goals.

The researchers believe that, with the exception of a part of the third objective described above, all of the objectives of the research project as set forth in the project outline can be carried out. It is the opinion of the

researchers that it may be possible to ascertain the underlying values of farm families but it is doubtful that these values can be related to the satisfactory and unsatisfactory decisions selected for analysis.

ACKNOWLEDGMENTS

The writer wishes to express her deepest gratitude to Dr. Alice C. Thorpe for her unfailing help and guidance in the preparation of this thesis. She also wishes to express her appreciation to Dr. Irma H. Gross for her concepts in decision-making and home management which served as a basis for this exploratory study, to Drs. Duane L. Gibson and John Useem for their training in methods and procedures in social research, and to the members of home extension and Farm Bureau groups who cooperated in the testing of the instruments.

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CHAPTER I

INTRODUCTION

In any research study an important part occurs during the early stages. Much preliminary work must be done before the problem itself can be clearly defined and the means of gathering the relevant data decided upon. Jahoda, Deutsch, and Cook emphasize the importance of a thorough preliminary investigation.

> In practice the most difficult portion of any inquiry is its initiation. The most careful methods during the later stages of an investigation are of little value if an incorrect or irrelevant start has been made.[1]

This thesis is a presentation of the steps taken during the initial stages in the development of a particular research problem. In effect, it is a history of the formulation of a research problem from its beginning to the point at which the actual collection of data could begin. As an important phase of a total research project the material presented here is considered to be in the nature of an exploratory study. Jahoda, Deutsch, and Cook describe an exploratory study in these words:

> The main emphasis in an exploratory study is <u>discovery</u>, its major characteristic is <u>flexibility</u>. As the initial

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[1] Jahoda, Marie, Morton Deutsch, and Stuart W. Cook, <u>Research Methods in Social Relations</u>, Bk. I. (New York: The Dryden Press, 1951), p. 34.

> indeterminate problematic situation is transformed into a determinate situation, the research procedure becomes more clearly established, but in the first stage of an inquiry the focus of investigation is constantly being redirected on the basis of new insights. Frequent changes are necessary in order to include evidence more critically relevant to the hypotheses emerging during the exploration.[2]

Objectives of This Study

The objectives of this preliminary investigation were to formulate specific hypotheses and to develop instruments to analyze the decision-making process as it is related to financial security.

The responsibility of the writer was to assist in the construction of instruments and to test those developed as often as deemed necessary. In addition, the writer took an active part in formulating the hypotheses which guided the final study.

History of the Research Project on the Decision-Making Process

The title of the research project of which this study was a part is "The Decision-Making Process in Its Relation to the Achievement of Rural Family Financial Security." It was conducted by the Home Management Department of the College of Home Economics at Michigan State University. The project leaders were Dr. Alice C. Thorpe and Dr. Irma H. Gross.

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[2] *Ibid.*, p. 34.

The need for this research study was set forth in the project outline as it was proposed to the Michigan Agricultural Experiment Station on May 21, 1956. It reads:

> . . . Since all families are faced with the necessity for making decisions regarding use of family resources, information is needed as to how such decisions are made. There is some knowledge as to who makes or contributes to family decisions, but there are few facts available concerning the process by which family financial decisions are reached. Only as we better understand the process of decision making and the influence awareness of it has on levels of achievement can we hope to assist families in attainment of their financial goals.
>
> In the Farm and Home Development program specifically and in the general development of the field of home management there is a great need for such information. The proposed study is a type of basic research upon which programs of work with rural families can eventually be built. The need for information about rural financial security is increasing because, among other reasons, of the growing emphasis upon it for all occupational groups.

The specific objectives of the project were described in the project outline as follows:

1. This project will attempt to get a realistic and detailed picture of how decisions on financial security are made.

2. It will attempt to relate awareness of the process of decision-making to the satisfactoriness to the family of the decisions made.

3. It will attempt to ascertain the underlying values of the families concerned and relate these to the decisions made.

4. It will attempt to assess the relative strength of competing family financial goals.

The project was to be contributory to the North Central Retional Master Project NC 32 entitled "Factors Affecting the Financial Security of Rural Families." Representatives of the

Agricultural Experiment Stations of twelve universities[3] had worked together to organize the basic concepts of a master research project in such a way that each cooperating university might carry out a part which would be incorporated into one large study.

Dr. Glenn L. Johnson of the Department of Agricultural Economics at Michigan State University had expressed a desire to correlate the Michigan study on the decision-making process with the Interstate Managerial Project being carried out under the sponsorship of the North Central Farm Management Research Committee of which Dr. Johnson is a member. A brief description of the need for the Interstate Managerial Project and a summary statement of the problem itself was written by Dr. Harald R. Jensen, a member of the committee, for the Journal of Farm Economics.

In his article Dr. Jensen stated that the Interstate Managerial Project had originated out of a dual situation. On the one hand, the committee had observed that an important segment of our economic theory and applied work in farm management had neglected the managerial or decision-making process. On the other hand, they recognized a growing body of managerial concepts and models of relatively recent development. Newly

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[3]Representatives from the Agricultural Experiment Stations of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin cooperated. Christine Hillman, Ohio State University, acted as chairman.

developed managerial concepts suggested that the relative emphasis the land grant system now places on price, production, innovational, institutional and human relationship problems may differ from the relative emphasis that farmers place on these problems. Some of the most neglected phases of the managerial process appeared to be the functions of management, the kinds of knowledge situations in which managers find themselves, the analytical methods used by managers in making decisions and the values attached by managers to dollar income, security, stability, chances of gains, and protection against risk.

These deficiences suggested (1) the need to know more and to understand better the values, such as security, flexibility, stability and long chance taking, that guide farm families, and (2) the need to know more about the ways managers think and carry through the managerial process or perform the five managerial functions.[4]

Dr. Johnson described the need for supplementing the Interstate Managerial Project with a home management study in a paper he presented at the Home Management Conference on "The Interrelationship of Values and Decision-Making in Home Management" at Michigan State University on July 5, 1955. He stated:

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[4] Jensen, Harald R., "The Nature of the Study," Journal of Farm Economics, Vol. 37, No. 5 (December, 1955), p. 1097.

> Many present day farm managers are convinced that attempts to find a non-arbitrary separation of the farm into the business and home-making sides for purposes of studying the decision-making process are futile. In dynamics, the clear cut static distinction between the firm and household disappears. Non-monetary as well as monetary objectives are crucial in defining problems on both sides. . . .
>
> It is likely that on over half the census farms in the United States the value of the services produced in the household exceeds the value of the products produced in the barn and in the fields. The consumption or household aspects and the production or firm aspects of the farm are inevitably and inseparately intertwined. The realization on the part of the modern economic theorist that this is generally true is paralleled by a similar specific realization that this is true on farms as revealed by the experience of the Extension Service and the Land Grant Colleges of the United States. The Farm and Home Development Program or, as it is sometimes called, the farm unit approach recognizes that there is essentially one managerial process on a farm which interrelates household and the firm decisions and that to attempt to plan one in ignorance of the other is folly.[5]

Later in the same paper Dr. Johnson pointed out ways in which a study of decision making such as the one planned by the Home Management Department at Michigan State University could supplement the findings of the Interstate Managerial Project. He said:

> The Interstate study is short on questions dealing specifically with home management decisions even though it covers some of the interrelationships between business and home management decisions. Thus, there is a need to supplement the project with the study of the role played by the wife and older children in making farm-home decisions. The interrelationships between the decision-making roles of husband and wife are also untouched in the present study.

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[5] Johnson, Glenn L., "The Interstate Cooperative Research Project on Decision Making in Farm Management," Proceedings of Conference on Values in Decision-Making in Home Management, Michigan State University (Fast Lansing, July 5, 1955), p. 42.

> The big need, however, for extension of the Interstate Managerial study is in the area of values. Half of each problematic situation requiring a farm-home decision is defined in terms of values--i.e., concepts of what ought to be.[6]

Experience gained during the Interstate Managerial Project indicated that information such as desired in the home management study could be obtained from farm families.

The structured interview method was selected as the most desirable means of collecting data as a previous study conducted at Michigan State University had indicated that the interview was the best method for obtaining information concerning home management practices.[7]

Good and Scates also describe some special values the interview method has for social researches that were considered. They are:

1. The interviewees may provide personal and confidential information which they would not ordinarily place in writing on paper; they may wish to see the investigator who is securing the information and to receive guarantees as to how the facts will be used; they may need the stimulation of personal contacts in order to be "drawn out". . . .

2. The interview enables the investigator to follow up leads and to take advantages of small clues; in dealing with complex topics and questions, the development or trend of the conversation is likely to proceed in any direction, and no instrument prepared in advance can fully meet the situation.

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[6] Ibid., p. 51.

[7] Gross, Irma H., Ann Aikin, Theresa Tordt, Evelyn A. Zwemer, and William D. Baten, A Study of Three Methods of Research in Home Management, Michigan State College Experiment Station, Technical Bulletin 171 (February, 1940), p. 171.

3. The interview permits the investigator to form an impression of the person who is giving the information, to arrive at some judgment of the truth of the answers, and "to read between the lines" things that may not have been said in words.[8]

In addition to the interview it was decided to use a projective technique which could serve as a secondary means of ascertaining farm family values. The schedule and projective instrument were to be developed simultaneously.

For the purpose of conducting a preliminary investigation of the way in which financial decisions are made, the awareness of individuals of the process of decision-making and the basic values of farm families, certain assumptions were made. These were:

1. That there are steps in the decision-making process and that those steps can be studied.
2. That awareness of the decision-making process influences the satisfactoriness of a decision and that the extent of awareness can be estimated.
3. That farm families possess certain basic values which influence and guide their financial decisions and that their relative strength can be assessed.

Definition of Terms

Decisions. Decisions are defined as those choices which involve the recognition by the individual of an unresolved

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[8]Good, Carter V. and Douglas E. Scates, Methods of Research (New York: Appleton-Century-Crofts, Inc., 1954), p. 637.

situation which is resolved in a way that is new to that individual. A decision is a conscious choice of one behavior alternative from among two or more possible alternatives.[9]

The Decision-Making Process. There are three successive parts to the making of a decision: (1) seeking alternatives, (2) thinking through the consequences of these alternatives, and (3) selecting one of the alternatives.[10]

Awareness (as related to the decision-making process). In this study, awareness denotes the conscious effort of an individual to reach a satisfactory decision by the decision-making process. This does not imply that the individual would be familiar with the term, decision-making, but rather would tend to carry out the process by considering possible alternative courses of action, recognizing the risks and consequences involved in each alternative and, finally, selecting one upon which to act.

Focal Value. This is defined as a general value about which numerous specific values cluster.[11]

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[9]Paolucci, Beatrice, "Decision-Making in Relation to Management in Classes of Home Economics by Beginning Teachers" (unpublished Doctor's Dissertation, Michigan State University, 1956), p. 9.

[10]Gross, Irma H., and Elizabeth W. Crandall, Management for Modern Families (New York: Appleton-Century Crofts, Inc., 1954), p. 20.

[11]Albert, Ethel M., "Theory Construction for the Comparative Study of Values in Five Cultures: A Report on Value Study" (unpublished report, Laboratory of Social Relations: Value Study, Harvard University, 1954).

Limitations of the Study

In making this exploratory study, the following limitations were recognized:

1. A family who was willing to cooperate in the study might be one in which the husband and wife tend to communicate readily with each other.
2. Interviewing husband and wife together may place restrictions upon the validity of the data. For example, husbands and wives may tend to "put up a good front" and thus appear to confer with each other more than they really do in actual family situations.
3. The method of data-collection used limits the kinds of relevant evidence available for study.

Organization of the Thesis

Following a review of pertinent literature in the next chapter, this thesis describes the steps that were taken in developing two instruments, a projective technique and a schedule. A description of the reasons for selecting a projective technique and the problems encountered while trying to develop it are discussed in Chapter III. The schedule was subjected to three revisions before it was regarded as satisfactory. The demands of organization require that these steps be discussed separately and consecutively; the original, then the

first, second and third revisions are dealt with in Chapter IV.

In Chapter V the specific hypotheses formulated to guide the planned research project are listed. This is followed by an analysis of the schedule in relation to these hypotheses. The writer describes which parts and/or questions are designed to bring forth information to support or refute each hypothesis. A summary and the conclusions drawn are presented in Chapter VI.

CHAPTER II

REVIEW OF LITERATURE

Before beginning the exploratory study, a survey was made of pertinent literature. The survey was directed toward locating material that might be helpful in the formulation of hypotheses and in the development of the instruments to be used. Part I of this review is concerned with background materials on decision-making and the decision-making process; part II deals with decision-making as related to management; part III discusses literature in the area of values and decision-making; part IV reports on recent studies in the field of farm family financial security and part V pertains to that literature related to methods of research that influenced the development of the schedule and projective instrument and the formulation of hypotheses.

Decision and the Decision-Making Process

Few studies have probed decision-making or the decision-making process. Most authors acknowledge that little, if anything, is really known about the mental activity that is carried on during the making of a decision. Decision-making is seen as the basic part of a more inclusive process that takes place over a period of time. Writers in the field

seem to agree that actions taking place by force of habit are not true decisions. The word, decision, implies conscious choice or judgment.

Tannenbaum states:

> Human behavior results from either unconscious or conscious processes. When these processes are conscious, decision-making is involved.[12]

Katona differentiates between genuine decision and habitual behavior.

> Genuine decisions require the perception of a new situation and the solution of the problem raised by it; they lead to responding to a situation in a new way. In contrast habitual behavior is rather common. We do what we did before in a similar situation. Whether we used the word "decision" in such circumstances is immaterial. The main point is that the psychological process involved is different from that in a genuine decision.[13]

The definition of a decision as framed by Paolucci and selected for use in this study includes the above concepts of a genuine decision. She describes a decision as:

> . . . those choices which involve the recognition by the individual of an unresolved situation that was resolved in a way that was new to the individual. A decision was a conscious choice of one behavior alternative from among two or more possible behavior alternatives.[14]

A decision needs to be made whenever a new situation arises. One must decide "what to do" and "how to do it," or

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[12]Tannenbaum, Robert, "Managerial Decision Making," Journal of Business, Vol. 23 (1950), p. 22.

[13]Katona, George, Psychological Analysis of Economic Behavior (New York: McGraw-Hill Book Co., Inc., 1951), p. 49.

[14]Paolucci, p. 9.

in other terms, "what is the goal?" and "what means should be used to reach it?". Once a particular goal is reached, a new goal may be set and the first goal may become a means to the new goal. The process by which a goal may become a means to some other ultimate goal is carried on throughout life. Each day brings new wants that individuals wish to satisfy.

Tannebaum sees decision-making as taking place within a sphere of discretion. The sphere of discretion is defined by "constraints" or those factors which restrict, restrain or limit the exercise of discretion to available alternatives.[15] Decision-making is limited by the authority one or more individuals may have over another, by economic factors, and by technological change. An individual acts within certain biological restrictions, i.e., a human being cannot fly without the aid of machines. Thy physical environment in which an individual functions is an ever-present "constraint." Decision-making then is judgment exercised within constraints.

Decisions have been classified in various ways. Tannebaum describes decisions as being basically of two types. Some decisions are related to an individual's system of values. Such decisions determine the individual's ultimate ends. These values cannot be judged in terms of efficiency because they are primarily of ethical content. All other decisions, however, are directly or indirectly related to the means of attaining

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[15]Tannebaum, p. 33.

ultimate ends. Such decisions are made in terms of intermediate ends. In choosing between alternatives, a rational individual will attempt to make a selection, within the limits of his knowledge, which will maximize his results at a given cost or which will attain given results at the lowest cost.[16]

Barnard divides decisions into two major types, positive and negative. Positive decisions are those that do something, direct action, cease action, or prevent action. Negative decisions are decisions not to act. Both types of decisions are inescapable but the negative decisions are often largely unconscious, relatively non-logical, "instinctive" or "good sense."[17]

According to Leys, the study of standards for decision-making is that part of philosophy called ethics.[18] Ethics is more than a collection of opinions; the point of moral philosophy is to discover whether the right question is being asked.[19] The questions incorporated into the interview schedule developed as part of this study have been influenced by philosophical ideas and reflect the utilitarian viewpoint. The utilitarian

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[16] Ibid., p. 23.

[17] Barnard, Chester I., The Function of the Executive (Cambridge, Mass.: Harvard University Press, 1954), p. 194.

[18] Leys, Wayne A. R., Ethics for Policy Decisions (New York: Prentice-Hall, Inc., 1952), p. 4.

[19] Ibid., p. 9.

urges decisions makers to bear in mind that the happiness of the greatest number is the good to be achieved. The questions the utilitarian wishes to ask are:

1. What are the alternatives and what are the consequences of happiness and misery?
2. How do the alternatives compare in advantages and disadvantages?
3. Have remote consequences been considered as well as the immediate ones? Have they been evaluated by considering the relative intensity, duration, and extent of satisfactions that are involved?[20]

Leys further explains the role philosophy plays in training for decision-making in this way:

> Whereas philosophy as a set of questionable answers is often at odds with science and the policy arts, philosophy as a set of answerable questions is an organizer of thought, as recent philosophers have tended to realize. In his role as interrogator the philosopher does not ask all kinds of questions indiscriminantly. . . . The philosophically minded person has some awareness of the services that a given question can perform in revealing the best possible choices.[21]

Bross provides a statistician's conception of the process of decision. First, he defines a decision as "the process of selecting one action from a number of alternative courses of action."[22] Then he clarifies his definition by

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[20] Ibid., p. 10.

[21] Ibid., p. 10.

[22] Bross, Irwin D., Design for Decision (New York: The Macmillan Co., 1953), p. 1.

stating that a decision requires (1) that there are two or more alternative courses of action possible. Only one of these lines of action can be taken; (2) that the process of decision will select from these alternative actions a single course of action which will actually be carried out; (3) that the selection of a course of action is to be made in order to accomplish some designated purpose.

He then relates the decision to the decision-making process. In his words:

> Therefore, the decision itself must be regarded as a larger process which takes place over a period of time. In this process, the decision leads to action which in turn leads to some outcome.[23]

He visualizes the process as consisting of three basic steps toward decision:

1. The outcomes for each action are predicted.
2. The outcomes are evaluated in terms of some scale of desirability.
3. A <u>criterion</u> for decision, based on purposes, is then used to make the actual decision.[24]

The concepts of Gross and Crandall in regard to decision-making exercised the greatest influence over the specific hypotheses formulated during this study. They see the process of making a decision as consisting of three parts (1) seeking alternatives, (2) thinking through the consequences of

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[23] <u>Ibid</u>., p. 19.

[24] <u>Ibid</u>., p. 22.

these alternatives, and (3) selecting one of the alternatives.[25]

Tannenbaum discusses the concept of "awareness."

> In making a decision an individual must become aware of relevant behavior alternatives, define them, and finally evaluate them.[26]

He explains that, ideally, the definition of behavior alternatives involves a determination of all the consequences related to each behavior alternative being considered, but such an ideal can never be achieved for the following reasons. (1) It is impossible for an individual to be aware of all the consequences attendant upon any given behavior alternative. (2) The time involved in discovering consequences and determining their nature is often such that a decision must be made before all the foreseeable, relevant possibilities can be explored. (3) Consequences lie in the future and therefore must be anticipated. Whenever the future is anticipated uncertainty is present.[27]

Upon quick reflection one is tempted to wonder why so much attention is being placed on learning more about the process of decision-making if uncertainty is to be assumed to be certain. Tannebaum explains that paradoxical statement thus:

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[25]Gross and Crandall, p. 20.

[26]Tannenbaum, p. 22.

[27]Ibid., p. 22.

> The necessity for making decisions arises out of the fact that knowledge of relevant existing facts is inadequate and that the future is uncertain--individuals can never have complete knowledge of all factors underlying their choices. If such knowledge were available, decisions would not have to be made. If an individual were aware of all consequences related to each of these behavior alternatives, judgment would not have to be exercised. One alternative would clearly be superior to all others. Individual behavior could be completely rational. In a real sense that behavior would be determined by the consequences related to the superior alternative rather than by a choice between alternatives.[28]

The relationship of uncertainty to decision-making has been stated by Frank H. Knight as follows:

> With uncertainty absent, man's energies are devoted altogether to doing things; it is doubtful whether intelligence itself would exist in such a situation; in a world so built that perfect knowledge was theoretically possible, it seems likely that all organic readjustment would become mechanical, all organisms automata. With uncertainty present, doing things, the actual execution of activity, becomes in a real sense a secondary part of life; the primary problem or function is deciding what to do and how to do it.[29]

Part of the schedule developed for use in the Michigan research project on decision-making was devoted to collecting information pertaining to the risks and possible consequences of alternatives. Johnson and Haver in their recent study of decision-making principles in relation to farm management classified the knowledge situations in which farm managers find themselves. The situations classified vary from those involving outcomes so imperfectly known that no action is

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[28] Ibid., p. 23.

[29] Knight, Frank H., Risk, Uncertainty and Profit (New York: Houghton Mifflin Co., 1921), p. 268.

willingly taken, to those in which anticipated outcomes are regarded as perfectly known. Of the five categories described, the first three involve subjective uncertainty, one involves subjective risk and one assumes subjective certainty. According to Johnson and Haver, the five situations are:

> (1) The inactive situation, in which available information is adequate for a decision concerning a contemplated action and in which the cost of acquiring more information exceeds its value; (2) the learning situation, in which available information is inadequate for decision and in which the value of acquiring knowledge exceeds its cost; (3) the forced-action situation, in which available information is inadequate but in which action is forced by outside circumstances; (4) the subjective risk situation, in which available knowledge, though imperfect, is adequate for either positive or negative action and in which the cost of additional knowledge equals its value; and (5) the subjective certainty situation, in which knowledge is complete enough for managers to act as though they had perfect knowledge. The first three of these situations all involve inadequate knowledge; they can be grouped together under the label of subjective uncertainty.[30]

Decision-Making and Management

Anyone who has had the privilege of being brought up in a home in which there has been harmony between parents can probably recall that many times the father and persons outside the immediate family have made such statements as "If it's all right with your mother, it's all right with me" or asked such questions as "What does your mother think about it?".

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[30] Johnson, Glenn L., and Cecil B. Haver, "Decision-Making Principles in Farm Management," Kentucky Agricultural Experiment Station, University of Kentucky, Bulletin 593 (January, 1953), p. 39.

Although the father and children may take an active part in making and carrying out plans, the homemaker usually takes the lead in managing the home. Nickell and Dorsey discuss the managerial functions of a homemaker as follows:

> In carrying her share the homemaker must frequently play the role of a planner, decision-maker, director, teacher, energizer, evaluator, consumer-buyer, coordinator, and worker. . . .
>
> An integral part of planning is the decision-making function in homemaking. Decision-making appears both in formulating and in adjusting the plan as it is put in effect. Intelligent adjustment of plans while they are in the process of being carried out is as important as the original planning. As the day's work goes forward, homemakers are constantly weighing evidence or facts, picturing and reviewing alternative possibilities and making judgments. . . . . .
>
> Decision-making is present in every plan which is involved, in every training situation, and in all problems of coordination. The homemaker who has some degree of decisiveness in operating her home saves worry and friction for herself and her family. Planning and decision-making are necessarily interdependent functions.[31]

To Esther Crew Bratton decision-making appears as:

> . . . a small unit of mental action which makes up all of the large and small acts of management. To use the terms of motion study, perhaps it is the therblig of the management process, or in terms of physical science, decision-making is the atomic unit of management. . . . . .
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> Decision-making then is inescapable in any phase of management, and the quality of the decision determines the quality of management.[32]

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[31]Nickell, Paulena, and Jean Muir Dorsey, Management in Family Living (New York: John Wiley & Sons, Inc., 1950), p. 69.

[32]Bratton, Esther Crew, "Decision-Making in Home Management," Proceedings of Conference on Values and Decision-Making in Home Management, Michigan State University (East Lansing, July 5, 1955), p. 31.

For many years, leaders in home economics have been aware of the importance of teaching students how to make decisions. Hazel Huston Price states:

> Wise management of personal resources has long been recognized as a key to successful living whether the times be of war or of peace. Developing the ability to make intelligent decisions in the use of personal resources, therefore, stands as a vital teaching objective and teachers should be able to determine the extent to which they are developing this ability.[33]

Gross and Crandall direct our attention to the changing philosophy of teachers of home management in these words:

> One of the important shifts in home management as a field of study has been from the emphasis upon skill in using resources to stress upon people and their goals as a focal point of management. Disregard of the people concerned in any phase of home management may defeat the fundamental purposes of management.[34]

Paolucci's recent study of decision-making in relation to management in classes of home economics supports the view that it is possible to increase the capacity of an individual to make decisions.

> The data secured from this study seemed to have implications for the understanding of the decision-making process. It seems to the writer that the variance found among the beginning teachers in number of decisions made and in number of alternatives per decision considered and the likeness in the kinds of decisions made implied that differences in decision-making were related to the individual involved rather than to the situation. This may have implications for those persons who are in positions of management or are training others to assume

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[33]Price, Hazel Huston, "Measuring Ability to Make Wise Decisions," Journal of Home Economics, Vol. 35 (June, 1943), p. 349.

[34]Gross and Crandall, p. 39.

> managerial responsibilities. Through actual practice in resolving management problems, where the individual would be given help in visualizing and critically examining a number of possible alternatives the capacity for decision-making might be increased. In a real sense this might imply that the individual's capacity to do creative, critical thinking might be increased.[35]

In a family situation, both parents and children may be involved in making a decision. Teachers of family relationships are giving more attention to group decisions. It appears that group or joint decisions may tend to have a better chance of success than those made by an individual. The family who makes a habit of "talking things over together" has a better understanding of one another's interests and desires as well as the limitations within which each must operate. As Gross and Crandall point out:

> There is increasing respect for the value of group as opposed to individual decisions. They tend to bring about more action. Quite aside from the better chance it has of success, a group decision also tends to be a better decision.[36]

One of the aims of this exploratory study was to try to identify the factors that contribute to the satisfactoriness of a decision. In this relation, it may be enlightening to digress somewhat and glance at the viewpoint taken by certain persons interested in human engineering. As stated by Janssen, a human relations consultant, they believe that:

> . . . conflict is an unnatural activity and the functioning of human relationships for peaceful, efficient,

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[35]Paolucci, p. 146.

[36]Gross and Crandall, p. 25.

> coordinated, productive action is a natural human activity. Therefore, people will naturally execute their responsibilities if they understand the mechanisms of human relationships and how to make them work.[37]

To manage human relationships, including our own relationships with others, in a better manner, Janssen is of the opinion that we need to think and act in a human engineering way which involves these three steps:

1. Sizing up the situation.
2. Seeing what factors in it are likely to be strategic.
3. Dealing with them in such a way that their limiting effect on the situation is removed.

In addition he makes this suggestion:

> When a joint economy (marriage, partnerships, etc.) is not working well, look first for failure of communications; it is likely to be the major strategic factor.[38]

Philosophers in general agree that the idea of "more thought before action, less impulsive action" is vital to reaching a satisfactory decision. That is the message of a well known bit of parental advice, "look before you leap!"[39]

That decision-making is a crucial part of management has been recognized by leaders in business. The results of good management are tangible; profits can be accurately

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[37] Janssen, Guthrie E., Basic Human Engineering Handbook (Lakeville, Con.: Guthrie E. Janssen, publisher, 1950), p. 6.

[38] Ibid., p. 6. [39] Leys, p. 254.

measured. Commenting upon the relationship of decision-making and competence, a dean of a school of administration told an audience of executives:

> You have no knowledge that is not conceptual. The process of learning is the process of transforming perceptions into conceptions. In any type of administrative work which involves making decisions--and most of it does--the power to conceive situations and to see consequences are major qualifications. The power to conceptualize and the range of one's conception have a great deal to do with one's administrative competence.[40]

In most situations where managers are employed, the manager is expected to observe, analyze, and make decisions, a great many of which deal with policy. On a farm, the manager may also be the performer. In other words, he not only decides what is to be done and how it is to be carried out but he does the work as well.

Dr. Glenn L. Johnson lists the five tasks of farm managers as (1) observation, (2) analysis, (3) decision, (4) action, and (5) acceptance of responsibility.[41]

The notion that farm and home management may be treated as separate entities by researchers is now viewed as doubtful. D. Woods Thomas states:

> The making of decisions implies the existence of objectives toward which decisions are oriented. . . . If the

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[40] Calkins, Robert D., "Executive Training," Personnel Administration, Vol. 18 (November, 1955), p. 5.

[41] Johnson, Glenn L., "Managerial Concepts for Agriculturalist," Kentucky Agricultural Experiment Station, University of Kentucky, Bulletin 619 (July, 1954), p. 12.

> unique household-firm relationship of the farm unit is fully recognized, it appears that its objectives are determined, in part, by the social and cultural environment of the farm family. If this is the case, then the objectives of the farm unit are a function of such socio-economic variables as social and economic status, age, family composition, educational level achieved, stage in the family cycle and the like.[42]

The preceding remarks may lead one to believe that the objectives of farm business and the home are the same. In this regard, Hazel Kyrk discriminates between them thus:

> But no home can be run like a business and no business like a home. The man who tried the latter would soon have no business to run and the homemaker who tried the former would soon have no family to run a home for. Fundamentally the business enterprise and the household enterprise are completely unlike. The former, as was said, has a clear cut definite target to aim at about which there can be no question. Furthermore success or failure of any policy will show itself in dollars and cents. Business management has a test of the wisdom of a past decision, and a guide to future policies. The goals of household management upon the other hand are happiness, rest, recreation, association with family and friends in pleasant ways. These are desirable goals; they are proper subjects for careful thought and informed judgment. But as definite goals or as measureable results by which policies may be tested they are scarcely in the same class as the net income of the business concern.[43]

Values and Decision-Making

The decisions that face the homemaker of today differ markedly from those that confronted homemakers of a few decades

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[42]Thomas, D. Woods, "Sociological Aspects of the Decision Making Process," Journal of Farm Economics, Vol. 37, No. 5 (December, 1955), p. 1115.

[43]Kyrk, Hazel, Economic Problems of the Family (New York: Harper and Brothers, 1933), p. 57.

ago. Experience and customs once served as guideposts for decisions. The range of choice was comparatively small. Today, with the present speed of communication and transportation, families have become more mobile and, as a result, tend to be less reliant upon tradition. The homemaker can no longer depend upon experience to direct her course of action. The rapidity of technological change alone forces her to make decisions for which she has had little or no experience. Wise decisions are made after thoughtful consideration of possible alternatives. Making a choice means deciding which of conflicting desires is to be satisfied. The process of making a decision involves the weighing of values. In this study values are seen as determining the way of life a family adopts. The greater the strength of a value, the greater the influence it has upon decisions. Lita Bane expresses her idea of values in this way:

> Values have their roots in our personal and social philosophies. Their fruit is what we choose to do, to feel, to think, and the way we choose to do it. In other words, our design for living indicates our scale of living, what we think is worthwhile.[44]

On what a value is, no two authors seem to agree. A value has been defined by Ralph Linton as "anything toward which the members of society bear a <u>definite</u> attitude." Linton explains:

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[44]Bane, Lita, "Values That Count in Home Economics," <u>Journal of Home Economics</u>, Vol. 42, No. 1 (January, 1950), p. 13.

> There are numerous things which members of society reject or consider undesirable. . . . These negative values appear to be closely comparable to the positive ones in terms of their effects upon individual and social behavior.[45]

Kattsoff looks at a value from the standpoint of its relation to behavior and defines it as "the end state or end object which is involved in the cognitive aspects of behavior."[46]

As a home economist Hill is interested in human values which she describes as being:

> those which make it possible for any individual to develop his maximum abilities and at the same time give such direction to his life that he makes maximum contribution to society and derives personal satisfaction in living.[47]

The definition given by Robin M. Williams, Jr. portrays most vividly the meaning of values as they are thought of in this study. Williams writes:

> Values are "thus" things in which people are interested--things that they want, desire to be or become, feel to be obligatory, worship, enjoy. Values are modes of organizing conduct--meaningful, affectively invested pattern principles that guide human action.[48]

Each of the above definitions portrays to some degree the concepts the researchers conducting this study hold in

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[45]Linton, Ralph, "An Anthropological View of Economics," Goals of Economic Life, Chap. XI (A. Dudley Ward, editor, 1953), p. 307.

[46]Kattsoff, Louis O., The Design of Human Behavior, (Saint Louis: Educational Publishers, 1953), p. 68.

[47]Hill, Edna A., "Human Values in Home Economics," Journal of Home Economics, Vol. 47, No. 8 (October, 1955), p. 592.

[48]Williams, Robin M., Jr., American Society: A Sociological Interpretation (New York: Alfred A. Knopf, Inc., 1952), p. 375.

regard to values. Since authors disagree as to what a value is, there is a great diversity in the classification of values as well as differences of opinion as to the dominant values of American society. There are three leading points of view held by sociologists on the general subject of values. Simpson describes two of these in his recent book dealing with certain controversies in the social sciences. He states:

> First, the extreme behaviorist position, which holds that valuations and values are empirically observable patterns of behavior, maintains that they may be studied in the same manner as all other observable patterns of behavior. The behavior tends to reduce human evaluating processes to neural and biological responses. . . .
>
> The necessity for insight is stressed by the second point of view on the study of values in sociology. . . . There is the additional fact that values have significance in the life histories of individuals, and the value responses of individuals in a culture cannot be adequately analyzed without regard to the life histories.[49]

The third point of view on the roles of values in sociology is expressed by Robert Lynd. He challenges the idea of the extreme freedom from values with which a sociologist can approach his subject matter. As Lynd sees it, culture is value-laden; hence, it is inevitable that cultural values affect the kinds of problems the sociologist selects for investigation as well as the way he interprets his data.[50]

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[49]Simpson, George, Man in Society (Garden City, N.Y.: Doubleday & Co., Inc., 1955), p. 78.

[50]Lynd, Robert S., Knowledge for What? The Place of Social Science in American Culture (Princeton: Princeton University Press, 1948), p. 181.

Ruth Benedict appears to share his ideas. She has written:

> No man ever looks at the world with pristine eyes. He sees it edited by a definite set of customs and institutions and ways of thinking. Even in his philosophical probings he cannot go beyond these stereotypes; his very concepts of the true and the false will have reference to his particular traditional customs.[51]

Earl S. Johnson sums up his attitude toward the different ways social scientists believe values may be studied in these words:

> Man has power and we dare not disregard it. For if we do disregard the values and goals of his acts we thus fail to see the significance of the facts about them. How tragic and impossible it is to believe that facts are about nothing but themselves; they are as we have sought to demonstrate facts about both the means and ends which man uses to seek a better society and a better self.[52]

Values are classified by Linton as being either thematic or instrumental. He explains that all cultures reveal by their organization and content, the presence of certain "themes" such as proper rearing and enculturation of children. The instrumental values refer to ways in which patterns of overt behavior reflect the themes of a culture.[53]

Williams names four kinds of values: (1) cultural--all shared values; (2) social--not only shared but regarded as matters of collective welfare by an effective consensus

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[51] Benedict, Ruth, Patterns of Culture (New York: Houghton Mifflin Co., 1934), p. 2.

[52] Johnson, Earl S., Theory and Practice of the Social Studies (New York: The Macmillan Co., 1956), p. 191.

[53] Linton, p. 308.

of the group; (3) moral--relatively systematic ideas of the good as apart from sheer interest, desirability or expediency; (4) ethical.[54]

A conception of values more applicable to home management, perhaps, is set forth by Nickell and Dorsey in these words:

> Values may be intrinsic or instrumental. An intrinsic value is one that is important and desirable simply for its own sake. . . . Art, the interest in beauty, is an intrinsic value. . . .
>
> An instrumental value is one that has fitness for something else and is a means of attaining other values of purely instrumental worth. Technological interest or efficiency in work is mainly of this quality. It is sought primarily as a means to an end. . . .
>
> Some values possess both intrinsic and instrumental worth. . . . The human values--love, health, comfort, ambition, knowledge and wisdom, play, art and religion--are both intrinsic (important for their own sake) and instrumental (a means to attaining other values).[55]

In the development of the projective technique to be used in the research project on decision-making the researchers referred to the following authors and their respective lists of values:

Parker--love, health, comfort, ambition, knowledge and wisdom, technological interest or efficiency in work, play, art and religion.[56]

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[54]Williams, p. 375

[55]Nickell and Dorsey, p. 8.

[56]Parker, DeWitt H., Human Values (New York: Harper and Brothers, 1931), p. 46.

Cutler--beauty, comfort, convenience, location, health, personal interests, privacy, safety, friendship activities, and economy (as related to the selection and improvement of a home).[57]

Williams--material comfort, wealth, power, work, efficiency, rationalism, impersonal justice and universal ethics, achievement, democracy, equality, freedom, religion, individual personality, and ethnic values.[58]

As to the function of values there seems to be general agreement that they are, as Gross and Crandall state, "found at the root of human motivation."[59] Knight holds firmly to the opinion that motives or desires in human conduct are the analogue of force in mechanics. Furthermore he says:

> . . ., motives resist reduction to any common measure or principle in any terms simpler than value itself. That motives in their vast variety are in some sense a manifestation of a "will to live," that all values may be evaluated in terms of "quantity" of life has the appearance of scientific treatment. . . .[60]

Assuming that decision-making means making a conscious choice between two or more alternatives, the relationship

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[57]Cutler, Virginia F., "Personal and Family Values in the Choice of a Home," Agricultural Experiment Station, Cornell University, Bulletin 840 (November, 1947), p. 6.

[58]Williams, p. 440.

[59]Gross and Crandall, p. 36.

[60]Knight, Frank H., "Economic Psychology and the Value Problem," Quarterly Journal of Economics, Vol. 39 (May, 1925), p. 401.

between values and decision-making is clearly described by Hertzler:

> Men make choices between alternatives with respect to all manner of actions, situations, persons, groups, and symbols which they are aware of and which seem to have some bearing on human life. They arrive at judgments regarding these realities which we refer to as "values." Suffice it to say at this point that these values, as constructed products of man's experience, function as expressions of collective preferential force. They arise out of, and govern every area of, human interest and action. From them there is no escape. . . .
>
> Every possible action involves choice. The values of a society relate to almost every area of action and choice. Under their pressure and surveillance, in nearly every social situation we must do this or not do this or that.[61]

One of the purposes of this exploratory study was to develop an interview schedule to elicit information that would help the researchers learn more about a farm family's concept of what "ought to be" as distinguished from what "is." Whenever a family values anything, they are apt to move beyond, or rise above, what "is" and think in terms of something better or what "ought to be." A difference between what "ought to be" and what "is" means there is a problem to be solved. In this way families look toward new horizons in planning. What "ought to be" reflects the ideal. In the hierarchy of values, ideals stand at the top. The function of ideals as energizers has been recognized by historians. Brinton explains the thinking of some historians thus:

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[61] Hertzler, Joyce D., Society in Action: A Study of Basic Social Processes (New York: Dryden Press, 1954), p. 55.

> This confusion of "ought" and "is" turns out for the intellectual historian to be another of the abiding habits of men thinking. . . . The gap has never been closed certainly not by the idealists who deny the "is," nor by the realists who deny the "ought." Men do not consistently act in logical (rational) accordance with professed ideas; here the realist scores. But their professed ideals are not meaningless, and thinking about ideals is not silly and ineffective activity that has no effect on lives. Ideals as well as appetites push men into action; here the idealist scores.[62]

In his discussion of "Values in Home Management" at a recent Home Management Conference, McKee stressed that to examine and explore values properly, it is necessary to consider them at two levels--the "is" (description and analysis) and the "ought" (ethical level). He said:

> Both approaches are legitimate and proper for a consideration of values. Ethics is not a science but this is not to deny that there is a place for exploring what <u>might be</u> as well as <u>what is</u>. Life demands a consideration of both the actual and the ideal. . . . To overlook what is or to eliminate what can or should be is to fail to recognize the full dimension of values.[63]

Farm Family Financial Security

One objective of the proposed master project "Factors Affecting the Financial Security of Rural Families" was to identify the elements of security for rural family living and to ascertain the attitudes toward these elements. That portion

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[62]Brinton, Crane, <u>Ideas and Men. The Story of Western Thought</u> (New York: Prentice-Hall, Inc., 1950), p. 16.

[63]McKee, William W., "Values on Home Management," <u>Proceedings of Conference on Values and Decision-Making in Home Management</u>, Michigan State University (East Lansing: July 4, 1955), p. 8.

of the master project conducted at Michigan State University did not seek to formulate hypotheses in this area, but rather to collect data that might be correlated with other research in an effort to learn more about the financial goals of farm families.

The importance of the family in the creation of personality and in training for social life is generally recognized by social researchers. Loomis and Beegle have emphasized the role of the family in the development of children:

> For the vast majority of people throughout the world, the family is the first social system experienced, and it is here that many of the lifelong aspirations, expectancies, and social understanding and misunderstanding are produced. . . .
>
> Not only does the family implant the goals toward which the family will later strive, but also the standards by which they may be attained. He internalizes the standards defining what is right and wrong, what is good and what is bad.[64]

There have been several studies conducted within the past ten years that are related to the research problem under investigation. The findings of the studies conducted by Fitzsimmons and by Honey and Britton emphasize the need for a clearer delineation of family goals.

Fitzsimmons conducted a study of the provisions a number of farm families made toward financial security. She found that only families whose children were nearly grown or

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[64]Loomis, Charles P., and J. Allan Beegle, Rural Sociology: The Strategy of Change (Englewood Cliffs, N. J.: Prentice-Hall, Inc., 1957), p. 82.

entirely grown were found to have recognizable plans for retirement. Most of the cooperating families had made only incomplete plans for retirement.[65]

Honey and Britton found that there were noticeable differences between farm husbands and wives in their stated financial goals. There was also a lack of clearly defined goals. Seventy-eight percent of the husbands and 66 percent of the wives had no definite financial goal for the year in which the study was done; 34 percent of the husbands and 44 percent of the wives had no goals for the next ten years and 70 percent of the husbands and 43 percent of the wives had no financial goal for the time they would reach the age of 65.[66]

Freeman summarized and analyzed the 1955 family accounts of 126 farm families, the family accounts of 101 farm families for the five-year period 1951-1955, and in addition studied other accounts kept over a 20 year period. Her summary of the findings has implications for those wishing to help families plan for financial security. She concluded:

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[65]Fitzsimmons, Cleo, "Provisions for Security," Agricultural Experiment Station, University of Illinois, Bulletin 537 (February, 1950), pp. 520-521.

[66]Honey, Ruth R., and Virginia Britton, "Some Aspects of Financial Planning Among Farm Families in a Central Pennsylvania Community," Agricultural Experiment Station, Pennsylvania State University, Research Publication 134, College of Home Economics (April, 1956), pp. 5-6.

Families that keep farm and home accounts have the opportunity to:

1. Decide what they want now and in the future.
2. Interrelate their current needs with their long-time goals at different stages in the marriage cycle.
3. Decide what methods will be best to use in obtaining their goals.

Satisfactory living and security are the results of careful money management over the years.[67]

Research carried out by Honey and Smith indicated that experience in making financial decisions may improve the ability of an individual to make satisfactory decisions. In their study of the family financial management experiences reported by 179 college students they expressed the opinion that research regarding the financial arrangements of families has implications for parents and educators. The findings of this research stress the importance of conscious planning, and the fact that in managing their finances families find many methods that help them reach their most desired goals. Honey and Smith feel that decision-making within a family constitues an important learning experience for children and may build competence that will be useful to them in later years.[68]

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[67]Freeman, Ruth Crawford, "A Guide in Making Decisions in Family Financial Planning," Department of Home Economics, Extension Service in Agriculture and Home Economics, University of Illinois, HEE 3655 (1955), p. 23.

[68]Honey, Ruth R., and William M. Smith, Jr., "Family Financial Management Experiences as Reported by 179 College Students," School of Home Economics, Research Publication 113, Pennsylvania State College (December, 1952), p. 10.

Hillman conducted a study of factors influencing the lives of young farm families. The families who participated were under 30 years of age and obtained the major part of their income from the farm. The researcher seemed convinced that the frequency with which both men and women referred to the same things would indicate that the majority of husbands and wives know what they, as a family, are trying to do over a long period and are endeavoring to accomplish these things together. The most frequently mentioned goals of the families who cooperated were (1) to be free of indebtedness, (2) to have economic security, (3) to own their farm. In addition, they wanted adequate farm machinery and a good livestock program. A large proportion of those couples who already owned their farms planned to remodel their farm home. A significant finding of this study was the frequency with which couples mentioned goals beyond immediate family interests. Eighty-two percent of the husbands and 68 percent of the wives wished to be known as useful citizens of the community.[69]

Landis has written in the preface of his book, "For Husbands and Wives," that:

> Marital happiness and success are no longer considered to be in the lap of the Gods. Most intelligent couples know they must work to make their marriage the satisfying

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[69]Hillman, Christine H., "Factors Influencing the Lives of a Group of Young Farm Families," Research Bulletin 750, Ohio Agricultural Experiment Station (September, 1954), pp. 57-59.

relationship they wish it to be, and they accept the responsibility for it.[70]

In order to get some idea of the factors essential to happiness and success in marriage, Landis asked over 1,100 women--college girls, wives of college students, and the mothers of these two groups--what five things were most important in making happy and unhappy marriages. The answers of these groups were not far different. The most striking fact was that economic and financial problems take first place in the opinion of both generations (mother and daughter) as the factors that produce either unhappiness or happiness in marriage.[71]

Literature Related to Methods Used in This Research

Laymen are often skeptical of the amount of time, energy, and money that is sometimes spent on scientific research to prove what "people with common sense knew all the time." Inquiries are continually being made about trivial as well as important issues. Such inquiries are usually not of an experimental nature; however, all experiments are inquiries of one sort or another. Ackoff distinguishes between scientific and common-sense inquiries thus:

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[70] Landis, Paul H., For Husbands and Wives (New York: Appleton-Century-Crofts, Ind., 1955), p. vii.

[71] Ibid., p. 77.

> Experimental inquiry has been distinguished from common-sense in two different ways: on the basis of (1) what problems are investigated, that is, subject matter; and (2) how problems are investigated, that is method. Scientific inquiry differs from common-sense in that it is controlled inquiry. The objective of the scientist is to control and direct events so he can move toward the solution of his problem.[72]

Before a researcher may hope to control or direct a scientific investigation, a careful preliminary study of the problem must be made. Jahoda, Deutsch and Cook describe the purposes of such a reconnaissance thus:

> Scientific inquiry is an undertaking geared to the solution of problems. The first step in the formulation of a problem is to make the problem concrete and explicit; the second, to identify the nature of the evidence which might help to solve the problem.[73]

This review of research studies and other literature related to method will first touch briefly upon the construction of the schedule; second, describe some of the theoretical background that was considered in the selection of the projective technique as an appropriate means of research for this study and, third, discuss the role of the hypothesis in exploratory research.

Schedule Construction

The research studies and related literature that were influential in the selection of the interview method as the

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[72]Ackoff, Russell L., The Design of Social Research, (Chicago: University of Chicago Press, 1953), p. 2.

[73]Jahoda, Deutsch and Cook, p. 21.

best means of collecting relevant data for the planned study were described in the introductory chapter of this thesis. In deciding upon the physical form of the schedule and in the choice and structuring of questions the writer referred to "Surveys, Polls, and Opinions: Practical Procedures" written by Mildren Parten for guidance. "The Art of Asking Questions" by Stanley L. Payne was especially valuable in dealing with "loaded" questions.

Projective Techniques

Jahoda, Deutsch, and Cook explain the function of a projective technique in these words:

> Projective techniques are designed to elicit behavior from which inferences may be drawn about his beliefs, feelings, motivations, etc. They differ from questionnaires and interviews in that the subject matter is disguised so that the respondent is not aware of the object of the investigation; his responses reveal only indirectly his perceptions of himself and the world.[74]

The projective technique was selected as a means of supplementing the relevant evidence collected by interviews. The researchers recognized that the validity of such devices may be subject to doubt. Since most projective techniques have been developed as instruments for studying personality, the writer has referred to Macfarlane and Tuddenham for a brief resume of the arguments for and against projective tests.

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[74]Ibid., p. 153.

> Projectivists regard as inconvertible, pragmatic proof of validity the testimony of many expert clinicians that projective devices are useful and give new clinical insights. . . . Critics of projective tests reply that clinical reports of projective test validity usually confound the test and its interpreter, and are therefore not crucial to an appraisal of the test itself. They complain that the necessity for interpretation removes projective tests from the domain of science because interpretation involves operations that are subjective and nonexplicit and a vocabulary frequently so vague and lacking in denotative precision as to preclude either proof or disproof.[75]

However, in spite of its shortcomings, the researchers believed that a projective technique would be useful as a secondary means of ascertaining the underlying values of farm families. The projective technique that the researchers attempted to develop was based upon the idea that the things an individual values could be revealed by presenting a hypothetical problem and asking the respondent to choose among given solutions that could be interpreted as indicators of value.

Williams lists among his ways of defining values empirically the criterion of choice. He explains:

> Values concern the goals or ends of action and are, as well, components in the selection of adequate means. Even insofar as choice is not deliberate or conscious, all action nevertheless is of one kind rather than another. Some balancing of alternatives must occur whenever alternatives exist. Since acts, including failures to act, typically involve a renunciation of other possible

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[75]Macfarlane, Jean Walker, and Read D. Tuddenham, "Problems in the Validation of Projective Techniques," An Introduction to Projective Techniques, ed. Harold D. Anderson, and Gladys L. Anderson (New York: Prentice-Hall, Inc., 1951), p. 27.

courses of behavior, every act "costs something." In this sense, values and their arrangement into hierarchies are defined by choices.[76]

On what people say their values are Williams comments further:

> However, no student of human conduct can accept uncritically as final evidence people's testimony as to their own values.[77]

The role that value-orientations play in the interpretation of data obtained by the projective technique is clarified by Deutsch:

> Since the usual projective task requires the subject to choose among a wide range of possibilities of response, to fulfill his minimal obligations in the projective situations, he must apply or develop rules or standards for selecting among the alternative possibilities. . . . In effect the subject must commit himself to and express through his choices value-orientations. The value-orientations involve rules or standards by which the validity of perceptions and cognitive judgments are established, by which the appropriateness or unappropriateness of the expression of effect is assessed, by which the consequences of particular actions for oneself and for others in a social situation are evaluated and so forth. . . .
>
> Thus the projective situation not only provides the possibility of insight into the specific cognitions and motivational interests of the subject but also the opportunity to determine the value-orientations which a subject utilizes in choosing among alternative possibilities of response, the coherence and stability of these value-orientations, through a series of choices. . . .[78]

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[76] Williams, p. 376.

[77] Ibid., p. 382

[78] Deutsch, Morton, "Symposium: Field Theory and Projective Techniques," Journal of Projective Techniques, Vol. 18 (December, 1954), p. 432.

Formulation of Hypotheses

In this review of literature perhaps it is fitting that the discussion of the role of hypotheses should follow that of the theoretical background of the subject matter under study. The relationship of theory, facts and hypotheses is explained by Goode and Hatt in this way:

> Thus a theory states a logical relationship between facts. From this theory other propositions can be deduced that should be true if the first relationship holds. These deduced propositions are hypotheses.[79]

The role of the hypotheses in a study depends upon the state of knowledge in the area under investigation. In many areas of social relations, significant hypotheses do not exist and much exploratory research must be done before hypotheses can be established. Jahoda, Deutsch and Cook have written that:

> Scientific research can begin with well formulated hypotheses; it can help develop them in a course of an inquiry; or it can formulate hypotheses as the end product of the research. . . . Exploratory work not based on precise hypotheses is an inevitable step toward scientific progress.[80]

One objective of this exploratory study was to formulate specific hypotheses which could be tested in a future research project. The researchers realized that not enough was known of the problem under study to define hypotheses.

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[79] Goode, William J., and Paul K. Hatt, Methods in Social Research (McGraw-Hill Book Co., Inc., 1952), p. 56.

[80] Jahoda, Deutsch and Cook, p. 23.

During this exploratory study, the objectives as set forth in the project outline have served as a basis for "working" hypotheses. According to Good and Scates the function of the working hypothesis is:

> . . . guidance in the search for evidence, by way of limiting the area of investigation, sensitizing the worker to pertinent data and relationships and providing a unifying concept. . . . In experimentation the wording of the hypothesis will determine the particular line along which the experiment is to develop; once expressed, it becomes the groundwork upon which the experiment is built.[81]

During an exploratory study "working" or "trial" hypotheses are considered. They may be modified, confirmed, or abandoned by the researchers. The problem of the researcher is to decide whether an hypothesis is a good one. Gee has recognized four criteria as an adequate measure of a good hypothesis. These are:

> First, the hypothesis as formulated should take into consideration all of the relevant facts and should contradict none. Second, it should be plausible, and in general, should not contradict any of the laws of nature. Third, the hypothesis should be of such a character that it is amenable to deductive application and testing: that is, it should be capable of disproof or verification. Fourth, it should be as simple as possible, for from the beginning, science has demanded not only accuracy and precision but simplicity.[82]

This review of literature has sought to present the theoretical background which served as a basis for the

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[81] Good and Scates, p. 90.

[82] Gee, Wilson, Social Science Research Methods (New: York: Appleton-Century Crofts, Inc., 1950), p. 197.

development of the schedule and the projective instruments to be used in the research project, "The Decision-Making Process in Relation to the Advancement of Rural Family Financial Security."

CHAPTER III

DEVELOPMENT OF A PROJECTIVE TECHNIQUE TO ASCERTAIN FARM FAMILY VALUES

As stated earlier, a decision was made to use two techniques in carrying out the objectives of the study. The projective technique to be developed was to be used as a means of collecting supplemental evidence for ascertaining underlying farm family values. Inasmuch as the construction of the schedule to be used was influenced greatly by the problems experienced during the attempt to develop a projective technique that would aid in determining farm family values, a description of the development of the projective instrument will precede that of schedule construction.

Any attempt to develop a single projective instrument that would ascertain all major farm family values would be unmanageable. As this study was concerned with the advancement of farm family financial security, the decision was made to select those values that could be expected to have economic implications.

To understand the decision made to use focal values as a basis for the development of a projective technique, a brief description of Dr. Alice C. Thorpe's conception of the interrelationships among means, goals, values and standards of

living is essential. She sees the way of life of each family as resting upon its values. From one's values, goals arise. In order to reach these goals, one must decide upon the means. This is seen as a dynamic process rather than a static condition. One's life is in a constant state of readjustment. At times, it is difficult to distinguish between goals and values; they are closely related. Superimposed over all is the standard of living--those elements which a family regards as desirable and are willing to work to achieve. Standards are based in part on one's family background, experiences, and socioeconomic status and influence one's goals, the means selected to reach them, and inevitably one's values.

Perhaps an illustration would serve a useful purpose. One of the values a mother and father held for their children was an appreciation of music. As one of the goals to help realize this, they planned to have each child take piano lessons. They had purchased an old upright piano as the means to reach this goal. Later the father was promoted. He received a sizeable increase in salary and, at the same time, was transferred to another city. The family decided to buy a home in a better neighborhood than they formerly lived in. They also decided to sell the old piano and buy a new spinet (new means). After becoming settled in their new location, they bought their oldest child a trombone (new means) so he could begin training for the high school band (new goal).

The value of the appreciation of music had not changed basically but the prestige factor had begun to creep in.

The researchers, drawing upon their experience with farm families as well as upon previous studies,[83] made comprehensive lists of financial goals of farm families. From these lists, they tried to attribute each goal to an underlying value. It seemed to them that the goals fell into four major value clusters. These were family well-being, security, prestige, and service. These values appeared to be the ones toward which farm families are most apt to orient themselves. Under each value cluster, the major goals for value realization were subsumed. Possible means a family might use to achieve each goal were then listed. Following is a chart showing the four major value clusters with representative goals and means of attainment.

FOCAL VALUES

I. Family well-being
   A. Goals
      1. Education of children as far as they are willing and able to go
         a. Possible means
            (1) Education camps
            (2) Lessons to develop special talents
            (3) Development of hobbies
            (4) Regular saving of funds for advanced education
      2. Comfort, convenience and safety in the home
         a. Possible means

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[83]Refer to Chapter II, Review of Literature, for sources of information on values.

(1) Home remodeling or repair to increase comfort, convenience, and/or safety
(2) Purchase of equipment and furniture
(3) Provision for the personal privacy of each family member for work or play

3. Family travel and recreation
   a. Possible means
      (1) Plans for recreational activities for the family

4. Good health
   a. Possible means
      (1) Regular dental and/or physical exams
      (2) Participation in prevention medicine programs, i.e., paralytic polio vaccination program
      (3) Emphasis on proper diet

II. Security

A. Goals

1. Freedom from debt
   a. Possible means
      (1) Plans for retirement of debt

2. Savings
   a. Possible means
      (1) Definite savings plan, i.e., bank, bonds

3. Provision for retirement income
   a. Possible means
      (1) Insurance plan (annuity or endowment)
      (2) Investments outside farm
      (3) Plans for obtaining income from farm after retirement, i.e., rent, sharecrop
      (4) Purchase of "income property"

4. Protection from disaster
   a. Possible means
      (1) Insurance (health and accident, fire and windstorm, personal liability, life, term, educational, mortgage, etc.)

III. Service

A. Goals

1. Adequate religious facilities for church of their choice
   a. Possible means
      (1) Regular contributions to church
      (2) Time and energy given to carry out church program

2. Social welfare of community

a. Possible means
(1) Contributions to social welfare funds, i.e., community chest
(2) Service on civic committees (non-reimbursed)

3. Good government
a. Possible means
(1) Public office holding (inadequately salaried)
(2) Willingness to petition or campaign for something (legislative proposals, local government regulations) that respondent believes would benefit the public

IV. Prestige

A. Goal

1. Recognized position of community leadership
a. Possible means
(1) Membership in organizations that connote prestige in that particular locale
(2) Fashionable clothes
(3) Late model car
(4) Best looking farm in the neighborhood
(5) Beautiful modern home

Method

It was decided to describe a hypothetical farm family whose situation would be similar to that of families selected for study in the research project. A number of situations which would require the making of a financial decision were written. For each situation, four solutions were given. Each solution was designed to act as an indicator of one of the focal values--family well-being, security, prestige, or service. Thus all four focal values were represented among the possible solutions for each problem. From about twenty such situations, ten were selected for testing. In order to minimize bias and the effects of respondent fatigue, problems and solutions were rotated.

The hypothetical farm family and one of the problems that was used in the first test is described herein. In its original form, it was as follows:

FAMILY PROBLEM SOLVING

Directions:

We would like to have you tell us how you would solve the financial problems of another family. When you are reading the ten problems, it is important that you remember one problem is not related to another. If you need to read the description of the family situation over more than once, feel free to go back and do so. There are no right or wrong answers. Please do not discuss the problems with anyone. All the questionnaires are different.

Description of Farm Family Situation:

Mr. and Mrs. Charles Smith are in their early forties. They have three children, Frank 16, Mary 13 and John 11 years of age. They own and operate a 160 acre farm which is about half paid for. The family has no other large debts. While the home is large enough, it is quite old-fashioned. Both the house and barn have running water and electricity.

The Problem

Farming really looked promising this year. The family had decided to enlarge the bathroom so that a tub could be added. The plumber had been contacted and they had picked out the fixtures. The carpenter had set the date to begin work. They also planned to make a generous contribution to the building fund for the new church addition. Just before the harvest Mr. Smith had a serious farm accident that required expensive medical treatment and laid him up for a while. It looked as if their plans were ruined. However, the local banker who held the farm mortgage has offered to extend the mortgage an additional year providing they pay the current year's interest. What should the family do?

1. Accept the banker's offer and enlarge the bathroom but use present fixtures plus a new tub which they had never had.
2. Do not accept the banker's offer. Make the usual payment on the mortgage and forget about enlarging the bathroom.
3. Accept the banker's offer. Enlarge the bathroom buying the new fixtures they wanted on the installment plan. Then they can have the very modern bathroom like the magazine picture Mother had based her plan on.
4. Accept the banker's offer, put off enlarging the bathroom but make the contribution to the church because they felt so grateful for the help the church members gave them during their emergency.

The Smiths decided on number_____. Do you think this is the wisest decision? Yes_____ No_____.

If "yes," which solution do you think is the next best_____, poorest_____. If "no," which solution do you think is best_____, next best_____, poorest_____.

Did you find selecting your solutions easy_____, difficult_____. (check appropriate one.)

Organized groups of rural women were selected as the most desirable available means of testing the projective instrument. In order to get groups who were willing to participate in the tests, the writer obtained the permission of the home demonstration agent of Ingham county to appear before a leaders' training meeting. At this meeting there were approximately thirty leaders from local extension groups present. After a very brief description of the study, each leader who believed her local group would be interested in cooperating was asked to express her willingness by completing a card provided. The information requested on the card consisted of the leader's name and address and the date and place of her next meeting. In that way, the writer was able to arrange with each group in advance as additional testing was needed.

The First Test

The chief concern in the first trial was with the mechanics of administering the instrument. In this first test it was hoped to discover any difficulties encountered in carrying out directions, to determine the average time used in solving the problems, to observe the attitudes of the cooperators toward problem-solving of this type and to get reactions in regard to the problems themselves.

When the problems were presented to the home extension groups the writer explained that the Home Management department at Michigan State University was trying to develop means of

learning something about farm family financial security. In order to do this, much preliminary work must be done. The writer then asked the group to help test one of the methods being devised for use in the study. It is important to note here that at no time during any of the testing were the groups told that the solutions were indicators of values.

A complete set of problems with directions for completion were given each member of the group. The directions were read aloud to the entire group. Upon completion the ten problems were immediately collected.

The discussion was then opened and centered around the following inquiries:

1. "Were there any of the solutions to the problems that you feel a family would not do?"
2. "Were there any of the problems or solutions in which the facts presented were questionable or any that did not present enough facts for you to make a choice?"

The group members were keenly interested and made many valuable criticisms and suggestions. In the light of this experience, many of the problems were reworded and rephrased. The method of recording choices was changed. During the first trial, one of the solutions had been selected as the best means of solving the problems. The cooperator had been asked to approve or disapprove that particular solution. If the solution was approved, the cooperator's second, third and fourth

choices were requested. If the solution was disapproved, the cooperator was asked to denote his first, second, third and fourth choices. The first test showed that directions as set up were confusing. There was also an indication that some cooperators were unable to reject the "given" solutions and then follow it by making their own choices. This resulted in many improperly completed problems. The "given" solution was eliminated. Cooperators were directed simply to show their choices by placing numbers 1, 2, 3 and 4 in the spaces to the left of the solution.

The Second Test

The emphasis during the second test was on the problems and their solutions rather than on the mechanics of administration. It was hoped that the constructive criticisms and suggestions offered by group members would help make the problems more realistic and provide logical solutions of equal value. Wilkening had found during his testing of different techniques designed to assess farm family values that the ranking of family goals is a valid indicator only for values of the same level of generality, i.e., ultimate values on one hand or values influencing the choices of means on the other.[84] Therefore, an effort was also made to reconstruct solutions so that they would be of equal strength.

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[84]Wilkening, Eugene A., "Techniques of Assessing Farm Family Values," Rural Sociology, Vol. 19 (March, 1954), p. 49.

The questions which had been used to stimulate discussion during the first test were used again. Group members were urged to be frank in their criticism of both problems and solutions. As in the first group discussion, many valuable criticisms and suggestions were made. Again it should be stressed that at no time during any of the testing were the respondents told that the solutions were indicators of values.

Following the second test the problems solved by persons who might not have a fairly good knowledge of current farm family problems were deleted from the sample. The remaining 28 completed sets were studied.

As a result of the second test, three of the ten problems were discarded, the remainder were rewritten and one new problem was constructed. This provided eight problems suitable for use in a third test.

The Third Test

As it was planned to use the projective instrument with the schedule at the time a family was interviewed, the next step, therefore, was to administer the instrument in a family situation using both the problems and the interview schedule. The names of available interviewees had been previously arranged by asking members of each cooperating group if any of them thought that her husband would be willing to be interviewed with her in their home. Interviews were conducted with

three farm families. In this setting it was apparent that the reaction of husbands to the problems and solutions differed from wives.

The Final Test

After further minor revisions in the problems were made, it was believed that the instrument was ready for a more thorough trial and that the results could be analyzed statistically in an attempt to validate the technique.[85] For this test a Farm Bureau group consisting of both men and women was used. The same procedure was followed as used in previous tests.

The final test produced 25 completed sets of problems. The responses to these were summarized and tested statistically. Dr. Alice C. Thorpe used an analysis of variance to determine the validity of the assumption that the solutions to the problems did distinguish between the selected focal values.[86] It was hoped that at least three problems would consistently yield significant differences among the values in the same order of priority. If the test showed significant differences between values, the projective technique would be validated. However, if significant differences

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[85]Refer to Appendix A for complete set of problems used in final test.

[86]Refer to Appendix B for table showing results of analysis of variance.

appeared between problems the instrument would be at fault.

The test revealed that the problems themselves were significantly different; significant differences between the values themselves were not found.

In view of these conclusions, it was decided not to continue the attempt to develop a projective technique at this time but to try to obtain the relevant evidence by means of the schedule.

CHAPTER IV

CONSTRUCTION OF A SCHEDULE TO STUDY THE DECISION-MAKING PROCESS

Original Schedule

As indicated previously, the structured interview method had been selected as the most effective means of collecting the relevant evidence needed for this study. The project outline provided the basis for the framing of the questions included in the original schedule. It read:

> The investigation will be based upon intensive study of two decisions relating to future financial security made by each cooperating family within the past 24 months. The decisions will be either of different degrees of resulting satisfaction to the family or one decision made to act and one made not to act. Each family will decide what decisions it will offer for study. . . .
>
> 1. To obtain information on how each decision was made, questions will cover such items as:
>
> a. Why the problem arose?
> b. Who made or participated in making the decision?
> c. What alternatives were considered?
> d. The sources of information used to aid in decision?
> e. Time involved and steps taken between recognition of problem and accomplishment of the decision?
>
> 2. To study awareness of the decision-making process in relation to satisfactoriness of decision, the schedule will cover the following points:
>
> a. Number of alternatives considered.
> b. Recognition of consequences of following each alternative.
> c. Recognition of risks involved.

d. Number of sources of information sought.
e. Kind of sources of information sought.
f. Pressure toward a particular decision.
g. Relationship to goals of family.

At this time it became necessary to select the type of decisions to be studied. Should they be satisfactory and unsatisfactory decisions or decisions to act and not to act? It was decided to analyze a decision to act and one not to act in the hope that decisions could be selected that would also provide a decision that was satisfactory and one that was unsatisfactory. Little emphasis was placed on devising questions to probe farm family values as it was expected that the projective technique described earlier would fulfill that need. In view of the fact that the schedule was to be used in a later large study an effort was made to precode as many responses as possible. The original schedule consisted of three parts. The first contained questions on family background, such as family composition, education and other special training, length of residence on present farm and in the community, tenure and community involvement. The second part was directed toward learning as much as possible about farm family financial goals. The researchers tried to learn what the family's financial goals were, and of these, which had been completed and which remained to be accomplished. The third part consisted of questions designed to analyze a decision to act and the fourth part to analyze a decision not to act.[87]

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[87]Refer to Appendix C for copy of original schedule.

Procedures Used in Testing the Original Schedule

The original schedule and its three revisions were tested in the same manner. Characteristics of the population to be sampled had tentatively been decided upon by the project leaders. These were as follows: (1) median income for the selected locale, (2) over half of the family income derived from farming, and (3) complete family with at least one dependent child 12 to 18 years of age. During the testing families selected met the above criteria. Husbands and wives were interviewed together. The names of families who were willing to be interviewed were obtained from members of the groups who cooperated in the testing of the projective technique. As explained earlier, at each group meeting the names were obtained of members who believed their respective spouses would consent to a joint interview at home. Interviews were arranged with these volunteers as testing of the schedule proceeded. About half of the interviews were carried out in the evening. Evening interviews have advantages worth noting. The hurry of the day's work is over; small children are usually in bed; the husband and wife seem glad to sit down and relax awhile; there are fewer interruptions. The number of interviews carried out during each pretest varied. No attempt was made to collect enough data for a summarization because emphasis at this point was on the development of the schedule.

Criticism of the Original Schedule

The original schedule was tried out with four families. It was found to be inadequate in many ways. Responses elicited did not provide the desired insight into the thinking and planning families did. Precoding the replies to many of the questions resulted in a schedule difficult to interpret. In some cases not enough was known about the information requested to determine appropriate categories. That fact was indicated by the frequency with which replies had to be coded under "other."

Crowded small type was hard to read. Parts of the schedule were so arranged that it was difficult to record the responses in a manner that could be clearly understood. Occasionally, insufficient room was allowed for recording responses.

In some cases questions were asked which did not yield sufficient or adequate information to satisfy the objectives of the study. In other cases there were more questions asked than necessary.

The choice of decisions to act and not to act could not be depended upon to produce the satisfactory and unsatisfactory decisions that were essential to the study. The making of a genuine decision involves consideration of two or more alternative courses of action. For each alternative there are accompanying risks and consequences. Sometimes the

consequence is inherent in the risk. However, even in cases where the consequence was not inherent in the risk, it was difficult for families to differentiate between them.

The first test served not only to point out the imperfections of the schedule but it provided a better idea of what the planned study could be expected to accomplish and, more important possibly, could not accomplish.

First Revision

Only one conclusion could logically be reached after the original schedule had been tested. The schedule needed a complete revision with the emphasis shifted from trying to precode as many responses as possible to the formulation of questions that would give greater insights into the thinking and planning of a farm family in reaching a decision.

At about the same time that the testing of the original schedule was completed, it was realized that the attempt to develop a projective technique to assist in ascertaining underlying values of farm families had been unsuccessful. The schedule then would be the sole instrument for obtaining the relevant evidence needed for this study.

Inasmuch as the objectives of this study had been related in part to the Interstate Managerial Project described earlier, Dr. Glenn L. Johnson, a member of the North Central Farm Management Research Committee, began to act as a consultant on schedule construction in an effort to correlate the studies wherever practicable.

In the first revision of the schedule, efforts were concentrated on the following changes:

1. Questions utilized in analyzing decisions to act and not to act were modified so that they might be used with a satisfactory and an unsatisfactory decision.
2. Questions were deleted, added, or restructured in an endeavor to obtain pertinent information in less time.
3. Changes were made in the physical arrangement of the schedule in an effort to remove some of the mechanical problems encountered in using the schedule while conducting interviews.
4. Questions that would assist in determining and assessing the strength of underlying values of farm families were formulated.
5. Questions necessary to establish a reciprocal relationship between the study and the Interstate Managerial Project were included.

The values with which this study was mainly concerned are those that influence the financial decisions made by farm families. In American society very little if anything can be done without monetary considerations. One objective was to ascertain which of several values has the greatest influence over the expenditure of family income. This project assumed that farm family financial security is desirable. Two

questions then arose: "What things do farm families feel are more important than becoming financially secure?" and "What things are farm families willing to sacrifice in order to gain financial security?"

It was believed that it would be helpful to learn as much as possible about the financial plans, the "hopes and dreams" a farm family had when they first started farming as well as trying to get a description of the things they had done or still hoped to do. In this way some knowledge of any changes that take place in family values during the family life cycle might be learned.

In addition to inserting questions designed to establish a reciprocal relationship between this study and the Interstate Managerial Project, a net worth statement showing the financial status of the family when they first started farming was included in the first part of the schedule and another showing the present financial situation was placed near the end. This was done to aid in standardizing the data of the two studies.

After the necessary revisions and additions were incorporated, the result was a very lengthy schedule. For such an instrument to be fruitful, a feeling of spontaneity and a logical flow of questions were essential. Much time was spent in constructing questions which would give the respondent the feeling aptly described by Goode and Hatt ". . . that he is

not merely being quizzed but is actually taking part in an interesting, useful process."[88]

The same procedure was used in testing this schedule as had been used with the original. The testing was brief. Serious defects soon became obvious.

Criticism of the First Revision

The revised schedule was not only cumbersome to work with but it failed to provide accurate information. Its major imperfections were as follows:

1. An interview took from two and one half to three hours. Both interviewer and respondents were fatigued before it was completed. The schedule was time consuming not only because of the number of questions asked but because it took so long for the respondents to recall the financial plans, the "hopes and dreams," they had had when they first started farming.
2. The accuracy of the responses given to inquiries concerning the early goals of husband and wife was doubtful. The respondents apparently could not recall what their objectives had been that long ago. The fact that the husband and wife had to consult with one another constantly before deciding on the

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[88] Goode and Hatt, p. 151.

replies indicated that the information gained could not be relied upon. This is not a new problem to researchers. Goode and Hatt note, "The errors, inconsistencies and biases of our own memories make us question whether these research tools (case histories) are adequate."[89]

3. On the basis of the interviews completed at this point, it was concluded that the goals the family had achieved during the past two years did not yield a logical sequence of questions which would lead to a decision acceptable for the analysis of the decision-making process. In order to select a decision for analysis, the family had been asked to tell the interviewer what they had accomplished toward becoming "better fixed financially" during the past two years. The thought was that one of these accomplishments would lead directly to a satisfactory decision the family had made. This did not prove to be true. Hence, questions that had been introduced into the schedule to secure an easy transition from objectives to decisions were superfluous.

Second Revision

The second revision was directed toward designing a schedule that could be completed in one interview of not more

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[89] Ibid., p. 166.

than two hours. The possibility that all the objectives set forth in the project outline could not be fulfilled by means of one interview had to be faced. Keeping the objectives of the study in mind the schedule was reexamined carefully. Deciding upon the deletions was the dilemma.

After due consideration, the following revisions were made:

1. The questions designed to gather evidence in regard to early family objectives were removed. Information concerning early family objectives had been desired as a means of learning something of any changes in values that might have taken place during the family life cycle. No other means of gaining that information were substituted.
2. Questions constructed merely for the purpose of providing an easy transition from family objectives to decisions were deleted. The researchers had visualized that there would be a relationship between family objectives and decisions. The thought was that one of the objectives that the family had accomplished within the past two years would lead directly to a satisfactory decision.
3. The roles played by husband and/or wife in defining family goals and reaching decisions were clarified by making changes in the manner in which the responses were recorded.

4. Due to the number of deletions, the schedule was completely reorganized.
5. As many of the directions to the interviewer as possible were placed on the backs of preceding pages.

Criticism of the Second Revision

This revision was easy to work with; the transition from one question to another was easy, and the responses appeared to provide a truthful representation of facts, as well as insights into underlying farm family values. At this point in the development of the schedule the persons working on it were convinced that this revision encompassed as much as it was possible to accomplish in the single interview planned in view of the project's limitations as regards personnel and funds.

Attention could now be turned to the careful scrutiny of individual questions and a complete recheck of the schedule in relation to the objectives of the study. After studying the completed schedules, it was evident that two problems remained to be solved. Many questions needed to be reworded. Heretofore unsuspected "loaded" questions had been disclosed. Over half the interviews had failed to yield an analysis of an unsatisfactory decision. In order to relate the awareness of the process of decision-making to the satisfactoriness of the decision to the family, a high percentage, and preferably

all, of the interviews must include an analysis of both a satisfactory and an unsatisfactory decision.

At this stage of the construction of the schedule, it was decided that adequate and reliable evidence could be obtained by means of one interview with both husband and wife present.

Final Revision

After two revisions of the original schedule, two important tasks remained. First, each question must be examined critically to make certain that it would elicit the necessary information. Second, the schedule must be revised in whatever manner necessary to insure the analysis of an unsatisfactory decision.

No attempt will be made to describe all the rewording and rearranging of questions that was done. Following are two examples of the kinds of changes made; these are illustrations of the difficulties researchers come upon when dealing with "loaded" words.

One of the objectives of this study was to learn the sources of information used by farm families. The question, "Did you ask anyone for advice?" was asked. If the respondent replied "yes," the question was followed by two probing questions, "Who?" and "How valuable was their advice in making your decision?" A summary of replies to the lead question showed that most respondents answered "No." To replace this

question, new ones were framed. These approached the problem of getting that particular source of information by asking, "Who gave you the best facts?"[90] "From which of these (sources other than people) did you get your best information?"[91] "Of all the people you talked to besides yourselves and the places or people from which you got information or advice, which did you feel influenced you the most?"[92]

The writer's observation of the personal reactions of the respondents was the basis for changes made in an effort to get an unsatisfactory decision analyzed during each interview. It was surmised that one reason for failure was the fact that the family did not wish to repeat the same questions a second time. Hence, when asked if they could recall an unsatisfactory decision, most families said they could not. Another reason that difficulty was experienced in obtaining this type of decision was that, from the standpoint of the respondents, the word "unsatisfactory" seemed to imply some degree of failure. This situation was handled by making two changes. First, the words "wished you had done differently" were substituted for "unsatisfactory." Second, the family were asked to recall a decision they had made but "wished they had done differently" immediately after they described

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[90]Refer to schedule, question 9, p.19, Appendix D.

[91]Refer to schedule, question 17, p.20, Appendix D.

[92]Refer to schedule, question 18, p.20, Appendix D.

a decision they felt had been satisfactory. This was done previous to analyzing the satisfactory decision. Therefore, when the first analysis was completed, the interviewer needed only to refer back to the decision they had indicated they were dissatisfied with and continue with an analysis of it.[93]

The third revision was tested in the same manner as the previous ones had been.

Criticism of the Final Revision

This schedule was considered to be very satisfactory.[94] The families interviewed appeared to be interested; rapport was easily maintained. Although the schedule required from one and a half to two hours, the respondents did not appear tired or bored. The fact that both husband and wife participated actively in the conversation may have been partially responsible for the success of the long interview. The questions seemed to arise in a natural progression that passed smoothly from one topic to another and appeared to elicit stable, truthful responses. No attempt was made to summarize any of the data obtained in these preliminary interviews.

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[93] Refer to schedule, question 1 c, p. 13, Appendix D.

[94] Refer to Appendix D for copy of final schedule.

CHAPTER V

FORMULATION OF HYPOTHESES AND AN ANALYSIS OF THE SCHEDULE IN RELATION TO THE HYPOTHESES

The Hypotheses

One of the objectives of this preliminary investigation was to develop specific hypotheses that might be used as a basis for the planned study. The hypotheses formulated were as follows:

A. Hypotheses concerned with decision-making.

1. Hypothesis: A family tends to utilize the decision-making process to a greater degree in a satisfactory decision than in an unsatisfactory decision.
   a. More steps are taken.
   b. More time elapses between the time the family begins thinking seriously about the problem and the time the decision is actually made.
   c. More people other than husband and wife are consulted.
   d. More sources of information other than people are consulted.
2. Hypothesis: Awareness of the process of decision-making is positively related to the satisfactoriness of the decision.

a. More consideration is given to possible alternatives.

b. More consideration is given to the risks involved.

c. More consideration is given to possible consequences.

3. Hypothesis: In making a decision, the roles of the husband and wife differ.

a. The husband is more concerned with gathering the facts needed to reach a decision.

b. The wife is more concerned with clarifying ideas of what "ought to be" for their family.

B. Hypothesis concerned with values.

1. Hypothesis: The underlying values of farm families may be indicated by:

a. The relative importance assigned to past accomplishments and future goals.

b. The sacrifices made in order to achieve financial goals.

c. Other factors which have interferred with the achievement of financial goals.

Analysis of the Schedule in Relation to the Hypotheses

The writer will seek to analyze the schedule by taking each hypothesis with its sub-hypotheses and stating which parts

of the schedule are directly related to the testing of that particular hypothesis.

A. Hypotheses concerned with decision-making.

1. Hypothesis: A family tends to utilize the decision-making process to a greater degree in a satisfactory decision than in an unsatisfactory decision.

Sub-hypothesis	Source of Evidence
a. More steps are taken.	a. Part VI, Sect. B, 2a, b; p. 15. Part VI, Sect. C, 2a, b; p. 25.
b. More time elapses between the time the family begins thinking seriously about the problem and the time the decision is actually made.	b. Part VI, Sect. B, Q. 20, p. 21. Part VI, Sect. C, Q. 17, p. 31.
c. More people other than husband and wife are consulted.	c. Part VI, Sect. B, Q. 7, 8, 9, 10, 11; pp. 17, 18, 19. Part VI, Sect. C, Q 7, 8, 9, 10, 11; pp. 27, 28, 29.
d. More sources of information other than people are consulted.	d. Part VI, Sect. B, Q. 16, 17; p. 20. Part VI, Sect. C, Q. 13, 14; p. 30.

2. Hypothesis: Awareness of the process of decision-making is positively related to the satisfactoriness of the decision.

Sub-hypothesis	Source of Evidence
a. More consideration of alternatives.	a. Part VI, Sect. B, Q. 24, 25; pp. 21, 22, 23. Part VI, Sect. C, Q. 21, 22; pp. 31, 32, 33. Interviewers ratings, p. 29.
b. More consideration of the risks involved.	b. Same as (a) above.
c. More consideration of the possible consequences.	c. Same as (a) above.

3. Hypothesis: In making a decision, the roles of the husband and wife differ.

Sub-hypothesis	Source of Evidence
a. The husband is more concerned with gathering the facts needed to reach a decision.	a. Part VI, Sect. B, Q. 12, 13, 14, 15; p. 19.
b. The wife is more concerned with clarifying ideas of what "ought to be" for their family.	b. Same as (a) above.

B. Hypothesis concerned with values

1. Hypothesis: The underlying values of farm families may be indicated by:

Sub-hypothesis	Source of Evidence
a. The relative importance assigned to past accomplishments and future goals.	a. Part III, p. 8. Part IV, p. 10. Part V, p. 12.
b. The sacrifices made in order to achieve financial goals.	b. Part VIII, Q. 2; p. 39.
c. Other factors which have interfered with the achievement of financial goals.	c. Part VIII, Q. 1; p. 40.

Part I of the schedule asked questions pertaining to the social variables, namely, family composition, education and other training, number of years married, tenure, length of residence, number of years actively engaged in farming, number of years lived in the present neighborhood, and community involvement.

Possible reasons for unsatisfactory decisions were probed by means of question 12, p. 29, section C, Part VI.

Sources of pressure or influence toward making a particular decision were obtained through three different questions found in Part VI, section B, questions 18, 21, 22, pp. 18 and 19, and Part VI, section C, questions 15, 18, 19, pp. 30 and 31.

In Parts II, III, IV, V and VII questions were placed on the page facing the one upon which the data were recorded That procedure made it easier for the interviewer to conduct the interview as it eliminated turning the pages back and forth whenever reference to questions was necessary.

The above analysis does not account for all questions. Some questions were placed in the schedule to create a logical progression of ideas or provide an easy transition from one part to another.

CHAPTER VI

SUMMARY AND CONCLUSIONS

Summary

The project outline which served as a basis for this exploratory study was submitted to the Michigan Agricultural Experiment Station on May 21, 1956. The study was begun the following October. After six months of study and testing, the interview schedule was developed and the hypotheses to be used in the research project defined. An attempt was also made to develop a projective technique that would assist in ascertaining and assessing the relative strength of the underlying values of farm families. The main concern was with values that may influence the plans a family makes toward gaining financial security. The researchers were unable to develop an adequate projective instrument during this time.

The original schedule was subjected to four revisions and subsequent testings before it was considered to be satisfactory. The schedule as finally accepted is 34 pages in length and is divided into eight parts. Part I is devoted to questions pertaining to family background; parts II and VII consist of net worth statements of the family when they started farming and at the time of the interview; parts III and IV deal with family financial objectives--those the

family have accomplished and those they hope to achieve; part V is concerned with family objectives not primarily financial; part VI is designed to analyze a satisfactory and an unsatisfactory decision; part VIII is devised to learn which goals a family is willing to sacrifice in order to gain financial security and which factors interfere with the achievement of financial goals. Questions included in the schedule that were related to the net worth of farm families were placed there at the request of Dr. Glenn L. Johnson, a member of the North Central Farm Management Committee that directed the Interstate Managerial Project. This was done to establish a reciprocal relationship between the two studies.

Specific hypotheses were formulated which would (1) relate the awareness of the decision-making process to the satisfactoriness of the decision, (2) relate the utilization of the decision-making process to the satisfactoriness of the decision, (3) seek to clarify the roles of the husband and wife in making a decision, and (4) ascertain the underlying values of farm families as indicated by the relative importance assigned to past accomplishments and future goals, the sacrifices made in order to achieve financial goals and other factors which had interfered with the achievement of financial goals.

Conclusions

Work with the projective technique provided insights into the difficulties involved in trying to ascertain farm

family values. Inability to develop a projective instrument appeared to be due for the most part to these factors:

1. Difficulty encountered in constructing solutions of equal strength to represent the focal values. This was particularly true of the two values security and service.

2. Failure of the cooperators to project themselves into the hypothetical situation presented. Participants remained too involved in their own family situations. If a family (meaning husband and wife who cooperated) had achieved a goal, they no longer considered it to be important. For example, in the problem that centered around whether the Smith family should improve the bathroom, the cooperators who already had a satisfactory bathroom were more apt to select another alternative as their first choice. Cooperators who lacked a bathroom tended to select the solution which would allow installation of a bath tub.

On the basis of the experience gained while attempting to develop a projective technique that would assist in ascertaining underlying farm family values and in assessing their relative strength, two major conclusions were reached. First, at least in this study, to assume the presence in all farm families of any specific value was an error. Secondly, researchers desiring to give a value interpretation to the data gathered will need to rely on what Williams calls "pointers" to values. These are: (1) criterion of choice, (2) directions of interest, (3) what people say their values are, (4)

other verbal materials, such as assertions and counterassertions, (5) what is not said, and (6) the incidence of social sanctions.[95]

The researchers believe that the schedule as finally developed will obtain the evidence needed to carry out the objectives of the study with the exception of one part of the third objective. It reads, "It (the project outline) will attempt to ascertain the underlying values of the families concerned and relate these to the decisions made." It is the opinion of the researchers that it may be possible to ascertain some of the underlying values of farm families but it is doubtful that these values can be related to the satisfactory and unsatisfactory decisions selected for analysis.

While working with this exploratory study the writer has become cognizant of the importance of the preliminary work carried on prior to the actual collection of data. Regardless of the most careful methods that may be used later in an investigation, the reliability and validity of the data as well as the economical use of time and research funds is dependent upon the instruments developed during the initial stages of the research. Knowledge gained while working with the projective technique indicates that data gained by that method must be examined carefully. It appears that evidence obtained by means of a projective instrument may best be

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[95]Williams, p. 382.

used as supplementary rather than as a primary source of data.

The experience of working on exploratory research as the first assignment of a graduate student is invaluable as it serves to emphasize the necessity of a thorough reconnaissance and repeated revising and testing of the instruments to be used in the research problem. The writer feels privileged to have had the opportunity to take part in this important phase of a project of regional importance.

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APPENDIX A

Projective Instrument as Used During Final Test

[illegible] Problem Solving

Directions:

We would like to have you tell us how you would solve the financial problems of another family. When you are working the split problems, it is important that your answer each problem has nothing to do with any of the other problems. Decide each by itself. If you need to read the description of the family situation more than once, feel free to go back and do so. There are no right or wrong answers. Please do not discuss the problems with anyone. The most important thing is to make your choice honestly and thoughtfully.

To help you understand what you are asked to do, a sample problem is given. Each problem has four possible solutions. Please show your first (1), second (2), third (3) and fourth (4) choice by writing in the appropriate number on the left side under the word "choice". You are asked also to check whether you had a difficult time deciding on your solutions.

Sample Problem

John's [illegible] gave him $4.00 for his birthday. He is talking about three ways of using the money. How would his parents want him to use it?

Choice

__4__ 1. Put it in his savings bank.

__1__ 2. Pay back the money his sister lent him from her allowance.

__4__ 3. [illegible]

__2__ 4. [illegible]

[illegible]

[illegible]

[illegible] :

[illegible]

[illegible]

[illegible]

---- 1. [illegible]

---- 2. [illegible]

---- 3. [illegible]

---- 4. [illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

---- 1. [illegible]

---- 2. [illegible]

---- 3. [illegible]

---- 4. [illegible]

[illegible]

[illegible]

[illegible]

Jumbo [illegible].

Judge

____ 1. Call the letter. [illegible]

____ 2. [illegible]

____ 3. Call the letter. [illegible]

____ 4. Call the letter [illegible]

Did you have [illegible] your solution?

Yes____ No____

[illegible]

[illegible]

[illegible]

[illegible]

Juice

_____ 1. [illegible]

_____ 2. [illegible]

_____ 3. [illegible]

_____ 4. [illegible]

Did you have a [illegible] on your activity?

Yes_____ No_____

[illegible]

[illegible]

______ 1. [illegible]

______ 2. [illegible]

______ 3. [illegible]

______ 4. [illegible]

[illegible]?

[illegible] ____ [illegible] ____

[illegible]

[illegible]

people. [illegible]?

Judges

____ 1. [illegible]

____ 2. [illegible]

____ 3. [illegible]

____ 4. [illegible]

Did [illegible]?

Yes____ No____

[illegible]

[illegible]

[illegible]

Choose

_____ 1. [illegible]

_____ 2. [illegible]

_____ 3. [illegible]

_____ 4. [illegible]

Did you have a difficult time [illegible] your activities?

Yes____ No____

[illegible]

Please

_____ 1. [illegible]

_____ 2. [illegible]

_____ 3. [illegible]

_____ 4. [illegible]

Did you [illegible] m?

Yes___ No___

APPENDIX B

Statistical Test of Validity of Projective Instrument

STATISTICAL TEST OF VALIDITY OF PROJECTIVE INSTRUMENT

Results of Analysis of Variance*

Problems	Family Well-being	Rank	Security	Rank	Prestige	Rank	Service	Rank
1. College	3.08	2	1.56	1	3.40	2	1.76	1
2. Vet Admin Pension	2.60	2	2.00	1	3.48	3	1.92	1
3. 4H Club	3.20	3	2.80	2	1.96	1	2.04	1
4. Toy Contest	1.32	1	3.80	3	2.44	2	2.44	2
5. Bathroom	2.16	1	2.52	1	2.84	1	2.48	1
6. Record	3.44	2	1.72	1	3.20	2	1.72	1
7. Prize	1.80	1	1.92	1	3.68	3	2.68	2
8. Road Commission	1.32	1	2.80	2	2.64	2	3.24	3

* Carried out on data obtained from 25 cooperators.

APPENDIX C

Schedule as Originally Constructed

Schedule

Part I Family Background

Name: Case No:

Address: Date of Interview:

Family Composition and Education

	Age (nearest birthday)	Highest Grade Completed of grade attending	Special Training
Husband			
Wife			
Children			

Length of residence:

On present farm: In this community:

Tenure:

Owner____ Renter____ Sharecropper____

Membership in Local Organizations

	H	W	C	Elective Office Held
Farm				
Home				
School				
Civic				
Church				

Part II. Family Financial Goals.

Introduction

"The first thing I would like to talk with you about is the financial security of your family."

Guide Questions.

1. "What do you believe is necessary for a family such as yours to be secure financially?"
2. "Are there any of these goals that you think you have taken care of already?"
3. "Are there any of these goals that you have taken steps toward achieving?"
4. "Now, that means you still have these goals (name them) which you haven't been able to do anything?"
5. "Have any of the steps toward making your family financially secure been taken during the past two years?"

H	W	Family Financial Goal	Com-pleted	Steps Taken	Not Achieved	In past 2 years?

Part III. Analysis of Decision-Making (To Act)

Introduction -

"I would like to talk with you about some of the decisions you have made in the past two years to work toward or achieve the security you feel you need. I wonder if you would tell me a little more about your decision to _____

_____".

Guide Questions:

1. How did it happen that you decided to do what you did?

Reason Problem Arose	H	W
Cash on hand		
Conscious need over a period of time		
Influence of mass media		
TV		
Radio		
Newspaper		
Magazines		
Circulars		
Other		
Local conversation		
Necessity (due to fair, wear and tear)		
Unexpected emergency		
Unexpected opportunity		
Bargain		
Credit offered		
Other		
Other		

2. After the problem arose what was the first thing you did?

	H	W
Checked family finances		
Discussed it		
Sought advice		
Other		

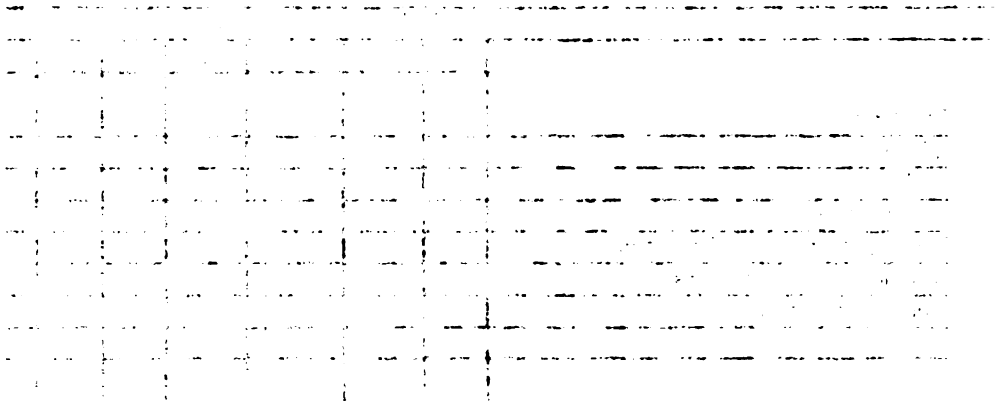
Part III. (continued)

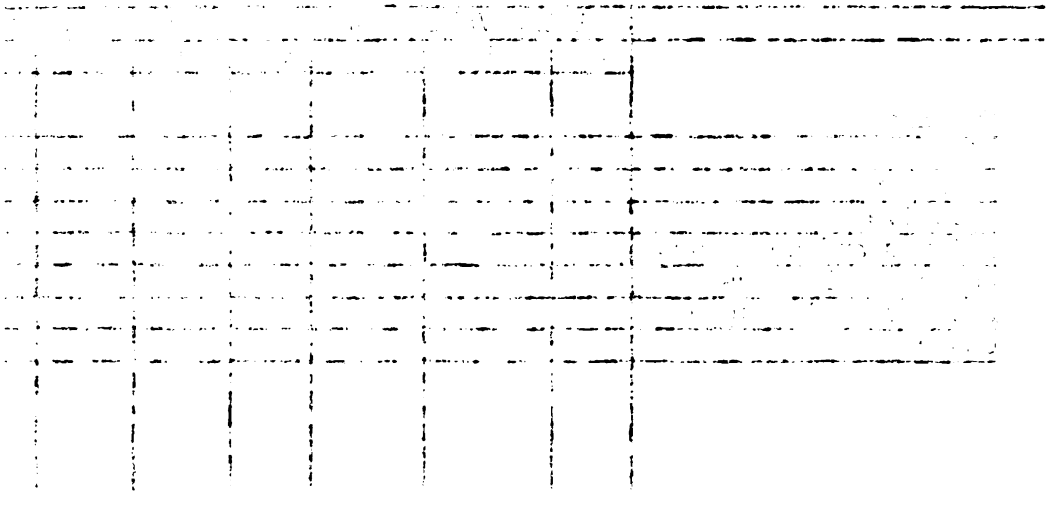
3. If "discussed it" is checked, continue with "Whom did you discuss it with?" "How much?"

	Little		Some		Much	
	H	W	H	W	H	W
Husband						
Wife						
Children						
Relatives						
Friends and Neighbors						
Community leaders						
Professional people						
Other						

4. If "sought advice" is checked continue with "Whom did you seek advice from?" and "How valuable was it to you in making this decision?"

	Little Value		Valuable		Very Valuable	
	H	W	H	W	H	W
Husband						
Wife						
Children						
Relatives						
Friends and Neighbors						
Community leaders						
Professional people						
Other						





Part III. (continued)

5. How long a period of time did you talk about the problem between yourselves and others before you decided?

1 month or less ____

Over a month to 3 months ____

Over 3 months to 6 months ____

Over 6 months to 1 year ____

Over 1 year ____

6. During the time you were reaching your decision did you consult any sources of information other than people?

Source	Advertisements		General Reading	
	H	W	H	W
Newspapers				
Radio				
Television				
Periodicals				
Farm				
Womens				
Business				
News				
Other				

Part III. (continued)

7. Did you consider doing anything other than what you did? What were they? Why didn't you do it?

H	W	Alternatives	Risks	Consequences

Part III. (continued)

8. What did you feel was the thing that really decided you?

   Replies:

   Husband:

   Wife

9. Was there anything in particular that influenced you to decide to do what you did?

10. Awareness of Decision-Making Process

	H	W
slightly aware		
aware		
very aware		

11. Was decision analyzed (check correct one)

    satisfactory
    unsatisfactory

Part IV. Analysis of Decision Making (Not to Act)

Introduction:

"It is possible that all decisions you have made in the last two years regarding your financial security have not resulted in action being taken. Have you considered any financial problems and then decided not to do anything about it?"

(If answer is "yes" proceed as in Part III (Decision to Act).

Part IV. Analysis of Decision-Making (Not to Act)

Introduction -

"I would like to talk with you about some of the decisions you have made in the past two years to work toward or achieve the security you feel you need. I wonder if you would tell me a little more about your decision to _____

_____".

Guide Questions:

1. How did it happen that you decided to do what you did?

Reason Problem Arose

	H	W
Cash on hand		
Conscious need over a period of time		
Influence of mass media		
TV		
Radio		
Newspaper		
Magazines		
Circulars		
Other		
Local conversation		
Necessity (due to fair, wear and tear)		
Unexpected emergency		
Unexpected opportunity		
Bargain		
Credit offered		
Other		
Other		

2. After the problem arose what was the first thing you did?

	H	W
Checked family finances		
Discussed it		
Sought advice		
Other		

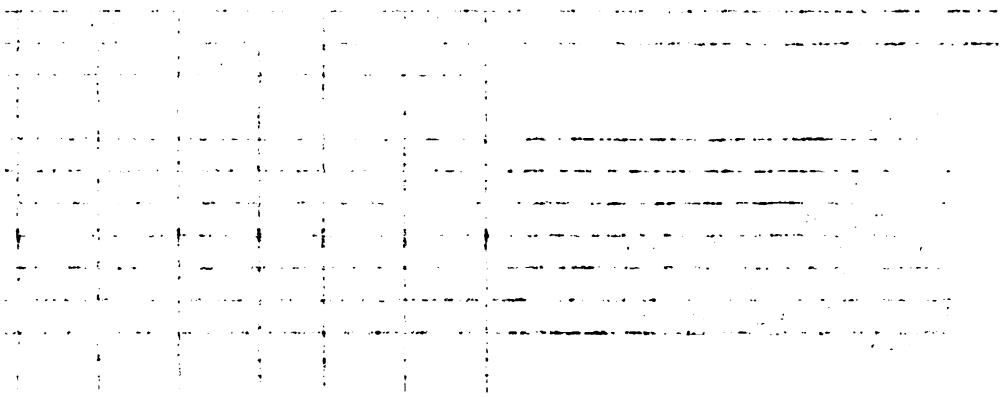
PART IV. (continued)

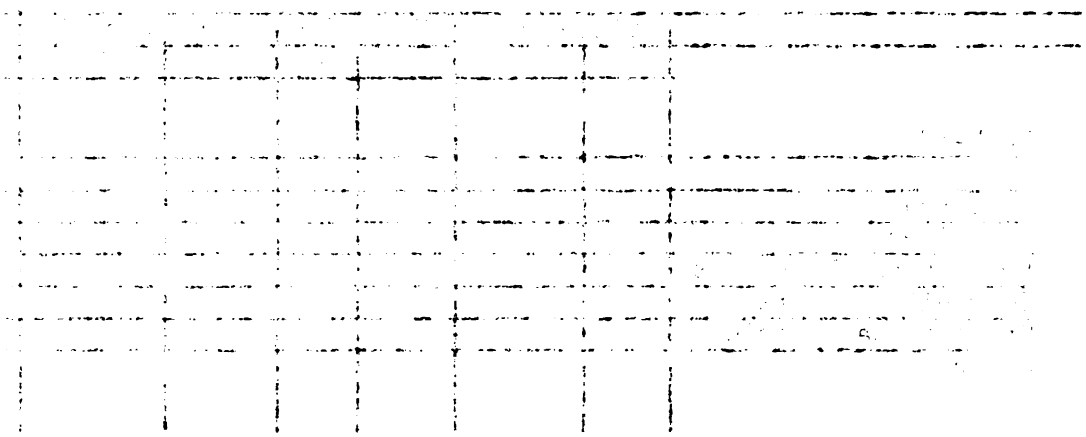
3. If "discussed it" is checked, continue with "Whom did you discuss it with?" "How much?"

	Little		Some		Much	
	H	W	H	W	H	W
Husband						
Wife						
Children						
Relatives						
Friends and Neighbors						
Community leaders						
Professional people						
Other						

4. If "sought advice" is checked continue with "Whom did you seek advice from?" and "How valuable was it to you in making this decision?"

	Little Value		Valuable		Very Valuable	
	H	W	H	W	H	W
Husband						
Wife						
Children						
Relatives						
Friends and Neighbors						
Community leaders						
Professional people						
Other						





PART IV. (continued)

5. How long a period of time did you talk about the problem between yourselves and others before you decided?

1 month or less _____

Over a month to 3 months _____

Over 3 months to 6 months _____

Over 6 months to 1 year _____

Over 1 year _____

6. During the time you were reaching your decision did you consult any sources of information other than people?

Source	Advertisements		General Reading	
	H	W	H	W
Newspapers				
Radio				
Television				
Periodicals				
Farm				
Womens				
Business				
News				
Other				

PART IV. (continued)

7. Did you consider doing anything other than what you did? What were they? Why didn't you do it?

H	W	Alternatives	Risks	Consequences

PART IV. (continued)

8. What did you feel was the thing that really decided you?

Replies:

Husband:

Wife:

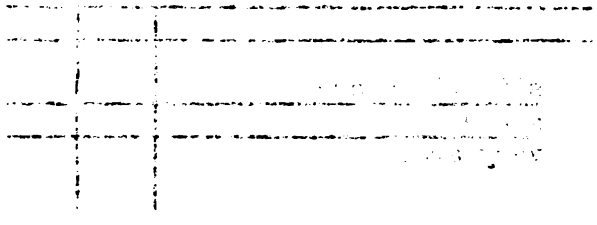
9. Was there anything in particular that influenced you to decide to do what you did?

10. Awareness of Decision-Making Process

	H	W
slightly aware		
aware		
very aware		

11. Was decision analyzed (check correct one)

satisfactory
unsatisfactory



APPENDIX D

Schedule as Finally Accepted

FINANCIAL DECISIONS OF FARM FAMILIES

Part I-Background

Case No:_____ Date:_____

	Not Living At Home	Age Nearest Birth-Day	Highest Grade Completed or Attending	Special Training
Husband				
Wife				
Children's Names				
1.				
2.				
3.				
4.				
5.				

1. "What year were you married?"_____

2. "When did you start farming on your own?"_____

3. "Have you changed farms since you began farming?" Yes__No__

(If "yes")

a. "How many times?"_____

b. "Why did you change farms?"

4. "Have you ever left farming to do something else?" Yes__No__

(If "yes")

a. "How long were you off the farm?"_____

5. "How long have you lived on present farm?"_____

6. "How long have you lived in this neighborhood?" H____ W____

7. "Do you own or rent?" Own____ Rent____

8. a. "We are interested in knowing what organizations you have belonged to as individuals or as a family. Would you tell me the names of such organizations?"

b. "Have you held an elective office in any of these?"

Name of Organization	H	W	C	Elective Office Held
Church & Affiliated Organizations				
Civic				
Farm				
Home				
Political				
School				
Veteran				
Other				

Part II
FINANCIAL SITUATION
(When family started farming)

Guide Question: "I want to talk with you about the things you have done and the things you want to do in order to be better fixed financially. These would depend on what you had to start with. I have here a form which makes it easier for me to get a picture of your financial situation when you started farming as a family. Would you tell me what you had as I go over it?"

Directions:

Unless headings are self-explanatory, further directions are given. The idea is to provide information that will portray a meaningful picture of the family situation.

Assets

1-2. Land and Buildings: Try to describe as to type, condition, adequacy or inadequacy and any other facts that provide a better picture of the farm set-up. Do not try to value individually.

3. Machinery: Do not try to list kinds of machinery owned. Describe in general noting adequacy or inadequacy. (Did they have enough machinery to carry on farming operations?)

4. Livestock and Poultry: Describe livestock as, i.e., 6 purebred Holstein cows. Do not try to value individually.

5, 6 and 7. Describe briefly and estimate value as a whole.

8. Indicate person on whom the policy has been taken.

Liabilities

The idea is to get a general estimate of amount family owed when they started farming. Checking items helps remind them of things they may have owed for.

Part II
FINANCIAL SITUATION
(When family started farming)

Assets

	Description		Estimated Value
1. Land	Acres: Owned		
	Rented		
	On shares		
	Total		
2. Buildings Farm: Barn			
Milkhouse			
Silo			
Granary			
Corn cribs			
Tool shed			
Central Hog Pen			
Chicken House			
Other:			
Home: House			
Garage			
	Value of Land and Buildings as a whole		
3. Machinery			
4. Livestock and Poultry Cattle			
Horses			

	Description	Estimated Value
4. (cont.) Pigs		
Sheep		
Chickens		
Other:		
5. Feed, Seed and Supplies		
6. Household Goods		
7. Automobile		
8. Insurance	(check those carried)	
Farm and Home: Automobile		
Crop		
Fire and Windstorm		
Liability		
Other:		
Personal: Health and Accident		
Life: Mortgage		
Term		

Life: Name	Type Policy	Yr.	Amt.	Cash Value
End.				
or				
Ann.				
Educational				

Est. Total Cash Value of Life Insurance _____

	Description	
9. Savings:	(check those indicated)	
Savings Accts.		
Postal Saving		
Gov. Bonds		
Other Bonds		
Stocks		
Contracts or Mortgages		
Other:		
	Total Savings	
10. Cash reserve		
11. Accts. Receivable (Collectible)		
	Est. Total Assets	
Liabilities		
Mortgages & Notes	(check items mentioned)	
Land & Bldgs.		
Machinery		
Livestock & Poultry		
Feed, Seed & Supplies		
Household Goods		
Automobile		
Other bills owed		
	Est. Total Liabilities	

Est. Net Worth (Assets minus Liabilities)$_____

(This figure may be + or -. Be sure to show if figure is negative, i.e., -$500.00.)

Additional Comments: (Use back of preceding page if necessary.)

PAST FINANCIAL ACCOMPLISHMENTS

Guide Questions and Directions:

1. "You have told me what your financial situation was when you first started farming. During the time you've been farming you probably have done things to help you become better fixed financially. What are some of the things you've accomplished?"

(As the accomplishment is mentioned, record on table, circle person mentioning it and ask what year it was accomplished.)

2. "I would like to get some idea of the degree of importance you feel each of these things had toward becoming better fixed financially. Which of these was the most important?"

(Rank "most important" as number 1 in column provided. Follow up ranking by asking "next important", ranking it as number 2, etc., until all are ranked. Separate columns are provided for rankings given by husband and wife.)

Part III
PAST FINANCIAL ACCOMPLISHMENTS

Ranking H	Ranking W	Person Mentioning Item H	Person Mentioning Item W	Description	Year Accomplished
		H	W	1.	
		H	W	2.	
		H	W	3.	
		H	W	4.	
		H	W	5.	
		H	W	6.	
		H	W	7.	
		H	W	8.	
		H	W	9.	
		H	W	10.	
		H	W	11.	
		H	W	12.	

FUTURE FINANCIAL OBJECTIVES

Guide Questions and Directions:

1. "We have talked about the things you have done to become better fixed financially. What are some of the things you still want to do?"

(Circle person mentioning it.)

2. "Have you taken any steps toward any of these?"

(If "yes") "When?"

(Describe.)

3. "Again I would like to get some idea of the degree of importance you feel each of these things has for you. Which of these is most important?"

(Rank "most important" as number 1 in column provided. Follow up ranking by asking "next important" ranking it as number 2, etc., until all are ranked. Separate columns are provided for rankings given by husband and wife.)

Part IV
FUTURE FINANCIAL OBJECTIVES

Ranking H	Ranking W	Person Mentioning Item		Description	Taken Steps If "Yes" Note Yr.	Taken Steps If "No" Check
		H	W	1.		
		H	W	2.		
		H	W	3.		
		H	W	4.		
		H	W	5.		
		H	W	6.		
		H	W	7.		

OTHER FAMIIY OBJECTIVES

Guide Questions and Directions:

1. "Possibly there are other things your family would like to do that are not necessarily related to financial security. Could you tell me some of these other things you would like to do?"

(Circle person mentioning it.)

2. "I'd like to get some idea of the degree of importance each of these has for you also. Which of these is most important to you?"

(Rank "most important" as number 1 in column provided. Follow up ranking by asking "next important" ranking it as number 2, etc., until all are ranked. Separate columns are provided for rankings given by husband and wife.)

Part V
OTHER FAMILY OBJECTIVES

Ranking H	Ranking W	Person Mentioning Item		Description
		H	W	1.
		H	W	2.
		H	W	3.
		H	W	4.
		H	W	5.
		H	W	6.
		H	W	7.
		H	W	8.
		H	W	9.
		H	W	10.

Part VI
A. DECISIONS TO ACT

1. "One of the things I would like to do in this study is to gain a better understanding of the way in which families make decisions. I'd like to talk with you about a financial decision you have made during the past two years. Would you tell me a little about some decisions you have made?"

(List below.)

a. "Which decisions do you think were the most important?"

b. "Which one of these decisions do you feel most satisfied with?"

c. "Is there any one you wish you had done differently?"

Yes___ No___

(If "yes") "Describe."

B. SATISFACTORY DECISION

1. "I would like to talk with you about your decision (Refer to 1b, p. 15) to.....
.....
I'm interested in finding out some of the thinking and planning you did before you decided to do what you did. First, how did you happen to start thinking seriously about actually doing this at that particular time?"

(Check below indicating whichever one suggested the item.)

Reason Problem Arose	H	W
Cash on hand		
Conscious need over a period of time		
Influence of mass media		
Local conversation		
Necessity		
Unexpected emergency		
Unexpected opportunity		
Bargain		
Credit offered		
Other		
Other		

2. a. "Can you remember what you did between the time the problem first arose and the time you actually made the decision? What was the very first thing you did? the next? etc."

(Write down in sequence the things the family did.)

b. (Complete as directed on p. 21.)

3. "How much did you talk this over between yourselves?"

   None____ Little____ Some____ Much____ (Check)

4. "What were some of the main problems you had to decide when you talked it over between yourselves?"

   (List below.)

5. "Did you feel you needed more facts before you went ahead?" Yes___ No___

6. "Did you have a clear idea of what the situation ought to be for a family such as yours?" Yes___ No___

(If "yes") "What?"

7. "I would like to get a more complete picture of any other people who may have had a part in helping you make your decision. Did you talk it over with anyone else?"

Yes___ No___

(If "yes", check below.)

a. "With whom?"

b. "How much did you talk it over?"

c. "Why did you talk it over with _____?"

(Ask above questions about every person they talked with and record replies in appropriate places in table.)

	Name or Relationship	Little		Some		Much		Reason
		H	W	H	W	H	W	
Children								
Relatives (check if following mentioned)								
Friends or Neighbors								
Leaders (List)								
Specialists:								
County Agent								
Home Agent								
Voc. Ag. Teacher								
Others								

8. "In talking with these other people you probably wanted to get 'the facts' in some cases. In other cases, you may have been trying to clear up your own ideas about what you thought the situation for a family such as yours 'ought to be' before deciding 'what to do'. Now you have mentioned talking this matter over with _____, _____, etc." (Refer back to Question 7.)

   a. "Which ones did you go to for the facts?" (Check below.)

   b. "Which ones did you depend on to help you clear up your ideas about 'what ought to be'?" (Check below.)

	Name or Relationship	The Facts	What Ought to Be
Children			
Relatives			
(Check if following mentioned)			
Friends or Neighbors			
Community Leaders			
(List)			
Specialist			
County Agent			
Home Dem. Agt.			
Voc. Ag. Teacher			
Others			
Others			

9. "Who gave you the best facts?"_____

10. "Did you use this information?" Yes___ No___

11. "Where do you think you got the best ideas as to what 'ought to be' for a family such as yours, from yourselves or from others?" Yourselves___ Others___ (Check)

(If "others")

a. "Who do you think gave you the best ideas as to what 'ought to be'?"_____

b. "Did you use their ideas about 'what ought to be'?" Yes___ No___

12. "In solving financial problems, which of you usually pays the most attention to getting the facts?" H W (Circle either or both)

13. "Which one of you pays the most attention to clarifying your ideas about what 'ought to be'?" H W (Circle either or both)

(If <u>both</u> H and W are indicated, reframe questions to include both.)

14. "Now do you think that in most other family problems that the _____ is the main source of facts?" Yes___ No___

15. "Do you think the _____ is the one who is most concerned with clarifying ideas about what 'ought to be'?" Yes___ No___

16. "I'd like to get a clearer picture of the sources from which you got information other than the people we have just talked about. During the time you were reaching your decision, did you consult any other sources than people?"

Yes___ No___

(If "yes") "Which ones?"

(Check sources below. For each one mentioned, ask whether through advertisements or general reading, listening, viewing, etc.)

		Ads		General Reading	
	Check if Mentioned	H	W	H	W
Newspaper					
Radio					
Television					
Periodicals					
Farm					
Womens					
Business					
News					
Other					

Comments:

17. "From which of these did you get your best information?"

_____

18. "Of all the people you talked to besides yourselves and the places or people from which you got information or advice, which did you feel influenced you the most?"

_____

19. "We have reviewed your decision to _____

_____

quite carefully. I would like to go back and go over what you did between the time the problem arose and the time you made the decision and fill in anything that may have been left out the first time."

(Return to 2b, p. 15 and write down steps in making decision. Read back to family to check accuracy.)

20. "How long was it between the time you first really began considering doing this and your final decision?" (Check)

1 month or less	_____
Over a month to 3 months	_____
Over 3 months to 6 months	_____
Over 6 months to 1 year	_____
Over 1 year to 2 years	_____
Over 2 years	_____

21. "What do you feel was the thing that really decided you?"

Husband:

Wife:

22. "Was there any pressure on you to make the decision in the way you did?" Yes___ No___

(If "yes") "What was it?"

23. "Who made the final decision?"_____

24. "When you made the decision did you consider the risks you might be taking in doing what you did?" Yes___ No___

(If "yes") "What were they?" (List below.)

25. "Did you seriously consider doing anything else than what you did?" Yes___ No___

(If "yes", ask following for each alternative.)

a. "What?" (List below.)

b. "What were the risks you would have taken?"

c. "If you had done this, what might have happened?"

ALTERNATIVES CONSIDERED

1. Alternative: H W (Circle which person mentioned it.)

Risk:

Possible Consequences:

2. Alternative: H W (Circle which person mentioned it.)

Risk:

Possible Consequences:

3. Alternative: H W (Circle which person mentioned it.)

Risk:

Possible Consequences:

4. Alternative: H W (Circle which person mentioned it.)

Risk:

Possible Consequences:

C. UNSATISFACTORY DECISION

1. "When we talked about the financial decisions you have made in the past two years, you said you had (Refer to 1c, p. 15)_____

_____

but wished you had done differently. I'm interested in finding out some of the thinking and planning you did in this case also. First, how did you happen to start thinking seriously about actually doing this at that particular time?"

(Check below indicating whichever one suggested the item.)

Reason Problem Arose	H	W
Cash on hand		
Conscious need over a period of time		
Influence of mass media		
Local conversation		
Necessity		
Unexpected emergency		
Unexpected opportunity		
Bargain		
Credit offered		
Other		
Other		

2. a. "Can you remember what you did between the time the problem first arose and the time you actually made the decision? What was the very first thing you did? the next? etc."

(Write down in sequence the things the family did.)

b. (Complete as directed on p. 31.)

3. "How much did you talk this over between yourselves?"

None____ Little____ Some____ Much____ (Check)

4. "What were some of the main problems you had to decide when you talked it over between yourselves?" (List below.)

5. "Did you feel you needed more facts before you went ahead?" Yes___ No___

6. "Did you have a clear idea of what the situation ought to be for a family such as yours?" Yes___ No___

(If "yes") "What?"

7. "I would like to get a more complete picture of any other people who may have had a part in helping you make your decision. Did you talk it over with anyone else?" Yes___No____

(If "yes", check below)

a. "With whom?"

b. "How much did you talk it over?"

c. "Why did you talk it over with _____?"

(Ask above questions about every person they talked with and record replies in appropriate places in table.)

	Name or Relationship	Little		Some		Much		Reason
		H	W	H	W	H	W	
Children								
Relatives (check if following mentioned)								
Friends or Neighbors								
Leaders (List)								
Specialists:								
County Agent								
Home Agt.								
Voc. Ag. Teacher								
Others								

8. "In talking with these other people you probably wanted to get 'the facts' in some cases. In other cases, you may have been trying to clear up your own ideas about what you thought the situation for a family such as yours 'ought to be' before deciding 'what to do'. Now you have mentioned talking this matter over with _____, _____, etc." (Refer back to Question 7.)

   a. "Which ones did you go to for the facts?" (Check below.)

   b. "Which ones did you depend on to help you clear up your ideas about 'what ought to be'?" (Check below.)

	Name or Relationship	The Facts	What Ought to Be
Children			
Relatives			
(Check if following mentioned)			
Friends or Neighbors			
Community Leaders			
(List)			
Specialist:			
County Agent			
Home Dem. Agt.			
Voc. Ag. Teacher			
Others			
Others			

9. "Who gave you the best facts?"_____

10. "Did you use this information?" Yes___ No___

11. "Where do you think you got the best ideas as to what 'ought to be' for a family such as yours, from yourselves or from others?" Yourselves___ Others___ (Check)

(If "others")

a. "Who do you think gave you the best ideas as to what 'ought to be'?"_____

b. "Did you use their ideas about 'what ought to be'?" Yes___ No___

12. "Was your decision unsatisfactory because your facts were poor or because you didn't see clearly what 'ought to be'?"

Check either or both:

a. Facts were poor _____

b. Didn't see clearly 'what ought to be' ____

Comments:

13. "I'd like to get a clearer picture of the sources from which you got information other than the people we have just talked about. During the time you were reaching your decision, did you consult any other sources than people?"

Yes___ No___

(If "yes") "Which ones?"

(Check sources below. For each one mentioned, ask whether through advertisements or general reading, listening, viewing, etc.)

		Ads		General Reading	
	Check if Mentioned	H	W	H	W
Newspaper					
Radio					
Television					
Periodicals					
Farm					
Womens					
Business					
News					
Other					

Comments:

14. "From which of these did you get your best information?"

_____

15. "Of all the people you talked to besides yourselves and the places or people from which you got information or advice, which did you feel influenced you the most?"

_____

16. "We have reviewed your decision to _____

_____

quite carefully. I would like to go back and go over what you did between the time the problem arose and the time you made the decision and fill in anything that may have been left out the first time."

(Return to 2b, p. 25 and write down steps in making decision. Read back to family to check accuracy.)

17. "How long was it between the time you first really began considering doing this and your final decision?"

1 month or less	_____
Over a month to 3 months	_____
Over 3 months to 6 months	_____
Over 6 months to 1 year	_____
Over 1 year to 2 years	_____
Over 2 years	_____

18. "What do you feel was the thing that really decided you?"

Husband:

Wife:

19. "Was there any pressure on you to make the decision in the way you did?" Yes___ No___

(If "yes") "What was it?"

20. "Who made the final decision?"_____

21. "When you made the decision did you consider the risks you might be taking in doing what you did?" Yes___ No___

(If "yes") "What were they?" (List below.)

22. "Did you seriously consider doing anything else than what you did?" Yes___ No___

(If "yes", ask following for each alternative.)

a. "What?" (List below.)

b. "What were the risks you would have taken?"

c. "If you had done this, what might have happened?"

ALTERNATIVES CONSIDERED

1. Alternative: H W (Circle which person mentioned it.)

Risk:

Possible Consequences:

2. Alternative: H W (Circle which person mentioned it.)

Risk:

Possible Consequences:

3. Alternative: H W (Circle which person mentioned it.)

Risk:

Possible Consequences:

4. Alternative: H W (Circle which person mentioned it.)

Risk:

Possible Consequences:

Awareness of the Decision-making Process

(For interviewer's use)

	Husband		Wife	
	Sat.	Unsat.	Sat.	Unsat.
Slightly aware				
Aware				
Very aware				

(Complete later giving reasons for evaluation.)

Part VII
FINANCIAL SITUATION
(Present)

Guide Question:

"You told me what you had when you started out. Now I'm interested in knowing where you are now?"

Directions:

Unless headings are self-explanatory, further directions are given herein. The idea is to provide information that will portray a meaningful picture of the present family situation.

Assets

1-2. Land and Buildings: Try to describe as to type, condition, adequacy or inadequacy and any other facts that provide a better picture of the farm set-up. Do not try to value individually.

3. Machinery: Do not try to list kinds of machinery owned. Describe in general noting adequacy or inadequacy. (Do they have enough machinery to carry on farming operations?)

4. Livestock and Poultry: Describe livestock as, i.e., 6 purebred Holstein cows. Do not try to value individually.

5, 6 and 7. Describe briefly and estimate value as a whole.

8. Indicate person on whom the policy has been taken.

Liabilities

The idea is to get a general estimate of amount family owes. Checking items helps remind them of things they may owe for.

Part VII
FINANCIAL SITUATION
(Present)

Assets

	Description		Estimated Value
1. Land	Acres: Owned		
	Rented		
	On shares		
	Total		
2. Buildings			
Farm:			
Barn			
Milkhouse			
Silo			
Granary			
Corn cribs			
Tool shed			
Central Hog Pen			
Chicken House			
Other:			
Home:			
House			
Garage			
	Value of Land and Buildings as a whole		
3. Machinery			
4. Livestock and Poultry			
Cattle			
Horses			

	Description	Estimated Value
4. (cont.) Pigs		
Sheep		
Chickens		
Other:		
5. Feed, Seed and Supplies		
6. Household Goods		
7. Automobile		
8. Insurance	(check those carried)	
Farm and Home: Automobile		
Crop		
Fire and Windstorm		
Liability		
Other:		
Personal: Health and Accident		
Life: Mortgage		
Term		

Life: Name	Type Policy	Yr.	Amt.	Cash Value
End.				
or				
Ann.				
Educational				

Est. Total Cash Value of Life Insurance _____

	Description	
9. Savings:	(check those indicated)	
Savings Accts.		
Postal Saving		
Gov. Bonds		
Other Bonds		
Stocks		
Contracts or Mortgages		
Other:		
	Total Savings	
10. Cash reserve		
11. Accts. Receivable (Collectible)		
	Est. Total Assets	
Liabilities		
Mortgages & Notes	(check items mentioned)	
Land & Bldgs.		
Machinery		
Livestock & Poultry		
Feed, Seed & Supplies		
Household Goods		
Automobile		
Other bills owed		
	Est. Total Liabilities	

Est. Net Worth (Assets minus Liabilities)$_____

(This figure may be + or -. Be sure to show if figure is negative, i.e., -$500.00.)

Additional Comments: (Use back of preceding page if necessary.)

Part VIII
FAMILY GOALS

1. "You mentioned earlier some things you still want to do before you'll feel pretty well fixed financially. Has anything interfered with or delayed your doing these up to this point?"

H W 1.

H W 2.

H W 3.

H W 4.

H W 5.

H W 6.

H W 7.

2. "What are some of the things you have sacrificed in order to reach the place financially where you are now?"

H W 1.

H W 2.

H W 3.

H W 4.

H W 5.

H W 6.

H W 7.

Date Due

MAR 29 '58	JUL 17 1969		
Jul 3 '58			
Jul 25 '58			
Nov 14 58			
Mar 5 59			
25 Mar 59			
20 Jun 59			
NOV 22 1980			
MAR 30 1961			
MAR 13 1962			
APR 13 1962			
MAY 7 1962			
MAY 27 1962			
OCT 5 1962			
JUN 4 1968			
APR 4 1969			
JUN 1 1971			
AUG 27 1968			